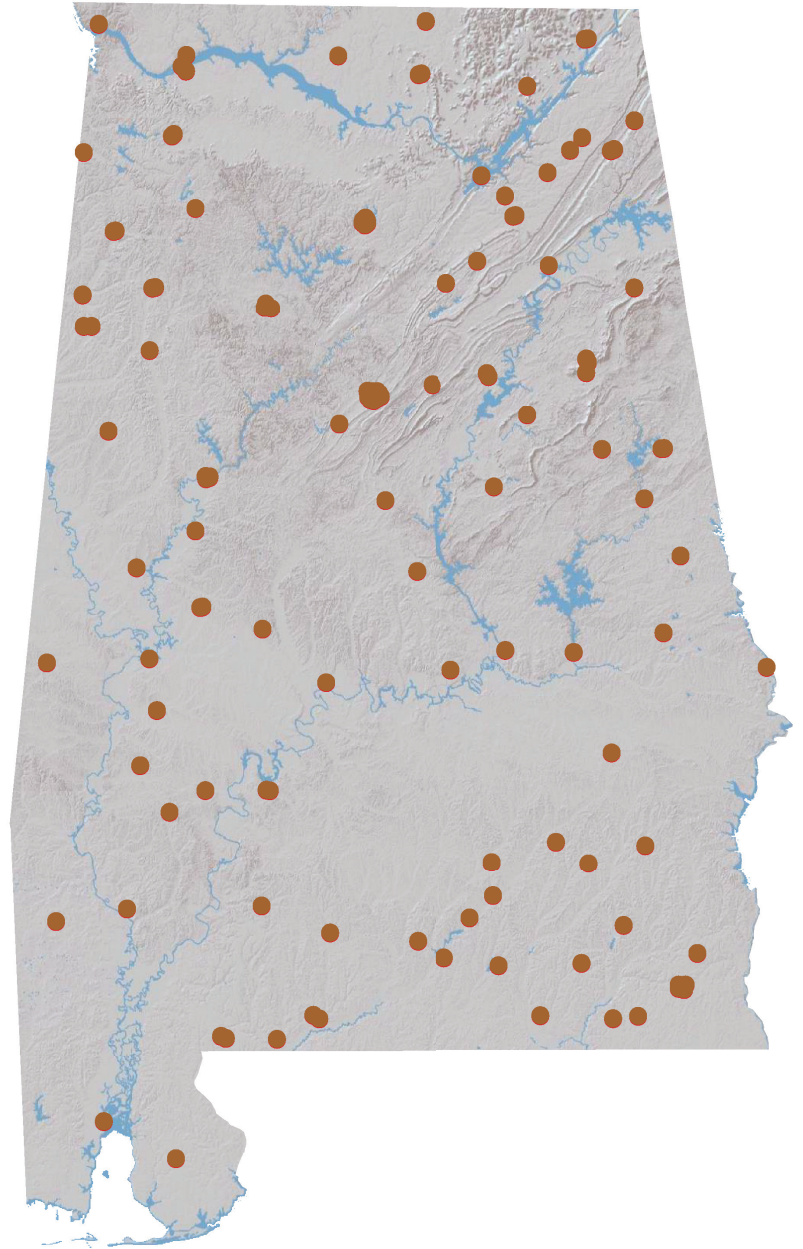


Banking Almanac: Alabama

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



Porter White & Company

Investment Bankers Since 1975

TABLE OF CONTENTS

I. Alphabetical

City
Year Established
Charter Type
Corporation Type
Parent
Total Assets
Equity / Assets
After-Tax Return on Average Assets
After-Tax Return on Average Equity
Nonperforming Assets to Total Assets

II. Total Assets

City
Total Loans
Total Deposits
Total Equity
Tier 1 Leverage Ratio
Number of Offices
Number of Employees
Assets per Employee
Assets per Office
Deposits per Office
Total Assets

III. Net Interest Margin

City
Total Assets
Loans / Deposits
Securities / Assets
Loan Growth
Deposit Growth
Yield on Loans
Yield on Securities (TE)
Cost of Funds
Net Interest Margin (TE)

IV. Non-Interest Income

City
Net Income
Non Interest Income
Service Charges / Average Assets
Gain on Sale of Loans / Average Assets
Gain on Sale of OREO / Average Assets
Other Non Interest Income / Average Assets
Total Non Interest Income / Average Assets

V. Non-Interest Expense

City
Total Assets
Assets per Employee
Efficiency Ratio
Personnel Expense / Average Assets
Occupancy Expense / Average Assets
Other Non Interest Expense / Average Assets
Total Non Interest Expense / Average Assets

VI. Asset Quality

City
Total Assets
Gross Loans
Adjusted Texas Ratio
Other Real Estate Owned
Reserve for Loan Losses / Gross Loans
Provision Expense / Average Assets
Adjusted Loans 30-89 Days Past Due / Gross Loans
Adjusted Loans 90+ Days Past Due / Gross Loans
Adj. Nonperforming Loans + Adj. OREO / Gross Loans + OREO
Net Charge-offs / Average Loans
Asset Quality Score

VII. Pre-Tax Return on Average Equity

City
Total Assets
Total Equity
Equity / Assets
Net Income for Twelve Months Ended December 31, 2019
Net Income per Employee
Net Income for Twelve Months Ended December 31, 2018
Net Income for Twelve Months Ended December 31, 2017
Pre-Tax Return on Average Assets
Pre-Tax Return on Average Equity

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 December 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:

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

PORTER WHITE COMMUNITY BANK PRACTICE

MICHAEL STONE, CFA
(205) 458-9137
michael@pwco.com

MIKE MURPHEY
(205) 458-9122
murphey@pwco.com

ALPHABETICAL

							Total Assets (\$000)	Equity / Assets (%)	After- Tax ROAA (%)	After- Tax ROAE (%)	NPA/ Total Assets (%)
Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent					
1	22nd State Bank	Louisville	1917	ST-Bank	S-corp	FEB Bancshares, Inc.	140,311	10.47	(0.93)	(9.24)	3.31
2	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	19,584	17.43	(5.35)	(27.99)	13.03
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	184,178	10.89	0.69	6.31	1.05
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	828,494	11.45	1.16	10.47	0.02
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BancIndependent Incorporated	1,735,234	9.55	1.31	13.47	1.01
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		47,677	22.85	0.25	1.10	1.53
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		62,781	13.43	0.73	5.39	3.35
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	92,665	9.49	0.31	3.34	0.38
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	161,991	16.03	1.38	8.53	0.47
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	70,521	11.18	0.71	6.71	2.04
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	182,270	20.28	1.09	5.37	0.06
12	BBVA USA	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	92,657,948	13.41	0.12	0.87	0.79
13	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	69,967	15.20	1.27	8.27	0.15
14	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,839,058	9.69	1.21	11.82	0.27
15	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	1,898,751	12.39	0.99	7.93	1.30
16	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	496,366	11.49	1.35	12.07	0.97
17	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	330,753	11.23	1.43	13.16	0.11
18	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	209,300	13.42	1.45	10.87	0.31
19	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	149,386	10.44	1.05	10.71	1.84
20	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	95,017	14.39	1.19	8.24	0.17
21	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	559,608	9.99	1.14	11.56	0.32
22	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	190,437	21.08	0.84	4.03	1.15
23	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	266,727	21.13	1.69	7.27	0.73
24	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	107,444	12.63	0.47	3.83	3.07
25	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	72,082	15.08	0.97	6.34	0.00
26	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		241,256	19.38	0.18	0.66	0.00
27	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	93,907	8.83	0.57	6.54	1.24
28	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	49,791	10.65	0.06	0.65	3.44
29	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	48,528	7.80	0.55	7.32	2.37
30	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	104,096	14.74	1.39	9.19	1.07
31	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	152,607	10.65	0.59	5.41	1.17
32	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	296,610	16.09	1.28	8.21	0.98
33	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		73,283	16.13	0.31	2.01	1.13
34	EvaBank	Cullman	1986	ST-Bank	C-corp		382,838	26.88	2.55	9.48	4.83
35	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	283,418	14.87	1.07	7.56	0.39
36	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		91,505	20.55	0.84	3.93	0.33
37	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	256,550	12.36	1.01	7.50	0.33
38	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	171,311	14.09	1.21	8.54	0.72
39	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	89,620	10.16	1.58	15.18	0.80
40	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	578,156	13.54	1.56	11.37	1.22
41	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	232,902	19.15	1.52	8.30	0.03
42	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	80,480	14.91	0.69	4.58	0.49
43	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		129,964	11.23	0.68	5.87	0.31
44	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	245,886	14.38	1.49	10.75	0.68
45	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	394,595	7.88	1.86	23.47	0.49
46	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	128,825	8.16	0.74	8.91	0.59
47	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	132,336	10.94	1.29	11.88	1.63
48	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	102,917	9.64	0.68	7.23	0.57
49	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	169,024	9.06	0.02	0.17	0.54
50	First Jackson Bank, Inc.	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	279,232	12.33	1.52	12.52	0.63
51	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	684,430	11.47	1.55	13.29	0.09
52	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	295,787	17.81	1.48	8.44	0.04
53	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	157,662	11.46	0.75	6.63	1.44
54	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	89,665	16.36	0.61	3.55	0.53
55	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	34,975	15.03	0.40	2.64	0.00
56	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	121,848	15.02	0.73	4.98	1.19
57	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		30,101	27.83	0.21	0.74	1.26
58	First Southern Bank	Florence	1935	ST-Bank	C-corp	FSB, LLC	276,719	9.51	1.09	11.18	0.39
59	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	554,959	10.84	1.16	12.05	0.37
60	First State Bank, DeKalb County	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	200,650	12.00	1.23	10.17	0.55
61	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	107,859	15.56	0.77	4.82	0.18
62	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	788,490	10.68	0.70	6.66	0.62
63	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	252,275	12.10	1.15	9.25	0.48
64	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	674,329	12.65	1.16	9.32	1.36
65	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	134,153	9.62	1.45	14.90	0.44
66	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	163,632	9.76	1.24	12.20	0.39
67	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	397,767	14.27	1.49	10.31	0.87
68	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	148,466	11.62	0.81	7.08	0.43

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	Marion Bank and Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	283,338	11.85	0.90	7.70	4.17
70	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	77,494	9.55	0.85	7.92	1.67
71	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	295,738	10.66	1.26	12.37	0.90
72	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Bancorporation, Inc.	83,360	23.33	(3.11)	(10.77)	0.82
73	Metro Bank	Pell City	1989	ST-Bank	C-corp		763,507	15.58	1.63	10.56	1.13
74	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	426,453	11.97	0.62	5.03	0.26
75	Millennial Bank	Leeds	1997	ST-Bank	C-corp		78,079	12.48	0.42	3.36	0.00
76	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	267,338	9.84	0.50	5.00	1.24
77	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	118,042	11.30	1.09	8.74	0.57
78	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	717,746	10.51	1.26	10.93	0.00
79	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	824,962	10.16	1.36	13.94	1.39
80	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	90,986	9.32	0.91	10.05	0.64
81	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	14,929	12.75	1.01	7.76	2.32
82	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	69,897	15.04	0.98	6.67	1.00
83	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	303,714	11.32	1.32	11.81	0.72
84	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	103,685	12.86	1.34	10.87	1.15
85	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	196,386	15.97	1.13	7.21	1.57
86	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	230,312	13.32	1.32	9.96	0.07
87	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	207,317	9.05	1.03	11.20	0.83
88	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,208,529	12.94	0.99	7.73	0.31
89	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	125,641,000	13.07	1.44	10.95	0.82
90	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	1,364,103	12.31	1.24	10.26	0.49
91	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	327,866	10.14	1.45	13.89	0.14
92	Samson Banking Company	Samson	1930	ST-Bank	S-corp		81,106	14.34	1.24	9.04	0.00
93	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	36,698	12.82	0.35	2.75	0.00
94	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	8,946,415	10.12	1.76	18.08	0.43
95	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	98,825	11.54	0.43	3.69	1.30
96	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	252,696	11.07	1.03	8.70	0.66
97	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	1,095,493	12.62	0.62	5.29	1.84
98	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	76,911	12.80	(0.02)	(0.14)	3.22
99	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	410,115	9.49	1.33	14.37	0.12
100	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	245,901	11.01	0.73	6.90	0.88
101	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	111,730	7.04	0.12	1.87	0.69
102	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	99,888	11.46	0.67	5.87	2.91
103	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		111,439	18.56	1.87	10.13	1.09
104	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	366,379	16.32	0.77	4.93	0.70
105	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	376,949	10.66	1.29	12.45	1.15
106	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henders	898,845	12.06	1.03	8.88	1.74
107	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	211,879	7.59	0.59	8.19	1.74
108	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	711,540	9.58	1.36	14.96	0.59
109	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	126,762	17.82	0.89	5.15	0.06
110	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	644,050	13.94	1.15	8.28	0.75
MEDIAN							193,412	12.21	1.03	8.20	0.71
AVERAGE							2,372,640	13.08	0.89	7.53	1.06
HIGH							125,641,000	27.83	2.55	23.47	13.03
LOW							14,929	7.04	(5.35)	(27.99)	0.00

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
1	Regions Bank	Birmingham	83,600,000	99,836,000	16,421,000	10.24	1,443	19,496	6,444	87,069	69,186	125,641,000
2	BBVA USA	Birmingham	64,058,915	75,309,801	12,428,503	8.98	641	9,972	9,292	144,552	117,488	92,657,948
3	ServisFirst Bank	Birmingham	7,267,763	7,540,504	904,958	9.83	20	505	17,716	447,321	377,025	8,946,415
4	CB&S Bank, Inc.	Russellville	941,679	1,593,938	235,173	10.83	55	517	3,673	34,523	28,981	1,898,751
5	Bryant Bank	Tuscaloosa	1,029,815	1,475,949	178,155	9.99	15	248	7,416	122,604	98,397	1,839,058
6	Bank Independent	Sheffield	1,255,565	1,431,534	165,665	9.21	29	609	2,849	59,836	49,363	1,735,234
7	River Bank & Trust	Prattville	912,070	1,177,634	167,967	10.95	18	223	6,117	75,784	65,424	1,364,103
8	Progress Bank and Trust	Huntsville	965,198	1,013,458	156,371	11.82	9	179	6,752	134,281	112,606	1,208,529
9	Southern States Bank	Anniston	840,199	951,124	138,275	10.84	15	182	6,019	73,033	63,408	1,095,493
10	Troy Bank & Trust Company	Troy	562,089	782,061	108,362	11.12	11	145	6,199	81,713	71,096	898,845
11	AuburnBank	Auburn	463,103	728,271	94,838	11.23	8	163	5,083	103,562	91,034	828,494
12	Peoples Bank of Alabama	Cullman	615,789	717,178	83,851	9.64	27	263	3,137	30,554	26,562	824,962
13	First US Bank	Birmingham	551,005	684,136	84,186	9.61	20	280	2,816	39,425	34,207	788,490
14	Metro Bank	Pell City	447,180	640,786	118,975	15.60	9	165	4,627	84,834	71,198	763,507
15	Oakworth Capital Bank	Birmingham	543,170	634,784	75,446	10.99	2	94	7,636	358,873	317,392	717,746
16	United Bank	Atmore	455,068	627,735	68,132	9.60	21	199	3,576	33,883	29,892	711,540
17	First Metro Bank	Muscle Shoals	420,192	603,143	78,511	11.64	10	121	5,656	68,443	60,314	684,430
18	FNB Bank	Scottsboro	475,549	583,807	85,283	10.97	16	162	4,163	42,146	36,488	674,329
19	West Alabama Bank & Trust	Reform	396,498	525,425	89,765	12.90	15	159	4,051	42,937	35,028	644,050
20	First Bank of Alabama	Talladega	369,077	492,718	78,271	12.87	7	91	6,353	82,594	70,388	578,156
21	Citizens Bank & Trust	Guntersville	359,075	476,600	55,923	9.87	8	113	4,952	69,951	59,575	559,608
22	First Southern State Bank	Stevenson	319,881	490,022	60,181	9.94	10	117	4,743	55,496	49,002	554,959
23	CCB Community Bank	Andalusia	421,597	413,589	57,033	11.36	4	111	4,472	124,092	103,397	496,366
24	MidSouth Bank	Dothan	261,873	374,808	51,045	12.19	10	106	4,023	42,645	37,481	426,453
25	SouthPoint Bank	Birmingham	344,326	368,271	38,915	9.43	4	85	4,825	102,529	92,068	410,115
26	HomeTown Bank of Alabama	Oneonta	267,847	329,922	56,743	14.30	5	60	6,629	79,553	65,984	397,767
27	First Comm. Bank of Central AL	Wetumpka	258,462	359,833	31,095	8.13	7	81	4,872	56,371	51,405	394,595
28	EvaBank	Cullman	292,838	257,784	102,920	24.87	8	87	4,400	47,855	32,223	382,838
29	Traditions Bank	Cullman	304,041	333,387	40,170	10.68	6	75	5,026	62,825	55,565	376,949
30	Traders & Farmers Bank	Haleyville	164,523	288,635	59,782	16.25	9	101	3,628	40,709	32,071	366,379
31	Central State Bank	Calera	214,189	289,615	37,159	11.27	5	72	4,594	66,151	57,923	330,753
32	Robertson Banking Company	Demopolis	256,634	284,209	33,231	10.00	7	76	4,314	46,838	40,601	327,866
33	Peoples Independent Bank	Boaz	141,283	266,007	34,380	9.91	9	83	3,659	33,746	29,556	303,714
34	Cullman Savings Bank (MHC)	Cullman	249,860	193,252	47,727	15.86	4	49	6,053	74,153	48,313	296,610
35	First National Bank	Hamilton	118,489	242,585	52,671	18.10	7	92	3,215	42,255	34,655	295,787
36	Merchants Bank of Alabama	Cullman	178,769	262,660	31,517	10.40	5	82	3,607	59,148	52,532	295,738
37	Exchange Bank of Alabama	Altoona	190,959	238,635	42,133	14.60	5	74	3,830	56,684	47,727	283,418
38	Marion Bank and Trust Company	Marion	172,724	235,465	33,575	10.93	4	44	6,440	70,835	58,866	283,338
39	First Jackson Bank, Inc.	Stevenson	196,604	226,926	34,417	12.38	6	44	6,346	46,539	37,821	279,232
40	First Southern Bank	Florence	217,367	249,836	26,317	9.61	5	62	4,463	55,344	49,967	276,719
41	NobleBank & Trust	Anniston	177,891	240,303	26,308	9.91	5	66	4,051	53,468	48,061	267,338
42	Citizens Bank of Winfield	Winfield	55,362	140,266	56,347	21.24	1	34	7,845	266,727	140,266	266,727
43	Farmers & Merchants Bank	Piedmont	128,892	222,888	31,717	13.11	4	50	5,131	64,138	55,722	256,550
44	Southern Independent Bank	Opp	130,877	205,003	27,977	11.26	3	39	6,479	84,232	68,334	252,696
45	FirstState Bank	Lineville	135,114	210,233	30,528	12.03	3	58	4,350	84,092	70,078	252,275
46	State Bank & Trust	Winfield	88,216	204,259	27,070	10.77	4	54	4,554	61,475	51,065	245,901
47	First Citizens Bank	Luverne	151,242	196,862	35,361	13.98	5	64	3,842	49,177	39,372	245,886
48	CommerceOne Bank	Birmingham	175,339	193,002	46,747	23.65	1	26	9,279	241,256	193,002	241,256
49	First Bank of Boaz	Boaz	59,278	167,039	44,605	17.91	1	27	8,626	232,902	167,039	232,902
50	Pinnacle Bank	Jasper	104,103	197,441	30,681	12.61	7	52	4,429	32,902	28,206	230,312
51	Union State Bank	Pell City	84,956	195,192	16,087	7.73	13	117	1,811	16,298	15,015	211,879
52	Cheaha Bank	Oxford	121,044	178,969	28,090	13.03	4	42	4,983	52,325	44,742	209,300
53	Premier Bank of the South	Cullman	136,107	187,216	18,753	9.36	9	67	3,094	23,035	20,802	207,317
54	First State Bank, DeKalb County	Fort Payne	113,523	175,384	24,087	10.96	5	56	3,583	40,130	35,077	200,650
55	Phenix-Girard Bank	Phenix City	71,460	159,762	31,359	15.99	4	40	4,910	49,097	39,941	196,386
56	Citizens Bank of Fayette	Fayette	39,143	145,406	40,153	20.42	2	25	7,617	95,219	72,703	190,437
57	AmeriFirst Bank	Montgomery	140,593	154,225	20,060	10.61	5	45	4,093	36,836	30,845	184,178
58	BankSouth	Dothan	135,351	144,645	36,958	20.11	2	22	8,285	91,135	72,323	182,270
59	Farmers and Merchants Bank	LaFayette	67,954	145,801	24,144	13.84	3	38	4,508	57,104	48,600	171,311
60	First Financial Bank	Bessemer	80,185	153,238	15,319	9.14	8	71	2,381	21,128	19,155	169,024
61	HNB First Bank	Headland	116,085	145,132	15,973	9.91	3	35	4,675	54,544	48,377	163,632
62	Bank of Vernon	Vernon	115,530	135,323	25,971	15.75	4	37	4,378	40,498	33,831	161,991
63	First National Bank and Trust	Atmore	101,850	139,019	18,062	11.65	4	49	3,218	39,416	34,755	157,662
64	Community Spirit Bank	Red Bay	103,323	131,660	16,252	10.48	5	38	4,016	30,521	26,332	152,607
65	Citizens Bank	Enterprise	109,153	133,323	15,591	10.34	2	30	4,980	74,693	66,662	149,386
66	Liberty Bank	Geraldine	83,505	130,923	17,256	11.33	6	54	2,749	24,744	21,821	148,466
67	22nd State Bank	Louisville	99,420	110,275	14,694	10.79	5	43	3,263	28,062	22,055	140,311
68	Friend Bank	Slocomb	87,627	120,486	12,906	9.43	5	41	3,272	26,831	24,097	134,153
69	First Federal Bank, A FSB	Tuscaloosa	109,933	91,137	14,476	11.14	3	102	1,297	44,112	30,379	132,336

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
70	First Cahawba Bank	Selma	89,627	115,058	14,596	11.22	4	30	4,332	32,491	28,765	129,964
71	First Comm. Bank, Cullman	Cullman	103,747	97,894	10,510	8.29	1	20	6,441	128,825	97,894	128,825
72	Valley State Bank	Russellville	68,187	103,734	22,587	17.57	3	27	4,695	42,254	34,578	126,762
73	First National Bank of Hartford	Hartford	72,055	102,195	18,298	15.00	3	50	2,437	40,616	34,065	121,848
74	North Alabama Bank	Hazel Green	80,458	103,148	13,334	9.91	4	39	3,027	29,511	25,787	118,042
75	SunSouth Bank	Dothan	62,459	95,977	7,866	7.01	2	19	5,881	55,865	47,989	111,730
76	Town-Country National Bank	Camden	71,814	89,458	20,686	18.64	1	34	3,278	111,439	89,458	111,439
77	First State Bank of the South	Sulligent	43,388	89,271	16,780	15.56	5	43	2,508	21,572	17,854	107,859
78	Citizens' Bank, Inc.	Robertsdale	69,658	93,223	13,573	12.54	3	35	3,070	35,815	31,074	107,444
79	Community Neighbor Bank	Camden	66,544	88,593	15,346	14.68	3	37	2,813	34,699	29,531	104,096
80	PeoplesTrust Bank	Hamilton	74,387	89,533	13,337	12.26	3	27	3,840	34,562	29,844	103,685
81	First Fidelity Bank	Fort Payne	47,067	92,593	9,926	9.65	3	22	4,678	34,306	30,864	102,917
82	Sweet Water State Bank	Sweet Water	65,577	86,478	11,448	11.62	4	31	3,222	24,972	21,620	99,888
83	Southern Bank Company	Gadsden	57,394	84,923	11,408	10.85	4	30	3,294	24,706	21,231	98,825
84	Citizens Bank	Greensboro	42,194	78,261	13,671	13.86	1	14	6,787	95,017	78,261	95,017
85	Commercial Bank of Ozark	Ozark	48,331	84,530	8,293	8.67	2	21	4,472	46,954	42,265	93,907
86	Bank of Moundville	Moundville	25,351	77,940	8,796	9.66	1	13	7,128	92,665	77,940	92,665
87	Farmers & Merchants Bank	Waterloo	6,222	71,994	18,801	20.55	2	9	10,167	45,753	35,997	91,505
88	Peoples Bank of Greensboro	Greensboro	50,737	78,808	8,478	9.33	1	18	5,055	90,986	78,808	90,986
89	First National Bank, Brundidge	Brundidge	55,625	73,748	14,668	17.15	2	26	3,449	44,833	36,874	89,665
90	First Bank	Wadley	32,069	80,116	9,101	9.16	5	26	3,447	17,924	16,023	89,620
91	Merit Bank	Huntsville	31,082	63,831	19,448	25.35	4	30	2,779	20,840	15,958	83,360
92	Samson Banking Company	Samson	35,870	69,326	11,632	14.00	2	22	3,687	40,553	34,663	81,106
93	First Bank of Linden	Linden	30,138	68,319	12,003	14.38	1	13	6,191	80,480	68,319	80,480
94	Millennial Bank	Leeds	51,977	67,997	9,742	11.79	1	15	5,205	78,079	67,997	78,079
95	Merchants & Farmers Bank	Eutaw	46,818	69,641	7,402	10.08	2	29	2,672	38,747	34,821	77,494
96	SouthFirst Bank	Sylacauga	52,401	66,181	9,844	12.61	3	30	2,564	25,637	22,060	76,911
97	Escambia County Bank	Flomaton	27,984	61,309	11,824	15.66	1	18	4,071	73,283	61,309	73,283
98	Citizens State Bank	Vernon	26,450	46,907	10,867	15.07	2	16	4,505	36,041	23,454	72,082
99	Bank of Walker County	Jasper	56,950	62,481	7,887	11.12	1	20	3,526	70,521	62,481	70,521
100	Brantley Bank & Trust Co.	Brantley	32,964	58,174	10,632	14.45	2	18	3,887	34,984	29,087	69,967
101	Peoples Exchange Bank	Monroeville	50,011	59,245	10,512	14.65	1	27	2,589	69,897	59,245	69,897
102	Bank of Evergreen	Evergreen	34,899	54,145	8,433	13.49	1	15	4,185	62,781	54,145	62,781
103	Commonwealth National Bank	Mobile	16,642	43,663	5,301	10.61	2	15	3,319	24,896	21,832	49,791
104	Community Bank & Trust	Union Springs	17,821	44,623	3,785	8.56	1	14	3,466	48,528	44,623	48,528
105	Bank of Brewton	Brewton	17,176	36,652	10,892	23.29	2	20	2,384	23,839	18,326	47,677
106	Security Federal Savings Bank	Jasper	14,989	28,104	4,705	13.46	1	10	3,670	36,698	28,104	36,698
107	First National Bank of Dozier	Dozier	8,021	28,958	5,255	14.75	1	7	4,996	34,975	28,958	34,975
108	First Progressive Bank	Brewton	8,565	21,707	8,377	27.81	1	10	3,010	30,101	21,707	30,101
109	Alamerica Bank	Birmingham	11,979	15,661	3,414	15.56	1	7	2,798	19,584	15,661	19,584
110	Peoples Bank of Red Level	Red Level	5,989	12,988	1,903	12.55	1	6	2,488	14,929	12,988	14,929
MEDIAN			106,628	153,732	25,058	11.35	4	44	4,341	48,812	41,433	193,412
AVERAGE			1,600,327	1,919,489	308,250	12.82	25	343	4,685	66,808	55,121	2,372,640
HIGH			83,600,000	99,836,000	16,421,000	27.81	1,443	19,496	17,716	447,321	377,025	125,641,000
LOW			5,989	12,988	1,903	7.01	1	6	1,297	14,929	12,988	14,929

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	382,838	113.6	20.8	1.01	(3.08)	8.11	4.64	1.57	6.15
2	Traditions Bank	Cullman	376,949	91.2	6.3	6.98	6.56	7.12	2.71	0.80	5.82
3	North Alabama Bank	Hazel Green	118,042	78.0	5.8	15.51	18.99	7.67	2.60	0.97	5.58
4	Peoples Bank of Red Level	Red Level	14,929	46.1	35.7	2.01	(2.90)	10.82	1.69	0.37	5.51
5	Bank Independent	Sheffield	1,735,234	87.7	2.7	(0.21)	6.18	7.03	2.71	0.79	5.48
6	Millennial Bank	Leeds	78,079	76.4	16.1	14.69	16.44	7.29	2.73	0.91	5.33
7	Sweet Water State Bank	Sweet Water	99,888	75.8	14.5	(5.61)	(1.18)	7.13	2.54	0.83	5.32
8	Town-Country National Bank	Camden	111,439	80.3	26.6	10.03	1.43	7.98	2.62	1.14	5.18
9	First US Bank	Birmingham	788,490	80.5	13.7	5.98	(2.96)	7.51	2.07	0.89	5.17
10	Peoples Exchange Bank	Monroeville	69,897	84.4	18.6	12.28	11.25	6.77	2.53	0.75	5.10
11	Merchants & Farmers Bank	Eutaw	77,494	67.2	17.1	10.37	17.34	6.86	2.96	0.81	5.08
12	Community Neighbor Bank	Camden	104,096	75.1	15.0	6.97	0.31	6.95	2.46	0.63	4.95
13	Southern Bank Company	Gadsden	98,825	67.6	17.1	(10.18)	1.75	8.40	2.41	1.26	4.91
14	First State Bank, DeKalb County	Fort Payne	200,650	64.7	19.7	12.43	9.96	7.29	1.80	0.55	4.89
15	Brantley Bank & Trust Co.	Brantley	69,967	56.7	46.5	6.72	(3.27)	7.27	3.27	0.53	4.75
16	Friend Bank	Slocomb	134,153	72.7	11.2	(6.25)	4.21	6.36	2.34	0.70	4.68
17	Peoples Bank of Alabama	Cullman	824,962	85.9	9.1	0.40	4.00	5.88	2.48	0.72	4.50
18	Premier Bank of the South	Cullman	207,317	72.7	15.1	4.25	7.31	6.25	2.41	0.61	4.49
19	FNB Bank	Scottsboro	674,329	81.5	16.1	0.10	5.88	5.92	2.88	0.65	4.46
20	First Cahawba Bank	Selma	129,964	77.9	10.3	6.22	19.71	5.78	2.37	0.92	4.41
21	First Citizens Bank	Luverne	245,886	76.8	27.7	1.54	(1.45)	6.45	2.59	0.80	4.41
22	First Bank of Alabama	Talladega	578,156	74.9	22.4	9.27	7.37	6.03	3.10	0.78	4.38
23	HomeTown Bank of Alabama	Oneonta	397,767	81.2	18.7	6.67	9.99	6.01	2.80	0.88	4.37
24	Bank of Walker County	Jasper	70,521	91.2	12.6	9.49	(0.44)	5.89	2.13	0.77	4.35
25	Citizens' Bank, Inc.	Robertsdale	107,444	74.7	19.0	(2.90)	0.87	5.55	2.57	0.43	4.35
26	First National Bank of Hartford	Hartford	121,848	70.5	25.1	3.07	6.02	6.18	3.02	0.81	4.35
27	Community Spirit Bank	Red Bay	152,607	78.5	17.2	4.74	3.29	6.21	2.59	0.94	4.34
28	Liberty Bank	Geraldine	148,466	63.8	28.5	5.98	7.00	6.53	2.91	1.04	4.30
29	CCB Community Bank	Andalusia	496,366	101.9	6.0	2.64	(0.74)	6.02	2.65	1.30	4.28
30	Farmers & Merchants Bank	Piedmont	256,550	57.8	28.4	7.01	15.37	5.95	2.59	0.40	4.23
31	Robertson Banking Company	Demopolis	327,866	90.3	8.5	4.16	9.40	5.56	2.40	0.91	4.21
32	Cheaha Bank	Oxford	209,300	67.6	33.4	6.93	3.21	6.82	2.57	1.06	4.19
33	First Comm. Bank of Central AL	Wetumpka	394,595	71.8	23.5	2.78	4.89	5.80	2.61	0.72	4.17
34	Bank of Evergreen	Evergreen	62,781	64.5	25.9	(7.04)	(0.67)	5.87	2.55	0.65	4.15
35	Central State Bank	Calera	330,753	74.0	14.8	8.14	6.75	6.28	2.33	1.11	4.14
36	NobleBank & Trust	Anniston	267,338	74.0	22.6	9.16	3.99	5.97	2.57	0.80	4.10
37	United Bank	Atmore	711,540	72.5	19.5	11.06	8.80	5.56	2.30	0.45	4.07
38	First Financial Bank	Bessemer	169,024	52.3	34.1	3.63	5.93	5.85	2.36	0.17	4.06
39	AmeriFirst Bank	Montgomery	184,178	91.2	11.2	6.50	3.64	5.38	2.91	0.83	4.05
40	Metro Bank	Pell City	763,507	69.8	27.9	7.53	5.44	5.91	3.01	0.77	4.04
41	PeoplesTrust Bank	Hamilton	103,685	83.1	17.8	6.66	2.18	5.74	2.50	0.98	4.04
42	River Bank & Trust	Prattville	1,364,103	77.5	22.2	27.76	29.58	5.48	2.58	0.69	4.03
43	Merchants Bank of Alabama	Cullman	295,738	68.1	25.2	0.21	2.92	5.59	2.33	0.47	4.01
44	First National Bank	Hamilton	295,787	48.8	37.9	4.01	0.53	6.59	2.43	0.27	4.00
45	Citizens Bank	Enterprise	149,386	81.9	10.9	(6.33)	3.23	5.65	2.45	0.93	3.99
46	Cullman Savings Bank (MHC)	Cullman	296,610	129.3	7.9	2.21	(1.07)	5.41	2.70	1.25	3.97
47	SouthFirst Bank	Sylacauga	76,911	79.2	13.5	2.58	(8.09)	5.47	2.13	0.76	3.97
48	First National Bank, Brundidge	Brundidge	89,665	75.4	14.5	6.17	0.57	5.63	2.02	0.73	3.96
49	First Bank	Wadley	89,620	40.0	47.3	4.09	2.08	6.37	3.29	0.38	3.94
50	Pinnacle Bank	Jasper	230,312	52.7	44.1	(0.75)	5.30	5.64	3.13	0.44	3.94
51	FirstState Bank	Lineville	252,275	64.3	38.2	4.48	12.11	6.48	3.21	1.24	3.93
52	Bank of Vernon	Vernon	161,991	85.4	14.6	(0.11)	9.65	5.88	2.45	1.26	3.92
53	HNB First Bank	Headland	163,632	80.0	10.0	13.53	9.58	5.63	1.84	0.94	3.88
54	MidSouth Bank	Dothan	426,453	69.9	11.9	4.87	1.65	5.47	2.58	0.66	3.86
55	Southern States Bank	Anniston	1,095,493	88.3	5.5	19.35	22.40	5.77	2.46	1.39	3.86
56	First Southern State Bank	Stevenson	554,959	65.3	27.1	40.41	39.42	5.84	2.57	0.90	3.85
57	SouthPoint Bank	Birmingham	410,115	93.5	9.1	12.69	17.29	5.56	2.86	1.49	3.82
58	First State Bank of the South	Sulligent	107,859	48.6	35.3	23.89	6.68	6.84	2.90	0.79	3.81
59	First Jackson Bank, Inc.	Stevenson	279,232	86.6	20.0	7.86	3.83	6.12	2.60	1.73	3.80
60	Citizens Bank & Trust	Guntersville	559,608	75.3	24.5	11.19	8.75	5.58	2.87	0.78	3.78
61	First Southern Bank	Florence	276,719	87.0	7.7	21.30	12.55	5.31	2.33	1.04	3.78
62	Peoples Independent Bank	Boaz	303,714	53.1	36.4	7.30	0.08	6.07	3.10	0.66	3.78
63	Peoples Bank of Greensboro	Greensboro	90,986	64.4	34.4	5.92	8.18	6.41	2.22	0.92	3.77
64	Merit Bank	Huntsville	83,360	48.7	15.8	122.19	150.32	7.27	2.85	0.53	3.74
65	Samson Banking Company	Samson	81,106	51.7	46.5	5.48	2.77	6.55	2.43	0.61	3.71
66	Bank of Brewton	Brewton	47,677	46.9	48.3	(12.64)	(2.14)	5.82	2.54	0.20	3.69
67	Farmers and Merchants Bank	LaFayette	171,311	46.6	48.8	11.87	2.37	6.35	2.84	0.66	3.68
68	Traders & Farmers Bank	Haleyville	366,379	57.0	47.6	(3.17)	0.95	5.74	3.12	0.82	3.67

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	Citizens Bank of Winfield	Winfield	266,727	39.5	71.9	4.69	(1.34)	7.46	3.97	1.42	3.66
70	Commonwealth National Bank	Mobile	49,791	38.1	34.1	(4.26)	(0.12)	6.68	2.28	0.18	3.66
71	First National Bank and Trust	Atmore	157,662	73.3	24.5	14.03	7.18	5.27	2.50	0.67	3.65
72	Oakworth Capital Bank	Birmingham	717,746	85.6	8.5	14.48	17.31	5.19	2.94	1.24	3.64
73	Exchange Bank of Alabama	Altoona	283,418	80.0	23.9	(0.07)	2.53	5.17	2.43	0.78	3.62
74	Commercial Bank of Ozark	Ozark	93,907	57.2	33.3	0.06	(5.28)	4.95	2.32	0.32	3.59
75	First Metro Bank	Muscle Shoals	684,430	69.7	22.2	2.41	7.06	5.43	2.27	0.81	3.59
76	Community Bank & Trust	Union Springs	48,528	39.9	40.6	4.01	0.35	7.10	2.02	0.56	3.58
77	First Bank of Linden	Linden	80,480	44.1	46.0	(5.22)	3.55	6.32	3.02	0.94	3.57
78	ServisFirst Bank	Birmingham	8,946,415	96.4	8.5	11.24	8.89	5.16	2.82	1.11	3.57
79	Alamerica Bank	Birmingham	19,584	76.5	3.0	(19.71)	(10.49)	6.18	1.65	1.49	3.56
80	Bryant Bank	Tuscaloosa	1,839,058	69.8	18.7	2.28	6.45	5.47	2.35	0.77	3.56
81	Union State Bank	Pell City	211,879	43.5	25.9	(4.62)	(4.03)	5.37	2.08	0.19	3.56
82	Security Federal Savings Bank	Jasper	36,698	53.3	14.8	(1.45)	(2.56)	5.79	4.41	0.73	3.55
83	CB&S Bank, Inc.	Russellville	1,898,751	59.1	39.5	23.96	15.60	5.29	3.07	0.75	3.51
84	Regions Bank	Birmingham	125,641,000	83.7	19.3	0.17	3.50	4.64	2.65	0.51	3.51
85	Troy Bank & Trust Company	Troy	898,845	71.9	24.1	(1.74)	5.27	5.75	2.82	1.32	3.51
86	First Comm. Bank, Cullman	Cullman	128,825	106.0	3.5	15.27	4.57	5.31	2.91	1.51	3.47
87	Progress Bank and Trust	Huntsville	1,208,529	95.2	4.6	1.89	7.84	5.19	2.48	1.53	3.46
88	West Alabama Bank & Trust	Reform	644,050	75.5	29.4	1.00	6.13	5.55	2.49	1.17	3.46
89	BankSouth	Dothan	182,270	93.6	21.2	(0.65)	5.55	4.83	2.04	1.00	3.44
90	22nd State Bank	Louisville	140,311	90.2	12.9	(1.44)	(14.78)	5.54	2.71	1.52	3.43
91	CommerceOne Bank	Birmingham	241,256	90.9	6.9	175.32	104.21	5.37	3.13	1.51	3.43
92	Escambia County Bank	Flomaton	73,283	45.6	55.9	3.84	0.95	6.29	2.56	0.68	3.38
93	AuburnBank	Auburn	828,494	63.6	28.5	(2.97)	0.29	4.83	2.48	0.46	3.36
94	Phenix-Girard Bank	Phenix City	196,386	44.7	50.2	(3.89)	7.98	5.67	2.68	0.73	3.34
95	Marion Bank and Trust Company	Marion	283,338	73.4	30.4	0.99	5.85	5.45	2.75	1.46	3.28
96	Citizens Bank	Greensboro	95,017	53.9	44.7	(3.96)	0.36	5.71	2.66	0.90	3.22
97	Valley State Bank	Russellville	126,762	65.7	36.9	13.90	7.76	5.76	2.32	1.44	3.22
98	First Federal Bank, A FSB	Tuscaloosa	132,336	120.6	0.6	5.71	(3.91)	5.11	2.97	1.61	3.20
99	BBVA USA	Birmingham	92,657,948	85.1	14.9	(1.83)	3.86	4.82	2.27	0.97	3.13
100	Southern Independent Bank	Opp	252,696	63.8	31.9	3.42	7.80	5.74	2.69	1.39	3.13
101	First Fidelity Bank	Fort Payne	102,917	50.8	36.4	4.90	2.73	4.89	2.60	0.56	3.11
102	First Bank of Boaz	Boaz	232,902	35.5	70.6	7.00	(1.40)	5.48	3.39	1.03	3.05
103	Citizens Bank of Fayette	Fayette	190,437	26.9	69.0	(10.28)	0.49	6.02	2.96	0.87	2.93
104	First Progressive Bank	Brewton	30,101	39.5	57.4	2.76	(1.02)	4.93	2.11	0.11	2.90
105	First National Bank of Dozier	Dozier	34,975	27.7	51.7	(2.42)	5.75	5.84	2.62	0.54	2.88
106	State Bank & Trust	Winfield	245,901	43.2	60.2	7.14	(5.40)	6.82	2.77	1.60	2.74
107	SunSouth Bank	Dothan	111,730	65.1	33.6	(4.81)	(5.82)	4.61	2.84	1.32	2.59
108	Bank of Moundville	Moundville	92,665	32.5	64.9	8.53	(1.98)	5.71	2.25	0.80	2.52
109	Citizens State Bank	Vernon	72,082	56.4	51.5	8.36	2.76	5.00	2.55	1.40	2.28
110	Farmers & Merchants Bank	Waterloo	91,505	8.6	80.0	(10.33)	4.90	8.08	2.90	1.27	2.17
MEDIAN			193,412	72.2	22.5	4.37	3.93	5.84	2.59	0.81	3.86
AVERAGE			2,372,640	69.3	26.3	7.23	6.91	6.06	2.64	0.88	3.93
HIGH			125,641,000	129.3	80.0	175.32	150.32	10.82	4.64	1.73	6.15
LOW			14,929	8.6	0.6	(19.71)	(14.78)	4.61	1.65	0.11	2.17

NON-INTEREST INCOME

					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
Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	(%)	(%)	(%)	(%)	(%)
1	First Federal Bank, A FSB	Tuscaloosa	1,931	11,919	0.02	9.32	(0.03)	0.11	9.43
2	Merchants & Farmers Bank	Eutaw	682	1,295	0.53	0.00	0.00	1.37	1.89
3	Peoples Bank of Alabama	Cullman	13,314	14,326	0.92	0.09	0.02	0.73	1.76
4	Regions Bank	Birmingham	1,785,000	2,109,000	0.61	0.07	0.00	1.02	1.70
5	SouthPoint Bank	Birmingham	5,161	6,399	0.11	1.38	0.01	0.14	1.65
6	Community Bank & Trust	Union Springs	257	720	0.78	0.00	0.25	0.52	1.55
7	First National Bank and Trust	Atmore	1,289	2,343	0.34	0.03	0.00	1.16	1.53
8	HomeTown Bank of Alabama	Oneonta	5,555	5,475	0.89	0.00	(0.04)	0.61	1.47
9	United Bank	Atmore	9,230	8,806	0.34	0.10	0.02	0.83	1.30
10	First National Bank of Hartford	Hartford	1,019	1,564	0.20	0.00	(0.01)	1.11	1.30
11	Oakworth Capital Bank	Birmingham	8,012	8,084	0.07	0.00	0.00	1.20	1.28
12	Union State Bank	Pell City	1,226	2,593	0.57	0.00	(0.00)	0.67	1.24
13	Bank Independent	Sheffield	22,003	18,790	0.49	0.07	(0.00)	0.57	1.12
14	Central State Bank	Calera	5,425	3,607	0.24	0.08	(0.02)	0.82	1.12
15	Pinnacle Bank	Jasper	3,027	2,461	0.41	0.00	0.00	0.66	1.07
16	Traditions Bank	Cullman	4,742	3,911	0.52	0.00	(0.03)	0.57	1.06
17	FNB Bank	Scottsboro	7,669	6,975	0.42	0.00	0.00	0.64	1.06
18	NobleBank & Trust	Anniston	1,315	2,778	0.42	0.18	0.00	0.45	1.06
19	Merchants Bank of Alabama	Cullman	3,694	3,024	0.52	0.00	(0.00)	0.52	1.03
20	SouthFirst Bank	Sylacauga	(14)	818	0.24	0.44	(0.00)	0.33	1.01
21	Community Neighbor Bank	Camden	1,456	1,058	0.53	0.00	(0.02)	0.50	1.01
22	First Comm. Bank of Central AL	Wetumpka	8,090	3,756	0.32	0.00	0.00	0.69	1.01
23	Bank of Vernon	Vernon	2,180	1,569	0.33	0.10	(0.00)	0.57	0.99
24	HNB First Bank	Headland	2,254	1,521	0.22	0.00	(0.00)	0.77	0.99
25	Progress Bank and Trust	Huntsville	11,630	11,481	0.04	0.24	0.00	0.69	0.98
26	Premier Bank of the South	Cullman	2,372	1,923	0.48	0.00	0.00	0.49	0.97
27	Peoples Independent Bank	Boaz	4,180	2,872	0.57	0.00	0.00	0.38	0.96
28	Friend Bank	Slocomb	2,252	1,245	0.50	0.00	0.00	0.44	0.94
29	West Alabama Bank & Trust	Reform	7,211	5,869	0.44	0.01	0.00	0.48	0.93
30	CB&S Bank, Inc.	Russellville	17,628	16,428	0.36	0.09	0.03	0.44	0.92
31	First State Bank of the South	Sulligent	800	942	0.73	0.00	0.00	0.17	0.90
32	Town-Country National Bank	Camden	2,324	978	0.68	0.00	(0.01)	0.23	0.90
33	First Financial Bank	Bessemer	28	1,472	1.14	0.00	(1.16)	0.90	0.88
34	BBVA USA	Birmingham	110,462	805,411	0.27	0.03	(0.00)	0.57	0.88
35	First National Bank	Hamilton	4,825	2,501	0.35	0.00	0.00	0.52	0.87
36	Citizens Bank & Trust	Guntersville	6,006	4,520	0.27	0.00	0.04	0.55	0.86
37	Phenix-Girard Bank	Phenix City	2,556	1,636	0.37	0.00	(0.15)	0.64	0.85
38	River Bank & Trust	Prattville	14,186	9,680	0.21	0.29	0.00	0.34	0.85
39	Security Federal Savings Bank	Jasper	127	295	0.76	0.00	0.00	0.07	0.82
40	Bank of Walker County	Jasper	586	583	0.50	0.00	0.00	0.32	0.82
41	First Citizens Bank	Luverne	3,656	2,001	0.30	0.00	0.00	0.52	0.82
42	Robertson Banking Company	Demopolis	5,434	2,630	0.35	0.00	(0.01)	0.48	0.81
43	First Bank	Wadley	1,416	697	0.60	0.00	0.00	0.20	0.81
44	Community Spirit Bank	Red Bay	873	1,196	0.38	0.00	0.00	0.43	0.81
45	Cheaha Bank	Oxford	2,997	990	0.20	0.00	(0.01)	0.29	0.79
46	PeoplesTrust Bank	Hamilton	1,363	764	0.47	0.00	0.00	0.28	0.75
47	Bank of Evergreen	Evergreen	425	441	0.51	0.00	0.05	0.17	0.74
48	Farmers & Merchants Bank	Piedmont	2,288	1,614	0.31	0.00	0.02	0.38	0.71
49	Samson Banking Company	Samson	1,202	564	0.43	0.00	0.00	0.27	0.70
50	Liberty Bank	Geraldine	1,180	1,018	0.46	0.00	0.00	0.24	0.70
51	Southern States Bank	Anniston	6,112	6,760	0.18	0.00	0.01	0.50	0.69
52	Commonwealth National Bank	Mobile	30	333	0.66	0.00	(0.11)	0.12	0.68
53	Sweet Water State Bank	Sweet Water	808	655	0.56	0.00	0.00	0.10	0.67
54	First National Bank, Brundidge	Brundidge	512	557	0.41	0.00	(0.03)	0.28	0.66
55	AuburnBank	Auburn	9,634	5,439	0.09	0.07	0.01	0.50	0.66
56	Metro Bank	Pell City	12,172	4,830	0.21	0.06	0.03	0.35	0.65
57	First Comm. Bank, Cullman	Cullman	893	760	0.10	0.00	(0.02)	0.55	0.63
58	Commercial Bank of Ozark	Ozark	537	561	0.34	0.00	(0.07)	0.34	0.61
59	First Metro Bank	Muscle Shoals	10,127	3,896	0.26	0.09	(0.00)	0.25	0.60
60	Troy Bank & Trust Company	Troy	9,529	5,478	0.22	0.00	0.00	0.38	0.59
61	Exchange Bank of Alabama	Altoona	3,044	1,625	0.30	0.00	(0.08)	0.36	0.57
62	First Southern State Bank	Stevenson	5,056	2,476	0.46	0.00	0.00	0.11	0.57
63	Escambia County Bank	Flomaton	228	422	0.27	0.00	0.00	0.30	0.57
64	Peoples Exchange Bank	Monroeville	676	389	0.30	0.00	0.01	0.25	0.56
65	First US Bank	Birmingham	5,490	4,391	0.23	0.00	(0.00)	0.33	0.56
66	FirstState Bank	Lineville	2,759	1,327	0.20	0.00	(0.00)	0.36	0.56
67	Millennial Bank	Leeds	315	407	0.15	0.00	0.00	0.40	0.55
68	Farmers and Merchants Bank	LaFayette	1,995	882	0.25	0.00	(0.01)	0.30	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	Southern Independent Bank	Opp	2,458	1,268	0.03	0.00	(0.00)	0.51	0.53
70	First Bank of Alabama	Talladega	8,543	2,878	0.22	0.00	(0.00)	0.31	0.52
71	First Southern Bank	Florence	2,737	1,295	0.25	0.04	0.00	0.22	0.51
72	Citizens' Bank, Inc.	Robertsdale	629	546	0.16	0.00	0.00	0.34	0.51
73	Brantley Bank & Trust Co.	Brantley	886	352	0.29	0.00	0.00	0.21	0.50
74	Citizens Bank	Enterprise	1,578	1,196	0.19	0.00	(0.01)	0.62	0.48
75	Cullman Savings Bank (MHC)	Cullman	3,814	1,408	0.19	0.14	0.00	0.14	0.47
76	Marion Bank and Trust Company	Marion	2,732	1,296	0.12	0.00	0.00	0.34	0.46
77	First State Bank, DeKalb County	Fort Payne	2,319	863	0.40	0.00	0.00	0.06	0.46
78	CCB Community Bank	Andalusia	8,041	2,242	0.18	0.00	(0.10)	0.37	0.45
79	Peoples Bank of Red Level	Red Level	152	63	0.35	0.00	0.00	0.07	0.42
80	Bank of Brewton	Brewton	120	201	0.18	0.00	0.00	0.24	0.42
81	Bryant Bank	Tuscaloosa	24,623	6,977	0.18	0.10	0.02	0.11	0.41
82	SunSouth Bank	Dothan	139	446	0.06	0.00	0.18	0.16	0.40
83	Citizens State Bank	Vernon	789	272	0.21	0.00	0.03	0.15	0.39
84	Merit Bank	Huntsville	(1,471)	182	0.09	0.14	0.03	0.12	0.38
85	Peoples Bank of Greensboro	Greensboro	1,031	346	0.20	0.00	0.00	0.18	0.38
86	North Alabama Bank	Hazel Green	1,199	419	0.21	0.00	(0.05)	0.21	0.38
87	AmeriFirst Bank	Montgomery	1,262	668	0.22	0.00	(0.00)	0.15	0.36
88	Bank of Moundville	Moundville	292	329	0.22	0.00	(0.00)	0.15	0.36
89	First Bank of Linden	Linden	547	268	0.22	0.00	0.00	0.12	0.34
90	First Cahawba Bank	Selma	836	415	0.09	0.00	0.00	0.25	0.34
91	Citizens Bank of Winfield	Winfield	4,081	802	0.20	0.01	(0.00)	0.12	0.33
92	First National Bank of Dozier	Dozier	136	112	0.17	0.00	0.00	0.16	0.33
93	22nd State Bank	Louisville	(1,299)	430	0.31	0.00	(0.22)	0.22	0.31
94	ServisFirst Bank	Birmingham	152,172	23,667	0.08	0.05	(0.00)	0.14	0.27
95	Citizens Bank of Fayette	Fayette	1,711	515	0.10	0.00	0.00	0.17	0.27
96	State Bank & Trust	Winfield	1,986	648	0.24	0.00	(0.09)	0.12	0.27
97	Traders & Farmers Bank	Haleyville	2,835	962	0.21	0.00	(0.25)	0.30	0.26
98	Farmers & Merchants Bank	Waterloo	730	198	0.17	0.00	0.00	0.06	0.23
99	First Jackson Bank, Inc.	Stevenson	4,030	602	0.24	0.00	(0.04)	0.02	0.23
100	EvaBank	Cullman	9,276	784	0.08	0.00	(0.01)	0.15	0.22
101	Southern Bank Company	Gadsden	413	194	0.11	0.00	0.00	0.10	0.20
102	First Fidelity Bank	Fort Payne	685	200	0.14	0.00	0.00	0.05	0.20
103	Valley State Bank	Russellville	1,129	244	0.17	0.00	0.00	0.02	0.19
104	First Bank of Boaz	Boaz	3,566	440	0.08	0.00	0.00	0.11	0.19
105	Citizens Bank	Greensboro	1,126	165	0.13	0.00	0.00	0.05	0.17
106	CommerceOne Bank	Birmingham	307	115	0.01	0.00	0.00	0.06	0.07
107	First Progressive Bank	Brewton	62	20	0.05	0.00	0.00	0.02	0.07
108	BankSouth	Dothan	2,206	108	0.04	0.00	0.00	0.02	0.06
109	MidSouth Bank	Dothan	3,125	137	0.14	0.04	(0.34)	0.20	0.03
110	Alamerica Bank	Birmingham	(1,144)	(278)	0.29	0.00	(1.92)	0.33	(1.30)
MEDIAN			2,193	1,127	0.25	0.00	0.00	0.32	0.65
AVERAGE			22,026	29,070	0.31	0.12	(0.04)	0.37	0.76
HIGH			1,785,000	2,109,000	1.14	9.32	0.25	1.37	9.43
LOW			(1,471)	(278)	0.01	0.00	(1.92)	0.02	(1.30)

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	8,946,415	17,716	32.1	0.67	0.11	0.39	1.17
2	Citizens State Bank	Vernon	72,082	4,505	52.9	0.61	0.35	0.41	1.37
3	First Bank of Boaz	Boaz	232,902	8,626	37.3	0.74	0.15	0.48	1.37
4	Farmers & Merchants Bank	Waterloo	91,505	10,167	55.0	1.03	0.13	0.31	1.47
5	Citizens Bank of Winfield	Winfield	266,727	7,845	40.4	0.92	0.20	0.47	1.60
6	Citizens Bank	Greensboro	95,017	6,787	51.7	0.99	0.22	0.49	1.69
7	First Jackson Bank, Inc.	Stevenson	279,232	6,346	46.3	1.03	0.22	0.55	1.79
8	Citizens Bank of Fayette	Fayette	190,437	7,617	58.6	1.14	0.21	0.46	1.81
9	First Metro Bank	Muscle Shoals	684,430	5,656	48.2	1.27	0.26	0.44	1.97
10	Valley State Bank	Russellville	126,762	4,695	61.3	1.16	0.29	0.61	2.05
11	State Bank & Trust	Winfield	245,901	4,554	69.9	1.26	0.21	0.60	2.07
12	BankSouth	Dothan	182,270	8,285	60.2	1.48	0.22	0.37	2.08
13	Southern Independent Bank	Opp	252,696	6,479	61.4	1.04	0.18	0.96	2.19
14	First Progressive Bank	Brewton	30,101	3,010	82.6	0.95	0.32	0.98	2.25
15	Bryant Bank	Tuscaloosa	1,839,058	7,416	59.7	1.29	0.40	0.59	2.28
16	First Fidelity Bank	Fort Payne	102,917	4,678	74.9	1.19	0.32	0.87	2.38
17	AuburnBank	Auburn	828,494	5,083	61.2	1.44	0.26	0.68	2.38
18	Metro Bank	Pell City	763,507	4,627	52.2	1.63	0.19	0.59	2.41
19	First Southern State Bank	Stevenson	554,959	4,743	59.3	1.23	0.18	1.02	2.43
20	First Bank of Alabama	Talladega	578,156	6,353	51.4	1.21	0.33	0.89	2.43
21	Phenix-Girard Bank	Phenix City	196,386	4,910	63.5	1.63	0.19	0.64	2.45
22	First Comm. Bank, Cullman	Cullman	128,825	6,441	63.2	1.16	0.27	1.03	2.46
23	Bank of Moundville	Moundville	92,665	7,128	90.5	1.02	0.25	1.20	2.46
24	Marion Bank and Trust Company	Marion	283,338	6,440	67.2	1.13	0.17	1.20	2.50
25	Farmers and Merchants Bank	LaFayette	171,311	4,508	59.1	1.32	0.23	0.95	2.50
26	First National Bank of Dozier	Dozier	34,975	4,996	83.3	1.60	0.32	0.59	2.51
27	First Bank of Linden	Linden	80,480	6,191	66.8	1.42	0.09	1.00	2.51
28	First Comm. Bank of Central AL	Wetumpka	394,595	4,872	50.4	1.45	0.28	0.83	2.56
29	Troy Bank & Trust Company	Troy	898,845	6,199	65.1	1.45	0.16	0.97	2.57
30	West Alabama Bank & Trust	Reform	644,050	4,051	61.2	1.37	0.25	0.95	2.57
31	Cullman Savings Bank (MHC)	Cullman	296,610	6,053	61.0	1.67	0.26	0.65	2.58
32	PeoplesTrust Bank	Hamilton	103,685	3,840	57.7	1.33	0.21	1.07	2.60
33	Traders & Farmers Bank	Haleyville	366,379	3,628	70.1	1.60	0.28	0.75	2.63
34	First Southern Bank	Florence	276,719	4,463	63.3	1.58	0.23	0.83	2.63
35	Samson Banking Company	Samson	81,106	3,687	61.3	1.30	0.29	1.04	2.64
36	River Bank & Trust	Prattville	1,364,103	6,117	56.3	1.56	0.26	0.86	2.68
37	EvaBank	Cullman	382,838	4,400	41.3	1.83	0.31	0.55	2.68
38	Cheaha Bank	Oxford	209,300	4,983	58.7	1.50	0.25	0.94	2.69
39	Regions Bank	Birmingham	125,641,000	6,444	54.9	1.49	0.36	0.84	2.69
40	Progress Bank and Trust	Huntsville	1,208,529	6,752	64.7	1.78	0.34	0.59	2.70
41	First National Bank	Hamilton	295,787	3,215	57.8	1.65	0.37	0.69	2.71
42	CCB Community Bank	Andalusia	496,366	4,472	59.2	1.59	0.34	0.79	2.72
43	Peoples Bank of Greensboro	Greensboro	90,986	5,055	69.8	1.41	0.42	0.93	2.76
44	Robertson Banking Company	Demopolis	327,866	4,314	58.2	1.68	0.41	0.68	2.77
45	Exchange Bank of Alabama	Altoona	283,418	3,830	67.8	1.72	0.46	0.61	2.79
46	CommerceOne Bank	Birmingham	241,256	9,279	80.9	1.80	0.22	0.78	2.79
47	Pinnacle Bank	Jasper	230,312	4,429	58.9	1.62	0.36	0.81	2.79
48	Southern States Bank	Anniston	1,095,493	6,019	64.9	1.50	0.26	1.05	2.80
49	Citizens Bank & Trust	Guntersville	559,608	4,952	68.1	1.58	0.29	0.96	2.83
50	SunSouth Bank	Dothan	111,730	5,881	102.3	1.40	0.25	1.18	2.83
51	MidSouth Bank	Dothan	426,453	4,023	78.4	1.72	0.36	0.76	2.84
52	BBVA USA	Birmingham	92,657,948	9,292	61.9	1.16	0.23	1.45	2.85
53	FirstState Bank	Lineville	252,275	4,350	63.5	1.77	0.29	0.78	2.85
54	CB&S Bank, Inc.	Russellville	1,898,751	3,673	67.2	1.51	0.46	0.90	2.87
55	Bank of Vernon	Vernon	161,991	4,378	60.7	1.42	0.35	1.11	2.88
56	Central State Bank	Calera	330,753	4,594	58.4	1.57	0.26	1.09	2.92
57	Brantley Bank & Trust Co.	Brantley	69,967	3,887	62.3	1.69	0.24	1.00	2.93
58	First State Bank, DeKalb County	Fort Payne	200,650	3,583	59.7	1.62	0.42	0.91	2.95
59	HNB First Bank	Headland	163,632	4,675	63.5	1.66	0.27	1.05	2.97
60	First Citizens Bank	Luverne	245,886	3,842	58.4	1.60	0.30	1.07	2.97
61	Friend Bank	Slocomb	134,153	3,272	57.0	1.64	0.38	1.02	3.04
62	United Bank	Atmore	711,540	3,576	60.3	1.86	0.32	0.90	3.07
63	Merchants Bank of Alabama	Cullman	295,738	3,607	64.3	1.70	0.26	1.12	3.08
64	First Bank	Wadley	89,620	3,447	66.4	1.60	0.33	1.16	3.09
65	Oakworth Capital Bank	Birmingham	717,746	7,636	63.6	2.14	0.26	0.71	3.10
66	Bank of Evergreen	Evergreen	62,781	4,185	66.7	2.00	0.23	0.88	3.11
67	Peoples Independent Bank	Boaz	303,714	3,659	67.2	1.79	0.32	1.02	3.13
68	AmeriFirst Bank	Montgomery	184,178	4,093	75.1	1.90	0.27	1.01	3.18

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	Farmers & Merchants Bank	Piedmont	256,550	5,131	69.2	1.70	0.40	1.09	3.18
70	Commercial Bank of Ozark	Ozark	93,907	4,472	80.3	1.55	0.23	1.41	3.19
71	First Cahawba Bank	Selma	129,964	4,332	77.3	1.73	0.19	1.32	3.24
72	Town-Country National Bank	Camden	111,439	3,278	55.3	1.83	0.23	1.19	3.25
73	Citizens Bank	Enterprise	149,386	4,980	69.8	1.80	0.36	1.10	3.25
74	HomeTown Bank of Alabama	Oneonta	397,767	6,629	57.4	1.53	0.49	1.23	3.25
75	First State Bank of the South	Sulligent	107,859	2,508	76.2	2.02	0.43	0.84	3.29
76	FNB Bank	Scottsboro	674,329	4,163	64.4	1.87	0.40	1.04	3.31
77	Liberty Bank	Geraldine	148,466	2,749	74.3	2.01	0.59	0.80	3.40
78	First National Bank, Brundidge	Brundidge	89,665	3,449	80.5	1.67	0.30	1.49	3.46
79	NobleBank & Trust	Anniston	267,338	4,051	71.0	1.98	0.36	1.19	3.53
80	Peoples Bank of Red Level	Red Level	14,929	2,488	66.2	2.03	0.57	0.94	3.53
81	SouthPoint Bank	Birmingham	410,115	4,825	66.3	2.22	0.22	1.10	3.54
82	Bank of Brewton	Brewton	47,677	2,384	88.8	2.22	0.46	0.91	3.59
83	Escambia County Bank	Flomaton	73,283	4,071	94.3	1.91	0.29	1.42	3.63
84	Community Neighbor Bank	Camden	104,096	2,813	66.5	1.90	0.32	1.44	3.66
85	Premier Bank of the South	Cullman	207,317	3,094	69.8	2.02	0.54	1.10	3.66
86	Community Spirit Bank	Red Bay	152,607	4,016	76.0	1.96	0.43	1.31	3.70
87	North Alabama Bank	Hazel Green	118,042	3,027	67.2	2.22	0.43	1.07	3.72
88	Security Federal Savings Bank	Jasper	36,698	3,670	89.1	1.93	0.35	1.54	3.81
89	22nd State Bank	Louisville	140,311	3,263	109.0	2.35	0.28	1.23	3.86
90	Citizens' Bank, Inc.	Robertsdale	107,444	3,070	86.6	1.94	0.64	1.28	3.87
91	Peoples Exchange Bank	Monroeville	69,897	2,589	74.1	2.58	0.35	0.96	3.89
92	First National Bank and Trust	Atmore	157,662	3,218	78.4	2.27	0.31	1.31	3.89
93	Union State Bank	Pell City	211,879	1,811	88.5	2.49	0.60	0.80	3.89
94	Commonwealth National Bank	Mobile	49,791	3,319	97.3	1.48	0.66	1.79	3.93
95	Bank of Walker County	Jasper	70,521	3,526	78.2	2.16	0.50	1.29	3.95
96	First US Bank	Birmingham	788,490	2,816	76.5	2.51	0.43	1.10	4.04
97	First National Bank of Hartford	Hartford	121,848	2,437	79.8	2.14	0.60	1.34	4.08
98	Traditions Bank	Cullman	376,949	5,026	64.1	1.94	0.56	1.59	4.09
99	Sweet Water State Bank	Sweet Water	99,888	3,222	76.9	2.55	0.44	1.18	4.16
100	First Financial Bank	Bessemer	169,024	2,381	96.0	2.23	0.50	1.44	4.18
101	Southern Bank Company	Gadsden	98,825	3,294	86.6	2.34	0.25	1.64	4.24
102	Bank Independent	Sheffield	1,735,234	2,849	67.6	2.71	0.66	0.87	4.24
103	Peoples Bank of Alabama	Cullman	824,962	3,137	70.6	2.63	0.62	1.01	4.26
104	Community Bank & Trust	Union Springs	48,528	3,466	89.7	1.66	0.25	2.48	4.40
105	SouthFirst Bank	Sylacauga	76,911	2,564	100.4	2.31	0.69	1.54	4.54
106	Millennial Bank	Leeds	78,079	5,205	87.1	2.10	0.41	2.10	4.61
107	Merchants & Farmers Bank	Eutaw	77,494	2,672	76.9	2.84	0.46	1.75	5.05
108	Merit Bank	Huntsville	83,360	2,779	180.0	4.03	0.57	2.27	6.86
109	Alamerica Bank	Birmingham	19,584	2,798	NM	3.36	1.17	2.51	7.04
110	First Federal Bank, A FSB	Tuscaloosa	132,336	1,297	86.5	6.68	0.94	2.91	10.54
MEDIAN			193,412	4,341	66.3	1.65	0.31	0.99	2.90
AVERAGE			2,372,640	4,685	69.1	1.76	0.35	1.04	3.14
HIGH			125,641,000	17,716	180.0	6.68	1.17	2.91	10.54
LOW			14,929	1,297	32.1	0.61	0.09	0.31	1.17

ASSET QUALITY

			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 (%)
Rank	Institution	City											
1	CommerceOne Bank	Birmingham	241,256	175,339	0.00	-	1.20	0.79	0.00	0.00	0.00	0.00	0.00
1	BankSouth	Dothan	182,270	135,351	0.26	-	2.08	0.00	0.09	0.00	0.00	(0.08)	0.01
3	Oakworth Capital Bank	Birmingham	717,746	543,170	0.00	-	1.12	0.13	0.00	0.00	0.00	0.02	0.02
4	Millennial Bank	Leeds	78,079	51,977	0.00	-	1.07	0.22	0.07	0.00	0.00	0.02	0.09
5	First National Bank of Dozier	Dozier	34,975	8,021	0.00	-	1.65	0.00	0.15	0.00	0.00	(0.04)	0.11
6	First Bank of Boaz	Boaz	232,902	59,278	0.28	52	1.44	0.00	0.16	0.08	0.06	0.07	0.37
7	Bryant Bank	Tuscaloosa	1,839,058	1,022,493	2.71	20	0.99	0.02	0.03	0.01	0.31	0.02	0.37
8	First Cahawba Bank	Selma	129,964	89,627	2.60	211	1.03	0.04	0.16	0.00	0.26	0.02	0.44
9	AuburnBank	Auburn	828,494	460,901	0.19	-	0.95	(0.03)	0.46	0.00	0.04	0.00	0.50
10	First Metro Bank	Muscle Shoals	684,430	418,464	0.76	214	0.64	0.06	0.24	0.00	0.20	0.09	0.53
11	Progress Bank and Trust	Huntsville	1,208,529	956,501	3.33	-	0.86	0.19	0.11	0.12	0.42	0.07	0.72
12	Robertson Banking Company	Demopolis	327,866	256,634	1.22	-	1.37	0.15	0.70	0.00	0.14	0.00	0.84
13	MidSouth Bank	Dothan	426,453	261,873	1.97	-	2.02	0.00	0.00	0.00	0.84	0.00	0.84
14	First National Bank	Hamilton	295,787	118,489	0.24	27	1.36	0.10	0.55	0.00	0.05	0.25	0.85
15	Exchange Bank of Alabama	Altoona	283,418	190,959	2.61	876	1.27	0.07	0.26	0.03	0.53	0.04	0.86
16	Southern Independent Bank	Opp	252,696	130,877	5.61	87	1.31	0.04	0.51	0.00	0.61	(0.25)	0.87
17	SouthPoint Bank	Birmingham	410,115	336,076	1.85	89	1.04	0.06	0.34	0.08	0.41	0.05	0.88
18	Central State Bank	Calera	330,753	214,189	0.92	77	1.63	0.27	0.54	0.00	0.19	0.19	0.92
19	Citizens Bank & Trust	Guntersville	559,608	358,472	3.36	-	1.39	0.09	0.24	0.07	0.54	0.07	0.92
20	Pinnacle Bank	Jasper	230,312	104,102	0.48	-	2.07	0.27	0.75	0.00	0.16	0.04	0.95
21	First Southern Bank	Florence	276,719	217,367	3.83	296	1.34	0.10	0.53	0.02	0.48	(0.01)	1.02
22	Samson Banking Company	Samson	81,106	35,870	0.01	-	1.39	0.08	0.94	0.00	0.00	0.10	1.04
23	Cheaha Bank	Oxford	209,300	121,044	2.47	-	1.19	0.00	0.28	0.06	0.55	0.19	1.08
24	First Jackson Bank, Inc.	Stevenson	279,232	196,604	4.90	1,625	0.95	0.11	0.64	0.01	0.38	0.07	1.10
25	ServisFirst Bank	Birmingham	8,946,415	7,261,451	4.58	8,178	1.05	0.26	0.20	0.08	0.58	0.30	1.16
26	River Bank & Trust	Prattville	1,364,103	905,785	4.67	1,373	0.95	0.26	0.33	0.00	0.76	0.08	1.17
27	HNB First Bank	Headland	163,632	116,085	3.73	545	1.24	0.15	0.51	0.01	0.69	(0.02)	1.19
28	First US Bank	Birmingham	788,490	551,005	6.07	1,078	1.05	0.35	0.31	0.00	0.52	0.38	1.21
29	Valley State Bank	Russellville	126,762	68,187	1.00	-	1.77	0.10	0.76	0.23	0.23	0.03	1.25
30	First Fidelity Bank	Fort Payne	102,917	47,067	5.54	138	1.45	0.01	0.00	0.00	1.35	0.00	1.35
31	Premier Bank of the South	Cullman	207,317	136,107	8.53	820	1.17	0.29	0.10	0.01	1.13	0.22	1.46
32	First Southern State Bank	Stevenson	554,959	319,881	3.60	129	1.10	0.18	0.96	0.01	0.41	0.16	1.54
33	CCB Community Bank	Andalusia	496,366	421,597	8.08	2,820	0.92	0.17	0.12	0.02	1.31	0.34	1.79
34	First Citizens Bank	Luverne	245,886	151,242	4.48	5	1.77	0.08	0.53	0.00	1.17	0.09	1.79
35	First Comm. Bank of Central AL	Wetumpka	394,595	257,980	5.21	546	2.33	0.17	0.94	0.00	0.82	0.06	1.82
36	First National Bank, Brundidge	Brundidge	89,665	55,625	3.12	193	1.20	0.00	0.67	0.01	1.13	0.04	1.85
37	Friend Bank	Slocomb	134,153	87,627	3.84	-	2.02	0.42	0.86	0.04	0.72	0.26	1.88
38	AmeriFirst Bank	Montgomery	184,178	140,592	8.95	-	1.37	0.21	0.01	0.02	1.46	0.41	1.90
39	PeoplesTrust Bank	Hamilton	103,685	74,387	8.67	-	1.17	0.09	0.76	0.00	1.19	0.00	1.95
40	Security Federal Savings Bank	Jasper	36,698	14,989	0.94	-	1.14	0.00	1.63	0.31	0.00	0.12	2.06
41	First Bank of Linden	Linden	80,480	30,137	3.19	-	1.15	0.29	0.21	0.00	1.27	0.60	2.08
42	Regions Bank	Birmingham	125,641,000	82,963,000	8.75	65,000	1.04	0.31	0.36	0.17	1.12	0.43	2.08
43	FirstState Bank	Lineville	252,275	135,114	4.22	-	1.20	0.19	0.84	0.10	0.98	0.22	2.14
44	Bank of Vernon	Vernon	161,991	115,530	2.82	-	1.47	0.02	1.69	0.01	0.50	(0.04)	2.16
45	Peoples Bank of Alabama	Cullman	824,962	614,656	13.09	638	1.67	0.06	0.82	0.04	1.49	(0.16)	2.19
46	NobleBank & Trust	Anniston	267,338	177,891	11.24	235	2.27	1.08	0.16	0.05	1.91	0.12	2.24
47	Cullman Savings Bank (MHC)	Cullman	296,610	249,860	5.97	386	0.89	0.02	1.08	0.03	1.17	0.00	2.28
48	West Alabama Bank & Trust	Reform	644,050	396,498	5.51	-	1.06	0.13	0.85	0.00	1.34	0.10	2.29
49	First Federal Bank, A FSB	Tuscaloosa	132,336	86,342	12.92	221	0.43	0.01	0.39	0.00	1.97	0.05	2.41
50	North Alabama Bank	Hazel Green	118,042	80,458	5.66	-	0.96	0.12	0.28	0.00	2.15	(0.01)	2.42
51	Farmers & Merchants Bank	Piedmont	256,550	128,892	3.84	255	1.11	0.13	0.99	0.34	0.98	0.11	2.42
52	First National Bank and Trust	Atmore	157,662	101,850	11.63	-	1.42	0.22	0.05	0.00	2.27	0.18	2.50
53	Community Spirit Bank	Red Bay	152,607	103,323	10.29	688	1.07	0.11	0.01	0.00	1.94	0.60	2.55
54	Traditions Bank	Cullman	376,949	304,041	9.80	2,215	1.31	0.59	0.26	0.00	1.72	0.63	2.61
55	United Bank	Atmore	711,540	455,067	5.96	1,084	1.16	0.25	1.44	0.03	1.05	0.14	2.66
56	HomeTown Bank of Alabama	Oneonta	397,767	267,846	5.84	1,135	1.00	0.45	1.40	0.00	0.88	0.41	2.69
57	FNB Bank	Scottsboro	674,329	475,549	11.62	2,419	0.91	0.44	0.43	0.00	2.18	0.08	2.69
58	BBVA USA	Birmingham	92,657,948	63,946,857	8.93	21,583	1.44	0.65	0.59	0.11	1.17	0.83	2.70
59	First Bank of Alabama	Talladega	578,156	369,077	9.26	241	1.02	0.21	0.19	0.00	2.39	0.13	2.71
60	Southern States Bank	Anniston	1,095,493	837,621	16.03	4,238	1.10	0.58	0.54	0.05	1.71	0.48	2.78
61	SunSouth Bank	Dothan	111,730	62,459	8.86	511	1.36	(0.18)	0.19	0.00	2.57	0.05	2.81
62	Metro Bank	Pell City	763,507	445,889	7.58	5,171	1.20	0.03	0.99	0.19	1.94	(0.06)	3.06
63	Escambia County Bank	Flomaton	73,283	27,984	6.79	-	1.49	(0.17)	1.06	0.00	2.26	(0.25)	3.07
64	Farmers and Merchants Bank	LaFayette	171,311	67,954	5.53	-	1.25	0.11	2.25	0.21	0.60	0.09	3.15
65	Merchants Bank of Alabama	Cullman	295,738	178,769	8.29	214	1.12	0.04	1.37	0.07	1.48	0.23	3.15
66	Town-Country National Bank	Camden	111,439	71,814	5.78	136	3.48	0.26	1.52	0.17	1.55	0.11	3.35
67	Peoples Independent Bank	Boaz	303,714	141,283	6.55	1,648	1.01	0.09	0.66	0.03	2.59	0.10	3.38
68	Citizens State Bank	Vernon	72,082	26,450	0.59	-	1.57	0.00	3.07	0.25	0.00	0.13	3.45
69	Traders & Farmers Bank	Haleyville	366,379	164,523	5.39	1,399	1.23	0.05	1.24	0.46	1.66	0.09	3.45
70	First Bank	Wadley	89,620	32,069	7.72	618	1.02	0.04	1.33	0.03	2.18	0.05	3.59

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	First State Bank of the South	Sulligent	107,859	43,388	1.38	56	0.96	0.12	3.24	0.11	0.20	0.15	3.70
72	Troy Bank & Trust Company	Troy	898,845	561,587	13.85	4,497	1.44	0.06	0.87	0.01	2.69	0.15	3.72
73	CB&S Bank, Inc.	Russellville	1,898,751	932,132	11.35	6,051	1.02	0.14	0.97	0.00	2.58	0.24	3.79
74	Bank of Walker County	Jasper	70,521	56,296	17.06	-	1.00	0.19	1.06	0.00	2.75	(0.01)	3.80
75	Commercial Bank of Ozark	Ozark	93,907	48,331	16.15	62	0.81	0.07	1.03	0.49	2.33	0.10	3.95
76	First State Bank, DeKalb County	Fort Payne	200,650	113,329	12.45	119	0.97	0.24	0.99	1.49	1.27	0.22	3.97
77	Bank of Moundville	Moundville	92,665	25,351	3.92	309	1.02	0.01	2.05	0.01	2.23	0.00	4.29
78	Liberty Bank	Geraldine	148,466	83,505	7.08	175	1.06	0.15	2.44	0.77	1.07	0.01	4.29
79	Citizens Bank	Enterprise	149,386	108,566	16.65	407	1.11	0.00	1.26	0.04	2.80	0.58	4.68
80	Phenix-Girard Bank	Phenix City	196,386	71,138	9.54	1,986	1.34	0.06	0.50	0.00	4.16	0.09	4.75
81	Merit Bank	Huntsville	83,360	31,082	3.56	60	0.84	0.62	1.18	0.00	3.57	0.04	4.79
82	Peoples Exchange Bank	Monroeville	69,897	50,011	6.49	80	0.99	0.12	3.38	0.03	1.40	0.00	4.81
83	First National Bank of Hartford	Hartford	121,848	72,055	7.61	118	1.37	0.10	3.29	0.00	1.58	0.07	4.94
84	Community Neighbor Bank	Camden	104,096	66,545	8.37	93	1.78	0.05	3.06	0.41	1.38	0.11	4.96
85	22nd State Bank	Louisville	140,311	99,420	28.79	309	1.47	0.61	0.23	0.00	4.23	0.50	4.96
86	Peoples Bank of Greensboro	Greensboro	90,986	50,737	6.45	2	1.00	0.04	3.86	0.00	0.96	0.17	4.99
87	Southern Bank Company	Gadsden	98,825	57,394	10.48	153	1.56	0.07	2.35	0.00	2.31	0.41	5.07
88	Bank Independent	Sheffield	1,735,234	1,253,409	11.30	781	1.10	0.41	3.37	0.00	1.19	0.53	5.09
89	Citizens Bank	Greensboro	95,017	42,194	4.93	-	1.26	0.00	3.53	1.28	0.39	(0.01)	5.19
90	Citizens' Bank, Inc.	Robertsdale	107,444	69,657	22.74	900	1.35	0.00	0.59	0.00	4.54	0.16	5.29
91	Citizens Bank of Fayette	Fayette	190,437	39,143	5.59	28	1.32	0.05	0.47	0.21	4.50	0.43	5.61
92	First Financial Bank	Bessemer	169,024	80,185	5.61	294	1.02	0.07	2.35	0.00	3.24	0.11	5.70
93	First Comm. Bank, Cullman	Cullman	128,825	103,747	7.08	182	1.14	0.49	5.47	0.07	0.20	0.02	5.76
94	Union State Bank	Pell City	211,879	84,956	22.57	978	1.55	0.00	1.55	0.22	4.12	(0.06)	5.83
95	Merchants & Farmers Bank	Eutaw	77,494	46,817	16.37	236	1.13	0.44	3.22	0.00	2.50	0.52	6.24
96	State Bank & Trust	Winfield	245,901	88,216	9.53	371	1.22	0.00	3.13	0.58	2.60	0.30	6.61
97	Citizens Bank of Winfield	Winfield	266,727	55,362	3.37	379	2.58	0.29	2.49	0.00	3.26	1.18	6.93
98	Marion Bank and Trust Company	Marion	283,338	172,724	33.08	5,166	1.40	0.12	1.57	0.06	5.32	0.08	7.03
99	Brantley Bank & Trust Co.	Brantley	69,967	32,964	1.15	99	1.23	0.11	6.44	0.06	0.34	0.28	7.12
100	SouthFirst Bank	Sylacauga	76,911	52,124	23.21	1,265	1.60	0.07	0.60	0.00	6.45	0.45	7.50
101	First Progressive Bank	Brewton	30,101	8,565	4.46	-	1.07	0.00	3.69	0.00	3.82	0.00	7.51
102	Farmers & Merchants Bank	Waterloo	91,505	6,222	1.84	-	5.09	0.10	1.78	0.80	5.37	(0.08)	7.87
103	Bank of Evergreen	Evergreen	62,781	34,898	22.83	345	2.27	0.49	1.79	0.00	5.93	0.25	7.97
104	Sweet Water State Bank	Sweet Water	99,888	65,577	24.82	1,266	1.63	0.41	3.39	0.31	3.98	0.45	8.13
105	EvaBank	Cullman	382,838	292,839	17.10	854	1.82	0.43	1.16	0.00	6.55	0.50	8.21
106	Community Bank & Trust	Union Springs	48,528	17,821	25.54	603	4.95	0.00	4.21	0.25	6.20	(0.38)	10.28
107	Peoples Bank of Red Level	Red Level	14,929	5,989	17.37	-	1.49	0.47	11.89	0.00	3.61	0.90	16.40
108	Bank of Brewton	Brewton	47,677	17,176	6.58	477	1.40	0.00	0.52	0.02	19.57	0.00	20.11
109	Commonwealth National Bank	Mobile	49,791	16,642	41.15	127	3.30	0.00	3.18	4.18	10.55	2.98	20.89
110	Alamerica Bank	Birmingham	19,584	11,979	88.61	2,413	1.40	0.00	0.00	5.19	19.04	1.97	26.20
MEDIAN			193,412	103,925	5.81	179	1.23	0.10	0.76	0.01	1.27	0.10	2.67
AVERAGE			2,372,640	1,592,747	8.62	1,461	1.40	0.17	1.28	0.18	2.07	0.20	3.73
HIGH			125,641,000	82,963,000	88.61	65,000	5.09	1.08	11.89	5.19	19.57	2.98	26.20
LOW			14,929	5,989	0.00	-	0.43	(0.18)	0.00	0.00	0.00	(0.38)	0.00

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec19 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec18 Net Inc (\$000)	LTM Dec17 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	394,595	31,095	7.88	8,090	100	7,467	6,970	2.30	29.04
2	ServisFirst Bank	Birmingham	8,946,415	904,958	10.12	152,172	301	139,697	95,350	2.21	22.66
3	United Bank	Atmore	711,540	68,132	9.58	9,230	46	9,490	3,985	1.74	19.07
4	Friend Bank	Slocomb	134,153	12,906	9.62	2,252	55	2,010	1,636	1.81	18.56
5	SouthPoint Bank	Birmingham	410,115	38,915	9.49	5,161	61	4,471	3,296	1.68	18.17
6	Peoples Bank of Alabama	Cullman	824,995	83,884	10.17	13,314	51	12,430	(600)	1.71	17.54
7	First Metro Bank	Muscle Shoals	684,430	78,511	11.47	10,127	84	9,897	7,671	2.04	17.53
8	Robertson Banking Company	Demopolis	327,866	33,231	10.14	5,434	72	4,692	4,105	1.80	17.26
9	Bank Independent	Sheffield	1,735,234	165,665	9.55	22,003	36	20,618	12,586	1.67	17.12
10	First Bank	Wadley	89,620	9,101	10.16	1,416	54	1,116	1,099	1.73	16.67
11	Central State Bank	Calera	330,753	37,159	11.23	5,425	75	4,632	3,856	1.79	16.42
12	Traditions Bank	Cullman	376,949	40,170	10.66	4,742	63	3,708	3,121	1.69	16.32
13	Merchants Bank of Alabama	Cullman	295,738	31,517	10.66	3,694	45	3,253	1,804	1.61	15.85
14	First Jackson Bank, Inc.	Stevenson	279,232	34,417	12.33	4,030	92	3,874	2,692	1.91	15.79
15	HNB First Bank	Headland	163,632	15,973	9.76	2,254	64	2,016	1,402	1.54	15.14
16	CCB Community Bank	Andalusia	496,366	57,033	11.49	8,041	72	8,423	8,093	1.68	15.12
17	First Federal Bank, A FSB	Tuscaloosa	132,336	14,476	10.94	1,931	19	335	(199)	1.63	15.03
18	Bryant Bank	Tuscaloosa	1,839,058	178,155	9.69	24,623	99	25,250	19,191	1.49	14.64
19	First Southern State Bank	Stevenson	554,959	60,181	10.84	5,056	43	5,024	4,041	1.39	14.42
20	PeoplesTrust Bank	Hamilton	103,685	13,337	12.86	1,363	50	1,333	889	1.77	14.36
21	First Southern Bank	Florence	276,719	26,290	9.50	2,737	44	2,155	487	1.37	14.02
22	First Bank of Alabama	Talladega	578,156	78,271	13.54	8,543	94	8,222	6,793	1.93	14.09
23	Citizens Bank	Enterprise	149,386	15,591	10.44	1,578	53	549	738	1.37	14.04
24	Premier Bank of the South	Cullman	207,317	18,753	9.05	2,372	35	2,369	1,891	1.28	13.97
25	Regions Bank	Birmingham	125,641,000	16,421,000	13.07	1,785,000	92	1,736,099	1,372,976	1.81	13.81
26	Oakworth Capital Bank	Birmingham	717,746	75,446	10.51	8,012	85	7,081	5,472	1.57	13.59
27	First Citizens Bank	Luverne	245,886	35,361	14.38	3,656	57	2,906	2,092	1.86	13.43
28	Metro Bank	Pell City	763,507	118,975	15.58	12,172	74	10,556	8,036	2.07	13.37
29	Cheaha Bank	Oxford	209,300	28,090	13.42	2,997	71	3,279	3,060	1.78	13.29
30	HomeTown Bank of Alabama	Oneonta	397,767	56,743	14.27	5,555	93	5,875	5,853	1.90	13.14
31	First State Bank, DeKalb County	Fort Payne	200,650	24,087	12.00	2,319	41	1,427	921	1.58	13.13
32	River Bank & Trust	Prattville	1,364,103	167,967	12.31	14,186	64	9,332	8,537	1.59	13.09
33	Peoples Independent Bank	Boaz	303,714	34,380	11.32	4,180	50	3,407	2,940	1.46	13.02
34	AuburnBank	Auburn	828,494	94,838	11.45	9,634	59	8,945	7,996	1.45	13.01
35	Peoples Bank of Greensboro	Greensboro	90,986	8,478	9.32	1,031	57	1,000	1,231	1.14	12.58
36	Pinnacle Bank	Jasper	230,312	30,681	13.32	3,027	58	2,721	2,381	1.63	12.35
37	Town-Country National Bank	Camden	111,439	20,686	18.56	2,324	68	2,132	1,967	2.25	12.21
38	Citizens Bank & Trust	Guntersville	559,654	55,923	9.99	6,006	53	4,778	3,486	1.19	12.04
39	EvaBank	Cullman	382,838	102,920	26.88	9,276	107	10,422	9,747	3.21	11.91
40	North Alabama Bank	Hazel Green	118,042	13,334	11.30	1,199	31	1,491	290	1.46	11.76
41	Community Neighbor Bank	Camden	104,096	15,346	14.74	1,456	39	1,394	959	1.76	11.68
42	Samson Banking Company	Samson	81,106	11,632	14.34	1,202	55	1,090	823	1.56	11.37
43	First Comm. Bank, Cullman	Cullman	128,825	10,510	8.16	893	45	401	446	0.94	11.34
44	Bank of Vernon	Vernon	161,991	25,971	16.03	2,180	59	2,328	1,010	1.82	11.24
45	Troy Bank & Trust Company	Troy	898,839	108,356	12.06	9,529	66	12,752	9,527	1.27	10.90
46	Southern Independent Bank	Opp	252,696	27,977	11.07	2,458	63	2,360	1,272	1.27	10.76
47	FNB Bank	Scottsboro	674,329	85,283	12.65	7,669	47	6,697	4,810	1.33	10.65
48	FirstState Bank	Lineville	252,275	30,528	12.10	2,759	48	2,560	2,068	1.32	10.62
49	Cullman Savings Bank (MHC)	Cullman	296,610	47,727	16.09	3,814	78	3,897	2,691	1.62	10.44
50	West Alabama Bank & Trust	Reform	644,050	89,765	13.94	7,211	45	7,051	6,055	1.43	10.33
51	Peoples Bank of Red Level	Red Level	14,929	1,903	12.75	152	25	154	135	1.34	10.27
52	First National Bank	Hamilton	295,787	52,671	17.81	4,825	52	4,527	4,092	1.79	10.19
53	Citizens Bank	Greensboro	95,017	13,671	14.39	1,126	80	1,293	1,164	1.47	10.18
54	Farmers and Merchants Bank	LaFayette	171,311	24,144	14.09	1,995	53	1,849	1,388	1.44	10.12
55	Brantley Bank & Trust Co.	Brantley	69,967	10,632	15.20	886	49	767	672	1.52	9.92
56	First Bank of Boaz	Boaz	232,902	44,605	19.15	3,566	132	3,679	4,074	1.82	9.91
57	Merchants & Farmers Bank	Eutaw	77,494	7,402	9.55	682	24	584	739	1.06	9.88
58	Progress Bank and Trust	Huntsville	1,208,529	156,371	12.94	11,630	65	10,515	7,042	1.26	9.84
59	CB&S Bank, Inc.	Russellville	1,898,751	235,173	12.39	17,628	34	14,816	11,161	1.15	9.26
60	Farmers & Merchants Bank	Piedmont	256,550	31,717	12.36	2,288	46	1,851	1,310	1.23	9.12
61	Phenix-Girard Bank	Phenix City	196,386	31,359	15.97	2,556	64	1,898	1,978	1.43	9.12
62	First Fidelity Bank	Fort Payne	102,917	9,926	9.64	685	31	589	407	0.84	8.90
63	Community Spirit Bank	Red Bay	152,607	16,252	10.65	873	23	1,164	1,147	0.97	8.88
64	Marion Bank and Trust Company	Marion	283,338	33,575	11.85	2,732	62	2,084	1,463	1.03	8.80
65	Citizens Bank of Winfield	Winfield	266,727	56,347	21.13	4,081	120	3,947	3,993	2.03	8.73
66	Exchange Bank of Alabama	Altoona	283,418	42,133	14.87	3,044	41	3,247	2,835	1.21	8.59
67	First US Bank	Birmingham	788,490	84,186	10.68	5,490	20	3,320	339	0.89	8.47
68	Union State Bank	Pell City	211,879	16,087	7.59	1,226	10	394	(94)	0.59	8.19
69	Bank of Walker County	Jasper	70,521	7,887	11.18	586	29	412	323	0.87	8.15

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec19 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec18 Net Inc (\$000)	LTM Dec17 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	State Bank & Trust	Winfield	245,901	27,070	11.01	1,986	37	2,087	1,294	0.87	8.15
71	Liberty Bank	Geraldine	148,466	17,256	11.62	1,180	22	1,347	1,028	0.90	7.86
72	First National Bank and Trust	Atmore	157,662	18,062	11.46	1,289	26	905	1,116	0.88	7.80
73	Citizens State Bank	Vernon	72,082	10,867	15.08	789	49	775	791	1.18	7.77
74	First Cahawba Bank	Selma	129,964	14,596	11.23	836	28	633	278	0.89	7.73
75	Peoples Exchange Bank	Monroeville	69,897	10,512	15.04	676	25	476	294	1.12	7.68
76	Southern States Bank	Anniston	1,095,493	138,275	12.62	6,112	34	8,012	5,841	0.89	7.60
77	Community Bank & Trust	Union Springs	48,528	3,785	7.80	257	18	78	56	0.55	7.32
78	AmeriFirst Bank	Montgomery	184,178	20,060	10.89	1,262	28	804	1,545	0.79	7.30
79	Sweet Water State Bank	Sweet Water	99,888	11,448	11.46	808	26	749	937	0.82	7.23
80	Bank of Evergreen	Evergreen	62,765	8,414	13.41	425	28	395	594	0.85	6.24
81	Commercial Bank of Ozark	Ozark	93,907	8,293	8.83	537	26	429	356	0.59	6.70
82	BankSouth	Dothan	182,270	36,958	20.28	2,206	100	2,187	2,183	1.31	6.48
83	Valley State Bank	Russellville	126,762	22,587	17.82	1,129	42	1,140	692	1.10	6.38
84	MidSouth Bank	Dothan	426,453	51,045	11.97	3,125	29	4,800	4,033	0.78	6.33
85	Traders & Farmers Bank	Haleyville	366,379	59,782	16.32	2,835	28	3,036	2,613	0.94	6.04
86	First National Bank of Hartford	Hartford	121,847	18,298	15.02	1,019	20	1,056	983	0.88	5.94
87	First State Bank of the South	Sulligent	107,859	16,780	15.56	800	19	750	600	0.94	5.90
88	NobleBank & Trust	Anniston	267,336	26,310	9.84	1,315	20	2,648	1,795	0.56	5.56
89	Southern Bank Company	Gadsden	98,825	11,408	11.54	413	13	438	(1,240)	0.59	5.05
90	First Bank of Linden	Linden	80,480	12,003	14.91	547	42	667	733	0.75	4.98
91	Citizens' Bank, Inc.	Robertsdale	107,444	13,573	12.63	629	18	906	619	0.58	4.70
92	First National Bank, Brundidge	Brundidge	89,665	14,668	16.36	512	20	566	277	0.80	4.67
93	Citizens Bank of Fayette	Fayette	190,437	40,153	21.08	1,711	68	1,838	1,668	0.95	4.56
94	Bank of Moundville	Moundville	92,665	8,796	9.49	292	22	346	215	0.42	4.50
95	Farmers & Merchants Bank	Waterloo	91,505	18,801	20.55	730	81	655	832	0.89	4.16
96	Security Federal Savings Bank	Jasper	34,808	4,681	13.45	127	13	204	144	0.38	2.93
97	Millennial Bank	Leeds	78,079	9,742	12.48	315	21	(213)	(732)	0.42	3.36
98	First National Bank of Dozier	Dozier	34,975	5,255	15.03	136	19	212	173	0.41	2.72
99	Escambia County Bank	Flomaton	73,283	11,824	16.13	228	13	585	236	0.34	2.23
100	SunSouth Bank	Dothan	111,730	7,866	7.04	139	7	(29)	189	0.12	1.87
101	BBVA USA	Birmingham	92,657,948	12,428,503	13.41	110,462	11	740,554	423,053	0.25	1.78
102	First Progressive Bank	Brewton	30,101	8,377	27.83	62	6	115	66	0.27	0.97
103	Bank of Brewton	Brewton	47,677	10,892	22.85	120	6	424	305	0.21	0.92
104	First Financial Bank	Bessemer	169,024	15,319	9.06	28	0	1,513	1,080	0.07	0.76
105	Commonwealth National Bank	Mobile	49,791	5,301	10.65	30	2	(621)	(18)	0.07	0.76
106	CommerceOne Bank	Birmingham	241,256	46,747	19.38	307	12	NA	NA	(0.13)	(0.49)
107	SouthFirst Bank	Sylacauga	76,911	9,844	12.80	(14)	(0)	(59)	355	(0.09)	(0.79)
108	22nd State Bank	Louisville	140,311	14,694	10.47	(1,299)	(30)	392	383	(0.93)	(9.24)
109	Merit Bank	Huntsville	83,360	19,448	23.33	(1,471)	(49)	97	94	(3.10)	(10.75)
110	Alamerica Bank	Birmingham	19,584	3,414	17.43	(1,144)	(163)	(1,447)	156	(5.35)	(27.99)
MEDIAN			193,412	25,058	12.21	2,193	45	2,010	1,294	1.27	9.91
AVERAGE			2,372,623	308,250	13.09	22,026	46	27,262	19,792	1.11	9.35
HIGH			125,641,000	16,421,000	27.83	1,785,000	301	1,736,099	1,372,976	3.21	29.04
LOW			14,929	1,903	7.04	(1,471)	(163)	(1,447)	(1,240)	(5.35)	(27.99)