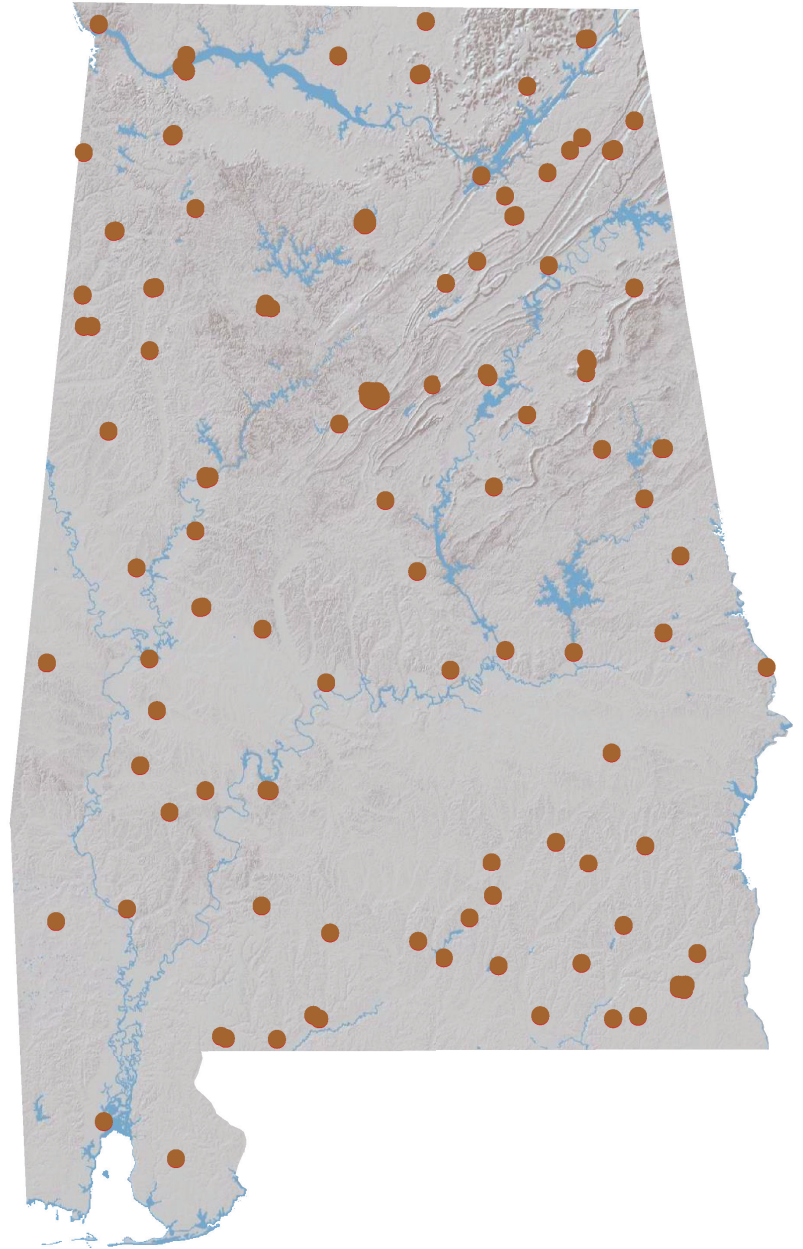


Banking Almanac: Alabama

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



Porter White & Company

Investment Bankers Since 1975

Porter, White & Company

Table of Contents

I. Alphabetical

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

II. Total Assets

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

III. Net Interest Margin

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

IV. Non-Interest Income

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

V. Non-Interest Expense

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

VI. Asset Quality

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

VII. Pre-Tax Return on Average Equity

City
Total Assets
Total Equity
Equity / Assets
Net Income for Twelve Months Ended December 31, 2020
Net Income per Employee
Net Income for Twelve Months Ended December 31, 2019
Net Income for Twelve Months Ended December 31, 2018
Pre-Tax Return on Average Assets
Pre-Tax Return on Average Equity

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:

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

Porter White Community Bank Practice

Michael Stone, CFA
(205) 458-9137
michael@pwco.com

Mike Murphey
(205) 458-9122
murphey@pwco.com

Porter, White & Company

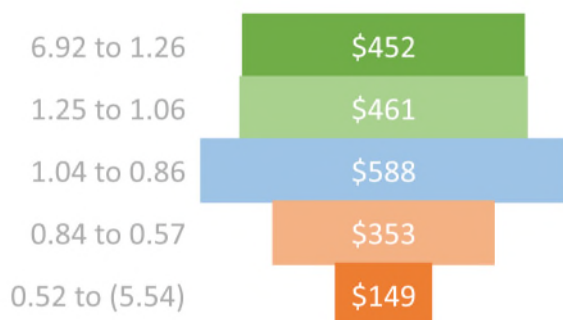
Alabama Bankers Almanac Peer Comparisons

Fourth Quarter 2020

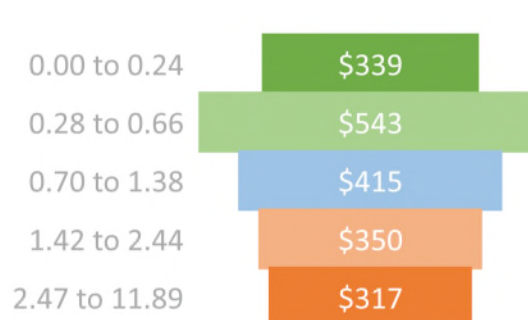
February 16, 2021

Our research indicates that community bank valuations are most impacted by ROA, NPL/Loans¹, Efficiency and Loan/Deposit ratios. Bank ranking in these metrics give a rough indication of valuation in today's market. To provide an objective view of these ratios, we used the 103 Alabama banks and S & L's under \$2.5 billion in assets that filed Q4 Call Reports, ranked each of the banks by the four bank valuation metrics defined above and segmented the sample set into five equal quintiles. We report the range of measures and average bank asset size (in millions) in each quintile, and color code the quintiles where green is better, and orange is worse. We note the source of each bank ratio in each ratio title.

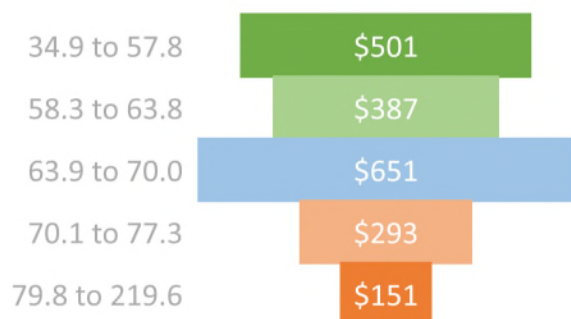
ROA (col 10, Alphabetical)



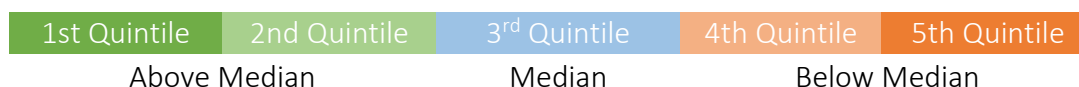
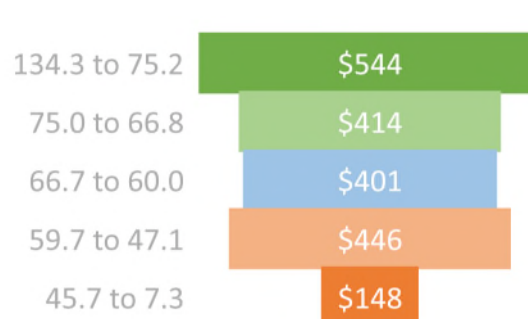
NPL+OREO/Loans + OREO (col 12, AQ²)



Efficiency Ratio (col 6, Non Int Expense)



Loan/Deposit (col 5, Net Interest Margin)



¹We used the following formula $\text{NPL} + \text{OREO} / \text{Gross Loans} + \text{OREO}$ as a proxy for NPL/Loans

² AQ=Asset Quality

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.	213,967	10.95	(0.79)	(8.41)	3.68
2	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	16,346	14.96	(5.54)	(36.34)	3.81
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	350,484	7.36	0.76	7.94	1.21
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	956,496	10.84	0.78	6.90	0.06
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BancIndependent, Incorporated	2,017,030	8.63	0.96	10.49	0.65
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		52,881	22.06	0.42	1.80	1.53
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		68,439	13.09	0.39	2.89	3.23
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	96,670	10.48	0.47	4.48	1.03
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	205,878	13.31	0.95	6.71	0.22
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	79,602	10.54	0.60	5.74	1.66
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	195,530	19.42	1.01	4.99	0.06
12	BBVA USA	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, SA	101,630,248	10.49	(1.97)	(18.31)	1.44
13	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	102,406	11.21	1.14	8.90	0.33
14	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		2,505,583	7.66	0.77	8.66	0.20
15	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	2,190,912	12.36	1.02	8.11	1.12
16	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	559,899	10.41	1.24	11.70	0.64
17	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	404,602	10.29	1.37	12.96	0.18
18	Cheaha Bank	Oxford	2000	ST-Bank	C-corp	Cheaha Financial Group, Inc.	234,988	13.30	1.47	11.84	0.28
19	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	181,403	9.30	0.74	7.54	1.55
20	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	113,650	12.72	0.78	5.73	0.11
21	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B & T Holdings, Inc.	719,870	9.23	0.91	9.71	0.22
22	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	209,859	21.44	1.33	6.33	0.80
23	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	283,477	22.16	1.92	8.44	0.60
24	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	130,270	11.17	0.44	3.68	1.62
25	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	82,919	13.77	0.82	5.62	0.00
26	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		325,687	15.19	0.75	4.37	0.00
27	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	117,366	8.00	0.70	8.01	0.87
28	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	54,519	8.93	(1.14)	(12.13)	0.62
29	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	49,801	8.55	(0.28)	(3.29)	1.65
30	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	122,045	12.71	0.92	6.82	0.66
31	Community Spirit Bank	Red Bay	1908	ST-Bank	S-corp	Independent Bancshares, Inc.	167,400	10.38	1.03	9.71	1.36
32	Cullman Savings Bank (MHC)	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	329,600	15.54	1.14	7.31	0.84
33	EvaBank	Cullman	1986	ST-Bank	C-corp		433,518	26.20	2.48	9.22	3.64
34	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	Gadsden Corporation	334,296	13.59	0.84	6.01	0.25
35	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		97,424	21.05	0.52	2.46	0.00
36	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	279,585	12.43	0.71	5.46	0.49
37	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	214,737	12.85	1.25	9.03	0.35
38	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	106,694	10.92	1.13	10.93	0.34
39	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	719,747	11.72	1.33	10.49	0.47
40	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	280,771	18.34	1.57	8.68	0.06
41	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	89,772	14.11	0.41	2.82	0.43
42	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		167,619	9.36	0.62	5.84	0.20
43	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	298,780	13.01	1.15	8.73	0.85
44	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	473,944	8.54	1.66	20.25	0.38
45	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	123,329	9.28	0.69	7.87	1.59
46	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	176,299	14.33	6.92	54.99	1.27
47	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corporation	120,030	9.71	0.73	7.64	0.46
48	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	208,378	9.36	1.39	15.66	0.29
49	First Jackson Bank, Inc.	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	346,246	10.92	1.15	10.10	0.36
50	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	822,233	10.26	1.31	12.29	0.07
51	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	340,024	15.90	1.06	6.13	0.12
52	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	184,045	11.02	0.91	8.18	1.25
53	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	38,685	14.88	0.57	3.77	0.00
54	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	125,768	15.38	0.51	3.45	1.22
55	First Southern Bank	Florence	1935	ST-Bank	C-corp	FSB, LLC	345,372	8.52	1.24	13.89	0.32
56	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	643,139	10.56	1.16	10.65	0.12
57	First State Bank of DeKalb Coun	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	248,248	10.35	1.09	9.77	0.32
58	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	116,283	15.62	0.69	4.42	0.17
59	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	890,407	9.67	0.45	4.43	0.46
60	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	298,929	11.30	1.04	9.05	0.34
61	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	795,734	11.24	0.84	7.30	7.25
62	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	164,980	8.79	1.35	14.49	0.27
63	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	191,763	9.04	1.20	12.39	0.04
64	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	487,412	12.82	1.51	11.07	0.47
65	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	164,410	11.51	0.91	7.77	0.28
66	Marion Bank & Trust Co.	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	294,841	11.61	(0.21)	(1.89)	1.41

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 (%)
67	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	90,068	8.89	0.39	4.27	1.32
68	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	371,149	9.41	1.04	10.32	1.09
69	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Holdings LLC	155,667	11.45	(1.57)	(10.54)	0.22
70	Metro Bank	Pell City	1989	ST-Bank	C-corp		875,053	13.63	1.38	9.23	0.81
71	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	511,535	10.54	0.63	5.59	0.12
72	Millennial Bank	Leeds	1997	ST-Bank	C-corp		113,036	9.40	0.39	4.02	0.00
73	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	341,472	8.34	0.90	10.02	0.57
74	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	132,975	10.87	1.18	10.77	0.68
75	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	911,883	9.19	0.94	9.38	0.00
76	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	1,075,067	8.45	1.24	13.40	0.91
77	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	102,334	8.87	0.91	9.70	0.90
78	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	17,052	11.17	0.82	6.47	2.18
79	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	83,377	13.41	0.62	4.57	1.81
80	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	366,547	10.76	1.27	11.65	0.87
81	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	122,114	11.82	0.76	6.22	0.87
82	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	234,399	15.85	1.49	9.50	0.73
83	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	275,504	12.53	1.24	10.20	0.06
84	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	262,437	7.80	1.15	13.68	0.66
85	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,579,238	10.50	1.24	11.23	0.25
86	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	146,476,000	12.53	0.87	6.67	0.81
87	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	1,864,515	9.96	1.12	10.34	0.36
88	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	373,358	9.47	1.06	10.95	0.09
89	Samson Banking Company, Inc.	Samson	1930	ST-Bank	S-corp		98,582	12.93	1.10	8.08	0.00
90	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	39,432	11.81	0.07	0.57	0.05
91	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	11,931,536	8.82	1.63	17.65	0.18
92	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	Southern Banc Company, Inc.	112,345	10.70	0.28	2.44	1.33
93	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	299,162	10.75	1.02	9.45	0.19
94	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	1,332,475	11.46	1.04	8.94	1.11
95	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	SouthFirst Bancshares, Inc.	89,161	10.71	(0.51)	(4.44)	1.76
96	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	576,023	8.15	1.55	17.99	0.19
97	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	294,685	11.30	1.07	9.50	0.82
98	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	122,092	8.04	0.87	11.89	0.10
99	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	111,219	10.43	0.49	4.35	2.28
100	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		126,209	17.74	1.70	9.08	0.88
101	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	465,519	9.25	1.26	13.10	0.87
102	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henderso	1,146,956	10.26	0.90	8.08	1.53
103	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	248,782	6.94	0.15	1.95	0.81
104	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	972,073	8.50	1.44	15.54	0.45
105	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	131,212	18.22	0.90	5.07	0.09
106	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	735,631	12.95	0.86	6.36	0.84
MEDIAN							241,618	10.92	0.92	8.08	0.53
AVERAGE							2,835,482	11.83	0.85	7.32	0.82
HIGH							146,476,000	26.20	6.92	54.99	7.25
LOW							16,346	6.94	(5.54)	(36.34)	0.00

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
1	Regions Bank	Birmingham	87,164,000	124,229,000	18,354,000	9.30	1,381	19,333	7,576	106,065	89,956	146,476,000
2	BBVA USA	Birmingham	65,796,353	86,192,862	10,659,689	8.32	637	9,825	10,344	159,545	135,311	101,630,248
3	ServisFirst Bank	Birmingham	8,480,114	9,990,409	1,052,083	8.75	24	493	24,202	497,147	416,267	11,931,536
4	Bryant Bank	Tuscaloosa	1,217,497	2,029,805	191,875	8.06	16	257	9,749	156,599	126,863	2,505,583
5	CB&S Bank, Inc.	Russellville	929,743	1,818,865	270,872	10.67	54	510	4,296	40,572	33,683	2,190,912
6	Bank Independent	Sheffield	1,294,379	1,721,457	174,037	8.73	31	566	3,564	65,065	55,531	2,017,030
7	River Bank & Trust	Prattville	1,210,583	1,656,551	185,797	8.23	18	224	8,324	103,584	92,031	1,864,515
8	Progress Bank and Trust	Huntsville	1,230,761	1,398,197	165,851	9.51	11	212	7,449	143,567	127,109	1,579,238
9	Southern States Bank	Anniston	1,035,811	1,139,822	152,671	10.18	15	188	7,088	88,832	75,988	1,332,475
10	Troy Bank & Trust Company	Troy	659,616	1,017,976	117,656	9.73	14	163	7,037	81,925	72,713	1,146,956
11	Peoples Bank of Alabama	Cullman	684,248	961,857	90,794	8.34	27	268	4,011	39,817	35,624	1,075,067
12	United Bank	Atmore	530,945	875,740	82,607	8.94	21	197	4,934	46,289	41,702	972,073
13	AuburnBank	Auburn	465,117	843,841	103,696	10.32	8	154	6,211	119,562	105,480	956,496
14	Oakworth Capital Bank	Birmingham	696,732	820,002	83,765	9.34	3	106	8,603	303,961	273,334	911,883
15	First US Bank	Birmingham	645,844	782,630	86,102	8.98	19	270	3,298	46,864	41,191	890,407
16	Metro Bank	Pell City	462,089	753,154	119,263	13.78	9	160	5,469	97,228	83,684	875,053
17	First Metro Bank	Muscle Shoals	441,261	735,496	84,355	10.30	10	128	6,424	82,223	73,550	822,233
18	FNB Bank	Scottsboro	483,869	681,543	89,456	9.78	17	151	5,270	46,808	40,091	795,734
19	West Alabama Bank & Trust	Reform	391,706	615,240	95,262	11.92	15	157	4,686	49,042	41,016	735,631
20	Citizens Bank & Trust	Guntersville	410,852	607,080	66,446	9.00	8	118	6,101	89,984	75,885	719,870
21	First Bank of Alabama	Talladega	418,012	626,619	84,371	10.83	8	89	8,087	89,968	78,327	719,747
22	First Southern State Bank	Stevenson	345,327	570,158	67,939	9.56	10	119	5,405	64,314	57,016	643,139
23	SouthPoint Bank	Birmingham	460,784	433,487	46,954	8.99	5	99	5,818	115,205	86,697	576,023
24	CCB Community Bank	Andalusia	421,343	476,643	58,291	10.33	4	104	5,384	139,975	119,161	559,899
25	MidSouth Bank	Dothan	316,824	457,175	53,933	10.98	11	122	4,193	46,503	41,561	511,535
26	HomeTown Bank of Alabama	Oneonta	283,410	414,505	62,491	13.19	5	61	7,990	97,482	82,901	487,412
27	First Comm. Bank of Central AL	Wetumpka	253,969	430,959	40,490	8.10	9	83	5,710	52,660	47,884	473,944
28	Traditions Bank	Cullman	359,197	418,846	43,041	9.04	6	75	6,207	77,587	69,808	465,519
29	EvaBank	Cullman	304,037	301,609	113,587	23.55	8	83	5,223	54,190	37,701	433,518
30	Central State Bank	Calera	255,980	358,738	41,652	10.00	5	71	5,699	80,920	71,748	404,602
31	Robertson Banking Company	Demopolis	275,638	335,681	35,344	9.20	7	84	4,445	53,337	47,954	373,358
32	Merchants Bank of Alabama	Cullman	192,927	334,722	34,934	9.48	5	81	4,582	74,230	66,944	371,149
33	Peoples Independent Bank	Boaz	155,441	323,629	39,430	8.67	9	80	4,582	40,727	35,959	366,547
34	AmeriFirst Bank	Montgomery	181,047	262,253	25,801	8.85	4	61	5,746	87,621	65,563	350,484
35	First Jackson Bank, Inc.	Stevenson	196,685	285,825	37,813	10.83	6	44	7,869	57,708	47,638	346,246
36	First Southern Bank	Florence	286,255	314,953	29,417	8.73	5	68	5,079	69,074	62,991	345,372
37	NobleBank & Trust	Anniston	212,947	311,531	28,471	8.45	6	64	5,336	56,912	51,922	341,472
38	First National Bank	Hamilton	117,519	285,564	54,047	15.75	7	95	3,579	48,575	40,795	340,024
39	Exchange Bank of Alabama	Altoona	190,734	285,779	45,444	13.39	5	72	4,643	66,859	57,156	334,296
40	Cullman Savings Bank (MHC)	Cullman	232,805	221,006	51,232	15.49	4	50	6,592	82,400	55,252	329,600
41	CommerceOne Bank	Birmingham	261,876	271,701	49,485	15.71	1	26	12,526	325,687	271,701	325,687
42	Southern Independent Bank	Opp	141,187	245,500	32,147	10.43	3	39	7,671	99,721	81,833	299,162
43	FirstState Bank	Liverville	136,351	253,333	33,791	10.61	3	58	5,154	99,643	84,444	298,929
44	First Citizens Bank	Luverne	156,673	245,800	38,858	12.36	5	66	4,527	59,756	49,160	298,780
45	Marion Bank & Trust Co.	Marion	162,212	260,089	34,245	10.53	5	49	6,017	58,968	52,018	294,841
46	State Bank & Trust	Winfield	103,277	235,768	33,287	9.85	4	57	5,170	73,671	58,942	294,685
47	Citizens Bank of Winfield	Winfield	56,201	173,421	62,816	19.90	1	35	8,099	283,477	173,421	283,477
48	First Bank of Boaz	Boaz	68,951	190,627	51,502	17.01	1	25	11,231	280,771	190,627	280,771
49	Farmers & Merchants Bank	Piedmont	141,785	242,944	34,741	12.00	4	51	5,482	69,896	60,736	279,585
50	Pinnacle Bank	Jasper	112,003	237,840	34,518	11.06	7	50	5,510	39,358	33,977	275,504
51	Premier Bank of the South	Cullman	153,016	240,665	20,462	8.26	9	67	3,917	29,160	26,741	262,437
52	Union State Bank	Pell City	85,816	230,760	17,273	6.65	13	100	2,488	19,137	17,751	248,782
53	First State Bank of DeKalb County	Fort Payne	119,192	221,794	25,689	9.41	5	53	4,684	49,650	44,359	248,248
54	Cheaha Bank	Oxford	128,032	201,995	31,257	12.22	4	41	5,731	58,747	50,499	234,988
55	Phenix-Girard Bank	Phenix City	77,476	191,479	37,160	14.43	4	36	6,511	58,600	47,870	234,399
56	Farmers and Merchants Bank	LaFayette	77,693	184,852	27,603	12.14	3	38	5,651	71,579	61,617	214,737
57	22nd State Bank	Louisville	128,023	174,722	23,423	10.70	6	50	4,279	35,661	29,120	213,967
58	Citizens Bank of Fayette	Fayette	33,303	161,501	45,004	19.39	2	24	8,744	104,930	80,751	209,859
59	First Financial Bank	Bessemer	92,238	188,243	19,494	8.84	8	71	2,935	26,047	23,530	208,378
60	Bank of Vernon	Vernon	133,369	177,376	27,404	13.48	4	40	5,147	51,470	44,344	205,878
61	BankSouth	Dothan	125,892	156,899	37,981	18.73	2	22	8,888	97,765	78,450	195,530
62	HNB First Bank	Headland	129,643	171,855	17,328	9.23	3	35	5,479	63,921	57,285	191,763
63	First National Bank and Trust	Atmore	109,957	163,375	20,288	10.59	5	46	4,001	36,809	32,675	184,045
64	Citizens Bank	Enterprise	113,327	164,212	16,869	9.33	2	31	5,852	90,702	82,106	181,403
65	First Federal Bank, A FSB	Tuscaloosa	146,515	109,081	25,260	15.73	3	111	1,588	58,766	36,360	176,299
66	First Cahawba Bank	Selma	93,900	151,573	15,690	9.73	4	30	5,587	41,905	37,893	167,619

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
67	Community Spirit Bank	Red Bay	111,495	145,559	17,369	10.19	5	36	4,650	33,480	29,112	167,400
68	Friend Bank	Slocumb	97,926	149,742	14,500	8.55	5	42	3,928	32,996	29,948	164,980
69	Liberty Bank	Geraldine	89,127	145,008	18,930	11.00	6	52	3,162	27,402	24,168	164,410
70	Merit Bank	Huntsville	97,203	137,610	17,825	12.06	4	32	4,865	38,917	34,403	155,667
71	North Alabama Bank	Hazel Green	83,358	116,967	14,461	9.46	4	38	3,499	33,244	29,242	132,975
72	Valley State Bank	Russellville	68,757	107,029	23,905	17.73	3	25	5,248	43,737	35,676	131,212
73	Citizens' Bank, Inc.	Robertsdale	81,395	106,570	14,553	13.56	3	28	4,653	43,423	35,523	130,270
74	Town-Country National Bank	Camden	71,399	102,661	22,386	17.49	1	34	3,712	126,209	102,661	126,209
75	First National Bank of Hartford	Hartford	68,386	105,816	19,349	14.45	3	53	2,373	41,923	35,272	125,768
76	First Comm. Bank, Cullman	Cullman	95,647	98,459	11,441	9.49	1	19	6,491	123,329	98,459	123,329
77	PeoplesTrust Bank	Hamilton	78,782	105,849	14,436	11.08	3	26	4,697	40,705	35,283	122,114
78	SunSouth Bank	Dothan	61,200	102,474	9,818	7.33	2	20	6,105	61,046	51,237	122,092
79	Community Neighbor Bank	Camden	71,598	106,437	15,508	12.64	3	36	3,390	40,682	35,479	122,045
80	First Fidelity Bank	Fort Payne	52,944	107,520	11,653	8.91	3	23	5,219	40,010	35,840	120,030
81	Commercial Bank of Ozark	Ozark	57,883	106,803	9,390	7.55	2	21	5,589	58,683	53,402	117,366
82	First State Bank of the South	Sulligent	43,916	96,161	18,169	14.63	5	42	2,769	23,257	19,232	116,283
83	Citizens Bank	Greensboro	44,296	98,712	14,461	11.77	1	14	8,118	113,650	98,712	113,650
84	Millennial Bank	Leeds	69,783	89,412	10,620	9.73	1	16	7,065	113,036	89,412	113,036
85	Southern Bank Company	Gadsden	57,811	93,052	12,016	10.26	4	27	4,161	28,086	23,263	112,345
86	Sweet Water State Bank	Sweet Water	63,323	97,519	11,597	10.79	4	32	3,476	27,805	24,380	111,219
87	First Bank	Wadley	33,771	94,564	11,648	8.63	5	24	4,446	21,339	18,913	106,694
88	Brantley Bank & Trust Co.	Brantley	43,870	89,865	11,481	11.12	2	17	6,024	51,203	44,933	102,406
89	Peoples Bank of Greensboro	Greensboro	47,231	93,081	9,078	8.38	1	17	6,020	102,334	93,081	102,334
90	Samson Banking Company, Inc.	Samson	41,689	85,521	12,745	12.37	2	25	3,943	49,291	42,761	98,582
91	Farmers & Merchants Bank	Waterloo	5,556	76,113	20,507	19.56	2	9	10,825	48,712	38,057	97,424
92	Bank of Moundville	Moundville	35,426	86,278	10,130	9.35	1	14	6,905	96,670	86,278	96,670
93	Merchants & Farmers Bank	Eutaw	46,690	81,609	8,005	8.67	2	27	3,336	45,034	40,805	90,068
94	First Bank of Linden	Linden	24,568	76,836	12,663	13.17	1	13	6,906	89,772	76,836	89,772
95	SouthFirst Bank	Sylacauga	49,547	78,914	9,551	10.46	3	22	4,053	29,720	26,305	89,161
96	Peoples Exchange Bank	Monroeville	48,104	72,060	11,178	12.72	1	27	3,088	83,377	72,060	83,377
97	Citizens State Bank	Vernon	28,541	57,242	11,421	13.54	2	16	5,182	41,460	28,621	82,919
98	Bank of Walker County	Jasper	53,280	71,072	8,390	10.31	1	21	3,791	79,602	71,072	79,602
99	Bank of Evergreen	Evergreen	29,596	59,366	8,961	12.70	1	15	4,563	68,439	59,366	68,439
100	Commonwealth National Bank	Mobile	20,932	49,242	4,866	8.61	2	17	3,207	27,260	24,621	54,519
101	Bank of Brewton	Brewton	14,964	41,116	11,665	21.25	2	19	2,783	26,441	20,558	52,881
102	Community Bank & Trust	Union Springs	17,571	45,470	4,258	7.95	1	12	4,150	49,801	45,470	49,801
103	Security Federal Savings Bank	Jasper	13,285	31,993	4,658	11.75	1	8	4,929	39,432	31,993	39,432
104	First National Bank of Dozier	Dozier	9,732	32,164	5,758	14.12	1	6	6,448	38,685	32,164	38,685
105	Peoples Bank of Red Level	Red Level	5,247	15,118	1,905	11.84	1	7	2,436	17,052	15,118	17,052
106	Alamerica Bank	Birmingham	9,162	13,801	2,445	15.13	1	8	2,043	16,346	13,801	16,346
MEDIAN			118,356	191,053	28,037	10.38	4	48	5,236	58,715	49,829	241,618
AVERAGE			1,743,635	2,406,032	325,644	11.36	25	352	5,641	77,550	64,846	2,835,482
HIGH			87,164,000	124,229,000	18,354,000	23.55	1,381	19,333	24,202	497,147	416,267	146,476,000
LOW			5,247	13,801	1,905	6.65	1	6	1,588	16,346	13,801	16,346

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	433,518	100.8	20.8	3.82	17.00	8.05	4.36	1.36	5.91
2	Peoples Bank of Red Level	Red Level	17,052	34.7	16.2	(12.39)	16.40	10.04	1.83	0.26	5.46
3	Traditions Bank	Cullman	465,519	85.8	4.8	18.14	25.63	7.20	2.57	0.78	5.28
4	North Alabama Bank	Hazel Green	132,975	71.3	6.9	3.60	13.40	7.25	1.99	0.82	4.89
5	Sweet Water State Bank	Sweet Water	111,219	64.9	11.9	(3.44)	12.77	7.21	1.95	0.61	4.86
6	Town-Country National Bank	Camden	126,209	69.6	28.5	(0.58)	14.76	7.51	2.37	0.97	4.76
7	First US Bank	Birmingham	890,407	82.5	10.3	17.21	14.40	6.43	1.82	0.55	4.66
8	Millennial Bank	Leeds	113,036	78.1	14.7	34.26	31.49	6.68	2.32	0.76	4.62
9	Liberty Bank	Geraldine	164,410	61.5	22.8	6.73	10.76	6.53	2.73	0.74	4.61
10	First State Bank of DeKalb County	Fort Payne	248,248	53.7	18.4	4.99	26.46	7.03	1.74	0.46	4.59
11	Bank Independent	Sheffield	2,017,030	75.2	5.3	3.09	20.25	6.42	1.75	0.54	4.51
12	Community Spirit Bank	Red Bay	167,400	76.6	15.5	7.91	10.56	6.14	2.26	0.72	4.42
13	Community Neighbor Bank	Camden	122,045	67.3	7.9	7.59	20.14	6.49	1.81	0.47	4.37
14	Peoples Exchange Bank	Monroeville	83,377	66.8	24.5	(3.81)	21.63	6.58	2.38	0.63	4.35
15	First Cahawba Bank	Selma	167,619	62.0	12.2	4.77	31.74	5.52	2.13	0.52	4.31
16	Southern Bank Company	Gadsden	112,345	62.1	31.7	0.73	9.57	8.45	1.84	1.18	4.27
17	Bank of Walker County	Jasper	79,602	75.0	11.6	(6.44)	13.75	6.05	1.69	0.65	4.26
18	Premier Bank of the South	Cullman	262,437	63.6	15.0	12.42	28.55	6.10	1.79	0.40	4.26
19	CCB Community Bank	Andalusia	559,899	88.4	7.4	(0.06)	15.25	5.74	2.28	0.76	4.20
20	NobleBank & Trust	Anniston	341,472	68.4	20.4	19.72	29.63	5.48	2.55	0.53	4.11
21	Central State Bank	Calera	404,602	71.4	15.0	19.51	23.87	6.18	2.07	0.72	4.08
22	First Bank of Alabama	Talladega	719,747	66.7	26.4	13.26	27.18	5.73	3.21	0.71	4.06
23	Brantley Bank & Trust Co.	Brantley	102,406	48.8	40.0	33.08	54.48	7.13	2.36	0.50	4.03
24	First National Bank of Hartford	Hartford	125,768	64.6	28.4	(5.09)	3.58	6.12	2.63	0.78	4.03
25	Friend Bank	Slocomb	164,980	65.4	9.9	11.75	24.28	5.91	2.00	0.38	4.01
26	Bank of Brewton	Brewton	52,881	36.4	49.2	(12.88)	12.18	6.36	2.75	0.15	3.98
27	SouthPoint Bank	Birmingham	576,023	106.3	13.8	33.82	17.71	5.44	2.71	0.94	3.93
28	Citizens' Bank, Inc.	Robertsdale	130,270	76.4	29.1	16.85	14.32	5.00	1.68	0.26	3.90
29	Farmers & Merchants Bank	Piedmont	279,585	58.4	30.0	10.00	9.00	5.62	2.39	0.38	3.89
30	HomeTown Bank of Alabama	Oneonta	487,412	68.4	23.2	5.81	25.64	5.98	2.34	0.77	3.89
31	First Southern Bank	Florence	345,372	90.9	5.0	31.69	26.06	4.88	2.16	0.62	3.86
32	FNB Bank	Scottsboro	795,734	71.0	18.4	1.75	16.74	5.28	2.35	0.49	3.86
33	Peoples Bank of Alabama	Cullman	1,075,067	71.1	9.1	11.12	34.12	5.48	1.84	0.49	3.86
34	First State Bank of the South	Sulligent	116,283	45.7	39.9	1.22	7.72	6.57	2.58	0.60	3.85
35	Pinnacle Bank	Jasper	275,504	47.1	50.7	7.59	20.46	5.42	3.18	0.31	3.85
36	First Southern State Bank	Stevenson	643,139	60.6	30.6	7.95	16.35	5.73	2.22	0.70	3.80
37	AmeriFirst Bank	Montgomery	350,484	69.0	16.3	28.77	70.05	5.28	1.65	0.54	3.79
38	Merchants & Farmers Bank	Eutaw	90,068	57.2	24.2	(0.27)	17.19	6.56	2.18	0.92	3.79
39	River Bank & Trust	Prattville	1,864,515	73.1	26.5	32.73	40.67	5.18	1.89	0.47	3.79
40	Cullman Savings Bank (MHC)	Cullman	329,600	105.3	5.7	(6.83)	14.36	5.47	2.66	1.08	3.75
41	Cheaha Bank	Oxford	234,988	63.4	36.1	5.77	12.87	6.30	2.38	0.90	3.74
42	Peoples Independent Bank	Boaz	366,547	48.0	38.0	10.02	21.66	5.78	2.85	0.48	3.73
43	First Citizens Bank	Luverne	298,780	63.7	33.9	3.59	24.86	6.14	1.79	0.62	3.72
44	Southern States Bank	Anniston	1,332,475	90.9	8.9	23.28	19.84	5.00	2.43	0.75	3.72
45	Citizens Bank of Winfield	Winfield	283,477	32.4	72.7	1.52	23.64	7.39	3.68	0.94	3.71
46	First Comm. Bank of Central AL	Wetumpka	473,944	58.9	30.4	(1.74)	19.77	5.67	2.09	0.57	3.68
47	FirstState Bank	Lineville	298,929	53.8	37.2	0.92	20.50	6.53	3.39	1.06	3.68
48	Progress Bank and Trust	Huntsville	1,579,238	88.0	3.5	27.51	37.96	4.93	2.37	0.83	3.65
49	Merchants Bank of Alabama	Cullman	371,149	57.6	22.7	7.92	27.44	5.40	2.06	0.37	3.62
50	Bank of Evergreen	Evergreen	68,439	49.9	38.9	(15.20)	9.64	5.59	2.25	0.61	3.61
51	First Bank	Wadley	106,694	35.7	53.4	5.31	18.03	6.03	2.86	0.33	3.59
52	Metro Bank	Pell City	875,053	61.4	22.7	3.33	17.54	5.84	2.83	0.63	3.56
53	Robertson Banking Company	Demopolis	373,358	82.1	12.0	7.41	18.11	4.84	1.91	0.63	3.54
54	First Financial Bank	Bessemer	208,378	49.0	29.6	15.03	22.84	5.08	2.58	0.14	3.53
55	First National Bank and Trust	Atmore	184,045	67.3	26.5	7.96	17.52	4.90	2.42	0.47	3.49
56	United Bank	Atmore	972,073	60.6	16.4	16.67	39.51	5.11	2.00	0.37	3.49
57	Farmers and Merchants Bank	LaFayette	214,737	42.0	45.6	14.33	26.78	5.96	2.87	0.61	3.46
58	PeoplesTrust Bank	Hamilton	122,114	74.4	15.5	5.91	18.22	5.36	2.28	0.97	3.46
59	Phenix-Girard Bank	Phenix City	234,399	40.5	48.5	8.42	19.85	5.57	2.87	0.22	3.45
60	22nd State Bank	Louisville	213,967	73.3	8.7	28.77	58.44	5.60	1.98	0.92	3.44
61	Bank of Vernon	Vernon	205,878	75.2	12.4	15.44	31.08	5.28	2.20	0.84	3.42
62	Citizens Bank & Trust	Guntersville	719,870	67.7	20.8	14.42	27.38	5.17	2.38	0.43	3.42
63	CB&S Bank, Inc.	Russellville	2,190,912	51.1	43.2	(1.27)	14.11	5.18	3.05	0.58	3.41
64	Commonwealth National Bank	Mobile	54,519	42.5	28.1	26.01	12.78	5.67	1.74	0.15	3.37
65	Citizens Bank	Enterprise	181,403	69.0	14.2	3.82	23.17	5.29	1.82	0.69	3.36
66	HNB First Bank	Headland	191,763	75.4	8.1	11.68	18.41	5.14	1.56	0.96	3.36

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) (%)
67	CommerceOne Bank	Birmingham	325,687	96.4	6.5	49.35	40.78	4.55	2.77	0.65	3.35
68	ServisFirst Bank	Birmingham	11,931,536	84.9	7.4	16.68	32.49	4.45	2.74	0.41	3.35
69	SouthFirst Bank	Sylacauga	89,161	62.8	9.7	(5.45)	19.24	5.14	1.94	0.58	3.33
70	Exchange Bank of Alabama	Altoona	334,296	66.7	20.2	(0.12)	19.76	5.10	2.13	0.54	3.31
71	Samson Banking Company, Inc.	Samson	98,582	48.8	44.2	16.22	23.36	6.27	1.80	0.49	3.31
72	Troy Bank & Trust Company	Troy	1,146,956	64.8	24.8	17.35	30.17	5.26	2.19	0.84	3.31
73	Peoples Bank of Greensboro	Greensboro	102,334	50.7	42.9	(6.91)	18.11	6.10	1.92	0.73	3.28
74	First National Bank	Hamilton	340,024	41.2	28.7	(0.82)	17.72	6.30	2.14	0.26	3.26
75	First Jackson Bank, Inc.	Stevenson	346,246	68.8	13.5	0.04	25.96	5.91	2.33	1.44	3.24
76	Regions Bank	Birmingham	146,476,000	70.2	19.5	4.26	24.43	4.07	2.33	0.18	3.24
77	Community Bank & Trust	Union Springs	49,801	38.6	40.1	(1.40)	1.90	6.96	1.64	0.41	3.23
78	Oakworth Capital Bank	Birmingham	911,883	85.0	8.7	28.27	29.18	4.03	2.59	0.45	3.23
79	First Comm. Bank, Cullman	Cullman	123,329	97.1	1.1	(7.81)	0.58	5.01	2.01	1.28	3.22
80	Alamerica Bank	Birmingham	16,346	66.4	3.5	(23.52)	(11.88)	6.41	1.20	1.48	3.21
81	BankSouth	Dothan	195,530	80.2	30.9	(6.99)	8.47	4.48	1.60	0.64	3.16
82	Valley State Bank	Russellville	131,212	64.2	34.9	0.84	3.18	5.29	1.63	0.55	3.14
83	Commercial Bank of Ozark	Ozark	117,366	54.2	32.2	19.76	26.35	4.53	2.24	0.35	3.12
84	First Metro Bank	Muscle Shoals	822,233	60.0	24.6	5.01	21.94	5.29	1.82	0.68	3.12
85	MidSouth Bank	Dothan	511,535	69.3	11.9	20.98	21.98	4.43	2.04	0.44	3.10
86	Merit Bank	Huntsville	155,667	70.6	12.0	212.73	115.58	4.98	1.76	0.42	3.07
87	West Alabama Bank & Trust	Reform	735,631	63.7	37.2	(1.21)	17.09	5.41	1.87	1.03	3.06
88	First Bank of Boaz	Boaz	280,771	36.2	71.2	16.32	14.12	4.45	3.32	0.65	3.00
89	First Federal Bank, A FSB	Tuscaloosa	176,299	134.3	0.5	33.28	19.69	4.28	2.92	1.06	2.99
90	First Bank of Linden	Linden	89,772	32.0	56.2	(18.48)	12.47	6.48	2.44	0.81	2.96
91	First Fidelity Bank	Fort Payne	120,030	49.2	35.0	12.48	16.12	4.48	2.36	0.36	2.92
92	Southern Independent Bank	Opp	299,162	57.5	31.8	7.88	19.75	5.19	2.62	0.99	2.92
93	AuburnBank	Auburn	956,496	55.1	35.0	0.43	15.87	4.74	2.01	0.38	2.90
94	Marion Bank & Trust Co.	Marion	294,841	62.4	37.4	(6.09)	10.46	5.40	1.88	1.27	2.86
95	State Bank & Trust	Winfield	294,685	43.8	59.5	17.07	15.43	6.25	2.74	1.34	2.84
96	Union State Bank	Pell City	248,782	37.2	19.2	1.01	18.22	5.00	1.86	0.17	2.78
97	BBVA USA	Birmingham	101,630,248	76.3	15.8	2.71	14.45	3.97	1.74	0.40	2.71
98	Security Federal Savings Bank	Jasper	39,432	41.5	13.2	(11.37)	13.84	5.64	3.53	0.60	2.70
99	First National Bank of Dozier	Dozier	38,685	30.3	58.5	21.33	11.07	5.90	2.34	0.46	2.67
100	SunSouth Bank	Dothan	122,092	59.7	46.1	(2.02)	6.77	4.20	2.92	1.01	2.67
101	Bryant Bank	Tuscaloosa	2,505,583	60.0	16.5	18.22	37.53	4.58	1.96	0.43	2.64
102	Citizens Bank	Greensboro	113,650	44.9	46.2	4.98	26.13	5.42	2.19	0.86	2.63
103	Citizens Bank of Fayette	Fayette	209,859	20.6	70.9	(14.92)	11.07	6.27	2.67	0.72	2.59
104	Bank of Moundville	Moundville	96,670	41.1	54.3	39.74	10.70	5.29	1.86	0.75	2.33
105	Citizens State Bank	Vernon	82,919	49.9	51.2	7.91	22.03	4.71	2.32	1.13	2.12
106	Farmers & Merchants Bank	Waterloo	97,424	7.3	81.9	(10.70)	5.72	7.55	2.76	1.20	1.85
MEDIAN			241,618	63.7	23.0	6.32	18.83	5.58	2.24	0.62	3.54
AVERAGE			2,835,482	63.0	26.2	10.04	21.23	5.72	2.29	0.66	3.60
HIGH			146,476,000	134.3	81.9	212.73	115.58	10.04	4.36	1.48	5.91
LOW			16,346	7.3	0.5	(23.52)	(11.88)	3.97	1.20	0.14	1.85

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	12,127	29,095	0.01	19.68	(0.01)	(0.04)	19.63
2	SouthPoint Bank	Birmingham	7,448	13,961	0.06	2.73	0.00	0.12	2.91
3	First Financial Bank	Bessemer	3,263	3,707	0.78	0.00	0.35	0.80	1.93
4	Alamerica Bank	Birmingham	(971)	324	0.25	0.00	(0.18)	1.78	1.85
5	United Bank	Atmore	11,897	14,443	0.22	0.11	(0.01)	1.43	1.75
6	Regions Bank	Birmingham	1,185,000	2,214,000	0.48	0.18	0.00	0.97	1.63
7	First National Bank of Hartford	Hartford	728	1,891	0.16	0.00	(0.00)	1.33	1.49
8	Peoples Bank of Alabama	Cullman	14,279	14,346	0.62	0.11	(0.01)	0.77	1.49
9	HomeTown Bank of Alabama	Oneonta	6,511	5,750	0.65	0.00	0.01	0.68	1.33
10	First National Bank and Trust	Atmore	1,775	2,234	0.22	0.05	0.00	1.01	1.28
11	Progress Bank and Trust	Huntsville	17,675	17,650	0.03	0.76	0.00	0.45	1.24
12	Bank Independent	Sheffield	17,808	22,618	0.36	0.14	(0.00)	0.71	1.21
13	Oakworth Capital Bank	Birmingham	7,483	8,277	0.06	0.00	0.00	0.98	1.04
14	Union State Bank	Pell City	327	2,298	0.40	0.00	0.05	0.58	1.03
15	First Comm. Bank of Central AL	Wetumpka	8,493	4,394	0.21	0.00	0.11	0.68	1.00
16	Premier Bank of the South	Cullman	3,106	2,280	0.31	0.00	0.12	0.56	0.99
17	Merchants & Farmers Bank	Eutaw	379	828	0.33	0.00	0.00	0.65	0.98
18	Friend Bank	Slocumb	2,376	1,461	0.34	0.00	0.03	0.60	0.98
19	Traditions Bank	Cullman	5,476	4,110	0.40	0.00	0.00	0.54	0.94
20	NobleBank & Trust	Anniston	2,742	2,737	0.31	0.17	0.11	0.31	0.90
21	Citizens Bank of Fayette	Fayette	2,945	1,772	0.07	0.00	0.08	0.72	0.88
22	CB&S Bank, Inc.	Russellville	20,603	17,631	0.22	0.21	0.01	0.44	0.87
23	Town-Country National Bank	Camden	2,268	991	0.67	0.00	(0.01)	0.19	0.85
24	Community Bank & Trust	Union Springs (138)		411	0.52	0.00	(0.17)	0.50	0.84
25	HNB First Bank	Headland	2,466	1,462	0.18	0.00	0.00	0.66	0.84
26	Citizens Bank	Enterprise	1,223	1,382	0.16	0.00	0.06	0.62	0.84
27	Bank of Vernon	Vernon	1,787	1,566	0.24	0.21	0.00	0.38	0.83
28	Community Neighbor Bank	Camden	1,071	930	0.36	0.00	(0.06)	0.50	0.80
29	BBVA USA	Birmingham	(1,948,875)	787,262	0.22	0.08	0.00	0.49	0.80
30	Merchants Bank of Alabama	Cullman	3,435	2,600	0.36	0.00	(0.07)	0.49	0.78
31	First National Bank	Hamilton	3,747	2,412	0.27	0.00	(0.00)	0.51	0.78
32	Phenix-Girard Bank	Phenix City	3,794	1,684	0.23	0.00	(0.14)	0.69	0.78
33	West Alabama Bank & Trust	Reform	5,931	5,355	0.32	0.02	(0.00)	0.44	0.78
34	First State Bank of the South	Sulligent	779	864	0.40	0.00	0.00	0.37	0.77
35	Peoples Independent Bank	Boaz	4,442	2,547	0.41	0.00	0.00	0.35	0.76
36	Troy Bank & Trust Company	Troy	9,143	7,648	0.16	0.00	0.00	0.59	0.75
37	Security Federal Savings Bank	Jasper	40	280	0.64	0.00	0.00	0.10	0.74
38	River Bank & Trust	Prattville	18,244	11,633	0.13	0.32	(0.00)	0.26	0.71
39	MidSouth Bank	Dothan	3,497	3,159	0.09	0.09	0.33	0.18	0.69
40	Community Spirit Bank	Red Bay	1,837	1,087	0.29	0.00	0.00	0.40	0.69
41	First Bank	Wadley	1,115	670	0.47	0.00	0.00	0.21	0.68
42	FNB Bank	Scottsboro	6,267	5,053	0.27	0.00	0.05	0.35	0.67
43	Pinnacle Bank	Jasper	3,310	1,775	0.31	0.00	0.00	0.36	0.67
44	Central State Bank	Calera	5,975	2,461	0.16	0.10	0.00	0.40	0.66
45	Bank of Walker County	Jasper	536	508	0.35	0.00	0.00	0.31	0.66
46	First Comm. Bank, Cullman	Cullman	863	812	0.06	0.00	(0.13)	0.72	0.65
47	Robertson Banking Company	Demopolis	4,568	2,305	0.24	0.00	0.00	0.39	0.63
48	Bank of Evergreen	Evergreen	250	396	0.33	0.00	0.01	0.28	0.62
49	First Citizens Bank	Luverne	3,248	1,740	0.19	0.00	(0.00)	0.42	0.62
50	Cheaha Bank	Oxford	3,380	1,378	0.14	0.00	0.00	0.46	0.60
51	Metro Bank	Pell City	11,379	4,829	0.14	0.08	0.02	0.35	0.59
52	Samson Banking Company, Inc.	Samson	1,208	538	0.33	0.00	0.00	0.26	0.59
53	Liberty Bank	Geraldine	1,420	903	0.34	0.00	0.00	0.24	0.58
54	AuburnBank	Auburn	6,956	5,125	0.07	0.26	0.01	0.25	0.57
55	Farmers & Merchants Bank	Piedmont	1,817	1,444	0.22	0.00	0.01	0.34	0.57
56	Southern States Bank	Anniston	12,960	6,955	0.13	0.00	(0.07)	0.49	0.56
57	Exchange Bank of Alabama	Altoona	2,635	1,738	0.22	0.00	(0.00)	0.34	0.55
58	Commercial Bank of Ozark	Ozark	771	567	0.22	0.00	0.00	0.32	0.55
59	First Southern Bank	Florence	3,868	1,697	0.18	0.06	(0.00)	0.30	0.54
60	First Southern State Bank	Stevenson	6,893	3,202	0.46	0.00	0.00	0.08	0.54
61	Sweet Water State Bank	Sweet Water	608	548	0.45	0.00	0.00	0.09	0.54
62	First Metro Bank	Muscle Shoals	10,056	4,056	0.17	0.12	(0.01)	0.26	0.53
63	PeoplesTrust Bank	Hamilton	868	585	0.26	0.00	0.00	0.26	0.51
64	Bank of Moundville	Moundville	448	484	0.14	0.00	0.00	0.36	0.51
65	Farmers and Merchants Bank	LaFayette	2,349	947	0.19	0.00	0.00	0.32	0.50

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 (%)
66	FirstState Bank	Lineville	2,895	1,393	0.14	0.00	0.04	0.32	0.50
67	22nd State Bank	Louisville	(1,341)	823	0.19	0.03	0.03	0.23	0.49
68	Bryant Bank	Tuscaloosa	18,958	10,076	0.16	0.20	(0.00)	0.13	0.48
69	Commonwealth National Bank	Mobile	(592)	248	0.44	0.00	(0.02)	0.06	0.48
70	First Bank of Alabama	Talladega	8,565	3,068	0.16	0.00	(0.01)	0.33	0.48
71	Citizens Bank & Trust	Guntersville	6,006	3,123	0.18	0.00	0.00	0.29	0.47
72	CCB Community Bank	Andalusia	7,985	2,508	0.13	0.00	(0.06)	0.39	0.46
73	Citizens' Bank, Inc.	Robertsdale	625	540	0.13	0.00	(0.13)	0.47	0.46
74	Merit Bank	Huntsville	(1,942)	558	0.03	0.38	0.00	0.04	0.45
75	First US Bank	Birmingham	3,752	3,701	0.16	0.00	0.00	0.29	0.44
76	Cullman Savings Bank (MHC)	Cullman	3,628	1,380	0.13	0.14	0.00	0.15	0.43
77	Southern Independent Bank	Opp	2,835	1,191	0.03	0.00	0.00	0.40	0.43
78	First State Bank of DeKalb County	Fort Payne	2,415	896	0.28	0.00	(0.02)	0.13	0.40
79	Peoples Exchange Bank	Monroeville	492	315	0.20	0.00	(0.00)	0.20	0.40
80	North Alabama Bank	Hazel Green	1,509	474	0.17	0.00	0.00	0.20	0.37
81	Millennial Bank	Leeds	402	375	0.07	0.00	0.00	0.30	0.37
82	Peoples Bank of Greensboro	Greensboro	1,137	351	0.14	0.00	0.00	0.21	0.35
83	Southern Bank Company	Gadsden	288	353	0.09	0.00	0.00	0.25	0.35
84	Peoples Bank of Red Level	Red Level	127	51	0.30	0.00	0.00	0.03	0.33
85	First Bank of Boaz	Boaz	4,119	855	0.05	0.00	0.00	0.28	0.33
86	Brantley Bank & Trust Co.	Brantley	991	278	0.16	0.00	0.00	0.16	0.32
87	First Bank of Linden	Linden	346	259	0.17	0.00	0.00	0.14	0.31
88	Citizens State Bank	Vernon	700	222	0.16	0.00	0.00	0.13	0.29
89	Citizens Bank of Winfield	Winfield	5,115	784	0.12	0.01	(0.03)	0.19	0.29
90	AmeriFirst Bank	Montgomery	1,687	639	0.15	0.00	0.00	0.13	0.29
91	First Fidelity Bank	Fort Payne	811	300	0.11	0.00	0.00	0.16	0.27
92	Bank of Brewton	Brewton	206	132	0.14	0.00	0.00	0.13	0.27
93	ServisFirst Bank	Birmingham	172,507	28,270	0.07	0.08	(0.02)	0.13	0.27
94	First National Bank of Dozier	Dozier	210	96	0.10	0.00	0.00	0.16	0.26
95	First Cahawba Bank	Selma	891	357	0.06	0.00	0.00	0.19	0.25
96	SouthFirst Bank	Sylacauga	(437)	199	0.19	0.14	(0.34)	0.24	0.23
97	State Bank & Trust	Winfield	3,182	541	0.15	0.00	(0.08)	0.13	0.20
98	SunSouth Bank	Dothan	1,036	213	0.05	0.00	0.07	0.07	0.18
99	Valley State Bank	Russellville	1,180	221	0.15	0.00	0.00	0.02	0.17
100	Farmers & Merchants Bank	Waterloo	486	154	0.11	0.00	0.00	0.05	0.17
101	First Jackson Bank, Inc.	Stevenson	3,609	516	0.20	0.00	(0.05)	0.01	0.16
102	Marion Bank & Trust Co.	Marion	(646)	489	0.13	0.00	0.00	0.03	0.16
103	EvaBank	Cullman	9,773	624	0.06	0.00	(0.03)	0.13	0.16
104	Citizens Bank	Greensboro	832	146	0.08	0.00	0.00	0.05	0.14
105	CommerceOne Bank	Birmingham	2,095	231	0.01	0.00	0.00	0.07	0.08
106	BankSouth	Dothan	2,125	124	0.04	0.00	0.00	0.02	0.07
MEDIAN			2,396	1,379	0.18	0.00	0.00	0.31	0.58
AVERAGE			(1,807)	31,480	0.22	0.25	(0.00)	0.37	0.84
HIGH			1,185,000	2,214,000	0.78	19.68	0.35	1.78	19.63
LOW			(1,948,875)	51	0.01	0.00	(0.34)	(0.04)	0.07

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 (%)
1	ServisFirst Bank	Birmingham	11,931,536	24,202	29.4	0.58	0.10	0.35	1.03
2	First Bank of Boaz	Boaz	280,771	11,231	34.9	0.67	0.14	0.49	1.30
3	Citizens State Bank	Vernon	82,919	5,182	56.2	0.58	0.35	0.38	1.31
4	Farmers & Merchants Bank	Waterloo	97,424	10,825	61.6	0.95	0.15	0.28	1.37
5	Citizens Bank	Greensboro	113,650	8,118	56.4	0.88	0.18	0.42	1.48
6	Citizens Bank of Winfield	Winfield	283,477	8,099	38.7	0.86	0.22	0.44	1.52
7	Citizens Bank of Fayette	Fayette	209,859	8,744	45.5	1.02	0.18	0.35	1.56
8	First Jackson Bank, Inc.	Stevenson	346,246	7,869	49.7	0.89	0.18	0.55	1.62
9	First Metro Bank	Muscle Shoals	822,233	6,424	49.5	1.13	0.23	0.37	1.73
10	Southern Independent Bank	Opp	299,162	7,671	57.6	1.00	0.16	0.70	1.86
11	BankSouth	Dothan	195,530	8,888	60.0	1.39	0.19	0.34	1.92
12	State Bank & Trust	Winfield	294,685	5,170	63.9	1.16	0.16	0.60	1.93
13	CommerceOne Bank	Birmingham	325,687	12,526	58.5	1.28	0.14	0.57	1.99
14	First National Bank of Dozier	Dozier	38,685	6,448	73.3	1.12	0.32	0.56	2.00
15	Bryant Bank	Tuscaloosa	2,505,583	9,749	67.0	1.16	0.35	0.51	2.02
16	Valley State Bank	Russellville	131,212	5,248	64.0	1.14	0.30	0.62	2.06
17	Metro Bank	Pell City	875,053	5,469	52.4	1.41	0.17	0.54	2.12
18	First Fidelity Bank	Fort Payne	120,030	5,219	72.0	1.13	0.34	0.70	2.17
19	Bank of Moundville	Moundville	96,670	6,905	83.5	1.04	0.23	0.92	2.19
20	First Bank of Alabama	Talladega	719,747	8,087	50.7	1.15	0.31	0.76	2.22
21	River Bank & Trust	Prattville	1,864,515	8,324	51.0	1.36	0.21	0.67	2.23
22	Auburn Bank	Auburn	956,496	6,211	66.6	1.27	0.36	0.62	2.25
23	Farmers and Merchants Bank	LaFayette	214,737	5,651	57.0	1.23	0.20	0.85	2.27
24	First Comm. Bank of Central AL	Wetumpka	473,944	5,710	50.8	1.32	0.28	0.69	2.28
25	Cheaha Bank	Oxford	234,988	5,731	55.8	1.30	0.22	0.83	2.35
26	First Southern State Bank	Stevenson	643,139	5,405	58.3	1.20	0.29	0.87	2.36
27	Samson Banking Company, Inc.	Samson	98,582	3,943	62.9	1.26	0.18	0.93	2.37
28	EvaBank	Cullman	433,518	5,223	38.5	1.57	0.35	0.46	2.38
29	First Southern Bank	Florence	345,372	5,079	55.6	1.40	0.21	0.78	2.38
30	Phenix-Girard Bank	Phenix City	234,399	6,511	62.3	1.67	0.17	0.56	2.40
31	West Alabama Bank & Trust	Reform	735,631	4,686	65.3	1.29	0.26	0.85	2.40
32	Robertson Banking Company	Demopolis	373,358	4,445	62.3	1.45	0.33	0.67	2.45
33	First National Bank	Hamilton	340,024	3,579	63.5	1.45	0.34	0.67	2.46
34	First Comm. Bank, Cullman	Cullman	123,329	6,491	67.0	1.22	0.29	0.96	2.47
35	Cullman Savings Bank (MHC)	Cullman	329,600	6,592	62.3	1.68	0.22	0.58	2.48
36	SunSouth Bank	Dothan	122,092	6,105	95.0	1.30	0.25	0.94	2.48
37	Southern States Bank	Anniston	1,332,475	7,088	61.9	1.48	0.30	0.71	2.49
38	Citizens Bank & Trust	Guntersville	719,870	6,101	68.1	1.32	0.24	0.93	2.49
39	Marion Bank & Trust Co.	Marion	294,841	6,017	84.6	1.16	0.22	1.12	2.50
40	PeoplesTrust Bank	Hamilton	122,114	4,697	67.7	1.34	0.20	0.96	2.50
41	Exchange Bank of Alabama	Altoona	334,296	4,643	67.0	1.58	0.43	0.52	2.53
42	Regions Bank	Birmingham	146,476,000	7,576	54.9	1.48	0.33	0.73	2.54
43	Peoples Bank of Greensboro	Greensboro	102,334	6,020	74.6	1.30	0.41	0.83	2.54
44	Central State Bank	Calera	404,602	5,699	57.8	1.41	0.26	0.91	2.57
45	First State Bank of DeKalb County	Fort Payne	248,248	4,684	58.3	1.47	0.36	0.74	2.57
46	First Bank of Linden	Linden	89,772	6,906	84.2	1.26	0.08	1.23	2.57
47	CCB Community Bank	Andalusia	559,899	5,384	57.1	1.50	0.33	0.75	2.58
48	Pinnacle Bank	Jasper	275,504	5,510	61.5	1.46	0.32	0.81	2.58
49	First Citizens Bank	Luverne	298,780	4,527	61.9	1.44	0.24	0.93	2.61
50	Troy Bank & Trust Company	Troy	1,146,956	7,037	66.6	1.49	0.16	0.97	2.61
51	HNB First Bank	Headland	191,763	5,479	64.7	1.52	0.22	0.89	2.63
52	Merchants Bank of Alabama	Cullman	371,149	4,582	63.5	1.54	0.24	0.87	2.65
53	FirstState Bank	Lineville	298,929	5,154	64.7	1.66	0.24	0.78	2.68
54	Brantley Bank & Trust Co.	Brantley	102,406	6,024	63.8	1.44	0.26	0.99	2.69
55	Bank of Vernon	Vernon	205,878	5,147	66.0	1.29	0.43	0.97	2.69
56	First Bank	Wadley	106,694	4,446	64.4	1.44	0.28	0.98	2.70
57	Peoples Independent Bank	Boaz	366,547	4,582	61.1	1.66	0.28	0.76	2.71
58	CB&S Bank, Inc.	Russellville	2,190,912	4,296	65.6	1.46	0.41	0.85	2.72
59	AmeriFirst Bank	Montgomery	350,484	5,746	70.1	1.71	0.23	0.81	2.75
60	Commercial Bank of Ozark	Ozark	117,366	5,589	77.3	1.30	0.21	1.24	2.76
61	Progress Bank and Trust	Huntsville	1,579,238	7,449	59.6	1.96	0.28	0.53	2.77
62	MidSouth Bank	Dothan	511,535	4,193	77.3	1.75	0.35	0.70	2.79
63	United Bank	Atmore	972,073	4,934	56.0	1.69	0.33	0.78	2.80
64	Oakworth Capital Bank	Birmingham	911,883	8,603	66.7	1.97	0.23	0.63	2.83
65	Friend Bank	Slocomb	164,980	3,928	59.9	1.59	0.32	0.95	2.86
66	Bank of Evergreen	Evergreen	68,439	4,563	73.1	1.88	0.21	0.79	2.88

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 (%)
67	HomeTown Bank of Alabama	Oneonta	487,412	7,990	57.5	1.41	0.40	1.15	2.95
68	Farmers & Merchants Bank	Piedmont	279,585	5,482	71.6	1.58	0.37	1.01	2.95
69	First Cahawba Bank	Selma	167,619	5,587	76.7	1.56	0.17	1.30	3.03
70	Citizens Bank	Enterprise	181,403	5,852	75.2	1.75	0.30	0.98	3.03
71	Security Federal Savings Bank	Jasper	39,432	4,929	90.9	1.55	0.33	1.16	3.03
72	First State Bank of the South	Sulligent	116,283	2,769	75.9	1.81	0.35	0.89	3.05
73	FNB Bank	Scottsboro	795,734	5,270	72.3	1.54	0.35	1.17	3.07
74	Liberty Bank	Geraldine	164,410	3,162	70.3	1.82	0.57	0.79	3.17
75	Town-Country National Bank	Camden	126,209	3,712	59.5	1.79	0.23	1.20	3.22
76	Citizens' Bank, Inc.	Robertsdale	130,270	4,653	80.8	1.68	0.59	1.00	3.26
77	North Alabama Bank	Hazel Green	132,975	3,499	65.9	1.94	0.34	1.00	3.28
78	Peoples Bank of Red Level	Red Level	17,052	2,436	74.5	1.80	0.57	0.99	3.37
79	Premier Bank of the South	Cullman	262,437	3,917	68.2	1.89	0.45	1.06	3.41
80	Community Spirit Bank	Red Bay	167,400	4,650	70.8	1.77	0.43	1.21	3.41
81	Community Neighbor Bank	Camden	122,045	3,390	71.7	1.78	0.30	1.35	3.42
82	Peoples Exchange Bank	Monroeville	83,377	3,088	76.8	2.15	0.31	0.96	3.43
83	First National Bank and Trust	Atmore	184,045	4,001	76.1	2.10	0.29	1.11	3.50
84	NobleBank & Trust	Anniston	341,472	5,336	72.5	2.02	0.35	1.12	3.50
85	Bank of Brewton	Brewton	52,881	2,783	82.6	2.12	0.43	0.96	3.51
86	Traditions Bank	Cullman	465,519	6,207	61.2	1.76	0.47	1.34	3.57
87	Union State Bank	Pell City	248,782	2,488	105.5	2.31	0.57	0.72	3.60
88	Peoples Bank of Alabama	Cullman	1,075,067	4,011	70.0	2.30	0.56	0.77	3.63
89	SouthFirst Bank	Sylacauga	89,161	4,053	115.7	1.53	0.56	1.59	3.69
90	First Financial Bank	Bessemer	208,378	2,935	74.3	1.93	0.44	1.35	3.72
91	First US Bank	Birmingham	890,407	3,298	79.8	2.39	0.40	1.04	3.84
92	Bank of Walker County	Jasper	79,602	3,791	82.6	2.07	0.56	1.26	3.89
93	Bank Independent	Sheffield	2,017,030	3,564	71.8	2.56	0.64	0.72	3.91
94	Merchants & Farmers Bank	Eutaw	90,068	3,336	88.4	2.29	0.44	1.24	3.97
95	Southern Bank Company	Gadsden	112,345	4,161	92.2	2.13	0.25	1.63	4.00
96	Millennial Bank	Leeds	113,036	7,065	89.8	1.92	0.37	1.76	4.04
97	Commonwealth National Bank	Mobile	54,519	3,207	135.5	1.68	0.56	1.83	4.08
98	Merit Bank	Huntsville	155,667	4,865	120.8	2.67	0.41	1.03	4.10
99	First National Bank of Hartford	Hartford	125,768	2,373	81.4	2.18	0.42	1.52	4.12
100	22nd State Bank	Louisville	213,967	4,279	112.5	2.29	0.39	1.47	4.16
101	Community Bank & Trust	Union Springs	49,801	4,150	109.4	1.47	0.23	2.52	4.21
102	Sweet Water State Bank	Sweet Water	111,219	3,476	85.8	2.39	0.44	1.41	4.24
103	BBVA USA	Birmingham	101,630,248	10,344	62.9	1.05	0.22	3.07	4.33
104	SouthPoint Bank	Birmingham	576,023	5,818	66.2	3.09	0.18	1.13	4.40
105	Alamerica Bank	Birmingham	16,346	2,043	219.6	3.93	1.51	4.73	10.18
106	First Federal Bank, A FSB	Tuscaloosa	176,299	1,588	59.4	9.13	0.81	3.28	13.22
		MEDIAN	241,618	5,236	66.1	1.49	0.30	0.88	2.68
		AVERAGE	2,835,482	5,641	70.3	1.65	0.33	0.98	2.96
		HIGH	146,476,000	24,202	219.6	9.13	1.51	4.73	13.22
		LOW	16,346	1,588	29.4	0.58	0.08	0.28	1.03

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR/Total Loans & Leases (Excl HFS) (%)	Prov XP / Avg Assets (%)	Adj 30-89PD/Lns Excl HFS (%)	Adj 90+ PD/Loans Excl HFS (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / Avg Lns (%)	Asset Quality Score (%)
1	CommerceOne Bank	Birmingham	325,687	261,876	0.00	-	0.01	0.37	0.00	0.00	0.00	0.00	0.00
2	Oakworth Capital Bank	Birmingham	911,883	696,732	0.00	-	0.01	0.16	0.00	0.00	0.00	0.00	0.00
3	First National Bank of Dozier	Dozier	38,685	9,733	0.00	-	0.02	0.00	0.06	0.00	0.00	0.00	0.06
4	First Metro Bank	Muscle Shoals	822,233	432,980	0.66	171	0.01	0.02	0.07	0.00	0.13	0.03	0.23
5	Millennial Bank	Leeds	113,036	69,783	0.00	-	0.02	0.16	0.19	0.00	0.00	0.07	0.26
6	SunSouth Bank	Dothan	122,092	61,200	1.11	-	0.01	0.00	0.01	0.00	0.19	0.07	0.27
7	MidSouth Bank	Dothan	511,535	316,822	1.01	-	0.01	0.02	0.14	0.00	0.19	(0.03)	0.30
8	Progress Bank and Trust	Huntsville	1,579,238	1,163,832	2.53	-	0.01	0.28	0.04	0.00	0.33	0.03	0.40
9	HNB First Bank	Headland	191,763	127,569	0.42	-	0.02	0.00	0.39	0.00	0.06	(0.01)	0.44
10	Auburn Bank	Auburn	956,496	461,700	0.67	-	0.01	0.12	0.39	0.00	0.11	(0.03)	0.47
11	SouthPoint Bank	Birmingham	576,023	446,900	2.09	-	0.02	0.47	0.20	0.00	0.24	0.03	0.47
12	First Cahawba Bank	Selma	167,619	93,899	1.98	304	0.01	0.08	0.04	0.00	0.35	0.08	0.47
13	Bryant Bank	Tuscaloosa	2,505,583	1,190,617	2.53	59	0.01	0.02	0.06	0.00	0.42	0.00	0.48
14	First Bank of Boaz	Boaz	280,771	68,951	0.30	90	0.01	0.00	0.26	0.00	0.23	0.00	0.49
15	Samson Banking Company, Inc.	Samson	98,582	41,689	0.00	-	0.01	0.08	0.48	0.00	0.00	0.04	0.52
16	Citizens Bank & Trust	Guntersville	719,870	409,772	2.27	-	0.01	0.18	0.14	0.00	0.39	0.03	0.56
17	Central State Bank	Calera	404,602	255,980	1.56	388	0.02	0.15	0.30	0.00	0.28	0.02	0.60
18	ServisFirst Bank	Birmingham	11,931,536	8,465,688	2.33	6,497	0.01	0.40	0.05	0.00	0.25	0.36	0.66
19	Robertson Banking Company	Demopolis	373,358	275,638	0.90	-	0.01	0.14	0.50	0.00	0.13	0.05	0.68
20	First Southern State Bank	Stevenson	643,139	345,327	1.32	31	0.01	0.20	0.43	0.00	0.23	0.08	0.74
21	Valley State Bank	Russellville	131,212	68,757	0.90	-	0.01	0.11	0.59	0.00	0.18	(0.01)	0.76
22	River Bank & Trust	Prattville	1,864,515	1,186,579	4.20	232	0.03	0.53	0.18	0.00	0.56	0.05	0.79
23	Exchange Bank of Alabama	Altoona	334,296	190,734	1.82	842	0.02	0.17	0.19	0.00	0.44	0.16	0.79
24	First Southern Bank	Florence	345,372	285,851	3.33	443	0.01	0.30	0.41	0.00	0.39	0.00	0.80
25	First National Bank	Hamilton	340,024	117,519	0.76	-	0.01	0.07	0.33	0.00	0.36	0.15	0.84
26	Southern Independent Bank	Opp	299,162	141,187	1.68	152	0.02	0.10	0.26	0.00	0.40	0.18	0.84
27	Friend Bank	Slocomb	164,980	97,926	2.55	100	0.01	0.16	0.29	0.00	0.42	0.15	0.86
28	Pinnacle Bank	Jasper	275,504	112,002	0.48	-	0.01	0.08	0.76	0.00	0.16	(0.03)	0.89
29	First Fidelity Bank	Fort Payne	120,030	52,944	4.50	137	0.01	0.02	0.04	0.00	1.05	0.00	1.09
30	First Bank	Wadley	106,694	33,771	3.09	190	0.01	0.04	0.09	0.00	1.06	(0.03)	1.12
31	BankSouth	Dothan	195,530	125,892	0.29	-	0.02	0.00	1.06	0.00	0.09	0.02	1.17
32	United Bank	Atmore	972,073	528,127	4.83	157	0.02	0.33	0.34	0.00	0.82	0.04	1.20
33	Cheaha Bank	Oxford	234,988	127,847	2.40	-	0.01	0.00	0.63	0.00	0.51	0.07	1.21
34	First Financial Bank	Bessemer	208,378	92,072	2.99	349	0.01	0.05	0.49	0.00	0.66	0.07	1.22
35	First Jackson Bank, Inc.	Stevenson	346,246	196,685	8.10	1,065	0.01	0.10	0.54	0.01	0.63	0.06	1.24
36	CCB Community Bank	Andalusia	559,899	421,343	5.65	1,674	0.01	0.38	0.28	0.00	0.85	0.13	1.26
37	First Comm. Bank of Central AL	Wetumpka	473,944	253,178	4.07	231	0.02	0.12	0.53	0.00	0.70	0.09	1.32
38	First Bank of Alabama	Talladega	719,747	418,012	4.00	-	0.01	0.45	0.20	0.00	0.81	0.34	1.35
39	Premier Bank of the South	Cullman	262,437	153,016	7.95	303	0.02	0.14	0.17	0.00	1.14	0.10	1.41
40	First US Bank	Birmingham	890,407	645,844	4.80	949	0.01	0.35	0.58	0.00	0.63	0.21	1.42
41	Merit Bank	Huntsville	155,667	96,567	2.32	170	0.01	0.82	1.15	0.00	0.36	0.00	1.51
42	North Alabama Bank	Hazel Green	132,975	83,358	6.76	-	0.01	0.17	0.55	0.00	1.08	(0.03)	1.60
43	FirstState Bank	Lineville	298,929	136,351	2.92	107	0.01	0.15	0.72	0.00	0.75	0.13	1.60
44	Peoples Bank of Alabama	Cullman	1,075,067	681,382	9.80	293	0.01	0.02	0.69	0.00	1.43	(0.48)	1.64
45	PeoplesTrust Bank	Hamilton	122,114	78,782	7.06	-	0.01	0.14	0.36	0.00	1.34	0.00	1.70
46	Brantley Bank & Trust Co.	Brantley	102,406	43,870	7.27	114	0.01	0.18	0.96	0.01	0.76	0.02	1.75
47	First Citizens Bank	Luverne	298,871	156,399	6.11	13	0.01	0.09	0.17	0.00	1.61	0.00	1.78
48	NobleBank & Trust	Anniston	341,472	212,947	6.14	61	0.01	0.31	0.02	0.00	0.91	0.85	1.78
49	Liberty Bank	Geraldine	164,410	89,128	3.13	101	0.01	0.22	0.97	0.00	0.51	0.37	1.85
50	Southern States Bank	Anniston	1,332,475	1,030,115	10.19	10,224	0.01	0.27	0.36	0.00	1.42	0.07	1.85
51	Traditions Bank	Cullman	465,519	358,950	8.50	2,426	0.04	0.62	0.22	0.00	1.12	0.54	1.88
52	HomeTown Bank of Alabama	Oneonta	487,412	283,410	3.51	1,058	0.01	0.22	1.02	0.00	0.81	0.08	1.91
53	FNB Bank	Scottsboro	795,734	483,869	6.34	1,193	0.01	0.17	0.71	0.00	1.10	0.10	1.91
54	First Federal Bank, A FSB	Tuscaloosa	176,299	66,892	7.99	165	0.01	0.28	0.75	0.00	1.38	(0.09)	2.04
55	Citizens Bank	Greensboro	113,650	44,296	1.58	-	0.01	0.07	1.63	0.00	0.28	0.13	2.05
56	Community Spirit Bank	Red Bay	167,400	111,495	12.23	604	0.01	0.14	0.00	0.00	2.04	0.02	2.06
57	First National Bank and Trust	Atmore	184,045	109,079	10.30	146	0.01	0.26	0.08	0.00	2.09	(0.10)	2.07
58	Security Federal Savings Bank	Jasper	39,432	13,285	0.67	-	0.01	0.19	1.24	0.00	0.16	0.69	2.09
59	West Alabama Bank & Trust	Reform	735,631	391,706	6.57	125	0.02	0.13	0.53	0.00	1.56	0.08	2.17
60	Regions Bank	Birmingham	146,476,000	85,266,000	8.06	31,000	0.01	0.96	0.29	0.00	1.30	0.58	2.17
61	Bank of Vernon	Vernon	205,878	133,369	1.57	-	0.01	0.06	1.74	0.00	0.34	0.17	2.25
62	Peoples Independent Bank	Boaz	366,547	155,442	8.07	1,179	0.01	0.10	0.25	0.00	2.03	0.01	2.29
63	Cullman Savings Bank (MHC)	Cullman	329,600	232,632	5.36	434	0.01	0.05	1.10	0.00	1.19	0.00	2.29
64	Phenix-Girard Bank	Phenix City	234,399	77,158	5.34	1,278	0.01	0.06	0.10	0.00	2.18	0.04	2.32
65	Town-Country National Bank	Camden	126,209	71,399	6.01	244	0.01	0.04	0.91	0.01	1.55	(0.04)	2.43
66	First State Bank of DeKalb County	Fort Payne	248,248	119,192	10.98	56	0.01	0.32	1.52	0.02	0.66	0.27	2.46

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR/Total Loans &Leases (Excl HFS) (%)	Prov XP / Avg Assets (%)	Adj 30- 89PD/Lns Excl HFS (%)	Adj 90+ PD/Loan s Excl HFS (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
67	Community Neighbor Bank	Camden	122,045	70,921	7.54	153	0.02	0.17	1.21	0.01	1.11	0.20	2.53
68	AmeriFirst Bank	Montgomery	299,207	180,699	17.24	-	0.01	0.10	0.28	0.00	2.35	0.00	2.63
69	Citizens State Bank	Vernon	82,919	28,541	1.66	-	0.01	0.00	2.68	0.01	0.00	0.02	2.70
70	Metro Bank	Pell City	875,053	458,340	5.99	4,746	0.01	0.10	1.13	0.00	1.52	0.08	2.73
71	Merchants Bank of Alabama	Cullman	371,149	192,928	10.95	1,059	0.01	0.16	0.80	0.00	2.09	0.06	2.95
72	Commonwealth National Bank	Mobile	54,519	20,932	6.84	136	0.02	0.06	0.95	0.00	1.61	0.55	3.11
73	CB&S Bank, Inc.	Russellville	2,190,912	899,429	9.19	5,521	0.01	0.16	0.59	0.00	2.52	0.01	3.12
74	BBVA USA	Birmingham	101,630,248	65,559,767	15.65	11,448	0.03	0.98	0.40	0.00	2.18	0.59	3.18
75	Commercial Bank of Ozark	Ozark	117,366	57,883	11.25	102	0.01	0.28	1.07	0.00	1.77	0.35	3.19
76	SouthFirst Bank	Sylacauga	89,161	49,547	15.03	1,158	0.01	0.01	0.23	0.00	3.09	(0.06)	3.26
77	Marion Bank & Trust Co.	Marion	294,841	162,212	11.01	3,375	0.01	0.82	0.00	0.00	2.51	0.78	3.29
78	Union State Bank	Pell City	248,782	85,816	10.78	56	0.01	0.00	1.34	0.00	2.35	(0.39)	3.30
79	First State Bank of the South	Sulligent	116,283	43,916	3.15	196	0.01	0.07	2.88	0.01	0.44	0.07	3.40
80	Farmers and Merchants Bank	LaFayette	214,737	77,693	2.75	16	0.01	0.09	2.45	0.00	0.96	0.06	3.47
81	Peoples Bank of Greensboro	Greensboro	102,334	47,231	9.63	2	0.02	0.01	1.59	0.00	1.95	0.08	3.62
82	First Bank of Linden	Linden	89,772	24,568	2.96	384	0.01	0.01	1.99	0.00	1.54	0.19	3.72
83	Troy Bank & Trust Company	Troy	1,146,956	659,115	15.33	4,519	0.01	0.17	1.07	0.00	2.64	0.16	3.87
84	State Bank & Trust	Winfield	294,685	103,277	7.26	189	0.01	0.08	1.48	0.00	2.33	0.11	3.92
85	Farmers & Merchants Bank	Piedmont	279,585	141,785	3.78	395	0.04	0.28	2.89	0.03	0.96	0.13	3.98
86	Bank Independent	Sheffield	2,017,030	1,283,219	12.86	140	0.01	0.39	3.00	0.01	1.01	0.25	4.27
87	Bank of Moundville	Moundville	96,670	35,426	9.54	28	0.01	0.20	1.70	0.00	2.82	0.02	4.54
88	Citizens' Bank, Inc.	Robertsdale	130,270	81,395	13.38	-	0.01	0.22	2.02	0.00	2.59	0.01	4.62
89	Farmers & Merchants Bank	Waterloo	97,424	5,556	0.68	-	0.01	0.10	1.91	0.00	0.00	2.98	4.91
90	First Comm. Bank, Cullman	Cullman	123,329	95,647	15.06	-	0.02	0.38	2.81	0.00	2.05	0.09	4.95
91	Peoples Exchange Bank	Monroeville	83,377	48,105	14.34	298	0.01	0.09	2.06	0.00	3.12	0.00	5.18
92	Bank of Walker County	Jasper	79,602	52,735	14.74	900	0.01	0.06	2.99	0.00	2.44	0.05	5.48
93	Merchants & Farmers Bank	Eutaw	90,068	46,405	13.93	419	0.02	0.02	3.17	0.00	2.53	(0.02)	5.68
94	Citizens Bank of Winfield	Winfield	283,477	56,201	2.67	299	0.03	0.13	2.05	0.00	3.03	0.66	5.74
95	Citizens Bank of Fayette	Fayette	209,859	33,303	3.67	155	0.01	0.08	0.86	0.00	5.01	(0.02)	5.85
96	Citizens Bank	Enterprise	181,403	110,493	15.53	787	0.01	0.00	3.57	0.00	2.47	(0.07)	5.97
97	First National Bank of Hartford	Hartford	125,768	68,386	7.63	362	0.01	0.38	3.20	0.00	2.24	0.71	6.15
98	EvaBank	Cullman	433,518	304,037	13.17	815	0.02	0.52	0.64	0.00	5.18	0.38	6.20
99	Alamerica Bank	Birmingham	16,346	9,162	46.33	622	0.02	0.00	0.09	0.06	6.37	(0.13)	6.39
100	22nd State Bank	Louisville	213,967	128,023	34.97	245	0.02	0.36	0.37	0.00	6.14	0.09	6.60
101	Southern Bank Company	Gadsden	112,345	57,811	11.95	-	0.01	0.04	4.05	0.00	2.58	0.20	6.83
102	Sweet Water State Bank	Sweet Water	111,219	63,323	20.51	1,412	0.01	0.08	2.93	0.00	3.92	0.14	6.99
103	Community Bank & Trust	Union Springs	49,801	17,571	17.66	454	0.05	0.00	3.82	0.00	4.55	0.08	8.46
104	Bank of Brewton	Brewton	52,881	14,964	6.89	477	0.01	(0.05)	3.54	0.00	5.23	0.02	8.79
105	Bank of Evergreen	Evergreen	68,439	29,595	23.74	1,331	0.02	0.46	1.18	0.00	7.16	1.75	10.09
106	Peoples Bank of Red Level	Red Level	17,052	5,247	18.78	-	0.01	0.10	10.10	0.00	7.07	0.63	17.80
		MEDIAN	241,618	114,761	5.35	154	0.01	0.13	0.57	0.00	1.03	0.07	1.98
		AVERAGE	2,835,000	1,720,606	6.99	1,015	0.01	0.18	1.05	0.00	1.48	0.16	2.69
		HIGH	146,476,000	85,266,000	46.33	31,000	0.05	0.98	10.10	0.06	7.16	2.98	17.80
		LOW	16,346	5,247	-	-	0.01	(0.05)	-	-	-	(0.48)	-

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec19 Net Inc (\$000)	LTM Dec18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Federal Bank, A FSB	Tuscaloosa	176,299	25,260	14.33	12,127	109	1,988	335	8.76	69.60
2	First Comm. Bank of Central AL	Wetumpka	473,944	40,490	8.54	8,493	102	8,090	7,467	2.05	25.05
3	SouthPoint Bank	Birmingham	576,023	46,954	8.15	7,448	75	5,161	4,471	1.99	23.08
4	ServisFirst Bank	Birmingham	11,931,536	1,052,083	8.82	172,507	350	152,172	139,697	2.06	22.31
5	United Bank	Atmore	972,073	82,607	8.50	11,897	60	9,230	9,490	1.84	19.88
6	First Financial Bank	Bessemer	208,378	19,494	9.36	3,263	46	28	1,513	1.73	19.48
7	Friend Bank	Slocomb	164,980	14,500	8.79	2,376	57	2,252	2,010	1.68	18.06
8	First Southern Bank	Florence	345,372	29,417	8.52	3,868	57	2,737	2,155	1.55	17.42
9	Traditions Bank	Cullman	465,519	43,041	9.25	5,476	73	4,742	3,708	1.65	17.14
10	Premier Bank of the South	Cullman	262,437	20,462	7.80	3,106	46	2,372	2,369	1.44	17.10
11	Peoples Bank of Alabama	Cullman	1,075,067	90,794	8.45	14,279	53	13,314	12,430	1.56	16.87
12	First Metro Bank	Muscle Shoals	822,233	84,355	10.26	10,056	79	10,127	9,897	1.74	16.33
13	Central State Bank	Calera	404,602	41,652	10.29	5,975	84	5,425	4,632	1.71	16.24
14	HNB First Bank	Headland	191,763	17,328	9.04	2,466	70	2,254	2,016	1.49	15.42
15	CCB Community Bank	Andalusia	559,899	58,291	10.41	7,985	77	8,041	8,423	1.55	14.63
16	Cheaha Bank	Oxford	234,988	31,257	13.30	3,380	82	2,997	3,279	1.80	14.57
17	Progress Bank and Trust	Huntsville	1,579,238	165,851	10.50	17,675	83	11,630	10,515	1.61	14.50
18	North Alabama Bank	Hazel Green	132,975	14,461	10.87	1,509	40	1,199	1,491	1.58	14.38
19	HomeTown Bank of Alabama	Oneonta	487,412	62,491	12.82	6,511	107	5,555	5,875	1.91	13.97
20	Robertson Banking Company	Demopolis	373,358	35,344	9.47	4,568	54	5,434	4,692	1.32	13.59
21	First Southern State Bank	Stevenson	643,139	67,939	10.56	6,893	58	5,056	5,024	1.45	13.32
22	First Bank of Alabama	Talladega	719,747	84,371	11.72	8,565	96	8,543	8,222	1.67	13.18
23	River Bank & Trust	Prattville	1,864,515	185,797	9.96	18,244	81	14,186	9,332	1.43	13.18
24	Merchants Bank of Alabama	Cullman	371,149	34,934	9.41	3,435	42	3,694	3,253	1.32	13.11
25	Peoples Independent Bank	Boaz	366,547	39,430	10.76	4,442	56	4,180	3,407	1.40	12.88
26	First Jackson Bank, Inc.	Stevenson	346,246	37,813	10.92	3,609	82	4,030	3,874	1.46	12.83
27	Pinnacle Bank	Jasper	275,504	34,518	12.53	3,310	66	3,027	2,721	1.56	12.78
28	Bank Independent	Sheffield	2,017,030	174,037	8.63	17,808	31	22,003	20,618	1.15	12.61
29	First State Bank of DeKalb County	Fort Payne	248,248	25,689	10.35	2,415	46	2,200	1,427	1.36	12.21
30	Peoples Bank of Greensboro	Greensboro	102,334	9,078	8.87	1,137	67	1,031	1,000	1.14	12.14
31	Oakworth Capital Bank	Birmingham	911,883	83,765	9.19	7,483	71	8,012	7,081	1.21	12.09
32	Phenix-Girard Bank	Phenix City	234,399	37,160	15.85	3,794	105	2,556	1,898	1.88	11.98
33	SunSouth Bank	Dothan	122,092	9,818	8.04	1,036	52	139	(29)	0.87	11.89
34	Southern Independent Bank	Opp	299,162	32,147	10.75	2,835	73	2,458	2,360	1.27	11.77
35	Metro Bank	Pell City	875,053	119,263	13.63	11,379	71	12,172	10,556	1.74	11.66
36	EvaBank	Cullman	433,518	113,587	26.20	9,773	118	9,276	10,422	3.12	11.63
37	First Bank	Wadley	106,694	11,648	10.92	1,115	46	1,416	1,116	1.20	11.61
38	NobleBank & Trust	Anniston	341,472	28,471	8.34	2,742	43	1,315	2,648	1.05	11.60
39	Community Spirit Bank	Red Bay	167,400	17,369	10.38	1,837	51	873	1,164	1.23	11.54
40	State Bank & Trust	Winfield	294,685	33,287	11.30	3,182	56	1,986	2,087	1.25	11.08
41	Town-Country National Bank	Camden	126,209	22,386	17.74	2,268	67	2,324	2,132	2.06	11.00
42	Southern States Bank	Anniston	1,332,475	152,671	11.46	12,960	69	6,112	8,012	1.27	10.91
43	Farmers and Merchants Bank	LaFayette	214,737	27,603	12.85	2,349	62	1,995	1,849	1.49	10.81
44	First Bank of Boaz	Boaz	280,771	51,502	18.34	4,119	165	3,566	3,679	1.95	10.77
45	Brantley Bank & Trust Co.	Brantley	102,406	11,481	11.21	991	58	886	767	1.38	10.75
46	FirstState Bank	Lineville	298,929	33,791	11.30	2,895	50	2,759	2,560	1.23	10.73
47	AmeriFirst Bank	Montgomery	350,484	25,801	7.36	1,687	28	1,262	804	1.02	10.72
48	Bryant Bank	Tuscaloosa	2,505,583	191,875	7.66	18,958	74	24,623	25,250	0.95	10.67
49	First Citizens Bank	Luverne	298,780	38,858	13.01	3,248	49	3,656	2,906	1.39	10.59
50	Citizens Bank & Trust	Guntersville	719,870	66,446	9.23	6,006	51	6,006	4,778	0.97	10.31
51	Samson Banking Company, Inc.	Samson	98,582	12,745	12.93	1,208	48	1,202	1,090	1.38	10.20
52	Citizens Bank of Winfield	Winfield	283,477	62,816	22.16	5,115	146	4,081	3,947	2.31	10.17
53	First Comm. Bank, Cullman	Cullman	123,329	11,441	9.28	863	45	893	401	0.88	10.06
54	Troy Bank & Trust Company	Troy	1,146,956	117,656	10.26	9,143	56	9,529	12,752	1.11	9.92
55	Citizens Bank	Enterprise	181,403	16,869	9.30	1,223	39	1,578	549	0.97	9.88
56	CB&S Bank, Inc.	Russellville	2,190,912	270,872	12.36	20,603	40	17,628	14,816	1.22	9.71
57	First National Bank and Trust	Atmore	184,045	20,288	11.02	1,775	39	1,289	905	1.07	9.64
58	First Fidelity Bank	Fort Payne	120,030	11,653	9.71	811	35	661	589	0.91	9.46
59	Liberty Bank	Geraldine	164,410	18,930	11.51	1,420	27	1,180	1,347	1.09	9.30
60	Cullman Savings Bank (MHC)	Cullman	329,600	51,232	15.54	3,628	73	3,814	3,897	1.44	9.28
61	Bank of Vernon	Vernon	205,878	27,404	13.31	1,787	45	2,180	2,328	1.30	9.14
62	Commercial Bank of Ozark	Ozark	117,366	9,390	8.00	771	37	537	429	0.74	8.57
63	Community Neighbor Bank	Camden	122,045	15,508	12.71	1,071	30	1,456	1,394	1.16	8.55
64	AuburnBank	Auburn	956,496	103,696	10.84	6,956	45	9,634	8,945	0.95	8.39
65	Peoples Bank of Red Level	Red Level	17,052	1,905	11.17	127	18	152	154	1.05	8.25
66	PeoplesTrust Bank	Hamilton	122,114	14,436	11.82	868	33	1,363	1,333	1.01	8.22

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec19 Net Inc (\$000)	LTM Dec18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
67	West Alabama Bank & Trust	Reform	735,631	95,262	12.95	5,931	38	7,211	7,051	1.09	8.06
68	Regions Bank	Birmingham	146,476,000	18,354,000	12.53	1,185,000	61	1,785,000	1,736,099	1.05	8.02
69	First Cahawba Bank	Selma	167,619	15,690	9.36	891	30	836	633	0.81	7.64
70	FNB Bank	Scottsboro	795,734	89,456	11.24	6,267	42	7,669	6,697	0.86	7.56
71	Exchange Bank of Alabama	Altoona	334,296	45,444	13.59	2,635	37	3,044	3,247	1.04	7.47
72	First National Bank	Hamilton	340,024	54,047	15.90	3,747	39	4,825	4,527	1.27	7.37
73	Citizens Bank of Fayette	Fayette	209,859	45,004	21.44	2,945	123	1,711	1,838	1.55	7.36
74	Citizens Bank	Greensboro	113,650	14,461	12.72	832	59	1,126	1,293	0.99	7.23
75	Bank of Walker County	Jasper	79,602	8,390	10.54	536	26	586	412	0.74	7.04
76	MidSouth Bank	Dothan	511,535	53,933	10.54	3,497	29	3,125	4,800	0.79	6.96
77	Citizens State Bank	Vernon	82,919	11,421	13.77	700	44	789	775	0.97	6.68
78	Farmers & Merchants Bank	Piedmont	279,585	34,741	12.43	1,817	36	2,288	1,851	0.85	6.53
79	Peoples Exchange Bank	Monroeville	83,377	11,178	13.41	492	18	676	476	0.87	6.46
80	Valley State Bank	Russellville	131,212	23,905	18.22	1,180	47	1,129	1,140	1.10	6.23
81	Bank of Moundville	Moundville	96,670	10,130	10.48	448	32	292	346	0.65	6.14
82	CommerceOne Bank	Birmingham	325,687	49,485	15.19	2,095	81	307	NA	1.03	6.00
83	BankSouth	Dothan	195,530	37,981	19.42	2,125	97	2,206	2,187	1.21	5.96
84	First US Bank	Birmingham	890,407	86,102	9.67	3,752	14	5,490	3,320	0.58	5.72
85	Sweet Water State Bank	Sweet Water	111,219	11,597	10.43	608	19	808	749	0.60	5.30
86	First State Bank of the South	Sulligent	116,283	18,169	15.62	779	19	800	750	0.81	5.18
87	Merchants & Farmers Bank	Eutaw	90,068	8,005	8.89	379	14	682	584	0.47	5.14
88	Citizens' Bank, Inc.	Robertsdale	130,270	14,553	11.17	625	22	629	906	0.53	4.46
89	First National Bank of Dozier	Dozier	38,685	5,758	14.88	210	35	136	212	0.65	4.35
90	Millennial Bank	Leeds	113,036	10,620	9.40	402	25	315	(213)	0.39	4.02
91	First National Bank of Hartford	Hartford	125,768	19,349	15.38	728	14	1,019	1,056	0.59	3.96
92	Bank of Evergreen	Evergreen	68,439	8,961	13.09	250	17	425	395	0.49	3.58
93	Southern Bank Company	Gadsden	112,345	12,016	10.70	288	11	413	438	0.39	3.32
94	Farmers & Merchants Bank	Waterloo	97,424	20,507	21.05	486	54	730	655	0.58	2.72
95	Bank of Brewton	Brewton	52,881	11,665	22.06	206	11	120	424	0.45	1.94
96	First Bank of Linden	Linden	89,772	12,663	14.11	346	27	547	667	0.28	1.90
97	Security Federal Savings Bank	Jasper	39,432	4,658	11.81	40	5	127	204	0.09	0.73
98	Union State Bank	Pell City	248,782	17,273	6.94	327	3	1,226	394	(0.05)	(0.67)
99	Marion Bank & Trust Co.	Marion	294,841	34,245	11.61	(646)	(13)	2,732	2,084	(0.24)	(2.15)
100	Community Bank & Trust	Union Springs	49,801	4,258	8.55	(138)	(12)	257	78	(0.28)	(3.29)
101	SouthFirst Bank	Sylacauga	89,161	9,551	10.71	(437)	(20)	(14)	(59)	(0.51)	(4.44)
102	22nd State Bank	Louisville	213,967	23,423	10.95	(1,341)	(27)	(1,299)	392	(0.79)	(8.41)
103	Merit Bank	Huntsville	155,667	17,825	11.45	(1,942)	(61)	(1,499)	97	(1.57)	(10.54)
104	Commonwealth National Bank	Mobile	54,519	4,866	8.93	(592)	(35)	(216)	(621)	(1.14)	(12.09)
105	BBVA USA	Birmingham	101,630,248	10,659,689	10.49	(1,948,875)	(198)	110,462	740,554	(1.95)	(18.17)
106	Alamerica Bank	Birmingham	16,346	2,445	14.96	(971)	(121)	(1,144)	(1,447)	(5.54)	(36.34)
		MEDIAN	241,618	28,037	10.92	2,396	46	2,203	2,016	1.14	9.99
		AVERAGE	2,835,482	325,644	11.83	(1,807)	48	22,819	28,260	1.07	9.20
		HIGH	146,476,000	18,354,000	26.20	1,185,000	350	1,785,000	1,736,099	8.76	69.60
		LOW	16,346	1,905	6.94	(1,948,875)	(198)	(1,499)	(1,447)	(5.54)	(36.34)