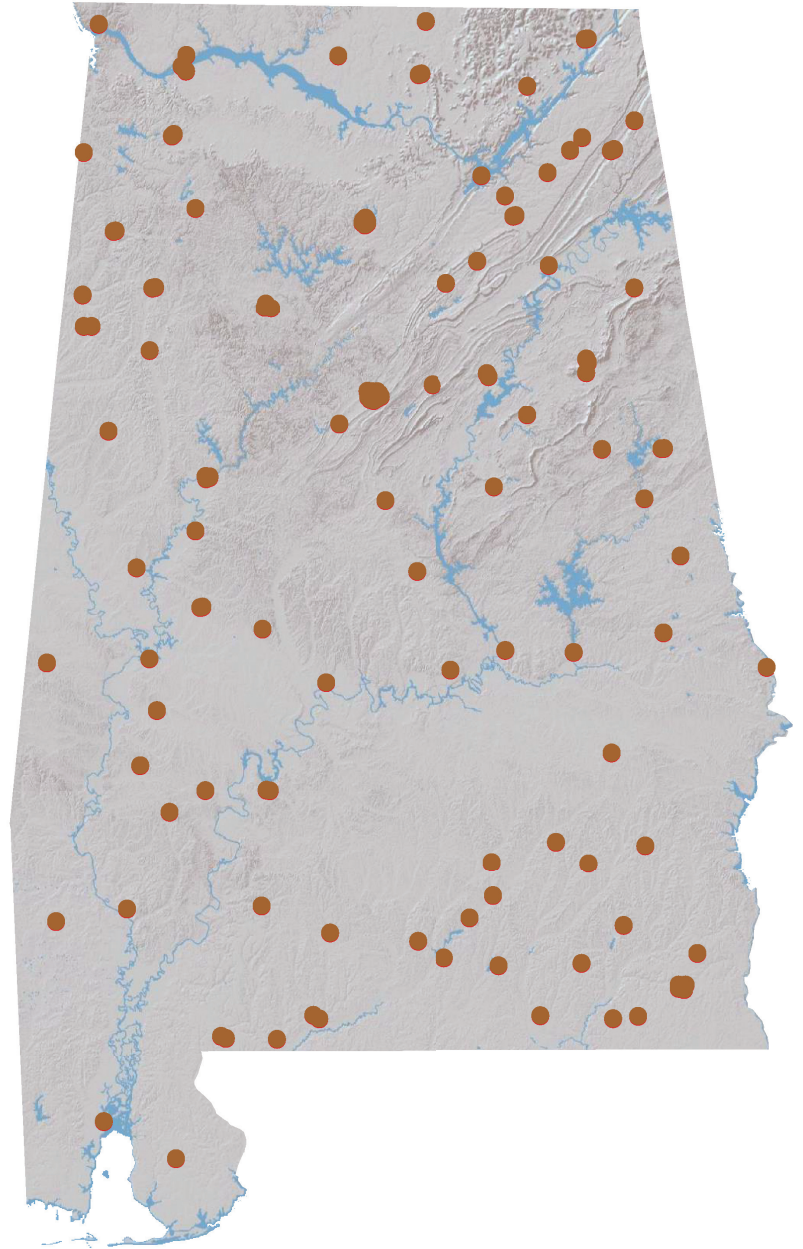


Banking Almanac: Alabama

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

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

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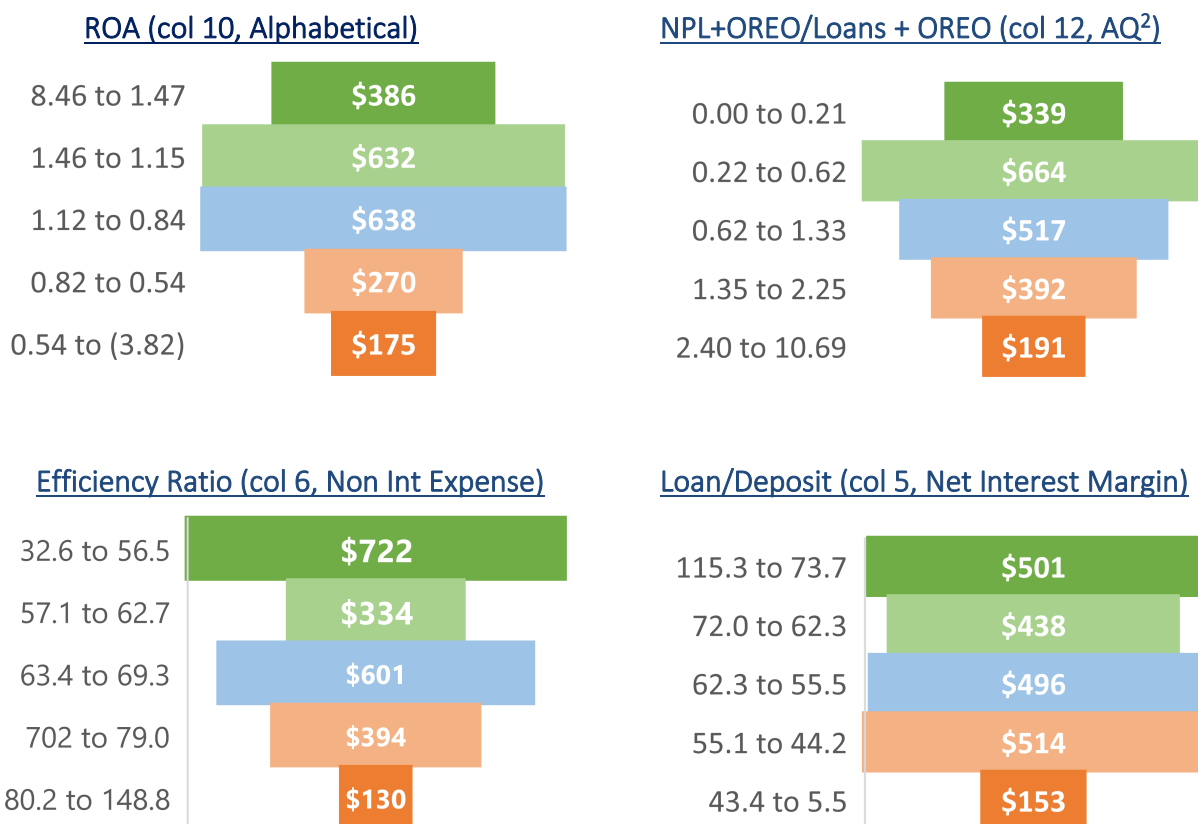
Porter, White & Company

Alabama Bankers Almanac Peer Comparisons

Second Quarter 2021

August 10, 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 100 Alabama banks and S & L's under \$2.5 billion in assets that filed Q2 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.



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

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.	200,284	11.72	(0.56)	(5.49)	3.91
2	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	15,110	12.85	(3.82)	(27.13)	3.24
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	301,097	8.91	0.68	7.42	0.91
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	1,035,744	9.90	0.82	7.66	0.06
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	Banclndependent, Incorporated	2,114,596	8.46	1.09	12.47	0.57
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		56,154	20.65	0.32	1.45	1.84
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		71,956	12.54	0.70	5.32	2.67
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	105,792	8.96	0.54	5.46	0.90
9	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	85,255	9.74	0.53	5.16	1.95
10	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	206,221	18.61	0.91	4.70	0.05
11	BBVA USA	Birmingham	1964	ST-Bank	C-corp	The PNC Financial Services Group, Inc.	95,848,996	10.62	0.16	1.56	1.10
12	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	104,833	10.80	0.86	7.48	0.30
13	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		2,496,461	8.02	0.72	8.76	0.17
14	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	2,252,440	12.13	1.09	8.94	0.92
15	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	576,175	10.26	1.38	13.30	0.50
16	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	458,663	9.61	1.44	14.27	0.12
17	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B&T Holdings, Inc.	830,401	9.29	0.82	9.04	0.14
18	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	132,005	11.19	0.52	4.69	1.50
19	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	85,366	13.23	0.79	5.72	0.00
20	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		399,672	12.76	0.86	5.72	0.00
21	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	59,745	11.31	(0.83)	(8.43)	0.18
22	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	51,756	7.19	(0.27)	(3.34)	1.26
23	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	132,546	12.15	1.07	8.42	0.58
24	Community Spirit Bank	Red Bay	1908	ST-Bank	S-corp	Independent Bancshares, Inc.	174,460	9.97	1.05	10.17	1.14
25	Cullman Savings Bank	Cullman	1887	Fed-Thrift	C-corp	Cullman Bancorp, Inc.	374,319	14.18	1.07	6.87	1.19
26	EvaBank	Cullman	1986	ST-Bank	C-corp		423,894	27.46	2.77	10.04	3.36
27	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		107,293	18.90	0.54	2.53	0.00
28	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	291,450	11.75	0.60	4.80	1.67
29	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	235,642	11.89	1.20	9.27	0.54
30	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	116,874	10.60	1.88	17.56	0.05
31	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbank of Alabama, Inc.	832,347	11.44	1.58	13.38	1.61
32	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	274,164	18.73	1.68	9.26	0.05
33	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		181,812	7.99	0.13	1.36	0.19
34	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	323,653	12.18	1.36	10.85	0.77
35	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	513,841	7.82	1.51	18.43	0.22
36	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	124,769	9.48	0.73	7.88	1.21
37	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	161,055	12.99	7.12	52.59	0.67
38	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corp.	131,767	9.12	0.76	8.02	0.35
39	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	228,895	8.57	1.32	14.84	0.18
40	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	364,459	10.67	1.05	9.59	0.81
41	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	873,179	9.71	1.25	12.31	0.06
42	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	364,186	14.57	0.88	5.55	0.20
43	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	205,141	10.67	1.78	16.53	0.98
44	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	140,799	13.74	0.63	4.31	1.35
45	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		32,193	26.22	0.02	0.07	0.60
46	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	371,279	8.48	1.28	14.82	0.19
47	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	713,011	9.67	1.30	12.62	0.11
48	First State Bank of Dekalb Co.	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	291,544	9.16	1.15	11.28	0.59
49	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	121,012	15.05	0.85	5.45	0.47
50	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	946,806	9.32	0.49	5.04	0.30
51	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	316,331	10.60	0.98	8.86	0.33
52	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	173,669	8.82	1.34	15.06	0.19
53	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	209,470	8.83	1.36	14.61	0.03
54	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	180,217	11.23	1.41	12.25	0.31
55	Marion Bank & Trust Co.	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	312,563	9.92	(0.49)	(4.52)	2.66
56	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	90,777	8.73	0.31	3.52	1.60
57	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	388,790	9.26	0.99	10.38	0.98
58	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Holdings LLC	180,791	9.63	(0.45)	(3.91)	0.26
59	Metro Bank	Pell City	1989	ST-Bank	C-corp		952,986	13.11	1.30	9.32	0.43
60	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	557,686	9.56	0.43	4.04	0.01
61	Millennial Bank	Leeds	1997	ST-Bank	C-corp		112,865	9.38	0.40	4.39	0.00
62	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	371,030	8.94	1.09	12.56	0.52
63	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	142,356	10.31	1.08	10.22	0.40
64	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	925,021	9.65	1.12	11.67	0.00
65	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	1,136,014	8.62	1.22	14.08	0.78
66	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	114,526	7.84	0.99	11.46	0.68
67	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	92,272	12.41	0.75	5.85	1.66
68	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	403,164	9.93	1.64	15.66	0.74

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/Total Assets (%)
69	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	131,190	11.28	0.86	7.42	0.73
70	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	268,250	13.62	1.58	10.39	0.47
71	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	321,339	10.68	1.25	10.77	0.04
72	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	290,456	7.78	1.23	15.19	0.50
73	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,632,550	10.28	1.16	11.13	0.25
74	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	154,735,000	11.97	1.82	14.57	0.80
75	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	2,225,982	9.27	1.26	12.60	0.24
76	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	387,941	9.55	1.13	11.90	0.16
77	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	38,989	11.85	(0.13)	(1.08)	0.00
78	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	13,206,053	8.60	1.66	18.87	0.11
79	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	303,748	10.84	1.50	14.18	0.09
80	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	1,513,421	10.64	1.24	11.07	0.88
81	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	633,670	8.93	1.67	20.15	0.07
82	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	296,085	11.10	1.23	10.90	0.72
83	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	124,075	8.27	0.76	10.01	0.01
84	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	113,918	10.10	0.54	5.09	1.69
85	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	220,510	12.41	0.65	4.95	0.52
86	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	193,208	8.94	0.67	7.28	1.10
87	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	117,418	12.30	0.78	6.15	0.07
88	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	221,160	20.29	0.83	3.92	0.68
89	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	299,315	21.40	2.01	8.77	0.51
90	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	122,129	7.51	0.52	6.43	0.62
91	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	The Gadsden Corporation	361,944	12.61	0.70	5.24	0.16
92	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	40,509	13.89	0.47	3.23	0.00
93	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	510,218	12.32	1.57	11.91	0.44
94	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	17,310	11.06	0.48	4.07	3.17
95	Samson Banking Company	Samson	1930	ST-Bank	S-corp		109,270	11.67	1.01	7.99	0.05
96	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	The Southern Banc Company, Inc.	112,866	10.60	0.45	4.10	1.10
97	Town-Country National Bank	Camden	1978	Fed-Bank	S-corp	United Bancorporation of Alabama, Inc.	129,994	17.40	1.30	7.21	0.74
98	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	513,049	9.11	1.28	14.19	1.00
99	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henderson	1,262,700	11.06	1.02	9.75	1.06
100	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	266,527	6.01	(0.13)	(1.92)	0.71
101	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	1,013,346	9.13	1.63	18.00	0.35
102	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	143,956	16.66	0.76	4.42	0.13
103	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	782,908	12.07	0.73	5.66	0.65
MEDIAN							268,250	10.62	0.99	8.76	0.51
AVERAGE							2,969,540	11.45	0.94	8.34	0.71
HIGH							154,735,000	27.46	7.12	52.59	3.91
LOW							15,110	6.01	(3.82)	(27.13)	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	85,251,000	132,757,000	18,524,000	9.14	1,344	18,738	8,258	115,130	98,778	154,735,000
2	BBVA USA	Birmingham	60,923,031	82,195,784	10,174,514	9.00	645	9,457	10,135	148,603	127,435	95,848,996
3	ServisFirst Bank	Birmingham	8,655,842	10,969,791	1,135,499	8.59	24	527	25,059	550,252	457,075	13,206,053
4	Bryant Bank	Tuscaloosa	1,129,120	2,065,373	200,327	8.06	16	267	9,350	156,029	129,086	2,496,461
5	CB&S Bank, Inc.	Russellville	929,427	1,895,819	273,216	10.53	54	520	4,332	41,712	35,108	2,252,440
6	River Bank & Trust	Prattville	1,244,758	2,000,155	206,336	8.26	18	252	8,833	123,666	111,120	2,225,982
7	Bank Independent	Sheffield	1,293,537	1,805,823	178,847	8.46	31	580	3,646	68,213	58,252	2,114,596
8	Progress Bank and Trust	Huntsville	1,239,743	1,451,377	167,811	9.15	11	229	7,129	148,414	131,943	1,632,550
9	Southern States Bank	Anniston	1,100,326	1,312,882	160,974	9.50	15	197	7,682	100,895	87,525	1,513,421
10	Troy Bank & Trust Company	Troy	669,961	1,112,735	139,606	10.52	14	161	7,843	90,193	79,481	1,262,700
11	Peoples Bank of Alabama	Cullman	701,656	1,016,841	97,922	8.18	27	263	4,319	42,075	37,661	1,136,014
12	AuburnBank	Auburn	458,351	927,024	102,542	9.81	8	154	6,726	129,468	115,878	1,035,744
13	United Bank	Atmore	573,754	904,656	92,499	9.37	21	201	5,042	48,255	43,079	1,013,346
14	Metro Bank	Pell City	439,532	824,922	124,939	13.43	9	164	5,811	105,887	91,658	952,986
15	First US Bank	Birmingham	685,482	838,599	88,228	8.60	19	259	3,656	49,832	44,137	946,806
16	Oakworth Capital Bank	Birmingham	707,342	830,159	89,279	9.41	3	110	8,409	308,340	276,720	925,021
17	First Metro Bank	Muscle Shoals	444,562	785,287	84,777	10.02	10	126	6,930	87,318	78,529	873,179
18	First Bank of Alabama	Talladega	486,589	730,400	95,205	10.75	11	110	7,567	75,668	66,400	832,347
19	Citizens Bank & Trust	Guntersville	394,848	705,939	77,126	9.26	8	128	6,488	103,800	88,242	830,401
20	West Alabama Bank & Trust	Reform	386,655	664,638	94,469	11.32	15	155	5,051	52,194	44,309	782,908
21	First Southern State Bank	Stevenson	359,082	640,647	68,913	8.76	10	124	5,750	71,301	64,065	713,011
22	SouthPoint Bank	Birmingham	497,111	543,355	56,569	9.67	5	100	6,337	126,734	108,671	633,670
23	CCB Community Bank	Andalusia	427,945	492,800	59,129	10.38	4	110	5,238	144,044	123,200	576,175
24	MidSouth Bank	Dothan	292,954	503,934	53,298	9.87	12	121	4,609	46,474	41,995	557,686
25	First Comm. Bank of Central AL	Wetumpka	254,147	470,770	40,158	8.07	9	86	5,975	57,093	52,308	513,841
26	Traditions Bank	Cullman	407,433	461,897	46,716	8.88	6	71	7,226	85,508	76,983	513,049
27	HomeTown Bank of Alabama	Oneonta	277,702	445,975	62,856	12.65	5	59	8,648	102,044	89,195	510,218
28	Central State Bank	Calera	278,286	409,806	44,065	9.69	5	74	6,198	91,733	81,961	458,663
29	EvaBank	Cullman	307,162	295,086	116,403	25.06	8	84	5,046	52,987	36,886	423,894
30	Peoples Independent Bank	Boaz	166,927	358,844	40,016	8.33	9	81	4,977	44,796	39,872	403,164
31	CommerceOne Bank	Birmingham	319,101	344,152	51,011	13.36	1	29	13,782	399,672	344,152	399,672
32	Merchants Bank of Alabama	Cullman	197,669	351,204	35,994	9.16	5	79	4,921	77,758	70,241	388,790
33	Robertson Banking Company	Demopolis	281,947	348,306	37,055	9.47	7	77	5,038	55,420	49,758	387,941
34	Cullman Savings Bank	Cullman	244,126	283,577	53,095	15.45	4	51	7,340	93,580	70,894	374,319
35	First Southern Bank	Florence	278,198	338,872	31,499	8.47	4	75	4,950	92,820	84,718	371,279
36	NobleBank & Trust	Anniston	221,409	336,293	33,176	9.06	6	62	5,984	61,838	56,049	371,030
37	First Jackson Bank	Stevenson	213,538	303,104	38,871	10.57	6	44	8,283	60,743	50,517	364,459
38	First National Bank	Hamilton	120,964	310,706	53,077	14.25	7	96	3,794	52,027	44,387	364,186
39	Exchange Bank of Alabama	Altoona	181,296	311,053	45,636	12.60	5	72	5,027	72,389	62,211	361,944
40	First Citizens Bank	Luverne	165,778	271,998	39,431	11.93	5	61	5,306	64,731	54,400	323,653
41	Pinnacle Bank	Jasper	123,254	284,065	34,312	10.10	7	51	6,301	45,906	40,581	321,339
42	FirstState Bank	Lineville	137,559	271,124	33,540	10.23	3	58	5,454	105,444	90,375	316,331
43	Marion Bank & Trust Co.	Marion	156,866	281,121	31,014	9.92	6	50	6,251	52,094	46,854	312,563
44	Southern Independent Bank	Opp	131,339	253,347	32,926	10.66	3	40	7,594	101,249	84,449	303,748
45	AmeriFirst Bank	Montgomery	190,001	264,090	26,821	7.72	5	58	5,191	60,219	52,818	301,097
46	Citizens Bank of Winfield	Winfield	59,137	175,146	64,065	20.26	1	35	8,552	299,315	175,146	299,315
47	State Bank & Trust	Winfield	104,824	229,580	32,871	9.93	4	55	5,383	74,021	57,395	296,085
48	First State Bank of Dekalb Co.	Fort Payne	123,101	264,235	26,695	8.71	5	54	5,399	58,309	52,847	291,544
49	Farmers & Merchants Bank	Piedmont	125,202	255,221	34,244	11.55	4	52	5,605	72,863	63,805	291,450
50	Premier Bank of the South	Cullman	162,539	266,371	22,597	8.72	9	66	4,401	32,273	29,597	290,456
51	First Bank of Boaz	Boaz	55,650	200,766	51,361	17.22	1	24	11,424	274,164	200,766	274,164
52	Phenix-Girard Bank	Phenix City	76,731	224,796	36,547	14.21	4	46	5,832	67,063	56,199	268,250
53	Union State Bank	Pell City	79,169	249,772	16,016	6.03	13	104	2,563	20,502	19,213	266,527
54	Farmers and Merchants Bank	LaFayette	80,571	206,014	28,020	11.40	3	38	6,201	78,547	68,671	235,642
55	First Financial Bank	Bessemer	94,570	208,676	19,626	8.45	8	75	3,052	28,612	26,085	228,895
56	Citizens Bank of Fayette	Fayette	29,291	174,030	44,869	19.17	2	21	10,531	110,580	87,015	221,160
57	Bank of Vernon	Vernon	132,653	191,792	27,361	12.43	4	41	5,378	55,128	47,948	220,510
58	HNB First Bank	Headland	139,523	187,999	18,489	9.14	3	32	6,546	69,823	62,666	209,470
59	BankSouth	Dothan	130,614	167,505	38,377	18.70	2	22	9,374	103,111	83,753	206,221
60	First National Bank and Trust	Atmore	117,357	182,713	21,880	10.92	5	50	4,103	41,028	36,543	205,141
61	22nd State Bank	Louisville	132,811	168,622	23,474	10.55	6	59	3,395	33,381	28,104	200,284
62	Citizens Bank	Enterprise	124,925	175,457	17,272	9.02	2	35	5,520	96,604	87,729	193,208
63	First Cahawba Bank	Selma	93,175	167,193	14,522	7.89	4	32	5,682	45,453	41,798	181,812
64	Merit Bank	Huntsville	129,073	163,162	17,406	9.79	4	33	5,479	45,198	40,791	180,791
65	Liberty Bank	Geraldine	91,324	159,376	20,232	10.76	6	55	3,277	30,036	26,563	180,217
66	Community Spirit Bank	Red Bay	105,491	153,606	17,400	9.69	5	35	4,985	34,892	30,721	174,460
67	Friend Bank	Slocomb	102,247	157,952	15,315	8.60	5	42	4,135	34,734	31,590	173,669
68	First Federal Bank, A FSB	Tuscaloosa	136,067	117,984	20,921	12.81	3	116	1,388	53,685	39,328	161,055

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)
69	Valley State Bank	Russellville	66,453	119,783	23,985	16.58	3	28	5,141	47,985	39,928	143,956
70	North Alabama Bank	Hazel Green	87,459	126,037	14,680	9.28	4	39	3,650	35,589	31,509	142,356
71	First National Bank of Hartford	Hartford	67,453	120,948	19,339	13.27	3	50	2,816	46,933	40,316	140,799
72	Community Neighbor Bank	Camden	71,943	116,242	16,108	12.24	3	37	3,582	44,182	38,747	132,546
73	Citizens' Bank, Inc.	Robertsdale	77,951	116,581	14,776	10.76	3	30	4,400	44,002	38,860	132,005
74	First Fidelity Bank	Fort Payne	56,150	118,979	12,011	8.58	3	23	5,729	43,922	39,660	131,767
75	PeoplesTrust Bank	Hamilton	87,222	114,498	14,801	10.73	3	29	4,524	43,730	38,166	131,190
76	Town-Country National Bank	Camden	70,989	106,172	22,616	17.29	1	34	3,823	129,994	106,172	129,994
77	First Comm. Bank, Cullman	Cullman	90,355	102,627	11,832	9.31	1	20	6,238	124,769	102,627	124,769
78	SunSouth Bank	Dothan	57,477	104,481	10,259	7.83	2	20	6,204	62,038	52,241	124,075
79	Commercial Bank of Ozark	Ozark	57,025	111,772	9,168	7.23	2	20	6,106	61,065	55,886	122,129
80	First State Bank of the South	Sulligent	50,986	100,720	18,210	15.03	5	32	3,782	24,202	20,144	121,012
81	Citizens Bank	Greensboro	41,527	102,782	14,438	11.71	1	13	9,032	117,418	102,782	117,418
82	First Bank	Wadley	33,199	103,879	12,394	8.67	5	24	4,870	23,375	20,776	116,874
83	Peoples Bank of Greensboro	Greensboro	47,547	103,546	8,980	8.30	1	15	7,635	114,526	103,546	114,526
84	Sweet Water State Bank	Sweet Water	62,417	100,144	11,503	10.08	4	31	3,675	28,480	25,036	113,918
85	Southern Bank Company	Gadsden	55,088	94,303	11,963	10.20	4	26	4,341	28,217	23,576	112,866
86	Millennial Bank	Leeds	71,216	96,639	10,587	9.37	1	15	7,524	112,865	96,639	112,865
87	Samson Banking Company	Samson	48,298	95,164	12,755	11.40	2	24	4,553	54,635	47,582	109,270
88	Farmers & Merchants Bank	Waterloo	4,771	86,638	20,277	20.39	2	9	11,921	53,647	43,319	107,293
89	Bank of Moundville	Moundville	35,154	95,972	9,480	8.90	1	13	8,138	105,792	95,972	105,792
90	Brantley Bank & Trust Co.	Brantley	51,356	92,605	11,326	10.85	3	27	3,883	34,944	30,868	104,833
91	Peoples Exchange Bank	Monroeville	50,889	80,581	11,449	12.08	1	26	3,549	92,272	80,581	92,272
92	Merchants & Farmers Bank	Eutaw	45,460	82,413	7,928	8.44	2	28	3,242	45,389	41,207	90,777
93	Citizens State Bank	Vernon	26,475	59,873	11,291	12.96	2	16	5,335	42,683	29,937	85,366
94	Bank of Walker County	Jasper	48,489	76,853	8,304	9.53	1	20	4,263	85,255	76,853	85,255
95	Bank of Evergreen	Evergreen	26,653	62,824	9,020	12.32	1	15	4,797	71,956	62,824	71,956
96	Commonwealth National Bank	Mobile	21,600	52,656	6,758	10.97	2	18	3,319	29,873	26,328	59,745
97	Bank of Brewton	Brewton	15,107	44,361	11,595	20.87	2	19	2,955	28,077	22,181	56,154
98	Community Bank & Trust	Union Springs	16,757	47,934	3,721	7.38	1	14	3,697	51,756	47,934	51,756
99	First National Bank of Dozier	Dozier	10,787	34,123	5,628	13.53	1	6	6,752	40,509	34,123	40,509
100	Security Federal Savings Bank	Jasper	12,643	31,689	4,621	11.75	1	8	4,874	38,989	31,689	38,989
101	First Progressive Bank	Brewton	8,748	23,745	8,442	26.36	1	7	4,599	32,193	23,745	32,193
102	Peoples Bank of Red Level	Red Level	5,138	15,368	1,915	11.01	1	6	2,885	17,310	15,368	17,310
103	Alamerica Bank	Birmingham	8,113	13,063	1,942	12.34	1	8	1,889	15,110	13,063	15,110
MEDIAN			124,925	208,676	28,020	10.08	4	50	5,378	60,743	52,818	268,250
AVERAGE			1,727,789	2,547,333	333,081	11.16	26	352	5,917	82,500	70,043	2,969,540
HIGH			85,251,000	132,757,000	18,524,000	26.36	1,344	18,738	25,059	550,252	457,075	154,735,000
LOW			4,771	13,063	1,915	6.03	1	6	1,388	15,110	13,063	15,110

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	423,894	104.1	20.7	1.23	2.38	7.94	4.18	1.05	5.87
2	Peoples Bank of Red Level	Red Level	17,310	33.4	6.0	(10.33)	13.96	10.05	1.56	0.16	5.59
3	Liberty Bank	Geraldine	180,217	57.3	19.6	4.55	13.13	7.24	2.59	0.50	5.25
4	Traditions Bank	Cullman	513,049	88.2	4.7	22.94	17.74	6.92	2.14	0.60	5.09
5	Sweet Water State Bank	Sweet Water	113,918	62.3	16.3	(4.16)	2.80	7.44	1.69	0.45	4.75
6	North Alabama Bank	Hazel Green	142,356	69.4	6.6	(5.44)	13.03	7.25	1.83	0.59	4.72
7	First US Bank	Birmingham	946,806	81.7	13.1	19.74	13.54	6.05	1.56	0.38	4.51
8	Southern Bank Company	Gadsden	112,866	58.4	39.5	10.10	5.67	8.68	1.49	0.85	4.45
9	Community Spirit Bank	Red Bay	174,460	68.7	21.0	(6.16)	10.03	6.06	2.05	0.54	4.30
10	Bank Independent	Sheffield	2,114,596	71.6	10.5	(1.54)	12.55	6.38	1.20	0.39	4.28
11	SouthPoint Bank	Birmingham	633,670	91.5	13.2	12.51	31.13	5.72	2.45	0.68	4.28
12	CCB Community Bank	Andalusia	576,175	86.8	9.5	(3.04)	4.71	5.68	1.76	0.44	4.27
13	Peoples Exchange Bank	Monroeville	92,272	63.2	27.9	2.16	13.87	6.91	2.11	0.45	4.27
14	First State Bank of the South	Sulligent	121,012	50.6	36.8	13.49	8.85	7.17	2.32	0.42	4.25
15	Town-Country National Bank	Camden	129,994	66.9	30.2	(0.83)	11.70	6.99	2.04	0.74	4.25
16	First State Bank of Dekalb Co.	Fort Payne	291,544	46.6	19.7	2.85	33.50	7.11	1.55	0.33	4.22
17	Community Neighbor Bank	Camden	132,546	61.9	11.1	(2.98)	12.80	6.51	1.48	0.31	4.19
18	First Bank	Wadley	116,874	32.0	56.7	(11.37)	16.79	7.93	2.67	0.26	4.15
19	First National Bank of Hartford	Hartford	140,799	55.8	34.3	(5.97)	10.32	6.39	2.10	0.52	4.11
20	Millennial Bank	Leeds	112,865	73.7	15.9	(0.57)	13.84	5.77	2.04	0.58	4.07
21	Premier Bank of the South	Cullman	290,456	61.0	16.0	1.78	26.25	6.25	1.21	0.26	3.99
22	Central State Bank	Calera	458,663	67.9	16.9	13.39	19.91	6.06	1.55	0.44	3.94
23	Bank of Walker County	Jasper	85,255	63.1	9.7	(15.29)	9.91	6.17	1.54	0.47	3.93
24	First Bank of Alabama	Talladega	832,347	66.6	27.8	16.91	31.35	5.61	2.81	0.56	3.93
25	First Cahawba Bank	Selma	181,812	55.7	27.9	(5.57)	29.76	5.22	1.63	0.22	3.93
26	Friend Bank	Slocumb	173,669	64.7	10.0	2.96	16.56	5.90	1.82	0.19	3.86
27	Southern States Bank	Anniston	1,513,421	83.8	8.9	11.39	17.92	4.90	2.25	0.45	3.86
28	Pinnacle Bank	Jasper	321,339	43.4	51.0	(2.30)	20.81	5.40	3.04	0.18	3.81
29	First Southern Bank	Florence	371,279	82.1	4.2	(0.72)	21.63	4.68	2.11	0.39	3.80
30	NobleBank & Trust	Anniston	371,030	65.8	22.4	(3.41)	18.10	5.21	2.27	0.39	3.78
31	First Southern State Bank	Stevenson	713,011	56.1	36.4	0.10	19.35	5.91	1.86	0.55	3.74
32	Citizens Bank of Winfield	Winfield	299,315	33.8	72.6	5.34	10.89	7.26	3.48	0.73	3.69
33	Peoples Independent Bank	Boaz	403,164	46.5	42.2	(1.53)	18.84	5.87	2.68	0.33	3.68
34	Cullman Savings Bank	Cullman	374,319	86.1	5.3	(1.91)	33.09	5.52	2.39	0.85	3.66
35	First Citizens Bank	Luverne	323,653	61.0	35.5	4.38	13.53	6.19	1.56	0.46	3.65
36	Brantley Bank & Trust Co.	Brantley	104,833	55.5	40.7	29.36	20.76	6.45	2.03	0.39	3.62
37	Citizens' Bank, Inc.	Robertsdale	132,005	66.9	29.4	(7.36)	6.71	4.74	1.48	0.19	3.60
38	River Bank & Trust	Prattville	2,225,982	62.2	35.1	7.14	32.89	5.08	1.46	0.30	3.58
39	Peoples Bank of Alabama	Cullman	1,136,014	69.0	12.2	(0.65)	14.40	5.29	1.40	0.30	3.54
40	Farmers & Merchants Bank	Piedmont	291,450	49.1	34.1	(12.52)	14.34	5.50	2.14	0.34	3.50
41	First Comm. Bank of Central AL	Wetumpka	513,841	54.0	34.5	(6.15)	15.05	5.75	1.61	0.41	3.50
42	HomeTown Bank of Alabama	Oneonta	510,218	62.3	26.5	(0.83)	16.07	5.83	2.07	0.78	3.48
43	AmeriFirst Bank	Montgomery	301,097	72.0	15.5	19.76	52.32	5.00	1.85	0.34	3.47
44	Commonwealth National Bank	Mobile	59,745	41.0	30.0	38.70	15.81	5.34	1.37	0.11	3.44
45	Bank of Brewton	Brewton	56,154	34.1	55.2	(24.24)	15.38	6.07	2.46	0.10	3.42
46	Robertson Banking Company	Demopolis	387,941	81.0	13.3	2.11	0.71	4.51	1.52	0.38	3.41
47	PeoplesTrust Bank	Hamilton	131,190	76.2	15.9	13.91	14.45	5.21	2.19	0.73	3.39
48	United Bank	Atmore	1,013,346	63.4	17.6	11.69	16.29	5.11	1.84	0.30	3.39
49	22nd State Bank	Louisville	200,284	78.8	11.6	18.72	38.47	5.34	1.60	0.55	3.38
50	FirstState Bank	Lineville	316,331	50.7	35.9	(0.11)	12.43	6.48	2.94	0.87	3.38
51	Metro Bank	Pell City	952,986	53.3	29.0	(7.57)	15.80	5.72	2.58	0.45	3.37
52	First Financial Bank	Bessemer	228,895	45.3	31.8	(3.30)	16.18	5.04	2.58	0.13	3.35
53	Oakworth Capital Bank	Birmingham	925,021	85.2	9.4	2.56	18.17	4.00	2.40	0.18	3.33
54	First National Bank and Trust	Atmore	205,141	64.2	27.9	5.96	14.94	4.63	2.17	0.32	3.32
55	Merchants Bank of Alabama	Cullman	388,790	56.3	25.4	(4.28)	14.27	5.44	1.55	0.29	3.32
56	CommerceOne Bank	Birmingham	399,672	92.7	6.8	39.34	54.03	4.38	2.30	0.47	3.28
57	CB&S Bank, Inc.	Russellville	2,252,440	49.0	49.1	(3.16)	9.21	5.11	2.81	0.45	3.25
58	Community Bank & Trust	Union Springs	51,756	35.0	43.4	(9.31)	6.14	7.05	1.51	0.29	3.23
59	Merchants & Farmers Bank	Eutaw	90,777	55.2	31.1	(8.02)	3.21	6.01	1.60	0.76	3.22
60	Progress Bank and Trust	Huntsville	1,632,550	85.4	4.5	2.00	12.53	4.29	2.26	0.60	3.22
61	Bank of Evergreen	Evergreen	71,956	42.4	48.7	(25.96)	13.49	5.48	1.97	0.45	3.20
62	Peoples Bank of Greensboro	Greensboro	114,526	45.9	50.6	(3.57)	15.54	6.29	1.48	0.53	3.20
63	Citizens Bank	Enterprise	193,208	71.2	16.9	14.48	16.73	5.19	1.54	0.55	3.20
64	HNB First Bank	Headland	209,470	74.2	8.6	1.71	21.98	5.17	1.04	0.84	3.19
65	Citizens Bank & Trust	Guntersville	830,401	55.9	34.8	(3.02)	21.00	5.09	1.94	0.29	3.17
66	Farmers and Merchants Bank	LaFayette	235,642	39.1	52.5	2.86	26.14	5.72	2.53	0.46	3.16
67	Bank of Vernon	Vernon	220,510	69.2	14.7	(0.50)	15.98	4.99	1.99	0.61	3.16
68	Samson Banking Company	Samson	109,270	50.8	39.1	15.68	20.24	6.19	1.34	0.29	3.15

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
69	First Comm. Bank, Cullman	Cullman	124,769	88.0	0.9	(13.37)	0.23	4.90	1.87	1.02	3.14
70	ServisFirst Bank	Birmingham	13,206,053	78.9	7.7	3.91	17.28	4.38	2.73	0.25	3.12
71	Troy Bank & Trust Company	Troy	1,262,700	60.2	29.5	10.49	30.76	5.11	1.98	0.62	3.12
72	Phenix-Girard Bank	Phenix City	268,250	34.1	47.7	4.86	26.45	5.32	2.70	0.14	3.10
73	Valley State Bank	Russellville	143,956	55.5	43.7	(6.41)	12.31	5.25	1.46	0.33	3.08
74	Alamerica Bank	Birmingham	15,110	62.1	13.5	(22.19)	(16.76)	6.58	0.92	1.33	3.05
75	Regions Bank	Birmingham	154,735,000	64.2	19.8	(7.03)	10.80	4.02	2.00	0.08	3.04
76	Commercial Bank of Ozark	Ozark	122,129	51.0	39.6	(2.16)	15.05	4.52	1.96	0.28	2.98
77	West Alabama Bank & Trust	Reform	782,908	58.2	40.8	(0.33)	12.04	5.47	1.57	0.85	2.96
78	First Federal Bank, A FSB	Tuscaloosa	161,055	115.3	0.5	5.41	14.16	3.81	2.97	0.65	2.95
79	First Jackson Bank	Stevenson	364,459	70.5	14.9	3.99	15.02	5.82	2.25	1.21	2.95
80	Merit Bank	Huntsville	180,791	79.1	8.3	52.51	56.22	4.33	1.35	0.34	2.93
81	Southern Independent Bank	Opp	303,748	51.8	37.6	(11.16)	8.79	5.18	2.47	0.76	2.93
82	First Bank of Boaz	Boaz	274,164	27.7	72.6	(27.73)	4.38	4.08	3.13	0.45	2.92
83	First Metro Bank	Muscle Shoals	873,179	56.6	26.0	(5.15)	10.59	5.25	1.50	0.51	2.92
84	State Bank & Trust	Winfield	296,085	45.7	59.6	3.83	3.75	6.20	2.61	1.12	2.91
85	MidSouth Bank	Dothan	557,686	58.1	15.1	(2.25)	19.72	4.35	1.57	0.31	2.89
86	BankSouth	Dothan	206,221	78.0	32.9	(3.54)	9.94	4.28	1.08	0.42	2.87
87	First Fidelity Bank	Fort Payne	131,767	47.2	37.5	4.61	19.84	4.35	2.22	0.26	2.80
88	First National Bank	Hamilton	364,186	38.9	26.1	(1.11)	16.87	6.29	1.89	0.23	2.80
89	Exchange Bank of Alabama	Altoona	361,944	58.3	22.8	(10.39)	12.18	4.70	1.98	0.43	2.79
90	Marion Bank & Trust Co.	Marion	312,563	55.8	38.3	(8.90)	8.32	5.33	1.61	1.11	2.73
91	Auburn Bank	Auburn	1,035,744	49.4	37.2	(1.83)	11.17	4.59	1.74	0.29	2.71
92	SunSouth Bank	Dothan	124,075	55.0	50.8	(16.57)	0.93	3.95	2.76	0.75	2.65
93	First Progressive Bank	Brewton	32,193	36.8	52.1	(10.73)	7.88	4.81	1.58	0.07	2.48
94	First National Bank of Dozier	Dozier	40,509	31.6	53.8	12.31	10.58	5.24	2.06	0.38	2.46
95	Citizens Bank of Fayette	Fayette	221,160	16.8	72.6	(20.01)	7.64	6.04	2.45	0.51	2.42
96	Bryant Bank	Tuscaloosa	2,496,461	54.7	18.1	(6.03)	20.69	4.51	1.41	0.29	2.40
97	Citizens Bank	Greensboro	117,418	40.4	50.6	(8.18)	9.57	5.52	1.60	0.69	2.39
98	Bank of Moundville	Moundville	105,792	36.6	61.0	28.78	11.98	5.68	1.42	0.62	2.38
99	BBVA USA	Birmingham	95,848,996	74.1	18.4	(11.04)	(4.13)	3.20	1.68	0.15	2.32
100	Union State Bank	Pell City	266,527	31.7	23.0	(9.65)	19.52	4.83	1.55	0.15	2.32
101	Security Federal Savings Bank	Jasper	38,989	39.9	9.3	(10.78)	5.73	5.54	3.30	0.45	2.25
102	Citizens State Bank	Vernon	85,366	44.2	56.1	(2.00)	18.83	4.47	2.01	0.78	2.08
103	Farmers & Merchants Bank	Waterloo	107,293	5.5	87.3	(18.56)	20.84	7.32	2.58	0.99	1.80
MEDIAN			268,250	58.2	27.8	(1.11)	14.40	5.48	1.97	0.45	3.35
AVERAGE			2,969,540	59.2	28.7	0.60	15.74	5.62	2.00	0.48	3.44
HIGH			154,735,000	115.3	87.3	52.51	56.22	10.05	4.18	1.33	5.87
LOW			15,110	5.5	0.5	(27.73)	(16.76)	3.20	0.92	0.07	1.80

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	13,557	32,987	0.01	20.63	(0.01)	(0.03)	20.59
2	Alamerica Bank	Birmingham	(611)	696	0.29	0.00	0.85	3.21	4.35
3	SouthPoint Bank	Birmingham	9,469	17,336	0.05	2.84	0.00	0.17	3.06
4	First National Bank and Trust	Atmore	3,814	4,418	0.20	0.06	0.01	2.09	2.36
5	First Financial Bank	Bessemer	3,407	3,845	0.64	0.00	0.41	0.78	1.82
6	United Bank	Atmore	14,875	16,385	0.19	0.14	0.00	1.47	1.79
7	Regions Bank	Birmingham	2,652,000	2,365,000	0.46	0.17	0.00	1.00	1.63
8	Progress Bank and Trust	Huntsville	18,116	23,448	0.03	1.00	0.00	0.47	1.50
9	First National Bank of Hartford	Hartford	976	1,911	0.15	0.00	(0.00)	1.31	1.45
10	Peoples Bank of Alabama	Cullman	15,618	15,227	0.54	0.13	(0.00)	0.76	1.42
11	HomeTown Bank of Alabama	Oneonta	7,248	6,276	0.61	0.00	0.04	0.72	1.36
12	Bank Independent	Sheffield	21,707	24,894	0.33	0.18	(0.00)	0.74	1.25
13	Merchants & Farmers Bank	Eutaw	319	1,099	0.27	0.03	0.00	0.93	1.23
14	HNB First Bank	Headland	3,060	2,067	0.16	0.00	0.00	0.93	1.09
15	Oakworth Capital Bank	Birmingham	9,826	9,429	0.06	0.00	0.00	1.01	1.07
16	Southern Independent Bank	Opp	4,462	3,111	0.02	0.00	0.00	1.02	1.05
17	Traditions Bank	Cullman	6,172	4,450	0.36	0.00	0.00	0.57	0.92
18	NobleBank & Trust	Anniston	3,699	3,011	0.28	0.19	0.10	0.32	0.89
19	Premier Bank of the South	Cullman	3,666	2,259	0.28	0.00	(0.00)	0.60	0.88
20	Bank of Evergreen	Evergreen	473	590	0.28	0.00	0.05	0.55	0.88
21	First Comm. Bank of Central AL	Wetumpka	8,393	4,126	0.18	0.00	0.01	0.68	0.86
22	Union State Bank	Pell City	(321)	2,103	0.34	0.00	0.05	0.47	0.86
23	CB&S Bank, Inc.	Russellville	23,399	18,174	0.19	0.23	(0.05)	0.48	0.84
24	Southern States Bank	Anniston	16,933	10,851	0.12	0.00	(0.02)	0.69	0.80
25	Phenix-Girard Bank	Phenix City	4,395	1,872	0.19	0.00	(0.29)	0.89	0.79
26	Town-Country National Bank	Camden	1,822	979	0.65	0.00	(0.01)	0.15	0.79
27	Friend Bank	Slocomb	2,584	1,295	0.27	0.00	0.00	0.51	0.79
28	Community Neighbor Bank	Camden	1,335	979	0.32	0.00	(0.06)	0.52	0.78
29	First National Bank	Hamilton	3,388	2,606	0.25	0.00	(0.00)	0.53	0.78
30	First Comm. Bank, Cullman	Cullman	899	949	0.05	0.00	(0.05)	0.77	0.77
31	Peoples Independent Bank	Boaz	6,500	2,737	0.37	0.00	0.00	0.37	0.75
32	West Alabama Bank & Trust	Reform	5,357	5,485	0.28	0.02	(0.00)	0.45	0.75
33	Merchants Bank of Alabama	Cullman	3,613	2,693	0.30	0.00	(0.05)	0.49	0.74
34	Citizens Bank	Enterprise	1,222	1,321	0.14	0.00	(0.01)	0.59	0.73
35	Community Bank & Trust	Union Springs	(134)	351	0.47	0.00	(0.23)	0.47	0.71
36	River Bank & Trust	Prattville	23,845	13,208	0.10	0.33	(0.00)	0.26	0.70
37	First Citizens Bank	Luverne	4,187	2,085	0.17	0.00	(0.00)	0.52	0.68
38	Security Federal Savings Bank	Jasper	(50)	264	0.58	0.00	0.00	0.09	0.67
39	Community Spirit Bank	Red Bay	1,961	1,114	0.25	0.00	0.00	0.42	0.67
40	Bank of Vernon	Vernon	1,340	1,377	0.21	0.07	0.00	0.39	0.67
41	Central State Bank	Calera	7,007	2,745	0.14	0.10	0.00	0.41	0.66
42	First Bank of Alabama	Talladega	11,379	4,638	0.15	0.00	(0.01)	0.50	0.64
43	BBVA USA	Birmingham	165,117	645,820	0.19	0.05	0.00	0.40	0.64
44	First Bank	Wadley	2,174	682	0.42	0.00	0.00	0.22	0.64
45	Liberty Bank	Geraldine	2,340	1,061	0.28	0.00	0.00	0.35	0.64
46	Pinnacle Bank	Jasper	3,622	1,806	0.27	0.00	0.00	0.35	0.62
47	Commonwealth National Bank	Mobile	(471)	351	0.40	0.00	0.03	0.19	0.62
48	Robertson Banking Company	Demopolis	5,076	2,342	0.23	0.00	0.00	0.39	0.62
49	First State Bank of the South	Sulligent	983	715	0.34	0.00	0.01	0.27	0.62
50	Bank of Walker County	Jasper	498	491	0.31	0.00	0.00	0.29	0.60
51	Farmers and Merchants Bank	LaFayette	2,525	1,238	0.15	0.00	0.00	0.44	0.59
52	Bank of Brewton	Brewton	168	311	0.12	0.00	0.00	0.47	0.59
53	Metro Bank	Pell City	11,492	5,172	0.12	0.08	0.04	0.35	0.59
54	Exchange Bank of Alabama	Altoona	2,360	1,949	0.20	0.00	0.03	0.35	0.58
55	Troy Bank & Trust Company	Troy	11,731	6,523	0.15	0.00	0.01	0.41	0.57
56	Samson Banking Company	Samson	1,218	566	0.29	0.00	0.00	0.27	0.56
57	Merit Bank	Huntsville	(698)	862	0.02	0.45	0.00	0.09	0.56
58	First Southern State Bank	Stevenson	8,447	3,632	0.47	0.00	0.00	0.09	0.56
59	CCB Community Bank	Andalusia	9,229	3,024	0.12	0.00	(0.03)	0.45	0.54
60	Farmers & Merchants Bank	Piedmont	1,644	1,466	0.18	0.00	0.01	0.35	0.54
61	First Metro Bank	Muscle Shoals	10,271	4,413	0.16	0.12	(0.00)	0.26	0.54
62	MidSouth Bank	Dothan	2,571	2,656	0.08	0.09	0.18	0.18	0.53
63	AuburnBank	Auburn	7,804	4,935	0.06	0.25	0.00	0.20	0.52
64	Bryant Bank	Tuscaloosa	19,889	11,939	0.15	0.19	0.00	0.16	0.51
65	First Southern Bank	Florence	4,383	1,740	0.16	0.07	0.01	0.27	0.51
66	PeoplesTrust Bank	Hamilton	1,062	620	0.23	0.00	0.00	0.27	0.50
67	22nd State Bank	Louisville	(1,107)	970	0.18	0.00	(0.00)	0.31	0.49
68	Bank of Moundville	Moundville	539	486	0.13	0.00	0.00	0.35	0.48

NON-INTEREST INCOME

					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 (%)
Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)					
69	FirstState Bank	Lineville	2,943	1,428	0.12	0.00	0.04	0.32	0.48
70	Commercial Bank of Ozark	Ozark	599	538	0.19	0.00	0.00	0.29	0.47
71	Sweet Water State Bank	Sweet Water	705	501	0.38	0.00	(0.01)	0.09	0.46
72	Citizens Bank & Trust	Guntersville	6,077	3,397	0.14	0.00	0.01	0.31	0.46
73	Cullman Savings Bank	Cullman	3,530	1,443	0.12	0.10	0.00	0.21	0.44
74	Citizens' Bank, Inc.	Robertsdale	784	564	0.10	0.00	(0.12)	0.45	0.43
75	First Fidelity Bank	Fort Payne	918	491	0.11	0.00	0.02	0.28	0.41
76	First State Bank of Dekalb Co.	Fort Payne	2,894	997	0.25	0.00	0.02	0.13	0.40
77	North Alabama Bank	Hazel Green	1,472	540	0.16	0.00	0.00	0.24	0.40
78	First US Bank	Birmingham	4,343	3,434	0.12	0.00	0.01	0.25	0.39
79	Peoples Exchange Bank	Monroeville	655	325	0.21	0.00	(0.06)	0.21	0.37
80	AmeriFirst Bank	Montgomery	1,795	920	0.15	0.00	0.01	0.20	0.35
81	Peoples Bank of Greensboro	Greensboro	1,305	345	0.11	0.00	(0.01)	0.22	0.33
82	Millennial Bank	Leeds	455	371	0.06	0.00	0.00	0.27	0.33
83	Citizens Bank of Winfield	Winfield	5,530	861	0.12	0.01	(0.03)	0.22	0.31
84	Southern Bank Company	Gadsden	484	326	0.10	0.00	0.00	0.21	0.30
85	Brantley Bank & Trust Co.	Brantley	851	298	0.12	0.00	0.00	0.18	0.30
86	First Bank of Boaz	Boaz	4,637	771	0.04	0.00	0.00	0.24	0.28
87	Citizens State Bank	Vernon	713	223	0.13	0.00	0.02	0.12	0.28
88	ServisFirst Bank	Birmingham	198,679	30,615	0.06	0.09	(0.03)	0.13	0.26
89	State Bank & Trust	Winfield	3,887	712	0.14	0.00	(0.04)	0.16	0.25
90	Peoples Bank of Red Level	Red Level	79	40	0.22	0.00	0.00	0.02	0.24
91	Citizens Bank of Fayette	Fayette	1,777	500	0.06	0.00	0.06	0.12	0.24
92	First Cahawba Bank	Selma	210	384	0.05	0.00	0.00	0.18	0.23
93	First National Bank of Dozier	Dozier	183	86	0.08	0.00	0.00	0.14	0.22
94	EvaBank	Cullman	11,309	794	0.05	0.00	0.01	0.13	0.19
95	First Jackson Bank	Stevenson	3,603	574	0.20	0.00	(0.05)	0.02	0.17
96	Valley State Bank	Russellville	1,045	228	0.15	0.00	0.00	0.02	0.17
97	SunSouth Bank	Dothan	959	194	0.04	0.00	0.03	0.09	0.15
98	Farmers & Merchants Bank	Waterloo	511	144	0.10	0.00	0.00	0.05	0.15
99	Citizens Bank	Greensboro	899	135	0.07	0.00	0.00	0.05	0.12
100	Marion Bank & Trust Co.	Marion	(1,513)	339	0.16	0.00	(0.09)	0.04	0.11
101	CommerceOne Bank	Birmingham	2,828	234	0.02	0.00	0.00	0.05	0.07
102	BankSouth	Dothan	1,991	121	0.04	0.00	0.00	0.02	0.06
103	First Progressive Bank	Brewton	6	12	0.04	0.00	0.00	0.00	0.04
			MEDIAN	1,295	0.16	0.00	0.00	0.31	0.59
			AVERAGE	32,806	0.20	0.27	0.01	0.41	0.89
			HIGH	2,365,000	0.65	20.63	0.85	3.21	20.59
			LOW	12	0.01	0.00	(0.29)	(0.03)	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	13,206,053	25,059	27.9	0.52	0.09	0.32	0.93
2	First Bank of Boaz	Boaz	274,164	11,424	32.6	0.58	0.14	0.45	1.17
3	Farmers & Merchants Bank	Waterloo	107,293	11,921	59.7	0.92	0.13	0.26	1.31
4	Citizens State Bank	Vernon	85,366	5,335	57.1	0.60	0.32	0.40	1.31
5	Citizens Bank	Greensboro	117,418	9,032	59.6	0.82	0.18	0.40	1.40
6	Citizens Bank of Fayette	Fayette	221,160	10,531	57.5	0.97	0.16	0.37	1.49
7	Citizens Bank of Winfield	Winfield	299,315	8,552	39.3	0.86	0.22	0.45	1.53
8	First Jackson Bank	Stevenson	364,459	8,283	51.1	0.82	0.16	0.56	1.54
9	First Metro Bank	Muscle Shoals	873,179	6,930	49.8	1.07	0.22	0.37	1.65
10	BankSouth	Dothan	206,221	9,374	60.2	1.22	0.17	0.35	1.74
11	BBVA USA	Birmingham	95,848,996	10,135	61.0	0.93	0.18	0.65	1.76
12	Southern Independent Bank	Opp	303,748	7,594	45.9	1.00	0.15	0.61	1.76
13	CommerceOne Bank	Birmingham	399,672	13,782	54.7	1.14	0.12	0.56	1.82
14	State Bank & Trust	Winfield	296,085	5,383	59.2	1.10	0.15	0.60	1.85
15	Bryant Bank	Tuscaloosa	2,496,461	9,350	67.5	1.08	0.32	0.50	1.90
16	First National Bank of Dozier	Dozier	40,509	6,752	80.2	1.12	0.33	0.55	2.00
17	Valley State Bank	Russellville	143,956	5,141	64.6	1.11	0.33	0.59	2.03
18	First Fidelity Bank	Fort Payne	131,767	5,729	67.8	1.06	0.30	0.69	2.06
19	River Bank & Trust	Prattville	2,225,982	8,833	49.7	1.27	0.18	0.62	2.07
20	AuburnBank	Auburn	1,035,744	6,726	67.0	1.22	0.27	0.59	2.08
21	Metro Bank	Pell City	952,986	5,811	54.7	1.38	0.16	0.55	2.09
22	Bank of Moundville	Moundville	105,792	8,138	77.4	0.97	0.21	0.92	2.09
23	First Southern State Bank	Stevenson	713,011	5,750	52.4	1.14	0.27	0.69	2.10
24	First Comm. Bank of Central AL	Wetumpka	513,841	5,975	52.1	1.23	0.29	0.64	2.15
25	First Bank of Alabama	Talladega	832,347	7,567	48.6	1.08	0.30	0.78	2.15
26	Farmers and Merchants Bank	LaFayette	235,642	6,201	56.3	1.18	0.18	0.80	2.16
27	First Progressive Bank	Brewton	32,193	4,599	96.7	0.84	0.30	1.11	2.25
28	Samson Banking Company	Samson	109,270	4,553	62.7	1.20	0.15	0.91	2.25
29	First Southern Bank	Florence	371,279	4,950	54.6	1.32	0.20	0.76	2.27
30	EvaBank	Cullman	423,894	5,046	37.1	1.55	0.31	0.43	2.29
31	First National Bank	Hamilton	364,186	3,794	66.2	1.37	0.31	0.63	2.30
32	West Alabama Bank & Trust	Reform	782,908	5,051	65.1	1.23	0.25	0.83	2.32
33	Robertson Banking Company	Demopolis	387,941	5,038	62.1	1.41	0.31	0.63	2.35
34	Peoples Bank of Greensboro	Greensboro	114,526	7,635	70.5	1.19	0.40	0.77	2.35
35	Exchange Bank of Alabama	Altoona	361,944	5,027	71.5	1.48	0.40	0.48	2.36
36	First State Bank of Dekalb Co.	Fort Payne	291,544	5,399	57.8	1.33	0.33	0.71	2.36
37	Phenix-Girard Bank	Phenix City	268,250	5,832	65.6	1.62	0.16	0.60	2.38
38	PeoplesTrust Bank	Hamilton	131,190	4,524	65.7	1.27	0.20	0.91	2.38
39	First Citizens Bank	Luverne	323,653	5,306	57.1	1.32	0.20	0.88	2.40
40	Citizens Bank & Trust	Guntersville	830,401	6,488	70.2	1.23	0.21	0.97	2.41
41	Regions Bank	Birmingham	154,735,000	8,258	54.3	1.43	0.31	0.67	2.41
42	Pinnacle Bank	Jasper	321,339	6,301	59.3	1.35	0.30	0.78	2.43
43	Peoples Independent Bank	Boaz	403,164	4,977	55.7	1.57	0.23	0.63	2.44
44	SunSouth Bank	Dothan	124,075	6,204	95.2	1.34	0.24	0.86	2.44
45	Merchants Bank of Alabama	Cullman	388,790	4,921	63.6	1.48	0.22	0.77	2.47
46	Central State Bank	Calera	458,663	6,198	56.3	1.38	0.23	0.87	2.47
47	Southern States Bank	Anniston	1,513,421	7,682	56.5	1.45	0.27	0.75	2.47
48	HNB First Bank	Headland	209,470	6,546	59.6	1.41	0.21	0.87	2.48
49	Marion Bank & Trust Co.	Marion	312,563	6,251	90.9	1.20	0.23	1.09	2.52
50	Troy Bank & Trust Company	Troy	1,262,700	7,843	70.9	1.41	0.15	0.96	2.52
51	Cullman Savings Bank	Cullman	374,319	7,340	64.8	1.71	0.21	0.60	2.52
52	FirstState Bank	Lineville	316,331	5,454	66.3	1.56	0.23	0.75	2.54
53	Bank of Vernon	Vernon	220,510	5,378	69.0	1.19	0.39	0.98	2.56
54	First Bank	Wadley	116,874	4,870	55.1	1.33	0.27	0.97	2.56
55	United Bank	Atmore	1,013,346	5,042	51.8	1.54	0.31	0.73	2.58
56	CCB Community Bank	Andalusia	576,175	5,238	55.8	1.52	0.30	0.76	2.58
57	First Comm. Bank, Cullman	Cullman	124,769	6,238	69.3	1.25	0.32	1.03	2.60
58	Commercial Bank of Ozark	Ozark	122,129	6,106	77.3	1.30	0.21	1.09	2.60
59	CB&S Bank, Inc.	Russellville	2,252,440	4,332	65.7	1.41	0.38	0.82	2.61
60	Friend Bank	Slocomb	173,669	4,135	58.7	1.42	0.28	0.92	2.62
61	First Cahawba Bank	Selma	181,812	5,682	76.8	1.36	0.14	1.13	2.64
62	MidSouth Bank	Dothan	557,686	4,609	82.7	1.66	0.35	0.67	2.68
63	Farmers & Merchants Bank	Piedmont	291,450	5,605	73.5	1.47	0.35	0.94	2.76
64	Citizens' Bank, Inc.	Robertsdale	132,005	4,400	75.2	1.46	0.52	0.77	2.76
65	Oakworth Capital Bank	Birmingham	925,021	8,409	63.4	1.92	0.23	0.63	2.77
66	Brantley Bank & Trust Co.	Brantley	104,833	3,883	73.2	1.52	0.24	1.03	2.79
67	AmeriFirst Bank	Montgomery	301,097	5,191	72.7	1.69	0.24	0.90	2.83
68	HomeTown Bank of Alabama	Oneonta	510,218	8,648	59.1	1.35	0.38	1.11	2.84

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
69	Bank of Evergreen	Evergreen	71,956	4,797	74.2	1.78	0.23	0.83	2.84
70	Progress Bank and Trust	Huntsville	1,632,550	7,129	62.7	2.04	0.28	0.53	2.84
71	Citizens Bank	Enterprise	193,208	5,520	76.1	1.71	0.27	0.89	2.87
72	Security Federal Savings Bank	Jasper	38,989	4,874	105.5	1.44	0.32	1.23	2.99
73	First State Bank of the South	Sulligent	121,012	3,782	73.1	1.75	0.34	0.94	3.02
74	Liberty Bank	Geraldine	180,217	3,277	60.0	1.70	0.56	0.77	3.03
75	NobleBank & Trust	Anniston	371,030	5,984	67.7	1.78	0.31	0.95	3.04
76	Peoples Exchange Bank	Monroeville	92,272	3,549	70.9	1.94	0.30	0.88	3.12
77	Peoples Bank of Red Level	Red Level	17,310	2,885	82.3	1.63	0.53	1.00	3.16
78	Union State Bank	Pell City	266,527	2,563	111.2	2.04	0.52	0.62	3.18
79	Premier Bank of the South	Cullman	290,456	4,401	67.0	1.73	0.40	1.07	3.20
80	Town-Country National Bank	Camden	129,994	3,823	65.8	1.69	0.23	1.29	3.21
81	Community Spirit Bank	Red Bay	174,460	4,985	70.2	1.62	0.42	1.24	3.28
82	Peoples Bank of Alabama	Cullman	1,136,014	4,319	68.0	2.08	0.50	0.70	3.28
83	First National Bank and Trust	Atmore	205,141	4,103	59.6	1.97	0.28	1.04	3.29
84	Bank of Brewton	Brewton	56,154	2,955	83.3	1.96	0.39	0.94	3.29
85	Community Neighbor Bank	Camden	132,546	3,582	71.4	1.72	0.27	1.30	3.29
86	North Alabama Bank	Hazel Green	142,356	3,650	68.2	1.93	0.39	0.98	3.30
87	Millennial Bank	Leeds	112,865	7,524	85.8	1.71	0.40	1.20	3.32
88	First Financial Bank	Bessemer	228,895	3,052	70.2	1.74	0.39	1.23	3.36
89	Merit Bank	Huntsville	180,791	5,479	99.1	2.09	0.36	0.91	3.36
90	Traditions Bank	Cullman	513,049	7,226	60.3	1.65	0.43	1.34	3.43
91	First US Bank	Birmingham	946,806	3,656	79.0	2.22	0.38	1.01	3.61
92	Commonwealth National Bank	Mobile	59,745	3,319	123.5	1.56	0.53	1.55	3.64
93	Bank of Walker County	Jasper	85,255	4,263	84.1	1.99	0.52	1.14	3.65
94	Southern Bank Company	Gadsden	112,866	4,341	85.4	2.00	0.23	1.58	3.80
95	Bank Independent	Sheffield	2,114,596	3,646	71.6	2.49	0.63	0.69	3.80
96	Merchants & Farmers Bank	Eutaw	90,777	3,242	90.2	2.17	0.43	1.21	3.81
97	22nd State Bank	Louisville	200,284	3,395	106.9	2.13	0.37	1.40	3.90
98	First National Bank of Hartford	Hartford	140,799	2,816	80.6	2.15	0.40	1.51	4.06
99	Sweet Water State Bank	Sweet Water	113,918	3,675	85.7	2.31	0.39	1.39	4.09
100	Community Bank & Trust	Union Springs	51,756	3,697	109.8	1.43	0.23	2.46	4.12
101	SouthPoint Bank	Birmingham	633,670	6,337	61.2	2.91	0.17	1.18	4.26
102	Alamerica Bank	Birmingham	15,110	1,889	148.8	4.55	1.67	4.27	10.48
103	First Federal Bank, A FSB	Tuscaloosa	161,055	1,388	61.0	9.95	0.76	3.42	14.14
MEDIAN			268,250	5,378	65.8	1.43	0.28	0.83	2.54
AVERAGE			2,969,540	5,917	68.6	1.58	0.31	0.91	2.80
HIGH			154,735,000	25,059	148.8	9.95	1.67	4.27	14.14
LOW			15,110	1,388	27.9	0.52	0.09	0.26	0.93

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	SunSouth Bank	Dothan	124,075	57,478	0.08	-	0.01	0.00	0.00	0.00	0.02	(0.08)	(0.06)
2	CommerceOne Bank	Birmingham	399,672	319,101	0.00	-	0.01	0.33	0.00	0.00	0.00	0.00	0.00
3	MidSouth Bank	Dothan	557,686	292,443	0.12	-	0.01	0.02	0.00	0.00	0.02	(0.02)	0.00
4	Millennial Bank	Leeds	112,865	71,217	0.00	-	0.01	0.10	0.00	0.00	0.00	0.00	0.00
5	Oakworth Capital Bank	Birmingham	925,021	707,342	0.00	-	0.02	0.10	0.00	0.00	0.00	0.01	0.01
6	First National Bank of Dozier	Dozier	40,509	10,787	0.21	-	0.01	0.00	0.05	0.00	0.00	0.00	0.05
7	SouthPoint Bank	Birmingham	633,670	480,587	6.34	339	0.01	0.50	0.06	0.01	0.09	0.05	0.21
8	First Metro Bank	Muscle Shoals	873,179	442,986	0.58	171	0.01	0.00	0.07	0.00	0.12	0.02	0.21
9	AuburnBank	Auburn	1,035,744	456,984	0.58	-	0.01	(0.04)	0.11	0.00	0.14	(0.03)	0.22
10	Samson Banking Company	Samson	109,270	48,298	0.52	-	0.01	0.07	0.10	0.00	0.12	0.01	0.23
11	BankSouth	Dothan	206,221	130,614	0.24	-	0.01	0.00	0.19	0.00	0.08	(0.02)	0.25
12	First Southern Bank	Florence	371,279	277,623	2.12	167	0.01	0.18	0.02	0.00	0.26	0.01	0.29
13	HNB First Bank	Headland	209,470	138,904	0.34	-	0.02	0.00	0.27	0.00	0.05	0.00	0.32
14	Pinnacle Bank	Jasper	321,339	123,253	0.55	-	0.01	0.07	0.19	0.00	0.09	0.05	0.33
15	Central State Bank	Calera	458,663	278,286	1.17	316	0.01	0.10	0.14	0.00	0.20	0.01	0.35
16	Progress Bank and Trust	Huntsville	1,632,550	1,224,498	2.56	113	0.02	0.15	0.00	0.00	0.33	0.02	0.35
17	Commonwealth National Bank	Mobile	59,745	21,600	1.45	-	0.01	0.15	0.16	0.00	0.49	(0.23)	0.42
18	First Bank of Boaz	Boaz	274,164	55,650	0.32	90	0.01	0.00	0.16	0.00	0.27	0.00	0.43
19	ServisFirst Bank	Birmingham	13,206,053	8,649,694	1.57	2,039	0.02	0.30	0.02	0.00	0.17	0.24	0.43
20	Bryant Bank	Tuscaloosa	2,496,461	1,116,544	2.03	115	0.01	0.00	0.05	0.00	0.38	0.01	0.44
21	First Bank	Wadley	116,874	33,200	0.56	33	0.02	0.01	0.30	0.00	0.18	(0.02)	0.46
22	Citizens Bank & Trust	Guntersville	830,401	393,227	1.40	-	0.02	0.12	0.15	0.00	0.29	0.08	0.52
23	Southern Independent Bank	Opp	303,748	131,339	0.80	-	0.01	0.10	0.14	0.00	0.21	0.20	0.55
24	Friend Bank	Slocomb	173,669	102,247	1.47	100	0.01	0.13	0.18	0.00	0.24	0.14	0.56
25	First Financial Bank	Bessemer	228,895	94,569	2.01	138	0.01	0.02	0.14	0.00	0.44	0.04	0.62
26	First US Bank	Birmingham	946,806	685,482	3.20	846	0.01	0.27	0.10	0.00	0.41	0.17	0.68
27	Merit Bank	Huntsville	180,791	128,476	4.02	60	0.01	0.44	0.38	0.00	0.36	(0.03)	0.71
28	North Alabama Bank	Hazel Green	142,356	87,459	4.09	-	0.01	0.15	0.13	0.00	0.64	(0.05)	0.72
29	United Bank	Atmore	1,013,346	573,490	3.55	-	0.01	0.25	0.12	0.00	0.62	0.00	0.74
30	First Southern State Bank	Stevenson	713,011	359,082	1.32	-	0.01	0.19	0.47	0.00	0.22	0.07	0.76
31	CCB Community Bank	Andalusia	576,175	427,945	4.60	907	0.01	0.30	0.04	0.00	0.67	0.11	0.82
32	River Bank & Trust	Prattville	2,225,982	1,227,576	2.85	668	0.01	0.32	0.33	0.00	0.44	0.06	0.83
33	Citizens State Bank	Vernon	85,366	26,475	1.30	-	0.01	0.00	0.76	0.01	0.00	0.07	0.83
34	Exchange Bank of Alabama	Altoona	361,944	181,296	1.24	591	0.01	0.00	0.56	0.00	0.32	(0.02)	0.86
35	NobleBank & Trust	Anniston	371,030	221,409	5.32	586	0.01	0.06	0.00	0.00	0.87	0.00	0.87
36	First Comm. Bank of Central AL	Wetumpka	513,841	253,346	2.38	162	0.01	0.06	0.42	0.00	0.43	0.08	0.93
37	Security Federal Savings Bank	Jasper	38,989	12,643	0.08	-	0.01	0.11	0.39	0.00	0.00	0.56	0.95
38	Valley State Bank	Russellville	143,956	66,453	1.92	-	0.04	0.10	0.70	0.00	0.29	0.00	0.99
39	First Federal Bank, A FSB	Tuscaloosa	161,055	71,965	4.32	165	0.01	0.04	0.46	0.00	0.64	(0.03)	1.07
40	First National Bank	Hamilton	364,186	120,964	1.38	57	0.01	0.06	0.37	0.00	0.59	0.12	1.08
41	FirstState Bank	Lineville	316,331	137,559	2.93	107	0.01	0.10	0.26	0.00	0.75	0.09	1.10
42	Premier Bank of the South	Cullman	290,456	162,539	5.99	152	0.01	0.03	0.05	0.00	0.88	0.18	1.11
43	First Fidelity Bank	Fort Payne	131,767	56,150	3.76	78	0.01	0.04	0.43	0.00	0.83	(0.02)	1.24
44	First Cahawba Bank	Selma	181,812	93,175	2.26	318	0.02	0.61	0.00	0.00	0.37	1.05	1.42
45	PeoplesTrust Bank	Hamilton	131,190	87,222	6.71	-	0.01	0.16	0.33	0.00	1.10	0.00	1.43
46	AmeriFirst Bank	Montgomery	301,097	190,001	10.54	-	0.01	0.04	0.03	0.00	1.44	(0.02)	1.45
47	Southern States Bank	Anniston	1,513,421	1,097,559	8.52	10,146	0.01	0.27	0.32	0.00	1.18	0.08	1.58
48	First Citizens Bank	Luverne	323,653	165,709	5.95	-	0.02	0.02	0.19	0.00	1.51	(0.10)	1.60
49	Robertson Banking Company	Demopolis	387,941	281,946	1.48	-	0.01	0.00	1.39	0.00	0.22	0.01	1.62
50	Phenix-Girard Bank	Phenix City	268,250	75,545	3.67	871	0.01	0.04	0.00	0.00	1.62	0.04	1.66
51	Troy Bank & Trust Company	Troy	1,262,700	668,267	9.90	3,309	0.01	(0.26)	0.28	0.00	1.98	(0.58)	1.68
52	Citizens Bank	Enterprise	193,208	122,900	12.48	613	0.01	0.00	0.00	0.00	1.69	(0.01)	1.68
53	HomeTown Bank of Alabama	Oneonta	510,218	277,702	3.43	850	0.01	0.00	0.82	0.00	0.81	0.06	1.69
54	Metro Bank	Pell City	952,986	437,020	3.54	2,111	0.01	0.01	0.71	0.00	0.93	0.05	1.69
55	First Jackson Bank	Stevenson	364,459	213,538	7.19	850	0.01	0.07	0.26	0.00	1.38	0.05	1.69
56	First National Bank and Trust	Atmore	205,141	117,298	8.41	-	0.01	0.19	0.00	0.00	1.71	0.00	1.71
57	Liberty Bank	Geraldine	180,217	91,324	2.76	104	0.01	0.08	1.01	0.00	0.62	0.23	1.86
58	Commercial Bank of Ozark	Ozark	122,129	57,025	8.94	99	0.01	0.26	0.20	0.00	1.33	0.34	1.87
59	Peoples Independent Bank	Boaz	403,164	166,927	7.39	1,141	0.02	0.00	0.11	0.00	1.77	0.00	1.88
60	Traditions Bank	Cullman	513,049	407,432	9.74	2,218	0.01	0.56	0.25	0.00	1.25	0.38	1.88
61	Citizens Bank	Greensboro	117,418	41,527	1.22	-	0.01	0.00	1.62	0.00	0.19	0.07	1.89
62	Community Spirit Bank	Red Bay	174,460	105,492	10.61	556	0.01	0.09	0.01	0.00	1.88	0.00	1.89
63	Regions Bank	Birmingham	154,735,000	84,074,000	8.47	20,000	0.01	(0.24)	0.18	0.00	1.40	0.38	1.96
64	Peoples Bank of Alabama	Cullman	1,136,014	700,335	8.18	134	0.01	0.01	0.65	0.00	1.25	0.07	1.97
65	Merchants Bank of Alabama	Cullman	388,790	197,669	10.13	1,220	0.01	0.11	0.15	0.00	1.91	0.09	2.15
66	Cullman Savings Bank	Cullman	374,319	243,723	8.55	326	0.01	0.01	0.33	0.00	1.82	0.00	2.15
67	West Alabama Bank & Trust	Reform	782,908	386,655	5.45	-	0.01	0.29	0.22	0.00	1.29	0.68	2.19
68	Farmers & Merchants Bank	Waterloo	107,293	4,771	1.17	-	0.01	0.09	1.15	0.05	0.00	1.09	2.29
69	First Progressive Bank	Brewton	32,193	8,748	2.27	-	0.02	0.00	0.21	0.00	2.22	0.00	2.43

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 (%)
70	Bank of Vernon	Vernon	220,510	132,653	3.93	408	0.02	0.17	1.59	0.00	0.86	0.05	2.50
71	CB&S Bank, Inc.	Russellville	2,252,440	918,443	7.69	4,957	0.01	0.05	0.31	0.00	2.13	0.08	2.52
72	First Comm. Bank, Cullman	Cullman	124,769	90,355	11.85	-	0.04	0.26	0.82	0.00	1.67	0.09	2.58
73	First State Bank of the South	Sulligent	121,012	50,987	3.52	500	0.01	0.06	1.51	0.00	1.10	0.05	2.66
74	BBVA USA	Birmingham	95,848,996	60,485,788	11.29	3,715	0.02	0.77	0.32	0.00	1.69	0.71	2.72
75	Community Neighbor Bank	Camden	132,546	71,692	7.14	187	0.03	0.04	1.53	0.01	1.07	0.17	2.78
76	State Bank & Trust	Winfield	296,085	104,824	6.54	-	0.01	0.05	0.79	0.00	2.03	0.01	2.83
77	First Bank of Alabama	Talladega	832,347	486,589	14.43	45	0.01	0.27	0.12	0.00	2.75	0.01	2.88
78	Brantley Bank & Trust Co.	Brantley	104,833	51,356	2.70	99	0.03	0.08	2.32	0.00	0.62	(0.01)	2.93
79	Citizens' Bank, Inc.	Robertsdale	132,005	77,951	12.37	-	0.01	0.27	0.41	0.00	2.55	0.02	2.98
80	First State Bank of Dekalb Co.	Fort Payne	291,544	122,981	10.96	119	0.01	0.12	1.51	0.01	1.40	0.07	2.99
81	Town-Country National Bank	Camden	129,994	70,989	4.44	244	0.02	0.02	1.15	0.00	1.35	0.55	3.05
82	Peoples Bank of Greensboro	Greensboro	114,526	47,546	8.26	2	0.01	0.00	1.31	0.00	1.64	0.13	3.08
83	Citizens Bank of Winfield	Winfield	299,315	59,137	2.33	273	0.01	0.09	0.32	0.00	2.57	0.35	3.24
84	Citizens Bank of Fayette	Fayette	221,160	29,291	3.33	312	0.03	(0.19)	0.27	0.00	5.06	(2.03)	3.30
85	Bank Independent	Sheffield	2,114,596	1,289,724	11.56	855	0.01	0.19	2.71	0.01	0.92	0.19	3.82
86	Bank of Walker County	Jasper	85,255	48,490	18.95	1,450	0.01	0.03	0.59	0.00	3.33	0.05	3.97
87	Peoples Exchange Bank	Monroeville	92,272	50,889	17.57	272	0.01	0.09	1.45	0.01	3.00	0.08	4.54
88	Farmers and Merchants Bank	LaFayette	235,642	80,571	4.83	-	0.05	0.08	3.01	0.00	1.58	0.05	4.64
89	Farmers & Merchants Bank	Piedmont	291,450	125,202	13.44	255	0.02	0.25	0.73	0.00	3.89	0.11	4.73
90	Southern Bank Company	Gadsden	112,866	55,088	9.70	-	0.01	0.04	2.77	0.00	2.25	0.20	5.22
91	Sweet Water State Bank	Sweet Water	113,918	62,417	18.69	1,067	0.01	0.00	2.39	0.01	3.03	(0.18)	5.25
92	EvaBank	Cullman	423,894	307,161	11.59	280	0.01	0.21	0.51	0.00	4.63	0.39	5.53
93	Community Bank & Trust	Union Springs	51,756	16,757	14.34	323	0.01	0.00	1.72	0.00	3.83	(0.01)	5.54
94	Bank of Moundville	Moundville	105,792	35,154	9.61	-	0.01	0.18	3.23	0.00	2.71	0.03	5.97
95	22nd State Bank	Louisville	200,284	132,811	34.51	297	0.02	0.30	0.15	0.00	5.88	0.08	6.11
96	Alamerica Bank	Birmingham	15,110	8,113	50.21	488	0.02	0.00	0.69	0.07	5.69	(0.11)	6.34
97	First National Bank of Hartford	Hartford	140,799	67,453	9.49	224	0.02	0.27	3.31	0.00	2.81	0.57	6.69
98	Merchants & Farmers Bank	Eutaw	90,777	45,285	17.16	332	0.01	0.02	3.46	0.00	3.18	0.05	6.69
99	Bank of Brewton	Brewton	56,154	15,107	9.24	477	0.01	0.00	0.13	0.00	6.64	0.24	7.02
100	Union State Bank	Pell City	266,527	79,169	10.85	12	0.01	0.00	5.16	0.00	2.40	0.02	7.58
101	Marion Bank & Trust Co.	Marion	312,563	156,866	25.26	760	0.01	1.11	0.14	0.00	5.27	2.51	7.92
102	Bank of Evergreen	Evergreen	71,956	26,652	20.12	1,207	0.02	0.22	1.32	0.00	6.90	0.53	8.75
103	Peoples Bank of Red Level	Red Level	17,310	5,139	27.64	-	0.02	0.02	5.51	0.00	10.69	0.06	16.26
		MEDIAN	268,250	122,981	4.09	119	0.01	0.07	0.28	0.00	0.92	0.05	1.68
		AVERAGE	2,969,540	1,710,494	6.76	699	0.01	0.12	0.70	0.00	1.49	0.11	2.29
		HIGH	154,735,000	84,074,000	50.21	20,000	0.05	1.11	5.51	0.07	10.69	2.51	16.26
		LOW	15,110	4,771	-	-	0.01	(0.26)	-	-	-	(2.03)	(0.06)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun20 Net Inc (\$000)	LTM Jun19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Federal Bank, A FSB	Tuscaloosa	161,055	20,921	12.99	13,557	117	5,206	718	9.01	66.57
2	SouthPoint Bank	Birmingham	633,670	56,569	8.93	9,469	95	5,410	4,676	2.15	25.86
3	ServisFirst Bank	Birmingham	13,206,053	1,135,499	8.60	198,679	377	156,746	144,214	2.11	23.91
4	United Bank	Atmore	1,013,346	92,499	9.13	14,875	74	13,457	7,563	2.10	23.23
5	First Comm. Bank of Central AL	Wetumpka	513,841	40,158	7.82	8,393	98	8,239	7,795	1.87	22.71
6	First Bank	Wadley	116,874	12,394	10.60	2,174	91	1,025	1,471	2.16	20.19
7	First National Bank and Trust	Atmore	205,141	21,880	10.67	3,814	76	1,657	905	2.17	20.13
8	First Southern Bank	Florence	371,279	31,499	8.48	4,383	58	3,198	2,285	1.67	19.45
9	Premier Bank of the South	Cullman	290,456	22,597	7.78	3,666	56	2,319	2,445	1.54	19.02
10	Southern Independent Bank	Opp	303,748	32,926	10.84	4,462	112	2,349	2,403	1.99	18.79
11	Friend Bank	Slocumb	173,669	15,315	8.82	2,584	62	2,280	2,117	1.67	18.78
12	Traditions Bank	Cullman	513,049	46,716	9.11	6,172	87	5,089	4,103	1.68	18.59
13	First Financial Bank	Bessemer	228,895	19,626	8.57	3,407	45	1,341	628	1.65	18.55
14	HNB First Bank	Headland	209,470	18,489	8.83	3,060	96	2,220	2,238	1.70	18.25
15	Regions Bank	Birmingham	154,735,000	18,524,000	11.97	2,652,000	142	922,000	1,745,851	2.27	18.15
16	Central State Bank	Calera	458,663	44,065	9.61	7,007	95	5,423	4,924	1.80	17.93
17	Peoples Independent Bank	Boaz	403,164	40,016	9.93	6,500	80	3,486	3,988	1.88	17.89
18	Peoples Bank of Alabama	Cullman	1,136,014	97,922	8.62	15,618	59	15,060	13,435	1.53	17.74
19	CCB Community Bank	Andalusia	576,175	59,129	10.26	9,229	84	7,613	8,281	1.73	16.62
20	First Bank of Alabama	Talladega	832,347	95,205	11.44	11,379	103	8,039	8,167	1.95	16.53
21	First Metro Bank	Muscle Shoals	873,179	84,777	9.71	10,271	82	9,835	10,088	1.66	16.37
22	River Bank & Trust	Prattville	2,225,982	206,336	9.27	23,845	95	16,030	10,700	1.61	16.18
23	First Southern State Bank	Stevenson	713,011	68,913	9.67	8,447	68	5,198	5,070	1.64	15.96
24	NobleBank & Trust	Anniston	371,030	33,176	8.94	3,699	60	1,607	2,801	1.38	15.87
25	HomeTown Bank of Alabama	Oneonta	510,218	62,856	12.32	7,248	123	5,703	6,081	2.02	15.26
26	Oakworth Capital Bank	Birmingham	925,021	89,279	9.65	9,826	89	6,932	8,032	1.45	15.14
27	Bank Independent	Sheffield	2,114,596	178,847	8.46	21,707	37	16,870	22,444	1.32	15.08
28	Liberty Bank	Geraldine	180,217	20,232	11.23	2,340	43	1,163	1,312	1.71	14.90
29	Robertson Banking Company	Demopolis	387,941	37,055	9.55	5,076	66	4,467	5,469	1.41	14.78
30	Progress Bank and Trust	Huntsville	1,632,550	167,811	10.28	18,116	79	15,072	11,327	1.49	14.33
31	Peoples Bank of Greensboro	Greensboro	114,526	8,980	7.84	1,305	87	941	1,057	1.24	14.28
32	First State Bank of Dekalb Co.	Fort Payne	291,544	26,695	9.16	2,894	54	2,219	1,636	1.45	14.21
33	Southern States Bank	Anniston	1,513,421	160,974	10.64	16,933	86	7,195	9,255	1.56	13.93
34	North Alabama Bank	Hazel Green	142,356	14,680	10.31	1,472	38	1,304	1,555	1.45	13.63
35	Pinnacle Bank	Jasper	321,339	34,312	10.68	3,622	71	3,186	2,888	1.57	13.56
36	First Citizens Bank	Luverne	323,653	39,431	12.18	4,187	69	3,395	3,470	1.70	13.51
37	Merchants Bank of Alabama	Cullman	388,790	35,994	9.26	3,613	46	3,699	3,587	1.25	13.14
38	Phenix-Girard Bank	Phenix City	268,250	36,547	13.62	4,395	96	3,524	2,028	1.99	13.10
39	EvaBank	Cullman	423,894	116,403	27.46	11,309	135	7,943	10,740	3.53	12.80
40	State Bank & Trust	Winfield	296,085	32,871	11.10	3,887	71	2,250	1,983	1.44	12.73
41	First Jackson Bank	Stevenson	364,459	38,871	10.67	3,603	82	4,024	3,870	1.35	12.35
42	Troy Bank & Trust Company	Troy	1,262,700	139,606	11.06	11,731	73	10,140	9,760	1.27	12.15
43	Community Spirit Bank	Red Bay	174,460	17,400	9.97	1,961	56	1,116	992	1.26	12.10
44	Metro Bank	Pell City	952,986	124,939	13.11	11,492	70	12,015	11,229	1.64	11.78
45	First Bank of Boaz	Boaz	274,164	51,361	18.73	4,637	193	4,067	3,663	2.10	11.61
46	Farmers and Merchants Bank	LaFayette	235,642	28,020	11.89	2,525	66	2,128	1,901	1.45	11.20
47	FirstState Bank	Lineville	316,331	33,540	10.60	2,943	51	3,040	2,785	1.21	10.95
48	Bryant Bank	Tuscaloosa	2,496,461	200,327	8.02	19,889	74	20,757	26,547	0.89	10.82
49	CB&S Bank, Inc.	Russellville	2,252,440	273,216	12.13	23,399	45	19,115	15,656	1.31	10.79
50	Citizens Bank of Winfield	Winfield	299,315	64,065	21.40	5,530	158	4,468	4,405	2.40	10.45
51	Samson Banking Company	Samson	109,270	12,755	11.67	1,218	51	1,224	1,126	1.27	10.09
52	First Comm. Bank, Cullman	Cullman	124,769	11,832	9.48	899	45	821	753	0.93	10.06
53	SunSouth Bank	Dothan	124,075	10,259	8.27	959	48	168	228	0.76	10.01
54	Community Neighbor Bank	Camden	132,546	16,108	12.15	1,335	36	1,050	1,462	1.26	9.91
55	AmeriFirst Bank	Montgomery	301,097	26,821	8.91	1,795	31	1,500	1,139	0.91	9.88
56	Citizens Bank & Trust	Guntersville	830,401	77,126	9.29	6,077	47	6,249	5,338	0.87	9.64
57	Citizens Bank	Enterprise	193,208	17,272	8.94	1,222	35	1,523	692	0.87	9.46
58	First Fidelity Bank	Fort Payne	131,767	12,011	9.12	918	40	650	703	0.89	9.39
59	AuburnBank	Auburn	1,035,744	102,542	9.90	7,804	51	7,958	9,253	0.99	9.30
60	PeoplesTrust Bank	Hamilton	131,190	14,801	11.28	1,062	37	1,187	1,393	1.04	8.94
61	Peoples Exchange Bank	Monroeville	92,272	11,449	12.41	655	25	714	591	1.13	8.85
62	Cullman Savings Bank	Cullman	374,319	53,095	14.18	3,530	69	3,736	3,802	1.35	8.71
63	Town-Country National Bank	Camden	129,994	22,616	17.40	1,822	54	2,363	2,168	1.56	8.64
64	Brantley Bank & Trust Co.	Brantley	104,833	11,326	10.80	851	32	923	916	0.97	8.44
65	CommerceOne Bank	Birmingham	399,672	51,011	12.76	2,828	98	1,358	(1,634)	1.17	7.77
66	Bank of Vernon	Vernon	220,510	27,361	12.41	1,340	33	2,273	2,370	0.96	7.30
67	West Alabama Bank & Trust	Reform	782,908	94,469	12.07	5,357	35	6,465	7,479	0.91	7.06
68	Bank of Moundville	Moundville	105,792	9,480	8.96	539	41	273	320	0.69	7.04
69	Citizens Bank	Greensboro	117,418	14,438	12.30	899	69	951	1,180	0.88	6.96

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 (%)
70	Exchange Bank of Alabama	Altoona	361,944	45,636	12.61	2,360	33	3,047	2,968	0.91	6.78
71	First National Bank	Hamilton	364,186	53,077	14.57	3,388	35	4,484	4,679	1.07	6.71
72	Citizens State Bank	Vernon	85,366	11,291	13.23	713	45	725	803	0.92	6.69
73	First State Bank of the South	Sulligent	121,012	18,210	15.05	983	31	823	761	1.02	6.59
74	Commercial Bank of Ozark	Ozark	122,129	9,168	7.51	599	30	786	525	0.53	6.52
75	First US Bank	Birmingham	946,806	88,228	9.32	4,343	17	4,596	4,814	0.63	6.46
76	Bank of Walker County	Jasper	85,255	8,304	9.74	498	25	591	622	0.64	6.32
77	Sweet Water State Bank	Sweet Water	113,918	11,503	10.10	705	23	606	806	0.65	6.14
78	Farmers & Merchants Bank	Piedmont	291,450	34,244	11.75	1,644	32	2,184	2,067	0.74	5.90
79	BankSouth	Dothan	206,221	38,377	18.61	1,991	91	2,213	2,143	1.09	5.60
80	Peoples Bank of Red Level	Red Level	17,310	1,915	11.06	79	13	125	155	0.66	5.56
81	Citizens' Bank, Inc.	Robertsdale	132,005	14,776	11.19	784	26	634	884	0.61	5.55
82	Southern Bank Company	Gadsden	112,866	11,963	10.60	484	19	321	470	0.61	5.53
83	Valley State Bank	Russellville	143,956	23,985	16.66	1,045	37	1,205	1,187	0.94	5.44
84	First National Bank of Hartford	Hartford	140,799	19,339	13.74	976	20	954	978	0.75	5.15
85	MidSouth Bank	Dothan	557,686	53,298	9.56	2,571	21	2,623	4,747	0.53	5.00
86	Bank of Evergreen	Evergreen	71,956	9,020	12.54	473	32	332	545	0.65	4.89
87	Citizens Bank of Fayette	Fayette	221,160	44,869	20.29	1,777	85	3,134	1,668	0.93	4.41
88	Millennial Bank	Leeds	112,865	10,587	9.38	455	30	355	180	0.40	4.39
89	Merchants & Farmers Bank	Eutaw	90,777	7,928	8.73	319	11	566	650	0.36	4.13
90	First National Bank of Dozier	Dozier	40,509	5,628	13.89	183	31	219	189	0.54	3.65
91	Farmers & Merchants Bank	Waterloo	107,293	20,277	18.90	511	57	629	672	0.56	2.66
92	BBVA USA	Birmingham	95,848,996	10,174,514	10.62	165,117	17	(2,575,726)	637,656	0.20	1.95
93	Bank of Brewton	Brewton	56,154	11,595	20.65	168	9	162	384	0.35	1.58
94	First Cahawba Bank	Selma	181,812	14,522	7.99	210	7	966	706	0.14	1.57
95	First Progressive Bank	Brewton	32,193	8,442	26.22	6	1	138	26	0.05	0.18
96	Security Federal Savings Bank	Jasper	38,989	4,621	11.85	(50)	(6)	84	191	(0.16)	(1.39)
97	Community Bank & Trust	Union Springs	51,756	3,721	7.19	(134)	(10)	(65)	183	(0.27)	(3.34)
98	Merit Bank	Huntsville	180,791	17,406	9.63	(698)	(21)	(1,498)	(1,500)	(0.45)	(3.91)
99	Union State Bank	Pell City	266,527	16,016	6.01	(321)	(3)	1,031	760	(0.27)	(3.98)
100	Marion Bank & Trust Co.	Marion	312,563	31,014	9.92	(1,513)	(30)	1,763	2,351	(0.52)	(4.75)
101	22nd State Bank	Louisville	200,284	23,474	11.72	(1,107)	(19)	(32)	(1,066)	(0.56)	(5.49)
102	Commonwealth National Bank	Mobile	59,745	6,758	11.31	(471)	(26)	(662)	(419)	(0.84)	(8.45)
103	Alamerica Bank	Birmingham	15,110	1,942	12.85	(611)	(76)	(1,626)	(934)	(3.44)	(24.42)
	MEDIAN		268,250	28,020	10.62	2,584	51	2,219	2,067	1.24	10.06
	AVERAGE		2,969,540	333,081	11.45	33,601	57	(10,984)	27,968	1.18	10.47
	HIGH		154,735,000	18,524,000	27.46	2,652,000	377	922,000	1,745,851	9.01	66.57
	LOW		15,110	1,915	6.01	(1,513)	(76)	(2,575,726)	(1,634)	(3.44)	(24.42)