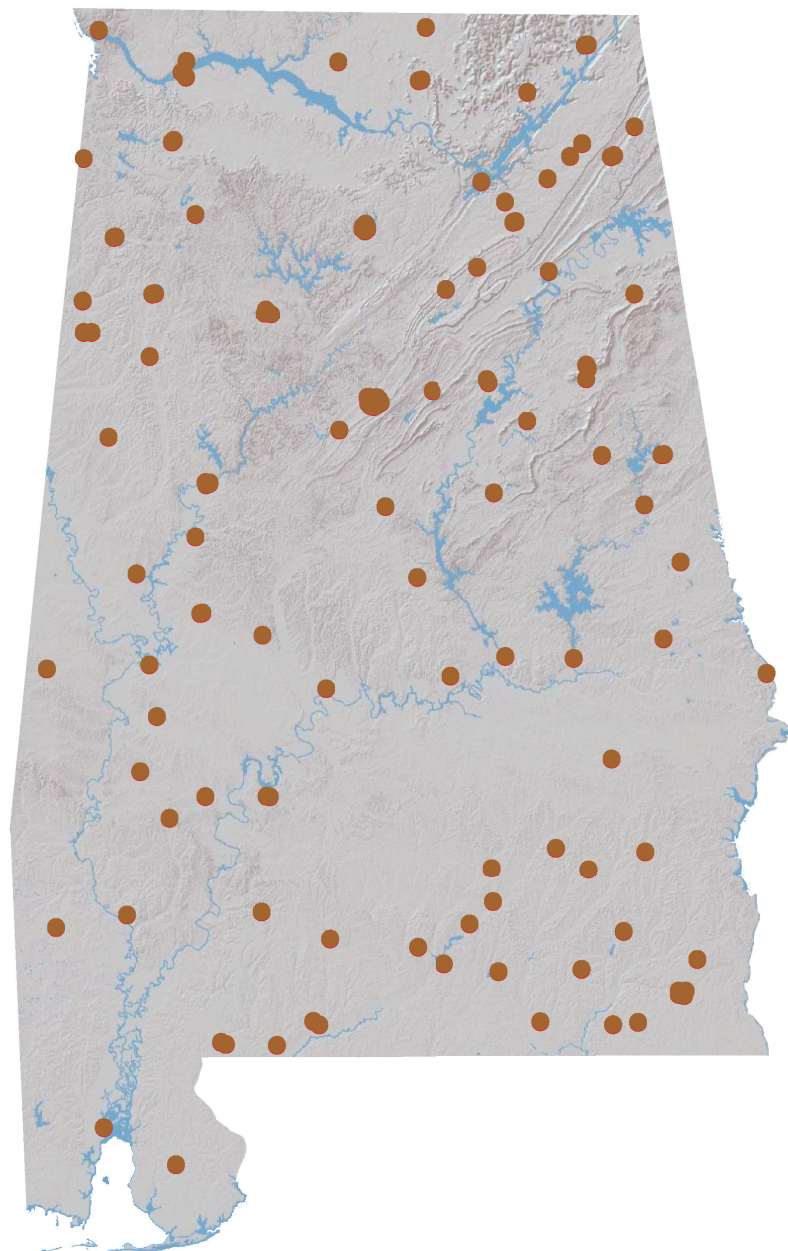


Banking Almanac: Alabama

As of and for the Twelve Months Ended March 31, 2020



Porter White & Company

Investment Bankers Since 1975

Porter, White & Company

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Porter, White & Company

Notes on Almanac

- Data, based on regulatory filings, are furnished by S&P Global Market Intelligence and contain copyrighted and trade secret material distributed under license from S&P. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended March 31, 2020 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:

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

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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.	149,043	9.89	(1.00)	(9.79)	2.69
2	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	18,912	16.20	(6.38)	(34.69)	8.38
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	189,223	10.60	0.63	5.79	1.01
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	856,877	11.66	1.05	9.25	0.03
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BancIndependent Incorporated	1,737,251	9.64	1.18	12.13	0.50
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		48,347	23.08	0.26	1.14	1.59
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		60,414	13.41	0.64	4.69	2.32
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	87,748	10.84	0.35	3.60	0.31
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	173,799	15.25	1.26	7.93	0.43
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	75,985	10.25	0.77	7.14	1.68
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	178,169	21.04	1.10	5.37	0.00
12	BBVA USA	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	93,019,813	11.15	(2.48)	(18.43)	0.86
13	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	75,124	13.58	1.21	8.02	0.24
14	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		1,817,397	10.09	1.08	10.67	0.27
15	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	1,938,013	12.65	1.00	8.01	1.33
16	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	532,635	10.53	1.33	11.85	0.73
17	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	338,992	11.26	1.40	12.65	0.11
18	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	210,907	11.76	1.37	10.52	0.02
19	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	148,701	10.50	0.93	9.20	1.95
20	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	94,452	14.69	1.12	7.66	0.16
21	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	599,512	9.33	1.15	11.60	0.14
22	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	188,824	20.08	0.86	4.10	1.16
23	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	252,580	21.62	1.82	7.90	0.69
24	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	114,197	12.08	0.42	3.40	1.81
25	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	71,557	14.59	0.93	6.14	0.00
26	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		258,590	18.16	0.42	1.73	0.00
27	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	94,886	8.79	0.54	5.98	1.21
28	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	47,609	10.73	(0.53)	(5.30)	1.51
29	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	48,650	8.76	0.03	0.43	1.86
30	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	106,604	14.53	1.22	8.10	1.06
31	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	152,037	10.79	0.65	5.92	1.30
32	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	311,017	15.50	1.23	7.80	0.19
33	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		72,937	15.62	0.33	2.08	1.12
34	EvaBank	Cullman	1986	ST-Bank	C-corp		383,036	25.11	2.34	8.60	3.23
35	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	296,791	14.39	1.08	7.54	0.58
36	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		90,021	20.28	0.82	3.86	0.22
37	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	234,479	13.45	1.00	7.44	0.40
38	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	173,293	13.80	1.27	8.84	0.75
39	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	92,733	9.50	1.48	14.16	0.75
40	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	587,667	13.07	1.44	10.57	0.81
41	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	226,279	18.88	1.61	8.60	0.06
42	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	77,227	15.05	0.62	4.12	0.51
43	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		132,110	11.27	0.64	5.56	0.29
44	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	255,420	14.01	1.46	10.35	0.68
45	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	399,461	7.96	1.90	23.69	0.53
46	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	132,675	8.10	0.72	8.72	0.54
47	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	145,912	9.71	1.70	15.70	1.46
48	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	102,056	9.30	0.64	6.69	0.57
49	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	175,872	7.98	0.30	3.22	0.52
50	First Jackson Bank, Inc.	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	294,926	11.33	1.49	12.23	0.70
51	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	717,890	11.11	1.51	12.95	0.11
52	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	300,206	18.13	1.43	7.99	0.07
53	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	165,802	11.20	0.76	6.72	1.36
54	First National Bank, Brundidge	Brundidge	1904	Fed-Bank	C-corp	First Brundidge Bancshares, Inc.	86,009	17.03	0.57	3.32	0.61
55	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	34,708	15.39	0.48	3.21	0.00
56	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	122,888	14.77	0.73	4.93	1.40
57	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		30,082	27.92	0.31	1.11	0.70
58	First Southern Bank	Florence	1935	ST-Bank	C-corp	FSB, LLC	278,224	9.67	1.08	11.06	0.39
59	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	561,162	11.36	1.03	10.23	0.19
60	First State Bank, DeKalb County	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	198,811	12.01	1.13	9.33	0.48
61	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	106,412	15.81	0.77	4.85	0.21
62	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	788,223	10.62	0.65	6.16	0.62
63	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	256,995	11.56	1.17	9.47	0.47
64	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	702,832	11.79	1.17	9.49	1.01
65	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	135,400	9.95	1.36	13.93	0.43
66	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	159,575	10.34	1.25	12.28	0.40
67	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	411,770	13.83	1.53	10.62	0.63
68	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	145,671	11.94	0.87	7.52	0.35

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 Compan	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	286,169	11.42	0.78	6.62	4.01
70	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	79,532	9.44	0.72	6.98	1.78
71	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	302,984	10.47	1.28	12.31	0.38
72	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Holdings LLC	103,726	17.90	(3.66)	(13.33)	0.49
73	Metro Bank	Pell City	1989	ST-Bank	C-corp		777,085	15.68	1.59	10.24	1.07
74	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	423,061	12.09	0.54	4.39	0.02
75	Millennial Bank	Leeds	1997	ST-Bank	C-corp		81,998	11.18	0.41	3.36	0.04
76	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	261,363	10.24	0.52	5.21	1.40
77	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	119,432	11.45	1.09	9.02	0.55
78	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	744,635	10.28	1.19	10.38	0.00
79	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	871,014	9.96	1.36	13.74	1.26
80	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	96,623	9.61	0.97	10.43	0.84
81	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	14,975	13.08	0.87	6.65	2.35
82	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	69,958	14.45	1.11	7.66	1.13
83	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	307,417	11.15	1.33	11.61	0.64
84	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	106,989	12.81	1.28	10.13	1.02
85	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	196,171	14.65	1.28	8.18	1.66
86	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	244,033	12.08	1.37	10.42	0.06
87	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	209,039	9.17	1.00	10.87	0.37
88	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,249,282	12.08	0.98	7.60	0.32
89	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	132,707,000	13.30	1.25	9.28	0.81
90	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	1,417,323	12.18	1.24	10.27	0.42
91	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	333,952	10.26	1.31	12.57	0.26
92	Samson Banking Company	Samson	1930	ST-Bank	S-corp		86,557	14.44	1.24	8.83	0.00
93	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	35,904	12.06	0.27	2.06	0.00
94	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	9,363,293	10.09	1.71	17.38	0.39
95	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	98,590	11.96	0.39	3.30	1.25
96	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	256,240	11.07	0.97	8.30	0.67
97	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	1,171,054	11.88	0.67	5.53	1.72
98	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	80,698	12.33	0.01	0.05	2.87
99	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	446,859	8.31	1.23	13.31	0.30
100	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	256,730	10.74	0.79	7.15	0.96
101	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	111,352	7.00	(0.05)	(0.65)	0.31
102	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	99,596	11.75	0.65	5.67	2.93
103	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		110,454	18.99	1.92	10.23	0.91
104	Traders & Farmers Bank	Haleyville	1906	ST-Bank	C-corp	Traders & Farmers Bancshares, Inc.	364,232	16.81	0.80	4.99	0.65
105	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	403,534	10.01	1.31	12.65	0.97
106	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henderson	914,193	12.04	1.03	8.83	1.84
107	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	204,837	7.80	0.48	6.40	1.37
108	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	723,283	9.92	1.38	14.83	0.64
109	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	123,925	18.35	1.00	5.73	0.11
110	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	651,379	13.82	1.13	8.12	0.77
MEDIAN							192,697	11.84	1.02	7.92	0.64
AVERAGE							2,450,726	12.82	0.83	6.95	0.89
HIGH							132,707,000	27.92	2.34	23.69	8.38
LOW							14,975	7.00	(6.38)	(34.69)	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 Employee s	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
1	Regions Bank	Birmingham	88,661,000	101,756,000	17,656,000	10.39	1,428	19,674	6,745	92,932	71,258	132,707,000
2	BBVA USA	Birmingham	67,657,166	77,548,660	10,370,905	8.68	641	10,041	9,264	145,117	120,981	93,019,813
3	ServisFirst Bank	Birmingham	7,575,583	7,843,059	944,292	10.06	20	498	18,802	468,165	392,153	9,363,293
4	CB&S Bank, Inc.	Russellville	920,519	1,625,895	245,222	11.02	55	522	3,713	35,237	29,562	1,938,013
5	Bryant Bank	Tuscaloosa	1,069,656	1,480,753	183,429	9.77	15	256	7,099	121,160	98,717	1,817,397
6	Bank Independent	Sheffield	1,262,777	1,431,398	167,501	9.30	29	621	2,798	59,905	49,359	1,737,251
7	River Bank & Trust	Prattville	949,306	1,227,233	172,611	10.02	18	221	6,413	78,740	68,180	1,417,323
8	Progress Bank and Trust	Huntsville	1,020,324	1,086,222	150,912	10.90	9	183	6,827	138,809	120,691	1,249,282
9	Southern States Bank	Anniston	899,671	1,004,837	139,080	11.12	15	175	6,692	78,070	66,989	1,171,054
10	Troy Bank & Trust Company	Troy	564,657	796,281	110,107	11.83	11	140	6,530	83,108	72,389	914,193
11	Peoples Bank of Alabama	Cullman	633,614	760,980	86,760	9.55	27	265	3,287	32,260	28,184	871,014
12	AuburnBank	Auburn	445,431	750,930	99,908	11.17	8	167	5,131	107,110	93,866	856,877
13	First US Bank	Birmingham	545,639	683,075	83,680	9.46	20	283	2,785	39,411	34,154	788,223
14	Metro Bank	Pell City	462,315	651,688	121,830	15.84	9	169	4,598	86,343	72,410	777,085
15	Oakworth Capital Bank	Birmingham	558,030	661,743	76,557	11.03	2	95	7,838	372,318	330,872	744,635
16	United Bank	Atmore	460,317	636,677	71,723	9.71	21	208	3,477	34,442	30,318	723,283
17	First Metro Bank	Muscle Shoals	421,817	634,376	79,791	11.24	10	125	5,743	71,789	63,438	717,890
18	FNB Bank	Scottsboro	480,235	595,941	82,852	10.83	17	167	4,209	41,343	35,055	702,832
19	West Alabama Bank & Trust	Reform	389,829	537,618	90,020	13.06	15	156	4,176	43,425	35,841	651,379
20	Citizens Bank & Trust	Guntersville	364,405	506,725	55,956	9.46	8	110	5,450	74,939	63,341	599,512
21	First Bank of Alabama	Talladega	369,327	504,291	76,835	12.22	8	91	6,458	73,458	63,036	587,667
22	First Southern State Bank	Stevenson	330,431	491,605	63,770	9.96	10	120	4,676	56,116	49,161	561,162
23	CCB Community Bank	Andalusia	424,596	434,359	56,111	11.10	4	105	5,073	133,159	108,590	532,635
24	SouthPoint Bank	Birmingham	350,547	386,482	37,117	9.09	4	85	5,257	111,715	96,621	446,859
25	MidSouth Bank	Dothan	263,879	371,365	51,131	12.26	10	113	3,744	42,306	37,137	423,061
26	HomeTown Bank of Alabama	Oneonta	270,930	343,541	56,955	13.69	5	60	6,863	82,354	68,708	411,770
27	Traditions Bank	Cullman	311,329	359,366	40,376	10.39	6	76	5,310	67,256	59,894	403,534
28	First Comm. Bank of Central A	Wetumpka	261,785	364,006	31,783	8.04	7	82	4,871	57,066	52,001	399,461
29	EvaBank	Cullman	300,412	267,078	96,163	24.57	8	86	4,454	47,880	33,385	383,036
30	Traders & Farmers Bank	Haleyville	162,460	292,489	61,240	16.53	9	98	3,717	40,470	32,499	364,232
31	Central State Bank	Calera	222,300	296,572	38,184	11.07	5	66	5,136	67,798	59,314	338,992
32	Robertson Banking Company	Demopolis	259,664	291,721	34,254	10.23	7	76	4,394	47,707	41,674	333,952
33	Cullman Savings Bank (MHC)	Cullman	247,352	197,192	48,194	16.00	4	49	6,347	77,754	49,298	311,017
34	Peoples Independent Bank	Boaz	148,477	269,868	34,288	9.93	9	80	3,843	34,157	29,985	307,417
35	Merchants Bank of Alabama	Cullman	181,556	269,885	31,710	10.84	5	82	3,695	60,597	53,977	302,984
36	First National Bank	Hamilton	121,022	245,425	54,417	17.87	7	96	3,127	42,887	35,061	300,206
37	Exchange Bank of Alabama	Altoona	191,478	251,308	42,699	14.48	5	73	4,066	59,358	50,262	296,791
38	First Jackson Bank, Inc.	Stevenson	202,328	238,667	33,415	12.15	6	43	6,859	49,154	39,778	294,926
39	Marion Bank and Trust Comp	Marion	167,272	239,330	32,670	11.36	4	46	6,221	71,542	59,833	286,169
40	First Southern Bank	Florence	226,270	250,645	26,906	9.88	5	65	4,280	55,645	50,129	278,224
41	NobleBank & Trust	Anniston	174,907	233,339	26,757	9.78	6	66	3,960	43,561	38,890	261,363
42	CommerceOne Bank	Birmingham	207,994	197,292	46,965	20.38	1	25	10,344	258,590	197,292	258,590
43	FirstState Bank	Lineville	134,096	215,661	29,719	11.86	3	58	4,431	85,665	71,887	256,995
44	State Bank & Trust	Winfield	94,108	205,576	27,574	10.75	4	58	4,426	64,183	51,394	256,730
45	Southern Independent Bank	Opp	132,673	208,337	28,358	11.21	3	38	6,743	85,413	69,446	256,240
46	First Citizens Bank	Luverne	150,434	202,923	35,783	14.02	5	63	4,054	51,084	40,585	255,420
47	Citizens Bank of Winfield	Winfield	56,590	144,061	54,613	21.47	1	33	7,654	252,580	144,061	252,580
48	Pinnacle Bank	Jasper	104,303	213,137	29,483	12.31	7	52	4,693	34,862	30,448	244,033
49	Farmers & Merchants Bank	Piedmont	130,360	200,935	31,539	13.08	4	50	4,690	58,620	50,234	234,479
50	First Bank of Boaz	Boaz	59,727	168,204	42,725	18.35	1	25	9,051	226,279	168,204	226,279
51	Cheaha Bank	Oxford	122,080	183,593	24,802	12.52	4	39	5,408	52,727	45,898	210,907
52	Premier Bank of the South	Cullman	137,870	188,466	19,172	9.22	9	68	3,074	23,227	20,941	209,039
53	Union State Bank	Pell City	87,271	188,195	15,978	7.83	13	121	1,693	15,757	14,477	204,837
54	First State Bank, DeKalb Coun	Fort Payne	113,567	173,923	23,869	10.92	5	55	3,615	39,762	34,785	198,811
55	Phenix-Girard Bank	Phenix City	72,682	161,013	28,747	15.49	4	43	4,562	49,043	40,253	196,171
56	AmeriFirst Bank	Montgomery	140,658	158,758	20,063	10.54	5	45	4,205	37,845	31,752	189,223
57	Citizens Bank of Fayette	Fayette	37,836	147,423	37,909	20.66	2	24	7,868	94,412	73,712	188,824
58	BankSouth	Dothan	134,920	140,212	37,478	20.75	2	22	8,099	89,085	70,106	178,169
59	First Financial Bank	Bessemer	80,769	161,215	14,035	9.27	8	70	2,512	21,984	20,152	175,872
60	Bank of Vernon	Vernon	113,706	146,467	26,496	15.54	4	40	4,345	43,450	36,617	173,799
61	Farmers and Merchants Bank	LaFayette	71,476	148,275	23,908	13.55	3	37	4,684	57,764	49,425	173,293
62	First National Bank and Trust	Atmore	100,566	146,703	18,571	11.34	4	51	3,251	41,451	36,676	165,802
63	HNB First Bank	Headland	118,167	140,991	16,503	10.27	3	35	4,559	53,192	46,997	159,575
64	Community Spirit Bank	Red Bay	105,237	129,924	16,404	10.76	5	38	4,001	30,407	25,985	152,037
65	22nd State Bank	Louisville	104,939	112,025	14,734	10.20	5	45	3,312	29,809	22,405	149,043
66	Citizens Bank	Enterprise	109,230	132,587	15,618	10.52	2	29	5,128	74,351	66,294	148,701
67	First Federal Bank, A FSB	Tuscaloosa	122,514	100,524	14,163	10.92	3	102	1,431	48,637	33,508	145,912
68	Liberty Bank	Geraldine	83,975	127,930	17,400	11.57	6	54	2,698	24,279	21,322	145,671

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employee s	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
69	Friend Bank	Slocomb	84,364	121,195	13,469	9.88	5	42	3,224	27,080	24,239	135,400
70	First Comm. Bank, Cullman	Cullman	100,915	99,270	10,748	8.20	1	20	6,634	132,675	99,270	132,675
71	First Cahawba Bank	Selma	91,182	116,914	14,889	11.34	4	31	4,262	33,028	29,229	132,110
72	Valley State Bank	Russellville	68,573	100,933	22,738	17.78	3	27	4,590	41,308	33,644	123,925
73	First National Bank of Hartford	Hartford	72,116	103,745	18,146	14.74	3	50	2,458	40,963	34,582	122,888
74	North Alabama Bank	Hazel Green	82,420	104,050	13,669	9.86	4	39	3,062	29,858	26,013	119,432
75	Citizens' Bank, Inc.	Robertsdale	75,835	99,716	13,793	11.96	3	35	3,263	38,066	33,239	114,197
76	SunSouth Bank	Dothan	61,706	89,266	7,790	7.04	2	20	5,568	55,676	44,633	111,352
77	Town-Country National Bank	Camden	71,766	88,353	20,973	19.16	1	35	3,156	110,454	88,353	110,454
78	PeoplesTrust Bank	Hamilton	74,101	91,503	13,705	12.30	3	27	3,963	35,663	30,501	106,989
79	Community Neighbor Bank	Camden	67,442	90,879	15,489	14.74	3	37	2,881	35,535	30,293	106,604
80	First State Bank of the South	Sulligent	43,200	87,801	16,826	15.51	5	43	2,475	21,282	17,560	106,412
81	Merit Bank	Huntsville	49,023	85,042	18,571	19.13	4	31	3,346	25,932	21,261	103,726
82	First Fidelity Bank	Fort Payne	46,906	92,074	9,494	9.64	3	23	4,437	34,019	30,691	102,056
83	Sweet Water State Bank	Sweet Water	67,808	85,857	11,707	11.89	4	31	3,213	24,899	21,464	99,596
84	Southern Bank Company	Gadsden	54,826	84,171	11,788	10.82	4	30	3,286	24,648	21,043	98,590
85	Peoples Bank of Greensboro	Greensboro	49,757	83,600	9,284	9.34	1	18	5,368	96,623	83,600	96,623
86	Commercial Bank of Ozark	Ozark	50,437	85,472	8,336	8.52	2	22	4,313	47,443	42,736	94,886
87	Citizens Bank	Greensboro	41,414	77,490	13,878	14.45	1	14	6,747	94,452	77,490	94,452
88	First Bank	Wadley	33,398	83,539	8,806	8.98	5	24	3,864	18,547	16,708	92,733
89	Farmers & Merchants Bank	Waterloo	5,551	71,329	18,258	20.67	2	9	10,002	45,011	35,665	90,021
90	Bank of Moundville	Moundville	25,267	77,053	9,509	9.96	1	13	6,750	87,748	77,053	87,748
91	Samson Banking Company	Samson	37,163	71,766	12,497	13.82	2	23	3,763	43,279	35,883	86,557
92	First National Bank, Brundidge	Brundidge	54,286	70,105	14,649	17.23	2	22	3,910	43,005	35,053	86,009
93	Millennial Bank	Leeds	55,032	72,562	9,164	11.87	1	15	5,467	81,998	72,562	81,998
94	SouthFirst Bank	Sylacauga	50,508	69,996	9,952	12.53	3	26	3,104	26,899	23,332	80,698
95	Merchants & Farmers Bank	Eutaw	48,540	71,696	7,508	9.34	2	30	2,651	39,766	35,848	79,532
96	First Bank of Linden	Linden	26,898	65,443	11,619	14.94	1	13	5,941	77,227	65,443	77,227
97	Bank of Walker County	Jasper	58,506	66,032	7,788	10.69	1	20	3,799	75,985	66,032	75,985
98	Brantley Bank & Trust Co.	Brantley	35,873	64,711	10,202	13.77	2	18	4,174	37,562	32,356	75,124
99	Escambia County Bank	Flomaton	29,751	61,419	11,396	15.50	1	18	4,052	72,937	61,419	72,937
100	Citizens State Bank	Vernon	26,797	46,830	10,441	14.65	2	16	4,472	35,779	23,415	71,557
101	Peoples Exchange Bank	Monroeville	49,649	59,654	10,109	14.58	1	27	2,591	69,958	59,654	69,958
102	Bank of Evergreen	Evergreen	32,733	52,117	8,099	12.87	1	15	4,028	60,414	52,117	60,414
103	Community Bank & Trust	Union Springs	17,894	44,321	4,262	8.11	1	14	3,475	48,650	44,321	48,650
104	Bank of Brewton	Brewton	18,509	36,779	11,160	24.15	2	19	2,545	24,174	18,390	48,347
105	Commonwealth National Bank	Mobile	15,371	42,315	5,110	10.42	2	16	2,976	23,805	21,158	47,609
106	Security Federal Savings Bank	Jasper	14,875	28,650	4,330	12.70	1	10	3,590	35,904	28,650	35,904
107	First National Bank of Dozier	Dozier	7,910	28,612	5,342	14.87	1	6	5,785	34,708	28,612	34,708
108	First Progressive Bank	Brewton	9,274	21,663	8,398	27.87	1	9	3,342	30,082	21,663	30,082
109	Alamerica Bank	Birmingham	11,082	15,731	3,064	14.70	1	7	2,702	18,912	15,731	18,912
110	Peoples Bank of Red Level	Red Level	5,983	12,939	1,958	12.76	1	6	2,496	14,975	12,939	14,975
MEDIAN			133,385	199,114	30,629	11.11	5	55	4,434	51,905	43,685	254,000
AVERAGE			2,009,433	2,341,566	358,758	12.37	29	410	4,989	72,372	59,696	2,919,079
HIGH			88,661,000	101,756,000	17,656,000	24.57	1,428	19,674	18,802	468,165	392,153	132,707,000
LOW			5,551	70,105	7,790	7.04	1	9	1,431	15,757	14,477	86,009

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	383,036	112.5	18.3	3.70	3.30	8.13	4.63	1.60	6.14
2	Traditions Bank	Cullman	403,534	86.6	5.6	6.48	9.47	7.18	2.72	0.83	5.79
3	Peoples Bank of Red Level	Red Level	14,975	46.2	27.5	(0.81)	(2.81)	10.61	1.78	0.37	5.55
4	North Alabama Bank	Hazel Green	119,432	79.2	8.7	8.68	11.73	7.65	2.56	1.00	5.44
5	Sweet Water State Bank	Sweet Water	99,596	79.0	13.8	(1.15)	(0.63)	7.24	2.50	0.82	5.37
6	Bank Independent	Sheffield	1,737,251	88.2	2.3	(1.33)	2.53	6.98	2.59	0.79	5.31
7	Millennial Bank	Leeds	81,998	75.8	15.2	20.60	24.80	7.40	2.63	0.96	5.30
8	Town-Country National Bank	Camden	110,454	81.2	25.3	7.06	0.05	8.07	2.58	1.18	5.25
9	First US Bank	Birmingham	788,223	79.9	14.0	7.48	(2.89)	7.29	2.05	0.86	5.09
10	Peoples Exchange Bank	Monroeville	69,958	83.2	15.0	7.78	3.57	6.72	2.59	0.78	4.97
11	Community Neighbor Bank	Camden	106,604	74.2	9.9	6.40	(0.43)	6.95	2.46	0.65	4.95
12	First State Bank, DeKalb County	Fort Payne	198,811	65.3	16.2	11.50	6.68	7.33	1.82	0.58	4.91
13	Southern Bank Company	Gadsden	98,590	65.1	21.9	(8.29)	4.24	8.64	2.38	1.31	4.81
14	Merchants & Farmers Bank	Eutaw	79,532	67.7	17.6	10.65	27.54	6.84	2.83	0.93	4.80
15	Brantley Bank & Trust Co.	Brantley	75,124	55.4	41.9	23.64	13.06	7.42	3.12	0.57	4.69
16	Premier Bank of the South	Cullman	209,039	73.2	16.2	3.80	4.82	6.25	2.40	0.60	4.48
17	Friend Bank	Slocomb	135,400	69.6	9.8	(8.72)	3.17	6.23	2.35	0.69	4.46
18	Bank of Walker County	Jasper	75,985	88.6	11.3	6.44	4.75	6.02	2.09	0.79	4.43
19	Citizens' Bank, Inc.	Robertsdale	114,197	76.1	17.7	1.19	4.05	5.56	2.72	0.40	4.41
20	Peoples Bank of Alabama	Cullman	871,014	83.3	9.0	4.22	5.87	5.85	2.40	0.72	4.40
21	First Citizens Bank	Luverne	255,420	74.1	29.1	1.95	(0.49)	6.48	2.55	0.82	4.38
22	Community Spirit Bank	Red Bay	152,037	81.0	15.4	7.45	2.89	6.24	2.56	0.94	4.37
23	FNB Bank	Scottsboro	702,832	80.6	16.2	4.68	2.29	5.74	2.84	0.62	4.34
24	Liberty Bank	Geraldine	145,671	65.6	28.9	5.83	(0.14)	6.58	2.86	1.06	4.34
25	First Cahawba Bank	Selma	132,110	78.0	11.2	9.75	12.89	5.74	2.40	0.93	4.33
26	First Bank of Alabama	Talladega	587,667	73.2	22.4	5.52	7.38	5.98	3.25	0.82	4.30
27	HomeTown Bank of Alabama	Oneonta	411,770	78.9	18.3	6.00	12.21	6.03	2.80	0.89	4.30
28	CCB Community Bank	Andalusia	532,635	97.8	5.5	3.00	0.98	5.99	2.61	1.26	4.27
29	First National Bank of Hartford	Hartford	122,888	69.5	25.9	0.69	3.72	6.20	2.96	0.86	4.26
30	Farmers & Merchants Bank	Piedmont	234,479	64.9	30.8	5.72	5.74	5.99	2.57	0.41	4.19
31	Central State Bank	Calera	338,992	75.0	15.7	9.02	4.30	6.33	2.33	1.12	4.17
32	Cheaha Bank	Oxford	210,907	66.5	31.0	5.88	3.87	6.81	2.54	1.09	4.15
33	Bank of Evergreen	Evergreen	60,414	62.8	27.6	(12.85)	1.94	5.95	2.48	0.68	4.12
34	First Comm. Bank of Central AL	Wetumpka	399,461	71.9	24.2	4.10	4.93	5.82	2.57	0.75	4.12
35	Robertson Banking Company	Demopolis	333,952	89.0	8.2	4.92	6.40	5.46	2.40	0.92	4.08
36	United Bank	Atmore	723,283	72.3	18.4	11.55	4.68	5.57	2.29	0.48	4.05
37	Merchants Bank of Alabama	Cullman	302,984	67.3	23.6	1.53	2.59	5.62	2.45	0.47	4.04
38	NobleBank & Trust	Anniston	261,363	75.0	20.6	6.62	(1.23)	5.88	2.59	0.83	4.04
39	River Bank & Trust	Prattville	1,417,323	77.4	23.0	29.04	30.47	5.51	2.58	0.70	4.03
40	First Financial Bank	Bessemer	175,872	50.1	29.8	5.86	6.14	5.83	2.38	0.18	4.02
41	Metro Bank	Pell City	777,085	70.9	20.3	7.23	4.72	5.94	2.99	0.78	4.00
42	AmeriFirst Bank	Montgomery	189,223	88.6	10.0	0.96	4.85	5.43	2.67	0.85	3.98
43	PeoplesTrust Bank	Hamilton	106,989	81.0	17.0	6.05	2.68	5.74	2.47	1.05	3.98
44	Cullman Savings Bank (MHC)	Cullman	311,017	125.4	6.5	(0.27)	(0.88)	5.40	2.78	1.25	3.96
45	First National Bank	Hamilton	300,206	49.3	37.7	6.20	2.31	6.55	2.39	0.27	3.94
46	Citizens Bank	Enterprise	148,701	82.4	10.4	(4.99)	(3.33)	5.63	2.44	0.91	3.93
47	First National Bank, Brundidge	Brundidge	86,009	77.4	13.2	(0.17)	1.34	5.61	2.08	0.79	3.91
48	Pinnacle Bank	Jasper	244,033	48.9	46.5	(2.80)	8.58	5.63	3.15	0.45	3.91
49	First Bank	Wadley	92,733	40.0	53.2	6.70	5.50	6.32	3.22	0.39	3.90
50	Southern States Bank	Anniston	1,171,054	89.5	6.5	25.53	22.80	5.70	2.48	1.26	3.88
51	SouthFirst Bank	Sylacauga	80,698	72.2	12.2	(5.06)	(3.41)	5.36	2.10	0.75	3.88
52	FirstState Bank	Lineville	256,995	62.2	39.0	3.63	11.94	6.47	3.20	1.26	3.86
53	Bank of Vernon	Vernon	173,799	77.6	13.3	0.13	13.65	5.91	2.41	1.27	3.81
54	First State Bank of the South	Sulligent	106,412	49.2	40.3	13.82	2.50	6.84	2.87	0.81	3.80
55	Citizens Bank & Trust	Guntersville	599,512	71.9	22.0	14.50	11.34	5.57	2.84	0.74	3.78
56	First Jackson Bank, Inc.	Stevenson	294,926	84.8	19.2	14.70	10.66	6.15	2.56	1.75	3.78
57	First Southern Bank	Florence	278,224	90.3	7.2	23.73	17.88	5.27	2.30	1.03	3.78
58	HNB First Bank	Headland	159,575	83.8	10.1	12.33	5.43	5.58	1.83	1.00	3.78
59	Bank of Brewton	Brewton	48,347	50.3	49.1	0.69	(7.04)	5.90	2.66	0.22	3.76
60	First Southern State Bank	Stevenson	561,162	67.2	28.1	43.09	39.24	5.72	2.54	0.91	3.76
61	Traders & Farmers Bank	Haleyville	364,232	55.5	43.0	(4.52)	(0.85)	5.75	3.34	0.83	3.76
62	Peoples Independent Bank	Boaz	307,417	55.0	37.7	11.24	(1.19)	6.06	2.99	0.66	3.75
63	MidSouth Bank	Dothan	423,061	71.1	14.7	10.34	4.75	5.35	2.57	0.68	3.74
64	Peoples Bank of Greensboro	Greensboro	96,623	59.5	30.6	6.48	9.04	6.39	2.22	0.90	3.73
65	SouthPoint Bank	Birmingham	446,859	90.7	9.2	11.89	16.05	5.49	2.83	1.50	3.72
66	Farmers and Merchants Bank	LaFayette	173,293	48.2	47.1	19.14	6.27	6.34	2.86	0.69	3.66
67	First National Bank and Trust	Atmore	165,802	68.6	25.7	7.92	7.35	5.28	2.47	0.69	3.66
68	Samson Banking Company	Samson	86,557	51.8	51.8	9.12	3.79	6.59	2.37	0.66	3.66

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	252,580	39.3	69.4	6.11	0.80	7.54	3.94	1.40	3.65
70	Exchange Bank of Alabama	Altoona	296,791	76.2	23.3	1.45	3.83	5.23	2.41	0.75	3.65
71	ServisFirst Bank	Birmingham	9,363,293	96.6	8.8	13.73	10.59	5.07	2.79	1.01	3.59
72	CommerceOne Bank	Birmingham	258,590	105.4	5.4	130.22	91.44	5.19	3.17	1.32	3.55
73	Oakworth Capital Bank	Birmingham	744,635	84.3	8.8	14.55	21.48	5.04	2.89	1.19	3.54
74	22nd State Bank	Louisville	149,043	93.7	13.7	6.93	(15.45)	5.70	2.64	1.47	3.53
75	CB&S Bank, Inc.	Russellville	1,938,013	56.6	40.1	18.57	17.07	5.34	3.10	0.76	3.53
76	Commercial Bank of Ozark	Ozark	94,886	59.0	29.8	3.92	3.71	4.95	2.38	0.35	3.53
77	First Metro Bank	Muscle Shoals	717,890	66.5	23.3	1.31	8.43	5.47	2.24	0.84	3.52
78	Union State Bank	Pell City	204,837	46.4	25.8	(4.51)	(6.47)	5.33	2.11	0.18	3.52
79	Community Bank & Trust	Union Springs	48,650	40.4	41.3	5.38	1.31	7.09	1.97	0.58	3.51
80	Regions Bank	Birmingham	132,707,000	87.1	19.2	4.62	3.46	4.55	2.64	0.47	3.50
81	First Bank of Linden	Linden	77,227	41.1	47.7	(12.44)	0.37	6.36	2.99	0.98	3.48
82	Troy Bank & Trust Company	Troy	914,193	70.9	26.9	(3.38)	2.44	5.77	2.67	1.26	3.48
83	Security Federal Savings Bank	Jasper	35,904	51.9	15.1	0.49	0.61	5.79	4.16	0.74	3.45
84	Phenix-Girard Bank	Phenix City	196,171	45.1	47.3	(3.84)	6.85	5.72	2.75	0.64	3.44
85	Progress Bank and Trust	Huntsville	1,249,282	93.9	4.6	7.42	11.06	5.16	2.49	1.49	3.44
86	Bryant Bank	Tuscaloosa	1,817,397	72.2	17.0	6.08	10.38	5.35	2.36	0.75	3.43
87	BankSouth	Dothan	178,169	96.2	20.3	0.95	(2.38)	4.80	2.03	0.97	3.42
88	First Comm. Bank, Cullman	Cullman	132,675	101.7	2.9	7.86	10.23	5.31	2.89	1.54	3.42
89	West Alabama Bank & Trust	Reform	651,379	72.5	29.3	(1.26)	3.84	5.57	2.46	1.20	3.42
90	Escambia County Bank	Flomaton	72,937	48.4	53.6	7.28	(3.50)	6.33	2.52	0.71	3.38
91	Merit Bank	Huntsville	103,726	57.7	22.9	263.54	238.38	6.87	2.76	0.62	3.36
92	Alamerica Bank	Birmingham	18,912	70.5	3.1	(15.01)	(3.45)	6.05	1.67	1.56	3.33
93	AuburnBank	Auburn	856,877	59.3	32.7	(6.02)	1.15	4.83	2.46	0.47	3.30
94	Commonwealth National Bank	Mobile	47,609	36.3	33.8	(10.13)	(5.08)	5.89	2.13	0.18	3.24
95	Marion Bank and Trust Company	Marion	286,169	69.9	32.0	(4.88)	4.78	5.46	2.67	1.49	3.19
96	Valley State Bank	Russellville	123,925	67.9	33.0	8.36	(2.42)	5.72	2.18	1.26	3.18
97	Citizens Bank	Greensboro	94,452	53.4	43.4	(2.53)	(0.72)	5.70	2.63	0.94	3.14
98	First Federal Bank, A FSB	Tuscaloosa	145,912	121.9	0.6	20.76	8.17	5.02	2.93	1.64	3.10
99	First Bank of Boaz	Boaz	226,279	35.5	69.1	6.19	(0.71)	5.47	3.42	1.03	3.08
100	Southern Independent Bank	Opp	256,240	63.7	33.2	3.89	10.82	5.68	2.67	1.35	3.08
101	First Fidelity Bank	Fort Payne	102,056	50.9	35.3	1.96	1.35	4.88	2.52	0.54	3.07
102	BBVA USA	Birmingham	93,019,813	87.2	15.0	4.04	3.80	4.70	1.96	0.93	2.99
103	First Progressive Bank	Brewton	30,082	42.8	55.8	10.22	(0.04)	5.00	2.15	0.11	2.94
104	Citizens Bank of Fayette	Fayette	188,824	25.7	69.1	(8.63)	0.85	6.06	2.98	0.90	2.89
105	First National Bank of Dozier	Dozier	34,708	27.7	55.8	1.48	4.84	5.90	2.63	0.58	2.81
106	State Bank & Trust	Winfield	256,730	45.8	59.0	15.50	(5.20)	6.77	2.76	1.59	2.74
107	SunSouth Bank	Dothan	111,352	69.1	39.6	(4.35)	(4.38)	4.85	2.75	1.34	2.69
108	Bank of Moundville	Moundville	87,748	32.8	64.5	3.46	(4.67)	5.72	2.24	0.82	2.51
109	Citizens State Bank	Vernon	71,557	57.2	49.6	7.12	3.97	4.99	2.55	1.42	2.24
110	Farmers & Merchants Bank	Waterloo	90,021	7.8	83.6	(11.14)	3.80	8.08	2.89	1.31	2.09
MEDIAN			206,938	72.4	19.2	6.03	4.27	5.91	2.56	0.82	3.92
AVERAGE			1,886,408	72.2	22.4	10.03	9.19	6.13	2.62	0.86	4.08
HIGH			132,707,000	125.4	69.4	263.54	238.38	10.61	4.63	1.75	6.14
LOW			14,975	39.3	2.3	(15.01)	(15.45)	4.55	1.67	0.18	3.33

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	2,671	13,435	0.02	10.25	(0.02)	0.09	10.34
2	Merchants & Farmers Bank	Eutaw	608	1,297	0.51	0.00	0.00	1.30	1.80
3	SouthPoint Bank	Birmingham	4,932	7,047	0.11	1.44	0.01	0.19	1.75
4	Peoples Bank of Alabama	Cullman	13,532	14,231	0.90	0.09	0.02	0.72	1.72
5	Regions Bank	Birmingham	1,545,000	2,124,000	0.61	0.09	0.00	1.02	1.72
6	HomeTown Bank of Alabama	Oneonta	5,849	5,824	0.89	0.00	0.01	0.62	1.52
7	First National Bank of Hartford	Hartford	1,002	1,729	0.20	0.00	(0.01)	1.23	1.43
8	United Bank	Atmore	9,574	9,731	0.33	0.10	0.04	0.94	1.41
9	First National Bank and Trust	Atmore	1,342	2,142	0.32	0.04	0.00	1.01	1.37
10	Oakworth Capital Bank	Birmingham	7,776	8,222	0.07	0.00	0.00	1.19	1.26
11	Union State Bank	Pell City	998	2,563	0.56	0.00	0.00	0.68	1.24
12	Bank Independent	Sheffield	20,091	19,233	0.48	0.07	(0.00)	0.58	1.13
13	First Comm. Bank of Central AL	Wetumpka	8,452	4,217	0.32	0.12	(0.03)	0.70	1.11
14	FNB Bank	Scottsboro	7,904	7,401	0.41	0.00	0.00	0.69	1.10
15	Community Bank & Trust	Union Springs	16	509	0.76	0.00	(0.18)	0.51	1.09
16	Pinnacle Bank	Jasper	3,200	2,507	0.41	0.00	0.00	0.66	1.07
17	First Financial Bank	Bessemer	497	1,799	1.14	0.00	(0.95)	0.87	1.06
18	Traditions Bank	Cullman	4,929	3,961	0.53	0.00	(0.03)	0.56	1.05
19	NobleBank & Trust	Anniston	1,380	2,760	0.43	0.16	0.00	0.45	1.04
20	SouthFirst Bank	Sylacauga	5	823	0.25	0.45	0.01	0.32	1.03
21	Merchants Bank of Alabama	Cullman	3,786	3,023	0.50	0.00	(0.00)	0.52	1.02
22	HNB First Bank	Headland	2,319	1,584	0.23	0.00	(0.00)	0.79	1.01
23	Progress Bank and Trust	Huntsville	11,584	11,933	0.04	0.26	0.00	0.70	1.00
24	Community Neighbor Bank	Camden	1,284	1,053	0.52	0.00	(0.02)	0.50	1.00
25	Bank of Vernon	Vernon	2,048	1,607	0.32	0.10	0.00	0.57	0.99
26	Friend Bank	Slocomb	2,134	1,321	0.49	0.00	0.00	0.50	0.99
27	Central State Bank	Calera	5,367	3,209	0.23	0.08	(0.02)	0.69	0.98
28	Premier Bank of the South	Cullman	2,346	1,958	0.47	0.00	0.00	0.50	0.98
29	Peoples Independent Bank	Boaz	4,239	2,908	0.56	0.00	0.00	0.41	0.97
30	Town-Country National Bank	Camden	2,404	1,051	0.74	0.00	(0.01)	0.23	0.96
31	Phenix-Girard Bank	Phenix City	2,986	1,850	0.38	0.00	(0.05)	0.61	0.94
32	CB&S Bank, Inc.	Russellville	18,515	16,548	0.35	0.10	0.02	0.43	0.90
33	BBVA USA	Birmingham	(2,290,801)	825,078	0.28	0.04	(0.00)	0.58	0.89
34	West Alabama Bank & Trust	Reform	7,184	5,687	0.44	0.01	0.00	0.44	0.89
35	First National Bank	Hamilton	4,678	2,509	0.34	0.00	0.00	0.53	0.87
36	Robertson Banking Company	Demopolis	4,945	2,837	0.34	0.00	0.02	0.50	0.86
37	First State Bank of the South	Sulligent	816	894	0.67	0.00	0.00	0.17	0.85
38	River Bank & Trust	Prattville	15,223	10,335	0.21	0.30	0.00	0.34	0.85
39	Bank of Walker County	Jasper	636	593	0.49	0.00	0.00	0.34	0.83
40	Security Federal Savings Bank	Jasper	115	293	0.76	0.00	0.00	0.06	0.82
41	Citizens Bank & Trust	Guntersville	6,252	4,409	0.27	0.00	0.01	0.53	0.81
42	First Citizens Bank	Luverne	3,602	1,979	0.29	0.00	(0.00)	0.51	0.80
43	First Bank	Wadley	1,344	695	0.59	0.00	0.00	0.21	0.80
44	Citizens Bank	Enterprise	1,393	1,194	0.19	0.00	(0.01)	0.62	0.79
45	Community Spirit Bank	Red Bay	965	1,184	0.39	0.00	0.00	0.41	0.79
46	Commonwealth National Bank	Mobile	(264)	371	0.66	0.00	0.08	0.01	0.75
47	PeoplesTrust Bank	Hamilton	1,313	749	0.45	0.00	0.00	0.27	0.73
48	Bank of Evergreen	Evergreen	386	432	0.50	0.00	0.05	0.17	0.72
49	Samson Banking Company	Samson	1,218	580	0.44	0.00	0.00	0.27	0.71
50	Southern States Bank	Anniston	6,928	7,347	0.19	0.00	(0.03)	0.55	0.71
51	Liberty Bank	Geraldine	1,285	1,029	0.46	0.00	0.00	0.24	0.70
52	Farmers & Merchants Bank	Piedmont	2,318	1,607	0.29	0.00	0.02	0.38	0.69
53	Sweet Water State Bank	Sweet Water	790	652	0.58	0.00	0.00	0.09	0.66
54	Commercial Bank of Ozark	Ozark	494	607	0.34	0.00	(0.04)	0.36	0.66
55	AuburnBank	Auburn	8,724	5,465	0.09	0.08	0.01	0.49	0.66
56	First National Bank, Brundidge	Brundidge	483	549	0.40	0.00	(0.03)	0.29	0.65
57	Metro Bank	Pell City	12,045	4,703	0.20	0.06	0.02	0.34	0.62
58	First Comm. Bank, Cullman	Cullman	894	770	0.10	0.00	(0.04)	0.56	0.62
59	Troy Bank & Trust Company	Troy	9,550	5,692	0.18	0.00	0.00	0.43	0.61
60	First Metro Bank	Muscle Shoals	10,088	3,887	0.25	0.09	(0.00)	0.24	0.58
61	Escambia County Bank	Flomaton	243	424	0.26	0.00	0.00	0.31	0.57
62	First Southern State Bank	Stevenson	4,923	2,681	0.44	0.00	0.00	0.12	0.56
63	Exchange Bank of Alabama	Altoona	3,102	1,601	0.29	0.00	(0.09)	0.36	0.56
64	FirstState Bank	Lineville	2,868	1,362	0.19	0.00	0.00	0.36	0.55
65	Farmers and Merchants Bank	LaFayette	2,119	918	0.26	0.00	(0.01)	0.30	0.55
66	Southern Independent Bank	Opp	2,376	1,285	0.03	0.00	0.00	0.50	0.53
67	First Bank of Alabama	Talladega	8,105	2,972	0.22	0.00	(0.01)	0.32	0.53
68	Peoples Exchange Bank	Monroeville	788	372	0.29	0.00	0.01	0.23	0.53

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
69	First Southern Bank	Florence	2,823	1,352	0.25	0.04	0.00	0.22	0.52
70	Millennial Bank	Leeds	320	400	0.13	0.00	0.00	0.38	0.52
71	First US Bank	Birmingham	5,134	4,056	0.23	0.00	(0.01)	0.29	0.51
72	Cullman Savings Bank (MHC)	Cullman	3,682	1,493	0.19	0.16	0.01	0.15	0.50
73	Citizens' Bank, Inc.	Robertsdale	567	533	0.11	0.00	0.00	0.38	0.49
74	Brantley Bank & Trust Co.	Brantley	864	348	0.29	0.00	0.00	0.20	0.49
75	Cheaha Bank	Oxford	2,866	1,008	0.19	0.00	(0.01)	0.30	0.48
76	Marion Bank and Trust Company	Marion	2,357	1,291	0.12	0.00	0.00	0.33	0.45
77	Peoples Bank of Red Level	Red Level	131	67	0.37	0.00	0.00	0.07	0.45
78	CCB Community Bank	Andalusia	7,957	2,237	0.18	0.00	(0.11)	0.38	0.44
79	Merit Bank	Huntsville	(2,343)	274	0.06	0.26	0.03	0.08	0.43
80	Bank of Brewton	Brewton	125	201	0.18	0.00	0.00	0.25	0.42
81	Bryant Bank	Tuscaloosa	22,370	7,293	0.18	0.11	0.02	0.10	0.42
82	First State Bank, DeKalb County	Fort Payne	2,183	809	0.40	0.00	(0.04)	0.06	0.42
83	Peoples Bank of Greensboro	Greensboro	1,114	350	0.20	0.00	0.00	0.18	0.38
84	Citizens State Bank	Vernon	769	262	0.21	0.00	0.00	0.16	0.37
85	North Alabama Bank	Hazel Green	1,239	417	0.21	0.00	(0.04)	0.20	0.37
86	AmeriFirst Bank	Montgomery	1,176	670	0.22	0.00	0.00	0.13	0.36
87	22nd State Bank	Louisville	(1,407)	502	0.30	0.01	(0.18)	0.22	0.36
88	Bank of Moundville	Moundville	317	326	0.21	0.00	(0.00)	0.15	0.36
89	First Bank of Linden	Linden	493	260	0.21	0.00	0.00	0.11	0.33
90	First Cahawba Bank	Selma	804	412	0.07	0.00	0.00	0.25	0.33
91	First National Bank of Dozier	Dozier	168	113	0.16	0.00	0.00	0.16	0.33
92	Citizens Bank of Winfield	Winfield	4,484	773	0.19	0.01	(0.00)	0.12	0.31
93	ServisFirst Bank	Birmingham	151,954	24,835	0.08	0.05	(0.01)	0.15	0.28
94	State Bank & Trust	Winfield	2,132	643	0.23	0.00	(0.09)	0.12	0.26
95	Citizens Bank of Fayette	Fayette	1,782	498	0.10	0.00	(0.00)	0.17	0.26
96	Traders & Farmers Bank	Haleyville	2,960	953	0.21	0.00	(0.25)	0.30	0.26
97	Southern Bank Company	Gadsden	375	222	0.11	0.00	0.00	0.12	0.23
98	EvaBank	Cullman	8,566	814	0.08	0.00	0.01	0.14	0.22
99	Farmers & Merchants Bank	Waterloo	729	197	0.17	0.00	0.00	0.06	0.22
100	First Jackson Bank, Inc.	Stevenson	4,055	602	0.24	0.00	(0.03)	0.02	0.22
101	SunSouth Bank	Dothan	(50)	221	0.06	0.00	(0.05)	0.19	0.20
102	First Fidelity Bank	Fort Payne	647	201	0.13	0.00	0.00	0.07	0.20
103	Valley State Bank	Russellville	1,276	241	0.17	0.00	0.00	0.02	0.19
104	First Bank of Boaz	Boaz	3,775	440	0.07	0.00	0.00	0.11	0.19
105	Citizens Bank	Greensboro	1,066	175	0.13	0.00	0.00	0.05	0.18
106	CommerceOne Bank	Birmingham	802	127	0.01	0.00	0.00	0.06	0.07
107	First Progressive Bank	Brewton	93	20	0.05	0.00	0.00	0.02	0.07
108	MidSouth Bank	Dothan	2,730	265	0.14	0.04	(0.32)	0.20	0.06
109	BankSouth	Dothan	2,221	105	0.04	0.00	0.00	0.02	0.06
110	Alamerica Bank	Birmingham	(1,312)	(350)	0.31	0.00	(2.37)	0.35	(1.70)
MEDIAN			2,251	1,428	0.29	0.00	0.00	0.36	0.74
AVERAGE			(4,412)	34,899	0.34	0.16	(0.02)	0.41	0.89
HIGH			1,545,000	2,124,000	1.14	10.25	0.08	1.30	10.34
LOW			(2,290,801)	67	0.02	0.00	(0.95)	0.01	0.31

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	9,363,293	18,802	31.7	0.67	0.11	0.39	1.16
2	Citizens State Bank	Vernon	71,557	4,472	53.4	0.60	0.34	0.40	1.35
3	First Bank of Boaz	Boaz	226,279	9,051	35.9	0.75	0.15	0.48	1.38
4	Farmers & Merchants Bank	Waterloo	90,021	10,002	56.0	1.02	0.12	0.29	1.44
5	Citizens Bank of Winfield	Winfield	252,580	7,654	40.9	0.92	0.22	0.46	1.60
6	Citizens Bank	Greensboro	94,452	6,747	52.8	0.99	0.21	0.48	1.68
7	Citizens Bank of Fayette	Fayette	188,824	7,868	57.5	1.12	0.21	0.42	1.75
8	First Jackson Bank, Inc.	Stevenson	294,926	6,859	45.9	1.01	0.20	0.55	1.76
9	First Metro Bank	Muscle Shoals	717,890	5,743	48.6	1.25	0.25	0.43	1.94
10	Valley State Bank	Russellville	123,925	4,590	62.1	1.16	0.29	0.60	2.06
11	BankSouth	Dothan	178,169	8,099	59.8	1.48	0.22	0.37	2.06
12	State Bank & Trust	Winfield	256,730	4,426	69.6	1.25	0.20	0.62	2.07
13	Southern Independent Bank	Opp	256,240	6,743	62.3	1.05	0.19	0.94	2.19
14	Bryant Bank	Tuscaloosa	1,817,397	7,099	61.8	1.30	0.40	0.60	2.29
15	Marion Bank and Trust Company	Marion	286,169	6,221	63.8	1.11	0.17	1.03	2.31
16	First Progressive Bank	Brewton	30,082	3,342	85.4	0.96	0.33	1.06	2.35
17	First National Bank of Dozier	Dozier	34,708	5,785	80.1	1.45	0.33	0.58	2.35
18	Metro Bank	Pell City	777,085	4,598	52.0	1.60	0.19	0.58	2.36
19	First Fidelity Bank	Fort Payne	102,056	4,437	76.8	1.21	0.33	0.87	2.41
20	First Comm. Bank, Cullman	Cullman	132,675	6,634	63.6	1.14	0.26	1.03	2.43
21	AuburnBank	Auburn	856,877	5,131	63.2	1.43	0.30	0.70	2.43
22	First Bank of Alabama	Talladega	587,667	6,458	52.5	1.22	0.32	0.89	2.43
23	Farmers and Merchants Bank	LaFayette	173,293	4,684	58.1	1.30	0.22	0.94	2.45
24	Bank of Moundville	Moundville	87,748	6,750	90.9	1.03	0.25	1.17	2.45
25	First Bank of Linden	Linden	77,227	5,941	68.9	1.38	0.09	1.03	2.50
26	Phenix-Girard Bank	Phenix City	196,171	4,562	63.0	1.62	0.19	0.71	2.53
27	West Alabama Bank & Trust	Reform	651,379	4,176	61.8	1.37	0.26	0.92	2.54
28	First Comm. Bank of Central AL	Wetumpka	399,461	4,871	49.8	1.45	0.27	0.83	2.55
29	Troy Bank & Trust Company	Troy	914,193	6,530	65.4	1.47	0.14	0.98	2.59
30	First Southern State Bank	Stevenson	561,162	4,676	63.5	1.22	0.17	1.19	2.59
31	PeoplesTrust Bank	Hamilton	106,989	3,963	58.6	1.34	0.21	1.05	2.60
32	Samson Banking Company	Samson	86,557	3,763	61.2	1.31	0.28	1.01	2.60
33	River Bank & Trust	Prattville	1,417,323	6,413	55.2	1.54	0.25	0.82	2.61
34	Cullman Savings Bank (MHC)	Cullman	311,017	6,347	61.7	1.71	0.26	0.65	2.62
35	First Southern Bank	Florence	278,224	4,280	62.8	1.59	0.23	0.81	2.62
36	CommerceOne Bank	Birmingham	258,590	10,344	73.6	1.72	0.20	0.71	2.63
37	Peoples Bank of Greensboro	Greensboro	96,623	5,368	67.9	1.40	0.39	0.87	2.66
38	Cheaha Bank	Oxford	210,907	5,408	59.2	1.50	0.26	0.92	2.67
39	First National Bank	Hamilton	300,206	3,127	58.0	1.62	0.38	0.69	2.68
40	Regions Bank	Birmingham	132,707,000	6,745	54.8	1.49	0.36	0.83	2.69
41	SunSouth Bank	Dothan	111,352	5,568	102.1	1.35	0.26	1.10	2.71
42	Traders & Farmers Bank	Haleyville	364,232	3,717	73.4	1.61	0.29	0.81	2.71
43	Progress Bank and Trust	Huntsville	1,249,282	6,827	65.1	1.82	0.32	0.58	2.72
44	Robertson Banking Company	Demopolis	333,952	4,394	58.2	1.62	0.41	0.70	2.73
45	EvaBank	Cullman	383,036	4,454	42.3	1.84	0.35	0.55	2.74
46	CCB Community Bank	Andalusia	532,635	5,073	60.0	1.59	0.35	0.81	2.75
47	Pinnacle Bank	Jasper	244,033	4,693	58.6	1.60	0.36	0.80	2.75
48	Exchange Bank of Alabama	Altoona	296,791	4,066	67.0	1.71	0.46	0.61	2.77
49	Citizens Bank & Trust	Guntersville	599,512	5,450	64.5	1.56	0.28	0.93	2.77
50	FirstState Bank	Lineville	256,995	4,431	64.0	1.76	0.29	0.77	2.81
51	Southern States Bank	Anniston	1,171,054	6,692	65.7	1.52	0.28	1.05	2.85
52	CB&S Bank, Inc.	Russellville	1,938,013	3,713	66.9	1.50	0.45	0.90	2.85
53	MidSouth Bank	Dothan	423,061	3,744	80.9	1.77	0.36	0.75	2.88
54	Bank of Vernon	Vernon	173,799	4,345	62.6	1.42	0.37	1.10	2.89
55	HNB First Bank	Headland	159,575	4,559	62.8	1.62	0.25	1.02	2.90
56	Central State Bank	Calera	338,992	5,136	59.4	1.50	0.28	1.12	2.90
57	First State Bank, DeKalb County	Fort Payne	198,811	3,615	59.5	1.61	0.41	0.89	2.91
58	Brantley Bank & Trust Co.	Brantley	75,124	4,174	62.7	1.64	0.26	1.06	2.95
59	First Citizens Bank	Luverne	255,420	4,054	58.6	1.60	0.30	1.05	2.95
60	Merchants Bank of Alabama	Cullman	302,984	3,695	64.2	1.70	0.26	1.11	3.07
61	Friend Bank	Slocumb	135,400	3,224	59.4	1.67	0.38	1.03	3.08
62	Bank of Evergreen	Evergreen	60,414	4,028	67.3	2.01	0.23	0.84	3.08
63	Oakworth Capital Bank	Birmingham	744,635	7,838	65.1	2.13	0.26	0.71	3.10
64	United Bank	Atmore	723,283	3,477	60.1	1.86	0.33	0.92	3.12
65	First Bank	Wadley	92,733	3,864	68.3	1.63	0.33	1.17	3.13
66	Farmers & Merchants Bank	Piedmont	234,479	4,690	68.8	1.68	0.39	1.06	3.13
67	Peoples Independent Bank	Boaz	307,417	3,843	67.4	1.78	0.32	1.04	3.14
68	AmeriFirst Bank	Montgomery	189,223	4,205	75.0	1.90	0.27	0.99	3.17

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 State Bank of the South	Sulligent	106,412	2,475	75.3	1.96	0.41	0.83	3.20
70	HomeTown Bank of Alabama	Oneonta	411,770	6,863	57.0	1.52	0.49	1.20	3.21
71	First Cahawba Bank	Selma	132,110	4,262	77.6	1.70	0.19	1.32	3.22
72	FNB Bank	Scottsboro	702,832	4,209	64.1	1.80	0.38	1.07	3.25
73	Commercial Bank of Ozark	Ozark	94,886	4,313	81.3	1.54	0.24	1.47	3.25
74	Citizens Bank	Enterprise	148,701	5,128	71.9	1.79	0.36	1.16	3.31
75	Liberty Bank	Geraldine	145,671	2,698	72.6	1.93	0.60	0.79	3.32
76	Town-Country National Bank	Camden	110,454	3,156	55.8	1.84	0.23	1.27	3.34
77	First National Bank, Brundidge	Brundidge	86,009	3,910	80.0	1.63	0.31	1.47	3.41
78	NobleBank & Trust	Anniston	261,363	3,960	72.0	2.00	0.37	1.17	3.54
79	Peoples Bank of Red Level	Red Level	14,975	2,496	67.4	2.07	0.58	0.93	3.58
80	North Alabama Bank	Hazel Green	119,432	3,062	66.5	2.15	0.43	1.02	3.60
81	Escambia County Bank	Flomaton	72,937	4,052	93.8	1.91	0.28	1.44	3.62
82	SouthPoint Bank	Birmingham	446,859	5,257	67.8	2.30	0.21	1.12	3.63
83	Premier Bank of the South	Cullman	209,039	3,074	70.4	2.04	0.53	1.10	3.66
84	Community Spirit Bank	Red Bay	152,037	4,001	75.6	1.93	0.43	1.33	3.70
85	Security Federal Savings Bank	Jasper	35,904	3,590	89.1	1.87	0.35	1.48	3.70
86	Peoples Exchange Bank	Monroeville	69,958	2,591	71.9	2.45	0.36	0.90	3.71
87	Bank of Brewton	Brewton	48,347	2,545	89.6	2.20	0.50	1.02	3.72
88	Community Neighbor Bank	Camden	106,604	2,881	68.1	1.90	0.33	1.51	3.74
89	First National Bank and Trust	Atmore	165,802	3,251	80.4	2.27	0.30	1.29	3.86
90	Citizens' Bank, Inc.	Robertsdale	114,197	3,263	87.9	1.94	0.65	1.28	3.87
91	Union State Bank	Pell City	204,837	1,693	91.2	2.53	0.60	0.81	3.95
92	First US Bank	Birmingham	788,223	2,785	76.7	2.52	0.39	1.06	3.98
93	Bank of Walker County	Jasper	75,985	3,799	78.0	2.19	0.50	1.31	4.00
94	Traditions Bank	Cullman	403,534	5,310	64.5	1.92	0.55	1.63	4.10
95	22nd State Bank	Louisville	149,043	3,312	111.9	2.52	0.33	1.25	4.11
96	First Financial Bank	Bessemer	175,872	2,512	91.7	2.17	0.49	1.47	4.13
97	First National Bank of Hartford	Hartford	122,888	2,458	79.6	2.17	0.58	1.41	4.16
98	Peoples Bank of Alabama	Cullman	871,014	3,287	70.7	2.57	0.61	0.99	4.17
99	Sweet Water State Bank	Sweet Water	99,596	3,213	77.8	2.52	0.44	1.26	4.23
100	Southern Bank Company	Gadsden	98,590	3,286	87.8	2.31	0.25	1.68	4.25
101	Bank Independent	Sheffield	1,737,251	2,798	69.7	2.71	0.68	0.86	4.26
102	Commonwealth National Bank	Mobile	47,609	2,976	114.0	1.82	0.65	1.82	4.29
103	Community Bank & Trust	Union Springs	48,650	3,475	100.3	1.64	0.22	2.53	4.38
104	SouthFirst Bank	Sylacauga	80,698	3,104	98.7	2.16	0.67	1.57	4.40
105	Millennial Bank	Leeds	81,998	5,467	89.1	2.21	0.41	2.04	4.66
106	Merchants & Farmers Bank	Eutaw	79,532	2,651	78.5	2.71	0.47	1.70	4.87
107	BBVA USA	Birmingham	93,019,813	9,264	64.1	1.16	0.23	3.83	5.23
108	Merit Bank	Huntsville	103,726	3,346	194.5	4.10	0.53	2.13	6.76
109	Alamerica Bank	Birmingham	18,912	2,702	NM	3.38	1.21	2.89	7.49
110	First Federal Bank, A FSB	Tuscaloosa	145,912	1,431	82.6	6.88	0.93	2.95	10.76
MEDIAN			218,593	4,446	64.0	1.60	0.29	0.92	2.75
AVERAGE			1,871,949	5,019	65.7	1.58	0.31	0.91	2.80
HIGH			132,707,000	18,802	102.1	2.53	0.65	1.51	3.98
LOW			14,975	1,693	31.7	0.60	0.09	0.29	1.16

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	258,590	207,994	0.00	-	1.20	0.74	0.00	0.00	0.00	0.00	0.00
1	MidSouth Bank	Dothan	423,061	263,606	0.19	-	2.02	0.00	0.00	0.00	0.04	(0.02)	0.02
3	Oakworth Capital Bank	Birmingham	744,635	558,030	0.00	-	1.27	0.14	0.00	0.00	0.00	0.02	0.02
4	Millennial Bank	Leeds	81,998	55,033	0.33	-	1.03	0.17	0.00	0.00	0.06	0.06	0.12
5	BankSouth	Dothan	178,169	134,920	0.00	-	2.09	0.00	0.32	0.00	0.00	(0.08)	0.24
6	AuburnBank	Auburn	856,877	443,868	0.21	99	1.09	0.02	0.22	0.00	0.05	0.02	0.29
7	First National Bank of Dozier	Dozier	34,708	7,910	0.48	-	1.67	0.00	0.05	0.33	0.00	(0.01)	0.37
8	First Metro Bank	Muscle Shoals	717,890	421,404	0.96	259	0.98	0.05	0.17	0.00	0.19	0.08	0.44
9	First Cahawba Bank	Selma	132,110	91,182	2.40	184	1.01	0.08	0.06	0.00	0.42	0.06	0.54
10	Citizens Bank & Trust	Guntersville	599,512	363,421	1.61	-	1.42	0.28	0.21	0.04	0.23	0.06	0.54
11	Cheaha Bank	Oxford	210,907	121,728	0.23	47	1.17	0.00	0.43	0.01	0.04	0.11	0.59
12	Progress Bank and Trust	Huntsville	1,249,282	998,426	2.86	-	0.84	0.20	0.25	0.00	0.39	0.06	0.70
13	First Bank of Boaz	Boaz	226,279	59,728	0.29	52	1.43	0.00	0.53	0.00	0.21	0.01	0.75
14	First National Bank	Hamilton	300,206	121,022	0.37	27	1.35	0.12	0.38	0.00	0.17	0.26	0.81
15	SunSouth Bank	Dothan	111,352	61,706	3.98	96	1.25	0.00	0.18	0.00	0.55	0.09	0.82
16	Bryant Bank	Tuscaloosa	1,817,397	1,056,544	2.58	10	1.00	0.04	0.36	0.00	0.47	0.04	0.87
17	Samson Banking Company	Samson	86,557	37,163	0.18	-	1.36	0.09	0.69	0.06	0.00	0.13	0.88
18	Robertson Banking Company	Demopolis	333,952	259,664	2.60	-	1.55	0.30	0.52	0.05	0.34	0.01	0.92
19	Pinnacle Bank	Jasper	244,033	104,304	0.50	-	2.12	0.26	0.80	0.00	0.15	0.00	0.95
20	ServisFirst Bank	Birmingham	9,363,293	7,568,836	4.07	7,448	1.13	0.35	0.11	0.07	0.48	0.33	0.99
21	HNB First Bank	Headland	159,575	118,167	3.85	545	1.21	0.15	0.50	0.04	0.54	0.00	1.08
22	First Southern Bank	Florence	278,224	226,270	4.14	296	1.34	0.12	0.46	0.06	0.48	0.08	1.08
23	River Bank & Trust	Prattville	1,417,323	939,480	3.95	534	1.05	0.30	0.37	0.00	0.62	0.11	1.10
24	CCB Community Bank	Andalusia	532,635	424,596	6.48	1,842	0.96	0.16	0.09	0.00	0.91	0.17	1.17
25	SouthPoint Bank	Birmingham	446,859	343,610	3.56	89	1.11	0.12	0.73	0.03	0.38	0.07	1.21
26	North Alabama Bank	Hazel Green	119,432	82,420	5.35	40	1.00	0.12	0.49	0.00	0.80	(0.07)	1.22
27	Valley State Bank	Russellville	123,925	68,573	0.78	-	1.79	0.08	0.98	0.07	0.20	0.03	1.28
28	Premier Bank of the South	Cullman	209,039	137,870	3.71	771	1.18	0.29	0.06	0.00	0.56	0.66	1.28
29	First Southern State Bank	Stevenson	561,162	330,431	2.11	156	1.13	0.17	0.85	0.08	0.32	0.14	1.39
30	First National Bank, Brundidge	Brundidge	86,009	54,286	3.45	193	1.27	0.06	0.43	0.00	0.97	0.06	1.46
31	Exchange Bank of Alabama	Altoona	296,791	191,478	3.81	1,121	1.38	0.14	0.56	0.01	0.89	0.02	1.48
32	Southern Independent Bank	Opp	256,240	132,673	5.66	87	1.36	0.07	0.25	0.00	1.29	0.04	1.58
33	Central State Bank	Calera	338,992	222,300	0.89	77	1.59	0.21	1.37	0.00	0.17	0.08	1.62
34	AmeriFirst Bank	Montgomery	189,223	140,659	8.66	-	1.40	0.17	0.17	0.00	1.36	0.14	1.67
35	First Jackson Bank, Inc.	Stevenson	294,926	202,328	6.11	1,622	0.99	0.13	0.60	0.05	1.01	0.03	1.69
36	Citizens State Bank	Vernon	71,557	26,797	0.33	-	1.56	0.00	1.43	0.13	0.00	0.15	1.71
37	FirstState Bank	Lineville	256,995	134,096	4.33	-	1.25	0.16	0.69	0.11	0.90	0.07	1.77
38	First US Bank	Birmingham	788,223	545,639	6.01	1,054	1.09	0.37	0.60	0.00	0.89	0.34	1.83
39	First Fidelity Bank	Fort Payne	102,056	46,906	8.38	138	1.46	0.01	0.02	0.58	1.24	0.00	1.84
40	Farmers & Merchants Bank	Piedmont	234,479	130,360	3.42	375	1.13	0.13	0.84	0.14	0.72	0.15	1.85
41	HomeTown Bank of Alabama	Oneonta	411,770	270,930	4.32	1,181	1.00	0.46	0.61	0.00	0.95	0.35	1.91
42	Friend Bank	Slocumb	135,400	84,364	3.61	-	2.08	0.33	1.28	0.03	0.61	0.00	1.92
43	United Bank	Atmore	723,283	459,578	6.83	1,084	1.30	0.30	0.60	0.14	1.01	0.18	1.93
44	First Bank of Alabama	Talladega	587,667	369,327	6.52	355	1.14	0.29	0.38	0.05	1.28	0.26	1.97
45	Citizens Bank	Greensboro	94,452	41,414	2.23	-	1.26	0.00	1.16	0.41	0.37	0.05	1.99
46	Traditions Bank	Cullman	403,534	311,330	8.85	2,272	1.25	0.52	0.18	0.01	1.24	0.57	2.00
47	Merchants Bank of Alabama	Cullman	302,984	181,403	4.42	140	1.10	0.02	1.24	0.18	0.64	0.00	2.06
48	Community Spirit Bank	Red Bay	152,037	105,238	11.29	667	1.09	0.13	0.04	0.00	1.87	0.18	2.09
49	Security Federal Savings Bank	Jasper	35,904	14,875	1.27	-	1.17	0.07	1.47	0.38	0.00	0.25	2.10
50	Peoples Independent Bank	Boaz	307,417	148,478	5.86	1,437	0.99	0.09	0.67	0.02	1.31	0.10	2.10
51	Regions Bank	Birmingham	132,707,000	88,097,000	7.81	65,000	1.76	0.54	0.34	0.15	1.15	0.48	2.12
52	First Citizens Bank	Luverne	255,420	150,370	6.77	5	1.81	0.10	0.39	0.56	1.15	0.09	2.19
53	First Bank of Linden	Linden	77,227	26,898	3.30	394	1.21	0.26	0.06	0.00	1.44	0.76	2.26
54	PeoplesTrust Bank	Hamilton	106,989	74,101	7.74	-	1.19	0.09	0.91	0.00	1.47	0.01	2.39
55	FNB Bank	Scottsboro	702,832	480,235	9.30	2,933	0.93	0.41	0.44	0.00	1.47	0.56	2.47
56	First National Bank and Trust	Atmore	165,802	100,557	11.16	-	1.65	0.18	0.20	0.00	2.25	0.03	2.48
57	Cullman Savings Bank (MHC)	Cullman	311,017	247,352	1.65	386	0.94	0.04	2.16	0.10	0.24	0.00	2.50
58	First Progressive Bank	Brewton	30,082	9,274	2.47	-	0.99	0.00	0.25	0.00	2.26	0.00	2.51
59	First Federal Bank, A FSB	Tuscaloosa	145,912	82,208	13.43	179	0.49	0.11	0.93	0.03	1.59	(0.01)	2.54
60	Peoples Bank of Alabama	Cullman	871,014	632,138	12.32	362	1.80	0.02	1.02	0.08	1.74	(0.19)	2.65
61	West Alabama Bank & Trust	Reform	651,379	389,829	5.68	45	1.11	0.10	1.26	0.00	1.27	0.12	2.65
62	BBVA USA	Birmingham	93,019,813	67,539,414	9.04	21,392	2.00	0.84	0.54	0.09	1.14	0.89	2.66
63	Peoples Exchange Bank	Monroeville	69,958	49,649	8.79	80	1.01	0.11	0.77	0.29	1.58	0.04	2.68
64	NobleBank & Trust	Anniston	261,363	174,907	11.89	212	2.35	1.06	0.22	0.00	2.10	0.38	2.70
65	First Comm. Bank of Central Alabama	Wetumpka	399,461	260,254	5.60	794	2.32	0.16	1.94	0.00	0.81	0.10	2.85
66	First Bank	Wadley	92,733	33,398	7.93	593	1.01	0.04	0.95	0.08	2.05	0.03	3.11
67	Commercial Bank of Ozark	Ozark	94,886	50,437	14.42	62	0.81	0.08	0.51	0.23	2.27	0.12	3.13
68	Bank of Walker County	Jasper	75,985	57,527	15.37	900	0.97	0.17	1.14	0.02	2.15	0.07	3.38
69	Merit Bank	Huntsville	103,726	49,023	3.29	60	0.96	0.78	2.01	0.20	1.04	0.14	3.39
70	Southern States Bank	Anniston	1,171,054	887,731	15.45	3,883	1.13	0.56	0.70	0.00	2.23	0.53	3.46

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 Financial Bank	Bessemer	175,872	80,769	6.50	234	1.04	0.09	2.17	0.05	1.14	0.11	3.47
72	Citizens Bank	Enterprise	148,701	107,465	17.24	407	1.18	0.00	0.50	0.01	2.65	0.36	3.52
73	Liberty Bank	Geraldine	145,671	83,975	6.86	160	1.14	0.18	1.84	0.90	0.60	0.18	3.52
74	Metro Bank	Pell City	777,085	461,001	6.99	5,377	1.17	0.05	1.67	0.13	1.78	0.10	3.68
75	First State Bank of the South	Sulligent	106,412	43,200	4.00	194	1.00	0.10	1.92	1.08	0.52	0.16	3.68
76	Traders & Farmers Bank	Haleyville	364,232	162,460	5.66	1,278	1.23	0.05	1.35	0.74	1.46	0.14	3.69
77	CB&S Bank, Inc.	Russellville	1,938,013	913,838	11.26	6,023	1.11	0.14	1.06	0.00	2.77	0.12	3.95
78	First Comm. Bank, Cullman	Cullman	132,675	100,915	5.94	162	1.24	0.48	3.37	0.00	0.70	0.03	4.10
79	Brantley Bank & Trust Co.	Brantley	75,124	35,873	3.20	99	1.29	0.16	2.75	0.44	0.51	0.47	4.17
80	Community Neighbor Bank	Camden	106,604	66,994	7.86	185	1.86	0.14	2.26	0.27	1.68	0.06	4.27
81	Troy Bank & Trust Company	Troy	914,193	562,482	14.90	3,815	1.48	0.06	1.10	0.08	2.95	0.14	4.27
82	Escambia County Bank	Flomaton	72,937	29,751	7.11	-	1.43	(0.16)	1.76	0.08	2.75	(0.21)	4.38
83	Peoples Bank of Greensboro	Greensboro	96,623	49,758	8.25	2	1.04	0.04	2.99	0.00	1.63	(0.04)	4.58
84	22nd State Bank	Louisville	149,043	104,939	25.12	321	1.36	0.57	0.37	0.04	3.81	0.46	4.68
85	Town-Country National Bank	Camden	110,454	71,766	5.46	133	3.58	0.22	2.75	0.39	1.40	0.18	4.72
86	Farmers and Merchants Bank	LaFayette	173,293	71,475	5.76	16	1.22	0.10	2.67	0.18	1.82	0.12	4.79
87	Bank Independent	Sheffield	1,737,251	1,260,309	10.34	676	1.14	0.39	3.03	0.61	0.68	0.57	4.89
88	Bank of Vernon	Vernon	173,799	113,707	2.67	-	1.46	0.00	4.17	0.00	0.66	0.09	4.92
89	Citizens' Bank, Inc.	Robertsdale	114,197	75,835	14.01	900	1.25	0.00	2.21	0.00	2.69	0.04	4.94
90	Phenix-Girard Bank	Phenix City	196,171	72,284	10.92	1,986	1.36	0.07	0.93	0.00	4.35	0.11	5.39
91	SouthFirst Bank	Sylacauga	80,698	50,508	21.38	1,231	1.76	0.05	0.89	0.00	4.48	0.31	5.68
92	EvaBank	Cullman	383,036	300,412	12.06	1,222	2.13	0.60	1.01	0.00	4.10	0.61	5.72
93	Southern Bank Company	Gadsden	98,590	54,826	9.80	142	1.63	0.06	3.18	0.01	2.25	0.34	5.78
94	Bank of Moundville	Moundville	87,748	25,266	2.76	249	1.03	0.01	5.09	0.00	1.06	0.01	6.16
95	First State Bank, DeKalb Cour	Fort Payne	198,811	113,567	10.28	113	1.04	0.35	4.08	1.19	0.84	0.42	6.53
96	Bank of Brewton	Brewton	48,347	18,509	6.80	477	1.15	(0.05)	2.51	0.02	4.06	0.01	6.60
97	Citizens Bank of Winfield	Winfield	252,580	56,590	3.12	476	2.42	0.22	2.69	0.00	3.06	0.94	6.69
98	Citizens Bank of Fayette	Fayette	188,824	37,836	5.72	24	1.33	0.11	0.56	0.00	5.80	0.51	6.87
99	Merchants & Farmers Bank	Eutaw	79,532	48,540	17.62	460	1.11	0.42	3.51	0.00	2.89	0.50	6.90
100	First National Bank of Hartford	Hartford	122,888	72,116	9.07	64	1.43	0.15	4.47	0.00	2.39	0.24	7.10
101	Union State Bank	Pell City	204,837	87,271	16.16	959	1.90	0.00	4.68	0.01	3.18	(0.62)	7.25
102	Sweet Water State Bank	Sweet Water	99,596	67,808	24.06	1,110	1.51	0.38	2.84	0.22	4.23	0.25	7.54
103	State Bank & Trust	Winfield	256,730	94,108	12.20	388	1.06	0.00	3.84	1.07	2.62	0.23	7.76
104	Farmers & Merchants Bank	Waterloo	90,021	5,551	1.56	-	4.41	0.10	2.02	1.69	3.51	1.20	8.42
105	Marion Bank and Trust Comp	Marion	286,169	167,272	32.63	5,161	1.50	0.30	1.74	0.00	6.66	0.37	8.77
106	Commonwealth National Bar	Mobile	47,609	15,371	23.24	220	2.84	0.00	1.84	3.72	4.60	0.20	10.36
107	Community Bank & Trust	Union Springs	48,650	17,894	26.73	460	4.85	0.00	3.62	2.60	4.93	0.13	11.28
108	Bank of Evergreen	Evergreen	60,414	32,733	17.57	345	1.41	0.63	5.31	0.31	4.24	1.71	11.57
109	Peoples Bank of Red Level	Red Level	14,975	5,983	17.30	-	1.29	0.52	4.61	0.00	5.88	1.40	11.89
110	Alamerica Bank	Birmingham	18,912	11,082	67.99	1,448	1.55	0.00	2.64	5.55	12.65	(0.05)	20.79
MEDIAN			230,379	131,517	5.41	161	1.22	0.12	0.61	0.02	0.91	0.09	2.03
AVERAGE			2,906,246	1,996,026	5.99	1,587	1.33	0.18	0.91	0.11	1.13	0.15	2.30
HIGH			132,707,000	88,097,000	25.12	65,000	3.58	1.06	4.17	1.08	4.48	0.89	5.72
LOW			30,082	7,910	0.00	-	0.49	(0.16)	0.00	0.00	0.00	(0.21)	0.00

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar19 Net Inc (\$000)	LTM Mar18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	399,461	31,783	7.96	8,452	103	7,560	7,135	2.36	29.28
2	ServisFirst Bank	Birmingham	9,363,293	944,292	10.09	151,954	305	142,101	105,585	2.14	21.74
3	First Federal Bank, A FSB	Tuscaloosa	145,912	14,163	9.71	2,671	26	400	(7)	2.15	19.88
4	United Bank	Atmore	723,283	71,723	9.92	9,574	46	9,950	4,407	1.76	18.87
5	Friend Bank	Slocomb	135,400	13,469	9.95	2,134	51	2,190	1,711	1.70	17.34
6	Peoples Bank of Alabama	Cullman	871,014	86,760	9.96	13,532	51	12,225	47	1.71	17.30
7	First Metro Bank	Muscle Shoals	717,890	79,791	11.11	10,088	81	10,011	8,040	1.99	17.11
8	SouthPoint Bank	Birmingham	446,859	37,117	8.31	4,932	58	4,717	3,285	1.55	16.83
9	Traditions Bank	Cullman	403,534	40,376	10.01	4,929	65	3,878	3,324	1.72	16.57
10	Merchants Bank of Alabama	Cullman	302,984	31,710	10.47	3,786	46	3,471	1,943	1.64	15.81
11	Central State Bank	Calera	338,992	38,184	11.26	5,367	81	4,780	4,239	1.75	15.80
12	Robertson Banking Company	Demopolis	333,952	34,254	10.26	4,945	65	4,944	4,226	1.62	15.60
13	First Bank	Wadley	92,733	8,806	9.50	1,344	56	1,169	1,109	1.63	15.59
14	First Jackson Bank, Inc.	Stevenson	294,926	33,415	11.33	4,055	94	3,900	2,975	1.88	15.48
15	Bank Independent	Sheffield	1,737,251	167,501	9.64	20,091	32	21,728	14,193	1.50	15.34
16	HNB First Bank	Headland	159,575	16,503	10.34	2,319	66	2,118	1,541	1.55	15.23
17	CCB Community Bank	Andalusia	532,635	56,111	10.53	7,957	76	8,376	8,098	1.66	14.84
18	First Southern Bank	Florence	278,224	26,906	9.67	2,823	43	2,208	618	1.38	14.10
19	Premier Bank of the South	Cullman	209,039	19,172	9.17	2,346	35	2,414	1,969	1.25	13.56
20	HomeTown Bank of Alabama	Oneonta	411,770	56,955	13.83	5,849	97	6,517	5,149	1.95	13.54
21	PeoplesTrust Bank	Hamilton	106,989	13,705	12.81	1,313	49	1,363	977	1.69	13.41
22	First Bank of Alabama	Talladega	587,667	76,835	13.07	8,105	89	8,268	7,092	1.80	13.24
23	Bryant Bank	Tuscaloosa	1,817,397	183,429	10.09	22,370	87	26,459	20,338	1.33	13.13
24	Cheaha Bank	Oxford	210,907	24,802	11.76	2,866	73	3,263	3,091	1.71	13.10
25	Peoples Bank of Greensboro	Greensboro	96,623	9,284	9.61	1,114	62	992	1,212	1.21	13.07
26	River Bank & Trust	Prattville	1,417,323	172,611	12.18	15,223	69	9,986	8,583	1.58	13.05
27	Metro Bank	Pell City	777,085	121,830	15.68	12,045	71	10,950	8,589	2.03	13.04
28	Pinnacle Bank	Jasper	244,033	29,483	12.08	3,200	62	2,781	2,464	1.71	13.00
29	Peoples Independent Bank	Boaz	307,417	34,288	11.15	4,239	53	3,596	2,954	1.48	12.95
30	First Citizens Bank	Luverne	255,420	35,783	14.01	3,602	57	2,956	2,342	1.81	12.86
31	Oakworth Capital Bank	Birmingham	744,635	76,557	10.28	7,776	82	7,240	5,817	1.48	12.81
32	Citizens Bank	Enterprise	148,701	15,618	10.50	1,393	48	668	936	1.27	12.57
33	Town-Country National Bank	Camden	110,454	20,973	18.99	2,404	69	2,181	2,001	2.32	12.38
34	First Southern State Bank	Stevenson	561,162	63,770	11.36	4,923	41	5,085	4,369	1.24	12.26
35	Citizens Bank & Trust	Guntersville	599,512	55,956	9.33	6,252	57	5,031	3,917	1.21	12.25
36	North Alabama Bank	Hazel Green	119,432	13,669	11.45	1,239	32	1,463	386	1.47	12.23
37	First State Bank, DeKalb County	Fort Payne	198,811	23,869	12.01	2,183	40	1,494	1,112	1.46	12.04
38	Regions Bank	Birmingham	132,707,000	17,656,000	13.30	1,545,000	79	1,728,988	1,495,851	1.57	11.67
39	AuburnBank	Auburn	856,877	99,908	11.66	8,724	52	9,251	8,319	1.30	11.45
40	Samson Banking Company	Samson	86,557	12,497	14.44	1,218	53	1,132	905	1.56	11.13
41	First Comm. Bank, Cullman	Cullman	132,675	10,748	8.10	894	45	579	379	0.91	11.10
42	FirstState Bank	Lineville	256,995	29,719	11.56	2,868	49	2,604	2,096	1.35	10.92
43	FNB Bank	Scottsboro	702,832	82,852	11.79	7,904	47	6,956	5,216	1.35	10.88
44	EvaBank	Cullman	383,036	96,163	25.11	8,566	100	10,467	10,050	2.96	10.88
45	Troy Bank & Trust Company	Troy	914,193	110,107	12.04	9,550	68	12,057	9,975	1.27	10.85
46	Bank of Vernon	Vernon	173,799	26,496	15.25	2,048	51	2,290	1,357	1.70	10.70
47	Farmers and Merchants Bank	LaFayette	173,293	23,908	13.80	2,119	57	1,869	1,426	1.52	10.58
48	Community Neighbor Bank	Camden	106,604	15,489	14.53	1,284	35	1,428	1,066	1.58	10.46
49	Phenix-Girard Bank	Phenix City	196,171	28,747	14.65	2,986	69	1,905	1,888	1.62	10.35
50	Southern Independent Bank	Opp	256,240	28,358	11.07	2,376	63	2,289	1,476	1.22	10.35
51	West Alabama Bank & Trust	Reform	651,379	90,020	13.82	7,184	46	7,365	5,896	1.40	10.12
52	First Bank of Boaz	Boaz	226,279	42,725	18.88	3,775	151	3,592	4,265	1.88	10.02
53	Cullman Savings Bank (MHC)	Cullman	311,017	48,194	15.50	3,682	75	3,915	2,947	1.57	9.96
54	Progress Bank and Trust	Huntsville	1,249,282	150,912	12.08	11,584	63	11,038	7,847	1.24	9.67
55	First National Bank	Hamilton	300,206	54,417	18.13	4,678	49	4,634	4,595	1.73	9.65
56	Brantley Bank & Trust Co.	Brantley	75,124	10,202	13.58	864	48	877	600	1.45	9.61
57	Citizens Bank	Greensboro	94,452	13,878	14.69	1,066	76	1,249	1,187	1.40	9.54
58	CB&S Bank, Inc.	Russellville	1,938,013	245,222	12.65	18,515	35	15,110	11,482	1.19	9.48
59	Citizens Bank of Winfield	Winfield	252,580	54,613	21.62	4,484	136	4,035	4,014	2.17	9.40
60	Peoples Bank of Red Level	Red Level	14,975	1,958	13.08	131	22	160	168	1.21	9.23
61	Community Spirit Bank	Red Bay	152,037	16,404	10.79	965	25	1,083	1,264	0.99	9.09
62	Farmers & Merchants Bank	Piedmont	234,479	31,539	13.45	2,318	46	1,955	1,369	1.21	9.05
63	Bank of Walker County	Jasper	75,985	7,788	10.25	636	32	437	282	0.94	8.74
64	Peoples Exchange Bank	Monroeville	69,958	10,109	14.45	788	29	440	332	1.26	8.70
65	Merchants & Farmers Bank	Eutaw	79,532	7,508	9.44	608	20	641	663	0.89	8.67
66	State Bank & Trust	Winfield	256,730	27,574	10.74	2,132	37	2,073	1,433	0.92	8.37
67	Exchange Bank of Alabama	Altoona	296,791	42,699	14.39	3,102	42	3,040	3,140	1.18	8.25
68	First Fidelity Bank	Fort Payne	102,056	9,494	9.30	647	28	626	431	0.79	8.21
69	Liberty Bank	Geraldine	145,671	17,400	11.94	1,285	24	1,274	1,157	0.95	8.20

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar19 Net Inc (\$000)	LTM Mar18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	First National Bank and Trust	Atmore	165,802	18,571	11.20	1,342	26	938	1,088	0.90	7.90
71	Southern States Bank	Anniston	1,171,054	139,080	11.88	6,928	40	8,097	6,387	0.95	7.88
72	First US Bank	Birmingham	788,223	83,680	10.62	5,134	18	4,122	380	0.83	7.86
73	AmeriFirst Bank	Montgomery	189,223	20,063	10.60	1,176	26	1,033	1,603	0.82	7.57
74	Citizens State Bank	Vernon	71,557	10,441	14.59	769	48	775	786	1.14	7.50
75	Marion Bank and Trust Company	Marion	286,169	32,670	11.42	2,357	51	1,980	1,618	0.87	7.42
76	First Cahawba Bank	Selma	132,110	14,889	11.27	804	26	644	306	0.83	7.25
77	Valley State Bank	Russellville	123,925	22,738	18.35	1,276	47	1,179	774	1.25	7.18
78	Sweet Water State Bank	Sweet Water	99,596	11,707	11.75	790	25	818	893	0.80	6.97
79	BankSouth	Dothan	178,169	37,478	21.04	2,221	101	2,150	2,245	1.32	6.45
80	Union State Bank	Pell City	204,837	15,978	7.80	998	8	859	(142)	0.48	6.40
81	Traders & Farmers Bank	Haleyville	364,232	61,240	16.81	2,960	30	3,094	2,695	1.00	6.19
82	Commercial Bank of Ozark	Ozark	94,886	8,336	8.79	494	22	463	381	0.54	5.99
83	NobleBank & Trust	Anniston	261,363	26,757	10.24	1,380	21	2,712	1,851	0.59	5.93
84	First State Bank of the South	Sulligent	106,412	16,826	15.81	816	19	757	580	0.94	5.91
85	First National Bank of Hartford	Hartford	122,888	18,146	14.77	1,002	20	1,018	1,019	0.86	5.77
86	MidSouth Bank	Dothan	423,061	51,131	12.09	2,730	24	4,953	4,250	0.68	5.50
87	Bank of Evergreen	Evergreen	60,414	8,099	13.41	386	26	495	471	0.75	5.49
88	Citizens Bank of Fayette	Fayette	188,824	37,909	20.08	1,782	74	1,710	1,701	0.98	4.65
89	Southern Bank Company	Gadsden	98,590	11,788	11.96	375	13	437	(1,065)	0.53	4.54
90	Bank of Moundville	Moundville	87,748	9,509	10.84	317	24	359	218	0.44	4.52
91	First National Bank, Brundidge	Brundidge	86,009	14,649	17.03	483	22	576	261	0.74	4.33
92	First Bank of Linden	Linden	77,227	11,619	15.05	493	38	667	684	0.65	4.31
93	Citizens' Bank, Inc.	Robertsdale	114,197	13,793	12.08	567	16	917	729	0.51	4.17
94	Farmers & Merchants Bank	Waterloo	90,021	18,258	20.28	729	81	591	794	0.88	4.13
95	First Financial Bank	Bessemer	175,872	14,035	7.98	497	7	1,274	1,114	0.35	3.74
96	Millennial Bank	Leeds	81,998	9,164	11.18	320	21	115	(882)	0.41	3.36
97	First National Bank of Dozier	Dozier	34,708	5,342	15.39	168	28	199	162	0.50	3.30
98	Security Federal Savings Bank	Jasper	35,904	4,330	12.06	115	12	220	145	0.34	2.61
99	Escambia County Bank	Flomaton	72,937	11,396	15.62	243	14	609	230	0.36	2.32
100	First Progressive Bank	Brewton	30,082	8,398	27.92	93	10	63	119	0.37	1.34
101	Bank of Brewton	Brewton	48,347	11,160	23.08	125	7	377	366	0.22	0.96
102	CommerceOne Bank	Birmingham	258,590	46,965	18.16	802	32	(2,565)	NA	0.20	0.81
103	Community Bank & Trust	Union Springs	48,650	4,262	8.76	16	1	173	77	0.03	0.43
104	SouthFirst Bank	Sylacauga	80,698	9,952	12.33	5	0	(63)	261	0.01	0.05
105	SunSouth Bank	Dothan	111,352	7,790	7.00	(50)	(3)	180	254	(0.05)	(0.65)
106	Commonwealth National Bank	Mobile	47,609	5,110	10.73	(264)	(17)	(541)	(88)	(0.52)	(5.20)
107	22nd State Bank	Louisville	149,043	14,734	9.89	(1,407)	(31)	213	357	(1.00)	(9.79)
108	Merit Bank	Huntsville	103,726	18,571	17.90	(2,343)	(76)	114	41	(3.66)	(13.31)
109	BBVA USA	Birmingham	93,019,813	10,370,905	11.15	(2,290,801)	(228)	670,544	512,439	(2.41)	(17.87)
110	Alamerica Bank	Birmingham	18,912	3,064	16.20	(1,312)	(187)	(1,619)	107	(6.38)	(34.69)
MEDIAN			239,256	29,115	11.76	2,538	48	2,290	1,781	1.35	10.64
AVERAGE			1,902,798	245,309	12.53	22,504	55	24,279	20,411	1.36	11.04
HIGH			132,707,000	17,656,000	27.92	1,545,000	305	1,728,988	1,495,851	2.96	29.28
LOW			14,975	1,958	7.00	131	8	160	(1,065)	0.44	4.31