

Banking Almanac: Alabama

As of and for the Twelve Months Ended June 30, 2022



Porter White & Company

Investment Bankers Since 1975

Porter, White & Company

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Notes on Almanac

- Data, based on regulatory filings, are furnished by S&P Global Market Intelligence and contain copyrighted and trade secret material distributed under license from S&P. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended June 30, 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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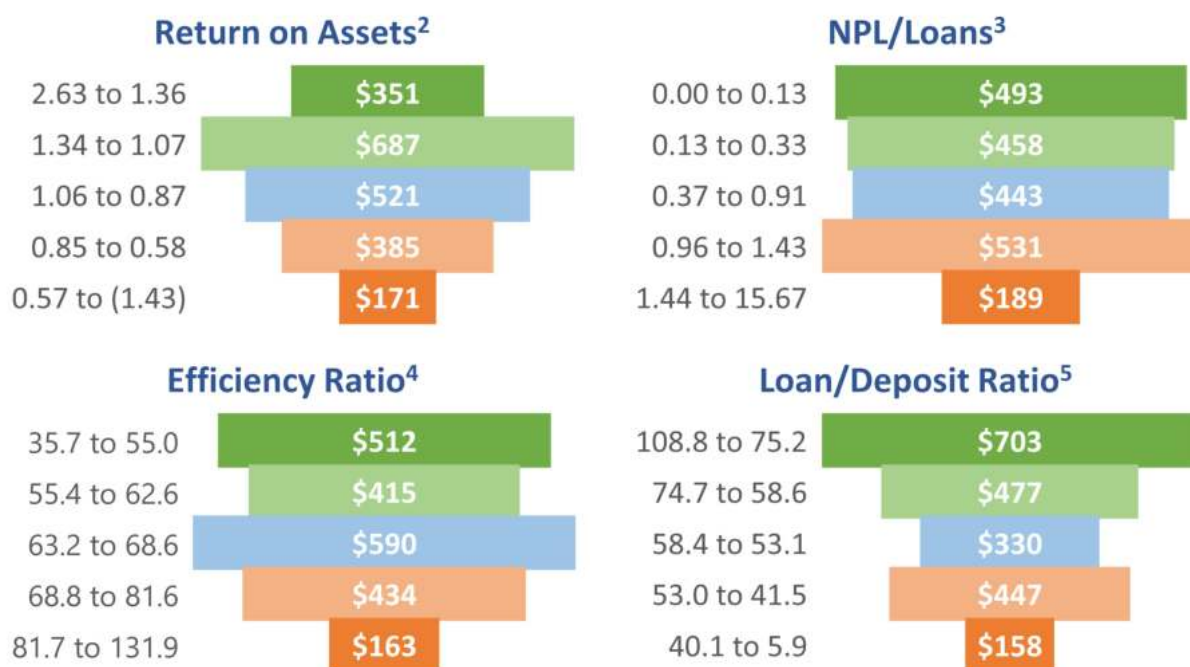
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Alabama Bankers Almanac Peer Comparisons

Second Quarter 2022

August 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 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.



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

² Alphabetical

³ Asset Quality

⁴ Non-Interest Expense

⁵ Net Interest Margin

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
1	22nd State Bank	Louisville	1917	ST-Bank	S-corp	FEB Bancshares, Inc.	198,904	10.76	0.32	2.76	1.53
2	Alamerica Bank	Birmingham	2000	ST-Bank	C-corp	Carver Financial Corporation	14,279	14.05	1.36	9.81	3.82
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	316,659	8.36	0.34	3.98	0.75
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	1,083,590	6.80	0.70	8.05	0.03
5	Bank Independent	Shffield	1947	ST-Bank	C-corp	BanIndependent, Incorporated	2,269,802	7.59	0.85	10.47	0.09
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp	Repton Supply Company, Inc.	51,187	16.57	(0.08)	(0.39)	1.79
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		75,946	7.26	0.64	5.85	2.39
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	126,483	6.28	1.30	16.23	0.04
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	277,784	16.83	1.39	10.69	0.57
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	94,041	7.92	0.60	6.57	0.13
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	217,688	17.11	0.87	4.83	0.04
12	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	105,513	8.29	0.55	5.50	0.84
13	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		2,517,179	7.97	0.57	7.19	0.12
14	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	2,401,376	5.02	1.06	10.80	0.50
15	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	598,886	8.34	1.65	17.15	0.73
16	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	493,680	8.60	1.50	16.03	0.10
17	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	221,650	5.94	0.77	9.81	1.15
18	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	117,106	7.87	0.57	5.32	0.06
19	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B&T Holdings, Inc.	964,979	4.77	0.93	11.84	0.09
20	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	298,460	10.10	1.61	8.82	0.40
21	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	146,111	7.13	0.77	7.89	0.09
22	Citizens State Bank	Vernon	1977	ST-Bank	S-corp	Avadian Credit Union	81,302	6.64	0.76	6.74	0.00
23	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		515,914	10.38	1.25	10.79	0.00
24	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	112,759	2.08	0.68	10.64	0.53
25	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	59,144	6.77	(0.45)	(4.58)	0.00
26	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	45,285	0.53	1.38	24.12	0.72
27	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	139,716	10.98	0.95	8.11	0.44
28	Community Spirit Bank	Red Bay	1908	ST-Bank	S-corp	Independent Bancshares, Inc.	185,581	6.90	1.01	11.17	0.59
29	Cullman Savings Bank	Cullman	1887	Fed-Thrift	C-corp	Cullman Bancorp, Inc.	381,899	18.32	1.04	5.63	0.78
30	EvaBank	Cullman	1986	ST-Bank	C-corp		403,882	27.51	2.63	9.16	3.22
31	Exchange Bank of Alabama	Altونا	1909	ST-Bank	C-corp	The Gadsden Corporation	378,332	9.55	0.71	6.17	0.16
32	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		97,659	10.43	0.69	4.25	0.00
33	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	309,963	7.75	0.65	6.36	0.24
34	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	264,014	5.16	1.10	11.46	0.32
35	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	129,448	5.41	1.08	12.20	0.07
36	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	855,897	7.16	1.29	12.75	1.51
37	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	256,349	10.15	1.30	7.82	0.03
38	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		190,776	5.62	0.41	5.54	0.10
39	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	324,683	9.61	1.29	10.96	0.71
40	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	541,022	3.13	1.40	20.93	0.18
41	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	116,869	10.89	0.94	9.37	1.14
42	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	128,947	12.25	1.26	8.47	0.98
43	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corp.	148,189	5.55	0.85	10.71	0.16
44	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	233,911	1.73	0.72	10.73	0.09
45	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	393,191	9.67	1.34	13.03	0.53
46	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	943,992	7.06	1.17	13.38	0.03
47	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	388,903	11.30	0.77	5.81	0.33
48	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Suncoast Trust Bancshares, Inc.	207,709	4.90	0.57	6.53	0.92
49	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	40,597	7.89	0.40	3.29	0.03
50	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	138,609	9.97	0.55	4.31	0.98
51	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		34,401	24.53	(0.02)	(0.06)	0.72
52	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	478,878	8.71	1.43	17.10	0.10
53	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	742,946	5.99	1.41	16.29	0.05
54	First State Bank of Dekalb Co.	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	329,680	6.52	0.83	10.15	0.30
55	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	122,243	12.60	1.02	7.05	0.18
56	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	955,175	9.60	0.68	7.08	0.25
57	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	305,898	5.35	0.93	10.03	0.19
58	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	188,163	8.69	2.06	22.62	0.03
59	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	215,547	8.27	0.97	11.14	0.03
60	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	535,277	8.44	1.74	14.20	0.19
61	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	191,535	9.54	0.90	8.43	0.20
62	Marion Bank & Trust Co.	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	302,974	5.14	0.06	0.73	2.85
63	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	95,747	7.22	1.78	18.83	1.49
64	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Holdings, LLC	237,178	12.03	0.27	2.89	0.18
65	Metro Bank	Pell City	1989	ST-Bank	C-corp		1,023,747	12.43	1.20	9.36	0.32
66	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	616,593	6.77	0.21	2.44	0.03
67	Millennial Bank	Leeds	1997	ST-Bank	C-corp		111,059	8.16	0.56	6.16	0.00
68	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	396,098	5.31	0.98	12.37	0.25

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.	152,040	9.35	1.03	10.54	0.36
70	Oakworth Capital Bank	Birmingham	2008	ST-Bank	C-corp	Oakworth Capital, Inc.	1,139,248	8.28	0.95	11.37	0.00
71	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	1,263,443	6.50	1.09	13.69	0.63
72	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	113,445	1.60	0.77	13.81	0.55
73	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Local Bancorp, Inc.	33,682	51.16	(1.43)	(6.72)	1.95
74	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	97,158	9.83	0.46	3.93	0.68
75	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	429,775	6.21	1.40	15.89	0.41
76	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	149,813	9.28	1.02	9.64	0.43
77	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	268,241	0.65	1.06	10.40	0.32
78	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	338,344	3.60	1.54	17.76	0.01
79	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	328,680	6.02	1.07	14.39	0.44
80	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,835,242	9.23	1.17	11.98	0.19
81	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	159,787,000	10.07	1.46	13.33	0.52
82	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	2,501,359	6.90	1.23	14.32	0.11
83	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	436,953	7.84	1.30	14.73	0.13
84	Samson Banking Company	Samson	1930	ST-Bank	S-corp		116,782	9.32	2.33	20.19	0.00
85	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	14,492,668	8.78	1.54	18.95	0.08
86	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	The Southern Banc Company, Inc.	115,791	8.74	1.55	15.17	0.72
87	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	332,780	7.52	1.03	10.49	0.09
88	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	1,904,800	10.88	1.19	10.52	0.41
89	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	1,089,426	10.10	1.17	12.80	0.20
90	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	323,833	3.93	1.47	16.51	0.52
91	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	114,800	6.07	0.58	7.40	0.00
92	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	117,986	7.65	0.54	5.81	1.80
93	Town-Country United Bank	Camden	1978	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	129,403	11.51	1.23	9.31	0.44
94	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	622,712	8.42	1.39	15.70	0.67
95	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henderson	1,464,763	8.50	0.88	8.63	0.69
96	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	265,601	0.69	(0.19)	(4.05)	0.40
97	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	1,109,803	6.84	1.08	12.61	0.68
98	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	151,623	13.81	0.80	5.26	0.07
99	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	757,494	8.94	0.99	8.73	0.73
						MEDIAN	268,241	8.27	0.99	10.03	0.32
						AVERAGE	2,216,906	8.91	0.96	9.75	0.52
						HIGH	159,787,000	51.16	2.63	24.12	3.82
						LOW	14,279	0.53	(1.43)	(6.72)	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	94,049,000	139,563,000	16,085,000	8.30	1,311	19,580	8,161	121,882	106,455	159,787,000
2	ServisFirst Bank	Birmingham	10,620,770	11,786,275	1,273,038	8.60	23	540	26,838	630,116	512,447	14,492,668
3	Bryant Bank	Tuscaloosa	1,033,705	2,121,358	200,575	8.22	17	268	9,392	148,069	124,786	2,517,179
4	River Bank & Trust	Prattville	1,463,423	2,289,111	172,682	8.36	19	290	8,625	131,650	120,480	2,501,359
5	CB&S Bank, Inc.	Russellville	1,110,987	2,191,231	120,490	10.51	55	541	4,439	43,661	39,841	2,401,376
6	Bank Independent	Sheffield	1,472,504	1,958,946	172,279	8.40	31	611	3,715	73,219	63,192	2,269,802
7	Southern States Bank	Anniston	1,432,913	1,651,588	207,315	10.97	15	198	9,620	126,987	110,106	1,904,800
8	Progress Bank and Trust	Huntsville	1,335,883	1,646,262	169,408	8.88	12	242	7,584	152,937	137,189	1,835,242
9	Troy Bank & Trust Company	Troy	863,857	1,329,194	124,544	9.99	14	183	8,004	104,626	94,942	1,464,763
10	Peoples Bank of Alabama	Cullman	747,887	1,171,164	82,129	8.25	27	282	4,480	46,794	43,376	1,263,443
11	Oakworth Capital Bank	Birmingham	854,432	1,030,773	94,347	8.66	3	126	9,042	379,749	343,591	1,139,248
12	United Bank	Atmore	625,175	1,012,381	75,945	9.04	20	192	5,780	55,490	50,619	1,109,803
13	SouthPoint Bank	Birmingham	922,450	933,095	110,010	9.77	10	161	6,767	108,943	93,310	1,089,426
14	AuburnBank	Auburn	441,861	1,004,615	73,716	9.16	8	154	7,036	135,449	125,577	1,083,590
15	Metro Bank	Pell City	429,479	893,513	127,300	13.11	9	166	6,167	113,750	99,279	1,023,747
16	Citizens Bank & Trust	Guntersville	468,878	841,915	46,060	9.29	8	135	7,148	120,622	105,239	964,979
17	First US Bank	Birmingham	714,637	845,402	91,704	9.33	15	156	6,123	63,678	56,360	955,175
18	First Metro Bank	Muscle Shoals	483,739	874,740	66,620	9.88	10	129	7,318	94,399	87,474	943,992
19	First Bank of Alabama	Talladega	549,617	788,910	61,318	10.27	10	113	7,574	85,590	78,891	855,897
20	West Alabama Bank & Trust	Reform	402,487	685,947	67,731	11.65	15	153	4,951	50,500	45,730	757,494
21	First Southern State Bank	Stevenson	377,161	695,193	44,493	9.03	10	123	6,040	74,295	69,519	742,946
22	Traditions Bank	Cullman	510,535	565,792	52,432	8.70	6	77	8,087	103,785	94,299	622,712
23	MidSouth Bank	Dothan	303,297	573,383	41,773	9.06	12	119	5,181	51,383	47,782	616,593
24	CCB Community Bank	Andalusia	439,609	547,323	49,974	10.05	5	111	5,395	119,777	109,465	598,886
25	First Comm. Bank of Central AL	Wetumpka	288,156	520,572	16,955	8.31	8	81	6,679	67,628	65,072	541,022
26	HomeTown Bank of Alabama	Oneonta	273,425	489,043	45,157	12.63	5	54	9,913	107,055	97,809	535,277
27	CommerceOne Bank	Birmingham	424,506	460,855	53,569	11.30	1	35	14,740	515,914	460,855	515,914
28	Central State Bank	Calera	321,967	445,507	42,439	10.00	5	73	6,763	98,736	89,101	493,680
29	First Southern Bank	Florence	403,087	406,411	41,723	9.32	4	77	6,219	119,720	101,603	478,878
30	Robertson Banking Company	Demopolis	262,356	401,381	34,246	9.11	8	78	5,602	54,619	50,173	436,953
31	Peoples Independent Bank	Boaz	165,761	399,631	26,690	8.55	9	83	5,178	47,753	44,403	429,775
32	EvaBank	Cullman	304,959	284,848	111,089	26.90	8	82	4,925	50,485	35,606	403,882
33	NobleBank & Trust	Anniston	226,290	373,731	21,043	8.84	6	62	6,389	66,016	62,289	396,098
34	First Jackson Bank	Stevenson	245,027	335,243	38,025	10.90	6	44	8,936	65,532	55,874	393,191
35	First National Bank	Hamilton	122,656	344,715	43,942	13.38	5	90	4,321	77,781	68,943	388,903
36	Cullman Savings Bank	Cullman	308,418	303,791	69,974	19.03	4	60	6,365	95,475	75,948	381,899
37	Exchange Bank of Alabama	Altoona	179,916	337,115	36,148	11.99	5	72	5,255	75,666	67,423	378,332
38	Pinnacle Bank	Jasper	121,420	324,704	12,187	10.16	7	50	6,767	48,335	46,386	338,344
39	Southern Independent Bank	Opp	128,295	300,686	25,036	10.99	3	42	7,923	110,927	100,229	332,780
40	First State Bank of DeKalb Co.	Fort Payne	147,582	307,566	21,495	8.04	5	56	5,887	65,936	61,513	329,680
41	Premier Bank of the South	Cullman	162,302	307,538	19,791	8.29	9	64	5,136	36,520	34,171	328,680
42	First Citizens Bank	Luverne	164,781	286,753	31,208	12.82	5	61	5,323	64,937	57,351	324,683
43	State Bank & Trust	Winfield	126,671	279,878	12,736	9.77	4	58	5,583	80,958	69,970	323,833
44	AmeriFirst Bank	Montgomery	214,757	287,675	26,462	8.35	5	54	5,864	63,332	57,535	316,659
45	Farmers & Merchants Bank	Piedmont	134,522	284,008	24,011	10.96	4	50	6,199	77,491	71,002	309,963
46	FirstState Bank	Lineville	137,322	282,948	16,369	10.84	3	56	5,462	101,966	94,316	305,898
47	Marion Bank & Trust Co.	Marion	155,064	286,964	15,580	9.87	6	54	5,611	50,496	47,827	302,974
48	Citizens Bank of Winfield	Winfield	59,840	227,998	30,157	18.07	1	35	8,527	298,460	227,998	298,460
49	Bank of Vernon	Vernon	149,218	230,608	46,744	19.61	5	46	6,039	55,557	46,122	277,784
50	Phenix-Girard Bank	Phenix City	70,293	258,343	1,740	14.86	4	51	5,260	67,060	64,586	268,241
51	Union State Bank	Pell City	73,314	263,178	1,830	5.61	12	98	2,710	22,133	21,932	265,601
52	Farmers and Merchants Bank	LaFayette	80,930	249,160	13,636	10.70	3	39	6,770	88,005	83,053	264,014
53	First Bank of Boaz	Boaz	57,018	210,044	26,019	18.79	1	24	10,681	256,349	210,044	256,349
54	Merit Bank	Huntsville	184,712	208,422	28,534	13.38	4	37	6,410	59,295	52,106	237,178
55	First Financial Bank	Bessemer	98,625	229,324	4,041	8.58	8	72	3,249	29,239	28,666	233,911
56	Citizens Bank	Enterprise	135,732	208,007	13,172	8.34	2	34	6,519	110,825	104,004	221,650
57	BankSouth	Dothan	145,086	180,072	37,254	17.47	2	22	9,895	108,844	90,036	217,688
58	HNB First Bank	Headland	139,717	196,290	17,818	9.14	3	36	5,987	71,849	65,430	215,547
59	First National Bank and Trust	Atmore	120,612	193,118	10,169	10.75	5	49	4,239	41,542	38,624	207,709
60	22nd State Bank	Louisville	145,770	175,261	21,406	10.81	6	66	3,014	33,151	29,210	198,904
61	Liberty Bank	Geraldine	100,933	172,919	18,281	10.53	6	50	3,831	31,923	28,820	191,535
62	First Cahawba Bank	Selma	97,894	179,818	10,731	8.12	4	35	5,451	47,694	44,955	190,776
63	Friend Bank	Slocomb	101,744	171,269	16,348	9.22	5	46	4,091	37,633	34,254	188,163
64	Community Spirit Bank	Red Bay	108,111	169,583	12,807	9.57	5	39	4,758	37,116	33,917	185,581
65	North Alabama Bank	Hazel Green	98,000	136,744	14,217	9.24	4	41	3,708	38,010	34,186	152,040
66	Valley State Bank	Russellville	73,590	130,589	20,942	15.87	3	29	5,228	50,541	43,530	151,623
67	PeoplesTrust Bank	Hamilton	103,644	134,592	13,903	10.40	3	29	5,166	49,938	44,864	149,813
68	First Fidelity Bank	Fort Payne	63,981	139,568	8,226	8.43	3	24	6,175	49,396	46,523	148,189

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	72,682	134,286	10,417	10.60	3	30	4,870	48,704	44,762	146,111
70	Community Neighbor Bank	Camden	72,134	124,157	15,344	12.03	3	37	3,776	46,572	41,386	139,716
71	First National Bank of Hartford	Hartford	66,319	124,308	13,817	14.16	3	53	2,615	46,203	41,436	138,609
72	First Bank	Wadley	32,827	121,899	7,002	8.59	5	24	5,394	25,890	24,380	129,448
73	Town-Country United Bank	Camden	63,427	114,087	14,889	10.05	1	29	4,462	129,403	114,087	129,403
74	First Federal Bank, A FSB	Tuscaloosa	104,980	96,536	15,790	12.49	3	118	1,093	42,982	32,179	128,947
75	Bank of Moundville	Moundville	37,576	118,142	7,939	13.02	1	14	9,035	126,483	118,142	126,483
76	First State Bank of the South	Sulligent	56,719	105,196	15,406	15.20	5	33	3,704	24,449	21,039	122,243
77	Sweet Water State Bank	Sweet Water	57,507	106,639	9,030	9.93	4	27	4,370	29,497	26,660	117,986
78	Citizens Bank	Greensboro	41,574	107,655	9,217	11.65	1	14	8,365	117,106	107,655	117,106
79	First Comm. Bank, Cullman	Cullman	92,786	94,892	12,728	10.66	1	17	6,875	116,869	94,892	116,869
80	Samson Banking Company	Samson	45,409	105,718	10,883	12.15	2	23	5,077	58,391	52,859	116,782
81	Southern Bank Company	Gadsden	58,169	97,538	10,116	12.06	4	26	4,454	28,948	24,385	115,791
82	SunSouth Bank	Dothan	48,859	103,571	6,968	9.12	2	17	6,753	57,400	51,786	114,800
83	Peoples Bank of Greensboro	Greensboro	44,714	111,561	1,816	8.16	1	16	7,090	113,445	111,561	113,445
84	Commercial Bank of Ozark	Ozark	58,260	109,990	2,346	8.24	2	21	5,369	56,380	54,995	112,759
85	Millennial Bank	Leeds	76,863	101,310	9,063	9.77	1	16	6,941	111,059	101,310	111,059
86	Brantley Bank & Trust Co.	Brantley	54,800	96,635	8,752	10.93	3	27	3,908	35,171	32,212	105,513
87	Farmers & Merchants Bank	Waterloo	5,173	87,165	10,183	19.87	2	8	12,207	48,830	43,583	97,659
88	Peoples Exchange Bank	Monroeville	46,073	87,394	9,550	12.00	1	26	3,737	97,158	87,394	97,158
89	Merchants & Farmers Bank	Eutaw	46,940	88,485	6,917	10.45	2	26	3,683	47,874	44,243	95,747
90	Bank of Walker County	Jasper	44,354	86,539	7,452	9.03	2	22	4,275	47,021	43,270	94,041
91	Citizens State Bank	Vernon	26,317	61,815	5,396	13.40	2	15	5,420	40,651	30,908	81,302
92	Bank of Evergreen	Evergreen	23,970	70,252	5,511	11.98	1	13	5,842	75,946	70,252	75,946
93	Commonwealth National Bank	Mobile	21,686	54,941	4,006	11.01	2	18	3,286	29,572	27,471	59,144
94	Bank of Brewton	Brewton	13,372	42,697	8,482	21.01	2	16	3,199	25,594	21,349	51,187
95	Community Bank & Trust	Union Springs	16,301	44,999	239	9.59	1	14	3,235	45,285	44,999	45,285
96	First National Bank of Dozier	Dozier	10,668	36,650	3,202	13.96	1	6	6,766	40,597	36,650	40,597
97	First Progressive Bank	Brewton	8,943	25,958	8,437	25.60	1	8	4,300	34,401	25,958	34,401
98	Peoples Bank of Red Level	Red Level	4,192	16,434	17,231	86.15	1	8	4,210	33,682	16,434	33,682
99	Alamerica Bank	Birmingham	7,145	12,198	2,006	14.59	1	7	2,040	14,279	12,198	14,279
		MEDIAN	128,295	249,160	18,281	10.27	4	50	5,611	63,678	56,360	268,241
		AVERAGE	1,315,586	1,937,447	2,006	12.05	20	280	6,147	87,485	77,259	2,216,906
		HIGH	94,049,000	139,563,000	16,085,000	86.15	1,311	19,580	26,838	630,116	512,447	159,787,000
		LOW	4,192	12,198	239	5.61	1	6	1,093	14,279	12,198	14,279

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	Southern Bank Company	Gadsden	115,791	59.6	39.2	5.59	3.43	11.56	1.36	0.48	6.24
2	EvaBank	Cullman	403,882	107.1	18.6	(0.72)	(3.47)	7.74	4.39	0.71	6.03
3	Traditions Bank	Cullman	622,712	90.2	3.7	25.31	22.49	6.51	2.03	0.36	5.38
4	North Alabama Bank	Hazel Green	152,040	71.7	8.8	12.05	8.50	7.02	2.26	0.34	4.59
5	Millennial Bank	Leeds	111,059	75.9	11.9	7.93	4.83	5.76	1.63	0.40	4.34
6	CCB Community Bank	Andalusia	598,886	80.3	12.7	2.73	11.06	5.55	1.47	0.17	4.24
7	Sweet Water State Bank	Sweet Water	117,986	53.9	25.9	(7.87)	6.49	6.87	1.73	0.21	4.19
8	22nd State Bank	Louisville	198,904	83.2	11.6	9.76	3.94	5.91	1.58	0.40	4.17
9	First US Bank	Birmingham	955,175	84.5	16.0	4.25	0.81	5.36	1.53	0.25	4.15
10	Bank of Brewton	Brewton	51,187	31.3	64.0	(11.48)	(3.75)	5.59	3.59	0.10	4.10
11	Town-Country United Bank	Camden	129,403	55.6	32.2	(10.65)	7.45	7.22	1.29	0.36	4.08
12	Community Neighbor Bank	Camden	139,716	58.1	25.6	0.27	6.81	6.81	1.29	0.19	4.05
13	Bank Independent	Sheffield	2,269,802	75.2	22.7	13.84	8.48	6.14	1.04	0.22	4.03
14	Community Spirit Bank	Red Bay	185,581	63.8	22.3	2.48	10.40	5.92	1.79	0.40	3.95
15	First Southern Bank	Florence	478,878	99.2	3.8	44.89	19.93	4.74	1.96	0.24	3.95
16	Central State Bank	Calera	493,680	72.3	18.6	15.70	8.71	6.00	1.29	0.30	3.94
17	First State Bank of the South	Sulligent	122,243	53.9	36.5	11.24	4.44	6.23	2.11	0.31	3.89
18	PeoplesTrust Bank	Hamilton	149,813	77.0	15.5	18.83	17.55	5.18	2.01	0.42	3.83
19	Samson Banking Company	Samson	116,782	43.0	52.3	(5.98)	11.09	8.26	1.24	0.14	3.83
20	Friend Bank	Slocomb	188,163	59.4	7.5	(0.49)	8.43	6.26	1.69	0.11	3.82
21	First Bank of Alabama	Talladega	855,897	69.7	25.2	12.95	8.01	5.32	2.63	0.42	3.78
22	Southern States Bank	Anniston	1,904,800	86.8	9.4	30.23	25.80	4.78	2.27	0.26	3.78
23	Liberty Bank	Geraldine	191,535	58.4	20.6	10.52	8.50	5.88	2.71	0.27	3.76
24	HomeTown Bank of Alabama	Oneonta	535,277	55.9	31.8	(1.54)	9.66	6.09	2.19	0.38	3.75
25	Cullman Savings Bank	Cullman	381,899	101.5	7.5	26.34	7.13	5.19	2.46	0.47	3.73
26	First National Bank of Hartford	Hartford	138,609	53.4	36.6	(1.68)	2.78	6.02	1.79	0.26	3.68
27	SouthPoint Bank	Birmingham	1,089,426	98.9	3.4	85.56	71.73	4.57	2.04	0.45	3.66
28	Brantley Bank & Trust Co.	Brantley	105,513	56.7	35.4	6.71	4.35	6.10	1.83	0.32	3.65
29	First Citizens Bank	Luverne	324,683	57.5	36.4	(0.60)	5.42	6.10	1.66	0.40	3.64
30	Peoples Independent Bank	Boaz	429,775	41.5	46.3	(0.70)	11.37	5.55	2.81	0.23	3.64
31	Peoples Bank of Alabama	Cullman	1,263,443	63.9	14.9	6.59	15.18	5.34	1.76	0.12	3.63
32	First Southern State Bank	Stevenson	742,946	54.3	38.7	5.03	8.51	6.68	1.69	0.44	3.60
33	NobleBank & Trust	Anniston	396,098	60.6	24.6	2.20	11.13	4.95	2.07	0.32	3.50
34	Progress Bank and Trust	Huntsville	1,835,242	81.2	6.3	7.75	13.43	4.74	2.30	0.39	3.50
35	Citizens' Bank, Inc.	Robertsdale	146,111	54.1	36.3	(6.76)	15.19	5.00	1.68	0.17	3.49
36	First Comm. Bank, Cullman	Cullman	116,869	97.8	4.6	2.69	(7.54)	5.07	1.94	0.61	3.49
37	Citizens Bank of Winfield	Winfield	298,460	26.3	70.0	1.19	30.18	6.82	3.25	0.59	3.48
38	Bank of Evergreen	Evergreen	75,946	34.1	50.6	(10.07)	11.82	7.18	1.98	0.26	3.47
39	CommerceOne Bank	Birmingham	515,914	92.1	7.0	33.03	33.91	4.47	2.10	0.41	3.47
40	Peoples Exchange Bank	Monroeville	97,158	52.7	31.1	(9.46)	8.45	5.97	1.40	0.34	3.42
41	Bank of Vernon	Vernon	277,784	64.7	18.9	12.49	20.24	5.69	1.89	0.42	3.42
42	Pinnacle Bank	Jasper	338,344	37.4	52.5	(1.49)	14.31	5.36	2.59	0.14	3.38
43	CB&S Bank, Inc.	Russellville	2,401,376	50.7	41.5	19.53	15.58	5.09	2.61	0.28	3.37
44	Community Bank & Trust	Union Springs	45,285	36.2	50.4	(2.72)	(6.12)	7.43	1.86	0.21	3.36
45	First Federal Bank, A FSB	Tuscaloosa	128,947	108.8	0.6	(22.85)	(18.18)	4.01	3.07	0.34	3.33
46	River Bank & Trust	Prattville	2,501,359	63.9	33.6	17.57	14.45	4.93	1.48	0.16	3.29
47	Robertson Banking Company	Demopolis	436,953	65.4	23.1	(6.95)	15.24	4.44	1.21	0.17	3.27
48	United Bank	Atmore	1,109,803	61.8	24.0	8.96	11.91	5.04	1.69	0.28	3.27
49	Premier Bank of the South	Cullman	328,680	52.8	15.1	(0.15)	15.45	5.79	1.05	0.16	3.26
50	AmeriFirst Bank	Montgomery	316,659	74.7	13.9	13.03	8.93	4.57	1.68	0.24	3.25
51	FirstState Bank	Lineville	305,898	48.5	37.3	(0.17)	4.36	5.97	2.67	0.58	3.23
52	Troy Bank & Trust Company	Troy	1,464,763	65.0	33.6	28.94	19.45	5.15	1.80	0.47	3.23
53	First Comm. Bank of Central AL	Wetumpka	541,022	55.4	35.6	13.38	10.58	5.73	1.54	0.26	3.21
54	First Financial Bank	Bessemer	233,911	43.0	25.8	4.29	9.89	5.15	2.82	0.13	3.20
55	State Bank & Trust	Winfield	323,833	45.3	55.8	20.84	21.91	6.39	2.60	0.90	3.20
56	Commonwealth National Bank	Mobile	59,144	39.5	43.5	0.40	4.34	5.04	1.62	0.08	3.19
57	First State Bank of Dekalb Co.	Fort Payne	329,680	48.0	30.4	19.89	16.40	6.03	1.35	0.20	3.18
58	HNB First Bank	Headland	215,547	71.2	9.5	0.14	4.41	5.05	1.32	0.53	3.16
59	Farmers & Merchants Bank	Piedmont	309,963	47.4	36.7	7.44	11.28	5.60	1.93	0.30	3.12
60	First Jackson Bank	Stevenson	393,191	73.1	20.4	14.75	10.60	5.61	1.97	0.96	3.11
61	Citizens Bank	Enterprise	221,650	65.3	29.2	8.65	18.55	4.86	1.57	0.40	3.10
62	Merchants & Farmers Bank	Eutaw	95,747	53.1	38.1	3.26	7.37	5.84	1.36	0.59	3.09
63	Metro Bank	Pell City	1,023,747	48.1	35.7	(2.29)	8.31	5.56	2.24	0.23	3.09
64	First Fidelity Bank	Fort Payne	148,189	45.8	34.3	13.95	17.30	4.91	2.16	0.18	3.07
65	Oakworth Capital Bank	Birmingham	1,139,248	82.9	11.4	20.79	24.17	4.17	2.09	0.11	3.07
66	First Cahawba Bank	Selma	190,776	54.4	31.4	5.06	7.55	4.92	1.56	0.08	3.06
67	Bank of Walker County	Jasper	94,041	51.3	24.2	(8.53)	12.60	5.55	1.66	0.24	3.03
68	First Bank of Boaz	Boaz	256,349	27.2	68.1	2.46	4.62	4.74	3.06	0.30	3.01

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	ServisFirst Bank	Birmingham	14,492,668	90.1	12.4	22.70	7.44	4.37	2.37	0.18	3.01
70	Commercial Bank of Ozark	Ozark	112,759	53.0	37.3	2.17	(1.59)	4.64	1.87	0.20	3.01
71	First National Bank and Trust	Atmore	207,709	62.5	30.7	2.77	5.69	4.52	1.52	0.20	2.97
72	Valley State Bank	Russellville	151,623	56.4	38.8	10.74	9.02	5.31	1.22	0.27	2.96
73	West Alabama Bank & Trust	Reform	757,494	58.7	35.6	4.09	3.21	5.01	1.77	0.53	2.95
74	Merit Bank	Huntsville	237,178	88.6	7.2	43.11	27.74	4.23	1.50	0.40	2.94
75	Southern Independent Bank	Opp	332,780	42.7	41.5	(2.32)	18.69	5.43	2.12	0.52	2.94
76	Regions Bank	Birmingham	159,787,000	67.4	18.9	10.32	5.13	4.06	1.90	0.07	2.90
77	Citizens Bank & Trust	Guntersville	964,979	55.7	42.2	18.75	19.26	4.90	1.63	0.24	2.85
78	Peoples Bank of Greensboro	Greensboro	113,445	40.1	49.8	(5.96)	7.74	5.47	1.38	0.31	2.84
79	Farmers and Merchants Bank	LaFayette	264,014	32.5	54.3	0.45	20.94	5.64	2.23	0.33	2.81
80	First Bank	Wadley	129,448	26.9	64.0	(1.12)	17.35	5.51	2.37	0.21	2.77
81	BankSouth	Dothan	217,688	80.6	22.4	11.08	7.50	3.89	0.87	0.22	2.76
82	Peoples Bank of Red Level	Red Level	33,682	25.5	32.5	(18.41)	6.94	9.63	0.05	0.11	2.74
83	First Metro Bank	Muscle Shoals	943,992	55.3	31.4	8.81	11.39	4.95	1.55	0.32	2.73
84	Phenix-Girard Bank	Phenix City	268,241	27.2	54.2	(8.39)	14.92	5.21	2.49	0.15	2.73
85	Marion Bank & Trust Co.	Marion	302,974	54.0	36.5	(1.15)	2.08	5.29	1.62	0.85	2.71
86	Alamerica Bank	Birmingham	14,279	58.6	11.6	(11.93)	(6.62)	6.29	0.99	1.00	2.69
87	SunSouth Bank	Dothan	114,800	47.2	52.7	(14.99)	(0.87)	4.07	2.36	0.51	2.68
88	Exchange Bank of Alabama	Altoona	378,332	53.4	28.8	(0.76)	8.38	4.85	1.87	0.32	2.64
89	MidSouth Bank	Dothan	616,593	52.9	24.3	3.53	13.78	4.46	1.46	0.19	2.55
90	First National Bank	Hamilton	388,903	35.6	31.1	1.40	10.95	5.99	1.80	0.17	2.52
91	AuburnBank	Auburn	1,083,590	44.0	39.6	(3.60)	8.37	4.43	1.69	0.19	2.50
92	First Progressive Bank	Brewton	34,401	34.5	50.9	2.23	9.32	5.01	1.45	0.06	2.40
93	First National Bank of Dozier	Dozier	40,597	29.1	59.0	(1.10)	7.41	4.80	1.73	0.25	2.28
94	Citizens State Bank	Vernon	81,302	42.6	53.8	(0.60)	3.24	4.51	1.92	0.47	2.24
95	Bank of Moundville	Moundville	126,483	31.8	60.0	6.89	23.10	4.79	1.56	0.42	2.20
96	Citizens Bank	Greensboro	117,106	38.6	46.5	0.11	4.74	4.97	1.55	0.50	2.20
97	Union State Bank	Pell City	265,601	27.9	28.2	(7.40)	5.37	5.14	1.87	0.13	2.19
98	Bryant Bank	Tuscaloosa	2,517,179	48.7	23.8	(8.45)	2.71	4.56	1.30	0.18	2.15
99	Farmers & Merchants Bank	Waterloo	97,659	5.9	85.0	8.43	0.61	7.27	2.25	0.74	1.77
		MEDIAN	268,241	55.4	31.1	2.77	8.51	5.34	1.79	0.28	3.25
		AVERAGE	2,216,906	58.0	31.0	6.06	10.42	5.56	1.88	0.33	3.33
		HIGH	159,787,000	108.8	85.0	85.56	71.73	11.56	4.39	1.00	6.24
		LOW	14,279	5.9	0.6	(22.85)	(18.18)	3.89	0.05	0.06	1.77

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
1	First Federal Bank, A FSB	Tuscaloosa	2,069	17,537	0.02	12.95	(0.04)	0.19	13.13
2	Alamerica Bank	Birmingham	205	1,283	0.33	-	4.03	4.15	8.51
3	Merchants & Farmers Bank	Eutaw	1,915	3,039	0.27	0.02	-	3.06	3.35
4	Samson Banking Company	Samson	3,155	2,605	0.27	-	-	2.03	2.30
5	Bank of Moundville	Moundville	1,460	2,346	0.12	-	0.07	1.91	2.09
6	Friend Bank	Slocomb	4,449	3,128	0.27	-	(0.02)	1.45	1.70
7	First National Bank of Hartford	Hartford	888	2,328	0.15	-	(0.03)	1.54	1.65
8	First Financial Bank	Bessemer	2,041	3,730	0.67	-	0.12	0.79	1.58
9	HomeTown Bank of Alabama	Oneonta	8,207	7,144	0.74	-	(0.02)	0.79	1.52
10	Regions Bank	Birmingham	2,328,000	2,395,000	0.44	0.09	-	0.97	1.51
11	SouthPoint Bank	Birmingham	10,168	11,408	0.10	1.01	-	0.21	1.31
12	Bank of Vernon	Vernon	3,260	2,860	0.22	(0.16)	0.01	1.16	1.22
13	Bank of Walker County	Jasper	626	1,099	0.28	0.37	0.29	0.27	1.22
14	Peoples Bank of Alabama	Cullman	16,082	13,822	0.52	0.08	0.01	0.54	1.14
15	Oakworth Capital Bank	Birmingham	10,611	12,557	0.07	-	-	1.06	1.13
16	Robertson Banking Company	Demopolis	6,235	4,421	0.23	-	-	0.84	1.07
17	Bank Independent	Sheffield	18,876	23,049	0.34	0.10	0.01	0.59	1.04
18	22nd State Bank	Louisville	807	2,083	0.20	-	-	0.83	1.03
19	West Alabama Bank & Trust	Reform	7,741	7,985	0.28	0.03	-	0.71	1.02
20	United Bank	Atmore	11,307	10,599	0.19	0.04	-	0.78	1.01
21	Premier Bank of the South	Cullman	3,845	3,059	0.25	-	0.02	0.73	1.01
22	First National Bank and Trust	Atmore	1,329	1,961	0.19	0.04	(0.02)	0.72	0.93
23	Town-Country United Bank	Camden	1,642	1,235	0.56	-	(0.01)	0.38	0.93
24	Traditions Bank	Cullman	7,815	5,165	0.38	-	-	0.54	0.92
25	Progress Bank and Trust	Huntsville	20,757	16,296	0.02	0.38	-	0.52	0.92
26	First Comm. Bank of Central AL	Wetumpka	8,504	4,576	0.20	-	-	0.67	0.87
27	Community Bank & Trust	Union Springs	695	433	0.49	-	0.05	0.32	0.86
28	Commonwealth National Bank	Mobile	(267)	489	0.39	-	-	0.44	0.83
29	Community Spirit Bank	Red Bay	2,052	1,468	0.26	-	0.01	0.54	0.81
30	CB&S Bank, Inc.	Russellville	25,329	19,100	0.21	0.11	(0.01)	0.49	0.80
31	First National Bank	Hamilton	3,433	3,052	0.26	-	-	0.54	0.80
32	Pinnacle Bank	Jasper	5,248	2,685	0.24	-	-	0.54	0.79
33	NobleBank & Trust	Anniston	3,751	2,975	0.29	0.14	0.06	0.29	0.78
34	HNB First Bank	Headland	2,431	1,632	0.16	-	-	0.62	0.77
35	Phenix-Girard Bank	Phenix City	3,305	2,088	0.20	-	-	0.57	0.77
36	Central State Bank	Calera	8,533	3,631	0.14	0.11	(0.01)	0.52	0.75
37	Union State Bank	Pell City	(500)	1,979	0.33	-	-	0.40	0.73
38	First Comm. Bank, Cullman	Cullman	1,154	881	0.06	0.26	0.04	0.35	0.71
39	Community Neighbor Bank	Camden	1,287	961	0.32	-	(0.04)	0.43	0.71
40	First Citizens Bank	Luverne	4,178	2,281	0.18	-	-	0.52	0.70
41	River Bank & Trust	Prattville	29,106	16,411	0.10	0.31	0.01	0.27	0.69
42	First State Bank of the South	Sulligent	1,226	811	0.36	-	-	0.32	0.68
43	First Bank	Wadley	1,303	822	0.42	-	-	0.25	0.67
44	Peoples Independent Bank	Boaz	6,218	2,704	0.39	-	-	0.26	0.65
45	Citizens Bank & Trust	Guntersville	8,692	5,962	0.14	-	-	0.50	0.64
46	CCB Community Bank	Andalusia	11,659	3,670	0.14	-	0.02	0.47	0.62
47	Merit Bank	Huntsville	545	1,222	0.01	0.52	-	0.06	0.60
48	Citizens Bank	Enterprise	1,628	1,224	0.12	-	-	0.45	0.58
49	PeoplesTrust Bank	Hamilton	1,419	768	0.26	-	-	0.30	0.55
50	Liberty Bank	Geraldine	1,662	1,025	0.28	-	-	0.27	0.55
51	Millennial Bank	Leeds	640	631	0.06	-	-	0.49	0.55
52	Farmers and Merchants Bank	LaFayette	2,786	1,369	0.13	-	0.04	0.37	0.54
53	North Alabama Bank	Hazel Green	1,554	813	0.18	-	0.04	0.32	0.54
54	First Bank of Alabama	Talladega	11,115	4,584	0.14	-	-	0.39	0.53
55	First Metro Bank	Muscle Shoals	10,821	4,894	0.19	0.10	-	0.24	0.53
56	Sweet Water State Bank	Sweet Water	719	605	0.40	-	0.08	0.03	0.52
57	Farmers & Merchants Bank	Piedmont	2,003	1,601	0.17	-	0.01	0.33	0.52
58	Exchange Bank of Alabama	Altoona	2,681	1,948	0.19	-	(0.02)	0.35	0.52
59	Metro Bank	Pell City	11,903	5,148	0.11	0.07	0.01	0.33	0.52
60	First Southern State Bank	Stevenson	10,585	3,881	0.45	-	-	0.07	0.52
61	Commercial Bank of Ozark	Ozark	816	597	0.20	-	(0.02)	0.33	0.51
62	FirstState Bank	Lineville	2,949	1,565	0.13	-	-	0.36	0.49
63	State Bank & Trust	Winfield	5,020	1,513	0.15	-	-	0.34	0.49
64	Troy Bank & Trust Company	Troy	12,205	6,780	0.12	-	-	0.36	0.49
65	First Southern Bank	Florence	5,891	1,901	0.17	0.07	-	0.21	0.46
66	Southern Independent Bank	Opp	3,268	1,451	0.02	-	-	0.43	0.46
67	Southern States Bank	Anniston	20,112	7,423	0.13	-	(0.01)	0.32	0.44
68	Bryant Bank	Tuscaloosa	17,182	11,201	0.16	0.10	-	0.17	0.43

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	Peoples Exchange Bank	Monroeville	439	405	0.14	-	0.06	0.22	0.42
70	Southern Bank Company	Gadsden	1,743	474	0.12	-	-	0.30	0.42
71	Cullman Savings Bank	Cullman	3,808	1,490	0.14	0.05	0.01	0.20	0.41
72	Citizens' Bank, Inc.	Robertsdale	1,219	531	0.09	-	-	0.28	0.38
73	MidSouth Bank	Dothan	1,449	2,172	0.07	0.11	-	0.19	0.37
74	Bank of Brewton	Brewton	(41)	193	0.14	-	-	0.22	0.36
75	AmeriFirst Bank	Montgomery	1,087	1,116	0.16	-	-	0.20	0.35
76	First State Bank of Dekalb Co.	Fort Payne	2,598	1,076	0.22	-	0.02	0.11	0.34
77	First US Bank	Birmingham	6,513	3,247	0.12	-	0.08	0.14	0.34
78	AuburnBank	Auburn	7,544	3,653	0.05	0.07	0.01	0.20	0.34
79	Marion Bank & Trust Co.	Marion	198	1,047	0.19	-	(0.01)	0.15	0.33
80	Brantley Bank & Trust Co.	Brantley	585	353	0.12	-	0.01	0.20	0.33
81	Peoples Bank of Red Level	Red Level	(258)	57	0.19	-	0.11	0.02	0.32
82	Peoples Bank of Greensboro	Greensboro	1,102	363	0.12	-	-	0.20	0.31
83	ServisFirst Bank	Birmingham	228,734	39,108	0.05	0.02	-	0.19	0.26
84	Citizens Bank of Winfield	Winfield	4,820	736	0.12	-	(0.02)	0.14	0.25
85	Citizens State Bank	Vernon	721	204	0.12	-	-	0.12	0.24
86	First Jackson Bank	Stevenson	5,150	905	0.21	-	0.01	0.02	0.24
87	First Cahawba Bank	Selma	752	412	0.05	-	0.01	0.17	0.22
88	First National Bank of Dozier	Dozier	166	88	0.08	-	-	0.14	0.21
89	Valley State Bank	Russellville	1,231	288	0.15	-	-	0.04	0.19
90	Bank of Evergreen	Evergreen	478	131	0.28	-	0.01	(0.11)	0.17
91	Farmers & Merchants Bank	Waterloo	747	145	0.09	-	-	0.04	0.13
92	SunSouth Bank	Dothan	706	161	0.05	-	-	0.08	0.13
93	First Bank of Boaz	Boaz	3,522	351	0.05	-	-	0.08	0.13
94	Citizens Bank	Greensboro	684	135	0.07	-	-	0.04	0.11
95	EvaBank	Cullman	10,703	444	0.07	-	(0.05)	0.10	0.11
96	CommerceOne Bank	Birmingham	5,719	363	0.02	-	-	0.06	0.08
97	BankSouth	Dothan	2,053	126	0.03	-	-	0.03	0.06
98	First Progressive Bank	Brewton	(5)	18	0.06	-	-	-	0.06
99	First Fidelity Bank	Fort Payne	1,202	45	0.11	-	-	(0.08)	0.03
		MEDIAN	2,598	1,601	0.16	0.00	0.00	0.32	0.55
		AVERAGE	30,542	27,842	0.20	0.17	0.05	0.47	0.89
		HIGH	2,328,000	2,395,000	0.74	12.95	4.03	4.15	13.13
		LOW	(500)	18	0.01	(0.16)	(0.05)	(0.11)	0.03

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
1	ServisFirst Bank	Birmingham	14,492,668	26,838	32.3	0.50	0.08	0.42	1.01
2	First Bank of Boaz	Boaz	256,349	10,681	35.7	0.57	0.13	0.50	1.19
3	Farmers & Merchants Bank	Waterloo	97,659	12,207	57.6	0.86	0.14	0.24	1.24
4	Citizens Bank	Greensboro	117,106	8,365	62.6	0.78	0.18	0.43	1.39
5	First Jackson Bank	Stevenson	393,191	8,936	43.3	0.76	0.15	0.48	1.40
6	Citizens State Bank	Vernon	81,302	5,420	60.4	0.56	0.38	0.52	1.46
7	First Metro Bank	Muscle Shoals	943,992	7,318	48.9	0.98	0.21	0.36	1.55
8	CommerceOne Bank	Birmingham	515,914	14,740	44.3	0.96	0.09	0.51	1.56
9	Citizens Bank of Winfield	Winfield	298,460	8,527	44.7	0.87	0.21	0.54	1.62
10	BankSouth	Dothan	217,688	9,895	64.8	1.26	0.17	0.36	1.79
11	Bryant Bank	Tuscaloosa	2,517,179	9,392	71.6	1.00	0.31	0.50	1.81
12	First Fidelity Bank	Fort Payne	148,189	6,175	61.7	0.95	0.28	0.59	1.82
13	AuburnBank	Auburn	1,083,590	7,036	68.8	1.10	0.20	0.54	1.83
14	Valley State Bank	Russellville	151,623	5,228	63.8	1.05	0.36	0.52	1.94
15	State Bank & Trust	Winfield	323,833	5,583	52.7	1.15	0.16	0.64	1.95
16	River Bank & Trust	Prattville	2,501,359	8,625	50.6	1.23	0.16	0.58	1.96
17	Southern Independent Bank	Opp	332,780	7,923	61.1	1.05	0.16	0.79	2.00
18	Farmers and Merchants Bank	LaFayette	264,014	6,770	57.8	1.07	0.13	0.82	2.01
19	First National Bank of Dozier	Dozier	40,597	6,766	85.7	1.07	0.34	0.60	2.02
20	First Southern State Bank	Stevenson	742,946	6,040	50.3	1.07	0.26	0.70	2.03
21	Metro Bank	Pell City	1,023,747	6,167	58.0	1.28	0.15	0.62	2.04
22	First State Bank of Dekalb Co.	Fort Payne	329,680	5,887	61.7	1.10	0.28	0.67	2.05
23	Peoples Bank of Greensboro	Greensboro	113,445	7,090	68.6	1.03	0.35	0.69	2.07
24	First National Bank	Hamilton	388,903	4,321	67.6	1.23	0.28	0.61	2.11
25	First Progressive Bank	Brewton	34,401	4,300	98.7	0.78	0.27	1.08	2.13
26	Pinnacle Bank	Jasper	338,344	6,767	52.6	1.20	0.26	0.68	2.14
27	Citizens Bank & Trust	Guntersville	964,979	7,148	63.2	1.15	0.18	0.83	2.15
28	First Bank	Wadley	129,448	5,394	61.3	1.14	0.22	0.79	2.16
29	Bank of Moundville	Moundville	126,483	9,035	51.8	1.03	0.18	0.96	2.17
30	Southern States Bank	Anniston	1,904,800	9,620	54.5	1.31	0.19	0.68	2.18
31	Troy Bank & Trust Company	Troy	1,464,763	8,004	61.3	1.27	0.14	0.79	2.19
32	Exchange Bank of Alabama	Altoona	378,332	5,255	71.4	1.37	0.39	0.45	2.21
33	Peoples Independent Bank	Boaz	429,775	5,178	55.0	1.45	0.19	0.60	2.25
34	First Comm. Bank of Central AL	Wetumpka	541,022	6,679	56.1	1.29	0.24	0.74	2.27
35	First Bank of Alabama	Talladega	855,897	7,574	54.3	1.10	0.28	0.89	2.27
36	Regions Bank	Birmingham	159,787,000	8,161	54.1	1.36	0.28	0.63	2.27
37	First Southern Bank	Florence	478,878	6,219	53.3	1.41	0.22	0.66	2.29
38	Phenix-Girard Bank	Phenix City	268,241	5,260	65.3	1.33	0.13	0.83	2.29
39	Robertson Banking Company	Demopolis	436,953	5,602	58.2	1.47	0.34	0.58	2.39
40	First Citizens Bank	Luverne	324,683	5,323	55.0	1.26	0.18	0.96	2.40
41	PeoplesTrust Bank	Hamilton	149,813	5,166	58.4	1.31	0.20	0.90	2.41
42	EvaBank	Cullman	403,882	4,925	38.5	1.56	0.35	0.49	2.41
43	Samson Banking Company	Samson	116,782	5,077	40.4	1.29	0.23	0.92	2.44
44	West Alabama Bank & Trust	Reform	757,494	4,951	64.3	1.25	0.22	0.98	2.45
45	MidSouth Bank	Dothan	616,593	5,181	89.5	1.47	0.35	0.65	2.46
46	SunSouth Bank	Dothan	114,800	6,753	94.0	1.33	0.24	0.89	2.47
47	Central State Bank	Calera	493,680	6,763	54.9	1.31	0.20	0.98	2.48
48	Bank of Evergreen	Evergreen	75,946	5,842	71.9	1.53	0.19	0.77	2.49
49	FirstState Bank	Lineville	305,898	5,462	67.5	1.56	0.27	0.70	2.52
50	United Bank	Atmore	1,109,803	5,780	61.7	1.39	0.32	0.81	2.53
51	CCB Community Bank	Andalusia	598,886	5,395	53.6	1.48	0.28	0.78	2.53
52	HNB First Bank	Headland	215,547	5,987	66.5	1.44	0.18	0.91	2.53
53	Citizens' Bank, Inc.	Robertsdale	146,111	4,870	73.6	1.34	0.50	0.72	2.55
54	Citizens Bank	Enterprise	221,650	6,519	71.8	1.48	0.22	0.86	2.55
55	Bank of Vernon	Vernon	277,784	6,039	56.4	1.20	0.36	0.99	2.56
56	Farmers & Merchants Bank	Piedmont	309,963	6,199	74.4	1.28	0.32	0.97	2.57
57	CB&S Bank, Inc.	Russellville	2,401,376	4,439	63.4	1.40	0.36	0.81	2.58
58	First Cahawba Bank	Selma	190,776	5,451	82.7	1.33	0.16	1.10	2.58
59	Cullman Savings Bank	Cullman	381,899	6,365	65.5	1.77	0.21	0.60	2.59
60	Town-Country United Bank	Camden	129,403	4,462	55.4	1.34	0.18	1.07	2.59
61	Marion Bank & Trust Co.	Marion	302,974	5,611	89.2	1.26	0.26	1.09	2.61
62	Friend Bank	Slocomb	188,163	4,091	49.9	1.48	0.25	0.93	2.66
63	Progress Bank and Trust	Huntsville	1,835,242	7,584	64.0	1.82	0.26	0.59	2.67
64	Oakworth Capital Bank	Birmingham	1,139,248	9,042	64.5	1.83	0.18	0.66	2.67
65	Commercial Bank of Ozark	Ozark	112,759	5,369	76.5	1.27	0.25	1.16	2.69
66	NobleBank & Trust	Anniston	396,098	6,389	67.1	1.52	0.29	0.89	2.70
67	First State Bank of the South	Sulligent	122,243	3,704	65.9	1.55	0.34	0.82	2.71
68	Liberty Bank	Geraldine	191,535	3,831	67.7	1.60	0.46	0.65	2.71

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	First Comm. Bank, Cullman	Cullman	116,869	6,875	69.3	1.30	0.31	1.14	2.76
70	AmeriFirst Bank	Montgomery	316,659	5,864	81.7	1.59	0.26	0.97	2.82
71	Premier Bank of the South	Cullman	328,680	5,136	69.8	1.54	0.39	1.00	2.94
72	Peoples Exchange Bank	Monroeville	97,158	3,737	83.1	1.83	0.31	0.83	2.96
73	First US Bank	Birmingham	955,175	6,123	70.9	1.78	0.32	0.86	2.97
74	Union State Bank	Pell City	265,601	2,710	112.2	1.85	0.53	0.62	2.99
75	Merit Bank	Huntsville	237,178	6,410	88.0	1.89	0.28	0.84	3.00
76	HomeTown Bank of Alabama	Oneonta	535,277	9,913	55.8	1.32	0.48	1.20	3.00
77	Brantley Bank & Trust Co.	Brantley	105,513	3,908	80.7	1.52	0.41	1.19	3.12
78	Community Spirit Bank	Red Bay	185,581	4,758	70.3	1.64	0.39	1.15	3.18
79	Community Neighbor Bank	Camden	139,716	3,776	71.7	1.68	0.26	1.24	3.18
80	Peoples Bank of Alabama	Cullman	1,263,443	4,480	69.0	2.03	0.47	0.70	3.20
81	Bank of Brewton	Brewton	51,187	3,199	93.2	1.90	0.40	0.90	3.20
82	North Alabama Bank	Hazel Green	152,040	3,708	66.7	1.89	0.45	0.92	3.26
83	First National Bank and Trust	Atmore	207,709	4,239	85.4	1.99	0.26	1.02	3.27
84	SouthPoint Bank	Birmingham	1,089,426	6,767	64.7	2.06	0.14	1.10	3.30
85	First Financial Bank	Bessemer	233,911	3,249	75.1	1.73	0.36	1.23	3.33
86	Sweet Water State Bank	Sweet Water	117,986	4,370	77.2	1.94	0.33	1.08	3.34
87	Bank of Walker County	Jasper	94,041	4,275	81.6	1.83	0.50	1.03	3.35
88	Traditions Bank	Cullman	622,712	8,087	57.1	1.61	0.44	1.35	3.40
89	Millennial Bank	Leeds	111,059	6,941	80.1	1.89	0.42	1.31	3.62
90	Bank Independent	Sheffield	2,269,802	3,715	75.9	2.34	0.63	0.72	3.69
91	Merchants & Farmers Bank	Eutaw	95,747	3,683	60.4	2.13	0.46	1.20	3.79
92	Commonwealth National Bank	Mobile	59,144	3,286	118.6	1.96	0.55	1.36	3.88
93	Peoples Bank of Red Level	Red Level	33,682	4,210	131.9	2.23	0.78	0.94	3.95
94	Community Bank & Trust	Union Springs	45,285	3,235	100.3	1.63	0.20	2.34	4.17
95	First National Bank of Hartford	Hartford	138,609	2,615	84.4	2.21	0.37	1.61	4.18
96	Southern Bank Company	Gadsden	115,791	4,454	66.7	2.26	0.23	1.71	4.20
97	22nd State Bank	Louisville	198,904	3,014	88.2	2.52	0.47	1.38	4.37
98	Alamerica Bank	Birmingham	14,279	2,040	87.6	4.16	1.76	3.70	9.62
99	First Federal Bank, A FSB	Tuscaloosa	128,947	1,093	90.1	9.55	1.08	3.84	14.47
		MEDIAN	268,241	5,611	65.3	1.36	0.27	0.82	2.53
		AVERAGE	2,216,906	6,147	67.6	1.53	0.31	0.90	2.75
		HIGH	159,787,000	26,838	131.9	9.55	1.76	3.84	14.47
		LOW	14,279	1,093	32.3	0.50	0.08	0.24	1.01

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	217,688	145,086	0.23	-	0.0194	(0.12)	-	-	0.06	(0.19)	(0.13)
2	SunSouth Bank	Dothan	114,800	48,859	-	-	0.0120	(0.25)	-	-	-	(0.08)	(0.08)
3	Millennial Bank	Leeds	111,059	76,863	-	-	0.0114	0.10	-	-	-	(0.01)	(0.01)
4	Oakworth Capital Bank	Birmingham	1,139,248	854,432	-	-	0.0124	0.19	-	-	-	(0.01)	(0.01)
5	CommerceOne Bank	Birmingham	515,914	424,506	-	-	0.0120	0.28	-	-	-	-	0.00
6	MidSouth Bank	Dothan	616,593	303,121	0.34	-	0.0188	0.02	-	-	0.05	(0.01)	0.06
7	First National Bank of Dozier	Dozier	40,597	10,667	0.33	-	0.0124	-	-	-	0.10	-	0.10
8	First Southern Bank	Florence	478,878	401,903	1.09	-	0.0127	0.21	0.02	-	0.12	(0.04)	0.10
9	Friend Bank	Slocomb	188,163	101,744	0.47	-	0.0195	0.02	0.17	-	0.06	(0.09)	0.14
10	First Bank of Boaz	Boaz	256,349	57,018	0.27	-	0.0185	0.07	0.02	-	0.13	-	0.15
11	AuburnBank	Auburn	1,083,590	440,872	0.46	-	0.0107	(0.02)	0.04	-	0.08	0.03	0.15
12	First Metro Bank	Muscle Shoals	943,992	483,739	0.44	100	0.0096	0.07	0.06	-	0.05	0.04	0.15
13	First Cahawba Bank	Selma	190,776	97,894	1.58	157	0.0102	-	0.03	-	0.19	(0.03)	0.19
14	Citizens Bank & Trust	Guntersville	964,979	467,205	1.59	-	0.0168	0.16	0.06	-	0.18	(0.05)	0.19
15	Progress Bank and Trust	Huntsville	1,835,242	1,328,511	2.11	-	0.0102	-	0.01	-	0.26	(0.05)	0.22
16	ServisFirst Bank	Birmingham	14,492,668	10,617,320	1.21	1,207	0.0121	0.20	0.06	-	0.11	0.06	0.23
17	HNB First Bank	Headland	215,547	139,718	0.35	-	0.0114	0.05	0.23	-	0.05	(0.04)	0.24
18	Pinnacle Bank	Jasper	338,344	121,420	0.64	-	0.0208	0.06	0.25	-	0.03	0.01	0.29
19	Southern Independent Bank	Opp	332,780	128,295	1.12	-	0.0152	0.01	0.09	-	0.23	(0.02)	0.30
20	Exchange Bank of Alabama	Altoona	378,332	179,916	1.55	307	0.0147	(0.03)	0.06	-	0.33	(0.06)	0.33
21	First Financial Bank	Bessemer	233,911	98,625	3.84	1	0.0139	0.25	0.09	-	0.21	0.05	0.35
22	River Bank & Trust	Prattville	2,501,359	1,454,484	1.75	529	0.0150	0.14	0.12	-	0.20	0.03	0.35
23	Bryant Bank	Tuscaloosa	2,517,179	1,026,572	1.46	1,919	0.0106	-	0.07	-	0.30	(0.01)	0.36
24	First Fidelity Bank	Fort Payne	148,189	63,981	2.67	78	0.0127	0.04	-	-	0.37	(0.01)	0.36
25	Premier Bank of the South	Cullman	328,680	162,302	6.44	-	0.0164	-	0.18	-	0.89	(0.62)	0.45
26	SouthPoint Bank	Birmingham	1,089,426	917,627	2.77	1,187	0.0103	0.48	0.01	-	0.24	0.20	0.45
27	Merit Bank	Huntsville	237,178	183,615	1.89	-	0.0105	0.10	0.26	-	0.24	(0.04)	0.46
28	Commonwealth National Bank	Mobile	59,144	21,686	-	-	0.0278	-	0.68	-	-	(0.20)	0.48
29	NobleBank & Trust	Anniston	396,098	226,290	4.10	-	0.0144	0.08	0.04	-	0.44	0.08	0.56
30	North Alabama Bank	Hazel Green	152,040	98,000	4.04	-	0.0131	0.08	0.07	-	0.56	(0.07)	0.56
31	Central State Bank	Calera	493,680	321,967	1.01	241	0.0145	0.13	0.36	-	0.15	0.05	0.56
32	First Comm. Bank of Central AL	Wetumpka	541,022	287,815	4.13	144	0.0221	-	0.29	-	0.33	(0.02)	0.60
33	First Bank	Wadley	129,448	32,827	1.22	-	0.0123	-	0.36	-	0.27	(0.03)	0.60
34	Southern States Bank	Anniston	1,904,800	1,430,204	3.63	2,930	0.0118	0.21	0.09	-	0.52	-	0.61
35	United Bank	Atmore	1,109,803	624,436	3.96	-	0.0167	0.15	0.13	-	0.54	(0.04)	0.63
36	Samson Banking Company	Samson	116,782	45,409	1.73	-	0.0137	0.05	0.65	-	0.01	0.03	0.69
37	First US Bank	Birmingham	955,175	714,637	2.58	276	0.0122	0.28	0.21	-	0.33	0.25	0.79
38	Robertson Banking Company	Demopolis	436,953	262,356	1.42	-	0.0161	0.07	0.63	-	0.21	0.02	0.86
39	Valley State Bank	Russellville	151,623	73,590	1.93	30	0.0197	0.04	0.75	-	0.15	-	0.91
40	First Southern State Bank	Stevenson	742,946	377,161	1.01	-	0.0142	0.09	0.78	-	0.09	0.04	0.91
41	Liberty Bank	Geraldine	191,535	100,933	1.96	31	0.0101	0.03	0.56	-	0.37	(0.01)	0.92
42	Bank of Moundville	Moundville	126,483	37,576	0.61	-	0.0119	0.18	0.35	-	0.14	0.52	1.01
43	Bank of Walker County	Jasper	94,041	44,223	1.49	-	0.0130	-	0.80	-	0.27	(0.02)	1.05
44	FirstState Bank	Lineville	305,898	137,322	3.16	-	0.0162	-	0.84	-	0.43	(0.20)	1.07
45	CCB Community Bank	Andalusia	598,886	439,609	7.77	572	0.0144	0.10	0.06	-	0.99	0.02	1.07
46	First Jackson Bank	Stevenson	393,191	245,027	5.14	-	0.0099	0.06	0.22	-	0.85	-	1.07
47	Citizens State Bank	Vernon	81,302	26,317	0.40	-	0.0153	-	1.10	-	-	(0.02)	1.08
48	Community Spirit Bank	Red Bay	185,581	108,111	7.67	-	0.0131	0.06	0.05	-	1	0.03	1.09
49	PeoplesTrust Bank	Hamilton	149,813	103,644	4.32	-	0.0135	0.25	0.42	-	0.62	0.08	1.12
50	Peoples Independent Bank	Boaz	429,775	165,761	6.61	1,009	0.0105	0.01	0.05	-	1.06	0.02	1.13
51	Citizens Bank	Greensboro	117,106	41,574	1.78	-	0.0133	0.02	0.94	-	0.16	0.03	1.13
52	AmeriFirst Bank	Montgomery	316,659	214,757	9.60	-	0.0114	0.05	0.07	-	1.10	(0.01)	1.16
53	Regions Bank	Birmingham	159,787,000	93,458,000	7.26	11,000	0.0152	(0.01)	0.21	-	0.84	0.18	1.23
54	Farmers & Merchants Bank	Piedmont	309,963	134,522	2.80	324	0.0157	0.03	0.63	-	0.54	0.07	1.24
55	Phenix-Girard Bank	Phenix City	268,241	69,561	32.81	524	0.0164	0.04	0.00	-	1.22	0.06	1.28
56	Cullman Savings Bank	Cullman	381,899	308,418	4.30	90	0.0083	0.05	0.33	-	0.96	-	1.29
57	Bank of Vernon	Vernon	277,784	149,126	3.22	-	0.0146	0.22	0.24	-	1.05	0.05	1.34
58	First Federal Bank, A FSB	Tuscaloosa	128,947	79,492	5.73	90	0.0118	-	0.44	-	0.91	-	1.35
59	Troy Bank & Trust Company	Troy	1,464,763	863,351	8.33	2,842	0.0131	0.22	0.10	-	1.16	0.14	1.40
60	Traditions Bank	Cullman	622,712	510,536	6.93	2,977	0.0153	1	0.18	-	0.81	0.45	1.44
61	CB&S Bank, Inc.	Russellville	2,401,376	1,107,231	11.04	3,479	0.0136	0.16	0.28	-	1.07	0.15	1.50
62	HomeTown Bank of Alabama	Oneonta	535,277	273,425	2.11	241	0.0115	-	1.08	-	0.37	0.07	1.52
63	Bank Independent	Sheffield	2,269,802	1,471,365	1.80	5	0.0110	0.08	1.31	-	0.13	0.24	1.68
64	Metro Bank	Pell City	1,023,747	429,173	2.55	1,372	0.0134	-	0.93	-	0.75	0.01	1.69
65	First National Bank and Trust	Atmore	207,709	120,038	15.79	-	0.0166	-	0.09	-	1.59	0.01	1.69
66	West Alabama Bank & Trust	Reform	757,494	402,487	8.41	-	0.0107	0.10	0.33	-	1.36	0.12	1.81
67	First Citizens Bank	Luverne	324,683	164,781	6.69	-	0.0196	0.03	0.72	-	1.39	(0.03)	2.08
68	First State Bank of Dekalb Co.	Fort Payne	329,680	147,311	6.30	-	0.0100	0.10	1.17	-	0.66	0.27	2.10

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	Citizens Bank	Enterprise	221,650	134,753	18.42	613	0.0100	0.04	0.19	-	1.88	0.04	2.11
70	Farmers & Merchants Bank	Waterloo	97,659	5,173	1.42	-	0.0568	-	2.17	-	-	(0.04)	2.15
71	Peoples Bank of Alabama	Cullman	1,263,443	747,607	8.75	134	0.0182	0.03	1.15	-	1.05	0.06	2.26
72	State Bank & Trust	Winfield	323,833	126,670	13.31	-	0.0100	0.04	0.95	-	1.34	0.02	2.31
73	First National Bank	Hamilton	388,903	122,656	2.81	767	0.0140	0.04	1.23	-	1.04	0.10	2.37
74	Peoples Bank of Greensboro	Greensboro	113,445	44,714	27.05	-	0.0110	0.04	0.95	-	1.40	0.02	2.37
75	Community Bank & Trust	Union Springs	45,285	16,301	28.69	62	0.0567	-	0.74	-	2.00	(0.32)	2.42
76	First Bank of Alabama	Talladega	855,897	549,617	20.88	310	0.0130	0.16	0.13	-	2.35	(0.04)	2.44
77	Community Neighbor Bank	Camden	139,716	72,002	3.76	3	0.0149	0.03	1.46	-	0.85	0.13	2.44
78	Citizens' Bank, Inc.	Robertsdale	146,111	72,682	2.73	-	0.0173	(0.06)	2.38	-	0.18	(0.09)	2.47
79	22nd State Bank	Louisville	198,904	145,770	15.34	249	0.0131	0.19	0.20	-	2.08	0.30	2.58
80	First State Bank of the South	Sulligent	122,243	56,719	2.37	213	0.0101	0.06	2.18	-	0.38	0.06	2.62
81	Citizens Bank of Winfield	Winfield	298,460	59,840	3.77	169	0.0202	0.01	0.73	-	1.97	0.30	3.00
82	First Comm. Bank, Cullman	Cullman	116,869	92,786	9.39	-	0.0159	-	1.59	-	1.44	0.10	3.13
83	Farmers and Merchants Bank	LaFayette	264,014	80,929	5.88	676	0.0121	0.05	1.90	-	1.03	0.22	3.15
84	Brantley Bank & Trust Co.	Brantley	105,513	54,800	9.53	-	0.0110	0.13	1.41	-	1.62	0.23	3.26
85	Town-Country United Bank	Camden	129,403	63,427	9.03	100	0.0122	0.44	2.87	-	0.89	(0.27)	3.50
86	Commercial Bank of Ozark	Ozark	112,759	58,260	21.94	19	0.0087	0.06	2.72	-	1.02	0.16	3.90
87	First National Bank of Hartford	Hartford	138,609	66,319	11.33	622	0.0155	0.10	1.91	-	2.04	0.01	3.96
88	Peoples Exchange Bank	Monroeville	97,158	46,074	6.71	217	0.0105	0.05	2.44	-	1.43	0.21	4.08
89	Merchants & Farmers Bank	Eutaw	95,747	46,940	19.03	160	0.0124	0.09	1.04	-	3.03	0.09	4.16
90	Union State Bank	Pell City	265,601	73,314	36.56	-	0.0173	(0.15)	2.79	-	1.44	(0.02)	4.22
91	Southern Bank Company	Gadsden	115,791	58,170	7.43	-	0.0182	-	3.23	-	1.43	(0.41)	4.25
92	First Progressive Bank	Brewton	34,401	8,943	2.90	-	0.0103	-	1.89	-	2.76	-	4.65
93	Sweet Water State Bank	Sweet Water	117,986	57,507	28.15	1,219	0.0168	0.31	0.77	-	3.62	0.79	5.19
94	EvaBank	Cullman	403,882	304,959	11.03	176	0.0223	0.37	0.74	-	4.26	0.39	5.39
95	Marion Bank & Trust Co.	Marion	302,974	155,064	46.73	402	0.0190	0.31	0.16	-	5.55	(0.07)	5.64
96	Bank of Brewton	Brewton	51,187	13,372	10.89	477	0.0123	-	1.19	-	6.61	-	7.80
97	Bank of Evergreen	Evergreen	75,946	23,969	30.25	1,207	0.0251	0.01	3.56	-	7.21	(0.22)	10.55
98	Peoples Bank of Red Level	Red Level	33,682	4,193	4.09	-	0.0119	0.32	8.44	-	15.67	0.75	24.86
99	Alamerica Bank	Birmingham	14,279	7,145	25.59	488	0.0179	-	22.21	-	7.15	0.75	30.11
		MEDIAN	268,241	128,295	3.63	0	0.0133	0.05	0.33	0.00	0.54	0.01	1.13
		AVERAGE	2,216,906	1,308,859	6.95	424	0.0150	0.08	0.97	0.00	1.16	0.05	2.17
		HIGH	159,787,000	93,458,000	46.73	11,000	0.0568	0.72	22.21	0.00	15.67	0.79	30.11
		LOW	14,279	4,193	0.00	0	0.0083	(0.25)	0.00	0.00	0.00	(0.62)	(0.13)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun22 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun21 Net Inc (\$000)	LTM Jun20 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Friend Bank	Slocomb	188,163	16,348	8.69	4,449	97	2,584	2,280	2.58	28.32
2	First Comm. Bank of Central AL	Wetumpka	541,022	16,955	3.13	8,504	105	8,393	8,239	1.72	25.71
3	Samson Banking Company	Samson	116,782	10,883	9.32	3,155	137	1,218	1,224	2.94	25.54
4	Merchants & Farmers Bank	Eutaw	95,747	6,917	7.22	1,915	74	319	566	2.22	23.47
5	ServisFirst Bank	Birmingham	14,492,668	1,273,038	8.78	228,734	424	198,679	156,746	1.87	22.93
6	Bank of Moundville	Moundville	126,483	7,939	6.28	1,460	104	539	273	1.78	22.20
7	Pinnacle Bank	Jasper	338,344	12,187	3.60	5,248	105	3,622	3,186	1.92	22.13
8	CCB Community Bank	Andalusia	598,886	49,974	8.34	11,659	105	9,229	7,613	2.06	21.43
9	First Southern Bank	Florence	478,878	41,723	8.71	5,891	77	4,383	3,198	1.77	21.23
10	First Southern State Bank	Stevenson	742,946	44,493	5.99	10,585	86	8,447	5,198	1.80	20.82
11	Southern Bank Company	Gadsden	115,791	10,116	8.74	1,743	67	484	321	2.09	20.54
12	Traditions Bank	Cullman	622,712	52,432	8.42	7,815	101	6,172	5,089	1.81	20.38
13	Central State Bank	Calera	493,880	42,439	8.60	8,533	117	7,007	5,423	1.89	20.16
14	State Bank & Trust	Winfield	323,833	12,736	3.93	5,020	87	3,887	2,250	1.73	19.37
15	River Bank & Trust	Prattville	2,501,359	172,682	6.90	29,106	100	23,845	16,030	1.59	18.53
16	HomeTown Bank of Alabama	Oneonta	535,277	45,157	8.44	8,207	152	7,248	5,703	2.26	18.42
17	Robertson Banking Company	Demopolis	436,953	34,246	7.84	6,235	80	5,076	4,467	1.61	18.32
18	Premier Bank of the South	Cullman	328,680	19,791	6.02	3,845	60	3,666	2,319	1.34	18.05
19	Peoples Independent Bank	Boaz	429,775	26,690	6.21	6,218	75	6,500	3,486	1.56	17.70
20	First Metro Bank	Muscle Shoals	943,992	66,620	7.06	10,821	84	10,271	9,835	1.55	17.65
21	Peoples Bank of Alabama	Cullman	1,263,443	82,129	6.50	16,082	57	15,618	15,060	1.37	17.24
22	Peoples Bank of Greensboro	Greensboro	113,445	1,816	1.60	1,102	69	1,305	941	0.96	17.14
23	Regions Bank	Birmingham	159,787,000	16,085,000	10.07	2,328,000	119	2,652,000	922,000	1.85	16.88
24	First Bank of Alabama	Talladega	855,897	61,318	7.16	11,115	98	11,379	8,039	1.68	16.59
25	First Jackson Bank	Stevenson	393,191	38,025	9.67	5,150	117	3,603	4,024	1.70	16.56
26	SouthPoint Bank	Birmingham	1,089,426	110,010	10.10	10,168	63	9,469	5,410	1.48	16.22
27	United Bank	Atmore	1,109,803	75,945	6.84	11,307	59	14,875	13,457	1.37	16.01
28	Progress Bank and Trust	Huntsville	1,835,242	169,408	9.23	20,757	86	18,116	15,072	1.50	15.32
29	NobleBank & Trust	Anniston	396,098	21,043	5.31	3,751	61	3,699	1,607	1.20	15.13
30	Oakworth Capital Bank	Birmingham	1,139,248	94,347	8.28	10,611	84	9,826	6,932	1.25	14.86
31	CommerceOne Bank	Birmingham	515,914	53,569	10.38	5,719	163	2,828	1,358	1.68	14.55
32	Farmers and Merchants Bank	LaFayette	264,014	13,636	5.16	2,786	71	2,525	2,128	1.36	14.16
33	North Alabama Bank	Hazel Green	152,040	14,217	9.35	1,554	38	1,472	1,304	1.38	14.07
34	First Citizens Bank	Luverne	324,683	31,208	9.61	4,178	68	4,187	3,395	1.65	14.01
35	HNB First Bank	Headland	215,547	17,818	8.27	2,431	68	3,060	2,220	1.21	13.83
36	Southern States Bank	Anniston	1,904,800	207,315	10.88	20,112	102	16,933	7,195	1.56	13.79
37	Citizens Bank & Trust	Guntersville	964,979	46,060	4.77	8,692	64	6,077	6,249	1.06	13.51
38	Bank Independent	Sheffield	2,269,802	172,279	7.59	18,876	31	21,707	16,870	1.10	13.48
39	First Financial Bank	Bessemer	233,911	4,041	1.73	2,041	28	3,407	1,341	0.90	13.41
40	PeoplesTrust Bank	Hamilton	149,813	13,903	9.28	1,419	49	1,062	1,187	1.42	13.32
41	Bank of Vernon	Vernon	277,784	46,744	16.83	3,260	71	1,340	2,273	1.74	13.31
42	Community Spirit Bank	Red Bay	185,581	12,807	6.90	2,052	53	1,961	1,116	1.19	13.19
43	CB&S Bank, Inc.	Russellville	2,401,376	120,490	5.02	25,329	47	23,399	19,115	1.29	13.15
44	Phenix-Girard Bank	Phenix City	268,241	1,740	0.65	3,305	65	4,395	3,524	1.34	13.12
45	First Bank	Wadley	129,448	7,002	5.41	1,303	54	2,174	1,025	1.13	12.80
46	First Fidelity Bank	Fort Payne	148,189	8,226	5.55	1,202	50	918	650	1.01	12.74
47	First State Bank of Dekalb Co.	Fort Payne	329,680	21,495	6.52	2,598	46	2,894	2,219	1.03	12.63
48	Southern Independent Bank	Opp	332,780	25,036	7.52	3,268	78	4,462	2,349	1.22	12.48
49	First Comm. Bank, Cullman	Cullman	116,869	12,728	10.89	1,154	68	899	821	1.22	12.21
50	FirstState Bank	Lineville	305,898	16,369	5.35	2,949	53	2,943	3,040	1.12	12.14
51	Citizens Bank	Enterprise	221,650	13,172	5.94	1,628	48	1,222	1,523	0.95	12.13
52	Town-Country United Bank	Camden	129,403	14,889	11.51	1,642	57	1,822	2,363	1.53	11.57
53	EvaBank	Cullman	403,882	111,089	27.51	10,703	131	11,309	7,943	3.30	11.47
54	Citizens Bank of Winfield	Winfield	298,460	30,157	10.10	4,820	138	5,530	4,468	2.10	11.45
55	Liberty Bank	Geraldine	191,535	18,281	9.54	1,662	33	2,340	1,163	1.19	11.23
56	Metro Bank	Pell City	1,023,747	127,300	12.43	11,903	72	11,492	12,015	1.42	11.08
57	Commercial Bank of Ozark	Ozark	112,759	2,346	2.08	816	39	599	786	0.70	11.01
58	West Alabama Bank & Trust	Reform	757,494	67,731	8.94	7,741	51	5,357	6,465	1.22	10.74
59	First Federal Bank, A FSB	Tuscaloosa	128,947	15,790	12.25	2,069	18	13,557	5,206	1.60	10.72
60	Troy Bank & Trust Company	Troy	1,464,763	124,544	8.50	12,205	67	11,731	10,140	1.09	10.70
61	First Bank of Boaz	Boaz	256,349	26,019	10.15	3,522	147	4,637	4,067	1.74	10.44
62	Community Neighbor Bank	Camden	139,716	15,344	10.98	1,287	35	1,335	1,050	1.21	10.34
63	Alamerica Bank	Birmingham	14,279	2,006	14.05	205	29	(611)	(1,626)	1.36	9.81
64	Citizens' Bank, Inc.	Robertsdale	146,111	10,417	7.13	1,219	41	784	634	0.90	9.21
65	AuburnBank	Auburn	1,083,590	73,716	6.80	7,544	49	7,804	7,958	0.80	9.20
66	First US Bank	Birmingham	955,175	91,704	9.60	6,513	42	4,343	4,596	0.88	9.18
67	First State Bank of the South	Sulligent	122,243	15,406	12.60	1,226	37	983	823	1.29	8.88
68	Bryant Bank	Tuscaloosa	2,517,179	200,575	7.97	17,182	64	19,889	20,757	0.70	8.87

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun22 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun21 Net Inc (\$000)	LTM Jun20 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
69	Bank of Walker County	Jasper	94,041	7,452	7.92	626	28	498	591	0.73	8.00
70	Exchange Bank of Alabama	Altoona	378,332	36,148	9.55	2,681	37	2,360	3,047	0.91	7.89
71	Citizens State Bank	Vernon	81,302	5,396	6.64	721	48	713	725	0.88	7.83
72	Farmers & Merchants Bank	Piedmont	309,963	24,011	7.75	2,003	40	1,644	2,184	0.79	7.72
73	Millennial Bank	Leeds	111,059	9,063	8.16	640	40	455	355	0.68	7.57
74	First National Bank and Trust	Atmore	207,709	10,169	4.90	1,329	27	3,814	1,657	0.66	7.45
75	SunSouth Bank	Dothan	114,800	6,968	6.07	706	42	959	168	0.58	7.40
76	Bank of Evergreen	Evergreen	75,946	5,511	7.26	478	37	473	332	0.80	7.34
77	First Cahawba Bank	Selma	190,776	10,731	5.62	752	21	210	966	0.53	7.13
78	First National Bank	Hamilton	388,903	43,942	11.30	3,433	38	3,388	4,484	0.94	7.10
79	Cullman Savings Bank	Cullman	381,899	69,974	18.32	3,808	63	3,530	3,736	1.30	7.06
80	Citizens Bank	Greensboro	117,106	9,217	7.87	684	49	899	951	0.75	7.05
81	Sweet Water State Bank	Sweet Water	117,986	9,030	7.65	719	27	705	606	0.62	6.69
82	Valley State Bank	Russellville	151,623	20,942	13.81	1,231	42	1,045	1,205	1.00	6.54
83	Brantley Bank & Trust Co.	Brantley	105,513	8,752	8.29	585	22	851	923	0.61	6.17
84	BankSouth	Dothan	217,688	37,254	17.11	2,053	93	1,991	2,213	1.04	5.79
85	First National Bank of Hartford	Hartford	138,609	13,817	9.97	888	17	976	954	0.68	5.34
86	AmeriFirst Bank	Montgomery	316,659	26,462	8.36	1,087	20	1,795	1,500	0.44	5.13
87	Peoples Exchange Bank	Monroeville	97,158	9,550	9.83	439	17	655	714	0.56	4.78
88	Farmers & Merchants Bank	Waterloo	97,659	10,183	10.43	747	93	511	629	0.73	4.49
89	First National Bank of Dozier	Dozier	40,597	3,202	7.89	166	28	183	219	0.49	3.98
90	22nd State Bank	Louisville	198,904	21,406	10.76	807	12	(1,107)	(32)	0.40	3.49
91	Merit Bank	Huntsville	237,178	28,534	12.03	545	15	(698)	(1,498)	0.28	3.00
92	MidSouth Bank	Dothan	616,593	41,773	6.77	1,449	12	2,571	2,623	0.25	2.94
93	Marion Bank & Trust Co.	Marion	302,974	15,580	5.14	198	4	(1,513)	1,763	0.03	0.40
94	First Progressive Bank	Brewton	34,401	8,437	24.53	(5)	(1)	6	138	-	0.00
95	Bank of Brewton	Brewton	51,187	8,482	16.57	(41)	(3)	168	162	(0.08)	(0.39)
96	Community Bank & Trust	Union Springs	45,285	239	0.53	695	50	(134)	(65)	(0.04)	(0.73)
97	Union State Bank	Pell City	265,601	1,830	0.69	(500)	(5)	(321)	1,031	(0.19)	(4.05)
98	Commonwealth National Bank	Mobile	59,144	4,006	6.77	(267)	(15)	(471)	(662)	(0.45)	(4.53)
99	Peoples Bank of Red Level	Red Level	33,682	17,231	51.16	(258)	(32)	79	125	(1.27)	(5.97)
		MEDIAN	268,241	18,281	8.27	2,598	57	2,584	2,219	1.21	12.14
		AVERAGE	2,216,906	212,473	8.91	30,542	63	33,237	14,520	1.19	11.83
		HIGH	159,787,000	16,085,000	51.16	2,328,000	424	2,652,000	922,000	3.30	28.32
		LOW	14,279	239	0.53	(500)	(32)	(1,513)	(1,626)	(1.27)	(5.97)