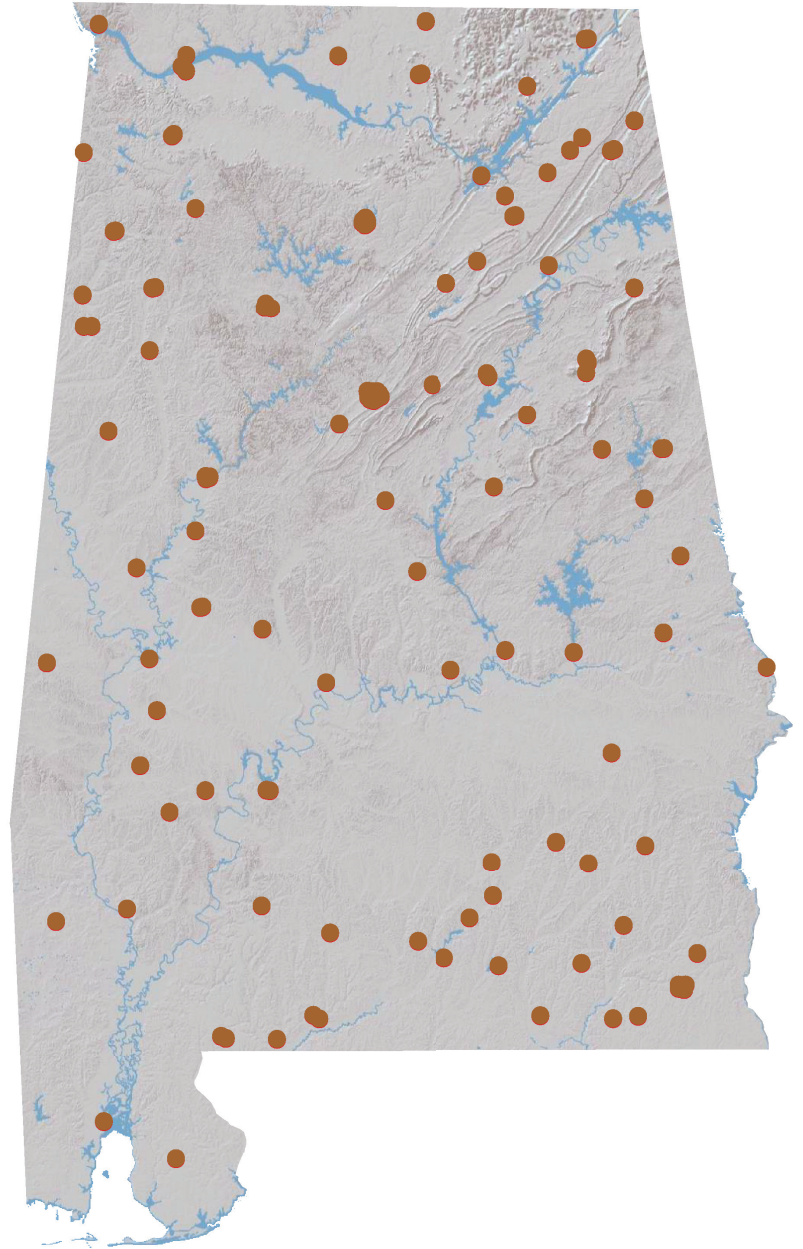


Banking Almanac: Alabama

As of and for the Twelve Months Ended March 3 , 2021



Porter White & Company

Investment Bankers Since 1975

Porter, White & Company

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Porter, White & Company

Notes on Almanac

- Data, based on regulatory filings, are furnished by S&P Global Market Intelligence and contain copyrighted and trade secret material distributed under license from S&P. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended March 31, 2021 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

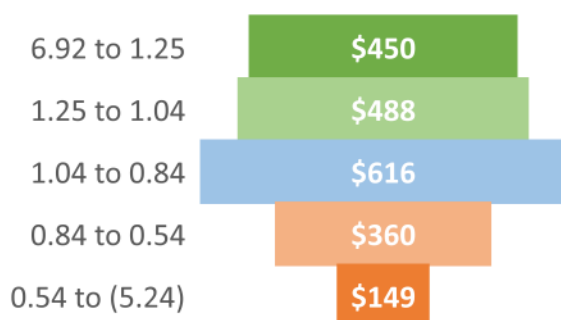
Alabama Bankers Almanac Peer Comparisons

First Quarter 2021

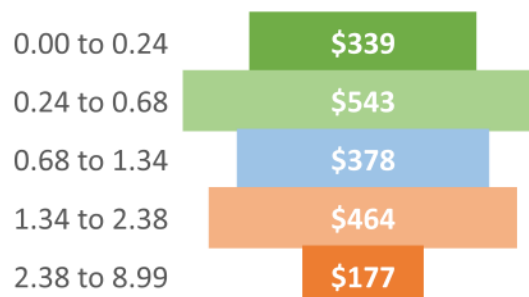
May 19, 2021

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 Q1 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 red is worse. We note the source of each bank ratio in each ratio title.

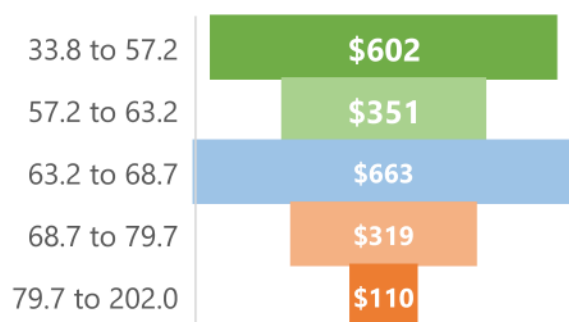
ROA (col 10, Alphabetical)



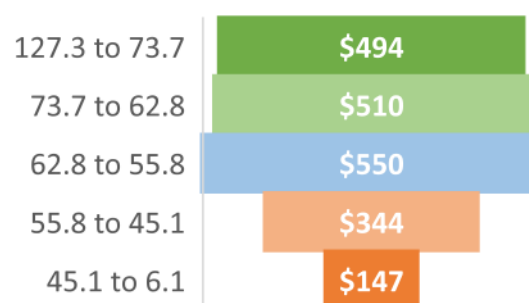
NPL+OREO/Loans + OREO (col 12, AQ²)



Efficiency Ratio (col 6, Non Int Expense)



Loan/Deposit (col 5, Net Interest Margin)



¹As a proxy for NPL/Loans, we used the following formula: $\text{NPL} + \text{OREO} / \text{Gross Loans} + \text{OREO}$.

²AQ=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.	211,518	10.97	(0.55)	(5.72)	3.71
2	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	16,153	13.45	(5.24)	(36.04)	3.03
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	302,724	8.58	0.80	7.48	0.81
4	Auburn Bank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	992,951	10.02	0.78	7.06	0.08
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BancIndependent, Incorporated	2,099,807	8.33	0.96	10.97	0.57
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		55,850	20.36	0.42	1.96	1.87
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		68,807	12.60	0.54	4.20	3.73
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	104,817	8.74	0.47	4.13	0.91
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	216,844	12.51	0.95	6.84	0.38
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	83,582	9.78	0.60	5.61	2.03
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	203,072	18.75	1.01	4.74	0.01
12	BBVA USA	Birmingham	1964	ST-Bank	C-corp	Banco Bilbao Vizcaya Argentaria, S.A.	101,925,551	10.75	(1.97)	6.48	1.49
13	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	103,289	10.48	1.14	8.43	0.53
14	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		2,501,641	7.91	0.77	8.99	0.20
15	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	2,247,264	11.08	1.02	8.45	1.00
16	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	577,874	10.05	1.24	12.37	0.59
17	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	434,241	9.94	1.37	13.50	0.13
18	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	186,177	9.01	0.74	7.74	0.48
19	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	115,473	12.29	0.78	5.24	0.10
20	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B&T Holdings, Inc.	790,373	8.32	0.91	9.29	0.16
21	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	214,784	20.40	1.33	6.72	0.81
22	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	282,519	21.31	1.92	8.74	0.60
23	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	132,282	10.84	0.42	4.38	1.60
24	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	83,077	13.04	0.82	5.72	0.00
25	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		371,623	13.49	0.75	5.50	0.00
26	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	118,932	7.25	0.70	8.36	0.78
27	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	57,759	11.98	(1.14)	(10.07)	0.29
28	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	49,098	7.25	(0.28)	(3.82)	NM
29	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	129,562	12.20	0.92	7.67	0.76
30	Community Spirit Bank	Red Bay	1908	ST-Bank	S-corp	Independent Bancshares, Inc.	173,753	9.91	1.03	9.90	1.27
31	Cullman Savings Bank	Cullman	1887	Fed-Thrift	C-corp	Cullman Savings Bank, MHC	332,340	15.62	1.14	7.20	1.88
32	EvaBank	Cullman	1986	ST-Bank	C-corp		423,649	26.77	2.48	10.25	5.02
33	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	The Gadsden Corporation	348,298	12.92	0.84	5.59	0.24
34	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		97,388	19.74	0.52	2.25	0.00
35	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	281,298	11.99	0.71	4.98	1.75
36	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	220,554	11.97	1.25	8.92	0.43
37	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	111,143	10.55	1.13	13.33	0.27
38	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	728,718	11.16	1.33	11.89	0.41
39	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	279,117	17.32	1.57	9.66	0.06
40	First Bank of Linden	Linden	1904	ST-Bank	C-corp	First Linden Bancshares, Inc.	86,866	13.98	0.41	2.57	0.44
41	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		182,147	8.38	0.62	7.03	0.21
42	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	317,034	12.14	1.18	9.59	0.54
43	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	506,354	7.63	1.66	18.65	0.25
44	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	125,309	9.24	0.69	7.46	2.76
45	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	178,310	10.71	6.92	60.97	0.76
46	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corp.	126,738	9.00	0.73	8.41	0.38
47	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	223,605	7.90	1.39	14.80	0.26
48	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	359,922	10.53	1.15	9.89	0.88
49	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	865,837	9.44	1.31	12.10	0.07
50	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	357,511	14.93	1.06	5.63	0.16
51	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	194,527	10.00	0.91	9.75	1.15
52	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	38,478	14.37	0.57	3.56	0.00
53	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	138,054	13.71	0.51	3.74	0.89
54	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		31,942	26.43	0.29	0.53	0.00
55	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	367,846	8.26	1.19	14.78	0.17
56	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	698,490	9.55	1.16	11.67	0.11
57	First State Bank of Dekalb Coun	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	266,238	9.62	1.09	10.71	0.51
58	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	117,435	15.07	0.69	4.32	0.18
59	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	926,380	9.43	0.45	4.52	0.38
60	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	311,147	10.45	1.04	10.31	0.33
61	FNB Bank	Scottsboro	1900	ST-Bank	C-corp	FNS Bancshares, Inc.	825,321	10.73	0.84	6.11	0.44
62	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	173,495	8.52	1.35	15.26	0.21
63	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	198,036	9.14	1.20	14.69	0.04
64	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	509,353	11.77	1.51	10.79	0.44
65	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	174,333	10.94	0.91	8.55	0.35
66	Marion Bank & Trust Co.	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	305,950	10.56	(0.22)	(1.93)	3.75

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.	92,309	8.48	0.39	4.27	1.46
68	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	386,288	9.04	1.04	9.51	1.13
69	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Holdings LLC	179,103	9.72	(1.57)	(7.97)	0.18
70	Metro Bank	Pell City	1989	ST-Bank	C-corp		921,147	13.17	1.38	9.24	0.53
71	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	536,468	9.90	0.63	5.04	0.01
72	Millennial Bank	Leeds	1997	ST-Bank	C-corp		111,865	9.00	0.39	4.16	0.07
73	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	361,006	8.65	0.90	10.79	0.53
74	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	139,267	10.34	1.18	10.88	0.05
75	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	934,320	9.16	0.94	10.45	0.00
76	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	1,129,697	8.27	1.24	14.76	0.84
77	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	108,332	7.78	0.91	9.21	0.81
78	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	17,153	11.12	0.82	5.46	1.71
79	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	89,042	12.64	0.62	6.55	1.18
80	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	391,805	9.82	1.27	12.86	1.05
81	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	128,862	11.02	0.76	5.84	0.79
82	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	245,714	13.64	1.49	11.67	0.64
83	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	306,300	10.45	1.24	10.15	0.05
84	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	278,750	7.77	1.15	14.40	0.68
85	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,638,103	9.91	1.24	12.40	0.26
86	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	152,519,000	11.84	0.87	9.19	0.76
87	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	2,058,693	9.70	1.12	11.71	0.34
88	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	392,708	9.13	1.06	11.92	0.16
89	Samson Banking Company	Samson	1930	ST-Bank	S-corp		104,822	12.22	1.10	8.19	0.00
90	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	39,415	11.70	0.07	(0.70)	0.00
91	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	12,645,969	8.64	1.63	18.64	0.12
92	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	The Southern Banc Company, Inc.	112,037	10.21	0.28	2.98	1.20
93	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	301,394	10.21	1.02	9.59	0.14
94	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	1,458,519	10.73	1.04	10.70	1.03
95	SouthFirst Bank	Sylacauga	1949	Fed-Thrift	C-corp	Firstbanc of Alabama, Inc.	95,047	9.60	(0.51)	(5.20)	1.14
96	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	608,971	7.85	1.55	19.68	0.19
97	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	290,050	10.70	1.07	9.66	0.83
98	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	139,453	6.81	0.87	11.64	0.01
99	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	114,191	10.16	0.49	4.10	2.04
100	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp		127,067	17.46	1.70	7.96	0.67
101	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	511,976	8.52	1.26	13.74	0.69
102	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henderso	1,207,082	10.04	0.90	10.66	1.29
103	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	256,115	6.22	0.15	1.17	0.74
104	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	929,024	8.81	1.44	15.19	0.39
105	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	136,572	17.07	0.90	4.21	0.16
106	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	758,038	12.26	0.86	5.77	0.73
MEDIAN							250,915	10.45	0.91	8.42	0.48
AVERAGE							2,915,870	11.34	0.85	7.87	0.75
HIGH							152,519,000	26.77	6.92	60.97	5.02
LOW							16,153	6.22	(5.24)	(36.04)	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	86,236,000	131,049,000	18,054,000	9.44	1,379	18,857	8,088	110,601	95,032	152,519,000
2	BBVA USA	Birmingham	64,255,812	86,294,190	10,952,132	8.67	636	9,455	10,780	160,260	135,683	101,925,551
3	ServisFirst Bank	Birmingham	8,520,814	10,590,236	1,092,158	8.77	24	491	25,756	526,915	441,260	12,645,969
4	Bryant Bank	Tuscaloosa	1,207,834	2,030,848	197,982	8.01	16	259	9,659	156,353	126,928	2,501,641
5	CB&S Bank, Inc.	Russellville	916,540	1,895,192	248,890	10.45	54	545	4,123	41,616	35,096	2,247,264
6	Bank Independent	Sheffield	1,316,674	1,798,265	174,998	8.43	31	569	3,690	67,736	58,009	2,099,807
7	River Bank & Trust	Prattville	1,225,661	1,836,686	199,664	8.70	18	237	8,686	114,372	102,038	2,058,693
8	Progress Bank and Trust	Huntsville	1,261,495	1,462,070	162,285	9.14	11	219	7,480	148,918	132,915	1,638,103
9	Southern States Bank	Anniston	1,085,542	1,260,306	156,553	10.10	15	191	7,636	97,235	84,020	1,458,519
10	Troy Bank & Trust Company	Troy	650,081	1,075,615	121,165	9.72	14	161	7,497	86,220	76,830	1,207,082
11	Peoples Bank of Alabama	Cullman	698,362	1,015,135	93,396	8.12	27	272	4,153	41,841	37,598	1,129,697
12	AuburnBank	Auburn	463,156	884,690	99,507	9.99	8	156	6,365	124,119	110,586	992,951
13	Oakworth Capital Bank	Birmingham	700,521	843,488	85,573	9.21	3	108	8,651	311,440	281,163	934,320
14	United Bank	Atmore	556,118	836,337	81,859	9.14	21	205	4,532	44,239	39,826	929,024
15	First US Bank	Birmingham	666,705	818,570	87,345	8.73	19	265	3,496	48,757	43,083	926,380
16	Metro Bank	Pell City	459,897	796,611	121,305	13.71	9	165	5,583	102,350	88,512	921,147
17	First Metro Bank	Muscle Shoals	439,047	781,565	81,719	10.10	10	128	6,764	86,584	78,157	865,837
18	FNB Bank	Scottsboro	475,118	713,073	88,517	9.86	17	135	6,113	48,548	41,945	825,321
19	Citizens Bank & Trust	Guntersville	400,825	678,354	65,734	8.51	8	120	6,586	98,797	84,794	790,373
20	West Alabama Bank & Trust	Reform	386,044	642,371	92,921	11.79	15	153	4,954	50,536	42,825	758,038
21	First Bank of Alabama	Talladega	444,463	642,248	81,297	10.62	11	93	7,836	66,247	58,386	728,718
22	First Southern State Bank	Stevenson	358,812	628,084	66,712	9.25	10	120	5,821	69,849	62,808	698,490
23	SouthPoint Bank	Birmingham	465,876	504,307	47,788	8.91	5	100	6,090	121,794	100,861	608,971
24	CCB Community Bank	Andalusia	423,727	495,648	58,068	10.38	4	107	5,401	144,469	123,912	577,874
25	MidSouth Bank	Dothan	300,592	482,946	53,084	10.61	11	117	4,585	48,770	43,904	536,468
26	Traditions Bank	Cullman	383,142	464,024	43,638	8.83	6	73	7,013	85,329	77,337	511,976
27	HomeTown Bank of Alabama	Oneonta	280,254	447,866	59,933	12.45	5	60	8,489	101,871	89,573	509,353
28	First Comm. Bank of Central AL	Wetumpka	250,027	464,947	38,619	8.04	9	85	5,957	56,262	51,661	506,354
29	Central State Bank	Calera	269,014	386,453	43,162	9.97	5	68	6,386	86,848	77,291	434,241
30	EvaBank	Cullman	306,142	297,615	113,397	24.31	8	85	4,984	52,956	37,202	423,649
31	Robertson Banking Company	Demopolis	276,004	354,547	35,853	9.36	7	83	4,731	56,101	50,650	392,708
32	Peoples Independent Bank	Boaz	161,501	349,900	38,472	8.54	9	80	4,898	43,534	38,878	391,805
33	Merchants Bank of Alabama	Cullman	197,419	349,815	34,922	9.29	5	81	4,769	77,258	69,963	386,288
34	CommerceOne Bank	Birmingham	272,268	317,166	50,145	15.11	1	28	13,272	371,623	317,166	371,623
35	First Southern Bank	Florence	284,704	336,748	30,394	8.75	5	70	5,255	73,569	67,350	367,846
36	NobleBank & Trust	Anniston	220,341	328,431	31,242	9.32	6	62	5,823	60,168	54,739	361,006
37	First Jackson Bank	Stevenson	203,679	299,329	37,892	10.66	6	44	8,180	59,987	49,888	359,922
38	First National Bank	Hamilton	119,549	303,796	53,389	15.01	7	100	3,575	51,073	43,399	357,511
39	Exchange Bank of Alabama	Altoona	187,381	298,716	45,007	13.04	5	72	4,837	69,660	59,743	348,298
40	Cullman Savings Bank	Cullman	237,107	232,959	51,916	15.60	4	48	6,924	83,085	58,240	332,340
41	First Citizens Bank	Luverne	164,449	265,301	38,502	12.37	5	64	4,954	63,407	53,060	317,034
42	FirstState Bank	Lineville	140,302	266,983	32,506	10.63	3	58	5,365	103,716	88,994	311,147
43	Pinnacle Bank	Jasper	122,682	271,954	31,999	10.52	7	51	6,006	43,757	38,851	306,300
44	Marion Bank & Trust Co.	Marion	159,614	273,233	32,297	10.45	6	50	6,119	50,992	45,539	305,950
45	AmeriFirst Bank	Montgomery	183,075	266,511	25,986	7.75	5	60	5,045	60,545	53,302	302,724
46	Southern Independent Bank	Opp	138,523	249,176	30,760	10.19	3	39	7,728	100,465	83,059	301,394
47	State Bank & Trust	Winfield	102,045	229,330	31,024	9.81	4	55	5,274	72,513	57,333	290,050
48	Citizens Bank of Winfield	Winfield	59,323	176,014	60,210	21.37	1	35	8,072	282,519	176,014	282,519
49	Farmers & Merchants Bank	Piedmont	125,630	245,669	33,740	11.81	4	52	5,410	70,325	61,417	281,298
50	First Bank of Boaz	Boaz	65,630	198,621	48,338	17.71	1	25	11,165	279,117	198,621	279,117
51	Premier Bank of the South	Cullman	156,487	255,710	21,655	8.44	9	64	4,355	30,972	28,412	278,750
52	First State Bank of Dekalb County	Fort Payne	119,420	239,806	25,621	9.08	5	54	4,930	53,248	47,961	266,238
53	Union State Bank	Pell City	83,372	239,490	15,929	6.37	13	94	2,725	19,701	18,422	256,115
54	Phenix-Girard Bank	Phenix City	77,252	205,234	33,527	14.41	4	42	5,850	61,429	51,309	245,714
55	First Financial Bank	Bessemer	98,297	205,355	17,671	8.66	8	67	3,337	27,951	25,669	223,605
56	Farmers and Merchants Bank	LaFayette	78,906	192,969	26,396	11.61	3	37	5,961	73,518	64,323	220,554
57	Bank of Vernon	Vernon	132,910	188,480	27,126	12.67	4	39	5,560	54,211	47,120	216,844
58	Citizens Bank of Fayette	Fayette	30,039	168,765	43,825	19.57	2	23	9,338	107,392	84,383	214,784
59	22nd State Bank	Louisville	138,587	171,212	23,197	10.23	6	52	4,068	35,253	28,535	211,518
60	BankSouth	Dothan	125,142	164,651	38,074	18.73	2	22	9,231	101,536	82,326	203,072
61	HNB First Bank	Headland	135,473	177,632	18,108	9.45	3	33	6,001	66,012	59,211	198,036
62	First National Bank and Trust	Atmore	114,928	174,715	19,455	10.40	5	46	4,229	38,905	34,943	194,527
63	Citizens Bank	Enterprise	122,019	169,039	16,768	9.08	2	32	5,818	93,089	84,520	186,177
64	First Cahawba Bank	Selma	92,909	166,601	15,263	8.95	4	30	6,072	45,537	41,650	182,147
65	Merit Bank	Huntsville	119,154	161,430	17,410	10.41	4	32	5,597	44,776	40,358	179,103
66	First Federal Bank, A FSB	Tuscaloosa	151,360	118,947	19,099	11.97	3	116	1,537	59,437	39,649	178,310

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	Liberty Bank	Geraldine	89,142	154,697	19,075	10.96	6	45	3,874	29,056	25,783	174,333
68	Community Spirit Bank	Red Bay	107,300	153,071	17,220	10.08	5	37	4,696	34,751	30,614	173,753
69	Friend Bank	Slocumb	98,036	158,234	14,788	8.62	5	43	4,035	34,699	31,647	173,495
70	SunSouth Bank	Dothan	59,527	120,452	9,500	7.83	2	20	6,973	69,727	60,226	139,453
71	North Alabama Bank	Hazel Green	81,659	123,241	14,403	9.37	4	39	3,571	34,817	30,810	139,267
72	First National Bank of Hartford	Hartford	67,470	118,630	18,922	14.19	3	53	2,605	46,018	39,543	138,054
73	Valley State Bank	Russellville	68,080	113,045	23,307	17.31	3	27	5,058	45,524	37,682	136,572
74	Citizens' Bank, Inc.	Robertsdale	80,343	117,306	14,339	11.01	3	30	4,409	44,094	39,102	132,282
75	Community Neighbor Bank	Camden	72,765	113,542	15,807	12.58	3	34	3,811	43,187	37,847	129,562
76	PeoplesTrust Bank	Hamilton	83,218	112,850	14,200	10.75	3	25	5,154	42,954	37,617	128,862
77	Town-Country National Bank	Camden	70,429	103,654	22,192	17.34	1	33	3,851	127,067	103,654	127,067
78	First Fidelity Bank	Fort Payne	54,213	114,520	11,409	8.81	3	23	5,510	42,246	38,173	126,738
79	First Comm. Bank, Cullman	Cullman	94,329	100,437	11,584	9.33	1	20	6,265	125,309	100,437	125,309
80	Commercial Bank of Ozark	Ozark	59,489	109,164	8,618	7.31	2	19	6,260	59,466	54,582	118,932
81	First State Bank of the South	Sulligent	45,774	98,004	17,703	14.88	5	36	3,262	23,487	19,601	117,435
82	Citizens Bank	Greensboro	41,730	101,032	14,189	12.04	1	14	8,248	115,473	101,032	115,473
83	Sweet Water State Bank	Sweet Water	63,990	100,424	11,607	10.38	4	32	3,568	28,548	25,106	114,191
84	Southern Bank Company	Gadsden	53,718	95,788	11,436	10.05	4	27	4,150	28,009	23,947	112,037
85	Millennial Bank	Leeds	70,635	95,119	10,066	9.32	1	15	7,458	111,865	95,119	111,865
86	First Bank	Wadley	36,489	98,873	11,721	8.91	5	23	4,832	22,229	19,775	111,143
87	Peoples Bank of Greensboro	Greensboro	45,659	99,825	8,425	7.57	1	15	7,222	108,332	99,825	108,332
88	Samson Banking Company	Samson	46,273	91,501	12,807	11.96	2	24	4,368	52,411	45,751	104,822
89	Bank of Moundville	Moundville	35,260	95,331	9,164	8.99	1	13	8,063	104,817	95,331	104,817
90	Brantley Bank & Trust Co.	Brantley	45,269	91,665	10,824	10.67	2	22	4,695	51,645	45,833	103,289
91	Farmers & Merchants Bank	Waterloo	4,729	77,767	19,228	19.52	2	9	10,821	48,694	38,884	97,388
92	SouthFirst Bank	Sylacauga	45,138	85,255	9,120	10.12	3	20	4,752	31,682	28,418	95,047
93	Merchants & Farmers Bank	Eutaw	46,717	84,135	7,826	8.41	2	27	3,419	46,155	42,068	92,309
94	Peoples Exchange Bank	Monroeville	49,117	77,623	11,256	12.66	1	27	3,298	89,042	77,623	89,042
95	First Bank of Linden	Linden	20,955	74,613	12,142	14.50	1	13	6,682	86,866	74,613	86,866
96	Bank of Walker County	Jasper	48,453	75,296	8,171	9.91	1	21	3,980	83,582	75,296	83,582
97	Citizens State Bank	Vernon	26,812	58,021	10,834	13.18	2	16	5,192	41,539	29,011	83,077
98	Bank of Evergreen	Evergreen	27,237	60,001	8,673	12.49	1	15	4,587	68,807	60,001	68,807
99	Commonwealth National Bank	Mobile	19,584	50,413	6,919	11.88	2	18	3,209	28,880	25,207	57,759
100	Bank of Brewton	Brewton	15,585	44,318	11,373	20.74	2	19	2,939	27,925	22,159	55,850
101	Community Bank & Trust	Union Springs	17,480	45,500	3,560	7.71	1	13	3,777	49,098	45,500	49,098
102	Security Federal Savings Bank	Jasper	12,792	32,086	4,610	11.67	1	9	4,379	39,415	32,086	39,415
103	First National Bank of Dozier	Dozier	10,458	32,172	5,528	14.14	1	6	6,413	38,478	32,172	38,478
104	First Progressive Bank	Brewton	9,080	23,492	8,443	26.50	1	7	4,563	31,942	23,492	31,942
105	Peoples Bank of Red Level	Red Level	5,196	15,212	1,907	11.39	1	5	3,431	17,153	15,212	17,153
106	Alamerica Bank	Birmingham	7,972	13,886	2,173	13.07	1	8	2,019	16,153	13,886	16,153
MEDIAN			120,784	201,928	26,761	10.21	4	46	5,319	59,727	51,485	250,915
AVERAGE			1,722,074	2,493,030	325,304	11.32	25	344	5,854	79,805	67,725	2,915,870
HIGH			86,236,000	131,049,000	18,054,000	26.50	1,379	18,857	25,756	526,915	441,260	152,519,000
LOW			4,729	13,886	1,907	6.37	1	5	1,537	16,153	13,886	16,153

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	423,649	102.9	20.5	1.91	11.43	8.05	4.27	1.20	5.89
2	Peoples Bank of Red Level	Red Level	17,153	34.2	9.0	(13.15)	17.57	9.92	1.75	0.20	5.43
3	Traditions Bank	Cullman	511,976	82.6	4.2	23.07	29.12	7.11	2.32	0.69	5.17
4	North Alabama Bank	Hazel Green	139,267	66.3	7.1	(0.92)	18.44	7.29	1.82	0.70	4.82
5	Sweet Water State Bank	Sweet Water	114,191	63.7	13.4	(5.63)	16.97	7.34	1.79	0.53	4.77
6	Liberty Bank	Geraldine	174,333	57.6	20.4	6.15	20.92	6.59	2.69	0.60	4.75
7	First US Bank	Birmingham	926,380	81.5	8.2	22.19	19.84	6.22	1.69	0.45	4.57
8	Peoples Exchange Bank	Monroeville	89,042	63.3	27.7	(1.07)	30.12	7.04	2.23	0.53	4.45
9	Town-Country National Bank	Camden	127,067	68.0	30.0	(1.86)	17.32	7.19	2.21	0.85	4.44
10	Millennial Bank	Leeds	111,865	74.3	16.0	28.35	31.09	6.35	2.14	0.65	4.38
11	Community Spirit Bank	Red Bay	173,753	70.1	18.0	1.96	17.82	6.11	2.15	0.62	4.37
12	First State Bank of Dekalb County	Fort Payne	266,238	49.8	20.2	5.15	37.88	6.92	1.63	0.39	4.33
13	First Cahawba Bank	Selma	182,147	55.8	21.8	1.89	42.50	5.55	1.89	0.34	4.32
14	Bank Independent	Sheffield	2,099,807	73.2	9.1	4.27	25.63	6.28	1.39	0.45	4.31
15	Southern Bank Company	Gadsden	112,037	56.1	37.2	(2.02)	13.80	8.41	1.65	1.02	4.25
16	Community Neighbor Bank	Camden	129,562	64.1	8.8	7.89	24.94	6.41	1.55	0.38	4.21
17	CCB Community Bank	Andalusia	577,874	85.5	8.8	(0.20)	14.11	5.67	1.97	0.58	4.18
18	First National Bank of Hartford	Hartford	138,054	56.9	29.7	(6.44)	14.35	6.30	2.41	0.65	4.14
19	Bank of Walker County	Jasper	83,582	64.4	10.6	(17.18)	14.03	6.10	1.53	0.56	4.13
20	SouthPoint Bank	Birmingham	608,971	92.4	13.0	32.90	30.49	5.58	2.57	0.75	4.12
21	Premier Bank of the South	Cullman	278,750	61.2	16.6	13.50	35.68	6.05	1.45	0.31	4.05
22	Central State Bank	Calera	434,241	69.6	15.3	21.01	30.31	6.11	1.84	0.55	4.01
23	First Bank of Alabama	Talladega	728,718	69.2	27.0	20.34	27.36	5.65	3.02	0.64	3.99
24	First Bank	Wadley	111,143	36.9	51.3	9.26	18.36	7.13	2.73	0.28	3.95
25	Friend Bank	Slocomb	173,495	62.0	9.5	16.21	30.56	5.92	1.90	0.27	3.95
26	Bank of Brewton	Brewton	55,850	35.2	54.2	(15.80)	20.50	6.81	2.63	0.12	3.93
27	First Southern Bank	Florence	367,846	84.6	4.5	25.82	34.35	4.83	2.15	0.48	3.93
28	NobleBank & Trust	Anniston	361,006	67.1	20.5	25.98	40.75	5.25	2.40	0.43	3.93
29	First State Bank of the South	Sulligent	117,435	46.7	42.3	5.96	11.62	6.49	2.44	0.50	3.87
30	Pinnacle Bank	Jasper	306,300	45.1	48.6	17.62	27.60	5.37	3.14	0.24	3.83
31	First Southern State Bank	Stevenson	698,490	57.1	34.0	8.59	27.76	5.80	2.01	0.61	3.79
32	Peoples Bank of Alabama	Cullman	1,129,697	68.8	11.2	10.22	33.40	5.53	1.61	0.39	3.79
33	Brantley Bank & Trust Co.	Brantley	103,289	49.4	44.9	26.19	41.65	6.81	2.16	0.44	3.78
34	Peoples Independent Bank	Boaz	391,805	46.2	38.6	8.77	29.66	5.89	2.72	0.38	3.76
35	Southern States Bank	Anniston	1,458,519	86.1	7.6	20.66	25.42	4.87	2.36	0.57	3.76
36	Citizens Bank of Winfield	Winfield	282,519	33.7	72.3	4.83	22.18	7.33	3.58	0.80	3.74
37	River Bank & Trust	Prattville	2,058,693	66.7	31.3	29.11	49.66	5.13	1.63	0.37	3.71
38	Cullman Savings Bank	Cullman	332,340	101.8	6.2	(4.14)	18.14	5.50	2.50	0.93	3.70
39	Farmers & Merchants Bank	Piedmont	281,298	51.1	33.1	(3.63)	22.26	5.50	2.27	0.36	3.70
40	Citizens' Bank, Inc.	Robertsdale	132,282	68.5	25.4	5.94	17.64	4.79	1.39	0.21	3.67
41	FNB Bank	Scottsboro	825,321	66.6	20.7	(1.07)	19.65	5.11	2.09	0.43	3.65
42	FirstState Bank	Lineville	311,147	52.6	32.7	4.63	23.80	6.63	3.33	0.96	3.63
43	First Comm. Bank of Central AL	Wetumpka	506,354	53.8	33.0	(4.49)	27.73	5.67	1.83	0.48	3.59
44	First Citizens Bank	Luverne	317,034	62.0	34.2	9.32	30.74	6.03	1.67	0.53	3.58
45	HomeTown Bank of Alabama	Oneonta	509,353	62.6	22.4	3.44	30.37	5.89	2.17	0.86	3.57
46	Progress Bank and Trust	Huntsville	1,638,103	86.3	3.5	23.64	34.60	4.73	2.29	0.64	3.56
47	Merchants & Farmers Bank	Eutaw	92,309	55.5	28.1	(3.76)	17.35	6.36	1.90	0.84	3.55
48	AmeriFirst Bank	Montgomery	302,724	68.7	17.3	30.16	67.87	5.28	0.76	0.43	3.47
49	Robertson Banking Company	Demopolis	392,708	77.9	12.9	6.29	21.54	4.68	1.70	0.50	3.46
50	Metro Bank	Pell City	921,147	57.7	25.2	(0.52)	22.24	5.82	2.71	0.54	3.45
51	First Financial Bank	Bessemer	223,605	47.9	30.3	21.70	27.38	5.04	2.60	0.13	3.44
52	United Bank	Atmore	929,024	66.5	18.0	20.81	31.36	5.08	1.88	0.32	3.44
53	Commonwealth National Bank	Mobile	57,759	38.9	27.7	27.59	19.12	5.59	1.61	0.13	3.43
54	First National Bank and Trust	Atmore	194,527	65.8	28.4	14.28	19.09	4.73	2.36	0.37	3.41
55	Merchants Bank of Alabama	Cullman	386,288	56.4	25.4	8.74	29.62	5.30	1.72	0.32	3.38
56	Bank of Evergreen	Evergreen	68,807	45.4	45.8	(16.79)	15.13	5.44	2.13	0.53	3.37
57	22nd State Bank	Louisville	211,518	80.9	9.4	32.06	52.83	5.41	1.72	0.69	3.33
58	PeoplesTrust Bank	Hamilton	128,862	73.7	16.1	12.30	23.33	5.20	2.24	0.85	3.32
59	CB&S Bank, Inc.	Russellville	2,247,264	48.4	43.5	(0.43)	16.56	5.12	2.94	0.51	3.31
60	Citizens Bank & Trust	Guntersville	790,373	59.1	23.9	9.99	33.87	5.10	2.17	0.33	3.30
61	Phenix-Girard Bank	Phenix City	245,714	37.6	46.0	6.29	27.46	5.50	2.80	0.14	3.30
62	CommerceOne Bank	Birmingham	371,623	85.8	6.3	30.90	60.76	4.43	2.49	0.52	3.29
63	Farmers and Merchants Bank	LaFayette	220,554	40.9	54.2	10.40	30.14	5.76	2.76	0.52	3.29
64	HNB First Bank	Headland	198,036	76.3	9.3	14.65	25.99	5.11	1.33	0.90	3.26
65	Bank of Vernon	Vernon	216,844	70.5	13.0	16.89	28.68	5.06	2.10	0.69	3.25
66	Citizens Bank	Enterprise	186,177	72.2	15.1	11.71	27.49	5.26	1.66	0.62	3.24

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	Samson Banking Company	Samson	104,822	50.6	39.3	24.51	27.50	6.19	1.56	0.38	3.23
68	Oakworth Capital Bank	Birmingham	934,320	83.1	9.0	25.53	27.46	3.88	2.48	0.25	3.22
69	Community Bank & Trust	Union Springs	49,098	38.4	42.3	(2.31)	2.66	7.02	1.52	0.34	3.21
70	ServisFirst Bank	Birmingham	12,645,969	80.5	7.6	12.48	35.03	4.35	2.72	0.29	3.21
71	Troy Bank & Trust Company	Troy	1,207,082	60.4	29.1	15.13	35.08	5.16	2.08	0.70	3.21
72	Peoples Bank of Greensboro	Greensboro	108,332	45.7	47.9	(8.24)	19.41	6.15	1.69	0.65	3.18
73	First Comm. Bank, Cullman	Cullman	125,309	93.9	0.9	(6.53)	1.18	4.90	1.89	1.16	3.15
74	Regions Bank	Birmingham	152,519,000	65.8	18.7	(2.74)	28.79	3.99	2.16	0.11	3.13
75	SouthFirst Bank	Sylacauga	95,047	52.9	23.7	(10.63)	21.80	5.11	1.75	0.52	3.13
76	Alamerica Bank	Birmingham	16,153	57.4	12.8	(28.06)	(11.73)	6.62	0.98	1.41	3.12
77	Valley State Bank	Russellville	136,572	60.2	40.4	(0.72)	12.00	5.22	1.52	0.40	3.12
78	Exchange Bank of Alabama	Altoona	348,298	62.7	21.3	(2.14)	18.86	4.93	2.05	0.48	3.07
79	First Jackson Bank	Stevenson	359,922	68.1	13.5	0.67	25.42	5.89	2.28	1.33	3.06
80	BankSouth	Dothan	203,072	76.0	31.8	(7.25)	17.43	4.37	1.32	0.52	3.01
81	First National Bank	Hamilton	357,511	39.4	26.8	(1.22)	23.78	6.27	2.01	0.24	3.01
82	Commercial Bank of Ozark	Ozark	118,932	54.5	37.3	17.95	27.72	4.45	2.10	0.32	3.01
83	Merit Bank	Huntsville	179,103	73.8	9.3	143.06	89.82	4.61	1.45	0.35	3.00
84	First Metro Bank	Muscle Shoals	865,837	56.2	24.9	4.08	23.20	5.24	1.63	0.59	2.99
85	MidSouth Bank	Dothan	536,468	62.2	13.1	13.91	30.05	4.29	1.79	0.36	2.96
86	West Alabama Bank & Trust	Reform	758,038	60.1	40.1	(0.97)	19.48	5.38	1.66	0.92	2.95
87	First Bank of Boaz	Boaz	279,117	33.0	68.0	9.88	18.08	4.15	3.20	0.52	2.92
88	First Federal Bank, A FSB	Tuscaloosa	178,310	127.3	0.5	23.55	18.33	3.96	2.94	0.82	2.92
89	Southern Independent Bank	Opp	301,394	55.6	34.0	4.41	19.60	5.06	2.54	0.86	2.86
90	First Fidelity Bank	Fort Payne	126,738	47.3	35.9	15.58	24.38	4.37	2.31	0.30	2.85
91	State Bank & Trust	Winfield	290,050	44.5	60.4	8.43	11.55	6.14	2.66	1.23	2.84
92	Marion Bank & Trust Co.	Marion	305,950	58.4	38.1	(4.58)	14.17	5.36	1.75	1.25	2.80
93	AuburnBank	Auburn	992,951	52.4	36.2	3.98	17.81	4.65	1.85	0.33	2.78
94	First Bank of Linden	Linden	86,866	28.1	55.9	(22.09)	14.01	6.38	2.29	0.70	2.78
95	BBVA USA	Birmingham	101,925,551	74.5	17.2	(5.03)	11.28	3.80	1.98	0.25	2.71
96	First National Bank of Dozier	Dozier	38,478	32.5	56.7	32.21	12.44	6.05	2.19	0.42	2.70
97	SunSouth Bank	Dothan	139,453	49.4	43.9	(3.53)	34.94	4.04	2.88	0.86	2.68
98	First Progressive Bank	Brewton	31,942	38.7	52.5	(2.09)	8.44	4.84	1.69	0.08	2.59
99	Citizens Bank of Fayette	Fayette	214,784	17.8	72.8	(20.61)	14.48	6.44	2.55	0.60	2.55
100	Bryant Bank	Tuscaloosa	2,501,641	59.5	19.4	12.92	37.15	4.52	1.63	0.34	2.50
101	Citizens Bank	Greensboro	115,473	41.3	47.8	0.76	30.38	5.49	1.88	0.78	2.50
102	Union State Bank	Pell City	256,115	34.8	23.4	(4.47)	27.26	4.90	1.69	0.16	2.49
103	Security Federal Savings Bank	Jasper	39,415	39.9	11.6	(14.00)	11.99	5.68	3.45	0.52	2.48
104	Bank of Moundville	Moundville	104,817	37.0	57.4	39.55	23.72	5.33	1.58	0.68	2.29
105	Citizens State Bank	Vernon	83,077	46.2	53.4	0.06	23.90	4.63	2.16	0.95	2.12
106	Farmers & Merchants Bank	Waterloo	97,388	6.1	86.6	(14.81)	9.03	7.51	2.69	1.10	1.82
		MEDIAN	250,915	59.8	25.0	5.95	23.79	5.50	2.09	0.52	3.42
		AVERAGE	2,915,870	59.9	27.7	8.20	24.87	5.66	2.12	0.56	3.50
		HIGH	152,519,000	127.3	86.6	143.06	89.82	9.92	4.27	1.41	5.89
		LOW	16,153	6.1	0.5	(28.06)	(11.73)	3.80	0.76	0.08	1.82

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	14,936	33,625	0.01	21.65	(0.02)	(0.05)	21.60
2	SouthPoint Bank	Birmingham	8,608	17,149	0.05	2.94	0.00	0.28	3.27
3	Alamerica Bank	Birmingham	(879)	402	0.24	0.00	0.29	1.87	2.40
4	First Financial Bank	Bessemer	3,263	3,615	0.66	0.00	0.35	0.77	1.78
5	Regions Bank	Birmingham	1,660,000	2,310,000	0.44	0.19	0.00	1.00	1.63
6	United Bank	Atmore	12,095	13,975	0.19	0.14	0.00	1.27	1.60
7	First National Bank of Hartford	Hartford	817	1,872	0.15	0.00	(0.00)	1.31	1.46
8	Progress Bank and Trust	Huntsville	19,831	21,817	0.03	0.97	0.00	0.44	1.44
9	First National Bank and Trust	Atmore	2,169	2,582	0.20	0.06	0.00	1.17	1.42
10	Peoples Bank of Alabama	Cullman	16,083	14,480	0.55	0.12	(0.01)	0.76	1.41
11	HomeTown Bank of Alabama	Oneonta	6,466	5,782	0.59	0.00	0.01	0.69	1.29
12	Bank Independent	Sheffield	18,844	23,344	0.33	0.17	0.00	0.71	1.21
13	HNB First Bank	Headland	2,998	2,048	0.16	0.00	0.00	0.96	1.12
14	Merchants & Farmers Bank	Eutaw	384	899	0.29	0.01	0.00	0.73	1.03
15	Oakworth Capital Bank	Birmingham	8,565	8,636	0.06	0.00	0.00	0.96	1.02
16	Premier Bank of the South	Cullman	3,365	2,350	0.27	0.00	0.11	0.58	0.96
17	Union State Bank	Pell City	197	2,148	0.36	0.00	0.05	0.51	0.92
18	Traditions Bank	Cullman	5,851	4,160	0.35	0.00	0.00	0.55	0.91
19	Friend Bank	Slocomb	2,583	1,408	0.29	0.00	0.03	0.57	0.89
20	First Comm. Bank of Central AL	Wetumpka	8,227	4,081	0.18	0.00	0.01	0.69	0.88
21	Bank of Vernon	Vernon	1,839	1,750	0.21	0.29	0.00	0.38	0.88
22	NobleBank & Trust	Anniston	3,040	2,831	0.28	0.18	0.10	0.31	0.88
23	Citizens Bank	Enterprise	1,280	1,502	0.14	0.00	0.06	0.66	0.87
24	CB&S Bank, Inc.	Russellville	21,891	18,044	0.19	0.23	(0.00)	0.45	0.86
25	Citizens Bank of Fayette	Fayette	3,292	1,765	0.06	0.00	0.08	0.70	0.85
26	Southern States Bank	Anniston	15,936	10,529	0.12	0.00	(0.04)	0.72	0.81
27	Town-Country National Bank	Camden	1,996	964	0.64	0.00	(0.01)	0.16	0.80
28	Phenix-Girard Bank	Phenix City	4,884	1,796	0.17	0.00	(0.10)	0.72	0.79
29	Community Neighbor Bank	Camden	1,209	945	0.31	0.00	(0.06)	0.52	0.78
30	BBVA USA	Birmingham	679,750	779,333	0.21	0.08	0.00	0.48	0.77
31	First National Bank	Hamilton	3,447	2,476	0.25	0.00	(0.00)	0.52	0.77
32	West Alabama Bank & Trust	Reform	5,438	5,331	0.29	0.02	(0.00)	0.44	0.75
33	Bank of Evergreen	Evergreen	370	485	0.28	0.00	0.01	0.45	0.74
34	Troy Bank & Trust Company	Troy	12,329	8,010	0.15	0.00	0.01	0.58	0.74
35	First State Bank of the South	Sulligent	773	839	0.36	0.00	0.00	0.37	0.73
36	Peoples Independent Bank	Boaz	5,112	2,568	0.37	0.00	0.00	0.36	0.73
37	Merchants Bank of Alabama	Cullman	3,244	2,557	0.31	0.00	(0.07)	0.48	0.73
38	River Bank & Trust	Prattville	21,332	12,886	0.11	0.36	(0.00)	0.26	0.73
39	Community Bank & Trust	Union Springs	(159)	353	0.47	0.00	(0.25)	0.51	0.72
40	First Comm. Bank, Cullman	Cullman	835	871	0.05	0.00	(0.10)	0.76	0.70
41	Security Federal Savings Bank	Jasper	(32)	266	0.59	0.00	0.00	0.10	0.69
42	First Citizens Bank	Luverne	3,648	1,970	0.17	0.00	(0.00)	0.49	0.66
43	Central State Bank	Calera	6,437	2,604	0.14	0.11	0.00	0.41	0.66
44	MidSouth Bank	Dothan	3,173	3,148	0.08	0.08	0.32	0.18	0.65
45	First Bank	Wadley	1,507	661	0.43	0.00	0.00	0.21	0.65
46	Community Spirit Bank	Red Bay	1,893	1,047	0.24	0.00	0.00	0.40	0.64
47	Pinnacle Bank	Jasper	3,374	1,750	0.27	0.00	0.00	0.35	0.63
48	Bank of Walker County	Jasper	532	480	0.31	0.00	0.00	0.30	0.61
49	FNB Bank	Scottsboro	5,318	4,707	0.23	0.00	0.05	0.32	0.60
50	Robertson Banking Company	Demopolis	5,065	2,242	0.22	0.00	0.00	0.38	0.60
51	Farmers and Merchants Bank	LaFayette	2,386	1,169	0.15	0.00	0.00	0.43	0.59
52	Metro Bank	Pell City	11,396	4,993	0.12	0.09	0.02	0.36	0.58
53	Samson Banking Company	Samson	1,241	539	0.30	0.00	0.00	0.26	0.56
54	Liberty Bank	Geraldine	1,598	890	0.30	0.00	0.00	0.26	0.56
55	AuburnBank	Auburn	7,190	5,130	0.06	0.29	0.01	0.20	0.55
56	Exchange Bank of Alabama	Altoona	2,490	1,805	0.20	0.00	0.01	0.34	0.55
57	Citizens' Bank, Inc.	Robertsdale	749	704	0.10	0.00	(0.12)	0.57	0.55
58	Farmers & Merchants Bank	Piedmont	1,689	1,441	0.19	0.00	0.01	0.35	0.55
59	First Southern State Bank	Stevenson	7,709	3,330	0.47	0.00	0.00	0.07	0.54
60	First Bank of Alabama	Talladega	9,865	3,506	0.15	0.00	(0.01)	0.38	0.52
61	First Metro Bank	Muscle Shoals	10,020	4,150	0.15	0.13	(0.01)	0.26	0.52
62	First Southern Bank	Florence	4,233	1,709	0.16	0.07	0.01	0.28	0.52
63	22nd State Bank	Louisville	(1,035)	956	0.18	0.02	(0.00)	0.32	0.51
64	CCB Community Bank	Andalusia	8,510	2,804	0.12	0.00	(0.03)	0.41	0.50
65	Bryant Bank	Tuscaloosa	20,067	11,260	0.15	0.21	(0.00)	0.14	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	PeoplesTrust Bank	Hamilton	826	592	0.23	0.00	0.00	0.27	0.50
67	Merit Bank	Huntsville	(1,442)	696	0.03	0.41	0.00	0.06	0.50
68	Commercial Bank of Ozark	Ozark	826	538	0.19	0.00	0.00	0.30	0.49
69	Bank of Moundville	Moundville	414	474	0.13	0.00	0.00	0.36	0.49
70	Sweet Water State Bank	Sweet Water	570	506	0.39	0.00	0.00	0.09	0.48
71	FirstState Bank	Lineville	3,374	1,390	0.12	0.00	0.04	0.32	0.48
72	Commonwealth National Bank	Mobile	(514)	255	0.40	0.00	0.01	0.06	0.47
73	Citizens Bank & Trust	Guntersville	5,984	3,198	0.15	0.00	0.00	0.30	0.46
74	Southern Independent Bank	Opp	2,956	1,215	0.02	0.00	(0.01)	0.40	0.42
75	First State Bank of Dekalb County	Fort Payne	2,695	980	0.25	0.00	0.02	0.15	0.42
76	Peoples Exchange Bank	Monroeville	721	345	0.20	0.00	(0.00)	0.21	0.41
77	Cullman Savings Bank	Cullman	3,636	1,343	0.12	0.13	0.00	0.17	0.41
78	First US Bank	Birmingham	3,862	3,490	0.13	0.00	0.00	0.27	0.41
79	First Fidelity Bank	Fort Payne	931	467	0.11	0.00	0.02	0.27	0.40
80	North Alabama Bank	Hazel Green	1,549	497	0.16	0.00	0.00	0.22	0.38
81	First Bank of Boaz	Boaz	4,734	972	0.04	0.00	0.00	0.32	0.36
82	Southern Bank Company	Gadsden	353	363	0.09	0.00	0.00	0.25	0.35
83	Peoples Bank of Greensboro	Greensboro	1,072	346	0.12	0.00	0.00	0.22	0.34
84	AmeriFirst Bank	Montgomery	1,697	779	0.14	0.00	0.01	0.18	0.33
85	First Bank of Linden	Linden	320	263	0.16	0.00	0.00	0.14	0.31
86	Millennial Bank	Leeds	425	337	0.06	0.00	0.00	0.25	0.30
87	Citizens Bank of Winfield	Winfield	5,429	785	0.12	0.01	(0.03)	0.21	0.29
88	Brantley Bank & Trust Co.	Brantley	955	271	0.13	0.00	0.00	0.16	0.29
89	Citizens State Bank	Vernon	713	221	0.14	0.00	0.02	0.12	0.28
90	Peoples Bank of Red Level	Red Level	107	42	0.24	0.00	0.00	0.02	0.26
91	Bank of Brewton	Brewton	227	130	0.12	0.00	0.00	0.13	0.25
92	ServisFirst Bank	Birmingham	189,101	28,437	0.06	0.09	(0.03)	0.12	0.25
93	First National Bank of Dozier	Dozier	201	92	0.09	0.00	0.00	0.15	0.24
94	First Cahawba Bank	Selma	1,086	376	0.05	0.00	0.00	0.19	0.24
95	State Bank & Trust	Winfield	3,358	575	0.13	0.00	(0.06)	0.14	0.21
96	EvaBank	Cullman	11,213	716	0.05	0.00	(0.01)	0.13	0.18
97	Marion Bank & Trust Co.	Marion	(658)	505	0.14	0.00	0.00	0.03	0.17
98	Valley State Bank	Russellville	990	221	0.14	0.00	0.00	0.02	0.17
99	First Jackson Bank	Stevenson	3,628	518	0.20	0.00	(0.06)	0.01	0.16
100	SouthFirst Bank	Sylacauga	(504)	136	0.17	0.07	(0.31)	0.23	0.15
101	Farmers & Merchants Bank	Waterloo	451	142	0.10	0.00	0.00	0.05	0.15
102	Citizens Bank	Greensboro	768	132	0.07	0.00	0.00	0.05	0.12
103	SunSouth Bank	Dothan	1,067	141	0.04	0.00	0.01	0.06	0.11
104	CommerceOne Bank	Birmingham	2,676	263	0.02	0.00	0.00	0.07	0.09
105	BankSouth	Dothan	2,013	125	0.04	0.00	0.00	0.02	0.06
106	First Progressive Bank	Brewton	45	12	0.04	0.00	0.00	0.00	0.04
MEDIAN			2,630	1,279	0.16	0.00	0.00	0.31	0.56
AVERAGE			27,916	32,513	0.20	0.27	0.00	0.38	0.86
HIGH			1,660,000	2,310,000	0.66	21.65	0.35	1.87	21.60
LOW			(1,442)	12	0.01	0.00	(0.31)	(0.05)	0.04

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	12,645,969	25,756	28.1	0.54	0.09	0.32	0.95
2	First Bank of Boaz	Boaz	279,117	11,165	33.3	0.62	0.14	0.47	1.22
3	Citizens State Bank	Vernon	83,077	5,192	56.8	0.59	0.35	0.39	1.32
4	Farmers & Merchants Bank	Waterloo	97,388	10,821	61.5	0.94	0.13	0.27	1.33
5	Citizens Bank	Greensboro	115,473	8,248	58.5	0.85	0.18	0.41	1.44
6	Citizens Bank of Winfield	Winfield	282,519	8,072	38.7	0.86	0.22	0.44	1.52
7	Citizens Bank of Fayette	Fayette	214,784	9,338	45.8	1.00	0.16	0.37	1.53
8	First Jackson Bank	Stevenson	359,922	8,180	50.9	0.84	0.17	0.55	1.57
9	First Metro Bank	Muscle Shoals	865,837	6,764	49.9	1.09	0.22	0.36	1.68
10	Southern Independent Bank	Opp	301,394	7,728	56.0	0.99	0.15	0.63	1.77
11	BankSouth	Dothan	203,072	9,231	60.9	1.32	0.18	0.35	1.85
12	State Bank & Trust	Winfield	290,050	5,274	61.9	1.12	0.15	0.59	1.87
13	CommerceOne Bank	Birmingham	371,623	13,272	56.4	1.21	0.13	0.55	1.89
14	Bryant Bank	Tuscaloosa	2,501,641	9,659	66.7	1.11	0.33	0.50	1.93
15	First National Bank of Dozier	Dozier	38,478	6,413	73.1	1.14	0.33	0.54	2.02
16	Valley State Bank	Russellville	136,572	5,058	64.9	1.12	0.32	0.63	2.06
17	Metro Bank	Pell City	921,147	5,583	53.0	1.38	0.16	0.53	2.07
18	BBVA USA	Birmingham	101,925,551	10,780	62.0	1.06	0.21	0.82	2.09
19	First Fidelity Bank	Fort Payne	126,738	5,510	68.1	1.09	0.33	0.67	2.09
20	River Bank & Trust	Prattville	2,058,693	8,686	49.1	1.30	0.19	0.63	2.12
21	Bank of Moundville	Moundville	104,817	8,063	82.6	1.01	0.22	0.91	2.14
22	Auburn Bank	Auburn	992,951	6,365	66.6	1.22	0.33	0.60	2.15
23	First Bank of Alabama	Talladega	728,718	7,836	49.1	1.11	0.30	0.74	2.15
24	First Southern State Bank	Stevenson	698,490	5,821	54.6	1.17	0.31	0.69	2.17
25	First Comm. Bank of Central AL	Wetumpka	506,354	5,957	51.9	1.27	0.28	0.65	2.19
26	EvaBank	Cullman	423,649	4,984	36.1	1.50	0.32	0.42	2.23
27	First Progressive Bank	Brewton	31,942	4,563	91.3	0.85	0.31	1.08	2.24
28	Farmers and Merchants Bank	LaFayette	220,554	5,961	57.4	1.24	0.19	0.83	2.25
29	Samson Banking Company	Samson	104,822	4,368	62.8	1.21	0.15	0.94	2.30
30	First Southern Bank	Florence	367,846	5,255	53.5	1.35	0.21	0.76	2.31
31	Phenix-Girard Bank	Phenix City	245,714	5,850	62.2	1.65	0.16	0.53	2.34
32	West Alabama Bank & Trust	Reform	758,038	4,954	66.6	1.25	0.26	0.85	2.36
33	Robertson Banking Company	Demopolis	392,708	4,731	62.3	1.42	0.33	0.64	2.38
34	First National Bank	Hamilton	357,511	3,575	65.9	1.40	0.33	0.66	2.39
35	Citizens Bank & Trust	Guntersville	790,373	6,586	68.5	1.26	0.22	0.93	2.42
36	SunSouth Bank	Dothan	139,453	6,973	94.7	1.29	0.24	0.90	2.42
37	Exchange Bank of Alabama	Altoona	348,298	4,837	68.6	1.53	0.41	0.49	2.43
38	PeoplesTrust Bank	Hamilton	128,862	5,154	68.5	1.30	0.20	0.93	2.43
39	First State Bank of Dekalb County	Fort Payne	266,238	4,930	58.5	1.39	0.34	0.72	2.45
40	Southern States Bank	Anniston	1,458,519	7,636	57.2	1.45	0.28	0.72	2.46
41	First Citizens Bank	Luverne	317,034	4,954	59.6	1.36	0.21	0.88	2.46
42	First Bank of Linden	Linden	86,866	6,682	84.7	1.21	0.08	1.17	2.47
43	Cullman Savings Bank	Cullman	332,340	6,924	63.2	1.69	0.21	0.57	2.47
44	Regions Bank	Birmingham	152,519,000	8,088	54.8	1.47	0.32	0.70	2.49
45	Pinnacle Bank	Jasper	306,300	6,006	60.6	1.40	0.31	0.79	2.50
46	Central State Bank	Calera	434,241	6,386	56.8	1.40	0.24	0.87	2.50
47	Merchants Bank of Alabama	Cullman	386,288	4,769	64.4	1.47	0.23	0.81	2.51
48	Marion Bank & Trust Co.	Marion	305,950	6,119	87.2	1.19	0.24	1.09	2.51
49	Peoples Bank of Greensboro	Greensboro	108,332	7,222	76.3	1.25	0.43	0.84	2.51
50	CCB Community Bank	Andalusia	577,874	5,401	55.8	1.47	0.32	0.73	2.52
51	First Comm. Bank, Cullman	Cullman	125,309	6,265	68.9	1.25	0.31	0.99	2.54
52	Troy Bank & Trust Company	Troy	1,207,082	7,497	67.2	1.44	0.15	0.96	2.56
53	Commercial Bank of Ozark	Ozark	118,932	6,260	75.5	1.24	0.21	1.11	2.56
54	HNB First Bank	Headland	198,036	6,001	60.4	1.47	0.22	0.88	2.57
55	Bank of Vernon	Vernon	216,844	5,560	64.8	1.22	0.40	0.95	2.58
56	Peoples Independent Bank	Boaz	391,805	4,898	58.4	1.61	0.26	0.72	2.59
57	FirstState Bank	Lineville	311,147	5,365	63.7	1.61	0.23	0.75	2.59
58	First Bank	Wadley	111,143	4,832	58.8	1.38	0.26	0.99	2.63
59	CB&S Bank, Inc.	Russellville	2,247,264	4,123	65.2	1.42	0.39	0.82	2.64
60	United Bank	Atmore	929,024	4,532	55.7	1.62	0.32	0.74	2.67
61	Brantley Bank & Trust Co.	Brantley	103,289	4,695	67.2	1.46	0.26	0.95	2.67
62	Friend Bank	Slocomb	173,495	4,035	58.7	1.50	0.29	0.93	2.72
63	MidSouth Bank	Dothan	536,468	4,585	79.1	1.70	0.35	0.68	2.73
64	Oakworth Capital Bank	Birmingham	934,320	8,651	65.3	1.91	0.21	0.63	2.76
65	Progress Bank and Trust	Huntsville	1,638,103	7,480	58.3	2.00	0.28	0.53	2.80
66	First Cahawba Bank	Selma	182,147	6,072	74.0	1.45	0.15	1.22	2.83

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	AmeriFirst Bank	Montgomery	302,724	5,045	71.2	1.74	0.24	0.86	2.85
68	HomeTown Bank of Alabama	Oneonta	509,353	8,489	59.4	1.37	0.38	1.11	2.86
69	Farmers & Merchants Bank	Piedmont	281,298	5,410	73.1	1.53	0.36	0.98	2.87
70	Bank of Evergreen	Evergreen	68,807	4,587	75.2	1.82	0.23	0.83	2.88
71	Citizens' Bank, Inc.	Robertsdale	132,282	4,409	76.7	1.51	0.55	0.88	2.94
72	Citizens Bank	Enterprise	186,177	5,818	75.0	1.74	0.28	0.94	2.96
73	Security Federal Savings Bank	Jasper	39,415	4,379	96.9	1.51	0.32	1.14	2.97
74	First State Bank of the South	Sulligent	117,435	3,262	76.5	1.78	0.34	0.90	3.01
75	FNB Bank	Scottsboro	825,321	6,113	76.8	1.46	0.38	1.22	3.06
76	Liberty Bank	Geraldine	174,333	3,874	68.7	1.76	0.58	0.79	3.12
77	Town-Country National Bank	Camden	127,067	3,851	62.8	1.74	0.23	1.22	3.19
78	North Alabama Bank	Hazel Green	139,267	3,571	65.7	1.92	0.32	0.99	3.23
79	Premier Bank of the South	Cullman	278,750	4,355	67.3	1.79	0.42	1.03	3.24
80	Union State Bank	Pell City	256,115	2,725	107.0	2.09	0.54	0.64	3.27
81	Community Neighbor Bank	Camden	129,562	3,811	70.9	1.72	0.28	1.27	3.27
82	NobleBank & Trust	Anniston	361,006	5,823	70.6	1.92	0.33	1.02	3.27
83	Community Spirit Bank	Red Bay	173,753	4,696	70.4	1.70	0.42	1.20	3.32
84	Bank of Brewton	Brewton	55,850	2,939	80.4	2.02	0.40	0.90	3.32
85	Peoples Exchange Bank	Monroeville	89,042	3,298	72.5	2.03	0.31	0.98	3.33
86	Peoples Bank of Red Level	Red Level	17,153	3,431	81.3	1.72	0.55	1.07	3.35
87	First National Bank and Trust	Atmore	194,527	4,229	72.0	2.02	0.29	1.06	3.36
88	Peoples Bank of Alabama	Cullman	1,129,697	4,153	67.3	2.17	0.52	0.71	3.40
89	Traditions Bank	Cullman	511,976	7,013	60.3	1.71	0.45	1.29	3.45
90	SouthFirst Bank	Sylacauga	95,047	4,752	118.8	1.41	0.54	1.53	3.49
91	First Financial Bank	Bessemer	223,605	3,337	73.7	1.86	0.41	1.28	3.55
92	Merit Bank	Huntsville	179,103	5,597	106.1	2.32	0.38	0.92	3.62
93	Millennial Bank	Leeds	111,865	7,458	88.5	1.75	0.37	1.58	3.71
94	First US Bank	Birmingham	926,380	3,496	79.7	2.30	0.39	1.03	3.72
95	Commonwealth National Bank	Mobile	57,759	3,209	130.9	1.59	0.55	1.63	3.77
96	Bank Independent	Sheffield	2,099,807	3,690	71.4	2.47	0.62	0.68	3.78
97	Bank of Walker County	Jasper	83,582	3,980	83.3	2.04	0.55	1.20	3.78
98	Merchants & Farmers Bank	Eutaw	92,309	3,419	88.3	2.22	0.43	1.18	3.82
99	22nd State Bank	Louisville	211,518	4,068	107.0	2.14	0.36	1.37	3.87
100	Southern Bank Company	Gadsden	112,037	4,150	90.4	2.07	0.24	1.58	3.88
101	First National Bank of Hartford	Hartford	138,054	2,605	80.9	2.17	0.40	1.52	4.10
102	Sweet Water State Bank	Sweet Water	114,191	3,568	86.5	2.35	0.43	1.37	4.15
103	Community Bank & Trust	Union Springs	49,098	3,777	112.4	1.45	0.23	2.52	4.19
104	SouthPoint Bank	Birmingham	608,971	6,090	62.8	3.10	0.18	1.16	4.44
105	Alamerica Bank	Birmingham	16,153	2,019	202.0	4.23	1.60	4.56	10.38
106	First Federal Bank, A FSB	Tuscaloosa	178,310	1,537	57.0	9.63	0.77	3.37	13.77
		MEDIAN	250,915	5,320	66.6	1.46	0.30	0.86	2.56
		AVERAGE	2,915,870	5,854	70.0	1.60	0.32	0.93	2.85
		HIGH	152,519,000	25,756	202.0	9.63	1.60	4.56	13.77
		LOW	16,153	1,537	28.1	0.54	0.08	0.27	0.95

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 / AvgLns (%)	Asset Quality Score (%)
1	SunSouth Bank	Dothan	139,453	59,528	0.12	-	0.01	0.00	0.00	0.00	0.02	(0.06)	(0.04)
2	CommerceOne Bank	Birmingham	371,623	272,268	0.00	-	0.01	0.25	0.00	0.00	0.00	0.00	0.00
3	Oakworth Capital Bank	Birmingham	934,320	700,521	0.00	-	0.01	0.11	0.00	0.00	0.00	0.00	0.00
4	First National Bank of Dozier	Dozier	38,478	10,458	0.23	-	0.01	0.00	0.00	0.00	0.00	0.00	0.00
5	BankSouth	Dothan	203,072	125,142	0.04	-	0.01	0.00	0.09	0.00	0.01	0.02	0.12
6	Millennial Bank	Leeds	111,865	70,635	0.72	-	0.01	0.14	0.02	0.00	0.11	0.02	0.15
7	First Progressive Bank	Brewton	31,942	9,080	0.00	-	0.01	0.00	0.20	0.00	0.00	0.00	0.20
8	First Metro Bank	Muscle Shoals	865,837	437,352	0.70	171	0.01	0.01	0.10	0.00	0.13	0.02	0.25
9	SouthPoint Bank	Birmingham	608,971	456,741	3.66	-	0.01	0.48	0.01	0.00	0.24	0.03	0.29
10	Auburn Bank	Auburn	992,951	461,878	0.74	-	0.01	0.08	0.14	0.00	0.17	(0.02)	0.29
11	Merit Bank	Huntsville	179,103	118,008	5.04	60	0.01	0.78	0.00	0.01	0.28	0.02	0.31
12	Central State Bank	Calera	434,241	269,014	1.20	317	0.01	0.15	0.12	0.00	0.21	0.00	0.33
13	Progress Bank and Trust	Huntsville	1,638,103	1,226,897	2.75	-	0.01	0.29	0.01	0.00	0.34	0.02	0.37
14	MidSouth Bank	Dothan	536,468	299,425	0.13	-	0.01	0.02	0.41	0.00	0.02	(0.02)	0.41
15	First Cahawba Bank	Selma	182,147	92,909	2.40	263	0.02	0.04	0.00	0.00	0.42	0.03	0.45
16	First Bank of Boaz	Boaz	279,117	65,630	0.32	90	0.01	0.00	0.24	0.00	0.24	0.00	0.48
17	ServisFirst Bank	Birmingham	12,645,969	8,504,980	1.70	2,067	0.01	0.32	0.01	0.00	0.18	0.29	0.48
18	Samson Banking Company	Samson	104,822	46,273	0.00	-	0.01	0.07	0.48	0.00	0.00	0.02	0.50
19	Citizens Bank & Trust	Guntersville	790,373	400,126	1.73	-	0.02	0.18	0.13	0.00	0.31	0.09	0.53
20	Bryant Bank	Tuscaloosa	2,501,641	1,190,782	2.42	174	0.01	0.00	0.12	0.00	0.42	0.01	0.55
21	Southern Independent Bank	Opp	301,394	138,524	1.32	87	0.01	0.08	0.08	0.00	0.31	0.17	0.56
22	First Southern Bank	Florence	367,846	283,315	1.88	75	0.01	0.29	0.37	0.00	0.22	0.00	0.59
23	HNB First Bank	Headland	198,036	134,451	0.41	-	0.01	0.00	0.52	0.00	0.06	0.01	0.59
24	Friend Bank	Slocomb	173,495	98,036	2.23	100	0.01	0.14	0.10	0.00	0.37	0.12	0.59
25	Pinnacle Bank	Jasper	306,300	122,682	0.48	-	0.02	0.07	0.45	0.00	0.13	0.05	0.63
26	Exchange Bank of Alabama	Altoona	348,298	187,381	1.89	839	0.02	0.09	0.10	0.00	0.45	0.15	0.70
27	River Bank & Trust	Prattville	2,058,693	1,212,307	3.87	154	0.01	0.48	0.20	0.00	0.57	0.03	0.80
28	First Southern State Bank	Stevenson	698,490	358,812	1.29	-	0.01	0.19	0.51	0.00	0.22	0.10	0.83
29	Valley State Bank	Russellville	136,572	68,080	1.22	-	0.02	0.12	0.56	0.00	0.32	(0.01)	0.87
30	First Comm. Bank of Central AL	Wetumpka	506,354	248,803	2.81	-	0.04	0.09	0.33	0.00	0.50	0.05	0.88
31	First Financial Bank	Bessemer	223,605	98,297	3.11	256	0.01	0.02	0.28	0.00	0.58	0.04	0.90
32	Robertson Banking Company	Demopolis	392,708	276,004	1.54	-	0.02	0.00	0.64	0.00	0.22	0.05	0.91
33	United Bank	Atmore	929,024	555,108	4.49	-	0.01	0.30	0.27	0.00	0.65	0.00	0.92
34	First Fidelity Bank	Fort Payne	126,738	54,213	3.93	78	0.01	0.04	0.06	0.00	0.88	(0.02)	0.92
35	CCB Community Bank	Andalusia	577,874	423,727	6.07	1,558	0.01	0.38	0.01	0.00	0.80	0.11	0.92
36	First US Bank	Birmingham	926,380	666,705	4.05	942	0.01	0.32	0.24	0.00	0.52	0.20	0.96
37	First National Bank	Hamilton	357,511	119,549	1.02	-	0.01	0.05	0.44	0.00	0.47	0.11	1.02
38	First Bank	Wadley	111,143	36,489	2.49	190	0.02	0.05	0.24	0.00	0.82	0.01	1.07
39	North Alabama Bank	Hazel Green	139,267	81,659	0.49	-	0.01	0.16	1.01	0.00	0.08	(0.01)	1.08
40	Citizens Bank	Enterprise	186,177	121,301	4.90	613	0.01	0.00	0.44	0.00	0.72	(0.02)	1.14
41	Premier Bank of the South	Cullman	278,750	156,487	8.35	477	0.01	0.10	0.09	0.00	1.20	(0.01)	1.28
42	First Citizens Bank	Luverne	317,034	164,449	4.20	13	0.01	0.07	0.35	0.00	1.05	(0.07)	1.33
43	FirstState Bank	Lineville	311,147	140,302	3.00	107	0.01	0.13	0.51	0.00	0.73	0.12	1.36
44	AmeriFirst Bank	Montgomery	302,724	183,075	9.54	-	0.01	0.08	0.09	0.00	1.34	(0.02)	1.41
45	FNB Bank	Scottsboro	825,321	475,118	4.38	1,158	0.02	0.13	0.66	0.00	0.77	0.09	1.52
46	Traditions Bank	Cullman	511,976	383,142	7.21	2,548	0.01	0.60	0.21	0.00	0.91	0.42	1.54
47	Southern States Bank	Anniston	1,458,519	1,083,274	9.94	10,231	0.01	0.25	0.17	0.00	1.37	0.08	1.62
48	Peoples Bank of Alabama	Cullman	1,129,697	696,637	9.27	262	0.01	0.02	0.62	0.00	1.36	(0.29)	1.69
49	HomeTown Bank of Alabama	Oneonta	509,353	280,255	3.55	1,058	0.01	0.19	0.85	0.00	0.80	0.07	1.72
50	Commonwealth National Bank	Mobile	57,759	19,585	3.03	19	0.01	0.06	1.06	0.00	0.85	(0.19)	1.73
51	First Federal Bank, A FSB	Tuscaloosa	178,310	67,647	6.10	165	0.01	0.19	1.05	0.00	0.76	(0.05)	1.76
52	Security Federal Savings Bank	Jasper	39,415	12,792	0.23	-	0.01	0.19	0.98	0.00	0.00	0.81	1.79
53	Liberty Bank	Geraldine	174,333	89,143	3.18	115	0.01	0.18	0.84	0.00	0.68	0.36	1.88
54	First National Bank and Trust	Atmore	194,527	113,479	10.39	221	0.02	0.19	0.02	0.00	1.94	0.01	1.97
55	First Jackson Bank	Stevenson	359,922	203,679	7.88	1,012	0.01	0.07	0.38	0.00	1.54	0.07	1.99
56	NobleBank & Trust	Anniston	361,006	220,341	5.60	647	0.02	0.24	0.31	0.00	0.86	0.82	2.00
57	Regions Bank	Birmingham	152,519,000	84,755,000	8.12	27,000	0.01	0.59	0.21	0.00	1.29	0.53	2.03
58	First Bank of Linden	Linden	86,866	20,954	7.03	384	0.02	0.01	0.11	0.02	1.80	0.11	2.04
59	First Bank of Alabama	Talladega	728,718	444,463	3.65	-	0.01	0.36	1.07	0.00	0.67	0.31	2.05
60	PeoplesTrust Bank	Hamilton	128,862	83,218	6.86	-	0.01	0.17	0.84	0.00	1.22	0.00	2.06
61	Troy Bank & Trust Company	Troy	1,207,082	648,337	13.03	3,788	0.04	(0.18)	0.26	0.00	2.38	(0.57)	2.07
62	Community Spirit Bank	Red Bay	173,753	107,300	11.92	580	0.01	0.12	0.03	0.00	2.05	0.00	2.08
63	West Alabama Bank & Trust	Reform	758,038	386,044	6.08	-	0.01	0.17	0.53	0.00	1.42	0.24	2.19
64	Bank of Vernon	Vernon	216,844	132,910	3.01	-	0.03	0.10	1.57	0.00	0.62	0.19	2.39
65	First State Bank of the South	Sulligent	117,435	45,774	3.99	208	0.01	0.05	1.91	0.01	0.45	0.06	2.43
66	SouthFirst Bank	Sylacauga	95,047	45,138	10.82	866	0.01	0.01	0.05	0.00	2.35	0.04	2.44

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	Town-Country National Bank	Camden	127,067	70,429	3.84	244	0.01	0.03	1.11	0.00	1.20	0.13	2.44
68	Metro Bank	Pell City	921,147	457,291	4.29	2,990	0.01	0.08	1.33	0.00	1.05	0.06	2.44
69	First State Bank of Dekalb County	Fort Payne	266,238	118,904	9.46	115	0.01	0.17	1.23	0.01	1.14	0.07	2.44
70	Community Bank & Trust	Union Springs	49,098	17,480	1,408.99	322	0.01	0.00	2.47	0.01	NM	(0.01)	2.47
71	Farmers and Merchants Bank	LaFayette	220,554	78,906	3.47	16	0.05	0.09	1.25	0.00	1.20	0.07	2.52
72	Citizens State Bank	Vernon	83,077	26,812	0.52	-	0.01	0.00	2.53	0.00	0.00	0.12	2.65
73	Farmers & Merchants Bank	Waterloo	97,388	4,729	0.48	-	0.01	0.10	1.52	0.02	0.00	1.14	2.68
74	Peoples Independent Bank	Boaz	391,805	161,501	10.85	1,179	0.01	0.08	0.22	0.00	2.52	0.00	2.74
75	Citizens Bank	Greensboro	115,473	41,730	4.09	-	0.01	0.07	2.36	0.01	0.28	0.09	2.74
76	Community Neighbor Bank	Camden	129,562	72,458	6.38	154	0.03	0.08	1.35	0.00	1.35	0.15	2.85
77	Phenix-Girard Bank	Phenix City	245,714	76,014	5.01	1,271	0.01	0.04	0.81	0.00	2.00	0.04	2.85
78	Merchants Bank of Alabama	Cullman	386,288	197,420	11.68	1,435	0.01	0.18	0.66	0.00	2.19	0.11	2.96
79	CB&S Bank, Inc.	Russellville	2,247,264	891,348	9.18	5,487	0.01	0.14	0.62	0.00	2.33	0.06	3.01
80	Bank of Moundville	Moundville	104,817	35,260	10.64	-	0.01	0.19	0.27	0.00	2.71	0.03	3.01
81	BBVA USA	Birmingham	101,925,551	63,960,242	15.83	10,965	0.02	0.48	0.30	0.00	2.32	0.51	3.14
82	Citizens' Bank, Inc.	Robertsdale	132,282	80,343	13.53	-	0.01	0.27	0.54	0.00	2.63	0.03	3.20
83	Commercial Bank of Ozark	Ozark	118,932	59,489	11.37	99	0.01	0.28	1.35	0.00	1.56	0.34	3.25
84	Bank Independent	Sheffield	2,099,807	1,311,097	13.24	990	0.01	0.35	2.28	0.01	0.91	0.23	3.43
85	Peoples Bank of Greensboro	Greensboro	108,332	45,659	9.82	2	0.02	0.00	1.42	0.00	1.91	0.12	3.45
86	Union State Bank	Pell City	256,115	83,372	10.92	12	0.01	0.00	1.32	0.00	2.26	(0.01)	3.57
87	Cullman Savings Bank	Cullman	332,340	237,107	11.49	434	0.01	0.01	1.18	0.00	2.62	0.00	3.80
88	Peoples Exchange Bank	Monroeville	89,042	49,117	10.27	245	0.01	0.09	1.75	0.00	2.13	0.10	3.98
89	Citizens Bank of Winfield	Winfield	282,519	59,323	2.74	451	0.01	0.13	0.79	0.00	2.82	0.58	4.19
90	State Bank & Trust	Winfield	290,050	102,045	7.85	183	0.02	0.08	1.81	0.00	2.35	0.03	4.20
91	Sweet Water State Bank	Sweet Water	114,191	63,990	29.81	1,286	0.01	0.08	0.61	0.02	3.56	0.05	4.24
92	Citizens Bank of Fayette	Fayette	214,784	30,039	3.94	335	0.01	(0.18)	0.47	0.00	5.71	(1.55)	4.63
93	Farmers & Merchants Bank	Piedmont	281,298	125,630	13.74	255	0.02	0.27	0.73	0.00	3.90	0.11	4.74
94	First National Bank of Hartford	Hartford	138,054	67,470	6.22	232	0.02	0.35	2.33	0.00	1.80	0.75	4.88
95	Bank of Walker County	Jasper	83,582	48,453	19.46	1,450	0.01	0.02	1.94	0.00	3.41	0.04	5.39
96	Brantley Bank & Trust Co.	Brantley	103,289	45,269	4.84	318	0.03	0.13	4.33	0.00	1.20	(0.01)	5.52
97	22nd State Bank	Louisville	211,518	138,587	34.98	245	0.02	0.32	0.21	0.00	5.65	0.06	5.92
98	Merchants & Farmers Bank	Eutaw	92,309	46,540	16.11	419	0.01	0.02	3.17	0.00	2.86	0.02	6.05
99	Southern Bank Company	Gadsden	112,037	53,718	10.92	-	0.01	0.04	3.52	0.00	2.49	0.20	6.21
100	Alamerica Bank	Birmingham	16,153	7,972	45.65	488	0.02	0.00	0.85	0.07	5.78	(0.12)	6.59
101	Bank of Brewton	Brewton	55,850	15,585	9.19	477	0.01	0.00	0.36	0.00	6.51	(0.01)	6.86
102	First Comm. Bank, Cullman	Cullman	125,309	94,329	26.34	-	0.01	0.33	3.18	0.00	3.67	0.08	6.93
103	EvaBank	Cullman	423,649	306,142	17.72	648	0.01	0.31	0.42	0.00	6.93	0.35	7.70
104	Marion Bank & Trust Co.	Marion	305,950	159,615	31.94	3,441	0.01	0.80	1.08	0.00	7.04	0.77	8.89
105	Bank of Evergreen	Evergreen	68,807	27,237	27.68	1,315	0.02	0.34	0.94	0.00	8.99	0.24	10.17
106	Peoples Bank of Red Level	Red Level	17,153	5,196	14.82	-	0.02	0.01	8.95	0.00	5.64	0.15	14.74
		MEDIAN	250,915	119,227	4.33	160	0.01	0.10	0.46	0.00	0.86	0.05	1.92
		AVERAGE	2,915,870	1,703,165	20.31	909	0.01	0.15	0.82	0.00	1.50	0.09	2.40
		HIGH	152,519,000	84,755,000	1,408.99	27,000	0.05	0.80	8.95	0.07	8.99	1.14	14.74
		LOW	16,153	4,729	-	-	0.01	(0.18)	-	-	-	(1.55)	(0.04)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar20 Net Inc (\$000)	LTM Mar19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Federal Bank, A FSB	Tuscaloosa	178,310	19,099	10.71	14,936	129	2,671	400	10.22	77.18
2	SouthPoint Bank	Birmingham	608,971	47,788	7.85	8,608	86	4,932	4,717	2.11	25.25
3	ServisFirst Bank	Birmingham	12,645,969	1,092,158	8.64	189,101	385	151,954	142,101	2.11	23.62
4	First Comm. Bank of Central AL	Wetumpka	506,354	38,619	7.63	8,227	97	8,452	7,560	1.90	23.01
5	United Bank	Atmore	929,024	81,859	8.81	12,095	59	9,574	9,950	1.78	19.48
6	First Southern Bank	Florence	367,846	30,394	8.26	4,233	60	2,823	2,208	1.67	19.35
7	Friend Bank	Slocomb	173,495	14,788	8.52	2,583	60	2,134	2,190	1.73	19.04
8	Peoples Bank of Alabama	Cullman	1,129,697	93,396	8.27	16,083	59	13,532	12,225	1.64	18.60
9	First Financial Bank	Bessemer	223,605	17,671	7.90	3,263	49	497	1,274	1.65	18.43
10	HNB First Bank	Headland	198,036	18,108	9.14	2,998	91	2,319	2,118	1.73	18.35
11	Premier Bank of the South	Cullman	278,750	21,655	7.77	3,365	53	2,346	2,414	1.46	18.02
12	Traditions Bank	Cullman	511,976	43,638	8.52	5,851	80	4,929	3,878	1.67	17.98
13	Central State Bank	Calera	434,241	43,162	9.94	6,437	95	5,367	4,780	1.74	16.93
14	First Metro Bank	Muscle Shoals	865,837	81,719	9.44	10,020	78	10,088	10,011	1.66	16.08
15	Progress Bank and Trust	Huntsville	1,638,103	162,285	9.91	19,831	91	11,584	11,038	1.69	15.99
16	CCB Community Bank	Andalusia	577,874	58,068	10.05	8,510	80	7,957	8,376	1.61	15.47
17	River Bank & Trust	Prattville	2,058,693	199,664	9.70	21,332	90	15,223	9,986	1.54	15.01
18	Robertson Banking Company	Demopolis	392,708	35,853	9.13	5,065	61	4,945	4,944	1.41	14.81
19	First Bank of Alabama	Talladega	728,718	81,297	11.16	9,865	106	8,105	8,268	1.82	14.81
20	First Bank	Wadley	111,143	11,721	10.55	1,507	66	1,344	1,169	1.56	14.75
21	Phenix-Girard Bank	Phenix City	245,714	33,527	13.64	4,884	116	2,986	1,905	2.29	14.71
22	North Alabama Bank	Hazel Green	139,267	14,403	10.34	1,549	40	1,239	1,463	1.58	14.62
23	First Southern State Bank	Stevenson	698,490	66,712	9.55	7,709	64	4,923	5,085	1.56	14.60
24	Peoples Independent Bank	Boaz	391,805	38,472	9.82	5,112	64	4,239	3,596	1.54	14.39
25	HomeTown Bank of Alabama	Oneonta	509,353	59,933	11.77	6,466	108	5,849	6,517	1.82	13.61
26	Oakworth Capital Bank	Birmingham	934,320	85,573	9.16	8,565	79	7,776	7,240	1.30	13.50
27	Southern States Bank	Anniston	1,458,519	156,553	10.73	15,936	83	6,928	8,097	1.52	13.28
28	First State Bank of Dekalb County	Fort Payne	266,238	25,621	9.62	2,695	50	2,064	1,494	1.42	13.25
29	Bank Independent	Sheffield	2,099,807	174,998	8.33	18,844	33	20,091	21,728	1.17	13.13
30	Troy Bank & Trust Company	Troy	1,207,082	121,165	10.04	12,329	77	9,550	12,057	1.40	13.06
31	EvaBank	Cullman	423,649	113,397	26.77	11,213	132	8,566	10,467	3.50	12.92
32	Pinnacle Bank	Jasper	306,300	31,999	10.45	3,374	66	3,200	2,781	1.52	12.74
33	NobleBank & Trust	Anniston	361,006	31,242	8.65	3,040	49	1,380	2,712	1.11	12.63
34	First Jackson Bank	Stevenson	359,922	37,892	10.53	3,628	82	4,055	3,900	1.39	12.55
35	Southern Independent Bank	Opp	301,394	30,760	10.21	2,956	76	2,376	2,289	1.32	12.41
36	FirstState Bank	Lineville	311,147	32,506	10.45	3,374	58	2,868	2,604	1.37	12.18
37	Merchants Bank of Alabama	Cullman	386,288	34,922	9.04	3,244	40	3,786	3,471	1.17	12.02
38	First Bank of Boaz	Boaz	279,117	48,338	17.32	4,734	189	3,775	3,592	2.12	11.85
39	Community Spirit Bank	Red Bay	173,753	17,220	9.91	1,893	51	965	1,083	1.24	11.77
40	First Citizens Bank	Luverne	317,034	38,502	12.14	3,648	57	3,602	2,956	1.51	11.75
41	Metro Bank	Pell City	921,147	121,305	13.17	11,396	69	12,045	10,950	1.68	11.67
42	SunSouth Bank	Dothan	139,453	9,500	6.81	1,067	53	(50)	180	0.87	11.64
43	First National Bank and Trust	Atmore	194,527	19,455	10.00	2,169	47	1,342	938	1.26	11.57
44	Peoples Bank of Greensboro	Greensboro	108,332	8,425	7.78	1,072	71	1,114	992	1.04	11.48
45	Regions Bank	Birmingham	152,519,000	18,054,000	11.84	1,660,000	88	1,545,000	1,728,988	1.44	11.28
46	State Bank & Trust	Winfield	290,050	31,024	10.70	3,358	61	2,132	2,073	1.27	11.20
47	Bryant Bank	Tuscaloosa	2,501,641	197,982	7.91	20,067	77	22,370	26,459	0.94	11.09
48	Farmers and Merchants Bank	LaFayette	220,554	26,396	11.97	2,386	64	2,119	1,869	1.44	10.71
49	First Fidelity Bank	Fort Payne	126,738	11,409	9.00	931	40	647	626	1.01	10.62
50	Citizens Bank of Winfield	Winfield	282,519	60,210	21.31	5,429	155	4,484	4,035	2.45	10.56
51	Samson Banking Company	Samson	104,822	12,807	12.22	1,241	52	1,218	1,132	1.35	10.33
52	Liberty Bank	Geraldine	174,333	19,075	10.94	1,598	36	1,285	1,274	1.20	10.30
53	CB&S Bank, Inc.	Russellville	2,247,264	248,890	11.08	21,891	40	18,515	15,110	1.26	10.18
54	Citizens Bank	Enterprise	186,177	16,768	9.01	1,280	40	1,393	668	0.96	10.04
55	AmeriFirst Bank	Montgomery	302,724	25,986	8.58	1,697	28	1,176	1,033	0.96	10.02
56	Brantley Bank & Trust Co.	Brantley	103,289	10,824	10.48	955	43	864	877	1.20	9.94
57	Citizens Bank & Trust	Guntersville	790,373	65,734	8.32	5,984	50	6,252	5,031	0.90	9.85
58	Town-Country National Bank	Camden	127,067	22,192	17.46	1,996	60	2,404	2,181	1.76	9.59
59	First Comm. Bank, Cullman	Cullman	125,309	11,584	9.24	835	42	894	579	0.86	9.54
60	Community Neighbor Bank	Camden	129,562	15,807	12.20	1,209	36	1,284	1,428	1.24	9.53
61	Bank of Vernon	Vernon	216,844	27,126	12.51	1,839	47	2,048	2,290	1.27	9.42
62	First Cahawba Bank	Selma	182,147	15,263	8.38	1,086	36	804	644	0.91	9.22
63	Cullman Savings Bank	Cullman	332,340	51,916	15.62	3,636	76	3,682	3,915	1.42	9.15
64	Commercial Bank of Ozark	Ozark	118,932	8,618	7.25	826	43	494	463	0.75	9.01
65	AuburnBank	Auburn	992,951	99,507	10.02	7,190	46	8,724	9,251	0.94	8.57
66	Peoples Exchange Bank	Monroeville	89,042	11,256	12.64	721	27	788	440	1.11	8.41

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$'000)	Total Equity (\$'000)	Equity / Assets (%)	LTM Mar21 Net Inc (\$'000)	Net Inc / Employee (\$'000)	LTM Mar20 Net Inc (\$'000)	LTM Mar19 Net Inc (\$'000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
67	Citizens Bank of Fayette	Fayette	214,784	43,825	20.40	3,292	143	1,782	1,710	1.67	7.89
68	PeoplesTrust Bank	Hamilton	128,862	14,200	11.02	826	33	1,313	1,363	0.90	7.53
69	CommerceOne Bank	Birmingham	371,623	50,145	13.49	2,676	96	802	(2,565)	1.20	7.49
70	BBVA USA	Birmingham	101,925,551	10,952,132	10.75	679,750	72	(2,290,801)	670,544	0.78	7.49
71	West Alabama Bank & Trust	Reform	758,038	92,921	12.26	5,438	36	7,184	7,365	0.97	7.30
72	Exchange Bank of Alabama	Altoona	348,298	45,007	12.92	2,490	35	3,102	3,040	0.99	7.22
73	Bank of Walker County	Jasper	83,582	8,171	9.78	532	25	636	437	0.71	6.89
74	First National Bank	Hamilton	357,511	53,389	14.93	3,447	34	4,678	4,634	1.13	6.78
75	Citizens State Bank	Vernon	83,077	10,834	13.04	713	45	769	775	0.96	6.74
76	Citizens Bank	Greensboro	115,473	14,189	12.29	768	55	1,066	1,249	0.88	6.69
77	MidSouth Bank	Dothan	536,468	53,084	9.90	3,173	27	2,730	4,953	0.69	6.27
78	Peoples Bank of Red Level	Red Level	17,153	1,907	11.12	107	21	131	160	0.77	6.23
79	FNB Bank	Scottsboro	825,321	88,517	10.73	5,318	39	7,905	6,956	0.68	6.09
80	Farmers & Merchants Bank	Piedmont	281,298	33,740	11.99	1,689	32	2,318	1,955	0.78	6.04
81	Bank of Moundville	Moundville	104,817	9,164	8.74	414	32	317	359	0.60	5.85
82	First US Bank	Birmingham	926,380	87,345	9.43	3,862	15	5,134	4,122	0.58	5.81
83	BankSouth	Dothan	203,072	38,074	18.75	2,013	92	2,221	2,150	1.12	5.64
84	Citizens' Bank, Inc.	Robertsdale	132,282	14,339	10.84	749	25	567	917	0.59	5.27
85	Merchants & Farmers Bank	Eutaw	92,309	7,826	8.48	384	14	608	641	0.46	5.10
86	Valley State Bank	Russellville	136,572	23,307	17.07	990	37	1,276	1,179	0.90	5.10
87	First State Bank of the South	Sulligent	117,435	17,703	15.07	773	21	816	757	0.79	5.06
88	Sweet Water State Bank	Sweet Water	114,191	11,607	10.16	570	18	790	818	0.54	4.97
89	First National Bank of Hartford	Hartford	138,054	18,922	13.71	817	15	1,002	1,018	0.65	4.36
90	First National Bank of Dozier	Dozier	38,478	5,528	14.37	201	34	168	199	0.65	4.35
91	Millennial Bank	Leeds	111,865	10,066	9.00	425	28	320	115	0.38	4.16
92	Southern Bank Company	Gadsden	112,037	11,436	10.21	353	13	375	437	0.46	4.04
93	Bank of Evergreen	Evergreen	68,807	8,673	12.60	370	25	386	495	0.49	3.67
94	Farmers & Merchants Bank	Waterloo	97,388	19,228	19.74	451	50	729	591	0.51	2.40
95	Bank of Brewton	Brewton	55,850	11,373	20.36	227	12	125	377	0.47	2.10
96	First Bank of Linden	Linden	86,866	12,142	13.98	320	25	493	667	0.23	1.60
97	First Progressive Bank	Brewton	31,942	8,443	26.43	45	6	93	63	0.18	0.66
98	Security Federal Savings Bank	Jasper	39,415	4,610	11.70	(32)	(4)	115	220	(0.11)	(0.90)
99	Union State Bank	Pell City	256,115	15,929	6.22	197	2	998	859	(0.10)	(1.44)
100	Marion Bank & Trust Co.	Marion	305,950	32,297	10.56	(658)	(13)	2,357	1,980	(0.25)	(2.22)
101	Community Bank & Trust	Union Springs	49,098	3,560	7.25	(159)	(12)	16	173	(0.32)	(3.82)
102	SouthFirst Bank	Sylacauga	95,047	9,120	9.60	(504)	(25)	5	(63)	(0.57)	(5.20)
103	22nd State Bank	Louisville	211,518	23,197	10.97	(1,035)	(20)	(1,407)	213	(0.55)	(5.72)
104	Merit Bank	Huntsville	179,103	17,410	9.72	(1,442)	(45)	(2,343)	114	(1.03)	(7.97)
105	Commonwealth National Bank	Mobile	57,759	6,919	11.98	(514)	(29)	(434)	(541)	(0.96)	(10.07)
106	Alamerica Bank	Birmingham	16,153	2,173	13.45	(879)	(110)	(1,312)	(1,619)	(5.24)	(36.04)
MEDIAN			250,915	26,761	10.45	2,630	49	2,126	1,968	1.18	10.11
AVERAGE			2,915,870	325,304	11.34	27,916	54	(2,160)	27,329	1.13	9.83
HIGH			152,519,000	18,054,000	26.77	1,660,000	385	1,545,000	1,728,988	10.22	77.18
LOW			16,153	1,907	6.22	(1,442)	(110)	(2,290,801)	(2,565)	(5.24)	(36.04)