

# Banking Almanac: Alabama

As of and for the Twelve Months Ended March 31, 2022



**Porter White & Company**

Investment Bankers Since 1975

# Porter, White & Company

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# Porter, White & Company

## Notes on Almanac

- Data, based on regulatory filings, are furnished by S&P Global Market Intelligence and contain copyrighted and trade secret material distributed under license from S&P. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended March 31, 2022 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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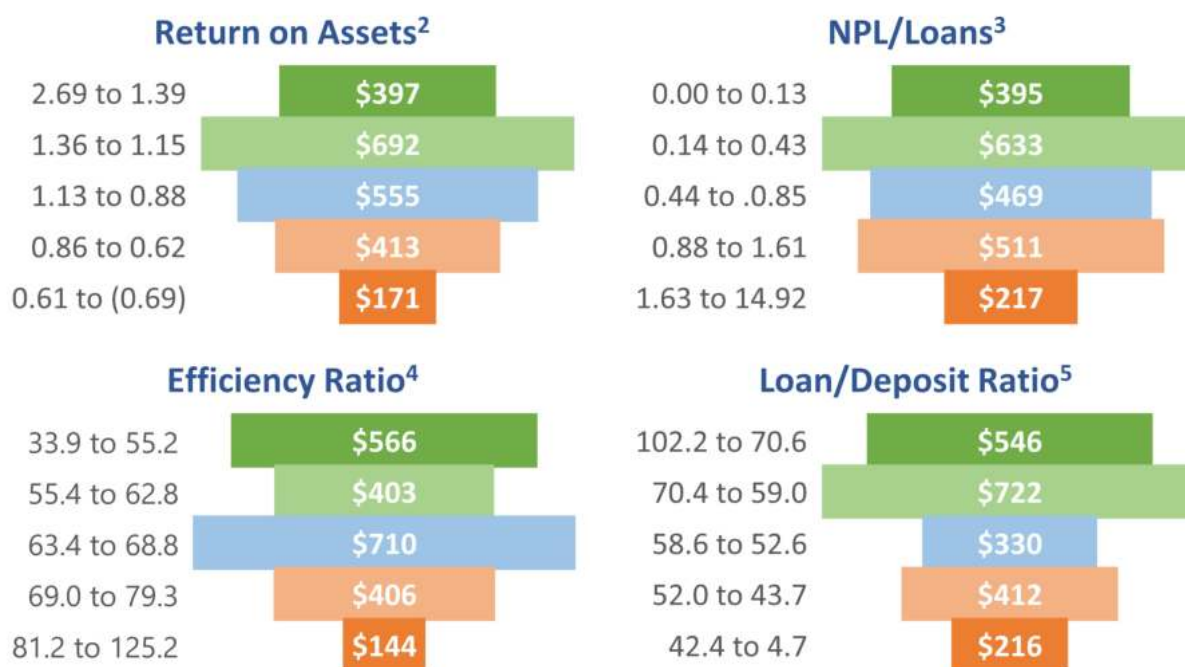
# Porter, White & Company

## Alabama Bankers Almanac Peer Comparisons

First Quarter 2022

May 12, 2022

Our research indicates that community bank valuations are most impacted by ROA, NPL/Loans<sup>1</sup>, 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 Q1 Call Reports, ranked each of the banks by the four bank valuation metrics defined above and segmented the sample set into five equal quintiles. We report the range of measures and average bank asset size (in millions) in each quintile, and color code the quintiles where green is better, and red is worse. Metric information at the bank level can be found in the Almanac as identified in the footnotes below.



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

<sup>2</sup> Alphabetical

<sup>3</sup> Asset Quality

<sup>4</sup> Non-Interest Expense

<sup>5</sup> 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.	204,155	11.06	0.22	1.95	1.60
2	Alamerica Bank	Birmingham	2000	ST-Bank	S-corp	Alamerica BancCorp, Inc.	15,330	14.40	0.92	6.79	4.27
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	321,134	8.45	0.43	4.94	0.72
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	1,109,002	7.55	0.75	7.93	0.07
5	Bank Independent	Shffield	1947	ST-Bank	C-corp	Banclndependent, Incorporated	2,272,473	7.81	0.84	10.13	0.26
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp	Repton Supply Company, Inc.	53,539	18.38	(0.06)	(0.30)	1.99
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		76,064	9.52	0.72	6.02	2.56
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	109,424	6.09	1.29	14.74	0.05
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	241,403	11.44	1.26	10.07	0.42
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	94,770	8.24	0.61	6.44	0.22
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	218,774	17.13	0.88	4.77	-
12	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	102,739	9.62	0.57	5.42	0.88
13	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	2,367,567	8.12	1.06	9.48	0.61
14	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	600,223	9.10	1.65	16.52	0.58
15	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	485,209	9.07	1.46	15.18	0.07
16	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	222,871	7.01	0.75	8.92	1.10
17	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	119,430	9.49	0.62	5.41	0.06
18	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B&T Holdings, Inc.	989,905	6.68	0.88	10.10	0.14
19	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	297,950	15.15	1.69	8.05	0.46
20	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	145,946	8.20	0.67	6.33	0.28
21	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Citizens Southern Bancshares, Inc.	84,381	9.14	0.73	5.79	-
22	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		508,037	10.60	1.11	9.08	-
23	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	116,399	4.56	0.68	9.24	0.73
24	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	57,066	8.70	(0.69)	(6.38)	-
25	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	50,977	4.74	1.44	21.31	0.77
26	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	136,341	11.28	0.93	7.76	0.43
27	Community Spirit Bank	Red Bay	1908	ST-Bank	S-corp	Independent Bancshares, Inc.	180,302	8.08	1.07	11.00	0.61
28	Cullman Savings Bank	Cullman	1887	Fed-Thrift	C-corp	Cullman Bancorp, Inc.	351,393	19.87	0.93	5.22	0.84
29	EvaBank	Cullman	1986	ST-Bank	C-corp		422,144	27.16	2.62	9.07	3.27
30	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	The Gadsden Corporation	380,643	10.67	0.71	5.75	0.79
31	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		107,653	13.63	0.64	3.50	-
32	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	315,844	9.03	0.57	5.10	1.19
33	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	255,927	7.75	1.11	10.10	0.42
34	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	124,186	7.23	1.47	14.98	0.16
35	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	877,034	8.91	1.39	12.81	1.49
36	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	269,913	14.18	1.31	7.29	0.03
37	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		187,104	6.62	(0.01)	(0.19)	0.10
38	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	321,635	11.15	1.33	10.87	0.96
39	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	539,073	5.44	1.35	17.76	0.14
40	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	123,013	10.13	0.85	8.79	1.23
41	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	120,365	13.14	2.27	15.48	0.99
42	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corp.	142,900	7.10	0.83	9.60	0.17
43	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	237,235	4.98	0.84	10.58	0.09
44	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	398,992	9.67	1.24	11.82	0.59
45	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bank	963,258	7.72	1.15	12.32	0.06
46	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	392,032	12.27	0.72	5.12	0.16
47	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	207,977	7.45	1.33	13.51	0.93
48	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	40,826	11.02	0.48	3.57	-
49	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	141,449	11.58	0.59	4.48	0.91
50	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		33,040	25.60	0.05	0.19	-
51	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	433,264	7.97	1.39	16.64	0.12
52	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	741,437	7.78	1.46	15.56	0.05
53	First State Bank of Dekalb Co.	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	327,250	7.43	0.89	10.08	0.28
54	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	123,419	13.18	1.12	7.42	0.19
55	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	968,126	9.71	0.63	6.60	0.39
56	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	315,930	7.90	0.85	8.29	0.13
57	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	186,669	8.91	2.14	23.48	0.11
58	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	211,840	8.45	0.94	10.57	0.03
59	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	540,006	9.63	1.68	13.01	0.22
60	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	191,199	10.01	1.20	10.93	0.21
61	Marion Bank & Trust Co.	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	307,453	7.71	(0.28)	(2.96)	2.64
62	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	88,731	8.63	1.61	16.76	1.47
63	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Holdings LLC	218,127	7.82	0.25	2.68	0.32
64	Metro Bank	Pell City	1989	ST-Bank	C-corp		1,020,681	12.49	1.20	9.21	0.33
65	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	607,802	7.86	0.16	1.70	-
66	Millennial Bank	Leeds	1997	ST-Bank	C-corp		115,624	8.58	0.50	5.35	-
67	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	390,479	6.78	1.16	13.43	0.29
68	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	154,432	9.27	0.98	9.73	0.31

## 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	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	1,239,885	7.67	1.01	11.53	-
70	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	1,264,729	7.40	1.12	13.45	0.65
71	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	115,010	3.55	0.86	12.58	0.60
72	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Red Level Financial Corporation	17,544	10.92	0.25	2.29	3.81
73	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	94,666	11.45	0.50	4.11	0.79
74	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	424,563	7.60	1.56	16.24	0.32
75	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	141,204	10.02	1.09	9.88	0.48
76	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	285,457	6.85	1.03	8.26	0.32
77	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	348,787	6.76	1.51	15.05	0.01
78	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	302,958	7.10	1.13	14.38	0.47
79	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,859,951	9.25	1.19	11.85	0.19
80	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	2,470,893	7.86	1.21	13.27	0.16
81	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	432,484	7.90	1.30	14.11	0.14
82	Samson Banking Company	Samson	1930	ST-Bank	S-corp		112,603	10.77	2.69	22.39	-
83	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	The Southern Banc Company, Inc.	115,911	9.20	1.20	11.36	0.75
84	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	323,488	8.97	1.43	13.77	0.08
85	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	1,799,583	11.50	1.15	10.33	0.40
86	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	1,079,968	10.19	1.24	14.33	0.10
87	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	312,464	6.80	1.52	14.67	0.55
88	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	122,634	6.87	0.49	5.98	-
89	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	118,789	8.30	0.41	4.22	1.84
90	Town-Country United Bank	Camden	1978	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	130,790	12.23	1.15	7.81	0.41
91	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	603,815	8.48	1.36	15.18	0.79
92	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henderson	1,463,805	9.24	0.88	8.33	0.70
93	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	272,208	3.35	(0.36)	(6.42)	0.41
94	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	1,061,535	8.12	1.64	18.26	0.66
95	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	147,751	15.16	0.79	4.97	0.08
96	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	766,222	10.64	0.83	6.93	0.60
						MEDIAN	262,920	8.91	1.00	9.36	0.42
						AVERAGE	442,783	9.65	0.98	9.29	0.66
						HIGH	2,470,893	27.16	2.69	23.48	4.27
						LOW	15,330	3.35	(0.69)	(6.42)	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	River Bank & Trust	Prattville	1,344,565	2,256,552	194,174	8.20	19	275	8,985	130,047	118,766	2,470,893
2	CB&S Bank, Inc.	Russellville	1,045,073	2,099,635	192,323	10.49	55	535	4,425	43,047	38,175	2,367,567
3	Bank Independent	Sheffield	1,368,014	1,963,871	177,452	8.39	31	587	3,871	73,306	63,351	2,272,473
4	Progress Bank and Trust	Huntsville	1,285,390	1,669,902	172,070	8.89	12	248	7,500	154,996	139,159	1,859,951
5	Southern States Bank	Anniston	1,312,579	1,550,274	206,924	10.88	15	189	9,522	119,972	103,352	1,799,583
6	Troy Bank & Trust Company	Troy	798,828	1,316,983	135,312	10.00	14	181	8,087	104,558	94,070	1,463,805
7	Peoples Bank of Alabama	Cullman	749,791	1,159,654	93,607	8.14	27	280	4,517	46,842	42,950	1,264,729
8	Oakworth Capital Bank	Birmingham	770,798	1,130,035	95,113	8.06	3	125	9,919	413,295	376,678	1,239,885
9	AuburnBank	Auburn	429,393	1,019,926	83,770	9.09	8	154	7,201	138,625	127,491	1,109,002
10	SouthPoint Bank	Birmingham	847,641	963,453	110,047	9.51	10	124	8,709	107,997	96,345	1,079,968
11	United Bank	Atmore	603,335	954,357	86,216	9.43	20	192	5,529	53,077	47,718	1,061,535
12	Metro Bank	Pell City	438,609	889,856	127,455	13.11	9	162	6,301	113,409	98,873	1,020,681
13	Citizens Bank & Trust	Guntersville	447,325	840,880	66,111	9.10	8	130	7,615	123,738	105,110	989,905
14	First US Bank	Birmingham	678,330	858,072	93,963	9.38	15	161	6,013	64,542	57,205	968,126
15	First Metro Bank	Muscle Shoals	466,759	886,386	74,396	9.47	10	126	7,645	96,326	88,639	963,258
16	First Bank of Alabama	Talladega	535,756	792,168	78,149	10.19	10	112	7,831	87,703	79,217	877,034
17	West Alabama Bank & Trust	Reform	385,329	682,794	81,549	11.67	15	159	4,819	51,081	45,520	766,222
18	First Southern State Bank	Stevenson	351,153	680,904	57,648	9.09	10	125	5,931	74,144	68,090	741,437
19	MidSouth Bank	Dothan	289,645	559,550	47,747	9.11	12	117	5,195	50,650	46,629	607,802
20	Traditions Bank	Cullman	487,141	548,020	51,178	8.97	6	74	8,160	100,636	91,337	603,815
21	CCB Community Bank	Andalusia	429,248	544,189	54,634	9.92	4	111	5,407	150,056	136,047	600,223
22	HomeTown Bank of Alabama	Oneonta	268,291	486,674	51,986	12.15	5	56	9,643	108,001	97,335	540,006
23	First Comm. Bank of Central AL	Wetumpka	267,485	507,092	29,337	7.87	8	93	5,796	67,384	63,387	539,073
24	CommerceOne Bank	Birmingham	394,636	452,554	53,848	11.89	1	33	15,395	508,037	452,554	508,037
25	Central State Bank	Calera	307,435	436,572	44,029	9.98	5	74	6,557	97,042	87,314	485,209
26	First Southern Bank	Florence	370,339	378,211	34,518	8.57	4	74	5,855	108,316	94,553	433,264
27	Robertson Banking Company	Demopolis	263,803	396,975	34,180	9.01	8	78	5,545	54,061	49,622	432,484
28	Peoples Independent Bank	Boaz	171,096	388,892	32,265	8.33	9	87	4,880	47,174	43,210	424,563
29	EvaBank	Cullman	304,458	298,016	114,666	26.15	8	82	5,148	52,768	37,252	422,144
30	First Jackson Bank	Stevenson	240,507	340,469	38,580	10.48	6	43	9,279	66,499	56,745	398,992
31	First National Bank	Hamilton	117,080	343,670	48,110	13.57	7	93	4,215	56,005	49,096	392,032
32	NobleBank & Trust	Anniston	217,243	362,935	26,481	8.93	6	63	6,198	65,080	60,489	390,479
33	Exchange Bank of Alabama	Altoona	181,523	334,937	40,618	12.40	5	71	5,361	76,129	66,987	380,643
34	Cullman Savings Bank	Cullman	268,312	273,887	69,811	20.52	4	56	6,275	87,848	68,472	351,393
35	Pinnacle Bank	Jasper	122,955	323,271	23,566	9.86	7	48	7,266	49,827	46,182	348,787
36	First State Bank of DeKalb Co.	Fort Payne	134,531	302,379	24,316	7.95	5	52	6,293	65,450	60,476	327,250
37	Southern Independent Bank	Opp	130,271	279,565	29,013	11.02	3	42	7,702	107,829	93,188	323,488
38	First Citizens Bank	Luverne	164,323	278,679	35,859	12.46	5	63	5,105	64,327	55,736	321,635
39	AmeriFirst Bank	Montgomery	203,376	291,734	27,123	8.06	5	54	5,947	64,227	58,347	321,134
40	FirstState Bank	Lineville	138,568	284,565	24,947	10.52	3	56	5,642	105,310	94,855	315,930
41	Farmers & Merchants Bank	Piedmont	133,873	285,502	28,523	10.70	4	50	6,317	78,961	71,376	315,844
42	State Bank & Trust	Winfield	121,420	276,607	21,248	9.94	4	59	5,296	78,116	69,152	312,464
43	Marion Bank & Trust Co.	Marion	149,470	283,400	23,694	9.89	6	57	5,394	51,242	47,233	307,453
44	Premier Bank of the South	Cullman	163,889	280,201	21,508	8.64	9	67	4,522	33,662	31,133	302,958
45	Citizens Bank of Winfield	Winfield	58,726	197,761	45,150	18.47	1	36	8,276	297,950	197,761	297,950
46	Phenix-Girard Bank	Phenix City	74,569	258,065	19,555	12.87	4	57	5,008	71,364	64,516	285,457
47	Union State Bank	Pell City	70,980	262,655	9,110	5.51	12	99	2,750	22,684	21,888	272,208
48	First Bank of Boaz	Boaz	54,951	211,079	38,280	17.48	1	25	10,797	269,913	211,079	269,913
49	Farmers and Merchants Bank	LaFayette	79,633	234,903	19,833	10.44	3	38	6,735	85,309	78,301	255,927
50	Bank of Vernon	Vernon	132,780	212,878	27,611	12.60	5	46	5,248	48,281	42,576	241,403
51	First Financial Bank	Bessemer	95,450	224,937	11,818	8.48	8	68	3,489	29,654	28,117	237,235
52	Citizens Bank	Enterprise	128,102	206,514	15,626	8.26	2	34	6,555	111,436	103,257	222,871
53	BankSouth	Dothan	143,146	181,042	37,466	17.85	2	22	9,944	109,387	90,521	218,774
54	Merit Bank	Huntsville	158,080	200,973	17,047	8.63	4	34	6,416	54,532	50,243	218,127
55	HNB First Bank	Headland	136,173	192,182	17,907	8.93	3	35	6,053	70,613	64,061	211,840
56	First National Bank and Trust	Atmore	114,334	192,222	15,489	10.31	5	50	4,160	41,595	38,444	207,977
57	22nd State Bank	Louisville	141,371	178,986	22,577	10.72	6	64	3,190	34,026	29,831	204,155
58	Liberty Bank	Geraldine	96,480	171,272	19,145	10.53	6	55	3,476	31,867	28,545	191,199
59	First Cahawba Bank	Selma	89,683	174,622	12,385	8.30	4	34	5,503	46,776	43,656	187,104
60	Friend Bank	Slocomb	97,140	169,587	16,624	9.24	5	46	4,058	37,334	33,917	186,669
61	Community Spirit Bank	Red Bay	107,695	162,671	14,566	9.84	5	38	4,745	36,060	32,534	180,302
62	North Alabama Bank	Hazel Green	93,195	138,877	14,314	8.89	4	39	3,960	38,608	34,719	154,432
63	Valley State Bank	Russellville	73,311	125,164	22,404	16.20	3	28	5,277	49,250	41,721	147,751
64	Citizens' Bank, Inc.	Robertsdale	70,715	133,478	11,972	12.64	3	29	5,033	48,649	44,493	145,946
65	First Fidelity Bank	Fort Payne	62,587	132,243	10,145	8.32	3	24	5,954	47,633	44,081	142,900
66	First National Bank of Hartford	Hartford	64,883	124,693	16,378	13.38	3	53	2,669	47,150	41,564	141,449
67	PeoplesTrust Bank	Hamilton	97,705	125,140	14,148	10.57	3	28	5,043	47,068	41,713	141,204
68	Community Neighbor Bank	Camden	69,265	120,815	15,384	11.95	3	36	3,787	45,447	40,272	136,341

## 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	Town-Country United Bank	Camden	65,023	114,271	16,000	9.30	1	29	4,510	130,790	114,271	130,790
70	First Bank	Wadley	30,514	114,698	8,976	8.31	5	24	5,174	24,837	22,940	124,186
71	First State Bank of the South	Sulligent	53,914	105,215	16,265	15.12	5	33	3,740	24,684	21,043	123,419
72	First Comm. Bank, Cullman	Cullman	92,377	100,455	12,458	10.16	1	18	6,834	123,013	100,455	123,013
73	SunSouth Bank	Dothan	52,767	108,879	8,421	8.72	2	19	6,454	61,317	54,440	122,634
74	First Federal Bank, A FSB	Tuscaloosa	96,784	98,977	15,810	12.69	3	122	987	40,122	32,992	120,365
75	Citizens Bank	Greensboro	41,324	107,862	11,336	11.27	1	14	8,531	119,430	107,862	119,430
76	Sweet Water State Bank	Sweet Water	58,263	106,696	9,860	9.89	4	28	4,242	29,697	26,674	118,789
77	Commercial Bank of Ozark	Ozark	58,143	110,446	5,305	7.90	2	20	5,820	58,200	55,223	116,399
78	Southern Bank Company	Gadsden	56,780	98,622	10,663	10.87	4	28	4,140	28,978	24,656	115,911
79	Millennial Bank	Leeds	80,424	105,026	9,916	9.43	1	14	8,259	115,624	105,026	115,624
80	Peoples Bank of Greensboro	Greensboro	46,021	110,826	4,079	7.52	1	16	7,188	115,010	110,826	115,010
81	Samson Banking Company	Samson	44,619	100,256	12,126	12.71	2	24	4,692	56,302	50,128	112,603
82	Bank of Moundville	Moundville	34,415	101,276	6,661	9.19	1	13	8,417	109,424	101,276	109,424
83	Farmers & Merchants Bank	Waterloo	4,325	92,643	14,675	17.89	2	8	13,457	53,827	46,322	107,653
84	Brantley Bank & Trust Co.	Brantley	55,982	92,798	9,880	11.09	3	27	3,805	34,246	30,933	102,739
85	Bank of Walker County	Jasper	44,297	86,883	7,806	9.23	1	19	4,988	94,770	86,883	94,770
86	Peoples Exchange Bank	Monroeville	45,729	83,646	10,843	11.96	1	26	3,641	94,666	83,646	94,666
87	Merchants & Farmers Bank	Eutaw	45,659	80,819	7,659	10.45	2	26	3,413	44,366	40,410	88,731
88	Citizens State Bank	Vernon	27,367	62,561	7,712	12.80	2	15	5,625	42,191	31,281	84,381
89	Bank of Evergreen	Evergreen	24,273	68,650	7,238	12.02	1	13	5,851	76,064	68,650	76,064
90	Commonwealth National Bank	Mobile	22,708	51,873	4,967	10.87	2	19	3,003	28,533	25,937	57,066
91	Bank of Brewton	Brewton	14,606	43,685	9,838	20.69	2	17	3,149	26,770	21,843	53,539
92	Community Bank & Trust	Union Springs	15,776	48,526	2,418	9.26	1	15	3,398	50,977	48,526	50,977
93	First National Bank of Dozier	Dozier	10,226	35,565	4,499	13.69	1	6	6,804	40,826	35,565	40,826
94	First Progressive Bank	Brewton	8,637	24,576	8,459	26.41	1	8	4,130	33,040	24,576	33,040
95	Peoples Bank of Red Level	Red Level	4,483	15,628	1,915	11.06	1	5	3,509	17,544	15,628	17,544
96	Alamerica Bank	Birmingham	7,700	13,043	2,208	15.31	1	8	1,916	15,330	13,043	15,330
		MEDIAN	122,188	218,908	21,956	10.08	4	49	5,537	62,772	55,479	262,920
		AVERAGE	243,267	394,494	40,323	11.11	6	76	5,902	81,297	71,545	442,783
		HIGH	1,368,014	2,256,552	206,924	26.41	55	587	15,395	508,037	452,554	2,470,893
		LOW	4,325	13,043	1,915	5.51	1	5	987	15,330	13,043	15,330



## 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	422,144	102.2	17.3	(0.55)	0.13	7.71	4.25	0.77	5.95
2	Southern Bank Company	Gadsden	115,911	57.6	41.4	5.70	2.96	10.66	1.33	0.52	5.67
3	Traditions Bank	Cullman	603,815	88.9	3.6	27.14	18.10	6.66	2.02	0.38	5.40
4	North Alabama Bank	Hazel Green	154,432	67.1	9.0	14.13	12.69	7.18	2.10	0.37	4.63
5	Liberty Bank	Geraldine	191,199	56.3	20.0	8.23	10.71	6.76	2.67	0.30	4.36
6	Sweet Water State Bank	Sweet Water	118,789	54.6	18.3	(8.95)	6.25	7.07	1.69	0.23	4.34
7	Millennial Bank	Leeds	115,624	76.6	11.9	13.86	10.42	5.80	1.79	0.43	4.32
8	CCB Community Bank	Andalusia	600,223	78.9	13.6	1.30	9.79	5.64	1.46	0.21	4.29
9	First State Bank of the South	Sulligent	123,419	51.2	36.9	17.78	7.36	6.99	2.11	0.31	4.27
10	First US Bank	Birmingham	968,126	79.1	14.2	1.74	4.83	5.57	1.45	0.27	4.26
11	22nd State Bank	Louisville	204,155	79.0	10.0	2.01	4.54	5.90	1.50	0.38	4.07
12	Community Neighbor Bank	Camden	136,341	57.3	23.1	(4.81)	6.41	6.83	1.28	0.20	4.07
13	Community Spirit Bank	Red Bay	180,302	66.2	22.9	0.37	6.27	6.04	1.79	0.41	4.05
14	Bank Independent	Sheffield	2,272,473	69.7	20.9	3.90	9.21	6.26	0.91	0.26	3.98
15	Town-Country United Bank	Camden	130,790	56.9	32.7	(7.68)	10.24	6.90	1.42	0.42	3.94
16	Central State Bank	Calera	485,209	70.4	17.8	14.28	12.97	6.05	1.26	0.31	3.91
17	First Southern Bank	Florence	433,264	97.9	4.5	30.08	12.31	4.76	1.99	0.23	3.88
18	Friend Bank	Slocomb	186,669	57.3	8.6	(0.91)	7.17	6.29	1.66	0.11	3.86
19	Samson Banking Company	Samson	112,603	44.5	54.1	(3.57)	9.57	8.23	1.19	0.15	3.85
20	PeoplesTrust Bank	Hamilton	141,204	78.1	16.4	17.41	10.89	5.30	2.03	0.47	3.84
21	First National Bank of Hartford	Hartford	141,449	52.0	37.9	(3.83)	5.11	6.19	1.83	0.30	3.77
22	First Bank of Alabama	Talladega	877,034	67.6	26.0	20.54	23.34	5.32	2.63	0.43	3.76
23	Southern States Bank	Anniston	1,799,583	84.7	10.0	20.91	23.01	4.82	2.17	0.29	3.74
24	First Southern State Bank	Stevenson	741,437	51.6	42.0	(2.13)	8.41	6.86	1.67	0.46	3.73
25	First Citizens Bank	Luverne	321,635	59.0	37.9	(0.08)	5.04	6.31	1.62	0.42	3.72
26	SouthPoint Bank	Birmingham	1,079,968	88.0	3.9	81.95	91.04	4.73	2.11	0.52	3.71
27	HomeTown Bank of Alabama	Oneonta	540,006	55.1	25.1	(4.27)	8.67	6.07	2.10	0.42	3.69
28	Brantley Bank & Trust Co.	Brantley	102,739	60.3	32.7	23.67	1.24	6.20	1.87	0.33	3.68
29	Peoples Exchange Bank	Monroeville	94,666	54.7	32.4	(6.90)	7.76	6.11	1.67	0.33	3.67
30	NobleBank & Trust	Anniston	390,479	59.9	25.5	(1.41)	10.51	5.31	2.04	0.33	3.62
31	Peoples Independent Bank	Boaz	424,563	44.0	43.7	5.94	11.14	5.69	2.68	0.24	3.62
32	Bank of Brewton	Brewton	53,539	33.4	62.8	(6.28)	(1.43)	5.47	3.00	0.09	3.61
33	Peoples Bank of Alabama	Cullman	1,264,729	64.7	15.4	7.36	14.24	5.37	1.51	0.15	3.57
34	Citizens Bank of Winfield	Winfield	297,950	29.7	72.5	(1.01)	12.36	6.96	3.28	0.58	3.57
35	Cullman Savings Bank	Cullman	351,393	98.0	8.0	13.16	17.57	5.22	2.37	0.58	3.54
36	Progress Bank and Trust	Huntsville	1,859,951	77.0	6.6	1.89	14.21	4.75	2.22	0.40	3.53
37	Pinnacle Bank	Jasper	348,787	38.0	53.1	0.22	18.87	5.28	2.70	0.14	3.48
38	Premier Bank of the South	Cullman	302,958	58.5	17.0	4.73	9.58	6.00	1.03	0.17	3.40
39	CommerceOne Bank	Birmingham	508,037	87.2	5.7	44.94	42.69	4.42	2.05	0.40	3.39
40	First State Bank of DeKalb Co.	Fort Payne	327,250	44.5	27.5	12.65	26.09	6.47	1.31	0.21	3.38
41	AmeriFirst Bank	Montgomery	321,134	69.7	13.4	11.09	9.46	4.69	2.49	0.25	3.37
42	Citizens' Bank, Inc.	Robertsdale	145,946	53.0	34.2	(11.98)	13.79	4.73	1.55	0.16	3.36
43	Bank of Vernon	Vernon	241,403	62.4	16.8	(0.10)	12.94	5.58	1.86	0.46	3.36
44	Community Bank & Trust	Union Springs	50,977	32.5	48.0	(9.75)	6.65	7.47	1.76	0.22	3.32
45	CB&S Bank, Inc.	Russellville	2,367,567	49.8	46.8	14.02	10.79	5.07	2.62	0.31	3.31
46	First Comm. Bank, Cullman	Cullman	123,013	92.0	2.2	(2.07)	0.02	5.10	1.49	0.71	3.31
47	River Bank & Trust	Prattville	2,470,893	59.6	36.6	9.70	22.86	4.99	1.40	0.18	3.29
48	Robertson Banking Company	Demopolis	432,484	66.5	19.6	(4.42)	11.97	4.35	1.22	0.19	3.28
49	United Bank	Atmore	1,061,535	63.2	23.6	8.49	14.11	5.06	1.68	0.29	3.26
50	First Bank	Wadley	124,186	26.6	58.7	(16.37)	16.01	6.86	2.41	0.23	3.22
51	First Financial Bank	Bessemer	237,235	42.4	29.2	(2.90)	9.54	5.24	2.70	0.13	3.22
52	State Bank & Trust	Winfield	312,464	43.9	56.4	18.99	20.62	6.51	2.58	0.93	3.20
53	Troy Bank & Trust Company	Troy	1,463,805	60.7	34.9	22.88	22.44	5.25	1.79	0.47	3.20
54	FirstState Bank	Lineville	315,930	48.7	38.6	(1.24)	6.59	6.06	2.71	0.64	3.19
55	Commonwealth National Bank	Mobile	57,066	43.8	41.4	15.95	2.90	5.07	1.62	0.09	3.18
56	Metro Bank	Pell City	1,020,681	49.3	31.9	(4.63)	11.71	5.65	2.28	0.26	3.17
57	First Federal Bank, A FSB	Tuscaloosa	120,365	97.8	0.6	(36.06)	(16.79)	3.81	3.04	0.35	3.16
58	First Comm. Bank of Central AL	Wetumpka	539,073	52.8	36.2	6.98	9.06	5.74	1.43	0.29	3.14
59	First Cahawba Bank	Selma	187,104	51.4	24.2	(3.47)	4.81	4.94	1.43	0.09	3.13
60	Oakworth Capital Bank	Birmingham	1,239,885	68.2	11.0	10.03	33.97	4.19	2.18	0.10	3.10
61	Citizens Bank	Enterprise	222,871	62.0	27.2	4.99	22.17	4.89	1.49	0.41	3.10
62	Farmers & Merchants Bank	Piedmont	315,844	46.9	34.5	6.56	16.21	5.48	1.92	0.31	3.06
63	HNB First Bank	Headland	211,840	70.9	8.3	0.52	8.19	5.10	0.92	0.62	3.06
64	First Jackson Bank	Stevenson	398,992	70.6	18.8	18.08	13.74	5.70	1.99	1.00	3.04
65	Merchants & Farmers Bank	Eutaw	88,731	56.5	35.0	(2.26)	(3.94)	5.86	1.33	0.62	3.04
66	Merit Bank	Huntsville	218,127	78.7	8.5	32.67	24.50	4.33	1.35	0.37	3.04
67	Peoples Bank of Greensboro	Greensboro	115,010	41.5	50.4	0.79	11.02	5.90	1.34	0.35	3.00
68	First National Bank and Trust	Atmore	207,977	59.5	34.3	(0.52)	10.02	4.50	1.60	0.21	2.99

## 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	Southern Independent Bank	Opp	323,488	46.6	40.9	(5.96)	12.20	5.53	2.16	0.56	2.99
70	Commercial Bank of Ozark	Ozark	116,399	52.6	37.8	(2.26)	1.17	4.66	1.83	0.21	2.97
71	Valley State Bank	Russellville	147,751	58.6	39.0	7.68	10.72	5.33	1.24	0.26	2.97
72	West Alabama Bank & Trust	Reform	766,222	56.4	37.7	(0.19)	6.29	5.16	1.71	0.61	2.93
73	Bank of Evergreen	Evergreen	76,064	35.4	50.6	(10.88)	14.41	5.62	1.90	0.28	2.92
74	Bank of Walker County	Jasper	94,770	51.0	14.6	(8.58)	15.39	5.33	1.55	0.27	2.92
75	First Bank of Boaz	Boaz	269,913	26.0	71.6	(16.27)	6.27	4.55	3.02	0.32	2.92
76	Peoples Bank of Red Level	Red Level	17,544	28.7	56.8	(13.72)	2.73	9.88	0.19	0.12	2.90
77	Citizens Bank & Trust	Guntersville	989,905	53.2	45.0	11.60	23.96	4.98	1.61	0.23	2.88
78	Farmers and Merchants Bank	LaFayette	255,927	33.9	55.8	0.92	21.73	5.61	2.21	0.35	2.81
79	First Fidelity Bank	Fort Payne	142,900	47.3	36.3	15.45	15.48	4.31	2.18	0.19	2.79
80	Phenix-Girard Bank	Phenix City	285,457	28.9	53.8	(3.47)	25.74	5.21	2.49	0.13	2.75
81	BankSouth	Dothan	218,774	79.1	25.6	14.39	9.95	3.94	0.86	0.23	2.73
82	Marion Bank & Trust Co.	Marion	307,453	52.7	37.8	(6.36)	3.72	5.35	1.55	0.89	2.70
83	First Metro Bank	Muscle Shoals	963,258	52.7	30.0	6.31	13.41	5.00	1.47	0.35	2.67
84	Exchange Bank of Alabama	Altoona	380,643	54.2	27.9	(3.13)	12.13	4.86	1.86	0.34	2.63
85	SunSouth Bank	Dothan	122,634	48.5	52.2	(11.36)	(9.61)	3.96	2.37	0.55	2.60
86	Alamerica Bank	Birmingham	15,330	59.0	11.5	(3.41)	(6.07)	6.23	0.96	1.05	2.59
87	AuburnBank	Auburn	1,109,002	42.1	37.6	(7.29)	15.29	4.44	1.67	0.20	2.53
88	MidSouth Bank	Dothan	607,802	51.8	21.3	(3.64)	15.86	4.49	1.32	0.21	2.53
89	First National Bank	Hamilton	392,032	34.1	28.8	(2.07)	13.13	6.11	1.75	0.18	2.48
90	First Progressive Bank	Brewton	33,040	35.1	53.0	(4.88)	4.61	5.00	1.41	0.06	2.36
91	First National Bank of Dozier	Dozier	40,826	28.8	60.0	(2.22)	10.55	4.81	1.74	0.29	2.27
92	Bank of Moundville	Moundville	109,424	34.0	62.5	(2.40)	6.24	5.22	1.44	0.47	2.26
93	Citizens Bank	Greensboro	119,430	38.3	46.5	(0.97)	6.76	5.22	1.45	0.53	2.21
94	Citizens State Bank	Vernon	84,381	43.7	54.4	2.07	7.82	4.50	1.86	0.51	2.15
95	Union State Bank	Pell City	272,208	27.0	29.2	(14.86)	9.67	4.69	1.77	0.14	2.04
96	Farmers & Merchants Bank	Waterloo	107,653	4.7	86.4	(8.54)	19.13	7.24	2.29	0.79	1.73
		MEDIAN	262,920	54.9	31.0	0.07	10.53	5.36	1.77	0.31	3.27
		AVERAGE	442,783	56.5	31.3	3.70	11.84	5.64	1.85	0.36	3.35
		HIGH	2,470,893	102.2	86.4	81.95	91.04	10.66	4.25	1.05	5.95
		LOW	15,330	4.7	0.6	(36.06)	(16.79)	3.81	0.19	0.06	1.73

## 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	3,911	20,735	0.02	14.38	(0.04)	0.16	14.52
2	Alamerica Bank	Birmingham	118	1,293	0.32	-	4.04	4.07	8.43
3	Merchants & Farmers Bank	Eutaw	1,732	2,956	0.26	0.04	-	2.97	3.27
4	Samson Banking Company	Samson	3,579	2,437	0.27	-	-	1.92	2.19
5	Bank of Moundville	Moundville	1,401	2,172	0.12	-	0.07	1.81	2.00
6	First National Bank and Trust	Atmore	3,159	3,874	0.19	0.05	(0.01)	1.63	1.85
7	United Bank	Atmore	16,655	18,001	0.19	0.06	-	1.52	1.77
8	Friend Bank	Slocomb	4,518	3,106	0.25	-	(0.01)	1.48	1.72
9	First Financial Bank	Bessemer	2,366	3,826	0.64	-	0.19	0.81	1.64
10	SouthPoint Bank	Birmingham	9,311	12,106	0.07	1.38	-	0.16	1.61
11	First National Bank of Hartford	Hartford	1,001	2,155	0.14	-	-	1.38	1.51
12	HomeTown Bank of Alabama	Oneonta	7,938	7,081	0.70	-	0.02	0.78	1.50
13	Bank of Walker County	Jasper	627	1,186	0.28	0.50	0.29	0.28	1.35
14	Bank of Vernon	Vernon	2,821	2,833	0.21	(0.08)	0.01	1.12	1.26
15	Peoples Bank of Alabama	Cullman	16,106	14,171	0.51	0.12	0.01	0.56	1.20
16	Oakworth Capital Bank	Birmingham	10,555	12,077	0.07	-	-	1.09	1.15
17	Bank Independent	Sheffield	18,310	23,140	0.34	0.12	0.01	0.60	1.06
18	Progress Bank and Trust	Huntsville	20,365	18,159	0.02	0.51	-	0.53	1.06
19	Robertson Banking Company	Demopolis	6,062	4,183	0.23	-	-	0.81	1.04
20	Premier Bank of the South	Cullman	3,887	3,035	0.25	-	0.02	0.76	1.04
21	Southern Independent Bank	Opp	4,455	3,051	0.02	-	0.01	0.95	0.98
22	West Alabama Bank & Trust	Reform	6,477	7,295	0.27	0.03	-	0.64	0.94
23	Traditions Bank	Cullman	7,306	5,012	0.36	-	-	0.57	0.93
24	Town-Country United Bank	Camden	1,513	1,222	0.56	-	(0.01)	0.38	0.93
25	First Comm. Bank of Central AL	Wetumpka	8,006	4,505	0.19	-	-	0.68	0.87
26	Community Bank & Trust	Union Springs	737	431	0.46	-	0.06	0.33	0.84
27	Bank of Evergreen	Evergreen	529	621	0.27	-	0.04	0.53	0.84
28	Phenix-Girard Bank	Phenix City	3,184	2,288	0.19	-	(0.12)	0.77	0.84
29	NobleBank & Trust	Anniston	4,356	3,123	0.28	0.16	0.06	0.32	0.83
30	CB&S Bank, Inc.	Russellville	24,710	18,731	0.20	0.13	(0.04)	0.51	0.81
31	Pinnacle Bank	Jasper	5,023	2,660	0.24	-	-	0.56	0.80
32	Community Spirit Bank	Red Bay	2,138	1,414	0.26	-	0.01	0.53	0.80
33	22nd State Bank	Louisville	578	1,622	0.20	-	(0.01)	0.61	0.80
34	First National Bank	Hamilton	3,102	2,939	0.25	-	-	0.54	0.79
35	First Comm. Bank, Cullman	Cullman	1,064	953	0.05	0.24	0.04	0.43	0.76
36	Central State Bank	Calera	8,101	3,556	0.14	0.11	(0.01)	0.52	0.76
37	HNB First Bank	Headland	2,313	1,574	0.15	-	-	0.60	0.75
38	Community Neighbor Bank	Camden	1,243	985	0.33	-	(0.04)	0.45	0.74
39	Union State Bank	Pell City	(961)	1,945	0.33	-	-	0.40	0.73
40	Peoples Independent Bank	Boaz	6,856	2,877	0.38	-	-	0.32	0.70
41	First Citizens Bank	Luverne	4,292	2,268	0.17	-	-	0.53	0.70
42	River Bank & Trust	Prattville	27,635	15,802	0.10	0.33	0.01	0.26	0.69
43	Commonwealth National Bank	Mobile	(410)	405	0.39	-	0.01	0.28	0.68
44	First State Bank of the South	Sulligent	1,329	790	0.35	-	0.01	0.31	0.66
45	First Bank	Wadley	1,851	752	0.40	-	-	0.23	0.63
46	First Bank of Alabama	Talladega	11,762	5,310	0.15	-	-	0.48	0.63
47	Citizens Bank	Enterprise	1,539	1,271	0.12	-	-	0.50	0.62
48	Citizens Bank & Trust	Guntersville	7,804	5,527	0.13	-	-	0.49	0.62
49	Merit Bank	Huntsville	470	1,178	0.01	0.52	-	0.08	0.62
50	Millennial Bank	Leeds	567	680	0.05	-	-	0.54	0.60
51	Liberty Bank	Geraldine	2,182	1,089	0.27	-	-	0.32	0.60
52	CCB Community Bank	Andalusia	11,513	3,413	0.13	-	(0.02)	0.47	0.58
53	Farmers and Merchants Bank	LaFayette	2,719	1,383	0.13	-	0.04	0.39	0.57
54	PeoplesTrust Bank	Hamilton	1,466	748	0.25	-	-	0.30	0.56
55	Exchange Bank of Alabama	Altoona	2,596	2,002	0.18	-	(0.01)	0.38	0.55
56	Metro Bank	Pell City	11,620	5,319	0.12	0.07	0.03	0.33	0.55
57	First Metro Bank	Muscle Shoals	10,349	4,890	0.18	0.11	-	0.25	0.54
58	Farmers & Merchants Bank	Piedmont	1,704	1,583	0.16	-	0.02	0.34	0.53
59	First Southern State Bank	Stevenson	10,761	3,814	0.44	-	-	0.07	0.52
60	Bank of Brewton	Brewton	(34)	272	0.12	-	-	0.38	0.50
61	Southern States Bank	Anniston	18,500	8,118	0.12	-	(0.01)	0.39	0.50
62	Sweet Water State Bank	Sweet Water	539	571	0.39	-	(0.03)	0.14	0.50
63	Commercial Bank of Ozark	Ozark	852	574	0.19	-	(0.02)	0.31	0.49
64	North Alabama Bank	Hazel Green	1,441	718	0.18	-	0.04	0.27	0.49
65	FirstState Bank	Lineville	2,695	1,545	0.12	-	-	0.36	0.49
66	First Southern Bank	Florence	5,432	1,870	0.16	0.09	-	0.22	0.48
67	Troy Bank & Trust Company	Troy	11,795	6,335	0.13	-	-	0.35	0.48
68	Citizens' Bank, Inc.	Robertsdale	1,038	600	0.09	-	-	0.35	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	Cullman Savings Bank	Cullman	3,302	1,499	0.13	0.06	-	0.23	0.42
70	Southern Bank Company	Gadsden	1,342	433	0.12	-	-	0.27	0.39
71	Peoples Exchange Bank	Monroeville	471	357	0.15	-	0.01	0.22	0.38
72	MidSouth Bank	Dothan	1,061	2,039	0.07	0.10	-	0.18	0.36
73	AuburnBank	Auburn	7,872	3,712	0.05	0.10	-	0.20	0.35
74	First State Bank of Dekalb Co.	Fort Payne	2,665	1,054	0.22	-	0.01	0.11	0.35
75	AmeriFirst Bank	Montgomery	1,346	1,086	0.15	-	-	0.19	0.35
76	Peoples Bank of Red Level	Red Level	44	60	0.22	-	0.12	0.01	0.35
77	Brantley Bank & Trust Co.	Brantley	600	359	0.12	-	0.01	0.21	0.34
78	State Bank & Trust	Winfield	5,101	1,012	0.15	-	-	0.19	0.34
79	First US Bank	Birmingham	5,990	3,071	0.12	-	0.07	0.14	0.32
80	First Fidelity Bank	Fort Payne	1,138	426	0.11	-	-	0.20	0.31
81	Peoples Bank of Greensboro	Greensboro	1,231	352	0.11	-	(0.01)	0.21	0.31
82	Citizens Bank of Winfield	Winfield	4,888	772	0.11	0.01	(0.02)	0.16	0.27
83	Citizens State Bank	Vernon	690	206	0.12	-	-	0.12	0.24
84	First Jackson Bank	Stevenson	4,674	888	0.20	-	0.01	0.02	0.24
85	First Cahawba Bank	Selma	(27)	394	0.05	-	0.01	0.16	0.22
86	Marion Bank & Trust Co.	Marion	(893)	670	0.20	-	(0.11)	0.13	0.21
87	First Bank of Boaz	Boaz	3,606	584	0.04	-	-	0.17	0.21
88	First National Bank of Dozier	Dozier	196	86	0.07	-	-	0.14	0.21
89	Valley State Bank	Russellville	1,187	277	0.15	-	-	0.04	0.18
90	SunSouth Bank	Dothan	603	204	0.05	-	0.02	0.10	0.17
91	Farmers & Merchants Bank	Waterloo	679	144	0.09	-	-	0.05	0.14
92	EvaBank	Cullman	10,639	519	0.06	-	(0.04)	0.11	0.13
93	Citizens Bank	Greensboro	750	135	0.07	-	-	0.04	0.11
94	CommerceOne Bank	Birmingham	4,744	333	0.02	-	-	0.06	0.08
95	BankSouth	Dothan	2,022	130	0.03	-	-	0.03	0.06
96	First Progressive Bank	Brewton	16	18	0.05	-	-	-	0.06
		MEDIAN	2,631	1,560	0.16	0.00	0.00	0.34	0.62
		AVERAGE	4,636	3,385	0.19	0.80	0.10	0.51	0.94
		HIGH	27,635	23,140	0.70	14.38	4.04	4.07	14.52
		LOW	(961)	18	0.01	(0.08)	(0.12)	0.00	0.06

## 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	First Bank of Boaz	Boaz	269,913	10,797	33.9	0.55	0.13	0.48	1.16
2	Farmers & Merchants Bank	Waterloo	107,653	13,457	60.4	0.87	0.14	0.23	1.25
3	Citizens Bank	Greensboro	119,430	8,531	61.9	0.78	0.17	0.42	1.37
4	First Jackson Bank	Stevenson	398,992	9,279	44.9	0.77	0.15	0.48	1.40
5	Citizens State Bank	Vernon	84,381	5,625	61.1	0.57	0.34	0.52	1.44
6	First Metro Bank	Muscle Shoals	963,258	7,645	50.2	1.00	0.21	0.36	1.57
7	CommerceOne Bank	Birmingham	508,037	15,395	46.4	0.98	0.09	0.53	1.60
8	Citizens Bank of Winfield	Winfield	297,950	8,276	44.0	0.89	0.22	0.54	1.65
9	BankSouth	Dothan	218,774	9,944	64.3	1.24	0.17	0.37	1.78
10	AuburnBank	Auburn	1,109,002	7,201	69.0	1.12	0.19	0.56	1.87
11	First Fidelity Bank	Fort Payne	142,900	5,954	63.8	0.97	0.28	0.62	1.87
12	State Bank & Trust	Winfield	312,464	5,296	55.2	1.14	0.16	0.64	1.94
13	Southern Independent Bank	Opp	323,488	7,702	51.0	1.06	0.16	0.73	1.95
14	Valley State Bank	Russellville	147,751	5,277	64.4	1.07	0.37	0.53	1.96
15	First National Bank of Dozier	Dozier	40,826	6,804	86.0	1.07	0.33	0.57	1.97
16	River Bank & Trust	Prattville	2,470,893	8,985	51.1	1.24	0.16	0.58	1.98
17	Farmers and Merchants Bank	LaFayette	255,927	6,735	57.7	1.08	0.13	0.82	2.03
18	First Progressive Bank	Brewton	33,040	4,130	95.9	0.79	0.26	1.01	2.05
19	First Southern State Bank	Stevenson	741,437	5,931	49.7	1.09	0.27	0.70	2.06
20	Peoples Bank of Greensboro	Greensboro	115,010	7,188	66.1	1.03	0.37	0.68	2.08
21	First State Bank of Dekalb Co.	Fort Payne	327,250	6,293	61.0	1.14	0.29	0.67	2.09
22	Metro Bank	Pell City	1,020,681	6,301	58.3	1.30	0.15	0.65	2.10
23	First National Bank	Hamilton	392,032	4,215	69.2	1.27	0.28	0.61	2.16
24	Pinnacle Bank	Jasper	348,787	7,266	53.7	1.22	0.27	0.69	2.18
25	Bank of Moundville	Moundville	109,424	8,417	53.5	1.05	0.20	0.96	2.21
26	Citizens Bank & Trust	Guntersville	989,905	7,615	65.3	1.16	0.18	0.88	2.22
27	Exchange Bank of Alabama	Altoona	380,643	5,361	71.9	1.38	0.39	0.47	2.24
28	Troy Bank & Trust Company	Troy	1,463,805	8,087	63.4	1.29	0.14	0.81	2.24
29	First Bank of Alabama	Talladega	877,034	7,831	53.3	1.08	0.28	0.89	2.26
30	First Comm. Bank of Central AL	Wetumpka	539,073	5,796	57.1	1.30	0.24	0.73	2.27
31	First Bank	Wadley	124,186	5,174	58.8	1.16	0.24	0.86	2.27
32	Southern States Bank	Anniston	1,799,583	9,522	56.6	1.35	0.21	0.71	2.27
33	First Southern Bank	Florence	433,264	5,855	54.8	1.41	0.22	0.69	2.31
34	Peoples Independent Bank	Boaz	424,563	4,880	55.4	1.48	0.20	0.63	2.32
35	Phenix-Girard Bank	Phenix City	285,457	5,008	66.8	1.37	0.13	0.83	2.33
36	Robertson Banking Company	Demopolis	432,484	5,545	57.8	1.42	0.34	0.59	2.35
37	EvaBank	Cullman	422,144	5,148	38.5	1.56	0.33	0.49	2.39
38	West Alabama Bank & Trust	Reform	766,222	4,819	64.6	1.24	0.22	0.94	2.40
39	PeoplesTrust Bank	Hamilton	141,204	5,043	58.9	1.32	0.20	0.90	2.42
40	First Citizens Bank	Luverne	321,635	5,105	54.5	1.26	0.18	0.98	2.43
41	HNB First Bank	Headland	211,840	6,053	66.8	1.41	0.18	0.88	2.47
42	SunSouth Bank	Dothan	122,634	6,454	96.3	1.34	0.25	0.89	2.48
43	Samson Banking Company	Samson	112,603	4,692	42.1	1.34	0.23	0.93	2.50
44	Central State Bank	Calera	485,209	6,557	55.8	1.34	0.20	0.96	2.50
45	MidSouth Bank	Dothan	607,802	5,195	92.2	1.50	0.35	0.65	2.51
46	FirstState Bank	Lineville	315,930	5,642	68.8	1.55	0.25	0.71	2.52
47	CCB Community Bank	Andalusia	600,223	5,407	53.8	1.49	0.27	0.77	2.53
48	First Cahawba Bank	Selma	187,104	5,503	82.5	1.31	0.15	1.07	2.54
49	Bank of Evergreen	Evergreen	76,064	5,851	71.0	1.59	0.23	0.74	2.56
50	Cullman Savings Bank	Cullman	351,393	6,275	68.0	1.75	0.21	0.60	2.57
51	United Bank	Atmore	1,061,535	5,529	53.3	1.42	0.32	0.83	2.58
52	Farmers & Merchants Bank	Piedmont	315,844	6,317	76.2	1.30	0.33	0.94	2.58
53	Marion Bank & Trust Co.	Marion	307,453	5,394	92.2	1.23	0.25	1.10	2.58
54	CB&S Bank, Inc.	Russellville	2,367,567	4,425	64.5	1.41	0.37	0.80	2.58
55	Bank of Vernon	Vernon	241,403	5,248	57.6	1.21	0.36	1.03	2.60
56	Citizens Bank	Enterprise	222,871	6,555	72.2	1.53	0.23	0.84	2.60
57	Commercial Bank of Ozark	Ozark	116,399	5,820	76.2	1.24	0.24	1.14	2.62
58	Friend Bank	Slocomb	186,669	4,058	48.7	1.46	0.26	0.92	2.64
59	Citizens' Bank, Inc.	Robertsdale	145,946	5,033	77.2	1.36	0.51	0.78	2.65
60	Oakworth Capital Bank	Birmingham	1,239,885	9,919	64.1	1.84	0.21	0.64	2.69
61	NobleBank & Trust	Anniston	390,479	6,198	63.7	1.55	0.29	0.88	2.72
62	Town-Country United Bank	Camden	130,790	4,510	59.0	1.39	0.19	1.14	2.72
63	Liberty Bank	Geraldine	191,199	3,476	61.7	1.60	0.48	0.67	2.75
64	First Comm. Bank, Cullman	Cullman	123,013	6,834	71.2	1.29	0.30	1.16	2.75
65	Peoples Bank of Red Level	Red Level	17,544	3,509	86.8	1.41	0.47	0.87	2.75
66	Progress Bank and Trust	Huntsville	1,859,951	7,500	64.6	1.94	0.27	0.59	2.80
67	AmeriFirst Bank	Montgomery	321,134	5,947	79.1	1.62	0.26	0.96	2.83
68	First State Bank of the South	Sulligent	123,419	3,740	65.6	1.66	0.34	0.87	2.88

## NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
69	HomeTown Bank of Alabama	Oneonta	540,006	9,643	55.8	1.31	0.45	1.16	2.92
70	Peoples Exchange Bank	Monroeville	94,666	3,641	79.3	1.83	0.30	0.83	2.97
71	Union State Bank	Pell City	272,208	2,750	120.9	1.93	0.52	0.57	3.03
72	Premier Bank of the South	Cullman	302,958	4,522	69.1	1.59	0.41	1.04	3.04
73	Merit Bank	Huntsville	218,127	6,416	88.6	1.90	0.30	0.89	3.09
74	First US Bank	Birmingham	968,126	6,013	74.0	1.90	0.34	0.90	3.15
75	Brantley Bank & Trust Co.	Brantley	102,739	3,805	81.4	1.57	0.38	1.21	3.15
76	Community Spirit Bank	Red Bay	180,302	4,745	69.1	1.59	0.39	1.19	3.17
77	Peoples Bank of Alabama	Cullman	1,264,729	4,517	68.6	2.01	0.47	0.70	3.17
78	Bank of Brewton	Brewton	53,539	3,149	93.4	1.87	0.38	0.94	3.20
79	Community Neighbor Bank	Camden	136,341	3,787	72.6	1.68	0.26	1.30	3.25
80	First Financial Bank	Bessemer	237,235	3,489	72.4	1.71	0.36	1.19	3.26
81	First National Bank and Trust	Atmore	207,977	4,160	69.2	2.00	0.26	1.01	3.28
82	North Alabama Bank	Hazel Green	154,432	3,960	68.2	1.90	0.46	0.93	3.30
83	Bank of Walker County	Jasper	94,770	4,988	81.2	1.84	0.52	1.01	3.37
84	Traditions Bank	Cullman	603,815	8,160	57.6	1.62	0.44	1.39	3.44
85	SouthPoint Bank	Birmingham	1,079,968	8,709	64.6	2.21	0.17	1.15	3.54
86	Sweet Water State Bank	Sweet Water	118,789	4,242	81.2	2.02	0.34	1.26	3.61
87	Millennial Bank	Leeds	115,624	8,259	81.2	1.92	0.43	1.30	3.65
88	Bank Independent	Sheffield	2,272,473	3,871	77.1	2.39	0.63	0.71	3.73
89	Commonwealth National Bank	Mobile	57,066	3,003	125.2	1.88	0.52	1.40	3.80
90	Merchants & Farmers Bank	Eutaw	88,731	3,413	62.8	2.18	0.46	1.20	3.84
91	First National Bank of Hartford	Hartford	141,449	2,669	82.6	2.12	0.37	1.49	3.99
92	Community Bank & Trust	Union Springs	50,977	3,398	99.2	1.55	0.19	2.29	4.04
93	Southern Bank Company	Gadsden	115,911	4,140	71.6	2.19	0.23	1.65	4.07
94	22nd State Bank	Louisville	204,155	3,190	91.2	2.42	0.45	1.33	4.20
95	Alamerica Bank	Birmingham	15,330	1,916	89.2	4.41	1.73	3.47	9.61
96	First Federal Bank, A FSB	Tuscaloosa	120,365	987	83.4	9.69	0.97	3.78	14.44
		MEDIAN	262,920	5,537	64.98	1.40	0.27	0.85	2.55
		AVERAGE	442,783	5,902	67.83	1.56	0.31	0.92	2.78
		HIGH	2,470,893	15,395	125.23	9.69	1.73	3.78	14.44
		LOW	15,330	987	33.93	0.55	0.09	0.23	1.16

## ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR/Total Loans & Leases (Excl HFS) (%)	Prov XP / Avg Assets (%)	Adj 30-89PD/Lns Excl HFS (%)	Adj 90+ PD/Loans Excl HFS (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
1	BankSouth	Dothan	218,774	143,146	-	-	0.0197	(0.13)	-	-	-	(0.21)	(0.21)
2	Commonwealth National Bank	Mobile	57,066	22,708	-	-	0.0265	0.09	0.06	-	-	(0.20)	(0.14)
3	Millennial Bank	Leeds	115,624	80,424	-	-	0.0108	0.13	-	-	-	(0.01)	(0.01)
4	MidSouth Bank	Dothan	607,802	289,645	0.09	-	0.0194	0.02	-	-	0.01	(0.02)	(0.01)
5	CommerceOne Bank	Birmingham	508,037	394,636	-	-	0.0120	0.34	-	-	-	-	0.00
6	Oakworth Capital Bank	Birmingham	1,239,885	770,798	-	-	0.0126	0.15	-	-	-	-	0.00
7	First National Bank of Dozier	Dozier	40,826	10,226	-	-	0.0129	-	-	-	-	-	0.00
8	SunSouth Bank	Dothan	122,634	52,766	-	-	0.0126	(0.16)	0.14	-	-	(0.09)	0.05
9	HNB First Bank	Headland	211,840	135,308	0.37	-	0.0117	0.05	0.17	-	0.05	(0.05)	0.17
10	Pinnacle Bank	Jasper	348,787	122,955	0.18	-	0.0205	0.06	0.16	-	0.04	0.03	0.23
11	SouthPoint Bank	Birmingham	1,079,968	838,106	6.56	877	0.0124	0.55	0.11	0.01	0.13	0.01	0.25
12	Progress Bank and Trust	Huntsville	1,859,951	1,273,621	2.14	89	0.0107	0.01	0.04	-	0.28	(0.05)	0.27
13	First Metro Bank	Muscle Shoals	963,258	466,759	0.73	119	0.0094	0.04	0.12	-	0.12	0.03	0.27
14	Southern Independent Bank	Opp	323,488	130,271	0.81	-	0.0149	0.06	0.09	-	0.19	0.01	0.29
15	First Southern Bank	Florence	433,264	370,000	1.44	-	0.0126	0.14	0.21	-	0.14	(0.04)	0.31
16	First Financial Bank	Bessemer	237,235	95,450	1.70	1	0.0140	0.24	0.05	-	0.23	0.05	0.33
17	AuburnBank	Auburn	1,109,002	428,417	0.84	374	0.0109	(0.08)	0.12	-	0.17	0.04	0.33
18	Citizens Bank & Trust	Guntersville	989,905	446,783	1.87	-	0.0176	0.17	0.11	-	0.31	(0.05)	0.37
19	First Fidelity Bank	Fort Payne	142,900	62,587	2.24	78	0.0127	0.03	0.00	-	0.38	(0.01)	0.37
20	Samson Banking Company	Samson	112,603	44,619	0.04	-	0.0136	0.04	0.37	-	0.01	0.03	0.41
21	Friend Bank	Slocomb	186,669	97,140	1.25	75	0.0197	0.02	0.22	-	0.21	(0.02)	0.41
22	FirstState Bank	Lineville	315,930	138,568	1.48	-	0.0160	0.01	0.37	-	0.29	(0.20)	0.46
23	River Bank & Trust	Prattville	2,470,893	1,336,352	2.16	342	0.0156	0.16	0.16	-	0.30	0.06	0.52
24	Premier Bank of the South	Cullman	302,958	163,889	5.94	-	0.0164	0.03	0.10	-	0.88	(0.45)	0.53
25	NobleBank & Trust	Anniston	390,479	217,243	3.78	-	0.0150	0.08	0.02	-	0.52	0.07	0.61
26	Central State Bank	Calera	485,209	307,435	0.73	8	0.0149	0.13	0.44	-	0.12	0.06	0.62
27	First Bank of Boaz	Boaz	269,913	54,951	0.19	-	0.0191	0.07	0.50	-	0.14	0.01	0.65
28	United Bank	Atmore	1,061,535	603,208	3.06	-	0.0165	0.11	0.23	-	0.47	(0.04)	0.66
29	Southern States Bank	Anniston	1,799,583	1,310,070	3.48	2,930	0.0118	0.18	0.13	-	0.54	0.00	0.67
30	Merit Bank	Huntsville	218,127	154,790	3.92	-	0.0117	0.11	0.28	-	0.44	(0.04)	0.68
31	First Southern State Bank	Stevenson	741,437	351,153	0.74	-	0.0149	0.11	0.57	-	0.10	0.02	0.69
32	Farmers & Merchants Bank	Waterloo	107,653	4,325	0.98	-	0.0677	0.01	0.83	-	0.00	(0.13)	0.74
33	CCB Community Bank	Andalusia	600,223	429,248	5.69	561	0.0142	0.09	0.10	-	0.80	0.03	0.93
34	Bank of Vernon	Vernon	241,403	132,780	3.44	-	0.0159	0.30	0.02	-	0.77	0.14	0.93
35	Peoples Independent Bank	Boaz	424,563	171,097	4.99	1,026	0.0103	0.01	0.14	-	0.80	0.01	0.95
36	First US Bank	Birmingham	968,126	678,330	3.98	874	0.0125	0.25	0.21	-	0.55	0.20	0.96
37	North Alabama Bank	Hazel Green	154,432	93,195	3.52	-	0.0133	0.07	0.58	-	0.52	(0.10)	1.00
38	First Federal Bank, A FSB	Tuscaloosa	120,365	72,863	5.65	-	0.0130	-	0.10	-	0.91	0.01	1.02
39	Robertson Banking Company	Demopolis	432,484	263,803	1.57	-	0.0160	0.07	0.80	-	0.23	(0.01)	1.02
40	First National Bank	Hamilton	392,032	117,080	1.29	97	0.0145	0.05	0.35	-	0.55	0.14	1.04
41	Community Spirit Bank	Red Bay	180,302	107,694	6.84	-	0.0131	0.06	0.01	-	1.01	0.04	1.06
42	First Comm. Bank of Central AL	Wetumpka	539,073	267,313	2.06	193	0.0236	-	0.80	-	0.27	-	1.07
43	First Jackson Bank	Stevenson	398,992	240,507	5.77	300	0.0097	0.06	0.12	-	0.98	-	1.10
44	PeoplesTrust Bank	Hamilton	141,204	97,705	4.56	-	0.0136	0.23	0.37	-	0.70	0.07	1.14
45	Bank of Moundville	Moundville	109,424	34,416	1.19	-	0.0107	0.09	0.54	-	0.15	0.47	1.16
46	First Progressive Bank	Brewton	33,040	8,637	0.00	-	0.0107	-	1.23	-	0.00	-	1.23
47	First Cahawba Bank	Selma	187,104	89,683	1.39	157	0.0111	0.56	0.00	-	0.21	1.06	1.27
48	Citizens State Bank	Vernon	84,381	27,367	0.42	-	0.0137	-	1.25	-	-	0.04	1.29
49	Valley State Bank	Russellville	147,751	73,311	1.24	-	0.0196	0.04	1.14	-	0.15	-	1.30
50	AmeriFirst Bank	Montgomery	321,134	203,376	8.63	-	0.0118	0.06	0.21	-	1.13	(0.01)	1.33
51	Liberty Bank	Geraldine	191,199	96,480	1.99	52	0.0100	0.03	0.89	-	0.41	0.03	1.33
52	First Bank	Wadley	124,186	30,514	2.12	16	0.0133	-	0.77	-	0.65	(0.07)	1.35
53	HomeTown Bank of Alabama	Oneonta	540,006	268,291	2.14	202	0.0119	-	0.95	-	0.44	0.06	1.45
54	Phenix-Girard Bank	Phenix City	285,457	73,965	4.50	571	0.0152	0.04	0.26	-	1.22	0.07	1.55
55	Bank Independent	Sheffield	2,272,473	1,366,151	4.01	5	0.0127	0.05	1.01	-	0.43	0.12	1.56
56	Traditions Bank	Cullman	603,815	487,142	8.16	2,095	0.0152	0.73	0.20	-	0.98	0.40	1.58
57	First National Bank and Trust	Atmore	207,977	114,057	11.05	-	0.0175	-	0.02	-	1.69	0.01	1.72
58	Troy Bank & Trust Company	Troy	1,463,805	798,329	7.88	2,938	0.0124	0.11	0.23	-	1.28	0.23	1.74
59	Cullman Savings Bank	Cullman	351,393	268,074	4.08	74	0.0091	0.03	0.73	-	1.10	0.01	1.84
60	Metro Bank	Pell City	1,020,681	437,204	2.99	1,391	0.0131	-	1.07	-	0.76	0.01	1.84
61	Exchange Bank of Alabama	Altoona	380,643	181,523	7.07	482	0.0146	(0.03)	0.26	-	1.66	(0.06)	1.86
62	Commercial Bank of Ozark	Ozark	116,399	58,143	15.42	19	0.0086	0.06	0.27	-	1.46	0.14	1.87
63	Bank of Walker County	Jasper	94,770	44,137	2.49	-	0.0130	-	1.44	-	0.47	(0.02)	1.89
64	CB&S Bank, Inc.	Russellville	2,367,567	1,039,893	8.04	3,630	0.0138	0.14	0.45	-	1.38	0.15	1.98
65	Citizens' Bank, Inc.	Robertsdale	145,946	70,715	3.11	-	0.0182	(0.06)	1.53	-	0.58	(0.13)	1.98
66	First State Bank of the South	Sulligent	123,419	53,915	2.71	182	0.0103	0.09	1.55	-	0.42	0.03	2.00
67	Peoples Bank of Alabama	Cullman	1,264,729	749,221	8.03	134	0.0182	0.03	1.00	-	1.08	0.04	2.12
68	Citizens Bank	Enterprise	222,871	126,919	14.39	613	0.0106	0.04	0.20	-	1.90	0.04	2.14

## 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	West Alabama Bank & Trust	Reform	766,222	385,329	5.70	-	0.0111	0.25	0.50	-	1.16	0.59	2.25
70	Peoples Bank of Greensboro	Greensboro	115,010	46,020	14.99	2	0.0110	0.04	0.78	-	1.49	0.03	2.30
71	First Citizens Bank	Luverne	321,635	164,323	7.93	262	0.0195	0.03	0.54	-	1.88	(0.05)	2.37
72	Peoples Exchange Bank	Monroeville	94,666	45,729	12.66	110	0.0116	0.05	0.64	0.02	1.64	0.10	2.40
73	State Bank & Trust	Winfield	312,464	121,420	7.87	77	0.0101	0.02	1.02	-	1.40	0.02	2.44
74	Citizens Bank	Greensboro	119,430	41,324	2.53	-	0.0136	0.02	2.27	-	0.16	0.04	2.47
75	Community Neighbor Bank	Camden	136,341	69,265	3.72	3	0.0162	0.03	1.41	-	0.85	0.23	2.49
76	First Bank of Alabama	Talladega	877,034	535,756	16.69	215	0.0121	0.12	0.16	-	2.44	(0.03)	2.57
77	22nd State Bank	Louisville	204,155	141,371	14.94	405	0.0146	0.12	0.26	-	2.31	0.11	2.68
78	Town-Country United Bank	Camden	130,790	65,023	5.79	105	0.0099	0.38	1.83	-	0.83	0.27	2.93
79	Farmers and Merchants Bank	LaFayette	255,927	79,633	5.50	471	0.0122	0.06	1.67	-	1.35	0.20	3.22
80	First Comm. Bank, Cullman	Cullman	123,013	92,377	10.78	-	0.0166	0.01	1.78	-	1.63	0.04	3.45
81	Citizens Bank of Winfield	Winfield	297,950	58,726	2.92	73	0.0220	-	1.14	-	2.31	0.19	3.64
82	Farmers & Merchants Bank	Piedmont	315,844	133,873	12.31	351	0.0158	0.05	0.94	-	2.79	0.06	3.79
83	Merchants & Farmers Bank	Eutaw	88,731	45,660	15.84	160	0.0129	0.09	1.34	-	2.85	0.10	4.29
84	Union State Bank	Pell City	272,208	70,980	10.79	12	0.0178	(0.15)	2.95	-	1.56	0.00	4.51
85	Community Bank & Trust	Union Springs	50,977	15,776	11.74	62	0.0584	-	2.51	-	2.48	(0.33)	4.66
86	First National Bank of Hartford	Hartford	141,449	64,883	11.55	494	0.0162	0.15	2.65	0.01	1.97	0.17	4.80
87	First State Bank of Dekalb Co.	Fort Payne	327,250	134,347	7.97	-	0.0101	0.08	4.04	0.01	0.69	0.31	5.05
88	Southern Bank Company	Gadsden	115,911	56,780	7.58	-	0.0156	-	3.79	-	1.54	(0.10)	5.23
89	Sweet Water State Bank	Sweet Water	118,789	58,264	26.74	1,219	0.0161	0.31	0.91	0.01	3.68	0.80	5.41
90	EvaBank	Cullman	422,144	304,457	11.38	195	0.0217	0.36	0.67	-	4.53	0.48	5.68
91	Brantley Bank & Trust Co.	Brantley	102,739	55,982	8.56	-	0.0116	0.07	4.10	-	1.61	0.02	5.73
92	Bank of Brewton	Brewton	53,539	14,606	10.72	477	0.0113	-	0.58	-	7.07	0.35	8.00
93	Marion Bank & Trust Co.	Marion	307,453	149,470	30.79	405	0.0193	0.74	0.65	-	5.41	1.98	8.04
94	Bank of Evergreen	Evergreen	76,064	24,273	24.88	1,207	0.0248	0.04	1.99	-	7.65	0.12	9.76
95	Peoples Bank of Red Level	Red Level	17,544	4,484	34.46	-	0.0091	0.06	8.16	-	14.92	0.80	23.88
96	Alamerica Bank	Birmingham	15,330	7,700	35.06	488	0.0240	-	20.17	0.02	8.00	(0.01)	28.18
		MEDIAN	262,920	122,188	4.01	68	0.0136	0.06	0.50	0.00	0.77	0.03	1.29
		AVERAGE	442,783	242,492	6.65	317	0.0154	0.11	1.06	0.00	1.36	0.09	2.34
		HIGH	2,470,893	1,366,151	35.06	3,630	0.0677	0.74	20.17	0.02	14.92	1.98	28.18
		LOW	15,330	4,325	0.00	0.00	0.0086	(0.16)	0.00	0.00	0.00	(0.45)	(0.21)



**PRE-TAX RETURN ON AVERAGE EQUITY**

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar22 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar21 Net Inc (\$000)	LTM Mar20 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Friend Bank	Slocomb	186,669	16,624	8.91	4,518	98	2,583	2,134	2.68	29.41
2	Samson Banking Company	Samson	112,603	12,126	10.77	3,579	149	1,241	1,218	3.40	28.32
3	United Bank	Atmore	1,061,535	86,216	8.12	16,655	87	12,095	9,574	2.12	23.60
4	First Comm. Bank of Central AL	Wetumpka	539,073	29,337	5.44	8,006	86	8,227	8,452	1.65	21.77
5	First Southern Bank	Florence	433,264	34,518	7.97	5,432	73	4,233	2,823	1.76	20.97
6	Merchants & Farmers Bank	Eutaw	88,731	7,659	8.63	1,732	67	384	608	2.01	20.87
7	CCB Community Bank	Andalusia	600,223	54,634	9.10	11,513	104	8,510	7,957	2.06	20.64
8	Bank of Moundville	Moundville	109,424	6,661	6.09	1,401	108	414	317	1.77	20.22
9	Traditions Bank	Cullman	603,815	51,178	8.48	7,306	99	5,851	4,929	1.78	19.86
10	First Southern State Bank	Stevenson	741,437	57,648	7.78	10,761	86	7,709	4,923	1.86	19.83
11	First Federal Bank, A FSB	Tuscaloosa	120,365	15,810	13.14	3,911	32	14,936	2,671	2.87	19.59
12	Central State Bank	Calera	485,209	44,029	9.07	8,101	109	6,437	5,367	1.84	19.08
13	Pinnacle Bank	Jasper	348,787	23,566	6.76	5,023	105	3,374	3,200	1.87	18.63
14	Peoples Independent Bank	Boaz	424,563	32,265	7.60	6,856	79	4,868	4,239	1.77	18.43
15	SouthPoint Bank	Birmingham	1,079,968	110,047	10.19	9,311	75	8,608	4,932	1.57	18.22
16	Premier Bank of the South	Cullman	302,958	21,508	7.10	3,887	58	3,365	2,346	1.42	18.04
17	Robertson Banking Company	Demopolis	432,484	34,180	7.90	6,062	78	5,065	4,945	1.61	17.55
18	State Bank & Trust	Winfield	312,464	21,248	6.80	5,101	86	3,358	2,132	1.80	17.32
19	Southern Independent Bank	Opp	323,488	29,013	8.97	4,455	106	2,956	2,376	1.79	17.30
20	River Bank & Trust	Prattville	2,470,893	194,174	7.86	27,635	100	21,332	15,223	1.56	17.14
21	HomeTown Bank of Alabama	Oneonta	540,006	51,986	9.63	7,938	142	6,466	5,849	2.19	16.97
22	Peoples Bank of Alabama	Cullman	1,264,729	93,607	7.40	16,106	58	16,083	13,532	1.41	16.95
23	First Bank	Wadley	124,186	8,976	7.23	1,851	77	1,507	1,344	1.64	16.68
24	NobleBank & Trust	Anniston	390,479	26,481	6.78	4,356	69	3,040	1,380	1.43	16.53
25	First Bank of Alabama	Talladega	877,034	78,149	8.91	11,762	105	9,865	8,105	1.78	16.41
26	First National Bank and Trust	Atmore	207,977	15,489	7.45	3,159	63	2,169	1,342	1.60	16.31
27	First Metro Bank	Muscle Shoals	963,258	74,396	7.72	10,349	82	10,020	10,088	1.51	16.23
28	Peoples Bank of Greensboro	Greensboro	115,010	4,079	3.55	1,231	77	1,072	1,114	1.07	15.64
29	Southern Bank Company	Gadsden	115,911	10,663	9.20	1,342	48	353	375	1.61	15.32
30	First Jackson Bank	Stevenson	398,992	38,580	9.67	4,674	109	3,628	4,055	1.60	15.27
31	Progress Bank and Trust	Huntsville	1,859,951	172,070	9.25	20,365	82	19,831	11,584	1.52	15.19
32	Oakworth Capital Bank	Birmingham	1,239,885	95,113	7.67	10,555	84	8,565	7,776	1.32	15.08
33	Liberty Bank	Geraldine	191,199	19,145	10.01	2,182	40	1,598	1,285	1.59	14.53
34	First Citizens Bank	Luverne	321,635	35,859	11.15	4,292	68	3,648	3,602	1.69	13.89
35	Southern States Bank	Anniston	1,799,583	206,924	11.50	18,500	98	15,936	6,928	1.50	13.51
36	First Financial Bank	Bessemer	237,235	11,818	4.98	2,366	35	3,263	497	1.06	13.22
37	HNB First Bank	Headland	211,840	17,907	8.45	2,313	66	2,998	2,319	1.16	13.11
38	Community Spirit Bank	Red Bay	180,302	14,566	8.08	2,138	56	1,893	965	1.27	13.03
39	North Alabama Bank	Hazel Green	154,432	14,314	9.27	1,441	37	1,549	1,239	1.30	12.98
40	Bank Independent	Sheffield	2,272,473	177,452	7.81	18,310	31	18,844	20,091	1.07	12.82
41	PeoplesTrust Bank	Hamilton	141,204	14,148	10.02	1,466	52	826	1,313	1.41	12.80
42	Bank of Vernon	Vernon	241,403	27,611	11.44	2,821	61	1,839	2,048	1.59	12.69
43	First State Bank of Dekalb Co.	Fort Payne	327,250	24,316	7.43	2,665	51	2,717	2,064	1.11	12.68
44	Farmers and Merchants Bank	LaFayette	255,927	19,833	7.75	2,719	72	2,386	2,119	1.37	12.45
45	CommerceOne Bank	Birmingham	508,037	53,848	10.60	4,744	144	2,676	802	1.50	12.27
46	CB&S Bank, Inc.	Russellville	2,367,567	192,323	8.12	24,710	46	21,891	18,515	1.29	11.53
47	EvaBank	Cullman	422,144	114,666	27.16	10,639	130	11,213	8,566	3.30	11.44
48	First Comm. Bank, Cullman	Cullman	123,013	12,458	10.13	1,064	59	835	894	1.11	11.43
49	Citizens Bank & Trust	Guntersville	989,905	66,111	6.68	7,804	60	5,984	6,252	0.98	11.28
50	Citizens Bank	Enterprise	222,871	15,626	7.01	1,539	45	1,280	1,393	0.94	11.12
51	Metro Bank	Pell City	1,020,681	127,455	12.49	11,620	72	11,396	12,045	1.43	11.00
52	First Fidelity Bank	Fort Payne	142,900	10,145	7.10	1,138	47	931	647	0.95	10.99
53	Troy Bank & Trust Company	Troy	1,463,805	135,312	9.24	11,795	65	12,329	9,550	1.13	10.68
54	Citizens Bank of Winfield	Winfield	297,950	45,150	15.15	4,888	136	5,429	4,484	2.20	10.48
55	Phenix-Girard Bank	Phenix City	285,457	19,555	6.85	3,184	56	4,884	2,986	1.30	10.41
56	FirstState Bank	Lineville	315,930	24,947	7.90	2,695	48	3,374	2,868	1.04	10.18
57	First Bank of Boaz	Boaz	269,913	38,280	14.18	3,606	144	4,734	3,775	1.79	9.96
58	Community Neighbor Bank	Camden	136,341	15,384	11.28	1,243	35	1,209	1,284	1.18	9.86
59	Commercial Bank of Ozark	Ozark	116,399	5,305	4.56	852	43	826	494	0.72	9.82
60	Town-Country United Bank	Camden	130,790	16,000	12.23	1,513	52	1,996	2,404	1.41	9.60
61	First State Bank of the South	Sulligent	123,419	16,265	13.18	1,329	40	773	816	1.41	9.38
62	AuburnBank	Auburn	1,109,002	83,770	7.55	7,872	51	7,190	8,724	0.86	9.13
63	Alamerica Bank	Birmingham	15,330	2,208	14.40	118	15	(879)	(1,312)	1.17	8.62
64	West Alabama Bank & Trust	Reform	766,222	81,549	10.64	6,477	41	5,438	7,184	1.02	8.49
65	First US Bank	Birmingham	968,126	93,963	9.71	5,990	37	3,862	5,134	0.81	8.45
66	Bank of Walker County	Jasper	94,770	7,806	8.24	627	33	532	636	0.75	7.89
67	Citizens' Bank, Inc.	Robertsdale	145,946	11,972	8.20	1,038	36	749	567	0.78	7.38
68	Exchange Bank of Alabama	Altoona	380,643	40,618	10.67	2,596	37	2,490	3,102	0.90	7.30

## PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar22 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar21 Net Inc (\$000)	LTM Mar20 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
69	Bank of Evergreen	Evergreen	76,064	7,238	9.52	529	41	370	386	0.86	7.24
70	Citizens State Bank	Vernon	84,381	7,712	9.14	690	46	713	769	0.84	6.71
71	Citizens Bank	Greensboro	119,430	11,336	9.49	750	54	768	1,066	0.76	6.64
72	Cullman Savings Bank	Cullman	351,393	69,811	19.87	3,302	59	3,636	3,682	1.17	6.60
73	Millennial Bank	Leeds	115,624	9,916	8.58	567	41	425	320	0.60	6.41
74	AmeriFirst Bank	Montgomery	321,134	27,123	8.45	1,346	25	1,697	1,176	0.55	6.37
75	First National Bank	Hamilton	392,032	48,110	12.27	3,102	33	3,447	4,678	0.87	6.23
76	Farmers & Merchants Bank	Piedmont	315,844	28,523	9.03	1,704	34	1,689	2,318	0.69	6.22
77	Brantley Bank & Trust Co.	Brantley	102,739	9,880	9.62	600	22	955	864	0.65	6.18
78	Valley State Bank	Russellville	147,751	22,404	15.16	1,187	42	990	1,276	0.98	6.15
79	Peoples Exchange Bank	Monroeville	94,666	10,843	11.45	471	18	721	788	0.72	5.99
80	SunSouth Bank	Dothan	122,634	8,421	6.87	603	32	1,067	(50)	0.49	5.98
81	BankSouth	Dothan	218,774	37,466	17.13	2,022	92	2,013	2,221	1.05	5.71
82	First National Bank of Hartford	Hartford	141,449	16,378	11.58	1,001	19	817	1,002	0.73	5.54
83	Sweet Water State Bank	Sweet Water	118,789	9,860	8.30	539	19	570	790	0.47	4.78
84	First National Bank of Dozier	Dozier	40,826	4,499	11.02	196	33	201	168	0.58	4.34
85	Farmers & Merchants Bank	Waterloo	107,653	14,675	13.63	679	85	451	729	0.67	3.70
86	Peoples Bank of Red Level	Red Level	17,544	1,915	10.92	44	9	107	131	0.36	3.27
87	Merit Bank	Huntsville	218,127	17,047	7.82	470	14	(1,442)	(2,343)	0.25	2.68
88	22nd State Bank	Louisville	204,155	22,577	11.06	578	9	(1,035)	(1,407)	0.28	2.46
89	MidSouth Bank	Dothan	607,802	47,747	7.86	1,061	9	3,173	2,730	0.19	2.03
90	Community Bank & Trust	Union Springs	50,977	2,418	4.74	737	49	(159)	16	0.04	0.61
91	First Progressive Bank	Brewton	33,040	8,459	25.60	16	2	45	93	0.06	0.22
92	Bank of Brewton	Brewton	53,539	9,838	18.38	(34)	(2)	227	125	(0.06)	(0.30)
93	First Cahawba Bank	Selma	187,104	12,385	6.62	(27)	(1)	1,086	804	(0.04)	(0.53)
94	Marion Bank & Trust Co.	Marion	307,453	23,694	7.71	(893)	(16)	(658)	2,357	(0.30)	(3.13)
95	Commonwealth National Bank	Mobile	57,066	4,967	8.70	(410)	(22)	(514)	(434)	(0.69)	(6.35)
96	Union State Bank	Pell City	272,208	9,110	3.35	(961)	(10)	197	998	(0.36)	(6.42)
		MEDIAN	262,920	21,956	8.91	2,631	55	2,438	2,126	1.22	11.35
		AVERAGE	442,783	40,323	9.65	4,636	59	4,149	3,421	1.21	11.37
		HIGH	2,470,893	206,924	27.16	27,635	149	21,891	20,091	3.40	29.41
		LOW	15,330	1,915	3.35	(961)	(22)	(1,442)	(2,343)	(0.69)	(6.42)