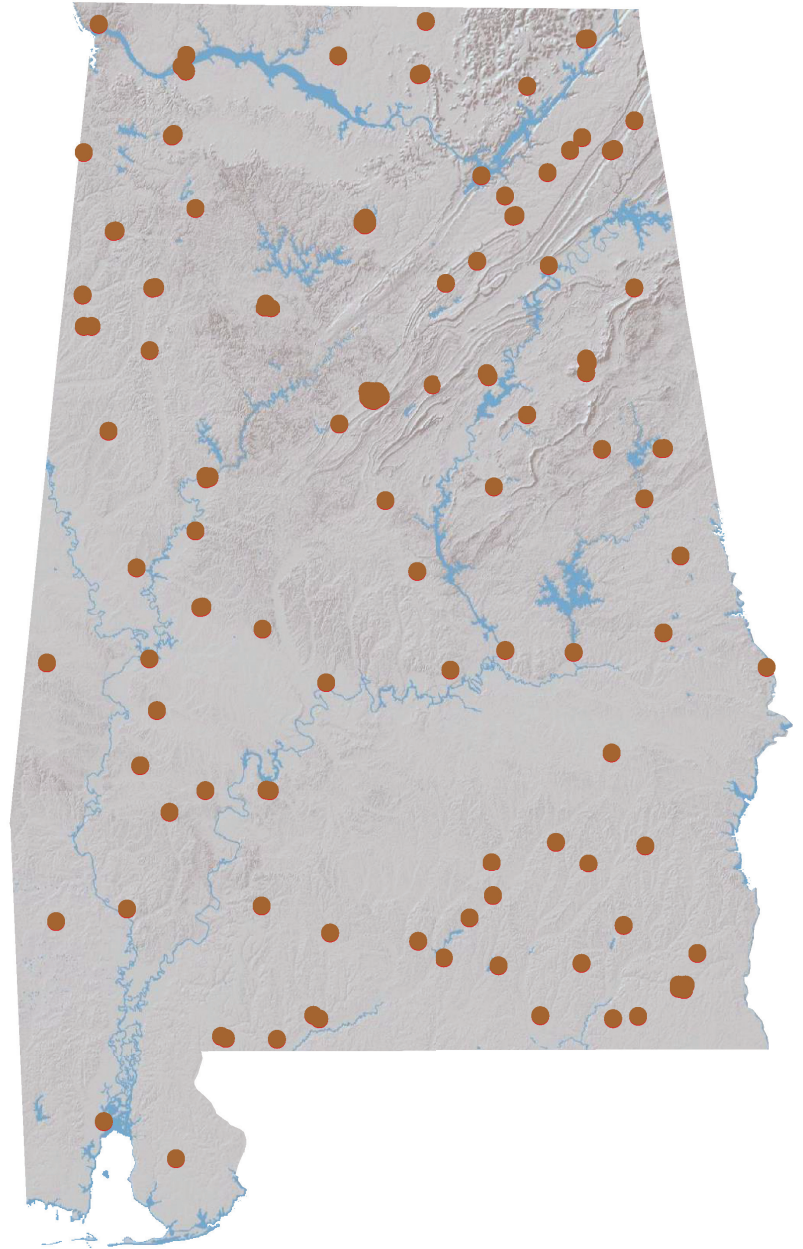


Banking Almanac: Alabama

As of and for the Twelve Months Ended September 30, 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 September 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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Porter, White & Company

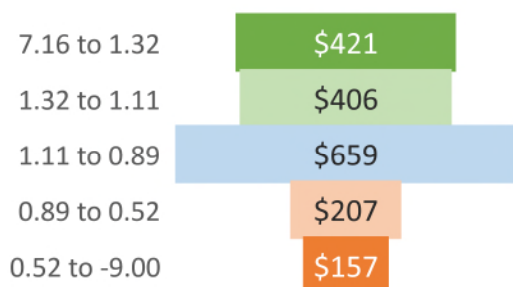
Alabama Bankers Almanac Peer Comparisons

Third Quarter 2020

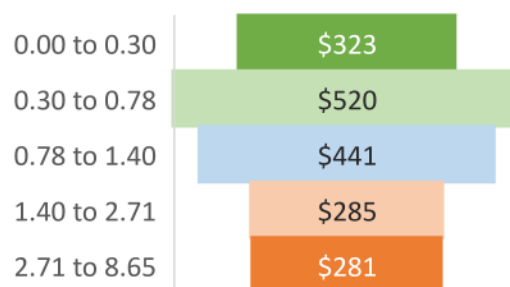
November 11, 2020

Our research indicates community bank valuations are most impacted by ROA, NPL/Loans¹, Efficiency and Loan/Deposit ratios. Your banks ranking in these metrics gives a rough indication of valuation in today's market. To provide an objective view of these ratios, we used the 105 Alabama banks and S & L's under \$2.5 billion in assets which filed Q3 Call Reports, ranked each of the banks by the four bank valuation metrics above and segmented the sample set into five equal quintiles of 21 banks. We report the range of measures and average bank asset size of each quintile, and color code the quintile where green is better, red is worse. We note where you can find the valuation metric in each title. Find your banks ratio and see how you rank!

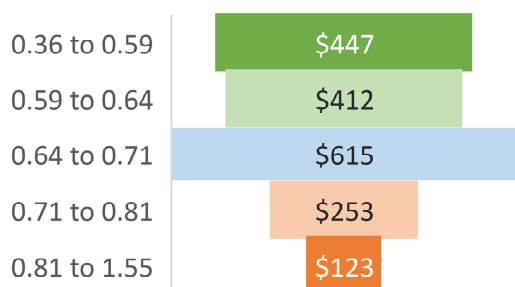
ROA (col 10, Alphabetical)



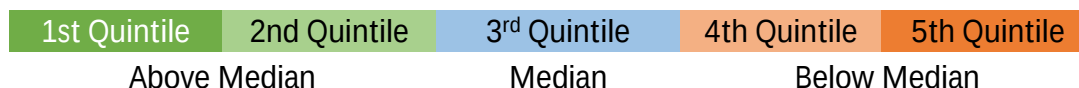
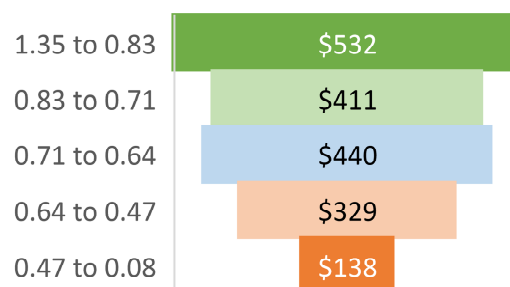
NPL + OREO/Loans + OREO (col 12, AQ²)



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¹ We used NPL + OREO/Gross Loans + OREO as a proxy for NPL/Loans

² AQ=Asset Quality Report

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.	168,022	8.70	(0.49)	(5.08)	4.77
2	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	15,365	13.93	(9.00)	(56.08)	5.60
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	207,319	10.19	0.79	7.55	0.98
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	937,951	10.92	0.87	7.65	0.06
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BancIndependent, Incorporated	1,921,757	9.03	0.92	9.83	0.63
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		55,201	21.37	0.47	2.02	1.32
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		63,378	14.09	0.44	3.18	3.53
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	100,876	10.47	0.17	1.63	0.04
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	194,886	13.76	1.20	8.20	0.30
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	78,968	10.52	0.62	5.85	1.69
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	195,864	19.74	1.05	5.13	0.06
12	BBVA USA	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	102,042,302	10.17	(2.69)	(23.22)	1.34
13	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	95,870	12.26	1.15	8.44	0.34
14	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		2,242,393	8.45	0.83	8.94	0.23
15	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	2,092,426	12.52	1.01	8.04	1.36
16	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	567,578	10.35	1.21	11.17	0.66
17	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	389,973	10.34	1.38	12.83	0.18
18	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	237,688	12.71	1.44	11.56	0.28
19	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	175,523	9.49	0.89	8.87	1.59
20	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	114,717	13.21	0.85	6.08	0.11
21	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	686,094	9.59	0.97	10.18	0.24
22	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	209,244	21.78	1.32	6.29	0.82
23	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	283,080	23.24	1.74	7.68	0.63
24	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	128,852	11.01	0.34	2.87	1.64
25	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	77,526	14.50	0.84	5.64	0.00
26	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		313,180	15.54	0.57	3.02	0.00
27	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	110,025	8.66	0.73	8.24	0.81
28	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	55,064	8.61	(1.50)	(15.41)	0.82
29	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	49,104	8.68	(0.21)	(2.46)	1.78
30	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	123,286	13.11	0.92	6.55	0.87
31	Community Spirit Bank	Red Bay	1908	ST-Bank	C-corp	Independent Bancshares, Inc.	159,030	10.78	0.82	7.70	1.52
32	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	324,273	15.70	1.13	7.22	0.85
33	Escambia County Bank	Flomaton	1924	ST-Bank	S-corp		79,866	14.99	(0.21)	(1.34)	0.99
34	EvaBank	Cullman	1986	ST-Bank	C-corp		431,812	25.68	2.26	8.34	3.65
35	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	329,444	13.60	0.96	6.78	0.31
36	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		93,210	22.30	0.56	2.63	0.20
37	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	261,514	13.18	0.83	6.33	0.54
38	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	201,212	13.77	1.20	8.54	0.38
39	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	102,609	10.79	1.12	10.90	0.71
40	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	683,757	12.52	1.31	9.99	0.50
41	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	280,077	18.05	1.62	8.86	0.06
42	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	87,727	14.47	0.44	2.95	0.44
43	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		155,958	10.03	0.69	6.39	0.19
44	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	299,785	12.85	1.18	8.76	0.58
45	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	470,527	8.34	1.71	21.06	0.31
46	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	129,310	8.65	0.76	9.06	1.46
47	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	176,893	13.09	6.02	52.18	1.27
48	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	117,308	9.60	0.63	6.55	0.48
49	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	198,980	9.58	1.02	11.58	0.35
50	First Jackson Bank, Inc.	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	339,035	10.93	1.24	10.57	0.56
51	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	801,093	10.53	1.33	12.12	0.08
52	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	322,427	16.57	1.21	6.85	0.11
53	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	174,691	11.56	0.95	8.54	1.24
54	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	37,226	15.42	0.58	3.88	0.00
55	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	126,483	15.20	0.62	4.17	1.56
56	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		29,812	28.39	0.38	1.36	0.67
57	First Southern Bank	Florence	1935	ST-Bank	C-corp	FSB, LLC	334,023	8.69	1.32	14.40	0.30
58	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	610,865	10.82	0.99	9.34	0.18
59	First State Bank of DeKalb Coun	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	232,165	11.01	1.15	9.97	0.36
60	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	115,351	15.86	0.74	4.69	0.17
61	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	852,610	9.98	0.48	4.64	0.48
62	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	288,731	11.64	1.06	9.07	0.45
63	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	785,315	11.12	0.83	7.07	0.80
64	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	160,497	9.01	1.49	15.56	0.31
65	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	180,997	9.57	1.08	11.03	0.05
66	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	462,215	13.04	1.36	9.82	0.48
67	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	158,035	12.05	0.90	7.65	0.06
68	Marion Bank & Trust Co.	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	305,947	11.40	0.05	0.43	4.89

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	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	89,078	8.80	0.48	5.05	1.45
70	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	352,370	9.77	1.09	10.68	0.80
71	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Holdings LLC	142,192	12.84	(0.66)	(3.76)	0.21
72	Metro Bank	Pell City	1989	ST-Bank	C-corp		849,532	15.02	1.46	9.55	0.88
73	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	477,402	11.04	0.41	3.49	0.13
74	Millennial Bank	Leeds	1997	ST-Bank	C-corp		114,476	9.07	0.44	4.24	0.00
75	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	323,298	8.58	1.15	12.34	0.35
76	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	132,426	10.85	1.08	9.61	0.45
77	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	844,407	9.80	0.93	8.89	0.00
78	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	998,733	9.18	1.27	13.27	1.01
79	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	100,976	9.61	1.03	10.91	0.90
80	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	15,448	12.98	0.57	4.42	2.35
81	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	82,010	13.56	0.72	5.17	1.77
82	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	360,501	10.49	1.08	9.73	0.58
83	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	118,789	11.94	0.94	7.48	0.79
84	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	221,181	16.98	1.50	9.57	0.94
85	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	277,884	12.19	1.22	9.76	0.10
86	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	239,945	8.06	0.96	11.00	0.73
87	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,548,435	10.37	1.20	10.26	0.29
88	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	144,473,000	12.63	0.76	5.72	0.84
89	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	1,781,615	10.11	1.12	9.94	0.33
90	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	373,099	9.94	1.03	10.37	0.14
91	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		94,217	13.36	1.13	8.12	0.00
92	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	38,335	12.02	0.23	1.87	0.23
93	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	11,393,620	8.88	1.64	17.26	0.26
94	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	103,176	11.53	0.22	1.91	1.61
95	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	289,785	10.81	0.89	8.14	0.71
96	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	1,300,055	11.48	1.05	8.88	1.49
97	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	89,395	10.93	(0.06)	(0.54)	1.98
98	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	557,083	7.94	1.51	16.83	0.20
99	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	281,716	11.63	0.93	8.31	0.95
100	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	125,907	7.55	0.52	7.38	0.18
101	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	105,035	10.76	0.38	3.34	2.52
102	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		120,796	18.69	1.79	9.49	1.00
103	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	465,050	9.18	1.28	12.90	0.84
104	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henderson	1,081,666	10.70	1.01	8.85	1.79
105	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	235,220	7.32	0.37	4.83	1.04
106	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	870,560	9.28	1.64	17.62	0.54
107	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	128,803	18.37	0.89	5.03	0.11
108	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	718,326	13.34	0.91	6.64	0.82
MEDIAN							215,213	11.03	0.94	8.08	0.57
AVERAGE							2,747,684	12.27	0.80	6.90	0.85
HIGH							144,473,000	28.39	6.02	52.18	5.60
LOW							15,365	7.32	(9.00)	(56.08)	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	89,545,000	121,271,000	18,241,000	9.20	1,388	19,692	7,337	104,087	87,371	144,473,000
2	BBVA USA	Birmingham	66,434,066	86,669,672	10,379,211	8.09	637	9,660	10,563	160,192	136,059	102,042,302
3	ServisFirst Bank	Birmingham	8,530,026	9,685,244	1,011,300	8.78	21	487	23,396	542,553	461,202	11,393,620
4	Bryant Bank	Tuscaloosa	1,206,502	1,807,161	189,502	8.35	16	258	8,691	140,150	112,948	2,242,393
5	CB&S Bank, Inc.	Russellville	952,401	1,753,395	262,006	10.64	55	506	4,135	38,044	31,880	2,092,426
6	Bank Independent	Sheffield	1,347,403	1,622,290	173,590	8.72	31	563	3,413	61,992	52,332	1,921,757
7	River Bank & Trust	Prattville	1,212,835	1,582,916	180,175	8.30	18	224	7,954	98,979	87,940	1,781,615
8	Progress Bank and Trust	Huntsville	1,272,042	1,371,841	160,592	9.43	10	200	7,742	154,844	137,184	1,548,435
9	Southern States Bank	Anniston	1,005,428	1,114,057	149,288	10.10	15	177	7,345	86,670	74,270	1,300,055
10	Troy Bank & Trust Company	Troy	668,001	955,565	115,739	10.00	14	158	6,846	77,262	68,255	1,081,666
11	Peoples Bank of Alabama	Cullman	713,547	883,572	91,729	8.52	27	268	3,727	36,990	32,725	998,733
12	AuburnBank	Auburn	477,218	828,029	102,418	10.38	8	157	5,974	117,244	103,504	937,951
13	United Bank	Atmore	552,213	775,241	80,756	8.92	21	201	4,331	41,455	36,916	870,560
14	First US Bank	Birmingham	634,789	745,708	85,096	9.08	19	278	3,067	44,874	39,248	852,610
15	Metro Bank	Pell City	480,177	718,804	127,589	15.06	9	164	5,180	94,392	79,867	849,532
16	Oakworth Capital Bank	Birmingham	700,939	726,114	82,787	9.67	2	101	8,360	422,204	363,057	844,407
17	First Metro Bank	Muscle Shoals	457,525	712,913	84,323	10.44	10	126	6,358	80,109	71,291	801,093
18	FNB Bank	Scottsboro	494,386	672,206	87,321	9.70	17	154	5,099	46,195	39,542	785,315
19	West Alabama Bank & Trust	Reform	391,658	598,130	95,825	12.06	15	156	4,605	47,888	39,875	718,326
20	Citizens Bank & Trust	Guntersville	408,076	570,407	65,809	9.00	8	117	5,864	85,762	71,301	686,094
21	First Bank of Alabama	Talladega	411,664	590,274	85,640	11.52	8	91	7,514	85,470	73,784	683,757
22	First Southern State Bank	Stevenson	357,985	539,252	66,077	9.50	10	117	5,221	61,087	53,925	610,865
23	CCB Community Bank	Andalusia	441,288	478,954	58,751	10.33	4	107	5,304	141,895	119,739	567,578
24	SouthPoint Bank	Birmingham	455,559	396,669	44,253	10.08	5	98	5,685	111,417	79,334	557,083
25	MidSouth Bank	Dothan	307,128	424,083	52,714	11.10	10	115	4,151	47,740	42,408	477,402
26	First Comm. Bank of Central A	Wetumpka	266,051	413,756	39,248	8.11	9	81	5,809	52,281	45,973	470,527
27	Traditions Bank	Cullman	353,466	418,023	42,702	9.32	6	73	6,371	77,508	69,671	465,050
28	HomeTown Bank of Alabama	Oneonta	285,233	390,406	60,281	12.87	5	61	7,577	92,443	78,081	462,215
29	EvaBank	Cullman	299,477	302,220	110,909	23.35	8	85	5,080	53,977	37,778	431,812
30	Central State Bank	Calera	249,884	345,231	40,318	9.88	5	67	5,820	77,995	69,046	389,973
31	Robertson Banking Company	Demopolis	280,131	328,369	37,085	9.70	7	82	4,550	53,300	46,910	373,099
32	Peoples Independent Bank	Boaz	170,085	318,026	37,819	8.64	9	81	4,451	40,056	35,336	360,501
33	Merchants Bank of Alabama	Cullman	204,318	316,523	34,435	9.61	5	82	4,297	70,474	63,305	352,370
34	First Jackson Bank, Inc.	Stevenson	202,400	279,293	37,041	11.08	6	44	7,705	56,506	46,549	339,035
35	First Southern Bank	Florence	287,940	284,262	29,015	9.31	5	66	5,061	66,805	56,852	334,023
36	Exchange Bank of Alabama	Altoona	197,136	281,411	44,817	13.33	5	72	4,576	65,889	56,282	329,444
37	Cullman Savings Bank (MHC)	Cullman	238,664	215,455	50,910	15.54	4	49	6,618	81,068	53,864	324,273
38	NobleBank & Trust	Anniston	234,665	294,198	27,742	8.54	6	63	5,132	53,883	49,033	323,298
39	First National Bank	Hamilton	120,820	268,609	53,431	15.92	7	92	3,505	46,061	38,373	322,427
40	CommerceOne Bank	Birmingham	232,313	260,204	48,668	16.68	1	25	12,527	313,180	260,204	313,180
41	Marion Bank & Trust Co.	Marion	167,712	270,578	34,873	10.43	5	49	6,244	61,189	54,116	305,947
42	First Citizens Bank	Luverne	161,340	243,268	38,520	12.09	5	65	4,612	59,957	48,654	299,785
43	Southern Independent Bank	Opp	149,259	235,545	31,321	10.28	3	39	7,430	96,595	78,515	289,785
44	FirstState Bank	Lineville	134,793	242,691	33,617	10.82	3	57	5,065	96,244	80,897	288,731
45	Citizens Bank of Winfield	Winfield	56,250	163,258	65,791	20.94	1	34	8,326	283,080	163,258	283,080
46	State Bank & Trust	Winfield	105,349	223,339	32,753	9.81	4	56	5,031	70,429	55,835	281,716
47	First Bank of Boaz	Boaz	75,392	189,755	50,567	16.06	1	25	11,203	280,077	189,755	280,077
48	Pinnacle Bank	Jasper	127,856	240,246	33,885	11.45	7	50	5,558	39,698	34,321	277,884
49	Farmers & Merchants Bank	Piedmont	145,053	224,938	34,458	12.55	4	50	5,230	65,379	56,235	261,514
50	Premier Bank of the South	Cullman	162,267	218,833	19,333	8.19	9	68	3,529	26,661	24,315	239,945
51	Cheaha Bank	Oxford	128,304	197,609	30,199	12.02	4	41	5,797	59,422	49,402	237,688
52	Union State Bank	Pell City	87,609	217,352	17,217	7.02	13	103	2,284	18,094	16,719	235,220
53	First State Bank of DeKalb Cou	Fort Payne	120,751	205,788	25,569	9.76	5	57	4,073	46,433	41,158	232,165
54	Phenix-Girard Bank	Phenix City	75,018	176,854	37,556	14.37	4	37	5,978	55,295	44,214	221,181
55	Citizens Bank of Fayette	Fayette	35,183	161,245	45,578	19.79	2	22	9,511	104,622	80,623	209,244
56	AmeriFirst Bank	Montgomery	159,949	175,711	21,136	10.07	4	43	4,821	51,830	43,928	207,319
57	Farmers and Merchants Bank	LaFayette	79,726	170,923	27,705	12.72	3	38	5,295	67,071	56,974	201,212
58	First Financial Bank	Bessemer	98,201	178,932	19,055	8.73	8	70	2,843	24,873	22,367	198,980
59	BankSouth	Dothan	134,281	156,352	38,671	19.62	2	22	8,903	97,932	78,176	195,864
60	Bank of Vernon	Vernon	134,607	167,315	26,824	13.61	4	40	4,872	48,722	41,829	194,886
61	HNB First Bank	Headland	139,467	160,509	17,324	9.59	3	35	5,171	60,332	53,503	180,997
62	First Federal Bank, A FSB	Tuscaloosa	144,862	106,880	23,155	14.71	3	108	1,638	58,964	35,627	176,893
63	Citizens Bank	Enterprise	112,145	158,180	16,665	9.44	2	30	5,851	87,762	79,090	175,523
64	First National Bank and Trust	Atmore	114,998	154,043	20,198	10.62	5	45	3,882	34,938	30,809	174,691
65	22nd State Bank	Louisville	123,511	123,693	14,616	9.02	5	47	3,575	33,604	24,739	168,022
66	Friend Bank	Slocomb	97,998	145,497	14,454	9.10	5	40	4,012	32,099	29,099	160,497
67	Community Spirit Bank	Red Bay	115,564	136,296	17,138	10.32	5	37	4,298	31,806	27,259	159,030
68	Liberty Bank	Geraldine	88,618	138,493	19,045	11.26	6	51	3,099	26,339	23,082	158,035

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	First Cahawba Bank	Selma	97,582	140,034	15,642	10.16	4	31	5,031	38,990	35,009	155,958
70	Merit Bank	Huntsville	89,423	123,791	18,254	12.29	4	32	4,444	35,548	30,948	142,192
71	North Alabama Bank	Hazel Green	89,988	116,282	14,370	9.56	4	38	3,485	33,107	29,071	132,426
72	First Comm. Bank, Cullman	Cullman	101,121	104,629	11,184	9.04	1	21	6,158	129,310	104,629	129,310
73	Citizens' Bank, Inc.	Robertsdale	84,714	109,457	14,187	10.70	3	30	4,295	42,951	36,486	128,852
74	Valley State Bank	Russellville	69,080	104,822	23,660	17.57	3	26	4,954	42,934	34,941	128,803
75	First National Bank of Hartford	Hartford	71,695	106,394	19,223	14.42	3	53	2,386	42,161	35,465	126,483
76	SunSouth Bank	Dothan	67,956	99,679	9,504	7.04	2	20	6,295	62,954	49,840	125,907
77	Community Neighbor Bank	Camden	74,342	105,572	16,161	13.30	3	37	3,332	41,095	35,191	123,286
78	Town-Country National Bank	Camden	72,209	96,991	22,575	18.26	1	34	3,553	120,796	96,991	120,796
79	PeoplesTrust Bank	Hamilton	77,923	102,892	14,178	11.29	3	27	4,400	39,596	34,297	118,789
80	First Fidelity Bank	Fort Payne	54,536	105,133	11,263	9.09	3	23	5,100	39,103	35,044	117,308
81	First State Bank of the South	Sulligent	45,139	94,922	18,290	14.87	5	42	2,746	23,070	18,984	115,351
82	Citizens Bank	Greensboro	44,518	96,271	15,158	12.42	1	14	8,194	114,717	96,271	114,717
83	Millennial Bank	Leeds	73,675	85,310	10,382	9.76	1	16	7,155	114,476	85,310	114,476
84	Commercial Bank of Ozark	Ozark	61,266	99,222	9,529	7.84	2	20	5,501	55,013	49,611	110,025
85	Sweet Water State Bank	Sweet Water	63,680	91,447	11,307	10.63	4	31	3,388	26,259	22,862	105,035
86	Southern Bank Company	Gadsden	53,368	87,013	11,897	10.42	4	26	3,968	25,794	21,753	103,176
87	First Bank	Wadley	37,945	91,021	11,069	8.52	5	24	4,275	20,522	18,204	102,609
88	Peoples Bank of Greensboro	Greensboro	48,640	91,131	9,708	9.18	1	17	5,940	100,976	91,131	100,976
89	Bank of Moundville	Moundville	38,006	90,056	10,557	9.51	1	14	7,205	100,876	90,056	100,876
90	Brantley Bank & Trust Co.	Brantley	41,181	83,488	11,753	11.88	2	19	5,046	47,935	41,744	95,870
91	Samson Banking Company, Inc.	Samson	41,709	81,251	12,588	12.46	2	26	3,624	47,109	40,626	94,217
92	Farmers & Merchants Bank	Waterloo	6,109	71,811	20,783	20.73	2	9	10,357	46,605	35,906	93,210
93	SouthFirst Bank	Sylacauga	52,159	78,804	9,775	10.76	3	22	4,063	29,798	26,268	89,395
94	Merchants & Farmers Bank	Eutaw	49,326	80,750	7,836	8.48	2	27	3,299	44,539	40,375	89,078
95	First Bank of Linden	Linden	23,690	74,761	12,692	13.84	1	13	6,748	87,727	74,761	87,727
96	Peoples Exchange Bank	Monroeville	48,056	70,574	11,118	12.80	1	27	3,037	82,010	70,574	82,010
97	Escambia County Bank	Flomaton	28,047	67,742	11,974	14.40	1	18	4,437	79,866	67,742	79,866
98	Bank of Walker County	Jasper	55,169	70,522	8,305	10.30	1	19	4,156	78,968	70,522	78,968
99	Citizens State Bank	Vernon	27,943	51,990	11,238	13.87	2	16	4,845	38,763	25,995	77,526
100	Bank of Evergreen	Evergreen	34,145	54,294	8,929	13.26	1	15	4,225	63,378	54,294	63,378
101	Bank of Brewton	Brewton	19,810	43,102	11,794	21.95	2	19	2,905	27,601	21,551	55,201
102	Commonwealth National Bank	Mobile	20,736	49,630	4,739	8.29	2	16	3,442	27,532	24,815	55,064
103	Community Bank & Trust	Union Springs	17,299	44,695	4,261	7.87	1	13	3,777	49,104	44,695	49,104
104	Security Federal Savings Bank	Jasper	14,279	30,882	4,609	12.08	1	8	4,792	38,335	30,882	38,335
105	First National Bank of Dozier	Dozier	10,268	30,710	5,741	14.34	1	6	6,204	37,226	30,710	37,226
106	First Progressive Bank	Brewton	9,695	21,341	8,463	27.98	1	8	3,727	29,812	21,341	29,812
107	Peoples Bank of Red Level	Red Level	5,445	13,379	2,005	12.66	1	6	2,575	15,448	13,379	15,448
108	Alamerica Bank	Birmingham	10,280	13,076	2,140	12.89	1	7	2,195	15,365	13,076	15,365
MEDIAN			120,786	176,283	27,265	10.43	4	44	5,038	55,901	47,782	215,213
AVERAGE			1,743,413	2,320,078	315,222	11.67	25	347	5,466	76,738	63,602	2,747,684
HIGH			89,545,000	121,271,000	18,241,000	27.98	1,388	19,692	23,396	542,553	461,202	144,473,000
LOW			5,445	13,076	2,005	7.02	1	6	1,638	15,365	13,076	15,365

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	431,812	99.1	20.2	7.92	18.14	8.03	4.45	1.49	5.93
2	Traditions Bank	Cullman	465,050	84.6	4.9	15.45	26.97	7.28	2.66	0.82	5.50
3	Peoples Bank of Red Level	Red Level	15,448	40.7	21.3	(9.07)	4.12	10.00	1.81	0.30	5.47
4	North Alabama Bank	Hazel Green	132,426	77.4	7.7	13.61	17.82	7.38	2.14	0.91	5.10
5	Sweet Water State Bank	Sweet Water	105,035	69.6	12.6	(4.42)	8.33	7.28	2.14	0.70	5.07
6	Town-Country National Bank	Camden	120,796	74.5	27.2	5.80	11.11	7.75	2.49	1.07	5.00
7	Millennial Bank	Leeds	114,476	86.4	13.2	40.67	23.45	7.17	2.42	0.84	4.94
8	First State Bank of DeKalb County	Fort Payne	232,165	58.7	17.1	11.51	22.22	7.30	1.79	0.51	4.90
9	First US Bank	Birmingham	852,610	85.1	11.0	15.39	10.04	6.74	1.94	0.67	4.79
10	Bank Independent	Sheffield	1,921,757	83.1	3.4	3.97	15.14	6.48	2.04	0.64	4.63
11	Peoples Exchange Bank	Monroeville	82,010	68.1	21.9	(3.13)	20.38	6.65	2.52	0.70	4.61
12	Liberty Bank	Geraldine	158,035	64.0	25.1	8.81	6.38	6.61	2.78	0.87	4.55
13	Community Neighbor Bank	Camden	123,286	70.4	8.0	14.70	21.77	6.53	2.10	0.56	4.51
14	Community Spirit Bank	Red Bay	159,030	84.8	16.2	13.60	6.85	6.23	2.35	0.81	4.43
15	First Cahawba Bank	Selma	155,958	69.7	11.1	16.45	24.90	5.74	2.28	0.68	4.43
16	Brantley Bank & Trust Co.	Brantley	95,870	49.3	46.1	28.01	45.65	7.37	2.65	0.56	4.33
17	Southern Bank Company	Gadsden	103,176	61.3	34.3	(7.63)	5.11	8.44	2.08	1.27	4.30
18	Bank of Walker County	Jasper	78,968	78.2	10.8	4.92	10.39	5.97	1.81	0.71	4.29
19	First Bank of Alabama	Talladega	683,757	69.7	25.1	13.94	24.28	5.82	3.31	0.77	4.17
20	NobleBank & Trust	Anniston	323,298	79.8	16.4	39.65	23.17	5.67	2.58	0.64	4.17
21	Premier Bank of the South	Cullman	239,945	74.2	14.8	20.37	24.77	5.85	2.04	0.47	4.16
22	AmeriFirst Bank	Montgomery	207,319	91.0	7.6	17.13	12.55	5.57	2.45	0.70	4.15
23	Friend Bank	Slocumb	160,497	67.4	10.6	8.10	22.32	6.02	2.19	0.51	4.15
24	CCB Community Bank	Andalusia	567,578	92.1	3.9	6.38	11.97	5.72	2.50	0.94	4.14
25	Citizens' Bank, Inc.	Robertsdale	128,852	77.4	24.6	16.79	17.88	5.23	2.04	0.30	4.13
26	Merchants & Farmers Bank	Eutaw	89,078	61.1	20.8	0.89	28.81	6.73	2.59	0.97	4.13
27	First National Bank of Hartford	Hartford	126,483	67.4	26.3	(1.65)	5.10	6.16	2.86	0.85	4.11
28	Central State Bank	Calera	389,973	72.4	14.4	15.40	19.71	6.22	2.27	0.88	4.10
29	Peoples Bank of Alabama	Cullman	998,733	80.8	8.9	14.77	22.60	5.70	2.05	0.59	4.09
30	FNB Bank	Scottsboro	785,315	73.6	18.3	3.88	14.80	5.47	2.61	0.53	4.05
31	HomeTown Bank of Alabama	Oneonta	462,215	73.1	21.5	8.70	24.06	6.01	2.52	0.82	4.04
32	Farmers & Merchants Bank	Piedmont	261,514	64.5	29.5	18.33	15.81	5.69	2.46	0.39	3.98
33	Bank of Brewton	Brewton	55,201	46.0	43.9	5.67	19.39	6.14	2.71	0.18	3.95
34	First Southern Bank	Florence	334,023	101.3	5.4	36.80	22.54	5.08	2.22	0.77	3.90
35	River Bank & Trust	Prattville	1,781,615	76.6	23.3	58.52	61.05	5.31	2.15	0.56	3.89
36	Cheaha Bank	Oxford	237,688	64.9	32.0	7.84	11.61	6.49	2.45	0.99	3.87
37	First Citizens Bank	Luverne	299,785	66.3	31.4	7.78	22.37	6.12	2.08	0.70	3.85
38	First Comm. Bank of Central AL	Wetumpka	470,527	64.3	27.2	3.13	20.69	5.71	2.31	0.64	3.85
39	First State Bank of the South	Sulligent	115,351	47.6	38.3	10.84	12.60	6.69	2.71	0.68	3.84
40	SouthPoint Bank	Birmingham	557,083	114.9	13.0	34.99	7.93	5.55	2.69	1.17	3.84
41	Bank of Evergreen	Evergreen	63,378	62.9	30.1	(2.01)	4.93	5.67	2.36	0.65	3.78
42	Cullman Savings Bank (MHC)	Cullman	324,273	110.8	6.2	(2.60)	8.31	5.39	2.70	1.17	3.77
43	Merchants Bank of Alabama	Cullman	352,370	64.6	21.4	13.00	16.92	5.42	2.25	0.41	3.77
44	Southern States Bank	Anniston	1,300,055	90.3	7.6	20.84	13.27	5.23	2.47	0.91	3.77
45	Progress Bank and Trust	Huntsville	1,548,435	92.7	3.4	31.36	35.53	5.20	2.42	1.05	3.76
46	First Financial Bank	Bessemer	198,980	54.9	30.0	26.55	18.77	5.39	2.55	0.16	3.75
47	First Bank	Wadley	102,609	41.7	53.0	21.85	17.09	6.28	2.99	0.37	3.74
48	Metro Bank	Pell City	849,532	66.8	17.8	7.67	12.42	5.94	2.90	0.71	3.73
49	FirstState Bank	Lineville	288,731	55.5	35.7	0.61	20.19	6.45	3.42	1.16	3.72
50	United Bank	Atmore	870,560	71.2	16.4	23.20	25.80	5.29	2.13	0.42	3.71
51	Citizens Bank of Winfield	Winfield	283,080	34.5	73.3	(3.51)	14.87	7.48	3.78	1.11	3.70
52	Pinnacle Bank	Jasper	277,884	53.2	45.1	18.35	19.69	5.19	3.16	0.38	3.70
53	First Southern State Bank	Stevenson	610,865	66.4	27.7	56.31	50.47	5.54	2.36	0.76	3.68
54	PeoplesTrust Bank	Hamilton	118,789	75.7	15.4	3.93	13.72	5.54	2.35	1.03	3.66
55	22nd State Bank	Louisville	168,022	99.9	6.3	27.97	11.57	5.83	2.27	1.13	3.65
56	SouthFirst Bank	Sylacauga	89,395	66.2	10.4	(5.10)	15.41	5.38	2.03	0.65	3.65
57	Peoples Independent Bank	Boaz	360,501	53.5	36.0	21.08	19.22	5.60	2.94	0.57	3.63
58	Robertson Banking Company	Demopolis	373,099	85.3	10.5	8.30	13.13	4.97	2.15	0.75	3.62
59	Bank of Vernon	Vernon	194,886	80.5	11.9	18.76	22.75	5.52	2.32	0.99	3.57
60	First National Bank and Trust	Atmore	174,691	74.7	24.0	17.55	12.89	5.04	2.46	0.56	3.56
61	Phenix-Girard Bank	Phenix City	221,181	42.4	49.0	0.52	16.07	5.72	2.92	0.30	3.56
62	Citizens Bank	Enterprise	175,523	70.9	11.7	4.44	20.37	5.41	2.31	0.77	3.54
63	Citizens Bank & Trust	Guntersville	686,094	71.5	21.8	17.48	22.60	5.26	2.61	0.53	3.51
64	First National Bank	Hamilton	322,427	45.0	32.3	1.23	15.85	6.40	2.25	0.26	3.51
65	Peoples Bank of Greensboro	Greensboro	100,976	53.4	34.2	(0.62)	17.12	6.32	2.20	0.83	3.50
66	Exchange Bank of Alabama	Altoona	329,444	70.1	20.6	3.93	15.23	5.21	2.23	0.62	3.49
67	Farmers and Merchants Bank	LaFayette	201,212	46.6	47.0	22.49	22.66	5.94	2.93	0.67	3.49
68	CB&S Bank, Inc.	Russellville	2,092,426	54.3	41.3	(2.28)	9.31	5.24	3.12	0.66	3.47

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
69	First Jackson Bank, Inc.	Stevenson	339,035	72.5	14.5	5.61	24.27	5.99	2.40	1.58	3.45
70	ServisFirst Bank	Birmingham	11,393,620	88.1	8.0	21.32	25.22	4.59	2.74	0.57	3.45
71	Troy Bank & Trust Company	Troy	1,081,666	69.9	24.2	17.75	14.93	5.52	2.38	1.01	3.43
72	HNB First Bank	Headland	180,997	86.9	8.4	20.44	15.25	5.13	1.70	1.00	3.40
73	Samson Banking Company, Inc.	Samson	94,217	51.3	49.2	15.36	19.03	6.30	2.03	0.58	3.40
74	CommerceOne Bank	Birmingham	313,180	89.3	6.7	70.48	104.95	4.65	2.97	0.81	3.38
75	BankSouth	Dothan	195,864	85.9	25.4	1.08	8.20	4.59	1.89	0.77	3.31
76	Regions Bank	Birmingham	144,473,000	73.8	19.7	7.45	24.81	4.15	2.48	0.26	3.31
77	MidSouth Bank	Dothan	477,402	72.4	11.4	17.85	16.48	4.71	2.28	0.53	3.29
78	Community Bank & Trust	Union Springs	49,104	38.7	41.2	(0.85)	7.38	6.91	1.78	0.49	3.26
79	Merit Bank	Huntsville	142,192	72.2	14.7	338.63	181.81	5.66	2.05	0.50	3.26
80	Commercial Bank of Ozark	Ozark	110,025	61.8	34.2	26.88	21.26	4.63	2.34	0.36	3.25
81	First Comm. Bank, Cullman	Cullman	129,310	96.7	1.9	(1.02)	10.12	5.12	2.58	1.42	3.25
82	Oakworth Capital Bank	Birmingham	844,407	96.5	9.1	30.72	31.14	4.21	2.71	0.70	3.21
83	First Metro Bank	Muscle Shoals	801,093	64.2	20.6	11.15	20.65	5.29	1.99	0.76	3.20
84	West Alabama Bank & Trust	Reform	718,326	65.5	37.6	0.41	15.31	5.44	2.09	1.10	3.15
85	Escambia County Bank	Flomaton	79,866	41.4	55.1	0.46	8.52	6.15	2.24	0.68	3.12
86	First Bank of Linden	Linden	87,727	31.7	55.9	(20.31)	9.80	6.47	2.60	0.90	3.10
87	Union State Bank	Pell City	235,220	40.3	19.4	(1.45)	14.69	5.15	2.01	0.17	3.10
88	Valley State Bank	Russellville	128,803	65.9	38.8	4.97	3.45	5.33	1.81	0.76	3.09
89	First Bank of Boaz	Boaz	280,077	39.7	68.7	35.21	9.16	4.77	3.38	0.80	3.02
90	Security Federal Savings Bank	Jasper	38,335	46.2	14.1	(2.75)	11.00	5.71	3.90	0.68	3.01
91	AuburnBank	Auburn	937,951	57.6	34.2	2.37	14.18	4.73	2.19	0.42	3.00
92	Alamerica Bank	Birmingham	15,365	78.6	3.7	(14.84)	(17.98)	5.94	1.36	1.53	2.97
93	First Fidelity Bank	Fort Payne	117,308	51.9	36.0	20.68	14.88	4.59	2.44	0.43	2.97
94	First Federal Bank, A FSB	Tuscaloosa	176,893	135.5	0.5	26.94	11.70	4.47	2.90	1.29	2.93
95	Commonwealth National Bank	Mobile	55,064	41.8	29.0	28.44	15.13	4.72	2.00	0.18	2.91
96	Marion Bank & Trust Co.	Marion	305,947	62.0	37.6	(7.02)	13.30	5.30	2.20	1.36	2.90
97	Bryant Bank	Tuscaloosa	2,242,393	66.8	16.3	16.39	28.15	4.77	2.19	0.53	2.87
98	Southern Independent Bank	Opp	289,785	63.4	31.0	14.35	22.11	5.16	2.62	1.13	2.87
99	First Progressive Bank	Brewton	29,812	45.4	56.3	15.03	(2.69)	4.93	2.02	0.10	2.85
100	Citizens Bank	Greensboro	114,717	46.2	41.3	7.04	22.03	5.57	2.45	0.94	2.84
101	First National Bank of Dozier	Dozier	37,226	33.4	56.1	34.31	1.37	6.20	2.45	0.51	2.78
102	State Bank & Trust	Winfield	281,716	47.2	58.8	25.92	9.95	6.36	2.73	1.45	2.76
103	BBVA USA	Birmingham	102,042,302	76.7	14.9	4.66	17.00	4.17	1.75	0.59	2.75
104	Citizens Bank of Fayette	Fayette	209,244	21.8	70.5	(13.23)	11.02	6.33	2.81	0.81	2.73
105	SunSouth Bank	Dothan	125,907	68.2	42.1	9.99	10.01	4.43	2.92	1.15	2.67
106	Bank of Moundville	Moundville	100,876	42.2	52.1	49.22	6.79	5.31	2.05	0.80	2.33
107	Citizens State Bank	Vernon	77,526	53.8	52.9	5.92	12.34	4.76	2.47	1.28	2.14
108	Farmers & Merchants Bank	Waterloo	93,210	8.5	81.4	(5.75)	4.87	7.74	2.81	1.28	1.90
MEDIAN			215,213	67.4	21.6	11.00	15.61	5.67	2.39	0.70	3.66
AVERAGE			2,747,684	67.0	26.0	15.70	18.91	5.81	2.44	0.75	3.68
HIGH			144,473,000	135.5	81.4	338.63	181.81	10.00	4.45	1.58	5.93
LOW			15,365	8.5	0.5	(20.31)	(17.98)	4.15	1.36	0.10	1.90

NON-INTEREST INCOME

					Service	Gain on Sale	Gain on Sale	Other Non	Total Non
			Net Income	Non Interest	Charges /	of Loans /	of OREO /	Int Inc /	Interest Income
Rank	Institution	City	(\$000)	Income (\$000)	Avg Assets (%)	Avg Assets (%)	Avg Assets (%)	Avg Assets (%)	/ Avg Assets (%)
1	First Federal Bank, A FSB	Tuscaloosa	10,070	24,311	0.01	17.33	(0.02)	(0.03)	17.30
2	SouthPoint Bank	Birmingham	6,659	11,076	0.08	2.24	0.00	0.19	2.52
3	United Bank	Atmore	12,795	15,387	0.24	0.10	0.01	1.62	1.98
4	Regions Bank	Birmingham	992,000	2,165,000	0.51	0.16	0.00	0.97	1.65
5	First National Bank and Trust	Atmore	1,804	2,698	0.25	0.05	(0.01)	1.32	1.60
6	First Financial Bank	Bessemer	2,263	2,942	0.88	0.00	(0.10)	0.82	1.60
7	First National Bank of Hartford	Hartford	868	1,921	0.17	0.00	(0.01)	1.37	1.54
8	Peoples Bank of Alabama	Cullman	13,896	13,288	0.68	0.12	(0.00)	0.66	1.46
9	HomeTown Bank of Alabama	Oneonta	5,649	5,715	0.71	0.00	0.02	0.65	1.38
10	Bank Independent	Sheffield	16,588	21,741	0.39	0.11	0.00	0.71	1.20
11	Merchants & Farmers Bank	Eutaw	443	954	0.39	0.00	0.00	0.80	1.19
12	Oakworth Capital Bank	Birmingham	6,931	8,210	0.07	0.00	0.00	1.03	1.10
13	Bank of Vernon	Vernon	2,159	1,965	0.26	0.43	0.00	0.41	1.10
14	Friend Bank	Slocomb	2,491	1,528	0.40	0.00	0.03	0.64	1.07
15	Progress Bank and Trust	Huntsville	15,927	14,194	0.04	0.52	0.00	0.51	1.07
16	Union State Bank	Pell City	793	2,255	0.45	0.00	(0.05)	0.65	1.05
17	First Comm. Bank of Central AL	Wetumpka	8,304	4,372	0.25	0.00	0.10	0.70	1.05
18	Premier Bank of the South	Cullman	2,453	2,216	0.35	0.00	0.13	0.54	1.02
19	Phenix-Girard Bank	Phenix City	3,681	2,099	0.35	0.00	0.06	0.60	1.01
20	Citizens Bank	Enterprise	1,409	1,559	0.16	0.00	0.07	0.76	0.98
21	HNB First Bank	Headland	2,139	1,623	0.19	0.00	0.00	0.77	0.96
22	Pinnacle Bank	Jasper	3,099	2,388	0.34	0.00	0.00	0.60	0.94
23	NobleBank & Trust	Anniston	3,316	2,710	0.34	0.16	0.00	0.44	0.94
24	Town-Country National Bank	Camden	2,315	1,055	0.71	0.00	(0.01)	0.23	0.93
25	FNB Bank	Scottsboro	6,006	6,706	0.30	0.00	0.01	0.61	0.93
26	Central State Bank	Calera	5,785	3,273	0.18	0.09	(0.01)	0.67	0.93
27	Traditions Bank	Cullman	5,286	3,755	0.43	0.00	(0.03)	0.52	0.91
28	Community Bank & Trust	Union Springs	(100)	433	0.58	0.00	(0.18)	0.49	0.89
29	Community Neighbor Bank	Camden	1,030	974	0.40	0.00	(0.04)	0.51	0.87
30	CB&S Bank, Inc.	Russellville	19,823	16,790	0.26	0.14	0.03	0.43	0.85
31	Citizens Bank of Fayette	Fayette	2,955	1,674	0.08	0.00	0.01	0.75	0.85
32	Merchants Bank of Alabama	Cullman	3,467	2,656	0.40	0.00	(0.06)	0.49	0.84
33	First State Bank of the South	Sulligent	812	919	0.48	0.00	0.00	0.36	0.83
34	Peoples Independent Bank	Boaz	3,566	2,637	0.46	0.00	0.00	0.37	0.82
35	BBVA USA	Birmingham	(2,597,803)	782,900	0.23	0.06	(0.00)	0.51	0.81
36	West Alabama Bank & Trust	Reform	6,082	5,394	0.36	0.02	0.00	0.43	0.80
37	First National Bank	Hamilton	4,135	2,394	0.29	0.00	0.00	0.51	0.79
38	River Bank & Trust	Prattville	16,792	11,720	0.14	0.33	0.00	0.31	0.78
39	Troy Bank & Trust Company	Troy	9,814	7,365	0.16	0.00	(0.00)	0.60	0.76
40	Security Federal Savings Bank	Jasper	102	275	0.70	0.00	0.00	0.05	0.74
41	First Citizens Bank	Luverne	3,188	1,995	0.22	0.00	(0.00)	0.52	0.74
42	Citizens' Bank, Inc.	Robertsdale	486	858	0.10	0.00	0.13	0.49	0.73
43	AuburnBank	Auburn	7,561	6,298	0.07	0.20	0.01	0.45	0.73
44	Community Spirit Bank	Red Bay	1,282	1,113	0.32	0.00	0.00	0.40	0.72
45	Bank of Walker County	Jasper	542	532	0.38	0.00	0.00	0.33	0.71
46	First Bank	Wadley	1,058	665	0.50	0.00	0.00	0.21	0.71
47	Robertson Banking Company	Demopolis	4,198	2,386	0.26	0.00	0.00	0.41	0.68
48	Citizens Bank & Trust	Guntersville	6,020	4,127	0.20	0.00	0.00	0.46	0.66
49	Bank of Evergreen	Evergreen	271	398	0.37	0.00	0.04	0.23	0.64
50	Cheaha Bank	Oxford	3,213	1,408	0.15	0.00	0.00	0.48	0.63
51	Liberty Bank	Geraldine	1,365	955	0.37	0.00	0.00	0.25	0.63
52	Samson Banking Company, Inc.	Samson	1,191	550	0.36	0.00	0.00	0.26	0.63
53	First Comm. Bank, Cullman	Cullman	972	782	0.07	0.00	(0.12)	0.67	0.62
54	Metro Bank	Pell City	11,665	4,889	0.15	0.08	0.01	0.37	0.61
55	Farmers & Merchants Bank	Piedmont	2,060	1,504	0.25	0.00	0.01	0.34	0.61
56	First Southern Bank	Florence	3,892	1,774	0.20	0.06	0.00	0.34	0.60
57	Commercial Bank of Ozark	Ozark	774	581	0.26	0.00	(0.01)	0.34	0.59
58	PeoplesTrust Bank	Hamilton	1,023	620	0.30	0.00	0.00	0.26	0.57
59	Southern States Bank	Anniston	12,577	6,755	0.15	0.00	(0.07)	0.48	0.57
60	Sweet Water State Bank	Sweet Water	462	563	0.48	0.00	0.00	0.08	0.56
61	First Metro Bank	Muscle Shoals	9,764	4,029	0.19	0.11	(0.01)	0.26	0.55
62	Exchange Bank of Alabama	Altoona	2,915	1,641	0.23	0.00	(0.04)	0.35	0.54
63	22nd State Bank	Louisville	(756)	802	0.22	0.04	0.04	0.23	0.52
64	First Southern State Bank	Stevenson	5,668	3,005	0.43	0.00	0.00	0.09	0.52
65	First Bank of Alabama	Talladega	7,981	3,077	0.18	0.00	(0.01)	0.34	0.50
66	Escambia County Bank	Flomaton	(158)	366	0.18	0.00	0.00	0.31	0.49
67	FirstState Bank	Lineville	2,836	1,294	0.15	0.00	0.00	0.33	0.49
68	Farmers and Merchants Bank	LaFayette	2,153	868	0.22	0.00	0.00	0.27	0.48

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	Cullman Savings Bank (MHC)	Cullman	3,520	1,428	0.15	0.16	0.00	0.15	0.46
70	First US Bank	Birmingham	3,908	3,709	0.18	0.00	(0.01)	0.28	0.46
71	Bryant Bank	Tuscaloosa	19,315	8,983	0.16	0.18	(0.00)	0.12	0.46
72	Millennial Bank	Leeds	415	419	0.08	0.00	0.00	0.37	0.45
73	Merit Bank	Huntsville	(709)	468	0.03	0.36	(0.00)	0.05	0.44
74	SouthFirst Bank	Sylacauga	(53)	345	0.21	0.26	(0.31)	0.26	0.42
75	Peoples Exchange Bank	Monroeville	549	318	0.22	0.00	0.00	0.20	0.42
76	CCB Community Bank	Andalusia	7,577	2,179	0.14	0.00	(0.11)	0.38	0.41
77	Commonwealth National Bank	Mobile	(765)	209	0.46	0.00	(0.03)	(0.02)	0.41
78	First State Bank of DeKalb County	Fort Payne	2,419	845	0.32	0.00	(0.02)	0.10	0.40
79	Brantley Bank & Trust Co.	Brantley	925	307	0.21	0.00	0.00	0.17	0.38
80	Southern Independent Bank	Opp	2,385	1,006	0.03	0.00	0.00	0.35	0.38
81	Peoples Bank of Greensboro	Greensboro	1,253	346	0.16	0.00	0.00	0.20	0.36
82	North Alabama Bank	Hazel Green	1,328	430	0.19	0.00	(0.04)	0.20	0.35
83	First Bank of Boaz	Boaz	4,072	871	0.05	0.00	0.00	0.29	0.35
84	Peoples Bank of Red Level	Red Level	87	51	0.31	0.00	0.00	0.03	0.33
85	Southern Bank Company	Gadsden	223	322	0.10	0.00	0.00	0.23	0.32
86	AmeriFirst Bank	Montgomery	1,537	632	0.18	0.00	0.00	0.14	0.32
87	Citizens State Bank	Vernon	706	234	0.18	0.00	0.00	0.14	0.32
88	First Bank of Linden	Linden	358	251	0.18	0.00	0.00	0.13	0.31
89	Bank of Moundville	Moundville	157	284	0.16	0.00	0.00	0.14	0.30
90	Bank of Brewton	Brewton	228	137	0.15	0.00	0.00	0.14	0.29
91	First National Bank of Dozier	Dozier	211	103	0.12	0.00	0.00	0.16	0.28
92	Citizens Bank of Winfield	Winfield	4,533	731	0.14	0.01	(0.00)	0.14	0.28
93	First Cahawba Bank	Selma	957	379	0.06	0.00	0.00	0.21	0.28
94	ServisFirst Bank	Birmingham	162,590	27,111	0.07	0.07	(0.02)	0.15	0.27
95	MidSouth Bank	Dothan	2,184	1,155	0.10	0.07	(0.10)	0.18	0.26
96	State Bank & Trust	Winfield	2,646	562	0.17	0.00	(0.08)	0.12	0.22
97	Farmers & Merchants Bank	Waterloo	508	169	0.13	0.00	0.00	0.05	0.19
98	First Jackson Bank, Inc.	Stevenson	3,688	552	0.21	0.00	(0.04)	0.01	0.19
99	Valley State Bank	Russellville	1,153	229	0.16	0.00	0.00	0.02	0.18
100	First Fidelity Bank	Fort Payne	670	185	0.11	0.00	0.00	0.06	0.17
101	EvaBank	Cullman	8,634	612	0.06	0.00	(0.02)	0.13	0.16
102	Marion Bank & Trust Co.	Marion	147	472	0.13	0.00	(0.01)	0.04	0.16
103	Citizens Bank	Greensboro	871	155	0.10	0.00	0.00	0.05	0.15
104	SunSouth Bank	Dothan	608	156	0.05	0.00	0.01	0.07	0.13
105	CommerceOne Bank	Birmingham	1,428	242	0.01	0.00	0.00	0.08	0.10
106	BankSouth	Dothan	2,150	104	0.04	0.00	0.00	0.01	0.06
107	First Progressive Bank	Brewton	114	15	0.05	0.00	0.00	0.00	0.05
108	Alamerica Bank	Birmingham	(1,684)	(405)	0.26	0.00	(1.76)	(0.67)	(2.17)
MEDIAN			2,172	1,134	0.20	0.00	0.00	0.33	0.61
AVERAGE			(9,807)	30,289	0.24	0.22	(0.02)	0.36	0.80
HIGH			992,000	2,165,000	0.88	17.33	0.13	1.62	17.30
LOW			(2,597,803)	(405)	0.01	0.00	(1.76)	(0.67)	(2.17)

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 (%)
1	ServisFirst Bank	Birmingham	11,393,620	23,396	30.2	0.61	0.10	0.37	1.07
2	Citizens State Bank	Vernon	77,526	4,845	55.6	0.58	0.35	0.39	1.32
3	First Bank of Boaz	Boaz	280,077	11,203	35.5	0.71	0.14	0.50	1.35
4	Farmers & Merchants Bank	Waterloo	93,210	10,357	61.1	1.00	0.12	0.29	1.41
5	Citizens Bank of Winfield	Winfield	283,080	8,326	38.8	0.87	0.23	0.42	1.51
6	Citizens Bank	Greensboro	114,717	8,194	56.0	0.94	0.19	0.45	1.59
7	Citizens Bank of Fayette	Fayette	209,244	9,511	47.5	1.06	0.20	0.40	1.66
8	First Jackson Bank, Inc.	Stevenson	339,035	7,705	48.4	0.93	0.19	0.54	1.67
9	First Metro Bank	Muscle Shoals	801,093	6,358	49.8	1.17	0.24	0.39	1.80
10	Southern Independent Bank	Opp	289,785	7,430	60.9	0.98	0.18	0.77	1.93
11	State Bank & Trust	Winfield	281,716	5,031	67.5	1.19	0.17	0.63	1.99
12	BankSouth	Dothan	195,864	8,903	60.2	1.47	0.19	0.35	2.01
13	Valley State Bank	Russellville	128,803	4,954	64.8	1.16	0.28	0.62	2.06
14	First National Bank of Dozier	Dozier	37,226	6,204	73.8	1.24	0.33	0.55	2.11
15	Bryant Bank	Tuscaloosa	2,242,393	8,691	66.0	1.21	0.36	0.55	2.11
16	CommerceOne Bank	Birmingham	313,180	12,527	62.8	1.40	0.16	0.60	2.16
17	First Progressive Bank	Brewton	29,812	3,727	82.2	0.93	0.32	0.94	2.19
18	Metro Bank	Pell City	849,532	5,180	51.6	1.48	0.17	0.55	2.20
19	First Fidelity Bank	Fort Payne	117,308	5,100	76.4	1.16	0.34	0.78	2.28
20	River Bank & Trust	Prattville	1,781,615	7,954	50.8	1.38	0.22	0.70	2.31
21	Bank of Moundville	Moundville	100,876	7,205	95.8	1.05	0.22	1.05	2.32
22	First Bank of Alabama	Talladega	683,757	7,514	51.4	1.20	0.32	0.81	2.32
23	Farmers and Merchants Bank	LaFayette	201,212	5,295	58.5	1.26	0.20	0.87	2.34
24	AuburnBank	Auburn	937,951	5,974	65.5	1.33	0.40	0.65	2.38
25	First Comm. Bank, Cullman	Cullman	129,310	6,158	65.3	1.15	0.28	0.97	2.40
26	Phenix-Girard Bank	Phenix City	221,181	5,978	57.9	1.60	0.19	0.61	2.40
27	First Comm. Bank of Central AL	Wetumpka	470,527	5,809	51.5	1.36	0.27	0.79	2.42
28	First Southern Bank	Florence	334,023	5,061	55.5	1.45	0.21	0.77	2.43
29	West Alabama Bank & Trust	Reform	718,326	4,605	64.9	1.32	0.26	0.88	2.46
30	Samson Banking Company, Inc.	Samson	94,217	3,624	63.2	1.27	0.23	0.96	2.46
31	SunSouth Bank	Dothan	125,907	6,295	96.6	1.23	0.25	0.99	2.47
32	Cheaha Bank	Oxford	237,688	5,797	56.7	1.38	0.24	0.85	2.47
33	Southern States Bank	Anniston	1,300,055	7,345	60.8	1.49	0.30	0.68	2.47
34	Marion Bank & Trust Co.	Marion	305,947	6,244	82.8	1.16	0.21	1.11	2.47
35	EvaBank	Cullman	431,812	5,080	40.4	1.67	0.35	0.49	2.51
36	PeoplesTrust Bank	Hamilton	118,789	4,400	64.0	1.32	0.20	1.00	2.52
37	First National Bank	Hamilton	322,427	3,505	61.1	1.50	0.35	0.67	2.52
38	Cullman Savings Bank (MHC)	Cullman	324,273	6,618	62.7	1.73	0.24	0.55	2.52
39	First Southern State Bank	Stevenson	610,865	5,221	64.3	1.19	0.26	1.08	2.53
40	First Bank of Linden	Linden	87,727	6,748	78.5	1.33	0.09	1.13	2.54
41	Robertson Banking Company	Demopolis	373,099	4,550	63.0	1.50	0.37	0.69	2.56
42	Citizens Bank & Trust	Guntersville	686,094	5,864	65.5	1.43	0.25	0.90	2.58
43	Troy Bank & Trust Company	Troy	1,081,666	6,846	64.2	1.48	0.16	0.94	2.58
44	Regions Bank	Birmingham	144,473,000	7,337	55.0	1.49	0.34	0.76	2.59
45	CCB Community Bank	Andalusia	567,578	5,304	59.1	1.52	0.34	0.75	2.61
46	Pinnacle Bank	Jasper	277,884	5,558	59.8	1.51	0.34	0.76	2.61
47	Exchange Bank of Alabama	Altoona	329,444	4,576	66.6	1.63	0.44	0.56	2.63
48	Peoples Bank of Greensboro	Greensboro	100,976	5,940	72.7	1.33	0.42	0.88	2.63
49	First State Bank of DeKalb County	Fort Payne	232,165	4,073	56.5	1.52	0.38	0.77	2.66
50	FirstState Bank	Lineville	288,731	5,065	64.4	1.72	0.27	0.70	2.69
51	Central State Bank	Calera	389,973	5,820	57.4	1.44	0.27	1.00	2.71
52	Bank of Vernon	Vernon	194,886	4,872	61.2	1.35	0.41	0.97	2.73
53	CB&S Bank, Inc.	Russellville	2,092,426	4,135	65.5	1.46	0.42	0.85	2.74
54	First Citizens Bank	Luverne	299,785	4,612	61.7	1.49	0.27	0.99	2.75
55	Brantley Bank & Trust Co.	Brantley	95,870	5,046	61.4	1.48	0.28	0.99	2.75
56	Merchants Bank of Alabama	Cullman	352,370	4,297	63.9	1.58	0.24	0.96	2.78
57	HNB First Bank	Headland	180,997	5,171	66.0	1.55	0.23	1.00	2.78
58	Progress Bank and Trust	Huntsville	1,548,435	7,742	61.2	1.95	0.29	0.55	2.79
59	MidSouth Bank	Dothan	477,402	4,151	84.3	1.76	0.35	0.72	2.83
60	First Bank	Wadley	102,609	4,275	65.9	1.51	0.30	1.05	2.86
61	Peoples Independent Bank	Boaz	360,501	4,451	65.8	1.70	0.31	0.87	2.87
62	Oakworth Capital Bank	Birmingham	844,407	8,360	67.3	1.99	0.24	0.65	2.88
63	Commercial Bank of Ozark	Ozark	110,025	5,501	78.7	1.34	0.23	1.34	2.90
64	Friend Bank	Slocumb	160,497	4,012	58.6	1.62	0.35	0.96	2.93
65	United Bank	Atmore	870,560	4,331	54.1	1.76	0.33	0.84	2.93
66	Bank of Evergreen	Evergreen	63,378	4,225	71.4	1.95	0.22	0.78	2.96
67	Farmers & Merchants Bank	Piedmont	261,514	5,230	71.3	1.63	0.38	1.03	3.03
68	HomeTown Bank of Alabama	Oneonta	462,215	7,577	58.0	1.44	0.42	1.21	3.07

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
69	First Cahawba Bank	Selma	155,958	5,031	74.7	1.62	0.18	1.31	3.11
70	First State Bank of the South	Sulligent	115,351	2,746	74.9	1.89	0.36	0.86	3.11
71	AmeriFirst Bank	Montgomery	207,319	4,821	71.6	1.90	0.27	0.95	3.12
72	FNB Bank	Scottsboro	785,315	5,099	66.8	1.66	0.35	1.11	3.12
73	Citizens Bank	Enterprise	175,523	5,851	72.6	1.74	0.34	1.12	3.21
74	Security Federal Savings Bank	Jasper	38,335	4,792	88.4	1.67	0.34	1.22	3.22
75	Liberty Bank	Geraldine	158,035	3,099	71.6	1.86	0.63	0.79	3.27
76	Town-Country National Bank	Camden	120,796	3,553	57.6	1.82	0.23	1.25	3.30
77	North Alabama Bank	Hazel Green	132,426	3,485	66.2	2.01	0.36	1.02	3.39
78	Premier Bank of the South	Cullman	239,945	3,529	70.5	1.95	0.47	1.05	3.47
79	Merit Bank	Huntsville	142,192	4,444	97.9	2.01	0.29	1.18	3.49
80	Community Spirit Bank	Red Bay	159,030	4,298	72.7	1.85	0.43	1.24	3.52
81	Bank of Brewton	Brewton	55,201	2,905	83.6	2.13	0.46	0.97	3.56
82	NobleBank & Trust	Anniston	323,298	5,132	72.4	2.05	0.36	1.15	3.57
83	Community Neighbor Bank	Camden	123,286	3,332	72.5	1.88	0.30	1.40	3.59
84	Peoples Exchange Bank	Monroeville	82,010	3,037	76.1	2.27	0.35	0.97	3.59
85	Escambia County Bank	Flomaton	79,866	4,437	103.4	1.83	0.26	1.56	3.65
86	Peoples Bank of Red Level	Red Level	15,448	2,575	77.9	2.01	0.60	1.08	3.68
87	Traditions Bank	Cullman	465,050	6,371	61.8	1.83	0.50	1.37	3.70
88	First National Bank and Trust	Atmore	174,691	3,882	74.8	2.22	0.29	1.21	3.72
89	Union State Bank	Pell City	235,220	2,284	101.1	2.41	0.60	0.73	3.74
90	Peoples Bank of Alabama	Cullman	998,733	3,727	70.4	2.37	0.58	0.82	3.77
91	Citizens' Bank, Inc.	Robertsdale	128,852	4,295	87.1	1.72	0.63	1.42	3.77
92	First US Bank	Birmingham	852,610	3,067	78.8	2.45	0.40	1.01	3.87
93	SouthFirst Bank	Sylacauga	89,395	4,063	106.3	1.77	0.60	1.51	3.88
94	First Financial Bank	Bessemer	198,980	2,843	81.1	2.05	0.46	1.43	3.94
95	Bank of Walker County	Jasper	78,968	4,156	82.0	2.13	0.57	1.27	3.97
96	Bank Independent	Sheffield	1,921,757	3,413	72.8	2.64	0.65	0.77	4.05
97	22nd State Bank	Louisville	168,022	3,575	103.3	2.43	0.48	1.16	4.07
98	First National Bank of Hartford	Hartford	126,483	2,386	79.7	2.20	0.46	1.48	4.14
99	Southern Bank Company	Gadsden	103,176	3,968	94.2	2.24	0.25	1.64	4.14
100	SouthPoint Bank	Birmingham	557,083	5,685	68.4	2.90	0.20	1.11	4.21
101	Commonwealth National Bank	Mobile	55,064	3,442	155.6	1.80	0.59	1.82	4.22
102	Community Bank & Trust	Union Springs	49,104	3,777	107.4	1.51	0.23	2.49	4.23
103	Merchants & Farmers Bank	Eutaw	89,078	3,299	86.6	2.42	0.47	1.44	4.33
104	Sweet Water State Bank	Sweet Water	105,035	3,388	84.9	2.47	0.44	1.43	4.34
105	Millennial Bank	Leeds	114,476	7,155	89.4	2.00	0.37	2.01	4.38
106	BBVA USA	Birmingham	102,042,302	10,563	65.1	1.07	0.22	3.67	4.97
107	Alamerica Bank	Birmingham	15,365	2,195	NM	3.66	1.38	4.34	9.37
108	First Federal Bank, A FSB	Tuscaloosa	176,893	1,638	60.2	8.08	0.86	3.02	11.96
MEDIAN			215,213	5,039	65.8	1.52	0.30	0.95	2.75
AVERAGE			2,747,684	5,466	69.3	1.68	0.34	1.01	3.03
HIGH			144,473,000	23,396	155.6	8.08	1.38	4.34	11.96
LOW			15,365	1,638	30.2	0.58	0.09	0.29	1.07

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	313,180	232,313	0.00	-	1.22	0.48	0.00	0.00	0.00	0.00	0.00
1	First National Bank of Dozier	Dozier	37,226	10,268	0.00	-	1.29	0.00	0.00	0.00	0.00	0.00	0.00
3	Oakworth Capital Bank	Birmingham	844,407	700,939	0.00	-	1.14	0.15	0.00	0.00	0.00	0.00	0.00
4	Millennial Bank	Leeds	114,476	73,674	0.00	-	0.89	0.18	0.05	0.00	0.00	0.07	0.12
5	BankSouth	Dothan	195,864	134,281	0.29	-	2.08	0.00	0.06	0.00	0.09	0.02	0.17
6	AuburnBank	Auburn	937,951	472,452	0.57	-	1.17	0.10	0.03	0.01	0.12	0.02	0.18
7	MidSouth Bank	Dothan	477,402	307,128	1.06	-	1.76	0.01	0.01	0.00	0.20	(0.03)	0.18
8	First Metro Bank	Muscle Shoals	801,093	450,271	0.71	20	0.92	0.05	0.17	0.00	0.14	0.04	0.35
9	Samson Banking Company, Inc.	Samson	94,217	41,709	0.17	-	1.26	0.08	0.21	0.05	0.00	0.11	0.37
10	First Cahawba Bank	Selma	155,958	97,581	1.83	304	0.98	0.12	0.00	0.00	0.31	0.09	0.40
11	Progress Bank and Trust	Huntsville	1,548,435	1,199,887	2.94	128	0.90	0.24	0.01	0.00	0.35	0.04	0.40
12	First Bank of Boaz	Boaz	280,077	75,392	0.31	90	1.15	0.00	0.22	0.00	0.21	0.00	0.43
13	Robertson Banking Company	Demopolis	373,099	280,131	1.29	-	1.43	0.21	0.24	0.00	0.19	0.02	0.45
14	Bryant Bank	Tuscaloosa	2,242,393	1,188,399	2.60	-	0.89	0.04	0.03	0.00	0.43	0.02	0.48
15	Pinnacle Bank	Jasper	277,884	127,855	0.81	86	1.72	0.24	0.31	0.00	0.23	(0.05)	0.49
16	SunSouth Bank	Dothan	125,907	67,956	2.22	96	1.18	0.00	0.13	0.00	0.34	0.06	0.53
17	First Southern Bank	Florence	334,023	287,412	3.27	329	1.27	0.28	0.13	0.02	0.35	0.06	0.56
18	HNB First Bank	Headland	180,997	138,001	0.58	-	1.04	0.14	0.52	0.02	0.06	(0.01)	0.59
19	First National Bank	Hamilton	322,427	120,820	0.78	27	1.37	0.08	0.12	0.06	0.29	0.15	0.62
20	Central State Bank	Calera	389,973	249,884	1.71	388	1.55	0.26	0.31	0.03	0.28	0.01	0.63
21	Citizens Bank & Trust	Guntersville	686,094	406,619	2.44	-	1.43	0.31	0.22	0.02	0.41	0.03	0.68
22	Cheaha Bank	Oxford	237,688	127,966	2.09	-	1.05	0.00	0.16	0.00	0.51	0.07	0.74
23	Bank of Moundville	Moundville	100,876	38,006	0.42	28	0.87	0.09	0.65	0.00	0.12	0.00	0.77
24	ServisFirst Bank	Birmingham	11,393,620	8,508,554	3.19	6,976	1.08	0.42	0.05	0.06	0.35	0.34	0.80
25	Exchange Bank of Alabama	Altoona	329,444	197,136	2.16	996	1.36	0.18	0.15	0.00	0.52	0.15	0.82
26	River Bank & Trust	Prattville	1,781,615	1,191,367	3.63	466	1.35	0.61	0.35	0.00	0.49	0.03	0.87
27	HomeTown Bank of Alabama	Oneonta	462,215	285,233	3.50	1,187	1.23	0.44	0.03	0.00	0.78	0.07	0.88
28	First Southern State Bank	Stevenson	610,865	357,985	1.82	31	1.17	0.18	0.48	0.03	0.30	0.10	0.91
29	North Alabama Bank	Hazel Green	132,426	89,988	4.56	-	0.96	0.07	0.32	0.00	0.66	(0.05)	0.93
30	Friend Bank	Slocomb	160,497	97,998	3.05	-	1.79	0.15	0.39	0.03	0.47	0.10	0.99
31	CCB Community Bank	Andalusia	567,578	441,288	5.88	1,213	1.13	0.28	0.01	0.01	0.84	0.14	1.00
32	First Fidelity Bank	Fort Payne	117,308	54,536	4.73	137	1.28	0.02	0.00	0.00	1.04	(0.01)	1.03
33	First Comm. Bank of Central AL	Wetumpka	470,527	264,525	3.62	248	2.35	0.12	0.42	0.07	0.55	0.06	1.10
34	First US Bank	Birmingham	852,610	634,789	4.88	985	1.13	0.39	0.21	0.00	0.64	0.28	1.13
35	First Financial Bank	Bessemer	198,980	98,201	3.54	461	0.85	0.05	0.37	0.00	0.71	0.08	1.16
36	Citizens State Bank	Vernon	77,526	27,943	1.25	-	1.46	0.00	0.67	0.52	0.00	0.02	1.21
37	SouthPoint Bank	Birmingham	557,083	434,213	2.42	-	1.02	0.28	0.92	0.01	0.25	0.04	1.22
38	AmeriFirst Bank	Montgomery	207,319	159,949	8.72	-	1.33	0.12	0.00	0.00	1.27	0.01	1.28
39	Valley State Bank	Russellville	128,803	69,080	0.92	-	1.90	0.08	0.96	0.13	0.20	0.01	1.30
40	United Bank	Atmore	870,560	551,127	5.32	508	1.27	0.35	0.40	0.00	0.85	0.10	1.35
41	Peoples Independent Bank	Boaz	360,501	170,085	5.56	1,179	1.02	0.12	0.08	0.01	1.22	0.10	1.41
42	FirstState Bank	Lineville	288,731	134,793	3.71	175	1.32	0.14	0.34	0.01	0.96	0.11	1.42
43	First Bank of Alabama	Talladega	683,757	411,665	4.08	143	1.09	0.42	0.09	0.00	0.84	0.49	1.42
44	Peoples Bank of Alabama	Cullman	998,733	712,292	10.67	667	1.92	0.02	0.43	0.09	1.41	(0.47)	1.46
45	Southern Independent Bank	Opp	289,785	149,259	6.17	87	1.29	0.09	0.09	0.00	1.37	0.05	1.51
46	Security Federal Savings Bank	Jasper	38,335	14,279	1.91	-	1.04	0.10	0.58	0.03	0.61	0.32	1.54
47	PeoplesTrust Bank	Hamilton	118,789	77,923	6.37	-	1.28	0.13	0.38	0.00	1.20	0.01	1.59
48	Farmers & Merchants Bank	Piedmont	261,514	145,053	4.02	375	1.09	0.17	0.40	0.03	0.97	0.20	1.60
49	NobleBank & Trust	Anniston	323,298	234,665	3.66	101	1.33	0.32	0.01	0.00	0.48	1.19	1.68
50	First Bank of Linden	Linden	87,727	23,690	2.95	384	1.32	0.01	0.00	0.00	1.60	0.20	1.80
51	First National Bank and Trust	Atmore	174,691	114,027	9.77	-	1.64	0.31	0.04	0.00	1.88	(0.10)	1.82
52	Cullman Savings Bank (MHC)	Cullman	324,273	237,282	5.71	372	0.99	0.06	0.54	0.13	1.15	0.01	1.83
53	Merchants Bank of Alabama	Cullman	352,370	204,243	7.64	1,344	1.12	0.13	0.45	0.00	1.36	0.04	1.85
54	First Federal Bank, A FSB	Tuscaloosa	176,893	63,035	8.51	179	0.59	0.29	0.47	0.00	1.40	0.00	1.87
55	Bank of Vernon	Vernon	194,886	134,607	2.14	-	1.17	0.06	1.24	0.02	0.43	0.23	1.92
56	Traditions Bank	Cullman	465,050	352,568	8.28	2,471	1.31	0.61	0.29	0.01	1.09	0.60	1.99
57	FNB Bank	Scottsboro	785,315	494,386	7.65	2,821	1.07	0.49	0.21	0.00	1.26	0.54	2.01
58	First Bank	Wadley	102,609	37,945	6.68	593	0.99	0.05	0.07	0.09	1.89	(0.02)	2.03
59	First Comm. Bank, Cullman	Cullman	129,310	101,121	14.93	26	1.41	0.32	0.08	0.00	1.86	0.09	2.03
60	First Citizens Bank	Luverne	299,785	161,273	7.02	22	1.80	0.09	0.31	0.71	1.07	(0.01)	2.08
61	Premier Bank of the South	Cullman	239,945	162,267	8.28	103	1.15	0.25	0.53	0.00	1.08	0.47	2.08
62	West Alabama Bank & Trust	Reform	718,326	391,658	6.25	170	1.17	0.14	0.49	0.00	1.48	0.18	2.15
63	Brantley Bank & Trust Co.	Brantley	95,870	41,181	5.58	99	1.31	0.20	0.32	0.87	0.79	0.17	2.15
64	Community Spirit Bank	Red Bay	159,030	115,563	13.12	625	1.09	0.15	0.06	0.00	2.08	0.08	2.22
65	First State Bank of the South	Sulligent	115,351	45,139	1.69	196	1.06	0.10	1.42	0.27	0.44	0.10	2.23
66	Merit Bank	Huntsville	142,192	88,973	2.91	194	1.13	0.94	1.30	0.27	0.34	0.34	2.25
67	Southern States Bank	Anniston	1,300,055	1,001,853	13.57	6,582	1.21	0.28	0.29	0.00	1.91	0.09	2.29
68	Regions Bank	Birmingham	144,473,000	88,359,000	8.25	35,000	2.54	1.08	0.28	0.15	1.29	0.59	2.31
69	First Jackson Bank, Inc.	Stevenson	339,035	202,400	5.54	1,685	1.02	0.10	1.28	0.14	0.92	0.04	2.38

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 (%)
70	Citizens Bank	Greensboro	114,717	44,518	2.12	-	1.22	0.07	1.55	0.46	0.29	0.14	2.44
71	Farmers and Merchants Bank	LaFayette	201,212	79,725	2.75	16	1.16	0.08	1.50	0.03	0.95	0.03	2.51
72	Commercial Bank of Ozark	Ozark	110,025	61,266	10.40	52	0.71	0.07	0.82	0.24	1.44	0.09	2.59
73	Metro Bank	Pell City	849,532	478,299	6.16	5,338	1.21	0.11	0.80	0.15	1.55	0.09	2.59
74	Liberty Bank	Geraldine	158,035	88,618	2.87	90	1.02	0.24	1.48	0.54	0.10	0.50	2.62
75	First Progressive Bank	Brewton	29,812	9,695	2.33	-	0.95	0.00	0.88	0.00	2.05	0.00	2.93
76	Citizens Bank	Enterprise	175,523	107,947	15.58	345	1.15	0.00	0.32	0.00	2.49	0.14	2.95
77	Bank of Walker County	Jasper	78,968	53,930	15.73	900	1.06	0.09	0.45	0.11	2.38	0.08	3.02
78	Phenix-Girard Bank	Phenix City	221,181	73,881	5.38	1,649	1.39	0.07	0.28	0.00	2.71	0.05	3.04
79	Commonwealth National Bank	Mobile	55,064	20,736	9.28	167	2.25	0.04	0.35	0.14	2.17	0.45	3.11
80	Union State Bank	Pell City	235,220	87,609	13.15	117	1.89	0.00	0.80	0.00	2.80	(0.38)	3.22
81	Peoples Bank of Greensboro	Greensboro	100,976	48,640	8.89	33	1.01	(0.03)	1.46	0.00	1.86	(0.06)	3.26
82	BBVA USA	Birmingham	102,042,302	66,180,612	14.72	15,051	2.72	1.19	0.49	0.14	2.02	0.72	3.37
83	Town-Country National Bank	Camden	120,796	72,209	5.87	154	3.51	0.16	1.19	0.36	1.67	0.19	3.41
84	CB&S Bank, Inc.	Russellville	2,092,426	933,021	11.11	5,807	1.34	0.17	0.55	0.00	2.87	0.00	3.42
85	Citizens' Bank, Inc.	Robertsdale	128,852	84,713	13.80	-	1.27	0.13	0.96	0.00	2.49	0.03	3.48
86	Troy Bank & Trust Company	Troy	1,081,666	667,014	17.14	5,205	1.29	0.16	0.32	0.10	2.88	0.22	3.52
87	SouthFirst Bank	Sylacauga	89,395	52,159	16.62	1,011	1.66	(0.17)	0.34	0.00	3.33	(0.11)	3.56
88	Bank Independent	Sheffield	1,921,757	1,333,871	12.84	5	1.26	0.42	2.07	0.69	0.89	0.25	3.90
89	Escambia County Bank	Flomaton	79,866	28,047	6.47	-	1.50	0.07	0.76	0.05	2.81	0.35	3.97
90	State Bank & Trust	Winfield	281,716	105,349	7.98	274	1.02	0.04	1.38	0.01	2.54	0.15	4.08
91	Bank of Brewton	Brewton	55,201	19,809	6.16	477	1.07	(0.05)	0.48	0.05	3.60	0.01	4.14
92	Peoples Exchange Bank	Monroeville	82,010	48,056	13.96	298	1.04	0.10	0.75	0.35	3.00	0.05	4.15
93	First State Bank of DeKalb County	Fort Payne	232,165	120,751	12.34	56	1.19	0.36	1.43	1.81	0.69	0.31	4.24
94	Community Neighbor Bank	Camden	123,286	74,040	10.95	279	1.58	0.18	1.93	1.12	1.43	0.22	4.70
95	Merchants & Farmers Bank	Eutaw	89,078	49,327	15.43	468	1.04	0.06	2.59	0.00	2.59	0.08	5.26
96	Southern Bank Company	Gadsden	103,176	53,368	13.08	51	1.50	0.04	2.00	0.00	3.11	0.17	5.28
97	First National Bank of Hartford	Hartford	126,483	71,695	9.78	232	1.43	0.34	2.43	0.00	2.74	0.68	5.85
98	Citizens Bank of Winfield	Winfield	283,080	56,250	2.75	373	2.57	0.19	1.90	0.13	3.14	0.90	6.07
99	Farmers & Merchants Bank	Waterloo	93,210	6,109	1.00	-	4.09	0.10	1.08	0.41	3.03	1.96	6.48
100	22nd State Bank	Louisville	168,022	123,511	48.11	266	1.65	0.39	0.26	0.00	6.47	0.06	6.79
101	EvaBank	Cullman	431,812	299,477	14.14	708	2.12	0.67	0.62	0.27	5.25	0.72	6.86
102	Sweet Water State Bank	Sweet Water	105,035	63,681	21.89	1,443	1.43	0.29	2.70	0.05	4.06	0.36	7.17
103	Community Bank & Trust	Union Springs	49,104	17,299	17.54	453	5.03	0.00	2.14	0.15	4.92	0.26	7.47
104	Citizens Bank of Fayette	Fayette	209,244	35,183	6.06	165	1.42	0.09	0.32	3.05	4.87	0.45	8.69
105	Marion Bank & Trust Co.	Marion	305,947	167,712	39.57	5,321	1.77	0.55	0.59	0.00	8.65	0.61	9.85
106	Bank of Evergreen	Evergreen	63,378	34,145	23.55	1,315	1.73	0.64	2.25	0.01	6.31	1.59	10.16
107	Alamerica Bank	Birmingham	15,365	10,280	63.00	654	1.74	0.00	0.00	5.85	7.87	(0.15)	13.57
108	Peoples Bank of Red Level	Red Level	15,448	5,445	17.48	-	1.32	0.36	7.55	0.00	6.67	1.20	15.42
MEDIAN			215,213	118,157	5.46	160	1.27	0.13	0.36	0.01	1.06	0.08	1.89
AVERAGE			2,747,684	1,727,251	7.59	1,103	1.41	0.20	0.66	0.19	1.57	0.19	2.60
HIGH			144,473,000	88,359,000	63.00	35,000	5.03	1.19	7.55	5.85	8.65	1.96	15.42
LOW			15,365	5,445	0.00	0.00	0.59	(0.17)	0.00	0.00	0.00	(0.47)	0.00

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep19 Net Inc (\$000)	LTM Sep18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Federal Bank, A FSB	Tuscaloosa	176,893	23,155	13.09	10,070	93	1,631	42	7.62	66.05
2	First Comm. Bank of Central AL	Wetumpka	470,527	39,248	8.34	8,304	103	8,003	7,412	2.11	26.06
3	United Bank	Atmore	870,560	80,756	9.28	12,795	64	8,374	7,834	2.10	22.56
4	ServisFirst Bank	Birmingham	11,393,620	1,011,300	8.88	162,590	334	147,355	124,446	2.05	21.62
5	SouthPoint Bank	Birmingham	557,083	44,253	7.94	6,659	68	5,057	3,672	1.92	21.34
6	Friend Bank	Slocomb	160,497	14,454	9.01	2,491	62	2,111	1,905	1.85	19.42
7	First Southern Bank	Florence	334,023	29,015	8.69	3,892	59	2,552	789	1.62	17.65
8	Traditions Bank	Cullman	465,050	42,702	9.18	5,286	72	4,414	3,495	1.67	16.75
9	Peoples Bank of Alabama	Cullman	998,733	91,729	9.18	13,896	52	14,050	8,966	1.60	16.72
10	Central State Bank	Calera	389,973	40,318	10.34	5,785	86	4,971	4,589	1.73	16.06
11	First Metro Bank	Muscle Shoals	801,093	84,323	10.53	9,764	77	10,294	9,084	1.76	16.04
12	Cheaha Bank	Oxford	237,688	30,199	12.71	3,213	78	3,072	2,976	1.81	14.51
13	First Financial Bank	Bessemer	198,980	19,055	9.58	2,263	32	200	1,376	1.26	14.27
14	CCB Community Bank	Andalusia	567,578	58,751	10.35	7,577	71	8,124	8,596	1.51	13.99
15	First Jackson Bank, Inc.	Stevenson	339,035	37,041	10.93	3,688	84	3,940	3,223	1.62	13.88
16	NobleBank & Trust	Anniston	323,298	27,742	8.58	3,316	53	736	2,260	1.28	13.72
17	Premier Bank of the South	Cullman	239,945	19,333	8.06	2,453	36	2,320	2,286	1.20	13.72
18	Peoples Bank of Greensboro	Greensboro	100,976	9,708	9.61	1,253	74	908	1,080	1.29	13.69
19	HNB First Bank	Headland	180,997	17,324	9.57	2,139	61	2,266	1,931	1.34	13.67
20	Merchants Bank of Alabama	Cullman	352,370	34,435	9.77	3,467	42	3,640	2,460	1.39	13.63
21	First State Bank of DeKalb County	Fort Payne	232,165	25,569	11.01	2,419	42	2,223	1,033	1.52	13.22
22	Progress Bank and Trust	Huntsville	1,548,435	160,592	10.37	15,927	80	11,617	8,723	1.54	13.17
23	North Alabama Bank	Hazel Green	132,426	14,370	10.85	1,328	35	717	1,321	1.45	12.88
24	Robertson Banking Company	Demopolis	373,099	37,085	9.94	4,198	51	5,437	4,641	1.27	12.84
25	First Bank of Alabama	Talladega	683,757	85,640	12.52	7,981	88	8,223	8,363	1.67	12.71
26	River Bank & Trust	Prattville	1,781,615	180,175	10.11	16,792	75	11,594	8,906	1.42	12.57
27	HomeTown Bank of Alabama	Oneonta	462,215	60,281	13.04	5,649	93	6,153	5,507	1.72	12.42
28	Pinnacle Bank	Jasper	277,884	33,885	12.19	3,099	62	3,034	2,617	1.52	12.18
29	Metro Bank	Pell City	849,532	127,589	15.02	11,665	71	11,592	9,815	1.86	12.14
30	Phenix-Girard Bank	Phenix City	221,181	37,556	16.98	3,681	99	2,180	1,925	1.89	12.08
31	Bank Independent	Sheffield	1,921,757	173,590	9.03	16,588	29	24,210	16,631	1.10	11.78
32	Citizens Bank	Enterprise	175,523	16,665	9.49	1,409	47	722	823	1.18	11.77
33	First Bank	Wadley	102,609	11,069	10.79	1,058	44	1,459	1,057	1.18	11.54
34	Oakworth Capital Bank	Birmingham	844,407	82,787	9.80	6,931	69	8,031	6,131	1.20	11.52
35	Town-Country National Bank	Camden	120,796	22,575	18.69	2,315	68	2,305	2,059	2.17	11.49
36	First Comm. Bank, Cullman	Cullman	129,310	11,184	8.65	972	46	707	364	0.95	11.29
37	Bank of Vernon	Vernon	194,886	26,824	13.76	2,159	54	2,211	2,137	1.65	11.22
38	First Southern State Bank	Stevenson	610,865	66,077	10.82	5,668	48	5,127	4,920	1.18	11.21
39	Southern States Bank	Anniston	1,300,055	149,288	11.48	12,577	71	5,330	6,459	1.32	11.14
40	Troy Bank & Trust Company	Troy	1,081,666	115,739	10.70	9,814	62	9,710	12,136	1.26	11.08
41	Bryant Bank	Tuscaloosa	2,242,393	189,502	8.45	19,315	75	26,291	23,256	1.03	11.03
42	First Citizens Bank	Luverne	299,785	38,520	12.85	3,188	49	3,586	2,040	1.46	10.82
43	FirstState Bank	Lineville	288,731	33,617	11.64	2,836	50	2,816	2,212	1.26	10.70
44	First Bank of Boaz	Boaz	280,077	50,567	18.05	4,072	163	3,649	4,284	1.95	10.69
45	Peoples Independent Bank	Boaz	360,501	37,819	10.49	3,566	44	4,126	3,174	1.18	10.68
46	Citizens Bank & Trust	Guntersville	686,094	65,809	9.59	6,020	51	5,645	4,173	1.01	10.66
47	EvaBank	Cullman	431,812	110,909	25.68	8,634	102	10,097	11,102	2.87	10.60
48	Community Spirit Bank	Red Bay	159,030	17,138	10.78	1,282	35	772	1,500	1.13	10.55
49	Brantley Bank & Trust Co.	Brantley	95,870	11,753	12.26	925	49	959	616	1.43	10.54
50	Samson Banking Company, Inc.	Samson	94,217	12,588	13.36	1,191	46	1,167	1,052	1.42	10.25
51	Farmers and Merchants Bank	LaFayette	201,212	27,705	13.77	2,153	57	1,977	1,522	1.43	10.22
52	Southern Independent Bank	Opp	289,785	31,321	10.81	2,385	61	2,528	1,681	1.12	10.20
53	First National Bank and Trust	Atmore	174,691	20,198	11.56	1,804	40	889	1,173	1.13	10.12
54	AmeriFirst Bank	Montgomery	207,319	21,136	10.19	1,537	36	1,222	1,481	1.03	9.94
55	PeoplesTrust Bank	Hamilton	118,789	14,178	11.94	1,023	38	1,370	1,197	1.24	9.93
56	Citizens Bank of Winfield	Winfield	283,080	65,791	23.24	4,533	133	4,381	4,045	2.20	9.74
57	CB&S Bank, Inc.	Russellville	2,092,426	262,006	12.52	19,823	39	16,004	12,491	1.21	9.66
58	State Bank & Trust	Winfield	281,716	32,753	11.63	2,646	47	1,963	1,962	1.08	9.63
59	AuburnBank	Auburn	937,951	102,418	10.92	7,561	48	9,472	8,408	1.07	9.38
60	Cullman Savings Bank (MHC)	Cullman	324,273	50,910	15.70	3,520	72	3,725	3,561	1.43	9.19
61	Commercial Bank of Ozark	Ozark	110,025	9,529	8.66	774	39	531	434	0.78	8.87
62	Liberty Bank	Geraldine	158,035	19,045	12.05	1,365	27	1,286	1,221	1.03	8.78
63	West Alabama Bank & Trust	Reform	718,326	95,825	13.34	6,082	39	7,292	6,273	1.13	8.29
64	First Cahawba Bank	Selma	155,958	15,642	10.03	957	31	777	418	0.90	8.28
65	First National Bank	Hamilton	322,427	53,431	16.57	4,135	45	4,789	4,547	1.46	8.25
66	Community Neighbor Bank	Camden	123,286	16,161	13.11	1,030	28	1,500	1,250	1.16	8.24
67	First Fidelity Bank	Fort Payne	117,308	11,263	9.60	670	29	705	529	0.77	8.05
68	FNB Bank	Scottsboro	785,315	87,321	11.12	6,006	39	7,774	6,105	0.93	7.93
69	Exchange Bank of Alabama	Altoona	329,444	44,817	13.60	2,915	40	2,972	3,282	1.10	7.78

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep19 Net Inc (\$000)	LTM Sep18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
70	Citizens Bank	Greensboro	114,717	15,158	13.21	871	62	1,108	1,256	1.09	7.72
71	Farmers & Merchants Bank	Piedmont	261,514	34,458	13.18	2,060	41	2,202	1,461	1.01	7.68
72	SunSouth Bank	Dothan	125,907	9,504	7.55	608	30	323	(3)	0.52	7.38
73	Citizens Bank of Fayette	Fayette	209,244	45,578	21.78	2,955	134	1,539	1,660	1.55	7.35
74	Bank of Walker County	Jasper	78,968	8,305	10.52	542	29	617	342	0.76	7.19
75	Regions Bank	Birmingham	144,473,000	18,241,000	12.63	992,000	50	1,786,114	1,645,234	0.93	7.05
76	Peoples Exchange Bank	Monroeville	82,010	11,118	13.56	549	20	641	477	0.95	6.85
77	Citizens State Bank	Vernon	77,526	11,238	14.50	706	44	794	786	1.00	6.77
78	Valley State Bank	Russellville	128,803	23,660	18.37	1,153	44	1,163	927	1.10	6.24
79	Merchants & Farmers Bank	Eutaw	89,078	7,836	8.80	443	16	653	602	0.58	6.17
80	BankSouth	Dothan	195,864	38,671	19.74	2,150	98	2,270	2,103	1.25	6.13
81	First US Bank	Birmingham	852,610	85,096	9.98	3,908	14	5,726	(2)	0.63	6.04
82	First State Bank of the South	Sulligent	115,351	18,290	15.86	812	19	771	595	0.89	5.64
83	Peoples Bank of Red Level	Red Level	15,448	2,005	12.98	87	15	196	170	0.68	5.28
84	First National Bank of Hartford	Hartford	126,483	19,223	15.20	868	16	914	1,038	0.72	4.87
85	First National Bank of Dozier	Dozier	37,226	5,741	15.42	211	35	177	122	0.67	4.47
86	MidSouth Bank	Dothan	477,402	52,714	11.04	2,184	19	4,545	4,484	0.50	4.31
87	Millennial Bank	Leeds	114,476	10,382	9.07	415	26	263	(452)	0.44	4.24
88	CommerceOne Bank	Birmingham	313,180	48,668	15.54	1,428	57	(287)	NA	0.80	4.23
89	Sweet Water State Bank	Sweet Water	105,035	11,307	10.76	462	15	963	658	0.46	4.03
90	Citizens' Bank, Inc.	Robertsdale	128,852	14,187	11.01	486	16	570	920	0.41	3.46
91	Bank of Evergreen	Evergreen	63,378	8,929	14.09	271	18	527	307	0.45	3.28
92	First Bank of Linden	Linden	87,727	12,692	14.47	358	28	604	696	0.44	2.98
93	Farmers & Merchants Bank	Waterloo	93,210	20,783	22.30	508	56	735	644	0.61	2.88
94	Bank of Moundville	Moundville	100,876	10,557	10.47	157	11	371	362	0.27	2.63
95	Southern Bank Company	Gadsden	103,176	11,897	11.53	223	9	471	(255)	0.31	2.60
96	Security Federal Savings Bank	Jasper	38,335	4,609	12.02	102	13	166	157	0.29	2.38
97	Union State Bank	Pell City	235,220	17,217	7.32	793	8	902	479	0.16	2.15
98	Bank of Brewton	Brewton	55,201	11,794	21.37	228	12	235	462	0.43	1.84
99	First Progressive Bank	Brewton	29,812	8,463	28.39	114	14	40	122	0.44	1.58
100	Marion Bank & Trust Co.	Marion	305,947	34,873	11.40	147	3	3,207	1,993	0.05	0.41
101	SouthFirst Bank	Sylacauga	89,395	9,775	10.93	(53)	(2)	(176)	7	(0.06)	(0.54)
102	Escambia County Bank	Flomaton	79,866	11,974	14.99	(158)	(9)	320	663	(0.18)	(1.14)
103	Community Bank & Trust	Union Springs	49,104	4,261	8.68	(100)	(8)	201	146	(0.21)	(2.46)
104	Merit Bank	Huntsville	142,192	18,254	12.84	(709)	(22)	(2,345)	69	(0.66)	(3.74)
105	22nd State Bank	Louisville	168,022	14,616	8.70	(756)	(16)	(1,220)	399	(0.49)	(5.08)
106	Commonwealth National Bank	Mobile	55,064	4,739	8.61	(765)	(48)	(302)	(278)	(1.50)	(15.33)
107	BBVA USA	Birmingham	102,042,302	10,379,211	10.17	(2,597,803)	(269)	629,702	595,092	(2.79)	(24.11)
108	Alamerica Bank	Birmingham	15,365	2,140	13.93	(1,684)	(241)	(1,036)	(1,100)	(9.00)	(56.08)
MEDIAN			215,213	27,265	11.03	2,172	45	2,146	1,660	1.15	9.94
AVERAGE			2,747,684	315,222	12.27	(9,807)	44	27,135	25,059	1.02	8.72
HIGH			144,473,000	18,241,000	28.39	992,000	334	1,786,114	1,645,234	7.62	66.05
LOW			15,365	2,005	7.32	(2,597,803)	(269)	(2,345)	(1,100)	(9.00)	(56.08)