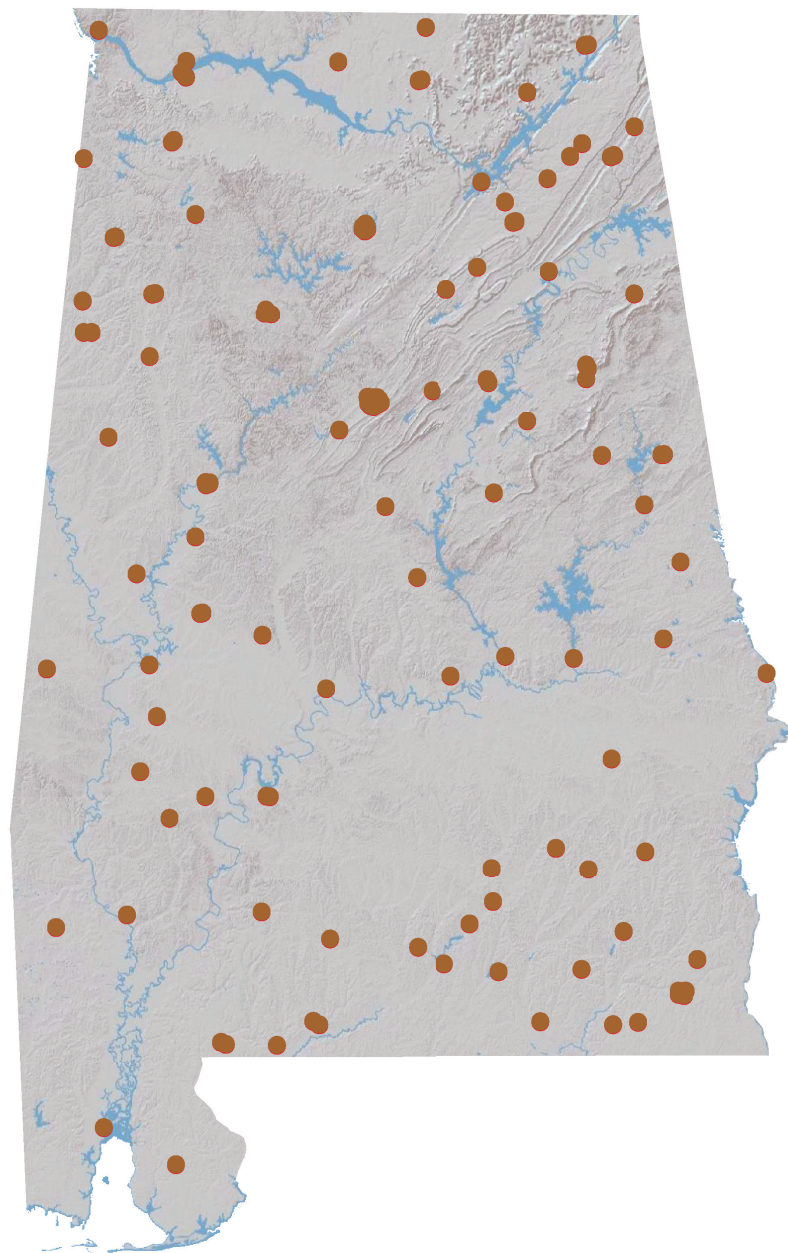


Banking Almanac: Alabama

As of and for the Twelve Months Ended March 31, 2019



Porter White & Company

Investment Bankers Since 1975

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NOTES ON ALMANAC

- Data, based on regulatory filings, are furnished by S&P Global Market Intelligence and contain copyrighted and trade secret material distributed under license from S&P. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended March 31, 2019 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:
Adjusted Loans 30-89 Days Past Due / Gross Loans
+ Adjusted Loans 90+ Days Past Due / Gross Loans
+ Adjusted Nonperforming Loans + Adjusted OREO / Gross Loans + OREO
+ Net Charge-offs / Average Loans
= Asset Quality Score

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.	21,993	19.86	(5.92)	(32.92)	16.39
2	AmeriFirst Bank	Union Springs	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	181,124	11.35	0.57	5.96	0.94
3	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	835,805	10.65	1.13	10.73	0.04
4	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BancIndependent Incorporated	1,680,544	9.49	1.38	14.46	0.69
5	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		50,502	21.35	0.73	3.60	4.75
6	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		59,177	13.35	0.82	6.65	4.59
7	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	89,775	8.96	0.39	4.79	0.83
8	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	155,061	16.37	1.54	9.30	0.52
9	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	72,472	10.04	0.56	5.53	1.11
10	Bank of York	York	1911	ST-Bank	S-corp		105,275	9.85	0.85	8.68	0.15
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	180,027	19.98	1.11	5.30	0.06
12	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	68,229	15.28	1.27	8.87	0.01
13	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,639,601	10.33	1.34	13.59	0.19
14	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	1,670,563	12.65	0.91	7.83	1.25
15	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	511,584	10.74	1.44	13.08	1.13
16	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	321,981	10.59	1.36	12.72	0.14
17	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	207,326	13.82	1.61	12.43	0.17
18	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	94,331	13.98	1.32	9.95	0.17
19	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	154,663	8.97	0.17	1.82	2.15
20	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	514,768	9.58	1.01	11.19	0.31
21	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	187,314	20.23	0.87	4.50	1.29
22	Citizens Bank of Valley Head	Huntsville	1935	ST-Bank	C-corp	Merit Bancorporation, Inc.	28,464	11.59	0.41	3.49	3.05
23	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	241,955	22.47	1.69	7.89	0.81
24	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	109,453	11.90	0.71	6.15	3.65
25	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	69,595	14.73	0.96	6.67	0.00
26	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		150,001	30.57	NA	NA	0.00
27	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	91,687	8.40	0.50	6.61	1.22
28	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	48,583	7.92	(1.12)	(14.33)	3.44
29	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	47,204	7.05	0.37	6.36	2.20
30	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	107,069	14.56	1.35	9.24	0.63
31	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	147,301	10.83	0.75	7.08	1.17
32	Compass Bank	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	92,635,268	13.76	0.75	5.41	1.02
33	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	298,749	15.22	1.33	8.95	1.00
34	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		74,750	14.72	0.71	4.83	0.78
35	EvaBank	Cullman	1986	ST-Bank	C-corp		373,989	25.11	2.86	11.96	4.98
36	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	283,930	13.77	1.07	8.11	0.59
37	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		87,140	20.70	0.71	3.54	0.46
38	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	221,738	13.40	0.91	6.99	0.82
39	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	163,606	13.70	1.17	9.01	0.27
40	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	88,377	9.91	1.40	14.24	0.90
41	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	548,633	13.31	1.57	11.75	0.74
42	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	230,770	17.86	1.54	9.15	0.01
43	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	77,332	15.35	0.86	5.89	0.00
44	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		120,724	11.61	0.59	4.75	0.22
45	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	248,617	13.28	1.21	9.46	1.08
46	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	378,929	7.40	1.83	24.68	0.41
47	First Community Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	121,261	8.10	0.53	6.11	0.25
48	First Exchange Bank of Alabama	Louisville	1917	ST-Bank	S-corp	FEB Bancshares, Inc.	146,700	9.44	0.13	1.33	3.79
49	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	123,166	10.77	0.26	2.36	3.17
50	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	100,265	9.11	0.65	7.20	0.13
51	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	168,777	9.62	0.66	6.90	2.32
52	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	263,821	11.63	1.54	13.65	0.31
53	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	661,501	11.08	1.60	14.18	0.11
54	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	289,115	16.92	1.42	8.90	0.04
55	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	153,903	10.99	0.61	5.47	1.61
56	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	33,079	15.19	0.58	4.16	0.00
57	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	120,269	14.43	0.76	5.39	0.93
58	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	84,647	16.81	0.66	4.13	0.91
59	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		29,995	27.69	0.20	0.76	1.12
60	First Southern Bank	Florence	1935	ST-Bank	C-corp	FSB, LLC	237,156	10.07	0.95	9.99	0.40
61	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	394,668	9.59	1.33	14.12	0.22
62	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	103,558	15.67	0.74	4.87	0.08
63	First State Bank, DeKalb County	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of DeKalb County, Inc.	186,649	11.78	0.82	7.14	1.07
64	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	794,948	10.22	0.55	5.33	0.27
65	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	233,515	12.46	1.17	9.62	0.49
66	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	665,114	11.96	1.20	10.58	1.08
67	Friend Bank	Slocumb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	130,400	9.69	1.46	15.22	0.84
68	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	150,805	10.08	1.26	12.45	0.58

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	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	365,345	14.01	1.85	12.79	0.70
70	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	144,569	11.11	0.91	8.33	0.16
71	Marion Bank & Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	274,224	11.55	0.68	6.21	3.70
72	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	63,589	11.23	0.86	7.72	2.47
73	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	293,287	9.81	1.20	13.14	1.21
74	Metro Bank	Pell City	1989	ST-Bank	C-corp		738,185	15.24	1.51	10.09	1.26
75	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	405,374	12.42	1.01	8.30	0.38
76	Millennial Bank	Leeds	1997	ST-Bank	C-corp		67,275	13.40	0.18	1.45	0.52
77	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	263,113	9.90	1.07	11.30	0.35
78	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	107,976	12.63	1.47	11.08	2.46
79	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	619,487	11.44	1.24	10.79	0.00
80	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	815,550	9.24	1.31	14.25	1.44
81	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	89,191	8.84	0.90	11.06	0.49
82	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	15,299	12.49	1.04	8.45	0.59
83	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	67,550	14.53	0.67	4.63	0.74
84	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	309,167	10.64	1.15	11.57	1.34
85	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	101,717	11.84	1.38	12.15	0.80
86	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	189,374	15.04	0.94	6.22	1.82
87	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	227,390	12.97	1.25	10.17	0.14
88	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	199,056	9.02	1.09	12.23	0.83
89	PrimeSouth Bank	Tallassee	1958	ST-Bank	C-corp	PrimeSouth Bancshares, Inc.	253,226	10.04	1.08	10.79	0.65
90	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,178,548	12.49	0.98	7.89	0.35
91	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	128,089,000	12.41	1.40	10.94	0.84
92	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	1,090,312	12.12	1.06	9.25	0.53
93	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	318,811	10.23	1.39	13.38	0.03
94	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		79,954	13.37	1.23	9.50	0.01
95	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	36,087	12.62	0.47	4.05	0.27
96	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	8,310,297	9.74	1.88	19.00	0.33
97	Small Town Bank	Wedowee	1999	ST-Bank	C-corp	East Alabama Financial Group, Inc.	241,063	15.96	1.09	6.53	0.99
98	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	95,951	11.48	0.46	4.12	1.78
99	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	234,433	11.65	1.01	9.08	0.31
100	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	926,519	10.94	0.98	8.41	0.76
101	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	83,059	11.64	(0.08)	(0.66)	4.51
102	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	374,018	9.18	1.35	15.16	0.32
103	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	245,037	9.90	0.76	7.47	1.19
104	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	115,207	6.31	0.15	2.73	1.49
105	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	99,454	11.21	0.70	6.26	2.82
106	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		109,019	17.99	1.80	10.33	0.99
107	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	370,511	14.86	0.86	6.10	0.83
108	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	368,058	10.01	1.10	10.93	1.41
109	Trinity Bank	Dothan	2006	ST-Bank	C-corp	Trinity Bancorp, Inc.	160,430	9.85	1.56	16.16	0.83
110	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henders	912,723	11.80	1.34	11.74	1.45
111	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	216,124	6.55	0.41	6.84	1.80
112	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	670,702	8.84	1.54	17.86	0.85
113	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	125,239	17.12	0.97	5.68	0.06
114	Vantage Bank of Alabama	Albertville	2006	ST-Bank	C-corp	Vantage Bancshares, Inc.	128,751	13.46	1.26	9.32	1.12
115	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	631,931	13.67	1.20	9.05	0.94
MEDIAN							181,124	11.78	1.01	8.43	0.81
AVERAGE							2,275,569	12.72	0.94	8.12	1.17
HIGH							128,089,000	30.57	2.86	24.68	16.39
LOW							15,299	6.31	(5.92)	(32.92)	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	84,748,000	98,356,000	15,901,000	10.08	1,457	19,991	6,407	87,913	67,506	128,089,000
2	Compass Bank	Birmingham	65,031,366	74,707,587	12,745,847	9.18	642	10,142	9,134	144,292	116,367	92,635,268
3	ServisFirst Bank	Birmingham	6,661,131	7,091,956	809,726	9.82	20	485	17,135	415,515	354,598	8,310,297
4	Bank Independent	Sheffield	1,279,791	1,396,101	159,421	9.10	28	561	2,996	60,019	49,861	1,680,544
5	CB&S Bank, Inc.	Russellville	776,370	1,388,807	211,397	11.95	49	506	3,302	34,093	28,343	1,670,563
6	Bryant Bank	Tuscaloosa	1,008,346	1,341,534	169,381	10.42	15	235	6,977	109,307	89,436	1,639,601
7	Progress Bank and Trust	Huntsville	949,853	978,046	147,203	11.40	9	166	7,100	130,950	108,672	1,178,548
8	River Bank & Trust	Prattville	735,654	940,594	132,155	10.58	14	188	5,800	77,879	67,185	1,090,312
9	Southern States Bank	Anniston	716,683	818,299	101,357	10.71	10	126	7,353	92,652	81,830	926,519
10	Troy Bank & Trust Company	Troy	584,388	777,333	107,713	11.75	11	134	6,811	82,975	70,667	912,723
11	AuburnBank	Auburn	473,963	742,371	88,996	10.87	8	158	5,290	104,476	92,796	835,805
12	Peoples Bank of Alabama	Cullman	607,933	718,774	75,323	9.05	27	269	3,032	30,206	26,621	815,550
13	First US Bank	Birmingham	507,684	703,415	81,236	9.22	20	285	2,789	39,747	35,171	794,948
14	Metro Bank	Pell City	431,155	622,340	112,515	15.41	9	166	4,447	82,021	69,149	738,185
15	United Bank	Atmore	412,663	608,187	59,277	9.21	19	188	3,568	35,300	32,010	670,702
16	FNB Bank	Scottsboro	458,782	582,609	79,532	11.30	16	162	4,106	41,570	36,413	665,114
17	First Metro Bank	Muscle Shoals	416,370	585,048	73,308	11.60	9	122	5,422	73,500	65,005	661,501
18	West Alabama Bank & Trust	Reform	394,807	517,737	86,412	13.32	14	153	4,130	45,138	36,981	631,931
19	Oakworth Capital Bank	Birmingham	487,165	544,744	70,896	11.29	3	88	7,040	206,496	181,581	619,487
20	First Bank of Alabama	Talladega	350,010	469,646	73,000	12.66	7	84	6,531	78,376	67,092	548,633
21	Citizens Bank & Trust	Guntersville	318,263	455,128	49,315	9.59	8	113	4,555	64,346	56,891	514,768
22	CCB Community Bank	Andalusia	412,220	430,134	54,942	11.08	4	105	4,872	127,896	107,534	511,584
23	MidSouth Bank	Dothan	239,146	354,535	50,343	12.39	10	104	3,898	40,537	35,454	405,374
24	First Southern State Bank	Stevenson	230,927	353,069	37,832	9.82	8	88	4,485	49,334	44,134	394,668
25	First Comm. Bank of Central AL	Wetumpka	251,463	346,894	28,042	8.00	7	76	4,986	54,133	49,556	378,929
26	SouthPoint Bank	Birmingham	313,301	333,026	34,323	9.34	4	82	4,561	93,505	83,257	374,018
27	EvaBank	Cullman	289,693	258,540	93,909	23.62	7	65	5,754	53,427	36,934	373,989
28	Traders & Farmers Bank	Haleyville	170,158	294,997	55,048	16.17	9	99	3,743	41,168	32,777	370,511
29	Traditions Bank	Cullman	292,381	328,291	36,829	10.21	6	73	5,042	61,343	54,715	368,058
30	HomeTown Bank of Alabama	Oneonta	255,602	306,154	51,198	14.19	4	59	6,192	91,336	76,539	365,345
31	Central State Bank	Calera	203,914	284,355	34,087	10.73	5	68	4,735	64,396	56,871	321,981
32	Robertson Banking Company	Demopolis	247,488	274,162	32,623	10.40	7	75	4,251	45,544	39,166	318,811
33	Peoples Independent Bank	Boaz	133,469	273,110	32,906	9.90	9	83	3,725	34,352	30,346	309,167
34	Cullman Savings Bank (MHC)	Cullman	248,034	198,934	45,480	15.37	4	47	6,356	74,687	49,734	298,749
35	Merchants Bank of Alabama	Cullman	178,819	263,064	28,779	10.28	5	84	3,492	58,657	52,613	293,287
36	First National Bank	Hamilton	113,956	239,893	48,922	17.36	8	97	2,981	36,139	29,987	289,115
37	Exchange Bank of Alabama	Altoona	188,737	242,034	39,104	14.02	5	72	3,943	56,786	48,407	283,930
38	Marion Bank & Trust Company	Marion	175,853	228,422	31,672	11.61	4	46	5,961	68,556	57,106	274,224
39	First Jackson Bank	Stevenson	176,405	215,677	30,678	12.23	6	46	5,735	43,970	35,946	263,821
40	NobleBank & Trust	Anniston	164,040	236,249	26,037	10.07	5	61	4,313	52,623	47,250	263,113
41	PrimeSouth Bank	Tallasse	178,639	220,446	25,413	10.40	5	40	6,331	50,645	44,089	253,226
42	First Citizens Bank	Luverne	147,558	203,929	33,022	13.25	5	63	3,946	49,723	40,786	248,617
43	State Bank & Trust	Winfield	81,479	216,857	24,267	10.66	4	57	4,299	61,259	54,214	245,037
44	Citizens Bank of Winfield	Winfield	53,329	142,919	54,360	21.92	1	34	7,116	241,955	142,919	241,955
45	Small Town Bank	Wedowee	114,045	201,682	38,469	15.47	6	57	4,229	40,177	33,614	241,063
46	First Southern Bank	Florence	182,870	212,621	23,871	10.08	5	63	3,764	47,431	42,524	237,156
47	Southern Independent Bank	Opp	127,711	188,002	27,316	12.05	2	37	6,336	117,217	94,001	234,433
48	FirstState Bank	Lineville	129,393	192,660	29,106	12.56	3	54	4,324	77,838	64,220	233,515
49	First Bank of Boaz	Boaz	56,247	169,399	41,205	17.39	1	27	8,547	230,770	169,399	230,770
50	Pinnacle Bank	Jasper	107,305	196,301	29,488	12.79	7	54	4,211	32,484	28,043	227,390
51	Farmers & Merchants Bank	Piedmont	123,306	190,028	29,707	13.79	4	50	4,435	55,435	47,507	221,738
52	Union State Bank	Pell City	91,389	201,224	14,162	7.06	13	115	1,879	16,625	15,479	216,124
53	Cheaha Bank	Oxford	115,304	176,754	28,654	14.42	4	45	4,607	51,832	44,189	207,326
54	Premier Bank of the South	Cullman	132,818	179,803	17,947	9.19	9	66	3,016	22,117	19,978	199,056
55	Phenix-Girard Bank	Phenix City	75,581	150,696	28,478	16.09	4	40	4,734	47,344	37,674	189,374
56	Citizens Bank of Fayette	Fayette	41,408	146,185	37,899	20.68	2	24	7,805	93,657	73,093	187,314
57	First State Bank, DeKalb County	Fort Payne	101,854	163,039	21,981	10.94	5	58	3,218	37,330	32,608	186,649
58	AmeriFirst Bank	Union Springs	139,325	151,421	20,559	11.66	4	45	4,025	45,281	37,855	181,124
59	BankSouth	Dothan	133,655	143,636	35,967	20.40	2	24	7,501	90,014	71,818	180,027
60	First Financial Bank	Bessemer	76,297	151,886	16,237	10.35	8	71	2,377	21,097	18,986	168,777
61	Farmers and Merchants Bank	LaFayette	59,994	139,528	22,412	13.60	3	34	4,812	54,535	46,509	163,606
62	Trinity Bank	Dothan	128,199	141,827	15,806	10.30	3	29	5,532	53,477	47,276	160,430
63	Bank of Vernon	Vernon	113,554	128,880	25,379	16.78	3	32	4,846	51,687	42,960	155,061
64	Citizens Bank	Enterprise	114,968	137,153	13,869	9.33	2	30	5,155	77,332	68,577	154,663
65	First National Bank and Trust	Atmore	93,186	136,654	16,916	11.53	4	49	3,141	38,476	34,164	153,903
66	HNB Bank	Headland	105,192	133,727	15,204	10.25	3	35	4,309	50,268	44,576	150,805
67	CommerceOne Bank	Birmingham	90,347	103,056	45,852	31.85	1	19	7,895	150,001	103,056	150,001
68	Community Spirit Bank	Red Bay	97,939	126,280	15,955	10.95	5	39	3,777	29,460	25,256	147,301
69	First Exchange Bank of Alabama	Louisville	98,135	132,498	13,848	10.06	4	42	3,493	36,675	33,125	146,700

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	Liberty Bank	Geraldine	79,352	128,105	16,065	11.60	6	53	2,728	24,095	21,351	144,569
71	Friend Bank	Slocumb	92,419	117,467	12,633	9.76	5	40	3,260	26,080	23,493	130,400
72	Vantage Bank of Alabama	Albertville	85,815	111,056	17,335	12.89	2	28	4,598	64,376	55,528	128,751
73	Valley State Bank	Russellville	63,284	103,441	21,439	17.46	3	27	4,638	41,746	34,480	125,239
74	First Federal Bank, A FSB	Tuscaloosa	101,454	92,933	13,264	11.45	3	98	1,257	41,055	30,978	123,166
75	First Community Bank, Cullman	Cullman	93,565	90,055	9,825	8.47	1	20	6,063	121,261	90,055	121,261
76	First Cahawba Bank	Selma	83,083	103,564	14,015	11.96	4	33	3,658	30,181	25,891	120,724
77	First National Bank of Hartford	Hartford	71,619	100,023	17,353	14.75	3	44	2,733	40,090	33,341	120,269
78	SunSouth Bank	Dothan	64,510	93,354	7,265	6.21	2	23	5,009	57,604	46,677	115,207
79	Citizens' Bank, Inc.	Robertsdale	74,940	95,831	13,027	12.35	3	34	3,219	36,484	31,944	109,453
80	Town-Country National Bank	Camden	67,032	88,312	19,608	18.34	1	35	3,115	109,019	88,312	109,019
81	North Alabama Bank	Hazel Green	75,840	93,126	13,638	11.28	4	39	2,769	26,994	23,282	107,976
82	Community Neighbor Bank	Camden	63,384	91,270	15,594	14.80	3	37	2,894	35,690	30,423	107,069
83	Bank of York	York	46,136	87,187	10,373	10.33	2	24	4,386	52,638	43,594	105,275
84	First State Bank of the South	Sulligent	37,953	85,659	16,228	15.95	5	44	2,354	20,712	17,132	103,558
85	PeoplesTrust Bank	Hamilton	69,871	89,113	12,042	11.54	3	27	3,767	33,906	29,704	101,717
86	First Fidelity Bank	Fort Payne	46,006	90,850	9,136	9.35	3	22	4,558	33,422	30,283	100,265
87	Sweet Water State Bank	Sweet Water	68,595	86,398	11,150	11.44	4	33	3,014	24,864	21,600	99,454
88	Southern Bank Company	Gadsden	59,779	80,748	11,014	10.59	4	33	2,908	23,988	20,187	95,951
89	Citizens Bank	Greensboro	42,487	78,050	13,185	14.41	1	14	6,738	94,331	78,050	94,331
90	Commercial Bank of Ozark	Ozark	48,536	82,411	7,699	8.22	2	24	3,820	45,844	41,206	91,687
91	Bank of Moundville	Moundville	24,422	80,825	8,041	9.90	1	13	6,906	89,775	80,825	89,775
92	Peoples Bank of Greensboro	Greensboro	46,727	76,670	7,885	9.61	1	18	4,955	89,191	76,670	89,191
93	First Bank	Wadley	31,302	79,182	8,757	9.39	5	25	3,535	17,675	15,836	88,377
94	Farmers & Merchants Bank	Waterloo	6,247	68,716	18,038	21.35	2	9	9,682	43,570	34,358	87,140
95	First National Bank, Brundidge	Brundidge	54,381	69,176	14,225	16.70	2	23	3,680	42,324	34,588	84,647
96	SouthFirst Bank	Sylacauga	53,201	72,466	9,669	12.08	3	32	2,596	27,686	24,155	83,059
97	Samson Banking Company, Inc.	Samson	34,056	69,146	10,687	13.81	2	22	3,634	39,977	34,573	79,954
98	First Bank of Linden	Linden	30,721	65,201	11,871	15.13	1	14	5,524	77,332	65,201	77,332
99	Escambia County Bank	Flomaton	27,732	63,649	11,002	15.32	1	19	3,934	74,750	63,649	74,750
100	Bank of Walker County	Jasper	54,964	63,036	7,277	10.59	1	21	3,451	72,472	63,036	72,472
101	Citizens State Bank	Vernon	25,017	45,043	10,251	14.96	2	15	4,640	34,798	22,522	69,595
102	Brantley Bank & Trust Co.	Brantley	29,013	57,235	10,427	15.12	2	19	3,591	34,115	28,618	68,229
103	Peoples Exchange Bank	Monroeville	46,063	57,600	9,818	14.98	1	27	2,502	67,550	57,600	67,550
104	Millennial Bank	Leeds	45,631	58,143	9,018	12.51	1	15	4,485	67,275	58,143	67,275
105	Merchants & Farmers Bank	Eutaw	43,868	56,213	7,144	11.00	2	29	2,193	31,795	28,107	63,589
106	Bank of Evergreen	Evergreen	37,558	51,126	7,901	13.45	1	15	3,945	59,177	51,126	59,177
107	Bank of Brewton	Brewton	18,383	39,563	10,782	21.84	2	20	2,525	25,251	19,782	50,502
108	Commonwealth National Bank	Mobile	17,103	44,580	3,850	8.43	2	15	3,239	24,292	22,290	48,583
109	Community Bank & Trust	Union Springs	16,980	43,750	3,330	8.40	1	16	2,950	47,204	43,750	47,204
110	Security Federal Savings Bank	Jasper	14,803	28,475	4,555	12.50	1	12	3,007	36,087	28,475	36,087
111	First National Bank of Dozier	Dozier	7,795	27,290	5,025	15.39	1	7	4,726	33,079	27,290	33,079
112	First Progressive Bank	Brewton	8,414	21,672	8,305	27.73	1	10	3,000	29,995	21,672	29,995
113	Citizens Bank of Valley Head	Huntsville	13,485	25,132	3,300	11.71	3	12	2,372	9,488	8,377	28,464
114	Alamerica Bank	Birmingham	13,039	16,293	4,367	19.19	1	8	2,749	21,993	16,293	21,993
115	Peoples Bank of Red Level	Red Level	6,032	13,313	1,911	12.87	1	5	3,060	15,299	13,313	15,299
MEDIAN			101,454	146,185	22,412	11.60	4	44	4,251	49,723	42,960	181,124
AVERAGE			1,538,170	1,807,559	290,265	12.77	24	333	4,582	63,077	52,337	2,275,569
HIGH			84,748,000	98,356,000	15,901,000	31.85	1,457	19,991	17,135	415,515	354,598	128,089,000
LOW			6,032	13,313	1,911	6.21	1	5	1,257	9,488	8,377	15,299

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	373,989	112.1	20.2	0.82	(7.08)	8.07	4.44	1.38	6.22
2	Traditions Bank	Cullman	368,058	89.1	7.0	5.30	9.01	6.89	2.53	0.66	5.69
3	Bank Independent	Sheffield	1,680,544	91.7	2.8	5.35	10.20	6.79	2.77	0.72	5.60
4	Peoples Bank of Red Level	Red Level	15,299	45.3	49.1	0.85	(4.93)	11.51	1.49	0.31	5.54
5	Sweet Water State Bank	Sweet Water	99,454	79.4	12.4	(4.14)	4.02	6.70	2.48	0.65	5.33
6	Merchants & Farmers Bank	Eutaw	63,589	78.0	20.9	26.60	4.71	7.04	2.86	0.36	5.32
7	Millennial Bank	Leeds	67,275	78.5	12.9	48.19	(11.09)	7.32	2.47	0.52	5.31
8	Citizens Bank of Valley Head	Huntsville	28,464	53.7	19.2	(11.24)	(0.15)	7.39	2.39	0.29	5.27
9	North Alabama Bank	Hazel Green	107,976	81.4	8.0	14.52	15.85	6.82	2.43	0.61	5.20
10	Town-Country National Bank	Camden	109,019	75.9	30.7	3.65	(2.91)	7.66	2.65	0.84	5.15
11	First US Bank	Birmingham	794,948	72.2	18.6	41.56	33.79	7.43	1.98	0.79	5.03
12	Southern Bank Company	Gadsden	95,951	74.0	19.9	(15.82)	5.55	7.69	2.35	1.01	5.00
13	Peoples Exchange Bank	Monroeville	67,550	80.0	16.8	10.88	5.97	6.59	2.23	0.59	4.93
14	Brantley Bank & Trust Co.	Brantley	68,229	50.7	49.8	13.71	0.39	6.94	3.75	0.40	4.91
15	Friend Bank	Slocumb	130,400	78.7	12.2	10.05	3.52	6.13	2.22	0.50	4.83
16	Community Neighbor Bank	Camden	107,069	69.5	18.1	1.32	(3.46)	6.69	2.20	0.44	4.70
17	First State Bank, DeKalb County	Fort Payne	186,649	62.5	22.8	12.35	0.80	7.05	1.80	0.49	4.65
18	Peoples Bank of Alabama	Cullman	815,550	84.6	7.8	6.03	12.06	5.72	2.41	0.55	4.61
19	HomeTown Bank of Alabama	Oneonta	365,345	83.5	21.3	10.93	2.70	6.10	2.75	0.67	4.60
20	FNB Bank	Scottsboro	665,114	78.8	13.2	23.21	24.34	5.89	2.78	0.62	4.52
21	CCB Community Bank	Andalusia	511,584	95.8	4.1	0.89	4.26	5.88	2.80	1.02	4.51
22	First Cahawba Bank	Selma	120,724	80.2	9.5	14.27	16.27	5.62	2.06	0.53	4.48
23	Premier Bank of the South	Cullman	199,056	73.9	17.0	5.94	9.39	6.31	2.02	0.57	4.47
24	Liberty Bank	Geraldine	144,569	61.9	29.3	7.27	3.68	6.43	3.00	0.73	4.44
25	First Citizens Bank	Luverne	248,617	72.4	26.4	6.52	4.46	6.35	2.58	0.68	4.42
26	Citizens' Bank, Inc.	Robertsdale	109,453	78.2	18.7	8.40	(1.16)	5.68	2.36	0.36	4.37
27	First Bank of Alabama	Talladega	548,633	74.5	24.2	12.06	5.57	5.92	2.91	0.60	4.36
28	Community Spirit Bank	Red Bay	147,301	77.6	17.1	2.96	1.82	6.00	2.53	0.73	4.35
29	First Comm. Bank of Central AL	Wetumpka	378,929	72.5	24.0	7.03	5.51	5.71	2.67	0.51	4.33
30	First National Bank of Hartford	Hartford	120,269	71.6	26.0	13.00	3.40	6.06	2.89	0.63	4.31
31	Vantage Bank of Alabama	Albertville	128,751	77.3	15.7	6.51	5.66	5.73	3.10	0.60	4.31
32	Farmers & Merchants Bank	Piedmont	221,738	64.9	31.2	13.14	5.46	5.95	2.58	0.31	4.29
33	Cheaha Bank	Oxford	207,326	65.2	34.7	5.65	1.95	6.78	2.60	0.80	4.28
34	Robertson Banking Company	Demopolis	318,811	90.3	8.8	6.79	6.97	5.45	2.28	0.72	4.26
35	Bank of Vernon	Vernon	155,061	88.1	13.0	1.75	6.79	5.66	2.44	0.90	4.22
36	Citizens Bank	Enterprise	154,663	83.8	11.3	17.36	14.34	5.56	2.40	0.76	4.21
37	Bank of Evergreen	Evergreen	59,177	73.5	24.8	(2.08)	(5.89)	5.91	2.52	0.61	4.21
38	NobleBank & Trust	Anniston	263,113	69.4	23.8	14.84	9.95	5.91	2.51	0.63	4.21
39	PeoplesTrust Bank	Hamilton	101,717	78.4	18.5	6.70	3.29	5.62	2.53	0.70	4.20
40	Trinity Bank	Dothan	160,430	90.4	7.1	8.08	8.15	5.63	2.11	0.94	4.16
41	Central State Bank	Calera	321,981	71.7	14.8	2.02	15.49	5.97	2.14	0.78	4.15
42	Bank of Walker County	Jasper	72,472	87.2	13.6	23.28	6.17	5.65	1.97	0.61	4.12
43	FirstState Bank	Lineville	233,515	67.2	34.0	7.10	8.29	6.38	3.11	1.02	4.10
44	Cullman Savings Bank (MHC)	Cullman	298,749	124.7	7.7	9.15	2.42	5.44	2.64	1.08	4.07
45	River Bank & Trust	Prattville	1,090,312	78.2	20.7	26.07	34.05	5.35	2.29	0.61	4.05
46	Metro Bank	Pell City	738,185	69.3	29.6	12.04	0.36	5.78	3.04	0.61	4.04
47	Southern States Bank	Anniston	926,519	87.6	5.6	19.14	31.56	5.62	2.40	1.20	4.04
48	First Southern State Bank	Stevenson	394,668	65.4	29.5	13.11	2.81	5.98	2.60	0.70	4.00
49	Samson Banking Company, Inc.	Samson	79,954	49.3	49.6	(2.66)	(0.33)	6.40	2.11	0.41	3.98
50	Commonwealth National Bank	Mobile	48,583	38.4	33.4	(18.83)	0.56	6.14	2.43	0.14	3.98
51	MidSouth Bank	Dothan	405,374	67.5	9.7	(6.94)	(3.02)	5.39	2.12	0.42	3.98
52	AmeriFirst Bank	Union Springs	181,124	92.0	13.7	3.45	(4.68)	5.13	2.84	0.66	3.97
53	Small Town Bank	Wedowee	241,063	56.6	37.8	9.59	10.74	5.58	3.21	0.47	3.95
54	HNB First Bank	Headland	150,805	78.7	10.5	12.62	16.12	5.45	1.79	0.70	3.94
55	Merchants Bank of Alabama	Cullman	293,287	68.0	25.4	6.56	0.12	5.46	2.22	0.42	3.93
56	SouthFirst Bank	Sylacauga	83,059	73.4	14.1	1.01	(6.13)	5.54	2.12	0.61	3.93
57	PrimeSouth Bank	Tallassee	253,226	81.0	12.1	0.12	9.51	5.76	2.18	1.19	3.91
58	First National Bank	Hamilton	289,115	47.5	42.5	1.13	(3.81)	6.42	2.45	0.26	3.91
59	First Bank	Wadley	88,377	39.5	44.0	8.67	(0.38)	6.43	3.27	0.45	3.90
60	United Bank	Atmore	670,702	67.9	21.2	13.43	9.89	5.30	2.12	0.36	3.90
61	SouthPoint Bank	Birmingham	374,018	94.1	10.2	21.11	27.18	5.44	3.05	1.24	3.89
62	First National Bank, Brundidge	Brundidge	84,647	78.6	15.4	5.14	(5.37)	5.64	1.89	0.57	3.88
63	First Jackson Bank	Stevenson	263,821	81.8	22.0	5.37	0.83	5.88	2.61	1.29	3.86
64	Pinnacle Bank	Jasper	227,390	54.7	41.8	5.90	(0.30)	5.36	3.00	0.31	3.86
65	First Financial Bank	Bessemer	168,777	50.2	31.0	14.29	5.31	5.34	2.46	0.15	3.86
66	First Southern Bank	Florence	237,156	86.0	11.3	11.04	6.18	5.23	2.32	0.83	3.84
67	Bank of Brewton	Brewton	50,502	46.5	44.2	(19.36)	(12.09)	6.22	2.30	0.14	3.81
68	Peoples Bank of Greensboro	Greensboro	89,191	61.0	36.8	6.06	0.54	6.29	2.19	0.76	3.79

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	Peoples Independent Bank	Boaz	309,167	48.9	39.0	10.07	(4.49)	5.92	3.38	0.73	3.78
70	Alamerica Bank	Birmingham	21,993	80.0	2.8	(51.63)	(25.81)	5.94	1.57	1.27	3.78
71	Bryant Bank	Tuscaloosa	1,639,601	75.2	23.2	4.82	1.15	5.50	2.31	0.59	3.76
72	First State Bank of the South	Sulligent	103,558	44.3	42.0	0.00	(1.66)	6.44	2.84	0.57	3.75
73	Citizens Bank of Winfield	Winfield	241,955	37.3	70.8	0.43	(1.95)	7.22	4.00	1.24	3.75
74	Oakworth Capital Bank	Birmingham	619,487	89.4	8.5	5.97	15.13	5.10	3.01	1.05	3.75
75	ServisFirst Bank	Birmingham	8,310,297	93.9	7.6	12.28	18.51	5.08	2.68	1.09	3.74
76	Farmers and Merchants Bank	LaFayette	163,606	43.0	52.3	6.84	4.93	6.36	2.78	0.55	3.72
77	First Bank of Linden	Linden	77,332	47.1	45.4	(8.31)	(3.07)	6.28	2.86	0.72	3.71
78	Troy Bank & Trust Company	Troy	912,723	75.2	24.8	7.28	0.75	5.68	2.71	1.07	3.69
79	Progress Bank and Trust	Huntsville	1,178,548	97.1	5.1	10.09	10.62	5.22	2.41	1.28	3.69
80	Exchange Bank of Alabama	Altoona	283,930	78.0	26.0	4.95	(0.73)	5.11	2.24	0.58	3.66
81	First Metro Bank	Muscle Shoals	661,501	71.2	26.6	9.07	6.12	5.25	2.25	0.62	3.65
82	First Exchange Bank of Alabama	Louisville	146,700	74.1	17.8	5.86	9.39	5.47	2.68	1.24	3.64
83	Citizens Bank & Trust	Guntersville	514,768	69.9	25.4	7.35	14.28	5.41	2.79	0.89	3.64
84	Community Bank & Trust	Union Springs	47,204	38.8	43.9	2.12	(4.45)	7.01	2.09	0.44	3.62
85	Escambia County Bank	Flomaton	74,750	43.6	57.0	7.94	2.55	6.88	2.42	0.54	3.58
86	Commercial Bank of Ozark	Ozark	91,687	58.9	34.3	13.11	0.01	4.95	2.16	0.21	3.57
87	First Federal Bank, A FSB	Tuscaloosa	123,166	109.2	0.7	12.07	9.67	5.13	3.04	1.27	3.56
88	BankSouth	Dothan	180,027	93.1	16.2	(3.62)	10.01	4.68	1.88	0.84	3.55
89	Traders & Farmers Bank	Haleyville	370,511	57.7	45.0	1.47	0.54	5.70	2.81	0.76	3.54
90	Regions Bank	Birmingham	128,089,000	86.2	20.0	5.57	(0.17)	4.59	2.56	0.53	3.53
91	Marion Bank & Trust Company	Marion	274,224	77.0	28.2	2.53	2.76	5.55	2.72	1.17	3.53
92	First National Bank and Trust	Atmore	153,903	68.2	25.5	17.45	9.22	5.03	2.49	0.52	3.51
93	West Alabama Bank & Trust	Reform	631,931	76.3	25.7	8.31	6.34	5.39	2.44	1.03	3.50
94	CB&S Bank, Inc.	Russellville	1,670,563	55.9	41.8	2.32	5.34	5.11	3.00	0.62	3.45
95	First Community Bank, Cullman	Cullman	121,261	103.9	4.9	43.25	13.00	5.02	2.35	1.01	3.45
96	Union State Bank	Pell City	216,124	45.4	31.1	14.58	(1.79)	5.32	2.00	0.20	3.43
97	Security Federal Savings Bank	Jasper	36,087	52.0	21.9	(1.52)	(2.66)	5.72	4.09	0.68	3.41
98	Citizens Bank	Greensboro	94,331	54.4	46.1	(2.46)	(3.10)	5.46	2.70	0.71	3.36
99	AuburnBank	Auburn	835,805	63.8	28.9	6.58	0.53	4.80	2.48	0.52	3.36
100	Phenix-Girard Bank	Phenix City	189,374	50.2	42.9	1.92	10.34	5.50	2.44	0.65	3.32
101	Compass Bank	Birmingham	92,635,268	87.1	14.7	4.41	6.38	4.73	2.17	0.98	3.28
102	First Bank of Boaz	Boaz	230,770	33.2	68.7	0.67	1.56	6.13	3.49	0.84	3.27
103	Valley State Bank	Russellville	125,239	61.2	34.5	19.48	(0.16)	5.61	2.10	0.74	3.25
104	Southern Independent Bank	Opp	234,433	67.9	33.1	3.11	5.76	5.70	2.63	1.22	3.25
105	Bank of York	York	105,275	52.9	43.9	26.10	17.75	5.70	2.62	0.73	3.24
106	First Fidelity Bank	Fort Payne	100,265	50.6	27.9	0.03	6.17	4.80	2.62	0.49	3.15
107	First National Bank of Dozier	Dozier	33,079	28.6	57.6	10.90	(6.11)	5.52	2.61	0.37	3.00
108	Citizens Bank of Fayette	Fayette	187,314	28.3	67.8	(11.08)	(2.74)	5.80	2.81	0.68	2.98
109	State Bank & Trust	Winfield	245,037	37.6	62.2	10.46	5.57	6.95	2.74	1.46	2.85
110	SunSouth Bank	Dothan	115,207	69.1	38.4	(17.34)	(11.36)	4.87	2.60	1.16	2.81
111	First Progressive Bank	Brewton	29,995	38.8	57.3	3.84	(6.47)	4.90	2.09	0.11	2.78
112	Bank of Moundville	Moundville	89,775	30.2	64.8	5.07	(4.92)	5.70	2.25	0.67	2.54
113	Citizens State Bank	Vernon	69,595	55.5	54.6	13.50	(12.70)	4.79	2.50	1.08	2.33
114	Farmers & Merchants Bank	Waterloo	87,140	9.1	81.3	(19.91)	2.44	7.77	2.82	1.15	2.25
NA	CommerceOne Bank	Birmingham	150,001	87.7	9.7	NA	NA	NA	NA	NA	NA
MEDIAN			181,124	72.2	24.0	6.54	3.35	5.72	2.50	0.66	3.91
AVERAGE			2,275,569	68.9	26.9	6.64	4.10	5.95	2.55	0.71	3.99
HIGH			128,089,000	124.7	81.3	48.19	34.05	11.51	4.44	1.46	6.22
LOW			15,299	9.1	0.7	(51.63)	(25.81)	4.59	1.49	0.11	2.25

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	400	8,898	0.02	7.37	(0.01)	0.13	7.52
2	First Financial Bank	Bessemer	1,274	2,994	1.17	0.00	(0.22)	0.93	1.87
3	Peoples Bank of Alabama	Cullman	12,225	14,380	1.01	0.08	(0.02)	0.79	1.87
4	United Bank	Atmore	9,950	10,609	0.35	0.09	(0.06)	1.26	1.64
5	Regions Bank	Birmingham	1,728,988	2,009,059	0.60	0.05	0.01	0.97	1.63
6	SouthPoint Bank	Birmingham	4,717	5,568	0.11	1.21	0.03	0.24	1.59
7	HomeTown Bank of Alabama	Oneonta	6,517	5,355	0.94	0.00	(0.01)	0.59	1.52
8	Union State Bank	Pell City	859	2,898	0.62	0.00	0.08	0.68	1.38
9	First National Bank and Trust	Atmore	938	1,868	0.37	0.03	0.00	0.90	1.30
10	Oakworth Capital Bank	Birmingham	7,240	7,551	0.06	0.00	0.00	1.23	1.29
11	North Alabama Bank	Hazel Green	1,463	1,272	0.22	0.00	0.00	1.06	1.28
12	Merchants & Farmers Bank	Eutaw	641	754	0.60	0.00	0.00	0.63	1.22
13	Community Bank & Trust	Union Springs	173	564	0.87	0.00	(0.17)	0.51	1.21
14	First National Bank of Hartford	Hartford	1,018	1,364	0.23	0.00	(0.02)	0.94	1.15
15	Merchants Bank of Alabama	Cullman	3,471	3,198	0.49	0.00	(0.04)	0.65	1.11
16	Traditions Bank	Cullman	3,878	3,884	0.54	0.10	(0.02)	0.48	1.10
17	Bank Independent	Sheffield	21,728	17,013	0.52	0.06	0.00	0.50	1.08
18	Premier Bank of the South	Cullman	2,414	1,962	0.52	0.00	0.00	0.51	1.03
19	Phenix-Girard Bank	Phenix City	1,905	1,717	0.43	0.00	(0.12)	0.68	1.00
20	Community Neighbor Bank	Camden	1,428	1,034	0.53	0.00	0.01	0.44	0.98
21	West Alabama Bank & Trust	Reform	7,365	5,832	0.45	0.03	(0.00)	0.48	0.95
22	CB&S Bank, Inc.	Russellville	15,110	15,555	0.38	0.08	0.01	0.47	0.94
23	NobleBank & Trust	Anniston	2,712	2,358	0.40	0.23	0.00	0.30	0.93
24	Community Spirit Bank	Red Bay	1,083	1,332	0.39	0.00	0.00	0.53	0.92
25	First State Bank of the South	Sulligent	757	932	0.76	0.00	0.00	0.15	0.91
26	Friend Bank	Slocomb	2,190	1,150	0.57	0.05	(0.03)	0.31	0.90
27	SouthFirst Bank	Sylacauga	(63)	747	0.25	0.28	(0.05)	0.42	0.89
28	Peoples Independent Bank	Boaz	3,596	2,707	0.54	0.00	0.00	0.35	0.89
29	First National Bank	Hamilton	4,634	2,528	0.36	0.00	0.00	0.52	0.88
30	Compass Bank	Birmingham	670,544	780,820	0.27	0.02	(0.00)	0.58	0.87
31	HNB First Bank	Headland	2,118	1,244	0.23	0.00	0.00	0.64	0.87
32	First Comm. Bank of Central AL	Wetumpka	7,560	3,099	0.29	0.00	(0.00)	0.58	0.87
33	Troy Bank & Trust Company	Troy	12,057	7,742	0.34	0.00	0.30	0.22	0.86
34	First Bank	Wadley	1,169	706	0.62	0.00	0.00	0.23	0.85
35	Bank of Walker County	Jasper	437	587	0.52	0.00	0.00	0.33	0.85
36	Central State Bank	Calera	4,780	2,512	0.23	0.12	(0.00)	0.49	0.84
37	Commonwealth National Bank	Mobile	(542)	391	0.65	0.00	(0.01)	0.18	0.81
38	Pinnacle Bank	Jasper	2,781	1,771	0.39	0.00	0.00	0.40	0.80
39	Bank of York	York	982	802	0.38	0.00	0.00	0.41	0.80
40	First Citizens Bank	Luverne	2,956	1,918	0.31	0.00	0.01	0.46	0.79
41	Security Federal Savings Bank	Jasper	220	298	0.67	0.00	0.00	0.10	0.78
42	FNB Bank	Scottsboro	6,956	4,507	0.42	0.00	(0.01)	0.37	0.78
43	Robertson Banking Company	Demopolis	4,944	2,367	0.39	0.00	(0.06)	0.44	0.77
44	First US Bank	Birmingham	4,122	5,716	0.25	0.00	0.01	0.50	0.76
45	Bank of Vernon	Vernon	2,290	1,120	0.34	0.00	0.02	0.40	0.76
46	Vantage Bank of Alabama	Albertville	1,554	923	0.39	0.00	(0.01)	0.36	0.75
47	Sweet Water State Bank	Sweet Water	818	711	0.62	0.00	0.00	0.12	0.74
48	River Bank & Trust	Prattville	9,986	6,933	0.20	0.25	(0.00)	0.30	0.74
49	Town-Country National Bank	Camden	2,181	766	0.51	0.00	0.00	0.20	0.71
50	Liberty Bank	Geraldine	1,274	996	0.48	0.00	0.00	0.23	0.71
51	Progress Bank and Trust	Huntsville	11,038	7,972	0.05	0.21	(0.00)	0.45	0.71
52	PeoplesTrust Bank	Hamilton	1,363	699	0.44	0.00	0.00	0.27	0.71
53	Citizens Bank & Trust	Guntersville	5,032	3,379	0.28	0.00	0.03	0.37	0.68
54	Samson Banking Company, Inc.	Samson	1,132	518	0.41	0.00	(0.00)	0.26	0.67
55	First National Bank, Brundidge	Brundidge	576	576	0.39	0.00	(0.01)	0.28	0.66
56	Farmers & Merchants Bank	Piedmont	1,955	1,408	0.35	0.00	(0.07)	0.37	0.65
57	Exchange Bank of Alabama	Altoona	3,040	1,822	0.32	0.00	(0.00)	0.33	0.64
58	Escambia County Bank	Flomaton	609	455	0.29	0.00	0.04	0.30	0.62
59	First Metro Bank	Muscle Shoals	10,011	3,858	0.28	0.07	(0.01)	0.27	0.62
60	First Southern Bank	Florence	2,208	1,425	0.24	0.06	0.03	0.29	0.61
61	First Southern State Bank	Stevenson	5,085	2,302	0.48	0.00	0.00	0.12	0.60
62	Bank of Evergreen	Evergreen	495	363	0.47	0.00	0.00	0.14	0.60
63	Millennial Bank	Leeds	115	386	0.12	0.00	0.17	0.32	0.60
64	FirstState Bank	Lineville	2,604	1,328	0.21	0.00	0.02	0.37	0.60
65	Brantley Bank & Trust Co.	Brantley	877	387	0.32	0.00	0.00	0.24	0.56
66	Citizens Bank	Enterprise	252	785	0.18	0.00	0.00	0.37	0.54
67	Commercial Bank of Ozark	Ozark	463	486	0.37	0.00	(0.17)	0.33	0.53
68	Farmers and Merchants Bank	LaFayette	1,869	835	0.24	0.00	(0.02)	0.30	0.52

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	First Exchange Bank of Alabama	Louisville	213	712	0.30	0.00	0.00	0.22	0.52
70	First State Bank, DeKalb County	Fort Payne	1,494	935	0.41	0.00	0.00	0.11	0.51
71	Metro Bank	Pell City	10,950	3,714	0.21	0.05	(0.09)	0.34	0.51
72	First Bank of Alabama	Talladega	8,268	2,631	0.20	0.00	(0.01)	0.31	0.50
73	Peoples Exchange Bank	Monroeville	440	329	0.31	0.00	(0.05)	0.24	0.50
74	First Community Bank, Cullman	Cullman	579	545	0.10	0.00	(0.08)	0.47	0.50
75	Cheaha Bank	Oxford	3,263	1,002	0.20	0.00	0.00	0.29	0.50
76	Citizens' Bank, Inc.	Robertsdale	917	482	0.19	0.00	(0.11)	0.37	0.45
77	PrimeSouth Bank	Tallassee	2,604	1,080	0.26	0.00	(0.03)	0.22	0.45
78	Small Town Bank	Wedowee	2,460	1,005	0.21	0.00	0.00	0.23	0.44
79	Bryant Bank	Tuscaloosa	26,459	6,935	0.19	0.09	0.00	0.16	0.43
80	CCB Community Bank	Andalusia	8,376	2,094	0.18	0.00	(0.09)	0.33	0.43
81	AuburnBank	Auburn	9,251	3,476	0.09	0.04	0.00	0.30	0.42
82	Peoples Bank of Greensboro	Greensboro	992	359	0.22	0.00	0.00	0.19	0.41
83	Bank of Moundville	Moundville	359	368	0.20	0.00	0.06	0.13	0.40
84	First Cahawba Bank	Selma	644	406	0.15	0.00	0.00	0.22	0.37
85	First Bank of Linden	Linden	667	287	0.24	0.00	0.00	0.13	0.37
86	Citizens State Bank	Vernon	775	257	0.21	0.00	0.03	0.12	0.37
87	Southern Independent Bank	Opp	2,289	791	0.03	0.00	(0.10)	0.42	0.35
88	Citizens Bank of Winfield	Winfield	4,035	831	0.19	0.01	0.00	0.15	0.35
89	AmeriFirst Bank	Union Springs	1,033	607	0.20	0.00	(0.00)	0.14	0.34
90	First National Bank of Dozier	Dozier	199	114	0.18	0.00	0.00	0.16	0.33
91	Trinity Bank	Dothan	2,371	506	0.07	0.00	0.05	0.21	0.33
92	Peoples Bank of Red Level	Red Level	160	48	0.35	0.00	0.00	(0.04)	0.31
93	Southern States Bank	Anniston	8,097	2,513	0.14	0.00	(0.01)	0.17	0.30
94	First Jackson Bank	Stevenson	3,900	766	0.26	0.00	(0.01)	0.05	0.30
95	Bank of Brewton	Brewton	377	153	0.18	0.00	0.00	0.12	0.30
96	MidSouth Bank	Dothan	4,953	1,175	0.14	0.05	(0.08)	0.19	0.29
97	Cullman Savings Bank (MHC)	Cullman	3,915	859	0.19	0.07	0.04	(0.01)	0.29
98	ServisFirst Bank	Birmingham	142,101	21,423	0.09	0.04	(0.00)	0.16	0.28
99	EvaBank	Cullman	10,467	1,004	0.09	0.00	0.01	0.18	0.27
100	State Bank & Trust	Winfield	2,073	623	0.23	0.00	(0.08)	0.12	0.27
101	Citizens Bank of Valley Head	Huntsville	114	74	0.18	0.00	(0.11)	0.20	0.26
102	SunSouth Bank	Dothan	180	317	0.06	0.00	0.22	(0.02)	0.26
103	Farmers & Merchants Bank	Waterloo	591	214	0.19	0.00	0.00	0.06	0.26
104	First Fidelity Bank	Fort Payne	626	219	0.16	0.00	0.02	0.05	0.23
105	Traders & Farmers Bank	Haleyville	3,094	808	0.22	0.00	(0.28)	0.28	0.22
106	First Bank of Boaz	Boaz	3,592	477	0.09	0.00	0.00	0.11	0.20
107	Marion Bank & Trust Company	Marion	1,980	542	0.13	0.00	0.00	0.07	0.20
108	Valley State Bank	Russellville	1,179	237	0.17	0.00	0.00	0.02	0.19
109	Citizens Bank	Greensboro	1,249	166	0.13	0.00	0.00	0.05	0.17
110	Southern Bank Company	Gadsden	437	150	0.12	0.00	0.00	0.04	0.16
111	Citizens Bank of Fayette	Fayette	1,710	138	0.10	0.00	(0.21)	0.18	0.07
112	BankSouth	Dothan	2,150	70	0.05	0.00	0.00	(0.01)	0.04
113	First Progressive Bank	Brewton	63	(39)	0.04	0.00	0.00	(0.17)	(0.13)
114	Alamerica Bank	Birmingham	(1,619)	(858)	0.22	0.00	(3.59)	0.23	(3.14)
NA	CommerceOne Bank	Birmingham	NA	NA	NA	NA	NA	NA	NA
		MEDIAN	2,027	999	0.26	0.00	0.00	0.29	0.63
		AVERAGE	25,584	26,759	0.32	0.09	(0.04)	0.33	0.70
		HIGH	1,728,988	2,009,059	1.17	7.37	0.30	1.26	7.52
		LOW	(1,619)	(858)	0.02	0.00	(3.59)	(0.17)	(3.14)

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	8,310,297	17,135	32.3	0.70	0.12	0.44	1.26
2	First Bank of Boaz	Boaz	230,770	8,547	41.6	0.75	0.14	0.47	1.37
3	Citizens State Bank	Vernon	69,595	4,640	53.7	0.60	0.37	0.43	1.41
4	Farmers & Merchants Bank	Waterloo	87,140	9,682	55.2	1.10	0.14	0.35	1.60
5	Citizens Bank	Greensboro	94,331	6,738	47.6	0.95	0.20	0.50	1.64
6	Citizens Bank of Winfield	Winfield	241,955	7,116	40.3	0.92	0.22	0.52	1.66
7	Citizens Bank of Fayette	Fayette	187,314	7,805	57.8	1.21	0.19	0.33	1.73
8	First Jackson Bank	Stevenson	263,821	5,735	46.6	1.05	0.25	0.62	1.92
9	First Metro Bank	Muscle Shoals	661,501	5,422	48.4	1.29	0.26	0.48	2.02
10	Valley State Bank	Russellville	125,239	4,638	59.3	1.17	0.24	0.61	2.02
11	Southern Independent Bank	Opp	234,433	6,336	61.0	1.09	0.15	0.89	2.13
12	State Bank & Trust	Winfield	245,037	4,299	69.6	1.30	0.22	0.63	2.15
13	BankSouth	Dothan	180,027	7,501	60.6	1.53	0.23	0.40	2.16
14	AuburnBank	Auburn	835,805	5,290	59.5	1.33	0.19	0.67	2.18
15	First Progressive Bank	Brewton	29,995	3,000	90.5	0.90	0.31	1.00	2.21
16	PrimeSouth Bank	Tallassee	253,226	6,331	53.3	1.22	0.26	0.74	2.21
17	Bryant Bank	Tuscaloosa	1,639,601	6,977	57.8	1.29	0.40	0.63	2.32
18	First Southern State Bank	Stevenson	394,668	4,485	53.6	1.30	0.20	0.86	2.35
19	Bank of Moundville	Moundville	89,775	6,906	83.2	0.97	0.27	1.13	2.36
20	First Fidelity Bank	Fort Payne	100,265	4,558	73.1	1.17	0.37	0.83	2.37
21	First Bank of Alabama	Talladega	548,633	6,531	50.2	1.14	0.33	0.90	2.38
22	Compass Bank	Birmingham	92,635,268	9,134	60.7	1.17	0.25	0.96	2.38
23	Cullman Savings Bank (MHC)	Cullman	298,749	6,356	58.2	1.62	0.15	0.64	2.41
24	Metro Bank	Pell City	738,185	4,447	54.3	1.64	0.20	0.59	2.43
25	First National Bank of Dozier	Dozier	33,079	4,726	77.4	1.55	0.31	0.59	2.45
26	Trinity Bank	Dothan	160,430	5,532	56.6	1.24	0.50	0.76	2.50
27	Troy Bank & Trust Company	Troy	912,723	6,811	57.2	1.46	0.22	0.83	2.51
28	Farmers and Merchants Bank	LaFayette	163,606	4,812	60.4	1.32	0.24	0.99	2.54
29	West Alabama Bank & Trust	Reform	631,931	4,130	59.7	1.34	0.23	0.98	2.55
30	Southern States Bank	Anniston	926,519	7,353	62.0	1.59	0.28	0.68	2.55
31	First Comm. Bank of Central AL	Wetumpka	378,929	4,986	51.0	1.42	0.30	0.84	2.56
32	Samson Banking Company, Inc.	Samson	79,954	3,634	60.4	1.31	0.24	1.03	2.58
33	EvaBank	Cullman	373,989	5,754	39.1	1.72	0.29	0.59	2.60
34	Marion Bank & Trust Company	Marion	274,224	5,961	71.5	1.20	0.19	1.27	2.66
35	MidSouth Bank	Dothan	405,374	3,898	67.7	1.67	0.35	0.66	2.68
36	Progress Bank and Trust	Huntsville	1,178,548	7,100	64.9	1.69	0.36	0.63	2.68
37	First National Bank	Hamilton	289,115	2,981	58.6	1.64	0.35	0.71	2.70
38	Exchange Bank of Alabama	Altoona	283,930	3,943	64.6	1.65	0.44	0.61	2.70
39	Cheaha Bank	Oxford	207,326	4,607	57.1	1.51	0.26	0.95	2.72
40	Traders & Farmers Bank	Haleyville	370,511	3,743	72.0	1.66	0.28	0.78	2.72
41	PeoplesTrust Bank	Hamilton	101,717	3,767	59.1	1.37	0.21	1.16	2.75
42	First Community Bank, Cullman	Cullman	121,261	6,063	76.5	1.32	0.27	1.15	2.75
43	Robertson Banking Company	Demopolis	318,811	4,251	57.9	1.66	0.42	0.67	2.76
44	Regions Bank	Birmingham	128,089,000	6,407	57.0	1.51	0.37	0.89	2.76
45	CCB Community Bank	Andalusia	511,584	4,872	57.8	1.62	0.35	0.80	2.77
46	Brantley Bank & Trust Co.	Brantley	68,229	3,591	61.2	1.57	0.20	1.00	2.78
47	First Bank of Linden	Linden	77,332	5,524	70.5	1.60	0.10	1.07	2.78
48	First Southern Bank	Florence	237,156	3,764	65.0	1.70	0.25	0.83	2.78
49	Peoples Bank of Greensboro	Greensboro	89,191	4,955	69.5	1.42	0.44	0.92	2.78
50	Bank of York	York	105,275	4,386	71.0	1.56	0.19	1.05	2.80
51	Small Town Bank	Wedowee	241,063	4,229	66.4	1.73	0.38	0.73	2.84
52	Phenix-Girard Bank	Phenix City	189,374	4,734	69.8	1.78	0.20	0.87	2.85
53	Pinnacle Bank	Jasper	227,390	4,211	63.8	1.66	0.39	0.80	2.85
54	Citizens Bank & Trust	Guntersville	514,768	4,555	70.4	1.53	0.30	1.02	2.86
55	River Bank & Trust	Prattville	1,090,312	5,800	61.9	1.56	0.28	1.03	2.86
56	Bank of Vernon	Vernon	155,061	4,846	59.0	1.48	0.33	1.06	2.87
57	Central State Bank	Calera	321,981	4,735	60.5	1.72	0.23	0.92	2.87
58	Peoples Independent Bank	Boaz	309,167	3,725	64.5	1.74	0.30	0.84	2.88
59	SunSouth Bank	Dothan	115,207	5,009	100.6	1.43	0.25	1.22	2.90
60	First Bank	Wadley	88,377	3,535	62.0	1.56	0.37	1.00	2.93
61	CB&S Bank, Inc.	Russellville	1,670,563	3,302	69.2	1.57	0.47	0.91	2.95
62	Bank of Evergreen	Evergreen	59,177	3,945	65.5	1.84	0.25	0.88	2.96
63	Vantage Bank of Alabama	Albertville	128,751	4,598	59.0	1.40	0.21	1.35	2.96
64	FirstState Bank	Lineville	233,515	4,324	63.3	1.91	0.33	0.75	2.99
65	HNB First Bank	Headland	150,805	4,309	65.1	1.73	0.29	0.98	2.99
66	United Bank	Atmore	670,702	3,568	57.5	1.85	0.29	0.87	3.02
67	First State Bank, DeKalb County	Fort Payne	186,649	3,218	65.4	1.61	0.45	0.99	3.05
68	Merchants Bank of Alabama	Cullman	293,287	3,492	62.8	1.71	0.28	1.06	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	181,124	4,025	74.6	1.87	0.26	0.94	3.07
70	Friend Bank	Slocumb	130,400	3,260	56.9	1.67	0.37	1.05	3.09
71	First Citizens Bank	Luverne	248,617	3,946	62.3	1.58	0.26	1.31	3.16
72	Citizens Bank	Enterprise	154,663	5,155	69.8	1.88	0.35	0.94	3.17
73	Town-Country National Bank	Camden	109,019	3,115	56.3	1.80	0.24	1.15	3.19
74	Bank of Brewton	Brewton	50,502	2,525	78.9	2.08	0.37	0.79	3.25
75	First State Bank of the South	Sulligent	103,558	2,354	76.6	2.04	0.43	0.80	3.27
76	Oakworth Capital Bank	Birmingham	619,487	7,040	65.9	2.28	0.27	0.73	3.28
77	Commercial Bank of Ozark	Ozark	91,687	3,820	83.9	1.63	0.25	1.41	3.29
78	First National Bank, Brundidge	Brundidge	84,647	3,680	79.1	1.58	0.26	1.47	3.31
79	Farmers & Merchants Bank	Piedmont	221,738	4,435	72.7	1.76	0.40	1.17	3.32
80	FNB Bank	Scottsboro	665,114	4,106	67.1	1.90	0.41	1.05	3.36
81	First Cahawba Bank	Selma	120,724	3,658	77.9	1.87	0.23	1.33	3.43
82	Liberty Bank	Geraldine	144,569	2,728	72.4	1.95	0.58	0.92	3.45
83	Peoples Bank of Red Level	Red Level	15,299	3,060	64.7	2.02	0.53	0.92	3.47
84	NobleBank & Trust	Anniston	263,113	4,313	69.9	2.05	0.36	1.06	3.48
85	HomeTown Bank of Alabama	Oneonta	365,345	6,192	58.9	1.55	0.47	1.51	3.52
86	Escambia County Bank	Flomaton	74,750	3,934	86.5	1.93	0.32	1.28	3.53
87	Security Federal Savings Bank	Jasper	36,087	3,007	86.8	1.74	0.34	1.48	3.56
88	Citizens' Bank, Inc.	Robertsdale	109,453	3,219	79.9	1.81	0.57	1.20	3.58
89	Community Neighbor Bank	Camden	107,069	2,894	67.9	1.90	0.31	1.38	3.60
90	First Exchange Bank of Alabama	Louisville	146,700	3,493	91.4	2.11	0.04	1.45	3.60
91	SouthPoint Bank	Birmingham	374,018	4,561	67.5	2.24	0.25	1.12	3.61
92	Community Spirit Bank	Red Bay	147,301	3,777	72.5	1.93	0.44	1.24	3.61
93	North Alabama Bank	Hazel Green	107,976	2,769	58.3	2.11	0.39	1.12	3.62
94	Premier Bank of the South	Cullman	199,056	3,016	71.1	2.05	0.53	1.20	3.77
95	Peoples Exchange Bank	Monroeville	67,550	2,502	76.4	2.55	0.31	0.92	3.78
96	First National Bank and Trust	Atmore	153,903	3,141	81.3	2.16	0.31	1.32	3.79
97	Bank of Walker County	Jasper	72,472	3,451	80.9	2.13	0.50	1.32	3.95
98	First National Bank of Hartford	Hartford	120,269	2,733	80.0	2.10	0.63	1.24	3.97
99	Union State Bank	Pell City	216,124	1,879	90.2	2.43	0.59	0.99	4.00
100	Southern Bank Company	Gadsden	95,951	2,908	82.2	2.25	0.24	1.59	4.07
101	First Financial Bank	Bessemer	168,777	2,377	81.5	2.27	0.52	1.38	4.17
102	Community Bank & Trust	Union Springs	47,204	2,950	91.8	1.62	0.24	2.34	4.21
103	Traditions Bank	Cullman	368,058	5,042	67.5	1.98	0.57	1.71	4.26
104	Bank Independent	Sheffield	1,680,544	2,996	67.1	2.72	0.65	0.89	4.26
105	Citizens Bank of Valley Head	Huntsville	28,464	2,372	90.8	2.86	0.60	0.82	4.28
106	First US Bank	Birmingham	794,948	2,789	80.5	2.80	0.18	1.36	4.35
107	SouthFirst Bank	Sylacauga	83,059	2,596	100.1	2.11	0.66	1.62	4.38
108	Millennial Bank	Leeds	67,275	4,485	81.4	1.86	0.37	2.16	4.39
109	Peoples Bank of Alabama	Cullman	815,550	3,032	70.6	2.62	0.65	1.13	4.40
110	Commonwealth National Bank	Mobile	48,583	3,239	104.8	1.90	0.71	1.79	4.41
111	Sweet Water State Bank	Sweet Water	99,454	3,014	81.3	2.59	0.43	1.47	4.49
112	Merchants & Farmers Bank	Eutaw	63,589	2,193	82.4	2.98	0.46	1.63	5.07
113	Alamerica Bank	Birmingham	21,993	2,749	NM	2.73	0.93	2.30	5.96
114	First Federal Bank, A FSB	Tuscaloosa	123,166	1,257	96.4	6.48	1.03	2.66	10.17
NA	CommerceOne Bank	Birmingham	150,001	7,895	NA	NA	NA	NA	NA
MEDIAN			181,124	4,251	65.5	1.66	0.30	0.95	2.88
AVERAGE			2,275,569	4,582	67.6	1.73	0.34	1.02	3.09
HIGH			128,089,000	17,135	104.8	6.48	1.03	2.66	10.17
LOW			15,299	1,257	32.3	0.60	0.04	0.33	1.26

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	619,487	487,165	0.00	-	1.10	0.05	0.00	0.00	0.00	0.00	0.00
1	CommerceOne Bank	Birmingham	150,001	90,347	0.00	-	1.20	NA	0.00	0.00	0.00	0.00	0.00
3	First National Bank of Dozier	Dozier	33,079	7,795	0.00	-	1.68	0.00	0.14	0.00	0.00	0.00	0.14
4	AuburnBank	Auburn	835,805	473,963	0.36	172	1.01	0.00	0.19	0.00	0.07	(0.02)	0.24
5	First Bank of Boaz	Boaz	230,770	56,247	0.08	-	1.53	0.00	0.20	0.01	0.05	0.12	0.38
6	Robertson Banking Company	Demopolis	318,811	247,488	0.28	20	1.23	0.23	0.42	0.00	0.04	0.01	0.47
7	First Southern Bank	Florence	237,156	182,870	3.56	-	1.58	0.12	0.14	0.00	0.52	(0.15)	0.51
8	BankSouth	Dothan	180,027	133,655	0.27	-	2.03	0.00	0.47	0.00	0.08	(0.02)	0.53
9	First Metro Bank	Muscle Shoals	661,501	416,370	0.99	59	0.63	0.07	0.28	0.00	0.18	0.07	0.53
10	Cheaha Bank	Oxford	207,326	115,304	1.28	74	1.35	0.00	0.09	0.03	0.30	0.13	0.55
11	Southern Independent Bank	Opp	234,433	127,711	2.49	87	1.31	0.02	0.24	0.00	0.56	(0.24)	0.56
12	Bryant Bank	Tuscaloosa	1,639,601	1,008,346	1.76	31	1.03	0.00	0.35	0.00	0.31	(0.03)	0.63
13	Citizens State Bank	Vernon	69,595	25,017	0.37	-	1.82	0.00	0.93	0.16	0.00	(0.40)	0.69
14	Progress Bank and Trust	Huntsville	1,178,548	949,853	3.12	60	0.72	0.20	0.11	0.00	0.44	0.14	0.69
15	First National Bank	Hamilton	289,115	113,956	0.21	-	1.39	0.11	0.45	0.00	0.09	0.20	0.74
16	NobleBank & Trust	Anniston	263,113	164,040	3.31	181	1.20	0.15	0.09	0.00	0.57	0.12	0.78
17	ServisFirst Bank	Birmingham	8,310,297	6,661,131	3.77	5,480	1.05	0.29	0.16	0.08	0.41	0.22	0.87
18	Citizens Bank & Trust	Guntersville	514,768	318,262	3.28	-	1.21	0.11	0.27	0.05	0.50	0.05	0.87
19	Pinnacle Bank	Jasper	227,390	107,306	1.05	-	1.50	0.00	0.62	0.00	0.30	0.00	0.92
20	MidSouth Bank	Dothan	405,374	239,146	2.76	1,397	2.20	0.00	0.30	0.00	0.64	(0.01)	0.93
21	SouthPoint Bank	Birmingham	374,018	313,301	3.92	221	1.16	0.02	0.52	0.09	0.38	(0.01)	0.98
22	First Cahawba Bank	Selma	120,724	83,083	1.75	251	1.06	0.15	0.69	0.00	0.31	0.03	1.03
23	Central State Bank	Calera	321,981	203,914	1.18	35	1.47	0.15	0.77	0.00	0.21	0.13	1.11
24	Trinity Bank	Dothan	160,430	128,199	7.43	121	1.60	(0.16)	0.10	0.00	1.03	0.01	1.14
25	First Jackson Bank	Stevenson	263,821	176,405	2.63	689	0.96	0.14	0.61	0.01	0.47	0.10	1.19
26	Valley State Bank	Russellville	125,239	63,284	0.73	-	1.82	0.08	1.10	0.15	0.11	(0.11)	1.25
27	HNB First Bank	Headland	150,805	105,192	7.32	710	1.13	0.00	0.24	0.31	0.82	(0.02)	1.35
28	Brantley Bank & Trust Co.	Brantley	68,229	29,013	0.09	-	1.70	0.12	1.27	0.00	0.03	0.12	1.42
29	Premier Bank of the South	Cullman	199,056	132,818	8.68	777	1.46	0.16	0.13	0.05	1.24	0.10	1.52
30	First Comm. Bank of Central AL	Wetumpka	378,929	251,463	4.74	430	2.27	0.15	0.83	0.01	0.62	0.10	1.56
31	First US Bank	Birmingham	794,948	507,683	4.23	1,221	0.97	0.32	0.44	0.21	0.43	0.48	1.56
32	Millennial Bank	Leeds	67,275	45,631	3.93	52	1.02	0.75	0.73	0.00	0.77	0.09	1.59
33	First Fidelity Bank	Fort Payne	100,265	46,006	1.30	60	1.47	0.01	1.31	0.00	0.28	0.00	1.59
34	Security Federal Savings Bank	Jasper	36,087	14,803	2.09	-	1.27	0.00	1.00	0.00	0.67	(0.04)	1.63
35	River Bank & Trust	Prattville	1,090,312	735,655	5.04	335	0.97	0.21	0.84	0.00	0.79	0.04	1.67
36	FirstState Bank	Lineville	233,515	129,393	3.90	18	1.06	0.22	0.52	0.03	0.89	0.26	1.70
37	First Bank of Alabama	Talladega	548,633	350,010	6.01	159	1.00	0.25	0.37	0.05	1.16	0.15	1.73
38	First Southern State Bank	Stevenson	394,668	230,927	2.29	175	1.43	0.18	1.22	0.03	0.38	0.11	1.74
39	First National Bank, Brundidge	Brundidge	84,647	54,381	5.23	439	1.23	0.00	0.36	0.02	1.40	0.02	1.80
40	Exchange Bank of Alabama	Altoona	283,930	188,737	4.35	1,513	1.21	0.05	0.82	0.07	0.88	0.03	1.80
41	PeoplesTrust Bank	Hamilton	101,717	69,871	6.59	-	1.14	0.04	0.52	0.00	1.17	0.12	1.81
42	Cullman Savings Bank (MHC)	Cullman	298,749	248,034	6.36	172	0.88	0.03	0.61	0.02	1.20	(0.01)	1.82
43	Farmers & Merchants Bank	Piedmont	221,738	123,306	6.43	230	1.10	0.10	0.24	0.14	1.48	0.06	1.92
44	CCB Community Bank	Andalusia	511,584	412,220	10.79	3,922	0.96	0.20	0.10	0.14	1.39	0.31	1.94
45	Samson Banking Company, Inc.	Samson	79,954	34,056	1.75	-	1.40	0.05	1.32	0.56	0.01	0.10	1.99
46	First Community Bank, Cullman	Cullman	121,261	93,565	3.20	208	0.73	0.18	1.65	0.03	0.33	0.00	2.01
47	Escambia County Bank	Flomaton	74,750	27,732	5.94	-	1.76	(0.35)	0.23	0.35	2.11	(0.68)	2.01
48	Vantage Bank of Alabama	Albertville	128,751	85,814	8.37	-	1.07	0.26	0.19	0.00	1.68	0.17	2.04
49	Regions Bank	Birmingham	128,089,000	84,748,000	9.37	67,000	1.01	0.27	0.35	0.16	1.18	0.39	2.08
50	AmeriFirst Bank	Union Springs	181,124	139,325	7.61	-	1.33	0.34	0.38	0.00	1.22	0.49	2.09
51	First Citizens Bank	Luverne	248,617	147,559	7.71	170	1.76	0.25	0.31	0.01	1.81	0.05	2.18
52	HomeTown Bank of Alabama	Oneonta	365,345	255,602	4.80	1,330	0.73	0.00	1.03	0.00	0.99	0.18	2.20
53	Southern States Bank	Anniston	926,519	716,683	4.05	558	1.19	0.24	1.67	0.00	0.58	0.01	2.26
54	Friend Bank	Slocomb	130,400	92,419	7.96	-	1.42	0.43	0.79	0.00	1.18	0.34	2.31
55	First Bank of Linden	Linden	77,332	30,721	4.14	-	1.10	0.02	0.38	1.65	0.00	0.36	2.39
56	Community Spirit Bank	Red Bay	147,301	97,939	10.09	938	1.16	0.45	0.12	0.00	1.74	0.59	2.45
57	United Bank	Atmore	670,702	412,664	8.37	1,053	1.13	0.19	1.08	0.01	1.29	0.09	2.47
58	SunSouth Bank	Dothan	115,207	64,510	21.19	728	1.29	(0.16)	0.00	0.00	2.63	(0.11)	2.52
59	Compass Bank	Birmingham	92,635,268	65,031,366	11.33	14,983	1.49	0.55	0.61	0.10	1.39	0.55	2.65
60	Citizens Bank	Greensboro	94,331	42,487	1.89	-	1.28	0.02	2.14	0.22	0.39	0.00	2.75
61	PrimeSouth Bank	Tallassee	253,226	178,639	5.96	762	1.20	0.49	1.19	0.00	0.92	0.67	2.78
62	Bank of York	York	105,275	46,136	1.42	-	0.99	0.10	2.41	0.00	0.33	0.04	2.78
63	First National Bank and Trust	Atmore	153,903	93,187	13.51	-	1.51	0.10	0.05	0.00	2.66	0.08	2.79
64	Merchants Bank of Alabama	Cullman	293,287	178,819	12.47	1,234	1.07	0.21	0.44	0.16	1.97	0.25	2.82
65	Small Town Bank	Wedowee	241,063	114,045	6.40	168	1.34	0.00	0.49	0.00	2.10	0.28	2.87
66	Peoples Bank of Alabama	Cullman	815,550	607,933	14.19	507	1.66	0.16	1.12	0.09	1.79	(0.12)	2.88
67	FNB Bank	Scottsboro	665,114	458,782	9.86	915	0.95	0.21	1.28	0.01	1.56	0.06	2.91
68	Bank of Vernon	Vernon	155,061	113,554	2.95	-	1.55	0.12	2.24	0.00	0.70	(0.01)	2.93
69	Town-Country National Bank	Camden	109,019	67,032	5.28	185	3.65	0.20	1.11	0.12	1.61	0.12	2.96
70	West Alabama Bank & Trust	Reform	631,931	394,807	7.00	462	1.06	0.09	1.42	0.00	1.48	0.10	3.00

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	Bank Independent	Sheffield	1,680,544	1,279,791	7.91	1,542	1.20	0.41	1.85	0.02	0.90	0.25	3.02
72	Farmers and Merchants Bank	LaFayette	163,606	59,995	1.88	77	1.31	0.10	2.16	0.00	0.72	0.15	3.03
73	Traders & Farmers Bank	Haleyville	370,511	170,158	5.46	1,836	1.20	0.04	1.02	0.03	1.78	0.30	3.13
74	Commercial Bank of Ozark	Ozark	91,687	48,536	13.92	222	0.80	0.00	0.90	0.01	2.30	0.09	3.30
75	CB&S Bank, Inc.	Russellville	1,670,563	776,370	9.97	4,832	1.08	0.11	0.47	0.00	2.67	0.19	3.33
76	Traditions Bank	Cullman	368,058	292,381	12.80	2,604	1.25	0.62	1.03	0.00	1.76	0.68	3.47
77	Metro Bank	Pell City	738,185	431,155	8.25	5,708	1.27	0.04	1.40	0.09	2.14	(0.06)	3.57
78	First Bank	Wadley	88,377	31,302	8.78	684	1.00	0.03	1.09	0.00	2.49	0.01	3.59
79	First Federal Bank, A FSB	Tuscaloosa	123,166	101,454	23.52	1,185	0.44	0.05	0.43	0.00	3.14	0.04	3.61
80	Troy Bank & Trust Company	Troy	912,723	584,388	12.45	5,066	1.48	0.16	1.10	0.15	2.25	0.15	3.65
81	First National Bank of Hartford	Hartford	120,269	71,619	6.13	32	1.43	0.02	2.06	0.00	1.57	0.11	3.74
82	Peoples Independent Bank	Boaz	309,167	133,468	12.82	3,840	1.00	0.12	0.56	0.01	3.01	0.16	3.74
83	Community Neighbor Bank	Camden	107,069	63,384	5.04	92	1.80	0.05	2.25	0.26	1.07	0.19	3.77
84	Citizens Bank	Enterprise	154,663	114,969	21.78	478	1.67	0.94	0.43	0.09	2.89	0.39	3.80
85	Peoples Exchange Bank	Monroeville	67,550	46,063	5.45	-	0.96	0.01	2.60	0.12	1.09	0.00	3.81
86	North Alabama Bank	Hazel Green	107,976	75,840	23.46	50	0.83	0.62	0.20	0.17	3.50	(0.03)	3.84
87	Peoples Bank of Greensboro	Greensboro	89,191	46,726	5.29	2	1.00	0.08	2.90	0.01	0.94	0.13	3.98
88	First State Bank of the South	Sulligent	103,558	37,953	2.37	51	1.03	0.07	3.28	0.81	0.23	0.10	4.42
89	Liberty Bank	Geraldine	144,569	79,352	3.49	232	1.07	0.09	3.70	0.45	0.29	0.04	4.48
90	Bank of Walker County	Jasper	72,472	54,964	10.66	-	0.88	0.16	3.56	0.03	1.47	0.13	5.19
91	Southern Bank Company	Gadsden	95,951	59,779	14.16	-	1.74	0.21	2.16	0.00	2.85	0.25	5.26
92	Phenix-Girard Bank	Phenix City	189,374	75,581	11.75	2,035	1.24	0.04	1.02	0.00	4.45	0.12	5.59
93	First State Bank, DeKalb County	Fort Payne	186,649	101,854	17.29	650	0.95	0.32	2.19	1.47	1.94	0.11	5.71
94	Sweet Water State Bank	Sweet Water	99,454	68,595	25.92	1,267	1.19	0.16	0.96	0.43	4.02	0.44	5.85
95	First Exchange Bank of Alabama	Louisville	146,700	98,135	37.25	896	1.10	0.18	0.19	0.00	5.61	0.14	5.94
96	Citizens' Bank, Inc.	Robertsdale	109,453	74,940	28.52	1,050	1.31	0.00	0.69	0.00	5.26	0.12	6.07
97	Peoples Bank of Red Level	Red Level	15,299	6,032	5.12	-	1.34	0.55	3.45	0.20	1.49	1.00	6.14
98	Bank of Moundville	Moundville	89,775	24,422	9.06	674	1.03	0.00	3.31	0.02	2.98	0.01	6.32
99	Citizens Bank of Winfield	Winfield	241,955	53,329	3.51	468	2.51	0.26	1.89	0.00	3.63	1.13	6.65
100	Merchants & Farmers Bank	Eutaw	63,589	43,868	20.63	-	1.09	0.00	3.12	0.00	3.58	0.32	7.02
101	SouthFirst Bank	Sylacauga	83,059	53,201	35.07	1,262	1.91	0.15	0.11	0.00	6.88	0.07	7.06
102	State Bank & Trust	Winfield	245,037	81,479	13.16	743	1.46	0.00	2.78	0.53	3.55	0.23	7.09
103	First Financial Bank	Bessemer	168,777	76,297	23.05	1,845	1.03	0.12	2.32	0.00	5.02	0.11	7.45
104	EvaBank	Cullman	373,989	289,694	18.66	599	2.06	0.35	0.90	0.00	6.42	0.40	7.72
105	Community Bank & Trust	Union Springs	47,204	16,980	25.53	623	5.24	0.00	1.98	0.22	5.90	(0.14)	7.96
106	Citizens Bank of Fayette	Fayette	187,314	41,408	7.32	168	1.22	0.00	1.14	0.94	5.82	0.08	7.98
107	Union State Bank	Pell City	216,124	91,389	25.94	917	1.20	0.00	3.79	0.00	4.21	0.09	8.09
108	Marion Bank & Trust Company	Marion	274,224	175,853	29.88	2,865	1.32	0.20	2.50	0.01	5.67	0.12	8.30
109	Bank of Evergreen	Evergreen	59,177	37,558	31.65	72	1.81	0.59	1.66	0.00	7.22	0.34	9.22
110	First Progressive Bank	Brewton	29,995	8,414	4.00	103	1.09	0.00	5.44	0.00	3.95	0.00	9.39
111	Citizens Bank of Valley Head	Huntsville	28,464	13,485	28.10	416	1.05	0.03	3.30	0.73	6.25	0.17	10.45
112	Bank of Brewton	Brewton	50,502	18,383	21.80	44	1.31	(0.14)	0.47	0.01	13.03	(0.05)	13.46
113	Farmers & Merchants Bank	Waterloo	87,140	6,247	2.80	-	3.70	0.18	1.81	1.76	6.44	3.85	13.86
114	Commonwealth National Bank	Mobile	48,583	17,103	38.70	193	2.75	0.84	1.88	0.00	9.67	2.83	14.38
115	Alamerica Bank	Birmingham	21,993	13,039	93.63	2,858	1.28	0.00	0.00	4.92	22.67	1.47	29.06
MEDIAN			181,124	101,454	5.96	181	1.21	0.11	0.79	0.01	1.20	0.10	2.52
AVERAGE			2,275,569	1,538,171	9.62	1,379	1.36	0.15	1.10	0.16	2.10	0.20	3.56
HIGH			128,089,000	84,748,000	93.63	67,000	5.24	0.94	5.44	4.92	22.67	3.85	29.06
LOW			15,299	6,032	0.00	-	0.44	(0.35)	0.00	0.00	0.00	(0.68)	0.00

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar19 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar18 Net Inc (\$000)	LTM Mar17 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	378,929	28,042	7.40	7,560	99	7,135	6,564	2.26	30.61
2	ServisFirst Bank	Birmingham	8,310,297	809,726	9.74	142,101	293	105,585	86,277	2.33	23.58
3	United Bank	Atmore	670,702	59,277	8.84	9,950	53	4,407	4,210	1.99	23.00
4	Trinity Bank	Dothan	160,430	15,806	9.85	2,371	82	335	1,468	2.07	21.51
5	Friend Bank	Slocumb	130,400	12,633	9.69	2,190	55	1,711	1,411	1.82	18.96
6	SouthPoint Bank	Birmingham	374,018	34,323	9.18	4,717	58	3,285	3,492	1.66	18.67
7	First Metro Bank	Muscle Shoals	661,501	73,308	11.08	10,011	82	8,040	7,827	2.07	18.36
8	First Southern State Bank	Stevenson	394,668	37,832	9.59	5,085	58	4,369	3,674	1.69	17.92
9	Peoples Bank of Alabama	Cullman	815,550	75,323	9.24	12,225	45	47	9,348	1.65	17.91
10	Bank Independent	Sheffield	1,680,544	159,421	9.49	21,728	39	14,193	12,165	1.69	17.72
11	First Jackson Bank	Stevenson	263,821	30,678	11.63	3,900	85	2,975	2,199	1.95	17.28
12	Bryant Bank	Tuscaloosa	1,639,601	169,381	10.33	26,459	113	20,338	17,952	1.69	17.14
13	Merchants Bank of Alabama	Cullman	293,287	28,779	9.81	3,471	41	1,943	1,716	1.53	16.74
14	Robertson Banking Company	Demopolis	318,811	32,623	10.23	4,944	66	4,226	3,837	1.72	16.54
15	CCB Community Bank	Andalusia	511,584	54,942	10.74	8,376	80	8,098	7,897	1.80	16.38
16	HomeTown Bank of Alabama	Oneonta	365,345	51,198	14.01	6,517	110	5,149	5,800	2.34	16.14
17	PeoplesTrust Bank	Hamilton	101,717	12,042	11.84	1,363	50	977	763	1.80	15.86
18	Central State Bank	Calera	321,981	34,087	10.59	4,780	70	4,239	3,361	1.69	15.81
19	HNB First Bank	Headland	150,805	15,204	10.08	2,118	61	1,541	1,051	1.57	15.47
20	Premier Bank of the South	Cullman	199,056	17,947	9.02	2,414	37	1,969	1,779	1.36	15.26
21	EvaBank	Cullman	373,989	93,909	25.11	10,467	161	10,050	8,700	3.59	15.02
22	Cheaha Bank	Oxford	207,326	28,654	13.82	3,263	73	3,091	3,205	1.93	14.88
23	First Bank	Wadley	88,377	8,757	9.91	1,169	47	1,109	1,078	1.45	14.78
24	Troy Bank & Trust Company	Troy	912,723	107,713	11.80	12,057	90	9,975	8,805	1.66	14.46
25	First Southern Bank	Florence	237,156	23,871	10.07	2,208	35	618	1,652	1.35	14.21
26	First Bank of Alabama	Talladega	548,633	73,000	13.31	8,268	98	7,092	6,344	1.89	14.16
27	PrimeSouth Bank	Tallassee	253,226	25,413	10.04	2,604	65	1,980	2,054	1.41	14.07
28	Traditions Bank	Cullman	368,058	36,829	10.01	3,878	53	3,324	3,073	1.42	14.06
29	Oakworth Capital Bank	Birmingham	619,487	70,896	11.44	7,240	82	5,817	4,275	1.60	13.90
30	Peoples Bank of Greensboro	Greensboro	89,191	7,885	8.84	992	55	1,212	1,326	1.13	13.85
31	Regions Bank	Birmingham	128,089,000	15,901,000	12.41	1,728,988	86	1,495,851	1,325,716	1.74	13.64
32	AuburnBank	Auburn	835,805	88,996	10.65	9,251	59	8,319	7,477	1.41	13.38
33	NobleBank & Trust	Anniston	263,113	26,037	9.90	2,712	44	1,851	1,868	1.26	13.26
34	North Alabama Bank	Hazel Green	107,976	13,638	12.63	1,463	38	386	856	1.70	12.79
35	Metro Bank	Pell City	738,185	112,515	15.24	10,950	66	8,589	8,067	1.89	12.62
36	Citizens Bank	Greensboro	94,331	13,185	13.98	1,249	89	1,187	953	1.66	12.55
37	Pinnacle Bank	Jasper	227,390	29,488	12.97	2,781	52	2,464	2,273	1.53	12.42
38	Town-Country National Bank	Camden	109,019	19,608	17.99	2,181	62	2,001	1,890	2.16	12.37
39	Peoples Independent Bank	Boaz	309,167	32,906	10.64	3,596	43	2,954	2,847	1.22	12.32
40	FNB Bank	Scottsboro	665,114	79,532	11.96	6,956	43	5,216	4,652	1.39	12.27
41	Bank of Vernon	Vernon	155,061	25,379	16.37	2,290	72	1,357	1,020	2.01	12.13
42	Samson Banking Company, Inc.	Samson	79,954	10,687	13.37	1,132	51	905	522	1.54	11.92
43	Vantage Bank of Alabama	Albertville	128,751	17,335	13.46	1,554	56	1,375	1,297	1.60	11.85
44	River Bank & Trust	Prattville	1,090,312	132,155	12.12	9,986	53	8,583	8,588	1.35	11.79
45	Citizens Bank & Trust	Guntersville	514,768	49,315	9.58	5,032	45	3,917	3,275	1.04	11.54
46	First Citizens Bank	Luverne	248,617	33,022	13.28	2,956	47	2,342	2,733	1.47	11.45
47	First Bank of Boaz	Boaz	230,770	41,205	17.86	3,592	133	4,265	3,136	1.91	11.41
48	West Alabama Bank & Trust	Reform	631,931	86,412	13.67	7,365	48	5,896	6,682	1.51	11.39
49	Southern Independent Bank	Opp	234,433	27,316	11.65	2,289	62	1,476	1,965	1.26	11.38
50	Cullman Savings Bank (MHC)	Cullman	298,749	45,480	15.22	3,915	83	2,947	2,769	1.68	11.33
51	Community Neighbor Bank	Camden	107,069	15,594	14.56	1,428	39	1,066	1,039	1.62	11.06
52	FirstState Bank	Lineville	233,515	29,106	12.46	2,604	48	2,096	2,453	1.34	11.00
53	Peoples Bank of Red Level	Red Level	15,299	1,911	12.49	160	32	168	138	1.35	10.94
54	Southern States Bank	Anniston	926,519	101,357	10.94	8,097	64	6,387	6,515	1.27	10.91
55	First National Bank	Hamilton	289,115	48,922	16.92	4,634	48	4,595	3,902	1.71	10.70
56	Brantley Bank & Trust Co.	Brantley	68,229	10,427	15.28	877	46	600	761	1.50	10.55
57	MidSouth Bank	Dothan	405,374	50,343	12.42	4,953	48	4,250	3,147	1.27	10.49
58	Farmers and Merchants Bank	LaFayette	163,606	22,412	13.70	1,869	55	1,426	1,372	1.37	10.48
59	Bank of York	York	105,275	10,373	9.85	982	41	882	728	1.02	10.43
60	Exchange Bank of Alabama	Altoona	283,930	39,104	13.77	3,040	42	3,140	2,187	1.37	10.40
61	First State Bank, DeKalb County	Fort Payne	186,649	21,981	11.78	1,494	26	1,112	1,174	1.16	10.13
62	Progress Bank and Trust	Huntsville	1,178,548	147,203	12.49	11,038	66	7,847	5,457	1.23	9.85
63	Liberty Bank	Geraldine	144,569	16,065	11.11	1,274	24	1,157	746	1.07	9.81
64	Merchants & Farmers Bank	Eutaw	63,589	7,144	11.23	641	22	663	610	1.07	9.61
65	Citizens Bank of Winfield	Winfield	241,955	54,360	22.47	4,035	119	4,014	3,705	1.96	9.19
66	State Bank & Trust	Winfield	245,037	24,267	9.90	2,073	36	1,433	2,003	0.93	9.10
67	CB&S Bank, Inc.	Russellville	1,670,563	211,397	12.65	15,110	30	11,482	13,613	1.03	8.85
68	First Fidelity Bank	Fort Payne	100,265	9,136	9.11	626	28	431	443	0.77	8.59
69	First Financial Bank	Bessemer	168,777	16,237	9.62	1,274	18	1,114	1,059	0.80	8.38

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar19 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar18 Net Inc (\$000)	LTM Mar17 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	Farmers & Merchants Bank	Piedmont	221,738	29,707	13.40	1,955	39	1,369	1,569	1.08	8.33
71	Citizens State Bank	Vernon	69,595	10,251	14.73	775	52	786	170	1.17	8.17
72	Small Town Bank	Wedowee	241,063	38,469	15.96	2,460	43	3,668	2,366	1.32	7.96
73	Community Spirit Bank	Red Bay	147,301	15,955	10.83	1,083	28	1,264	1,076	0.84	7.91
74	Bank of Evergreen	Evergreen	59,177	7,901	13.35	495	33	471	669	0.97	7.90
75	Phenix-Girard Bank	Phenix City	189,374	28,478	15.04	1,905	48	1,888	1,801	1.19	7.87
76	Sweet Water State Bank	Sweet Water	99,454	11,150	11.21	818	25	893	1,091	0.86	7.70
77	First Community Bank, Cullman	Cullman	121,261	9,825	8.10	579	29	379	404	0.66	7.67
78	Peoples Exchange Bank	Monroeville	67,550	9,818	14.53	440	16	332	434	1.10	7.67
79	Citizens' Bank, Inc.	Robertsdale	109,453	13,027	11.90	917	27	729	710	0.89	7.62
80	First US Bank	Birmingham	794,948	81,236	10.22	4,122	14	380	2,038	0.74	7.13
81	Marion Bank & Trust Company	Marion	274,224	31,672	11.55	1,980	43	1,618	2,787	0.77	6.99
82	Valley State Bank	Russellville	125,239	21,439	17.12	1,179	44	774	823	1.18	6.93
83	Union State Bank	Pell City	216,124	14,162	6.55	859	7	(142)	(241)	0.41	6.84
84	AmeriFirst Bank	Union Springs	181,124	20,559	11.35	1,033	23	1,603	547	0.65	6.75
85	Compass Bank	Birmingham	92,635,268	12,745,847	13.76	670,544	66	512,439	418,520	0.93	6.73
86	Commercial Bank of Ozark	Ozark	91,687	7,699	8.40	463	19	381	312	0.51	6.71
87	Bank of Walker County	Jasper	72,472	7,277	10.04	437	21	282	515	0.66	6.51
88	First Bank of Linden	Linden	77,332	11,871	15.35	667	48	684	780	0.95	6.48
89	BankSouth	Dothan	180,027	35,967	19.98	2,150	90	2,245	2,248	1.35	6.45
90	First National Bank of Hartford	Hartford	120,269	17,353	14.43	1,018	23	1,019	995	0.89	6.38
91	Community Bank & Trust	Union Springs	47,204	3,330	7.05	173	11	77	180	0.37	6.36
92	First National Bank and Trust	Atmore	153,903	16,916	10.99	938	19	1,088	991	0.69	6.26
93	First Cahawba Bank	Selma	120,724	14,015	11.61	644	20	306	537	0.77	6.24
94	Traders & Farmers Bank	Haleyville	370,511	55,048	14.86	3,094	31	2,695	2,724	0.88	6.22
95	Southern Bank Company	Gadsden	95,951	11,014	11.48	437	13	(1,065)	(1,581)	0.67	6.04
96	First State Bank of the South	Sulligent	103,558	16,228	15.67	757	17	580	894	0.90	5.97
97	Escambia County Bank	Flomaton	74,750	11,002	14.72	609	32	230	165	0.86	5.84
98	Bank of Moundville	Moundville	89,775	8,041	8.96	359	28	218	349	0.48	5.81
99	First National Bank, Brundidge	Brundidge	84,647	14,225	16.81	576	25	261	567	0.84	5.26
100	Security Federal Savings Bank	Jasper	36,087	4,555	12.62	220	18	145	123	0.60	5.13
101	Citizens Bank of Fayette	Fayette	187,314	37,899	20.23	1,710	71	1,701	1,936	0.98	5.04
102	First National Bank of Dozier	Dozier	33,079	5,025	15.19	199	28	162	232	0.60	4.31
103	Citizens Bank	Enterprise	154,663	13,869	8.97	252	8	936	630	0.39	4.11
104	Bank of Brewton	Brewton	50,502	10,782	21.35	377	19	366	592	0.78	3.85
105	Farmers & Merchants Bank	Waterloo	87,140	18,038	20.70	591	66	794	884	0.76	3.80
106	Citizens Bank of Valley Head	Huntsville	28,464	3,300	11.59	114	10	41	115	0.41	3.49
107	First Federal Bank, A FSB	Tuscaloosa	123,166	13,264	10.77	400	4	(7)	234	0.33	2.99
108	SunSouth Bank	Dothan	115,207	7,265	6.31	180	8	254	(1,599)	0.15	2.73
109	First Exchange Bank of Alabama	Louisville	146,700	13,848	9.44	213	5	357	897	0.15	1.64
110	Millennial Bank	Leeds	67,275	9,018	13.40	115	8	(882)	(485)	0.18	1.45
111	First Progressive Bank	Brewton	29,995	8,305	27.69	63	6	119	10	0.20	0.76
112	SouthFirst Bank	Sylacauga	83,059	9,669	11.64	(63)	(2)	261	428	(0.15)	(1.31)
113	Commonwealth National Bank	Mobile	48,583	3,850	7.92	(542)	(36)	(88)	212	(1.11)	(14.20)
114	Alamerica Bank	Birmingham	21,993	4,367	19.86	(1,619)	(202)	107	331	(5.92)	(32.92)
NA	CommerceOne Bank	Birmingham	150,001	45,852	30.57	NA	NA	NA	NA	NA	NA
MEDIAN			181,124	22,412	11.78	2,027	44	1,401	1,519	1.27	10.49
AVERAGE			2,275,569	290,265	12.72	25,584	47	21,073	18,526	1.17	10.05
HIGH			128,089,000	15,901,000	30.57	1,728,988	293	1,495,851	1,325,716	3.59	30.61
LOW			15,299	1,911	6.31	(1,619)	(202)	(1,065)	(1,599)	(5.92)	(32.92)