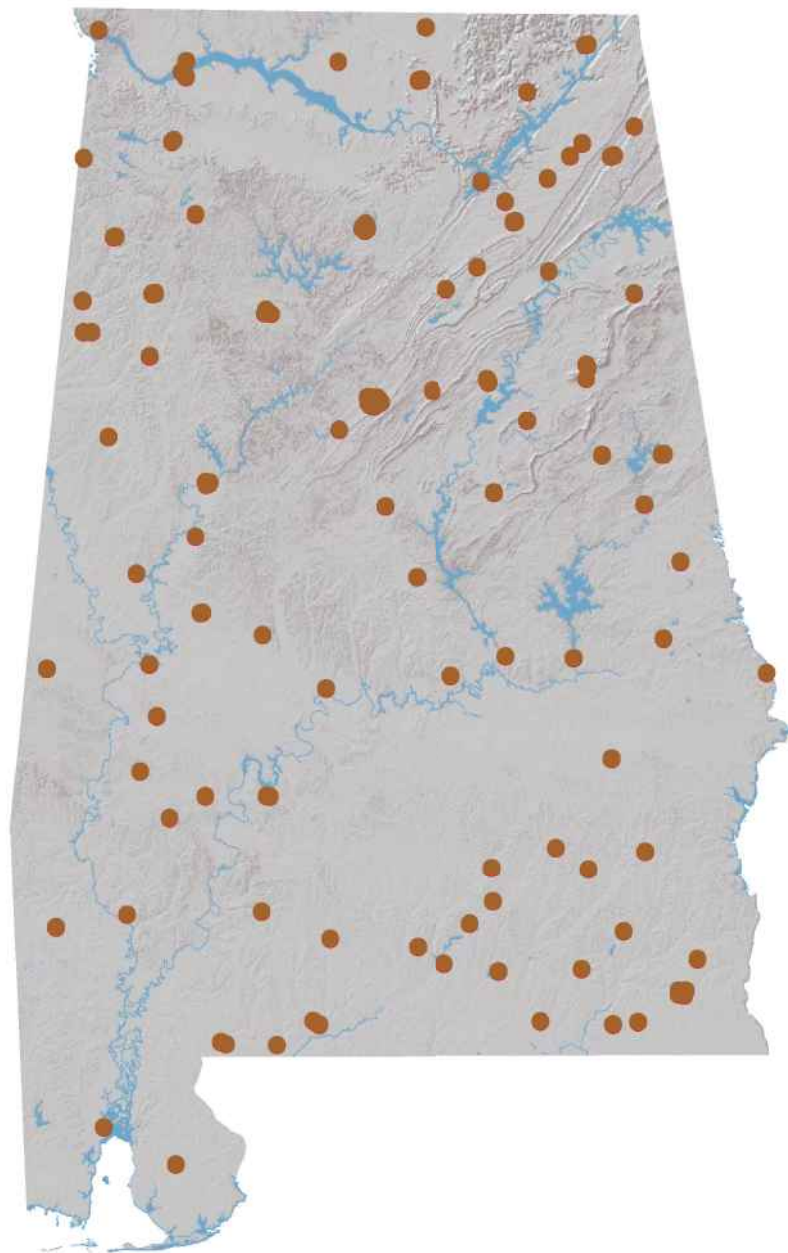


Banking Almanac: Alabama

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



Porter White & Company

Investment Bankers Since 1975

Porter, White & Company

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Notes on Almanac

- Data, based on regulatory filings, is furnished by S&P Capital IQ and contains copyrighted and trade secret material distributed under license from S&P. The data is for the recipient's internal use only.
- All data is as of and for the twelve months ended September 30, 2022, unless otherwise noted. While the data is 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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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.	207,471	12.04	0.35	3.10	1.53
2	Alamerica Bank	Birmingham	2000	ST-Bank	C-corp	Carver Financial Corporation	15,545	24.10	0.93	5.86	2.19
3	AmeriFirst Bank	Montgomery	1916	ST-Bank	C-corp	USAL Bancorp, Inc.	313,165	8.23	0.47	5.54	0.77
4	AuburnBank	Auburn	1907	ST-Bank	C-corp	Auburn National Bancorporation, Inc.	1,041,913	5.52	0.71	9.27	0.03
5	Bank Independent	Sheffield	1947	ST-Bank	C-corp	BanIndependent, Incorporated	2,267,115	7.63	0.95	12.00	0.21
6	Bank of Brewton	Brewton	1889	ST-Bank	C-corp	Repton Supply Company, Inc.	51,733	15.24	(0.08)	(0.44)	1.74
7	Bank of Evergreen	Evergreen	1932	ST-Bank	C-corp		77,733	6.52	0.68	7.12	2.13
8	Bank of Moundville	Moundville	1907	ST-Bank	C-corp	Moundville Bancshares, Inc.	128,737	5.71	0.41	5.81	0.04
9	Bank of Vernon	Vernon	1911	ST-Bank	C-corp	First Vernon Bancshares, Inc.	282,950	16.24	1.13	8.02	0.37
10	Bank of Walker County	Jasper	2004	ST-Bank	S-corp	Relations Bancshares, Inc.	97,686	7.39	0.38	4.47	0.12
11	BankSouth	Dothan	1928	ST-Bank	S-corp	BancSouth Corporation	217,223	17.23	0.98	5.59	0.00
12	Brantley Bank & Trust Co.	Brantley	1946	ST-Bank	C-corp	Brantley Bancorp, Inc.	100,959	8.40	0.58	6.19	1.21
13	Bryant Bank	Tuscaloosa	2005	ST-Bank	S-corp		2,458,726	8.17	0.72	9.12	0.53
14	CB&S Bank, Inc.	Russellville	1906	ST-Bank	C-corp	CBS Banc-Corp.	2,345,222	2.84	1.06	13.80	0.47
15	CCB Community Bank	Andalusia	1947	ST-Bank	S-corp	Southern National Corporation	601,838	8.29	1.57	17.41	0.73
16	Central State Bank	Calera	1916	ST-Bank	S-corp	Central State Bancorporation	528,384	7.71	1.54	17.09	0.08
17	Citizens Bank	Enterprise	1946	ST-Bank	C-corp	Enterprise Capital Corporation, Inc.	222,573	5.53	0.83	11.84	1.20
18	Citizens Bank	Greensboro	1976	ST-Bank	C-corp	Citizens BancShares, Inc.	114,064	7.17	0.75	7.91	0.11
19	Citizens Bank & Trust	Guntersville	2003	ST-Bank	C-corp	Citizens B&T Holdings, Inc.	1,042,441	4.30	0.87	12.83	0.07
20	Citizens Bank of Winfield	Winfield	1920	ST-Bank	C-corp	Citizens Bancorp of Winfield, Inc.	299,113	7.18	1.42	9.96	0.37
21	Citizens' Bank, Inc.	Robertsdale	1981	ST-Bank	S-corp	Citizens' Capital Corporation	149,378	6.09	0.82	9.56	0.21
22	CommerceOne Bank	Birmingham	2018	ST-Bank	C-corp		521,819	10.56	1.40	12.50	0.00
23	Commercial Bank of Ozark	Ozark	1959	ST-Bank	S-corp	Commercial Bancshares of Ozark, Inc.	110,832	0.04	0.57	12.08	0.56
24	Commonwealth National Bank	Mobile	1976	Fed-Bank	C-corp	CNB Bancorp, Inc.	61,529	6.58	(0.44)	(5.09)	0.00
25	Community Bank & Trust	Union Springs	1990	ST-Bank	C-corp	Community Bankshares, Inc.	47,737	NM	1.39	37.82	0.64
26	Community Neighbor Bank	Camden	1906	ST-Bank	C-corp	First Camden Bancshares, Inc.	144,277	10.50	0.99	8.79	0.38
27	Community Spirit Bank	Red Bay	1908	ST-Bank	S-corp	Independent Bancshares, Inc.	174,980	6.13	0.92	11.34	0.15
28	Cullman Savings Bank	Cullman	1887	Fed-Thrift	C-corp	Cullman Bancorp, Inc.	404,384	17.27	1.10	5.84	0.75
29	EvaBank	Cullman	1986	ST-Bank	C-corp		388,919	28.76	2.77	9.70	3.33
30	Exchange Bank of Alabama	Altoona	1909	ST-Bank	C-corp	The Gadsden Corporation	383,073	8.67	0.79	7.43	0.09
31	Farmers & Merchants Bank	Waterloo	1914	ST-Bank	C-corp		104,484	6.28	0.65	4.66	0.00
32	Farmers & Merchants Bank	Piedmont	1915	ST-Bank	C-corp	F&M Financial Corp	301,513	6.94	0.71	7.80	0.19
33	Farmers and Merchants Bank	LaFayette	1934	ST-Bank	C-corp	Farmers & Merchants Bancshares, Inc.	252,264	3.33	1.08	13.92	0.56
34	First Bank	Wadley	1907	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	130,444	4.14	1.10	14.96	0.06
35	First Bank of Alabama	Talladega	1848	ST-Bank	C-corp	Firstbanc of Alabama, Inc.	859,909	6.18	1.36	15.24	1.45
36	First Bank of Boaz	Boaz	1906	ST-Bank	C-corp	First Boaz Bancorporation	254,855	7.58	1.50	10.60	0.03
37	First Cahawba Bank	Selma	2007	ST-Bank	C-corp		189,592	4.96	0.50	7.43	0.07
38	First Citizens Bank	Luverne	1980	ST-Bank	C-corp	First Citizens-Crenshaw Bancshares, Inc.	323,773	9.42	1.22	11.11	0.99
39	First Comm. Bank of Central AL	Wetumpka	2001	ST-Bank	S-corp	Central Alabama Bancshares, Inc.	546,005	3.34	1.46	26.62	0.18
40	First Comm. Bank, Cullman	Cullman	1905	ST-Bank	C-corp	Southern Community Bancshares, Inc.	117,081	10.84	0.99	9.60	1.35
41	First Federal Bank, A FSB	Tuscaloosa	1958	Fed-Thrift	S-corp	Southeastern Financial, Inc.	118,823	13.06	0.06	0.44	1.02
42	First Fidelity Bank	Fort Payne	1965	ST-Bank	C-corp	FBDC Financial Corp.	145,365	5.13	0.90	12.73	0.16
43	First Financial Bank	Bessemer	1965	ST-Bank	S-corp	FirstFed Bancorp, Inc.	228,690	NM	0.74	15.47	0.08
44	First Jackson Bank	Stevenson	1981	ST-Bank	C-corp	1st Jackson Bancshares, Inc.	395,288	9.44	1.37	13.67	0.04
45	First Metro Bank	Muscle Shoals	1988	ST-Bank	C-corp	First Metro Bancorp	914,673	6.81	1.27	15.75	0.03
46	First National Bank	Hamilton	1976	Fed-Bank	S-corp	Marion County Bancshares, Inc.	382,083	10.68	0.96	7.79	0.34
47	First National Bank and Trust	Atmore	1915	Fed-Bank	S-corp	First Sucoast Trust Bancshares, Inc.	208,001	3.92	0.61	8.35	0.89
48	First National Bank of Dozier	Dozier	1910	Fed-Bank	C-corp	First Dozier Bancshares, Inc.	40,788	7.22	0.38	3.54	0.03
49	First National Bank of Hartford	Hartford	1905	Fed-Bank	S-corp	First Hartford Bancshares, Inc.	141,045	8.76	0.67	5.67	0.73
50	First Progressive Bank	Brewton	1977	ST-Bank	C-corp		33,816	25.03	0.02	0.09	0.31
51	First Southern Bank	Florence	1935	ST-Bank	C-corp	First Southern Bancshares, Inc.	510,441	8.39	1.39	16.53	0.09
52	First Southern State Bank	Stevenson	1910	ST-Bank	C-corp	First Bancshares of Stevenson, Inc.	746,479	5.24	1.16	15.44	0.05
53	First State Bank of Dekalb Co.	Fort Payne	1982	ST-Bank	C-corp	First State Bancshares of Dekalb County, Inc.	331,492	6.64	1.01	13.41	0.25
54	First State Bank of the South	Sulligent	1973	ST-Bank	C-corp	First State Holding Corp.	120,860	11.82	1.03	7.45	0.18
55	First US Bank	Birmingham	1952	ST-Bank	C-corp	First US Bancshares, Inc.	989,180	9.26	0.79	8.22	0.34
56	FirstState Bank	Lineville	1971	ST-Bank	C-corp	First State Capital Corporation	299,554	3.64	0.97	12.44	0.19
57	Friend Bank	Slocomb	1905	ST-Bank	S-corp	SNB Holdings, Inc.	182,524	9.08	1.17	13.01	0.03
58	HNB First Bank	Headland	1933	ST-Bank	S-corp	HNB Holding Company, Inc.	210,125	8.33	0.93	10.85	0.03
59	HomeTown Bank of Alabama	Oneonta	2003	ST-Bank	C-corp	HomeTown Bancorp of Alabama, Inc.	540,358	7.67	1.83	16.53	0.29
60	Liberty Bank	Geraldine	1971	ST-Bank	C-corp	First Bancorporation of Geraldine, Inc.	191,734	9.72	1.07	10.53	0.15
61	Marion Bank & Trust Co.	Marion	1934	ST-Bank	S-corp	Marion Bancshares, Inc.	305,633	4.58	0.21	2.91	2.64
62	Merchants & Farmers Bank	Eutaw	1900	ST-Bank	S-corp	Merchants and Farmers Bancshares, Inc.	94,360	6.14	0.24	2.73	1.64
63	Merit Bank	Huntsville	1935	ST-Bank	C-corp	Merit Holdings, LLC	260,337	12.32	0.27	2.65	0.17
64	Metro Bank	Pell City	1989	ST-Bank	C-corp		1,034,816	12.63	1.32	10.40	0.31
65	MidSouth Bank	Dothan	1912	ST-Bank	S-corp	MidSouth Bancorporation	610,146	6.10	0.41	5.20	0.03
66	Millennial Bank	Leeds	1997	ST-Bank	C-corp		127,088	6.76	0.58	6.80	0.04
67	NobleBank & Trust	Anniston	2005	ST-Bank	C-corp	Noble Bancshares, Inc.	382,430	4.39	1.06	15.43	0.19
68	North Alabama Bank	Hazel Green	1989	ST-Bank	C-corp	BOLC Corp.	153,713	9.16	1.03	10.82	0.34

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.	1,232,351	8.67	0.96	11.70	0.00
70	Peoples Bank of Alabama	Cullman	1977	ST-Bank	S-corp	Altrust Financial Services, Inc.	1,266,115	6.74	1.25	16.66	0.64
71	Peoples Bank of Greensboro	Greensboro	1904	ST-Bank	S-corp	Greensboro Bancshares, Inc.	109,653	0.06	0.84	21.48	0.53
72	Peoples Bank of Red Level	Red Level	1914	ST-Bank	C-corp	Local Bancorp, Inc.	32,449	52.27	(1.72)	(4.94)	2.05
73	Peoples Exchange Bank	Monroeville	1907	ST-Bank	C-corp	Peoples Exchange Bancshares, Inc.	93,647	9.36	0.69	6.30	0.70
74	Peoples Independent Bank	Boaz	1988	ST-Bank	S-corp	Peoples Independent Bancshares, Inc.	413,439	5.43	1.27	16.23	0.49
75	PeoplesTrust Bank	Hamilton	2004	ST-Bank	C-corp	Hometown Bancshares, Inc.	148,312	9.04	1.07	10.59	0.40
76	Phenix-Girard Bank	Phenix City	1904	ST-Bank	S-corp	Phenix-Girard Bancshares, Inc.	263,663	NM	0.94	13.78	0.31
77	Pinnacle Bank	Jasper	1935	ST-Bank	C-corp	Pinnacle Bancshares, Inc.	325,507	1.14	1.34	20.14	0.02
78	Premier Bank of the South	Cullman	1987	ST-Bank	S-corp	FCB Bancshares, Inc.	329,250	5.79	1.09	15.65	0.46
79	Progress Bank and Trust	Huntsville	2008	ST-Bank	C-corp	Progress Financial Corporation	1,734,384	9.70	1.15	12.08	0.10
80	Regions Bank	Birmingham	1928	ST-Bank	C-corp	Regions Financial Corporation	156,809,000	9.30	1.32	12.67	0.59
81	River Bank & Trust	Prattville	2006	ST-Bank	C-corp	River Financial Corporation	2,639,704	6.12	1.19	15.13	0.11
82	Robertson Banking Company	Demopolis	1870	ST-Bank	S-corp	RBC, Inc.	433,313	7.72	1.10	13.20	0.19
83	Samson Banking Company	Samson	1930	ST-Bank	S-corp		118,625	8.38	0.91	8.50	0.00
84	ServisFirst Bank	Birmingham	2005	ST-Bank	C-corp	ServisFirst Bancshares, Inc.	13,889,185	9.38	1.61	19.43	0.09
85	Southern Bank Company	Gadsden	1936	ST-Bank	C-corp	The Southern Banc Company, Inc.	112,213	8.21	1.88	19.43	0.66
86	Southern Independent Bank	Opp	2006	ST-Bank	C-corp	Southern Independent Bancshares, Inc.	328,461	6.43	0.97	11.00	0.09
87	Southern States Bank	Anniston	2007	ST-Bank	C-corp	Southern States Bancshares, Inc.	2,056,325	11.18	1.24	10.99	0.40
88	SouthPoint Bank	Birmingham	2005	ST-Bank	C-corp	SouthPoint Bancshares, Inc.	1,255,648	8.96	1.06	11.29	0.11
89	State Bank & Trust	Winfield	1907	ST-Bank	S-corp	Peoples Bancorporation, Inc.	335,089	1.33	1.33	19.80	0.52
90	SunSouth Bank	Dothan	1954	ST-Bank	C-corp	SunSouth Bancshares, Inc.	115,993	5.34	0.40	5.52	0.00
91	Sweet Water State Bank	Sweet Water	1913	ST-Bank	S-corp	Tombigbee Bancshares, Inc.	117,664	7.31	0.71	8.33	2.23
92	Town-Country United Bank	Camden	1978	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	123,866	11.04	1.38	11.54	0.58
93	Traditions Bank	Cullman	2003	ST-Bank	C-corp	Traditions Bancshares, Inc.	642,268	8.53	1.44	16.52	0.67
94	Troy Bank & Trust Company	Troy	1906	ST-Bank	C-corp	Trust No. 3 Under The Will of Charles Henderson	1,429,731	8.11	0.84	8.93	0.75
95	Union State Bank	Pell City	1903	ST-Bank	C-corp	Union Bancshares, Inc.	266,332	0.60	0.27	8.30	0.35
96	United Bank	Atmore	1904	ST-Bank	C-corp	United Bancorporation of Alabama, Inc.	1,197,030	5.87	1.13	14.45	0.59
97	Valley State Bank	Russellville	1985	ST-Bank	C-corp	Valley Bancshares, Inc.	148,428	14.12	0.82	5.68	0.15
98	West Alabama Bank & Trust	Reform	1944	ST-Bank	C-corp	West Alabama Capital Corp.	748,555	8.28	0.96	9.35	0.76
						MEDIAN	274,641	7.71	0.97	10.60	0.31
						AVERAGE	2,207,117	8.73	0.92	10.60	0.51
						HIGH	156,809,000	52.27	2.77	37.82	3.33
						LOW	15,545	0.04	(1.72)	(5.09)	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	95,426,000	136,953,000	14,590,000	8.52	1,295	19,851	7,899	121,088	105,755	156,809,000
2	ServisFirst Bank	Birmingham	11,280,616	11,068,602	1,302,457	9.26	24	559	24,846	578,716	461,192	13,889,185
3	River Bank & Trust	Prattville	1,655,431	2,436,255	161,609	8.32	21	304	8,683	125,700	116,012	2,639,704
4	Bryant Bank	Tuscaloosa	1,048,368	2,084,014	200,932	8.52	17	277	8,876	144,631	122,589	2,458,726
5	CB&S Bank, Inc.	Russellville	1,128,202	2,174,737	66,544	10.40	55	548	4,280	42,640	39,541	2,345,222
6	Bank Independent	Sheffield	1,543,431	1,944,864	172,920	8.69	32	617	3,674	70,847	60,777	2,267,115
7	Southern States Bank	Anniston	1,526,632	1,773,251	229,906	11.49	15	201	10,230	137,088	118,217	2,056,325
8	Progress Bank and Trust	Huntsville	1,412,636	1,499,491	168,276	9.39	13	219	7,920	133,414	115,345	1,734,384
9	Troy Bank & Trust Company	Troy	890,154	1,301,746	115,975	10.08	15	176	8,123	95,315	86,783	1,429,731
10	Peoples Bank of Alabama	Cullman	791,970	1,168,844	85,289	8.76	28	282	4,490	45,218	41,744	1,266,115
11	SouthPoint Bank	Birmingham	1,056,161	936,933	112,563	9.68	10	162	7,751	125,565	93,693	1,255,648
12	Oakworth Capital Bank	Birmingham	934,003	1,110,289	106,888	10.15	3	132	9,336	410,784	370,096	1,232,351
13	United Bank	Atmore	632,094	1,105,998	70,317	8.73	20	194	6,170	59,852	55,300	1,197,030
14	Citizens Bank & Trust	Guntersville	504,954	927,666	44,815	9.58	8	139	7,500	130,305	115,958	1,042,441
15	AuburnBank	Auburn	474,035	979,725	57,559	9.29	8	154	6,766	130,239	122,466	1,041,913
16	Metro Bank	Pell City	453,701	900,675	130,749	13.43	9	164	6,310	114,980	100,075	1,034,816
17	First US Bank	Birmingham	750,271	848,777	91,575	9.23	15	155	6,382	65,945	56,585	989,180
18	First Metro Bank	Muscle Shoals	487,551	850,123	62,259	10.54	10	127	7,202	91,467	85,012	914,673
19	First Bank of Alabama	Talladega	588,235	783,134	53,172	10.67	10	111	7,747	85,991	78,313	859,909
20	West Alabama Bank & Trust	Reform	422,714	683,514	61,993	11.75	15	153	4,893	49,904	45,568	748,555
21	First Southern State Bank	Stevenson	392,213	703,674	39,142	9.28	10	125	5,972	74,648	70,367	746,479
22	Traditions Bank	Cullman	533,449	581,907	54,805	8.95	6	80	8,028	107,045	96,985	642,268
23	MidSouth Bank	Dothan	299,679	571,480	37,201	9.15	12	112	5,448	50,846	47,623	610,146
24	CCB Community Bank	Andalusia	452,281	549,971	49,908	10.06	5	115	5,233	120,368	109,994	601,838
25	First Comm. Bank of Central AL	Wetumpka	309,865	524,179	18,257	8.31	8	81	6,741	68,251	65,522	546,005
26	HomeTown Bank of Alabama	Oneonta	282,667	492,440	41,440	12.66	5	57	9,480	108,072	98,488	540,358
27	Central State Bank	Calera	343,075	482,666	40,740	10.04	5	77	6,862	105,677	96,533	528,384
28	CommerceOne Bank	Birmingham	453,903	455,109	55,113	11.35	1	34	15,348	521,819	455,109	521,819
29	First Southern Bank	Florence	437,924	426,157	42,840	9.14	4	78	6,544	127,610	106,539	510,441
30	Robertson Banking Company	Demopolis	271,685	398,515	33,439	9.59	8	78	5,555	54,164	49,814	433,313
31	Peoples Independent Bank	Boaz	173,987	387,389	22,435	8.89	9	83	4,981	45,938	43,043	413,439
32	Cullman Savings Bank	Cullman	326,715	310,732	69,848	18.78	4	58	6,972	101,096	77,683	404,384
33	First Jackson Bank	Stevenson	263,317	338,087	37,327	11.21	6	45	8,784	65,881	56,348	395,288
34	EvaBank	Cullman	309,851	269,365	111,863	28.10	8	80	4,861	48,615	33,671	388,919
35	Exchange Bank of Alabama	Altoona	181,954	344,710	33,213	12.12	5	70	5,472	76,615	68,942	383,073
36	NobleBank & Trust	Anniston	237,103	363,667	16,778	9.18	6	63	6,070	63,738	60,611	382,430
37	First National Bank	Hamilton	126,541	341,019	40,814	13.58	5	80	4,776	76,417	68,204	382,083
38	State Bank & Trust	Winfield	137,798	288,749	4,459	9.71	4	58	5,777	83,772	72,187	335,089
39	First State Bank of Dekalb Co.	Fort Payne	155,735	308,863	22,022	8.30	5	57	5,816	66,298	61,773	331,492
40	Premier Bank of the South	Cullman	167,594	308,221	19,062	8.56	9	62	5,310	36,583	34,247	329,250
41	Southern Independent Bank	Opp	132,009	300,235	21,124	11.23	3	42	7,821	109,487	100,078	328,461
42	Pinnacle Bank	Jasper	116,922	320,174	3,700	10.17	7	50	6,510	46,501	45,739	325,507
43	First Citizens Bank	Luverne	176,491	286,594	30,504	13.23	5	61	5,308	64,755	57,319	323,773
44	AmeriFirst Bank	Montgomery	224,328	284,946	25,788	8.33	5	54	5,799	62,633	56,989	313,165
45	Marion Bank & Trust Co.	Marion	160,495	291,095	14,002	9.84	6	56	5,458	50,939	48,516	305,633
46	Farmers & Merchants Bank	Piedmont	133,546	278,641	20,911	11.25	4	52	5,798	75,378	69,660	301,513
47	FirstState Bank	Lineville	138,377	281,541	10,890	11.24	3	56	5,349	99,851	93,847	299,554
48	Citizens Bank of Winfield	Winfield	64,165	224,475	21,467	17.37	1	35	8,546	299,113	224,475	299,113
49	Bank of Vernon	Vernon	166,948	236,462	45,958	18.18	5	47	6,020	56,590	47,292	282,950
50	Union State Bank	Pell City	76,162	264,196	1,595	6.09	11	95	2,803	24,212	24,018	266,332
51	Phenix-Girard Bank	Phenix City	69,277	263,236	(7,566)	16.19	4	49	5,381	65,916	65,809	263,663
52	Merit Bank	Huntsville	204,045	227,916	32,082	12.03	4	40	6,508	65,084	56,979	260,337
53	First Bank of Boaz	Boaz	59,622	215,174	19,312	18.87	1	24	10,619	254,855	215,174	254,855
54	Farmers and Merchants Bank	LaFayette	86,696	242,537	8,406	10.97	3	38	6,639	84,088	80,846	252,264
55	First Financial Bank	Bessemer	106,401	228,547	(526)	8.99	8	73	3,133	28,586	28,568	228,690
56	Citizens Bank	Enterprise	139,317	206,684	12,301	8.46	2	30	7,419	111,287	103,342	222,573
57	BankSouth	Dothan	149,511	179,309	37,417	17.74	2	22	9,874	108,612	89,655	217,223
58	HNB First Bank	Headland	147,955	191,025	17,509	9.58	3	36	5,837	70,042	63,675	210,125
59	First National Bank and Trust	Atmore	129,529	189,381	8,146	10.79	5	48	4,333	41,600	37,876	208,001
60	22nd State Bank	Louisville	155,557	175,533	24,976	13.04	6	68	3,051	34,579	29,256	207,471
61	Liberty Bank	Geraldine	106,363	172,742	18,638	10.80	6	50	3,835	31,956	28,790	191,734
62	First Cahawba Bank	Selma	101,558	179,938	9,396	8.23	4	35	5,417	47,398	44,985	189,592
63	Friend Bank	Slocomb	106,659	165,374	16,571	9.84	5	48	3,803	36,505	33,075	182,524
64	Community Spirit Bank	Red Bay	110,575	161,384	10,727	9.73	5	43	4,069	34,996	32,277	174,980
65	North Alabama Bank	Hazel Green	111,533	138,620	14,075	9.46	4	40	3,843	38,428	34,655	153,713
66	Citizens' Bank, Inc.	Robertsdale	70,080	138,833	9,097	9.53	3	30	4,979	49,793	46,278	149,378
67	Valley State Bank	Russellville	76,046	127,358	20,955	15.98	3	28	5,301	49,476	42,453	148,428
68	PeoplesTrust Bank	Hamilton	108,968	133,401	13,407	10.58	3	28	5,297	49,437	44,467	148,312

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
69	First Fidelity Bank	Fort Payne	67,263	137,454	7,451	8.61	3	20	7,268	48,455	45,818	145,365
70	Community Neighbor Bank	Camden	73,821	128,765	15,148	11.82	3	37	3,899	48,092	42,922	144,277
71	First National Bank of Hartford	Hartford	71,762	128,091	12,356	14.36	3	53	2,661	47,015	42,697	141,045
72	First Bank	Wadley	33,993	124,477	5,397	8.46	5	24	5,435	26,089	24,895	130,444
73	Bank of Moundville	Moundville	36,655	115,905	7,355	12.34	1	14	9,196	128,737	115,905	128,737
74	Millennial Bank	Leeds	86,265	112,661	8,589	10.13	2	18	7,060	63,544	56,331	127,088
75	Town-Country United Bank	Camden	65,532	107,744	13,678	10.71	1	30	4,129	123,866	107,744	123,866
76	First State Bank of the South	Sulligent	61,813	99,837	14,284	15.75	5	37	3,266	24,172	19,967	120,860
77	First Federal Bank, A FSB	Tuscaloosa	95,950	94,244	15,518	12.70	3	115	1,033	39,608	31,415	118,823
78	Samson Banking Company	Samson	42,730	108,550	9,939	12.32	2	24	4,943	59,313	54,275	118,625
79	Sweet Water State Bank	Sweet Water	58,227	106,671	8,607	10.26	4	27	4,358	29,416	26,668	117,664
80	First Comm. Bank, Cullman	Cullman	93,433	95,033	12,687	11.02	1	18	6,505	117,081	95,033	117,081
81	SunSouth Bank	Dothan	46,497	97,220	6,192	9.53	2	16	7,250	57,997	48,610	115,993
82	Citizens Bank	Greensboro	40,677	105,643	8,175	12.39	1	13	8,774	114,064	105,643	114,064
83	Southern Bank Company	Gadsden	58,655	94,108	9,216	12.77	4	28	4,008	28,053	23,527	112,213
84	Commercial Bank of Ozark	Ozark	57,857	109,878	40	8.43	2	22	5,038	55,416	54,939	110,832
85	Peoples Bank of Greensboro	Greensboro	45,770	109,501	63	8.61	1	17	6,450	109,653	109,501	109,653
86	Farmers & Merchants Bank	Waterloo	5,342	97,550	6,564	20.89	2	8	13,061	52,242	48,775	104,484
87	Brantley Bank & Trust Co.	Brantley	60,320	92,432	8,483	11.76	3	27	3,739	33,653	30,811	100,959
88	Bank of Walker County	Jasper	49,518	90,446	7,215	9.07	2	22	4,440	48,843	45,223	97,686
89	Merchants & Farmers Bank	Eutaw	54,172	88,154	5,797	10.14	2	25	3,774	47,180	44,077	94,360
90	Peoples Exchange Bank	Monroeville	46,154	84,639	8,764	12.34	1	27	3,468	93,647	84,639	93,647
91	Bank of Evergreen	Evergreen	23,760	72,439	5,066	12.24	1	13	5,979	77,733	72,439	77,733
92	Commonwealth National Bank	Mobile	23,524	57,317	4,048	11.89	2	18	3,418	30,765	28,659	61,529
93	Bank of Brewton	Brewton	14,237	40,970	7,883	21.67	2	17	3,043	25,867	20,485	51,733
94	Community Bank & Trust	Union Springs	17,076	48,543	(867)	8.91	1	14	3,410	47,737	48,543	47,737
95	First National Bank of Dozier	Dozier	11,181	37,097	2,943	14.12	1	5	8,158	40,788	37,097	40,788
96	First Progressive Bank	Brewton	8,799	25,349	8,464	24.99	1	7	4,831	33,816	25,349	33,816
97	Peoples Bank of Red Level	Red Level	9,002	15,424	16,960	49.52	1	9	3,605	32,449	15,424	32,449
98	Alamerica Bank	Birmingham	6,895	11,607	3,746	28.31	1	7	2,221	15,545	11,607	15,545
		MEDIAN	135,672	252,887	18,448	10.33	5	50	5,788	64,246	56,782	274,641
		AVERAGE	1,363,883	1,925,731	197,726	12.01	20	286	6,187	87,307	76,835	2,207,117
		HIGH	95,426,000	136,953,000	14,590,000	49.52	1,295	19,851	24,846	578,716	461,192	156,809,000
		LOW	5,342	11,607	(7,566)	6.09	1	5	1,033	15,545	11,607	15,545

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	112,213	62.3	37.7	8.24	(0.24)	12.61	1.40	0.45	6.89
2	EvaBank	Cullman	388,919	115.0	18.5	2.04	(8.48)	7.65	4.53	0.68	6.09
3	Traditions Bank	Cullman	642,268	91.7	3.5	24.01	24.48	6.45	2.10	0.37	5.41
4	Town-Country United Bank	Camden	123,866	60.8	31.7	(1.55)	(9.32)	8.06	1.35	0.38	4.61
5	North Alabama Bank	Hazel Green	153,713	80.5	8.1	27.36	4.83	6.71	2.42	0.32	4.60
6	Millennial Bank	Leeds	127,088	76.6	11.6	11.70	14.58	5.89	1.70	0.40	4.47
7	22nd State Bank	Louisville	207,471	88.6	10.8	17.43	0.97	6.02	1.71	0.44	4.39
8	Sweet Water State Bank	Sweet Water	117,664	54.6	25.1	(7.72)	4.49	6.89	1.75	0.21	4.21
9	Bank Independent	Sheffield	2,267,115	79.4	20.9	18.71	3.34	6.03	1.20	0.19	4.20
10	CCB Community Bank	Andalusia	601,838	82.2	12.6	5.19	10.55	5.45	1.52	0.18	4.20
11	First US Bank	Birmingham	989,180	88.4	14.8	6.40	0.18	5.26	1.66	0.28	4.11
12	Community Neighbor Bank	Camden	144,277	57.3	26.3	5.85	9.54	6.64	1.37	0.19	4.06
13	Central State Bank	Calera	528,384	71.1	18.1	24.33	13.98	5.97	1.36	0.32	4.05
14	First Southern Bank	Florence	510,441	102.8	3.3	48.04	23.94	4.83	1.96	0.37	4.03
15	Cullman Savings Bank	Cullman	404,384	105.1	6.9	34.76	19.42	5.10	2.65	0.42	3.98
16	First State Bank of the South	Sulligent	120,860	61.9	33.7	20.94	(2.13)	6.20	2.16	0.35	3.95
17	Liberty Bank	Geraldine	191,734	61.6	23.3	17.57	7.54	5.92	2.73	0.27	3.94
18	Southern States Bank	Anniston	2,056,325	86.1	8.6	33.03	32.60	4.92	2.47	0.34	3.92
19	First Bank of Alabama	Talladega	859,909	75.1	21.7	19.17	5.58	5.43	2.64	0.46	3.89
20	Community Spirit Bank	Red Bay	174,980	68.5	23.3	2.97	4.03	5.75	1.83	0.39	3.88
21	PeoplesTrust Bank	Hamilton	148,312	81.7	14.5	19.53	14.23	5.15	2.03	0.44	3.85
22	Peoples Bank of Alabama	Cullman	1,266,115	67.8	15.6	8.11	10.32	5.48	1.89	0.11	3.84
23	Bank of Brewton	Brewton	51,733	34.8	58.7	(8.37)	(3.28)	5.54	3.08	0.11	3.79
24	Brantley Bank & Trust Co.	Brantley	100,959	65.3	30.4	17.35	(3.75)	6.07	1.82	0.30	3.78
25	SouthPoint Bank	Birmingham	1,255,648	112.7	2.7	91.52	72.65	4.63	1.99	0.45	3.75
26	HomeTown Bank of Alabama	Oneonta	540,358	57.4	35.7	2.53	7.29	5.95	2.38	0.40	3.75
27	First National Bank of Hartford	Hartford	141,045	56.0	34.1	8.46	4.87	6.14	1.73	0.28	3.73
28	Friend Bank	Slocomb	182,524	64.5	10.2	8.23	1.64	5.93	1.78	0.15	3.73
29	NobleBank & Trust	Anniston	382,430	65.2	26.4	3.54	6.26	5.10	2.18	0.30	3.69
30	CommerceOne Bank	Birmingham	521,819	99.7	7.0	30.63	27.36	4.70	2.21	0.54	3.68
31	First Comm. Bank, Cullman	Cullman	117,081	98.3	7.0	6.92	(7.26)	5.03	2.41	0.57	3.67
32	Peoples Independent Bank	Boaz	413,439	44.9	48.1	0.64	3.81	5.21	3.11	0.25	3.63
33	First Citizens Bank	Luverne	323,773	61.6	37.1	8.52	6.72	5.75	1.78	0.34	3.60
34	Progress Bank and Trust	Huntsville	1,734,384	94.2	6.3	13.79	(0.56)	4.77	2.38	0.47	3.58
35	Community Bank & Trust	Union Springs	47,737	35.2	44.5	2.09	4.26	7.44	1.98	0.20	3.56
36	First Federal Bank, A FSB	Tuscaloosa	118,823	101.8	0.6	(18.81)	(8.24)	4.26	2.96	0.38	3.55
37	Bank of Evergreen	Evergreen	77,733	32.8	50.6	(10.32)	13.23	7.30	1.99	0.24	3.49
38	Citizens' Bank, Inc.	Robertsdale	149,378	50.5	38.3	(1.42)	16.14	5.06	1.77	0.21	3.49
39	Peoples Exchange Bank	Monroeville	93,647	54.5	33.9	(7.84)	2.95	6.10	1.84	0.41	3.47
40	AmeriFirst Bank	Montgomery	313,165	78.7	14.4	12.04	2.84	4.60	1.88	0.22	3.44
41	First State Bank of DeKalb Co.	Fort Payne	331,492	50.4	31.0	27.48	12.90	6.14	1.55	0.20	3.44
42	CB&S Bank, Inc.	Russellville	2,345,222	51.9	38.7	19.16	12.46	5.14	2.60	0.29	3.43
43	FirstState Bank	Lineville	299,554	49.2	38.7	2.16	2.84	5.98	2.67	0.55	3.37
44	Samson Banking Company	Samson	118,625	39.4	53.3	(4.83)	11.92	6.98	1.41	0.14	3.37
45	Robertson Banking Company	Demopolis	433,313	68.2	24.6	(0.79)	12.26	4.61	1.28	0.17	3.34
46	Bank of Vernon	Vernon	282,950	70.6	22.7	27.76	23.90	5.33	2.11	0.42	3.34
47	River Bank & Trust	Prattville	2,639,704	68.0	30.1	31.83	17.43	4.87	1.58	0.17	3.33
48	First Comm. Bank of Central AL	Wetumpka	546,005	59.1	35.1	21.90	10.14	5.63	1.69	0.25	3.32
49	Citizens Bank of Winfield	Winfield	299,113	28.6	66.9	7.46	27.05	6.84	3.25	0.76	3.31
50	Pinnacle Bank	Jasper	325,507	36.5	52.5	(7.55)	7.26	5.30	2.48	0.16	3.27
51	United Bank	Atmore	1,197,030	57.2	22.8	7.41	22.88	4.95	1.82	0.27	3.26
52	First Fidelity Bank	Fort Payne	145,365	48.9	33.2	15.82	10.84	4.96	2.32	0.18	3.24
53	Oakworth Capital Bank	Birmingham	1,232,351	84.1	10.6	32.00	21.85	4.38	2.15	0.20	3.23
54	Troy Bank & Trust Company	Troy	1,429,731	68.4	30.3	26.76	12.57	5.03	1.93	0.54	3.23
55	Farmers & Merchants Bank	Piedmont	301,513	47.9	37.6	4.38	6.67	5.63	1.97	0.28	3.22
56	First Cahawba Bank	Selma	189,592	56.4	29.3	3.72	7.40	5.01	1.77	0.07	3.22
57	HNB First Bank	Headland	210,125	77.5	9.2	6.48	3.02	4.88	1.65	0.47	3.22
58	ServisFirst Bank	Birmingham	13,889,185	101.9	12.3	27.99	(8.46)	4.48	2.35	0.26	3.22
59	Citizens Bank	Enterprise	222,573	67.4	27.5	9.20	12.91	4.96	1.66	0.39	3.22
60	Bank of Walker County	Jasper	97,686	54.8	37.7	5.47	15.65	5.62	1.90	0.23	3.21
61	First Southern State Bank	Stevenson	746,479	55.7	36.6	14.82	5.02	5.69	1.72	0.42	3.21
62	Premier Bank of the South	Cullman	329,250	54.4	16.6	5.33	13.39	5.54	1.12	0.15	3.20
63	First Financial Bank	Bessemer	228,690	46.6	31.1	15.72	7.26	4.69	3.04	0.14	3.19
64	First Jackson Bank	Stevenson	395,288	77.9	20.7	18.20	7.58	5.49	2.04	0.93	3.18
65	Metro Bank	Pell City	1,034,816	50.4	37.0	0.40	5.62	5.58	2.21	0.22	3.17
66	First Bank of Boaz	Boaz	254,855	27.7	64.3	16.69	2.29	4.76	3.15	0.31	3.14
67	Merchants & Farmers Bank	Eataw	94,360	61.5	34.6	24.52	10.89	5.69	1.45	0.55	3.14
68	Regions Bank	Birmingham	156,809,000	69.7	18.7	13.34	2.37	4.19	1.98	0.09	3.10

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	West Alabama Bank & Trust	Reform	748,555	61.8	33.0	13.21	2.53	5.03	1.83	0.48	3.07
70	Valley State Bank	Russellville	148,428	59.7	37.9	9.43	3.11	5.25	1.36	0.28	3.06
71	First National Bank and Trust	Atmore	208,001	68.4	28.8	11.44	0.46	4.59	1.49	0.20	3.03
72	State Bank & Trust	Winfield	335,089	47.7	53.1	29.36	25.53	6.02	2.60	0.94	3.02
73	Commonwealth National Bank	Mobile	61,529	41.0	45.5	4.25	11.13	5.16	1.38	0.09	2.97
74	Farmers and Merchants Bank	LaFayette	252,264	35.8	55.4	6.63	11.84	5.73	2.30	0.33	2.95
75	Commercial Bank of Ozark	Ozark	110,832	52.7	35.2	0.51	2.85	4.44	1.88	0.19	2.95
76	Southern Independent Bank	Opp	328,461	44.0	44.8	1.77	17.24	5.21	2.20	0.48	2.92
77	BankSouth	Dothan	217,223	83.4	20.7	11.43	8.09	4.00	0.92	0.22	2.89
78	First Metro Bank	Muscle Shoals	914,673	57.4	34.2	12.82	7.06	4.93	1.64	0.29	2.89
79	Merit Bank	Huntsville	260,337	89.5	12.5	55.82	19.81	4.08	1.95	0.51	2.88
80	Peoples Bank of Greensboro	Greensboro	109,653	41.8	48.8	(3.75)	1.72	5.55	1.44	0.31	2.87
81	Alamerica Bank	Birmingham	15,545	59.4	9.9	(4.75)	(14.14)	6.35	0.96	0.98	2.85
82	First Bank	Wadley	130,444	27.3	61.8	18.30	17.48	5.56	2.47	0.20	2.85
83	Peoples Bank of Red Level	Red Level	32,449	58.4	20.4	79.82	2.14	9.11	0.65	0.11	2.85
84	MidSouth Bank	Dothan	610,146	52.4	26.8	7.94	12.39	4.63	1.69	0.19	2.82
85	Citizens Bank & Trust	Guntersville	1,042,441	54.4	37.5	25.22	21.10	4.71	1.68	0.30	2.79
86	Phenix-Girard Bank	Phenix City	263,663	26.3	54.3	(8.65)	13.17	5.27	2.52	0.21	2.79
87	Marion Bank & Trust Co.	Marion	305,633	55.1	37.3	1.38	0.51	5.21	1.78	0.81	2.78
88	Exchange Bank of Alabama	Altoona	383,073	52.8	29.8	3.14	7.62	4.88	1.96	0.32	2.78
89	First National Bank	Hamilton	382,083	37.1	35.5	9.07	6.46	6.09	1.90	0.16	2.75
90	SunSouth Bank	Dothan	115,993	47.8	55.4	(17.98)	(5.38)	4.16	2.43	0.52	2.71
91	AuburnBank	Auburn	1,041,913	48.4	39.5	4.46	2.27	4.45	1.78	0.18	2.57
92	First Progressive Bank	Brewton	33,816	34.7	51.8	0.42	6.75	5.02	1.49	0.07	2.47
93	Bryant Bank	Tuscaloosa	2,458,726	50.3	28.4	(3.81)	1.16	4.79	1.45	0.21	2.42
94	Union State Bank	Pell City	266,332	28.8	27.8	5.96	3.46	5.20	1.96	0.12	2.41
95	First National Bank of Dozier	Dozier	40,788	30.1	58.0	6.79	9.82	4.94	1.78	0.24	2.40
96	Citizens Bank	Greensboro	114,064	38.5	49.8	(2.80)	1.82	5.05	1.67	0.47	2.36
97	Bank of Moundville	Moundville	128,737	31.6	63.8	2.76	16.33	4.75	1.82	0.40	2.35
98	Farmers & Merchants Bank	Waterloo	104,484	5.5	80.0	4.89	9.75	7.26	2.25	0.78	1.76
		MEDIAN	274,641	57.9	30.4	8.17	7.26	5.27	1.89	0.30	3.29
		AVERAGE	2,207,117	61.0	30.6	11.87	8.71	5.55	1.98	0.33	3.42
		HIGH	156,809,000	115.0	80.0	91.52	72.65	12.61	4.53	0.98	6.89
		LOW	15,545	5.5	0.6	(18.81)	(14.14)	4.00	0.65	0.07	1.76

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 Int Inc / Avg Assets (%)
1	First Federal Bank, A FSB	Tuscaloosa	166	14,165	0.02	10.82	0.00	0.29	11.12
2	Alamerica Bank	Birmingham	137	1,154	0.36	-	3.22	4.26	7.83
3	First National Bank of Hartford	Hartford	1,069	2,563	0.15	-	(0.04)	1.74	1.85
4	First Financial Bank	Bessemer	2,062	3,820	0.68	-	0.22	0.72	1.62
5	HomeTown Bank of Alabama	Oneonta	8,702	7,365	0.76	-	(0.00)	0.79	1.55
6	Regions Bank	Birmingham	2,119,000	2,385,000	0.43	0.07	0.00	0.98	1.49
7	Merchants & Farmers Bank	Eutaw	238	1,130	0.28	0.01	-	0.94	1.23
8	22nd State Bank	Louisville	904	2,356	0.20	-	(0.00)	0.96	1.17
9	Peoples Bank of Alabama	Cullman	18,719	13,706	0.51	0.06	0.01	0.53	1.11
10	Oakworth Capital Bank	Birmingham	11,208	12,659	0.07	-	-	1.02	1.08
11	SouthPoint Bank	Birmingham	10,434	10,283	0.12	0.74	(0.01)	0.19	1.04
12	Bank Independent	Sheffield	21,392	22,856	0.35	0.08	0.01	0.58	1.02
13	Premier Bank of the South	Cullman	4,022	3,120	0.25	-	0.02	0.72	1.00
14	Town-Country United Bank	Camden	1,863	1,316	0.58	-	(0.01)	0.40	0.98
15	First National Bank and Trust	Atmore	1,418	2,007	0.20	0.03	-	0.72	0.95
16	Union State Bank	Pell City	729	2,451	0.33	-	0.00	0.58	0.91
17	Traditions Bank	Cullman	8,468	5,215	0.39	-	(0.00)	0.50	0.88
18	Community Bank & Trust	Union Springs	713	449	0.49	-	0.04	0.34	0.88
19	Bank of Walker County	Jasper	409	781	0.27	0.24	0.06	0.27	0.84
20	Commonwealth National Bank	Mobile	(263)	496	0.39	-	0.01	0.44	0.83
21	United Bank	Atmore	12,249	8,861	0.19	0.03	-	0.59	0.81
22	First Comm. Bank of Central AL	Wetumpka	9,088	4,281	0.19	-	-	0.61	0.80
23	Community Spirit Bank	Red Bay	1,884	1,454	0.26	-	0.01	0.53	0.79
24	First National Bank	Hamilton	4,380	3,080	0.26	-	0.00	0.53	0.79
25	Progress Bank and Trust	Huntsville	20,869	14,295	0.02	0.29	0.00	0.48	0.79
26	West Alabama Bank & Trust	Reform	7,571	6,183	0.29	0.03	-	0.47	0.78
27	HNB First Bank	Headland	2,339	1,620	0.17	-	-	0.59	0.76
28	CB&S Bank, Inc.	Russellville	26,191	18,539	0.21	0.09	(0.01)	0.46	0.75
29	NobleBank & Trust	Anniston	4,120	2,920	0.28	0.10	0.06	0.31	0.75
30	Central State Bank	Calera	8,944	3,594	0.14	0.09	(0.01)	0.50	0.73
31	Phenix-Girard Bank	Phenix City	2,779	1,919	0.20	-	(0.02)	0.55	0.73
32	Community Neighbor Bank	Camden	1,372	986	0.31	-	(0.01)	0.41	0.71
33	First Citizens Bank	Luverne	3,977	2,290	0.19	-	0.00	0.51	0.70
34	Friend Bank	Slocomb	2,499	1,294	0.28	-	(0.02)	0.43	0.70
35	First Bank	Wadley	1,375	859	0.42	-	-	0.26	0.69
36	First State Bank of the South	Sulligent	1,231	808	0.37	-	-	0.31	0.68
37	Samson Banking Company	Samson	1,267	774	0.26	-	-	0.41	0.67
38	First Comm. Bank, Cullman	Cullman	1,201	812	0.06	0.08	0.06	0.48	0.67
39	Robertson Banking Company	Demopolis	5,355	2,763	0.23	-	-	0.42	0.65
40	River Bank & Trust	Prattville	29,118	15,689	0.11	0.25	0.01	0.27	0.64
41	CCB Community Bank	Andalusia	11,330	3,607	0.14	-	0.01	0.45	0.60
42	Bank of Vernon	Vernon	2,817	1,473	0.22	0.01	0.00	0.37	0.59
43	Peoples Independent Bank	Boaz	5,558	2,475	0.39	-	-	0.20	0.59
44	Pinnacle Bank	Jasper	4,586	1,937	0.25	-	-	0.32	0.57
45	First Bank of Alabama	Talladega	11,818	4,816	0.15	-	0.00	0.41	0.55
46	North Alabama Bank	Hazel Green	1,576	842	0.19	-	0.04	0.33	0.55
47	Liberty Bank	Geraldine	2,026	1,020	0.28	0.00	-	0.26	0.54
48	PeoplesTrust Bank	Hamilton	1,525	766	0.27	-	-	0.27	0.54
49	Commercial Bank of Ozark	Ozark	654	600	0.21	-	(0.02)	0.33	0.52
50	First Southern State Bank	Stevenson	8,902	3,970	0.45	-	-	0.07	0.52
51	Merit Bank	Huntsville	584	1,124	0.01	0.43	-	0.07	0.51
52	Farmers & Merchants Bank	Piedmont	2,226	1,601	0.18	-	0.01	0.32	0.51
53	First Metro Bank	Muscle Shoals	11,878	4,718	0.20	0.08	(0.00)	0.23	0.51
54	FirstState Bank	Lineville	3,033	1,584	0.13	-	-	0.37	0.50
55	Sweet Water State Bank	Sweet Water	988	589	0.39	-	0.06	0.05	0.50
56	Metro Bank	Pell City	13,299	5,035	0.11	0.06	0.01	0.32	0.50
57	Millennial Bank	Leeds	674	570	0.06	-	-	0.43	0.49
58	Marion Bank & Trust Co.	Marion	761	1,547	0.30	-	(0.01)	0.20	0.49
59	State Bank & Trust	Winfield	4,600	1,532	0.15	0.00	(0.00)	0.33	0.48
60	Exchange Bank of Alabama	Altoona	3,018	1,829	0.19	-	(0.01)	0.30	0.48
61	Troy Bank & Trust Company	Troy	12,102	6,764	0.12	-	0.00	0.35	0.47
62	Southern Independent Bank	Opp	3,148	1,522	0.02	-	-	0.45	0.47
63	Bank of Moundville	Moundville	486	530	0.12	-	0.06	0.27	0.45
64	Citizens Bank & Trust	Guntersville	8,351	4,321	0.15	-	0.00	0.30	0.45
65	First Southern Bank	Florence	6,112	1,929	0.17	0.07	0.00	0.20	0.44
66	Farmers and Merchants Bank	LaFayette	2,781	1,121	0.13	-	0.03	0.28	0.44
67	Southern Bank Company	Gadsden	2,119	482	0.13	-	-	0.30	0.43
68	Citizens Bank	Enterprise	1,826	939	0.12	-	-	0.31	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 Int Inc / Avg Assets (%)
69	Bryant Bank	Tuscaloosa	21,797	10,510	0.17	0.08	0.00	0.16	0.41
70	Cullman Savings Bank	Cullman	4,080	1,503	0.14	0.04	0.01	0.21	0.40
71	Brantley Bank & Trust Co.	Brantley	616	422	0.13	-	0.01	0.26	0.40
72	Peoples Exchange Bank	Monroeville	665	364	0.15	-	0.02	0.21	0.38
73	AmeriFirst Bank	Montgomery	1,502	1,169	0.16	-	-	0.20	0.36
74	Southern States Bank	Anniston	22,264	6,498	0.13	-	(0.01)	0.25	0.36
75	Citizens' Bank, Inc.	Robertsdale	1,343	512	0.09	-	-	0.26	0.36
76	MidSouth Bank	Dothan	2,897	2,134	0.07	0.08	-	0.20	0.35
77	Bank of Brewton	Brewton	(43)	182	0.14	-	-	0.20	0.34
78	First State Bank of Dekalb Co.	Fort Payne	3,260	1,092	0.22	-	0.02	0.10	0.34
79	Peoples Bank of Greensboro	Greensboro	1,195	376	0.13	-	(0.00)	0.20	0.33
80	First US Bank	Birmingham	7,625	3,157	0.12	-	0.05	0.16	0.33
81	AuburnBank	Auburn	7,836	3,572	0.05	0.05	0.01	0.20	0.32
82	ServisFirst Bank	Birmingham	240,897	40,130	0.05	0.02	0.00	0.20	0.27
83	First Cahawba Bank	Selma	924	453	0.05	-	0.00	0.19	0.24
84	Peoples Bank of Red Level	Red Level	(377)	51	0.14	-	0.09	0.00	0.23
85	Citizens Bank of Winfield	Winfield	4,473	700	0.12	0.00	(0.01)	0.11	0.22
86	First Jackson Bank	Stevenson	5,341	866	0.21	-	(0.00)	0.02	0.22
87	First National Bank of Dozier	Dozier	156	88	0.08	-	-	0.14	0.21
88	Valley State Bank	Russellville	1,282	276	0.15	-	-	0.03	0.18
89	Farmers & Merchants Bank	Waterloo	679	158	0.10	-	-	0.06	0.15
90	First Bank of Boaz	Boaz	4,012	352	0.05	-	0.00	0.08	0.13
91	EvaBank	Cullman	11,187	520	0.07	-	(0.05)	0.11	0.13
92	Citizens Bank	Greensboro	901	143	0.08	-	-	0.04	0.12
93	Bank of Evergreen	Evergreen	514	89	0.28	-	0.01	(0.16)	0.12
94	SunSouth Bank	Dothan	475	139	0.05	-	-	0.07	0.12
95	CommerceOne Bank	Birmingham	6,710	404	0.03	-	-	0.06	0.08
96	First Progressive Bank	Brewton	8	17	0.05	-	-	0.00	0.05
97	BankSouth	Dothan	2,405	86	0.02	-	-	0.02	0.04
98	First Fidelity Bank	Fort Payne	1,305	(65)	0.12	-	-	(0.16)	(0.04)
		MEDIAN	2,639	1,513	0.17	0.00	0.00	0.30	0.52
		AVERAGE	29,019	27,766	0.20	0.14	0.04	0.38	0.77
		HIGH	2,119,000	2,385,000	0.76	10.82	3.22	4.26	11.12
		LOW	(377)	(65)	0.01	0.00	(0.05)	(0.16)	(0.04)

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
1	First Federal Bank, A FSB	Tuscaloosa	118,823	1,033	99.4	9.32	1.15	3.71	14.18
2	Alamerica Bank	Birmingham	15,545	2,221	91.1	3.85	1.85	3.86	9.56
3	22nd State Bank	Louisville	207,471	3,051	86.5	2.63	0.45	1.50	4.58
4	Peoples Bank of Red Level	Red Level	32,449	3,605	152.7	2.76	0.59	1.16	4.51
5	Southern Bank Company	Gadsden	112,213	4,008	63.6	2.40	0.24	1.80	4.44
6	First National Bank of Hartford	Hartford	141,045	2,661	82.7	2.28	0.37	1.73	4.37
7	Community Bank & Trust	Union Springs	47,737	3,410	97.9	1.61	0.19	2.35	4.15
8	Commonwealth National Bank	Mobile	61,529	3,418	112.8	1.97	0.54	1.32	3.82
9	Merchants & Farmers Bank	Eutaw	94,360	3,774	87.4	2.07	0.45	1.18	3.71
10	Bank Independent	Sheffield	2,267,115	3,674	73.1	2.29	0.64	0.74	3.68
11	Millennial Bank	Leeds	127,088	7,060	79.2	1.88	0.41	1.35	3.64
12	Traditions Bank	Cullman	642,268	8,028	57.6	1.66	0.43	1.34	3.42
13	Bank of Walker County	Jasper	97,686	4,440	87.5	1.87	0.50	1.03	3.40
14	First Financial Bank	Bessemer	228,690	3,133	76.3	1.74	0.37	1.28	3.39
15	North Alabama Bank	Hazel Green	153,713	3,843	67.0	1.87	0.46	0.95	3.28
16	Brantley Bank & Trust Co.	Brantley	100,959	3,739	78.3	1.51	0.43	1.32	3.27
17	First National Bank and Trust	Atmore	208,001	4,333	82.5	1.97	0.26	1.03	3.26
18	Community Spirit Bank	Red Bay	174,980	4,069	72.7	1.65	0.39	1.20	3.24
19	Sweet Water State Bank	Sweet Water	117,664	4,358	74.1	1.89	0.31	1.01	3.21
20	Bank of Brewton	Brewton	51,733	3,043	93.3	1.92	0.40	0.89	3.21
21	Peoples Bank of Alabama	Cullman	1,266,115	4,490	66.1	2.05	0.46	0.68	3.19
22	Community Neighbor Bank	Camden	144,277	3,899	71.4	1.69	0.26	1.23	3.18
23	SouthPoint Bank	Birmingham	1,255,648	7,751	63.1	1.91	0.13	1.06	3.10
24	Union State Bank	Pell City	266,332	2,803	99.5	1.86	0.54	0.65	3.05
25	Peoples Exchange Bank	Monroeville	93,647	3,468	81.7	1.84	0.31	0.87	3.01
26	HomeTown Bank of Alabama	Oneonta	540,358	9,480	54.9	1.33	0.46	1.21	3.01
27	Premier Bank of the South	Cullman	329,250	5,310	68.7	1.51	0.38	0.97	2.86
28	Merit Bank	Huntsville	260,337	6,508	86.3	1.81	0.27	0.77	2.85
29	Town-Country United Bank	Camden	123,866	4,129	55.5	1.52	0.19	1.14	2.85
30	AmeriFirst Bank	Montgomery	313,165	5,799	77.7	1.60	0.26	0.96	2.83
31	First Comm. Bank, Cullman	Cullman	117,081	6,505	68.4	1.32	0.32	1.16	2.81
32	First US Bank	Birmingham	989,180	6,382	66.1	1.66	0.28	0.82	2.75
33	First State Bank of the South	Sulligent	120,860	3,266	65.3	1.60	0.34	0.81	2.75
34	Oakworth Capital Bank	Birmingham	1,232,351	9,336	63.8	1.85	0.17	0.71	2.73
35	Commercial Bank of Ozark	Ozark	110,832	5,038	77.5	1.34	0.24	1.15	2.73
36	Friend Bank	Slocomb	182,524	3,803	63.9	1.51	0.26	0.94	2.71
37	NobleBank & Trust	Anniston	382,430	6,070	65.1	1.50	0.28	0.92	2.70
38	Marion Bank & Trust Co.	Marion	305,633	5,458	85.5	1.29	0.27	1.14	2.69
39	Liberty Bank	Geraldine	191,734	3,835	64.9	1.58	0.45	0.65	2.69
40	Cullman Savings Bank	Cullman	404,384	6,972	64.4	1.84	0.21	0.63	2.69
41	FirstState Bank	Lineville	299,554	5,349	67.7	1.59	0.27	0.79	2.65
42	First Cahawba Bank	Selma	189,592	5,417	79.2	1.36	0.16	1.13	2.65
43	HNB First Bank	Headland	210,125	5,837	68.3	1.52	0.18	0.94	2.64
44	Farmers & Merchants Bank	Piedmont	301,513	5,798	73.0	1.30	0.32	0.98	2.60
45	Progress Bank and Trust	Huntsville	1,734,384	7,920	63.0	1.74	0.26	0.60	2.59
46	CB&S Bank, Inc.	Russellville	2,345,222	4,280	62.6	1.39	0.36	0.80	2.54
47	CCB Community Bank	Andalusia	601,838	5,233	54.2	1.47	0.27	0.79	2.53
48	Central State Bank	Calera	528,384	6,862	54.3	1.33	0.20	0.98	2.51
49	Bank of Vernon	Vernon	282,950	6,020	65.0	1.17	0.36	0.98	2.51
50	Citizens' Bank, Inc.	Robertsdale	149,378	4,979	71.7	1.33	0.46	0.70	2.50
51	SunSouth Bank	Dothan	115,993	7,250	94.2	1.32	0.24	0.93	2.49
52	First Citizens Bank	Luverne	323,773	5,308	57.8	1.33	0.18	0.98	2.49
53	Citizens Bank	Enterprise	222,573	7,419	69.4	1.41	0.21	0.83	2.45
54	Phenix-Girard Bank	Phenix City	263,663	5,381	65.9	1.40	0.13	0.92	2.45
55	Bank of Evergreen	Evergreen	77,733	5,979	70.6	1.50	0.20	0.74	2.44
56	EvaBank	Cullman	388,919	4,861	38.6	1.56	0.37	0.50	2.43
57	MidSouth Bank	Dothan	610,146	5,448	81.7	1.43	0.34	0.66	2.43
58	PeoplesTrust Bank	Hamilton	148,312	5,297	57.9	1.31	0.19	0.90	2.41
59	Regions Bank	Birmingham	156,809,000	7,899	55.2	1.38	0.28	0.74	2.40
60	West Alabama Bank & Trust	Reform	748,555	4,893	64.2	1.25	0.22	0.89	2.36
61	First Bank of Alabama	Talladega	859,909	7,747	53.3	1.10	0.28	0.94	2.32
62	Robertson Banking Company	Demopolis	433,313	5,555	61.2	1.39	0.34	0.59	2.31
63	United Bank	Atmore	1,197,030	6,170	58.5	1.34	0.29	0.66	2.29
64	First Comm. Bank of Central AL	Wetumpka	546,005	6,741	55.0	1.26	0.26	0.75	2.27
65	First Southern Bank	Florence	510,441	6,544	51.7	1.38	0.22	0.66	2.26
66	Peoples Independent Bank	Boaz	413,439	4,981	56.1	1.45	0.18	0.60	2.23
67	Samson Banking Company	Samson	118,625	4,943	54.9	1.10	0.20	0.91	2.20
68	Exchange Bank of Alabama	Altoona	383,073	5,472	68.1	1.36	0.37	0.44	2.17

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 Bank	Wadley	130,444	5,435	59.1	1.14	0.22	0.81	2.17
70	First Progressive Bank	Brewton	33,816	4,831	97.6	0.76	0.27	1.12	2.16
71	Citizens Bank & Trust	Guntersville	1,042,441	7,500	67.9	1.16	0.18	0.80	2.13
72	Troy Bank & Trust Company	Troy	1,429,731	8,123	60.1	1.25	0.14	0.75	2.13
73	First National Bank	Hamilton	382,083	4,776	62.8	1.24	0.26	0.60	2.11
74	Southern States Bank	Anniston	2,056,325	10,230	51.7	1.27	0.17	0.66	2.10
75	Peoples Bank of Greensboro	Greensboro	109,653	6,450	67.2	1.05	0.34	0.70	2.09
76	Pinnacle Bank	Jasper	325,507	6,510	53.6	1.18	0.26	0.64	2.08
77	First State Bank of Dekalb Co.	Fort Payne	331,492	5,816	57.6	1.14	0.27	0.65	2.07
78	Farmers and Merchants Bank	LaFayette	252,264	6,639	58.1	1.07	0.13	0.84	2.04
79	First Southern State Bank	Stevenson	746,479	5,972	55.1	1.03	0.30	0.69	2.02
80	Southern Independent Bank	Opp	328,461	7,821	60.9	1.06	0.15	0.80	2.01
81	River Bank & Trust	Prattville	2,639,704	8,683	51.2	1.23	0.17	0.59	1.99
82	Bank of Moundville	Moundville	128,737	9,196	74.2	0.86	0.18	0.95	1.99
83	First National Bank of Dozier	Dozier	40,788	8,158	79.6	1.06	0.34	0.58	1.98
84	Valley State Bank	Russellville	148,428	5,301	63.3	1.06	0.37	0.53	1.95
85	State Bank & Trust	Winfield	335,089	5,777	54.1	1.16	0.16	0.62	1.94
86	Metro Bank	Pell City	1,034,816	6,310	53.2	1.28	0.15	0.51	1.93
87	AuburnBank	Auburn	1,041,913	6,766	68.0	1.09	0.21	0.55	1.85
88	Bryant Bank	Tuscaloosa	2,458,726	8,876	66.8	1.01	0.31	0.52	1.84
89	First Fidelity Bank	Fort Payne	145,365	7,268	59.3	0.95	0.28	0.58	1.81
90	BankSouth	Dothan	217,223	9,874	61.2	1.26	0.16	0.34	1.76
91	CommerceOne Bank	Birmingham	521,819	15,348	42.2	0.98	0.08	0.52	1.58
92	First Metro Bank	Muscle Shoals	914,673	7,202	46.5	0.97	0.22	0.35	1.54
93	Citizens Bank of Winfield	Winfield	299,113	8,546	44.7	0.81	0.21	0.52	1.53
94	Citizens Bank	Greensboro	114,064	8,774	58.3	0.80	0.18	0.43	1.41
95	First Jackson Bank	Stevenson	395,288	8,784	41.8	0.76	0.16	0.47	1.39
96	Farmers & Merchants Bank	Waterloo	104,484	13,061	59.3	0.89	0.14	0.26	1.29
97	First Bank of Boaz	Boaz	254,855	10,619	35.8	0.58	0.13	0.49	1.20
98	ServisFirst Bank	Birmingham	13,889,185	24,846	31.8	0.51	0.08	0.46	1.05
		MEDIAN	274,641	5,788	65.0	1.38	0.27	0.81	2.50
		AVERAGE	2,207,117	6,187	67.8	1.54	0.31	0.92	2.76
		HIGH	156,809,000	24,846	152.7	9.32	1.85	3.86	14.18
		LOW	15,545	1,033	31.8	0.51	0.08	0.26	1.05

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	217,223	149,511	-	-	0.0188	(0.12)	0.03	-	-	(0.18)	(0.15)
2	SunSouth Bank	Dothan	115,993	46,497	-	-	0.0127	(0.25)	-	-	-	(0.07)	(0.07)
3	CommerceOne Bank	Birmingham	521,819	453,903	-	-	0.0122	0.28	-	-	-	0.00	0.00
4	Oakworth Capital Bank	Birmingham	1,232,351	934,003	-	-	0.0120	0.21	-	-	-	0.00	0.00
5	MidSouth Bank	Dothan	610,146	299,110	0.51	-	0.0193	0.03	-	-	0.05	(0.01)	0.04
6	First Southern Bank	Florence	510,441	437,289	2.03	-	0.0127	0.28	0.04	-	0.11	0.00	0.15
7	Citizens Bank & Trust	Guntersville	1,042,441	504,430	1.44	-	0.0157	-	0.07	-	0.15	(0.06)	0.16
8	Friend Bank	Slocomb	182,524	106,659	0.45	-	0.0186	0.01	0.20	-	0.05	(0.08)	0.17
9	First Metro Bank	Muscle Shoals	914,673	486,783	0.42	100	0.0098	0.09	0.07	-	0.06	0.05	0.18
10	AuburnBank	Auburn	1,041,913	474,035	0.56	-	0.0105	-	0.08	-	0.07	0.03	0.18
11	Exchange Bank of Alabama	Altoona	383,073	181,954	1.08	307	0.0145	(0.03)	0.05	-	0.19	(0.05)	0.19
12	First National Bank of Dozier	Dozier	40,788	11,181	0.36	-	0.0120	0.01	0.09	-	0.10	0.01	0.20
13	HNB First Bank	Headland	210,125	147,882	0.31	-	0.0108	0.05	0.22	-	0.04	(0.05)	0.21
14	ServisFirst Bank	Birmingham	13,889,185	11,278,614	1.25	1,245	0.0125	0.26	0.05	-	0.11	0.07	0.23
15	Southern Independent Bank	Opp	328,461	132,009	1.24	-	0.0150	0.02	0.01	-	0.22	0.01	0.24
16	Millennial Bank	Leeds	127,088	86,266	0.59	-	0.0105	0.07	0.20	-	0.06	(0.01)	0.25
17	Progress Bank and Trust	Huntsville	1,734,384	1,407,170	1.09	-	0.0096	-	0.16	-	0.13	(0.04)	0.25
18	Pinnacle Bank	Jasper	325,507	116,922	1.14	-	0.0212	0.06	0.16	-	0.06	0.05	0.27
19	First Cahawba Bank	Selma	189,592	101,558	1.25	102	0.0103	0.02	0.18	-	0.13	(0.02)	0.29
20	River Bank & Trust	Prattville	2,639,704	1,647,387	1.92	514	0.0140	0.14	0.09	-	0.17	0.03	0.29
21	Community Spirit Bank	Red Bay	174,980	110,574	2.11	-	0.0132	0.05	0.08	-	0.23	(0.01)	0.30
22	First Financial Bank	Bessemer	228,690	106,401	24.15	1	0.0132	0.11	0.09	-	0.18	0.05	0.33
23	First Jackson Bank	Stevenson	395,288	263,317	0.59	29	0.0096	0.08	0.27	-	0.06	0.00	0.33
24	Commonwealth National Bank	Mobile	61,529	23,524	-	-	0.0253	-	0.60	-	0.00	(0.26)	0.34
25	Premier Bank of the South	Cullman	329,250	167,594	6.95	-	0.0158	-	0.04	-	0.90	(0.53)	0.41
26	NobleBank & Trust	Anniston	382,430	237,103	3.71	-	0.0140	0.08	0.05	-	0.31	0.07	0.43
27	Samson Banking Company	Samson	118,625	42,730	0.20	-	0.0149	0.05	0.38	-	0.00	0.05	0.43
28	Bank of Walker County	Jasper	97,686	49,161	2	-	0.0118	-	0.29	-	0.23	(0.01)	0.51
29	Merit Bank	Huntsville	260,337	201,947	1.66	-	0.0102	0.13	0.33	-	0.22	(0.04)	0.51
30	United Bank	Atmore	1,197,030	631,714	3.72	-	0.0170	0.16	0.04	-	0.48	0.00	0.52
31	Central State Bank	Calera	528,384	343,075	0.91	241	0.0142	0.16	0.40	-	0.12	0.06	0.58
32	FirstState Bank	Lineville	299,554	138,377	4.75	-	0.0160	-	0.38	-	0.41	(0.17)	0.62
33	Southern States Bank	Anniston	2,056,325	1,524,990	3.33	2,930	0.0121	0.24	0.13	-	0.50	0.01	0.64
34	First Bank	Wadley	130,444	33,993	2.26	-	0.0116	-	0.41	-	0.24	0.00	0.65
35	First Southern State Bank	Stevenson	746,479	392,213	1.59	28	0.0136	0.06	0.54	-	0.09	0.10	0.73
36	North Alabama Bank	Hazel Green	153,713	111,533	3.89	-	0.0118	0.10	0.30	-	0.47	(0.02)	0.75
37	Liberty Bank	Geraldine	191,734	106,363	1.90	31	0.0101	0.07	0.51	-	0.27	0.00	0.78
38	SouthPoint Bank	Birmingham	1,255,648	1,050,495	5.16	291	0.0096	0.45	0.61	-	0.13	0.19	0.93
39	First US Bank	Birmingham	989,180	750,271	3.67	686	0.0125	0.34	0.21	-	0.45	0.30	0.96
40	Valley State Bank	Russellville	148,428	76,046	1.33	30	0.0193	0.04	0.67	-	0.30	0.00	0.98
41	CCB Community Bank	Andalusia	601,838	452,281	7.85	572	0.0147	0.15	0.06	-	0.96	0.01	1.03
42	Bank of Moundville	Moundville	128,737	36,655	0.71	-	0.0122	0.17	0.39	-	0.13	0.53	1.05
43	First State Bank of the South	Sulligent	120,860	61,812	5.16	213	0.0100	0.10	0.69	-	0.35	0.04	1.08
44	First Fidelity Bank	Fort Payne	145,365	67,263	2.87	78	0.0126	0.06	0.78	-	0.35	(0.01)	1.12
45	Farmers & Merchants Bank	Waterloo	104,484	5,342	2.07	-	0.0550	-	1.07	-	0.00	0.06	1.15
46	Farmers & Merchants Bank	Piedmont	301,513	133,546	3.45	194	0.0157	0.03	0.66	-	0.43	0.07	1.16
47	First Comm. Bank of Central AL	Wetumpka	546,005	309,364	4.08	144	0.0205	-	0.85	-	0.32	(0.01)	1.16
48	Cullman Savings Bank	Cullman	404,384	326,715	4.58	90	0.0082	0.08	0.24	-	0.92	0.00	1.16
49	AmeriFirst Bank	Montgomery	313,165	224,329	9.53	72	0.0111	0.06	0.12	-	1.08	0.00	1.20
50	Phenix-Girard Bank	Phenix City	263,663	69,013	NA	478	0.0167	0.04	0.01	-	1.17	0.06	1.24
51	First Federal Bank, A FSB	Tuscaloosa	118,823	84,882	8.02	-	0.0111	-	0.36	-	0.88	0.00	1.25
52	Peoples Independent Bank	Boaz	413,439	173,987	9.02	992	0.0100	0.01	0.10	-	1.15	0.02	1.27
53	Bryant Bank	Tuscaloosa	2,458,726	1,043,592	6.11	1,919	0.0105	-	0.11	-	1.23	(0.02)	1.32
54	Traditions Bank	Cullman	642,268	533,272	6.79	2,830	0.0156	0.63	0.15	-	0.80	0.37	1.32
55	Bank of Vernon	Vernon	282,950	166,948	4.11	-	0.0119	-	0.56	-	0.62	0.18	1.37
56	Regions Bank	Birmingham	156,809,000	94,711,000	9.34	13,000	0.0150	0.14	0.23	-	0.95	0.26	1.44
57	First National Bank and Trust	Atmore	208,001	128,904	18.18	-	0.0154	-	0.01	-	1.42	0.01	1.44
58	PeoplesTrust Bank	Hamilton	148,312	108,968	4.11	-	0.0134	0.22	0.84	-	0.54	0.09	1.47
59	Troy Bank & Trust Company	Troy	1,429,731	889,135	9.13	2,829	0.0132	0.30	0.14	-	1.20	0.23	1.57
60	HomeTown Bank of Alabama	Oneonta	540,358	282,667	3.53	295	0.0109	-	0.93	-	0.55	0.09	1.57
61	First Bank of Boaz	Boaz	254,855	59,623	0.34	-	0.0177	0.04	1.45	-	0.12	0.02	1.59
62	Metro Bank	Pell City	1,034,816	453,344	2.66	1,380	0.0126	-	0.87	-	0.71	0.02	1.60
63	Robertson Banking Company	Demopolis	433,313	271,685	2.16	-	0.0150	0.07	1.25	-	0.30	0.05	1.60
64	First State Bank of Dekalb Co.	Fort Payne	331,492	155,735	5.36	-	0.0101	0.09	1.13	-	0.54	0.13	1.80
65	First Progressive Bank	Brewton	33,816	8,799	NA	-	0.0105	-	0.63	-	1.18	0.00	1.81
66	CB&S Bank, Inc.	Russellville	2,345,222	1,125,218	20.16	2,997	0.0136	0.13	0.74	-	0.98	0.10	1.82
67	West Alabama Bank & Trust	Reform	748,555	422,714	9.40	-	0.0107	0.09	0.40	-	1.32	0.13	1.85
68	Union State Bank	Pell City	266,332	76,162	42.43	-	0.0128	(0.26)	0.65	-	1.23	(0.02)	1.86

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	First National Bank	Hamilton	382,083	126,542	3.06	757	0.0137	0.03	0.80	-	1.02	0.08	1.90
70	Peoples Bank of Greensboro	Greensboro	109,653	45,770	106.56	-	0.0106	-	0.68	-	1.27	0.04	1.99
71	Citizens Bank	Enterprise	222,573	138,094	19.46	613	0.0102	0.03	0.09	-	1.91	0.00	2.00
72	State Bank & Trust	Winfield	335,089	137,798	32.44	10	0.0100	0.07	0.72	-	1.26	0.02	2.01
73	Commercial Bank of Ozark	Ozark	110,832	57,857	217.92	19	0.0088	0.07	0.91	-	1.07	0.13	2.12
74	Citizens Bank	Greensboro	114,064	40,677	3.03	-	0.0135	0.02	1.81	-	0.31	0.05	2.17
75	Peoples Bank of Alabama	Cullman	1,266,115	791,970	8.66	106	0.0168	0.03	1.11	-	1.01	0.10	2.22
76	Bank Independent	Sheffield	2,267,115	1,540,929	4.13	5	0.0108	0.11	1.76	-	0.30	0.18	2.24
77	First Bank of Alabama	Talladega	859,909	588,235	23.06	215	0.0127	0.19	0.15	-	2.12	0.01	2.28
78	Community Neighbor Bank	Camden	144,277	73,636	3.90	3	0.0145	-	1.50	-	0.74	0.13	2.37
79	First Citizens Bank	Luverne	323,773	176,416	9.52	479	0.0187	0.02	0.70	-	1.82	(0.05)	2.47
80	Citizens' Bank, Inc.	Robertsdale	149,378	70,080	2.97	-	0.0182	(0.06)	2.15	-	0.44	(0.02)	2.57
81	22nd State Bank	Louisville	207,471	155,557	13.74	204	0.0127	0.26	0.34	-	2.03	0.35	2.72
82	Peoples Exchange Bank	Monroeville	93,647	46,154	10.84	208	0.0107	0.05	1.24	-	1.42	0.08	2.75
83	Citizens Bank of Winfield	Winfield	299,113	64,165	4.88	73	0.0188	0.02	0.88	-	1.72	0.33	2.93
84	Farmers and Merchants Bank	LaFayette	252,264	86,695	15.39	733	0.0109	0.04	1.26	-	1.63	0.25	3.14
85	First National Bank of Hartford	Hartford	141,045	71,762	11.35	656	0.0142	0.06	1.99	-	1.42	(0.18)	3.24
86	Town-Country United Bank	Camden	123,866	65,532	10.60	30	0.0151	0.44	2.51	-	1.09	(0.29)	3.31
87	Merchants & Farmers Bank	Eutaw	94,360	54,172	24.21	160	0.0109	0.09	0.64	-	2.85	0.19	3.68
88	Southern Bank Company	Gadsden	112,213	58,655	7.22	-	0.0180	-	2.84	-	1.27	(0.28)	3.83
89	First Comm. Bank, Cullman	Cullman	117,081	93,433	11.19	-	0.0157	-	2.55	-	1.70	0.11	4.36
90	Brantley Bank & Trust Co.	Brantley	100,959	60,320	16.78	-	0.0120	0.16	2.65	-	2.03	0.18	4.87
91	EvaBank	Cullman	388,919	309,850	10.92	140	0.0223	0.19	0.59	-	4.18	0.17	4.94
92	Marion Bank & Trust Co.	Marion	305,633	160,494	47.63	400	0.0184	0.17	0.14	-	5.02	(0.05)	5.11
93	Sweet Water State Bank	Sweet Water	117,664	58,227	32.28	1,219	0.0169	0.22	0.36	-	4.42	0.69	5.48
94	Bank of Evergreen	Evergreen	77,733	23,761	29.30	1,158	0.0247	-	0.46	-	6.65	(0.12)	6.99
95	Community Bank & Trust	Union Springs	47,737	17,076	661.40	62	0.0541	-	5.84	-	1.79	(0.29)	7.34
96	Peoples Bank of Red Level	Red Level	32,449	9,002	4.20	-	0.0111	0.49	4.09	-	7.40	0.71	12.20
97	Bank of Brewton	Brewton	51,733	14,237	11.27	477	0.0117	-	6.58	-	6.12	(0.01)	12.69
98	Alamerica Bank	Birmingham	15,545	6,895	8.72	243	0.0219	-	25.41	-	4.76	0.47	30.64
		MEDIAN	274,641	135,672	3.99	0	0.0130	0.05	0.39	0.00	0.49	0.02	1.22
		AVERAGE	2,207,117	1,356,036	17.26	435	0.0146	0.08	0.98	0.00	1.02	0.05	2.05
		HIGH	156,809,000	94,711,000	661.40	13,000	0.0550	0.63	25.41	0.00	7.40	0.71	30.64
		LOW	15,545	5,342	0.00	0	0.0082	(0.26)	0.00	0.00	0.00	(0.53)	(0.15)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep22 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep21 Net Inc (\$000)	LTM Sep20 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Comm. Bank of Central AL	Wetumpka	546,005	18,257	3.34	9,088	112	8,271	8,304	1.81	32.90
2	Peoples Bank of Greensboro	Greensboro	109,653	63	0.06	1,195	70	1,073	1,253	1.04	26.69
3	Southern Bank Company	Gadsden	112,213	9,216	8.21	2,119	76	698	223	2.54	26.29
4	Pinnacle Bank	Jasper	325,507	3,700	1.14	4,586	92	4,742	3,099	1.72	25.88
5	ServisFirst Bank	Birmingham	13,889,185	1,302,457	9.38	240,897	431	207,721	162,590	1.94	23.44
6	State Bank & Trust	Winfield	335,089	4,459	1.33	4,600	79	4,449	2,646	1.53	22.87
7	CCB Community Bank	Andalusia	601,838	49,908	8.29	11,330	99	10,516	7,577	1.97	21.74
8	Central State Bank	Calera	528,384	40,740	7.71	8,944	116	7,469	5,785	1.94	21.50
9	First Southern Bank	Florence	510,441	42,840	8.39	6,112	78	4,360	3,892	1.81	21.48
10	Traditions Bank	Cullman	642,268	54,805	8.53	8,468	106	6,583	5,286	1.86	21.41
11	HomeTown Bank of Alabama	Oneonta	540,358	41,440	7.67	8,702	153	7,741	5,649	2.34	21.18
12	Peoples Bank of Alabama	Cullman	1,266,115	85,289	6.74	18,719	66	16,603	13,896	1.57	20.98
13	First Metro Bank	Muscle Shoals	914,673	62,259	6.81	11,878	94	10,254	9,764	1.68	20.82
14	Premier Bank of the South	Cullman	329,250	19,062	5.79	4,022	65	4,026	2,453	1.37	19.65
15	River Bank & Trust	Prattville	2,639,704	161,609	6.12	29,118	96	26,714	16,792	1.54	19.64
16	First Southern State Bank	Stevenson	746,479	39,142	5.24	8,902	71	10,631	5,668	1.47	19.51
17	First Financial Bank	Bessemer	228,690	(526)	NM	2,062	28	3,090	2,263	0.93	19.37
18	NobleBank & Trust	Anniston	382,430	16,778	4.39	4,120	65	4,148	3,316	1.32	19.27
19	First Bank of Alabama	Talladega	859,909	53,172	6.18	11,818	106	11,576	7,981	1.71	19.17
20	United Bank	Atmore	1,197,030	70,317	5.87	12,249	63	16,338	12,795	1.43	18.40
21	Peoples Independent Bank	Boaz	413,439	22,435	5.43	5,558	67	7,430	3,566	1.40	17.84
22	First Jackson Bank	Stevenson	395,288	37,327	9.44	5,341	119	4,309	3,688	1.78	17.79
23	Phenix-Girard Bank	Phenix City	263,663	(7,566)	NM	2,779	57	4,883	3,681	1.19	17.38
24	First State Bank of Dekalb Co.	Fort Payne	331,492	22,022	6.64	3,260	57	2,547	2,419	1.29	17.03
25	Farmers and Merchants Bank	LaFayette	252,264	8,406	3.33	2,781	73	2,760	2,153	1.32	16.99
26	CommerceOne Bank	Birmingham	521,819	55,113	10.56	6,710	197	3,286	1,428	1.88	16.85
27	CB&S Bank, Inc.	Russellville	2,345,222	66,544	2.84	26,191	48	25,294	19,823	1.29	16.68
28	Robertson Banking Company	Demopolis	433,313	33,439	7.72	5,355	69	6,901	4,198	1.36	16.36
29	Friend Bank	Slocomb	182,524	16,571	9.08	2,499	52	4,608	2,491	1.46	16.15
30	Regions Bank	Birmingham	156,809,000	14,590,000	9.30	2,119,000	107	2,806,000	992,000	1.68	16.11
31	First Bank	Wadley	130,444	5,397	4.14	1,375	57	2,232	1,058	1.16	15.76
32	First Fidelity Bank	Fort Payne	145,365	7,451	5.13	1,305	65	1,052	670	1.10	15.56
33	Bank Independent	Sheffield	2,267,115	172,920	7.63	21,392	35	20,059	16,588	1.23	15.54
34	Progress Bank and Trust	Huntsville	1,734,384	168,276	9.70	20,869	95	20,338	15,927	1.48	15.48
35	Oakworth Capital Bank	Birmingham	1,232,351	106,888	8.67	11,208	85	10,739	6,931	1.26	15.30
36	FirstState Bank	Lineville	299,554	10,890	3.64	3,033	54	2,942	2,836	1.15	14.87
37	Citizens Bank	Enterprise	222,573	12,301	5.53	1,826	61	1,296	1,409	1.03	14.71
38	PeoplesTrust Bank	Hamilton	148,312	13,407	9.04	1,525	54	1,308	1,023	1.48	14.64
39	Southern States Bank	Anniston	2,056,325	229,906	11.18	22,264	111	18,619	12,577	1.64	14.58
40	Citizens Bank & Trust	Guntersville	1,042,441	44,815	4.30	8,351	60	7,238	6,020	0.98	14.57
41	Town-Country United Bank	Camden	123,866	13,678	11.04	1,863	62	1,563	2,315	1.73	14.39
42	SouthPoint Bank	Birmingham	1,255,648	112,563	8.96	10,434	64	10,467	6,659	1.34	14.31
43	North Alabama Bank	Hazel Green	153,713	14,075	9.16	1,576	39	1,548	1,328	1.36	14.25
44	First Citizens Bank	Luverne	323,773	30,504	9.42	3,977	65	4,681	3,188	1.54	13.96
45	Southern Independent Bank	Opp	328,461	21,124	6.43	3,148	75	4,889	2,385	1.22	13.84
46	HNB First Bank	Headland	210,125	17,509	8.33	2,339	65	3,354	2,139	1.15	13.45
47	Community Spirit Bank	Red Bay	174,980	10,727	6.13	1,884	44	2,215	1,282	1.09	13.37
48	First Bank of Boaz	Boaz	254,855	19,312	7.58	4,012	167	4,405	4,072	1.87	13.19
49	Liberty Bank	Geraldine	191,734	18,638	9.72	2,026	41	2,228	1,365	1.32	12.96
50	Metro Bank	Pell City	1,034,816	130,749	12.63	13,299	81	11,457	11,665	1.64	12.94
51	First Comm. Bank, Cullman	Cullman	117,081	12,687	10.84	1,201	67	929	972	1.29	12.53
52	Citizens Bank of Winfield	Winfield	299,113	21,467	7.18	4,473	128	5,864	4,533	1.77	12.42
53	EvaBank	Cullman	388,919	111,863	28.76	11,187	140	11,276	8,634	3.48	12.22
54	Commercial Bank of Ozark	Ozark	110,832	40	0.04	654	30	789	774	0.57	12.08
55	West Alabama Bank & Trust	Reform	748,555	61,993	8.28	7,571	49	6,247	6,082	1.18	11.51
56	Bryant Bank	Tuscaloosa	2,458,726	200,932	8.17	21,797	79	19,477	19,315	0.90	11.32
57	Community Neighbor Bank	Camden	144,277	15,148	10.50	1,372	37	1,338	1,030	1.26	11.16
58	Troy Bank & Trust Company	Troy	1,429,731	115,975	8.11	12,102	69	12,669	9,814	1.05	11.15
59	Citizens' Bank, Inc.	Robertsdale	149,378	9,097	6.09	1,343	45	1,031	486	0.95	11.11
60	Samson Banking Company	Samson	118,625	9,939	8.38	1,267	53	3,312	1,191	1.15	10.73
61	First US Bank	Birmingham	989,180	91,575	9.26	7,625	49	4,734	3,908	1.02	10.67
62	AuburnBank	Auburn	1,041,913	57,559	5.52	7,836	51	7,731	7,561	0.82	10.63
63	Sweet Water State Bank	Sweet Water	117,664	8,607	7.31	988	37	695	462	0.84	9.80
64	Citizens Bank	Greensboro	114,064	8,175	7.17	901	69	852	871	0.93	9.74
65	First Cahawba Bank	Selma	189,592	9,396	4.96	924	26	231	957	0.65	9.66
66	First National Bank and Trust	Atmore	208,001	8,146	3.92	1,418	30	3,675	1,804	0.70	9.62
67	Exchange Bank of Alabama	Altoona	383,073	33,213	8.67	3,018	43	2,405	2,915	1.02	9.62
68	First National Bank	Hamilton	382,083	40,814	10.68	4,380	55	3,223	4,135	1.18	9.58

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep22 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Sep21 Net Inc (\$000)	LTM Sep20 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
69	Farmers & Merchants Bank	Piedmont	301,513	20,911	6.94	2,226	43	1,569	2,060	0.87	9.48
70	First State Bank of the South	Sulligent	120,860	14,284	11.82	1,231	33	1,093	812	1.30	9.43
71	Bank of Vernon	Vernon	282,950	45,958	16.24	2,817	60	2,288	2,159	1.32	9.34
72	Bank of Evergreen	Evergreen	77,733	5,066	6.52	514	40	547	271	0.85	8.98
73	Millennial Bank	Leeds	127,088	8,589	6.76	674	37	458	415	0.76	8.94
74	Union State Bank	Pell City	266,332	1,595	0.60	729	8	(749)	793	0.27	8.30
75	Cullman Savings Bank	Cullman	404,384	69,848	17.27	4,080	70	3,477	3,520	1.39	7.43
76	AmeriFirst Bank	Montgomery	313,165	25,788	8.23	1,502	28	1,676	1,537	0.61	7.22
77	Valley State Bank	Russellville	148,428	20,955	14.12	1,282	46	1,204	1,153	1.03	7.09
78	First National Bank of Hartford	Hartford	141,045	12,356	8.76	1,069	20	927	868	0.83	7.04
79	Bank of Moundville	Moundville	128,737	7,355	5.71	486	35	1,655	157	0.50	6.94
80	BankSouth	Dothan	217,223	37,417	17.23	2,405	109	1,967	2,150	1.18	6.75
81	Brantley Bank & Trust Co.	Brantley	100,959	8,483	8.40	616	23	751	925	0.63	6.64
82	MidSouth Bank	Dothan	610,146	37,201	6.10	2,897	26	2,226	2,184	0.50	6.37
83	Alamerica Bank	Birmingham	15,545	3,746	24.10	137	20	(331)	(1,684)	0.93	5.86
84	Peoples Exchange Bank	Monroeville	93,647	8,764	9.36	665	25	732	549	0.63	5.71
85	SunSouth Bank	Dothan	115,993	6,192	5.34	475	30	854	608	0.40	5.52
86	Bank of Walker County	Jasper	97,686	7,215	7.39	409	19	681	543	0.45	5.29
87	Farmers & Merchants Bank	Waterloo	104,484	6,564	6.28	679	85	631	508	0.69	4.94
88	First National Bank of Dozier	Dozier	40,788	2,943	7.22	156	31	229	211	0.45	4.23
89	22nd State Bank	Louisville	207,471	24,976	12.04	904	13	(63)	(756)	0.45	3.93
90	Marion Bank & Trust Co.	Marion	305,633	14,002	4.58	761	14	(1,032)	147	0.23	3.13
91	Merchants & Farmers Bank	Eutaw	94,360	5,797	6.14	238	10	2,071	422	0.26	3.04
92	Merit Bank	Huntsville	260,337	32,082	12.32	584	15	(432)	(709)	0.29	2.83
93	First Federal Bank, A FSB	Tuscaloosa	118,823	15,518	13.06	166	1	9,397	10,070	0.08	0.56
94	First Progressive Bank	Brewton	33,816	8,464	25.03	8	1	(8)	114	0.02	0.09
95	Community Bank & Trust	Union Springs	47,737	(867)	NM	713	51	(144)	(100)	(0.01)	(0.16)
96	Bank of Brewton	Brewton	51,733	7,883	15.24	(43)	(3)	88	228	(0.08)	(0.44)
97	Commonwealth National Bank	Mobile	61,529	4,048	6.58	(263)	(15)	(353)	(765)	(0.43)	(5.00)
98	Peoples Bank of Red Level	Red Level	32,449	16,960	52.27	(377)	(42)	79	87	(2.04)	(5.87)
		MEDIAN	274,641	18,448	7.71	2,639	57	3,016	2,224	1.18	12.95
		AVERAGE	2,207,117	197,726	8.73	29,019	63	35,568	15,531	1.12	12.64
		HIGH	156,809,000	14,590,000	52.27	2,119,000	431	2,806,000	992,000	3.48	32.90
		LOW	15,545	(7,566)	0.04	(377)	(42)	(1,032)	(1,684)	(2.04)	(5.87)