

Rank The Banks

Alabama - 2018 Q3

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Banks Street Partners Professionals

Seasoned professionals with more than 190 years of combined experience and more than 500 transactions in the financial services industry

ATLANTA

Lee Burrows
Chief Executive Officer

LBurrows@BanksStreetPartners.com
(404) 848-8480

Mark Saunders
Managing Director

MSaunders@BanksStreetPartners.com
(404) 848-2686

Jeff Adams
Managing Director

JAdams@BanksStreetPartners.com
(404) 924-6382

Will Brackett
Senior Vice President

WBrackett@BanksStreetPartners.com
(404) 848-0890

Drew Taylor
Senior Associate

DTaylor@BanksStreetPartners.com
(404) 491-0112

Johnny Bond
Analyst

JBond@BanksStreetPartners.com
(404) 491-0111

Dan Eipp
Analyst

DEipp@BanksStreetPartners.com
(404) 848-2662

Asher Kenen
Analyst

AKenen@BanksStreetPartners.com
(404) 848-2665

Nicole Mansfield
Business Manager

NMansfield@BanksStreetPartners.com
(404) 848-1571

Alison Pickett
Executive Assistant

APickett@BanksStreetPartners.com
(404) 891-6823

CHARLOTTE

Gary McNorrill
President

GMcNorrill@BanksStreetPartners.com
(704) 228-0556

Andy Hitt
Managing Director

AHitt@BanksStreetPartners.com
(919) 302-8350

Matt Kennedy
Vice President

MKennedy@BanksStreetPartners.com
(704) 228-0557

Berkeley McKeown
Associate

BMcKeown@BanksStreetPartners.com
(704) 228-0562

Robby Rucho
Analyst

RRucho@BanksStreetPartners.com
(704) 228-0558

Kristen Ertz

Project Manager & Human Resources
KErtz@BanksStreetPartners.com
(704) 228-0561

Rankings Per State

Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

Top 50 Ranking by...

Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2017Q3 LTM Net Income - 2016Q3 LTM Net Income - ROAA - **ROAE**

Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

Excluded Banks & Calculation Notes

Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
 - ▶ CommerceOne Bank

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending September 30, 2018 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 27.5% corporate tax rate (The corporate tax rate is calculated using the average of a 35% corporate tax rate for quarters in 2017 and a 25% corporate tax rate for quarters in 2018)
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank
- ▶ **As usual, this quarter's BSP Rank The Banks utilizes only reported numbers per call reports filed by the institutions with regulators. LTM figures for some companies in this report may include material one-time charges incurred in the fourth quarter of 2017 primarily related to the change in tax laws**

Alabama - Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
22nd State Bank	Louisville	FEBC Bancshares, Inc.	1/1/1917	4	45	Yes	134,754	0.22	2.22
Alamerica Bank	Birmingham	Alamerica BancCorp, Inc.	1/28/2000	1	8	Yes	27,122	(2.41)	(14.19)
AmeriFirst Bank	Union Springs	USAL Bancorp, Inc.	1/2/1916	4	43	No	178,824	0.82	8.89
AuburnBank	Auburn	Auburn National Bancorporation, Inc.	1/3/1907	8	158	No	809,796	1.02	9.70
Bank Independent	Sheffield	BanIndependent Incorporated	8/4/1947	27	539	No	1,577,915	1.11	11.59
Bank of Brewton	Brewton		1/7/1889	2	19	No	50,932	0.87	4.49
Bank of Evergreen	Evergreen		9/1/1932	1	15	No	60,326	0.50	4.19
Bank of Moundville	Moundville	Moundville Bancshares, Inc.	9/17/1907	1	12	No	92,247	0.39	4.63
Bank of Vernon	Vernon	First Vernon Bancshares, Inc.	11/11/1911	3	34	No	147,700	1.47	8.88
Bank of Walker County	Jasper	Relations Bancshares, Inc.	3/29/2004	1	20	Yes	70,207	0.38	3.59
Bank of York	York		1/1/1911	2	23	Yes	98,144	0.85	8.12
BankSouth	Dothan	BanSouth Corporation	1/4/1928	2	24	Yes	169,908	0.91	4.30
Brantley Bank and Trust Company	Brantley	Brantley Bancorp, Inc.	3/6/1946	2	18	No	71,099	0.89	6.22
Bryant Bank	Tuscaloosa		6/10/2005	14	235	Yes	1,589,718	1.09	11.52
CB&S Bank, Inc.	Russellville	CBS Banc-Corp.	2/28/1906	51	510	No	1,632,520	0.77	6.58
CCB Community Bank	Andalusia	Southern National Corporation	7/1/1947	4	110	Yes	496,845	1.28	11.80
Central State Bank	Calera	Central State Bancorporation	2/5/1916	5	70	Yes	301,563	1.17	10.78
Cheaha Bank	Oxford	Cheaha Financial Group, Inc.	8/23/2000	4	43	No	202,683	1.47	11.52
Citizens Bank	Enterprise	Enterprise Capital Corporation, Inc.	2/5/1946	2	31	No	143,604	0.61	5.97
Citizens Bank	Greensboro	Citizens BancShares, Inc.	11/1/1976	1	13	No	95,386	1.30	9.98
Citizens Bank & Trust	Guntersville	Citizens B & T Holdings, Inc.	3/3/2003	8	109	No	501,073	0.89	9.62
Citizens Bank of Fayette	Fayette	F.B.H. Corporation	6/1/1913	2	27	Yes	185,417	0.65	3.33
Citizens Bank of Valley Head	Valley Head	Citizens Bancorporation, Inc.	8/12/1935	3	12	No	27,240	0.25	2.14
Citizens Bank of Winfield	Winfield	Citizens Bancorp of Winfield, Inc.	5/22/1920	1	34	No	235,081	1.76	7.94
Citizens' Bank, Inc.	Robertsdale	Citizens' Capital Corporation	9/8/1981	3	31	Yes	106,522	0.62	5.48
Citizens State Bank	Vernon	Citizens Southern Bancshares, Inc.	9/9/1977	2	15	Yes	69,597	0.80	5.71
Commercial Bank of Ozark	Ozark	Commercial Bancshares of Ozark, Inc.	4/2/1959	2	25	Yes	91,082	0.36	4.58
Commonwealth National Bank	Mobile	CNB Bancorp, Inc.	2/19/1976	2	17	No	46,771	(0.56)	(6.97)
Community Bank & Trust - Alabama	Union Springs	Community Bankshares, Inc.	5/18/1990	1	16	No	46,039	0.30	5.28
Community Neighbor Bank	Camden	First Camden Bancshares, Inc.	5/1/1906	3	38	No	105,916	1.17	8.17
Community Spirit Bank	Red Bay	Independent Bancshares, Inc.	3/17/1908	5	38	No	142,497	1.05	9.94
Compass Bank	Birmingham	Banco Bilbao Vizcaya Argentaria, SA	3/2/1964	647	10,097	No	89,113,200	0.68	4.88
Cullman Savings Bank (MHC)	Cullman	Cullman Savings Bank, MHC	10/1/1887	4	47	No	294,861	1.23	8.43
Escambia County Bank	Flomaton		4/21/1924	1	19	Yes	73,297	0.66	4.43
EvaBank	Cullman		10/13/1986	6	89	No	371,803	3.03	13.44
Exchange Bank of Alabama	Altoona	Gadsden Corporation	3/10/1909	5	73	No	280,188	1.16	9.01
Farmers & Merchants Bank	Waterloo		7/1/1914	2	9	No	82,724	0.78	3.85
Farmers & Merchants Bank	Piedmont	F&M Financial Corp	4/12/1915	4	49	No	217,841	0.70	5.29
Farmers and Merchants Bank	LaFayette	Farmers & Merchants Bancshares, Inc.	1/30/1934	3	36	No	159,594	0.99	7.42
First Bank	Wadley	Peoples Independent Bancshares, Inc.	11/6/1907	5	25	Yes	84,117	0.94	9.33
First Bank of Alabama	Talladega	Firstbank of Alabama, Inc.	1/1/1848	7	80	No	526,131	1.58	11.37
First Bank of Boaz	Boaz	First Boaz Bancorporation	1/1/1906	1	29	No	238,987	1.90	11.13
First Bank of Linden	Linden	First Linden Bancshares, Inc.	5/7/1904	1	14	No	78,822	0.88	6.17
First Cahawba Bank	Selma		9/10/2007	3	28	No	104,287	0.40	3.13
First Citizens Bank	Luverne	First Citizens-Crenshaw Bancshares, Inc.	7/8/1980	5	65	No	244,650	0.85	6.67

Alabama - Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
First Community Bank of Central Alabama	Wetumpka	Central Alabama Bancshares, Inc.	8/28/2001	7	76	Yes	353,575	1.52	20.00
First Community Bank of Cullman	Cullman	Southern Community Bancshares, Inc.	1/1/1905	1	22	No	109,586	0.38	3.93
First Federal Bank, A FSB	Tuscaloosa	Southeastern Financial, Inc.	1/1/1958	3	98	Yes	118,799	0.03	0.23
First Fidelity Bank	Fort Payne	FBDC Financial Corporation	5/3/1965	3	23	No	96,472	0.56	6.16
First Financial Bank	Bessemer	FirstFed Bancorp, Inc.	5/17/1965	8	74	Yes	158,919	0.61	6.45
First Jackson Bank, Inc.	Stevenson	1st Jackson Bancshares, Inc.	4/10/1981	6	45	No	258,965	1.31	11.75
First Metro Bank	Muscle Shoals	First Metro Bancorp	11/7/1988	9	119	No	628,464	1.49	13.23
First National Bank	Hamilton	Marion County Bancshares, Inc.	5/6/1976	8	94	Yes	277,955	1.14	7.23
First National Bank and Trust	Atmore	First Suncoast Trust Bancshares, Inc.	1/1/1915	4	49	Yes	141,430	0.60	5.29
First National Bank of Brundidge	Brundidge	First Brundidge Bancshares, Inc.	10/15/1904	2	24	No	86,608	0.38	2.49
First National Bank of Dozier	Dozier	First Dozier Bancshares, Inc.	3/10/1910	1	6	No	33,947	0.35	2.55
First National Bank of Hartford	Hartford	First Hartford Bancshares, Inc.	1/2/1905	2	43	Yes	122,945	0.62	4.56
First Progressive Bank	Brewton		11/10/1977	1	10	No	30,449	0.39	1.48
First Southern Bank	Florence	FSB, LLC	1/1/1935	5	62	No	234,419	0.35	3.94
First Southern State Bank	Stevenson	First Bancshares of Stevenson, Inc.	10/1/1910	8	90	No	370,602	1.30	13.68
First State Bank of DeKalb County	Fort Payne	First State Bancshares of DeKalb County, Inc.	5/19/1982	5	53	No	180,515	0.57	5.00
First State Bank of the South, Inc.	Sulligent	First State Holding Corp.	4/20/1973	5	44	No	103,335	0.58	3.83
First US Bank	Birmingham	First US Bancshares, Inc.	1/21/1952	16	283	No	802,434	0.00	0.00
FirstState Bank	Lineville	First State Capital Corporation	8/24/1971	3	54	No	220,243	1.03	8.29
FNB Bank	Scottsboro	FNS Bancshares, Inc.	1/2/1900	13	135	No	532,052	1.16	10.78
FNB of Central Alabama	Tuscaloosa	FNB Bancshares of Central Alabama, Inc.	8/2/1965	5	64	No	273,238	0.79	7.41
Friend Bank	Slocomb	SNB Holdings, Inc.	10/1/1905	5	40	Yes	126,523	1.10	11.36
HNB First Bank	Headland	HNB Holding Company, Inc.	8/16/1933	3	29	Yes	146,258	1.04	10.01
HomeTown Bank of Alabama	Oneonta	HomeTown Bancorp of Alabama, Inc.	10/20/2003	4	59	No	350,078	1.59	11.11
Liberty Bank	Geraldine	First Bancorporation of Geraldine, Inc.	5/29/1971	6	50	No	138,763	0.88	8.01
Marion Bank and Trust Company	Marion	Marion Bancshares, Inc.	3/17/1934	4	49	Yes	270,601	0.45	4.02
Merchants & Farmers Bank of Greene County	Eutaw	Merchants and Farmers Bancshares, Inc.	1/2/1900	2	31	Yes	60,473	0.73	6.45
Merchants Bank	Jackson	Merchants Trust, Inc.	11/16/1962	6	60	Yes	221,519	0.75	6.64
Merchants Bank of Alabama	Cullman	Merchants Financial Services, Inc.	1/1/1907	5	84	No	293,868	0.87	9.69
Metro Bank	Pell City		5/30/1989	9	167	No	728,292	1.36	9.39
MidSouth Bank	Dothan	MidSouth Bancorporation	1/1/1912	10	103	Yes	393,765	0.80	6.86
Millennial Bank	Leeds		12/30/1997	1	15	No	66,013	(0.77)	(8.90)
National Bank of Commerce	Birmingham	National Commerce Corporation	6/21/2004	37	642	No	4,099,144	1.14	7.62
NobleBank & Trust	Anniston	Noble Bancshares, Inc.	10/5/2005	5	57	No	256,718	0.95	10.41
North Alabama Bank	Hazel Green	BOLC Corp.	8/14/1989	3	33	No	102,804	1.41	10.65
Oakworth Capital Bank	Birmingham	Oakworth Capital, Inc.	3/31/2008	3	94	No	573,784	1.11	9.56
Peoples Bank of Alabama	Cullman	Altrust Financial Services, Inc.	10/24/1977	26	255	Yes	771,954	0.88	9.73
Peoples Bank of Greensboro	Greensboro	Greensboro Bancshares, Inc.	3/7/1904	1	18	Yes	86,774	0.86	10.76
Peoples Bank of Red Level	Red Level	Red Level Financial Corporation	8/1/1914	1	6	No	15,570	1.07	9.00
Peoples Exchange Bank	Monroeville	Peoples Exchange Bancshares, Inc.	9/18/1907	1	27	No	67,640	0.74	5.08
Peoples Independent Bank	Boaz	Peoples Independent Bancshares, Inc.	5/2/1988	9	86	Yes	305,755	0.74	7.66
Peoples Southern Bank	Clanton	PSB Bancshares, Inc.	1/1/1901	3	43	Yes	186,324	0.89	7.43
PeoplesTrust Bank	Hamilton	Hometown Bancshares, Inc.	7/23/2004	3	26	No	99,221	1.24	11.17
Phenix-Girard Bank	Phenix City	Phenix-Girard Bancshares, Inc.	5/4/1904	4	39	Yes	171,659	0.83	5.41
Pinnacle Bank	Jasper	Pinnacle Bancshares, Inc.	11/1/1935	7	54	No	220,699	1.18	9.77

Alabama - Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Premier Bank of the South	Cullman	FCB Bancshares, Inc.	11/30/1987	9	63	Yes	192,642	0.91	10.03
PrimeSouth Bank	Tallasse	PrimeSouth Bancshares, Inc.	9/2/1958	4	40	No	250,062	0.96	9.70
Progress Bank and Trust	Huntsville	Progress Financial Corporation	2/4/2008	9	165	No	1,149,416	0.82	6.67
Regions Bank	Birmingham	Regions Financial Corporation	5/7/1928	1,477	19,806	No	123,928,444	1.34	10.22
River Bank & Trust	Prattville	River Financial Corporation	4/3/2006	10	143	No	871,313	1.07	9.47
Robertson Banking Company	Demopolis	RBC, Inc.	1/1/1870	7	75	Yes	310,789	1.14	10.77
Samson Banking Company, Inc.	Samson		1/27/1930	2	22	Yes	77,532	0.99	7.84
Security Federal Savings Bank	Jasper	Se-Fed Bancshares, Inc.	2/1/1971	1	12	Yes	40,864	0.29	2.56
ServisFirst Bank	Birmingham	ServisFirst Bancshares, Inc.	5/2/2005	21	456	No	7,517,525	1.76	17.97
Small Town Bank	Wedowee	East Alabama Financial Group, Inc.	7/2/1999	5	56	No	225,405	1.66	9.51
Southern Bank Company	Gadsden	Southern Banc Company, Inc.	6/1/1936	4	32	No	94,941	(0.26)	(2.42)
Southern Independent Bank	Opp	Southern Independent Bancshares, Inc.	12/4/2006	2	33	No	226,756	0.75	6.87
Southern States Bank	Anniston	Southern States Bancshares, Inc.	8/27/2007	9	122	No	842,330	0.87	6.98
SouthFirst Bank	Sylacauga	SouthFirst Bancshares, Inc.	10/18/1949	3	31	No	84,260	0.01	0.07
SouthPoint Bank	Birmingham	SouthPoint Bancshares, Inc.	10/7/2005	4	81	No	374,888	1.14	12.66
State Bank & Trust	Winfield	Peoples Bancorporation, Inc.	10/3/1907	4	62	Yes	229,010	0.62	5.52
SunSouth Bank	Dothan	SunSouth Bancshares, Inc.	11/26/1954	2	26	No	122,622	0.00	(0.04)
Sweet Water State Bank	Sweet Water	Tombigbee Bancshares, Inc.	11/12/1913	4	33	Yes	96,302	0.50	4.52
Town-Country National Bank	Camden		3/2/1978	1	34	Yes	105,750	1.38	8.19
Traders & Farmers Bank	Haleyville	Traders & Farmers Bancshares, Inc.	1/6/1906	9	103	No	355,993	0.69	4.87
Traditions Bank	Cullman	Traditions Bancshares, Inc.	8/4/2003	6	74	No	352,234	1.03	10.18
Trinity Bank	Dothan	Trinity Bancorp, Inc.	2/24/2006	3	31	No	150,118	0.54	5.86
Troy Bank & Trust Company	Troy	Trust No. 3 Under The Will of Charles Henderson	9/5/1906	11	134	No	899,760	1.34	12.30
Union State Bank	Pell City	Union Bancshares, Inc.	1/1/1903	13	116	No	211,027	0.22	3.82
United Bank	Atmore	United Bancorporation of Alabama, Inc.	1/4/1904	19	209	No	631,427	1.26	14.91
Valley State Bank	Russellville	Valley Bancshares, Inc.	4/4/1985	3	27	No	116,953	0.76	4.53
Vantage Bank of Alabama	Albertville	Vantage Bancshares, Inc.	11/6/2006	2	29	No	123,627	1.15	8.55
West Alabama Bank & Trust	Reform	West Alabama Capital Corp.	7/29/1944	14	156	No	601,709	1.04	7.86

Alabama - Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/Office	Assets (\$000)/Office	Deposits (\$000)/Employee	Assets (\$000)/Employee	Total Assets (\$000)
1	Regions Bank	Birmingham	19,806	1,477	95,129,702	64,407	83,906	4,803	6,257	123,928,444
2	Compass Bank	Birmingham	10,097	647	70,733,877	109,326	137,733	7,005	8,826	89,113,200
3	ServisFirst Bank	Birmingham	456	21	6,512,690	310,128	357,977	14,282	16,486	7,517,525
4	National Bank of Commerce	Birmingham	642	37	3,348,211	90,492	110,788	5,215	6,385	4,099,144
5	CB&S Bank, Inc.	Russellville	510	51	1,354,561	26,560	32,010	2,656	3,201	1,632,520
6	Bryant Bank	Tuscaloosa	235	14	1,322,141	94,439	113,551	5,626	6,765	1,589,718
7	Bank Independent	Sheffield	539	27	1,302,726	48,249	58,441	2,417	2,927	1,577,915
8	Progress Bank and Trust	Huntsville	165	9	924,344	102,705	127,713	5,602	6,966	1,149,416
9	Troy Bank & Trust Company	Troy	134	11	770,049	70,004	81,796	5,747	6,715	899,760
10	River Bank & Trust	Prattville	143	10	728,045	72,805	87,131	5,091	6,093	871,313
11	Southern States Bank	Anniston	122	9	733,613	81,513	93,592	6,013	6,904	842,330
12	AuburnBank	Auburn	158	8	721,258	90,157	101,225	4,565	5,125	809,796
13	First US Bank	Birmingham	283	16	715,972	44,748	50,152	2,530	2,835	802,434
14	Peoples Bank of Alabama	Cullman	255	26	678,562	26,099	29,691	2,661	3,027	771,954
15	Metro Bank	Pell City	167	9	615,913	68,435	80,921	3,688	4,361	728,292
16	United Bank	Atmore	209	19	571,967	30,104	33,233	2,737	3,021	631,427
17	First Metro Bank	Muscle Shoals	119	9	555,053	61,673	69,829	4,664	5,281	628,464
18	West Alabama Bank & Trust	Reform	156	14	493,055	35,218	42,979	3,161	3,857	601,709
19	Oakworth Capital Bank	Birmingham	94	3	491,828	163,943	191,261	5,232	6,104	573,784
20	FNB Bank	Scottsboro	135	13	471,477	36,267	40,927	3,492	3,941	532,052
21	First Bank of Alabama	Talladega	80	7	436,959	62,423	75,162	5,462	6,577	526,131
22	Citizens Bank & Trust	Guntersville	109	8	442,512	55,314	62,634	4,060	4,597	501,073
23	CCB Community Bank	Andalusia	110	4	415,700	103,925	124,211	3,779	4,517	496,845
24	MidSouth Bank	Dothan	103	10	344,336	34,434	39,377	3,343	3,823	393,765
25	SouthPoint Bank	Birmingham	81	4	341,491	85,373	93,722	4,216	4,628	374,888
26	EvaBank	Cullman	89	6	268,654	44,776	61,967	3,019	4,178	371,803
27	First Southern State Bank	Stevenson	90	8	332,116	41,515	46,325	3,690	4,118	370,602
28	Traders & Farmers Bank	Haleyville	103	9	287,372	31,930	39,555	2,790	3,456	355,993
29	First Community Bank of Central Alabama	Wetumpka	76	7	324,272	46,325	50,511	4,267	4,652	353,575
30	Traditions Bank	Cullman	74	6	313,992	52,332	58,706	4,243	4,760	352,234
31	HomeTown Bank of Alabama	Oneonta	59	4	293,418	73,355	87,520	4,973	5,934	350,078
32	Robertson Banking Company	Demopolis	75	7	264,746	37,821	44,398	3,530	4,144	310,789
33	Peoples Independent Bank	Boaz	86	9	273,038	30,338	33,973	3,175	3,555	305,755
34	Central State Bank	Calera	70	5	265,719	53,144	60,313	3,796	4,308	301,563
35	Cullman Savings Bank (MHC)	Cullman	47	4	197,664	49,416	73,715	4,206	6,274	294,861
36	Merchants Bank of Alabama	Cullman	84	5	266,408	53,282	58,774	3,172	3,498	293,868
37	Exchange Bank of Alabama	Altoona	73	5	238,981	47,796	56,038	3,274	3,838	280,188
38	First National Bank	Hamilton	94	8	233,069	29,134	34,744	2,479	2,957	277,955
39	FNB of Central Alabama	Tuscaloosa	64	5	236,989	47,398	54,648	3,703	4,269	273,238
40	Marion Bank and Trust Company	Marion	49	4	227,816	56,954	67,650	4,649	5,522	270,601
41	First Jackson Bank, Inc.	Stevenson	45	6	216,155	36,026	43,161	4,803	5,755	258,965
42	NobleBank & Trust	Anniston	57	5	231,889	46,378	51,344	4,068	4,504	256,718
43	PrimeSouth Bank	Tallassee	40	4	218,594	54,649	62,516	5,465	6,252	250,062
44	First Citizens Bank	Luverne	65	5	200,430	40,086	48,930	3,084	3,764	244,650
45	First Bank of Boaz	Boaz	29	1	178,719	178,719	238,987	6,163	8,241	238,987
46	Citizens Bank of Winfield	Winfield	34	1	143,922	143,922	235,081	4,233	6,914	235,081
47	First Southern Bank	Florence	62	5	211,218	42,244	46,884	3,407	3,781	234,419
48	State Bank & Trust	Winfield	62	4	204,387	51,097	57,253	3,297	3,694	229,010
49	Southern Independent Bank	Opp	33	2	181,910	90,955	113,378	5,512	6,871	226,756
50	Small Town Bank	Wedowee	56	5	186,802	37,360	45,081	3,336	4,025	225,405

Alabama - Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	EvaBank	Cullman	371,803	8.05	0.87	1.29	(7.37)	109.01	5.55	6.24
2	Traditions Bank	Cullman	352,234	6.73	5.21	3.47	91.05	2.66	5.69	5.69
3	Bank Independent	Sheffield	1,577,915	6.48	5.08	0.57	9.56	96.90	2.81	5.51
4	Sweet Water State Bank	Sweet Water	96,302	6.50	(1.84)	0.54	1.17	84.61	2.63	5.34
5	Peoples Bank of Red Level	Red Level	15,570	11.36	(3.05)	0.25	(5.40)	43.24	1.32	5.33
6	Merchants & Farmers Bank of Greene County	Eutaw	60,473	7.19	26.25	0.24	(2.05)	77.46	2.81	5.24
7	Citizens Bank of Valley Head	Valley Head	27,240	7.35	(6.72)	0.30	0.78	60.55	2.38	5.23
8	Town-Country National Bank	Camden	105,750	7.37	(2.17)	0.70	(1.83)	74.72	3.00	5.01
9	First US Bank	Birmingham	802,434	7.51	53.12	0.63	40.76	73.32	1.93	4.94
10	Brantley Bank and Trust Company	Brantley	71,099	6.71	13.98	0.36	(2.46)	46.24	4.48	4.79
11	Southern Bank Company	Gadsden	94,941	7.22	(2.53)	0.95	(0.65)	83.69	2.34	4.78
12	National Bank of Commerce	Birmingham	4,099,144	5.65	56.68	0.58	56.64	96.94	2.97	4.77
13	Peoples Exchange Bank	Monroeville	67,640	6.39	10.44	0.44	8.55	77.34	2.08	4.76
14	HomeTown Bank of Alabama	Oneonta	350,078	6.29	7.00	0.55	1.09	83.68	3.18	4.73
15	North Alabama Bank	Hazel Green	102,804	5.95	12.88	0.39	9.29	82.79	2.39	4.65
16	CCB Community Bank	Andalusia	496,845	5.76	2.13	0.79	3.74	100.27	3.28	4.59
17	Peoples Bank of Alabama	Cullman	771,954	5.57	9.55	0.44	9.31	91.02	2.30	4.58
18	Community Neighbor Bank	Camden	105,916	6.61	3.98	0.33	(3.15)	68.13	2.21	4.57
19	FNB Bank	Scottsboro	532,052	5.88	(0.55)	0.53	1.46	79.93	3.06	4.54
20	Premier Bank of the South	Cullman	192,642	6.32	8.42	0.49	11.71	74.34	1.64	4.53
21	Friend Bank	Slocomb	126,523	5.79	11.78	0.36	2.76	82.20	2.27	4.52
22	Liberty Bank	Geraldine	138,763	6.34	13.22	0.58	0.63	64.36	3.34	4.44
22	First Cahawba Bank	Selma	104,287	5.51	28.13	0.35	1.79	92.56	2.09	4.44
24	Cheaha Bank	Oxford	202,683	6.79	5.13	0.64	0.54	63.97	3.03	4.37
24	First Citizens Bank	Luverne	244,650	6.38	23.98	0.56	3.95	73.95	2.96	4.37
24	Community Spirit Bank	Red Bay	142,497	5.91	1.82	0.58	0.50	80.23	2.84	4.37
27	First State Bank of DeKalb County	Fort Payne	180,515	6.87	7.37	0.46	0.68	60.64	1.71	4.35
28	First Community Bank of Central Alabama	Wetumpka	353,575	5.54	4.89	0.40	3.60	75.27	2.85	4.34
29	Bank of Evergreen	Evergreen	60,326	6.00	(3.17)	0.60	(1.41)	71.56	2.51	4.30
29	Vantage Bank of Alabama	Albertville	123,627	5.72	10.95	0.48	3.19	78.44	3.54	4.30
31	Central State Bank	Calera	301,563	5.92	9.92	0.61	15.71	74.87	2.14	4.29
32	FirstState Bank	Lineville	220,243	6.32	11.10	0.78	4.57	71.01	3.55	4.26
33	First Bank of Alabama	Talladega	526,131	5.83	50.15	0.51	34.09	75.09	3.25	4.25
33	Farmers & Merchants Bank	Piedmont	217,841	5.93	7.45	0.28	7.41	61.99	2.67	4.25
35	Citizens Bank	Enterprise	143,604	5.41	30.18	0.50	10.43	89.85	2.47	4.23
36	Millennial Bank	Leeds	66,013	6.53	23.55	0.42	9.19	66.95	1.99	4.21
37	Bank of Vernon	Vernon	147,700	5.51	5.79	0.70	2.53	93.51	2.34	4.20
37	Robertson Banking Company	Demopolis	310,789	5.22	8.07	0.59	8.66	91.49	2.50	4.20
39	Commonwealth National Bank	Mobile	46,771	5.91	(9.54)	0.09	(11.71)	46.90	2.90	4.18
40	Citizens' Bank, Inc.	Robertsdale	106,522	5.54	2.61	0.28	(4.28)	75.06	2.16	4.17
40	NobleBank & Trust	Anniston	256,718	5.72	23.11	0.47	14.71	72.19	2.85	4.17
42	Southern States Bank	Anniston	842,330	5.39	21.65	0.89	29.65	92.04	2.67	4.14
42	PeoplesTrust Bank	Hamilton	99,221	5.45	15.62	0.54	4.52	79.85	2.79	4.14
44	Alamerica Bank	Birmingham	27,122	5.78	(36.47)	1.19	(20.35)	91.15	1.62	4.11
45	Merchants Bank	Jackson	221,519	5.48	8.56	0.54	2.97	77.81	2.06	4.08
46	River Bank & Trust	Prattville	871,313	5.26	22.51	0.45	6.46	88.78	2.13	4.05
46	Trinity Bank	Dothan	150,118	5.44	4.14	0.83	(0.16)	94.15	2.04	4.05
48	Cullman Savings Bank (MHC)	Cullman	294,861	5.40	6.14	0.99	5.63	120.28	2.73	4.04
49	Bank of Brewton	Brewton	50,932	6.67	(3.47)	0.11	(3.37)	51.38	2.23	3.98
50	PrimeSouth Bank	Tallassee	250,062	5.66	10.97	1.01	15.66	84.02	2.08	3.97

Alabama - Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	First Federal Bank, A FSB	Tuscaloosa	118,799	42	0.03	7.79	0.01	(0.05)	9,105	7.91
2	First Financial Bank	Bessemer	158,919	1,376	1.16	0.00	0.00	(0.05)	3,281	2.01
3	Peoples Bank of Alabama	Cullman	771,954	8,966	1.07	0.08	0.00	(0.07)	14,414	1.96
4	SouthPoint Bank	Birmingham	374,888	3,672	0.11	1.31	0.00	0.03	5,329	1.65
4	Regions Bank	Birmingham	123,928,444	1,645,234	0.59	0.05	0.10	0.01	2,023,420	1.65
6	United Bank	Atmore	631,427	7,834	0.33	0.10	0.01	(0.10)	9,818	1.58
7	Merchants & Farmers Bank of Greene County	Eutaw	60,473	602	0.63	0.00	0.00	0.00	941	1.57
8	North Alabama Bank	Hazel Green	102,804	1,321	0.25	0.00	0.00	0.17	1,423	1.52
9	HomeTown Bank of Alabama	Oneonta	350,078	5,507	0.99	0.00	0.00	(0.05)	5,225	1.51
10	Union State Bank	Pell City	211,027	479	0.64	0.00	0.00	0.22	3,135	1.47
11	Oakworth Capital Bank	Birmingham	573,784	6,131	0.06	0.00	0.00	0.00	7,196	1.30
11	Community Bank & Trust - Alabama	Union Springs	46,039	146	0.88	0.00	0.00	(0.11)	622	1.30
13	First National Bank and Trust	Atmore	141,430	1,173	0.40	0.02	0.00	0.00	1,703	1.21
14	Phenix-Girard Bank	Phenix City	171,659	1,925	0.45	0.00	0.00	0.07	2,017	1.19
15	Traditions Bank	Cullman	352,234	3,495	0.57	0.13	0.00	0.03	3,798	1.12
16	Bank Independent	Sheffield	1,577,915	16,631	0.54	0.06	0.00	(0.01)	16,465	1.10
16	First National Bank of Hartford	Hartford	122,945	1,038	0.23	0.00	0.00	(0.02)	1,330	1.10
18	Premier Bank of the South	Cullman	192,642	2,286	0.56	0.00	0.00	0.00	1,972	1.09
19	Bank of York	York	98,144	1,129	0.38	0.00	0.00	0.00	1,011	1.05
20	Commonwealth National Bank	Mobile	46,771	(278)	0.71	0.00	0.00	0.00	500	1.00
21	Community Neighbor Bank	Camden	105,916	1,250	0.54	0.00	0.00	(0.01)	1,056	0.99
22	Merchants Bank of Alabama	Cullman	293,868	2,460	0.45	0.00	0.00	(0.03)	2,764	0.98
23	Community Spirit Bank	Red Bay	142,497	1,500	0.39	0.00	0.00	0.00	1,381	0.97
23	NobleBank & Trust	Anniston	256,718	2,260	0.42	0.26	0.00	0.00	2,301	0.97
25	HNB First Bank	Headland	146,258	1,931	0.26	0.00	0.00	0.00	1,274	0.95
26	West Alabama Bank & Trust	Reform	601,709	6,273	0.45	0.05	0.00	0.00	5,699	0.94
26	CB&S Bank, Inc.	Russellville	1,632,520	12,491	0.39	0.11	0.00	(0.01)	15,255	0.94
28	Compass Bank	Birmingham	89,113,200	595,092	0.27	0.03	0.01	0.00	804,454	0.92
29	Peoples Independent Bank	Boaz	305,755	3,174	0.52	0.00	0.14	0.00	2,802	0.90
29	Friend Bank	Slocomb	126,523	1,905	0.60	0.07	0.00	(0.08)	1,129	0.90
31	Bank of Walker County	Jasper	70,207	342	0.55	0.00	0.00	0.01	584	0.89
32	First State Bank of the South, Inc.	Sulligent	103,335	595	0.74	0.00	0.00	0.00	895	0.87
32	First National Bank	Hamilton	277,955	4,547	0.36	0.00	0.00	0.00	2,508	0.87
34	Troy Bank & Trust Company	Troy	899,760	12,136	0.33	0.00	0.00	0.30	7,660	0.85
34	Peoples Southern Bank	Clanton	186,324	2,289	0.47	0.00	0.00	0.00	1,571	0.85
36	Robertson Banking Company	Demopolis	310,789	4,641	0.41	0.00	0.00	(0.02)	2,474	0.84
36	First Community Bank of Central Alabama	Wetumpka	353,575	7,412	0.37	0.00	0.00	(0.05)	2,971	0.84
38	First Bank	Wadley	84,117	1,057	0.61	0.00	0.00	0.00	675	0.83
39	Vantage Bank of Alabama	Albertville	123,627	1,394	0.41	0.00	0.03	0.00	965	0.80
40	Pinnacle Bank	Jasper	220,699	2,617	0.39	0.00	0.00	0.00	1,725	0.78
41	First US Bank	Birmingham	802,434	(2)	0.28	0.00	0.00	(0.01)	5,142	0.77
42	River Bank & Trust	Prattville	871,313	8,906	0.19	0.28	0.00	0.00	6,301	0.76
42	FNB Bank	Scottsboro	532,052	6,105	0.41	0.00	0.00	(0.01)	3,992	0.76
42	First Citizens Bank	Luverne	244,650	2,040	0.34	0.00	0.00	(0.01)	1,833	0.76
45	Merchants Bank	Jackson	221,519	2,252	0.49	0.00	0.00	0.01	1,628	0.75
45	Liberty Bank	Geraldine	138,763	1,221	0.50	0.00	0.00	0.00	1,037	0.75
47	Progress Bank and Trust	Huntsville	1,149,416	8,723	0.06	0.24	0.00	0.00	7,906	0.74
47	Exchange Bank of Alabama	Altoona	280,188	3,282	0.34	0.00	0.00	0.05	2,100	0.74
47	Bank of Vernon	Vernon	147,700	2,137	0.33	0.00	0.00	0.01	1,076	0.74
50	Central State Bank	Calera	301,563	4,589	0.21	0.16	0.00	0.00	2,030	0.72
50	PeoplesTrust Bank	Hamilton	99,221	1,197	0.45	0.00	0.00	(0.01)	696	0.72
50	Sweet Water State Bank	Sweet Water	96,302	658	0.64	0.00	0.00	0.02	687	0.72

Alabama - Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	ServisFirst Bank	Birmingham	7,517,525	32.59	456	21	0.72	0.11	0.46	1.29
2	Citizens State Bank	Vernon	69,597	53.23	15	2	0.61	0.36	0.41	1.38
3	First Bank of Boaz	Boaz	238,987	40.75	29	1	0.76	0.15	0.49	1.39
4	Citizens Bank	Greensboro	95,386	46.39	13	1	0.89	0.17	0.53	1.59
5	Farmers & Merchants Bank	Waterloo	82,724	53.15	9	2	1.15	0.13	0.33	1.61
6	Citizens Bank of Winfield	Winfield	235,081	38.78	34	1	0.89	0.24	0.53	1.65
7	Citizens Bank of Fayette	Fayette	185,417	62.91	27	2	1.16	0.18	0.33	1.67
8	First Jackson Bank, Inc.	Stevenson	258,965	49.00	45	6	1.05	0.34	0.62	2.01
9	First Metro Bank	Muscle Shoals	628,464	48.49	119	9	1.28	0.25	0.49	2.02
10	Valley State Bank	Russellville	116,953	63.09	27	3	1.19	0.23	0.63	2.04
11	State Bank & Trust	Winfield	229,010	69.29	62	4	1.27	0.23	0.62	2.12
12	AuburnBank	Auburn	809,796	60.47	158	8	1.29	0.18	0.67	2.14
13	Southern Independent Bank	Opp	226,756	61.51	33	2	1.06	0.15	0.94	2.16
14	First Progressive Bank	Brewton	30,449	84.28	10	1	0.89	0.30	0.98	2.17
15	Bank of Moundville	Moundville	92,247	78.41	12	1	1.00	0.32	0.90	2.21
16	Peoples Southern Bank	Clanton	186,324	61.38	43	3	1.30	0.16	0.79	2.25
17	BankSouth	Dothan	169,908	61.88	24	2	1.61	0.23	0.42	2.26
18	PrimeSouth Bank	Tallassee	250,062	55.11	40	4	1.31	0.25	0.69	2.26
19	First Southern State Bank	Stevenson	370,602	53.64	90	8	1.27	0.31	0.71	2.30
20	First Bank of Alabama	Talladega	526,131	50.53	80	7	1.14	0.29	0.88	2.31
21	Bryant Bank	Tuscaloosa	1,589,718	59.64	235	14	1.24	0.39	0.67	2.31
22	Metro Bank	Pell City	728,292	52.15	167	9	1.57	0.19	0.57	2.34
23	First Fidelity Bank	Fort Payne	96,472	73.53	23	3	1.16	0.36	0.85	2.37
24	Compass Bank	Birmingham	89,113,200	62.48	10,097	647	1.20	0.26	0.97	2.43
25	Troy Bank & Trust Company	Troy	899,760	57.56	134	11	1.43	0.21	0.81	2.45
26	Cullman Savings Bank (MHC)	Cullman	294,861	57.27	47	4	1.56	0.26	0.64	2.46
27	First Community Bank of Central Alabama	Wetumpka	353,575	50.74	76	7	1.40	0.28	0.80	2.48
28	Farmers and Merchants Bank	LaFayette	159,594	61.61	36	3	1.30	0.26	0.98	2.53
29	West Alabama Bank & Trust	Reform	601,709	60.32	156	14	1.34	0.23	0.98	2.54
30	MidSouth Bank	Dothan	393,765	68.70	103	10	1.60	0.35	0.64	2.58
31	Samson Banking Company, Inc.	Samson	77,532	62.36	22	2	1.30	0.26	1.03	2.58
32	Trinity Bank	Dothan	150,118	61.42	31	3	1.44	0.51	0.65	2.60
33	First National Bank	Hamilton	277,955	58.37	94	8	1.60	0.34	0.68	2.62
34	First National Bank of Dozier	Dozier	33,947	84.06	6	1	1.47	0.32	0.83	2.62
35	Marion Bank and Trust Company	Marion	270,601	70.90	49	4	1.20	0.19	1.25	2.64
36	Small Town Bank	Wedowee	225,405	59.77	56	5	1.62	0.36	0.66	2.64
37	Peoples Bank of Greensboro	Greensboro	86,774	68.19	18	1	1.38	0.40	0.88	2.65
38	River Bank & Trust	Prattville	871,313	59.09	143	10	1.64	0.28	0.75	2.66
39	EvaBank	Cullman	371,803	39.25	89	6	1.70	0.28	0.68	2.67
40	Traders & Farmers Bank	Haleyville	355,993	71.39	103	9	1.66	0.29	0.76	2.70
41	Southern States Bank	Anniston	842,330	62.45	122	9	1.69	0.32	0.69	2.71
42	Exchange Bank of Alabama	Altoona	280,188	64.13	73	5	1.63	0.45	0.63	2.72
43	Progress Bank and Trust	Huntsville	1,149,416	64.60	165	9	1.73	0.36	0.64	2.73
44	Cheaha Bank	Oxford	202,683	56.42	43	4	1.55	0.15	1.03	2.73
45	Peoples Independent Bank	Boaz	305,755	66.29	86	9	1.67	0.30	0.76	2.73
46	National Bank of Commerce	Birmingham	4,099,144	56.31	642	37	1.75	0.26	0.72	2.73
47	First Bank of Linden	Linden	78,822	70.13	14	1	1.61	0.10	1.04	2.75
48	First Bank	Wadley	84,117	60.25	25	5	1.57	0.32	0.88	2.77
49	Brantley Bank and Trust Company	Brantley	71,099	64.66	18	2	1.66	0.18	0.95	2.78
50	Robertson Banking Company	Demopolis	310,789	58.90	75	7	1.73	0.41	0.66	2.80

Alabama - Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Oakworth Capital Bank	Birmingham	573,784	477,079	1.11	0.00	0.00	0.00	0.00	0.00
2	AuburnBank	Auburn	809,796	462,506	1.04	0.09	0.00	0.27	(0.11)	0.25
3	Bryant Bank	Tuscaloosa	1,589,718	959,813	1.09	0.17	0.00	0.16	(0.07)	0.26
4	FNB of Central Alabama	Tuscaloosa	273,238	188,518	1.25	0.02	0.00	0.30	(0.02)	0.30
5	First National Bank of Dozier	Dozier	33,947	8,549	1.51	0.30	0.00	0.00	0.03	0.33
6	Cheaha Bank	Oxford	202,683	112,497	1.48	0.12	0.10	0.10	0.04	0.36
7	First Bank of Boaz	Boaz	238,987	55,758	1.62	0.41	0.00	0.00	0.05	0.46
8	First Fidelity Bank	Fort Payne	96,472	45,251	1.49	0.08	0.00	0.41	0.00	0.49
9	First Metro Bank	Muscle Shoals	628,464	404,592	0.63	0.25	0.01	0.21	0.06	0.53
10	First Cahawba Bank	Selma	104,287	81,080	1.01	0.08	0.00	0.40	0.08	0.56
11	Progress Bank and Trust	Huntsville	1,149,416	913,380	0.66	0.30	0.00	0.12	0.13	0.56
12	Pinnacle Bank	Jasper	220,699	103,648	1.54	0.21	0.04	0.29	0.03	0.56
13	Citizens Bank & Trust	Guntersville	501,073	302,450	1.22	0.22	0.08	0.22	0.05	0.57
14	Central State Bank	Calera	301,563	198,957	1.49	0.36	0.00	0.22	0.06	0.64
15	First Southern Bank	Florence	234,419	179,491	1.56	0.11	0.00	0.47	0.13	0.71
16	Robertson Banking Company	Demopolis	310,789	242,222	1.11	0.58	0.00	0.10	0.03	0.71
17	Bank of York	York	98,144	44,403	0.92	0.09	0.00	0.62	0.02	0.72
18	Southern States Bank	Anniston	842,330	677,289	1.12	0.08	0.10	0.56	(0.01)	0.73
19	MidSouth Bank	Dothan	393,765	257,385	2.05	0.14	0.00	0.70	(0.06)	0.78
20	BankSouth	Dothan	169,908	137,160	1.97	0.21	0.00	0.60	0.00	0.82
21	ServisFirst Bank	Birmingham	7,517,525	6,368,807	1.05	0.27	0.09	0.24	0.26	0.85
22	SouthPoint Bank	Birmingham	374,888	289,462	1.22	0.39	0.02	0.46	0.02	0.89
23	NobleBank & Trust	Anniston	256,718	167,485	1.18	0.27	0.00	0.55	0.09	0.91
24	National Bank of Commerce	Birmingham	4,099,144	3,246,839	0.52	0.66	0.01	0.17	0.09	0.93
25	Premier Bank of the South	Cullman	192,642	129,692	1.46	0.13	0.00	0.89	0.07	1.09
26	First National Bank	Hamilton	277,955	115,601	1.35	0.78	0.00	0.19	0.23	1.19
27	Exchange Bank of Alabama	Altoona	280,188	188,513	1.20	0.28	0.00	0.88	0.13	1.29
28	First Bank of Alabama	Talladega	526,131	328,215	0.91	0.57	0.01	0.60	0.13	1.31
29	First Citizens Bank	Luverne	244,650	148,208	1.69	0.40	0.01	0.77	0.14	1.32
30	Peoples Southern Bank	Clanton	186,324	56,391	1.79	0.65	0.00	0.49	0.18	1.32
31	FirstState Bank	Lineville	220,243	128,878	1.01	0.63	0.05	0.70	0.09	1.47
32	River Bank & Trust	Prattville	871,313	648,809	0.94	0.60	0.03	0.71	0.13	1.47
33	Citizens State Bank	Vernon	69,597	23,072	1.94	0.88	0.06	0.78	(0.24)	1.48
34	Valley State Bank	Russellville	116,953	57,188	1.91	1.10	0.40	0.13	(0.12)	1.52
35	Traditions Bank	Cullman	352,234	285,895	1.28	0.32	0.03	0.72	0.46	1.52
36	First Jackson Bank, Inc.	Stevenson	258,965	181,853	0.89	1.06	0.21	0.25	0.12	1.63
37	First Southern State Bank	Stevenson	370,602	214,246	1.44	1.10	0.02	0.46	0.07	1.65
38	HNB First Bank	Headland	146,258	104,959	1.12	0.58	0.02	1.07	0.00	1.67
39	Samson Banking Company, Inc.	Samson	77,532	35,102	1.36	1.28	0.21	0.09	0.13	1.71
40	Brantley Bank and Trust Company	Brantley	71,099	27,960	1.68	1.33	0.00	0.03	0.43	1.79
41	First Community Bank of Central Alabama	Wetumpka	353,575	244,066	2.24	0.88	0.09	0.78	0.07	1.82
42	Cullman Savings Bank (MHC)	Cullman	294,861	237,750	0.91	0.25	0.00	1.58	0.00	1.83
43	Community Spirit Bank	Red Bay	142,497	98,875	1.10	0.04	0.00	1.70	0.11	1.86
44	PeoplesTrust Bank	Hamilton	99,221	70,045	1.14	0.81	0.00	0.89	0.16	1.86
45	Peoples Exchange Bank	Monroeville	67,640	44,814	0.98	0.26	0.00	1.77	(0.15)	1.89
46	CCB Community Bank	Andalusia	496,845	417,030	1.08	0.17	0.00	1.62	0.12	1.90
47	Security Federal Savings Bank	Jasper	40,864	15,045	1.22	1.88	0.05	0.00	(0.03)	1.90
48	Trinity Bank	Dothan	150,118	124,940	1.53	0.01	0.00	1.19	0.84	2.05
49	Southern Independent Bank	Opp	226,756	126,702	1.05	0.90	0.00	0.75	0.43	2.08
50	Vantage Bank of Alabama	Albertville	123,627	83,548	1.13	0.22	0.00	1.70	0.17	2.09

Alabama - Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM Net Income (\$000)/Employee	2017Q3 LTM Net Income (\$000)	2016Q3 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
1	First Community Bank of Central Alabama	Wetumpka	353,575	7,412	76	98	6,752	6,492	1.52	20.00
2	ServisFirst Bank	Birmingham	7,517,525	124,446	456	273	95,927	81,684	1.76	17.97
3	United Bank	Atmore	631,427	7,834	209	37	5,017	3,485	1.26	14.91
4	First Southern State Bank	Stevenson	370,602	4,920	90	55	3,994	3,591	1.30	13.68
5	EvaBank	Cullman	371,803	11,102	89	125	8,381	8,081	3.03	13.44
6	First Metro Bank	Muscle Shoals	628,464	9,084	119	76	7,844	7,735	1.49	13.23
7	SouthPoint Bank	Birmingham	374,888	3,672	81	45	3,683	2,686	1.14	12.66
8	Troy Bank & Trust Company	Troy	899,760	12,136	134	91	9,440	7,273	1.34	12.30
9	CCB Community Bank	Andalusia	496,845	8,596	110	78	8,120	8,058	1.28	11.80
10	First Jackson Bank, Inc.	Stevenson	258,965	3,223	45	72	2,704	2,533	1.31	11.75
11	Bank Independent	Sheffield	1,577,915	16,631	539	31	13,635	11,505	1.11	11.59
12	Bryant Bank	Tuscaloosa	1,589,718	23,256	235	99	18,797	17,128	1.09	11.52
13	Cheaha Bank	Oxford	202,683	2,976	43	69	3,428	3,205	1.47	11.52
14	First Bank of Alabama	Talladega	526,131	8,363	80	105	6,204	6,044	1.58	11.37
15	Friend Bank	Slocumb	126,523	1,905	40	48	1,609	1,076	1.10	11.36
16	PeoplesTrust Bank	Hamilton	99,221	1,197	26	46	860	713	1.24	11.17
17	First Bank of Boaz	Boaz	238,987	4,284	29	148	3,379	3,254	1.90	11.13
18	HomeTown Bank of Alabama	Oneonta	350,078	5,507	59	93	6,514	5,131	1.59	11.11
19	Central State Bank	Calera	301,563	4,589	70	66	3,688	2,955	1.17	10.78
20	FNB Bank	Scottsboro	532,052	6,105	135	45	4,937	4,468	1.16	10.78
21	Robertson Banking Company	Demopolis	310,789	4,641	75	62	4,169	3,773	1.14	10.77
22	Peoples Bank of Greensboro	Greensboro	86,774	1,080	18	60	1,244	1,319	0.86	10.76
23	North Alabama Bank	Hazel Green	102,804	1,321	33	40	871	764	1.41	10.65
24	NobleBank & Trust	Anniston	256,718	2,260	57	40	1,737	1,747	0.95	10.41
25	Regions Bank	Birmingham	123,928,444	1,645,234	19,806	83	1,353,853	1,271,969	1.34	10.22
26	Traditions Bank	Cullman	352,234	3,495	74	47	3,176	3,195	1.03	10.18
27	Premier Bank of the South	Cullman	192,642	2,286	63	36	1,753	1,652	0.91	10.03
28	HNB First Bank	Headland	146,258	1,931	29	67	1,279	1,017	1.04	10.01
29	Citizens Bank	Greensboro	95,386	1,256	13	97	1,474	632	1.30	9.98
30	Community Spirit Bank	Red Bay	142,497	1,500	38	39	1,225	1,089	1.05	9.94
31	Pinnacle Bank	Jasper	220,699	2,617	54	48	2,300	2,343	1.18	9.77
32	Peoples Bank of Alabama	Cullman	771,954	8,966	255	35	1,398	9,087	0.88	9.73
33	PrimeSouth Bank	Tallassee	250,062	2,245	40	56	1,979	2,007	0.96	9.70
33	AuburnBank	Auburn	809,796	8,408	158	53	7,689	8,242	1.02	9.70
35	Merchants Bank of Alabama	Cullman	293,868	2,460	84	29	1,908	1,162	0.87	9.69
36	Citizens Bank & Trust	Guntersville	501,073	4,173	109	38	3,640	3,592	0.89	9.62
37	Oakworth Capital Bank	Birmingham	573,784	6,131	94	65	5,479	3,596	1.11	9.56
38	Small Town Bank	Wedowee	225,405	3,581	56	64	2,632	2,586	1.66	9.51
39	River Bank & Trust	Prattville	871,313	8,906	143	62	9,096	7,120	1.07	9.47
40	Metro Bank	Pell City	728,292	9,815	167	59	8,492	8,101	1.36	9.39
41	First Bank	Wadley	84,117	1,057	25	42	1,135	1,017	0.94	9.33
42	Exchange Bank of Alabama	Altoona	280,188	3,282	73	45	2,433	2,308	1.16	9.01
43	Peoples Bank of Red Level	Red Level	15,570	170	6	28	122	155	1.07	9.00
44	AmeriFirst Bank	Union Springs	178,824	1,481	43	34	785	547	0.82	8.89
45	Bank of Vernon	Vernon	147,700	2,137	34	63	865	1,229	1.47	8.88
46	Vantage Bank of Alabama	Albertville	123,627	1,394	29	48	1,320	1,291	1.15	8.55
47	Cullman Savings Bank (MHC)	Cullman	294,861	3,561	47	76	2,851	2,493	1.23	8.43
48	FirstState Bank	Lineville	220,243	2,212	54	41	2,203	2,863	1.03	8.29
49	Town-Country National Bank	Camden	105,750	2,059	34	61	1,970	1,912	1.38	8.19
50	Community Neighbor Bank	Camden	105,916	1,250	38	33	1,024	1,112	1.17	8.17

Alabama - Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	First Community Bank of Central Alabama	Wetumpka	353,575	28	36	27	41	1	26.6
2	Robertson Banking Company	Demopolis	310,789	37	36	50	16	21	32.0
3	Cheaha Bank	Oxford	202,683	24	74	44	6	13	32.2
4	First Metro Bank	Muscle Shoals	628,464	82	61	9	9	6	33.4
5	Central State Bank	Calera	301,563	31	50	57	14	19	34.2
6	First Bank of Alabama	Talladega	526,131	33	78	20	28	14	34.6
7	First Southern State Bank	Stevenson	370,602	56	62	19	37	4	35.6
8	Traditions Bank	Cullman	352,234	2	15	108	35	26	37.2
9	SouthPoint Bank	Birmingham	374,888	56	4	99	22	7	37.6
10	ServisFirst Bank	Birmingham	7,517,525	66	100	1	21	2	38.0
11	Premier Bank of the South	Cullman	192,642	20	18	101	25	27	38.2
12	Oakworth Capital Bank	Birmingham	573,784	64	11	79	1	37	38.4
13	HomeTown Bank of Alabama	Oneonta	350,078	14	9	96	56	18	38.6
14	Friend Bank	Slocomb	126,523	21	29	71	60	15	39.2
15	River Bank & Trust	Prattville	871,313	46	42	38	32	39	39.4
16	NobleBank & Trust	Anniston	256,718	40	23	88	23	24	39.6
17	CCB Community Bank	Andalusia	496,845	16	80	51	46	9	40.4
18	Pinnacle Bank	Jasper	220,699	68	40	52	12	31	40.6
18	National Bank of Commerce	Birmingham	4,099,144	12	64	46	24	57	40.6
20	United Bank	Atmore	631,427	74	6	66	55	3	40.8
21	PeoplesTrust Bank	Hamilton	99,221	42	50	55	44	16	41.4
21	Community Spirit Bank	Red Bay	142,497	24	23	87	43	30	41.4
23	Bryant Bank	Tuscaloosa	1,589,718	81	94	21	3	12	42.2
24	Bank Independent	Sheffield	1,577,915	3	16	107	77	11	42.8
24	First Jackson Bank, Inc.	Stevenson	258,965	61	99	8	36	10	42.8
26	First National Bank	Hamilton	277,955	64	32	33	26	61	43.2
27	HNB First Bank	Headland	146,258	62	25	67	38	28	44.0
28	Troy Bank & Trust Company	Troy	899,760	86	34	25	71	8	44.8
29	Vantage Bank of Alabama	Albertville	123,627	29	39	63	50	46	45.4
30	Regions Bank	Birmingham	123,928,444	92	4	54	53	25	45.6
31	FNB Bank	Scottsboro	532,052	19	42	81	67	20	45.8
32	North Alabama Bank	Hazel Green	102,804	15	8	83	103	23	46.4
32	Samson Banking Company, Inc.	Samson	77,532	54	53	31	39	55	46.4
34	Peoples Bank of Alabama	Cullman	771,954	17	3	112	69	32	46.6
34	First Bank of Boaz	Boaz	238,987	96	110	3	7	17	46.6
36	EvaBank	Cullman	371,803	1	84	39	106	5	47.0
37	Progress Bank and Trust	Huntsville	1,149,416	70	47	43	11	65	47.2
37	First Citizens Bank	Luverne	244,650	24	42	76	29	65	47.2
39	AuburnBank	Auburn	809,796	102	88	12	2	33	47.4
40	Cullman Savings Bank (MHC)	Cullman	294,861	48	76	26	42	47	47.8
40	Brantley Bank and Trust Company	Brantley	71,099	10	69	49	40	71	47.8
42	Southern States Bank	Anniston	842,330	42	78	41	18	62	48.2
43	Exchange Bank of Alabama	Altoona	280,188	85	47	42	27	42	48.6
44	Citizens Bank & Trust	Guntersville	501,073	77	59	59	13	36	48.8
45	Bank of York	York	98,144	104	19	56	17	51	49.4
46	PrimeSouth Bank	Tallassee	250,062	50	90	18	59	33	50.0
46	FirstState Bank	Lineville	220,243	32	64	75	31	48	50.0
48	Peoples Southern Bank	Clanton	186,324	114	34	16	30	58	50.4
49	Merchants Bank of Alabama	Cullman	293,868	66	22	70	63	35	51.2
50	Bank of Vernon	Vernon	147,700	37	47	62	68	45	51.8



**3290 Northside Parkway NW, Suite 800
Atlanta, GA 30327
(404) 848-1571**

**500 East Morehead Street, Suite 250
Charlotte, NC 28202
(704) 228-0556**