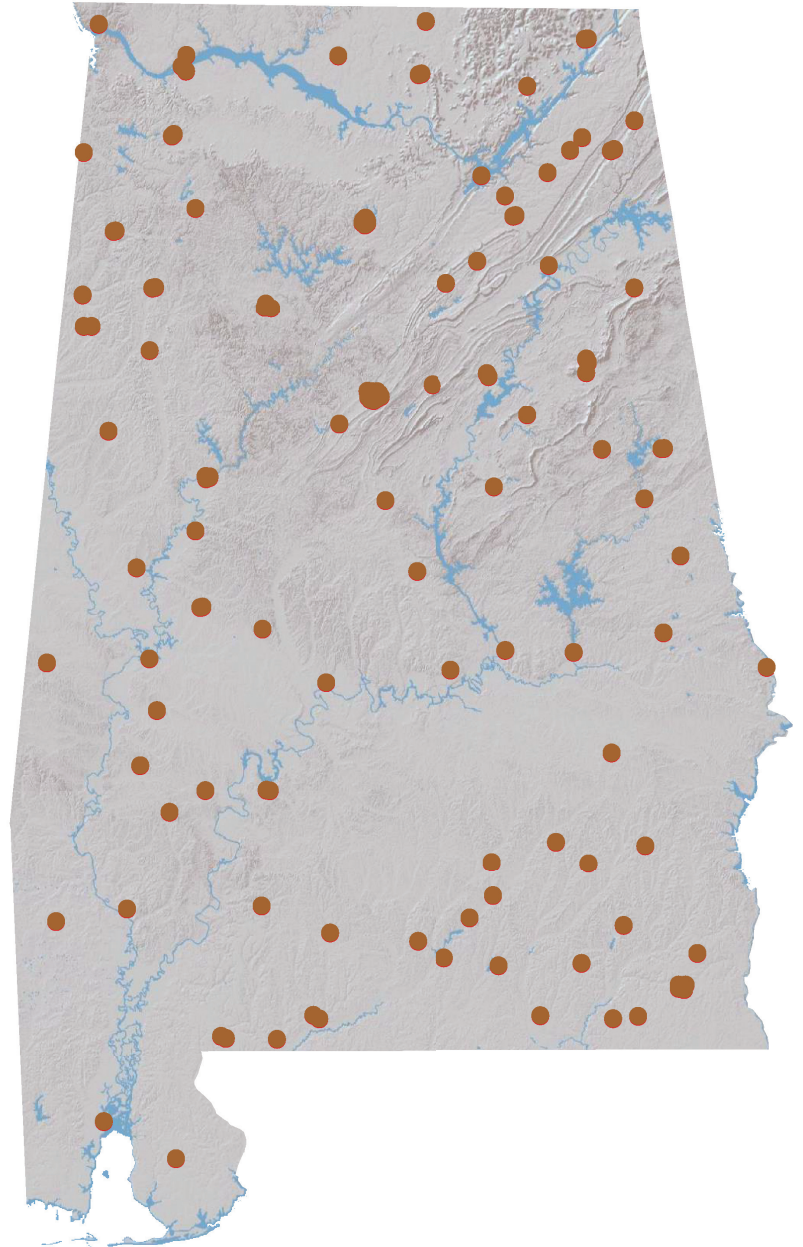


Banking Almanac: Alabama

As of and for the Twelve Months Ended June 30, 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 June 30, 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:

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

- 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:

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

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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	22nd State Bank	Louisville	1917	ST-Bank	S-corp	FEB Bancshares, Inc.	141,721	9.64	(0.76)	(8.06)	3.40
2	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	21,024	19.86	(3.83)	(20.30)	14.12
3	AmeriFirst Bank	Union Springs	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	184,070	11.42	0.63	6.20	1.08
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	840,083	11.01	1.13	10.58	0.05
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BanIndependent Incorporated	1,671,518	9.81	1.39	14.51	0.92
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		50,978	21.53	0.77	3.62	8.03
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		59,183	13.82	0.91	7.14	3.65
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	88,311	9.94	0.35	4.14	1.54
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	159,361	16.05	1.57	9.49	0.49
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	70,468	10.73	0.77	7.53	2.04
11	Bank of York	York	1911	ST-Bank	S-corp		99,485	11.28	0.93	9.36	0.02
12	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	179,633	20.32	1.09	5.27	0.06
13	BBVA USA	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	90,996,935	14.02	0.71	5.09	0.96
14	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	69,794	15.74	1.32	9.04	0.15
15	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,692,188	10.27	1.34	13.23	0.23
16	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	1,662,347	13.47	0.94	7.81	1.27
17	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	514,119	10.91	1.41	12.77	1.19
18	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	322,693	10.85	1.36	12.74	0.11
19	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	207,692	12.83	1.57	11.91	0.15
20	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	146,057	10.12	0.46	4.91	2.14
21	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	94,991	14.87	1.25	9.17	0.17
22	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	517,977	10.15	1.05	11.37	0.36
23	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	190,167	21.29	0.85	4.28	1.23
24	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	241,858	23.55	1.85	8.41	0.74
25	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	108,451	12.35	0.69	5.85	3.46
26	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	70,002	15.43	1.00	6.78	0.00
27	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		166,694	27.63	(1.22)	(3.54)	0.00
28	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	92,009	8.89	0.56	7.20	1.03
29	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	48,774	10.44	(0.87)	(10.68)	5.40
30	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	45,898	7.98	0.40	6.24	2.18
31	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	105,413	15.23	1.39	9.38	0.77
32	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	148,500	10.97	0.68	6.37	1.36
33	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	298,483	15.63	1.29	8.52	0.90
34	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		73,657	15.86	0.39	2.64	0.83
35	EvaBank	Cullman	1986	ST-Bank	C-corp		378,216	26.15	2.95	11.83	4.70
36	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	284,421	14.21	1.05	7.75	0.53
37	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		85,949	22.10	0.80	3.91	0.48
38	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	223,991	13.74	0.95	7.21	0.93
39	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	164,068	14.47	1.18	8.86	0.21
40	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	85,103	10.64	1.68	16.90	0.81
41	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	552,910	13.66	1.54	11.59	0.94
42	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	238,956	18.20	1.56	9.10	0.01
43	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	78,616	15.21	0.74	5.02	0.48
44	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		120,312	11.87	0.62	5.13	0.19
45	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	245,587	13.94	1.42	10.83	0.76
46	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	381,070	7.95	1.87	24.89	0.34
47	First Community Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	124,600	8.09	0.66	7.81	0.17
48	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	133,847	10.13	0.48	4.40	2.27
49	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	99,880	9.54	0.72	7.91	0.61
50	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	166,836	9.78	0.33	3.49	1.83
51	First Jackson Bank, Inc.	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	268,579	12.05	1.50	13.06	0.30
52	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	650,093	11.84	1.59	13.95	0.11
53	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	287,477	17.65	1.44	8.74	0.02
54	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	163,737	10.66	0.57	5.14	1.37
55	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	85,137	16.99	0.68	4.15	0.79
56	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	33,459	15.68	0.56	3.86	0.00
57	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	121,014	14.82	0.71	5.00	0.95
58	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		30,073	27.59	0.09	0.31	1.01
59	First Southern Bank	Florence	1935	ST-Bank	C-corp	FSB, LLC	253,436	9.77	0.96	9.89	0.33
60	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	401,933	9.99	1.31	13.75	0.17
61	First State Bank, DeKalb County	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	185,568	12.35	0.89	7.66	0.93
62	First State Bank of the South, Inc.	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	102,844	16.32	0.74	4.81	0.03
63	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	776,779	10.74	0.61	6.08	0.27
64	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	240,970	12.44	1.23	10.01	0.44
65	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	669,232	12.32	1.24	10.59	1.10
66	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	133,902	9.77	1.40	14.53	0.54
67	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	154,466	10.24	1.29	12.87	0.53
68	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	377,014	14.24	1.70	11.74	0.67

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	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	144,729	11.72	0.93	8.38	0.52
70	Marion Bank & Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	278,686	11.90	0.79	7.09	3.53
71	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	69,114	10.65	0.87	7.85	2.61
72	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	296,854	10.14	1.24	13.05	0.87
73	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Bancorporation, Inc.	46,571	42.89	(5.27)	(27.94)	0.71
74	Metro Bank	Pell City	1989	ST-Bank	C-corp		748,057	15.45	1.54	10.14	1.13
75	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	410,111	12.35	0.97	7.83	0.52
76	Millennial Bank	Leeds	1997	ST-Bank	C-corp		76,095	12.60	0.27	2.03	0.15
77	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	260,477	10.43	1.09	11.12	0.40
78	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	108,875	12.83	1.50	11.41	2.06
79	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	622,041	11.90	1.34	11.63	0.00
80	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	823,976	9.62	1.41	15.10	1.24
81	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	90,748	9.31	0.96	11.34	0.45
82	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	14,968	13.30	1.02	8.12	0.51
83	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	69,727	14.60	0.88	6.11	0.49
84	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	299,800	11.46	1.27	12.27	1.21
85	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	101,294	12.46	1.40	11.98	0.76
86	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	195,582	15.66	0.96	6.34	1.69
87	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	230,128	13.31	1.29	10.23	0.11
88	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	195,730	9.26	1.08	12.08	0.81
89	PrimeSouth Bank	Tallasse	1958	ST-Bank	C-corp	PrimeSouth Bancshares, Inc.	246,679	10.64	1.07	10.55	1.31
90	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,199,981	12.58	0.99	7.87	0.27
91	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	126,896,000	12.99	1.40	11.05	0.84
92	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	1,117,153	12.06	1.06	9.08	0.51
93	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	324,549	10.58	1.50	14.44	0.01
94	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		81,692	13.68	1.20	9.16	0.00
95	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	35,368	13.14	0.47	3.93	0.26
96	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	8,739,936	9.64	1.82	18.53	0.31
97	Small Town Bank	Wedowee	1999	ST-Bank	C-corp	East Alabama Financial Group, Inc.	240,612	16.40	1.01	6.16	1.03
98	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	98,034	11.48	0.50	4.36	1.41
99	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	240,374	12.02	1.04	9.19	0.30
100	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	959,470	10.95	1.06	9.37	0.94
101	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	80,999	11.97	(0.12)	(1.07)	4.55
102	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	395,648	9.08	1.28	14.35	0.35
103	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	242,499	10.99	0.72	7.17	1.10
104	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	109,970	6.93	0.19	3.35	1.53
105	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	99,833	11.13	0.68	6.09	2.80
106	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		110,670	18.40	1.78	10.02	0.98
107	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	370,697	15.79	0.86	5.93	0.84
108	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	373,196	10.28	1.14	11.32	1.45
109	Trinity Bank	Dothan	2006	ST-Bank	C-corp	Trinity Bancorp, Inc.	161,078	10.25	1.59	16.14	0.82
110	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henders	928,091	11.68	1.08	9.30	1.58
111	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	212,833	7.25	0.36	5.74	1.68
112	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	659,241	9.20	1.16	13.15	0.88
113	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	123,168	17.92	0.96	5.63	0.05
114	Vantage Bank of Alabama	Albertville	2006	ST-Bank	C-corp	Vantage Bancshares, Inc.	129,695	13.80	1.35	9.94	0.99
115	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	631,420	13.77	1.21	8.99	0.88
						MEDIAN	184,070	12.06	1.02	8.41	0.81
						AVERAGE	2,257,157	13.35	0.90	7.81	1.15
						HIGH	126,896,000	42.89	2.95	24.89	14.12
						LOW	14,968	6.93	(5.27)	(27.94)	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	84,060,000	98,330,000	16,485,000	10.05	1,461	19,688	6,445	86,856	67,303	126,896,000
2	BBVA USA	Birmingham	63,402,090	73,065,406	12,759,936	8.98	642	10,033	9,070	141,740	113,809	90,996,935
3	ServisFirst Bank	Birmingham	6,977,332	7,413,293	842,368	9.76	20	495	17,656	436,997	370,665	8,739,936
4	Bryant Bank	Tuscaloosa	1,008,841	1,373,710	173,712	10.75	15	242	6,993	112,813	91,581	1,692,188
5	Bank Independent	Sheffield	1,305,854	1,385,862	164,018	9.12	28	575	2,907	59,697	49,495	1,671,518
6	CB&S Bank, Inc.	Russellville	811,553	1,371,651	223,872	12.42	50	496	3,352	33,247	27,433	1,662,347
7	Progress Bank and Trust	Huntsville	965,456	1,017,792	150,921	11.23	9	175	6,857	133,331	113,088	1,199,981
8	River Bank & Trust	Prattville	754,928	967,866	134,687	10.34	14	192	5,819	79,797	69,133	1,117,153
9	Southern States Bank	Anniston	703,400	843,369	105,072	10.60	10	128	7,496	95,947	84,337	959,470
10	Troy Bank & Trust Company	Troy	578,279	798,887	108,426	11.44	11	137	6,774	84,372	72,626	928,091
11	AuburnBank	Auburn	478,077	742,860	92,472	11.14	8	163	5,154	105,010	92,858	840,083
12	Peoples Bank of Alabama	Cullman	612,493	723,097	79,284	9.21	27	265	3,109	30,518	26,781	823,976
13	First US Bank	Birmingham	516,603	682,833	83,436	9.43	20	284	2,735	38,839	34,142	776,779
14	Metro Bank	Pell City	431,811	629,017	115,544	15.63	9	170	4,400	83,117	69,891	748,057
15	FNB Bank	Scottsboro	466,772	582,925	82,471	10.81	16	162	4,131	41,827	36,433	669,232
16	United Bank	Atmore	429,176	591,191	60,671	9.04	20	194	3,398	32,962	29,560	659,241
17	First Metro Bank	Muscle Shoals	423,185	570,860	76,955	11.78	9	119	5,463	72,233	63,429	650,093
18	West Alabama Bank & Trust	Reform	394,438	512,838	86,970	12.76	14	155	4,074	45,101	36,631	631,420
19	Oakworth Capital Bank	Birmingham	513,049	542,753	73,999	11.74	2	90	6,912	311,021	271,377	622,041
20	First Bank of Alabama	Talladega	355,928	471,292	75,507	12.61	7	87	6,355	78,987	67,327	552,910
21	Citizens Bank & Trust	Guntersville	328,536	455,145	52,597	9.90	8	113	4,584	64,747	56,893	517,977
22	CCB Community Bank	Andalusia	410,807	430,882	56,102	10.96	4	108	4,760	128,530	107,721	514,119
23	MidSouth Bank	Dothan	250,246	358,844	50,645	12.45	10	107	3,833	41,011	35,884	410,111
24	First Southern State Bank	Stevenson	229,971	358,026	40,154	9.89	8	90	4,466	50,242	44,753	401,933
25	SouthPoint Bank	Birmingham	332,281	331,856	35,917	9.26	4	83	4,767	98,912	82,964	395,648
26	First Comm. Bank of Central AL	Wetumpka	255,332	346,841	30,282	8.00	7	77	4,949	54,439	49,549	381,070
27	EvaBank	Cullman	289,425	257,889	98,919	24.26	7	86	4,398	54,031	36,841	378,216
28	HomeTown Bank of Alabama	Oneonta	256,917	312,453	53,698	14.19	5	61	6,181	75,403	62,491	377,014
29	Traditions Bank	Cullman	306,560	331,606	38,357	10.35	6	74	5,043	62,199	55,268	373,196
30	Traders & Farmers Bank	Haleyville	166,081	293,591	58,539	16.02	9	99	3,744	41,189	32,621	370,697
31	Robertson Banking Company	Demopolis	256,255	278,014	34,353	10.64	7	74	4,386	46,364	39,716	324,549
32	Central State Bank	Calera	208,516	283,983	35,020	10.78	5	68	4,745	64,539	56,797	322,693
33	Peoples Independent Bank	Boaz	137,458	262,120	34,363	10.04	9	82	3,656	33,311	29,124	299,800
34	Cullman Savings Bank (MHC)	Cullman	244,891	197,492	46,654	15.71	4	48	6,218	74,621	49,373	298,483
35	Merchants Bank of Alabama	Cullman	178,760	265,244	30,106	10.22	5	83	3,577	59,371	53,049	296,854
36	First National Bank	Hamilton	121,548	236,318	50,746	17.43	7	93	3,091	41,068	33,760	287,477
37	Exchange Bank of Alabama	Altoona	191,785	241,389	40,409	14.28	5	75	3,792	56,884	48,278	284,421
38	Marion Bank & Trust Company	Marion	178,449	231,309	33,164	11.57	4	45	6,193	69,672	57,827	278,686
39	First Jackson Bank, Inc.	Stevenson	179,641	218,556	32,370	12.31	6	44	6,104	44,763	36,426	268,579
40	NobleBank & Trust	Anniston	164,071	232,508	27,172	10.36	5	60	4,341	52,095	46,502	260,477
41	First Southern Bank	Florence	201,056	220,383	24,769	10.26	5	61	4,155	50,687	44,077	253,436
42	PrimeSouth Bank	Tallasee	172,353	212,845	26,247	10.53	5	39	6,325	49,336	42,569	246,679
43	First Citizens Bank	Luverne	149,168	199,084	34,234	13.50	5	63	3,898	49,117	39,817	245,587
44	State Bank & Trust	Winfield	83,212	212,579	26,641	10.63	4	57	4,254	60,625	53,145	242,499
45	Citizens Bank of Winfield	Winfield	55,985	144,411	56,962	22.81	1	33	7,329	241,858	144,411	241,858
46	FirstState Bank	Lineville	133,652	199,185	29,975	12.25	3	54	4,462	80,323	66,395	240,970
47	Small Town Bank	Wedowee	120,795	199,926	39,470	15.30	6	55	4,375	40,102	33,321	240,612
48	Southern Independent Bank	Opp	130,066	190,551	28,888	12.14	3	38	6,326	80,125	63,517	240,374
49	First Bank of Boaz	Boaz	56,116	174,224	43,491	17.56	1	27	8,850	238,956	174,224	238,956
50	Pinnacle Bank	Jasper	107,270	197,497	30,626	12.80	7	52	4,426	32,875	28,214	230,128
51	Farmers & Merchants Bank	Piedmont	121,027	191,162	30,774	13.81	4	49	4,571	55,998	47,791	223,991
52	Union State Bank	Pell City	91,681	196,685	15,421	7.11	13	112	1,900	16,372	15,130	212,833
53	Cheaha Bank	Oxford	118,068	178,931	26,654	12.84	4	45	4,615	51,923	44,733	207,692
54	Premier Bank of the South	Cullman	134,044	176,074	18,130	9.26	9	67	2,921	21,748	19,564	195,730
55	Phenix-Girard Bank	Phenix City	75,903	155,735	30,637	15.72	4	40	4,890	48,896	38,934	195,582
56	Citizens Bank of Fayette	Fayette	42,211	146,263	40,492	20.86	2	25	7,607	95,084	73,132	190,167
57	First State Bank, DeKalb County	Fort Payne	105,150	161,350	22,926	10.98	5	58	3,199	37,114	32,270	185,568
58	AmeriFirst Bank	Union Springs	139,999	153,803	21,022	11.27	4	45	4,090	46,018	38,451	184,070
59	BankSouth	Dothan	134,413	142,529	36,493	20.43	2	23	7,810	89,817	71,265	179,633
60	First Financial Bank	Bessemer	78,187	149,239	16,315	9.64	8	72	2,317	20,855	18,655	166,836
61	CommerceOne Bank	Birmingham	117,329	119,533	46,061	28.14	1	23	7,248	166,694	119,533	166,694
62	Farmers and Merchants Bank	LaFayette	63,822	138,521	23,736	13.96	3	37	4,434	54,689	46,174	164,068
63	First National Bank and Trust	Atmore	92,075	145,913	17,457	11.36	4	50	3,275	40,934	36,478	163,737
64	Trinity Bank	Dothan	130,295	141,917	16,510	10.16	3	30	5,369	53,693	47,306	161,078
65	Bank of Vernon	Vernon	111,376	133,076	25,585	16.37	3	32	4,980	53,120	44,359	159,361
66	HNB First Bank	Headland	111,424	136,718	15,822	10.45	3	35	4,413	51,489	45,573	154,466
67	Community Spirit Bank	Red Bay	100,410	126,999	16,285	10.92	5	38	3,908	29,700	25,400	148,500
68	Citizens Bank	Enterprise	115,172	127,735	14,779	9.61	2	30	4,869	73,029	63,868	146,057
69	Liberty Bank	Geraldine	81,401	127,428	16,969	11.54	6	52	2,783	24,122	21,238	144,729

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	22nd State Bank	Louisville	98,215	116,714	13,666	9.83	5	40	3,543	28,344	23,343	141,721
71	Friend Bank	Slocomb	91,954	120,480	13,076	9.67	5	41	3,266	26,780	24,096	133,902
72	First Federal Bank, A FSB	Tuscaloosa	111,173	96,985	13,558	10.32	3	101	1,325	44,616	32,328	133,847
73	Vantage Bank of Alabama	Albertville	87,944	111,519	17,899	13.04	2	29	4,472	64,848	55,760	129,695
74	First Community Bank, Cullman	Cullman	99,330	95,438	10,081	8.47	1	20	6,230	124,600	95,438	124,600
75	Valley State Bank	Russellville	63,718	100,690	22,066	17.02	3	27	4,562	41,056	33,563	123,168
76	First National Bank of Hartford	Hartford	73,222	100,455	17,935	14.89	3	44	2,750	40,338	33,485	121,014
77	First Cahawba Bank	Selma	81,839	105,793	14,284	11.59	4	31	3,881	30,078	26,448	120,312
78	Town-Country National Bank	Camden	67,721	89,070	20,359	18.43	1	33	3,354	110,670	89,070	110,670
79	SunSouth Bank	Dothan	63,132	92,773	7,618	6.41	2	21	5,237	54,985	46,387	109,970
80	North Alabama Bank	Hazel Green	80,251	93,237	13,965	11.18	4	41	2,655	27,219	23,309	108,875
81	Citizens' Bank, Inc.	Robertsdale	74,531	94,458	13,392	12.27	3	34	3,190	36,150	31,486	108,451
82	Community Neighbor Bank	Camden	65,259	89,121	16,056	15.22	3	38	2,774	35,138	29,707	105,413
83	First State Bank of the South, Inc.	Sulligent	40,546	84,321	16,788	15.97	5	44	2,337	20,569	16,864	102,844
84	PeoplesTrust Bank	Hamilton	70,801	88,017	12,624	12.05	3	28	3,618	33,765	29,339	101,294
85	First Fidelity Bank	Fort Payne	45,573	90,126	9,525	9.56	3	23	4,343	33,293	30,042	99,880
86	Sweet Water State Bank	Sweet Water	67,670	86,699	11,111	11.35	4	32	3,120	24,958	21,675	99,833
87	Bank of York	York	46,534	82,324	11,223	11.13	2	24	4,145	49,743	41,162	99,485
88	Southern Bank Company	Gadsden	59,848	82,875	11,256	10.67	4	31	3,162	24,509	20,719	98,034
89	Citizens Bank	Greensboro	41,945	77,816	14,123	14.62	1	14	6,785	94,991	77,816	94,991
90	Commercial Bank of Ozark	Ozark	47,924	82,708	8,182	8.62	2	22	4,182	46,005	41,354	92,009
91	Peoples Bank of Greensboro	Greensboro	49,322	77,636	8,450	9.43	1	19	4,776	90,748	77,636	90,748
92	Bank of Moundville	Moundville	24,993	79,365	8,775	10.17	1	12	7,359	88,311	79,365	88,311
93	Farmers & Merchants Bank	Waterloo	6,472	66,463	18,996	21.43	2	9	9,550	42,975	33,232	85,949
94	First National Bank, Brundidge	Brundidge	55,515	69,290	14,462	17.04	2	24	3,547	42,569	34,645	85,137
95	First Bank	Wadley	30,530	75,621	9,051	9.27	5	24	3,546	17,021	15,124	85,103
96	Samson Banking Company, Inc.	Samson	35,430	70,387	11,173	13.58	2	22	3,713	40,846	35,194	81,692
97	SouthFirst Bank	Sylacauga	55,216	70,336	9,696	11.93	3	34	2,382	27,000	23,445	80,999
98	First Bank of Linden	Linden	29,786	66,507	11,960	14.82	1	13	6,047	78,616	66,507	78,616
99	Millennial Bank	Leeds	48,639	66,365	9,589	12.82	1	15	5,073	76,095	66,365	76,095
100	Escambia County Bank	Flomaton	28,131	61,872	11,684	15.36	1	18	4,092	73,657	61,872	73,657
101	Bank of Walker County	Jasper	53,539	62,765	7,559	10.73	1	20	3,523	70,468	62,765	70,468
102	Citizens State Bank	Vernon	26,617	44,896	10,803	15.13	2	16	4,375	35,001	22,448	70,002
103	Brantley Bank & Trust Co.	Brantley	29,701	58,092	10,989	15.95	2	19	3,673	34,897	29,046	69,794
104	Peoples Exchange Bank	Monroeville	48,605	59,362	10,182	14.60	1	27	2,582	69,727	59,362	69,727
105	Merchants & Farmers Bank	Eutaw	48,680	60,469	7,361	10.74	2	28	2,468	34,557	30,235	69,114
106	Bank of Evergreen	Evergreen	36,100	50,751	8,180	13.63	1	15	3,946	59,183	50,751	59,183
107	Bank of Brewton	Brewton	17,212	39,816	10,975	21.93	2	20	2,549	25,489	19,908	50,978
108	Commonwealth National Bank	Mobile	16,702	43,590	5,093	10.56	2	15	3,252	24,387	21,795	48,774
109	Merit Bank	Huntsville	11,899	26,238	19,973	64.83	4	23	2,025	11,643	6,560	46,571
110	Community Bank & Trust	Union Springs	17,493	42,092	3,662	8.46	1	15	3,060	45,898	42,092	45,898
111	Security Federal Savings Bank	Jasper	14,698	28,950	4,647	12.62	1	12	2,947	35,368	28,950	35,368
112	First National Bank of Dozier	Dozier	7,679	27,407	5,247	15.47	1	7	4,780	33,459	27,407	33,459
113	First Progressive Bank	Brewton	8,446	21,757	8,298	27.67	1	10	3,007	30,073	21,757	30,073
114	Alamerica Bank	Birmingham	12,821	15,510	4,175	19.25	1	8	2,628	21,024	15,510	21,024
115	Peoples Bank of Red Level	Red Level	5,978	12,926	1,990	13.21	1	6	2,495	14,968	12,926	14,968
	MEDIAN		107,270	146,263	23,736	11.57	4	44	4,341	49,743	42,092	184,070
	AVERAGE		1,523,911	1,796,713	297,131	13.24	24	330	4,590	64,258	53,144	2,257,157
	HIGH		84,060,000	98,330,000	16,485,000	64.83	1,461	19,688	17,656	436,997	370,665	126,896,000
	LOW		5,978	12,926	1,990	6.41	1	6	1,325	11,643	6,560	14,968

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	378,216	112.2	20.8	0.26	(7.86)	8.12	4.46	1.44	6.25
2	Traditions Bank	Cullman	373,196	92.5	7.0	7.87	7.16	6.98	2.61	0.71	5.72
3	Millennial Bank	Leeds	76,095	73.3	13.1	42.85	29.41	7.54	2.97	0.75	5.66
4	Peoples Bank of Red Level	Red Level	14,968	46.3	42.2	4.55	(5.02)	11.49	1.65	0.34	5.62
5	North Alabama Bank	Hazel Green	108,875	86.1	7.9	14.85	15.64	7.50	2.65	0.80	5.61
6	Bank Independent	Sheffield	1,671,518	94.2	2.8	3.92	9.35	6.91	2.80	0.70	5.60
7	Merchants & Farmers Bank	Eutaw	69,114	80.5	19.2	31.46	15.02	6.93	2.91	0.49	5.34
8	Sweet Water State Bank	Sweet Water	99,833	78.1	14.2	(3.68)	7.64	6.83	2.56	0.74	5.30
9	Town-Country National Bank	Camden	110,670	76.0	29.6	4.99	1.27	7.77	2.66	0.95	5.14
10	First US Bank	Birmingham	776,779	75.7	17.6	43.31	28.39	7.36	2.00	0.84	5.03
11	Merit Bank	Huntsville	46,571	45.4	10.3	(18.79)	6.77	7.30	2.52	0.29	5.01
12	Peoples Exchange Bank	Monroeville	69,727	81.9	17.9	10.45	6.80	6.70	2.30	0.65	4.99
13	Southern Bank Company	Gadsden	98,034	72.2	18.9	(14.62)	6.86	7.83	2.35	1.10	4.91
14	Brantley Bank & Trust Co.	Brantley	69,794	51.1	48.5	8.27	(1.24)	7.07	3.58	0.44	4.88
15	First State Bank, DeKalb County	Fort Payne	185,568	65.2	23.5	14.15	1.62	7.14	1.85	0.51	4.81
16	Friend Bank	Slocomb	133,902	76.3	12.2	1.42	5.88	6.19	2.25	0.58	4.80
17	Community Neighbor Bank	Camden	105,413	73.2	16.9	6.86	(1.13)	6.76	2.30	0.52	4.76
18	Peoples Bank of Alabama	Cullman	823,976	84.7	8.9	0.95	8.33	5.83	2.51	0.64	4.61
19	FNB Bank	Scottsboro	669,232	80.1	13.0	24.47	19.81	5.98	2.81	0.69	4.57
20	HomeTown Bank of Alabama	Oneonta	377,014	82.2	20.6	9.47	4.31	6.06	2.77	0.75	4.53
21	First Cahawba Bank	Selma	120,312	77.4	10.1	11.68	18.60	5.70	2.16	0.73	4.50
22	Premier Bank of the South	Cullman	195,730	76.1	15.6	3.60	2.54	6.28	2.18	0.58	4.48
23	First Bank of Alabama	Talladega	552,910	75.5	23.0	11.19	5.36	5.98	3.01	0.68	4.41
24	CCB Community Bank	Andalusia	514,119	95.3	6.5	(1.50)	5.67	5.95	2.74	1.15	4.41
25	First Citizens Bank	Luverne	245,587	74.9	26.1	0.88	(0.50)	6.39	2.60	0.74	4.41
26	Liberty Bank	Geraldine	144,729	63.9	29.8	6.38	3.64	6.46	3.00	0.87	4.39
27	First National Bank of Hartford	Hartford	121,014	72.9	25.9	10.18	5.31	6.10	2.97	0.67	4.38
28	Citizens' Bank, Inc.	Robertsdale	108,451	78.9	18.2	9.44	(0.90)	5.65	2.42	0.41	4.37
29	Community Spirit Bank	Red Bay	148,500	79.1	16.0	5.75	3.55	6.09	2.56	0.83	4.35
30	Vantage Bank of Alabama	Albertville	129,695	78.9	15.3	9.92	4.65	5.78	3.11	0.66	4.34
31	Robertson Banking Company	Demopolis	324,549	92.2	8.9	9.08	4.08	5.54	2.34	0.80	4.31
32	First Comm. Bank of Central AL	Wetumpka	381,070	73.6	25.7	7.03	6.29	5.75	2.68	0.60	4.30
33	Farmers & Merchants Bank	Piedmont	223,991	63.3	30.0	7.82	3.06	5.93	2.61	0.35	4.28
34	Cheaha Bank	Oxford	207,692	66.0	34.6	7.31	2.92	6.78	2.61	0.90	4.25
35	NobleBank & Trust	Anniston	260,477	70.6	23.8	6.86	2.06	6.01	2.54	0.69	4.23
36	Bank of Walker County	Jasper	70,468	85.3	13.7	14.50	2.31	5.73	2.03	0.68	4.21
37	Bank of Evergreen	Evergreen	59,183	71.1	24.8	(3.65)	(5.92)	5.94	2.52	0.62	4.21
38	Citizens Bank	Enterprise	146,057	90.2	11.8	9.21	3.03	5.65	2.43	0.87	4.19
39	Trinity Bank	Dothan	161,078	91.8	6.8	5.65	4.93	5.69	2.14	1.00	4.16
40	PeoplesTrust Bank	Hamilton	101,294	80.4	18.9	2.76	2.84	5.65	2.54	0.80	4.15
41	Bank of Vernon	Vernon	159,361	83.7	14.0	(0.82)	8.55	5.76	2.46	1.05	4.12
42	Central State Bank	Calera	322,693	73.4	15.8	2.57	12.16	6.08	2.23	1.00	4.09
43	Metro Bank	Pell City	748,057	68.7	29.9	7.45	1.01	5.82	3.04	0.68	4.06
44	FirstState Bank	Lineville	240,970	67.1	36.7	7.36	10.68	6.44	3.14	1.12	4.05
45	Cullman Savings Bank (MHC)	Cullman	298,483	124.0	7.8	4.56	(3.38)	5.42	2.64	1.15	4.05
46	AmeriFirst Bank	Union Springs	184,070	91.0	12.9	5.22	(4.13)	5.24	2.90	0.71	4.03
47	First Southern State Bank	Stevenson	401,933	64.2	31.2	10.16	6.00	6.01	2.60	0.75	4.01
48	River Bank & Trust	Prattville	1,117,153	78.0	19.7	21.40	34.46	5.36	2.46	0.66	4.01
49	Small Town Bank	Wedowee	240,612	60.4	39.5	14.71	10.27	5.65	3.28	0.52	4.00
50	Merchants Bank of Alabama	Cullman	296,854	67.4	25.0	2.96	(0.96)	5.51	2.26	0.41	3.99
51	MidSouth Bank	Dothan	410,111	69.7	9.1	(2.10)	3.12	5.48	2.35	0.51	3.99
52	First National Bank	Hamilton	287,477	51.4	41.4	6.20	(0.84)	6.53	2.46	0.27	3.99
53	First National Bank, Brundidge	Brundidge	85,137	80.1	14.4	2.84	(3.94)	5.63	1.93	0.61	3.97
54	SouthFirst Bank	Sylacauga	80,999	78.5	14.0	6.01	(7.38)	5.54	2.13	0.67	3.97
55	Southern States Bank	Anniston	959,470	83.4	5.5	11.20	29.38	5.73	2.42	1.46	3.96
56	United Bank	Atmore	659,241	72.6	22.5	9.36	(0.15)	5.34	2.19	0.38	3.94
57	HNB First Bank	Headland	154,466	81.5	9.9	12.84	17.07	5.57	1.81	0.77	3.94
58	First Bank	Wadley	85,103	40.4	50.3	6.63	3.88	6.42	3.30	0.36	3.94
59	Commonwealth National Bank	Mobile	48,774	38.3	34.6	(15.62)	(0.88)	6.49	2.30	0.16	3.90
60	Pinnacle Bank	Jasper	230,128	54.3	39.7	3.31	1.98	5.48	3.04	0.36	3.90
61	First Financial Bank	Bessemer	166,836	52.4	30.5	11.11	3.62	5.40	2.45	0.15	3.89
62	Samson Banking Company, Inc.	Samson	81,692	50.3	47.8	(1.41)	2.25	6.45	2.28	0.48	3.89
63	SouthPoint Bank	Birmingham	395,648	100.1	9.4	24.28	8.37	5.51	3.04	1.40	3.87
64	First Southern Bank	Florence	253,436	91.2	10.1	19.02	6.06	5.28	2.35	0.92	3.84
65	PrimeSouth Bank	Tallassee	246,679	81.0	12.9	(5.85)	3.91	5.82	2.29	1.30	3.84
66	Peoples Bank of Greensboro	Greensboro	90,748	63.5	35.6	10.93	2.81	6.33	2.21	0.79	3.84
67	First Jackson Bank, Inc.	Stevenson	268,579	82.2	21.9	1.32	3.42	6.00	2.63	1.53	3.83
68	Bank of Brewton	Brewton	50,978	43.2	36.8	(25.17)	(11.40)	6.24	2.40	0.16	3.80

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
69	First State Bank of the South, Inc.	Sulligent	102,844	48.1	41.3	2.73	(2.85)	6.67	2.85	0.66	3.79
70	Peoples Independent Bank	Boaz	299,800	52.4	39.1	8.04	(4.55)	6.02	3.24	0.66	3.78
71	Bryant Bank	Tuscaloosa	1,692,188	73.4	22.6	5.07	3.94	5.56	2.31	0.70	3.74
72	Oakworth Capital Bank	Birmingham	622,041	94.5	9.1	5.98	11.06	5.21	3.00	1.15	3.74
73	Citizens Bank of Winfield	Winfield	241,858	38.8	69.9	2.90	(1.39)	7.33	3.99	1.31	3.73
74	Alamerica Bank	Birmingham	21,024	82.7	2.9	(32.41)	(19.09)	6.08	1.77	1.34	3.71
75	Citizens Bank & Trust	Guntersville	517,977	72.2	25.3	9.12	5.43	5.49	2.84	0.76	3.70
76	Farmers and Merchants Bank	LaFayette	164,068	46.1	48.4	12.65	(0.06)	6.39	2.81	0.59	3.70
77	First Bank of Linden	Linden	78,616	44.8	43.2	(4.51)	0.81	6.34	2.92	0.80	3.68
78	Exchange Bank of Alabama	Altoona	284,421	79.5	25.5	3.68	0.54	5.15	2.33	0.70	3.67
79	ServisFirst Bank	Birmingham	8,739,936	94.1	7.5	13.74	21.68	5.16	2.75	1.06	3.66
80	Troy Bank & Trust Company	Troy	928,091	72.4	24.5	3.74	2.68	5.70	2.77	1.14	3.65
81	First Metro Bank	Muscle Shoals	650,093	74.1	27.0	9.11	3.74	5.30	2.27	0.70	3.65
82	Community Bank & Trust	Union Springs	45,898	41.6	42.8	4.79	(5.95)	7.03	2.09	0.49	3.64
83	Commercial Bank of Ozark	Ozark	92,009	57.9	33.1	1.05	(2.50)	4.93	2.24	0.25	3.62
84	Progress Bank and Trust	Huntsville	1,199,981	94.9	4.6	5.76	11.24	5.29	2.44	1.43	3.61
85	22nd State Bank	Louisville	141,721	84.2	18.6	(0.21)	(4.89)	5.51	2.69	1.43	3.55
86	Regions Bank	Birmingham	126,896,000	85.5	19.3	3.82	1.78	4.66	2.61	0.48	3.54
87	Traders & Farmers Bank	Haleyville	370,697	56.6	46.5	(2.49)	0.55	5.71	2.83	0.78	3.54
88	Union State Bank	Pell City	212,833	46.6	28.9	7.74	(1.03)	5.34	2.05	0.20	3.53
89	First National Bank and Trust	Atmore	163,737	63.1	22.0	15.58	18.87	5.09	2.49	0.58	3.53
90	West Alabama Bank & Trust	Reform	631,420	76.9	27.5	1.33	2.27	5.45	2.47	1.07	3.51
91	Marion Bank & Trust Company	Marion	278,686	77.2	26.9	2.42	3.18	5.57	2.76	1.31	3.49
92	BankSouth	Dothan	179,633	94.3	17.8	(2.71)	12.75	4.76	1.96	0.95	3.48
93	CB&S Bank, Inc.	Russellville	1,662,347	59.2	41.1	6.36	1.77	5.22	3.02	0.67	3.48
94	First Federal Bank, A FSB	Tuscaloosa	133,847	114.6	0.6	2.90	9.51	5.17	2.95	1.41	3.48
95	First Community Bank, Cullman	Cullman	124,600	104.1	4.6	36.80	3.25	5.12	2.39	1.22	3.48
96	Security Federal Savings Bank	Jasper	35,368	50.8	20.9	(3.05)	(0.96)	5.77	4.11	0.61	3.48
97	AuburnBank	Auburn	840,083	64.4	29.6	4.27	2.75	4.83	2.50	0.44	3.40
98	Escambia County Bank	Flomaton	73,657	45.5	56.9	10.40	2.13	6.31	2.53	0.59	3.40
99	Citizens Bank	Greensboro	94,991	53.9	46.4	(2.10)	(4.55)	5.55	2.70	0.76	3.34
100	Phenix-Girard Bank	Phenix City	195,582	48.7	44.3	3.05	9.75	5.59	2.51	0.74	3.29
101	Valley State Bank	Russellville	123,168	63.3	37.8	11.78	3.26	5.71	2.27	1.58	3.29
102	BBVA USA	Birmingham	90,996,935	86.8	15.0	0.09	3.62	4.83	2.24	0.90	3.26
103	Southern Independent Bank	Opp	240,374	68.3	33.2	6.93	7.51	5.77	2.64	1.34	3.22
104	First Bank of Boaz	Boaz	238,956	32.2	70.7	(1.36)	(5.80)	5.90	3.47	0.92	3.19
105	First Fidelity Bank	Fort Payne	99,880	50.6	33.3	(0.36)	2.40	4.86	2.66	0.53	3.17
106	Bank of York	York	99,485	56.5	43.9	14.41	10.60	5.71	2.60	0.84	3.16
107	First National Bank of Dozier	Dozier	33,459	28.0	55.2	(1.72)	(7.60)	5.63	2.62	0.42	3.02
108	Citizens Bank of Fayette	Fayette	190,167	28.9	69.1	(9.39)	(1.98)	5.89	2.87	0.74	2.98
109	First Progressive Bank	Brewton	30,073	38.8	57.1	4.76	(2.81)	4.93	2.10	0.11	2.84
110	State Bank & Trust	Winfield	242,499	39.1	59.5	7.07	4.15	6.88	2.74	1.52	2.79
111	CommerceOne Bank	Birmingham	166,694	98.2	8.8	NM	NM	5.54	3.01	1.70	2.78
112	SunSouth Bank	Dothan	109,970	68.1	35.4	(10.20)	(8.95)	4.85	2.72	1.23	2.77
113	Bank of Moundville	Moundville	88,311	31.5	63.6	7.26	(4.97)	5.62	2.27	0.72	2.52
114	Citizens State Bank	Vernon	70,002	59.3	54.5	16.50	(6.71)	4.96	2.48	1.21	2.32
115	Farmers & Merchants Bank	Waterloo	85,949	9.7	83.1	(4.09)	1.15	7.61	2.85	1.17	2.22
			MEDIAN	73.2	23.5	5.76	3.05	5.77	2.56	0.73	3.94
			AVERAGE	69.8	26.7	5.74	3.90	6.00	2.60	0.79	3.99
			HIGH	126,896,000	124.0	83.1	43.31	11.49	4.46	1.70	6.25
			LOW	14,968	9.7	0.6	(32.41)	(19.09)	4.66	1.65	2.22

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	718	9,465	0.02	7.63	(0.01)	0.14	7.78
2	Peoples Bank of Alabama	Cullman	13,435	14,517	0.98	0.08	0.00	0.78	1.84
3	Regions Bank	Birmingham	1,745,851	2,018,359	0.60	0.05	0.00	0.97	1.62
4	Merchants & Farmers Bank	Eutaw	650	1,000	0.57	0.00	0.00	1.01	1.58
5	HomeTown Bank of Alabama	Oneonta	6,081	5,448	0.92	0.00	(0.00)	0.60	1.52
6	SouthPoint Bank	Birmingham	4,676	5,292	0.12	1.22	0.01	0.09	1.45
7	First Financial Bank	Bessemer	628	2,288	1.16	0.00	(0.66)	0.91	1.41
8	Oakworth Capital Bank	Birmingham	8,032	7,783	0.07	0.00	0.00	1.23	1.30
9	Union State Bank	Pell City	760	2,705	0.60	0.00	(0.01)	0.69	1.29
10	North Alabama Bank	Hazel Green	1,555	1,326	0.23	0.00	0.00	1.04	1.28
11	Community Bank & Trust	Union Springs	183	587	0.85	0.00	(0.10)	0.52	1.27
12	First National Bank and Trust	Atmore	905	1,841	0.35	0.03	0.00	0.88	1.26
13	First National Bank of Hartford	Hartford	978	1,386	0.22	0.00	(0.00)	0.95	1.16
14	Merchants Bank of Alabama	Cullman	3,587	3,329	0.51	0.00	(0.01)	0.66	1.15
15	Traditions Bank	Cullman	4,103	3,989	0.53	0.07	(0.00)	0.51	1.11
16	Bank Independent	Sheffield	22,444	17,278	0.51	0.06	0.00	0.51	1.07
17	United Bank	Atmore	7,563	6,900	0.36	0.10	(0.04)	0.64	1.06
18	Bank of York	York	1,084	1,040	0.38	0.00	0.00	0.64	1.02
19	Premier Bank of the South	Cullman	2,445	1,958	0.50	0.00	0.00	0.51	1.01
20	Community Neighbor Bank	Camden	1,462	1,054	0.53	0.00	0.01	0.46	1.00
21	SouthFirst Bank	Sylacauga	(102)	795	0.24	0.32	(0.05)	0.45	0.96
22	CB&S Bank, Inc.	Russellville	15,656	15,991	0.38	0.08	0.02	0.49	0.96
23	West Alabama Bank & Trust	Reform	7,479	5,920	0.44	0.03	(0.00)	0.50	0.96
24	Commonwealth National Bank	Mobile	(419)	462	0.68	0.00	0.12	0.16	0.96
25	NobleBank & Trust	Anniston	2,801	2,404	0.41	0.22	0.00	0.30	0.93
26	Phenix-Girard Bank	Phenix City	2,028	1,659	0.42	0.00	(0.11)	0.62	0.93
27	First State Bank of the South, Inc.	Sulligent	761	947	0.77	0.00	0.00	0.16	0.92
28	Community Spirit Bank	Red Bay	992	1,324	0.39	0.00	0.00	0.52	0.91
29	Friend Bank	Slocomb	2,117	1,173	0.54	0.04	(0.01)	0.33	0.91
30	First Comm. Bank of Central AL	Wetumpka	7,795	3,246	0.30	0.00	(0.00)	0.60	0.90
31	Bank of Vernon	Vernon	2,370	1,349	0.34	0.00	(0.00)	0.56	0.90
32	First National Bank	Hamilton	4,679	2,535	0.36	0.00	0.00	0.53	0.89
33	Robertson Banking Company	Demopolis	5,469	2,702	0.38	0.00	(0.02)	0.51	0.87
34	BBVA USA	Birmingham	637,656	779,011	0.27	0.03	(0.00)	0.57	0.86
35	First Bank	Wadley	1,471	716	0.63	0.00	0.00	0.22	0.85
36	HNB First Bank	Headland	2,238	1,258	0.22	0.00	0.00	0.63	0.85
37	Bank of Walker County	Jasper	622	595	0.52	0.00	0.00	0.33	0.85
38	Peoples Independent Bank	Boaz	3,988	2,543	0.55	0.00	0.00	0.29	0.84
39	Central State Bank	Calera	4,924	2,574	0.23	0.10	(0.01)	0.51	0.83
40	Security Federal Savings Bank	Jasper	215	308	0.71	0.00	0.00	0.11	0.81
41	Pinnacle Bank	Jasper	2,888	1,806	0.40	0.00	0.00	0.41	0.81
42	FNB Bank	Scottsboro	7,617	4,797	0.42	0.00	(0.01)	0.37	0.78
43	First US Bank	Birmingham	4,814	5,841	0.24	0.00	0.03	0.47	0.74
44	First Citizens Bank	Luverne	3,470	1,797	0.30	0.00	(0.00)	0.43	0.74
45	Millennial Bank	Leeds	180	493	0.15	0.00	0.18	0.41	0.74
46	Vantage Bank of Alabama	Albertville	1,689	904	0.39	0.00	0.00	0.33	0.72
47	River Bank & Trust	Prattville	10,700	7,276	0.21	0.23	(0.00)	0.29	0.72
48	PeoplesTrust Bank	Hamilton	1,393	714	0.44	0.00	0.00	0.27	0.72
49	Town-Country National Bank	Camden	2,168	765	0.51	0.00	(0.00)	0.20	0.71
50	Progress Bank and Trust	Huntsville	11,327	8,107	0.04	0.20	(0.00)	0.46	0.71
51	Liberty Bank	Geraldine	1,312	985	0.47	0.00	0.00	0.23	0.70
52	Sweet Water State Bank	Sweet Water	806	662	0.59	0.00	0.00	0.09	0.69
53	Farmers & Merchants Bank	Piedmont	2,067	1,476	0.34	0.00	(0.04)	0.37	0.68
54	Citizens Bank & Trust	Guntersville	5,338	3,441	0.28	0.00	0.01	0.39	0.68
55	First National Bank, Brundidge	Brundidge	585	576	0.40	0.00	(0.00)	0.28	0.67
56	Samson Banking Company, Inc.	Samson	1,126	526	0.40	0.00	(0.00)	0.27	0.67
57	Bank of Evergreen	Evergreen	545	395	0.51	0.00	0.00	0.15	0.66
58	Escambia County Bank	Flomaton	352	459	0.29	0.00	0.04	0.30	0.62
59	Troy Bank & Trust Company	Troy	9,760	5,521	0.34	0.00	0.00	0.27	0.61
60	First Metro Bank	Muscle Shoals	10,088	3,807	0.27	0.07	(0.01)	0.27	0.60
61	First Southern State Bank	Stevenson	5,070	2,315	0.48	0.00	0.00	0.12	0.60
62	FirstState Bank	Lineville	2,785	1,341	0.20	0.00	0.02	0.37	0.59
63	Exchange Bank of Alabama	Altoona	2,968	1,621	0.31	0.00	(0.06)	0.32	0.57
64	Commercial Bank of Ozark	Ozark	525	525	0.37	0.00	(0.12)	0.33	0.57
65	Citizens Bank	Enterprise	692	834	0.18	0.00	(0.01)	0.39	0.56
66	First Southern Bank	Florence	2,285	1,323	0.24	0.05	0.00	0.26	0.56
67	First Community Bank, Cullman	Cullman	753	615	0.11	0.00	(0.07)	0.51	0.54
68	Brantley Bank & Trust Co.	Brantley	916	375	0.30	0.00	0.00	0.24	0.54

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	Metro Bank	Pell City	11,229	3,868	0.21	0.05	(0.07)	0.34	0.53	
70	Farmers and Merchants Bank	LaFayette	1,901	850	0.24	0.00	(0.02)	0.31	0.53	
71	First State Bank, DeKalb County	Fort Payne	1,636	929	0.40	0.00	0.00	0.11	0.51	
72	First Bank of Alabama	Talladega	8,167	2,656	0.20	0.00	(0.01)	0.31	0.50	
73	Peoples Exchange Bank	Monroeville	591	332	0.31	0.00	(0.05)	0.24	0.49	
74	Cheaha Bank	Oxford	3,186	969	0.20	0.00	(0.00)	0.28	0.48	
75	CCB Community Bank	Andalusia	8,281	2,274	0.18	0.00	(0.07)	0.35	0.46	
76	Citizens' Bank, Inc.	Robertsdale	884	480	0.18	0.00	(0.11)	0.37	0.45	
77	Small Town Bank	Wedowee	2,348	1,022	0.21	0.00	0.00	0.23	0.44	
78	Bryant Bank	Tuscaloosa	26,547	7,027	0.19	0.08	0.02	0.15	0.43	
79	Southern Independent Bank	Opp	2,403	1,002	0.03	0.00	0.00	0.40	0.43	
80	SunSouth Bank	Dothan	228	516	0.06	0.00	0.27	0.10	0.43	
81	PrimeSouth Bank	Tallasse	2,616	1,061	0.26	0.00	(0.03)	0.21	0.43	
82	AuburnBank	Auburn	9,253	3,524	0.09	0.04	0.00	0.30	0.43	
83	Bank of Moundville	Moundville	320	364	0.21	0.00	0.06	0.13	0.40	
84	Southern States Bank	Anniston	9,255	3,483	0.15	0.00	0.00	0.25	0.40	
85	Peoples Bank of Greensboro	Greensboro	1,057	347	0.21	0.00	0.00	0.18	0.39	
86	Citizens State Bank	Vernon	803	273	0.21	0.00	0.03	0.15	0.39	
87	First Cahawba Bank	Selma	706	413	0.12	0.00	0.00	0.24	0.36	
88	First Bank of Linden	Linden	577	280	0.24	0.00	0.00	0.12	0.36	
89	AmeriFirst Bank	Union Springs	1,139	632	0.21	0.00	(0.00)	0.15	0.35	
90	Citizens Bank of Winfield	Winfield	4,405	833	0.20	0.01	(0.00)	0.15	0.35	
91	Trinity Bank	Dothan	2,464	533	0.08	0.00	0.05	0.22	0.34	
92	First National Bank of Dozier	Dozier	189	113	0.18	0.00	0.00	0.16	0.34	
93	22nd State Bank	Louisville	(1,066)	443	0.31	0.00	(0.22)	0.23	0.32	
94	Merit Bank	Huntsville	(1,500)	89	0.17	0.00	(0.07)	0.21	0.31	
95	Bank of Brewton	Brewton	384	154	0.18	0.00	0.00	0.13	0.31	
96	Cullman Savings Bank (MHC)	Cullman	3,802	840	0.19	0.08	0.03	(0.01)	0.28	
97	Peoples Bank of Red Level	Red Level	155	42	0.32	0.00	0.00	(0.05)	0.28	
98	MidSouth Bank	Dothan	4,747	1,109	0.14	0.05	(0.09)	0.18	0.28	
99	ServisFirst Bank	Birmingham	144,214	21,747	0.09	0.04	(0.00)	0.15	0.27	
100	First Jackson Bank, Inc.	Stevenson	3,870	688	0.25	0.00	(0.01)	0.02	0.27	
101	State Bank & Trust	Winfield	1,983	625	0.24	0.00	(0.08)	0.11	0.27	
102	Farmers & Merchants Bank	Waterloo	672	211	0.19	0.00	0.00	0.06	0.25	
103	EvaBank	Cullman	10,740	822	0.09	0.00	(0.02)	0.16	0.23	
104	Traders & Farmers Bank	Haleyville	3,103	770	0.22	0.00	(0.29)	0.28	0.21	
105	First Fidelity Bank	Fort Payne	703	200	0.15	0.00	0.00	0.05	0.20	
106	First Bank of Boaz	Boaz	3,663	472	0.09	0.00	0.00	0.12	0.20	
107	Marion Bank & Trust Company	Marion	2,351	546	0.13	0.00	0.00	0.07	0.20	
108	Valley State Bank	Russellville	1,187	240	0.18	0.00	0.00	0.02	0.19	
109	Southern Bank Company	Gadsden	470	169	0.12	0.00	0.00	0.06	0.18	
110	Citizens Bank	Greensboro	1,180	167	0.13	0.00	0.00	0.05	0.18	
111	Citizens Bank of Fayette	Fayette	1,668	190	0.10	0.00	(0.17)	0.18	0.10	
112	BankSouth	Dothan	2,143	74	0.04	0.00	0.00	(0.00)	0.04	
113	CommerceOne Bank	Birmingham	(1,634)	43	0.01	0.00	0.00	0.03	0.03	
114	First Progressive Bank	Brewton	26	(35)	0.04	0.00	0.00	(0.15)	(0.11)	
115	Alamerica Bank	Birmingham	(934)	(112)	0.23	0.00	(0.79)	0.11	(0.46)	
			MEDIAN	2,067	1,000	0.25	0.00	0.00	0.28	0.62
			AVERAGE	25,271	26,588	0.31	0.10	(0.02)	0.33	0.72
			HIGH	1,745,851	2,018,359	1.16	7.63	0.27	1.23	7.78
			LOW	(1,634)	(112)	0.01	0.00	(0.79)	(0.15)	(0.46)

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	8,739,936	17,656	32.3	0.68	0.11	0.43	1.23
2	First Bank of Boaz	Boaz	238,956	8,850	42.2	0.75	0.14	0.47	1.37
3	Citizens State Bank	Vernon	70,002	4,375	52.4	0.59	0.37	0.43	1.39
4	Farmers & Merchants Bank	Waterloo	85,949	9,550	56.2	1.09	0.15	0.34	1.58
5	Citizens Bank	Greensboro	94,991	6,785	48.3	0.97	0.20	0.49	1.66
6	Citizens Bank of Winfield	Winfield	241,858	7,329	40.8	0.93	0.21	0.53	1.66
7	Citizens Bank of Fayette	Fayette	190,167	7,607	58.0	1.20	0.20	0.35	1.75
8	First Jackson Bank, Inc.	Stevenson	268,579	6,104	46.2	1.04	0.23	0.58	1.86
9	First Metro Bank	Muscle Shoals	650,093	5,463	48.5	1.28	0.26	0.48	2.01
10	Valley State Bank	Russellville	123,168	4,562	59.0	1.17	0.26	0.60	2.03
11	BankSouth	Dothan	179,633	7,810	60.6	1.48	0.23	0.41	2.12
12	State Bank & Trust	Winfield	242,499	4,254	70.1	1.29	0.22	0.61	2.12
13	PrimeSouth Bank	Tallasse	246,679	6,325	52.4	1.14	0.26	0.73	2.13
14	Southern Independent Bank	Opp	240,374	6,326	60.1	1.08	0.16	0.89	2.13
15	AuburnBank	Auburn	840,083	5,154	60.0	1.35	0.19	0.68	2.23
16	Bryant Bank	Tuscaloosa	1,692,188	6,993	57.6	1.30	0.41	0.60	2.30
17	First Progressive Bank	Brewton	30,073	3,007	94.1	0.92	0.35	1.07	2.35
18	First Southern State Bank	Stevenson	401,933	4,466	53.9	1.30	0.17	0.88	2.35
19	BBVA USA	Birmingham	90,996,935	9,070	60.9	1.17	0.24	0.96	2.37
20	First Fidelity Bank	Fort Payne	99,880	4,343	73.6	1.19	0.36	0.84	2.38
21	Bank of Moundville	Moundville	88,311	7,359	86.1	0.97	0.28	1.17	2.42
22	First Bank of Alabama	Talladega	552,910	6,355	51.1	1.16	0.33	0.93	2.43
23	Metro Bank	Pell City	748,057	4,400	54.3	1.64	0.20	0.61	2.45
24	Cullman Savings Bank (MHC)	Cullman	298,483	6,218	59.5	1.65	0.16	0.64	2.45
25	Southern States Bank	Anniston	959,470	7,496	59.7	1.52	0.26	0.70	2.48
26	First National Bank of Dozier	Dozier	33,459	4,780	78.2	1.58	0.31	0.59	2.48
27	Trinity Bank	Dothan	161,078	5,369	56.7	1.20	0.50	0.80	2.51
28	Farmers and Merchants Bank	LaFayette	164,068	4,434	59.7	1.32	0.24	0.97	2.53
29	Marion Bank & Trust Company	Marion	278,686	6,193	68.9	1.17	0.19	1.18	2.54
30	First Comm. Bank of Central AL	Wetumpka	381,070	4,949	50.3	1.44	0.31	0.80	2.54
31	West Alabama Bank & Trust	Reform	631,420	4,074	59.6	1.35	0.24	0.96	2.55
32	Troy Bank & Trust Company	Troy	928,091	6,774	62.5	1.47	0.21	0.88	2.56
33	EvaBank	Cullman	378,216	4,398	39.3	1.78	0.29	0.54	2.60
34	First Bank of Linden	Linden	78,616	6,047	68.1	1.56	0.10	0.96	2.61
35	Progress Bank and Trust	Huntsville	1,199,981	6,857	64.9	1.66	0.35	0.63	2.63
36	Samson Banking Company, Inc.	Samson	81,692	3,713	61.5	1.23	0.25	1.16	2.64
37	First Community Bank, Cullman	Cullman	124,600	6,230	71.5	1.24	0.28	1.14	2.66
38	Cheaha Bank	Oxford	207,692	4,615	57.3	1.50	0.25	0.94	2.70
39	PeoplesTrust Bank	Hamilton	101,294	3,618	58.9	1.35	0.21	1.14	2.70
40	Traders & Farmers Bank	Haleyville	370,697	3,744	72.3	1.63	0.28	0.80	2.71
41	Regions Bank	Birmingham	126,896,000	6,445	56.0	1.47	0.37	0.88	2.72
42	First National Bank	Hamilton	287,477	3,091	58.5	1.66	0.36	0.72	2.74
43	Peoples Bank of Greensboro	Greensboro	90,748	4,776	68.0	1.42	0.43	0.89	2.74
44	Exchange Bank of Alabama	Altoona	284,421	3,792	66.5	1.68	0.45	0.62	2.75
45	First Southern Bank	Florence	253,436	4,155	64.7	1.69	0.25	0.81	2.75
46	MidSouth Bank	Dothan	410,111	3,833	69.3	1.69	0.35	0.70	2.75
47	Robertson Banking Company	Demopolis	324,549	4,386	56.2	1.64	0.42	0.69	2.75
48	CCB Community Bank	Andalusia	514,119	4,760	58.2	1.60	0.35	0.81	2.76
49	Phenix-Girard Bank	Phenix City	195,582	4,890	70.1	1.72	0.20	0.86	2.78
50	Brantley Bank & Trust Co.	Brantley	69,794	3,673	61.0	1.58	0.23	1.01	2.81
51	River Bank & Trust	Prattville	1,117,153	5,819	61.4	1.53	0.27	1.02	2.82
52	Central State Bank	Calera	322,693	4,745	60.3	1.66	0.24	0.93	2.83
53	Bank of Vernon	Vernon	159,361	4,980	57.8	1.43	0.34	1.05	2.83
54	Pinnacle Bank	Jasper	230,128	4,426	63.2	1.65	0.37	0.82	2.84
55	Citizens Bank & Trust	Guntersville	517,977	4,584	69.4	1.53	0.30	1.02	2.85
56	Bank of York	York	99,485	4,145	69.8	1.58	0.20	1.09	2.87
57	First Citizens Bank	Luverne	245,587	3,898	57.7	1.57	0.26	1.06	2.89
58	Vantage Bank of Alabama	Albertville	129,695	4,472	57.9	1.40	0.20	1.30	2.90
59	FirstState Bank	Lineville	240,970	4,462	62.5	1.86	0.30	0.75	2.91
60	Small Town Bank	Wedowee	240,612	4,375	68.6	1.75	0.39	0.80	2.95
61	HNB First Bank	Headland	154,466	4,413	64.3	1.69	0.27	0.98	2.95
62	CommerceOne Bank	Birmingham	166,694	7,248	106.8	1.90	0.23	0.82	2.96
63	CB&S Bank, Inc.	Russellville	1,662,347	3,352	68.6	1.59	0.48	0.91	2.97
64	SunSouth Bank	Dothan	109,970	5,237	99.5	1.46	0.24	1.28	2.98
65	Bank of Evergreen	Evergreen	59,183	3,946	64.9	1.88	0.24	0.88	2.99
66	United Bank	Atmore	659,241	3,398	64.3	1.88	0.30	0.86	3.04
67	First State Bank, DeKalb County	Fort Payne	185,568	3,199	63.5	1.61	0.45	0.99	3.05
68	Friend Bank	Slocomb	133,902	3,266	56.8	1.66	0.37	1.04	3.07

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	First Bank	Wadley	85,103	3,546	64.5	1.56	0.37	1.15	3.08
70	Peoples Independent Bank	Boaz	299,800	3,656	68.6	1.77	0.31	1.01	3.08
71	Merchants Bank of Alabama	Cullman	296,854	3,577	62.5	1.72	0.28	1.10	3.10
72	AmeriFirst Bank	Union Springs	184,070	4,090	73.8	1.89	0.26	0.96	3.11
73	Citizens Bank	Enterprise	146,057	4,869	70.3	1.87	0.34	0.98	3.19
74	Town-Country National Bank	Camden	110,670	3,354	56.7	1.81	0.24	1.16	3.20
75	Oakworth Capital Bank	Birmingham	622,041	6,912	64.8	2.23	0.27	0.73	3.23
76	Farmers & Merchants Bank	Piedmont	223,991	4,571	71.2	1.75	0.40	1.14	3.29
77	Commercial Bank of Ozark	Ozark	92,009	4,182	83.0	1.61	0.23	1.47	3.30
78	Bank of Brewton	Brewton	50,978	2,549	79.7	2.13	0.38	0.80	3.32
79	First State Bank of the South, Inc.	Sulligent	102,844	2,337	77.0	2.07	0.43	0.83	3.32
80	FNB Bank	Scottsboro	669,232	4,131	66.9	1.90	0.41	1.04	3.35
81	Liberty Bank	Geraldine	144,729	2,783	71.9	1.95	0.56	0.86	3.37
82	First National Bank, Brundidge	Brundidge	85,137	3,547	78.7	1.59	0.27	1.52	3.37
83	First Cahawba Bank	Selma	120,312	3,881	77.6	1.83	0.25	1.31	3.40
84	Peoples Bank of Red Level	Red Level	14,968	2,495	63.0	1.97	0.56	0.89	3.42
85	SouthPoint Bank	Birmingham	395,648	4,767	68.0	2.18	0.24	1.11	3.53
86	Escambia County Bank	Flomaton	73,657	4,092	90.2	1.94	0.30	1.29	3.54
87	NobleBank & Trust	Anniston	260,477	4,341	71.0	2.09	0.36	1.10	3.55
88	HomeTown Bank of Alabama	Oneonta	377,014	6,181	60.3	1.55	0.47	1.54	3.56
89	Community Neighbor Bank	Camden	105,413	2,774	67.6	1.90	0.31	1.40	3.62
90	Citizens' Bank, Inc.	Robertsdale	108,451	3,190	80.6	1.85	0.54	1.24	3.63
91	Security Federal Savings Bank	Jasper	35,368	2,947	86.8	1.82	0.34	1.48	3.64
92	Community Spirit Bank	Red Bay	148,500	3,908	74.2	1.98	0.44	1.28	3.69
93	22nd State Bank	Louisville	141,721	3,543	101.6	2.24	(0.04)	1.52	3.72
94	Premier Bank of the South	Cullman	195,730	2,921	71.2	2.06	0.54	1.18	3.77
95	Bank of Walker County	Jasper	70,468	3,523	76.9	2.09	0.49	1.23	3.81
96	Peoples Exchange Bank	Monroeville	69,727	2,582	76.3	2.56	0.32	0.93	3.82
97	First National Bank and Trust	Atmore	163,737	3,275	83.1	2.19	0.32	1.34	3.84
98	North Alabama Bank	Hazel Green	108,875	2,655	59.5	2.32	0.40	1.20	3.91
99	First National Bank of Hartford	Hartford	121,014	2,750	80.6	2.12	0.65	1.25	4.02
100	Union State Bank	Pell City	212,833	1,900	91.3	2.46	0.61	0.98	4.06
101	First Financial Bank	Bessemer	166,836	2,317	88.8	2.27	0.51	1.39	4.17
102	Southern Bank Company	Gadsden	98,034	3,162	85.8	2.34	0.25	1.60	4.18
103	Traditions Bank	Cullman	373,196	5,043	66.4	1.98	0.57	1.66	4.21
104	First US Bank	Birmingham	776,779	2,735	78.9	2.74	0.14	1.35	4.24
105	Bank Independent	Sheffield	1,671,518	2,907	66.9	2.68	0.66	0.90	4.24
106	Community Bank & Trust	Union Springs	45,898	3,060	92.3	1.65	0.25	2.41	4.31
107	Peoples Bank of Alabama	Cullman	823,976	3,109	69.6	2.61	0.63	1.08	4.32
108	Commonwealth National Bank	Mobile	48,774	3,252	98.3	1.85	0.72	1.80	4.37
109	Sweet Water State Bank	Sweet Water	99,833	3,120	80.5	2.53	0.43	1.43	4.40
110	SouthFirst Bank	Sylacauga	80,999	2,382	101.4	2.24	0.69	1.63	4.56
111	Millennial Bank	Leeds	76,095	5,073	84.1	2.14	0.42	2.30	4.85
112	Merchants & Farmers Bank	Eutaw	69,114	2,468	77.2	2.94	0.44	1.63	5.01
113	Alamerica Bank	Birmingham	21,024	2,628	243.3	3.00	1.04	2.46	6.50
114	Merit Bank	Huntsville	46,571	2,025	211.7	6.88	0.93	2.10	9.91
115	First Federal Bank, A FSB	Tuscaloosa	133,847	1,325	94.3	6.42	0.98	2.74	10.14
		MEDIAN	184,070	4,341	66.5	1.65	0.30	0.96	2.90
		AVERAGE	2,257,157	4,590	70.6	1.77	0.34	1.03	3.14
		HIGH	126,896,000	17,656	243.3	6.88	1.04	2.74	10.14
		LOW	14,968	1,325	32.3	0.59	(0.04)	0.34	1.23

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR / Lns (%)	Prov XP / Avg Assets (%)	Adj 30-89PD / Gross Lns (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
1	CommerceOne Bank	Birmingham	166,694	117,329	0.00	-	1.20	1.03	0.00	0.00	0.00	0.00	0.00
1	First National Bank of Dozier	Dozier	33,459	7,679	0.00	-	1.71	0.00	0.03	0.00	0.00	(0.02)	0.01
3	Oakworth Capital Bank	Birmingham	622,041	513,049	0.00	-	1.10	0.05	0.02	0.00	0.00	0.00	0.02
4	AuburnBank	Auburn	840,083	478,077	0.45	303	1.01	0.00	0.14	0.00	0.09	(0.02)	0.21
5	Millennial Bank	Leeds	76,095	48,639	1.16	-	1.00	0.58	0.00	0.00	0.23	0.01	0.24
6	BankSouth	Dothan	179,633	134,413	0.27	-	2.02	0.00	0.18	0.00	0.08	(0.02)	0.24
7	First Southern Bank	Florence	253,436	201,056	2.98	-	1.47	0.09	0.09	0.00	0.41	(0.15)	0.35
8	First Bank of Boaz	Boaz	238,956	56,116	0.08	-	1.54	0.00	0.29	0.01	0.06	0.09	0.45
9	Bank of York	York	99,485	46,534	0.17	-	1.06	0.12	0.41	0.00	0.04	0.06	0.51
10	First Cahawba Bank	Selma	120,312	81,839	1.47	216	1.07	0.11	0.24	0.00	0.27	0.03	0.54
11	Bryant Bank	Tuscaloosa	1,692,188	1,008,841	2.15	20	1.02	0.00	0.20	0.00	0.39	(0.03)	0.56
12	First Metro Bank	Muscle Shoals	650,093	423,185	0.93	221	0.61	0.07	0.32	0.00	0.17	0.09	0.58
13	Progress Bank and Trust	Huntsville	1,199,981	965,456	2.80	-	0.71	0.17	0.07	0.06	0.34	0.12	0.59
14	Central State Bank	Calera	322,693	208,516	0.93	-	1.43	0.14	0.28	0.00	0.17	0.18	0.63
15	Pinnacle Bank	Jasper	230,128	107,270	0.78	-	1.50	0.00	0.40	0.00	0.23	0.00	0.63
16	First National Bank	Hamilton	287,477	121,548	0.09	27	1.30	0.12	0.38	0.00	0.04	0.25	0.67
17	NobleBank & Trust	Anniston	260,477	164,071	3.54	170	1.20	0.09	0.02	0.00	0.63	0.10	0.75
18	Southern Independent Bank	Opp	240,374	130,066	2.35	87	1.31	0.02	0.48	0.00	0.55	(0.26)	0.77
19	Cheaha Bank	Oxford	207,692	118,068	1.09	29	1.21	0.00	0.33	0.00	0.26	0.21	0.80
20	Citizens Bank & Trust	Guntersville	517,977	328,535	3.49	-	1.21	0.11	0.20	0.03	0.57	0.04	0.84
21	MidSouth Bank	Dothan	410,111	250,246	3.83	1,297	2.11	0.00	0.01	0.00	0.85	(0.01)	0.85
22	SouthPoint Bank	Birmingham	395,648	332,281	3.86	89	1.11	0.03	0.43	0.04	0.42	0.00	0.89
23	Exchange Bank of Alabama	Altoona	284,421	191,785	3.79	1,347	1.22	0.08	0.11	0.06	0.78	0.03	0.98
24	ServisFirst Bank	Birmingham	8,739,936	6,977,332	4.20	5,649	1.02	0.29	0.26	0.15	0.39	0.24	1.04
25	Valley State Bank	Russellville	123,168	63,718	1.12	-	1.88	0.12	0.83	0.32	0.09	(0.11)	1.13
26	First Southern State Bank	Stevenson	401,933	229,971	1.91	133	1.49	0.19	0.70	0.06	0.30	0.13	1.19
27	Citizens State Bank	Vernon	70,002	26,617	0.61	-	1.73	0.00	1.00	0.26	0.00	(0.07)	1.19
28	River Bank & Trust	Prattville	1,117,153	754,928	4.83	278	0.94	0.21	0.44	0.00	0.75	0.12	1.31
29	First Jackson Bank, Inc.	Stevenson	268,579	179,641	2.83	685	0.99	0.14	0.71	0.08	0.45	0.09	1.33
30	Cullman Savings Bank (MHC)	Cullman	298,483	244,891	5.79	118	0.90	0.03	0.21	0.05	1.10	0.00	1.36
31	First US Bank	Birmingham	776,779	516,603	3.65	1,258	0.98	0.30	0.41	0.16	0.40	0.43	1.40
32	Samson Banking Company, Inc.	Samson	81,692	35,430	0.00	-	1.38	0.09	1.24	0.00	0.00	0.16	1.40
33	Robertson Banking Company	Demopolis	324,549	256,255	0.09	-	1.23	0.23	1.39	0.00	0.01	0.01	1.41
34	First Fidelity Bank	Fort Payne	99,880	45,573	6.02	138	1.49	0.01	0.14	0.00	1.34	0.00	1.48
35	Premier Bank of the South	Cullman	195,730	134,044	8.06	942	1.43	0.16	0.12	0.02	1.17	0.19	1.50
36	Security Federal Savings Bank	Jasper	35,368	14,698	1.93	-	1.25	0.00	0.85	0.00	0.63	0.03	1.51
37	HNB First Bank	Headland	154,466	111,424	4.85	710	1.08	0.00	0.88	0.01	0.73	(0.02)	1.60
38	First Citizens Bank	Luverne	245,587	149,168	5.13	86	1.72	0.14	0.29	0.00	1.25	0.06	1.60
39	First Comm. Bank of Central AL	Wetumpka	381,070	255,332	4.74	185	2.28	0.14	0.88	0.17	0.50	0.06	1.61
40	Trinity Bank	Dothan	161,078	130,295	7.13	121	1.60	(0.14)	0.57	0.00	1.02	0.08	1.67
41	PeoplesTrust Bank	Hamilton	101,294	70,801	6.29	-	1.12	0.01	0.55	0.06	1.09	0.02	1.72
42	Brantley Bank & Trust Co.	Brantley	69,794	29,702	0.90	99	1.45	0.09	0.97	0.00	0.35	0.48	1.80
43	AmeriFirst Bank	Union Springs	184,070	139,999	8.61	-	1.43	0.32	0.04	0.00	1.42	0.38	1.84
44	FirstState Bank	Lineville	240,970	133,652	3.74	8	1.10	0.22	0.73	0.09	0.79	0.24	1.85
45	First National Bank, Brundidge	Brundidge	85,137	55,515	4.42	346	1.22	0.00	0.69	0.00	1.20	0.00	1.89
46	Vantage Bank of Alabama	Albertville	129,695	87,944	7.22	-	1.01	0.20	0.37	0.00	1.46	0.20	2.03
47	First Bank of Alabama	Talladega	552,910	355,928	7.08	78	1.01	0.26	0.44	0.00	1.46	0.19	2.09
48	First Bank of Linden	Linden	78,616	29,787	3.06	-	1.23	0.30	0.31	0.00	1.27	0.58	2.16
49	Regions Bank	Birmingham	126,896,000	84,060,000	8.84	68,000	1.01	0.29	0.42	0.16	1.19	0.42	2.19
50	CCB Community Bank	Andalusia	514,119	410,808	10.27	3,624	1.02	0.20	0.42	0.02	1.48	0.30	2.22
51	United Bank	Atmore	659,241	429,176	9.06	1,476	1.08	0.15	0.77	0.11	1.27	0.10	2.25
52	Peoples Bank of Alabama	Cullman	823,976	612,493	12.48	313	1.76	0.11	0.75	0.08	1.66	(0.23)	2.26
53	Merchants Bank of Alabama	Cullman	296,854	178,759	8.06	214	1.10	0.20	0.62	0.00	1.44	0.23	2.29
54	HomeTown Bank of Alabama	Oneonta	377,014	256,918	4.51	1,265	0.79	0.07	1.24	0.00	0.97	0.17	2.38
55	Friend Bank	Slocomb	133,902	91,954	4.84	-	1.64	0.51	1.42	0.05	0.71	0.29	2.47
56	Southern States Bank	Anniston	959,470	703,400	5.97	446	1.31	0.25	1.56	0.02	0.89	0.01	2.48
57	West Alabama Bank & Trust	Reform	631,420	394,438	7.09	-	1.09	0.11	0.93	0.12	1.39	0.09	2.53
58	First Bank	Wadley	85,103	30,530	7.97	593	1.03	0.05	0.10	0.18	2.22	0.06	2.56
59	Community Spirit Bank	Red Bay	148,500	100,410	11.60	823	1.16	0.45	0.03	0.00	2.00	0.58	2.61
60	FNB Bank	Scottsboro	669,232	466,772	9.72	766	0.94	0.18	0.96	0.01	1.57	0.08	2.62
61	Small Town Bank	Wedowee	240,612	120,795	6.56	168	1.26	0.00	0.28	0.03	2.05	0.27	2.63
62	BBVA USA	Birmingham	90,996,935	63,402,090	10.46	15,302	1.54	0.61	0.59	0.10	1.31	0.67	2.67
63	SunSouth Bank	Dothan	109,970	63,132	19.94	727	1.33	(0.17)	0.00	0.00	2.64	0.10	2.74
64	Peoples Independent Bank	Boaz	299,800	137,457	10.67	3,202	1.03	0.09	0.13	0.00	2.57	0.06	2.76
65	First Community Bank, Cullman	Cullman	124,600	99,330	5.40	208	0.77	0.22	2.18	0.38	0.21	0.01	2.78
66	First Federal Bank, A FSB	Tuscaloosa	133,847	111,173	16.98	647	0.39	0.01	0.62	0.00	2.12	0.05	2.79
67	First National Bank and Trust	Atmore	163,737	92,075	12.01	50	1.40	0.10	0.13	0.00	2.44	0.22	2.79
68	Traditions Bank	Cullman	373,196	306,559	12.79	3,046	1.27	0.65	0.49	0.00	1.74	0.70	2.93
69	Farmers & Merchants Bank	Piedmont	223,991	121,027	7.07	-	1.17	0.13	0.97	0.15	1.73	0.08	2.93
70	Traders & Farmers Bank	Haleyville	370,697	166,081	5.21	1,443	1.22	0.04	0.94	0.02	1.86	0.19	3.01

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	Citizens Bank	Greensboro	94,991	41,945	1.54	-	1.28	0.02	2.60	0.15	0.38	0.00	3.13
72	North Alabama Bank	Hazel Green	108,875	80,251	18.27	50	0.84	0.63	0.39	0.00	2.79	(0.01)	3.17
73	Escambia County Bank	Flomaton	73,657	28,131	5.05	-	1.65	(0.11)	1.24	0.00	2.18	(0.17)	3.25
74	CB&S Bank, Inc.	Russellville	1,662,347	811,553	9.52	5,137	1.08	0.12	0.54	0.00	2.59	0.19	3.32
75	Commercial Bank of Ozark	Ozark	92,009	47,923	11.08	86	0.82	(0.04)	1.25	0.01	1.97	0.11	3.34
76	Bank of Vernon	Vernon	159,361	111,376	2.88	-	1.57	0.04	2.69	0.01	0.70	(0.02)	3.38
77	PrimeSouth Bank	Tallassee	246,679	172,353	11.82	2,017	1.23	0.53	0.68	0.07	1.86	0.80	3.41
78	Town-Country National Bank	Camden	110,670	67,721	5.37	126	3.63	0.19	1.50	0.22	1.59	0.17	3.48
79	Troy Bank & Trust Company	Troy	928,091	578,279	13.20	4,829	1.49	0.14	0.78	0.07	2.52	0.16	3.53
80	Peoples Bank of Greensboro	Greensboro	90,748	49,322	4.59	2	0.88	0.08	2.68	0.00	0.83	0.19	3.70
81	Liberty Bank	Geraldine	144,729	81,401	7.07	211	1.13	0.11	2.14	0.63	0.92	0.03	3.72
82	Bank Independent	Sheffield	1,671,518	1,305,854	10.17	947	1.26	0.42	2.34	0.05	1.17	0.25	3.81
83	Southern Bank Company	Gadsden	98,034	59,848	11.31	-	1.63	0.02	1.50	0.00	2.31	0.22	4.03
84	Metro Bank	Pell City	748,057	431,811	8.14	5,776	1.23	0.02	1.84	0.32	1.94	(0.05)	4.05
85	Peoples Exchange Bank	Monroeville	69,727	48,605	6.49	-	0.91	0.01	2.70	0.72	0.70	0.00	4.12
86	Farmers and Merchants Bank	LaFayette	164,068	63,822	1.42	-	1.26	0.11	3.44	0.00	0.55	0.14	4.13
87	First State Bank of the South, Inc.	Sulligent	102,844	40,546	1.77	17	1.04	0.10	3.25	0.68	0.07	0.14	4.14
88	Community Neighbor Bank	Camden	105,413	65,259	6.10	92	1.75	0.00	2.46	0.37	1.23	0.17	4.23
89	First Progressive Bank	Brewton	30,073	8,446	3.62	103	1.09	0.00	0.67	0.00	3.56	0.00	4.23
90	First National Bank of Hartford	Hartford	121,014	73,222	6.09	67	1.38	0.05	2.70	0.00	1.57	0.21	4.48
91	Citizens Bank	Enterprise	146,057	115,173	19.23	355	1.30	0.72	1.30	0.01	2.70	0.54	4.55
92	Phenix-Girard Bank	Phenix City	195,582	75,903	11.05	2,035	1.25	0.05	0.28	0.26	4.23	0.14	4.91
93	Bank of Walker County	Jasper	70,468	53,539	18.52	-	0.97	0.15	2.18	0.11	2.68	0.11	5.08
94	First State Bank, DeKalb County	Fort Payne	185,568	105,150	12.17	453	0.94	0.32	2.54	0.81	1.63	0.15	5.13
95	Union State Bank	Pell City	212,833	91,680	23.82	946	1.20	0.00	1.10	0.31	3.87	0.19	5.47
96	Bank of Moundville	Moundville	88,311	24,993	15.09	499	1.00	0.00	0.20	0.02	5.32	0.00	5.54
97	22nd State Bank	Louisville	141,721	98,215	31.84	572	1.56	0.70	0.23	0.02	4.87	0.50	5.62
98	Sweet Water State Bank	Sweet Water	99,833	67,670	25.93	1,267	1.26	0.20	0.64	0.45	4.06	0.54	5.69
99	Citizens' Bank, Inc.	Robertsdale	108,451	74,531	26.13	950	1.32	0.00	0.76	0.00	4.98	0.11	5.85
100	State Bank & Trust	Winfield	242,499	83,212	10.68	631	1.40	0.00	2.12	0.36	3.18	0.25	5.91
101	First Financial Bank	Bessemer	166,836	78,187	17.80	1,106	1.04	0.11	2.06	0.00	3.85	0.11	6.02
102	Citizens Bank of Winfield	Winfield	241,858	55,985	3.07	364	2.56	0.23	2.36	0.00	3.18	1.00	6.54
103	Marion Bank & Trust Company	Marion	278,686	178,449	27.66	2,610	1.32	0.15	1.08	0.00	5.43	0.11	6.62
104	SouthFirst Bank	Sylacauga	80,999	55,216	34.54	1,234	1.77	0.14	0.10	0.00	6.53	0.16	6.79
105	Peoples Bank of Red Level	Red Level	14,968	5,978	4.05	-	1.37	0.66	5.00	0.13	1.27	0.82	7.22
106	Merchants & Farmers Bank	Eutaw	69,114	48,680	22.96	210	1.05	0.39	2.78	0.00	3.70	0.78	7.26
107	EvaBank	Cullman	378,216	289,426	16.94	705	2.07	0.28	1.05	0.00	6.13	0.30	7.48
108	Citizens Bank of Fayette	Fayette	190,167	42,211	6.76	100	1.19	0.04	0.54	1.05	5.51	0.44	7.54
109	Merit Bank	Huntsville	46,571	11,899	2.20	199	0.00	0.02	3.92	0.81	2.73	0.20	7.66
110	Farmers & Merchants Bank	Waterloo	85,949	6,472	2.54	-	3.97	0.05	1.07	1.22	6.33	(0.14)	8.48
111	Bank of Evergreen	Evergreen	59,183	36,101	24.17	72	2.14	0.51	2.50	0.01	5.98	0.20	8.69
112	Community Bank & Trust	Union Springs	45,898	17,493	23.48	623	5.24	0.00	4.73	0.42	5.53	(0.29)	10.39
113	Bank of Brewton	Brewton	50,978	17,212	36.51	523	1.40	(0.23)	1.12	0.00	23.09	0.00	24.21
114	Alamerica Bank	Birmingham	21,024	12,821	83.15	2,823	1.23	0.00	0.00	4.95	18.97	1.79	25.71
115	Commonwealth National Bank	Mobile	48,774	16,703	52.50	193	2.81	0.84	6.97	1.71	15.60	3.01	27.29
		MEDIAN	184,070	107,270	5.97	168	1.23	0.11	0.67	0.01	1.27	0.11	2.56
		AVERAGE	2,257,157	1,523,911	9.10	1,347	1.36	0.16	1.04	0.17	2.12	0.19	3.52
		HIGH	126,896,000	84,060,000	83.15	68,000	5.24	1.03	6.97	4.95	23.09	3.01	27.29
		LOW	14,968	5,978	0.00	-	0.00	(0.23)	0.00	0.00	0.00	(0.29)	0.00

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun19 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun18 Net Inc (\$000)	LTM Jun17 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	381,070	30,282	7.95	7,795	101	7,293	6,652	2.30	30.65
2	ServisFirst Bank	Birmingham	8,739,936	842,368	9.64	144,214	291	115,116	91,607	2.27	23.06
3	Trinity Bank	Dothan	161,078	16,510	10.25	2,464	82	445	1,399	2.05	20.88
4	Peoples Bank of Alabama	Cullman	823,976	79,284	9.62	13,435	51	185	8,908	1.77	18.99
5	First Bank	Wadley	85,103	9,051	10.64	1,471	61	1,113	1,092	1.82	18.28
6	Friend Bank	Slocomb	133,902	13,076	9.77	2,117	52	1,884	1,483	1.74	18.09
7	First Metro Bank	Muscle Shoals	650,093	76,955	11.84	10,088	85	8,555	7,851	2.06	18.03
8	Robertson Banking Company	Demopolis	324,549	34,353	10.58	5,469	74	4,393	3,893	1.86	17.91
9	Bank Independent	Sheffield	1,671,518	164,018	9.81	22,444	39	15,425	13,023	1.71	17.82
10	SouthPoint Bank	Birmingham	395,648	35,917	9.08	4,676	56	3,484	3,810	1.57	17.65
11	First Southern State Bank	Stevenson	401,933	40,154	9.99	5,070	56	4,627	3,837	1.67	17.45
12	United Bank	Atmore	659,241	60,671	9.20	7,563	39	7,475	4,731	1.48	16.75
13	First Jackson Bank, Inc.	Stevenson	268,579	32,370	12.05	3,870	88	3,019	2,456	1.92	16.69
14	Bryant Bank	Tuscaloosa	1,692,188	173,712	10.27	26,547	110	21,602	18,527	1.69	16.68
15	Merchants Bank of Alabama	Cullman	296,854	30,106	10.14	3,587	43	2,165	1,836	1.58	16.62
16	HNB First Bank	Headland	154,466	15,822	10.24	2,238	64	1,696	1,150	1.61	16.01
17	CCB Community Bank	Andalusia	514,119	56,102	10.91	8,281	77	8,124	7,985	1.76	15.98
18	Central State Bank	Calera	322,693	35,020	10.85	4,924	72	4,377	3,562	1.69	15.86
19	PeoplesTrust Bank	Hamilton	101,294	12,624	12.46	1,393	50	1,084	834	1.81	15.56
20	Premier Bank of the South	Cullman	195,730	18,130	9.26	2,445	36	2,145	1,813	1.35	15.08
21	HomeTown Bank of Alabama	Oneonta	377,014	53,698	14.24	6,081	100	5,439	5,999	2.17	15.00
22	EvaBank	Cullman	378,216	98,919	26.15	10,740	125	10,774	8,353	3.63	14.57
23	Traditions Bank	Cullman	373,196	38,357	10.28	4,103	55	3,433	3,090	1.47	14.50
24	Oakworth Capital Bank	Birmingham	622,041	73,999	11.90	8,032	89	5,829	4,920	1.64	14.27
25	Peoples Bank of Greensboro	Greensboro	90,748	8,450	9.31	1,057	56	1,114	1,357	1.20	14.20
26	Cheaha Bank	Oxford	207,692	26,654	12.83	3,186	71	3,122	3,267	1.87	14.18
27	First Bank of Alabama	Talladega	552,910	75,507	13.66	8,167	94	7,566	6,335	1.87	14.10
28	First Southern Bank	Florence	253,436	24,769	9.77	2,285	37	704	1,734	1.36	14.00
29	Regions Bank	Birmingham	126,896,000	16,485,000	12.99	1,745,851	89	1,574,535	1,368,274	1.75	13.80
30	First Citizens Bank	Luverne	245,587	34,234	13.94	3,470	55	1,892	2,748	1.79	13.66
31	PrimeSouth Bank	Tallassee	246,679	26,247	10.64	2,616	67	2,153	1,949	1.36	13.44
32	Peoples Independent Bank	Boaz	299,800	34,363	11.46	3,988	49	3,003	2,874	1.37	13.28
33	NobleBank & Trust	Anniston	260,477	27,172	10.43	2,801	47	2,046	1,659	1.29	13.17
34	AuburnBank	Auburn	840,083	92,472	11.01	9,253	57	8,590	7,521	1.40	13.16
35	North Alabama Bank	Hazel Green	108,875	13,965	12.83	1,555	38	420	781	1.71	13.04
36	Metro Bank	Pell City	748,057	115,544	15.45	11,229	66	9,329	8,139	1.93	12.72
37	Vantage Bank of Alabama	Albertville	129,695	17,899	13.80	1,689	58	1,377	1,333	1.72	12.69
38	Pinnacle Bank	Jasper	230,128	30,626	13.31	2,888	56	2,558	2,274	1.59	12.60
39	FNB Bank	Scottsboro	669,232	82,471	12.32	7,617	47	5,859	4,514	1.45	12.37
40	Southern States Bank	Anniston	959,470	105,072	10.95	9,255	72	6,422	6,626	1.38	12.23
41	Bank of Vernon	Vernon	159,361	25,585	16.05	2,370	74	1,693	920	2.00	12.09
42	Town-Country National Bank	Camden	110,670	20,359	18.40	2,168	66	2,066	1,907	2.13	12.01
43	Citizens Bank	Greensboro	94,991	14,123	14.87	1,180	84	1,197	1,188	1.63	11.96
44	Citizens Bank & Trust	Guntersville	517,977	52,597	10.15	5,338	47	3,990	3,393	1.09	11.83
45	Southern Independent Bank	Opp	240,374	28,888	12.02	2,403	63	1,650	1,651	1.33	11.70
46	River Bank & Trust	Prattville	1,117,153	134,687	12.06	10,700	56	8,808	8,730	1.35	11.53
47	Community Neighbor Bank	Camden	105,413	16,056	15.23	1,462	38	1,137	1,027	1.70	11.49
48	Samson Banking Company, Inc.	Samson	81,692	11,173	13.68	1,126	51	991	722	1.51	11.48
49	Troy Bank & Trust Company	Troy	928,091	108,426	11.68	9,760	71	12,243	9,075	1.33	11.43
50	FirstState Bank	Lineville	240,970	29,975	12.44	2,785	52	2,081	2,255	1.39	11.39
51	West Alabama Bank & Trust	Reform	631,420	86,970	13.77	7,479	48	5,979	6,691	1.53	11.34
52	Bank of York	York	99,485	11,223	11.28	1,084	45	939	752	1.12	11.25
53	First State Bank, DeKalb County	Fort Payne	185,568	22,926	12.35	1,636	28	1,250	1,216	1.31	11.21
54	First Bank of Boaz	Boaz	238,956	43,491	18.20	3,663	136	4,314	3,214	1.90	11.07
55	Brantley Bank & Trust Co.	Brantley	69,794	10,989	15.74	916	48	608	731	1.57	10.79
56	Peoples Bank of Red Level	Red Level	14,968	1,990	13.30	155	26	185	147	1.35	10.79
57	Cullman Savings Bank (MHC)	Cullman	298,483	46,654	15.63	3,802	79	3,176	2,889	1.63	10.77
58	First National Bank	Hamilton	287,477	50,746	17.65	4,679	50	4,590	3,776	1.73	10.53
59	Farmers and Merchants Bank	LaFayette	164,068	23,736	14.47	1,901	51	1,473	1,484	1.40	10.48
60	First Community Bank, Cullman	Cullman	124,600	10,081	8.09	753	38	334	438	0.84	9.93
61	MidSouth Bank	Dothan	410,111	50,645	12.35	4,747	44	4,327	3,669	1.22	9.89
62	Progress Bank and Trust	Huntsville	1,199,981	150,921	12.58	11,327	65	8,771	5,899	1.23	9.82
63	Merchants & Farmers Bank	Eutaw	69,114	7,361	10.65	650	23	605	650	1.08	9.80
64	First Fidelity Bank	Fort Payne	99,880	9,525	9.54	703	31	499	436	0.89	9.79
65	Liberty Bank	Geraldine	144,729	16,969	11.72	1,312	25	1,220	802	1.07	9.65
66	Citizens Bank of Winfield	Winfield	241,858	56,962	23.55	4,405	133	4,001	3,739	2.09	9.52
67	Exchange Bank of Alabama	Altoona	284,421	40,409	14.21	2,968	40	3,239	2,339	1.25	9.28
68	Bank of Walker County	Jasper	70,468	7,559	10.73	622	31	229	412	0.93	9.08
69	CB&S Bank, Inc.	Russellville	1,662,347	223,872	13.47	15,656	32	12,023	13,411	1.07	8.92

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun19 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun18 Net Inc (\$000)	LTM Jun17 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	State Bank & Trust	Winfield	242,499	26,641	10.99	1,983	35	1,834	1,676	0.88	8.66
71	Bank of Evergreen	Evergreen	59,183	8,180	13.82	545	36	356	663	1.11	8.66
72	Farmers & Merchants Bank	Piedmont	223,991	30,774	13.74	2,067	42	1,415	1,574	1.14	8.63
73	Citizens State Bank	Vernon	70,002	10,803	15.43	803	50	792	206	1.22	8.32
74	First US Bank	Birmingham	776,779	83,436	10.74	4,814	17	359	1,972	0.82	8.14
75	Marion Bank & Trust Company	Marion	278,686	33,164	11.90	2,351	52	1,761	2,143	0.90	8.09
76	Phenix-Girard Bank	Phenix City	195,582	30,637	15.66	2,028	51	1,990	1,738	1.21	8.03
77	Peoples Exchange Bank	Monroeville	69,727	10,182	14.60	591	22	409	253	1.13	7.84
78	Small Town Bank	Wedowee	240,612	39,470	16.40	2,348	43	3,664	2,420	1.25	7.57
79	Sweet Water State Bank	Sweet Water	99,833	11,111	11.13	806	25	879	994	0.84	7.48
80	Commercial Bank of Ozark	Ozark	92,009	8,182	8.89	525	24	359	300	0.57	7.28
81	Citizens' Bank, Inc.	Robertsdale	108,451	13,392	12.35	884	26	780	759	0.85	7.24
82	AmeriFirst Bank	Union Springs	184,070	21,022	11.42	1,139	25	1,482	705	0.73	7.14
83	Community Spirit Bank	Red Bay	148,500	16,285	10.97	992	26	1,329	1,164	0.74	6.95
84	Valley State Bank	Russellville	123,168	22,066	17.92	1,187	44	896	781	1.17	6.85
85	First Cahawba Bank	Selma	120,312	14,284	11.87	706	23	280	619	0.82	6.77
86	BankSouth	Dothan	179,633	36,493	20.32	2,143	93	2,246	2,337	1.32	6.40
87	Citizens Bank	Enterprise	146,057	14,779	10.12	692	23	754	895	0.60	6.30
88	Community Bank & Trust	Union Springs	45,898	3,662	7.98	183	12	86	107	0.40	6.24
89	BBVA USA	Birmingham	90,996,935	12,759,936	14.02	637,656	64	540,363	458,074	0.85	6.16
90	Traders & Farmers Bank	Haleyville	370,697	58,539	15.79	3,103	31	2,703	2,687	0.87	6.04
91	First National Bank of Hartford	Hartford	121,014	17,935	14.82	978	22	1,063	1,000	0.86	6.02
92	Southern Bank Company	Gadsden	98,034	11,256	11.48	470	15	(558)	(786)	0.67	5.93
93	First State Bank of the South, Inc.	Sulligent	102,844	16,788	16.32	761	17	587	860	0.91	5.91
94	First National Bank and Trust	Atmore	163,737	17,457	10.66	905	18	1,135	989	0.65	5.88
95	Union State Bank	Pell City	212,833	15,421	7.25	760	7	278	(443)	0.36	5.74
96	First Federal Bank, A FSB	Tuscaloosa	133,847	13,558	10.13	718	7	(110)	265	0.61	5.58
97	First National Bank, Brundidge	Brundidge	85,137	14,462	16.99	585	24	278	575	0.88	5.33
98	First Bank of Linden	Linden	78,616	11,960	15.21	577	44	654	783	0.78	5.28
99	Bank of Moundville	Moundville	88,311	8,775	9.94	320	27	221	446	0.42	4.99
100	Security Federal Savings Bank	Jasper	35,368	4,647	13.14	215	18	151	141	0.59	4.98
101	Citizens Bank of Fayette	Fayette	190,167	40,492	21.29	1,668	67	1,713	1,616	0.94	4.77
102	Farmers & Merchants Bank	Waterloo	85,949	18,996	22.10	672	75	658	872	0.85	4.16
103	First Financial Bank	Bessemer	166,836	16,315	9.78	628	9	1,240	1,093	0.39	4.07
104	First National Bank of Dozier	Dozier	33,459	5,247	15.68	189	27	132	251	0.58	4.01
105	Bank of Brewton	Brewton	50,978	10,975	21.53	384	19	347	567	0.82	3.87
106	SunSouth Bank	Dothan	109,970	7,618	6.93	228	11	338	(1,296)	0.19	3.35
107	Escambia County Bank	Flomaton	73,657	11,684	15.86	352	20	589	219	0.45	3.07
108	Millennial Bank	Leeds	76,095	9,589	12.60	180	12	(606)	(611)	0.27	2.03
109	First Progressive Bank	Brewton	30,073	8,298	27.59	26	3	125	25	0.12	0.43
110	SouthFirst Bank	Sylacauga	80,999	9,696	11.97	(102)	(3)	161	408	(0.20)	(1.72)
111	CommerceOne Bank	Birmingham	166,694	46,061	27.63	(1,634)	(71)	NA	NA	(1.22)	(3.54)
112	22nd State Bank	Louisville	141,721	13,666	9.64	(1,066)	(27)	331	783	(0.76)	(8.06)
113	Commonwealth National Bank	Mobile	48,774	5,093	10.44	(419)	(28)	(93)	87	(0.86)	(10.55)
114	Alamerica Bank	Birmingham	21,024	4,175	19.86	(934)	(117)	(798)	340	(3.83)	(20.30)
115	Merit Bank	Huntsville	46,571	19,973	42.89	(1,500)	(65)	97	109	(5.27)	(27.94)
	MEDIAN		184,070	23,736	12.06	2,067	47	1,478	1,529	1.29	10.53
	AVERAGE		2,257,157	297,131	13.35	25,271	46	22,251	19,334	1.12	9.69
	HIGH		126,896,000	16,485,000	42.89	1,745,851	291	1,574,535	1,368,274	3.63	30.65
	LOW		14,968	1,990	6.93	(1,634)	(117)	(798)	(1,296)	(5.27)	(27.94)