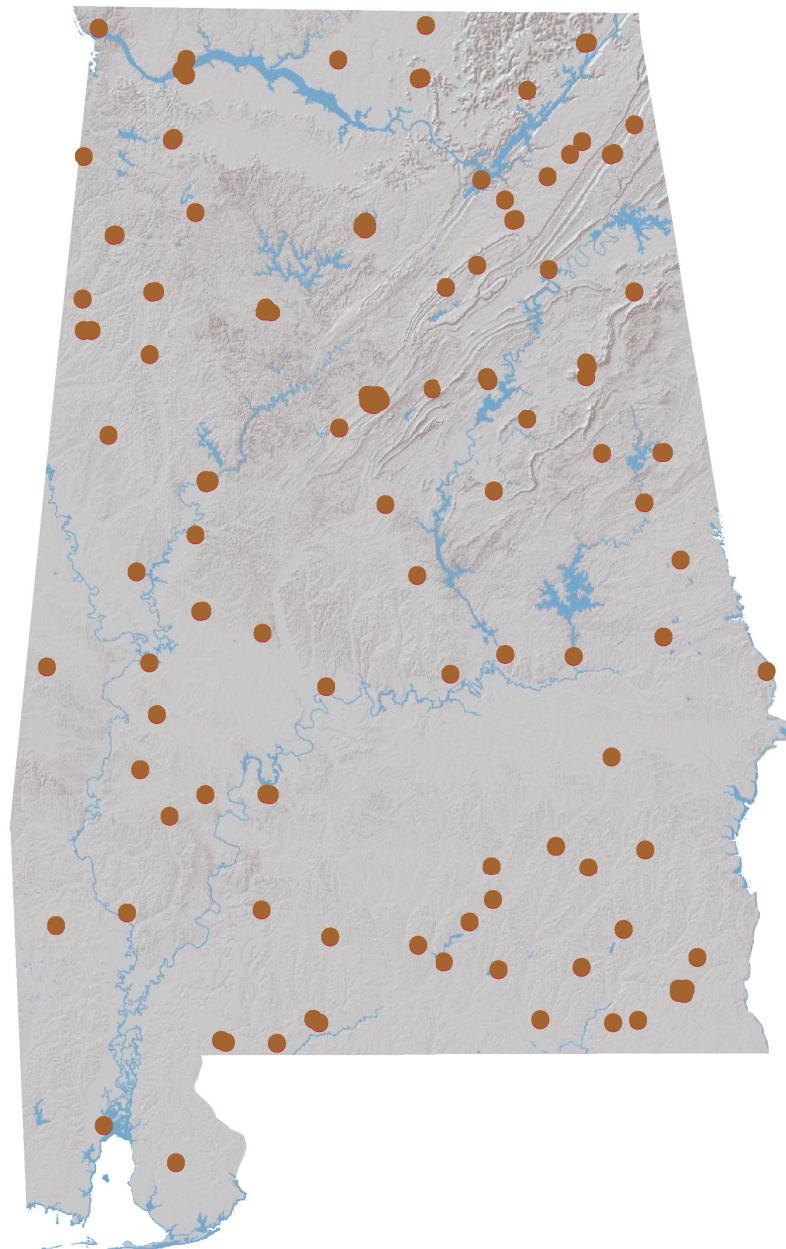


Banking Almanac: Alabama

As of and for the Twelve Months Ended September 30, 2021



Porter White & Company

Investment Bankers Since 1975

Porter, White & Company

Table of Contents

I. Alphabetical

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

II. Total Assets

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

III. Net Interest Margin

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

IV. Non-Interest Income

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

V. Non-Interest Expense

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

VI. Asset Quality

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

VII. Pre-Tax Return on Average Equity

City
Total Assets
Total Equity
Equity / Assets
Net Income for Twelve Months Ended September 30, 2021
Net Income per Employee
Net Income for Twelve Months Ended September 30, 2020
Net Income for Twelve Months Ended September 30, 2019
Pre-Tax Return on Average Assets
Pre-Tax Return on Average Equity

Porter, White & Company

Notes on Almanac

- Data, based on regulatory filings, are furnished by S&P Global Market Intelligence and contain copyrighted and trade secret material distributed under license from S&P. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended September 30, 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
15 Richard Arrington, Jr. Blvd. N.
Birmingham, AL 35203
(205) 458-9137
michael@pwco.com

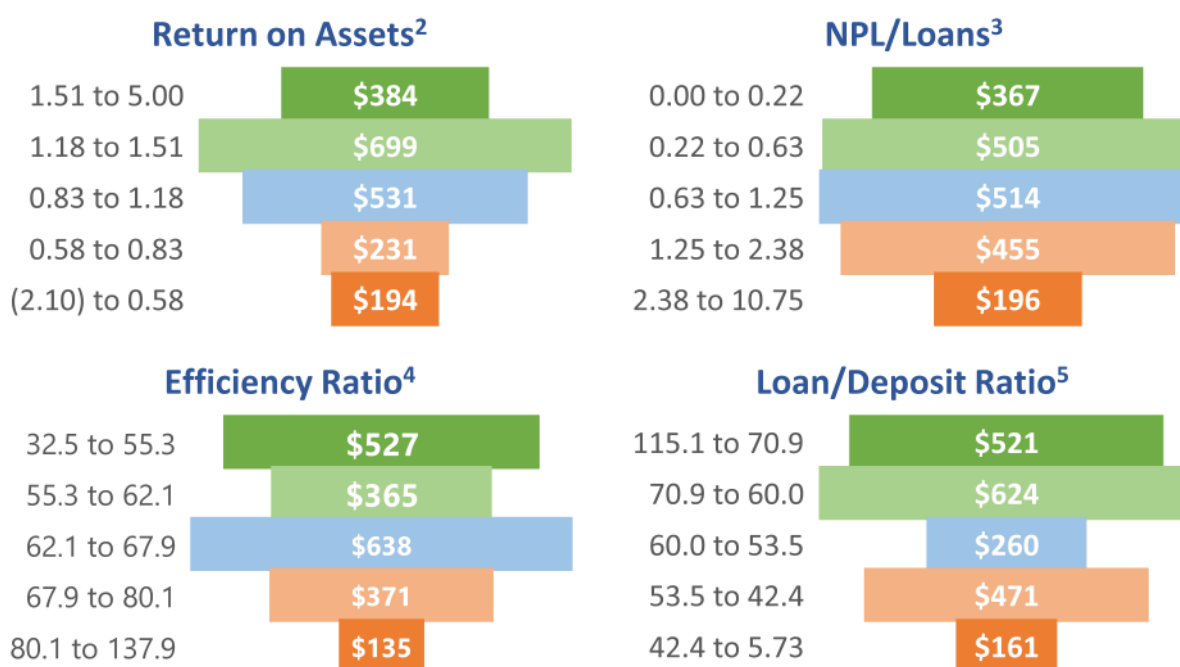
Porter, White & Company

Alabama Bankers Almanac Peer Comparisons

Third Quarter 2021

November 11, 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 Alabama banks and S & L's under \$2.5 billion in assets that filed Q3 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. Metric information at the bank level can be found in the Almanac as identified in the footnotes below.



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

² Alphabetical

³ Asset Quality

⁴ Non-Interest Expense

⁵ Net Interest Margin

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.	200,888	11.87	(0.03)	(0.28)	3.77
2	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	15,440	11.72	(2.10)	(15.51)	3.95
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	311,432	8.67	0.58	6.53	0.87
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	1,065,221	9.56	0.78	7.58	0.05
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BanIndependent, Incorporated	2,191,685	8.32	0.98	11.37	0.51
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp		54,028	21.32	0.16	0.76	2.00
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		73,255	12.53	0.79	6.12	2.59
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	111,383	9.76	1.61	16.92	1.68
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	220,583	12.92	1.07	8.35	0.57
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	86,950	9.92	0.70	7.02	0.89
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	204,969	18.85	0.89	4.65	0.00
12	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	108,484	10.55	0.73	6.64	0.38
13	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		2,550,693	8.01	0.68	8.45	0.16
14	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	2,288,704	11.83	1.14	9.55	0.83
15	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	582,643	10.42	1.56	15.02	0.62
16	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	473,704	9.60	1.46	14.71	0.21
17	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	201,349	8.78	0.69	7.61	1.04
18	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	118,703	12.40	0.73	5.87	0.06
19	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B&T Holdings, Inc.	896,837	8.96	0.93	10.25	0.20
20	Citizens Bank of Fayette	Fayette	1913	ST-Bank	S-corp	F.B.H. Corporation	221,967	20.57	0.86	4.13	0.61
21	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	274,329	23.74	2.13	9.29	0.52
22	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	135,124	11.04	0.68	6.18	1.57
23	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	85,407	13.26	0.83	6.14	0.00
24	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		414,192	12.62	0.90	6.54	0.00
25	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	117,190	7.85	0.64	8.14	0.70
26	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	58,516	11.36	(0.61)	(5.83)	0.15
27	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	50,252	7.20	(0.29)	(3.72)	1.27
28	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	134,274	12.26	1.05	8.40	0.53
29	Community Spirit Bank	Red Bay	1908	ST-Bank	S-corp	Independent Bancshares, Inc.	176,435	10.06	1.16	11.36	0.91
30	Cullman Savings Bank	Cullman	1887	Fed-Thrift	C-corp	Cullman Bancorp, Inc.	370,937	18.64	1.02	6.43	1.22
31	EvaBank	Cullman	1986	ST-Bank	C-corp		425,668	27.86	2.77	9.85	2.92
32	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	The Gadsden Corporation	372,072	12.37	0.69	5.30	0.16
33	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		109,803	18.69	0.63	3.13	0.00
34	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	297,674	11.56	0.56	4.58	1.42
35	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	247,274	11.59	1.24	10.02	0.96
36	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	118,845	10.30	1.87	17.44	0.13
37	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbank of Alabama, Inc.	843,846	11.44	1.52	13.16	1.57
38	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	284,077	18.23	1.59	8.71	0.06
39	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		182,359	8.07	0.13	1.52	0.19
40	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	317,627	12.90	1.50	11.95	0.78
41	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	520,989	8.04	1.46	17.88	0.16
42	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	124,863	9.68	0.75	7.99	1.47
43	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	145,980	15.45	5.00	35.74	0.66
44	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corp.	136,868	8.95	0.83	8.99	0.39
45	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	234,117	8.68	1.15	13.22	0.10
46	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	377,007	10.69	1.21	11.25	0.64
47	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	884,914	9.91	1.21	12.18	0.05
48	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	373,817	14.23	0.81	5.28	0.18
49	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	210,797	10.34	1.65	15.55	0.99
50	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	40,254	14.19	0.58	4.05	0.00
51	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	142,103	13.66	0.57	4.02	1.28
52	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		32,203	26.26	(0.03)	(0.09)	0.60
53	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	377,419	8.69	1.22	14.29	0.19
54	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	747,811	9.80	1.56	15.56	0.09
55	First State Bank of Dekalb Co.	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	301,395	9.02	0.95	9.76	0.52
56	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	122,596	15.06	0.93	6.03	0.46
57	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	956,607	9.31	0.52	5.43	0.42
58	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	319,608	10.59	0.96	8.81	0.32
59	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	180,779	9.73	2.28	25.64	0.17
60	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	206,569	9.28	1.44	15.66	0.03
61	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	525,542	12.36	1.66	12.49	0.33
62	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	181,958	11.30	1.30	11.42	0.29
63	Marion Bank & Trust Co.	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	321,682	9.81	(0.34)	(3.17)	4.12
64	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	89,772	10.84	1.92	21.35	1.49
65	Merchants Bank of Alabama	Cullman	1907	ST-Bank	C-corp	Merchants Financial Services, Inc.	394,708	9.41	1.01	10.72	0.95
66	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Holdings LLC	208,172	8.50	(0.26)	(2.45)	0.27
67	Metro Bank	Pell City	1989	ST-Bank	C-corp		983,542	13.00	1.25	9.29	0.47
68	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	562,436	9.49	0.35	3.49	0.01

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	Millennial Bank	Leeds	1997	ST-Bank	C-corp		114,705	9.51	0.41	4.37	0.00
70	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	377,620	8.89	1.18	13.43	0.52
71	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	149,037	10.10	1.11	10.63	0.37
72	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	1,009,391	9.15	1.18	12.41	0.00
73	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	1,183,309	8.55	1.25	14.61	0.73
74	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	116,247	7.33	0.80	9.72	0.63
75	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	17,084	11.36	0.47	4.10	3.15
76	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	94,321	12.41	0.81	6.46	1.38
77	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	417,862	9.79	1.80	17.45	0.67
78	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	133,713	11.29	1.03	9.01	0.74
79	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	276,181	13.14	1.66	11.48	0.37
80	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	337,420	10.61	1.55	13.98	0.02
81	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	296,996	7.94	1.28	16.00	0.43
82	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,693,296	10.25	1.27	12.27	0.25
83	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	155,343,000	11.64	1.89	15.36	0.62
84	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	2,309,265	9.31	1.32	13.54	0.19
85	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	396,474	10.02	1.51	15.83	0.15
86	Samson Banking Company	Samson	1930	ST-Bank	S-corp		112,168	12.78	2.65	21.50	0.00
87	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	37,558	11.62	(0.91)	(7.71)	0.00
88	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	14,600,972	8.05	1.64	19.00	0.08
89	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	The Southern Banc Company, Inc.	111,220	10.81	0.64	5.89	1.06
90	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	304,535	11.01	1.62	15.25	0.09
91	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	1,557,978	11.90	1.30	11.68	0.93
92	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	672,493	9.23	1.73	20.48	0.06
93	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	295,133	11.32	1.38	12.27	0.58
94	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	119,839	8.71	0.68	8.64	0.01
95	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	116,011	9.90	0.53	5.05	2.82
96	Town-Country National Bank	Camden	1978	Fed-Bank	C-corp	United Bancorporation of Alabama, Inc.	137,065	12.99	1.24	7.15	0.24
97	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	521,294	9.34	1.32	14.70	0.68
98	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henderson	1,315,306	11.25	1.05	9.93	1.04
99	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	272,068	5.87	(0.30)	(4.55)	0.58
100	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	1,009,138	9.23	1.73	19.00	0.64
101	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	148,157	16.47	0.85	5.06	0.13
102	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	767,132	12.70	0.83	6.59	0.59
						MEDIAN	273,199	10.60	1.03	9.15	0.52
						AVERAGE	2,088,856	11.55	1.03	9.27	0.71
						HIGH	155,343,000	27.86	5.00	35.74	4.12
						LOW	15,440	5.87	(2.10)	(15.51)	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	84,195,000	133,779,000	18,084,000	8.85	1,316	18,903	8,218	118,042	101,656	155,343,000
2	ServisFirst Bank	Birmingham	8,813,389	12,091,455	1,175,979	8.25	22	518	28,187	663,681	549,612	14,600,972
3	Bryant Bank	Tuscaloosa	1,089,865	2,060,189	204,384	7.85	17	266	9,589	150,041	121,188	2,550,693
4	River Bank & Trust	Prattville	1,255,763	2,074,725	214,935	8.07	17	259	8,916	135,839	122,043	2,309,265
5	CB&S Bank, Inc.	Russellville	946,802	1,933,720	270,861	10.73	55	536	4,270	41,613	35,159	2,288,704
6	Bank Independent	Sheffield	1,300,201	1,882,057	182,262	8.41	31	565	3,879	70,700	60,712	2,191,685
7	Progress Bank and Trust	Huntsville	1,241,442	1,507,907	173,494	9.40	11	230	7,362	153,936	137,082	1,693,296
8	Southern States Bank	Anniston	1,147,544	1,337,285	185,376	10.75	15	195	7,990	103,865	89,152	1,557,978
9	Troy Bank & Trust Company	Troy	702,222	1,156,348	147,960	10.84	14	165	7,972	93,950	82,596	1,315,306
10	Peoples Bank of Alabama	Cullman	732,554	1,059,543	101,223	8.19	27	275	4,303	43,826	39,242	1,183,309
11	AuburnBank	Auburn	453,808	957,974	101,856	9.57	8	154	6,917	133,153	119,747	1,065,221
12	Oakworth Capital Bank	Birmingham	707,572	911,211	92,343	9.47	3	116	8,702	336,464	303,737	1,009,391
13	United Bank	Atmore	588,491	900,067	93,146	9.24	21	196	5,149	48,054	42,860	1,009,138
14	Metro Bank	Pell City	451,884	852,787	127,900	13.23	9	165	5,961	109,282	94,754	983,542
15	First US Bank	Birmingham	705,165	847,233	89,088	8.51	15	187	5,116	63,774	56,482	956,607
16	Citizens Bank & Trust	Guntersville	403,268	766,039	80,393	9.26	8	127	7,062	112,105	95,755	896,837
17	First Metro Bank	Muscle Shoals	432,156	794,057	87,720	10.12	10	128	6,913	88,491	79,406	884,914
18	First Bank of Alabama	Talladega	493,606	741,774	96,513	10.67	11	106	7,961	76,713	67,434	843,846
19	West Alabama Bank & Trust	Reform	373,379	666,651	97,452	11.56	15	157	4,886	51,142	44,443	767,132
20	First Southern State Bank	Stevenson	341,597	670,013	73,319	9.08	10	128	5,842	74,781	67,001	747,811
21	SouthPoint Bank	Birmingham	551,470	542,662	62,038	9.90	5	100	6,725	134,499	108,532	672,493
22	CCB Community Bank	Andalusia	429,961	497,473	60,692	10.47	4	107	5,445	145,661	124,368	582,643
23	MidSouth Bank	Dothan	277,628	508,486	53,385	9.64	12	121	4,648	46,870	42,374	562,436
24	HomeTown Bank of Alabama	Oneonta	275,705	458,973	64,978	13.30	5	55	9,555	105,108	91,795	525,542
25	Traditions Bank	Cullman	430,158	467,462	48,669	9.23	6	73	7,141	86,882	77,910	521,294
26	First Comm. Bank of Central AL	Wetumpka	254,190	475,941	41,894	8.05	8	79	6,595	65,124	59,493	520,989
27	Central State Bank	Calera	275,939	423,460	45,475	9.55	5	73	6,489	94,741	84,692	473,704
28	EvaBank	Cullman	303,656	294,339	118,576	25.59	8	82	5,191	53,209	36,792	425,668
29	Peoples Independent Bank	Boaz	172,882	373,155	40,899	8.43	9	80	5,223	46,429	41,462	417,862
30	CommerceOne Bank	Birmingham	347,461	357,348	52,274	11.98	1	27	15,340	414,192	357,348	414,192
31	Robertson Banking Company	Demopolis	273,849	354,989	39,730	10.06	7	78	5,083	56,639	50,713	396,474
32	Merchants Bank of Alabama	Cullman	195,313	356,082	37,148	9.34	5	78	5,060	78,942	71,216	394,708
33	NobleBank & Trust	Anniston	229,004	342,253	33,574	9.03	6	61	6,190	62,937	57,042	377,620
34	First Southern Bank	Florence	295,817	343,850	32,791	8.56	4	77	4,902	94,355	85,963	377,419
35	First Jackson Bank	Stevenson	222,767	314,278	40,290	10.70	6	43	8,768	62,835	52,380	377,007
36	First National Bank	Hamilton	116,020	320,324	53,190	14.02	7	95	3,935	53,402	45,761	373,817
37	Exchange Bank of Alabama	Altoona	176,408	320,295	46,040	12.44	5	70	5,315	74,414	64,059	372,072
38	Cullman Savings Bank	Cullman	242,450	260,199	69,137	18.70	4	52	7,133	92,734	65,050	370,937
39	Pinnacle Bank	Jasper	126,466	298,497	35,790	9.89	7	50	6,748	48,203	42,642	337,420
40	Marion Bank & Trust Co.	Marion	158,316	289,606	31,552	9.93	6	50	6,434	53,614	48,268	321,682
41	FirstState Bank	Lineville	135,449	273,767	33,854	10.26	3	58	5,510	106,536	91,256	319,608
42	First Citizens Bank	Luverne	162,638	268,555	40,986	12.29	5	61	5,207	63,525	53,711	317,627
43	AmeriFirst Bank	Montgomery	200,216	277,089	27,003	7.67	5	55	5,662	62,286	55,418	311,432
44	Southern Independent Bank	Opp	129,717	256,092	33,523	11.00	3	40	7,613	101,512	85,364	304,535
45	First State Bank of Dekalb Co.	Fort Payne	122,164	273,563	27,172	8.30	5	54	5,581	60,279	54,713	301,395
46	Farmers & Merchants Bank	Piedmont	127,939	261,218	34,419	11.34	4	52	5,725	74,419	65,305	297,674
47	Premier Bank of the South	Cullman	159,110	271,828	23,572	8.27	9	68	4,368	33,000	30,203	296,996
48	State Bank & Trust	Winfield	106,519	230,022	33,417	10.25	4	50	5,903	73,783	57,506	295,133
49	First Bank of Boaz	Boaz	51,093	210,353	51,776	16.92	1	24	11,837	284,077	210,353	284,077
50	Phenix-Girard Bank	Phenix City	75,837	232,598	36,277	13.06	4	49	5,636	69,045	58,150	276,181
51	Citizens Bank of Winfield	Winfield	59,712	176,681	65,112	21.51	1	35	7,838	274,329	176,681	274,329
52	Union State Bank	Pell City	71,877	255,361	15,976	5.76	13	104	2,616	20,928	19,643	272,068
53	Farmers and Merchants Bank	LaFayette	81,304	216,857	28,669	10.94	3	38	6,507	82,425	72,286	247,274
54	First Financial Bank	Bessemer	91,950	213,071	20,311	8.50	8	69	3,393	29,265	26,634	234,117
55	Citizens Bank of Fayette	Fayette	29,472	173,954	45,663	19.09	2	21	10,570	110,984	86,977	221,967
56	Bank of Vernon	Vernon	130,672	190,852	28,490	12.71	5	44	5,013	44,117	38,170	220,583
57	First National Bank and Trust	Atmore	116,237	188,509	21,788	10.46	5	49	4,302	42,159	37,702	210,797
58	Merit Bank	Huntsville	130,949	190,233	17,700	9.17	4	36	5,783	52,043	47,558	208,172
59	HNB First Bank	Headland	138,956	185,422	19,167	9.19	3	34	6,076	68,856	61,807	206,569
60	BankSouth	Dothan	134,174	165,895	38,640	18.52	2	20	10,248	102,485	82,948	204,969
61	Citizens Bank	Enterprise	127,576	183,045	17,677	8.91	2	35	5,753	100,675	91,523	201,349
62	22nd State Bank	Louisville	132,465	173,853	23,855	10.88	6	59	3,405	33,481	28,976	200,888
63	First Cahawba Bank	Selma	97,918	167,545	14,722	8.05	4	35	5,210	45,590	41,886	182,359
64	Liberty Bank	Geraldine	90,471	160,624	20,554	10.87	6	50	3,639	30,326	26,771	181,958
65	Friend Bank	Slocomb	98,544	162,711	17,581	9.73	5	42	4,304	36,156	32,542	180,779
66	Community Spirit Bank	Red Bay	107,384	155,128	17,746	9.92	5	35	5,041	35,287	31,026	176,435
67	North Alabama Bank	Hazel Green	87,571	132,230	15,049	9.34	4	39	3,821	37,259	33,058	149,037
68	Valley State Bank	Russellville	69,492	123,521	24,403	16.14	3	28	5,291	49,386	41,174	148,157

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	First Federal Bank, A FSB	Tuscaloosa	118,186	102,712	22,552	15.32	3	114	1,281	48,660	34,237	145,980
70	First National Bank of Hartford	Hartford	66,165	122,143	19,414	13.09	3	50	2,842	47,368	40,714	142,103
71	Town-Country National Bank	Camden	66,567	118,823	17,810	9.04	1	30	4,569	137,065	118,823	137,065
72	First Fidelity Bank	Fort Payne	58,074	124,016	12,247	8.42	3	23	5,951	45,623	41,339	136,868
73	Citizens' Bank, Inc.	Robertsdale	71,088	119,537	14,923	10.96	3	26	5,197	45,041	39,846	135,124
74	Community Neighbor Bank	Camden	69,742	117,549	16,467	12.32	3	38	3,534	44,758	39,183	134,274
75	PeoplesTrust Bank	Hamilton	91,167	116,787	15,090	10.87	3	30	4,457	44,571	38,929	133,713
76	First Comm. Bank, Cullman	Cullman	87,387	102,472	12,083	9.61	1	20	6,243	124,863	102,472	124,863
77	First State Bank of the South	Sulligent	51,112	102,009	18,469	14.88	5	32	3,831	24,519	20,402	122,596
78	SunSouth Bank	Dothan	56,687	102,748	10,436	8.46	2	20	5,992	59,920	51,374	119,839
79	First Bank	Wadley	28,734	105,953	12,240	8.79	5	24	4,952	23,769	21,191	118,845
80	Citizens Bank	Greensboro	41,847	103,750	14,717	11.92	1	14	8,479	118,703	103,750	118,703
81	Commercial Bank of Ozark	Ozark	57,563	106,838	9,201	7.61	2	20	5,860	58,595	53,419	117,190
82	Peoples Bank of Greensboro	Greensboro	47,551	107,653	8,521	7.96	1	15	7,750	116,247	107,653	116,247
83	Sweet Water State Bank	Sweet Water	63,095	102,089	11,484	10.05	4	31	3,742	29,003	25,522	116,011
84	Millennial Bank	Leeds	77,230	98,325	10,908	9.69	1	15	7,647	114,705	98,325	114,705
85	Samson Banking Company	Samson	44,897	96,992	14,335	12.48	2	25	4,487	56,084	48,496	112,168
86	Bank of Moundville	Moundville	35,670	99,638	10,866	9.89	1	13	8,568	111,383	99,638	111,383
87	Southern Bank Company	Gadsden	54,192	94,335	12,022	10.45	4	27	4,119	27,805	23,584	111,220
88	Farmers & Merchants Bank	Waterloo	5,093	88,886	20,523	17.84	2	9	12,200	54,902	44,443	109,803
89	Brantley Bank & Trust Co.	Brantley	51,402	96,034	11,450	10.46	3	27	4,018	36,161	32,011	108,484
90	Peoples Exchange Bank	Monroeville	50,083	82,213	11,704	12.00	1	26	3,628	94,321	82,213	94,321
91	Merchants & Farmers Bank	Eutaw	43,505	79,497	9,731	10.52	2	28	3,206	44,886	39,749	89,772
92	Bank of Walker County	Jasper	46,952	78,206	8,626	9.96	1	20	4,348	86,950	78,206	86,950
93	Citizens State Bank	Vernon	26,908	59,848	11,327	13.02	2	16	5,338	42,704	29,924	85,407
94	Bank of Evergreen	Evergreen	26,494	63,973	9,176	12.22	1	15	4,884	73,255	63,973	73,255
95	Commonwealth National Bank	Mobile	22,564	51,575	6,650	11.19	2	21	2,786	29,258	25,788	58,516
96	Bank of Brewton	Brewton	15,538	42,359	11,521	21.50	2	19	2,844	27,014	21,180	54,028
97	Community Bank & Trust	Union Springs	16,727	46,561	3,619	7.17	1	15	3,350	50,252	46,561	50,252
98	First National Bank of Dozier	Dozier	10,470	33,779	5,711	13.79	1	6	6,709	40,254	33,779	40,254
99	Security Federal Savings Bank	Jasper	11,925	30,565	4,363	11.43	1	9	4,173	37,558	30,565	37,558
100	First Progressive Bank	Brewton	8,762	23,747	8,455	26.33	1	7	4,600	32,203	23,747	32,203
101	Peoples Bank of Red Level	Red Level	5,006	15,101	1,941	11.19	1	5	3,417	17,084	15,101	17,084
102	Alamerica Bank	Birmingham	7,239	13,518	1,810	11.82	1	7	2,206	15,440	13,518	15,440
		MEDIAN	124,315	214,964	28,580	10.26	4	50	5,392	62,560	54,212	273,199
		AVERAGE	1,140,531	1,796,182	234,057	11.20	19	264	6,041	84,562	72,029	2,088,856
		HIGH	84,195,000	133,779,000	18,084,000	26.33	1,316	18,903	28,187	663,681	549,612	155,343,000
		LOW	5,006	13,518	1,810	5.76	1	5	1,281	15,440	13,518	15,440

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	425,668	103.2	20.2	1.40	(2.61)	7.97	4.12	0.92	6.02
2	Traditions Bank	Cullman	521,294	92.0	4.4	21.70	11.83	6.87	2.05	0.51	5.23
3	Liberty Bank	Geraldine	181,958	56.3	19.2	2.09	15.98	7.11	2.65	0.41	5.21
4	North Alabama Bank	Hazel Green	149,037	66.2	6.0	(2.69)	13.71	7.46	1.90	0.50	4.79
5	Southern Bank Company	Gadsden	111,220	57.5	39.7	1.54	8.41	9.13	1.39	0.70	4.75
6	Sweet Water State Bank	Sweet Water	116,011	61.8	20.2	(0.92)	11.64	7.32	1.70	0.34	4.64
7	First US Bank	Birmingham	956,607	83.2	12.7	11.09	13.61	5.92	1.48	0.34	4.44
8	CCB Community Bank	Andalusia	582,643	86.4	11.4	(2.57)	3.87	5.79	1.63	0.33	4.41
9	Peoples Exchange Bank	Monroeville	94,321	60.9	27.2	4.22	16.49	6.79	2.00	0.39	4.29
10	Community Spirit Bank	Red Bay	176,435	69.2	24.3	(7.08)	13.82	6.16	1.97	0.49	4.27
11	SouthPoint Bank	Birmingham	672,493	101.6	9.5	21.05	36.80	5.58	2.39	0.60	4.26
12	Millennial Bank	Leeds	114,705	78.6	15.6	4.83	15.26	5.87	1.96	0.53	4.25
13	Bank Independent	Sheffield	2,191,685	69.1	12.3	(3.50)	16.01	6.47	1.05	0.34	4.24
14	Community Neighbor Bank	Camden	134,274	59.3	10.2	(6.19)	11.34	6.78	1.39	0.26	4.24
15	First State Bank of the South	Sulligent	122,596	50.1	41.9	13.23	7.47	7.11	2.22	0.37	4.21
16	First Southern State Bank	Stevenson	747,811	51.0	39.1	(4.58)	24.25	6.86	1.76	0.51	4.08
17	First National Bank of Hartford	Hartford	142,103	54.2	37.2	(7.71)	14.80	6.37	2.02	0.42	4.04
18	First Bank	Wadley	118,845	27.1	55.4	(24.27)	16.41	8.03	2.58	0.24	4.02
19	Premier Bank of the South	Cullman	296,996	58.5	17.1	(1.95)	24.22	6.61	1.05	0.22	3.98
20	Friend Bank	Slocomb	180,779	60.6	8.9	0.56	11.83	6.16	1.77	0.15	3.97
21	Central State Bank	Calera	473,704	65.2	17.0	10.43	22.66	6.12	1.36	0.37	3.94
22	Peoples Independent Bank	Boaz	417,862	46.3	41.6	1.64	17.33	6.28	2.66	0.27	3.87
23	Southern States Bank	Anniston	1,557,978	85.8	9.1	14.13	20.04	4.91	2.19	0.38	3.86
24	Town-Country National Bank	Camden	137,065	56.0	22.2	(7.81)	22.51	6.51	1.85	0.59	3.86
25	First Citizens Bank	Luverne	317,627	60.6	37.8	0.80	10.39	6.56	1.63	0.49	3.84
26	First Southern Bank	Florence	377,419	86.0	4.9	2.74	20.96	4.78	2.10	0.32	3.83
27	First Bank of Alabama	Talladega	843,846	66.5	26.1	19.91	25.67	5.47	2.74	0.51	3.80
28	Pinnacle Bank	Jasper	337,420	42.4	55.1	(1.09)	24.25	5.56	2.93	0.15	3.78
29	First State Bank of DeKalb Co.	Fort Payne	301,395	44.7	23.5	1.17	32.93	6.70	1.48	0.28	3.76
30	Samson Banking Company	Samson	112,168	46.3	45.8	7.64	19.37	7.61	1.24	0.21	3.74
31	NobleBank & Trust	Anniston	377,620	66.9	26.7	(2.41)	16.33	5.26	2.14	0.37	3.71
32	Citizens Bank of Winfield	Winfield	274,329	33.8	71.5	6.15	8.22	7.19	3.41	0.68	3.67
33	First Cahawba Bank	Selma	182,359	58.4	27.5	0.34	19.65	5.14	1.49	0.15	3.63
34	22nd State Bank	Louisville	200,888	76.2	11.7	7.25	40.55	5.54	1.53	0.46	3.60
35	Cullman Savings Bank	Cullman	370,937	93.2	5.8	1.59	20.77	5.44	2.37	0.70	3.59
36	PeoplesTrust Bank	Hamilton	133,713	78.1	16.2	17.00	13.50	5.31	2.14	0.63	3.57
37	Peoples Bank of Alabama	Cullman	1,183,309	69.1	12.3	2.66	19.92	5.39	1.34	0.24	3.56
38	Brantley Bank & Trust Co.	Brantley	108,484	53.5	36.1	24.82	15.03	6.25	1.96	0.36	3.55
39	HomeTown Bank of Alabama	Oneonta	525,542	60.1	22.9	(3.34)	17.56	6.00	2.05	0.70	3.55
40	Citizens' Bank, Inc.	Robertsdale	135,124	59.5	33.7	(16.08)	9.21	4.73	1.52	0.18	3.54
41	River Bank & Trust	Prattville	2,309,265	60.5	37.3	3.54	31.07	5.15	1.38	0.24	3.52
42	Bank of Walker County	Jasper	86,950	60.0	8.8	(14.89)	10.90	5.65	1.59	0.39	3.46
43	Peoples Bank of Red Level	Red Level	17,084	33.2	6.0	(8.06)	12.87	10.22	1.29	0.14	3.46
44	First Financial Bank	Bessemer	234,117	43.2	29.5	(6.37)	19.08	5.42	2.57	0.13	3.45
45	Robertson Banking Company	Demopolis	396,474	77.1	13.2	(2.24)	8.11	4.47	1.43	0.29	3.44
46	United Bank	Atmore	1,009,138	65.4	21.9	6.57	16.10	5.21	1.77	0.29	3.44
47	First Comm. Bank of Central AL	Wetumpka	520,989	53.4	34.7	(4.46)	15.03	5.84	1.47	0.34	3.40
48	Progress Bank and Trust	Huntsville	1,693,296	82.3	4.9	(2.41)	9.92	4.49	2.21	0.48	3.39
49	Oakworth Capital Bank	Birmingham	1,009,391	77.7	8.8	0.95	25.49	4.13	2.35	0.14	3.38
50	Bank of Brewton	Brewton	54,028	36.7	57.0	(21.56)	(1.72)	5.97	2.55	0.10	3.36
51	AmeriFirst Bank	Montgomery	311,432	72.3	14.3	25.17	57.70	4.93	1.81	0.30	3.35
52	Metro Bank	Pell City	983,542	53.0	28.0	(5.89)	18.64	5.70	2.56	0.38	3.35
53	Commonwealth National Bank	Mobile	58,516	43.8	31.7	10.69	3.92	5.23	1.78	0.10	3.34
54	FirstState Bank	Lineville	319,608	49.5	38.1	0.49	12.80	6.44	2.85	0.79	3.34
55	Farmers & Merchants Bank	Piedmont	297,674	49.0	35.8	(11.80)	16.13	5.56	2.04	0.33	3.33
56	CommerceOne Bank	Birmingham	414,192	97.2	7.0	49.57	37.33	4.40	2.17	0.44	3.27
57	CB&S Bank, Inc.	Russellville	2,288,704	49.0	48.8	(0.59)	10.28	5.16	2.72	0.40	3.26
58	Merchants Bank of Alabama	Cullman	394,708	54.9	24.6	(4.41)	12.50	5.54	1.47	0.27	3.26
59	HNB First Bank	Headland	206,569	74.9	8.7	(0.37)	15.52	5.39	0.86	0.79	3.24
60	Community Bank & Trust	Union Springs	50,252	35.9	49.8	(3.31)	4.17	7.07	1.58	0.25	3.20
61	First National Bank and Trust	Atmore	210,797	61.7	33.4	1.08	22.37	4.56	1.95	0.27	3.20
62	Citizens Bank	Enterprise	201,349	69.7	15.1	13.76	15.72	5.13	1.34	0.50	3.19
63	First Comm. Bank, Cullman	Cullman	124,863	85.3	0.8	(13.58)	(2.06)	5.00	1.97	0.92	3.17
64	State Bank & Trust	Winfield	295,133	46.3	58.9	1.11	2.99	6.60	2.64	1.04	3.15
65	Citizens Bank & Trust	Guntersville	896,837	52.6	44.3	(1.18)	34.30	5.25	1.71	0.25	3.13
66	Peoples Bank of Greensboro	Greensboro	116,247	44.2	56.4	(2.24)	18.13	6.20	1.34	0.47	3.12
67	Troy Bank & Trust Company	Troy	1,315,306	60.7	32.0	5.12	21.01	5.19	1.89	0.56	3.12
68	Valley State Bank	Russellville	148,157	56.3	43.5	0.60	17.84	5.47	1.38	0.30	3.12

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	Merchants & Farmers Bank	Eutaw	89,772	54.7	34.3	(11.80)	(1.55)	5.91	1.43	0.70	3.11
70	Southern Independent Bank	Opp	304,535	50.7	42.5	(13.09)	8.72	5.60	2.33	0.68	3.08
71	Bank of Evergreen	Evergreen	73,255	41.4	49.4	(22.41)	17.83	5.54	1.95	0.37	3.07
72	First Federal Bank, A FSB	Tuscaloosa	145,980	115.1	0.5	(18.41)	(3.90)	3.78	2.99	0.50	3.06
73	First Jackson Bank	Stevenson	377,007	70.9	17.0	10.06	12.53	5.92	2.17	1.11	3.05
74	Bank of Vernon	Vernon	220,583	68.5	14.4	(2.92)	14.07	4.88	1.94	0.55	3.02
75	Farmers and Merchants Bank	LaFayette	247,274	37.5	51.3	1.98	26.87	5.68	2.40	0.40	3.01
76	ServisFirst Bank	Birmingham	14,600,972	72.9	6.7	3.32	24.84	4.42	2.69	0.21	3.01
77	Merit Bank	Huntsville	208,172	68.8	6.6	46.44	53.67	4.33	1.23	0.34	3.00
78	Alamerica Bank	Birmingham	15,440	53.6	12.9	(29.58)	3.38	6.74	0.89	1.24	2.99
79	Commercial Bank of Ozark	Ozark	117,190	53.9	36.2	(6.04)	7.68	4.65	1.91	0.26	2.99
80	Regions Bank	Birmingham	155,343,000	62.9	19.5	(5.97)	10.31	4.03	1.90	0.07	2.95
81	Phenix-Girard Bank	Phenix City	276,181	32.6	49.0	1.09	31.52	5.23	2.57	0.14	2.93
82	West Alabama Bank & Trust	Reform	767,132	56.0	42.6	(4.67)	11.46	5.40	1.58	0.77	2.93
83	First Bank of Boaz	Boaz	284,077	24.3	69.2	(32.23)	10.86	4.21	3.08	0.39	2.89
84	First Metro Bank	Muscle Shoals	884,914	54.4	26.0	(5.54)	11.38	5.21	1.45	0.45	2.82
85	BankSouth	Dothan	204,969	80.9	31.9	(0.08)	6.10	4.15	0.93	0.33	2.77
86	First Fidelity Bank	Fort Payne	136,868	46.8	40.3	6.49	17.96	4.31	2.22	0.23	2.77
87	MidSouth Bank	Dothan	562,436	54.6	13.6	(9.61)	19.90	4.42	1.40	0.27	2.77
88	Marion Bank & Trust Co.	Marion	321,682	54.7	35.6	(5.60)	7.03	5.39	1.57	1.02	2.75
89	AuburnBank	Auburn	1,065,221	47.4	38.3	(4.91)	15.69	4.56	1.70	0.25	2.67
90	First National Bank	Hamilton	373,817	36.2	24.9	(3.97)	19.25	6.24	1.82	0.21	2.67
91	Exchange Bank of Alabama	Altoona	372,072	55.1	25.7	(10.51)	13.82	4.70	1.93	0.40	2.66
92	SunSouth Bank	Dothan	119,839	55.2	49.0	(16.58)	3.08	3.98	2.52	0.67	2.61
93	First National Bank of Dozier	Dozier	40,254	31.0	56.0	1.97	9.99	5.23	1.93	0.36	2.41
94	First Progressive Bank	Brewton	32,203	36.9	52.1	(9.62)	11.27	4.83	1.47	0.06	2.38
95	Citizens Bank of Fayette	Fayette	221,967	16.9	70.9	(16.23)	7.88	6.02	2.39	0.44	2.38
96	Bank of Moundville	Moundville	111,383	35.8	57.7	(6.15)	10.64	5.67	1.33	0.57	2.36
97	Bryant Bank	Tuscaloosa	2,550,693	52.9	18.2	(9.67)	14.00	4.54	1.28	0.25	2.31
98	Citizens Bank	Greensboro	118,703	40.3	51.3	(6.00)	7.77	5.49	1.45	0.62	2.31
99	Union State Bank	Pell City	272,068	28.2	25.8	(17.96)	17.49	4.73	1.56	0.15	2.17
100	Citizens State Bank	Vernon	85,407	45.0	56.3	(3.70)	15.11	4.59	1.92	0.66	2.15
101	Security Federal Savings Bank	Jasper	37,558	39.0	8.6	(16.49)	(1.03)	5.35	3.12	0.37	2.02
102	Farmers & Merchants Bank	Waterloo	109,803	5.7	86.6	(16.63)	23.78	7.35	2.46	0.91	1.77
		MEDIAN	273,199	56.0	26.4	(2.10)	15.03	5.54	1.91	0.37	3.35
		AVERAGE	2,088,856	58.1	29.4	(1.10)	15.76	5.70	1.94	0.43	3.41
		HIGH	155,343,000	115.1	86.6	49.57	57.70	10.22	4.12	1.24	6.02
		LOW	15,440	5.7	0.5	(32.23)	(3.90)	3.78	0.86	0.06	1.77

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	9,397	28,336	0.01	17.95	(0.04)	0.05	17.98
2	Alamerica Bank	Birmingham	(331)	839	0.31	0.00	1.75	3.26	5.31
3	Merchants & Farmers Bank	Eutaw	2,071	3,067	0.27	0.04	0.00	3.09	3.40
4	SouthPoint Bank	Birmingham	10,467	15,278	0.04	2.44	0.00	0.05	2.53
5	Samson Banking Company	Samson	3,312	2,414	0.29	0.00	0.00	2.01	2.30
6	Bank of Moundville	Moundville	1,655	2,324	0.13	0.00	0.00	2.13	2.26
7	First National Bank and Trust	Atmore	3,675	4,136	0.19	0.06	(0.01)	1.88	2.12
8	United Bank	Atmore	16,338	18,309	0.19	0.12	0.01	1.61	1.93
9	Friend Bank	Slocomb	4,608	3,123	0.26	0.00	0.00	1.57	1.83
10	First Financial Bank	Bessemer	3,090	3,664	0.64	0.00	0.19	0.84	1.67
11	Regions Bank	Birmingham	2,806,000	2,382,000	0.45	0.14	0.00	1.00	1.60
12	Bank of Vernon	Vernon	2,288	3,374	0.21	0.12	0.01	1.25	1.58
13	Progress Bank and Trust	Huntsville	20,338	23,154	0.03	0.91	0.00	0.51	1.44
14	HomeTown Bank of Alabama	Oneonta	7,741	6,515	0.63	0.00	0.03	0.73	1.40
15	First National Bank of Hartford	Hartford	927	1,879	0.14	0.00	(0.00)	1.25	1.38
16	Peoples Bank of Alabama	Cullman	16,603	15,190	0.52	0.13	0.00	0.72	1.37
17	Bank of Walker County	Jasper	681	1,003	0.31	0.37	0.25	0.28	1.21
18	Oakworth Capital Bank	Birmingham	10,739	10,373	0.06	0.00	0.00	1.08	1.14
19	Bank Independent	Sheffield	20,059	22,879	0.33	0.17	(0.00)	0.61	1.12
20	HNB First Bank	Headland	3,354	2,151	0.15	0.00	0.00	0.94	1.09
21	Robertson Banking Company	Demopolis	6,901	4,171	0.24	0.00	0.00	0.85	1.08
22	Southern Independent Bank	Opp	4,889	3,156	0.02	0.00	0.00	1.02	1.05
23	West Alabama Bank & Trust	Reform	6,247	7,306	0.28	0.02	(0.00)	0.67	0.97
24	Traditions Bank	Cullman	6,583	4,670	0.36	0.00	(0.00)	0.58	0.94
25	Bank of Evergreen	Evergreen	547	632	0.28	0.00	0.05	0.58	0.91
26	First Comm. Bank of Central AL	Wetumpka	8,271	4,364	0.18	0.00	(0.00)	0.71	0.89
27	NobleBank & Trust	Anniston	4,148	3,128	0.28	0.19	0.10	0.32	0.89
28	CB&S Bank, Inc.	Russellville	25,294	19,194	0.20	0.20	(0.05)	0.52	0.87
29	Premier Bank of the South	Cullman	4,026	2,313	0.27	0.00	(0.00)	0.59	0.86
30	Pinnacle Bank	Jasper	4,742	2,613	0.26	0.00	0.00	0.59	0.86
31	Union State Bank	Pell City	(749)	2,134	0.34	0.00	0.08	0.43	0.84
32	Town-Country National Bank	Camden	1,563	1,016	0.60	0.00	(0.01)	0.21	0.80
33	First National Bank	Hamilton	3,223	2,737	0.25	0.00	(0.00)	0.54	0.78
34	Phenix-Girard Bank	Phenix City	4,883	1,948	0.19	0.00	(0.25)	0.84	0.78
35	Merchants Bank of Alabama	Cullman	3,796	2,922	0.29	0.00	(0.00)	0.49	0.78
36	Community Spirit Bank	Red Bay	2,215	1,322	0.25	0.00	0.00	0.53	0.78
37	Southern States Bank	Anniston	18,619	11,084	0.13	0.00	(0.00)	0.65	0.78
38	Community Neighbor Bank	Camden	1,338	971	0.33	0.00	(0.08)	0.50	0.76
39	Peoples Independent Bank	Boaz	7,430	2,846	0.38	0.00	0.00	0.37	0.75
40	Citizens Bank	Enterprise	1,296	1,400	0.14	0.00	(0.01)	0.61	0.74
41	First Comm. Bank, Cullman	Cullman	929	919	0.05	0.19	(0.01)	0.51	0.74
42	Citizens Bank & Trust	Guntersville	7,238	5,399	0.14	0.00	0.00	0.55	0.69
43	River Bank & Trust	Prattville	26,714	14,020	0.10	0.33	(0.00)	0.26	0.69
44	First Citizens Bank	Luverne	4,681	2,104	0.17	0.00	(0.00)	0.51	0.67
45	Farmers and Merchants Bank	LaFayette	2,760	1,495	0.14	0.00	0.01	0.52	0.67
46	Central State Bank	Calera	7,469	2,910	0.14	0.12	0.00	0.41	0.67
47	Security Federal Savings Bank	Jasper	(354)	255	0.57	0.00	0.00	0.08	0.65
48	Bank of Brewton	Brewton	88	347	0.12	0.00	0.00	0.53	0.65
49	Community Bank & Trust	Union Springs	(144)	320	0.47	0.00	(0.23)	0.41	0.64
50	Commonwealth National Bank	Mobile	(353)	369	0.39	0.00	0.02	0.23	0.64
51	First Bank of Alabama	Talladega	11,576	4,824	0.15	0.00	(0.00)	0.49	0.63
52	Liberty Bank	Geraldine	2,228	1,078	0.28	0.00	0.00	0.35	0.63
53	Merit Bank	Huntsville	(432)	1,025	0.02	0.52	0.01	0.07	0.62
54	First State Bank of the South	Sulligent	1,093	728	0.34	0.00	0.01	0.27	0.62
55	First Bank	Wadley	2,232	682	0.39	0.00	0.00	0.22	0.62
56	Exchange Bank of Alabama	Altoona	2,405	2,098	0.19	0.00	0.03	0.38	0.61
57	22nd State Bank	Louisville	(63)	1,188	0.19	0.00	(0.00)	0.39	0.58
58	Metro Bank	Pell City	11,457	5,208	0.12	0.08	0.03	0.34	0.57
59	Citizens' Bank, Inc.	Robertsdale	1,031	754	0.10	0.00	0.00	0.47	0.57
60	CCB Community Bank	Andalusia	10,516	3,150	0.13	0.00	(0.02)	0.45	0.56
61	PeoplesTrust Bank	Hamilton	1,308	703	0.24	0.00	0.00	0.31	0.55
62	Troy Bank & Trust Company	Troy	12,669	6,663	0.14	0.00	0.01	0.40	0.55
63	First Southern State Bank	Stevenson	10,631	3,699	0.46	0.00	0.00	0.08	0.54
64	First Metro Bank	Muscle Shoals	10,254	4,517	0.16	0.12	(0.00)	0.25	0.53
65	Farmers & Merchants Bank	Piedmont	1,569	1,460	0.16	0.00	0.00	0.36	0.52
66	MidSouth Bank	Dothan	2,226	2,696	0.08	0.10	0.16	0.17	0.51
67	Bryant Bank	Tuscaloosa	19,477	12,178	0.15	0.17	0.00	0.17	0.50
68	First Fidelity Bank	Fort Payne	1,052	618	0.10	0.00	0.02	0.37	0.49

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
69	Commercial Bank of Ozark	Ozark	789	547	0.18	0.00	0.00	0.29	0.47
70	FirstState Bank	Lineville	2,942	1,447	0.12	0.00	0.04	0.31	0.47
71	Sweet Water State Bank	Sweet Water	695	515	0.38	0.00	0.01	0.08	0.47
72	AuburnBank	Auburn	7,731	4,444	0.06	0.19	0.00	0.20	0.45
73	Cullman Savings Bank	Cullman	3,477	1,451	0.12	0.09	0.00	0.21	0.42
74	Peoples Exchange Bank	Monroeville	732	383	0.20	0.00	(0.00)	0.22	0.42
75	First Southern Bank	Florence	4,360	1,472	0.16	0.07	0.01	0.17	0.41
76	North Alabama Bank	Hazel Green	1,548	571	0.16	0.00	0.00	0.25	0.41
77	Millennial Bank	Leeds	458	417	0.06	0.00	0.00	0.31	0.37
78	First US Bank	Birmingham	4,734	3,384	0.12	0.00	0.04	0.21	0.37
79	First State Bank of Dekalb Co.	Fort Payne	2,547	969	0.24	0.00	(0.01)	0.13	0.36
80	AmeriFirst Bank	Montgomery	1,676	997	0.15	0.00	0.01	0.19	0.35
81	Southern Bank Company	Gadsden	698	377	0.10	0.00	0.00	0.25	0.35
82	Citizens Bank of Winfield	Winfield	5,864	841	0.12	0.01	(0.04)	0.21	0.31
83	Brantley Bank & Trust Co.	Brantley	751	309	0.13	0.00	0.00	0.17	0.30
84	First Bank of Boaz	Boaz	4,405	789	0.04	0.00	0.00	0.24	0.28
85	State Bank & Trust	Winfield	4,449	813	0.14	0.00	(0.02)	0.16	0.28
86	Peoples Bank of Greensboro	Greensboro	1,073	296	0.11	(0.05)	(0.01)	0.22	0.27
87	Citizens State Bank	Vernon	767	224	0.13	0.00	0.02	0.12	0.27
88	Citizens Bank of Fayette	Fayette	1,931	552	0.06	0.00	0.08	0.12	0.26
89	Peoples Bank of Red Level	Red Level	79	41	0.23	0.00	0.00	0.01	0.24
90	ServisFirst Bank	Birmingham	207,721	30,387	0.06	0.08	(0.03)	0.13	0.24
91	First Cahawba Bank	Selma	231	397	0.05	0.00	0.01	0.17	0.23
92	First National Bank of Dozier	Dozier	229	87	0.08	0.00	0.00	0.14	0.22
93	First Jackson Bank	Stevenson	4,309	697	0.21	0.00	(0.03)	0.02	0.20
94	EvaBank	Cullman	11,276	790	0.06	0.00	0.01	0.13	0.19
95	Valley State Bank	Russellville	1,204	255	0.15	0.00	0.00	0.03	0.18
96	SunSouth Bank	Dothan	854	219	0.04	0.00	0.03	0.10	0.18
97	Farmers & Merchants Bank	Waterloo	631	143	0.09	0.00	0.00	0.05	0.14
98	Marion Bank & Trust Co.	Marion	(1,032)	434	0.16	0.00	(0.08)	0.06	0.14
99	Citizens Bank	Greensboro	852	136	0.07	0.00	0.00	0.05	0.12
100	BankSouth	Dothan	1,967	164	0.04	0.00	0.00	0.05	0.08
101	CommerceOne Bank	Birmingham	3,286	262	0.02	0.00	0.00	0.05	0.07
102	First Progressive Bank	Brewton	(8)	13	0.04	0.00	0.00	0.00	0.04
		MEDIAN	2,851	1,466	0.16	0.00	0.00	0.35	0.63
		AVERAGE	34,233	27,119	0.20	0.24	0.02	0.50	0.96
		HIGH	2,806,000	2,382,000	0.64	17.95	1.75	3.26	17.98
		LOW	(1,032)	13	0.01	(0.05)	(0.25)	0.00	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	14,600,972	28,187	29.0	0.52	0.09	0.33	0.94
2	First Bank of Boaz	Boaz	284,077	11,837	32.5	0.56	0.14	0.46	1.16
3	Farmers & Merchants Bank	Waterloo	109,803	12,200	58.8	0.88	0.12	0.24	1.25
4	Citizens State Bank	Vernon	85,407	5,338	55.9	0.60	0.31	0.41	1.32
5	Citizens Bank	Greensboro	118,703	8,479	61.4	0.81	0.18	0.42	1.40
6	Citizens Bank of Fayette	Fayette	221,967	10,570	57.4	0.98	0.14	0.36	1.48
7	First Jackson Bank	Stevenson	377,007	8,768	48.5	0.79	0.16	0.55	1.51
8	Citizens Bank of Winfield	Winfield	274,329	7,838	41.8	0.90	0.21	0.50	1.62
9	First Metro Bank	Muscle Shoals	884,914	6,913	50.2	1.05	0.21	0.36	1.63
10	BankSouth	Dothan	204,969	10,248	60.3	1.17	0.18	0.35	1.70
11	CommerceOne Bank	Birmingham	414,192	15,340	51.6	1.06	0.11	0.54	1.71
12	Southern Independent Bank	Opp	304,535	7,613	45.6	1.02	0.15	0.65	1.82
13	Bryant Bank	Tuscaloosa	2,550,693	9,589	68.2	1.05	0.31	0.50	1.86
14	State Bank & Trust	Winfield	295,133	5,903	54.8	1.10	0.15	0.61	1.86
15	Valley State Bank	Russellville	148,157	5,291	62.5	1.09	0.34	0.57	2.00
16	First Fidelity Bank	Fort Payne	136,868	5,951	65.0	1.04	0.30	0.67	2.01
17	AuburnBank	Auburn	1,065,221	6,917	67.8	1.19	0.26	0.57	2.02
18	First National Bank of Dozier	Dozier	40,254	6,709	83.0	1.11	0.34	0.58	2.03
19	River Bank & Trust	Prattville	2,309,265	8,916	50.0	1.27	0.17	0.60	2.04
20	First Southern State Bank	Stevenson	747,811	5,842	47.4	1.14	0.22	0.71	2.07
21	Farmers and Merchants Bank	LaFayette	247,274	6,507	55.3	1.14	0.16	0.79	2.10
22	Metro Bank	Pell City	983,542	5,961	57.3	1.35	0.16	0.63	2.15
23	First Bank of Alabama	Talladega	843,846	7,961	50.7	1.07	0.29	0.81	2.17
24	First Progressive Bank	Brewton	32,203	4,600	99.6	0.82	0.29	1.10	2.21
25	First Comm. Bank of Central AL	Wetumpka	520,989	6,595	53.9	1.30	0.27	0.66	2.23
26	Peoples Bank of Greensboro	Greensboro	116,247	7,750	69.8	1.13	0.39	0.73	2.24
27	First National Bank of Dekalb Co.	Hamilton	373,817	3,935	67.6	1.34	0.30	0.62	2.26
28	First State Bank of Dekalb Co.	Fort Payne	301,395	5,581	61.5	1.25	0.31	0.71	2.27
29	Bank of Moundville	Moundville	111,383	8,568	50.7	1.11	0.22	0.94	2.27
30	First Southern Bank	Florence	377,419	4,902	55.7	1.37	0.20	0.72	2.29
31	Phenix-Girard Bank	Phenix City	276,181	5,636	65.9	1.53	0.15	0.62	2.31
32	Exchange Bank of Alabama	Altoona	372,072	5,315	72.3	1.44	0.39	0.48	2.31
33	Citizens Bank & Trust	Guntersville	896,837	7,062	63.9	1.20	0.20	0.94	2.34
34	First Citizens Bank	Luverne	317,627	5,207	53.6	1.28	0.20	0.87	2.35
35	Marion Bank & Trust Co.	Marion	321,682	6,434	83.5	1.19	0.23	0.94	2.35
36	PeoplesTrust Bank	Hamilton	133,713	4,457	61.3	1.25	0.20	0.90	2.35
37	Robertson Banking Company	Demopolis	396,474	5,083	55.3	1.43	0.32	0.61	2.36
38	Regions Bank	Birmingham	155,343,000	8,218	54.5	1.41	0.30	0.66	2.36
39	EvaBank	Cullman	425,668	5,191	37.5	1.64	0.31	0.43	2.38
40	Peoples Independent Bank	Boaz	417,862	5,223	52.7	1.54	0.22	0.63	2.39
41	West Alabama Bank & Trust	Reform	767,132	4,886	63.7	1.22	0.24	0.94	2.39
42	Pinnacle Bank	Jasper	337,420	6,748	55.4	1.32	0.29	0.79	2.40
43	HNB First Bank	Headland	206,569	6,076	57.3	1.36	0.20	0.86	2.42
44	Merchants Bank of Alabama	Cullman	394,708	5,060	62.8	1.43	0.22	0.78	2.43
45	SunSouth Bank	Dothan	119,839	5,992	94.7	1.32	0.25	0.87	2.44
46	First Bank	Wadley	118,845	4,952	54.0	1.26	0.26	0.93	2.44
47	Southern States Bank	Anniston	1,557,978	7,990	56.2	1.45	0.25	0.76	2.45
48	Troy Bank & Trust Company	Troy	1,315,306	7,972	69.3	1.37	0.15	0.94	2.46
49	Central State Bank	Calera	473,704	6,489	55.8	1.36	0.22	0.88	2.46
50	Samson Banking Company	Samson	112,168	4,487	42.2	1.39	0.19	0.92	2.49
51	First Cahawba Bank	Selma	182,359	5,210	76.8	1.30	0.14	1.07	2.50
52	Cullman Savings Bank	Cullman	370,937	7,133	65.5	1.69	0.21	0.61	2.51
53	FirstState Bank	Lineville	319,608	5,510	67.1	1.54	0.23	0.77	2.54
54	Bank of Vernon	Vernon	220,583	5,013	56.7	1.19	0.36	1.00	2.55
55	Commercial Bank of Ozark	Ozark	117,190	5,860	75.8	1.25	0.22	1.10	2.57
56	Friend Bank	Slocomb	180,779	4,304	45.9	1.38	0.26	0.94	2.58
57	CB&S Bank, Inc.	Russellville	2,288,704	4,270	65.1	1.42	0.38	0.81	2.61
58	CCB Community Bank	Andalusia	582,643	5,445	54.7	1.54	0.29	0.79	2.62
59	MidSouth Bank	Dothan	562,436	4,648	85.0	1.63	0.35	0.67	2.65
60	United Bank	Atmore	1,009,138	5,149	52.3	1.49	0.33	0.87	2.69
61	First Comm. Bank, Cullman	Cullman	124,863	6,243	72.3	1.26	0.30	1.13	2.69
62	Farmers & Merchants Bank	Piedmont	297,674	5,725	74.9	1.41	0.35	0.93	2.69
63	Bank of Evergreen	Evergreen	73,255	4,884	72.6	1.72	0.23	0.78	2.73
64	Citizens' Bank, Inc.	Robertsdale	135,124	5,197	73.3	1.45	0.53	0.77	2.75
65	AmeriFirst Bank	Montgomery	311,432	5,662	74.8	1.65	0.25	0.90	2.80
66	Oakworth Capital Bank	Birmingham	1,009,391	8,702	62.7	1.93	0.23	0.66	2.81
67	Citizens Bank	Enterprise	201,349	5,753	74.9	1.68	0.26	0.89	2.83
68	HomeTown Bank of Alabama	Oneonta	525,542	9,555	57.8	1.33	0.41	1.11	2.85

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	Progress Bank and Trust	Huntsville	1,693,296	7,362	62.1	2.06	0.28	0.54	2.88
70	NobleBank & Trust	Anniston	377,620	6,190	65.2	1.69	0.30	0.88	2.88
71	Brantley Bank & Trust Co.	Brantley	108,484	4,018	77.9	1.58	0.26	1.05	2.90
72	Town-Country National Bank	Camden	137,065	4,569	64.5	1.50	0.21	1.20	2.91
73	Liberty Bank	Geraldine	181,958	3,639	61.7	1.66	0.54	0.73	2.93
74	Peoples Bank of Red Level	Red Level	17,084	3,417	81.8	1.56	0.50	0.89	2.95
75	First State Bank of the South	Sulligent	122,596	3,831	70.7	1.70	0.35	0.91	2.95
76	Peoples Exchange Bank	Monroeville	94,321	3,628	68.9	1.87	0.29	0.84	3.00
77	Union State Bank	Pell City	272,068	2,616	112.4	1.97	0.51	0.57	3.06
78	Premier Bank of the South	Cullman	296,996	4,368	65.8	1.66	0.38	1.10	3.13
79	Peoples Bank of Alabama	Cullman	1,183,309	4,303	66.9	2.02	0.49	0.70	3.21
80	Community Neighbor Bank	Camden	134,274	3,534	69.3	1.67	0.27	1.28	3.21
81	Community Spirit Bank	Red Bay	176,435	5,041	67.9	1.60	0.40	1.23	3.23
82	First Financial Bank	Bessemer	234,117	3,393	68.9	1.70	0.38	1.18	3.26
83	Bank of Brewton	Brewton	54,028	2,844	86.6	1.92	0.40	0.94	3.26
84	First National Bank and Trust	Atmore	210,797	4,302	63.2	1.99	0.28	1.01	3.27
85	North Alabama Bank	Hazel Green	149,037	3,821	67.8	1.96	0.42	0.95	3.33
86	Merit Bank	Huntsville	208,172	5,783	96.7	2.09	0.34	0.93	3.36
87	Traditions Bank	Cullman	521,294	7,141	59.0	1.63	0.43	1.38	3.44
88	Millennial Bank	Leeds	114,705	7,647	84.5	1.80	0.43	1.24	3.46
89	First US Bank	Birmingham	956,607	5,116	79.1	2.13	0.39	1.01	3.53
90	Security Federal Savings Bank	Jasper	37,558	4,173	137.9	1.45	0.31	1.83	3.59
91	Bank of Walker County	Jasper	86,950	4,348	80.1	1.96	0.52	1.11	3.60
92	Commonwealth National Bank	Mobile	58,516	2,786	122.7	1.60	0.53	1.48	3.61
93	Bank Independent	Sheffield	2,191,685	3,879	73.9	2.45	0.64	0.70	3.79
94	Merchants & Farmers Bank	Eutaw	89,772	3,206	61.4	2.22	0.45	1.21	3.87
95	Southern Bank Company	Gadsden	111,220	4,119	81.1	2.03	0.23	1.62	3.87
96	Sweet Water State Bank	Sweet Water	116,011	3,742	83.7	2.24	0.39	1.28	3.90
97	22nd State Bank	Louisville	200,888	3,405	100.4	2.16	0.30	1.49	3.95
98	First National Bank of Hartford	Hartford	142,103	2,842	81.8	2.13	0.40	1.48	4.00
99	SouthPoint Bank	Birmingham	672,493	6,725	62.1	2.63	0.17	1.21	4.01
100	Community Bank & Trust	Union Springs	50,252	3,350	110.0	1.47	0.22	2.37	4.06
101	Alamerica Bank	Birmingham	15,440	2,206	121.4	4.68	1.67	3.35	9.70
102	First Federal Bank, A FSB	Tuscaloosa	145,980	1,281	69.3	9.97	0.80	3.56	14.33
		MEDIAN	273,199	5,392	64.8	1.42	0.28	0.85	2.51
		AVERAGE	2,088,856	6,041	67.3	1.57	0.31	0.91	2.78
		HIGH	155,343,000	28,187	137.9	9.97	1.67	3.56	14.33
		LOW	15,440	1,281	29.0	0.52	0.09	0.24	0.94

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 + Gross Loans + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
1	CommerceOne Bank	Birmingham	414,192	347,461	0.00	-	0.0120	0.37	0.00	0.00	0.00	0.00	0.00
2	Oakworth Capital Bank	Birmingham	1,009,391	707,572	0.00	-	0.0125	0.09	0.00	0.00	0.00	0.00	0.00
3	First National Bank of Dozier	Dozier	40,254	10,471	0.26	-	0.0126	0.00	0.00	0.00	0.00	0.00	0.00
4	Millennial Bank	Leeds	114,705	77,230	0.00	-	0.0106	0.14	0.05	0.00	0.00	0.00	0.05
5	BankSouth	Dothan	204,969	134,174	0.00	-	0.0210	0.00	0.11	0.00	0.00	(0.02)	0.09
6	MidSouth Bank	Dothan	562,436	277,358	0.10	-	0.0200	0.02	0.17	0.00	0.02	(0.02)	0.17
7	AuburnBank	Auburn	1,065,221	453,232	0.52	-	0.0113	(0.06)	0.11	0.00	0.11	(0.03)	0.19
8	SouthPoint Bank	Birmingham	672,493	537,126	6.67	339	0.0136	0.44	0.12	0.01	0.08	0.00	0.21
9	First Southern Bank	Florence	377,419	295,435	1.93	167	0.0147	0.15	0.04	0.00	0.24	(0.04)	0.24
10	First Metro Bank	Muscle Shoals	884,914	430,617	0.53	119	0.0096	0.00	0.14	0.00	0.11	0.02	0.27
11	ServisFirst Bank	Birmingham	14,600,972	8,812,811	1.30	2,068	0.0124	0.23	0.02	0.00	0.13	0.13	0.28
12	Pinnacle Bank	Jasper	337,420	126,466	0.17	-	0.0185	0.07	0.22	0.00	0.05	0.05	0.32
13	First Financial Bank	Bessemer	234,117	91,950	1.06	1	0.0129	0.18	0.07	0.00	0.25	0.04	0.36
14	Progress Bank and Trust	Huntsville	1,693,296	1,225,680	2.57	113	0.0106	0.11	0.00	0.00	0.35	0.01	0.36
15	SunSouth Bank	Dothan	119,839	56,687	0.05	-	0.0150	0.00	0.48	0.00	0.01	(0.09)	0.40
16	Commonwealth National Bank	Mobile	58,516	22,564	1.22	-	0.0237	0.11	0.13	0.00	0.39	(0.11)	0.41
17	Bryant Bank	Tuscaloosa	2,550,693	1,080,332	1.88	-	0.0100	0.00	0.04	0.00	0.37	0.01	0.42
18	HNB First Bank	Headland	206,569	137,848	0.39	-	0.0103	0.00	0.39	0.00	0.04	0.03	0.46
19	Samson Banking Company	Samson	112,168	44,897	0.01	-	0.0134	0.06	0.50	0.00	0.00	(0.02)	0.48
20	Southern Independent Bank	Opp	304,535	129,717	0.77	-	0.0149	0.09	0.12	0.00	0.21	0.18	0.51
21	First Bank of Boaz	Boaz	284,077	51,093	0.49	90	0.0185	0.03	0.18	0.00	0.34	0.00	0.52
22	Central State Bank	Calera	473,704	275,939	2.00	316	0.0154	0.10	0.15	0.00	0.36	0.02	0.53
23	River Bank & Trust	Prattville	2,309,265	1,237,732	2.22	638	0.0162	0.22	0.22	0.00	0.35	0.05	0.62
24	Citizens Bank & Trust	Guntersville	896,837	402,179	2.10	-	0.0190	0.27	0.13	0.00	0.45	0.07	0.65
25	First Southern State Bank	Stevenson	747,811	341,597	1.44	-	0.0152	0.18	0.41	0.00	0.20	0.06	0.67
26	First Bank	Wadley	118,845	28,734	1.25	33	0.0137	0.01	0.19	0.00	0.52	(0.01)	0.70
27	Friend Bank	Slocomb	180,779	98,544	1.22	100	0.0191	0.12	0.45	0.00	0.24	0.07	0.76
28	North Alabama Bank	Hazel Green	149,037	87,571	3.91	-	0.0131	0.13	0.35	0.00	0.63	(0.12)	0.86
29	First Federal Bank, A FSB	Tuscaloosa	145,980	73,429	4.15	-	0.0129	0.02	0.28	0.00	0.63	(0.05)	0.86
30	Robertson Banking Company	Demopolis	396,474	273,849	1.40	-	0.0143	0.00	0.61	0.00	0.22	0.03	0.86
31	First National Bank	Hamilton	373,817	116,019	1.22	40	0.0146	0.06	0.19	0.00	0.57	0.14	0.90
32	First Fidelity Bank	Fort Payne	136,868	58,074	4.71	78	0.0131	0.04	0.00	0.00	0.92	(0.01)	0.91
33	Exchange Bank of Alabama	Altoona	372,072	176,408	1.28	585	0.0150	0.00	0.57	0.00	0.33	0.02	0.92
34	Security Federal Savings Bank	Jasper	37,558	11,925	0.09	-	0.0101	0.10	0.47	0.00	0.00	0.49	0.96
35	CCB Community Bank	Andalusia	582,643	429,961	5.43	654	0.0135	0.19	0.06	0.00	0.84	0.07	0.97
36	NobleBank & Trust	Anniston	377,620	229,004	5.34	586	0.0138	0.02	0.15	0.00	0.85	0.01	1.01
37	First US Bank	Birmingham	956,607	705,165	4.49	2,373	0.0116	0.22	0.30	0.00	0.57	0.15	1.02
38	First Comm. Bank of Central AL	Wetumpka	520,989	253,262	1.92	264	0.0249	0.05	0.64	0.00	0.34	0.08	1.06
39	FirstState Bank	Lineville	319,608	135,449	2.89	107	0.0146	0.07	0.29	0.00	0.76	0.02	1.07
40	Premier Bank of the South	Cullman	296,996	159,110	5.08	-	0.0113	0.03	0.22	0.00	0.80	0.09	1.11
41	Liberty Bank	Geraldine	181,958	90,471	2.91	104	0.0105	0.05	0.56	0.00	0.57	0.05	1.18
42	PeoplesTrust Bank	Hamilton	133,713	91,167	6.21	-	0.0134	0.18	0.14	0.00	1.08	0.00	1.22
43	Citizens State Bank	Vernon	85,407	26,908	0.03	-	0.0145	0.00	1.16	0.00	0.00	0.07	1.23
44	United Bank	Atmore	1,009,138	588,374	6.53	-	0.0154	0.18	0.20	0.00	1.10	(0.06)	1.24
45	First Jackson Bank	Stevenson	377,007	222,767	5.64	300	0.0099	0.06	0.16	0.00	1.07	0.04	1.27
46	Traditions Bank	Cullman	521,294	430,158	6.49	2,147	0.0147	0.63	0.12	0.00	0.83	0.37	1.32
47	AmeriFirst Bank	Montgomery	311,432	200,216	12.92	-	0.0115	0.04	0.01	0.00	1.35	(0.03)	1.34
48	First Cahawba Bank	Selma	182,359	97,918	2.17	310	0.0101	0.58	0.00	0.00	0.35	1.05	1.40
49	Valley State Bank	Russellville	148,157	69,492	1.31	-	0.0203	0.07	1.15	0.00	0.27	(0.01)	1.42
50	Troy Bank & Trust Company	Troy	1,315,306	701,622	9.43	4,439	0.0132	(0.24)	0.13	0.00	1.94	(0.54)	1.53
51	Regions Bank	Birmingham	155,343,000	83,270,000	6.93	17,000	0.0171	(0.40)	0.19	0.00	1.10	0.29	1.58
52	Southern States Bank	Anniston	1,557,978	1,145,447	7.96	10,146	0.0123	0.20	0.25	0.00	1.25	0.08	1.58
53	First Citizens Bank	Luverne	317,627	162,234	5.63	262	0.0196	0.05	0.15	0.00	1.51	(0.08)	1.58
54	Community Spirit Bank	Red Bay	176,435	107,384	8.39	532	0.0126	0.08	0.07	0.00	1.48	0.04	1.59
55	HomeTown Bank of Alabama	Oneonta	525,542	275,705	2.55	516	0.0120	0.00	0.95	0.00	0.63	0.07	1.65
56	Phenix-Girard Bank	Phenix City	276,181	75,541	3.01	663	0.0145	0.04	0.32	0.00	1.32	0.05	1.69
57	Peoples Bank of Alabama	Cullman	1,183,309	731,750	7.83	134	0.0187	0.01	0.58	0.00	1.16	0.03	1.77
58	Merit Bank	Huntsville	208,172	129,412	2.99	-	0.0131	0.34	1.46	0.00	0.43	(0.11)	1.78
59	Metro Bank	Pell City	983,542	450,222	3.69	2,068	0.0128	0.01	0.78	0.00	1.01	0.01	1.80
60	Peoples Independent Bank	Boaz	417,862	172,882	7.08	974	0.0101	0.00	0.22	0.00	1.61	(0.01)	1.82
61	Merchants Bank of Alabama	Cullman	394,708	195,312	9.87	1,220	0.0130	0.11	0.05	0.00	1.91	0.08	2.04
62	First National Bank and Trust	Atmore	210,797	116,187	8.75	-	0.0172	0.06	0.28	0.00	1.79	0.00	2.07
63	Cullman Savings Bank	Cullman	370,937	242,450	6.30	407	0.0098	0.01	0.22	0.00	1.86	0.00	2.08
64	West Alabama Bank & Trust	Reform	767,132	373,379	4.78	-	0.0116	0.27	0.42	0.00	1.21	0.60	2.23
65	Town-Country National Bank	Camden	137,065	66,567	3.69	170	0.0032	0.15	1.38	0.00	0.49	0.46	2.33
66	Commercial Bank of Ozark	Ozark	117,190	57,563	10.71	118	0.0088	0.26	0.55	0.00	1.42	0.39	2.36
67	Community Neighbor Bank	Camden	134,274	69,095	6.22	121	0.0167	0.07	1.20	0.01	1.03	0.15	2.38
68	Bank of Walker County	Jasper	86,950	46,263	8.45	550	0.0124	0.00	0.75	0.00	1.64	0.03	2.42

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 (%)
69	CB&S Bank, Inc.	Russellville	2,288,704	936,590	7.05	4,709	0.0140	0.08	0.37	0.00	1.90	0.16	2.43
70	Citizens Bank	Greensboro	118,703	41,847	1.96	-	0.0130	0.00	2.30	0.01	0.18	0.00	2.49
71	Bank of Vernon	Vernon	220,583	130,672	4.45	43	0.0170	0.36	1.47	0.00	0.97	0.09	2.53
72	First State Bank of the South	Sulligent	122,596	51,111	4.09	498	0.0102	0.06	1.44	0.00	1.10	0.06	2.61
73	State Bank & Trust	Winfield	295,133	106,519	5.13	6	0.0110	0.03	1.00	0.00	1.61	0.00	2.61
74	Bank Independent	Sheffield	2,191,685	1,294,573	8.10	855	0.0129	0.12	1.58	0.00	0.85	0.19	2.62
75	Citizens Bank of Fayette	Fayette	221,967	29,472	2.93	216	0.0273	(0.20)	0.40	0.00	4.59	(2.34)	2.65
76	First Bank of Alabama	Talladega	843,846	493,606	13.80	55	0.0119	0.18	0.09	0.00	2.69	0.01	2.79
77	Union State Bank	Pell City	272,068	71,877	9.08	12	0.0231	0.00	0.74	0.00	2.21	0.00	2.95
78	First State Bank of Dekalb Co.	Fort Payne	301,395	122,164	9.03	66	0.0120	0.08	1.59	0.01	1.27	0.16	3.02
79	Peoples Bank of Greensboro	Greensboro	116,247	47,552	8.10	2	0.0106	0.00	1.52	0.00	1.54	(0.02)	3.04
80	Citizens Bank of Winfield	Winfield	274,329	59,712	2.15	181	0.0225	0.02	0.49	0.00	2.38	0.27	3.14
81	First Comm. Bank, Cullman	Cullman	124,863	87,387	14.50	-	0.0179	0.12	1.09	0.00	2.11	0.01	3.21
82	Southern Bank Company	Gadsden	111,220	54,193	9.10	-	0.0165	0.04	1.42	0.00	2.17	(0.10)	3.49
83	First Progressive Bank	Brewton	32,203	8,762	2.25	-	0.0105	0.00	1.37	0.00	2.19	0.00	3.56
84	Brantley Bank & Trust Co.	Brantley	108,484	51,402	9.00	99	0.0127	0.11	3.17	0.01	0.80	0.00	3.98
85	Farmers and Merchants Bank	LaFayette	247,274	81,304	8.08	-	0.0129	0.09	1.25	0.00	2.93	0.10	4.28
86	Farmers & Merchants Bank	Piedmont	297,674	127,939	11.85	351	0.0164	0.19	1.00	0.00	3.29	0.02	4.31
87	Citizens' Bank, Inc.	Robertsdale	135,124	71,088	13.05	-	0.0188	0.15	1.79	0.00	2.99	(0.08)	4.70
88	Farmers & Merchants Bank	Waterloo	109,803	5,093	0.21	-	0.0581	0.06	4.65	0.01	0.00	0.27	4.93
89	Community Bank & Trust	Union Springs	50,252	16,727	16.30	323	0.0525	0.00	1.35	0.01	3.75	(0.05)	5.06
90	EvaBank	Cullman	425,668	303,656	9.93	579	0.0219	0.30	0.83	0.00	4.09	0.31	5.23
91	Bank of Moundville	Moundville	111,383	35,670	16.53	-	0.0122	0.11	0.08	0.00	5.24	0.02	5.34
92	Merchants & Farmers Bank	Eutaw	89,772	43,505	12.93	332	0.0138	0.00	2.52	0.00	3.05	(0.14)	5.43
93	Sweet Water State Bank	Sweet Water	116,011	63,096	28.46	1,037	0.0180	0.09	0.95	0.01	5.11	(0.19)	5.88
94	22nd State Bank	Louisville	200,888	132,466	32.97	285	0.0147	0.02	0.13	0.00	5.70	0.09	5.92
95	Peoples Exchange Bank	Monroeville	94,321	50,083	18.03	272	0.0096	0.08	3.22	0.02	2.58	0.19	6.00
96	Bank of Brewton	Brewton	54,028	15,538	9.29	477	0.0106	0.00	0.04	0.00	6.76	0.34	7.14
97	Bank of Evergreen	Evergreen	73,255	26,494	19.53	1,207	0.0209	0.12	0.29	0.00	6.86	0.43	7.58
98	Alamerica Bank	Birmingham	15,440	7,239	59.15	488	0.0256	0.00	0.00	0.08	7.89	(0.07)	7.90
99	First National Bank of Hartford	Hartford	142,103	66,165	9.06	224	0.0124	0.25	4.42	0.00	2.73	0.79	7.94
100	Marion Bank & Trust Co.	Marion	321,682	158,316	39.30	738	0.0147	1.07	0.08	0.00	8.32	2.43	10.83
101	Peoples Bank of Red Level	Red Level	17,084	5,006	26.74	-	0.0142	0.02	12.92	0.00	10.75	0.08	23.75
102	Citizens Bank	Enterprise	201,349	127,310	7,791.56	613	0.0105	0.05	0.02	0.00	NM	0.04	NA
		MEDIAN	273,199	124,315	4.60	102	0.0135	0.07	0.29	0.00	0.85	0.02	1.58
		AVERAGE	2,088,856	1,130,150	83.08	633	0.0152	0.10	0.76	0.00	1.53	0.07	2.37
		HIGH	155,343,000	83,270,000	7,791.56	17,000	0.0581	1.07	12.92	0.08	10.75	2.43	23.75
		LOW	15,440	5,006	-	-	0.0032	(0.40)	-	-	-	(2.34)	-

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep20 Net Inc (\$000)	LTM Sep19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Federal Bank, A FSB	Tuscaloosa	145,980	22,552	15.45	9,397	82	10,070	1,631	6.33	45.24
2	Friend Bank	Slocomb	180,779	17,581	9.73	4,608	110	2,491	2,111	2.86	32.15
3	Samson Banking Company	Samson	112,168	14,335	12.78	3,312	132	1,191	1,167	3.35	27.19
4	Merchants & Farmers Bank	Eutaw	89,772	9,731	10.84	2,071	74	422	653	2.40	26.71
5	SouthPoint Bank	Birmingham	672,493	62,038	9.23	10,467	105	6,659	5,057	2.23	26.28
6	United Bank	Atmore	1,009,138	93,146	9.23	16,338	83	12,795	8,374	2.23	24.61
7	ServisFirst Bank	Birmingham	14,600,972	1,175,979	8.05	207,721	401	162,590	147,355	2.07	23.89
8	Bank of Moundville	Moundville	111,383	10,866	9.76	1,655	127	157	371	2.20	23.10
9	First Comm. Bank of Central AL	Wetumpka	520,989	41,894	8.04	8,271	105	8,304	8,003	1.80	22.00
10	Premier Bank of the South	Cullman	296,996	23,572	7.94	4,026	59	2,453	2,320	1.60	20.07
11	First Bank	Wadley	118,845	12,240	10.30	2,232	93	1,058	1,459	2.14	20.03
12	Peoples Independent Bank	Boaz	417,862	40,899	9.79	7,430	93	3,566	4,126	2.05	19.95
13	First Southern State Bank	Stevenson	747,811	73,319	9.80	10,631	83	5,668	5,127	2.00	19.95
14	Robertson Banking Company	Demopolis	396,474	39,730	10.02	6,901	88	4,198	5,437	1.88	19.75
15	Southern Independent Bank	Opp	304,535	33,523	11.01	4,889	122	2,385	2,528	2.09	19.63
16	HNB First Bank	Headland	206,569	19,167	9.28	3,354	99	2,139	2,266	1.79	19.58
17	Traditions Bank	Cullman	521,294	48,669	9.34	6,583	90	5,286	4,414	1.74	19.43
18	Regions Bank	Birmingham	155,343,000	18,084,000	11.64	2,806,000	148	992,000	1,786,114	2.38	19.40
19	First Southern Bank	Florence	377,419	32,791	8.69	4,360	57	3,892	2,552	1.63	19.14
20	First National Bank and Trust	Atmore	210,797	21,788	10.34	3,675	75	1,804	889	2.00	18.90
21	CCB Community Bank	Andalusia	582,643	60,692	10.42	10,516	98	7,577	8,124	1.95	18.77
22	Central State Bank	Calera	473,704	45,475	9.60	7,469	102	5,785	4,971	1.83	18.50
23	Peoples Bank of Alabama	Cullman	1,183,309	101,223	8.55	16,603	60	13,896	14,050	1.58	18.41
24	River Bank & Trust	Prattville	2,309,265	214,935	9.31	26,714	103	16,792	11,594	1.69	17.39
25	Pinnacle Bank	Jasper	337,420	35,790	10.61	4,742	95	3,099	3,034	1.91	17.18
26	NobleBank & Trust	Annonis	377,620	33,574	8.89	4,148	68	3,316	736	1.50	17.11
27	First Bank of Alabama	Talladega	843,846	96,513	11.44	11,576	109	7,981	8,223	1.92	16.68
28	First Financial Bank	Bessemer	234,117	20,311	8.68	3,090	45	2,263	200	1.44	16.54
29	First Metro Bank	Muscle Shoals	884,914	87,720	9.91	10,254	80	9,764	10,294	1.61	16.19
30	Oakworth Capital Bank	Birmingham	1,009,391	92,343	9.15	10,739	93	6,931	8,031	1.53	16.16
31	HomeTown Bank of Alabama	Oneonta	525,542	64,978	12.36	7,741	141	5,649	6,153	2.14	16.06
32	Progress Bank and Trust	Huntsville	1,693,296	173,494	10.25	20,338	88	15,927	11,617	1.64	15.82
33	First Citizens Bank	Luverne	317,627	40,986	12.90	4,681	77	3,188	3,586	1.89	15.07
34	Southern States Bank	Annonis	1,557,978	185,376	11.90	18,619	95	12,577	5,330	1.66	14.88
35	Liberty Bank	Geraldine	181,958	20,554	11.30	2,228	45	1,365	1,286	1.69	14.87
36	Phenix-Girard Bank	Phenix City	276,181	36,277	13.14	4,883	100	3,681	2,180	2.10	14.47
37	State Bank & Trust	Winfield	295,133	33,417	11.32	4,449	89	2,646	1,963	1.62	14.44
38	North Alabama Bank	Hazel Green	149,037	15,049	10.10	1,548	40	1,328	717	1.51	14.43
39	Bank Independent	Sheffield	2,191,685	182,262	8.32	20,059	36	16,588	24,210	1.22	14.21
40	First Jackson Bank	Stevenson	377,007	40,290	10.69	4,309	100	3,688	3,940	1.49	13.84
41	Merchants Bank of Alabama	Cullman	394,708	37,148	9.41	3,796	49	3,467	3,640	1.29	13.64
42	Community Spirit Bank	Red Bay	176,435	17,746	10.06	2,215	63	1,282	772	1.38	13.54
43	EvaBank	Cullman	425,668	118,576	27.86	11,276	138	8,634	10,097	3.52	12.50
44	Farmers and Merchants Bank	LaFayette	247,274	28,669	11.59	2,760	73	2,153	1,977	1.53	12.39
45	Troy Bank & Trust Company	Troy	1,315,306	147,960	11.25	12,669	77	9,814	9,710	1.30	12.28
46	First State Bank of Dekalb Co.	Fort Payne	301,395	27,172	9.02	2,547	47	2,419	2,223	1.19	12.20
47	Bank of Vernon	Vernon	220,583	28,490	12.92	2,288	52	2,159	2,211	1.56	12.12
48	Peoples Bank of Greensboro	Greensboro	116,247	8,521	7.33	1,073	72	1,253	908	0.99	12.06
49	CB&S Bank, Inc.	Russellville	2,288,704	270,861	11.83	25,294	47	19,823	16,004	1.40	11.66
50	Citizens Bank & Trust	Guntersville	896,837	80,393	8.96	7,238	57	6,020	5,645	1.03	11.36
51	First Bank of Boaz	Boaz	284,077	51,776	18.23	4,405	184	4,072	3,649	2.06	11.31
52	Citizens Bank of Winfield	Winfield	274,329	65,112	23.74	5,864	168	4,533	4,381	2.59	11.28
53	Metro Bank	Pell City	983,542	127,900	13.00	11,457	69	11,665	11,592	1.52	11.24
54	FirstState Bank	Lineville	319,608	33,854	10.59	2,942	51	2,836	2,816	1.22	11.21
55	PeoplesTrust Bank	Hamilton	133,713	15,090	11.29	1,308	44	1,023	1,370	1.26	11.06
56	Community Neighbor Bank	Camden	134,274	16,467	12.26	1,338	35	1,030	1,500	1.33	10.71
57	First Fidelity Bank	Fort Payne	136,868	12,247	8.95	1,052	46	670	705	0.98	10.57
58	Bryant Bank	Tuscaloosa	2,550,693	204,384	8.01	19,477	73	19,315	26,291	0.84	10.43
59	First Comm. Bank, Cullman	Cullman	124,863	12,083	9.68	929	46	972	707	0.95	10.14
60	Citizens Bank	Enterprise	201,349	17,677	8.78	1,296	37	1,409	722	0.88	9.78
61	Peoples Exchange Bank	Monroeville	94,321	11,704	12.41	732	28	549	641	1.21	9.62
62	AuburnBank	Auburn	1,065,221	101,856	9.56	7,731	50	7,561	9,472	0.95	9.21
63	CommerceOne Bank	Birmingham	414,192	52,274	12.62	3,286	122	1,428	(287)	1.23	8.86
64	Bank of Walker County	Jasper	86,950	8,626	9.92	681	34	543	617	0.87	8.68
65	AmeriFirst Bank	Montgomery	311,432	27,003	8.67	1,676	30	1,537	1,222	0.77	8.67
66	SunSouth Bank	Dothan	119,839	10,436	8.71	854	43	608	323	0.68	8.64
67	Commercial Bank of Ozark	Ozark	117,190	9,201	7.85	789	39	774	531	0.68	8.64
68	West Alabama Bank & Trust	Reform	767,132	97,452	12.70	6,247	40	6,082	7,292	1.04	8.25

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep20 Net Inc (\$000)	LTM Sep19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
69	Cullman Savings Bank	Cullman	370,937	69,137	18.64	3,477	67	3,520	3,725	1.30	8.23
70	Town-Country National Bank	Camden	137,065	17,810	12.99	1,563	52	2,315	2,305	1.37	7.95
71	Southern Bank Company	Gadsden	111,220	12,022	10.81	698	26	223	471	0.86	7.94
72	First State Bank of the South	Sulligent	122,596	18,469	15.06	1,093	34	812	771	1.14	7.38
73	Citizens' Bank, Inc.	Robertsdale	135,124	14,923	11.04	1,031	40	486	570	0.81	7.35
74	Brantley Bank & Trust Co.	Brantley	108,484	11,450	10.55	751	28	925	959	0.80	7.33
75	Citizens State Bank	Vernon	85,407	11,327	13.26	767	48	706	794	0.97	7.18
76	First US Bank	Birmingham	956,607	89,088	9.31	4,734	25	3,908	5,726	0.66	6.94
77	Exchange Bank of Alabama	Altoona	372,072	46,400	12.37	2,405	34	2,915	2,972	0.88	6.75
78	Citizens Bank	Greensboro	118,703	14,717	12.40	852	61	871	1,108	0.82	6.58
79	First National Bank	Hamilton	373,817	53,190	14.23	3,223	34	4,135	4,789	0.98	6.40
80	Valley State Bank	Russellville	148,157	24,403	16.47	1,204	43	1,153	1,163	1.06	6.27
81	Bank of Evergreen	Evergreen	73,255	9,176	12.53	547	36	271	527	0.78	6.06
82	Sweet Water State Bank	Sweet Water	116,011	11,484	9.90	695	22	462	963	0.63	6.03
83	Peoples Bank of Red Level	Red Level	17,084	1,941	11.36	79	16	87	196	0.64	5.61
84	Farmers & Merchants Bank	Piedmont	297,674	34,419	11.56	1,569	30	2,060	2,202	0.68	5.56
85	BankSouth	Dothan	204,969	38,640	18.85	1,967	98	2,150	2,270	1.06	5.54
86	First National Bank of Hartford	Hartford	142,103	19,414	13.66	927	19	868	914	0.69	4.86
87	Citizens Bank of Fayette	Fayette	221,967	45,663	20.57	1,931	92	2,955	1,539	0.98	4.72
88	First National Bank of Dozier	Dozier	40,254	5,711	14.19	229	38	211	177	0.67	4.68
89	Millennial Bank	Leeds	114,705	10,908	9.51	458	31	415	263	0.41	4.37
90	MidSouth Bank	Dothan	562,436	53,385	9.49	2,226	18	2,184	4,545	0.44	4.31
91	Farmers & Merchants Bank	Waterloo	109,803	20,523	18.69	631	70	508	735	0.66	3.27
92	First Cahawba Bank	Selma	182,359	14,722	8.07	231	7	957	777	0.15	1.73
93	Bank of Brewton	Brewton	54,028	11,521	21.32	88	5	228	235	0.19	0.90
94	First Progressive Bank	Brewton	32,203	8,455	26.26	(8)	(1)	114	40	(0.02)	(0.08)
95	22nd State Bank	Louisville	200,888	23,855	11.87	(63)	(1)	(756)	(1,220)	(0.03)	(0.28)
96	Merit Bank	Huntsville	208,172	17,700	8.50	(432)	(12)	(709)	(2,345)	(0.26)	(2.45)
97	Marion Bank & Trust Co.	Marion	321,682	31,552	9.81	(1,032)	(21)	147	3,207	(0.35)	(3.27)
98	Community Bank & Trust	Union Springs	50,252	3,619	7.20	(144)	(10)	(100)	201	(0.29)	(3.72)
99	Union State Bank	Pell City	272,068	15,976	5.87	(749)	(7)	793	902	(0.30)	(4.55)
100	Commonwealth National Bank	Mobile	58,516	6,650	11.36	(353)	(17)	(765)	(302)	(0.61)	(5.83)
101	Security Federal Savings Bank	Jasper	37,558	4,363	11.62	(354)	(39)	102	166	(0.99)	(8.45)
102	Alamerica Bank	Birmingham	15,440	1,810	11.72	(331)	(47)	(1,684)	(1,036)	(1.71)	(12.65)
	MEDIAN		273,199	28,580	10.60	2,851	57	2,224	2,146	1.29	11.29
	AVERAGE		2,088,856	234,057	11.55	34,233	64	14,993	22,443	1.29	11.69
	HIGH		155,343,000	18,084,000	27.86	2,806,000	401	992,000	1,786,114	6.33	45.24
	LOW		15,440	1,810	5.87	(1,032)	(47)	(1,684)	(2,345)	(1.71)	(12.65)