

Rank The Banks

Alabama - 2018 Q4

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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 - 2017Q4 LTM Net Income - 2016Q4 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 December 31, 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 25% corporate tax rate
- ▶ 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

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	41	Yes	142,815	0.22	2.27
Alamerica Bank	Birmingham	Alamerica BancCorp, Inc.	1/28/2000	1	8	Yes	23,879	(3.54)	(20.48)
AmeriFirst Bank	Union Springs	USAL Bancorp, Inc.	1/2/1916	4	45	No	175,171	0.45	4.79
AuburnBank	Auburn	Auburn National Bancorporation, Inc.	1/3/1907	8	160	No	818,917	1.09	10.39
Bank Independent	Sheffield	BancIndependent Incorporated	8/4/1947	27	556	No	1,597,704	1.34	14.09
Bank of Brewton	Brewton		1/7/1889	2	20	No	48,227	0.80	4.09
Bank of Evergreen	Evergreen		9/1/1932	1	15	No	62,181	0.58	4.83
Bank of Moundville	Moundville	Moundville Bancshares, Inc.	9/17/1907	1	12	No	91,023	0.38	4.59
Bank of Vernon	Vernon	First Vernon Bancshares, Inc.	11/11/1911	3	34	No	149,184	1.59	9.58
Bank of Walker County	Jasper	Relations Bancshares, Inc.	3/29/2004	1	19	Yes	70,128	0.46	4.44
Bank of York	York		1/1/1911	2	25	Yes	108,767	0.76	7.49
BankSouth	Dothan	BancSouth Corporation	1/4/1928	2	24	Yes	172,809	0.98	4.63
Brantley Bank and Trust Company	Brantley	Brantley Bancorp, Inc.	3/6/1946	2	18	No	71,231	1.11	7.83
Bryant Bank	Tuscaloosa		6/10/2005	14	234	Yes	1,681,673	1.20	12.53
CB&S Bank, Inc.	Russellville	CBS Banc-Corp.	2/28/1906	50	515	No	1,655,537	0.90	7.83
CCB Community Bank	Andalusia	Southern National Corporation	7/1/1947	4	106	Yes	501,108	1.30	11.83
Central State Bank	Calera	Central State Bancorporation	2/5/1916	5	66	Yes	308,565	1.19	11.06
Cheaha Bank	Oxford	Cheaha Financial Group, Inc.	8/23/2000	4	44	No	201,964	1.63	12.70
Citizens Bank	Enterprise	Enterprise Capital Corporation, Inc.	2/5/1946	2	31	No	148,966	0.80	8.03
Citizens Bank	Greensboro	Citizens BancShares, Inc.	11/1/1976	1	14	No	93,415	1.35	10.38
Citizens Bank & Trust	Guntersville	Citizens B & T Holdings, Inc.	3/3/2003	8	112	No	519,569	0.99	10.93
Citizens Bank of Fayette	Fayette	F.B.H. Corporation	6/1/1913	2	26	Yes	184,971	0.74	3.86
Citizens Bank of Valley Head	Valley Head	Citizens Bancorporation, Inc.	8/12/1935	3	13	No	28,783	0.35	2.99
Citizens Bank of Winfield	Winfield	Citizens Bancorp of Winfield, Inc.	5/22/1920	1	35	No	241,230	1.68	7.80
Citizens' Bank, Inc.	Robertsdale	Citizens' Capital Corporation	9/8/1981	3	31	Yes	105,742	0.63	5.54
Citizens State Bank	Vernon	Citizens Southern Bancshares, Inc.	9/9/1977	2	15	Yes	70,351	0.82	5.83
Commercial Bank of Ozark	Ozark	Commercial Bancshares of Ozark, Inc.	4/2/1959	2	24	Yes	97,353	0.35	4.75
Commonwealth National Bank	Mobile	CNB Bancorp, Inc.	2/19/1976	2	14	No	47,588	(1.28)	(16.12)
Community Bank & Trust - Alabama	Union Springs	Community Bankshares, Inc.	5/18/1990	1	16	No	47,355	0.16	2.93
Community Neighbor Bank	Camden	First Camden Bancshares, Inc.	5/1/1906	3	37	No	103,640	1.32	9.08
Community Spirit Bank	Red Bay	Independent Bancshares, Inc.	3/17/1908	5	36	No	148,325	0.81	7.70
Compass Bank	Birmingham	Banco Bilbao Vizcaya Argentaria, SA	3/2/1964	647	10,045	No	90,056,875	0.84	6.03
Cullman Savings Bank (MHC)	Cullman	Cullman Savings Bank, MHC	10/1/1887	4	45	No	292,288	1.34	9.08
Escambia County Bank	Flomaton		4/21/1924	1	19	Yes	71,799	0.60	4.09
EvaBank	Cullman		10/13/1986	6	89	No	371,717	2.84	12.28
Exchange Bank of Alabama	Altoona	Gadsden Corporation	3/10/1909	5	73	No	281,004	1.14	8.80
Farmers & Merchants Bank	Waterloo		7/1/1914	2	9	No	85,913	0.79	3.97
Farmers & Merchants Bank	Piedmont	F&M Financial Corp	4/12/1915	4	49	No	223,830	0.87	6.71
Farmers and Merchants Bank	LaFayette	Farmers & Merchants Bancshares, Inc.	1/30/1934	3	36	No	165,268	1.18	9.06
First Bank	Wadley	Peoples Independent Bancshares, Inc.	11/6/1907	5	24	Yes	87,138	1.02	10.35
First Bank of Alabama	Talladega	Firstbank of Alabama, Inc.	1/1/1848	7	81	No	535,224	1.56	11.30
First Bank of Boaz	Boaz	First Boaz Bancorporation	1/1/1906	1	29	No	234,999	1.59	9.30
First Bank of Linden	Linden	First Linden Bancshares, Inc.	5/7/1904	1	14	No	77,438	0.85	5.94
First Cahawba Bank	Selma		9/10/2007	3	30	No	113,042	0.60	4.72
First Citizens Bank	Luverne	First Citizens-Crenshaw Bancshares, Inc.	7/8/1980	5	65	No	243,458	1.20	9.47

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	373,533	1.58	21.24
First Community Bank of Cullman	Cullman	Southern Community Bancshares, Inc.	1/1/1905	1	21	No	116,975	0.39	4.29
First Federal Bank, A FSB	Tuscaloosa	Southeastern Financial, Inc.	1/1/1958	3	96	Yes	124,485	0.20	1.73
First Fidelity Bank	Fort Payne	FBDC Financial Corporation	5/3/1965	3	23	No	98,979	0.62	6.86
First Financial Bank	Besemer	FirstFed Bancorp, Inc.	5/17/1965	8	73	Yes	159,954	0.71	7.48
First Jackson Bank, Inc.	Stevenson	1st Jackson Bancshares, Inc.	4/10/1981	6	44	No	262,332	1.55	13.92
First Metro Bank	Muscle Shoals	First Metro Bancorp	11/7/1988	9	120	No	637,139	1.60	14.27
First National Bank	Hamilton	Marion County Bancshares, Inc.	5/6/1976	8	97	Yes	289,114	1.18	7.49
First National Bank and Trust	Atmore	First Suncoast Trust Bancshares, Inc.	1/1/1915	4	47	Yes	145,914	0.48	4.29
First National Bank of Brundidge	Brundidge	First Brundidge Bancshares, Inc.	10/15/1904	2	24	No	88,677	0.64	4.10
First National Bank of Dozier	Dozier	First Dozier Bancshares, Inc.	3/10/1910	1	7	No	33,031	0.62	4.48
First National Bank of Hartford	Hartford	First Hartford Bancshares, Inc.	1/2/1905	2	42	Yes	116,811	0.66	4.80
First Progressive Bank	Brewton		11/10/1977	1	10	No	30,261	0.37	1.39
First Southern Bank	Florence	FSB, LLC	1/1/1935	5	64	No	245,835	0.95	10.30
First Southern State Bank	Stevenson	First Bancshares of Stevenson, Inc.	10/1/1910	8	91	No	391,388	1.33	14.07
First State Bank of DeKalb County	Fort Payne	First State Bancshares of Dekalb County, Inc.	5/19/1982	5	52	No	182,252	0.78	6.90
First State Bank of the South, Inc.	Sulligent	First State Holding Corp.	4/20/1973	5	44	No	100,874	0.73	4.87
First US Bank	Birmingham	First US Bancshares, Inc.	1/21/1952	16	282	No	791,612	0.47	4.36
FirstState Bank	Lineville	First State Capital Corporation	8/24/1971	3	55	No	226,708	1.17	9.60
FNB Bank	Scottsboro	FNS Bancshares, Inc.	1/2/1900	13	177	No	646,670	1.03	11.22
FNB of Central Alabama	Tuscaloosa	FNB Bancshares of Central Alabama, Inc.	8/2/1965	5	61	No	287,836	0.82	7.76
Friend Bank	Slocomb	SNB Holdings, Inc.	10/1/1905	5	40	Yes	128,317	1.20	12.43
HNB First Bank	Headland	HNB Holding Company, Inc.	8/16/1933	3	35	Yes	149,451	1.09	10.65
HomeTown Bank of Alabama	Oneonta	HomeTown Bancorp of Alabama, Inc.	10/20/2003	4	60	No	361,018	1.68	11.70
Liberty Bank	Geraldine	First Bancorporation of Geraldine, Inc.	5/29/1971	6	53	No	137,866	0.97	8.89
Marion Bank and Trust Company	Marion	Marion Bancshares, Inc.	3/17/1934	4	49	Yes	266,627	0.49	4.45
Merchants & Farmers Bank of Greene County	Eutaw	Merchants and Farmers Bancshares, Inc.	1/2/1900	2	30	Yes	66,542	0.72	6.47
Merchants Bank	Jackson	Merchants Trust, Inc.	11/16/1962	6	57	Yes	219,411	0.72	6.29
Merchants Bank of Alabama	Cullman	Merchants Financial Services, Inc.	1/1/1907	5	85	No	284,098	1.14	12.67
Metro Bank	Pell City		5/30/1989	9	172	No	720,556	1.46	9.91
MidSouth Bank	Dothan	MidSouth Bancorporation	1/1/1912	10	100	Yes	419,438	0.89	7.49
Millennial Bank	Leeds		12/30/1997	1	15	No	67,383	(0.35)	(3.30)
National Bank of Commerce	Birmingham	National Commerce Corporation	6/21/2004	37	632	No	4,206,806	1.28	8.19
NobleBank & Trust	Anniston	Noble Bancshares, Inc.	10/5/2005	5	59	No	257,588	1.08	11.68
North Alabama Bank	Hazel Green	BOLC Corp.	8/14/1989	3	38	No	101,277	1.55	11.60
Oakworth Capital Bank	Birmingham	Oakworth Capital, Inc.	3/31/2008	3	91	No	613,833	1.26	10.81
Peoples Bank of Alabama	Cullman	Altrust Financial Services, Inc.	10/24/1977	26	271	Yes	786,448	1.24	13.57
Peoples Bank of Greensboro	Greensboro	Greensboro Bancshares, Inc.	3/7/1904	1	18	Yes	86,590	0.84	10.56
Peoples Bank of Red Level	Red Level	Red Level Financial Corporation	8/1/1914	1	6	No	15,250	0.99	8.16
Peoples Exchange Bank	Monroeville	Peoples Exchange Bancshares, Inc.	9/18/1907	1	26	No	62,930	0.73	5.05
Peoples Independent Bank	Boaz	Peoples Independent Bancshares, Inc.	5/2/1988	9	84	Yes	299,619	0.83	8.58
PeoplesTrust Bank	Hamilton	Hometown Bancshares, Inc.	7/23/2004	3	26	No	100,915	1.36	12.22
Phenix-Girard Bank	Phenix City	Phenix-Girard Bancshares, Inc.	5/4/1904	4	40	Yes	184,522	0.85	5.57
Pinnacle Bank	Jasper	Pinnacle Bancshares, Inc.	11/1/1935	7	54	No	220,857	1.23	10.14
Premier Bank of the South	Cullman	FCB Bancshares, Inc.	11/30/1987	9	67	Yes	193,134	0.95	10.66

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 (%)
PrimeSouth Bank	Tallassee	PrimeSouth Bancshares, Inc.	9/2/1958	4	39	No	246,214	1.10	11.13
Progress Bank and Trust	Huntsville	Progress Financial Corporation	2/4/2008	9	166	No	1,171,614	0.96	7.79
Regions Bank	Birmingham	Regions Financial Corporation	5/7/1928	1,477	19,906	No	124,716,588	1.41	10.91
River Bank & Trust	Prattville	River Financial Corporation	4/3/2006	10	190	No	1,070,362	1.13	9.46
Robertson Banking Company	Demopolis	RBC, Inc.	1/1/1870	7	75	Yes	304,453	1.17	11.16
Samson Banking Company, Inc.	Samson		1/27/1930	2	22	Yes	77,874	1.06	8.33
Security Federal Savings Bank	Jasper	Se-Fed Bancshares, Inc.	2/1/1971	1	12	Yes	37,947	0.40	3.46
ServisFirst Bank	Birmingham	ServisFirst Bancshares, Inc.	5/2/2005	21	468	No	8,007,143	1.92	19.43
Small Town Bank	Wedowee	East Alabama Financial Group, Inc.	7/2/1999	5	57	No	235,795	1.15	6.74
Southern Bank Company	Gadsden	Southern Banc Company, Inc.	6/1/1936	4	32	No	101,695	0.46	4.18
Southern Independent Bank	Opp	Southern Independent Bancshares, Inc.	12/4/2006	2	35	No	236,801	1.05	9.58
Southern States Bank	Anniston	Southern States Bancshares, Inc.	8/27/2007	9	122	No	888,073	1.02	8.51
SouthFirst Bank	Sylacauga	SouthFirst Bancshares, Inc.	10/18/1949	3	30	No	82,355	(0.07)	(0.61)
SouthPoint Bank	Birmingham	SouthPoint Bancshares, Inc.	10/7/2005	4	83	No	365,096	1.33	14.97
State Bank & Trust	Winfield	Peoples Bancorporation, Inc.	10/3/1907	4	62	Yes	237,786	0.68	6.37
SunSouth Bank	Dothan	SunSouth Bancshares, Inc.	11/26/1954	2	24	No	119,364	(0.02)	(0.44)
Sweet Water State Bank	Sweet Water	Tombigbee Bancshares, Inc.	11/12/1913	4	33	Yes	101,075	0.59	5.33
Town-Country National Bank	Camden		3/2/1978	1	35	Yes	108,158	1.49	8.69
Traders & Farmers Bank	Haleyville	Traders & Farmers Bancshares, Inc.	1/6/1906	9	104	No	358,656	0.84	6.03
Traditions Bank	Cullman	Traditions Bancshares, Inc.	8/4/2003	6	74	No	352,121	1.08	10.62
Trinity Bank	Dothan	Trinity Bancorp, Inc.	2/24/2006	3	30	No	152,005	1.43	15.16
Troy Bank & Trust Company	Troy	Trust No. 3 Under The Will of Charles Henderson	9/5/1906	11	134	No	875,923	1.42	12.70
Union State Bank	Pell City	Union Bancshares, Inc.	1/1/1903	13	121	No	216,906	0.19	3.19
United Bank	Atmore	United Bancorporation of Alabama, Inc.	1/4/1904	19	207	No	637,856	1.50	17.63
Valley State Bank	Russellville	Valley Bancshares, Inc.	4/4/1985	3	27	No	117,536	0.94	5.55
Vantage Bank of Alabama	Albertville	Vantage Bancshares, Inc.	11/6/2006	2	29	No	124,499	1.22	9.05
West Alabama Bank & Trust	Reform	West Alabama Capital Corp.	7/29/1944	14	164	No	606,858	1.16	8.80

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	19,906	1,477	96,461,044	65,309	84,439	4,846	6,265	124,716,588
2	Compass Bank	Birmingham	10,045	647	72,507,773	112,068	139,191	7,218	8,965	90,056,875
3	ServisFirst Bank	Birmingham	468	21	6,924,742	329,750	381,293	14,796	17,109	8,007,143
4	National Bank of Commerce	Birmingham	632	37	3,446,901	93,159	113,697	5,454	6,656	4,206,806
5	Bryant Bank	Tuscaloosa	234	14	1,386,506	99,036	120,120	5,925	7,187	1,681,673
6	CB&S Bank, Inc.	Russellville	515	50	1,378,845	27,577	33,111	2,677	3,215	1,655,537
7	Bank Independent	Sheffield	556	27	1,348,183	49,933	59,174	2,425	2,874	1,597,704
8	Progress Bank and Trust	Huntsville	166	9	939,787	104,421	130,179	5,661	7,058	1,171,614
9	River Bank & Trust	Prattville	190	10	908,838	90,884	107,036	4,783	5,633	1,070,362
10	Southern States Bank	Anniston	122	9	777,047	86,339	98,675	6,369	7,279	888,073
11	Troy Bank & Trust Company	Troy	134	11	742,928	67,539	79,629	5,544	6,537	875,923
12	AuburnBank	Auburn	160	8	726,134	90,767	102,365	4,538	5,118	818,917
13	First US Bank	Birmingham	282	16	704,990	44,062	49,476	2,500	2,807	791,612
14	Peoples Bank of Alabama	Cullman	271	26	689,565	26,522	30,248	2,545	2,902	786,448
15	Metro Bank	Pell City	172	9	607,740	67,527	80,062	3,533	4,189	720,556
16	FNB Bank	Scottsboro	177	13	551,363	42,413	49,744	3,115	3,654	646,670
17	United Bank	Atmore	207	19	576,959	30,366	33,571	2,787	3,081	637,856
18	First Metro Bank	Muscle Shoals	120	9	563,379	62,598	70,793	4,695	5,309	637,139
19	Oakworth Capital Bank	Birmingham	91	3	541,137	180,379	204,611	5,947	6,745	613,833
20	West Alabama Bank & Trust	Reform	164	14	495,063	35,362	43,347	3,019	3,700	606,858
21	First Bank of Alabama	Talladega	81	7	458,890	65,556	76,461	5,665	6,608	535,224
22	Citizens Bank & Trust	Guntersville	112	8	438,259	54,782	64,946	3,913	4,639	519,569
23	CCB Community Bank	Andalusia	106	4	416,681	104,170	125,277	3,931	4,727	501,108
24	MidSouth Bank	Dothan	100	10	368,713	36,871	41,944	3,687	4,194	419,438
25	First Southern State Bank	Stevenson	91	8	351,483	43,935	48,924	3,862	4,301	391,388
26	First Community Bank of Central Alabama	Wetumpka	76	7	343,070	49,010	53,362	4,514	4,915	373,533
27	EvaBank	Cullman	89	6	265,970	44,328	61,953	2,988	4,177	371,717
28	SouthPoint Bank	Birmingham	83	4	313,981	78,495	91,274	3,783	4,399	365,096
29	HomeTown Bank of Alabama	Oneonta	60	4	299,955	74,989	90,255	4,999	6,017	361,018
30	Traders & Farmers Bank	Haleyville	104	9	285,915	31,768	39,851	2,749	3,449	358,656
31	Traditions Bank	Cullman	74	6	312,874	52,146	58,687	4,228	4,758	352,121
32	Central State Bank	Calera	66	5	271,312	54,262	61,713	4,111	4,675	308,565
33	Robertson Banking Company	Demopolis	75	7	259,785	37,112	43,493	3,464	4,059	304,453
34	Peoples Independent Bank	Boaz	84	9	265,806	29,534	33,291	3,164	3,567	299,619
35	Cullman Savings Bank (MHC)	Cullman	45	4	195,339	48,835	73,072	4,341	6,495	292,288
36	First National Bank	Hamilton	97	8	241,316	30,165	36,139	2,488	2,981	289,114
37	FNB of Central Alabama	Tuscaloosa	61	5	250,436	50,087	57,567	4,106	4,719	287,836
38	Merchants Bank of Alabama	Cullman	85	5	255,220	51,044	56,820	3,003	3,342	284,098
39	Exchange Bank of Alabama	Altoona	73	5	232,726	46,545	56,201	3,188	3,849	281,004
40	Marion Bank and Trust Company	Marion	49	4	222,442	55,611	66,657	4,540	5,441	266,627
41	First Jackson Bank, Inc.	Stevenson	44	6	218,549	36,425	43,722	4,967	5,962	262,332
42	NobleBank & Trust	Anniston	59	5	231,075	46,215	51,518	3,917	4,366	257,588
43	PrimeSouth Bank	Tallassee	39	4	213,898	53,475	61,554	5,485	6,313	246,214
44	First Southern Bank	Florence	64	5	221,972	44,394	49,167	3,468	3,841	245,835
45	First Citizens Bank	Luverne	65	5	199,767	39,953	48,692	3,073	3,746	243,458
46	Citizens Bank of Winfield	Winfield	35	1	142,178	142,178	241,230	4,062	6,892	241,230
47	State Bank & Trust	Winfield	62	4	215,909	53,977	59,447	3,482	3,835	237,786
48	Southern Independent Bank	Opp	35	2	190,171	95,086	118,401	5,433	6,766	236,801
49	Small Town Bank	Wedowee	57	5	196,864	39,373	47,159	3,454	4,137	235,795
50	First Bank of Boaz	Boaz	29	1	169,404	169,404	234,999	5,842	8,103	234,999

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	371,717	8.05	(0.67)	1.32	(6.67)	109.00	5.45	6.21
2	Traditions Bank	Cullman	352,121	6.83	4.19	0.61	6.81	90.84	2.74	5.72
3	Bank Independent	Sheffield	1,597,704	6.62	4.78	0.64	6.98	93.33	2.83	5.56
4	Peoples Bank of Red Level	Red Level	15,250	11.46	(3.63)	0.28	(5.15)	43.89	1.44	5.48
5	Merchants & Farmers Bank of Greene County	Eutaw	66,542	7.11	25.77	0.29	7.91	71.48	2.87	5.33
6	Sweet Water State Bank	Sweet Water	101,075	6.55	(2.87)	0.60	2.12	79.39	2.67	5.32
7	Citizens Bank of Valley Head	Valley Head	28,783	7.29	(7.44)	0.30	8.45	54.86	2.39	5.21
8	Town-Country National Bank	Camden	108,158	7.54	(1.38)	0.76	(4.44)	74.00	3.03	5.09
9	North Alabama Bank	Hazel Green	101,277	6.57	7.61	0.49	7.43	80.35	2.41	5.07
10	First US Bank	Birmingham	791,612	7.45	48.17	0.71	36.25	73.75	1.96	5.02
11	Brantley Bank and Trust Company	Brantley	71,231	6.87	32.27	0.37	2.20	51.36	4.42	4.93
12	Southern Bank Company	Gadsden	101,695	7.38	(9.83)	0.98	8.86	76.56	2.34	4.88
13	National Bank of Commerce	Birmingham	4,206,806	5.76	53.79	0.68	48.63	96.70	3.03	4.80
14	Peoples Exchange Bank	Monroeville	62,930	6.45	7.55	0.50	2.02	83.64	2.12	4.79
14	Millennial Bank	Leeds	67,383	7.03	47.79	0.47	10.31	77.61	2.29	4.79
16	HomeTown Bank of Alabama	Oneonta	361,018	6.29	8.16	0.61	2.07	83.72	3.23	4.73
17	Community Neighbor Bank	Camden	103,640	6.65	3.02	0.37	(6.57)	70.43	2.24	4.64
18	Friend Bank	Slocomb	128,317	5.86	13.46	0.42	1.00	80.85	2.34	4.62
19	Peoples Bank of Alabama	Cullman	786,448	5.64	7.70	0.49	8.31	88.95	2.38	4.60
20	CCB Community Bank	Andalusia	501,108	5.81	(0.23)	0.89	1.06	98.58	3.25	4.55
21	First State Bank of DeKalb County	Fort Payne	182,252	6.98	15.43	0.49	(3.21)	63.31	1.74	4.51
22	Premier Bank of the South	Cullman	193,134	6.32	5.11	0.52	11.59	74.84	1.80	4.50
23	Liberty Bank	Geraldine	137,866	6.38	9.65	0.64	0.42	64.39	3.39	4.47
23	First Cahawba Bank	Selma	113,042	5.57	15.34	0.42	11.46	87.79	2.14	4.47
25	First Citizens Bank	Luverne	243,458	6.34	17.40	0.63	2.38	74.56	2.98	4.40
26	Community Spirit Bank	Red Bay	148,325	5.94	1.65	0.65	2.27	77.39	2.91	4.37
27	First Community Bank of Central Alabama	Wetumpka	373,533	5.64	7.96	0.43	3.63	73.30	2.79	4.35
28	Cheaha Bank	Oxford	201,964	6.78	5.34	0.72	1.24	65.28	3.06	4.32
29	First Bank of Alabama	Talladega	535,224	5.90	10.25	0.55	(1.27)	73.60	3.26	4.31
29	Citizens' Bank, Inc.	Robertsdale	105,742	5.63	3.57	0.32	(4.86)	77.63	2.36	4.31
29	Vantage Bank of Alabama	Albertville	124,499	5.71	9.40	0.54	3.09	80.75	3.55	4.31
32	Farmers & Merchants Bank	Piedmont	223,830	5.98	10.66	0.29	6.74	62.35	2.78	4.29
33	Bank of Evergreen	Evergreen	62,181	5.93	(5.48)	0.60	(1.54)	68.87	2.49	4.24
34	NobleBank & Trust	Anniston	257,588	5.82	21.47	0.55	13.84	70.52	2.92	4.23
34	Citizens Bank	Enterprise	148,966	5.48	22.07	0.63	12.79	90.23	2.52	4.23
34	Bank of Vernon	Vernon	149,184	5.60	5.93	0.79	4.06	93.72	2.45	4.23
37	Central State Bank	Calera	308,565	5.95	4.92	0.69	12.63	73.00	2.21	4.22
37	Robertson Banking Company	Demopolis	304,453	5.33	6.91	0.66	5.86	94.84	2.54	4.22
39	Peoples Trust Bank	Hamilton	100,915	5.53	11.29	0.61	3.09	79.59	2.83	4.19
40	FirstState Bank	Lineville	226,708	6.34	8.21	0.92	8.94	68.96	3.55	4.16
41	Merchants Bank	Jackson	219,411	5.55	5.78	0.56	1.87	79.37	2.10	4.15
42	Trinity Bank	Dothan	152,005	5.52	5.06	0.88	2.96	94.76	2.07	4.11
42	First National Bank of Hartford	Hartford	116,811	5.96	14.97	0.59	(8.12)	72.53	2.96	4.11
44	Southern States Bank	Anniston	888,073	5.51	24.12	1.04	24.37	90.60	2.68	4.10
45	Cullman Savings Bank (MHC)	Cullman	292,288	5.43	9.08	1.03	3.45	125.15	2.73	4.07
46	River Bank & Trust	Prattville	1,070,362	5.30	29.57	0.54	29.56	78.55	2.27	4.05
47	Bank of Walker County	Jasper	70,128	5.62	22.54	0.54	11.60	82.88	2.06	4.03
48	Metro Bank	Pell City	720,556	5.78	8.03	0.56	(2.20)	68.43	3.38	4.02
49	Samson Banking Company, Inc.	Samson	77,874	6.32	(0.45)	0.35	(1.86)	50.41	1.93	4.01
50	First Southern State Bank	Stevenson	391,388	5.97	11.43	0.66	3.20	64.82	2.83	3.98

Alabama - Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	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	124,485	302	0.03	7.58	0.03	(0.01)	9,044	7.75
2	First Financial Bank	Bessemer	159,954	1,513	1.15	0.00	0.00	(0.03)	3,295	2.05
3	Peoples Bank of Alabama	Cullman	786,448	12,430	1.07	0.07	0.00	(0.01)	14,749	1.96
4	United Bank	Atmore	637,856	9,490	0.34	0.09	0.01	(0.04)	10,398	1.65
5	Regions Bank	Birmingham	124,716,588	1,736,099	0.60	0.04	0.10	0.01	2,012,361	1.63
6	HomeTown Bank of Alabama	Oneonta	361,018	5,875	0.98	0.00	0.00	0.06	5,677	1.62
7	SouthPoint Bank	Birmingham	365,096	4,471	0.12	1.15	0.00	0.03	5,128	1.52
8	North Alabama Bank	Hazel Green	101,277	1,491	0.24	0.00	0.00	0.06	1,331	1.39
9	Union State Bank	Pell City	216,906	394	0.64	0.00	0.00	0.09	2,851	1.35
10	Oakworth Capital Bank	Birmingham	613,833	7,081	0.06	0.00	0.00	0.00	7,386	1.32
11	Merchants & Farmers Bank of Greene County	Eutaw	66,542	584	0.61	0.00	0.00	0.00	751	1.24
12	First National Bank and Trust	Atmore	145,914	905	0.39	0.03	0.00	0.00	1,674	1.18
13	Phenix-Girard Bank	Phenix City	184,522	1,898	0.45	0.00	0.00	0.00	1,930	1.14
13	First National Bank of Hartford	Hartford	116,811	1,056	0.23	0.00	0.00	(0.02)	1,366	1.14
15	Traditions Bank	Cullman	352,121	3,708	0.56	0.14	0.00	(0.02)	3,836	1.11
16	Bank Independent	Sheffield	1,597,704	20,618	0.54	0.06	0.00	0.01	16,887	1.10
17	Merchants Bank of Alabama	Cullman	284,098	3,253	0.47	0.00	0.00	(0.03)	3,136	1.09
18	Premier Bank of the South	Cullman	193,134	2,369	0.54	0.00	0.00	0.00	1,976	1.06
19	Community Neighbor Bank	Camden	103,640	1,394	0.55	0.00	0.00	0.01	1,063	1.00
20	Community Bank & Trust - Alabama	Union Springs	47,355	78	0.87	0.00	0.00	(0.40)	469	0.99
21	Community Spirit Bank	Red Bay	148,325	1,164	0.40	0.00	0.00	0.00	1,402	0.98
22	Friend Bank	Slocomb	128,317	2,010	0.59	0.07	0.00	(0.03)	1,183	0.94
22	NobleBank & Trust	Anniston	257,588	2,648	0.41	0.23	0.00	0.00	2,314	0.94
22	CB&S Bank, Inc.	Russellville	1,655,537	14,816	0.38	0.08	0.00	0.01	15,408	0.94
25	West Alabama Bank & Trust	Reform	606,858	7,051	0.45	0.04	0.00	0.00	5,660	0.93
26	HNB First Bank	Headland	149,451	2,016	0.24	0.00	0.00	0.00	1,257	0.91
27	Compass Bank	Birmingham	90,056,875	740,554	0.27	0.02	0.01	0.00	787,723	0.89
28	First National Bank	Hamilton	289,114	4,527	0.36	0.00	0.00	0.00	2,527	0.88
28	Peoples Independent Bank	Boaz	299,619	3,407	0.53	0.00	0.11	0.00	2,719	0.88
28	First State Bank of the South, Inc.	Sulligent	100,874	750	0.75	0.00	0.00	0.00	906	0.88
31	Bank of Walker County	Jasper	70,128	412	0.53	0.00	0.00	0.00	591	0.87
31	Troy Bank & Trust Company	Troy	875,923	12,752	0.34	0.00	0.00	0.30	7,763	0.87
33	First Community Bank of Central Alabama	Wetumpka	373,533	7,467	0.31	0.00	0.00	(0.03)	3,036	0.86
33	First Bank	Wadley	87,138	1,116	0.62	0.00	0.00	0.00	703	0.86
33	SouthFirst Bank	Sylacauga	82,355	(59)	0.25	0.27	0.00	(0.08)	736	0.86
36	Robertson Banking Company	Demopolis	304,453	4,692	0.41	0.00	0.00	(0.02)	2,524	0.84
37	River Bank & Trust	Prattville	1,070,362	9,332	0.21	0.28	0.00	0.00	6,634	0.81
37	Bank of York	York	108,767	986	0.39	0.00	0.00	0.00	797	0.81
39	Merchants Bank	Jackson	219,411	2,079	0.49	0.00	0.00	0.06	1,720	0.79
39	Pinnacle Bank	Jasper	220,857	2,721	0.40	0.00	0.00	0.00	1,762	0.79
39	First US Bank	Birmingham	791,612	3,320	0.27	0.00	0.00	0.02	5,580	0.79
39	First Citizens Bank	Luverne	243,458	2,906	0.33	0.00	0.00	0.00	1,920	0.79
43	Vantage Bank of Alabama	Albertville	124,499	1,489	0.40	0.00	0.03	(0.01)	953	0.78
44	Bank of Vernon	Vernon	149,184	2,328	0.34	0.00	0.00	0.03	1,128	0.77
44	Sweet Water State Bank	Sweet Water	101,075	749	0.64	0.00	0.00	0.02	726	0.77
46	Commonwealth National Bank	Mobile	47,588	(621)	0.69	0.00	0.00	(0.01)	364	0.75
47	Liberty Bank	Geraldine	137,866	1,347	0.50	0.00	0.00	0.00	1,031	0.74
48	Security Federal Savings Bank	Jasper	37,947	204	0.63	0.00	0.00	0.00	282	0.73
49	PeoplesTrust Bank	Hamilton	100,915	1,333	0.44	0.00	0.00	0.00	700	0.72
49	Progress Bank and Trust	Huntsville	1,171,614	10,515	0.05	0.22	0.00	0.00	7,896	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	8,007,143	32.38	468	21	0.71	0.12	0.45	1.28
2	First Bank of Boaz	Boaz	234,999	41.03	29	1	0.76	0.14	0.47	1.37
3	Citizens State Bank	Vernon	70,351	53.58	15	2	0.59	0.37	0.42	1.38
4	Farmers & Merchants Bank	Waterloo	85,913	52.84	9	2	1.10	0.13	0.35	1.57
5	Citizens Bank	Greensboro	93,415	47.09	14	1	0.92	0.20	0.50	1.62
6	Citizens Bank of Fayette	Fayette	184,971	54.92	26	2	1.14	0.18	0.31	1.63
7	Citizens Bank of Winfield	Winfield	241,230	40.05	35	1	0.92	0.24	0.52	1.68
8	First Jackson Bank, Inc.	Stevenson	262,332	47.62	44	6	1.05	0.24	0.68	1.97
9	Valley State Bank	Russellville	117,536	60.23	27	3	1.16	0.23	0.60	1.99
10	First Metro Bank	Muscle Shoals	637,139	48.44	120	9	1.29	0.26	0.48	2.02
11	Southern Independent Bank	Opp	236,801	60.36	35	2	1.11	0.15	0.88	2.14
12	AuburnBank	Auburn	818,917	59.95	160	8	1.29	0.19	0.67	2.15
13	State Bank & Trust	Winfield	237,786	69.18	62	4	1.30	0.22	0.63	2.15
14	First Progressive Bank	Brewton	30,261	84.77	10	1	0.88	0.30	1.01	2.18
15	BankSouth	Dothan	172,809	60.41	24	2	1.56	0.22	0.42	2.20
16	PrimeSouth Bank	Tallassee	246,214	54.45	39	4	1.32	0.26	0.70	2.27
17	First Bank of Alabama	Talladega	535,224	49.48	81	7	1.11	0.31	0.86	2.29
18	First Southern State Bank	Stevenson	391,388	53.46	91	8	1.29	0.22	0.82	2.33
19	Bank of Moundville	Moundville	91,023	82.76	12	1	0.96	0.27	1.11	2.34
20	Bryant Bank	Tuscaloosa	1,681,673	58.91	234	14	1.28	0.39	0.67	2.34
21	First Fidelity Bank	Fort Payne	98,979	73.88	23	3	1.19	0.37	0.82	2.37
22	Compass Bank	Birmingham	90,056,875	60.95	10,045	647	1.18	0.25	0.95	2.38
23	Cullman Savings Bank (MHC)	Cullman	292,288	57.84	45	4	1.58	0.16	0.65	2.39
24	First National Bank of Dozier	Dozier	33,031	76.18	7	1	1.51	0.31	0.59	2.41
25	Metro Bank	Pell City	720,556	54.60	172	9	1.63	0.20	0.59	2.42
26	Troy Bank & Trust Company	Troy	875,923	56.97	134	11	1.44	0.22	0.82	2.48
27	First Community Bank of Central Alabama	Wetumpka	373,533	50.57	76	7	1.42	0.29	0.82	2.53
28	Farmers and Merchants Bank	LaFayette	165,268	60.47	36	3	1.31	0.24	0.99	2.54
29	West Alabama Bank & Trust	Reform	606,858	60.37	164	14	1.34	0.23	0.99	2.55
30	Trinity Bank	Dothan	152,005	59.44	30	3	1.31	0.51	0.74	2.55
31	EvaBank	Cullman	371,717	38.79	89	6	1.67	0.28	0.63	2.59
32	Samson Banking Company, Inc.	Samson	77,874	61.42	22	2	1.33	0.23	1.03	2.59
33	Southern States Bank	Anniston	888,073	61.46	122	9	1.65	0.30	0.68	2.63
34	MidSouth Bank	Dothan	419,438	68.12	100	10	1.65	0.35	0.64	2.64
35	First National Bank	Hamilton	289,114	58.55	97	8	1.62	0.34	0.69	2.65
36	Exchange Bank of Alabama	Altoona	281,004	63.40	73	5	1.62	0.44	0.60	2.66
37	Cheaha Bank	Oxford	201,964	56.29	44	4	1.53	0.26	0.92	2.72
38	Peoples Bank of Greensboro	Greensboro	86,590	69.36	18	1	1.40	0.41	0.90	2.72
39	Traders & Farmers Bank	Haleyville	358,656	72.61	104	9	1.67	0.29	0.79	2.74
40	Progress Bank and Trust	Huntsville	1,171,614	64.91	166	9	1.74	0.36	0.65	2.75
41	Marion Bank and Trust Company	Marion	266,627	73.99	49	4	1.23	0.19	1.34	2.75
42	PeoplesTrust Bank	Hamilton	100,915	59.55	26	3	1.42	0.21	1.14	2.77
43	Regions Bank	Birmingham	124,716,588	57.93	19,906	1,477	1.53	0.38	0.87	2.78
44	National Bank of Commerce	Birmingham	4,206,806	57.90	632	37	1.81	0.25	0.71	2.78
45	First Bank of Linden	Linden	77,438	71.30	14	1	1.61	0.11	1.06	2.78
46	Brantley Bank and Trust Company	Brantley	71,231	62.30	18	2	1.59	0.19	1.00	2.78
47	Small Town Bank	Wedowee	235,795	64.57	57	5	1.69	0.37	0.72	2.78
48	Peoples Independent Bank	Boaz	299,619	65.58	84	9	1.70	0.31	0.78	2.79
49	CCB Community Bank	Andalusia	501,108	57.66	106	4	1.64	0.35	0.81	2.79
50	FNB Bank	Scottsboro	646,670	66.15	177	13	1.55	0.34	0.90	2.79

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	613,833	474,462	1.12	0.00	0.00	0.00	0.00	0.00
2	First National Bank of Dozier	Dozier	33,031	8,220	1.58	0.00	0.00	0.00	0.01	0.01
3	FNB of Central Alabama	Tuscaloosa	287,836	188,497	1.26	0.02	0.00	0.29	(0.07)	0.24
4	First Bank of Boaz	Boaz	234,999	55,398	1.56	0.32	0.00	0.00	0.11	0.43
5	Progress Bank and Trust	Huntsville	1,171,614	947,333	0.75	0.26	0.05	0.03	0.10	0.45
6	Cheaha Bank	Oxford	201,964	113,450	1.45	0.23	0.00	0.18	0.06	0.48
7	Bryant Bank	Tuscaloosa	1,681,673	1,006,894	1.03	0.37	0.00	0.21	(0.08)	0.50
8	First Cahawba Bank	Selma	113,042	84,377	1.04	0.14	0.00	0.33	0.03	0.50
9	First Metro Bank	Muscle Shoals	637,139	410,302	0.64	0.30	0.02	0.15	0.06	0.52
10	AuburnBank	Auburn	818,917	477,860	1.00	0.44	0.00	0.11	(0.01)	0.53
11	Citizens Bank & Trust	Guntersville	519,569	322,946	1.14	0.44	0.02	0.10	0.07	0.63
12	Southern Independent Bank	Opp	236,801	126,550	1.32	0.17	0.00	0.73	(0.26)	0.65
13	Robertson Banking Company	Demopolis	304,453	246,378	1.24	0.56	0.00	0.08	0.02	0.66
14	MidSouth Bank	Dothan	419,438	249,719	2.11	0.13	0.00	0.66	(0.05)	0.74
15	ServisFirst Bank	Birmingham	8,007,143	6,533,619	1.05	0.08	0.09	0.41	0.20	0.78
16	Pinnacle Bank	Jasper	220,857	104,887	1.53	0.58	0.01	0.26	0.00	0.84
17	First Fidelity Bank	Fort Payne	98,979	44,870	1.51	0.59	0.02	0.27	0.00	0.88
18	First Southern Bank	Florence	245,835	179,453	1.55	0.44	0.00	0.56	(0.09)	0.91
19	Southern States Bank	Anniston	888,073	706,049	1.11	0.37	0.00	0.54	0.02	0.93
20	SouthPoint Bank	Birmingham	365,096	305,557	1.16	0.51	0.05	0.43	0.01	1.00
21	Premier Bank of the South	Cullman	193,134	130,559	1.42	0.11	0.00	0.78	0.14	1.03
22	Exchange Bank of Alabama	Altoona	281,004	191,276	1.20	0.15	0.02	0.83	0.03	1.03
23	First National Bank	Hamilton	289,114	113,924	1.37	0.69	0.00	0.15	0.23	1.07
24	Trinity Bank	Dothan	152,005	127,493	1.57	0.17	0.00	0.95	0.01	1.13
25	National Bank of Commerce	Birmingham	4,206,806	3,334,191	0.55	0.76	0.02	0.30	0.05	1.13
26	Central State Bank	Calera	308,565	198,062	1.51	0.76	0.00	0.37	0.01	1.14
27	First Bank of Alabama	Talladega	535,224	337,865	1.02	0.39	0.08	0.57	0.13	1.17
28	River Bank & Trust	Prattville	1,070,362	716,797	0.92	0.29	0.00	0.84	0.04	1.18
29	First Bank of Linden	Linden	77,438	31,797	1.00	0.17	0.32	0.00	0.69	1.19
30	BankSouth	Dothan	172,809	136,343	1.99	0.69	0.00	0.57	(0.03)	1.22
31	NobleBank & Trust	Anniston	257,588	163,052	1.20	0.35	0.00	0.80	0.09	1.24
32	Bank of York	York	108,767	44,930	0.93	0.96	0.00	0.43	0.04	1.42
33	HNB First Bank	Headland	149,451	102,250	1.16	0.68	0.04	0.84	(0.01)	1.55
34	First Jackson Bank, Inc.	Stevenson	262,332	182,278	0.92	0.81	0.16	0.49	0.10	1.56
35	First Southern State Bank	Stevenson	391,388	227,820	1.38	0.98	0.14	0.35	0.12	1.59
36	Citizens State Bank	Vernon	70,351	24,409	1.84	1.18	0.41	0.74	(0.41)	1.91
37	Valley State Bank	Russellville	117,536	60,003	1.85	1.30	0.55	0.17	(0.10)	1.92
38	Brantley Bank and Trust Company	Brantley	71,231	30,889	1.50	2.06	0.03	0.00	(0.14)	1.95
39	AmeriFirst Bank	Union Springs	175,171	132,016	1.30	0.16	0.00	1.34	0.47	1.97
40	CCB Community Bank	Andalusia	501,108	410,992	0.90	0.10	0.12	1.42	0.35	1.99
41	First Community Bank of Central Alabama	Wetumpka	373,533	251,461	2.23	1.15	0.07	0.72	0.07	2.01
42	Millennial Bank	Leeds	67,383	45,319	0.88	1.12	0.00	0.91	0.02	2.05
43	Cullman Savings Bank (MHC)	Cullman	292,288	244,459	0.88	0.69	0.19	1.19	0.00	2.07
44	First US Bank	Birmingham	791,612	525,875	0.97	0.97	0.03	0.64	0.53	2.17
45	Regions Bank	Birmingham	124,716,588	83,455,936	1.01	0.48	0.16	1.16	0.40	2.20
46	Security Federal Savings Bank	Jasper	37,947	15,209	1.24	1.59	0.05	0.65	(0.06)	2.23
47	FirstState Bank	Lineville	226,708	129,320	1.13	0.98	0.03	1.18	0.06	2.25
48	Community Spirit Bank	Red Bay	148,325	98,790	1.13	0.06	0.00	1.63	0.59	2.28
49	Friend Bank	Slocomb	128,317	93,473	1.30	0.63	0.09	1.32	0.34	2.38
50	HomeTown Bank of Alabama	Oneonta	361,018	251,132	0.76	0.99	0.00	1.22	0.22	2.43

Alabama - Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM		ROAA (%)	ROAE (%)	
						Net Income (\$000)/Employee	2017Q4 LTM Net Income (\$000)			
1	First Community Bank of Central Alabama	Wetumpka	373,533	7,467	76	98	6,970	6,423	1.58	21.24
2	ServisFirst Bank	Birmingham	8,007,143	139,697	468	298	95,350	83,685	1.92	19.43
3	United Bank	Atmore	637,856	9,490	207	46	3,985	3,832	1.50	17.63
4	Trinity Bank	Dothan	152,005	2,152	30	72	266	1,393	1.43	15.16
5	SouthPoint Bank	Birmingham	365,096	4,471	83	54	3,296	3,102	1.33	14.97
6	First Metro Bank	Muscle Shoals	637,139	9,897	120	82	7,671	7,784	1.60	14.27
7	Bank Independent	Sheffield	1,597,704	20,618	556	37	12,586	11,754	1.34	14.09
8	First Southern State Bank	Stevenson	391,388	5,024	91	55	4,041	3,622	1.33	14.07
9	First Jackson Bank, Inc.	Stevenson	262,332	3,874	44	88	2,692	2,209	1.55	13.92
10	Peoples Bank of Alabama	Cullman	786,448	12,430	271	46	(600)	9,489	1.24	13.57
11	Troy Bank & Trust Company	Troy	875,923	12,752	134	95	9,527	7,608	1.42	12.70
11	Cheaha Bank	Oxford	201,964	3,279	44	75	3,060	3,273	1.63	12.70
13	Merchants Bank of Alabama	Cullman	284,098	3,253	85	38	1,804	1,623	1.14	12.67
14	Bryant Bank	Tuscaloosa	1,681,673	25,250	234	108	19,191	18,160	1.20	12.53
15	Friend Bank	Slocomb	128,317	2,010	40	50	1,636	1,431	1.20	12.43
16	EvaBank	Cullman	371,717	10,422	89	117	9,747	9,040	2.84	12.28
17	PeoplesTrust Bank	Hamilton	100,915	1,333	26	51	889	771	1.36	12.22
18	CCB Community Bank	Andalusia	501,108	8,423	106	79	8,093	7,981	1.30	11.83
19	HomeTown Bank of Alabama	Oneonta	361,018	5,875	60	98	5,853	5,720	1.68	11.70
20	NobleBank & Trust	Anniston	257,588	2,648	59	45	1,795	1,728	1.08	11.68
21	North Alabama Bank	Hazel Green	101,277	1,491	38	39	290	878	1.55	11.60
22	First Bank of Alabama	Talladega	535,224	8,222	81	102	6,793	6,058	1.56	11.30
23	FNB Bank	Scottsboro	646,670	6,697	177	38	4,810	4,721	1.03	11.22
24	Robertson Banking Company	Demopolis	304,453	4,692	75	63	4,105	3,839	1.17	11.16
25	PrimeSouth Bank	Tallassee	246,214	2,622	39	67	1,794	1,981	1.10	11.13
26	Central State Bank	Calera	308,565	4,632	66	70	3,856	3,239	1.19	11.06
27	Citizens Bank & Trust	Guntersville	519,569	4,778	112	43	3,486	3,131	0.99	10.93
28	Regions Bank	Birmingham	124,716,588	1,736,099	19,906	87	1,372,976	1,291,548	1.41	10.91
29	Oakworth Capital Bank	Birmingham	613,833	7,081	91	78	5,472	3,877	1.26	10.81
30	Premier Bank of the South	Cullman	193,134	2,369	67	35	1,891	1,678	0.95	10.66
31	HNB First Bank	Headland	149,451	2,016	35	58	1,402	1,044	1.09	10.65
32	Traditions Bank	Cullman	352,121	3,708	74	50	3,121	3,237	1.08	10.62
33	Peoples Bank of Greensboro	Greensboro	86,590	1,000	18	56	1,231	1,410	0.84	10.56
34	AuburnBank	Auburn	818,917	8,945	160	56	7,996	7,810	1.09	10.39
35	Citizens Bank	Greensboro	93,415	1,293	14	92	1,164	852	1.35	10.38
36	First Bank	Wadley	87,138	1,116	24	47	1,099	1,041	1.02	10.35
37	First Southern Bank	Florence	245,835	2,155	64	34	487	1,582	0.95	10.30
38	Pinnacle Bank	Jasper	220,857	2,721	54	50	2,381	2,370	1.23	10.14
39	Metro Bank	Pell City	720,556	10,556	172	61	8,036	8,018	1.46	9.91
40	FirstState Bank	Lineville	226,708	2,560	55	47	2,068	2,650	1.17	9.60
41	Bank of Vernon	Vernon	149,184	2,328	34	68	1,010	1,143	1.59	9.58
41	Southern Independent Bank	Opp	236,801	2,360	35	67	1,272	2,022	1.05	9.58
43	First Citizens Bank	Luverne	243,458	2,906	65	45	2,092	2,808	1.20	9.47
44	River Bank & Trust	Prattville	1,070,362	9,332	190	49	8,537	8,129	1.13	9.46
45	First Bank of Boaz	Boaz	234,999	3,679	29	127	4,074	3,178	1.59	9.30
46	Cullman Savings Bank (MHC)	Cullman	292,288	3,897	45	87	2,691	2,749	1.34	9.08
46	Community Neighbor Bank	Camden	103,640	1,394	37	38	959	1,035	1.32	9.08
48	Farmers and Merchants Bank	LaFayette	165,268	1,849	36	51	1,388	1,321	1.18	9.06
49	Vantage Bank of Alabama	Albertville	124,499	1,489	29	51	1,331	1,293	1.22	9.05
50	Liberty Bank	Geraldine	137,866	1,347	53	25	1,028	731	0.97	8.89

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	373,533	27	33	27	41	1	25.8
2	Cheaha Bank	Oxford	201,964	28	71	37	6	11	30.6
3	Robertson Banking Company	Demopolis	304,453	37	36	51	13	24	32.2
4	First Bank of Alabama	Talladega	535,224	29	74	17	27	22	33.8
5	First Metro Bank	Muscle Shoals	637,139	84	62	10	9	6	34.2
6	First Southern State Bank	Stevenson	391,388	50	65	18	35	8	35.2
6	Friend Bank	Slocomb	128,317	18	22	72	49	15	35.2
8	SouthPoint Bank	Birmingham	365,096	55	7	94	20	5	36.2
9	HomeTown Bank of Alabama	Oneonta	361,018	16	6	97	50	19	37.6
10	ServisFirst Bank	Birmingham	8,007,143	71	100	1	15	2	37.8
11	Oakworth Capital Bank	Birmingham	613,833	69	10	81	1	29	38.0
12	NobleBank & Trust	Anniston	257,588	34	22	84	31	20	38.2
12	Premier Bank of the South	Cullman	193,134	22	18	100	21	30	38.2
14	United Bank	Atmore	637,856	61	4	68	59	3	39.0
15	Central State Bank	Calera	308,565	37	51	56	26	26	39.2
16	PeoplesTrust Bank	Hamilton	100,915	39	49	42	51	17	39.6
17	Bryant Bank	Tuscaloosa	1,681,673	77	83	20	7	14	40.2
18	Trinity Bank	Dothan	152,005	42	104	30	24	4	40.8
19	First Jackson Bank, Inc.	Stevenson	262,332	56	98	8	34	9	41.0
20	National Bank of Commerce	Birmingham	4,206,806	13	68	44	25	57	41.4
20	North Alabama Bank	Hazel Green	101,277	9	8	83	86	21	41.4
22	CCB Community Bank	Andalusia	501,108	20	82	49	40	18	41.8
23	HNB First Bank	Headland	149,451	54	26	67	33	31	42.2
24	Peoples Bank of Alabama	Cullman	786,448	19	3	110	71	10	42.6
24	Regions Bank	Birmingham	124,716,588	92	5	43	45	28	42.6
26	Pinnacle Bank	Jasper	220,857	66	39	55	16	38	42.8
27	Troy Bank & Trust Company	Troy	875,923	83	31	26	64	11	43.0
28	First National Bank	Hamilton	289,114	64	28	35	23	66	43.2
29	Bank Independent	Sheffield	1,597,704	3	16	108	84	7	43.6
30	Merchants Bank of Alabama	Cullman	284,098	61	17	69	60	13	44.0
30	River Bank & Trust	Prattville	1,070,362	46	37	65	28	44	44.0
32	Brantley Bank and Trust Company	Brantley	71,231	11	66	46	38	60	44.2
32	First Southern Bank	Florence	245,835	58	55	53	18	37	44.2
34	Traditions Bank	Cullman	352,121	2	15	109	65	32	44.6
35	Progress Bank and Trust	Huntsville	1,171,614	71	49	40	5	63	45.6
36	PrimeSouth Bank	Tallassee	246,214	51	84	16	53	25	45.8
37	Citizens Bank & Trust	Guntersville	519,569	80	55	58	11	27	46.2
38	First Citizens Bank	Luverne	243,458	25	39	73	52	43	46.4
38	Southern States Bank	Anniston	888,073	44	81	33	19	55	46.4
40	Vantage Bank of Alabama	Albertville	124,499	29	43	63	56	49	48.0
41	AuburnBank	Auburn	818,917	103	88	12	10	34	49.4
41	Exchange Bank of Alabama	Altoona	281,004	85	53	36	22	51	49.4
43	EvaBank	Cullman	371,717	1	96	31	107	16	50.2
44	Bank of Vernon	Vernon	149,184	34	44	60	73	41	50.4
45	Community Spirit Bank	Red Bay	148,325	26	21	93	48	65	50.6
46	Cullman Savings Bank (MHC)	Cullman	292,288	45	99	23	43	46	51.2
46	FNB Bank	Scottsboro	646,670	73	55	50	55	23	51.2
48	Community Neighbor Bank	Camden	103,640	17	19	95	80	46	51.4
48	Southern Independent Bank	Opp	236,801	105	88	11	12	41	51.4
50	First Bank of Boaz	Boaz	234,999	100	108	2	4	45	51.8



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