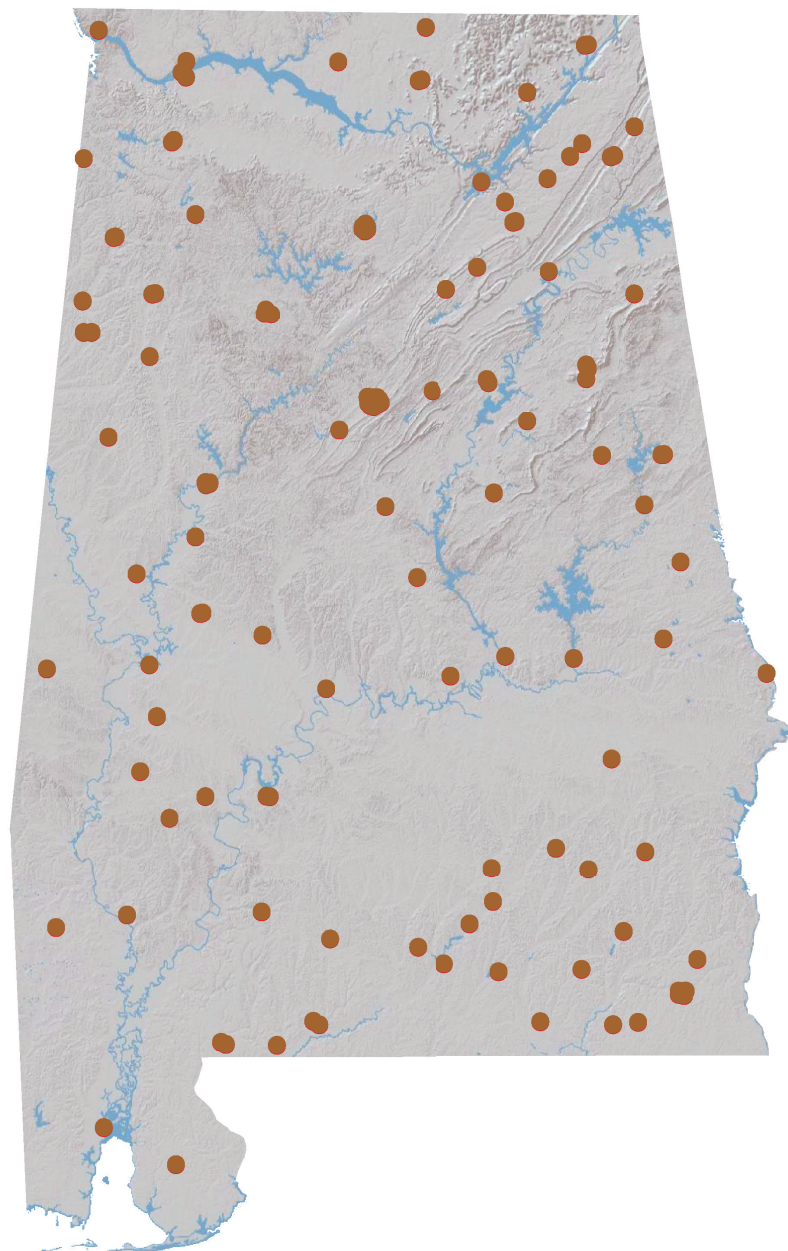


Banking Almanac: Alabama

As of and for the Year Ended December 31, 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 year ended December 31, 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.	23,879	19.05	(4.72)	(27.30)	15.78
2	AmeriFirst Bank	Union Springs	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	175,171	9.84	0.45	4.79	1.01
3	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	818,917	10.74	1.09	10.39	0.06
4	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BancIndependent Incorporated	1,597,704	9.72	1.34	14.09	0.87
5	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		48,227	22.00	0.80	4.09	8.05
6	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		62,181	12.12	0.58	4.83	2.91
7	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	91,023	8.07	0.38	4.59	0.79
8	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	149,184	16.80	1.59	9.58	0.61
9	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	70,128	10.29	0.55	5.35	1.10
10	Bank of York	York	1911	ST-Bank	S-corp		108,767	8.91	0.87	8.63	0.18
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	172,809	20.39	1.14	5.40	0.45
12	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	71,231	13.83	1.11	7.83	0.00
13	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,681,673	9.80	1.29	13.44	0.13
14	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	1,655,537	12.03	0.90	7.83	1.34
15	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	501,108	10.80	1.46	13.32	1.16
16	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	308,565	10.78	1.36	12.60	0.47
17	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	201,964	13.33	1.63	12.70	0.10
18	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	93,415	13.22	1.35	10.38	0.19
19	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	148,966	9.58	0.80	8.03	2.43
20	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	519,569	9.03	0.99	10.93	0.06
21	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	184,971	19.47	0.93	4.81	1.33
22	Citizens Bank of Valley Head	Valley Head	1935	ST-Bank	C-corp	Citizens Bancorporation, Inc.	28,783	11.35	0.35	2.99	3.64
23	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	241,230	21.27	1.68	7.80	0.78
24	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	105,742	12.01	0.70	6.14	1.59
25	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	70,351	14.82	0.95	6.72	0.26
26	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		141,634	32.43	NA	NA	0.00
27	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	97,353	7.25	0.47	6.30	1.10
28	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	47,588	7.86	(1.28)	(16.12)	3.61
29	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	47,355	5.92	0.16	2.93	2.65
30	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	103,640	14.61	1.32	9.08	0.82
31	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	148,325	10.45	0.81	7.70	1.09
32	Compass Bank	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	90,056,875	13.92	0.84	6.03	0.99
33	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	292,288	15.13	1.34	9.08	1.00
34	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		71,799	15.20	0.69	4.67	0.83
35	EvaBank	Cullman	1986	ST-Bank	C-corp		371,717	24.35	2.84	12.28	4.72
36	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	281,004	13.68	1.14	8.80	0.56
37	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		85,913	19.48	0.79	3.97	0.53
38	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	223,830	12.66	0.87	6.71	0.62
39	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	165,268	12.68	1.18	9.06	0.30
40	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	87,138	9.36	1.36	13.80	0.97
41	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	535,224	13.07	1.56	11.30	0.36
42	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	234,999	19.31	1.59	9.30	0.00
43	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	77,438	14.72	0.85	5.94	0.00
44	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		113,042	12.09	0.60	4.72	0.25
45	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	243,458	13.04	1.20	9.47	0.62
46	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	373,533	7.20	1.83	24.56	0.48
47	First Community Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	116,975	8.21	0.39	4.29	0.54
48	First Exchange Bank of Alabama	Louisville	1917	ST-Bank	S-corp	FEB Bancshares, Inc.	142,815	9.17	0.23	2.44	3.86
49	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	124,485	10.35	0.22	1.95	2.90
50	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	98,979	8.78	0.62	6.86	0.12
51	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	159,954	9.49	0.77	8.15	2.58
52	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	262,332	11.18	1.55	13.92	0.34
53	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	637,139	11.23	1.60	14.27	0.10
54	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	289,114	16.34	1.39	8.82	0.06
55	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	145,914	10.86	0.59	5.26	1.72
56	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	33,031	14.86	0.62	4.48	0.00
57	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	116,811	14.44	0.78	5.69	0.77
58	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	88,677	15.92	0.64	4.10	0.88
59	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		30,261	27.48	0.37	1.39	0.61
60	First Southern Bank	Florence	1935	ST-Bank	C-corp	FSB, LLC	245,835	9.36	0.95	10.30	0.41
61	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	391,388	9.36	1.33	14.07	0.21
62	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	100,874	15.49	0.73	4.87	0.09
63	First State Bank, DeKalb County	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	182,252	11.58	0.78	6.90	1.18
64	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	791,612	9.99	0.47	4.36	0.42
65	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	226,708	12.13	1.17	9.60	0.68
66	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	646,670	12.41	1.03	11.22	1.45
67	FNB of Central Alabama	Tuscaloosa	1965	ST-Bank	C-corp	FNB Bancshares of Central Alabama, Inc.	287,836	10.53	0.82	7.76	0.19
68	Friend Bank	Slocumb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	128,317	9.52	1.36	14.14	0.96

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.	149,451	9.81	1.23	12.04	0.57
70	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	361,018	14.73	1.68	11.70	0.85
71	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	137,866	11.06	0.97	8.89	0.13
72	Marion Bank & Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	266,627	11.28	0.61	5.59	3.69
73	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	66,542	10.37	0.79	7.10	1.83
74	Merchants Bank	Jackson	1962	ST-Bank	S-corp	Merchants Trust, Inc.	219,411	11.76	0.85	7.45	2.43
75	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	284,098	9.62	1.14	12.67	1.35
76	Metro Bank	Pell City	1989	ST-Bank	C-corp		720,556	15.20	1.46	9.91	1.26
77	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	419,438	11.93	0.97	8.19	0.39
78	Millennial Bank	Leeds	1997	ST-Bank	C-corp		67,383	12.94	(0.35)	(3.30)	0.61
79	National Bank of Commerce	Birmingham	2004	Fed-Bank	C-corp	National Commerce Corporation	4,206,806	16.74	1.28	8.19	0.27
80	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	257,588	9.86	1.08	11.68	0.50
81	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	101,277	13.13	1.55	11.60	2.65
82	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	613,833	11.10	1.26	10.81	0.00
83	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	786,448	9.41	1.37	15.02	1.51
84	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	86,590	8.35	0.89	11.25	0.45
85	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	15,250	12.10	0.99	8.16	0.66
86	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	62,930	15.26	0.73	5.05	1.16
87	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	299,619	10.18	1.08	11.14	1.35
88	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	100,915	11.53	1.36	12.22	0.84
89	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	184,522	14.34	0.95	6.29	1.99
90	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	220,857	12.68	1.23	10.14	0.12
91	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	193,134	8.99	1.09	12.18	0.53
92	PrimeSouth Bank	Tallassee	1958	ST-Bank	C-corp	PrimeSouth Bancshares, Inc.	246,214	10.10	1.10	11.13	0.55
93	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,171,614	12.28	0.96	7.79	0.03
94	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	124,716,588	12.38	1.41	10.91	0.83
95	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	1,070,362	12.00	1.13	9.46	0.57
96	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	304,453	10.29	1.35	12.89	0.06
97	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		77,874	13.21	1.19	9.31	0.00
98	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	37,947	11.73	0.43	3.77	0.26
99	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	8,007,143	9.72	1.92	19.43	0.34
100	Small Town Bank	Wedowee	1999	ST-Bank	C-corp	East Alabama Financial Group, Inc.	235,795	16.04	1.15	6.74	1.06
101	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	101,695	10.62	0.46	4.18	1.71
102	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	236,801	10.99	1.05	9.58	0.39
103	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	888,073	11.10	1.02	8.51	0.71
104	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	82,355	11.48	(0.07)	(0.61)	4.07
105	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	365,096	8.93	1.33	14.97	0.36
106	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	237,786	8.97	0.76	7.17	1.57
107	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	119,364	5.53	(0.02)	(0.44)	2.32
108	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	101,075	10.64	0.64	5.79	2.24
109	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		108,158	17.33	1.76	10.28	0.92
110	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	358,656	14.32	0.84	6.03	0.91
111	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	352,121	10.37	1.08	10.62	1.32
112	Trinity Bank	Dothan	2006	ST-Bank	C-corp	Trinity Bancorp, Inc.	152,005	9.90	1.43	15.16	0.79
113	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henderson	875,923	11.99	1.42	12.70	1.61
114	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	216,906	5.95	0.19	3.19	2.08
115	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	637,856	9.07	1.50	17.63	0.96
116	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	117,536	17.92	0.94	5.55	0.09
117	Vantage Bank of Alabama	Albertville	2006	ST-Bank	C-corp	Vantage Bancshares, Inc.	124,499	13.42	1.22	9.05	1.04
118	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	606,858	13.60	1.16	8.80	1.06
MEDIAN							183,387	11.66	0.99	8.19	0.79
AVERAGE							2,199,588	12.50	0.94	8.02	1.19
HIGH							124,716,588	32.43	2.84	24.56	15.78
LOW							15,250	5.53	(4.72)	(27.30)	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	83,455,936	96,461,044	15,434,876	10.12	1,477	19,906	6,265	84,439	65,309	124,716,588
2	Compass Bank	Birmingham	65,255,320	72,507,773	12,537,511	9.11	647	10,045	8,965	139,191	112,068	90,056,875
3	ServisFirst Bank	Birmingham	6,533,619	6,924,742	778,112	9.89	21	468	17,109	381,293	329,750	8,007,143
4	National Bank of Commerce	Birmingham	3,332,996	3,446,901	704,354	11.26	37	632	6,656	113,697	93,159	4,206,806
5	Bryant Bank	Tuscaloosa	1,006,894	1,386,506	164,878	10.51	14	234	7,187	120,120	99,036	1,681,673
6	CB&S Bank, Inc.	Russellville	759,665	1,378,845	199,110	11.92	50	515	3,215	33,111	27,577	1,655,537
7	Bank Independent	Sheffield	1,258,192	1,348,183	155,360	9.04	27	556	2,874	59,174	49,933	1,597,704
8	Progress Bank and Trust	Huntsville	947,333	939,787	143,893	11.26	9	166	7,058	130,179	104,421	1,171,614
9	River Bank & Trust	Prattville	713,883	908,838	128,451	14.01	10	190	5,633	107,036	90,884	1,070,362
10	Southern States Bank	Anniston	703,979	777,047	98,602	10.94	9	122	7,279	98,675	86,339	888,073
11	Troy Bank & Trust Company	Troy	572,024	742,928	104,985	11.71	11	134	6,537	79,629	67,539	875,923
12	AuburnBank	Auburn	477,291	726,134	87,956	11.33	8	160	5,118	102,365	90,767	818,917
13	First US Bank	Birmingham	519,923	704,990	79,108	8.96	16	282	2,807	49,476	44,062	791,612
14	Peoples Bank of Alabama	Cullman	613,351	689,565	74,008	8.72	26	271	2,902	30,248	26,522	786,448
15	Metro Bank	Pell City	415,861	607,740	109,532	15.18	9	172	4,189	80,062	67,527	720,556
16	FNB Bank	Scottsboro	475,065	551,363	80,276	10.93	13	177	3,654	49,744	42,413	646,670
17	United Bank	Atmore	409,749	576,959	57,843	9.45	19	207	3,081	33,571	30,366	637,856
18	First Metro Bank	Muscle Shoals	410,302	563,379	71,545	11.68	9	120	5,309	70,793	62,598	637,133
19	Oakworth Capital Bank	Birmingham	474,462	541,137	68,132	11.53	3	91	6,745	204,611	180,379	613,833
20	West Alabama Bank & Trust	Reform	392,587	495,063	82,514	13.09	14	164	3,700	43,347	35,362	606,858
21	First Bank of Alabama	Talladega	337,757	458,890	69,955	12.69	7	81	6,608	76,461	65,556	535,224
22	Citizens Bank & Trust	Guntersville	322,946	438,259	46,920	9.59	8	112	4,639	64,946	54,782	519,569
23	CCB Community Bank	Andalusia	410,766	416,681	54,097	11.01	4	106	4,727	125,277	104,170	501,108
24	MidSouth Bank	Dothan	249,719	368,713	50,038	12.45	10	100	4,194	41,944	36,871	419,438
25	First Southern State Bank	Stevenson	227,820	351,483	36,645	10.14	8	91	4,301	48,924	43,935	391,388
26	First Comm. Bank of Central AL	Wetumpka	251,461	343,070	26,881	8.27	7	76	4,915	53,362	49,010	373,533
27	EvaBank	Cullman	289,901	265,970	90,504	22.85	6	89	4,177	61,953	44,328	371,717
28	SouthPoint Bank	Birmingham	305,557	313,981	32,600	9.06	4	83	4,399	91,274	78,495	365,096
29	HomeTown Bank of Alabama	Oneonta	251,110	299,955	53,195	15.09	4	60	6,017	90,255	74,989	361,018
30	Traders & Farmers Bank	Haleyville	169,903	285,915	51,368	16.54	9	104	3,449	39,851	31,768	358,656
31	Traditions Bank	Cullman	284,203	312,874	36,524	10.42	6	74	4,758	58,687	52,146	352,121
32	Central State Bank	Calera	198,062	271,312	33,269	11.03	5	66	4,675	61,713	54,262	308,565
33	Robertson Banking Company	Demopolis	246,378	259,785	31,314	10.22	7	75	4,059	43,493	37,112	304,453
34	Peoples Independent Bank	Boaz	131,674	265,806	30,507	9.85	9	84	3,567	33,291	29,534	299,619
35	Cullman Savings Bank (MHC)	Cullman	244,459	195,339	44,235	15.18	4	45	6,495	73,072	48,835	292,288
36	First National Bank	Hamilton	113,924	241,316	47,252	17.44	8	97	2,981	36,139	30,165	289,114
37	FNB of Central Alabama	Tuscaloosa	188,496	250,436	30,304	11.54	5	61	4,719	57,567	50,087	287,836
38	Merchants Bank of Alabama	Cullman	178,397	255,220	27,344	10.03	5	85	3,342	56,820	51,044	284,098
39	Exchange Bank of Alabama	Altoona	191,087	232,726	38,430	13.92	5	73	3,849	56,201	46,545	281,004
40	Marion Bank & Trust Company	Marion	171,606	222,442	30,064	11.68	4	49	5,441	66,657	55,611	266,627
41	First Jackson Bank	Stevenson	182,278	218,549	29,337	12.08	6	44	5,962	43,722	36,425	262,332
42	NobleBank & Trust	Anniston	162,960	231,075	25,406	10.24	5	59	4,366	51,518	46,215	257,588
43	PrimeSouth Bank	Tallassee	182,737	213,898	24,874	10.49	4	39	6,313	61,554	53,475	246,214
44	First Southern Bank	Florence	179,195	221,972	22,998	9.71	5	64	3,841	49,167	44,394	245,835
45	First Citizens Bank	Luverne	148,950	199,767	31,737	12.99	5	65	3,746	48,692	39,953	243,458
46	Citizens Bank of Winfield	Winfield	52,884	142,178	51,302	21.28	1	35	6,892	241,230	142,178	241,230
47	State Bank & Trust	Winfield	82,340	215,909	21,324	10.94	4	62	3,835	59,447	53,977	237,786
48	Southern Independent Bank	Opp	126,550	190,171	26,014	12.16	2	35	6,766	118,401	95,086	236,801
49	Small Town Bank	Wedowee	113,526	196,864	37,830	15.94	5	57	4,137	47,159	39,373	235,795
50	First Bank of Boaz	Boaz	55,398	169,404	45,377	16.84	1	29	8,103	234,999	169,404	234,999
51	FirstState Bank	Lineville	129,320	187,524	27,499	12.64	3	55	4,122	75,569	62,508	226,708
52	Farmers & Merchants Bank	Piedmont	120,447	193,193	28,335	13.57	4	49	4,568	55,958	48,298	223,830
53	Pinnacle Bank	Jasper	104,887	187,500	28,013	12.85	7	54	4,090	31,551	26,786	220,857
54	Merchants Bank	Jackson	152,880	192,625	25,795	12.27	6	57	3,849	36,569	32,104	219,411
55	Union State Bank	Pell City	89,070	203,386	12,904	6.96	13	121	1,793	16,685	15,645	216,906
56	Cheaha Bank	Oxford	113,200	173,405	26,914	14.21	4	44	4,590	50,491	43,351	201,964
57	Premier Bank of the South	Cullman	130,559	174,456	17,365	9.22	9	67	2,883	21,459	19,384	193,134
58	Citizens Bank of Fayette	Fayette	43,628	144,704	36,015	20.41	2	26	7,114	92,486	72,352	184,971
59	Phenix-Girard Bank	Phenix City	74,350	147,961	26,461	17.21	4	40	4,613	46,131	36,990	184,522
60	First State Bank, DeKalb County	Fort Payne	100,973	159,496	21,102	10.69	5	52	3,505	36,450	31,899	182,252
61	AmeriFirst Bank	Union Springs	132,016	148,806	17,241	9.67	4	45	3,893	43,793	37,202	175,171
62	BankSouth	Dothan	136,236	137,033	35,232	20.64	2	24	7,200	86,405	68,517	172,809
63	Farmers and Merchants Bank	LaFayette	60,745	142,428	20,953	13.75	3	36	4,591	55,089	47,476	165,268
64	First Financial Bank	Bessemer	77,375	144,658	15,178	10.35	8	73	2,191	19,994	18,082	159,954
65	Trinity Bank	Dothan	127,493	134,536	15,044	10.06	3	30	5,067	50,668	44,845	152,005
66	HNB First Bank	Headland	102,250	132,448	14,660	10.03	3	35	4,270	49,817	44,149	149,451
67	Bank of Vernon	Vernon	115,663	123,419	25,062	16.92	3	34	4,388	49,728	41,140	149,184
68	Citizens Bank	Enterprise	116,534	129,156	14,271	10.09	2	31	4,805	74,483	64,578	148,966
69	Community Spirit Bank	Red Bay	98,645	127,462	15,507	10.91	5	36	4,120	29,665	25,492	148,325

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
70	First National Bank and Trust	Atmore	89,321	129,712	15,845	12.06	4	47	3,105	36,479	32,428	145,914
71	First Exchange Bank of Alabama	Louisville	100,870	129,394	13,090	10.45	4	41	3,483	35,704	32,349	142,815
72	CommerceOne Bank	Birmingham	63,686	94,512	45,929	33.61	1	18	7,869	141,634	94,512	141,634
73	Liberty Bank	Geraldine	78,790	122,359	15,242	11.61	6	53	2,601	22,978	20,393	137,866
74	Friend Bank	Slocumb	93,473	115,615	12,219	9.55	5	40	3,208	25,663	23,123	128,317
75	Vantage Bank of Alabama	Albertville	86,405	107,006	16,704	12.61	2	29	4,293	62,250	53,503	124,499
76	First Federal Bank, A FSB	Tuscaloosa	103,990	94,848	12,884	10.89	3	96	1,297	41,495	31,616	124,485
77	SunSouth Bank	Dothan	65,618	101,903	6,606	5.76	2	24	4,974	59,682	50,952	119,364
78	Valley State Bank	Russellville	59,865	96,264	21,063	17.83	3	27	4,353	39,179	32,088	117,536
79	First Community Bank, Cullman	Cullman	90,000	93,619	9,608	8.56	1	21	5,570	116,975	93,619	116,975
80	First National Bank of Hartford	Hartford	69,912	96,392	16,867	14.76	2	42	2,781	58,406	48,196	116,811
81	First Cahawba Bank	Selma	84,377	96,111	13,667	12.78	3	30	3,768	37,681	32,037	113,042
82	Bank of York	York	44,930	79,635	9,691	10.40	2	25	4,351	54,384	39,818	108,767
83	Town-Country National Bank	Camden	65,265	88,194	18,745	17.98	1	35	3,090	108,158	88,194	108,158
84	Citizens' Bank, Inc.	Robertsdale	71,742	92,418	12,704	12.17	3	31	3,411	35,247	30,806	105,742
85	Community Neighbor Bank	Camden	62,206	88,320	15,144	14.68	3	37	2,801	34,547	29,440	103,640
86	Southern Bank Company	Gadsden	63,900	83,460	10,800	10.59	4	32	3,178	25,424	20,865	101,695
87	North Alabama Bank	Hazel Green	69,653	86,686	13,295	11.27	3	38	2,665	33,759	28,895	101,277
88	Sweet Water State Bank	Sweet Water	69,477	87,511	10,758	11.55	4	33	3,063	25,269	21,878	101,075
89	PeoplesTrust Bank	Hamilton	69,742	87,625	11,637	11.61	3	26	3,881	33,638	29,208	100,915
90	First State Bank of the South	Sulligent	35,022	83,678	15,624	15.92	5	44	2,293	20,175	16,736	100,874
91	First Fidelity Bank	Fort Payne	44,870	90,128	8,686	9.35	3	23	4,303	32,993	30,043	98,979
92	Commercial Bank of Ozark	Ozark	48,302	89,238	7,062	8.25	2	24	4,056	48,677	44,619	97,353
93	Citizens Bank	Greensboro	43,935	77,980	12,350	13.84	1	14	6,673	93,415	77,980	93,415
94	Bank of Moundville	Moundville	23,359	79,512	7,343	9.69	1	12	7,585	91,023	79,512	91,023
95	First National Bank, Brundidge	Brundidge	52,393	73,331	14,120	16.20	2	24	3,695	44,339	36,666	88,677
96	First Bank	Wadley	30,810	78,487	8,155	9.70	5	24	3,631	17,428	15,697	87,138
97	Peoples Bank of Greensboro	Greensboro	47,899	72,847	7,227	9.69	1	18	4,811	86,590	72,847	86,590
98	Farmers & Merchants Bank	Waterloo	6,939	68,630	16,735	21.50	2	9	9,546	42,957	34,315	85,913
99	SouthFirst Bank	Sylacauga	51,084	72,009	9,452	12.11	3	30	2,745	27,452	24,003	82,355
100	Samson Banking Company, Inc.	Samson	34,007	67,459	10,290	13.78	2	22	3,540	38,937	33,730	77,874
101	First Bank of Linden	Linden	31,797	65,979	11,396	14.76	1	14	5,531	77,438	65,979	77,438
102	Escambia County Bank	Flomaton	26,948	60,730	10,916	16.09	1	19	3,779	71,799	60,730	71,799
103	Brantley Bank & Trust Co.	Brantley	30,889	60,143	9,852	14.63	2	18	3,957	35,616	30,072	71,231
104	Citizens State Bank	Vernon	24,409	45,649	10,423	15.82	2	15	4,690	35,176	22,825	70,351
105	Bank of Walker County	Jasper	52,014	62,756	7,217	10.67	1	19	3,691	70,128	62,756	70,128
106	Millennial Bank	Leeds	45,319	58,395	8,720	12.34	1	15	4,492	67,383	58,395	67,383
107	Merchants & Farmers Bank	Eutaw	42,421	59,350	6,901	11.02	2	30	2,218	33,271	29,675	66,542
108	Peoples Exchange Bank	Monroeville	44,540	53,255	9,606	14.90	1	26	2,420	62,930	53,255	62,930
109	Bank of Evergreen	Evergreen	37,541	54,512	7,534	12.87	1	15	4,145	62,181	54,512	62,181
110	Bank of Brewton	Brewton	19,661	37,452	10,610	21.69	2	20	2,411	24,114	18,726	48,227
111	Commonwealth National Bank	Mobile	17,383	43,715	3,741	8.54	2	14	3,399	23,794	21,858	47,588
112	Community Bank & Trust	Union Springs	17,134	44,467	2,804	8.21	1	16	2,960	47,355	44,467	47,355
113	Security Federal Savings Bank	Jasper	15,209	28,843	4,451	12.22	1	12	3,162	37,947	28,843	37,947
114	First National Bank of Dozier	Dozier	8,220	27,383	4,907	14.93	1	7	4,719	33,031	27,383	33,031
115	First Progressive Bank	Brewton	8,335	21,930	8,316	26.89	1	10	3,026	30,261	21,930	30,261
116	Citizens Bank of Valley Head	Valley Head	13,989	25,500	3,268	11.72	3	13	2,214	9,594	8,500	28,783
117	Alamerica Bank	Birmingham	14,919	17,497	4,550	17.57	1	8	2,985	23,879	17,497	23,879
118	Peoples Bank of Red Level	Red Level	5,871	13,376	1,845	12.51	1	6	2,542	15,250	13,376	15,250
		MEDIAN	103,120	146,333	22,161	11.68	4	44	4,141	49,780	44,239	183,387
		AVERAGE	1,518,519	1,753,550	282,278	12.74	24	329	4,510	63,231	52,435	2,199,588
		HIGH	83,455,936	96,461,044	15,434,876	33.61	1,477	19,906	17,109	381,293	329,750	124,716,588
		LOW	5,871	13,376	1,845	5.76	1	6	1,297	9,594	8,500	15,250

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	371,717	109.0	19.5	(0.67)	(6.67)	8.05	4.43	1.32	6.21
2	Traditions Bank	Cullman	352,121	90.8	6.7	4.19	6.81	6.83	2.44	0.61	5.72
3	Bank Independent	Sheffield	1,597,704	93.3	2.9	4.78	6.98	6.62	2.72	0.64	5.56
4	Peoples Bank of Red Level	Red Level	15,250	43.9	52.3	(3.63)	(5.15)	11.46	1.44	0.28	5.48
5	Merchants & Farmers Bank	Eutaw	66,542	71.5	19.9	25.77	7.91	7.11	2.81	0.29	5.33
6	Sweet Water State Bank	Sweet Water	101,075	79.4	9.6	(2.87)	2.12	6.55	2.44	0.60	5.32
7	Citizens Bank of Valley Head	Valley Head	28,783	54.9	19.0	(7.44)	8.45	7.29	2.39	0.30	5.21
8	Town-Country National Bank	Camden	108,158	74.0	30.9	(1.38)	(4.44)	7.54	2.62	0.76	5.09
9	North Alabama Bank	Hazel Green	101,277	80.4	8.4	7.61	7.43	6.57	2.41	0.49	5.07
10	First US Bank	Birmingham	791,612	73.8	19.5	48.17	36.25	7.45	1.94	0.71	5.02
11	Brantley Bank & Trust Co.	Brantley	71,231	51.4	50.0	32.27	2.20	6.87	3.92	0.37	4.93
12	Southern Bank Company	Gadsden	101,695	76.6	17.9	(9.83)	8.86	7.38	2.34	0.98	4.88
13	National Bank of Commerce	Birmingham	4,206,806	96.7	5.1	53.79	48.63	5.76	2.92	0.68	4.80
14	Peoples Exchange Bank	Monroeville	62,930	83.6	18.8	7.55	2.02	6.45	2.12	0.50	4.79
15	Millennial Bank	Leeds	67,383	77.6	16.2	47.79	10.31	7.03	2.29	0.47	4.79
16	HomeTown Bank of Alabama	Oneonta	361,018	83.7	23.3	8.16	2.07	6.29	2.71	0.61	4.73
17	Community Neighbor Bank	Camden	103,640	70.4	19.6	3.02	(6.57)	6.65	2.13	0.37	4.64
18	Friend Bank	Slocumb	128,317	80.9	13.3	13.46	1.00	5.86	2.18	0.42	4.62
19	Peoples Bank of Alabama	Cullman	786,448	89.0	6.5	7.70	8.31	5.64	2.32	0.49	4.60
20	CCB Community Bank	Andalusia	501,108	98.6	4.2	(0.23)	1.06	5.81	2.78	0.89	4.55
21	First State Bank, DeKalb County	Fort Payne	182,252	63.3	23.5	15.43	(3.21)	6.98	1.74	0.49	4.51
22	Premier Bank of the South	Cullman	193,134	74.8	15.7	5.11	11.59	6.32	1.80	0.52	4.50
23	Liberty Bank	Geraldine	137,866	64.4	30.6	9.65	0.42	6.38	2.98	0.64	4.47
24	First Cahawba Bank	Selma	113,042	87.8	9.7	15.34	11.46	5.57	1.95	0.42	4.47
25	First Citizens Bank	Luverne	243,458	74.6	28.0	17.40	2.38	6.34	2.55	0.63	4.40
26	Community Spirit Bank	Red Bay	148,325	77.4	15.8	1.65	2.27	5.94	2.48	0.65	4.37
27	First Comm. Bank of Central AL	Wetumpka	373,533	73.3	21.4	7.96	3.63	5.64	2.63	0.43	4.35
28	Cheaha Bank	Oxford	201,964	65.3	36.5	5.34	1.24	6.78	2.57	0.72	4.32
29	First Bank of Alabama	Talladega	535,224	73.6	23.5	10.25	(1.27)	5.90	2.88	0.55	4.31
30	Citizens' Bank, Inc.	Robertsdale	105,742	77.6	20.2	3.57	(4.86)	5.63	2.27	0.32	4.31
31	Vantage Bank of Alabama	Albertville	124,499	80.8	16.5	9.40	3.09	5.71	3.06	0.54	4.31
32	Farmers & Merchants Bank	Piedmont	223,830	62.4	31.3	10.66	6.74	5.98	2.54	0.29	4.29
33	Bank of Evergreen	Evergreen	62,181	68.9	23.8	(5.48)	(1.54)	5.93	2.49	0.60	4.24
34	Citizens Bank	Enterprise	148,966	90.2	11.5	22.07	12.79	5.48	2.34	0.63	4.23
35	Bank of Vernon	Vernon	149,184	93.7	14.1	5.93	4.06	5.60	2.32	0.79	4.23
36	NobleBank & Trust	Anniston	257,588	70.5	24.6	21.47	13.84	5.82	2.52	0.55	4.23
37	Central State Bank	Calera	308,565	73.0	15.0	4.92	12.63	5.95	2.02	0.69	4.22
38	Robertson Banking Company	Demopolis	304,453	94.8	9.3	6.91	5.86	5.33	2.21	0.66	4.22
39	PeoplesTrust Bank	Hamilton	100,915	79.6	18.7	11.29	3.09	5.53	2.52	0.61	4.19
40	FirstState Bank	Lineville	226,708	69.0	33.8	8.21	8.94	6.34	3.11	0.92	4.16
41	Merchants Bank	Jackson	219,411	79.4	18.8	5.78	1.87	5.55	1.92	0.56	4.15
42	First National Bank of Hartford	Hartford	116,811	72.5	27.1	14.97	(8.12)	5.96	2.75	0.59	4.11
43	Trinity Bank	Dothan	152,005	94.8	8.1	5.06	2.96	5.52	2.07	0.88	4.11
44	Southern States Bank	Anniston	888,073	90.6	5.9	24.12	24.37	5.51	2.38	1.04	4.10
45	Cullman Savings Bank (MHC)	Cullman	292,288	125.2	7.8	9.08	3.45	5.43	2.63	1.03	4.07
46	River Bank & Trust	Prattville	1,070,362	78.6	21.4	29.57	29.56	5.30	2.14	0.54	4.05
47	Bank of Walker County	Jasper	70,128	82.9	16.6	22.54	11.60	5.62	1.85	0.54	4.03
48	Metro Bank	Pell City	720,556	68.4	31.3	8.03	(2.20)	5.78	3.06	0.56	4.02
49	Samson Banking Company, Inc.	Samson	77,874	50.4	48.8	(0.45)	(1.86)	6.32	1.90	0.35	4.01
50	First Southern State Bank	Stevenson	391,388	64.8	30.2	11.43	3.20	5.97	2.56	0.66	3.98
51	PrimeSouth Bank	Tallassee	246,214	85.4	11.1	7.53	9.53	5.73	2.08	1.10	3.97
52	Small Town Bank	Wedowee	235,795	57.7	37.1	8.47	13.45	5.46	3.21	0.43	3.93
53	Alamerica Bank	Birmingham	23,879	85.3	2.6	(43.32)	(21.70)	5.80	1.68	1.23	3.91
54	HNB First Bank	Headland	149,451	77.2	9.4	13.71	8.52	5.34	1.73	0.63	3.90
55	SouthPoint Bank	Birmingham	365,096	97.3	10.0	22.27	25.91	5.33	3.03	1.13	3.89
56	First Jackson Bank	Stevenson	262,332	83.4	21.7	8.04	0.72	5.84	2.59	1.20	3.88
57	AmeriFirst Bank	Union Springs	175,171	88.7	15.2	0.81	(2.59)	5.06	2.52	0.61	3.87
58	First Southern Bank	Florence	245,835	80.7	11.2	12.75	9.93	5.19	2.27	0.74	3.86
59	MidSouth Bank	Dothan	419,438	67.7	12.6	(2.83)	(1.83)	5.25	1.85	0.37	3.86
60	SouthFirst Bank	Sylacauga	82,355	70.9	14.7	(2.24)	(10.08)	5.49	2.10	0.56	3.85
61	Merchants Bank of Alabama	Cullman	284,098	69.9	26.3	7.54	4.94	5.38	2.15	0.39	3.84
62	First Bank	Wadley	87,138	39.3	41.7	5.43	5.18	6.33	3.24	0.43	3.84
63	United Bank	Atmore	637,856	71.0	23.3	17.77	6.80	5.27	2.04	0.34	3.84
64	First National Bank	Hamilton	289,114	47.2	44.3	(5.09)	(1.93)	6.29	2.42	0.25	3.83
65	Commonwealth National Bank	Mobile	47,588	39.8	35.3	(20.37)	(3.32)	5.85	2.26	0.12	3.83
66	Pinnacle Bank	Jasper	220,857	55.9	43.1	9.47	(0.42)	5.26	2.97	0.26	3.82
67	Citizens Bank of Winfield	Winfield	241,230	37.2	70.1	4.38	(1.93)	7.22	4.01	1.18	3.82
68	FNB of Central Alabama	Tuscaloosa	287,836	75.3	19.5	6.01	2.41	4.96	2.51	0.48	3.82

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	Oakworth Capital Bank	Birmingham	613,833	87.7	8.2	9.15	17.03	4.96	2.96	0.88	3.81
70	Bank of Brewton	Brewton	48,227	52.5	45.2	(10.09)	(7.59)	6.22	2.19	0.12	3.80
71	ServisFirst Bank	Birmingham	8,007,143	94.4	7.4	11.58	13.49	4.97	2.59	0.93	3.79
72	Progress Bank and Trust	Huntsville	1,171,614	100.8	5.1	10.79	13.89	5.20	2.36	1.14	3.79
73	FNB Bank	Scottsboro	646,670	86.2	13.7	27.33	20.86	4.79	2.47	0.56	3.78
74	First National Bank, Brundidge	Brundidge	88,677	71.5	15.9	0.58	(4.32)	5.60	1.87	0.55	3.78
75	Peoples Bank of Greensboro	Greensboro	86,590	65.8	39.5	3.74	(3.62)	6.32	2.16	0.70	3.77
76	First State Bank of the South	Sulligent	100,874	41.9	44.9	(0.42)	1.15	6.30	2.81	0.50	3.75
77	First Financial Bank	Bessemer	159,954	53.5	33.3	13.35	3.12	5.32	2.46	0.19	3.73
78	Bryant Bank	Tuscaloosa	1,681,673	72.6	22.5	6.22	0.54	5.37	2.30	0.51	3.73
79	First Exchange Bank of Alabama	Louisville	142,815	78.0	17.8	6.24	5.39	5.42	2.67	1.11	3.71
80	Farmers and Merchants Bank	Lafayette	165,268	42.7	47.7	7.74	6.45	6.28	2.76	0.51	3.69
81	Citizens Bank & Trust	Guntersville	519,569	73.7	25.8	8.22	12.61	5.36	2.73	0.82	3.69
82	First Bank of Linden	Linden	77,438	48.2	46.4	(4.73)	(5.14)	6.09	2.84	0.66	3.67
83	Troy Bank & Trust Company	Troy	875,923	77.0	27.1	8.16	(3.93)	5.59	2.65	0.98	3.66
84	First Metro Bank	Muscle Shoals	637,139	72.8	27.6	8.11	4.77	5.20	2.21	0.55	3.65
85	Exchange Bank of Alabama	Altoona	281,004	82.1	26.7	5.15	(1.72)	5.08	2.17	0.53	3.64
86	BankSouth	Dothan	172,809	99.4	16.2	(2.81)	2.40	4.61	1.79	0.70	3.61
87	Peoples Independent Bank	Boaz	299,619	49.5	40.2	6.49	(5.66)	5.76	3.27	0.70	3.61
88	Community Bank & Trust	Union Springs	47,355	38.5	44.7	1.10	(9.18)	7.02	2.07	0.41	3.57
89	First Federal Bank, A FSB	Tuscaloosa	124,485	109.6	0.7	12.40	14.75	5.04	3.01	1.18	3.54
90	Traders & Farmers Bank	Haleyville	358,656	59.4	44.0	0.52	(1.29)	5.67	2.79	0.75	3.53
91	Marion Bank & Trust Company	Marion	266,627	77.2	28.6	1.06	0.66	5.51	2.62	1.10	3.53
92	Regions Bank	Birmingham	124,716,588	86.5	19.7	3.94	(2.57)	4.48	2.51	0.45	3.51
93	Escambia County Bank	Flomaton	71,799	44.4	55.6	6.10	(0.62)	6.82	2.31	0.48	3.51
94	Commercial Bank of Ozark	Ozark	97,353	54.1	30.6	13.12	6.22	4.99	2.14	0.19	3.49
95	West Alabama Bank & Trust	Reform	606,858	79.3	26.3	6.48	1.22	5.35	2.42	0.99	3.48
96	First National Bank and Trust	Atmore	145,914	68.9	28.1	13.29	3.59	4.94	2.48	0.47	3.48
97	First Community Bank, Cullman	Cullman	116,975	96.1	5.3	54.94	27.37	4.89	2.33	0.82	3.48
98	CB&S Bank, Inc.	Russellville	1,655,537	55.1	41.2	5.83	7.42	4.99	2.99	0.57	3.43
99	Phenix-Girard Bank	Phenix City	184,522	50.3	39.8	3.57	3.37	5.46	2.39	0.58	3.36
100	First Bank of Boaz	Boaz	234,999	32.7	67.8	(6.84)	11.20	6.35	3.49	0.78	3.35
101	Security Federal Savings Bank	Jasper	37,947	52.7	19.3	2.43	(2.36)	5.71	3.96	0.65	3.34
102	Citizens Bank	Greensboro	93,415	56.3	45.9	(2.09)	(3.63)	5.30	2.69	0.65	3.33
103	AuburnBank	Auburn	818,917	65.7	29.3	4.77	(4.31)	4.78	2.47	0.49	3.32
104	Union State Bank	Pell City	216,906	43.8	29.5	10.52	(2.04)	5.25	2.00	0.21	3.31
105	Southern Independent Bank	Opp	236,801	66.6	31.3	3.61	5.84	5.58	2.58	1.11	3.27
106	Compass Bank	Birmingham	90,056,875	90.0	15.1	5.78	4.18	4.58	2.09	0.87	3.24
107	Bank of York	York	108,767	56.4	42.3	23.58	7.08	5.66	2.59	0.65	3.23
108	Valley State Bank	Russellville	117,536	62.2	38.9	11.79	(3.12)	5.48	1.99	0.63	3.14
109	First Fidelity Bank	Fort Payne	98,979	49.8	28.8	(2.26)	6.25	4.72	2.55	0.46	3.12
110	Citizens Bank of Fayette	Fayette	184,971	30.2	66.8	(5.79)	(3.47)	5.74	2.77	0.64	2.98
111	First National Bank of Dozier	Dozier	33,031	30.0	60.1	21.53	(6.36)	5.53	2.60	0.34	2.97
112	State Bank & Trust	Winfield	237,786	38.1	57.8	11.38	5.23	7.05	2.68	1.41	2.88
113	SunSouth Bank	Dothan	119,364	64.4	37.9	(18.06)	(7.69)	4.92	2.45	1.10	2.88
114	First Progressive Bank	Brewton	30,261	38.0	61.4	3.62	(8.05)	4.91	2.08	0.11	2.74
115	Bank of Moundville	Moundville	91,023	29.4	65.2	(0.32)	(0.46)	5.63	2.22	0.61	2.54
116	Citizens State Bank	Vernon	70,351	53.5	55.5	6.72	(10.41)	4.78	2.45	0.97	2.35
117	Farmers & Merchants Bank	Waterloo	85,913	10.1	79.7	(9.52)	0.82	7.66	2.81	1.07	2.30
NA	CommerceOne Bank	Birmingham	141,634	67.4	10.3	NA	NA	NA	NA	NA	NA
		MEDIAN	183,387	72.6	23.4	6.49	2.40	5.64	2.47	0.61	3.86
		AVERAGE	2,199,588	69.8	26.9	7.72	3.83	5.86	2.50	0.64	3.97
		HIGH	124,716,588	125.2	79.7	54.94	48.63	11.46	4.43	1.41	6.21
		LOW	15,250	10.1	0.7	(43.32)	(21.70)	4.48	1.44	0.11	2.30

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
1	First Federal Bank, A FSB	Tuscaloosa	302	9,044	0.03	7.58	(0.01)	0.16	7.75
2	First Financial Bank	Bessemer	1,513	3,295	1.15	0.00	(0.03)	0.93	2.05
3	Peoples Bank of Alabama	Cullman	12,430	14,749	1.07	0.07	(0.01)	0.83	1.96
4	United Bank	Atmore	9,490	10,398	0.34	0.09	(0.04)	1.25	1.65
5	Regions Bank	Birmingham	1,736,099	2,012,361	0.60	0.04	0.01	0.99	1.63
6	HomeTown Bank of Alabama	Oneonta	5,875	5,677	0.98	0.00	0.06	0.59	1.62
7	SouthPoint Bank	Birmingham	4,471	5,128	0.12	1.15	0.03	0.23	1.52
8	North Alabama Bank	Hazel Green	1,491	1,331	0.24	0.00	0.06	1.09	1.39
9	Union State Bank	Pell City	394	2,851	0.64	0.00	0.09	0.62	1.35
10	Oakworth Capital Bank	Birmingham	7,081	7,386	0.06	0.00	0.00	1.25	1.32
11	Merchants & Farmers Bank	Eutaw	584	751	0.61	0.00	0.00	0.63	1.24
12	First National Bank and Trust	Atmore	905	1,674	0.39	0.03	0.00	0.76	1.18
13	Phenix-Girard Bank	Phenix City	1,898	1,930	0.45	0.00	0.00	0.69	1.14
14	First National Bank of Hartford	Hartford	1,056	1,366	0.23	0.00	(0.02)	0.93	1.14
15	Traditions Bank	Cullman	3,708	3,836	0.56	0.14	(0.02)	0.43	1.11
16	Bank Independent	Sheffield	20,618	16,887	0.54	0.06	0.01	0.50	1.10
17	Merchants Bank of Alabama	Cullman	3,253	3,136	0.47	0.00	(0.03)	0.66	1.09
18	Premier Bank of the South	Cullman	2,369	1,976	0.54	0.00	0.00	0.52	1.06
19	Community Neighbor Bank	Camden	1,394	1,063	0.55	0.00	0.01	0.45	1.00
20	Community Bank & Trust	Union Springs	78	469	0.87	0.00	(0.40)	0.51	0.99
21	Community Spirit Bank	Red Bay	1,164	1,402	0.40	0.00	0.00	0.58	0.98
22	NobleBank & Trust	Anniston	2,648	2,314	0.41	0.23	0.00	0.30	0.94
23	Friend Bank	Slocumb	2,010	1,183	0.59	0.07	(0.03)	0.31	0.94
24	CB&S Bank, Inc.	Russellville	14,816	15,408	0.38	0.08	0.01	0.46	0.94
25	West Alabama Bank & Trust	Reform	7,051	5,660	0.45	0.04	(0.00)	0.44	0.93
26	HNB First Bank	Headland	2,016	1,257	0.24	0.00	0.00	0.67	0.91
27	Compass Bank	Birmingham	740,554	787,723	0.27	0.02	0.00	0.60	0.89
28	Peoples Independent Bank	Boaz	3,407	2,719	0.53	0.00	0.00	0.36	0.88
29	First State Bank of the South	Sulligent	750	906	0.75	0.00	0.00	0.14	0.88
30	First National Bank	Hamilton	4,527	2,527	0.36	0.00	0.00	0.51	0.88
31	Bank of Walker County	Jasper	412	591	0.53	0.00	0.00	0.34	0.87
32	Troy Bank & Trust Company	Troy	12,752	7,763	0.34	0.00	0.30	0.22	0.87
33	SouthFirst Bank	Sylacauga	(59)	736	0.25	0.27	(0.08)	0.41	0.86
34	First Comm. Bank of Central AL	Wetumpka	7,467	3,036	0.31	0.00	(0.03)	0.57	0.86
35	First Bank	Wadley	1,116	703	0.62	0.00	0.00	0.23	0.86
36	Robertson Banking Company	Demopolis	4,692	2,524	0.41	0.00	(0.02)	0.45	0.84
37	Bank of York	York	986	797	0.39	0.00	0.00	0.43	0.81
38	River Bank & Trust	Prattville	9,332	6,634	0.21	0.28	(0.00)	0.32	0.81
39	Pinnacle Bank	Jasper	2,721	1,762	0.40	0.00	0.00	0.40	0.79
40	First Citizens Bank	Luverne	2,906	1,920	0.33	0.00	0.00	0.47	0.79
41	Merchants Bank	Jackson	2,079	1,720	0.49	0.00	0.06	0.25	0.79
42	First US Bank	Birmingham	3,320	5,580	0.27	0.00	0.02	0.50	0.79
43	Vantage Bank of Alabama	Albertville	1,489	953	0.40	0.00	(0.01)	0.38	0.78
44	Bank of Vernon	Vernon	2,328	1,128	0.34	0.00	0.03	0.40	0.77
45	Sweet Water State Bank	Sweet Water	749	726	0.64	0.00	0.02	0.11	0.77
46	Commonwealth National Bank	Mobile	(621)	364	0.69	0.00	(0.01)	0.07	0.75
47	Liberty Bank	Geraldine	1,347	1,031	0.50	0.00	0.00	0.25	0.74
48	Security Federal Savings Bank	Jasper	204	282	0.63	0.00	0.00	0.10	0.73
49	Progress Bank and Trust	Huntsville	10,515	7,896	0.05	0.22	(0.00)	0.45	0.72
50	PeoplesTrust Bank	Hamilton	1,333	700	0.44	0.00	0.00	0.28	0.72
51	Central State Bank	Calera	4,632	2,075	0.22	0.14	(0.00)	0.35	0.71
52	Town-Country National Bank	Camden	2,132	761	0.51	0.00	0.00	0.19	0.71
53	Exchange Bank of Alabama	Altoona	3,243	1,921	0.33	0.00	0.01	0.34	0.68
54	Samson Banking Company, Inc.	Samson	1,090	521	0.42	0.00	(0.00)	0.26	0.68
55	Citizens Bank & Trust	Guntersville	4,778	3,249	0.29	0.00	0.00	0.38	0.67
56	FNB Bank	Scottsboro	6,697	4,341	0.36	0.00	(0.01)	0.32	0.67
57	First Southern Bank	Florence	2,155	1,516	0.25	0.06	0.03	0.33	0.67
58	Farmers & Merchants Bank	Piedmont	1,851	1,384	0.37	0.00	(0.08)	0.37	0.65
59	First National Bank, Brundidge	Brundidge	566	563	0.38	0.00	(0.03)	0.28	0.63
60	Millennial Bank	Leeds	(213)	385	0.12	0.00	0.23	0.28	0.63
61	Escambia County Bank	Flomaton	585	458	0.29	0.00	0.04	0.30	0.63
62	FirstState Bank	Lineville	2,560	1,354	0.22	0.00	0.02	0.38	0.62
63	First Metro Bank	Muscle Shoals	9,897	3,832	0.28	0.07	(0.01)	0.27	0.62
64	FNB of Central Alabama	Tuscaloosa	2,253	1,684	0.34	0.11	(0.01)	0.17	0.62
65	First Southern State Bank	Stevenson	5,024	2,326	0.49	0.00	0.00	0.12	0.61
66	Brantley Bank & Trust Co.	Brantley	767	400	0.34	0.00	0.00	0.24	0.58
67	Farmers and Merchants Bank	LaFayette	1,849	841	0.24	0.00	0.00	0.30	0.54
68	National Bank of Commerce	Birmingham	45,679	19,092	0.06	0.23	0.00	0.24	0.53

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	1,115	744	0.17	0.00	0.00	0.36	0.53
70	Commercial Bank of Ozark	Ozark	429	467	0.38	0.00	(0.20)	0.34	0.52
71	First State Bank, DeKalb County	Fort Payne	1,427	937	0.41	0.00	0.00	0.11	0.51
72	Cheaha Bank	Oxford	3,279	1,027	0.21	0.00	(0.00)	0.30	0.51
73	Peoples Exchange Bank	Monroeville	476	331	0.33	0.00	(0.05)	0.23	0.51
74	First Bank of Alabama	Talladega	8,222	2,633	0.20	0.00	(0.00)	0.30	0.50
75	First Community Bank, Cullman	Cullman	401	511	0.10	0.00	(0.08)	0.48	0.50
76	Metro Bank	Pell City	10,556	3,564	0.21	0.06	(0.11)	0.33	0.49
77	Bank of Evergreen	Evergreen	354	295	0.42	0.00	0.00	0.06	0.48
78	First Exchange Bank of Alabama	Louisville	392	652	0.28	0.00	(0.02)	0.22	0.48
79	Small Town Bank	Wedowee	2,534	1,013	0.22	0.00	0.00	0.24	0.46
80	Citizens' Bank, Inc.	Robertsdale	906	492	0.18	0.00	(0.11)	0.39	0.46
81	Southern States Bank	Anniston	8,012	3,449	0.14	0.00	(0.00)	0.30	0.44
82	CCB Community Bank	Andalusia	8,423	2,074	0.19	0.00	(0.09)	0.33	0.43
83	Bryant Bank	Tuscaloosa	25,250	6,586	0.19	0.10	(0.00)	0.14	0.42
84	PrimeSouth Bank	Tallassee	2,622	988	0.28	0.00	(0.06)	0.20	0.41
85	Peoples Bank of Greensboro	Greensboro	1,000	365	0.22	0.00	0.00	0.18	0.41
86	First Cahawba Bank	Selma	633	426	0.16	0.00	0.02	0.22	0.40
87	Bank of Moundville	Moundville	346	368	0.20	0.00	0.06	0.14	0.40
88	AuburnBank	Auburn	8,945	3,185	0.09	0.04	0.00	0.26	0.39
89	Southern Independent Bank	Opp	2,360	868	0.03	0.00	(0.09)	0.45	0.39
90	First Bank of Linden	Linden	667	288	0.25	0.00	0.00	0.12	0.37
91	Citizens Bank of Winfield	Winfield	3,947	824	0.19	0.01	0.00	0.15	0.35
92	AmeriFirst Bank	Union Springs	804	631	0.20	0.00	0.02	0.13	0.35
93	First National Bank of Dozier	Dozier	212	119	0.19	0.00	0.00	0.16	0.35
94	MidSouth Bank	Dothan	4,800	1,325	0.14	0.06	(0.06)	0.19	0.33
95	Peoples Bank of Red Level	Red Level	154	51	0.36	0.00	0.00	(0.04)	0.33
96	Citizens State Bank	Vernon	775	227	0.21	0.00	0.00	0.11	0.32
97	EvaBank	Cullman	10,422	1,162	0.09	0.00	0.04	0.19	0.32
98	First Jackson Bank	Stevenson	3,874	763	0.27	0.00	(0.00)	0.04	0.31
99	Cullman Savings Bank (MHC)	Cullman	3,897	881	0.19	0.09	0.04	(0.02)	0.30
100	Bank of Brewton	Brewton	424	156	0.18	0.00	0.00	0.12	0.29
101	ServisFirst Bank	Birmingham	139,697	21,346	0.09	0.04	(0.00)	0.17	0.29
102	State Bank & Trust	Winfield	2,087	630	0.22	0.00	(0.07)	0.12	0.27
103	Citizens Bank of Valley Head	Valley Head	97	74	0.18	0.00	(0.11)	0.20	0.27
104	Farmers & Merchants Bank	Waterloo	655	220	0.20	0.00	0.00	0.06	0.26
105	Trinity Bank	Dothan	2,152	384	0.07	0.00	0.00	0.19	0.26
106	Traders & Farmers Bank	Haleyville	3,036	871	0.23	0.00	(0.27)	0.28	0.24
107	First Fidelity Bank	Fort Payne	589	220	0.15	0.00	0.02	0.05	0.23
108	First Bank of Boaz	Boaz	3,679	487	0.10	0.00	0.00	0.12	0.21
109	Marion Bank & Trust Company	Marion	1,743	543	0.13	0.00	0.00	0.07	0.20
110	Citizens Bank	Greensboro	1,293	183	0.14	0.00	0.00	0.05	0.19
111	Valley State Bank	Russellville	1,140	229	0.17	0.00	0.00	0.02	0.19
112	Southern Bank Company	Gadsden	438	155	0.12	0.00	0.00	0.04	0.16
113	SunSouth Bank	Dothan	(29)	68	0.06	0.00	(0.02)	0.01	0.05
114	First Progressive Bank	Brewton	115	15	0.04	0.00	0.00	0.00	0.05
115	BankSouth	Dothan	2,187	77	0.05	0.00	0.00	(0.00)	0.05
116	Citizens Bank of Fayette	Fayette	1,838	76	0.10	0.00	(0.24)	0.18	0.04
117	Alamerica Bank	Birmingham	(1,447)	(814)	0.21	0.00	(3.20)	0.34	(2.66)
NA	CommerceOne Bank	Birmingham	NA	NA	NA	NA	NA	NA	NA
		MEDIAN	2,016	1,027	0.27	0.00	0.00	0.30	0.63
		AVERAGE	25,910	26,343	0.32	0.10	(0.04)	0.33	0.71
		HIGH	1,736,099	2,012,361	1.15	7.58	0.30	1.25	7.75
		LOW	(1,447)	(814)	0.03	0.00	(3.20)	(0.04)	(2.66)

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	8,007,143	17,109	32.4	0.71	0.12	0.45	1.28
2	First Bank of Boaz	Boaz	234,999	8,103	41.0	0.76	0.14	0.47	1.37
3	Citizens State Bank	Vernon	70,351	4,690	53.6	0.59	0.37	0.42	1.38
4	Farmers & Merchants Bank	Waterloo	85,913	9,546	52.8	1.10	0.13	0.35	1.57
5	Citizens Bank	Greensboro	93,415	6,673	47.1	0.92	0.20	0.50	1.62
6	Citizens Bank of Fayette	Fayette	184,971	7,114	54.9	1.14	0.18	0.31	1.63
7	Citizens Bank of Winfield	Winfield	241,230	6,892	40.1	0.92	0.24	0.52	1.68
8	First Jackson Bank	Stevenson	262,332	5,962	47.6	1.05	0.24	0.68	1.97
9	Valley State Bank	Russellville	117,536	4,353	60.2	1.16	0.23	0.60	1.99
10	First Metro Bank	Muscle Shoals	637,139	5,309	48.4	1.29	0.26	0.48	2.02
11	Southern Independent Bank	Opp	236,801	6,766	60.4	1.11	0.15	0.88	2.14
12	AuburnBank	Auburn	818,917	5,118	60.0	1.29	0.19	0.67	2.15
13	State Bank & Trust	Winfield	237,786	3,835	69.2	1.30	0.22	0.63	2.15
14	First Progressive Bank	Brewton	30,261	3,026	84.8	0.88	0.30	1.01	2.18
15	BankSouth	Dothan	172,809	7,200	60.4	1.56	0.22	0.42	2.20
16	PrimeSouth Bank	Tallassee	246,214	6,313	54.5	1.32	0.26	0.70	2.27
17	First Bank of Alabama	Talladega	535,224	6,608	49.5	1.11	0.31	0.88	2.30
18	Bank of Moundville	Moundville	91,023	7,585	82.8	0.96	0.27	1.11	2.34
19	Bryant Bank	Tuscaloosa	1,681,673	7,187	58.9	1.28	0.39	0.67	2.34
20	First Southern State Bank	Stevenson	391,388	4,301	53.5	1.29	0.22	0.85	2.35
21	First Fidelity Bank	Fort Payne	98,979	4,303	73.9	1.19	0.37	0.82	2.37
22	Compass Bank	Birmingham	90,056,875	8,965	61.0	1.18	0.25	0.95	2.39
23	Cullman Savings Bank (MHC)	Cullman	292,288	6,495	57.8	1.58	0.16	0.65	2.39
24	First National Bank of Dozier	Dozier	33,031	4,719	76.2	1.51	0.31	0.59	2.41
25	Metro Bank	Pell City	720,556	4,189	54.6	1.63	0.20	0.59	2.42
26	Troy Bank & Trust Company	Troy	875,923	6,537	57.0	1.44	0.22	0.82	2.48
27	First Comm. Bank of Central AL	Wetumpka	373,533	4,915	50.6	1.42	0.29	0.82	2.53
28	Farmers and Merchants Bank	LaFayette	165,268	4,591	60.5	1.31	0.24	0.99	2.54
29	Trinity Bank	Dothan	152,005	5,067	59.4	1.31	0.51	0.74	2.55
30	West Alabama Bank & Trust	Reform	606,858	3,700	60.4	1.34	0.23	0.99	2.56
31	EvaBank	Cullman	371,717	4,177	38.8	1.67	0.28	0.63	2.59
32	Samson Banking Company, Inc.	Samson	77,874	3,540	61.4	1.33	0.23	1.03	2.59
33	MidSouth Bank	Dothan	419,438	4,194	68.1	1.65	0.35	0.64	2.64
34	Southern States Bank	Anniston	888,073	7,279	61.5	1.65	0.30	0.70	2.64
35	First National Bank	Hamilton	289,114	2,981	58.6	1.62	0.34	0.69	2.65
36	Exchange Bank of Alabama	Altoona	281,004	3,849	63.4	1.62	0.44	0.60	2.66
37	Cheaha Bank	Oxford	201,964	4,590	56.3	1.53	0.26	0.92	2.72
38	Peoples Bank of Greensboro	Greensboro	86,590	4,811	69.4	1.40	0.41	0.90	2.72
39	Traders & Farmers Bank	Haleyville	358,656	3,449	72.6	1.67	0.29	0.79	2.74
40	Progress Bank and Trust	Huntsville	1,171,614	7,058	64.9	1.74	0.36	0.65	2.75
41	Marion Bank & Trust Company	Marion	266,627	5,441	74.0	1.23	0.19	1.34	2.75
42	PeoplesTrust Bank	Hamilton	100,915	3,881	59.6	1.42	0.21	1.14	2.77
43	First Bank of Linden	Linden	77,438	5,531	71.3	1.61	0.11	1.06	2.78
44	Brantley Bank & Trust Co.	Brantley	71,231	3,957	62.3	1.59	0.19	1.00	2.78
45	Small Town Bank	Wedowee	235,795	4,137	64.6	1.69	0.37	0.72	2.78
46	CCB Community Bank	Andalusia	501,108	4,727	57.7	1.64	0.35	0.81	2.79
47	FNB Bank	Scottsboro	646,670	3,654	66.2	1.55	0.34	0.90	2.79
48	Robertson Banking Company	Demopolis	304,453	4,059	58.4	1.70	0.42	0.67	2.80
49	Regions Bank	Birmingham	124,716,588	6,265	57.9	1.53	0.38	0.90	2.80
50	SunSouth Bank	Dothan	119,364	4,974	100.8	1.41	0.25	1.14	2.80
51	First Southern Bank	Florence	245,835	3,841	65.1	1.74	0.26	0.83	2.83
52	Peoples Independent Bank	Boaz	299,619	3,567	65.6	1.70	0.31	0.83	2.83
53	Bank of York	York	108,767	4,351	71.5	1.57	0.19	1.08	2.84
54	Pinnacle Bank	Jasper	220,857	4,090	64.3	1.65	0.40	0.80	2.85
55	Central State Bank	Calera	308,565	4,675	61.2	1.72	0.23	0.92	2.88
56	First Community Bank, Cullman	Cullman	116,975	5,570	81.5	1.42	0.27	1.19	2.88
57	National Bank of Commerce	Birmingham	4,206,806	6,656	57.9	1.81	0.25	0.83	2.90
58	Citizens Bank & Trust	Guntersville	519,569	4,639	71.0	1.54	0.32	1.04	2.90
59	First Bank	Wadley	87,138	3,631	62.4	1.56	0.35	1.00	2.91
60	Bank of Vernon	Vernon	149,184	4,388	59.4	1.52	0.33	1.08	2.92
61	CB&S Bank, Inc.	Russellville	1,655,537	3,215	69.2	1.56	0.47	0.92	2.94
62	Bank of Evergreen	Evergreen	62,181	4,145	67.1	1.81	0.26	0.89	2.96
63	Phenix-Girard Bank	Phenix City	184,522	4,613	70.7	1.79	0.21	0.99	3.00
64	Vantage Bank of Alabama	Albertville	124,499	4,293	59.6	1.40	0.21	1.40	3.01
65	HNB First Bank	Headland	149,451	4,270	65.8	1.75	0.29	0.97	3.01
66	First State Bank, DeKalb County	Fort Payne	182,252	3,505	67.0	1.58	0.46	0.98	3.01
67	United Bank	Atmore	637,856	3,081	58.2	1.84	0.29	0.90	3.02
68	Merchants Bank of Alabama	Cullman	284,098	3,342	64.2	1.71	0.29	1.04	3.05

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	AmeriFirst Bank	Union Springs	175,171	3,893	75.0	1.85	0.26	0.94	3.05
70	FirstState Bank	Lineville	226,708	4,122	63.8	1.94	0.34	0.78	3.06
71	River Bank & Trust	Prattville	1,070,362	5,633	62.3	1.70	0.30	1.06	3.06
72	Friend Bank	Slocomb	128,317	3,208	59.5	1.69	0.38	1.07	3.13
73	Bank of Brewton	Brewton	48,227	2,411	77.6	2.00	0.37	0.77	3.14
74	Citizens Bank	Enterprise	148,966	4,805	69.7	1.91	0.35	0.91	3.17
75	First Citizens Bank	Luverne	243,458	3,746	62.8	1.58	0.25	1.34	3.18
76	Town-Country National Bank	Camden	108,158	3,090	56.8	1.78	0.24	1.16	3.18
77	FNB of Central Alabama	Tuscaloosa	287,836	4,719	77.2	1.76	0.31	1.12	3.19
78	First State Bank of the South	Sulligent	100,874	2,293	76.4	2.03	0.43	0.77	3.23
79	First National Bank, Brundidge	Brundidge	88,677	3,695	79.4	1.58	0.26	1.41	3.24
80	Commercial Bank of Ozark	Ozark	97,353	4,056	84.2	1.65	0.26	1.37	3.29
81	Oakworth Capital Bank	Birmingham	613,833	6,745	65.3	2.30	0.28	0.72	3.30
82	Farmers & Merchants Bank	Piedmont	223,830	4,568	73.6	1.78	0.40	1.17	3.35
83	NobleBank & Trust	Anniston	257,588	4,366	69.0	2.06	0.36	1.01	3.44
84	Liberty Bank	Geraldine	137,866	2,601	71.5	1.93	0.60	0.93	3.45
85	Security Federal Savings Bank	Jasper	37,947	3,162	87.0	1.70	0.35	1.41	3.46
86	First Cahawba Bank	Selma	113,042	3,768	77.8	1.87	0.23	1.37	3.47
87	Escambia County Bank	Flomaton	71,799	3,779	87.1	1.94	0.32	1.26	3.51
88	North Alabama Bank	Hazel Green	101,277	2,665	57.1	2.04	0.41	1.08	3.53
89	Merchants Bank	Jackson	219,411	3,849	76.4	2.05	0.43	1.04	3.53
90	First Exchange Bank of Alabama	Louisville	142,815	3,483	88.9	2.11	0.11	1.31	3.53
91	Citizens' Bank, Inc.	Robertsdale	105,742	3,411	80.0	1.79	0.57	1.17	3.53
92	Peoples Bank of Red Level	Red Level	15,250	2,542	66.9	2.10	0.54	0.92	3.56
93	Community Spirit Bank	Red Bay	148,325	4,120	70.6	1.91	0.46	1.21	3.58
94	SouthPoint Bank	Birmingham	365,096	4,399	68.2	2.21	0.26	1.12	3.59
95	Community Neighbor Bank	Camden	103,640	2,801	68.1	1.95	0.30	1.34	3.60
96	First National Bank and Trust	Atmore	145,914	3,105	82.6	2.10	0.31	1.31	3.72
97	HomeTown Bank of Alabama	Oneonta	361,018	6,017	60.2	1.59	0.46	1.68	3.73
98	Peoples Exchange Bank	Monroeville	62,930	2,420	76.4	2.56	0.31	0.85	3.73
99	First National Bank of Hartford	Hartford	116,811	2,781	78.4	2.04	0.61	1.15	3.80
100	Premier Bank of the South	Cullman	193,134	2,883	71.0	2.05	0.53	1.23	3.81
101	Bank of Walker County	Jasper	70,128	3,691	81.6	2.09	0.51	1.33	3.93
102	Southern Bank Company	Gadsden	101,695	3,178	82.1	2.18	0.23	1.58	3.99
103	Union State Bank	Pell City	216,906	1,793	95.0	2.42	0.62	1.03	4.06
104	First Financial Bank	Bessemer	159,954	2,191	79.3	2.24	0.51	1.36	4.11
105	Community Bank & Trust	Union Springs	47,355	2,960	96.1	1.59	0.21	2.33	4.13
106	SouthFirst Bank	Sylacauga	82,355	2,745	98.8	1.99	0.63	1.61	4.23
107	Citizens Bank of Valley Head	Valley Head	28,783	2,214	91.1	2.83	0.62	0.81	4.26
108	Bank Independent	Sheffield	1,597,704	2,874	67.7	2.73	0.66	0.88	4.27
109	Traditions Bank	Cullman	352,121	4,758	69.5	1.99	0.58	1.83	4.40
110	Peoples Bank of Alabama	Cullman	786,448	2,902	69.9	2.58	0.65	1.17	4.40
111	First US Bank	Birmingham	791,612	2,807	81.5	2.90	0.17	1.36	4.42
112	Commonwealth National Bank	Mobile	47,588	3,399	109.2	1.96	0.75	1.73	4.45
113	Sweet Water State Bank	Sweet Water	101,075	3,063	81.2	2.57	0.44	1.49	4.50
114	Millennial Bank	Leeds	67,383	4,492	92.9	1.78	0.37	2.48	4.63
115	Merchants & Farmers Bank	Eutaw	66,542	2,218	83.6	2.98	0.46	1.71	5.14
116	Alamerica Bank	Birmingham	23,879	2,985	NM	2.44	0.84	2.06	5.33
117	First Federal Bank, A FSB	Tuscaloosa	124,485	1,297	96.9	6.66	1.06	2.70	10.42
NA	CommerceOne Bank	Birmingham	141,634	7,869	NA	NA	NA	NA	NA
MEDIAN			183,387	4,141	66.5	1.65	0.30	0.95	2.91
AVERAGE			2,199,588	4,510	68.0	1.73	0.34	1.02	3.08
HIGH			124,716,588	17,109	109.2	6.66	1.06	2.70	10.42
LOW			15,250	1,297	32.4	0.59	0.11	0.31	1.28

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR / Lns (%)	Prov XP / Avg Assets (%)	Adj 30- 89PD / Gross Lns (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
1	Oakworth Capital Bank	Birmingham	613,833	474,462	0.00	-	1.12	0.09	0.00	0.00	0.00	0.00	0.00
1	CommerceOne Bank	Birmingham	141,634	63,686	0.00	-	1.20	NA	0.00	0.00	0.00	0.00	0.00
3	First National Bank of Dozier	Dozier	33,031	8,220	0.00	-	1.58	0.00	0.00	0.00	0.00	0.01	0.01
4	FNB of Central Alabama	Tuscaloosa	287,836	188,496	1.67	-	1.26	0.00	0.02	0.00	0.29	(0.07)	0.24
5	First Bank of Boaz	Boaz	234,999	55,399	0.00	-	1.56	0.00	0.32	0.00	0.00	0.11	0.43
6	Progress Bank and Trust	Huntsville	1,171,614	947,334	0.64	60	0.75	0.27	0.26	0.05	0.03	0.10	0.44
7	Cheaha Bank	Oxford	201,964	113,200	0.73	137	1.45	0.00	0.23	0.00	0.18	0.06	0.47
8	Bryant Bank	Tuscaloosa	1,681,673	1,006,895	1.21	31	1.03	0.00	0.37	0.00	0.21	(0.08)	0.50
9	First Cahawba Bank	Selma	113,042	84,377	1.94	251	1.04	0.16	0.14	0.00	0.33	0.03	0.50
10	First Metro Bank	Muscle Shoals	637,139	410,301	0.93	41	0.64	0.06	0.30	0.02	0.15	0.06	0.53
11	AuburnBank	Auburn	818,917	477,291	0.55	172	1.00	0.00	0.44	0.00	0.11	(0.01)	0.54
12	Citizens Bank & Trust	Guntersville	519,569	322,947	0.80	-	1.14	0.11	0.44	0.02	0.10	0.07	0.63
13	Southern Independent Bank	Opp	236,801	126,550	3.36	285	1.32	0.01	0.17	0.00	0.73	(0.26)	0.64
14	Robertson Banking Company	Demopolis	304,453	246,378	0.55	140	1.24	0.27	0.56	0.00	0.08	0.02	0.66
15	MidSouth Bank	Dothan	419,438	249,719	2.97	1,497	2.11	0.00	0.13	0.00	0.65	(0.05)	0.73
16	ServisFirst Bank	Birmingham	8,007,143	6,533,619	3.96	5,169	1.05	0.29	0.08	0.09	0.41	0.20	0.78
17	Pinnacle Bank	Jasper	220,857	104,886	0.94	-	1.53	0.00	0.58	0.01	0.26	0.00	0.85
18	First Fidelity Bank	Fort Payne	98,979	44,870	1.42	61	1.51	0.01	0.59	0.02	0.27	0.00	0.88
19	First Southern Bank	Florence	245,835	179,195	3.89	-	1.55	0.14	0.44	0.00	0.56	(0.09)	0.91
20	SouthPoint Bank	Birmingham	365,096	305,557	4.00	221	1.16	0.00	0.51	0.05	0.43	0.01	1.00
21	Exchange Bank of Alabama	Altoona	281,004	191,087	4.00	1,520	1.20	0.05	0.15	0.02	0.82	0.03	1.02
22	Premier Bank of the South	Cullman	193,134	130,559	5.30	778	1.42	0.17	0.11	0.00	0.78	0.14	1.03
23	Southern States Bank	Anniston	888,073	703,979	3.81	572	1.11	0.28	0.49	0.00	0.54	0.02	1.05
24	First National Bank	Hamilton	289,114	113,924	0.35	-	1.37	0.12	0.69	0.00	0.15	0.23	1.07
25	Trinity Bank	Dothan	152,005	127,493	7.07	121	1.57	(0.16)	0.17	0.00	0.94	0.01	1.12
26	Central State Bank	Calera	308,565	198,062	2.01	83	1.51	0.11	0.76	0.00	0.37	0.01	1.14
27	First Bank of Alabama	Talladega	535,224	337,757	3.23	259	1.02	0.25	0.39	0.08	0.56	0.13	1.16
28	National Bank of Commerce	Birmingham	4,206,806	3,332,996	2.36	974	0.55	0.13	0.80	0.02	0.30	0.05	1.17
29	First Bank of Linden	Linden	77,438	31,797	0.88	-	1.00	0.00	0.17	0.32	0.00	0.69	1.18
30	River Bank & Trust	Prattville	1,070,362	713,882	5.46	496	0.92	0.24	0.29	0.00	0.85	0.04	1.18
31	BankSouth	Dothan	172,809	136,236	2.04	-	1.99	0.00	0.69	0.00	0.57	(0.03)	1.23
32	NobleBank & Trust	Anniston	257,588	162,960	4.74	187	1.20	0.17	0.35	0.00	0.79	0.09	1.23
33	Bank of York	York	108,767	44,931	1.89	-	0.93	0.06	0.96	0.00	0.43	0.04	1.43
34	HNB First Bank	Headland	149,451	102,250	5.67	710	1.16	0.00	0.68	0.04	0.83	(0.01)	1.54
35	First Jackson Bank	Stevenson	262,332	182,278	3.86	763	0.92	0.14	0.81	0.16	0.49	0.10	1.56
36	First Southern State Bank	Stevenson	391,388	227,820	2.84	175	1.38	0.19	0.98	0.14	0.35	0.12	1.59
37	Citizens State Bank	Vernon	70,351	24,409	2.58	180	1.84	0.00	1.18	0.41	0.73	(0.41)	1.91
38	Brantley Bank & Trust Co.	Brantley	71,231	30,889	0.08	-	1.50	0.17	2.06	0.03	0.00	(0.14)	1.95
39	CCB Community Bank	Andalusia	501,108	410,766	10.90	3,976	0.90	0.20	0.10	0.12	1.40	0.35	1.97
40	AmeriFirst Bank	Union Springs	175,171	132,015	9.32	29	1.30	0.38	0.16	0.00	1.34	0.47	1.97
41	Valley State Bank	Russellville	117,536	59,865	2.16	-	1.85	0.05	1.30	0.63	0.17	(0.10)	2.00
42	First Comm. Bank of Central AL	Wetumpka	373,533	251,461	6.08	657	2.23	0.16	1.15	0.07	0.72	0.07	2.01
43	Millennial Bank	Leeds	67,383	45,319	4.80	-	0.88	0.67	1.12	0.00	0.91	0.02	2.05
44	Cullman Savings Bank (MHC)	Cullman	292,288	244,459	7.25	129	0.88	0.03	0.69	0.19	1.19	0.00	2.07
45	First US Bank	Birmingham	791,612	519,922	4.72	1,505	0.97	0.37	0.98	0.03	0.64	0.53	2.18
46	Regions Bank	Birmingham	124,716,588	83,455,936	9.42	62,748	1.01	0.19	0.48	0.16	1.16	0.40	2.20
47	Security Federal Savings Bank	Jasper	37,947	15,209	2.31	-	1.24	0.00	1.59	0.05	0.65	(0.06)	2.23
48	FirstState Bank	Lineville	226,708	129,320	5.44	39	1.13	0.19	0.98	0.03	1.18	0.06	2.25
49	Community Spirit Bank	Red Bay	148,325	98,645	9.69	1,053	1.13	0.46	0.06	0.00	1.61	0.59	2.26
50	Friend Bank	Slocomb	128,317	93,473	9.98	-	1.30	0.36	0.63	0.09	1.32	0.34	2.38
51	HomeTown Bank of Alabama	Oneonta	361,018	251,110	5.57	1,743	0.76	0.16	0.99	0.00	1.21	0.22	2.42
52	PeoplesTrust Bank	Hamilton	100,915	69,742	7.07	-	1.14	0.04	1.09	0.00	1.21	0.17	2.47
53	First Citizens Bank	Luverne	243,458	148,949	4.49	170	1.76	0.25	1.33	0.00	1.02	0.15	2.50
54	PrimeSouth Bank	Tallassee	246,214	182,737	5.21	722	1.27	0.42	1.30	0.03	0.74	0.43	2.50
55	Compass Bank	Birmingham	90,056,875	65,255,320	11.03	16,869	1.36	0.41	0.61	0.09	1.30	0.51	2.51
56	FNB Bank	Scottsboro	646,670	475,065	12.91	915	0.83	0.16	0.57	0.01	1.98	0.05	2.61
57	Vantage Bank of Alabama	Albertville	124,499	86,406	7.81	-	1.03	0.29	0.91	0.00	1.50	0.22	2.63
58	First National Bank, Brundidge	Brundidge	88,677	52,392	5.52	442	1.30	0.00	1.02	0.07	1.47	0.12	2.68
59	Citizens Bank	Greensboro	93,415	43,935	2.10	-	1.17	0.02	2.06	0.22	0.39	0.02	2.69
60	United Bank	Atmore	637,856	409,749	10.09	1,473	1.07	0.18	0.95	0.14	1.39	0.27	2.75
61	Merchants Bank of Alabama	Cullman	284,098	178,397	13.44	1,234	1.20	0.21	0.50	0.08	2.13	0.09	2.80
62	Escambia County Bank	Flomaton	71,799	26,948	5.24	-	1.87	(0.35)	1.41	0.00	2.22	(0.75)	2.88
63	West Alabama Bank & Trust	Reform	606,858	392,587	8.04	50	1.05	0.10	1.19	0.00	1.63	0.10	2.92
64	Farmers & Merchants Bank	Piedmont	223,830	120,447	7.93	94	1.13	0.08	1.01	0.80	1.15	0.03	2.99
65	Troy Bank & Trust Company	Troy	875,923	572,024	13.13	5,604	1.51	0.17	0.59	0.07	2.45	0.13	3.24
66	First Federal Bank, A FSB	Tuscaloosa	124,485	103,990	22.48	727	0.47	0.06	0.40	0.08	2.79	(0.02)	3.25
67	Traditions Bank	Cullman	352,121	284,204	11.58	2,150	1.27	0.53	1.10	0.00	1.62	0.54	3.26
68	Liberty Bank	Geraldine	137,866	78,789	3.84	177	1.05	0.09	2.49	0.56	0.22	0.04	3.31
69	Peoples Exchange Bank	Monroeville	62,930	44,541	7.79	-	0.99	0.01	1.55	0.13	1.63	0.01	3.32
70	First National Bank and Trust	Atmore	145,914	89,321	14.62	-	1.44	0.00	0.54	0.00	2.80	0.06	3.40

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 Greensboro	Greensboro	86,590	47,900	5.08	2	1.00	0.08	2.49	0.00	0.82	0.12	3.43
72	Peoples Bank of Alabama	Cullman	786,448	613,351	14.40	537	1.60	0.15	1.19	0.06	1.80	0.41	3.46
73	Bank of Moundville	Moundville	91,023	23,360	9.87	689	1.07	0.00	0.39	0.12	3.00	(0.03)	3.48
74	Peoples Independent Bank	Boaz	299,619	131,675	13.58	3,840	0.99	0.11	0.42	0.01	2.98	0.13	3.54
75	Bank of Vernon	Vernon	149,184	115,663	6.21	5	1.49	0.15	2.16	0.66	0.78	(0.02)	3.58
76	Small Town Bank	Wedowee	235,795	113,526	6.81	235	1.41	0.00	1.21	0.01	2.20	0.22	3.64
77	First Bank	Wadley	87,138	30,810	10.83	724	1.02	0.02	0.72	0.22	2.69	0.06	3.69
78	Traders & Farmers Bank	Haleyville	358,656	169,903	6.75	2,318	1.18	0.04	1.33	0.21	1.89	0.32	3.75
79	First National Bank of Hartford	Hartford	116,811	69,912	5.11	36	1.45	0.05	2.31	0.00	1.29	0.17	3.77
80	Community Neighbor Bank	Camden	103,640	62,207	7.36	93	1.93	0.05	1.81	0.57	1.36	0.07	3.81
81	First Community Bank, Cullman	Cullman	116,975	90,000	9.98	208	0.68	0.17	2.67	0.43	0.71	0.01	3.82
82	Bank of Walker County	Jasper	70,128	52,014	10.05	-	0.84	0.15	2.20	0.00	1.48	0.14	3.82
83	Town-Country National Bank	Camden	108,158	65,265	5.35	52	3.73	0.20	1.99	0.21	1.52	0.12	3.84
84	Commercial Bank of Ozark	Ozark	97,353	48,302	14.39	321	0.84	0.01	1.57	0.01	2.20	0.06	3.84
85	CB&S Bank, Inc.	Russellville	1,655,537	759,665	11.32	4,046	1.05	0.11	0.83	0.00	2.91	0.19	3.93
86	Bank Independent	Sheffield	1,597,704	1,258,192	9.58	1,654	1.12	0.39	2.53	0.01	1.09	0.31	3.94
87	SunSouth Bank	Dothan	119,364	65,618	36.04	1,769	1.66	0.00	0.12	0.00	4.11	(0.17)	4.06
88	North Alabama Bank	Hazel Green	101,277	69,653	23.45	50	0.89	0.62	0.32	0.00	3.85	(0.03)	4.14
89	Metro Bank	Pell City	720,556	415,860	9.54	5,647	1.38	0.07	1.69	0.46	2.16	(0.09)	4.22
90	Citizens' Bank, Inc.	Robertsdale	105,742	71,742	12.30	1,050	1.38	0.00	1.82	0.00	2.31	0.12	4.25
91	Citizens Bank	Enterprise	148,966	116,534	23.90	478	1.00	0.30	0.94	0.06	3.10	0.18	4.28
92	Farmers and Merchants Bank	LaFayette	165,268	60,746	2.62	82	1.18	0.10	3.18	0.11	0.83	0.23	4.35
93	Samson Banking Company, Inc.	Samson	77,874	34,007	3.56	-	1.40	0.05	3.32	1.13	0.00	0.12	4.57
94	Phenix-Girard Bank	Phenix City	184,522	74,350	13.41	2,238	1.22	0.04	0.23	0.00	4.79	0.11	5.13
95	Sweet Water State Bank	Sweet Water	101,075	69,477	21.89	1,266	1.20	0.23	1.21	0.40	3.20	0.50	5.31
96	First State Bank, DeKalb County	Fort Payne	182,252	100,973	17.17	728	0.93	0.33	2.15	1.14	2.11	0.10	5.50
97	First State Bank of the South	Sulligent	100,874	35,022	4.11	51	1.01	0.10	3.64	1.63	0.25	0.09	5.61
98	First Progressive Bank	Brewton	30,261	8,335	2.20	103	1.10	0.00	3.59	0.00	2.19	0.00	5.78
99	First Exchange Bank of Alabama	Louisville	142,815	100,870	39.03	695	1.03	0.15	0.29	0.00	5.43	0.17	5.89
100	Union State Bank	Pell City	216,906	89,070	32.63	1,057	1.39	0.00	1.11	0.00	5.01	(0.07)	6.05
101	Merchants Bank	Jackson	219,411	152,880	23.37	980	0.99	0.01	2.16	0.69	3.46	0.03	6.34
102	Southern Bank Company	Gadsden	101,695	63,900	15.06	-	1.62	0.20	2.71	0.07	2.72	0.86	6.36
103	SouthFirst Bank	Sylacauga	82,355	51,084	32.11	1,313	1.94	0.12	0.28	0.00	6.40	0.06	6.74
104	Merchants & Farmers Bank	Eutaw	66,542	42,421	16.66	-	0.99	0.00	3.45	0.00	2.87	0.50	6.82
105	Citizens Bank of Fayette	Fayette	184,971	43,628	6.86	236	1.60	0.00	2.04	0.14	5.61	(0.44)	7.35
106	Marion Bank & Trust Company	Marion	266,627	171,606	30.49	2,606	1.31	0.20	1.75	0.00	5.65	0.12	7.52
107	Citizens Bank of Winfield	Winfield	241,230	52,884	3.59	288	2.51	0.30	2.62	0.00	3.55	1.39	7.56
108	EvaBank	Cullman	371,717	289,901	18.24	639	2.04	0.38	1.13	0.02	6.04	0.42	7.61
109	State Bank & Trust	Winfield	237,786	82,340	18.33	748	1.58	0.01	2.82	0.49	4.50	0.09	7.90
110	First Financial Bank	Bessemer	159,954	77,375	25.90	2,131	1.01	0.10	3.11	0.00	5.20	0.14	8.45
111	Peoples Bank of Red Level	Red Level	15,250	5,871	5.28	-	1.18	0.49	6.71	0.00	1.72	1.15	9.58
112	Bank of Evergreen	Evergreen	62,181	37,540	23.21	72	1.65	0.67	4.48	0.22	4.81	0.96	10.47
113	Citizens Bank of Valley Head	Valley Head	28,783	13,989	35.32	425	0.97	0.07	4.18	1.09	7.28	0.21	12.76
114	Farmers & Merchants Bank	Waterloo	85,913	6,939	3.06	-	2.98	0.16	1.48	0.89	6.57	3.85	12.79
115	Community Bank & Trust	Union Springs	47,355	17,134	40.75	774	5.12	0.00	4.65	1.44	7.00	(0.11)	12.98
116	Commonwealth National Bank	Mobile	47,588	17,382	41.55	141	2.61	0.83	4.76	0.15	9.80	2.80	17.51
117	Bank of Brewton	Brewton	48,227	19,661	35.91	44	1.23	(0.13)	0.52	0.08	19.70	0.16	20.46
118	Alamerica Bank	Birmingham	23,879	14,919	91.14	2,884	2.27	0.00	0.00	4.61	21.16	0.25	26.02
MEDIAN			183,387	103,120	5.88	184	1.20	0.10	0.94	0.02	1.21	0.09	2.72
AVERAGE			2,199,588	1,518,519	10.21	1,361	1.34	0.14	1.24	0.19	2.11	0.19	3.73
HIGH			124,716,588	83,455,936	91.14	62,748	5.12	0.83	6.71	4.61	21.16	3.85	26.02
LOW			15,250	5,871	0.00	-	0.47	(0.35)	0.00	0.00	0.00	(0.75)	0.00

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	2018 Net Inc (\$000)	Net Inc / Employee (\$000)	2017 Net Inc (\$000)	2016 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	373,533	26,881	7.20	7,467	98	6,970	6,423	2.26	30.36
2	ServisFirst Bank	Birmingham	8,007,143	778,112	9.72	139,697	298	95,350	83,685	2.37	23.99
3	United Bank	Atmore	637,856	57,843	9.07	9,490	46	3,985	3,832	1.93	22.70
4	Trinity Bank	Dothan	152,005	15,044	9.90	2,152	72	266	1,393	1.90	20.15
5	Peoples Bank of Alabama	Cullman	786,448	74,008	9.41	12,430	46	(600)	9,489	1.73	18.87
6	First Metro Bank	Muscle Shoals	637,139	71,545	11.23	9,897	82	7,671	7,784	2.08	18.49
7	SouthPoint Bank	Birmingham	365,096	32,600	8.93	4,471	54	3,296	3,102	1.63	18.42
8	First Southern State Bank	Stevenson	391,388	36,645	9.36	5,024	55	4,041	3,622	1.68	17.85
9	First Jackson Bank	Stevenson	262,332	29,337	11.18	3,874	88	2,692	2,209	1.96	17.62
10	Friend Bank	Slocumb	128,317	12,219	9.52	2,010	50	1,636	1,431	1.70	17.60
11	Bank Independent	Sheffield	1,597,704	155,360	9.72	20,618	37	12,586	11,754	1.64	17.20
12	Bryant Bank	Tuscaloosa	1,681,673	164,878	9.80	25,250	108	19,191	18,160	1.63	16.94
13	CCB Community Bank	Andalusia	501,108	54,097	10.80	8,423	79	8,093	7,981	1.83	16.67
14	Merchants Bank of Alabama	Cullman	284,098	27,344	9.62	3,253	38	1,804	1,623	1.44	16.07
15	PeoplesTrust Bank	Hamilton	100,915	11,637	11.53	1,333	51	889	771	1.77	15.91
16	Robertson Banking Company	Demopolis	304,453	31,314	10.29	4,692	63	4,105	3,839	1.67	15.90
17	Central State Bank	Calera	308,565	33,269	10.78	4,632	70	3,856	3,239	1.69	15.64
18	EvaBank	Cullman	371,717	90,504	24.35	10,422	117	9,747	9,040	3.60	15.57
19	Cheaha Bank	Oxford	201,964	26,914	13.33	3,279	75	3,060	3,273	1.96	15.32
20	Premier Bank of the South	Cullman	193,134	17,365	8.99	2,369	35	1,891	1,678	1.36	15.19
21	HomeTown Bank of Alabama	Oneonta	361,018	53,195	14.73	5,875	98	5,853	5,720	2.17	15.09
22	HNB First Bank	Headland	149,451	14,660	9.81	2,016	58	1,402	1,044	1.53	14.95
23	Troy Bank & Trust Company	Troy	875,923	104,985	11.99	12,752	95	9,527	7,608	1.65	14.75
24	First Southern Bank	Florence	245,835	22,998	9.36	2,155	34	487	1,582	1.34	14.60
25	PrimeSouth Bank	Tallassee	246,214	24,874	10.10	2,622	67	1,794	1,981	1.44	14.55
26	First Bank	Wadley	87,138	8,155	9.36	1,116	47	1,099	1,041	1.40	14.20
27	Peoples Bank of Greensboro	Greensboro	86,590	7,227	8.35	1,000	56	1,231	1,410	1.12	14.08
28	Oakworth Capital Bank	Birmingham	613,833	68,132	11.10	7,081	78	5,472	3,877	1.62	13.87
29	First Bank of Alabama	Talladega	535,224	69,955	13.07	8,222	102	6,793	6,058	1.91	13.82
30	NobleBank & Trust	Anniston	257,588	25,406	9.86	2,648	45	1,795	1,728	1.27	13.76
31	Traditions Bank	Cullman	352,121	36,524	10.37	3,708	50	3,121	3,237	1.39	13.73
32	Regions Bank	Birmingham	124,716,588	15,434,876	12.38	1,736,099	87	1,372,976	1,291,548	1.77	13.72
33	North Alabama Bank	Hazel Green	101,277	13,295	13.13	1,491	39	290	878	1.82	13.58
34	FNB Bank	Scottsboro	646,670	80,276	12.41	6,697	38	4,810	4,721	1.21	13.19
35	AuburnBank	Auburn	818,917	87,956	10.74	8,945	56	7,996	7,810	1.35	12.97
36	Citizens Bank	Greensboro	93,415	12,350	13.22	1,293	92	1,164	852	1.67	12.83
37	Metro Bank	Pell City	720,556	109,532	15.20	10,556	61	8,036	8,018	1.83	12.37
38	Pinnacle Bank	Jasper	220,857	28,013	12.68	2,721	50	2,381	2,370	1.49	12.33
39	Bank of Vernon	Vernon	149,184	25,062	16.80	2,328	68	1,010	1,143	2.04	12.31
40	Town-Country National Bank	Camden	108,158	18,745	17.33	2,132	61	1,967	1,881	2.10	12.27
41	River Bank & Trust	Prattville	1,070,362	128,451	12.00	9,332	49	8,537	8,129	1.44	12.06
42	Southern Independent Bank	Opp	236,801	26,014	10.99	2,360	67	1,272	2,022	1.31	11.93
43	Peoples Independent Bank	Boaz	299,619	30,507	10.18	3,407	41	2,940	2,767	1.14	11.81
44	Samson Banking Company, Inc.	Samson	77,874	10,290	13.21	1,090	50	823	478	1.49	11.68
45	Cullman Savings Bank (MHC)	Cullman	292,288	44,235	15.13	3,897	87	2,691	2,749	1.70	11.57
46	Vantage Bank of Alabama	Albertville	124,499	16,704	13.42	1,489	51	1,331	1,293	1.56	11.56
47	First Bank of Boaz	Boaz	234,999	45,377	19.31	3,679	127	4,074	3,178	1.97	11.49
48	First Citizens Bank	Luverne	243,458	31,737	13.04	2,906	45	2,092	2,808	1.44	11.35
49	National Bank of Commerce	Birmingham	4,206,806	704,354	16.74	45,679	72	22,092	18,389	1.77	11.33
50	Citizens Bank & Trust	Guntersville	519,569	46,920	9.03	4,778	43	3,486	3,131	1.02	11.25
51	FirstState Bank	Lineville	226,708	27,499	12.13	2,560	47	2,068	2,650	1.37	11.20
52	Community Neighbor Bank	Camden	103,640	15,144	14.61	1,394	38	959	1,035	1.60	11.06
53	Exchange Bank of Alabama	Altoona	281,004	38,430	13.68	3,243	44	2,835	2,283	1.44	11.06
54	Southern States Bank	Anniston	888,073	98,602	11.10	8,012	66	5,841	6,317	1.32	11.05
55	West Alabama Bank & Trust	Reform	606,858	82,514	13.60	7,051	43	6,055	6,704	1.45	11.03
56	First National Bank	Hamilton	289,114	47,252	16.34	4,527	47	4,092	4,430	1.66	10.59
57	Peoples Bank of Red Level	Red Level	15,250	1,845	12.10	154	26	135	164	1.27	10.55
58	Citizens Bank	Enterprise	148,966	14,271	9.58	1,115	36	738	594	1.04	10.46
59	Farmers and Merchants Bank	LaFayette	165,268	20,953	12.68	1,849	51	1,388	1,321	1.35	10.40
60	Liberty Bank	Geraldine	137,866	15,242	11.06	1,347	25	1,028	731	1.13	10.38
61	Bank of York	York	108,767	9,691	8.91	986	39	912	995	1.05	10.37
62	MidSouth Bank	Dothan	419,438	50,038	11.93	4,800	48	4,033	2,959	1.23	10.35
63	First Financial Bank	Bessemer	159,954	15,178	9.49	1,513	21	1,080	866	0.94	9.97
64	Progress Bank and Trust	Huntsville	1,171,614	143,893	12.28	10,515	63	7,042	5,524	1.19	9.68
65	Citizens Bank of Winfield	Winfield	241,230	51,302	21.27	3,947	113	3,993	3,757	1.97	9.15
66	First State Bank, DeKalb County	Fort Payne	182,252	21,102	11.58	1,427	27	921	939	1.04	9.15
67	Brantley Bank & Trust Co.	Brantley	71,231	9,852	13.83	767	43	672	801	1.29	9.11
68	Merchants Bank	Jackson	219,411	25,795	11.76	2,079	36	1,747	2,057	1.02	8.98
69	CB&S Bank, Inc.	Russellville	1,655,537	199,110	12.03	14,816	29	11,161	13,030	1.02	8.83

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	2018 Net Inc (\$000)	Net Inc / Employee (\$000)	2017 Net Inc (\$000)	2016 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	Merchants & Farmers Bank	Eutaw	66,542	6,901	10.37	584	19	739	489	0.99	8.83
71	Community Spirit Bank	Red Bay	148,325	15,507	10.45	1,164	32	1,147	1,065	0.92	8.76
72	State Bank & Trust	Winfield	237,786	21,324	8.97	2,087	34	1,294	2,254	0.93	8.76
73	FNB of Central Alabama	Tuscaloosa	287,836	30,304	10.53	2,253	37	1,930	1,557	0.92	8.66
74	Citizens State Bank	Vernon	70,351	10,423	14.82	775	52	791	(142)	1.16	8.24
75	Small Town Bank	Wedowee	235,795	37,830	16.04	2,534	44	3,569	2,472	1.40	8.23
76	First Fidelity Bank	Fort Payne	98,979	8,686	8.78	589	26	407	442	0.74	8.22
77	Farmers & Merchants Bank	Piedmont	223,830	28,335	12.66	1,851	38	1,310	1,556	1.04	7.99
78	Phenix-Girard Bank	Phenix City	184,522	26,461	14.34	1,898	47	1,978	1,895	1.21	7.96
79	Peoples Exchange Bank	Monroeville	62,930	9,606	15.26	476	18	294	356	1.14	7.90
80	Citizens' Bank, Inc.	Robertsdale	105,742	12,704	12.01	906	29	619	727	0.87	7.61
81	Compass Bank	Birmingham	90,056,875	12,537,511	13.92	740,554	74	423,053	361,418	1.04	7.51
82	Sweet Water State Bank	Sweet Water	101,075	10,758	10.64	749	23	937	1,171	0.79	7.10
83	Valley State Bank	Russellville	117,536	21,063	17.92	1,140	42	692	815	1.15	6.77
84	First National Bank of Hartford	Hartford	116,811	16,867	14.44	1,056	25	983	1,014	0.92	6.71
85	BankSouth	Dothan	172,809	35,232	20.39	2,187	91	2,183	2,174	1.39	6.57
86	Bank of Evergreen	Evergreen	62,181	7,534	12.12	354	24	594	715	0.78	6.50
87	First Bank of Linden	Linden	77,438	11,396	14.72	667	48	733	758	0.91	6.34
88	Commercial Bank of Ozark	Ozark	97,353	7,062	7.25	429	18	356	285	0.47	6.33
89	Bank of Walker County	Jasper	70,128	7,217	10.29	412	22	323	280	0.64	6.27
90	First Cahawba Bank	Selma	113,042	13,667	12.09	633	21	278	581	0.79	6.24
91	Marion Bank & Trust Company	Marion	266,627	30,064	11.28	1,743	36	1,463	2,845	0.68	6.17
92	AmeriFirst Bank	Union Springs	175,171	17,241	9.84	804	18	1,545	585	0.57	6.14
93	Southern Bank Company	Gadsden	101,695	10,800	10.62	438	14	(1,240)	(1,426)	0.67	6.13
94	Traders & Farmers Bank	Haleyville	358,656	51,368	14.32	3,036	29	2,613	2,874	0.85	6.09
95	First National Bank and Trust	Atmore	145,914	15,845	10.86	905	19	1,116	1,003	0.67	5.96
96	First State Bank of the South	Sulligent	100,874	15,624	15.49	750	17	600	891	0.89	5.96
97	First US Bank	Birmingham	791,612	79,108	9.99	3,320	12	339	1,967	0.63	5.85
98	Bank of Moundville	Moundville	91,023	7,343	8.07	346	29	215	348	0.47	5.71
99	Escambia County Bank	Flomaton	71,799	10,916	15.20	585	31	236	198	0.83	5.63
100	Citizens Bank of Fayette	Fayette	184,971	36,015	19.47	1,838	71	1,668	1,847	1.04	5.41
101	First Community Bank, Cullman	Cullman	116,975	9,608	8.21	401	19	446	384	0.48	5.27
102	First National Bank, Brundidge	Brundidge	88,677	14,120	15.92	566	24	277	536	0.80	5.16
103	Security Federal Savings Bank	Jasper	37,947	4,451	11.73	204	17	144	120	0.55	4.79
104	First National Bank of Dozier	Dozier	33,031	4,907	14.86	212	30	173	238	0.64	4.65
105	Bank of Brewton	Brewton	48,227	10,610	22.00	424	21	305	645	0.85	4.34
106	Farmers & Merchants Bank	Waterloo	85,913	16,735	19.48	655	73	832	1,002	0.86	4.32
107	Union State Bank	Pell City	216,906	12,904	5.95	394	3	(94)	(21)	0.19	3.19
108	First Exchange Bank of Alabama	Louisville	142,815	13,090	9.17	392	10	383	862	0.29	3.03
109	Citizens Bank of Valley Head	Valley Head	28,783	3,268	11.35	97	7	94	53	0.35	2.99
110	Community Bank & Trust	Union Springs	47,355	2,804	5.92	78	5	56	281	0.16	2.93
111	First Federal Bank, A FSB	Tuscaloosa	124,485	12,884	10.35	302	3	(199)	273	0.28	2.47
112	First Progressive Bank	Brewton	30,261	8,316	27.48	115	12	66	20	0.37	1.39
113	SunSouth Bank	Dothan	119,364	6,606	5.53	(29)	(1)	189	(2,429)	(0.02)	(0.44)
114	SouthFirst Bank	Sylacauga	82,355	9,452	11.48	(59)	(2)	355	427	(0.07)	(0.61)
115	Millennial Bank	Leeds	67,383	8,720	12.94	(213)	(14)	(732)	(585)	(0.35)	(3.30)
116	Commonwealth National Bank	Mobile	47,588	3,741	7.86	(621)	(44)	(18)	139	(1.27)	(15.99)
117	Alamerica Bank	Birmingham	23,879	4,550	19.05	(1,447)	(181)	156	308	(4.72)	(27.30)
NA	CommerceOne Bank	Birmingham	141,634	45,929	32.43	NA	NA	NA	NA	NA	NA
		MEDIAN	183,387	22,161	11.66	2,016	43	1,331	1,557	1.23	10.40
		AVERAGE	2,199,588	282,278	12.50	25,910	46	18,726	17,403	1.16	9.93
		HIGH	124,716,588	15,434,876	32.43	1,736,099	298	1,372,976	1,291,548	3.60	30.36
		LOW	15,250	1,845	5.53	(1,447)	(181)	(1,240)	(2,429)	(4.72)	(27.30)