

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
First Metro Bk	Muscle Shoals	95.0	0.297	1	103,766	1,499	\$100M-500M	92.5	34,681	1,226	0.003
West AL B&TC	Reform	92.5	0.241	1	114,620	1,299	\$100M-500M	77.5	26,666	1,014	0
Exchange Bk of AL	Altoona	90.0	0.293	1	63,269	603	\$100M-500M	85.0	24,187	442	0.007
Bank of Vernon	Vernon	87.5	0.518	1	91,113	783	\$100M-500M	65.0	12,298	425	0.007
Merchants Bk of AL	Cullman	87.5	0.32	0.978	71,153	922	\$100M-500M	77.5	17,278	733	0
Sweet Water St Bk	Sweet Water	85.0	0.45	1	27,932	27,931	<\$100M	97.5	27,932	27,931	0
Farmers & Mrch Bk	Piedmont	85.0	0.256	1	44,342	1,263	\$100M-500M	100.0	44,342	1,263	0
Metro Bk	Pell City	85.0	0.331	0.753	165,285	2,021	\$100M-500M	85.0	41,465	1,472	0
Southfirst Bank	Sylacauga	82.5	0.164	1	22,785	216	\$100M-500M	90.0	6,142	155	0
Security Bank	Tuscaloosa	80.0	0.168	1	11,349	122	<\$100M	92.5	11,349	122	0
Camden NB	Camden	80.0	0.3	1	35,540	608	\$100M-500M	97.5	35,540	608	0
Covington Cty Bk	Andalusia	80.0	0.319	0.74	84,582	1,097	\$100M-500M	75.0	17,881	768	0.002
Bank of Tuscaloosa	Tuscaloosa	80.0	0.27	0.669	121,594	1,523	\$100M-500M	75.0	27,371	1,032	0
First NB of Jasper	Jasper	80.0	0.214	0.793	116,284	1,449	\$500M-\$1B	87.5	41,173	1,060	0
Superior Bank	Birmingham	80.0	0.116	0.522	284,235	2,363	\$1B-\$10B	80.0	37,245	1,370	0
First St Bk of Dekalb Cty	Fort Payne	77.5	0.39	0.975	30,814	675	<\$100M	82.5	12,398	569	0.002
Farmers Exch Bk	Louisville	77.5	0.367	1	37,560	279	\$100M-500M	47.5	5,616	183	0
North AL Bk	Hazel Green	77.5	0.24	1	36,061	353	\$100M-500M	52.5	5,929	271	0
First Lowndes Bk	Fort Deposit	77.5	0.271	0.973	46,148	572	\$100M-500M	87.5	21,023	473	0
Citizens B&TC	Guntersville	77.5	0.28	0.926	53,526	634	\$100M-500M	65.0	11,595	428	0
Small Town Bk	Wedowee	77.5	0.224	0.922	47,294	721	\$100M-500M	80.0	14,198	566	0
Peachtree Bk	Maplesville	75.0	0.274	1	19,118	431	<\$100M	92.5	19,118	431	0
Primesouth Bk	Tallassee	75.0	0.339	0.756	49,628	688	\$100M-500M	77.5	15,567	505	0
Citizens Bk of Fayette	Fayette	75.0	0.254	0.827	48,802	679	\$100M-500M	77.5	13,432	524	0
Traders & Farmers Bk	Haleyville	75.0	0.155	1	55,677	1,059	\$100M-500M	97.5	55,677	1,059	0
Bank Indep	Sheffield	75.0	0.182	0.741	129,149	1,368	\$500M-\$1B	87.5	47,522	1,018	0
First Federal Bank	Fort Payne	72.5	0.182	0.915	13,854	143	<\$100M	77.5	2,280	79	0
First Bk of The S	Rainsville	72.5	0.246	1	19,056	555	<\$100M	95.0	19,056	555	0.008
Town-Country NB	Camden	72.5	0.269	1	21,360	471	<\$100M	90.0	21,360	471	0
Amerifirst Bk	Union Springs	72.5	0.278	0.721	55,708	637	\$100M-500M	67.5	12,530	439	0.004
CapitalSouth Bk	Birmingham	72.5	0.217	0.698	110,881	843	\$500M-\$1B	52.5	14,920	479	0
Aliant Bk	Alexander City	72.5	0.16	0.721	148,236	1,640	\$500M-\$1B	62.5	22,977	1,049	0
Covenant Bk	Leeds	70.0	0.345	0.968	28,273	399	<\$100M	70.0	7,593	288	0
Central St Bk	Calera	70.0	0.212	1	36,402	413	\$100M-500M	55.0	7,235	310	0
Merchants Bk	Jackson	70.0	0.242	0.876	42,352	670	\$100M-500M	80.0	12,816	530	0
Peoples Exch Bk of Monroe CT	Beatrice	67.5	0.321	0.981	20,215	312	<\$100M	70.0	6,933	251	0
First S Bk	Florence	67.5	0.289	1	30,311	322	\$100M-500M	45.0	4,447	196	0.002
Citizens Bk	Robertsdale	67.5	0.208	1	23,141	296	\$100M-500M	47.5	4,514	211	0.003
Hometown Bk of AL	Oneonta	67.5	0.182	1	25,857	329	\$100M-500M	55.0	5,650	235	0
First NB of Baldwin Cty	Foley	67.5	0.216	0.836	52,259	426	\$100M-500M	35.0	5,918	227	0
Pinnacle Bk	Jasper	67.5	0.179	0.994	43,547	490	\$100M-500M	40.0	4,349	328	0
First NB	Hamilton	67.5	0.149	1	38,748	616	\$100M-500M	75.0	12,881	493	0

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Sterling Bk	Montgomery	67.5	0.204	0.595	109,058	1,119	\$500M-\$1B	57.5	17,025	674	0
Bank of Evergreen	Evergreen	65.0	0.311	1	12,333	189	<\$100M	77.5	12,333	189	0
First Bk	Wadley	65.0	0.24	1	14,270	333	<\$100M	85.0	14,270	333	0
Peoples Bk of Greensboro	Greensboro	65.0	0.229	1	15,651	424	<\$100M	85.0	15,651	424	0.002
Traditions Bk	Cullman	65.0	0.196	0.917	28,375	563	\$100M-500M	72.5	9,080	450	0.003
Peoples Indep Bk	Boaz	65.0	0.246	0.842	35,642	445	\$100M-500M	62.5	8,722	341	0
BankSouth	Dothan	65.0	0.236	0.611	54,422	443	\$100M-500M	37.5	5,906	234	0
CB&T Bk of E AL	Phenix City	65.0	0.204	0.595	60,929	607	\$100M-500M	62.5	12,968	453	0
United Bk	Atmore	65.0	0.171	0.643	68,985	706	\$100M-500M	57.5	13,548	503	0.003
Peoples Bk of N AL	Cullman	65.0	0.161	0.682	70,269	1,111	\$100M-500M	70.0	17,474	851	0.001
Troy B&TC	Troy	65.0	0.178	0.639	79,488	1,207	\$100M-500M	70.0	20,088	914	0.004
BanTtrust	Mobile	65.0	0.168	0.474	172,917	1,789	\$1B-\$10B	65.0	30,248	1,180	0
Trinity Bk	Dothan	62.5	0.331	1	13,691	69	<\$100M	17.5	1,121	39	0
Bank of Walker Cty	Jasper	62.5	0.369	0.921	24,030	212	<\$100M	42.5	3,731	132	0
Headland NB	Headland	62.5	0.228	1	22,177	323	<\$100M	85.0	22,177	323	0
The Southern Bank Company	Gadsden	62.5	0.063	1	6,238	77	<\$100M	90.0	6,238	77	0
Citizens Bk	Moulton	62.5	0.183	1	19,601	221	\$100M-500M	85.0	19,601	221	0
North Jackson Bk	Stevenson	62.5	0.234	0.677	38,700	545	\$100M-500M	72.5	12,461	444	0
First CMRL Bk of Huntsville	Huntsville	62.5	0.191	0.42	105,810	913	\$500M-\$1B	45.0	13,240	416	0
First CMRL Bk	Birmingham	62.5	0.144	0.343	268,537	1,924	\$1B-\$10B	57.5	46,796	833	0.007
First Tuskegee Bk	Tuskegee	60.0	0.308	0.854	27,606	195	<\$100M	37.5	4,085	115	0.002
Alabama Tr Bk NA	Sylacauga	60.0	0.272	0.768	24,375	373	<\$100M	75.0	9,603	300	0
Reliance Bk	Athens	60.0	0.236	0.916	26,098	217	\$100M-500M	35.0	3,837	127	0
First NB&T	Atmore	60.0	0.227	0.823	30,983	310	\$100M-500M	47.5	5,787	191	0
Premier Bk of The S	Good Hope	60.0	0.191	0.894	26,719	399	\$100M-500M	57.5	6,757	299	0
SouthBank A Federal Savings	Huntsville	60.0	0.071	0.585	23,055	195	\$100M-500M	67.5	3,131	106	0
Citizens Bk & Savings Co	Russellville	60.0	0.094	0.631	114,537	1,213	\$1B-\$10B	77.5	49,283	954	0
State B&TC	Winfield	57.5	0.121	1	20,145	378	\$100M-500M	87.5	20,145	378	0
First Cmnty Bk of Cent AL	Wetumpka	57.5	0.192	0.726	37,402	400	\$100M-500M	47.5	6,896	272	0
Cullman Savings Bank	Cullman	57.5	0.103	0.424	20,596	94	\$100M-500M	47.5	1,287	29	0
Sunsouth Bk	Dothan	57.5	0.207	0.64	44,225	332	\$100M-500M	35.0	6,167	190	0
Robertson Bkg Co	Demopolis	57.5	0.16	0.779	35,039	521	\$100M-500M	57.5	8,906	372	0
First NB of Talladega	Talladega	57.5	0.14	1	42,244	245	\$100M-500M	55.0	10,854	124	0.002
Community B&Tc of Se AL	Enterprise	57.5	0.157	0.551	54,406	589	\$100M-500M	52.5	10,255	413	0
First United Scty Bk	Thomasville	57.5	0.114	0.478	75,273	979	\$500M-\$1B	57.5	16,710	701	0
Compass Bk	Birmingham	57.5	0.083	0.361	2,897,003	61,694	>\$10B	55.0	474,996	53,327	0.013
Regions Bk	Birmingham	57.5	0.087	0.365	10,910,000	119,425	>\$10B	60.0	2,260,879	81,584	0
Heritage First Bk	Orange Beach	55.0	0.218	1	7,363	148	<\$100M	72.5	7,363	148	0
Commercial Bk of Ozark	Ozark	55.0	0.165	1	11,479	205	<\$100M	55.0	4,207	168	0
Farmers & Mrch Bk	Lafayette	55.0	0.178	1	14,989	260	<\$100M	52.5	3,892	200	0
First NB of Brundidge	Brundidge	55.0	0.187	0.984	18,933	307	\$100M-500M	70.0	7,572	252	0
FirstState Bk	Lineville	55.0	0.164	0.88	22,407	421	\$100M-500M	70.0	8,359	342	0
Peoples Bk of Coffee Cty	Elba	55.0	0.173	0.736	34,878	458	\$100M-500M	67.5	11,402	354	0
Red MNT Bk NA	Birmingham	55.0	0.214	0.554	47,887	317	\$100M-500M	37.5	6,949	190	0

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Bryant Bk	Tuscaloosa	55.0	0.193	0.566	57,240	396	\$100M-500M	37.5	7,299	200	0
First Cmnty Bk	Chatom	55.0	0.175	0.443	53,695	609	\$100M-500M	52.5	10,439	438	0.002
Midsouth Bk NA	Dothan	55.0	0.155	0.675	55,657	537	\$100M-500M	80.0	17,371	697	0
AuburnBank	Auburn	55.0	0.111	0.603	72,088	696	\$500M-\$1B	50.0	12,286	445	0
ServisFirst Bk	Birmingham	55.0	0.134	0.334	93,757	573	\$500M-\$1B	30.0	6,124	203	0.001
Peoples B&TC	Selma	55.0	0.116	0.391	107,287	898	\$500M-\$1B	42.5	11,591	490	0
New South Federal Savings Bank	Irondale	55.0	0.03	0.289	52,977	133	\$1B-\$10B	32.5	640	14	0
First American Bk	Birmingham	55.0	0.075	0.365	236,830	2,104	\$1B-\$10B	52.5	27,745	1,139	0.001
Colonial Bk NA	Montgomery	55.0	0.081	0.374	1,915,892	12,868	>\$10B	55.0	177,918	7,245	0
Samson Bkg Co	Samson	52.5	0.213	1	9,043	199	<\$100M	77.5	9,043	199	0
Peoplestrust Bk	Hamilton	52.5	0.208	1	9,987	126	<\$100M	45.0	2,630	91	0
Brantley B&TC	Brantley	52.5	0.174	1	9,923	272	<\$100M	82.5	9,923	272	0
Bank of Brewton	Brewton	52.5	0.234	1	13,569	123	<\$100M	30.0	2,058	90	0.005
Commonwealth NB	Mobile	52.5	0.18	1	10,997	137	<\$100M	42.5	2,863	80	0
Community B&TC AL	Union Springs	52.5	0.227	0.646	17,591	346	<\$100M	57.5	5,314	262	0
Union St Bk	Pell City	52.5	0.141	0.58	52,410	524	\$100M-500M	47.5	9,347	345	0.001
Southern Indep Bk	Opp	50.0	0.261	0.988	10,179	91	<\$100M	42.5	2,455	55	0
Bay Bk	Theodore	50.0	0.212	0.927	14,284	202	<\$100M	40.0	2,935	147	0
Community Spirit Bk	Red Bay	50.0	0.18	0.784	16,912	285	<\$100M	62.5	5,905	227	0.005
Cheaha Bk	Oxford	50.0	0.171	0.828	24,938	255	\$100M-500M	42.5	5,057	168	0
First NB of Cent AL	Aliceville	50.0	0.171	0.594	37,595	366	\$100M-500M	50.0	9,100	231	0
First FNCL Bk	Bessemer	50.0	0.171	0.658	39,710	276	\$100M-500M	20.0	3,325	126	0
First NB of Scottsboro	Scottsboro	50.0	0.139	0.504	39,782	539	\$100M-500M	47.5	8,323	392	0.002
Farmers & Mrch Bk	Centre	47.5	0.212	0.966	13,253	177	<\$100M	10.0	-	-	0
Citizens Bk	Greensboro	47.5	0.121	1	9,736	249	<\$100M	15.0	838	43	0
Peoples Southern Bk	Clanton	47.5	0.149	0.922	19,884	228	\$100M-500M	50.0	5,363	177	0
Escambia Cty Bk	Flomaton	45.0	0.149	1	12,130	189	<\$100M	72.5	12,130	189	0.001
Bank of Moundville	Moundville	45.0	0.183	0.771	15,299	246	<\$100M	55.0	4,691	194	0
Marion B&TC	Marion	45.0	0.111	1	14,130	91	\$100M-500M	47.5	4,534	57	0
First S St Bk	Stevenson	45.0	0.149	0.714	30,511	236	\$100M-500M	25.0	3,790	144	0
Vision Bk	Gulf Shores	45.0	0.097	0.463	49,187	506	\$500M-\$1B	45.0	9,464	358	0
Worthington Federal Bank	Huntsville	42.5	0.009	1	495	1	<\$100M	17.5	-	-	0
NobleBank & Tr NA	Anniston	42.5	0.202	0.703	20,767	140	\$100M-500M	30.0	3,249	70	0
First Bk Of Boaz	Boaz	42.5	0.121	0.97	17,439	214	\$100M-500M	40.0	4,169	155	0
River B&T	Prattville	42.5	0.139	0.727	22,883	242	\$100M-500M	37.5	4,555	165	0
Bank of Pine Hill	Pine Hill	40.0	0.138	1	3,219	58	<\$100M	50.0	1,498	52	0
First NB of Hartford	Hartford	40.0	0.091	1	8,095	264	<\$100M	70.0	7,018	255	0
City Bk of Hartford	Hartford	37.5	0.127	1	5,588	191	<\$100M	67.5	5,588	191	0
Farmers & Mrch Bk	Waterloo	37.5	0.106	1	5,432	230	<\$100M	67.5	5,432	230	0
First FS & LA of Cullman	Cullman	37.5	0.04	0.533	2,495	21	<\$100M	45.0	312	12	0
American Bk	Geneva	37.5	0.142	0.833	13,660	174	<\$100M	42.5	3,567	143	0
Citizens Bk	Geneva	37.5	0.065	1	8,997	171	\$100M-500M	70.0	8,997	171	0
Phenix Girard Bk	Phenix City	37.5	0.112	0.763	16,910	231	\$100M-500M	32.5	3,626	171	0
Merchants & Farmers Bk Green	Eutaw	35.0	0.104	1	4,853	123	<\$100M	62.5	4,853	123	0

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Slocomb NB	Slocomb	35.0	0.126	1	6,582	72	<\$100M	22.5	1,136	44	0
Alabama Exch Bk	Tuskegee	35.0	0.133	0.938	10,450	140	<\$100M	35.0	2,499	89	0
SouthWest Bk of AL	Mcintosh	35.0	0.048	1	3,891	197	<\$100M	60.0	3,891	197	0
Southpoint Bk	Birmingham	35.0	0.186	0.48	18,320	106	<\$100M	15.0	1,742	47	0
EVAbank	Eva	35.0	0.091	0.524	30,795	234	\$100M-500M	25.0	5,071	134	0
First Bk of Linden	Linden	32.5	0.123	0.831	12,376	102	\$100M-500M	22.5	1,811	59	0
Valley St Bk	Russellville	32.5	0.101	0.775	11,618	227	\$100M-500M	52.5	4,281	192	0
Peoples Bk of Red Level	Red Level	30.0	0.051	1	685	52	<\$100M	45.0	685	52	0
Citizens Bk Valley Head	Valley Head	30.0	0.086	1	1,864	35	<\$100M	35.0	692	26	0
Vantage Bk of AL	Albertville	30.0	0.133	1	4,086	66	<\$100M	42.5	1,350	53	0
Bank of Dadeville	Dadeville	30.0	0.071	1	5,564	114	<\$100M	37.5	2,039	92	0
AB&T NB	Dothan	30.0	0.14	0.517	12,089	155	<\$100M	25.0	2,376	102	0
Horizon Bk	Fyffe	30.0	0.085	0.785	8,206	148	<\$100M	40.0	2,967	126	0.003
Bank of Wedowee	Wedowee	30.0	0.088	0.776	11,593	178	\$100M-500M	42.5	3,862	135	0
First Federal Bank A FSB	Tuscaloosa	30.0	0.01	0.597	1,531	4	\$100M-500M	30.0	80	1	0
Citizens Bk Winfield	Winfield	30.0	0.068	0.655	13,174	269	\$100M-500M	40.0	4,364	228	0
Hancock Bk of AL	Mobile	27.5	0.195	0.686	3,342	38	<\$100M	10.0	241	19	0
Keystone Bk	Auburn	27.5	0.128	0.948	3,716	22	<\$100M	15.0	427	10	0
First Progressive Bk	Brewton	27.5	0.041	1	1,190	36	<\$100M	40.0	1,190	36	0
Bank of York	York	27.5	0.091	0.846	7,266	110	<\$100M	25.0	1,473	81	0
First St Bk of The S	Sulligent	27.5	0.06	1	5,514	32	<\$100M	12.5	422	16	0
Citizens St Bk	Vernon	25.0	0.047	1	2,548	64	<\$100M	47.5	2,548	64	0
First Citizens Bk	Luverne	25.0	0.133	0.596	10,107	161	<\$100M	42.5	3,403	124	0.007
Liberty Bk	Geraldine	25.0	0.071	0.856	6,354	103	<\$100M	30.0	1,636	80	0
Nexity Bk	Birmingham	22.5	0.024	0.159	22,119	99	\$500M-\$1B	10.0	1,184	36	0
Citizens Bk	Enterprise	20.0	0.104	0.35	11,723	132	\$100M-500M	22.5	2,941	108	0
Alamerica Bk	Birmingham	17.5	0.086	0.574	7,062	49	<\$100M	10.0	829	24	0
Alabama Bkr Bk NA	Homewood	15.0	0.049	0.213	10,271	41	\$100M-500M	10.0	569	11	0
First NB of Dozier	Dozier	10.0	0.035	0.32	1,277	24	<\$100M	12.5	309	19	0
Security Federal Savings Bank	Jasper	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Central Bk of The S	Anniston	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.

Table 3B Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)				CRD/TA (10)	
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)		LSBL# (9)
Farmers & Mrch Bk	Piedmont	100.0	0.256	1	44,342	1,263	\$100M-500M	85.0	44,342	1,263	0
Sweet Water St Bk	Sweet Water	97.5	0.45	1	27,932	27,931	<\$100M	85.0	27,932	27,931	0
Camden NB	Camden	97.5	0.3	1	35,540	608	\$100M-500M	80.0	35,540	608	0
Traders & Farmers Bk	Haleyville	97.5	0.155	1	55,677	1,059	\$100M-500M	75.0	55,677	1,059	0
First Bk of The S	Rainsville	95.0	0.246	1	19,056	555	<\$100M	72.5	19,056	555	0.008
Security Bank	Tuscaloosa	92.5	0.168	1	11,349	122	<\$100M	80.0	11,349	122	0
Peachtree Bk	Maplesville	92.5	0.274	1	19,118	431	<\$100M	75.0	19,118	431	0
First Metro Bk	Muscle Shoals	92.5	0.099	0.334	34,681	1,226	\$100M-500M	95.0	103,766	1,499	0.003
Town-Country NB	Camden	90.0	0.269	1	21,360	471	<\$100M	72.5	21,360	471	0
The Southern Bank Company	Gadsden	90.0	0.063	1	6,238	77	<\$100M	62.5	6,238	77	0
Southfirst Bank	Sylacauga	90.0	0.044	0.27	6,142	155	\$100M-500M	82.5	22,785	216	0
State B&TC	Winfield	87.5	0.121	1	20,145	378	\$100M-500M	57.5	20,145	378	0
First Lowndes Bk	Fort Deposit	87.5	0.124	0.443	21,023	473	\$100M-500M	77.5	46,148	572	0
First NB of Jasper	Jasper	87.5	0.076	0.281	41,173	1,060	\$500M-\$1B	80.0	116,284	1,449	0
Bank Indep	Sheffield	87.5	0.067	0.273	47,522	1,018	\$500M-\$1B	75.0	129,149	1,368	0
First Bk	Wadley	85.0	0.24	1	14,270	333	<\$100M	65.0	14,270	333	0
Peoples Bk of Greensboro	Greensboro	85.0	0.229	1	15,651	424	<\$100M	65.0	15,651	424	0.002
Headland NB	Headland	85.0	0.228	1	22,177	323	<\$100M	62.5	22,177	323	0
Citizens Bk	Moulton	85.0	0.183	1	19,601	221	\$100M-500M	62.5	19,601	221	0
Exchange Bk of AL	Altoona	85.0	0.112	0.382	24,187	442	\$100M-500M	90.0	63,269	603	0.007
Metro Bk	Pell City	85.0	0.083	0.189	41,465	1,472	\$100M-500M	85.0	165,285	2,021	0
Brantley B&TC	Brantley	82.5	0.174	1	9,923	272	<\$100M	52.5	9,923	272	0
First St Bk of Dekalb Cty	Fort Payne	82.5	0.157	0.392	12,398	569	<\$100M	77.5	30,814	675	0.002
Merchants Bk	Jackson	80.0	0.073	0.265	12,816	530	\$100M-500M	70.0	42,352	670	0
Small Town Bk	Wedowee	80.0	0.067	0.277	14,198	566	\$100M-500M	77.5	47,294	721	0
Superior Bank	Birmingham	80.0	0.015	0.068	37,245	1,370	\$1B-\$10B	80.0	284,235	2,363	0
Midsouth Bk NA	Dothan	80.0	0.048	0.218	17,371	697	\$100M-500M	55.0	55,657	537	0.002
Bank of Evergreen	Evergreen	77.5	0.311	1	12,333	189	<\$100M	65.0	12,333	189	0
Samson Bkg Co	Samson	77.5	0.213	1	9,043	199	<\$100M	52.5	9,043	199	0
First Federal Bank	Fort Payne	77.5	0.03	0.151	2,280	79	<\$100M	72.5	13,854	143	0
Primesouth Bk	Tallassee	77.5	0.106	0.237	15,567	505	\$100M-500M	75.0	49,628	688	0
Citizens Bk of Fayette	Fayette	77.5	0.07	0.228	13,432	524	\$100M-500M	75.0	48,802	679	0
Merchants Bk of AL	Cullman	77.5	0.078	0.238	17,278	733	\$100M-500M	87.5	71,153	922	0
West AL B&TC	Reform	77.5	0.056	0.233	26,666	1,014	\$100M-500M	92.5	114,620	1,299	0
Citizens Bk & SVG Co	Russellville	77.5	0.04	0.271	49,283	954	\$1B-\$10B	60.0	114,537	1,213	0
Alabama Tr Bk NA	Sylacauga	75.0	0.107	0.302	9,603	300	<\$100M	60.0	24,375	373	0
First NB	Hamilton	75.0	0.049	0.332	12,881	493	\$100M-500M	67.5	38,748	616	0
Covington Cty Bk	Andalusia	75.0	0.067	0.156	17,881	768	\$100M-500M	80.0	84,582	1,097	0.002
Bank of Tuscaloosa	Tuscaloosa	75.0	0.061	0.151	27,371	1,032	\$100M-500M	80.0	121,594	1,523	0
Heritage First Bk	Orange Beach	72.5	0.218	1	7,363	148	<\$100M	55.0	7,363	148	0

Table 3B Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Escambia Cty Bk	Flomaton	72.5	0.149	1	12,130	189	<\$100M	45.0	12,130	189	0.001
Traditions Bk	Cullman	72.5	0.063	0.293	9,080	450	\$100M-500M	65.0	28,375	563	0.003
North Jackson Bk	Stevenson	72.5	0.075	0.218	12,461	444	\$100M-500M	62.5	38,700	545	0
Peoples Exch Bk of Monroe CT	Beatrice	70.0	0.11	0.337	6,933	251	<\$100M	67.5	20,215	312	0
Covenant Bk	Leeds	70.0	0.093	0.26	7,593	288	<\$100M	70.0	28,273	399	0
First NB of Hartford	Hartford	70.0	0.079	0.867	7,018	255	<\$100M	40.0	8,095	264	0
First NB of Brundidge	Brundidge	70.0	0.075	0.394	7,572	252	\$100M-500M	55.0	18,933	307	0
Firststate Bk	Lineville	70.0	0.061	0.328	8,359	342	\$100M-500M	55.0	22,407	421	0
Citizens Bk	Geneva	70.0	0.065	1	8,997	171	\$100M-500M	37.5	8,997	171	0
Peoples Bk of N AL	Cullman	70.0	0.04	0.17	17,474	851	\$100M-500M	65.0	70,269	1,111	0.001
Troy B&TC	Troy	70.0	0.045	0.161	20,088	914	\$100M-500M	65.0	79,488	1,207	0.004
City Bk of Hartford	Hartford	67.5	0.127	1	5,588	191	<\$100M	37.5	5,588	191	0
Farmers & Mrch Bk	Waterloo	67.5	0.106	1	5,432	230	<\$100M	37.5	5,432	230	0
Amerifirst Bk	Union Springs	67.5	0.063	0.162	12,530	439	\$100M-500M	72.5	55,708	637	0.004
Peoples Bk of Coffee Cty	Elba	67.5	0.057	0.24	11,402	354	\$100M-500M	55.0	34,878	458	0
Southbank A Federal Savings	Huntsville	67.5	0.01	0.079	3,131	106	\$100M-500M	60.0	23,055	195	0
Bank of Vernon	Vernon	65.0	0.07	0.135	12,298	425	\$100M-500M	87.5	91,113	783	0.007
Citizens B&TC	Guntersville	65.0	0.061	0.201	11,595	428	\$100M-500M	77.5	53,526	634	0
Banktrust	Mobile	65.0	0.029	0.083	30,248	1,180	\$1B-\$10B	65.0	172,917	1,789	0
Merchants & Farmers Bk Green	Eutaw	62.5	0.104	1	4,853	123	<\$100M	35.0	4,853	123	0
Community Spirit Bk	Red Bay	62.5	0.063	0.274	5,905	227	<\$100M	50.0	16,912	285	0.005
Peoples Indep Bk	Boaz	62.5	0.06	0.206	8,722	341	\$100M-500M	65.0	35,642	445	0
CB&T Bk of E AL	Phenix City	62.5	0.043	0.127	12,968	453	\$100M-500M	65.0	60,929	607	0
Aliant Bk	Alexander City	62.5	0.025	0.112	22,977	1,049	\$500M-\$1B	72.5	148,236	1,640	0
Southwest Bk of AL	Mcintosh	60.0	0.048	1	3,891	197	<\$100M	35.0	3,891	197	0
Regions Bk	Birmingham	60.0	0.018	0.076	2,260,879	81,584	>\$10B	57.5	10,910,000	119,425	0
Community B&TC AL	Union Springs	57.5	0.069	0.195	5,314	262	<\$100M	52.5	17,591	346	0
Premier Bk of The S	Good Hope	57.5	0.048	0.226	6,757	299	\$100M-500M	60.0	26,719	399	0
Robertson Bkg Co	Demopolis	57.5	0.041	0.198	8,906	372	\$100M-500M	57.5	35,039	521	0
United Bk	Atmore	57.5	0.034	0.126	13,548	503	\$100M-500M	65.0	68,985	706	0.003
Sterling Bk	Montgomery	57.5	0.032	0.093	17,025	674	\$500M-\$1B	67.5	109,058	1,119	0
First United Scty Bk	Thomasville	57.5	0.025	0.106	16,710	701	\$500M-\$1B	57.5	75,273	979	0
First CMRL Bk	Birmingham	57.5	0.025	0.06	46,796	833	\$1B-\$10B	62.5	268,537	1,924	0.007
Commercial Bk of Ozark	Ozark	55.0	0.06	0.366	4,207	168	<\$100M	55.0	11,479	205	0
Bank of Moundville	Moundville	55.0	0.056	0.237	4,691	194	<\$100M	45.0	15,299	246	0
Hometown Bk of AL	Oneonta	55.0	0.04	0.219	5,650	235	\$100M-500M	67.5	25,857	329	0
Central St Bk	Calera	55.0	0.042	0.199	7,235	310	\$100M-500M	70.0	36,402	413	0
First NB of Talladega	Talladega	55.0	0.036	0.257	10,854	124	\$100M-500M	57.5	42,244	245	0.002
Colonial Bk NA	Montgomery	55.0	0.007	0.035	177,918	7,245	>\$10B	55.0	1,915,892	12,868	0
Compass Bk	Birmingham	55.0	0.014	0.059	474,996	53,327	>\$10B	57.5	2,897,003	61,694	0.013
Farmers & Mrch Bk	Lafayette	52.5	0.046	0.26	3,892	200	<\$100M	55.0	14,989	260	0

Table 3B Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Valley St Bk	Russellville	52.5	0.037	0.286	4,281	192	\$100M-500M	32.5	11,618	227	0
North AL Bk	Hazel Green	52.5	0.039	0.164	5,929	271	\$100M-500M	77.5	36,061	353	0
First Cmnty Bk	Chatom	52.5	0.034	0.086	10,439	438	\$100M-500M	55.0	53,695	609	0.002
Community B&Tc of Se AL	Enterprise	52.5	0.03	0.104	10,255	413	\$100M-500M	57.5	54,406	589	0
Capitalsouth Bk	Birmingham	52.5	0.029	0.094	14,920	479	\$500M-\$1B	72.5	110,881	843	0
First American Bk	Birmingham	52.5	0.009	0.043	27,745	1,139	\$1B-\$10B	55.0	236,830	2,104	0.001
Bank of Pine Hill	Pine Hill	50.0	0.064	0.465	1,498	52	<\$100M	40.0	3,219	58	0
Peoples Southern Bk	Clanton	50.0	0.04	0.249	5,363	177	\$100M-500M	47.5	19,884	228	0
First NB of Cent AL	Aliceville	50.0	0.041	0.144	9,100	231	\$100M-500M	50.0	37,595	366	0
Auburnbank	Auburn	50.0	0.019	0.103	12,286	445	\$500M-\$1B	55.0	72,088	696	0
Citizens St Bk	Vernon	47.5	0.047	1	2,548	64	<\$100M	25.0	2,548	64	0
Farmers Exch Bk	Louisville	47.5	0.055	0.15	5,616	183	\$100M-500M	77.5	37,560	279	0
Citizens Bk	Robertsdale	47.5	0.041	0.195	4,514	211	\$100M-500M	67.5	23,141	296	0.003
Marion B&TC	Marion	47.5	0.036	0.321	4,534	57	\$100M-500M	45.0	14,130	91	0
First NB&T	Atmore	47.5	0.042	0.154	5,787	191	\$100M-500M	60.0	30,983	310	0
First Cmnty Bk of Cent AL	Wetumpka	47.5	0.035	0.134	6,896	272	\$100M-500M	57.5	37,402	400	0
Cullman Savings Bank	Cullman	47.5	0.006	0.027	1,287	29	\$100M-500M	57.5	20,596	94	0
First NB of Scottsboro	Scottsboro	47.5	0.029	0.105	8,323	392	\$100M-500M	50.0	39,782	539	0.002
Union St Bk	Pell City	47.5	0.025	0.103	9,347	345	\$100M-500M	52.5	52,410	524	0.001
Peoples Bk of Red Level	Red Level	45.0	0.051	1	685	52	<\$100M	30.0	685	52	0
Peoplestrust Bk	Hamilton	45.0	0.055	0.263	2,630	91	<\$100M	52.5	9,987	126	0
First FS & LA of Cullman	Cullman	45.0	0.005	0.067	312	12	<\$100M	37.5	2,495	21	0
First S Bk	Florence	45.0	0.042	0.147	4,447	196	\$100M-500M	67.5	30,311	322	0.002
Vision Bk	Gulf Shores	45.0	0.019	0.089	9,464	358	\$500M-\$1B	45.0	49,187	506	0
First CMRL Bk of Huntsville	Huntsville	45.0	0.024	0.053	13,240	416	\$500M-\$1B	62.5	105,810	913	0
Vantage Bk of AL	Albertville	42.5	0.044	0.33	1,350	53	<\$100M	30.0	4,086	66	0
Southern Indep Bk	Opp	42.5	0.063	0.238	2,455	55	<\$100M	50.0	10,179	91	0
Commonwealth NB	Mobile	42.5	0.047	0.26	2,863	80	<\$100M	52.5	10,997	137	0
Bank of Walker Cty	Jasper	42.5	0.057	0.143	3,731	132	<\$100M	62.5	24,030	212	0
First Citizens Bk	Luverne	42.5	0.045	0.201	3,403	124	<\$100M	25.0	10,107	161	0.007
American Bk	Geneva	42.5	0.037	0.217	3,567	143	<\$100M	37.5	13,660	174	0
Bank of Wedowee	Wedowee	42.5	0.029	0.259	3,862	135	\$100M-500M	30.0	11,593	178	0
Cheaha Bk	Oxford	42.5	0.035	0.168	5,057	168	\$100M-500M	50.0	24,938	255	0
Peoples B&TC	Selma	42.5	0.012	0.042	11,591	490	\$500M-\$1B	55.0	107,287	898	0
First Progressive Bk	Brewton	40.0	0.041	1	1,190	36	<\$100M	27.5	1,190	36	0
Bay Bk	Theodore	40.0	0.044	0.191	2,935	147	<\$100M	50.0	14,284	202	0
Horizon Bk	Fyffe	40.0	0.031	0.284	2,967	126	<\$100M	30.0	8,206	148	0.003
First Bk Of Boaz	Boaz	40.0	0.029	0.232	4,169	155	\$100M-500M	42.5	17,439	214	0
Citizens Bk of Winfield	Winfield	40.0	0.023	0.217	4,364	228	\$100M-500M	30.0	13,174	269	0
Pinnacle Bk	Jasper	40.0	0.018	0.099	4,349	328	\$100M-500M	67.5	43,547	490	0
Bank of Dadeville	Dadeville	37.5	0.026	0.366	2,039	92	<\$100M	30.0	5,564	114	0

Table 3B Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
First Tuskegee Bk	Tuskegee	37.5	0.046	0.126	4,085	115	<\$100M	60.0	27,606	195	0.002
River B&T	Prattville	37.5	0.028	0.145	4,555	165	\$100M-500M	42.5	22,883	242	0
Red MNT Bk NA	Birmingham	37.5	0.031	0.08	6,949	190	\$100M-500M	55.0	47,887	317	0
Banksouth	Dothan	37.5	0.026	0.066	5,906	234	\$100M-500M	65.0	54,422	443	0
Bryant Bk	Tuscaloosa	37.5	0.025	0.072	7,299	200	\$100M-500M	55.0	57,240	396	0
Citizens Bk Valley Head	Valley Head	35.0	0.032	0.371	692	26	<\$100M	30.0	1,864	35	0
Alabama Exch Bk	Tuskegee	35.0	0.032	0.224	2,499	89	<\$100M	35.0	10,450	140	0
Reliance Bk	Athens	35.0	0.035	0.135	3,837	127	\$100M-500M	60.0	26,098	217	0
Sunsouth Bk	Dothan	35.0	0.029	0.089	6,167	190	\$100M-500M	57.5	44,225	332	0
First NB of Baldwin Cty	Foley	35.0	0.024	0.095	5,918	227	\$100M-500M	67.5	52,259	426	0
Phenix Girard Bk	Phenix City	32.5	0.024	0.164	3,626	171	\$100M-500M	37.5	16,910	231	0
New South Federal Savings Bank	Irondale	32.5	0	0.003	640	14	\$1B-\$10B	55.0	52,977	133	0
Bank of Brewton	Brewton	30.0	0.036	0.152	2,058	90	<\$100M	52.5	13,569	123	0.005
Liberty Bk	Geraldine	30.0	0.018	0.22	1,636	80	<\$100M	25.0	6,354	103	0
Noblebank & Tr NA	Anniston	30.0	0.032	0.11	3,249	70	\$100M-500M	42.5	20,767	140	0
First Federal Bank A FSB	Tuscaloosa	30.0	0.001	0.031	80	1	\$100M-500M	30.0	1,531	4	0
Servisfirst Bk	Birmingham	30.0	0.009	0.022	6,124	203	\$500M-\$1B	55.0	93,757	573	0.001
Bank of York	York	25.0	0.018	0.172	1,473	81	<\$100M	27.5	7,266	110	0
AB&T NB	Dothan	25.0	0.028	0.102	2,376	102	<\$100M	30.0	12,089	155	0
First S St Bk	Stevenson	25.0	0.018	0.089	3,790	144	\$100M-500M	45.0	30,511	236	0
EVAbank	Eva	25.0	0.015	0.086	5,071	134	\$100M-500M	35.0	30,795	234	0
Slocomb NB	Slocomb	22.5	0.022	0.173	1,136	44	<\$100M	35.0	6,582	72	0
First Bk of Linden	Linden	22.5	0.018	0.122	1,811	59	\$100M-500M	32.5	12,376	102	0
Citizens Bk	Enterprise	22.5	0.026	0.088	2,941	108	\$100M-500M	20.0	11,723	132	0
First FNCL Bk	Bessemer	20.0	0.014	0.055	3,325	126	\$100M-500M	50.0	39,710	276	0
Trinity Bk	Dothan	17.5	0.027	0.082	1,121	39	<\$100M	62.5	13,691	69	0
Worthington Federal Bank	Huntsville	17.5	0	0	-	-	<\$100M	42.5	495	1	0
Keystone Bk	Auburn	15.0	0.015	0.109	427	10	<\$100M	27.5	3,716	22	0
Southpoint Bk	Birmingham	15.0	0.018	0.046	1,742	47	<\$100M	35.0	18,320	106	0
Citizens Bk	Greensboro	15.0	0.01	0.078	838	43	<\$100M	47.5	9,736	249	0
First NB of Dozier	Dozier	12.5	0.008	0.077	309	19	<\$100M	10.0	1,277	24	0
First St Bk of The S	Sulligent	12.5	0.005	0.077	422	16	<\$100M	27.5	5,514	32	0
Hancock Bk of AL	Mobile	10.0	0.014	0.049	241	19	<\$100M	27.5	3,342	38	0
Security Federal Savings Bank	Jasper	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Alamerica Bk	Birmingham	10.0	0.01	0.067	829	24	<\$100M	17.5	7,062	49	0
Alabama Bkr Bk NA	Homewood	10.0	0.003	0.012	569	11	\$100M-500M	15.0	10,271	41	0
Nexity Bk	Birmingham	10.0	0.001	0.008	1,184	36	\$500M-\$1B	22.5	22,119	99	0
Farmers & Mrch Bk	Centre	10.0	0	0	-	-	<\$100M	47.5	13,253	177	0
Central Bk of The S	Anniston	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: NR = not ranked



Table 3B Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.