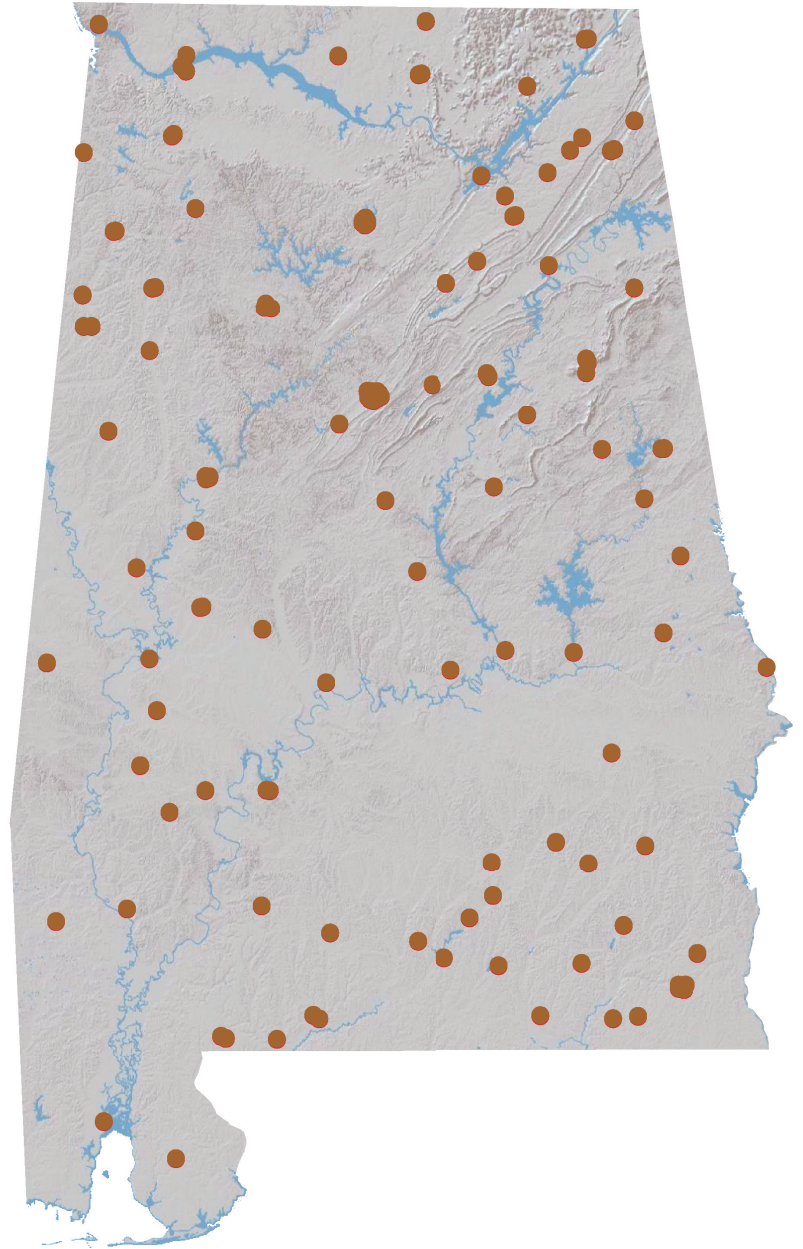


Banking Almanac: Alabama

As of and for the Twelve Months Ended June 30, 2020



Porter White & Company

Investment Bankers Since 1975

**Q2 2020 Quarter over Quarter Change for all Alabama Banks under \$2 billion in Assets Filing
FFIEC 051 Call Report**

Net Int Income	\$19,503	PPP loans driving 10% loan growth. Offset by 18 basis point NIM falloff due to falling market rates and 1% PPP yield
Non-Int Income	\$10,879	\$11,446 growth in other Non-Int Income and \$6,080 in gain on loan sales from drop-in mortgage rates. Offset by \$7,411 falloff in service charges, probably from lower transaction volume
Non-Int Expense	\$(1,500)	Non-Interest expense grew 63 basis points in Q2, resulting in a slight increase of \$1,500 in QoQ expenses
Gain on Security & Other	\$1,588	Falling interest rates drove \$1,367 in Q2 Securities gains.
Pre-Provision Income	\$30,470	Strong growth in Net Interest Income and Other Non-Interest Income offset significant falloff in Service Charges
Provision	\$(11,883)	81% QoQ growth despite strong credit metrics. Function of management estimates of COVID impact on credit
Taxes	\$(3,260)	Approximates 18% marginal tax rate
Net Income	\$15,327	Reflects 6 basis point improvement in ROA and 101 basis point improvement in ROE

	Alabama	Nation
Profit		
ROA Q2	1.09%	1.17%
ROE Q2	9.59%	10.99%
Q2 Balance Sheet Growth		
Deposits	11.9%	11.9%
DDA	29.3%	30.1%
Loan	9.5%	11.6%
Securities	6.0%	4.8%
Cash	42.3%	36.3%
Asset	11.7%	12.2%
Q2 P&L Drivers		
NIM	3.59%	3.47%
Eff Ratio	62.8%	61.6%
Q2 Credit		
NCO	0.11%	0.15%
NPL/Loans	0.64%	0.71%
30+	-38.25%	-41.26%
90+	5.60%	1.85%
Q2 Capital		
Leverage	10.9%	10.0%
Dividends	2.39%	3.82%

THE ABOVE REFLECTS LOAN PROVISIONS REPRESENT FAR AND AWAY THE LARGEST RISK TO EARNINGS.
CREDIT STRESS TESTING IS A GOOD WAY TO QUANTIFY COVID RELATED CREDIT RISK. CALL PORTER
WHITE FOR ASSISTANCE IN DEVELOPING AN EFFICIENT, LOW COST CREDIT STRESS TEST FOR YOUR BANK.

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 June 30, 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.	166,817	9.20	(0.02)	(0.22)	2.31
2	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	18,389	13.88	(8.17)	(47.60)	5.50
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	204,772	10.16	0.79	7.42	1.00
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	943,110	10.77	0.94	8.22	0.07
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BancIndependent Incorporated	1,914,247	8.89	0.96	10.08	0.47
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		50,401	23.11	0.34	1.46	1.52
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		64,433	13.81	0.54	3.98	3.82
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	96,462	10.87	0.29	2.91	0.22
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	193,386	13.73	1.33	8.72	0.55
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	78,131	10.39	0.70	6.55	1.77
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	191,233	19.97	1.09	5.31	0.06
12	BBVA USA	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	100,853,252	10.19	(2.73)	(21.78)	0.88
13	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	88,807	13.00	1.23	8.53	0.21
14	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		2,159,317	8.74	0.95	9.82	0.24
15	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	2,062,414	12.41	0.99	7.99	1.40
16	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	568,437	10.15	1.24	11.29	0.58
17	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	385,428	10.18	1.37	12.45	0.19
18	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	233,057	12.64	1.45	11.50	0.30
19	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	167,348	9.80	1.00	9.82	1.48
20	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	112,034	13.35	0.98	6.74	0.15
21	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	692,192	9.32	1.08	11.12	0.39
22	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	208,506	21.34	1.41	6.71	0.88
23	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	282,583	22.13	1.77	7.77	0.66
24	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	126,181	11.28	0.45	3.73	2.44
25	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	75,740	14.65	0.87	5.79	0.00
26	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		275,659	17.39	0.62	2.90	0.00
27	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	107,638	8.62	0.77	8.57	1.08
28	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	50,752	9.95	(0.99)	(9.56)	1.28
29	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	49,503	8.54	(0.14)	(1.65)	1.79
30	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	119,378	13.49	1.29	8.75	1.12
31	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	162,005	10.55	0.73	6.78	1.48
32	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	329,195	15.15	1.22	7.79	0.85
33	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		76,588	15.79	0.07	0.47	1.05
34	EvaBank	Cullman	1986	ST-Bank	C-corp		420,327	25.82	2.14	7.85	5.48
35	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	324,423	13.58	1.04	7.24	0.46
36	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		92,399	21.86	0.70	3.30	0.20
37	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	259,221	13.10	0.91	6.87	0.36
38	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	191,730	13.83	1.24	8.69	0.76
39	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	99,752	10.38	1.13	10.96	0.69
40	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	646,698	12.79	1.38	10.30	0.53
41	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	279,762	17.30	1.68	9.10	0.06
42	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	82,086	15.21	0.65	4.30	0.47
43	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		144,489	10.64	0.74	6.57	0.26
44	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	294,927	12.70	1.33	9.55	0.47
45	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	463,881	8.00	1.79	22.13	0.46
46	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	126,738	8.65	0.65	7.83	0.24
47	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	153,683	11.30	3.27	29.71	1.37
48	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	111,013	9.82	0.63	6.58	0.76
49	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	198,387	9.06	0.67	7.50	0.38
50	First Jackson Bank, Inc.	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	322,926	11.24	1.42	11.84	0.64
51	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	798,384	10.25	1.41	12.40	0.08
52	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	319,555	16.67	1.34	7.49	0.06
53	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	184,097	10.64	0.91	8.08	1.22
54	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	37,316	15.20	0.61	4.11	0.00
55	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	129,508	14.70	0.69	4.69	1.27
56	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		30,474	27.68	0.46	1.65	0.66
57	First Southern Bank	Florence	1935	ST-Bank	C-corp	FSB, LLC	322,469	8.57	1.15	12.18	0.32
58	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	607,875	10.69	0.99	9.54	0.18
59	First State Bank, DeKalb County	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	223,483	11.11	1.17	9.79	0.43
60	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	112,675	15.85	0.77	4.84	0.19
61	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	845,402	10.02	0.58	5.48	0.53
62	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	285,552	11.35	1.19	9.91	0.47
63	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	773,197	11.09	0.94	7.75	0.87
64	Friend Bank	Slocumb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	150,341	9.41	1.41	14.52	0.55
65	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	179,303	9.48	1.16	11.62	0.05
66	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	454,564	12.86	1.43	10.11	0.53
67	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	159,986	11.58	0.78	6.66	0.32

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 (%)
68	Marion Bank and Trust Company	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	309,307	11.49	0.71	6.09	3.73
69	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	88,066	8.83	0.63	6.33	1.79
70	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	342,773	9.86	1.21	11.71	0.83
71	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Holdings LLC	123,207	14.84	(1.75)	(7.77)	0.36
72	Metro Bank	Pell City	1989	ST-Bank	C-corp		840,379	14.85	1.55	10.02	0.95
73	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	473,663	11.03	0.50	4.21	0.15
74	Millennial Bank	Leeds	1997	ST-Bank	C-corp		113,854	8.99	0.42	3.69	0.00
75	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	314,276	8.95	0.80	8.21	0.68
76	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	127,437	11.05	1.11	9.48	0.48
77	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	816,806	9.82	0.99	9.07	0.00
78	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	1,002,316	8.98	1.45	14.82	1.11
79	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	99,531	9.75	0.80	8.49	2.02
80	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	15,522	12.81	0.83	6.33	2.39
81	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	82,026	13.44	0.98	6.85	1.35
82	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	343,005	10.92	1.33	11.71	0.49
83	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	115,830	12.13	1.12	8.90	0.92
84	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	220,095	16.18	1.47	9.41	1.39
85	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	271,650	12.45	1.31	10.24	0.10
86	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	232,075	8.42	0.95	10.57	0.65
87	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,461,766	10.73	1.21	9.81	0.28
88	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	143,443,000	12.39	0.73	5.41	0.71
89	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	1,705,265	10.34	1.19	10.12	0.38
90	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	390,535	9.18	1.14	11.22	0.14
91	Samson Banking Company	Samson	1930	ST-Bank	S-corp		92,115	13.65	1.21	8.57	0.00
92	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	37,396	12.11	0.20	1.56	0.00
93	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	11,010,298	8.87	1.67	17.27	0.22
94	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	103,583	11.51	0.33	2.78	1.54
95	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	287,766	10.54	0.92	8.12	0.60
96	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	1,296,125	11.25	0.64	5.33	1.41
97	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	88,449	11.23	(0.06)	(0.48)	2.22
98	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	535,066	7.72	1.30	14.21	0.28
99	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	276,764	11.35	0.82	7.36	1.05
100	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	126,437	6.89	0.15	2.13	0.24
101	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	110,913	10.22	0.50	4.34	2.56
102	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		118,417	18.71	1.87	9.88	1.03
103	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	439,013	9.70	1.30	12.74	0.82
104	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henderson	974,264	11.68	1.08	9.30	1.84
105	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	226,804	7.56	0.49	6.43	1.63
106	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	871,343	8.99	1.85	19.70	0.67
107	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	130,422	17.92	0.94	5.33	0.10
108	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	714,179	13.22	0.99	7.20	0.88
MEDIAN							214,301	11.24	0.97	7.84	0.59
AVERAGE							2,715,794	12.28	0.83	7.04	0.88
HIGH							143,443,000	27.68	3.27	29.71	5.50
LOW							15,522	6.89	(8.17)	(47.60)	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	91,700,000	119,821,000	17,777,000	9.00	1,405	19,996	7,174	102,095	85,282	143,443,000
2	BBVA USA	Birmingham	68,487,351	85,740,693	10,274,991	8.06	641	9,641	10,461	157,337	133,761	100,853,252
3	ServisFirst Bank	Birmingham	8,329,865	9,353,125	976,125	9.90	20	498	22,109	550,515	467,656	11,010,298
4	Bryant Bank	Tuscaloosa	1,201,517	1,711,239	188,827	8.84	16	251	8,603	134,957	106,952	2,159,317
5	CB&S Bank, Inc.	Russellville	959,770	1,735,864	255,989	10.89	55	511	4,036	37,498	31,561	2,062,414
6	Bank Independent	Sheffield	1,313,706	1,602,713	170,085	8.75	29	588	3,256	66,009	55,266	1,914,247
7	River Bank & Trust	Prattville	1,161,837	1,505,121	176,363	8.79	17	223	7,647	100,310	88,537	1,705,265
8	Progress Bank and Trust	Huntsville	1,215,381	1,289,755	156,807	9.83	9	186	7,859	162,418	143,306	1,461,766
9	Southern States Bank	Anniston	987,851	1,113,354	145,816	10.07	15	179	7,241	86,408	74,224	1,296,125
10	Peoples Bank of Alabama	Cullman	706,245	888,832	89,983	8.71	27	269	3,726	37,123	32,920	1,002,316
11	Troy Bank & Trust Company	Troy	606,359	850,957	113,756	11.34	13	187	5,210	74,943	65,458	974,264
12	AuburnBank	Auburn	466,894	833,867	101,535	10.62	8	154	6,124	117,889	104,233	943,110
13	United Bank	Atmore	513,690	777,927	78,326	9.36	21	206	4,230	41,493	37,044	871,343
14	First US Bank	Birmingham	572,485	738,616	84,718	9.36	19	285	2,966	44,495	38,875	845,402
15	Metro Bank	Pell City	475,510	712,367	124,814	15.30	9	164	5,124	93,375	79,152	840,379
16	Oakworth Capital Bank	Birmingham	689,663	702,534	80,207	9.64	2	99	8,251	408,403	351,267	816,806
17	First Metro Bank	Muscle Shoals	468,688	710,070	81,843	10.43	10	127	6,286	79,838	71,007	798,384
18	FNB Bank	Scottsboro	486,395	662,271	85,736	9.94	17	157	4,925	45,482	38,957	773,197
19	West Alabama Bank & Trust	Reform	387,947	593,202	94,398	12.39	15	158	4,520	47,612	39,547	714,179
20	Citizens Bank & Trust	Guntersville	407,158	583,437	64,478	9.21	8	116	5,967	86,524	72,930	692,192
21	First Bank of Alabama	Talladega	416,200	556,066	82,686	11.95	8	91	7,107	80,837	69,508	646,698
22	First Southern State Bank	Stevenson	358,716	536,779	64,988	9.57	10	121	5,024	60,788	53,678	607,875
23	CCB Community Bank	Andalusia	441,376	470,647	57,685	10.29	4	111	5,121	142,109	117,662	568,437
24	SouthPoint Bank	Birmingham	441,846	414,365	41,323	9.05	4	85	6,295	133,767	103,591	535,066
25	MidSouth Bank	Dothan	299,707	420,937	52,237	11.25	10	116	4,083	47,366	42,094	473,663
26	First Comm. Bank of Central Al	Wetumpka	270,790	409,189	37,105	8.07	8	80	5,799	57,985	51,149	463,881
27	HomeTown Bank of Alabama	Oneonta	280,013	384,243	58,458	13.02	5	60	7,576	90,913	76,849	454,564
28	Traditions Bank	Cullman	331,421	392,318	42,565	9.76	6	78	5,628	73,169	65,386	439,013
29	EvaBank	Cullman	303,436	288,214	108,509	23.96	8	85	4,945	52,541	36,027	420,327
30	Robertson Banking Company	Demopolis	276,118	345,845	35,867	9.48	7	79	4,943	55,791	49,406	390,535
31	Central State Bank	Calera	245,414	341,756	39,226	10.35	5	68	5,668	77,086	68,351	385,428
32	Peoples Independent Bank	Boaz	169,525	301,966	37,453	9.13	9	79	4,342	38,112	33,552	343,005
33	Merchants Bank of Alabama	Cullman	206,510	307,350	33,801	9.87	5	83	4,130	68,555	61,470	342,773
34	Cullman Savings Bank (MHC)	Cullman	248,878	213,066	49,866	15.30	4	48	6,858	82,299	53,267	329,195
35	Exchange Bank of Alabama	Altoona	202,307	277,274	44,063	13.65	5	72	4,506	64,885	55,455	324,423
36	First Jackson Bank, Inc.	Stevenson	205,347	263,523	36,296	11.58	6	42	7,689	53,821	43,921	322,926
37	First Southern Bank	Florence	280,229	278,606	27,635	8.71	5	64	5,039	64,494	55,721	322,469
38	First National Bank	Hamilton	122,318	265,865	53,265	16.17	7	92	3,473	45,651	37,981	319,555
39	NobleBank & Trust	Anniston	229,901	284,742	28,116	9.25	6	64	4,911	52,379	47,457	314,276
40	Marion Bank and Trust Compa	Marion	172,595	259,540	35,531	10.67	5	53	5,836	61,861	51,908	309,307
41	First Citizens Bank	Luverne	158,822	239,579	37,467	12.69	5	65	4,537	58,985	47,916	294,927
42	Southern Independent Bank	Opp	147,837	232,875	30,317	10.35	3	38	7,573	95,922	77,625	287,766
43	FirstState Bank	Lineville	137,708	241,152	32,422	11.19	3	56	5,099	95,184	80,384	285,552
44	Citizens Bank of Winfield	Winfield	56,138	157,947	62,522	21.62	1	34	8,311	282,583	157,947	282,583
45	First Bank of Boaz	Boaz	76,998	192,344	48,401	16.24	1	25	11,190	279,762	192,344	279,762
46	State Bank & Trust	Winfield	100,960	221,273	31,409	10.02	4	58	4,772	69,191	55,318	276,764
47	CommerceOne Bank	Birmingham	229,006	223,433	47,928	16.66	1	26	10,602	275,659	223,433	275,659
48	Pinnacle Bank	Jasper	126,157	235,124	33,832	12.13	7	50	5,433	38,807	33,589	271,650
49	Farmers & Merchants Bank	Piedmont	143,128	223,213	33,957	12.85	4	51	5,083	64,805	55,803	259,221
50	Cheaha Bank	Oxford	128,776	192,776	29,469	11.88	4	39	5,976	58,264	48,194	233,057
51	Premier Bank of the South	Cullman	159,698	210,988	19,530	8.50	9	75	3,094	25,786	23,443	232,075
52	Union State Bank	Pell City	87,624	208,981	17,143	7.46	13	106	2,140	17,446	16,075	226,804
53	First State Bank, DeKalb Count	Fort Payne	119,686	197,927	24,821	10.06	5	56	3,991	44,697	39,585	223,483
54	Phenix-Girard Bank	Phenix City	73,174	177,777	35,613	15.48	4	46	4,785	55,024	44,444	220,095
55	Citizens Bank of Fayette	Fayette	36,620	161,684	44,494	20.67	2	23	9,065	104,253	80,842	208,506
56	AmeriFirst Bank	Montgomery	158,654	173,380	20,812	10.16	5	42	4,876	40,954	34,676	204,772
57	First Financial Bank	Bessemer	97,796	179,618	17,965	8.65	8	70	2,834	24,798	22,452	198,387
58	Bank of Vernon	Vernon	133,317	165,373	26,550	13.73	4	39	4,959	48,347	41,343	193,386
59	Farmers and Merchants Bank	LaFayette	78,330	163,322	26,511	13.20	3	38	5,046	63,910	54,441	191,730
60	BankSouth	Dothan	135,404	152,366	38,187	20.41	2	22	8,692	95,617	76,183	191,233
61	First National Bank and Trust	Atmore	110,760	158,968	19,594	10.64	4	49	3,757	46,024	39,742	184,097
62	HNB First Bank	Headland	137,183	154,125	17,000	9.56	3	35	5,123	59,768	51,375	179,303
63	Citizens Bank	Enterprise	109,123	150,312	16,402	10.18	2	29	5,771	83,674	75,156	167,348
64	22nd State Bank	Louisville	111,871	121,778	15,353	9.70	5	45	3,707	33,363	24,356	166,817
65	Community Spirit Bank	Red Bay	112,415	139,603	17,096	10.24	5	40	4,050	32,401	27,921	162,005
66	Liberty Bank	Geraldine	87,348	140,877	18,524	11.17	6	52	3,077	26,664	23,480	159,986
67	First Federal Bank, A FSB	Tuscaloosa	129,087	103,348	17,364	11.95	3	100	1,537	51,228	34,449	153,683

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)
68	Friend Bank	Slocumb	99,306	135,507	14,153	9.34	5	44	3,417	30,068	27,101	150,341
69	First Cahawba Bank	Selma	98,666	128,846	15,369	10.60	4	31	4,661	36,122	32,212	144,489
70	Valley State Bank	Russellville	71,001	106,657	23,376	17.50	3	26	5,016	43,474	35,552	130,422
71	First National Bank of Hartford	Hartford	71,733	109,629	19,038	14.15	3	52	2,491	43,169	36,543	129,508
72	North Alabama Bank	Hazel Green	92,487	111,509	14,082	9.73	4	38	3,354	31,859	27,877	127,437
73	First Comm. Bank, Cullman	Cullman	104,302	102,395	10,967	8.54	1	20	6,337	126,738	102,395	126,738
74	SunSouth Bank	Dothan	68,892	103,521	8,710	7.04	2	20	6,322	63,219	51,761	126,437
75	Citizens' Bank, Inc.	Robertsdale	84,141	109,254	14,228	11.17	3	30	4,206	42,060	36,418	126,181
76	Merit Bank	Huntsville	84,632	104,443	18,282	14.86	4	33	3,734	30,802	26,111	123,207
77	Community Neighbor Bank	Camden	74,149	103,055	16,107	13.81	3	37	3,226	39,793	34,352	119,378
78	Town-Country National Bank	Camden	71,582	95,055	22,155	18.83	1	32	3,701	118,417	95,055	118,417
79	PeoplesTrust Bank	Hamilton	76,570	100,044	14,046	11.67	3	27	4,290	38,610	33,348	115,830
80	Millennial Bank	Leeds	71,625	84,888	10,238	10.59	1	15	7,590	113,854	84,888	113,854
81	First State Bank of the South	Sulligent	44,927	92,529	17,857	15.43	5	42	2,683	22,535	18,506	112,675
82	Citizens Bank	Greensboro	45,225	93,801	14,957	13.42	1	14	8,002	112,034	93,801	112,034
83	First Fidelity Bank	Fort Payne	53,677	99,281	10,906	9.40	3	23	4,827	37,004	33,094	111,013
84	Sweet Water State Bank	Sweet Water	65,127	97,414	11,333	10.80	4	31	3,578	27,728	24,354	110,913
85	Commercial Bank of Ozark	Ozark	58,286	97,155	9,281	8.19	2	22	4,893	53,819	48,578	107,638
86	Southern Bank Company	Gadsden	50,033	89,245	11,923	10.53	4	32	3,237	25,896	22,311	103,583
87	First Bank	Wadley	37,459	88,948	10,351	8.49	5	25	3,990	19,950	17,790	99,752
88	Peoples Bank of Greensboro	Greensboro	49,308	89,619	9,704	8.96	1	17	5,855	99,531	89,619	99,531
89	Bank of Moundville	Moundville	27,297	85,705	10,490	9.71	1	14	6,890	96,462	85,705	96,462
90	Farmers & Merchants Bank	Waterloo	5,858	71,694	20,201	20.60	2	9	10,267	46,200	35,847	92,399
91	Samson Banking Company	Samson	41,752	79,142	12,570	12.87	2	23	4,005	46,058	39,571	92,115
92	Brantley Bank & Trust Co.	Brantley	39,701	76,682	11,548	13.25	2	18	4,934	44,404	38,341	88,807
93	SouthFirst Bank	Sylacauga	53,098	77,676	9,932	11.11	3	26	3,402	29,483	25,892	88,449
94	Merchants & Farmers Bank	Eutaw	49,426	79,849	7,776	8.93	2	27	3,262	44,033	39,925	88,066
95	First Bank of Linden	Linden	23,698	69,356	12,488	14.58	1	13	6,314	82,086	69,356	82,086
96	Peoples Exchange Bank	Monroeville	49,811	70,768	11,022	13.88	1	27	3,038	82,026	70,768	82,026
97	Bank of Walker County	Jasper	57,240	69,921	8,118	10.26	1	19	4,112	78,131	69,921	78,131
98	Escambia County Bank	Flomaton	28,133	64,378	12,094	15.18	1	18	4,255	76,588	64,378	76,588
99	Citizens State Bank	Vernon	27,016	50,387	11,096	14.18	2	16	4,734	37,870	25,194	75,740
100	Bank of Evergreen	Evergreen	35,996	55,357	8,899	13.22	1	15	4,296	64,433	55,357	64,433
101	Commonwealth National Bank	Mobile	15,612	45,465	5,050	9.73	2	18	2,820	25,376	22,733	50,752
102	Bank of Brewton	Brewton	19,941	38,449	11,646	22.76	2	19	2,653	25,201	19,225	50,401
103	Community Bank & Trust	Union Springs	18,477	45,159	4,228	7.89	1	13	3,808	49,503	45,159	49,503
104	Security Federal Savings Bank	Jasper	14,170	29,971	4,529	12.40	1	10	3,740	37,396	29,971	37,396
105	First National Bank of Dozier	Dozier	9,605	30,857	5,672	14.26	1	6	6,219	37,316	30,857	37,316
106	First Progressive Bank	Brewton	9,800	22,011	8,436	27.90	1	8	3,809	30,474	22,011	30,474
107	Alamerica Bank	Birmingham	10,427	15,693	2,552	13.31	1	7	2,627	18,389	15,693	18,389
108	Peoples Bank of Red Level	Red Level	5,730	13,485	1,988	12.81	1	6	2,587	15,522	13,485	15,522
MEDIAN			137,446	217,170	33,817	10.48	5	53	4,987	58,625	50,278	276,212
AVERAGE			2,080,569	2,677,341	361,098	11.61	29	408	5,557	80,892	66,804	3,178,049
HIGH			91,700,000	119,821,000	17,777,000	23.96	1,405	19,996	22,109	550,515	467,656	143,443,000
LOW			5,858	71,694	8,710	7.04	1	9	1,537	17,446	16,075	88,807

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	420,327	105.3	20.1	4.84	11.76	8.07	4.60	1.57	6.05
2	Traditions Bank	Cullman	439,013	84.5	5.3	8.11	18.31	7.33	2.75	0.84	5.76
3	Peoples Bank of Red Level	Red Level	15,522	42.5	21.3	(4.15)	4.32	10.19	1.78	0.35	5.46
4	Millennial Bank	Leeds	113,854	84.4	12.5	47.26	27.91	7.74	2.49	0.93	5.40
5	North Alabama Bank	Hazel Green	127,437	82.9	8.1	15.25	19.60	7.58	2.33	0.97	5.31
6	Sweet Water State Bank	Sweet Water	110,913	66.9	11.9	(3.76)	12.36	7.31	2.32	0.77	5.24
7	Town-Country National Bank	Camden	118,417	75.3	25.3	5.70	6.72	7.98	2.57	1.14	5.19
8	First US Bank	Birmingham	845,402	77.5	12.3	10.82	8.17	7.08	2.02	0.77	4.97
9	Bank Independent	Sheffield	1,914,247	82.0	2.7	0.60	15.65	6.74	2.39	0.73	4.96
10	Peoples Exchange Bank	Monroeville	82,026	70.4	14.1	2.48	19.21	6.77	2.61	0.74	4.93
11	First State Bank, DeKalb County	Fort Payne	223,483	60.5	14.1	13.82	22.67	7.26	1.81	0.56	4.90
12	Community Neighbor Bank	Camden	119,378	72.0	8.0	13.62	15.63	6.74	2.32	0.62	4.75
13	Brantley Bank & Trust Co.	Brantley	88,807	51.8	43.7	33.67	32.00	7.57	2.90	0.57	4.64
14	NobleBank & Trust	Anniston	314,276	80.7	16.2	40.12	22.47	6.46	2.60	0.76	4.58
15	Southern Bank Company	Gadsden	103,583	56.1	25.1	(16.40)	7.69	8.60	2.31	1.32	4.57
16	First Cahawba Bank	Selma	144,489	76.6	10.5	20.56	21.79	5.92	2.45	0.84	4.52
17	Liberty Bank	Geraldine	159,986	62.0	26.0	7.31	10.55	6.65	2.85	0.98	4.46
18	Merchants & Farmers Bank	Eutaw	88,066	61.9	17.4	1.53	32.05	6.80	2.74	1.00	4.46
19	Peoples Bank of Alabama	Cullman	1,002,316	79.5	8.0	15.31	22.92	6.01	2.23	0.68	4.43
20	Community Spirit Bank	Red Bay	162,005	80.5	15.2	11.96	9.92	6.29	2.47	0.89	4.41
21	Bank of Walker County	Jasper	78,131	81.9	9.7	6.91	11.40	5.98	1.98	0.77	4.39
22	Premier Bank of the South	Cullman	232,075	75.7	15.6	19.14	19.83	6.04	2.27	0.54	4.32
23	Citizens' Bank, Inc.	Robertsdale	126,181	77.0	17.2	12.89	15.66	5.39	2.35	0.35	4.30
24	Friend Bank	Slocomb	150,341	73.3	8.7	8.00	12.47	6.11	2.32	0.62	4.28
25	HomeTown Bank of Alabama	Oneonta	454,564	72.9	22.2	8.99	22.98	6.06	2.73	0.86	4.22
26	First National Bank of Hartford	Hartford	129,508	65.4	24.8	(2.03)	9.13	6.23	2.99	0.88	4.21
27	AmeriFirst Bank	Montgomery	204,772	91.5	8.5	13.33	12.73	5.71	2.71	0.81	4.20
28	First Bank of Alabama	Talladega	646,698	74.9	22.5	16.93	17.99	5.85	3.37	0.81	4.20
29	CCB Community Bank	Andalusia	568,437	93.8	3.4	7.44	9.23	5.85	2.58	1.12	4.19
30	Central State Bank	Calera	385,428	71.8	14.3	17.70	20.34	6.32	2.38	1.03	4.19
31	FNB Bank	Scottsboro	773,197	73.4	16.9	4.20	13.61	5.57	2.81	0.59	4.18
32	First Citizens Bank	Luverne	294,927	66.3	28.0	6.47	20.34	6.32	2.46	0.79	4.17
33	Farmers & Merchants Bank	Piedmont	259,221	64.1	29.5	18.26	16.77	5.88	2.53	0.40	4.11
34	Peoples Independent Bank	Boaz	343,005	56.1	35.6	23.33	15.20	6.41	3.04	0.61	4.06
35	Cheaha Bank	Oxford	233,057	66.8	29.3	9.07	7.74	6.67	2.49	1.06	4.01
36	River Bank & Trust	Prattville	1,705,265	77.2	23.7	53.90	55.51	5.47	2.40	0.64	4.00
37	Bank of Brewton	Brewton	50,401	51.9	45.1	15.86	(3.43)	6.19	2.72	0.21	3.96
38	First Comm. Bank of Central AL	Wetumpka	463,881	66.2	23.8	6.05	17.98	5.76	2.51	0.70	3.96
39	Merchants Bank of Alabama	Cullman	342,773	67.2	22.3	15.52	15.87	5.57	2.40	0.45	3.96
40	Bank of Evergreen	Evergreen	64,433	65.0	26.8	(0.29)	9.08	5.77	2.45	0.68	3.95
41	First Southern Bank	Florence	322,469	100.6	5.9	39.38	26.42	5.35	2.26	0.94	3.93
42	Metro Bank	Pell City	840,379	66.8	16.8	10.12	13.25	6.03	2.95	0.76	3.93
43	First Bank	Wadley	99,752	42.1	50.0	22.70	17.62	6.51	3.13	0.39	3.92
44	FirstState Bank	Lineville	285,552	57.1	33.7	3.03	21.07	6.55	3.50	1.24	3.92
45	First Financial Bank	Bessemer	198,387	54.5	24.2	25.08	20.36	5.62	2.46	0.17	3.91
46	Progress Bank and Trust	Huntsville	1,461,766	94.2	3.0	25.89	26.72	5.53	2.44	1.28	3.90
47	SouthFirst Bank	Sylacauga	88,449	68.4	10.7	(3.84)	10.44	5.57	2.07	0.71	3.90
48	United Bank	Atmore	871,343	66.0	14.7	19.69	31.59	5.40	2.21	0.46	3.89
49	Cullman Savings Bank (MHC)	Cullman	329,195	116.8	6.1	1.63	7.89	5.38	2.81	1.20	3.88
50	Robertson Banking Company	Demopolis	390,535	79.8	8.6	7.75	24.40	5.26	2.33	0.86	3.87
51	First State Bank of the South	Sulligent	112,675	48.6	37.0	10.81	9.73	6.81	2.85	0.77	3.85
52	PeoplesTrust Bank	Hamilton	115,830	76.5	15.0	8.15	13.66	5.70	2.40	1.07	3.85
53	Pinnacle Bank	Jasper	271,650	53.7	42.8	17.61	19.05	5.41	3.15	0.43	3.79
54	First National Bank	Hamilton	319,555	46.0	33.9	0.63	12.50	6.52	2.34	0.27	3.78
55	Citizens Bank	Enterprise	167,348	72.6	11.8	(5.25)	17.67	5.54	2.30	0.86	3.77
56	Southern States Bank	Anniston	1,296,125	88.7	7.0	40.44	32.01	5.41	2.48	1.08	3.73
57	First Southern State Bank	Stevenson	607,875	66.8	27.0	55.98	49.93	5.63	2.47	0.87	3.71
58	Citizens Bank of Winfield	Winfield	282,583	35.5	71.4	0.27	9.37	7.56	3.88	1.27	3.70
59	First Jackson Bank, Inc.	Stevenson	322,926	77.9	15.6	14.31	20.57	6.09	2.47	1.66	3.68
60	SouthPoint Bank	Birmingham	535,066	106.6	10.1	32.97	24.86	5.41	2.81	1.35	3.68
61	Bank of Vernon	Vernon	193,386	80.6	10.6	19.70	24.27	5.70	2.38	1.15	3.67
62	Citizens Bank & Trust	Guntersville	692,192	69.8	20.5	23.93	28.19	5.43	2.76	0.64	3.67
63	Exchange Bank of Alabama	Altoona	324,423	73.0	21.9	5.49	14.87	5.34	2.35	0.69	3.67
64	22nd State Bank	Louisville	166,817	91.9	9.4	13.90	4.34	5.89	2.45	1.31	3.64
65	Peoples Bank of Greensboro	Greensboro	99,531	55.0	29.7	(0.03)	15.43	6.45	2.23	0.94	3.62
66	First National Bank and Trust	Atmore	184,097	69.7	25.2	20.29	8.95	5.18	2.47	0.63	3.61
67	Farmers and Merchants Bank	LaFayette	191,730	48.0	43.6	22.73	17.90	6.15	2.94	0.70	3.60

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) (%)
68	HNB First Bank	Headland	179,303	89.0	9.1	23.12	12.73	5.35	1.74	1.03	3.57
69	Samson Banking Company	Samson	92,115	52.8	45.2	17.84	12.44	6.46	2.26	0.64	3.57
70	Phenix-Girard Bank	Phenix City	220,095	41.2	42.8	(3.60)	14.15	5.76	2.83	0.45	3.55
71	ServisFirst Bank	Birmingham	11,010,298	89.1	7.8	19.38	26.17	4.82	2.74	0.79	3.55
72	CB&S Bank, Inc.	Russellville	2,062,414	55.3	38.9	18.26	26.55	5.28	3.14	0.72	3.52
73	MidSouth Bank	Dothan	473,663	71.2	11.5	19.76	17.30	5.04	2.45	0.62	3.51
74	CommerceOne Bank	Birmingham	275,659	102.5	6.7	95.18	86.92	4.89	3.11	1.03	3.46
75	Troy Bank & Trust Company	Troy	974,264	71.3	23.9	4.86	6.52	5.69	2.52	1.15	3.45
76	Regions Bank	Birmingham	143,443,000	76.5	17.7	9.09	21.86	4.32	2.60	0.37	3.41
77	BankSouth	Dothan	191,233	88.9	19.2	0.74	6.90	4.70	2.01	0.88	3.39
78	Community Bank & Trust	Union Springs	49,503	40.9	42.7	5.63	7.29	7.02	1.89	0.54	3.39
79	Commercial Bank of Ozark	Ozark	107,638	60.0	26.0	21.62	17.47	4.79	2.39	0.37	3.37
80	Merit Bank	Huntsville	123,207	81.0	18.5	611.25	298.06	6.34	2.31	0.56	3.37
81	First Bank of Linden	Linden	82,086	34.2	53.0	(20.44)	4.28	6.45	2.88	0.97	3.35
82	First Metro Bank	Muscle Shoals	798,384	66.0	20.1	10.75	24.39	5.36	2.15	0.82	3.35
83	Union State Bank	Pell City	226,804	41.9	21.5	(4.43)	6.25	5.25	2.10	0.18	3.35
84	First Comm. Bank, Cullman	Cullman	126,738	101.9	2.1	5.01	7.29	5.25	2.85	1.51	3.34
85	Oakworth Capital Bank	Birmingham	816,806	98.2	9.3	34.42	29.44	4.62	2.82	0.96	3.34
86	West Alabama Bank & Trust	Reform	714,179	65.4	35.4	(1.65)	15.67	5.49	2.32	1.17	3.28
87	Escambia County Bank	Flomaton	76,588	43.7	52.9	0.01	4.05	6.23	2.37	0.72	3.25
88	Marion Bank and Trust Company	Marion	309,307	66.5	34.9	(3.28)	12.20	5.65	2.51	1.45	3.23
89	Security Federal Savings Bank	Jasper	37,396	47.3	12.1	(3.59)	3.53	5.73	4.06	0.73	3.22
90	AuburnBank	Auburn	943,110	56.0	32.0	(2.34)	12.25	4.79	2.37	0.45	3.17
91	Commonwealth National Bank	Mobile	50,752	34.3	31.8	(6.53)	4.30	5.77	2.14	0.19	3.17
92	Bryant Bank	Tuscaloosa	2,159,317	70.2	15.6	19.10	24.57	5.05	2.32	0.65	3.14
93	Valley State Bank	Russellville	130,422	66.6	33.7	11.43	5.93	5.55	1.98	0.97	3.14
94	Alamerica Bank	Birmingham	18,389	66.4	3.2	(18.67)	1.18	6.07	1.52	1.54	3.12
95	Citizens Bank	Greensboro	112,034	48.2	38.2	7.82	20.54	5.74	2.60	0.97	3.06
96	First Bank of Boaz	Boaz	279,762	40.0	64.0	37.21	10.40	5.13	3.41	0.93	3.03
97	First Federal Bank, A FSB	Tuscaloosa	153,683	124.9	0.5	16.11	6.56	4.79	3.00	1.49	3.03
98	First Fidelity Bank	Fort Payne	111,013	54.1	34.9	17.78	10.16	4.74	2.49	0.50	3.01
99	Southern Independent Bank	Opp	287,766	63.5	31.1	13.66	22.21	5.43	2.61	1.24	2.95
100	First National Bank of Dozier	Dozier	37,316	31.1	54.0	25.08	12.59	6.60	2.55	0.57	2.90
101	First Progressive Bank	Brewton	30,474	44.5	55.1	16.03	1.17	4.96	2.09	0.11	2.89
102	BBVA USA	Birmingham	100,853,252	79.9	14.1	8.02	17.35	4.43	1.81	0.78	2.85
103	Citizens Bank of Fayette	Fayette	208,506	22.7	68.6	(13.25)	10.54	6.37	2.92	0.88	2.85
104	State Bank & Trust	Winfield	276,764	45.6	59.4	21.33	4.09	6.55	2.75	1.54	2.74
105	SunSouth Bank	Dothan	126,437	66.6	37.5	9.12	11.59	4.65	2.79	1.28	2.65
106	Bank of Moundville	Moundville	96,462	31.9	61.0	9.22	7.99	5.61	2.17	0.81	2.45
107	Citizens State Bank	Vernon	75,740	53.6	52.2	1.50	12.23	4.91	2.54	1.39	2.19
108	Farmers & Merchants Bank	Waterloo	92,399	8.2	83.0	(9.49)	7.87	8.13	2.87	1.33	1.99
MEDIAN			232,566	70.3	18.8	10.78	15.67	5.87	2.46	0.77	3.90
AVERAGE			2,069,732	70.0	21.5	19.50	20.52	6.06	2.56	0.80	4.00
HIGH			143,443,000	116.8	71.4	611.25	298.06	10.19	4.60	1.66	6.05
LOW			15,522	34.2	2.1	(20.44)	(3.43)	4.32	1.74	0.17	3.14

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	5,206	17,392	0.02	12.97	(0.03)	0.08	13.04
2	United Bank	Atmore	13,457	15,629	0.28	0.11	0.03	1.72	2.14
3	SouthPoint Bank	Birmingham	5,410	8,081	0.09	1.70	0.00	0.14	1.94
4	Regions Bank	Birmingham	922,000	2,132,000	0.56	0.12	0.00	1.01	1.68
5	Peoples Bank of Alabama	Cullman	15,060	13,634	0.77	0.11	0.02	0.68	1.58
6	First National Bank and Trust	Atmore	1,657	2,438	0.28	0.05	0.00	1.18	1.50
7	First National Bank of Hartford	Hartford	954	1,810	0.19	0.00	(0.01)	1.29	1.46
8	HomeTown Bank of Alabama	Oneonta	5,703	5,691	0.79	0.00	0.02	0.63	1.43
9	Merchants & Farmers Bank	Eutaw	566	1,033	0.45	0.00	0.00	0.92	1.36
10	First Financial Bank	Bessemer	1,341	2,388	1.01	0.00	(0.49)	0.84	1.35
11	Community Neighbor Bank	Camden	1,386	1,377	0.46	0.00	(0.02)	0.84	1.28
12	Union State Bank	Pell City	1,031	2,479	0.50	0.00	0.00	0.69	1.19
13	Bank of Vernon	Vernon	2,273	2,003	0.29	0.47	0.00	0.41	1.17
14	Oakworth Capital Bank	Birmingham	6,932	8,127	0.07	0.00	0.00	1.09	1.16
15	First Comm. Bank of Central AL	Wetumpka	8,239	4,370	0.28	0.00	0.09	0.73	1.11
16	Progress Bank and Trust	Huntsville	15,072	13,450	0.04	0.37	0.00	0.67	1.08
17	Bank Independent	Sheffield	16,870	18,925	0.43	0.08	(0.00)	0.57	1.08
18	Friend Bank	Slocomb	2,280	1,481	0.44	0.00	0.04	0.60	1.08
19	Premier Bank of the South	Cullman	2,319	2,168	0.40	0.00	0.13	0.51	1.04
20	Pinnacle Bank	Jasper	3,186	2,447	0.38	0.00	0.00	0.63	1.01
21	Town-Country National Bank	Camden	2,363	1,103	0.75	0.00	(0.01)	0.26	1.00
22	Phenix-Girard Bank	Phenix City	3,505	2,001	0.30	0.00	0.00	0.69	1.00
23	FNB Bank	Scottsboro	6,516	6,862	0.35	0.00	0.01	0.63	0.99
24	Community Bank & Trust	Union Springs	(65)	465	0.67	0.00	(0.19)	0.50	0.98
25	HNB First Bank	Headland	2,220	1,592	0.21	0.00	0.00	0.77	0.98
26	Traditions Bank	Cullman	5,089	3,816	0.47	0.00	(0.03)	0.54	0.98
27	NobleBank & Trust	Anniston	2,192	2,654	0.38	0.15	0.00	0.44	0.97
28	Central State Bank	Calera	5,423	3,203	0.21	0.09	(0.01)	0.66	0.95
29	Merchants Bank of Alabama	Cullman	3,699	2,872	0.45	0.00	0.00	0.49	0.94
30	Citizens Bank	Enterprise	1,523	1,414	0.18	0.00	0.07	0.69	0.93
31	Peoples Independent Bank	Boaz	4,374	2,855	0.51	0.00	0.00	0.42	0.93
32	First State Bank of the South	Sulligent	823	980	0.58	0.00	0.00	0.33	0.91
33	Citizens Bank of Fayette	Fayette	3,134	1,719	0.09	0.00	0.02	0.78	0.89
34	BBVA USA	Birmingham	(2,575,726)	812,917	0.25	0.06	(0.00)	0.55	0.86
35	CB&S Bank, Inc.	Russellville	19,115	16,624	0.30	0.11	0.03	0.42	0.86
36	River Bank & Trust	Prattville	16,030	11,372	0.17	0.34	0.00	0.33	0.84
37	First National Bank	Hamilton	4,484	2,437	0.31	0.00	0.00	0.52	0.83
38	West Alabama Bank & Trust	Reform	6,465	5,378	0.40	0.01	0.00	0.42	0.83
39	First Citizens Bank	Luverne	3,395	2,008	0.26	0.00	0.01	0.52	0.79
40	Security Federal Savings Bank	Jasper	84	280	0.73	0.00	0.00	0.05	0.78
41	Bank of Walker County	Jasper	591	559	0.43	0.00	0.00	0.34	0.76
42	Troy Bank & Trust Company	Troy	10,140	7,132	0.13	0.00	0.00	0.63	0.76
43	Community Spirit Bank	Red Bay	1,116	1,124	0.34	0.00	0.00	0.39	0.74
44	First Bank	Wadley	1,025	652	0.52	0.00	0.00	0.21	0.73
45	Citizens Bank & Trust	Guntersville	6,249	4,185	0.23	0.00	0.01	0.48	0.72
46	Robertson Banking Company	Demopolis	4,467	2,438	0.30	0.00	0.00	0.42	0.72
47	Bank of Evergreen	Evergreen	332	428	0.43	0.00	0.05	0.22	0.70
48	AuburnBank	Auburn	7,958	5,895	0.08	0.14	0.01	0.47	0.70
49	Southern States Bank	Anniston	7,195	7,605	0.17	0.00	(0.05)	0.56	0.68
50	Samson Banking Company	Samson	1,224	564	0.40	0.00	0.00	0.27	0.67
51	Liberty Bank	Geraldine	1,163	982	0.41	0.00	0.00	0.25	0.66
52	SouthFirst Bank	Sylacauga	(47)	532	0.23	0.41	(0.28)	0.30	0.66
53	Cheaha Bank	Oxford	3,118	1,416	0.17	0.00	(0.01)	0.50	0.66
54	Citizens' Bank, Inc.	Robertsdale	634	732	0.13	0.00	0.00	0.52	0.65
55	PeoplesTrust Bank	Hamilton	1,187	689	0.38	0.00	0.00	0.27	0.65
56	Farmers & Merchants Bank	Piedmont	2,184	1,518	0.27	0.00	0.01	0.36	0.63
57	Commercial Bank of Ozark	Ozark	786	588	0.29	0.00	(0.03)	0.36	0.62
58	Metro Bank	Pell City	12,015	4,772	0.17	0.07	0.01	0.36	0.62
59	Sweet Water State Bank	Sweet Water	606	608	0.52	0.00	0.00	0.09	0.61
60	First Comm. Bank, Cullman	Cullman	821	735	0.08	0.00	(0.09)	0.59	0.58
61	22nd State Bank	Louisville	(32)	827	0.26	0.04	0.04	0.22	0.57
62	Exchange Bank of Alabama	Altoona	3,047	1,652	0.26	0.00	(0.05)	0.36	0.56
63	First Metro Bank	Muscle Shoals	9,835	3,889	0.22	0.10	(0.02)	0.26	0.56
64	Commonwealth National Bank	Mobile	(492)	267	0.56	0.00	(0.05)	0.03	0.54
65	Escambia County Bank	Flomaton	55	389	0.21	0.00	0.00	0.32	0.53
66	First Bank of Alabama	Talladega	8,039	3,067	0.20	0.00	(0.01)	0.34	0.53
67	First Southern State Bank	Stevenson	5,198	2,741	0.42	0.00	0.00	0.10	0.52

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
68	FirstState Bank	Lineville	3,040	1,323	0.17	0.00	0.00	0.35	0.52
69	Farmers and Merchants Bank	LaFayette	2,128	884	0.24	0.00	0.00	0.28	0.51
70	First Southern Bank	Florence	3,198	1,408	0.23	0.05	0.00	0.23	0.51
71	Southern Independent Bank	Opp	2,349	1,259	0.03	0.00	0.00	0.47	0.49
72	Cullman Savings Bank (MHC)	Cullman	3,736	1,497	0.16	0.17	0.01	0.14	0.49
73	Peoples Exchange Bank	Monroeville	714	353	0.25	0.00	0.01	0.22	0.49
74	First US Bank	Birmingham	4,596	3,858	0.20	0.00	(0.01)	0.29	0.48
75	Millennial Bank	Leeds	355	409	0.11	0.00	0.00	0.38	0.48
76	Peoples Bank of Red Level	Red Level	125	69	0.38	0.00	0.00	0.07	0.46
77	Brantley Bank & Trust Co.	Brantley	923	329	0.25	0.00	0.00	0.19	0.44
78	Merit Bank	Huntsville	(1,498)	375	0.05	0.34	0.00	0.04	0.44
79	Marion Bank and Trust Company	Marion	2,168	1,264	0.11	0.00	0.00	0.32	0.43
80	Bryant Bank	Tuscaloosa	20,757	7,879	0.17	0.15	0.01	0.10	0.43
81	First State Bank, DeKalb County	Fort Payne	2,338	834	0.36	0.00	(0.05)	0.10	0.42
82	Bank of Brewton	Brewton	162	191	0.16	0.00	0.00	0.24	0.40
83	CCB Community Bank	Andalusia	7,613	1,998	0.16	0.00	(0.13)	0.37	0.39
84	Peoples Bank of Greensboro	Greensboro	941	350	0.18	0.00	0.00	0.19	0.37
85	First Bank of Boaz	Boaz	4,067	870	0.06	0.00	0.00	0.29	0.36
86	North Alabama Bank	Hazel Green	1,304	417	0.20	0.00	(0.04)	0.20	0.35
87	Citizens State Bank	Vernon	725	246	0.19	0.00	0.00	0.15	0.34
88	AmeriFirst Bank	Montgomery	1,500	643	0.20	0.00	0.00	0.14	0.34
89	Bank of Moundville	Moundville	268	309	0.18	0.00	0.00	0.15	0.33
90	First Bank of Linden	Linden	517	250	0.19	0.00	0.00	0.12	0.31
91	First National Bank of Dozier	Dozier	219	111	0.15	0.00	0.00	0.16	0.31
92	Southern Bank Company	Gadsden	321	302	0.10	0.00	0.00	0.21	0.31
93	First Cahawba Bank	Selma	966	393	0.08	0.00	0.00	0.22	0.30
94	Citizens Bank of Winfield	Winfield	4,468	722	0.16	0.01	0.00	0.12	0.29
95	ServisFirst Bank	Birmingham	156,746	24,861	0.08	0.06	(0.02)	0.15	0.27
96	State Bank & Trust	Winfield	2,250	600	0.20	0.00	(0.08)	0.12	0.24
97	MidSouth Bank	Dothan	2,623	950	0.12	0.05	(0.14)	0.19	0.22
98	Farmers & Merchants Bank	Waterloo	629	183	0.15	0.00	0.00	0.05	0.20
99	First Jackson Bank, Inc.	Stevenson	4,024	571	0.22	0.00	(0.03)	0.01	0.20
100	First Fidelity Bank	Fort Payne	650	200	0.13	0.00	0.00	0.07	0.19
101	EvaBank	Cullman	7,943	671	0.07	0.00	(0.01)	0.12	0.18
102	Valley State Bank	Russellville	1,205	231	0.16	0.00	0.00	0.02	0.18
103	Citizens Bank	Greensboro	951	163	0.12	0.00	0.00	0.05	0.17
104	SunSouth Bank	Dothan	168	118	0.06	0.00	(0.06)	0.11	0.11
105	CommerceOne Bank	Birmingham	1,358	219	0.01	0.00	0.00	0.09	0.10
106	First Progressive Bank	Brewton	138	18	0.05	0.00	0.00	0.01	0.06
107	BankSouth	Dothan	2,213	99	0.04	0.00	0.00	0.01	0.05
108	Alamerica Bank	Birmingham	(1,626)	(551)	0.31	0.00	(2.44)	(0.63)	(2.77)
MEDIAN			2,277	1,508	0.25	0.00	0.00	0.36	0.71
AVERAGE			(14,168)	35,031	0.30	0.20	(0.01)	0.43	0.92
HIGH			922,000	2,132,000	1.01	12.97	0.13	1.72	13.04
LOW			(2,575,726)	69	0.02	0.00	(0.49)	0.03	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	11,010,298	22,109	31.0	0.65	0.10	0.37	1.12
2	Citizens State Bank	Vernon	75,740	4,734	55.1	0.60	0.35	0.39	1.34
3	First Bank of Boaz	Boaz	279,762	11,190	33.9	0.74	0.14	0.50	1.38
4	Farmers & Merchants Bank	Waterloo	92,399	10,267	59.2	1.02	0.12	0.29	1.44
5	Citizens Bank of Winfield	Winfield	282,583	8,311	39.8	0.90	0.23	0.44	1.56
6	Citizens Bank	Greensboro	112,034	8,002	54.2	0.98	0.20	0.48	1.66
7	First Jackson Bank, Inc.	Stevenson	322,926	7,689	46.5	0.97	0.20	0.53	1.71
8	Citizens Bank of Fayette	Fayette	208,506	9,065	47.2	1.10	0.20	0.42	1.72
9	First Metro Bank	Muscle Shoals	798,384	6,286	49.4	1.22	0.25	0.41	1.87
10	State Bank & Trust	Winfield	276,764	4,772	68.6	1.23	0.19	0.61	2.03
11	BankSouth	Dothan	191,233	8,692	59.6	1.48	0.20	0.36	2.04
12	Valley State Bank	Russellville	130,422	5,016	63.6	1.17	0.29	0.62	2.07
13	Southern Independent Bank	Opp	287,766	7,573	61.9	1.01	0.18	0.89	2.08
14	First Progressive Bank	Brewton	30,474	3,809	80.7	0.94	0.29	0.96	2.18
15	Bryant Bank	Tuscaloosa	2,159,317	8,603	63.7	1.25	0.38	0.57	2.19
16	First National Bank of Dozier	Dozier	37,316	6,219	73.6	1.33	0.32	0.55	2.21
17	Metro Bank	Pell City	840,379	5,124	50.6	1.53	0.18	0.54	2.26
18	Marion Bank and Trust Company	Marion	309,307	5,836	64.8	1.13	0.19	1.02	2.34
19	First Fidelity Bank	Fort Payne	111,013	4,827	77.3	1.20	0.35	0.82	2.37
20	First Bank of Alabama	Talladega	646,698	7,107	52.3	1.21	0.32	0.85	2.39
21	Bank of Moundville	Moundville	96,462	6,890	93.4	1.04	0.25	1.11	2.40
22	CommerceOne Bank	Birmingham	275,659	10,602	68.3	1.57	0.18	0.66	2.41
23	Farmers and Merchants Bank	LaFayette	191,730	5,046	58.4	1.28	0.21	0.92	2.41
24	First Comm. Bank, Cullman	Cullman	126,738	6,337	65.2	1.15	0.24	1.02	2.42
25	Phenix-Girard Bank	Phenix City	220,095	4,785	58.8	1.62	0.19	0.63	2.44
26	Auburn Bank	Auburn	943,110	6,124	65.0	1.38	0.38	0.68	2.44
27	River Bank & Trust	Prattville	1,705,265	7,647	52.6	1.48	0.24	0.76	2.47
28	West Alabama Bank & Trust	Reform	714,179	4,520	63.6	1.35	0.25	0.89	2.50
29	SunSouth Bank	Dothan	126,437	6,322	99.9	1.22	0.26	1.03	2.51
30	First Southern Bank	Florence	322,469	5,039	58.4	1.53	0.22	0.77	2.52
31	Cullman Savings Bank (MHC)	Cullman	329,195	6,858	61.0	1.71	0.25	0.58	2.54
32	First Comm. Bank of Central AL	Wetumpka	463,881	5,799	51.2	1.43	0.26	0.85	2.54
33	PeoplesTrust Bank	Hamilton	115,830	4,290	60.3	1.32	0.21	1.02	2.55
34	First Bank of Linden	Linden	82,086	6,314	72.7	1.36	0.09	1.10	2.55
35	Troy Bank & Trust Company	Troy	974,264	5,210	63.0	1.47	0.13	0.97	2.56
36	First Southern State Bank	Stevenson	607,875	5,024	64.7	1.21	0.23	1.13	2.57
37	Cheaha Bank	Oxford	233,057	5,976	56.9	1.44	0.25	0.89	2.58
38	Samson Banking Company	Samson	92,115	4,005	63.0	1.30	0.26	1.03	2.59
39	First National Bank	Hamilton	319,555	3,473	59.4	1.56	0.37	0.70	2.63
40	Robertson Banking Company	Demopolis	390,535	4,943	60.7	1.55	0.40	0.68	2.63
41	Citizens Bank & Trust	Guntersville	692,192	5,967	64.2	1.49	0.26	0.88	2.64
42	EvaBank	Cullman	420,327	4,945	41.7	1.77	0.36	0.51	2.65
43	Pinnacle Bank	Jasper	271,650	5,433	58.5	1.55	0.35	0.74	2.65
44	Regions Bank	Birmingham	143,443,000	7,174	55.2	1.50	0.35	0.80	2.65
45	CCB Community Bank	Andalusia	568,437	5,121	59.9	1.55	0.34	0.78	2.67
46	Exchange Bank of Alabama	Altoona	324,423	4,506	65.3	1.68	0.45	0.58	2.71
47	Peoples Bank of Greensboro	Greensboro	99,531	5,855	72.3	1.37	0.42	0.94	2.73
48	CB&S Bank, Inc.	Russellville	2,062,414	4,036	65.7	1.47	0.43	0.86	2.77
49	FirstState Bank	Lineville	285,552	5,099	63.0	1.75	0.28	0.74	2.78
50	First State Bank, DeKalb County	Fort Payne	223,483	3,991	57.9	1.57	0.40	0.82	2.79
51	Progress Bank and Trust	Huntsville	1,461,766	7,859	59.5	1.92	0.31	0.57	2.79
52	Southern States Bank	Anniston	1,296,125	7,241	67.3	1.52	0.29	0.99	2.80
53	Bank of Vernon	Vernon	193,386	4,959	60.6	1.39	0.39	1.03	2.81
54	Central State Bank	Calera	385,428	5,668	58.5	1.49	0.27	1.07	2.83
55	HNB First Bank	Headland	179,303	5,123	64.7	1.59	0.24	1.00	2.83
56	Brantley Bank & Trust Co.	Brantley	88,807	4,934	60.2	1.56	0.29	1.00	2.84
57	MidSouth Bank	Dothan	473,663	4,083	81.6	1.77	0.36	0.74	2.87
58	First Citizens Bank	Luverne	294,927	4,537	59.8	1.56	0.29	1.04	2.88
59	Merchants Bank of Alabama	Cullman	342,773	4,130	62.6	1.62	0.25	1.02	2.89
60	Oakworth Capital Bank	Birmingham	816,806	8,251	66.5	2.05	0.25	0.67	2.98
61	Peoples Independent Bank	Boaz	343,005	4,342	62.0	1.76	0.32	0.93	3.00
62	Commercial Bank of Ozark	Ozark	107,638	4,893	78.4	1.38	0.23	1.39	3.00
63	Bank of Evergreen	Evergreen	64,433	4,296	68.5	2.01	0.22	0.78	3.00
64	First Bank	Wadley	99,752	3,990	66.7	1.58	0.32	1.11	3.01
65	United Bank	Atmore	871,343	4,230	53.1	1.82	0.33	0.90	3.05
66	Friend Bank	Slocumb	150,341	3,417	59.7	1.68	0.37	1.00	3.06
67	HomeTown Bank of Alabama	Oneonta	454,564	7,576	55.7	1.48	0.46	1.12	3.06

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 (%)
68	Farmers & Merchants Bank	Piedmont	259,221	5,083	70.4	1.66	0.38	1.06	3.10
69	AmeriFirst Bank	Montgomery	204,772	4,876	71.3	1.92	0.27	0.94	3.13
70	First Cahawba Bank	Selma	144,489	4,661	74.0	1.67	0.18	1.32	3.18
71	FNB Bank	Scottsboro	773,197	4,925	65.7	1.74	0.36	1.09	3.19
72	Citizens Bank	Enterprise	167,348	5,771	70.6	1.75	0.36	1.13	3.23
73	First State Bank of the South	Sulligent	112,675	2,683	74.9	2.00	0.39	0.84	3.24
74	Liberty Bank	Geraldine	159,986	3,077	73.3	1.96	0.62	0.80	3.38
75	Town-Country National Bank	Camden	118,417	3,701	57.2	1.90	0.24	1.28	3.42
76	North Alabama Bank	Hazel Green	127,437	3,354	65.6	2.08	0.40	1.01	3.48
77	Security Federal Savings Bank	Jasper	37,396	3,740	89.5	1.80	0.35	1.36	3.50
78	NobleBank & Trust	Anniston	314,276	4,911	66.0	2.01	0.37	1.14	3.52
79	Escambia County Bank	Flomaton	76,588	4,255	96.2	1.88	0.27	1.41	3.55
80	Premier Bank of the South	Cullman	232,075	3,094	70.2	2.01	0.50	1.07	3.58
81	Community Spirit Bank	Red Bay	162,005	4,050	74.2	1.91	0.43	1.27	3.60
82	Peoples Bank of Red Level	Red Level	15,522	2,587	71.4	2.06	0.56	1.01	3.63
83	Peoples Exchange Bank	Monroeville	82,026	3,038	72.6	2.38	0.35	0.97	3.70
84	Community Neighbor Bank	Camden	119,378	3,226	66.6	1.92	0.32	1.47	3.72
85	Bank of Brewton	Brewton	50,401	2,653	87.0	2.24	0.51	1.03	3.78
86	Citizens' Bank, Inc.	Robertsdale	126,181	4,206	86.8	1.86	0.67	1.26	3.80
87	First National Bank and Trust	Atmore	184,097	3,757	77.9	2.28	0.30	1.24	3.82
88	Union State Bank	Pell City	226,804	2,140	94.0	2.50	0.59	0.74	3.83
89	SouthPoint Bank	Birmingham	535,066	6,295	70.0	2.56	0.21	1.09	3.85
90	Traditions Bank	Cullman	439,013	5,628	62.9	1.89	0.53	1.51	3.93
91	First US Bank	Birmingham	845,402	2,966	77.9	2.50	0.41	1.05	3.95
92	Peoples Bank of Alabama	Cullman	1,002,316	3,726	68.6	2.48	0.60	0.90	3.98
93	Bank of Walker County	Jasper	78,131	4,112	80.1	2.18	0.55	1.29	4.02
94	22nd State Bank	Louisville	166,817	3,707	101.3	2.43	0.36	1.24	4.03
95	First Financial Bank	Bessemer	198,387	2,834	86.2	2.14	0.48	1.46	4.08
96	Bank Independent	Sheffield	1,914,247	3,256	71.4	2.64	0.66	0.81	4.11
97	First National Bank of Hartford	Hartford	129,508	2,491	78.9	2.18	0.52	1.42	4.11
98	SouthFirst Bank	Sylacauga	88,449	3,402	100.3	1.96	0.63	1.54	4.13
99	Southern Bank Company	Gadsden	103,583	3,237	91.5	2.30	0.26	1.71	4.27
100	Sweet Water State Bank	Sweet Water	110,913	3,578	81.1	2.50	0.46	1.33	4.29
101	Commonwealth National Bank	Mobile	50,752	2,820	130.7	1.84	0.62	1.86	4.32
102	Community Bank & Trust	Union Springs	49,503	3,808	104.5	1.59	0.21	2.53	4.33
103	Merit Bank	Huntsville	123,207	3,734	122.6	2.50	0.38	1.48	4.36
104	Merchants & Farmers Bank	Eutaw	88,066	3,262	84.0	2.58	0.48	1.53	4.59
105	Millennial Bank	Leeds	113,854	7,590	90.1	2.16	0.39	2.28	4.83
106	BBVA USA	Birmingham	100,853,252	10,461	64.8	1.10	0.23	3.77	5.10
107	Alamerica Bank	Birmingham	18,389	2,627	NA	3.46	1.27	3.33	8.05
108	First Federal Bank, A FSB	Tuscaloosa	153,683	1,537	71.9	7.41	0.90	2.96	11.28
MEDIAN			265,436	4,988	64.0	1.55	0.29	0.90	2.72
AVERAGE			2,055,055	5,549	64.9	1.57	0.31	0.88	2.76
HIGH			143,443,000	22,109	99.9	2.56	0.67	1.51	3.98
LOW			15,522	2,140	31.0	0.60	0.09	0.29	1.12

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 / Avg Lns (%)	Asset Quality Score (%)
1	First National Bank of Dozier	Dozier	37,316	9,605	0.00	-	1.37	0.00	0.00	0.00	0.00	(0.01)	(0.01)
1	CommerceOne Bank	Birmingham	275,659	229,006	0.00	-	1.20	0.61	0.00	0.00	0.00	0.00	0.00
3	Oakworth Capital Bank	Birmingham	816,806	689,663	0.00	-	1.11	0.17	0.04	0.00	0.00	0.02	0.06
4	BankSouth	Dothan	191,233	135,404	0.30	-	2.06	0.00	0.03	0.00	0.09	(0.05)	0.07
5	Millennial Bank	Leeds	113,854	71,625	0.02	-	0.89	0.24	0.00	0.00	0.00	0.08	0.08
6	Samson Banking Company	Samson	92,115	41,752	0.24	-	1.24	0.07	0.05	0.07	0.00	0.08	0.20
7	MidSouth Bank	Dothan	473,663	299,617	1.23	-	1.79	0.01	0.00	0.00	0.24	(0.02)	0.22
8	First Metro Bank	Muscle Shoals	798,384	458,881	0.74	45	0.90	0.04	0.13	0.00	0.13	0.05	0.31
9	AuburnBank	Auburn	943,110	464,274	0.68	-	1.14	0.07	0.19	0.01	0.15	0.03	0.38
10	HNB First Bank	Headland	179,303	135,326	0.49	-	1.05	0.15	0.35	0.00	0.06	0.00	0.41
11	Robertson Banking Company	Demopolis	390,535	276,118	1.33	-	1.45	0.26	0.20	0.00	0.19	0.02	0.41
12	Progress Bank and Trust	Huntsville	1,461,766	1,163,486	2.80	-	0.88	0.36	0.06	0.01	0.34	0.05	0.46
13	First Bank of Boaz	Boaz	279,762	76,998	0.66	-	1.11	0.00	0.03	0.21	0.21	0.01	0.46
14	Bryant Bank	Tuscaloosa	2,159,317	1,182,796	2.64	-	0.90	0.04	0.01	0.00	0.43	0.02	0.46
15	First Cahawba Bank	Selma	144,489	98,666	2.32	184	0.97	0.13	0.00	0.00	0.38	0.09	0.47
16	SunSouth Bank	Dothan	126,437	68,892	3.15	96	1.15	0.00	0.00	0.00	0.43	0.07	0.50
17	First Southern Bank	Florence	322,469	279,790	3.29	329	1.24	0.25	0.10	0.00	0.36	0.08	0.54
18	First Comm. Bank, Cullman	Cullman	126,738	104,302	2.43	92	1.27	0.47	0.30	0.00	0.29	0.03	0.62
19	North Alabama Bank	Hazel Green	127,437	92,487	4.81	-	0.92	0.09	0.14	0.00	0.66	(0.07)	0.73
20	ServisFirst Bank	Birmingham	11,010,298	8,315,375	2.74	6,537	1.10	0.39	0.07	0.06	0.29	0.32	0.74
21	Central State Bank	Calera	385,428	245,414	1.70	398	1.55	0.27	0.40	0.00	0.30	0.04	0.74
22	Pinnacle Bank	Jasper	271,650	126,157	0.77	-	1.75	0.25	0.55	0.00	0.22	0.01	0.78
23	Security Federal Savings Bank	Jasper	37,396	14,170	0.28	-	1.02	0.08	0.43	0.09	0.00	0.27	0.79
24	First National Bank	Hamilton	319,555	122,318	0.38	27	1.34	0.10	0.44	0.00	0.17	0.19	0.80
25	River Bank & Trust	Prattville	1,705,265	1,144,985	4.25	349	1.16	0.50	0.20	0.01	0.56	0.04	0.81
26	Cheaha Bank	Oxford	233,057	128,075	2.30	47	1.09	0.00	0.25	0.00	0.55	0.03	0.83
27	Citizens Bank & Trust	Guntersville	692,192	405,419	3.93	-	1.37	0.31	0.14	0.01	0.66	0.06	0.87
28	First Southern State Bank	Stevenson	607,875	358,716	1.87	181	1.07	0.15	0.56	0.03	0.30	0.12	1.01
29	Valley State Bank	Russellville	130,422	71,001	1.03	-	1.79	0.08	0.65	0.17	0.18	0.03	1.03
30	Exchange Bank of Alabama	Altoona	324,423	202,307	3.22	1,495	1.29	0.21	0.12	0.00	0.74	0.18	1.04
31	SouthPoint Bank	Birmingham	535,066	430,420	4.21	-	0.95	0.17	0.68	0.09	0.34	0.06	1.17
32	CCB Community Bank	Andalusia	568,437	441,376	5.30	1,491	1.04	0.21	0.25	0.00	0.75	0.17	1.17
33	First US Bank	Birmingham	845,402	572,485	5.42	1,003	1.12	0.38	0.12	0.00	0.78	0.31	1.21
34	Farmers & Merchants Bank	Piedmont	259,221	143,128	3.30	375	1.10	0.14	0.27	0.17	0.65	0.13	1.22
35	HomeTown Bank of Alabama	Oneonta	454,564	280,013	3.92	1,135	1.25	0.60	0.05	0.00	0.86	0.33	1.24
36	Merit Bank	Huntsville	123,207	84,632	4.65	84	1.14	1.22	0.00	0.50	0.53	0.23	1.26
37	First Financial Bank	Bessemer	198,387	97,796	3.99	564	0.86	0.06	0.42	0.00	0.76	0.09	1.27
38	Peoples Independent Bank	Boaz	343,005	169,526	4.48	1,179	1.02	0.14	0.24	0.00	0.98	0.08	1.30
39	Southern Independent Bank	Opp	287,766	147,837	5.36	87	1.27	0.09	0.11	0.00	1.17	0.05	1.33
40	United Bank	Atmore	871,343	512,363	6.91	963	1.22	0.31	0.16	0.01	1.13	0.13	1.43
41	First Jackson Bank, Inc.	Stevenson	322,926	205,347	5.46	1,614	1.00	0.12	0.39	0.02	0.99	0.04	1.44
42	First Comm. Bank of Central A	Wetumpka	463,881	269,552	4.99	432	2.30	0.15	0.58	0.00	0.79	0.08	1.45
43	FirstState Bank	Lineville	285,552	137,708	4.00	-	1.29	0.16	0.38	0.03	0.97	0.07	1.45
44	AmeriFirst Bank	Montgomery	204,772	158,654	8.96	-	1.33	0.17	0.03	0.00	1.30	0.14	1.47
45	Bank of Vernon	Vernon	193,386	133,317	3.83	-	1.10	0.02	0.41	0.01	0.80	0.27	1.49
46	Premier Bank of the South	Cullman	232,075	159,698	7.13	103	1.17	0.34	0.03	0.01	0.94	0.53	1.51
47	First Bank of Alabama	Talladega	646,698	416,200	4.55	203	0.88	0.34	0.16	0.06	0.82	0.51	1.55
48	First Fidelity Bank	Fort Payne	111,013	53,677	7.31	138	1.29	0.01	0.00	0.00	1.58	0.00	1.58
49	Merchants Bank of Alabama	Cullman	342,773	206,009	8.28	131	1.10	0.12	0.17	0.07	1.37	0.02	1.63
50	Peoples Bank of Alabama	Cullman	1,002,316	703,848	11.64	317	1.98	0.02	0.49	0.05	1.58	(0.47)	1.65
51	Friend Bank	Slocomb	150,341	99,306	5.02	-	1.80	0.24	0.84	0.01	0.79	0.06	1.70
52	First Bank of Linden	Linden	82,086	23,698	3.00	384	1.36	(0.01)	0.01	0.00	1.59	0.14	1.74
53	Cullman Savings Bank (MHC)	Cullman	329,195	248,406	5.67	386	0.94	0.06	0.58	0.06	1.13	0.01	1.78
54	Traditions Bank	Cullman	439,013	331,422	7.72	2,223	1.34	0.62	0.12	0.00	1.08	0.60	1.80
55	Citizens State Bank	Vernon	75,740	27,016	1.30	-	1.54	0.00	1.10	0.56	0.00	0.17	1.83
56	First Federal Bank, A FSB	Tuscaloosa	153,683	82,348	9.96	179	0.65	0.28	0.45	0.00	1.40	(0.02)	1.83
57	First Citizens Bank	Luverne	294,927	158,821	3.45	22	1.80	0.14	1.00	0.00	0.86	0.04	1.90
58	First Bank	Wadley	99,752	37,459	6.45	593	1.00	0.06	0.15	0.00	1.82	(0.02)	1.95
59	PeoplesTrust Bank	Hamilton	115,830	76,570	7.32	-	1.21	0.13	0.56	0.00	1.38	0.01	1.95
60	First National Bank and Trust	Atmore	184,097	110,423	10.61	-	1.49	0.17	0.00	0.00	2.04	(0.08)	1.96
61	First Progressive Bank	Brewton	30,474	9,800	2.36	-	0.94	0.00	0.00	0.00	2.05	0.00	2.05
62	Regions Bank	Birmingham	143,443,000	90,548,000	7.27	54,000	2.48	1.12	0.35	0.15	1.05	0.57	2.12
63	Citizens Bank	Greensboro	112,034	45,225	1.72	-	1.26	0.08	1.43	0.23	0.36	0.10	2.12
64	FNB Bank	Scottsboro	773,197	486,395	8.41	2,783	1.01	0.47	0.22	0.00	1.38	0.58	2.18
65	Liberty Bank	Geraldine	159,986	87,348	4.27	327	1.16	0.25	0.93	0.38	0.58	0.34	2.23
66	Community Spirit Bank	Red Bay	162,005	112,415	13.12	646	1.08	0.15	0.02	0.00	2.12	0.18	2.32
67	First State Bank of the South	Sulligent	112,675	44,927	1.94	195	1.08	0.10	1.43	0.32	0.47	0.11	2.33
68	Bank of Moundville	Moundville	96,462	27,297	2.04	194	0.94	0.01	1.68	0.03	0.77	0.01	2.49

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 (%)
69	NobleBank & Trust	Anniston	314,276	229,901	6.89	201	1.26	1.24	0.28	0.00	0.93	1.36	2.57
70	BBVA USA	Birmingham	100,853,252	68,241,500	9.65	14,871	2.56	1.21	0.41	0.10	1.25	0.84	2.60
71	West Alabama Bank & Trust	Reform	714,179	387,947	6.80	45	1.18	0.12	0.87	0.00	1.61	0.13	2.61
72	Metro Bank	Pell City	840,379	472,307	6.51	5,417	1.25	0.13	0.82	0.11	1.66	0.07	2.66
73	Citizens Bank	Enterprise	167,348	106,852	13.98	345	1.18	0.00	0.44	0.00	2.26	0.19	2.89
74	Brantley Bank & Trust Co.	Brantley	88,807	39,701	3.20	99	1.25	0.21	1.74	0.50	0.47	0.26	2.97
75	Farmers and Merchants Bank	LaFayette	191,730	78,330	5.32	16	1.14	0.09	1.05	0.01	1.85	0.09	3.00
76	Southern States Bank	Anniston	1,296,125	983,888	13.31	3,705	1.06	0.49	0.66	0.00	1.85	0.49	3.00
77	Commercial Bank of Ozark	Ozark	107,638	58,286	13.81	167	0.73	0.08	1.08	0.31	1.98	0.08	3.45
78	Escambia County Bank	Flomaton	76,588	28,133	6.46	-	1.41	0.04	0.26	0.00	2.87	0.34	3.47
79	Town-Country National Bank	Camden	118,417	71,582	5.88	173	3.55	0.19	1.36	0.33	1.70	0.18	3.57
80	CB&S Bank, Inc.	Russellville	2,062,414	944,696	11.58	5,769	1.28	0.21	0.59	0.00	2.89	0.09	3.57
81	Troy Bank & Trust Company	Troy	974,264	604,791	15.47	4,371	1.39	0.14	0.49	0.09	2.93	0.26	3.77
82	SouthFirst Bank	Sylacauga	88,449	52,499	18.12	977	1.67	0.03	0.04	0.00	3.63	0.22	3.89
83	Bank of Brewton	Brewton	50,401	19,941	6.52	477	1.01	(0.05)	0.08	0.03	3.76	0.07	3.94
84	First State Bank, DeKalb Coun	Fort Payne	223,483	119,184	11.14	113	1.09	0.37	1.46	1.39	0.80	0.37	4.02
85	Peoples Exchange Bank	Monroeville	82,026	49,811	12.11	170	1.00	0.11	1.20	0.58	2.21	0.05	4.04
86	Citizens' Bank, Inc.	Robertsdale	126,181	84,141	20.32	856	1.12	0.00	0.43	0.00	3.63	0.05	4.11
87	22nd State Bank	Louisville	166,817	111,871	23.13	321	1.29	0.00	0.84	0.03	3.43	0.09	4.39
88	State Bank & Trust	Winfield	276,764	100,960	9.22	350	1.03	0.03	1.39	0.09	2.86	0.21	4.55
89	Community Neighbor Bank	Camden	119,378	73,631	11.64	346	1.63	0.19	1.73	0.91	1.80	0.20	4.64
90	Commonwealth National Bank	Mobile	50,752	15,611	12.67	217	2.73	0.00	0.00	0.28	4.11	0.27	4.66
91	Bank Independent	Sheffield	1,914,247	1,304,634	11.98	440	1.25	0.45	2.70	0.80	0.67	0.59	4.76
92	Phenix-Girard Bank	Phenix City	220,095	72,516	8.39	1,986	1.39	0.07	1.02	0.02	4.07	0.10	5.21
93	Union State Bank	Pell City	226,804	87,623	19.91	934	1.91	0.00	1.72	0.00	4.18	(0.65)	5.25
94	Bank of Walker County	Jasper	78,131	55,998	16.63	900	1.00	0.12	2.89	0.10	2.38	0.06	5.43
95	Citizens Bank of Winfield	Winfield	282,583	56,138	2.93	477	2.32	0.20	1.26	0.00	3.30	1.13	5.69
96	Community Bank & Trust	Union Springs	49,503	18,477	17.89	459	4.71	0.00	0.81	0.15	4.67	0.25	5.88
97	First National Bank of Hartfor	Hartford	129,508	71,733	8.32	25	1.31	0.26	3.17	0.00	2.30	0.54	6.01
98	Peoples Bank of Greensboro	Greensboro	99,531	49,307	19.66	2	1.03	0.03	2.52	0.00	4.07	(0.09)	6.50
99	Merchants & Farmers Bank	Eutaw	88,066	49,427	18.89	460	1.11	0.08	3.72	0.00	3.15	0.04	6.91
100	Southern Bank Company	Gadsden	103,583	50,033	12.44	142	1.79	0.04	3.52	0.00	3.18	0.22	6.92
101	Farmers & Merchants Bank	Waterloo	92,399	5,858	1.53	-	4.57	0.10	0.75	2.13	3.21	1.30	7.39
102	Marion Bank and Trust Comp	Marion	309,307	172,595	30.31	5,124	1.50	0.39	0.39	0.00	6.50	0.52	7.41
103	EvaBank	Cullman	420,327	303,435	19.97	789	2.25	0.72	0.74	0.00	7.57	0.64	8.95
104	Citizens Bank of Fayette	Fayette	208,506	36,620	4.20	9	1.38	0.08	3.43	0.17	4.99	0.39	8.98
105	Bank of Evergreen	Evergreen	64,433	35,996	26.14	379	1.51	0.64	1.41	0.01	6.77	1.79	9.98
106	Peoples Bank of Red Level	Red Level	15,522	5,730	18.03	-	1.22	0.42	3.63	0.00	6.47	1.28	11.38
107	Sweet Water State Bank	Sweet Water	110,913	65,126	36.95	1,110	1.48	0.37	4.68	2.61	4.29	0.38	11.96
108	Alamerica Bank	Birmingham	18,389	10,427	59.41	878	1.68	0.00	0.00	5.83	8.95	(0.14)	14.64
MEDIAN			246,139	134,322	4.60	172	1.18	0.14	0.28	0.00	0.80	0.08	1.53
AVERAGE			3,163,133	2,055,933	5.75	1,337	1.29	0.21	0.46	0.10	1.12	0.15	1.83
HIGH			143,443,000	90,548,000	23.13	54,000	3.55	1.24	2.70	1.39	4.11	1.36	5.21
LOW			30,474	9,605	0.00	-	0.65	(0.05)	0.00	0.00	0.00	(0.47)	(0.01)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun19 Net Inc (\$000)	LTM Jun18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Federal Bank, A FSB	Tuscaloosa	153,683	17,364	11.30	5,206	52	718	(110)	4.13	37.61
2	First Comm. Bank of Central AL	Wetumpka	463,881	37,105	8.00	8,239	103	7,795	7,293	2.22	27.40
3	United Bank	Atmore	871,343	78,326	8.99	13,457	65	7,563	7,475	2.37	25.30
4	ServisFirst Bank	Birmingham	11,010,298	976,125	8.87	156,746	315	144,214	115,116	2.09	21.62
5	Peoples Bank of Alabama	Cullman	1,002,316	89,983	8.98	15,060	56	13,435	185	1.83	18.67
6	Friend Bank	Slocomb	150,341	14,153	9.41	2,280	52	2,117	1,884	1.76	18.08
7	SouthPoint Bank	Birmingham	535,066	41,323	7.72	5,410	64	4,676	3,484	1.65	18.01
8	Traditions Bank	Cullman	439,013	42,565	9.70	5,089	65	4,103	3,433	1.70	16.68
9	First Metro Bank	Muscle Shoals	798,384	81,843	10.25	9,835	77	10,088	8,555	1.86	16.41
10	First Southern Bank	Florence	322,469	27,635	8.57	3,198	50	2,285	704	1.49	15.74
11	Central State Bank	Calera	385,428	39,226	10.18	5,423	80	4,924	4,377	1.71	15.56
12	Merchants Bank of Alabama	Cullman	342,773	33,801	9.86	3,699	45	3,587	2,165	1.56	15.10
13	First Jackson Bank, Inc.	Stevenson	322,926	36,296	11.24	4,024	96	3,870	3,019	1.79	14.91
14	Cheaha Bank	Oxford	233,057	29,469	12.64	3,118	80	3,186	3,122	1.83	14.50
15	HNB First Bank	Headland	179,303	17,000	9.48	2,220	63	2,238	1,696	1.44	14.40
16	CCB Community Bank	Andalusia	568,437	57,685	10.15	7,613	69	8,281	8,124	1.56	14.14
17	Robertson Banking Company	Demopolis	390,535	35,867	9.18	4,467	57	5,469	4,393	1.41	13.91
18	Premier Bank of the South	Cullman	232,075	19,530	8.42	2,319	31	2,445	2,145	1.19	13.19
19	Peoples Independent Bank	Boaz	343,005	37,453	10.92	4,374	55	3,988	3,003	1.49	13.16
20	North Alabama Bank	Hazel Green	127,437	14,082	11.05	1,304	34	1,555	420	1.51	12.97
21	Citizens Bank	Enterprise	167,348	16,402	9.80	1,523	53	692	754	1.32	12.94
22	First Bank of Alabama	Talladega	646,698	82,686	12.79	8,039	88	8,167	7,566	1.73	12.90
23	River Bank & Trust	Prattville	1,705,265	176,363	10.34	16,030	72	10,700	8,808	1.51	12.83
24	Pinnacle Bank	Jasper	271,650	33,832	12.45	3,186	64	2,888	2,558	1.64	12.79
25	Metro Bank	Pell City	840,379	124,814	14.85	12,015	73	11,229	9,329	1.98	12.78
26	HomeTown Bank of Alabama	Oneonta	454,564	58,458	12.86	5,703	95	6,081	5,439	1.81	12.77
27	Bank Independent	Sheffield	1,914,247	170,085	8.89	16,870	29	22,444	15,425	1.21	12.65
28	Progress Bank and Trust	Huntsville	1,461,766	156,807	10.73	15,072	81	11,327	8,771	1.56	12.61
29	First State Bank, DeKalb County	Fort Payne	223,483	24,821	11.11	2,338	42	1,636	1,250	1.47	12.36
30	Bryant Bank	Tuscaloosa	2,159,317	188,827	8.74	20,757	83	26,547	21,602	1.17	12.00
31	Town-Country National Bank	Camden	118,417	22,155	18.71	2,363	74	2,168	2,066	2.27	11.97
32	Phenix-Girard Bank	Phenix City	220,095	35,613	16.18	3,505	76	2,028	1,990	1.85	11.89
33	PeoplesTrust Bank	Hamilton	115,830	14,046	12.13	1,187	44	1,393	1,084	1.49	11.83
34	Oakworth Capital Bank	Birmingham	816,806	80,207	9.82	6,932	70	8,032	5,829	1.29	11.76
35	Citizens Bank & Trust	Guntersville	692,192	64,478	9.32	6,249	54	5,338	3,990	1.14	11.73
36	First Citizens Bank	Luverne	294,927	37,467	12.70	3,395	52	3,470	1,892	1.63	11.71
37	Bank of Vernon	Vernon	193,386	26,550	13.73	2,273	58	2,370	1,693	1.78	11.64
38	First Bank	Wadley	99,752	10,351	10.38	1,025	41	1,471	1,113	1.20	11.62
39	Troy Bank & Trust Company	Troy	974,264	113,756	11.68	10,140	54	9,760	12,243	1.35	11.60
40	FirstState Bank	Lineville	285,552	32,422	11.35	3,040	54	2,785	2,081	1.38	11.45
41	First Southern State Bank	Stevenson	607,875	64,988	10.69	5,198	43	5,070	4,627	1.18	11.34
42	Community Neighbor Bank	Camden	119,378	16,107	13.49	1,386	37	1,462	1,137	1.65	11.22
43	Samson Banking Company	Samson	92,115	12,570	13.65	1,224	53	1,126	991	1.52	10.79
44	First Bank of Boaz	Boaz	279,762	48,401	17.30	4,067	163	3,663	4,314	1.97	10.67
45	Peoples Bank of Greensboro	Greensboro	99,531	9,704	9.75	941	55	1,057	1,114	1.00	10.62
46	Brantley Bank & Trust Co.	Brantley	88,807	11,548	13.00	923	51	916	608	1.53	10.59
47	Farmers and Merchants Bank	LaFayette	191,730	26,511	13.83	2,128	56	1,901	1,473	1.48	10.40
48	EvaBank	Cullman	420,327	108,509	25.82	7,943	93	10,740	10,774	2.81	10.34
49	AuburnBank	Auburn	943,110	101,535	10.77	7,958	52	9,253	8,590	1.16	10.14
50	Southern Independent Bank	Opp	287,766	30,317	10.54	2,349	62	2,403	1,650	1.15	10.12
51	First Comm. Bank, Cullman	Cullman	126,738	10,967	8.65	821	41	753	334	0.82	9.96
52	Cullman Savings Bank (MHC)	Cullman	329,195	49,866	15.15	3,736	78	3,802	3,176	1.56	9.95
53	Community Spirit Bank	Red Bay	162,005	17,096	10.55	1,116	28	992	1,329	1.06	9.80
54	AmeriFirst Bank	Montgomery	204,772	20,812	10.16	1,500	36	1,139	1,482	1.03	9.70
55	First National Bank and Trust	Atmore	184,097	19,594	10.64	1,657	34	905	1,135	1.08	9.59
56	Citizens Bank of Winfield	Winfield	282,583	62,522	22.13	4,468	131	4,405	4,001	2.18	9.57
57	CB&S Bank, Inc.	Russellville	2,062,414	255,989	12.41	19,115	37	15,656	12,023	1.18	9.55
58	Commercial Bank of Ozark	Ozark	107,638	9,281	8.62	786	36	525	359	0.83	9.29
59	First Financial Bank	Bessemer	198,387	17,965	9.06	1,341	19	628	1,240	0.81	9.11
60	West Alabama Bank & Trust	Reform	714,179	94,398	13.22	6,465	41	7,479	5,979	1.25	9.04
61	First National Bank	Hamilton	319,555	53,265	16.67	4,484	49	4,679	4,590	1.62	9.03
62	FNB Bank	Scottsboro	773,197	85,736	11.09	6,516	42	7,617	5,859	1.07	8.82
63	First Cahawba Bank	Selma	144,489	15,369	10.64	966	31	706	280	0.96	8.60
64	NobleBank & Trust	Anniston	314,276	28,116	8.95	2,192	34	2,801	2,046	0.83	8.56
65	State Bank & Trust	Winfield	276,764	31,409	11.35	2,250	39	1,983	1,834	0.95	8.53
66	Citizens Bank	Greensboro	112,034	14,957	13.35	951	68	1,180	1,197	1.23	8.45
67	Exchange Bank of Alabama	Altoona	324,423	44,063	13.58	3,047	42	2,968	3,239	1.19	8.32
68	Peoples Exchange Bank	Monroeville	82,026	11,022	13.44	714	26	591	409	1.19	8.32

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun19 Net Inc (\$000)	LTM Jun18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
69	Farmers & Merchants Bank	Piedmont	259,221	33,957	13.10	2,184	43	2,067	1,415	1.10	8.28
70	First Fidelity Bank	Fort Payne	111,013	10,906	9.82	650	28	703	499	0.77	8.08
71	Bank of Walker County	Jasper	78,131	8,118	10.39	591	31	622	229	0.86	8.04
72	Citizens Bank of Fayette	Fayette	208,506	44,494	21.34	3,134	136	1,668	1,713	1.67	7.95
73	Peoples Bank of Red Level	Red Level	15,522	1,988	12.81	125	21	155	185	1.03	7.89
74	Merchants & Farmers Bank	Eutaw	88,066	7,776	8.83	566	21	650	605	0.78	7.82
75	Liberty Bank	Geraldine	159,986	18,524	11.58	1,163	22	1,312	1,220	0.91	7.75
76	Southern States Bank	Anniston	1,296,125	145,816	11.25	7,195	40	9,255	6,422	0.89	7.37
77	Citizens State Bank	Vernon	75,740	11,096	14.65	725	45	803	792	1.06	7.02
78	First US Bank	Birmingham	845,402	84,718	10.02	4,596	16	4,814	359	0.73	6.97
79	Regions Bank	Birmingham	143,443,000	17,777,000	12.39	922,000	46	1,745,851	1,574,535	0.92	6.88
80	Marion Bank and Trust Company	Marion	309,307	35,531	11.49	2,168	41	2,351	1,761	0.79	6.78
81	Valley State Bank	Russellville	130,422	23,376	17.92	1,205	46	1,187	896	1.16	6.61
82	BankSouth	Dothan	191,233	38,187	19.97	2,213	101	2,143	2,246	1.31	6.36
83	First State Bank of the South	Sulligent	112,675	17,857	15.85	823	20	761	587	0.93	5.85
84	Union State Bank	Pell City	226,804	17,143	7.56	1,031	10	760	278	0.45	5.84
85	First National Bank of Hartford	Hartford	129,508	19,038	14.70	954	18	978	1,063	0.80	5.43
86	Sweet Water State Bank	Sweet Water	110,913	11,333	10.22	606	20	806	879	0.61	5.30
87	MidSouth Bank	Dothan	473,663	52,237	11.03	2,623	23	4,747	4,327	0.63	5.25
88	First National Bank of Dozier	Dozier	37,316	5,672	15.20	219	37	189	132	0.71	4.79
89	Citizens' Bank, Inc.	Robertsdale	126,181	14,228	11.28	634	21	884	780	0.56	4.60
90	First Bank of Linden	Linden	82,086	12,488	15.21	517	40	577	654	0.69	4.58
91	Bank of Evergreen	Evergreen	64,433	8,899	13.81	332	22	545	356	0.59	4.36
92	Bank of Moundville	Moundville	96,462	10,490	10.87	268	19	320	221	0.40	4.01
93	Southern Bank Company	Gadsden	103,583	11,923	11.51	321	10	470	(558)	0.45	3.78
94	Millennial Bank	Leeds	113,854	10,238	8.99	355	24	180	(606)	0.42	3.69
95	Farmers & Merchants Bank	Waterloo	92,399	20,201	21.86	629	70	672	658	0.76	3.57
96	CommerceOne Bank	Birmingham	275,659	47,928	17.39	1,358	52	(1,634)	NA	0.51	2.39
97	SunSouth Bank	Dothan	126,437	8,710	6.89	168	8	228	338	0.15	2.13
98	Security Federal Savings Bank	Jasper	37,396	4,529	12.11	84	8	191	151	0.25	1.97
99	First Progressive Bank	Brewton	30,474	8,436	27.68	138	17	26	125	0.49	1.76
100	Bank of Brewton	Brewton	50,401	11,646	23.11	162	9	384	347	0.30	1.28
101	Escambia County Bank	Flomaton	76,588	12,094	15.79	55	3	352	589	0.11	0.69
102	22nd State Bank	Louisville	166,817	15,353	9.20	(32)	(1)	(1,066)	331	(0.02)	(0.22)
103	SouthFirst Bank	Sylacauga	88,449	9,932	11.23	(47)	(2)	(102)	161	(0.06)	(0.48)
104	Community Bank & Trust	Union Springs	49,503	4,228	8.54	(65)	(5)	183	86	(0.14)	(1.65)
105	Merit Bank	Huntsville	123,207	18,282	14.84	(1,498)	(45)	(1,500)	97	(1.74)	(7.75)
106	Commonwealth National Bank	Mobile	50,752	5,050	9.95	(492)	(27)	(419)	(93)	(0.98)	(9.44)
107	BBVA USA	Birmingham	100,853,252	10,274,991	10.19	(2,575,726)	(267)	637,656	540,363	(2.81)	(22.39)
108	Alamerica Bank	Birmingham	18,389	2,552	13.88	(1,626)	(232)	(934)	(798)	(8.17)	(47.60)
MEDIAN			265,436	31,916	11.10	2,493	49	2,361	1,859	1.27	10.49
AVERAGE			2,076,615	248,701	11.99	15,842	56	24,539	21,564	1.35	11.15
HIGH			143,443,000	17,777,000	27.68	922,000	315	1,745,851	1,574,535	4.13	37.61
LOW			15,522	1,988	6.89	125	10	155	(110)	0.40	4.01