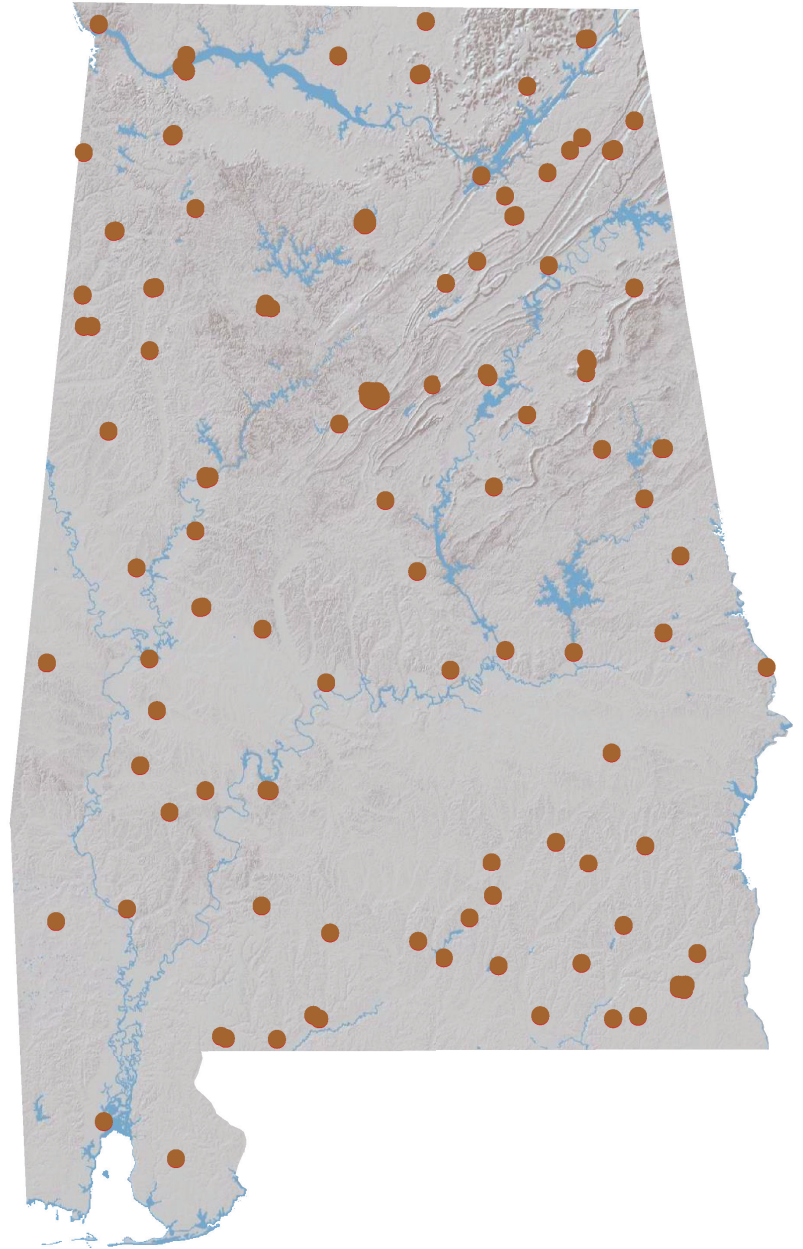


Banking Almanac: Alabama

As of and for the Twelve Months Ended December 31, 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 December 31, 2021 unless otherwise noted. While the data are believed to be reliable, we have made no attempt to verify its accuracy.
- Reported net income figures are not adjusted if an institution is an S-corporation.
- ROAA/ROAE figures are marked as Pre-Tax or After-Tax. For S-corps, After-Tax ROAA/ROAE are adjusted to tax-equivalent bases.
- Texas Ratio presented in Asset Quality section has been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC. This ratio is calculated as:

$$\frac{\text{NPAs} + \text{Loans 90 PD} - \text{Government guarantees}}{\text{Tangible equity} + \text{loan loss reserves}}$$

- Past due, Nonperforming Loan and OREO measures presented in Asset Quality section have been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC.
- Asset Quality Score is calculated as follows:

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

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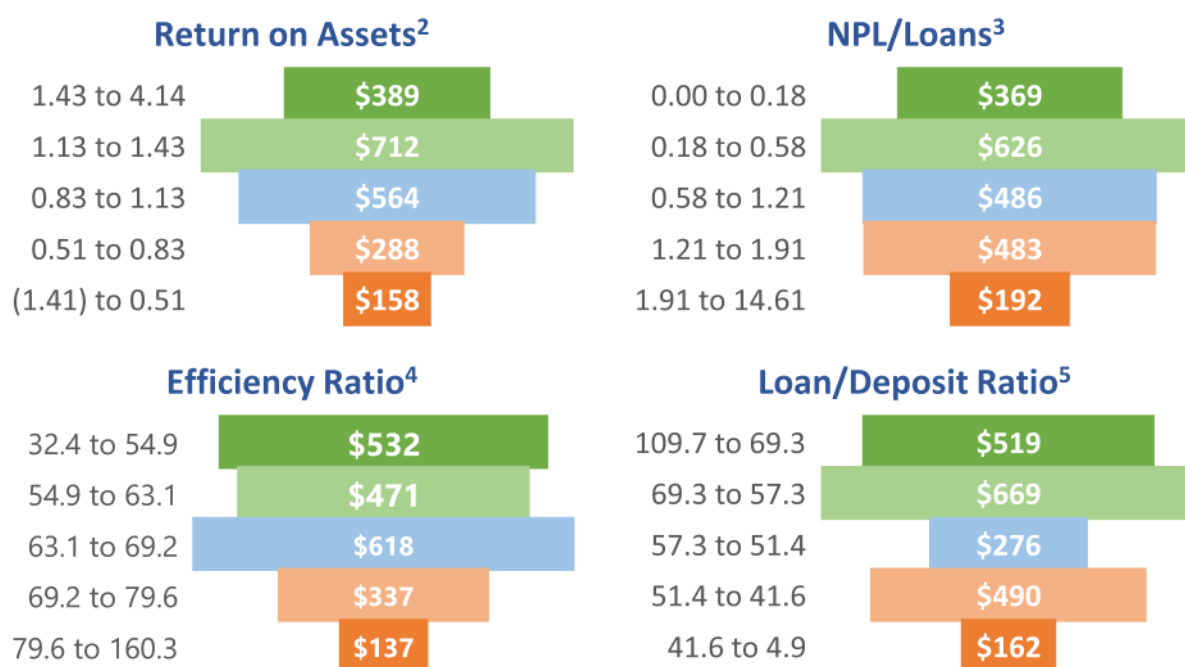
Porter, White & Company

Alabama Bankers Almanac Peer Comparisons

Fourth Quarter 2021

February 15, 2022

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 Q4 Call Reports, ranked each of the banks by the four bank valuation metrics defined above and segmented the sample set into five equal quintiles. We report the range of measures and average bank asset size (in millions) in each quintile, and color code the quintiles where green is better, and 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: $\text{NPL} + \text{OREO} / \text{Gross Loans} + \text{OREO}$.

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.	201,632	11.72	0.28	2.42	1.64
2	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	16,036	14.73	(0.43)	(3.27)	3.80
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	317,034	9.00	0.49	5.65	0.85
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	1,104,523	9.14	0.75	7.53	0.07
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BancIndependent, Incorporated	2,229,522	8.33	0.92	10.97	0.52
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp	Repton Supply Company, Inc.	54,608	20.49	0.13	0.61	1.97
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		75,713	11.85	0.73	5.83	2.41
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	109,785	8.89	1.33	14.40	0.87
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	225,653	12.78	1.27	10.01	0.46
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	88,953	9.61	0.64	6.51	0.84
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	210,583	18.17	0.80	4.28	0.05
12	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	107,664	10.39	0.59	5.56	0.85
13	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		2,632,604	7.83	0.62	7.78	0.16
14	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	2,411,518	11.52	1.11	9.40	0.61
15	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	608,807	9.61	1.67	16.28	0.57
16	Central State Bank	Callera	1916	ST-Bank	S-corp	Central State Bancorporation	481,122	9.93	1.42	14.45	0.11
17	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	204,490	8.74	0.80	8.97	1.02
18	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	120,319	11.28	0.66	5.43	0.06
19	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B&T Holdings, Inc.	964,857	8.88	0.90	10.00	0.20
20	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	314,022	19.47	1.96	8.68	0.47
21	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	140,531	10.71	0.72	6.54	1.31
22	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	88,820	12.52	0.75	5.69	0.00
23	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		463,770	11.58	1.02	7.87	0.00
24	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	119,521	7.85	0.71	9.19	1.27
25	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	56,890	11.14	(0.63)	(5.75)	0.15
26	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	50,557	6.94	(0.15)	(2.06)	0.72
27	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	136,596	11.63	0.95	7.75	0.42
28	Community Spirit Bank	Red Bay	1908	ST-Bank	S-corp	Independent Bancshares, Inc.	181,978	9.79	1.12	11.11	0.88
29	Cullman Savings Bank	Cullman	1887	Fed-Thrift	C-corp	Cullman Bancorp, Inc.	352,652	19.85	0.87	5.24	0.96
30	EvaBank	Cullman	1986	ST-Bank	C-corp		427,509	28.11	2.72	9.50	2.85
31	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	The Gadsden Corporation	365,371	12.62	0.73	5.70	0.59
32	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		114,490	17.41	0.59	3.05	0.00
33	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	322,913	10.50	0.57	4.86	1.27
34	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	260,888	10.69	1.14	9.64	0.51
35	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	122,664	9.87	1.76	16.79	0.18
36	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	877,527	10.92	1.43	12.72	1.50
37	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	272,993	18.87	1.51	8.22	0.03
38	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		179,250	8.14	0.12	1.48	0.18
39	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	322,790	12.49	1.41	11.31	0.97
40	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	564,389	7.19	1.43	17.78	0.14
41	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	123,518	10.09	0.85	8.95	0.80
42	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	131,764	17.28	4.14	29.00	0.97
43	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corp.	140,608	8.80	0.84	9.31	0.16
44	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	237,133	8.27	0.83	9.73	0.09
45	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	396,919	10.28	1.23	11.57	0.60
46	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	944,541	9.06	1.17	12.01	0.06
47	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	388,321	13.62	0.74	5.02	0.17
48	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	218,191	9.60	1.52	14.72	0.92
49	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	41,794	13.34	0.55	3.92	0.00
50	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	142,482	13.33	0.64	4.61	1.34
51	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		32,169	26.25	(0.07)	(0.25)	0.60
52	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	417,481	8.11	1.35	16.00	0.14
53	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	745,901	9.68	1.52	15.47	0.07
54	First State Bank of Dekalb Co.	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	317,962	8.45	0.95	10.17	0.34
55	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	120,213	14.98	1.04	6.77	0.49
56	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	958,219	9.93	0.59	6.20	0.50
57	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	324,849	10.42	1.02	9.61	0.15
58	Friend Bank	Slocumb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	186,711	9.15	2.26	24.97	0.21
59	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	221,144	8.38	1.23	13.56	0.03
60	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	528,471	11.40	1.64	12.43	0.24
61	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	184,505	10.81	1.31	11.74	0.24
62	Marion Bank & Trust Co.	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	313,395	9.57	(0.22)	(2.13)	4.11
63	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	90,817	10.35	1.60	16.99	1.29
64	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Holdings LLC	194,230	9.13	0.06	0.59	0.25
65	Metro Bank	Pell City	1989	ST-Bank	C-corp		985,099	12.93	1.24	9.40	0.36
66	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	612,091	8.66	0.20	2.06	0.01
67	Millennial Bank	Leeds	1997	ST-Bank	C-corp		113,733	9.58	0.45	4.79	0.00
68	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	381,098	8.96	1.19	13.43	0.32

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	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	150,790	10.05	0.97	9.47	0.36
70	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	1,205,914	7.80	1.12	12.24	0.00
71	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	1,205,522	8.31	1.20	14.16	0.70
72	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	113,871	6.78	0.87	11.45	0.62
73	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	17,617	10.94	0.30	2.71	3.97
74	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	94,001	12.36	0.95	7.67	1.07
75	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	422,847	9.66	1.60	15.89	0.71
76	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	138,595	11.04	1.02	9.06	0.54
77	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	285,239	12.64	1.44	10.50	0.34
78	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	339,508	10.49	1.52	14.05	0.02
79	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	311,414	7.83	1.13	14.15	0.47
80	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,779,568	10.04	1.27	12.42	0.24
81	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	162,193,000	10.91	1.72	14.43	0.53
82	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	2,395,648	8.96	1.23	12.95	0.14
83	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	412,189	8.78	1.35	14.28	0.16
84	Samson Banking Company	Samson	1930	ST-Bank	S-corp		112,865	12.41	2.68	21.92	0.00
85	Security Federal Savings Bank	Jasper	1971	Fed-Thrift	S-corp	Se-Fed Bancshares, Inc.	34,069	12.07	(1.41)	(11.86)	0.00
86	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	15,447,515	7.85	1.56	18.56	0.05
87	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	The Southern Banc Company, Inc.	112,687	10.85	0.91	8.49	0.93
88	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	322,528	10.26	1.44	13.63	0.08
89	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	1,781,732	10.58	1.28	11.51	0.31
90	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	718,818	8.69	1.45	16.68	0.05
91	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	302,605	10.60	1.38	12.42	0.52
92	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	120,746	8.86	0.55	6.70	0.00
93	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	120,042	9.48	0.33	3.25	2.18
94	Town-Country United Bank	Camden	1978	Fed-Bank	C-corp	United Bancorporation of Alabama, Inc.	135,830	13.20	0.53	3.39	0.31
95	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	545,003	9.12	1.36	15.12	0.60
96	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henders	1,393,405	10.80	1.12	10.44	0.73
97	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	279,688	5.51	(0.27)	(4.42)	0.46
98	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	976,897	9.74	1.71	18.87	1.26
99	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	146,731	16.55	0.81	4.93	0.09
100	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	773,500	12.25	0.82	6.57	0.61
						MEDIAN	276,341	10.32	1.00	9.40	0.46
						AVERAGE	2,217,853	11.17	0.99	9.10	0.64
						HIGH	162,193,000	28.11	4.14	29.00	4.11
						LOW	16,036	5.51	(1.41)	(11.86)	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	88,774,000	141,129,000	17,700,000	8.09	1,308	19,539	8,301	124,001	107,897	162,193,000
2	ServisFirst Bank	Birmingham	9,534,047	12,467,389	1,212,850	7.79	22	502	30,772	702,160	566,700	15,447,515
3	Bryant Bank	Tuscaloosa	1,082,158	2,164,252	206,223	7.98	17	266	9,897	154,859	127,309	2,632,604
4	CB&S Bank, Inc.	Russellville	994,429	2,043,544	277,730	10.65	55	534	4,516	43,846	37,155	2,411,518
5	River Bank & Trust	Prattville	1,282,164	2,159,168	214,533	8.01	17	270	8,873	140,920	127,010	2,395,648
6	Bank Independent	Sheffield	1,330,293	1,918,616	185,760	8.29	31	585	3,811	71,920	61,891	2,229,522
7	Southern States Bank	Anniston	1,252,699	1,556,849	188,502	10.44	15	196	9,090	118,782	103,790	1,781,732
8	Progress Bank and Trust	Huntsville	1,248,635	1,585,849	178,658	9.20	12	244	7,293	148,297	132,154	1,779,568
9	Troy Bank & Trust Company	Troy	749,041	1,228,407	150,438	10.73	14	174	8,008	99,529	87,743	1,393,405
10	Oakworth Capital Bank	Birmingham	745,364	1,105,724	94,099	8.42	3	119	10,134	401,971	368,575	1,205,914
11	Peoples Bank of Alabama	Cullman	726,918	1,100,021	100,120	8.06	27	278	4,336	44,649	40,742	1,205,522
12	AuburnBank	Auburn	459,741	996,948	100,951	9.35	8	152	7,267	138,065	124,619	1,104,523
13	Metro Bank	Pell City	439,477	854,450	127,401	12.93	9	156	6,315	109,455	94,939	985,099
14	United Bank	Atmore	594,131	867,746	95,118	9.34	21	193	5,062	46,519	41,321	976,897
15	Citizens Bank & Trust	Guntersville	432,950	810,695	85,662	9.39	8	131	7,365	120,607	101,337	964,857
16	First US Bank	Birmingham	708,350	844,015	95,172	9.17	15	175	5,476	63,881	56,268	958,219
17	First Metro Bank	Muscle Shoals	467,427	856,242	85,579	9.79	10	128	7,379	94,454	85,624	944,541
18	First Bank of Alabama	Talladega	512,462	775,172	95,801	10.19	10	111	7,906	87,753	77,517	877,527
19	West Alabama Bank & Trust	Reform	385,114	674,869	94,723	11.64	15	160	4,834	51,567	44,991	773,500
20	First Southern State Bank	Stevenson	339,498	671,043	72,201	9.05	10	127	5,873	74,590	67,104	745,901
21	SouthPoint Bank	Birmingham	617,307	593,215	62,438	9.05	10	100	7,188	71,882	59,322	718,818
22	MidSouth Bank	Dothan	283,239	558,564	53,032	9.36	12	116	5,277	51,008	46,547	612,091
23	CCB Community Bank	Andalusia	424,651	528,086	58,533	9.90	4	110	5,535	152,202	132,022	608,807
24	First Comm. Bank of Central AL	Wetumpka	253,948	521,409	40,554	8.04	8	87	6,487	70,549	65,176	564,389
25	Traditions Bank	Cullman	454,487	491,647	49,694	9.16	6	75	7,267	90,834	81,941	545,003
26	HomeTown Bank of Alabama	Oneonta	270,847	467,465	60,223	12.29	5	58	9,112	105,694	93,493	528,471
27	Central State Bank	Calera	300,037	428,671	47,765	9.91	5	73	6,591	96,224	85,734	481,122
28	CommerceOne Bank	Birmingham	376,581	405,390	53,689	12.18	1	32	14,493	463,770	405,390	463,770
29	EvaBank	Cullman	299,606	296,200	120,184	25.80	8	84	5,089	53,439	37,025	427,509
30	Peoples Independent Bank	Boaz	174,375	378,518	40,868	8.33	9	88	4,805	46,983	42,058	422,847
31	First Southern Bank	Florence	333,353	382,351	33,862	8.31	4	77	5,422	104,370	95,588	417,481
32	Robertson Banking Company	Demopolis	267,178	374,169	36,189	8.90	8	82	5,027	51,524	46,771	412,189
33	First Jackson Bank	Stevenson	222,441	333,756	40,815	10.53	6	43	9,231	66,153	55,626	396,919
34	First National Bank	Hamilton	113,946	335,154	52,908	13.70	7	91	4,267	55,474	47,879	388,321
35	NobleBank & Trust	Anniston	222,673	345,279	34,129	9.09	6	62	6,147	63,516	57,547	381,098
36	Exchange Bank of Alabama	Altoona	177,790	314,183	46,127	12.54	5	71	5,146	73,074	62,837	365,371
37	Cullman Savings Bank	Cullman	252,665	256,479	70,016	18.83	4	50	7,053	88,163	64,120	352,652
38	Pinnacle Bank	Jasper	125,422	301,514	35,604	10.10	7	49	6,929	48,501	43,073	339,508
39	FirstState Bank	Lineville	138,452	279,711	33,845	10.30	3	57	5,699	108,283	93,237	324,849
40	Farmers & Merchants Bank	Piedmont	134,831	287,133	33,920	10.83	4	49	6,590	80,728	71,783	322,913
41	First Citizens Bank	Luverne	163,400	274,840	40,322	12.46	5	63	5,124	64,558	54,968	322,790
42	Southern Independent Bank	Opp	131,888	274,251	33,095	10.87	3	39	8,270	107,509	91,417	322,528
43	First State Bank of Dekalb Co.	Fort Payne	128,190	290,494	26,864	8.02	5	53	5,999	63,592	58,099	317,962
44	AmeriFirst Bank	Montgomery	202,609	281,140	28,525	8.09	5	53	5,982	63,407	56,228	317,034
45	Citizens Bank of Winfield	Winfield	57,154	179,583	61,131	19.39	1	37	8,487	314,022	179,583	314,022
46	Marion Bank & Trust Co.	Marion	150,109	282,990	30,000	9.60	6	50	6,268	52,233	47,165	313,395
47	Premier Bank of the South	Cullman	160,158	285,944	24,399	8.54	9	66	4,718	34,602	31,772	311,414
48	State Bank & Trust	Winfield	113,643	240,801	32,080	10.06	4	57	5,309	75,651	60,200	302,605
49	Phenix-Girard Bank	Phenix City	74,195	242,418	36,064	12.97	4	62	4,601	71,310	60,605	285,239
50	Union State Bank	Pell City	70,969	263,807	15,397	5.57	13	99	2,825	21,514	20,293	279,688
51	First Bank of Boaz	Boaz	53,589	199,791	51,520	17.15	1	23	11,869	272,993	199,791	272,993
52	Farmers and Merchants Bank	LaFayette	80,030	231,638	27,894	10.54	3	38	6,865	86,963	77,213	260,888
53	First Financial Bank	Bessemer	93,569	216,703	19,621	8.34	8	70	3,388	29,642	27,088	237,133
54	Bank of Vernon	Vernon	129,164	196,239	28,840	13.01	5	44	5,128	45,131	39,248	225,653
55	HNB First Bank	Headland	138,297	200,081	18,542	8.76	3	35	6,318	73,715	66,694	221,144
56	First National Bank and Trust	Atmore	111,298	196,857	20,941	10.21	5	51	4,278	43,638	39,371	218,191
57	BankSouth	Dothan	141,429	172,010	38,261	17.97	2	22	9,572	105,292	86,005	210,583
58	Citizens Bank	Enterprise	126,697	186,073	17,880	8.87	2	34	6,014	102,245	93,037	204,490
59	22nd State Bank	Louisville	135,568	175,411	23,636	10.77	6	68	2,965	33,605	29,235	201,632
60	Merit Bank	Huntsville	135,695	176,271	17,738	8.35	4	36	5,395	48,558	44,068	194,230
61	Friend Bank	Slocumb	95,084	169,086	17,092	9.09	5	43	4,342	37,342	33,817	186,711
62	Liberty Bank	Geraldine	90,654	163,935	19,945	10.48	6	54	3,417	30,751	27,323	184,505
63	Community Spirit Bank	Red Bay	108,713	161,191	17,808	9.80	5	38	4,789	36,396	32,238	181,978
64	First Cahawba Bank	Selma	92,161	164,501	14,589	8.33	4	37	4,845	44,813	41,125	179,250
65	North Alabama Bank	Hazel Green	91,236	134,183	15,149	8.99	4	40	3,770	37,698	33,546	150,790
66	Valley State Bank	Russellville	72,529	122,385	24,282	16.17	3	29	5,060	48,910	40,795	146,731
67	First National Bank of Hartford	Hartford	66,166	123,100	18,998	13.25	3	50	2,850	47,494	41,033	142,482
68	First Fidelity Bank	Fort Payne	61,439	127,735	12,372	8.27	3	24	5,859	46,869	42,578	140,608

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	Citizens' Bank, Inc.	Robertsdale	72,483	124,976	15,048	10.94	3	26	5,405	46,844	41,659	140,531
70	PeoplesTrust Bank	Hamilton	98,411	121,262	15,306	10.69	3	29	4,779	46,198	40,421	138,595
71	Community Neighbor Bank	Camden	68,605	120,606	15,883	11.79	3	36	3,794	45,532	40,202	136,596
72	Town-Country United Bank	Camden	64,929	117,557	17,934	8.71	1	29	4,684	135,830	117,557	135,830
73	First Federal Bank, A FSB	Tuscaloosa	106,889	97,468	22,763	16.69	3	118	1,117	43,921	32,489	131,764
74	First Comm. Bank, Cullman	Cullman	93,313	100,850	12,465	9.96	1	21	5,882	123,518	100,850	123,518
75	First Bank	Wadley	32,241	110,050	12,104	8.48	5	25	4,907	24,533	22,010	122,664
76	SunSouth Bank	Dothan	53,928	106,426	10,699	8.87	2	20	6,037	60,373	53,213	120,746
77	Citizens Bank	Greensboro	44,306	106,516	13,567	11.16	1	14	8,594	120,319	106,516	120,319
78	First State Bank of the South	Sulligent	54,105	100,247	18,013	14.87	5	33	3,643	24,043	20,049	120,213
79	Sweet Water State Bank	Sweet Water	58,064	106,417	11,383	9.87	4	29	4,139	30,011	26,604	120,042
80	Commercial Bank of Ozark	Ozark	59,320	109,181	9,387	7.79	2	20	5,976	59,761	54,591	119,521
81	Farmers & Merchants Bank	Waterloo	4,595	94,013	19,933	17.32	2	9	12,721	57,245	47,007	114,490
82	Peoples Bank of Greensboro	Greensboro	46,614	104,036	7,723	7.40	1	15	7,591	113,871	104,036	113,871
83	Millennial Bank	Leeds	77,351	97,389	10,893	9.66	1	15	7,582	113,733	97,389	113,733
84	Samson Banking Company	Samson	43,677	98,507	14,010	12.54	2	25	4,515	56,433	49,254	112,865
85	Southern Bank Company	Gadsden	57,057	94,875	12,222	10.68	4	26	4,334	28,172	23,719	112,687
86	Bank of Moundville	Moundville	35,403	96,252	9,756	9.17	1	13	8,445	109,785	96,252	109,785
87	Brantley Bank & Trust Co.	Brantley	53,021	96,417	11,181	10.62	3	27	3,988	35,888	32,139	107,664
88	Peoples Exchange Bank	Monroeville	47,133	82,307	11,621	12.05	1	26	3,615	94,001	82,307	94,001
89	Merchants & Farmers Bank	Eutaw	44,410	80,905	9,403	10.43	2	27	3,364	45,409	40,453	90,817
90	Bank of Walker County	Jasper	46,216	80,333	8,551	9.60	1	19	4,682	88,953	80,333	88,953
91	Citizens State Bank	Vernon	27,357	63,557	11,119	12.98	2	16	5,551	44,410	31,779	88,820
92	Bank of Evergreen	Evergreen	26,096	66,576	8,969	11.91	1	13	5,824	75,713	66,576	75,713
93	Commonwealth National Bank	Mobile	23,209	50,263	6,336	11.32	2	22	2,586	28,445	25,132	56,890
94	Bank of Brewton	Brewton	14,815	43,354	11,187	20.66	2	19	2,874	27,304	21,677	54,608
95	Community Bank & Trust	Union Springs	15,614	46,975	3,507	7.49	1	15	3,370	50,557	46,975	50,557
96	First National Bank of Dozier	Dozier	10,835	35,475	5,577	13.45	1	6	6,966	41,794	35,475	41,794
97	Security Federal Savings Bank	Jasper	11,190	29,874	4,111	12.04	1	9	3,785	34,069	29,874	34,069
98	First Progressive Bank	Brewton	8,627	23,721	8,445	26.29	1	7	4,596	32,169	23,721	32,169
99	Peoples Bank of Red Level	Red Level	4,785	15,674	1,927	11.01	1	5	3,523	17,617	15,674	17,617
100	Alamerica Bank	Birmingham	7,157	13,536	2,362	15.58	1	8	2,005	16,036	13,536	16,036
MEDIAN			126,060	224,171	28,210	10	4	50	5,449	63,462	55,297	276,341
AVERAGE			1,219,901	1,920,579	234,523	11	19	275	6,110	86,931	74,159	2,217,853
HIGH			88,774,000	141,129,000	17,700,000	26	1,308	19,539	30,772	702,160	566,700	162,193,000
LOW			4,595	13,536	1,927	6	1	5	1,117	16,036	13,536	16,036

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	427,509	101.2	19.6	(1.46)	(1.79)	7.86	4.15	0.83	6.02
2	Traditions Bank	Cullman	545,003	92.4	4.2	26.53	17.38	6.75	1.97	0.43	5.33
3	Southern Bank Company	Gadsden	112,687	60.1	40.8	(1.30)	1.96	9.86	1.34	0.58	5.18
4	Liberty Bank	Geraldine	184,505	55.3	20.1	1.71	13.05	7.02	2.60	0.34	4.69
5	North Alabama Bank	Hazel Green	150,790	68.0	8.6	9.45	14.72	7.35	1.96	0.43	4.68
6	Sweet Water State Bank	Sweet Water	120,042	54.6	20.1	(8.31)	9.12	7.28	1.70	0.29	4.56
7	CCB Community Bank	Andalusia	608,807	80.4	11.2	0.79	10.79	5.72	1.47	0.25	4.36
8	First US Bank	Birmingham	958,219	83.9	14.0	9.68	7.84	5.77	1.45	0.30	4.36
9	First State Bank of the South	Sulligent	120,213	54.0	41.7	23.20	4.25	7.12	2.16	0.33	4.29
10	Millennial Bank	Leeds	113,733	79.4	14.1	10.85	8.92	5.83	1.88	0.46	4.29
11	Community Neighbor Bank	Camden	136,596	56.9	12.8	(4.18)	13.31	6.82	1.33	0.22	4.15
12	Community Spirit Bank	Red Bay	181,978	67.4	24.1	(2.50)	10.74	6.12	1.87	0.44	4.15
13	Peoples Exchange Bank	Monroeville	94,001	57.3	28.9	(2.02)	14.22	6.73	1.91	0.34	4.15
14	SouthPoint Bank	Birmingham	718,818	104.1	6.5	33.97	36.85	5.34	2.23	0.59	4.14
15	Bank Independent	Sheffield	2,229,522	69.3	11.6	2.77	11.45	6.33	0.93	0.30	4.04
16	Friend Bank	Slocumb	186,711	56.2	9.9	(2.90)	12.92	6.27	1.71	0.13	3.96
17	First National Bank of Hartford	Hartford	142,482	53.8	37.8	(3.25)	16.33	6.34	1.90	0.34	3.94
18	First Southern State Bank	Stevenson	745,901	50.6	41.5	(1.69)	17.69	6.96	1.68	0.48	3.91
19	22nd State Bank	Louisville	201,632	77.3	11.1	5.89	0.39	5.79	1.51	0.39	3.89
20	Central State Bank	Calera	481,122	70.0	20.1	17.21	19.49	6.06	1.28	0.33	3.88
21	First Southern Bank	Florence	417,481	87.2	5.2	16.47	21.40	4.84	2.04	0.26	3.88
22	Southern States Bank	Anniston	1,781,732	80.5	9.0	20.94	36.59	4.89	2.15	0.33	3.84
23	Samson Banking Company	Samson	112,865	44.3	40.5	4.77	15.18	8.00	1.19	0.17	3.84
24	First Bank	Wadley	122,664	29.3	56.3	(4.53)	16.38	8.08	2.49	0.23	3.78
25	First Citizens Bank	Luverne	322,790	59.5	37.9	4.29	11.81	6.41	1.66	0.45	3.78
26	First Bank of Alabama	Talladega	877,527	66.1	28.4	22.60	23.71	5.38	2.67	0.47	3.76
27	PeoplesTrust Bank	Hamilton	138,595	81.2	16.6	24.92	14.56	5.33	2.09	0.53	3.73
28	Commonwealth National Bank	Mobile	56,890	46.2	34.8	10.88	2.07	5.24	2.74	0.09	3.66
29	Peoples Independent Bank	Boaz	422,847	46.1	41.9	12.18	16.96	5.85	2.64	0.25	3.65
30	Citizens Bank of Winfield	Winfield	314,022	31.8	75.1	1.70	3.55	7.12	3.35	0.62	3.65
31	NobleBank & Trust	Anniston	381,098	64.5	27.5	4.57	10.83	5.22	2.05	0.35	3.61
32	Peoples Bank of Alabama	Cullman	1,205,522	66.1	14.8	6.24	14.36	5.50	1.38	0.19	3.61
33	Brantley Bank & Trust Co.	Brantley	107,664	55.0	37.6	20.86	7.29	6.28	1.90	0.35	3.60
34	First State Bank of Dekalb Co.	Fort Payne	317,962	44.1	27.8	7.55	30.97	6.64	1.37	0.24	3.57
35	Pinnacle Bank	Jasper	339,508	41.6	54.1	11.98	26.77	5.29	2.78	0.14	3.57
36	Premier Bank of the South	Cullman	311,414	56.0	17.7	4.67	18.81	6.18	1.01	0.18	3.57
37	HomeTown Bank of Alabama	Oneonta	528,471	57.9	26.2	(4.43)	12.78	6.03	2.09	0.61	3.55
38	Progress Bank and Trust	Huntsville	1,779,568	78.7	5.4	1.45	13.42	4.68	2.20	0.43	3.51
39	Citizens' Bank, Inc.	Robertsdale	140,531	58.0	34.5	(10.95)	17.27	4.76	1.56	0.16	3.48
40	Cullman Savings Bank	Cullman	352,652	98.5	6.0	8.53	16.05	5.29	2.36	0.62	3.46
41	United Bank	Atmore	976,897	68.5	25.0	11.90	(0.91)	5.22	1.70	0.29	3.41
42	AmeriFirst Bank	Montgomery	317,034	72.1	14.2	12.13	7.20	4.93	2.02	0.29	3.40
43	First Cahawba Bank	Selma	179,250	56.0	21.4	(1.85)	8.53	5.14	1.46	0.11	3.40
44	River Bank & Trust	Prattville	2,395,648	59.4	38.7	5.91	30.34	5.10	1.35	0.21	3.39
45	Community Bank & Trust	Union Springs	50,557	33.2	50.0	(11.14)	3.31	7.51	1.67	0.23	3.36
46	Robertson Banking Company	Demopolis	412,189	71.4	19.2	(3.07)	11.47	4.40	1.33	0.23	3.36
47	Bank of Brewton	Brewton	54,608	34.2	58.0	(1.00)	5.44	5.59	2.65	0.10	3.33
48	CommerceOne Bank	Birmingham	463,770	92.9	6.0	43.80	49.20	4.41	2.09	0.42	3.33
49	First Financial Bank	Bessemer	237,133	43.2	33.7	1.44	15.12	5.34	2.60	0.13	3.32
50	Bank of Vernon	Vernon	225,653	65.8	16.9	(3.15)	10.63	5.46	1.91	0.50	3.32
51	CB&S Bank, Inc.	Russellville	2,411,518	48.7	49.1	6.96	12.35	5.17	2.65	0.35	3.28
52	Metro Bank	Pell City	985,099	51.4	30.3	(4.89)	13.45	5.72	2.39	0.32	3.28
53	First Comm. Bank of Central AL	Wetumpka	564,389	48.7	32.8	0.00	20.99	5.81	1.39	0.30	3.27
54	Oakworth Capital Bank	Birmingham	1,205,914	67.4	8.8	6.98	34.84	4.20	2.29	0.11	3.27
55	FirstState Bank	Lineville	324,849	49.5	39.0	1.54	10.41	6.28	2.76	0.71	3.25
56	Citizens Bank	Enterprise	204,490	68.1	19.9	11.80	13.31	5.05	1.51	0.45	3.22
57	Bank of Walker County	Jasper	88,953	57.5	11.5	(13.26)	13.03	5.55	1.65	0.32	3.20
58	First Comm. Bank, Cullman	Cullman	123,518	92.5	0.7	(2.44)	2.43	5.06	1.43	0.82	3.19
59	Troy Bank & Trust Company	Troy	1,393,405	61.0	33.1	13.56	20.67	5.31	1.84	0.51	3.19
60	Farmers & Merchants Bank	Piedmont	322,913	47.0	33.9	(4.90)	18.19	5.50	1.94	0.32	3.15
61	Peoples Bank of Red Level	Red Level	17,617	30.5	5.8	(8.81)	3.68	10.04	0.75	0.12	3.14
62	State Bank & Trust	Winfield	302,605	47.2	57.8	10.04	2.13	6.56	2.54	0.97	3.13
63	HNB First Bank	Headland	221,144	69.1	7.4	6.68	16.42	5.19	0.81	0.71	3.09
64	First National Bank and Trust	Atmore	218,191	56.5	36.2	1.22	20.49	4.53	1.75	0.23	3.08
65	Merit Bank	Huntsville	194,230	77.0	10.5	39.60	28.09	4.40	1.24	0.36	3.08
66	Peoples Bank of Greensboro	Greensboro	113,871	44.8	54.5	(1.31)	11.77	6.14	1.34	0.40	3.08
67	First Federal Bank, A FSB	Tuscaloosa	131,764	109.7	0.6	(27.05)	(10.65)	3.70	3.02	0.40	3.06
68	First Jackson Bank	Stevenson	396,919	66.7	18.5	13.10	16.77	5.82	2.08	1.05	3.04

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	Commercial Bank of Ozark	Ozark	119,521	54.3	38.4	2.48	2.23	4.77	1.86	0.23	3.02
70	Valley State Bank	Russellville	146,731	59.3	41.9	5.49	14.35	5.41	1.29	0.28	3.02
71	Merchants & Farmers Bank	Eutaw	90,817	54.9	37.1	(4.85)	(0.86)	5.82	1.34	0.65	3.01
72	Southern Independent Bank	Opp	322,528	48.1	40.3	(6.59)	11.71	5.54	2.20	0.61	3.01
73	Citizens Bank & Trust	Guntersville	964,857	53.4	46.0	5.38	33.54	5.16	1.64	0.23	3.00
74	Bank of Evergreen	Evergreen	75,713	39.2	49.7	(11.83)	12.14	5.61	1.91	0.31	2.98
75	West Alabama Bank & Trust	Reform	773,500	57.1	39.7	(1.68)	9.69	5.29	1.62	0.68	2.92
76	ServisFirst Bank	Birmingham	15,447,515	76.5	8.5	12.43	24.79	4.42	2.58	0.19	2.91
77	First Bank of Boaz	Boaz	272,993	26.8	77.9	(22.28)	4.81	4.37	3.04	0.35	2.88
78	Regions Bank	Birmingham	162,193,000	62.9	18.3	1.85	13.60	4.03	1.86	0.07	2.88
79	Farmers and Merchants Bank	LaFayette	260,888	34.6	52.1	3.01	25.31	5.51	2.29	0.37	2.84
80	Phenix-Girard Bank	Phenix City	285,239	30.6	53.4	(4.23)	26.60	5.24	2.49	0.13	2.79
81	Marion Bank & Trust Co.	Marion	313,395	53.0	38.5	(7.46)	8.81	5.38	1.61	1.03	2.76
82	First Fidelity Bank	Fort Payne	140,608	48.1	39.6	16.05	18.80	4.30	2.22	0.21	2.75
83	BankSouth	Dothan	210,583	82.2	29.2	12.34	9.63	4.04	0.88	0.27	2.74
84	First Metro Bank	Muscle Shoals	944,541	54.6	26.0	5.93	16.42	5.09	1.44	0.40	2.69
85	Exchange Bank of Alabama	Altoona	365,371	56.6	30.0	(6.79)	9.94	4.87	1.89	0.37	2.68
86	MidSouth Bank	Dothan	612,091	50.7	16.9	(10.60)	22.18	4.52	1.32	0.24	2.66
87	SunSouth Bank	Dothan	120,746	50.7	51.3	(11.88)	3.86	4.09	2.37	0.61	2.64
88	Alamerica Bank	Birmingham	16,036	52.9	12.0	(21.88)	(1.92)	6.37	0.95	1.14	2.60
89	AuburnBank	Auburn	1,104,523	46.1	38.2	(1.16)	18.14	4.45	1.67	0.22	2.59
90	First National Bank	Hamilton	388,321	34.0	26.7	(3.04)	17.37	6.23	1.77	0.20	2.57
91	First National Bank of Dozier	Dozier	41,794	30.5	58.2	11.33	10.29	5.19	1.81	0.33	2.39
92	First Progressive Bank	Brewton	32,169	36.4	50.4	(10.83)	2.01	4.87	1.37	0.06	2.29
93	Bank of Moundville	Moundville	109,785	36.8	61.3	(0.06)	11.56	5.50	1.33	0.51	2.28
94	Citizens Bank	Greensboro	120,319	41.6	48.4	0.02	7.91	5.44	1.41	0.58	2.27
95	Bryant Bank	Tuscaloosa	2,632,604	50.0	17.1	(11.12)	6.62	4.54	1.21	0.22	2.21
96	Citizens State Bank	Vernon	88,820	43.0	54.7	(4.15)	11.03	4.56	1.85	0.56	2.13
97	Union State Bank	Pell City	279,688	26.9	28.2	(17.30)	14.32	4.68	1.67	0.14	2.07
98	Security Federal Savings Bank	Jasper	34,069	37.5	2.7	(15.77)	(6.62)	5.24	3.09	0.32	1.91
99	Town-Country United Bank	Camden	135,830	55.2	34.1	(9.06)	14.51	3.29	0.61	0.20	1.80
100	Farmers & Merchants Bank	Waterloo	114,490	4.9	84.3	(17.30)	23.52	7.24	2.36	0.85	1.74
		MEDIAN	276,341	55.7	28.7	1.45	13.04	5.43	1.85	0.33	3.30
		AVERAGE	2,217,853	57.6	29.8	2.59	13.55	5.65	1.88	0.38	3.35
		HIGH	162,193,000	109.7	84.3	43.80	49.20	10.04	4.15	1.14	6.02
		LOW	16,036	4.9	0.6	(27.05)	(10.65)	3.29	0.61	0.06	1.74

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	7,437	25,261	0.01	16.56	(0.03)	0.13	16.67
2	Alamerica Bank	Birmingham	(68)	1,108	0.31	-	2.79	3.98	7.08
3	Merchants & Farmers Bank	Eutaw	1,727	2,997	0.26	0.04	-	3.00	3.30
4	Samson Banking Company	Samson	3,483	2,435	0.28	-	-	1.96	2.24
5	SouthPoint Bank	Birmingham	9,219	13,452	0.04	1.97	(0.01)	0.10	2.11
6	First National Bank and Trust	Atmore	3,526	4,179	0.19	0.06	(0.01)	1.82	2.06
7	Bank of Moundville	Moundville	1,414	2,176	0.13	-	0.07	1.85	2.05
8	United Bank	Atmore	16,815	18,051	0.18	0.10	0.01	1.55	1.84
9	Friend Bank	Slocomb	4,654	3,124	0.26	-	(0.01)	1.54	1.78
10	Regions Bank	Birmingham	2,622,000	2,363,000	0.45	0.12	-	0.97	1.55
11	First Financial Bank	Bessemer	2,251	3,348	0.64	-	0.03	0.81	1.48
12	First National Bank of Hartford	Hartford	1,051	2,030	0.14	-	-	1.32	1.46
13	HomeTown Bank of Alabama	Oneonta	7,742	6,806	0.65	-	0.03	0.76	1.44
14	Bank of Vernon	Vernon	2,780	2,961	0.20	-	0.01	1.14	1.35
15	Progress Bank and Trust	Huntsville	20,980	20,760	0.02	0.71	-	0.52	1.26
16	Bank of Walker County	Jasper	639	1,060	0.29	0.43	0.24	0.29	1.24
17	Peoples Bank of Alabama	Cullman	16,766	14,030	0.50	0.13	0.01	0.59	1.22
18	Oakworth Capital Bank	Birmingham	10,901	11,294	0.07	-	-	1.10	1.17
19	Bank Independent	Sheffield	19,638	22,931	0.33	0.15	-	0.60	1.08
20	Robertson Banking Company	Demopolis	6,163	4,156	0.23	-	-	0.82	1.06
21	HNB First Bank	Headland	2,967	2,150	0.15	-	-	0.91	1.06
22	Premier Bank of the South	Cullman	3,750	2,953	0.26	-	-	0.79	1.04
23	Southern Independent Bank	Opp	4,423	3,019	0.02	-	-	0.96	0.99
24	West Alabama Bank & Trust	Reform	6,236	7,225	0.27	0.03	-	0.65	0.95
25	Traditions Bank	Cullman	7,008	4,830	0.36	-	-	0.58	0.94
26	Bank of Evergreen	Evergreen	523	662	0.27	-	0.04	0.61	0.92
27	Phenix-Girard Bank	Phenix City	4,395	2,348	0.19	-	(0.09)	0.81	0.90
28	First Comm. Bank of Central AL	Wetumpka	8,293	4,415	0.19	-	-	0.69	0.88
29	NobleBank & Trust	Anniston	4,342	3,061	0.28	0.18	0.05	0.33	0.84
30	CB&S Bank, Inc.	Russellville	25,090	18,955	0.20	0.15	(0.04)	0.52	0.84
31	Pinnacle Bank	Jasper	4,819	2,639	0.26	-	-	0.58	0.83
32	First Comm. Bank, Cullman	Cullman	1,062	1,001	0.05	0.23	0.01	0.51	0.80
33	Community Spirit Bank	Red Bay	2,197	1,366	0.25	-	-	0.53	0.78
34	First National Bank	Hamilton	3,075	2,846	0.24	-	-	0.54	0.78
35	Southern States Bank	Anniston	19,376	11,229	0.12	-	(0.01)	0.63	0.74
36	Union State Bank	Pell City	(710)	1,935	0.32	-	-	0.42	0.74
37	Citizens Bank	Enterprise	1,549	1,432	0.13	-	(0.01)	0.61	0.74
38	First Citizens Bank	Luverne	4,483	2,325	0.17	-	-	0.57	0.73
39	Peoples Independent Bank	Boaz	6,812	2,856	0.38	-	-	0.34	0.72
40	22nd State Bank	Louisville	722	1,479	0.20	-	(0.01)	0.53	0.72
41	River Bank & Trust	Prattville	26,589	15,348	0.10	0.34	0.01	0.26	0.71
42	Community Neighbor Bank	Camden	1,242	913	0.33	-	(0.10)	0.47	0.70
43	Security Federal Savings Bank	Jasper	(533)	257	0.59	-	-	0.09	0.68
44	Central State Bank	Calera	7,566	3,084	0.14	0.11	-	0.43	0.68
45	Merit Bank	Huntsville	103	1,211	0.01	0.57	-	0.08	0.67
46	Commonwealth National Bank	Mobile	(373)	391	0.39	-	0.02	0.26	0.66
47	Citizens Bank & Trust	Guntersville	7,486	5,507	0.13	-	-	0.52	0.66
48	First State Bank of the South	Sulligent	1,226	767	0.34	-	0.01	0.30	0.65
49	Bank of Brewton	Brewton	70	349	0.12	-	-	0.53	0.65
50	Farmers and Merchants Bank	LaFayette	2,672	1,505	0.14	-	0.01	0.50	0.64
51	First Bank of Alabama	Talladega	11,550	5,185	0.15	-	-	0.49	0.64
52	Community Bank & Trust	Union Springs	(76)	317	0.46	-	(0.20)	0.37	0.63
53	First Bank	Wadley	2,174	706	0.38	-	-	0.23	0.61
54	Liberty Bank	Geraldine	2,328	1,085	0.27	-	-	0.35	0.61
55	Exchange Bank of Alabama	Altoona	2,600	2,102	0.19	-	0.01	0.40	0.59
56	PeoplesTrust Bank	Hamilton	1,336	743	0.25	-	-	0.32	0.57
57	Metro Bank	Pell City	11,689	5,345	0.12	0.08	0.04	0.33	0.57
58	CCB Community Bank	Andalusia	11,406	3,258	0.13	-	(0.02)	0.46	0.57
59	Citizens' Bank, Inc.	Robertsdale	1,100	753	0.09	-	-	0.47	0.56
60	First Metro Bank	Muscle Shoals	10,182	4,735	0.17	0.12	-	0.25	0.54
61	Troy Bank & Trust Company	Troy	14,163	6,698	0.14	-	0.01	0.39	0.53
62	First Southern State Bank	Stevenson	10,792	3,763	0.45	-	-	0.08	0.53
63	Farmers & Merchants Bank	Piedmont	1,660	1,491	0.16	-	-	0.35	0.51
64	Bryant Bank	Tuscaloosa	18,320	12,266	0.16	0.15	-	0.18	0.49
65	Town-Country United Bank	Camden	701	642	0.27	-	-	0.22	0.48
66	Commercial Bank of Ozark	Ozark	898	543	0.18	-	(0.02)	0.30	0.46
67	First Southern Bank	Florence	5,049	1,672	0.16	0.09	0.01	0.19	0.45
68	FirstState Bank	Lineville	3,212	1,398	0.12	-	-	0.32	0.44

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	Sweet Water State Bank	Sweet Water	420	499	0.38	-	0.02	0.04	0.44
70	North Alabama Bank	Hazel Green	1,395	623	0.17	-	-	0.27	0.43
71	First Fidelity Bank	Fort Payne	1,110	561	0.10	-	0.02	0.30	0.42
72	Cullman Savings Bank	Cullman	3,074	1,433	0.12	0.07	-	0.21	0.41
73	Peoples Exchange Bank	Monroeville	879	374	0.17	-	0.01	0.22	0.40
74	Millennial Bank	Leeds	507	447	0.05	-	-	0.34	0.40
75	AuburnBank	Auburn	7,645	4,023	0.06	0.14	-	0.20	0.39
76	AmeriFirst Bank	Montgomery	1,512	1,105	0.15	-	0.01	0.20	0.36
77	Southern Bank Company	Gadsden	1,009	394	0.11	-	-	0.25	0.36
78	MidSouth Bank	Dothan	1,312	1,897	0.07	0.10	-	0.17	0.35
79	First State Bank of Dekalb Co.	Fort Payne	2,689	978	0.23	-	(0.01)	0.12	0.34
80	Brantley Bank & Trust Co.	Brantley	625	361	0.13	-	0.01	0.21	0.34
81	Peoples Bank of Red Level	Red Level	52	58	0.21	-	0.12	0.01	0.34
82	First US Bank	Birmingham	5,506	3,006	0.11	-	0.05	0.15	0.32
83	Peoples Bank of Greensboro	Greensboro	1,223	348	0.11	-	(0.01)	0.21	0.31
84	State Bank & Trust	Winfield	4,502	901	0.14	-	-	0.17	0.31
85	Citizens Bank of Winfield	Winfield	5,455	746	0.11	0.01	(0.02)	0.16	0.27
86	Citizens State Bank	Vernon	709	223	0.12	-	0.02	0.12	0.26
87	First Bank of Boaz	Boaz	4,171	712	0.04	-	-	0.21	0.26
88	First Jackson Bank	Stevenson	4,522	839	0.21	-	0.01	0.01	0.23
89	First Cahawba Bank	Selma	221	410	0.05	-	0.01	0.17	0.23
90	ServisFirst Bank	Birmingham	210,449	29,506	0.05	0.05	(0.02)	0.14	0.22
91	First National Bank of Dozier	Dozier	221	87	0.08	-	-	0.14	0.22
92	Marion Bank & Trust Co.	Marion	(675)	545	0.20	-	(0.11)	0.08	0.17
93	Valley State Bank	Russellville	1,181	255	0.15	-	-	0.03	0.17
94	SunSouth Bank	Dothan	678	204	0.05	-	0.02	0.10	0.16
95	EvaBank	Cullman	11,052	566	0.06	-	(0.03)	0.11	0.14
96	Farmers & Merchants Bank	Waterloo	611	143	0.09	-	-	0.05	0.14
97	Citizens Bank	Greensboro	778	134	0.07	-	-	0.04	0.11
98	CommerceOne Bank	Birmingham	4,036	300	0.02	-	-	0.06	0.08
99	BankSouth	Dothan	1,789	135	0.03	-	-	0.03	0.07
100	First Progressive Bank	Brewton	(21)	16	0.05	-	-	0.00	0.05
		MEDIAN	2,735	1,498	0.16	-	-	0.34	0.64
		AVERAGE	33,033	27,377	0.19	0.23	0.04	0.51	0.96
		HIGH	2,622,000	2,363,000	0.65	16.56	2.79	3.98	16.67
		LOW	(710)	16	0.01	-	(0.20)	-	0.05

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	15,447,515	30,772	30.9	0.50	0.08	0.37	0.95
2	First Bank of Boaz	Boaz	272,993	11,869	32.4	0.54	0.13	0.47	1.14
3	Town-Country United Bank	Camden	135,830	4,684	53.5	0.61	0.09	0.47	1.16
4	Farmers & Merchants Bank	Waterloo	114,490	12,721	61.7	0.89	0.15	0.24	1.28
5	Citizens Bank	Greensboro	120,319	8,594	60.9	0.79	0.18	0.42	1.39
6	Citizens State Bank	Vernon	88,820	5,551	60.2	0.61	0.33	0.48	1.42
7	First Jackson Bank	Stevenson	396,919	9,231	45.5	0.78	0.16	0.48	1.42
8	First Metro Bank	Muscle Shoals	944,541	7,379	50.8	1.02	0.21	0.37	1.60
9	CommerceOne Bank	Birmingham	463,770	14,493	48.6	1.01	0.10	0.53	1.64
10	Citizens Bank of Winfield	Winfield	314,022	8,487	43.2	0.92	0.22	0.51	1.65
11	BankSouth	Dothan	210,583	9,572	63.5	1.24	0.17	0.36	1.77
12	Bryant Bank	Tuscaloosa	2,632,604	9,897	69.9	1.03	0.30	0.51	1.84
13	State Bank & Trust	Winfield	302,605	5,309	55.8	1.11	0.16	0.63	1.90
14	Southern Independent Bank	Opp	322,528	8,270	49.8	1.06	0.15	0.71	1.92
15	First Fidelity Bank	Fort Payne	140,608	5,859	63.7	0.99	0.29	0.64	1.93
16	AuburnBank	Auburn	1,104,523	7,267	68.6	1.15	0.21	0.57	1.93
17	Valley State Bank	Russellville	146,731	5,060	64.0	1.08	0.36	0.54	1.98
18	First National Bank of Dozier	Dozier	41,794	6,966	83.4	1.08	0.35	0.57	2.00
19	River Bank & Trust	Prattville	2,395,648	8,873	50.6	1.26	0.16	0.59	2.01
20	Farmers and Merchants Bank	LaFayette	260,888	6,865	57.5	1.11	0.15	0.82	2.08
21	First Southern State Bank	Stevenson	745,901	5,873	48.9	1.11	0.28	0.69	2.08
22	Metro Bank	Pell City	985,099	6,315	57.6	1.32	0.15	0.65	2.13
23	First Progressive Bank	Brewton	32,169	4,596	101.3	0.79	0.27	1.08	2.14
24	Peoples Bank of Greensboro	Greensboro	113,871	7,591	66.5	1.05	0.39	0.71	2.15
25	First State Bank of Dekalb Co.	Fort Payne	317,962	5,999	61.3	1.19	0.30	0.68	2.17
26	First Comm. Bank of Central AL	Wetumpka	564,389	6,487	54.9	1.25	0.23	0.72	2.21
27	First National Bank	Hamilton	388,321	4,267	69.2	1.31	0.29	0.63	2.22
28	First Bank of Alabama	Talladega	877,527	7,906	52.6	1.08	0.29	0.88	2.24
29	Bank of Moundville	Moundville	109,785	8,445	53.2	1.06	0.21	0.97	2.24
30	Pinnacle Bank	Jasper	339,508	6,929	54.4	1.25	0.28	0.72	2.25
31	Exchange Bank of Alabama	Altoona	365,371	5,146	71.0	1.42	0.39	0.46	2.27
32	Citizens Bank & Trust	Guntersville	964,857	7,365	64.8	1.18	0.19	0.92	2.28
33	First Southern Bank	Florence	417,481	5,422	54.9	1.40	0.21	0.69	2.30
34	EvaBank	Cullman	427,509	5,089	36.9	1.56	0.30	0.46	2.32
35	Regions Bank	Birmingham	162,193,000	8,301	55.1	1.38	0.29	0.65	2.33
36	Troy Bank & Trust Company	Troy	1,393,405	8,008	64.7	1.33	0.14	0.86	2.33
37	Phenix-Girard Bank	Phenix City	285,239	4,601	66.6	1.43	0.14	0.79	2.36
38	Peoples Independent Bank	Boaz	422,847	4,805	55.3	1.51	0.21	0.64	2.36
39	Robertson Banking Company	Demopolis	412,189	5,027	57.2	1.44	0.33	0.60	2.38
40	First Bank	Wadley	122,664	4,907	54.9	1.21	0.25	0.91	2.38
41	West Alabama Bank & Trust	Reform	773,500	4,834	64.0	1.23	0.22	0.93	2.38
42	PeoplesTrust Bank	Hamilton	138,595	4,779	59.4	1.27	0.20	0.91	2.38
43	Southern States Bank	Anniston	1,781,732	9,090	55.3	1.41	0.24	0.75	2.39
44	First Citizens Bank	Luverne	322,790	5,124	53.3	1.28	0.19	0.97	2.44
45	HNB First Bank	Headland	221,144	6,318	60.5	1.39	0.19	0.86	2.44
46	SunSouth Bank	Dothan	120,746	6,037	94.8	1.35	0.25	0.87	2.47
47	Central State Bank	Calera	481,122	6,591	56.6	1.34	0.21	0.92	2.47
48	FirstState Bank	Lineville	324,849	5,699	67.6	1.56	0.24	0.68	2.48
49	First Cahawba Bank	Selma	179,250	4,845	77.3	1.28	0.15	1.05	2.48
50	Marion Bank & Trust Co.	Marion	313,395	6,268	88.2	1.19	0.24	1.05	2.49
51	Samson Banking Company	Samson	112,865	4,515	42.6	1.35	0.23	0.96	2.54
52	CCB Community Bank	Andalusia	608,807	5,535	53.7	1.51	0.27	0.77	2.55
53	Bank of Vernon	Vernon	225,653	5,128	56.3	1.20	0.35	1.01	2.56
54	Cullman Savings Bank	Cullman	352,652	7,053	69.7	1.77	0.21	0.59	2.57
55	MidSouth Bank	Dothan	612,091	5,277	90.5	1.56	0.35	0.66	2.57
56	Commercial Bank of Ozark	Ozark	119,521	5,976	75.2	1.23	0.23	1.11	2.57
57	CB&S Bank, Inc.	Russellville	2,411,518	4,516	64.3	1.41	0.37	0.80	2.57
58	Farmers & Merchants Bank	Piedmont	322,913	6,590	76.5	1.35	0.34	0.93	2.62
59	United Bank	Atmore	976,897	5,062	52.3	1.47	0.33	0.83	2.63
60	Friend Bank	Slocomb	186,711	4,342	47.4	1.44	0.26	0.93	2.63
61	Bank of Evergreen	Evergreen	75,713	5,824	70.9	1.64	0.22	0.77	2.64
62	First Comm. Bank, Cullman	Cullman	123,518	5,882	70.7	1.24	0.30	1.13	2.67
63	Citizens' Bank, Inc.	Robertsdale	140,531	5,405	73.6	1.41	0.54	0.76	2.71
64	NobleBank & Trust	Anniston	381,098	6,147	64.4	1.60	0.29	0.85	2.74
65	Citizens Bank	Enterprise	204,490	6,014	72.6	1.63	0.25	0.88	2.77
66	Oakworth Capital Bank	Birmingham	1,205,914	10,134	63.2	1.90	0.22	0.66	2.78
67	AmeriFirst Bank	Montgomery	317,034	5,982	77.3	1.64	0.25	0.92	2.82
68	Liberty Bank	Geraldine	184,505	3,417	61.1	1.62	0.50	0.71	2.82

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	1,779,568	7,293	62.9	2.00	0.27	0.57	2.84
70	HomeTown Bank of Alabama	Oneonta	528,471	9,112	58.4	1.31	0.44	1.16	2.92
71	First State Bank of the South	Sulligent	120,213	3,643	67.6	1.70	0.34	0.89	2.93
72	Peoples Bank of Red Level	Red Level	17,617	3,523	86.9	1.47	0.49	1.00	2.95
73	Peoples Exchange Bank	Monroeville	94,001	3,615	70.5	1.87	0.29	0.81	2.97
74	Union State Bank	Pell City	279,688	2,825	117.2	1.90	0.51	0.56	2.98
75	Brantley Bank & Trust Co.	Brantley	107,664	3,988	79.6	1.53	0.35	1.16	3.04
76	Premier Bank of the South	Cullman	311,414	4,718	68.5	1.63	0.42	1.07	3.12
77	Peoples Bank of Alabama	Cullman	1,205,522	4,336	67.3	2.00	0.47	0.69	3.16
78	Bank of Brewton	Brewton	54,608	2,874	88.4	1.87	0.39	0.91	3.17
79	Community Spirit Bank	Red Bay	181,978	4,789	68.4	1.57	0.39	1.21	3.18
80	Merit Bank	Huntsville	194,230	5,395	90.7	1.98	0.31	0.91	3.20
81	First Financial Bank	Bessemer	237,133	3,388	72.9	1.68	0.36	1.18	3.22
82	Community Neighbor Bank	Camden	136,596	3,794	72.1	1.68	0.27	1.30	3.24
83	North Alabama Bank	Hazel Green	150,790	3,770	68.3	1.94	0.44	0.93	3.30
84	First US Bank	Birmingham	958,219	5,476	76.4	1.99	0.38	0.94	3.31
85	First National Bank and Trust	Atmore	218,191	4,278	66.2	2.03	0.27	1.03	3.33
86	Traditions Bank	Cullman	545,003	7,267	58.4	1.63	0.44	1.39	3.46
87	Millennial Bank	Leeds	113,733	7,582	82.0	1.78	0.44	1.25	3.47
88	Bank of Walker County	Jasper	88,953	4,682	81.1	1.91	0.52	1.06	3.49
89	Commonwealth National Bank	Mobile	56,890	2,586	123.7	1.76	0.54	1.41	3.71
90	Bank Independent	Sheffield	2,229,522	3,811	75.9	2.40	0.63	0.70	3.73
91	Merchants & Farmers Bank	Eutaw	90,817	3,364	63.0	2.19	0.45	1.22	3.86
92	SouthPoint Bank	Birmingham	718,818	7,188	63.1	2.49	0.17	1.22	3.88
93	Sweet Water State Bank	Sweet Water	120,042	4,139	85.0	2.14	0.37	1.38	3.89
94	22nd State Bank	Louisville	201,632	2,965	90.5	2.29	0.41	1.25	3.95
95	First National Bank of Hartford	Hartford	142,482	2,850	80.9	2.10	0.39	1.46	3.95
96	Southern Bank Company	Gadsden	112,687	4,334	76.3	2.11	0.23	1.63	3.97
97	Security Federal Savings Bank	Jasper	34,069	3,785	160.3	1.70	0.31	2.08	4.09
98	Community Bank & Trust	Union Springs	50,557	3,370	106.6	1.51	0.22	2.39	4.12
99	Alamerica Bank	Birmingham	16,036	2,005	100.5	4.50	1.68	3.27	9.46
100	First Federal Bank, A FSB	Tuscaloosa	131,764	1,117	72.9	9.59	0.87	3.67	14.13
		MEDIAN	276,341	5,449	64.58	1.41	0.28	0.84	2.51
		AVERAGE	2,217,853	6,110	67.77	1.55	0.31	0.91	2.76
		HIGH	162,193,000	30,772	160.29	9.59	1.68	3.67	14.13
		LOW	16,036	1,117	30.91	0.50	0.08	0.24	0.95

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR/Total Loans & Leases (Excl HFS) (%)	Prov XP / Avg Assets (%)	Adj 30-89PD/Lns Excl HFS (%)	Adj 90+ PD/Loans Excl HFS (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / Avg Lns (%)	Asset Quality Score (%)
1	SunSouth Bank	Dothan	120,746	53,928	0.04	-	0.0122	(0.16)	0.00	-	0.01	(0.09)	(0.08)
2	CommerceOne Bank	Birmingham	463,770	376,581	0.00	-	0.0120	0.35	0.00	-	0.00	0.00	0.00
3	First National Bank of Dozier	Dozier	41,794	10,835	0.21	-	0.0122	0.00	0.00	-	0.00	0.00	0.00
4	MidSouth Bank	Dothan	612,091	283,239	0.10	-	0.0197	0.02	0.05	-	0.01	(0.02)	0.04
5	Oakworth Capital Bank	Birmingham	1,205,914	745,364	0.00	-	0.0125	0.11	0.05	-	0.00	0.00	0.05
6	Millennial Bank	Leeds	113,733	77,351	0.00	-	0.0109	0.15	0.07	-	0.00	0.00	0.07
7	ServisFirst Bank	Birmingham	15,447,515	9,532,934	1.01	1,197	0.0122	0.23	0.02	-	0.08	0.03	0.13
8	BankSouth	Dothan	210,583	141,429	0.24	-	0.0199	0.00	0.09	-	0.07	(0.02)	0.14
9	HNB First Bank	Headland	221,144	137,818	0.67	-	0.0115	0.05	0.16	-	0.04	(0.02)	0.18
10	First Metro Bank	Muscle Shoals	944,541	464,779	0.62	119	0.0089	0.01	0.05	-	0.12	0.02	0.19
11	First Southern Bank	Florence	417,481	332,579	1.53	56	0.0130	0.10	0.06	-	0.18	(0.04)	0.20
12	First Financial Bank	Bessemer	237,133	93,569	1.90	1	0.0138	0.22	0.00	-	0.22	0.05	0.27
13	Southern Independent Bank	Opp	322,528	131,888	0.75	-	0.0147	0.07	0.08	-	0.20	0.01	0.29
14	River Bank & Trust	Prattville	2,395,648	1,266,663	1.68	254	0.0165	0.22	0.01	-	0.27	0.05	0.33
15	Pinnacle Bank	Jasper	339,508	125,422	0.18	-	0.0202	0.06	0.26	-	0.05	0.04	0.35
16	Progress Bank and Trust	Huntsville	1,779,568	1,232,412	2.49	113	0.0106	0.06	0.02	-	0.34	(0.01)	0.35
17	First Fidelity Bank	Fort Payne	140,608	61,439	1.82	78	0.0126	0.05	0.00	-	0.38	(0.02)	0.36
18	AuburnBank	Auburn	1,104,523	458,365	0.77	374	0.0108	(0.06)	0.16	-	0.18	0.02	0.36
19	Samson Banking Company	Samson	112,865	43,677	0.00	-	0.0137	0.03	0.38	-	0.00	(0.01)	0.37
20	Bryant Bank	Tuscaloosa	2,632,604	1,076,709	1.97	-	0.0101	0.00	0.01	-	0.39	0.00	0.40
21	FirstState Bank	Liverville	324,849	138,451	1.33	63	0.0160	0.03	0.34	-	0.34	(0.19)	0.49
22	Friend Bank	Slocumb	186,711	95,084	1.77	75	0.0200	0.03	0.21	-	0.34	0.02	0.57
23	Citizens Bank & Trust	Guntersville	964,857	432,018	2.36	-	0.0177	0.22	0.07	-	0.45	0.06	0.58
24	Central State Bank	Calera	481,122	300,037	1.03	324	0.0145	0.10	0.36	-	0.18	0.04	0.58
25	NobleBank & Trust	Anniston	381,098	222,673	3.27	88	0.0142	0.03	0.00	-	0.55	0.05	0.60
26	North Alabama Bank	Hazel Green	150,790	91,236	3.81	-	0.0133	0.06	0.13	-	0.60	(0.13)	0.60
27	Robertson Banking Company	Demopolis	412,189	267,178	1.71	-	0.0157	0.08	0.38	-	0.24	0.00	0.62
28	SouthPoint Bank	Birmingham	718,818	609,943	5.81	339	0.0161	0.65	0.63	0.01	0.06	0.01	0.70
29	Southern States Bank	Anniston	1,781,732	1,250,300	3.23	2,930	0.0119	0.20	0.28	-	0.44	0.00	0.72
30	First Southern State Bank	Stevenson	745,901	339,498	0.81	-	0.0155	0.14	0.56	-	0.15	0.03	0.74
31	Merit Bank	Huntsville	194,230	135,695	3.81	-	0.0126	0.23	0.37	-	0.36	0.01	0.74
32	First Bank of Boaz	Boaz	272,993	53,589	0.18	-	0.0196	0.07	0.60	-	0.15	0.01	0.76
33	First Comm. Bank of Central AL	Wetumpka	564,389	253,613	1.73	241	0.0249	0.00	0.54	-	0.32	0.00	0.86
34	CCB Community Bank	Andalusia	608,807	424,651	5.43	561	0.0136	0.09	0.03	-	0.82	0.02	0.87
35	Citizens Bank	Greensboro	120,319	44,306	1.17	-	0.0126	0.02	0.71	-	0.16	0.03	0.90
36	Commonwealth National Bank	Mobile	56,890	23,209	1.25	-	0.0261	0.09	0.81	-	0.37	(0.22)	0.96
37	Premier Bank of the South	Cullman	311,414	160,158	5.54	-	0.0108	0.03	0.01	-	0.90	0.06	0.97
38	PeoplesTrust Bank	Hamilton	138,595	98,411	4.63	-	0.0135	0.28	0.19	-	0.76	0.09	1.04
39	HomeTown Bank of Alabama	Oneonta	528,471	270,847	1.97	435	0.0120	0.00	0.55	-	0.46	0.06	1.07
40	First National Bank	Hamilton	388,321	113,946	1.21	84	0.0149	0.06	0.36	-	0.58	0.15	1.09
41	First Jackson Bank	Stevenson	396,919	222,441	5.53	300	0.0101	0.06	0.09	-	1.07	0.01	1.17
42	Valley State Bank	Russellville	146,731	72,529	1.43	-	0.0197	0.05	1.00	-	0.19	(0.01)	1.18
43	First US Bank	Birmingham	958,219	708,350	5.05	2,149	0.0117	0.21	0.36	-	0.68	0.17	1.21
44	Citizens State Bank	Vernon	88,820	27,357	0.17	-	0.0145	0.00	1.22	-	0.00	0.05	1.27
45	Bank of Vernon	Vernon	225,653	129,164	3.50	-	0.0162	0.35	0.29	-	0.80	0.19	1.28
46	First Federal Bank, A FSB	Tuscaloosa	131,764	74,517	4.14	-	0.0130	0.00	0.42	-	0.88	0.02	1.32
47	Troy Bank & Trust Company	Troy	1,393,405	748,749	6.79	3,079	0.0126	(0.20)	0.44	-	1.36	(0.46)	1.34
48	Exchange Bank of Alabama	Altoona	365,371	177,790	4.45	732	0.0149	0.00	0.15	-	1.21	(0.01)	1.35
49	Regions Bank	Birmingham	162,193,000	87,784,000	6.72	13,000	0.0168	(0.32)	0.22	-	0.92	0.24	1.38
50	First Bank	Wadley	122,664	32,241	1.82	31	0.0123	0.01	0.72	-	0.68	(0.01)	1.39
51	First Cahawba Bank	Selma	179,250	92,161	2.13	302	0.0107	0.56	0.02	-	0.36	1.06	1.44
52	Phenix-Girard Bank	Phenix City	285,239	73,618	2.89	617	0.0151	0.04	0.12	-	1.29	0.05	1.46
53	United Bank	Atmore	976,897	594,069	8.00	-	0.0164	0.15	0.17	-	1.40	(0.08)	1.49
54	Community Spirit Bank	Red Bay	181,978	108,713	8.35	508	0.0129	0.07	0.01	-	1.47	0.02	1.50
55	AmeriFirst Bank	Montgomery	317,034	202,609	9.55	-	0.0117	0.06	0.21	-	1.32	(0.03)	1.50
56	Traditions Bank	Cullman	545,003	454,488	5.76	2,036	0.0152	0.66	0.49	-	0.71	0.34	1.54
57	First State Bank of the South	Sulligent	120,213	54,106	4.48	521	0.0101	0.08	0.47	-	1.07	0.04	1.59
58	Liberty Bank	Geraldine	184,505	90,653	2.50	52	0.0105	0.03	1.33	-	0.49	0.01	1.83
59	Peoples Independent Bank	Boaz	422,847	174,376	7.35	974	0.0101	0.01	0.18	-	1.72	0.00	1.90
60	First National Bank and Trust	Atmore	218,191	111,165	8.73	-	0.0179	-	0.15	-	1.80	NA	1.97
61	Metro Bank	Pell City	985,099	438,501	2.89	1,535	0.0132	0.00	1.18	-	0.80	0.00	1.98
62	CB&S Bank, Inc.	Russellville	2,411,518	988,865	5.46	4,235	0.0142	0.13	0.39	-	1.45	0.20	2.04
63	First Citizens Bank	Luverne	322,790	163,400	7.20	262	0.0195	0.03	0.24	-	1.91	(0.10)	2.05
64	Town-Country United Bank	Camden	135,830	64,929	4.99	150	0.0069	0.28	1.57	-	0.65	(0.12)	2.10
65	First Comm. Bank, Cullman	Cullman	123,518	93,313	7.23	-	0.0168	0.01	1.12	-	1.06	0.01	2.19
66	First Progressive Bank	Brewton	32,169	8,627	2.25	-	0.0107	0.00	0.00	-	2.23	0.00	2.23
67	Bank of Walker County	Jasper	88,953	45,000	8.16	550	0.0127	0.00	0.69	-	1.59	0.03	2.31
68	West Alabama Bank & Trust	Reform	773,500	385,114	5.05	-	0.0115	0.29	0.45	-	1.21	0.68	2.34

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	Cullman Savings Bank	Cullman	352,652	252,665	4.91	400	0.0095	0.02	1.03	-	1.33	0.01	2.37
70	Peoples Bank of Alabama	Cullman	1,205,522	726,210	7.81	175	0.0188	0.02	1.30	-	1.15	0.04	2.49
71	22nd State Bank	Louisville	201,632	135,568	14.40	253	0.0149	0.06	0.07	-	2.43	0.05	2.55
72	Citizens Bank	Enterprise	204,490	126,123	10.85	613	0.0106	0.05	0.88	-	1.64	0.04	2.56
73	First Bank of Alabama	Talladega	877,527	512,462	13.74	215	0.0120	0.12	0.08	-	2.57	0.02	2.67
74	Bank of Moundville	Moundville	109,785	35,403	9.38	-	0.0149	0.09	0.06	-	2.68	0.03	2.77
75	Bank Independent	Sheffield	2,229,522	1,326,720	7.57	855	0.0126	0.04	1.77	-	0.87	0.14	2.78
76	Brantley Bank & Trust Co.	Brantley	107,664	53,021	8.32	-	0.0120	0.08	1.27	-	1.73	0.01	3.01
77	Farmers and Merchants Bank	LaFayette	260,888	80,030	4.91	341	0.0123	0.06	1.22	-	1.66	0.16	3.04
78	Community Neighbor Bank	Camden	136,596	68,522	5.17	31	0.0164	0.03	1.99	-	0.85	0.22	3.07
79	Peoples Exchange Bank	Monroeville	94,001	47,133	9.10	109	0.0113	0.05	0.80	-	2.12	0.19	3.11
80	Security Federal Savings Bank	Jasper	34,069	11,190	0.00	-	0.0105	(0.01)	3.03	-	0.00	0.09	3.12
81	First State Bank of Dekalb Co.	Fort Payne	317,962	128,190	7.09	66	0.0099	0.04	2.05	0.01	0.84	0.29	3.19
82	State Bank & Trust	Winfield	302,605	113,643	4.76	13	0.0105	0.01	1.80	-	1.39	0.02	3.21
83	Union State Bank	Pell City	279,688	70,969	7.81	12	0.0178	(0.15)	1.40	-	1.82	0.00	3.22
84	Farmers & Merchants Bank	Waterloo	114,490	4,595	0.74	-	0.0633	0.04	3.85	0.03	0.00	(0.38)	3.50
85	Farmers & Merchants Bank	Piedmont	322,913	134,831	11.49	726	0.0157	0.09	0.46	-	3.02	0.06	3.54
86	Citizens Bank of Winfield	Winfield	314,022	57,154	2.37	151	0.0227	0.00	0.77	-	2.59	0.21	3.57
87	Peoples Bank of Greensboro	Greensboro	113,871	46,614	8.60	2	0.0106	0.04	2.01	-	1.52	0.06	3.59
88	Citizens' Bank, Inc.	Robertsdale	140,531	72,483	11.20	-	0.0185	0.07	1.52	-	2.53	(0.09)	3.96
89	Merchants & Farmers Bank	Eutaw	90,817	44,411	11.69	160	0.0134	0.09	1.76	-	2.62	0.07	4.45
90	Community Bank & Trust	Union Springs	50,557	15,613	9.35	62	0.0590	0.00	2.50	-	2.33	(0.32)	4.52
91	Southern Bank Company	Gadsden	112,687	57,056	7.95	-	0.0157	0.00	3.17	-	1.83	(0.12)	4.88
92	Commercial Bank of Ozark	Ozark	119,521	59,320	16.19	19	0.0085	0.05	2.45	-	2.56	0.08	5.09
93	EvaBank	Cullman	427,509	299,606	9.61	1,210	0.0220	0.37	0.75	-	4.05	0.38	5.18
94	Sweet Water State Bank	Sweet Water	120,042	58,064	22.60	1,268	0.0211	0.27	1.58	-	4.42	0.22	6.23
95	First National Bank of Hartford	Hartford	142,482	66,166	9.81	693	0.0130	0.18	3.47	-	2.85	0.53	6.85
96	Bank of Evergreen	Evergreen	75,713	26,096	20.40	1,207	0.0230	0.06	0.97	-	6.67	0.05	7.70
97	Bank of Brewton	Brewton	54,608	14,815	9.53	477	0.0111	0.00	0.67	-	7.04	0.34	8.06
98	Alamerica Bank	Birmingham	16,036	7,157	46.13	488	0.0258	0.00	1.29	0.08	7.98	(0.04)	9.30
99	Marion Bank & Trust Co.	Marion	313,395	150,109	39.61	405	0.0191	0.78	0.26	-	8.57	1.96	10.79
100	Peoples Bank of Red Level	Red Level	17,617	4,786	35.18	-	0.0125	0.06	6.12	-	14.61	0.40	21.13
MEDIAN			276,341	125,773	4.46	65	0.0133	0.05	0.38	-	0.81	0.02	1.42
AVERAGE			2,217,853	1,208,994	5.99	483	0.0153	0.09	0.75	-	1.39	0.07	2.21
HIGH			162,193,000	87,784,000	46.13	13,000	0.0633	0.78	6.12	0.08	14.61	1.96	21.13
LOW			16,036	4,595	-	-	0.0069	(0.32)	-	-	-	(0.46)	(0.08)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec20 Net Inc (\$000)	LTM Dec19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Federal Bank, A FSB	Tuscaloosa	131,764	22,763	17.28	7,437	63	12,192	1,988	5.24	36.71
2	Friend Bank	Slocumb	186,711	17,092	9.15	4,654	108	2,376	2,252	2.83	31.30
3	Samson Banking Company	Samson	112,865	14,010	12.41	3,483	139	1,208	1,202	3.39	27.71
4	United Bank	Atmore	976,897	95,118	9.74	16,815	87	11,897	9,230	2.22	24.41
5	ServisFirst Bank	Birmingham	15,447,515	1,212,850	7.85	210,449	419	172,507	152,172	1.90	22.66
6	First Comm. Bank of Central AL	Wetumpka	564,389	40,554	7.19	8,293	95	8,493	8,090	1.76	21.86
7	Merchants & Farmers Bank	Eutaw	90,817	9,403	10.35	1,727	64	379	682	2.00	21.19
8	SouthPoint Bank	Birmingham	718,818	62,438	8.69	9,219	92	7,448	5,161	1.83	21.11
9	First Southern Bank	Florence	417,481	33,862	8.11	5,049	66	3,736	2,737	1.75	20.73
10	CCB Community Bank	Andalusia	608,807	58,533	9.61	11,406	104	7,985	8,041	2.09	20.34
11	Traditions Bank	Cullman	545,003	49,694	9.12	7,008	93	5,476	4,742	1.77	19.74
12	First Southern State Bank	Stevenson	745,901	72,201	9.68	10,792	85	6,893	5,056	1.93	19.68
13	Bank of Moundville	Moundville	109,785	9,756	8.89	1,414	109	448	292	1.82	19.64
14	First Bank	Wadley	122,664	12,104	9.87	2,174	87	1,115	1,416	2.01	19.15
15	Regions Bank	Birmingham	162,193,000	17,700,000	10.91	2,622,000	134	1,185,000	1,785,000	2.19	18.39
16	Central State Bank	Calera	481,122	47,765	9.93	7,566	104	5,975	5,425	1.78	18.17
17	Peoples Independent Bank	Boaz	422,847	40,868	9.66	6,812	77	4,442	4,180	1.82	18.10
18	Peoples Bank of Alabama	Cullman	1,205,522	100,120	8.31	16,766	60	14,279	13,314	1.51	17.85
19	First National Bank and Trust	Atmore	218,191	20,941	9.60	3,526	69	1,775	1,289	1.84	17.85
20	Robertson Banking Company	Demopolis	412,189	36,189	8.78	6,163	75	4,568	5,434	1.68	17.78
21	Premier Bank of the South	Cullman	311,414	24,399	7.83	3,750	57	3,106	2,372	1.41	17.74
22	Southern Independent Bank	Opp	322,528	33,095	10.26	4,423	113	2,835	2,458	1.87	17.66
23	Pinnacle Bank	Jasper	339,508	35,604	10.49	4,819	98	3,310	3,027	1.87	17.33
24	HNB First Bank	Headland	221,144	18,542	8.38	2,967	85	2,466	2,254	1.53	16.91
25	River Bank & Trust	Prattville	2,395,648	214,533	8.96	26,589	98	18,244	14,186	1.58	16.68
26	NobleBank & Trust	Anniston	381,098	34,129	8.96	4,342	70	2,742	1,315	1.47	16.64
27	First Bank of Alabama	Talladega	877,527	95,801	10.92	11,550	104	8,565	8,543	1.83	16.30
28	HomeTown Bank of Alabama	Oneonta	528,471	60,223	11.40	7,742	133	6,511	5,555	2.13	16.15
29	Oakworth Capital Bank	Birmingham	1,205,914	94,099	7.80	10,901	92	7,483	8,012	1.47	15.99
30	Progress Bank and Trust	Huntsville	1,779,568	178,658	10.04	20,980	86	17,675	11,630	1.62	15.90
31	First Metro Bank	Muscle Shoals	944,541	85,579	9.06	10,182	80	10,056	10,127	1.54	15.81
32	Liberty Bank	Geraldine	184,505	19,945	10.81	2,328	43	1,420	1,180	1.69	15.17
33	Southern States Bank	Anniston	1,781,732	188,502	10.58	19,376	99	12,960	6,112	1.68	15.09
34	First Jackson Bank	Stevenson	396,919	40,815	10.28	4,522	105	3,609	4,030	1.60	14.99
35	State Bank & Trust	Winfield	302,605	32,080	10.60	4,502	79	3,182	1,986	1.61	14.59
36	First Citizens Bank	Luverne	322,790	40,322	12.49	4,483	71	3,339	3,656	1.79	14.36
37	Peoples Bank of Greensboro	Greensboro	113,871	7,723	6.78	1,223	82	1,137	1,031	1.09	14.25
38	Bank Independent	Sheffield	2,229,522	185,760	8.33	19,638	34	17,808	22,003	1.15	13.62
39	Phenix-Girard Bank	Phenix City	285,239	36,064	12.64	4,395	71	3,794	2,556	1.82	13.24
40	Troy Bank & Trust Company	Troy	1,393,405	150,438	10.80	14,163	81	9,143	9,529	1.42	13.20
41	Community Spirit Bank	Red Bay	181,978	17,808	9.79	2,197	58	1,837	873	1.33	13.19
42	First State Bank of Dekalb Co.	Fort Payne	317,962	26,864	8.45	2,689	51	2,437	2,200	1.19	12.80
43	Bank of Vernon	Vernon	225,653	28,840	12.78	2,780	63	1,787	2,180	1.62	12.76
44	North Alabama Bank	Hazel Green	150,790	15,149	10.05	1,395	35	1,509	1,199	1.30	12.66
45	First Financial Bank	Bessemer	237,133	19,621	8.27	2,251	32	3,263	28	1.03	12.13
46	EvaBank	Cullman	427,509	120,184	28.11	11,052	132	9,773	9,276	3.45	12.04
47	Farmers and Merchants Bank	LaFayette	260,888	27,894	10.69	2,672	70	2,349	1,995	1.40	11.86
48	First Comm. Bank, Cullman	Cullman	123,518	12,465	10.09	1,062	51	863	893	1.10	11.64
49	PeoplesTrust Bank	Hamilton	138,595	15,306	11.04	1,336	46	868	1,363	1.30	11.58
50	CB&S Bank, Inc.	Russellville	2,411,518	277,730	11.52	25,090	47	20,603	17,628	1.35	11.46
51	Southern Bank Company	Gadsden	112,687	12,222	10.85	1,009	39	288	413	1.23	11.44
52	Metro Bank	Pell City	985,099	127,401	12.93	11,689	75	11,379	12,172	1.49	11.36
53	FirstState Bank	Lineville	324,849	33,845	10.42	3,212	56	2,895	2,759	1.20	11.28
54	Citizens Bank & Trust	Guntersville	964,857	85,662	8.88	7,486	57	6,006	6,006	1.00	11.12
55	Citizens Bank	Enterprise	204,490	17,880	8.74	1,549	46	1,223	1,578	0.98	11.06
56	Citizens Bank of Winfield	Winfield	314,022	61,131	19.47	5,455	147	5,115	4,081	2.49	11.00
57	First Fidelity Bank	Fort Payne	140,608	12,372	8.80	1,110	46	811	661	0.99	10.93
58	First Bank of Boaz	Boaz	272,993	51,520	18.87	4,171	181	4,119	3,566	2.00	10.92
59	CommerceOne Bank	Birmingham	463,770	53,689	11.58	4,036	126	2,095	307	1.38	10.65
60	Community Neighbor Bank	Camden	136,596	15,883	11.63	1,242	35	1,071	1,456	1.21	9.88
61	Commercial Bank of Ozark	Ozark	119,521	9,387	7.85	898	45	771	537	0.76	9.87
62	Bryant Bank	Tuscaloosa	2,632,604	206,223	7.83	18,320	69	18,958	24,623	0.77	9.60
63	Peoples Exchange Bank	Monroeville	94,001	11,621	12.36	879	34	492	676	1.13	9.19
64	AuburnBank	Auburn	1,104,523	100,951	9.14	7,645	50	6,956	9,634	0.88	8.83
65	First State Bank of the South	Sulligent	120,213	18,013	14.98	1,226	37	779	800	1.30	8.50
66	West Alabama Bank & Trust	Reform	773,500	94,723	12.25	6,236	39	5,931	7,211	1.00	8.03
67	Bank of Walker County	Jasper	88,953	8,551	9.61	639	34	536	586	0.79	8.02
68	First US Bank	Birmingham	958,219	95,172	9.93	5,506	31	3,752	5,490	0.75	7.92

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec20 Net Inc (\$000)	LTM Dec19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
69	Citizens' Bank, Inc.	Robertsdale	140,531	15,048	10.71	1,100	42	625	629	0.85	7.72
70	AmeriFirst Bank	Montgomery	317,034	28,525	9.00	1,512	29	1,672	1,262	0.63	7.28
71	Exchange Bank of Alabama	Altoona	365,371	46,127	12.62	2,600	37	2,635	3,044	0.93	7.25
72	Bank of Evergreen	Evergreen	75,713	8,969	11.85	523	40	345	425	0.89	7.14
73	SunSouth Bank	Dothan	120,746	10,699	8.86	678	34	1,036	139	0.55	6.70
74	Citizens Bank	Greensboro	120,319	13,567	11.28	778	56	832	1,126	0.81	6.67
75	Citizens State Bank	Vernon	88,820	11,119	12.52	709	44	700	789	0.87	6.60
76	Cullman Savings Bank	Cullman	352,652	70,016	19.85	3,074	61	3,628	3,814	1.09	6.56
77	Brantley Bank & Trust Co.	Brantley	107,664	11,181	10.39	625	23	991	886	0.68	6.43
78	Valley State Bank	Russellville	146,731	24,282	16.55	1,181	41	1,180	1,129	1.00	6.11
79	First National Bank	Hamilton	388,321	52,908	13.62	3,075	34	3,747	4,825	0.89	6.09
80	Farmers & Merchants Bank	Piedmont	322,913	33,920	10.50	1,660	34	1,817	2,288	0.69	5.90
81	First National Bank of Hartford	Hartford	142,482	18,998	13.33	1,051	21	728	1,019	0.78	5.69
82	Millennial Bank	Leeds	113,733	10,893	9.58	507	34	402	315	0.50	5.32
83	BankSouth	Dothan	210,583	38,261	18.17	1,789	81	2,125	2,206	0.95	5.08
84	First National Bank of Dozier	Dozier	41,794	5,577	13.34	221	37	210	136	0.67	4.77
85	Town-Country United Bank	Camden	135,830	17,934	13.20	701	24	2,268	2,324	0.68	4.35
86	Sweet Water State Bank	Sweet Water	120,042	11,383	9.48	420	14	608	808	0.37	3.65
87	Peoples Bank of Red Level	Red Level	17,617	1,927	10.94	52	10	127	152	0.39	3.49
88	Farmers & Merchants Bank	Waterloo	114,490	19,933	17.41	611	68	486	730	0.62	3.19
89	22nd State Bank	Louisville	201,632	23,636	11.72	722	11	(1,341)	(1,299)	0.35	3.07
90	MidSouth Bank	Dothan	612,091	53,032	8.66	1,312	11	3,497	3,125	0.24	2.49
91	First Cahawba Bank	Selma	179,250	14,589	8.14	221	6	891	836	0.14	1.70
92	Bank of Brewton	Brewton	54,608	11,187	20.49	70	4	206	120	0.13	0.61
93	Merit Bank	Huntsville	194,230	17,738	9.13	103	3	(1,942)	(1,499)	0.06	0.59
94	First Progressive Bank	Brewton	32,169	8,445	26.25	(21)	(3)	89	62	(0.06)	(0.21)
95	Alamerica Bank	Birmingham	16,036	2,362	14.73	(68)	(9)	(971)	(1,144)	(0.04)	(0.34)
96	Community Bank & Trust	Union Springs	50,557	3,507	6.94	(76)	(5)	(138)	257	(0.15)	(2.06)
97	Marion Bank & Trust Co.	Marion	313,395	30,000	9.57	(675)	(14)	(646)	2,732	(0.23)	(2.31)
98	Union State Bank	Pell City	279,688	15,397	5.51	(710)	(7)	327	1,226	(0.27)	(4.42)
99	Commonwealth National Bank	Mobile	56,890	6,336	11.14	(373)	(17)	(592)	(216)	(0.63)	(5.75)
100	Security Federal Savings Bank	Jasper	34,069	4,111	12.07	(533)	(59)	40	127	(1.52)	(12.77)
		MEDIAN	276,341	28,210	10	2,735	57	2,363	2,190	1.26	11.45
		AVERAGE	2,217,853	234,523	11	33,033	62	17,416	22,918	1.25	11.44
		HIGH	162,193,000	17,700,000	28	2,622,000	419	1,185,000	1,785,000	5.24	36.71
		LOW	16,036	1,927	6	(710)	(59)	(1,942)	(1,499)	(1.52)	(12.77)