

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1,000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Metro Bk	Muscle Shoals	95.0	0.262	1	101,407	1,416	\$100M-500M	92.5	31,596	1,136	0.003
Exchange Bk of AL	Altoona	95.0	0.28	1	65,809	1,831	\$100M-500M	67.5	9,793	1,430	0.007
Bank of Vernon	Vernon	92.5	0.493	1	95,416	758	\$100M-500M	67.5	11,156	407	0.007
Farmers & Mrch Bk	Piedmont	90.0	0.267	1	47,285	1,275	\$100M-500M	100.0	47,285	1,275	0
Metro Bk	Pell City	87.5	0.31	0.749	160,308	1,857	\$500M-\$1B	82.5	37,597	1,342	0
Merchants Bk of AL	Cullman	87.5	0.28	1	69,275	896	\$100M-500M	75.0	14,115	713	0
Citizens Bk of Fayette	Fayette	87.5	0.305	1	57,072	678	\$100M-500M	92.5	24,268	537	0
Southfirst Bank	Sylacauga	85.0	0.167	1	23,831	227	\$100M-500M	90.0	6,983	170	0
Camden NB	Camden	85.0	0.327	1	38,542	628	\$100M-500M	97.5	38,542	628	0
Sweet Water St Bk	Sweet Water	82.5	0.427	1	28,542	28,512	<\$100M	97.5	28,542	28,512	0
SmALI Town Bk	Wedowee	80.0	0.222	0.927	48,499	771	\$100M-500M	85.0	15,223	609	0
Marion B&TC	Marion	80.0	0.242	1	36,691	652	\$100M-500M	80.0	9,907	558	0
CCb Cmnty Bk	AndALusia	80.0	0.272	0.722	88,732	1,143	\$100M-500M	75.0	19,311	806	0.002
Traders & Farmers Bk	alLeyville	77.5	0.163	1	59,393	987	\$100M-500M	100.0	59,393	987	0
Bk of Tuscaloosa	Tuscaloosa	77.5	0.286	0.565	138,638	1,494	\$100M-500M	75.0	26,735	948	0
West AL B&TC	Reform	75.0	0.18	0.736	92,181	1,280	\$500M-\$1B	80.0	24,707	976	0
Town-Country NB	Camden	75.0	0.309	1	25,580	463	<\$100M	75.0	8,464	360	0
Superior Bank	Birmingham	75.0	0.113	0.434	341,554	2,372	\$1B-\$10B	77.5	31,264	1,228	0
Security Bank	Tuscaloosa	75.0	0.195	1	11,464	105	<\$100M	92.5	11,464	105	0
Primesouth Bk	Tallassee	75.0	0.256	0.963	38,445	503	\$100M-500M	80.0	12,270	391	0
Peachtree Bk	Maplesville	75.0	0.279	1	19,665	380	<\$100M	90.0	19,665	380	0
Citizens B&TC	Guntersville	75.0	0.248	0.844	55,100	704	\$100M-500M	72.5	12,416	484	0
Sterling Bk	Montgomery	72.5	0.198	0.594	103,720	1,018	\$500M-\$1B	62.5	15,531	616	0
Pinnacle Bk	Jasper	72.5	0.252	0.972	57,586	335	\$100M-500M	37.5	5,347	199	0
First S Bk	Florence	72.5	0.284	1	30,380	332	\$100M-500M	50.0	4,859	203	0.002
Covenant Bk	Leeds	72.5	0.314	0.916	30,957	374	<\$100M	72.5	8,862	293	0
Amerifirst Bk	Union Springs	72.5	0.255	0.754	47,244	574	\$100M-500M	75.0	12,921	426	0
Aliant Bk	ALexander City	72.5	0.158	0.669	152,665	1,605	\$500M-\$1B	62.5	21,725	994	0
Alabama Tr Bk Na	Sylacauga	72.5	0.321	0.737	36,603	445	\$100M-500M	77.5	12,571	345	0
Traditions Bk	Cullman	70.0	0.206	0.954	34,940	620	\$100M-500M	77.5	10,140	477	0.004
First NB &T	Atmore	70.0	0.273	0.881	39,453	366	\$100M-500M	52.5	6,616	225	0.01
First NB	Hamilton	70.0	0.153	1	39,775	590	\$100M-500M	75.0	12,429	471	0
Citizens Bk	Robertsdale	70.0	0.225	0.87	25,194	1,091	\$100M-500M	60.0	5,070	933	0.002
Bank of Walker Cty	Jasper	70.0	0.416	0.952	29,500	265	<\$100M	70.0	8,761	184	0
Bank Indep	Sheffield	70.0	0.156	0.603	122,888	1,411	\$500M-\$1B	72.5	27,683	1,014	0
The Southern Bank Company	Gadsden	67.5	0.104	1	10,725	118	\$100M-500M	92.5	10,725	118	0
Servisfirst Bk	Birmingham	67.5	0.205	0.45	199,706	1,033	\$500M-\$1B	50.0	17,197	426	0.002
Peoples Indep Bk	Boaz	67.5	0.23	0.759	38,240	484	\$100M-500M	70.0	10,019	379	0
Keystone Bk	Auburn	67.5	0.296	1	22,881	124	<\$100M	27.5	2,224	60	0
First NB of Baldwin Cty	Foley	67.5	0.197	0.793	50,612	434	\$100M-500M	50.0	7,081	231	0
First Bk	Wadley	67.5	0.23	1	16,350	529	<\$100M	90.0	16,350	529	0

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		Total	LSBL/TA	LSBL/TBL	LSBL\$	LSBL#		Total Rank	SSBL\$		CRD/TA
		Rank							(1,000)	SSBL#	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Citizens St Bk	Vernon	67.5	0.427	1	35,611	197	<\$100M	17.5	1,322	117	0
Capital south Bk	Birmingham	67.5	0.187	0.563	138,263	1,089	\$500M-\$1B	57.5	17,342	604	0
Bank of Evergreen	Evergreen	67.5	0.295	1	13,209	208	<\$100M	82.5	13,209	208	0
Troy B&TC	Troy	65.0	0.172	0.597	90,023	1,250	\$500M-\$1B	67.5	19,938	919	0.003
Southbank A Federal Savings	Huntsville	65.0	0.091	0.619	26,494	207	\$100M-500M	72.5	3,747	113	0
Red MNT Bk NA	Birmingham	65.0	0.211	0.582	66,208	450	\$100M-500M	47.5	8,593	274	0
Peoples Bk of N AL	Cullman	65.0	0.155	0.58	75,988	921	\$100M-500M	60.0	14,295	641	0.001
First S St Bk	Stevenson	65.0	0.233	0.704	55,094	324	\$100M-500M	30.0	4,886	183	0
First NB of Jasper	Jasper	65.0	0.173	0.616	94,795	1,238	\$500M-\$1B	67.5	21,155	885	0
First Federal Bank	Fort Payne	65.0	0.132	0.755	10,551	147	<\$100M	77.5	2,022	89	0
Bryant Bk	Tuscaloosa	65.0	0.183	0.497	106,702	687	\$500M-\$1B	45.0	11,417	315	0
Banktrust	Mobile	65.0	0.152	0.482	322,336	2,883	\$1B-\$10B	62.5	48,017	1,849	0
United Bk	Atmore	62.5	0.138	0.697	67,481	717	\$100M-500M	60.0	13,393	521	0.003
Sunsouth Bk	Dothan	62.5	0.214	0.667	48,147	378	\$100M-500M	42.5	6,621	208	0
Peoples Exch Bk of Monroe Ct	Beatrice	62.5	0.294	0.991	18,573	305	<\$100M	70.0	6,901	252	0
Peoples Bk of Greensboro	Greensboro	62.5	0.201	1	14,592	415	<\$100M	87.5	14,592	415	0.002
Peoples Bk of Coffee Cty	Elba	62.5	0.193	0.728	39,822	476	\$100M-500M	55.0	7,205	333	0
First Lowndes Bk	Fort Deposit	62.5	0.227	0.709	35,732	539	\$100M-500M	75.0	10,903	445	0
First Jackson Bk	Stevenson	62.5	0.203	0.573	38,323	585	\$100M-500M	67.5	10,837	475	0
First CMRL Bk	Birmingham	62.5	0.129	0.374	251,856	1,779	\$1B-\$10B	55.0	37,775	753	0.007
First Cmnty Bk of Cent AL	Wetumpka	62.5	0.208	0.669	46,331	428	\$100M-500M	45.0	6,870	282	0
Brantley B&TC	Brantley	62.5	0.221	1	12,691	269	<\$100M	85.0	12,691	269	0
Banksouth	Dothan	62.5	0.243	0.585	55,587	422	\$100M-500M	32.5	5,295	220	0
Premier Bk of The S	Good Hope	60.0	0.189	0.956	28,456	353	\$100M-500M	65.0	7,899	272	0
Robertson Bkg Co	Demopolis	57.5	0.169	0.705	39,134	492	\$100M-500M	57.5	7,757	338	0
River B&T	Prattville	57.5	0.182	0.656	36,631	383	\$100M-500M	52.5	7,183	262	0
Regions Bk	Birmingham	57.5	0.084	0.328	11,210,000	117,910	>\$10B	60.0	2,373,672	83,806	0
Merchants Bk	Jackson	57.5	0.18	0.588	35,947	598	\$100M-500M	70.0	11,061	473	0
Hometown Bk of AL	Oneonta	57.5	0.178	0.893	30,522	401	\$100M-500M	55.0	6,732	285	0
First United Scty Bk	Thomasville	57.5	0.119	0.486	79,797	1,031	\$500M-\$1B	65.0	17,894	750	0
First Tuskegee Bk	Tuskegee	57.5	0.281	0.881	23,232	170	<\$100M	37.5	3,641	102	0.003
First St Bk of Dekalb Cty	Fort Payne	57.5	0.172	0.951	15,305	440	<\$100M	70.0	5,709	383	0.002
First CMRL Bk of Huntsville	Huntsville	57.5	0.142	0.352	92,113	828	\$500M-\$1B	42.5	10,261	403	0
Cullman Savings Bank	Cullman	57.5	0.101	0.413	22,770	115	\$100M-500M	50.0	1,230	33	0
Commercial Bk of Ozark	Ozark	57.5	0.187	1	13,699	223	<\$100M	82.5	13,699	223	0
Citizens Bk	Moulton	57.5	0.165	1	17,845	222	\$100M-500M	85.0	17,845	222	0
CentrAL St Bk	Calera	57.5	0.188	0.868	31,824	297	\$100M-500M	40.0	4,962	187	0
CB&T Bk of E AL	Phenix City	57.5	0.178	0.527	57,529	576	\$100M-500M	52.5	10,094	369	0
CB&S Bk	Russellville	57.5	0.092	0.537	127,417	1,212	\$1B-\$10B	80.0	58,263	929	0.001
Bay Bk	Theodore	57.5	0.248	0.999	19,652	230	<\$100M	47.5	3,792	174	0
Vantage Bk of AL	ALbertville	55.0	0.25	1	11,650	139	<\$100M	55.0	3,367	102	0
Southern Indep Bk	Opp	55.0	0.267	0.759	23,512	191	<\$100M	47.5	5,157	120	0

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		Rank (1)							(1,000)	SSBL# (9)	
Reliance Bk	Athens	55.0	0.204	0.768	28,727	261	\$100M-500M	40.0	4,331	158	0
Peoplestrust Bk	Hamilton	55.0	0.2	1	10,827	160	<\$100M	52.5	3,179	119	0
Hancock Bk of AL	Mobile	55.0	0.25	0.734	25,533	238	\$100M-500M	22.5	2,071	136	0
Farmers Exch Bk	Louisville	55.0	0.216	0.659	30,865	303	\$100M-500M	50.0	6,306	206	0
Farmers & Mrch Bk	Lafayette	55.0	0.179	1	17,452	276	<\$100M	55.0	4,273	210	0
Compass Bk	Birmingham	55.0	0.071	0.338	4,343,621	79,997	>\$10B	57.5	725,962	66,527	0.008
Colonial Bk	Montgomery	55.0	0.074	0.361	1,932,878	12,346	>\$10B	55.0	174,956	6,767	0
Worthington Federal Bank	Huntsville	52.5	0.08	0.714	7,890	40	<\$100M	50.0	620	18	0
Valley St Bk	Russellville	52.5	0.134	1	14,232	213	\$100M-500M	82.5	14,232	213	0
Trinity Bk	Dothan	52.5	0.308	0.719	18,102	100	<\$100M	35.0	3,030	52	0
New South Federal Savings Ba	Irondale	52.5	0.026	0.315	51,077	120	\$1B-\$10B	32.5	602	12	0
Midsouth Bk Na	Dothan	52.5	0.12	0.465	44,464	579	\$100M-500M	47.5	8,196	364	0
Heritage First Bk	Orange Beach	52.5	0.225	1	9,498	110	<\$100M	75.0	9,498	110	0
Headland NB	Headland	52.5	0.196	0.647	21,224	306	\$100M-500M	60.0	6,226	245	0
First Cmnty Bk	Chatom	52.5	0.133	0.354	43,492	606	\$100M-500M	30.0	2,829	437	0.002
EVA bank	Eva	52.5	0.09	0.922	36,788	272	\$100M-500M	45.0	7,048	161	0
Community Spirit Bk	Red Bay	52.5	0.195	0.904	19,569	304	\$100M-500M	60.0	4,895	243	0.005
Community B&TC of Se AL	Enterprise	52.5	0.121	0.354	60,435	588	\$100M-500M	40.0	8,045	381	0
Commonwealth NB	Mobile	52.5	0.192	1	13,113	134	<\$100M	40.0	2,772	78	0
AuburnNB ank	Auburn	52.5	0.099	0.518	72,169	661	\$500M-\$1B	45.0	10,835	419	0
Southpoint Bk	Birmingham	50.0	0.216	0.51	41,902	222	\$100M-500M	20.0	3,136	100	0
First Fncl Bk	Bessemer	50.0	0.15	0.659	38,340	263	\$100M-500M	22.5	3,787	122	0
First Cahawba Bk	Selma	50.0	0.342	0.864	9,333	102	<\$100M	47.5	2,267	73	0
Cheaha Bk	Oxford	50.0	0.174	0.773	27,858	306	\$100M-500M	55.0	7,057	191	0
Union St Bk	Pell City	47.5	0.12	0.514	39,043	472	\$100M-500M	47.5	7,349	307	0.001
First Citizens Bk	Luverne	47.5	0.188	0.88	15,609	159	<\$100M	42.5	3,457	114	0.007
First Bk of The S	Rainsville	47.5	0.149	0.741	12,154	448	<\$100M	80.0	7,215	411	0.007
Citizens Bk	Greensboro	47.5	0.128	1	10,873	254	<\$100M	67.5	5,379	226	0
State B&TC	Winfield	45.0	0.102	1	17,335	184	\$100M-500M	80.0	17,335	184	0
Peoples Southern Bk	Clanton	45.0	0.13	0.841	18,172	225	\$100M-500M	50.0	4,626	178	0
Noblebank & Tr NA	Anniston	45.0	0.208	0.617	25,851	195	\$100M-500M	30.0	3,403	103	0
Firststate Bk	Lineville	45.0	0.106	0.88	16,517	277	\$100M-500M	57.5	5,410	217	0
First NB of Brundidge	Brundidge	45.0	0.136	0.867	14,720	246	\$100M-500M	67.5	6,753	207	0
Farmers & Mrch Bk	Centre	45.0	0.166	0.944	11,787	154	<\$100M	45.0	2,965	105	0
Community B&TC AL	Union Springs	45.0	0.196	0.563	15,755	339	<\$100M	60.0	5,166	238	0
Bank of Brewton	Brewton	45.0	0.172	1	10,770	110	<\$100M	32.5	1,717	80	0.005
Southcity Bk	Vestavia Hills	42.5	0.264	0.666	14,313	83	<\$100M	17.5	1,300	36	0
FNB Bk	Scottsboro	42.5	0.11	0.399	33,855	488	\$100M-500M	45.0	6,921	359	0.002
Bank of Moundville	Moundville	42.5	0.15	0.831	14,368	231	<\$100M	52.5	4,252	179	0
Phenix Girard Bk	Phenix City	40.0	0.118	0.623	20,440	266	\$100M-500M	37.5	4,248	200	0
Merchants & Farmers Bk Greer	Eutaw	40.0	0.126	1	6,367	111	<\$100M	65.0	6,367	111	0
First NB of Hartford	Hartford	40.0	0.076	1	8,460	279	\$100M-500M	72.5	8,460	279	0

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First NB of Cent AL	ALiceville	40.0	0.131	0.49	31,146	250	\$100M-500M	37.5	6,929	146	0
First FS & LA of Cullman	Cullman	40.0	0.035	0.597	2,392	26	<\$100M	50.0	400	15	0.001
First Bk of Boaz	Boaz	40.0	0.099	0.972	14,897	191	\$100M-500M	40.0	3,631	139	0
Slocomb NB	Slocomb	37.5	0.109	1	6,903	126	<\$100M	35.0	1,519	99	0
North AL Bk	Hazel Green	37.5	0.129	0.53	20,483	294	\$100M-500M	52.5	5,403	227	0
First NB of Talladega	Talladega	37.5	0.082	0.646	28,059	205	\$100M-500M	22.5	3,319	105	0.002
First Bk of Linden	Linden	37.5	0.14	1	12,975	87	<\$100M	25.0	1,937	53	0
Escambia Cty Bk	Flomaton	37.5	0.086	1	8,418	93	<\$100M	65.0	8,418	93	0.001
Citizens Bk	Geneva	37.5	0.066	1	9,999	185	\$100M-500M	72.5	9,999	185	0
Bank of Pine Hill	Pine Hill	37.5	0.128	1	3,112	52	<\$100M	50.0	1,838	47	0
First NB of Dozier	Dozier	35.0	0.099	1	3,793	57	<\$100M	60.0	3,793	57	0
Farmers & Mrch Bk	Waterloo	35.0	0.096	1	5,124	193	<\$100M	65.0	5,124	193	0
City Bk of Hartford	Hartford	35.0	0.091	1	4,684	160	<\$100M	65.0	4,684	160	0
Peoples Bk of Red Level	Red Level	32.5	0.042	1	578	50	<\$100M	45.0	578	50	0
Community Bk NA	Mobile	32.5	0.128	1	5,177	25	<\$100M	12.5	381	9	0
Citizens Bk Valley Head	Valley Head	32.5	0.104	1	2,261	37	<\$100M	37.5	868	27	0
Bank of Wedowee	Wedowee	32.5	0.077	0.863	9,621	157	\$100M-500M	42.5	3,168	123	0
First Federal Bank A FSB	Tuscaloosa	30.0	0.011	0.55	1,504	4	\$100M-500M	30.0	79	1	0
Capstone Bk	Tuscaloosa	30.0	0.1	0.59	12,330	220	\$100M-500M	37.5	3,236	176	0
Progress B&T	Huntsville	27.5	0.165	0.57	10,855	55	<\$100M	10.0	553	21	0
First St Bk of The S	Sulligent	27.5	0.067	1	6,010	37	<\$100M	12.5	473	21	0
First Progressive Bk	Brewton	27.5	0.05	1	1,574	47	<\$100M	47.5	1,574	47	0
Nexity Bk	Birmingham	25.0	0.027	0.135	29,438	107	\$1B-\$10B	10.0	985	35	0
Citizens Bk of Winfield	Winfield	25.0	0.049	0.71	10,133	199	\$100M-500M	40.0	3,155	165	0
Southern St Bk	Anniston	22.5	0.139	0.458	14,293	87	\$100M-500M	10.0	1,212	32	0
Samson Bkg Co	Samson	22.5	0.072	0.769	3,645	99	<\$100M	47.5	2,336	88	0
Horizon Bk	Fyffe	22.5	0.069	0.637	6,723	115	<\$100M	35.0	2,399	92	0.003
Citizens Bk	Enterprise	22.5	0.121	0.354	11,143	125	<\$100M	30.0	2,914	100	0
AB&T NB	Dothan	20.0	0.101	0.587	6,318	118	<\$100M	20.0	1,077	84	0
Bank of York	York	17.5	0.074	0.627	5,104	95	<\$100M	25.0	1,430	70	0
Alamerica Bk	Birmingham	15.0	0.094	0.486	6,240	40	<\$100M	12.5	860	22	0
Alabama Bkr Bk NA	Homewood	12.5	0.039	0.118	7,511	50	\$100M-500M	10.0	846	32	0
Security Federal Savings Bank	Jasper	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Oakworth Cap Bk	Birmingham	10.0	0.047	0.402	3,361	16	<\$100M	10.0	136	3	0
Liberty Bk	Geraldine	10.0	0.037	0.448	3,517	86	<\$100M	22.5	1,192	71	0
CentrAL Bk of The S	Anniston	NR					<\$100M	-			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 2008

Name of Lending Institution	City	HQ State or Territory	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)
Traders & Farmers Bk	Haleyville	AL	100.0	0.163	1	59,393	987	\$100M-500M	77.5	59,393	987	0
Farmers & MRCH Bk	Piedmont	AL	100.0	0.267	1	47,285	1,275	\$100M-500M	42.5	4,047	137	0
Sweet Water St Bk	Sweet Water	AL	97.5	0.427	1	28,542	28,512	<\$100M	82.5	28,542	28,512	0
Camden NB	Camden	AL	97.5	0.327	1	38,542	628	\$100M-500M	85.0	38,542	628	0
The Southern Bank Company	Gadsden	AL	92.5	0.104	1	10,725	118	\$100M-500M	67.5	10,725	118	0
Security Bank	Tuscaloosa	AL	92.5	0.195	1	11,464	105	<\$100M	75.0	11,464	105	0
First Metro Bk	Muscle Shoals	AL	92.5	0.082	0.312	31,596	1,136	\$100M-500M	95.0	101,407	1,416	0.003
Citizens Bk of Fayette	Fayette	AL	92.5	0.13	0.425	24,268	537	\$100M-500M	87.5	57,072	678	0
Southfirst Bank	Sylacauga	AL	90.0	0.049	0.293	6,983	170	\$100M-500M	85.0	23,831	227	0
Peachtree Bk	Maplesville	AL	90.0	0.279	1	19,665	380	<\$100M	75.0	19,665	380	0
First Bk	Wadley	AL	90.0	0.23	1	16,350	529	<\$100M	47.5	6,659	175	0
Peoples Bk of Greensboro	Greensboro	AL	87.5	0.201	1	14,592	415	<\$100M	62.5	14,592	415	0.002
Small Town Bk	Wedowee	AL	85.0	0.07	0.291	15,223	609	\$100M-500M	80.0	48,499	771	0
Citizens Bk	Moulton	AL	85.0	0.165	1	17,845	222	\$100M-500M	72.5	45,884	505	0
Brantley B&TC	Brantley	AL	85.0	0.221	1	12,691	269	<\$100M	62.5	12,691	269	0
Valley St Bk	Russellville	AL	82.5	0.134	1	14,232	213	\$100M-500M	52.5	9,368	133	0
Metro Bk	Pell City	AL	82.5	0.073	0.176	37,597	1,342	\$500M-\$1B	87.5	160,308	1,857	0
Commercial Bk of Ozark	Ozark	AL	82.5	0.187	1	13,699	223	<\$100M	57.5	13,699	223	0
Bank of Evergreen	Evergreen	AL	82.5	0.295	1	13,209	208	<\$100M	67.5	13,209	208	0
West AL B&TC	Reform	AL	80.0	0.048	0.197	24,707	976	\$500M-\$1B	75.0	92,181	1,280	0
State B&TC	Winfield	AL	80.0	0.102	1	17,335	184	\$100M-500M	50.0	34,773	236	0
Primesouth Bk	Tallassee	AL	80.0	0.082	0.307	12,270	391	\$100M-500M	75.0	38,445	503	0
Marion B&TC	Marion	AL	80.0	0.065	0.27	9,907	558	\$100M-500M	80.0	36,691	652	0
First Bk of The S	Rainsville	AL	80.0	0.089	0.44	7,215	411	<\$100M	47.5	12,154	448	0.007
CB&S Bk	Russellville	AL	80.0	0.042	0.246	58,263	929	\$1B-\$10B	57.5	127,417	1,212	0.001
Traditions Bk	Cullman	AL	77.5	0.06	0.277	10,140	477	\$100M-500M	70.0	34,940	620	0.004
Superior Bank	Birmingham	AL	77.5	0.01	0.04	31,264	1,228	\$1B-\$10B	75.0	341,554	2,372	0
First Federal Bank	Fort Payne	AL	77.5	0.025	0.145	2,022	89	<\$100M	72.5	74,907	572	0
Alabama TR Bk NA	Sylacauga	AL	77.5	0.11	0.253	12,571	345	\$100M-500M	72.5	36,603	445	0
Town-Country NB	Camden	AL	75.0	0.102	0.331	8,464	360	<\$100M	75.0	25,580	463	0
Merchants Bk of AL	Cullman	AL	75.0	0.057	0.204	14,115	713	\$100M-500M	87.5	69,275	896	0
Heritage First Bk	Orange Beach	AL	75.0	0.225	1	9,498	110	<\$100M	52.5	9,498	110	0
First NB	Hamilton	AL	75.0	0.048	0.312	12,429	471	\$100M-500M	65.0	11,643	88	0
First Lowndes Bk	Fort Deposit	AL	75.0	0.069	0.216	10,903	445	\$100M-500M	62.5	35,732	539	0
Ccb Cmnty Bk	Andalusia	AL	75.0	0.059	0.157	19,311	806	\$100M-500M	80.0	88,732	1,143	0.002
Bk of Tuscaloosa	Tuscaloosa	AL	75.0	0.055	0.109	26,735	948	\$100M-500M	77.5	138,638	1,494	0
Amerifirst Bk	Union Springs	AL	75.0	0.07	0.206	12,921	426	\$100M-500M	72.5	47,244	574	0
Southbank A Federal Savings	Huntsville	AL	72.5	0.013	0.088	3,747	113	\$100M-500M	65.0	26,494	207	0
First NB of Hartford	Hartford	AL	72.5	0.076	1	8,460	279	\$100M-500M	40.0	8,460	279	0
Covenant Bk	Leeds	AL	72.5	0.09	0.262	8,862	293	<\$100M	60.0	8,175	83	0
Citizens Bk	Geneva	AL	72.5	0.066	1	9,999	185	\$100M-500M	52.5	46,122	334	0
Citizens B&TC	Guntersville	AL	72.5	0.056	0.19	12,416	484	\$100M-500M	67.5	50,208	587	0
Bank Indep	Sheffield	AL	72.5	0.035	0.136	27,683	1,014	\$500M-\$1B	70.0	122,888	1,411	0
Peoples Indep Bk	Boaz	AL	70.0	0.06	0.199	10,019	379	\$100M-500M	67.5	38,240	484	0
Peoples Exch Bk of Monroe Ct	Beatrice	AL	70.0	0.109	0.368	6,901	252	<\$100M	62.5	18,573	305	0
Merchants Bk	Jackson	AL	70.0	0.055	0.181	11,061	473	\$100M-500M	50.0	4,894	130	0

Table 3B Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	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 St Bk of Dekalb Cty	Fort Payne	AL	70.0	0.064	0.355	5,709	383	<\$100M	57.5	15,305	440	0.002
Bank of Walker Cty	Jasper	AL	70.0	0.124	0.283	8,761	184	<\$100M	70.0	29,500	265	0
Troy B&TC	Troy	AL	67.5	0.038	0.132	19,938	919	\$500M-\$1B	65.0	90,023	1,250	0.003
First NB of Jasper	Jasper	AL	67.5	0.039	0.138	21,155	885	\$500M-\$1B	65.0	94,795	1,238	0
First NB of Brundidge	Brundidge	AL	67.5	0.063	0.398	6,753	207	\$100M-500M	45.0	14,720	246	0
First Jackson Bk	Stevenson	AL	67.5	0.058	0.162	10,837	475	\$100M-500M	62.5	38,323	585	0
Exchange Bk of AL	Altoona	AL	67.5	0.042	0.149	9,793	1,430	\$100M-500M	95.0	65,809	1,831	0.007
Citizens Bk	Greensboro	AL	67.5	0.063	0.495	5,379	226	<\$100M	67.5	94,419	786	0
Bank of Vernon	Vernon	AL	67.5	0.058	0.117	11,156	407	\$100M-500M	52.5	6,362	132	0.007
Premier Bk of The S	Good Hope	AL	65.0	0.053	0.265	7,899	272	\$100M-500M	60.0	28,456	353	0
Merchants & Farmers Bk Green	Eutaw	AL	65.0	0.126	1	6,367	111	<\$100M	40.0	6,367	111	0
First United Scty Bk	Thomasville	AL	65.0	0.027	0.109	17,894	750	\$500M-\$1B	57.5	79,797	1,031	0
Farmers & MRCH Bk	Waterloo	AL	65.0	0.096	1	5,124	193	<\$100M	27.5	140	28	0
Escambia Cty Bk	Flomaton	AL	65.0	0.086	1	8,418	93	<\$100M	37.5	8,418	93	0.001
City Bk of Hartford	Hartford	AL	65.0	0.091	1	4,684	160	<\$100M	35.0	4,684	160	0
Sterling Bk	Montgomery	AL	62.5	0.03	0.089	15,531	616	\$500M-\$1B	75.0	1,006,925	14,266	0
Banktrust	Mobile	AL	62.5	0.023	0.072	48,017	1,849	\$1B-\$10B	65.0	322,336	2,883	0
Aliant Bk	Alexander City	AL	62.5	0.023	0.095	21,725	994	\$500M-\$1B	72.5	152,665	1,605	0
United Bk	Atmore	AL	60.0	0.027	0.138	13,393	521	\$100M-500M	57.5	42,614	384	0.003
Regions Bk	Birmingham	AL	60.0	0.018	0.069	2,373,672	83,806	>\$10B	57.5	11,210,000	117,910	0
Peoples Bk of N AL	Cullman	AL	60.0	0.029	0.109	14,295	641	\$100M-500M	65.0	75,988	921	0.001
Headland NB	Headland	AL	60.0	0.058	0.19	6,226	245	\$100M-500M	52.5	21,224	306	0
First NB of Dozier	Dozier	AL	60.0	0.099	1	3,793	57	<\$100M	35.0	3,793	57	0
Community Spirit Bk	Red Bay	AL	60.0	0.049	0.226	4,895	243	\$100M-500M	52.5	19,569	304	0.005
Community B&TC AL	Union Springs	AL	60.0	0.064	0.185	5,166	238	<\$100M	45.0	15,755	339	0
Citizens Bk	Robertsdale	AL	60.0	0.045	0.175	5,070	933	\$100M-500M	27.5	13,416	312	0.002
Robertson Bkg Co	Demopolis	AL	57.5	0.033	0.14	7,757	338	\$100M-500M	57.5	39,134	492	0
Firststate Bk	Lineville	AL	57.5	0.035	0.288	5,410	217	\$100M-500M	45.0	16,517	277	0
Compass Bk	Birmingham	AL	57.5	0.012	0.056	725,962	66,527	>\$10B	55.0	4,343,621	79,997	0.008
Capitalsouth Bk	Birmingham	AL	57.5	0.024	0.071	17,342	604	\$500M-\$1B	67.5	138,263	1,089	0
Vantage Bk of AL	Albertville	AL	55.0	0.072	0.289	3,367	102	<\$100M	55.0	11,650	139	0
Peoples Bk of Coffee Cty	Elba	AL	55.0	0.035	0.132	7,205	333	\$100M-500M	62.5	39,822	476	0
Hometown Bk of AL	Oneonta	AL	55.0	0.039	0.197	6,732	285	\$100M-500M	57.5	30,522	401	0
First CMRL Bk	Birmingham	AL	55.0	0.019	0.056	37,775	753	\$1B-\$10B	97.5	74,630	530	0.007
Farmers & MRCH Bk	Lafayette	AL	55.0	0.044	0.245	4,273	210	<\$100M	52.5	202,969	909	0
Colonial Bk	Montgomery	AL	55.0	0.007	0.033	174,956	6,767	>\$10B	55.0	1,932,878	12,346	0
Cheaha Bk	Oxford	AL	55.0	0.044	0.196	7,057	191	\$100M-500M	50.0	27,858	306	0
River B&T	Prattville	AL	52.5	0.036	0.129	7,183	262	\$100M-500M	57.5	36,631	383	0
Peopelstrust Bk	Hamilton	AL	52.5	0.059	0.294	3,179	119	<\$100M	55.0	10,827	160	0
North AL Bk	Hazel Green	AL	52.5	0.034	0.14	5,403	227	\$100M-500M	37.5	20,483	294	0
First NB&T	Atmore	AL	52.5	0.046	0.148	6,616	225	\$100M-500M	37.5	19,033	205	0.01
CB&T Bk of E AL	Phenix City	AL	52.5	0.031	0.093	10,094	369	\$100M-500M	57.5	57,529	576	0
Bank of Moundville	Moundville	AL	52.5	0.044	0.246	4,252	179	<\$100M	42.5	14,368	231	0
Worthington Federal Bank	Huntsville	AL	50.0	0.006	0.056	620	18	<\$100M	52.5	7,890	40	0
Servisfirst Bk	Birmingham	AL	50.0	0.018	0.039	17,197	426	\$500M-\$1B	67.5	199,706	1,033	0.002
Peoples Southern Bk	Clanton	AL	50.0	0.033	0.214	4,626	178	\$100M-500M	45.0	18,172	225	0

Table 3B Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	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 S Bk	Florence	AL	50.0	0.045	0.16	4,859	203	\$100M-500M	72.5	30,380	332	0.002
First NB of Baldwin Cty	Foley	AL	50.0	0.028	0.111	7,081	231	\$100M-500M	67.5	50,612	434	0
First Fs & La of Cullman	Cullman	AL	50.0	0.006	0.1	400	15	<\$100M	40.0	2,392	26	0.001
Farmers Exch Bk	Louisville	AL	50.0	0.044	0.135	6,306	206	\$100M-500M	50.0	12,532	221	0
Cullman Savings Bank	Cullman	AL	50.0	0.005	0.022	1,230	33	\$100M-500M	57.5	22,770	115	0
Bank of Pine Hill	Pine Hill	AL	50.0	0.076	0.591	1,838	47	<\$100M	37.5	3,112	52	0
Union St Bk	Pell City	AL	47.5	0.023	0.097	7,349	307	\$100M-500M	57.5	6,510	136	0.001
Southern Indep Bk	Opp	AL	47.5	0.058	0.166	5,157	120	<\$100M	55.0	23,512	191	0
Samson Bkg Co	Samson	AL	47.5	0.046	0.493	2,336	88	<\$100M	22.5	3,645	99	0
Red MNT Bk NA	Birmingham	AL	47.5	0.027	0.076	8,593	274	\$100M-500M	65.0	66,208	450	0
Midsouth Bk NA	Dothan	AL	47.5	0.022	0.086	8,196	364	\$100M-500M	70.0	177,005	3,613	0
First Progressive Bk	Brewton	AL	47.5	0.05	1	1,574	47	<\$100M	27.5	1,574	47	0
First Cahawba Bk	Selma	AL	47.5	0.083	0.21	2,267	73	<\$100M	50.0	9,333	102	0
Bay Bk	Theodore	AL	47.5	0.048	0.193	3,792	174	<\$100M	77.5	40,185	312	0
Peoples Bk of Red Level	Red Level	AL	45.0	0.042	1	578	50	<\$100M	32.5	578	50	0
FNB Bk	Scottsboro	AL	45.0	0.022	0.081	6,921	359	\$100M-500M	52.5	26,887	249	0.002
First Cmnty Bk of Cent AL	Wetumpka	AL	45.0	0.031	0.099	6,870	282	\$100M-500M	62.5	46,331	428	0
Farmers & MRCH Bk	Centre	AL	45.0	0.042	0.237	2,965	105	<\$100M	45.0	4,321	146	0
Evabank	Eva	AL	45.0	0.017	0.177	7,048	161	\$100M-500M	52.5	36,788	272	0
Bryant Bk	Tuscaloosa	AL	45.0	0.02	0.053	11,417	315	\$500M-\$1B	65.0	106,702	687	0
Auburn bank	Auburn	AL	45.0	0.015	0.078	10,835	419	\$500M-\$1B	52.5	72,169	661	0
Sunsouth Bk	Dothan	AL	42.5	0.029	0.092	6,621	208	\$100M-500M	62.5	48,147	378	0
First CMRL Bk of Huntsville	Huntsville	AL	42.5	0.016	0.039	10,261	403	\$500M-\$1B	57.5	92,113	828	0
First Citizens Bk	Luverne	AL	42.5	0.042	0.195	3,457	114	<\$100M	42.5	33,018	250	0.007
Bank of Wedowee	Wedowee	AL	42.5	0.025	0.284	3,168	123	\$100M-500M	32.5	9,621	157	0
Reliance Bk	Athens	AL	40.0	0.031	0.116	4,331	158	\$100M-500M	57.5	143,636	690	0
First Bk of Boaz	Boaz	AL	40.0	0.024	0.237	3,631	139	\$100M-500M	40.0	14,897	191	0
Community B&TC of Se AL	Enterprise	AL	40.0	0.016	0.047	8,045	381	\$100M-500M	52.5	60,435	588	0
Commonwealth NB	Mobile	AL	40.0	0.041	0.211	2,772	78	<\$100M	52.5	13,113	134	0
Citizens Bk of Winfield	Winfield	AL	40.0	0.015	0.221	3,155	165	\$100M-500M	25.0	10,133	199	0
Central St Bk	Calera	AL	40.0	0.029	0.135	4,962	187	\$100M-500M	72.5	14,007	611	0
Pinnacle Bk	Jasper	AL	37.5	0.023	0.09	5,347	199	\$100M-500M	27.5	15,432	101	0
Phenix Girard Bk	Phenix City	AL	37.5	0.025	0.129	4,248	200	\$100M-500M	40.0	20,440	266	0
First Tuskegee Bk	Tuskegee	AL	37.5	0.044	0.138	3,641	102	<\$100M	57.5	23,232	170	0.003
First NB of Cent AL	Aliceville	AL	37.5	0.029	0.109	6,929	146	\$100M-500M	40.0	31,146	250	0
Citizens Bk Valley Head	Valley Head	AL	37.5	0.04	0.384	868	27	<\$100M	32.5	2,261	37	0
Capstone Bk	Tuscaloosa	AL	37.5	0.026	0.155	3,236	176	\$100M-500M	30.0	12,330	220	0
Trinity Bk	Dothan	AL	35.0	0.051	0.12	3,030	52	<\$100M	52.5	18,102	100	0
Slocomb NB	Slocomb	AL	35.0	0.024	0.22	1,519	99	<\$100M	37.5	6,903	126	0
Horizon Bk	Fyffe	AL	35.0	0.024	0.227	2,399	92	<\$100M	57.5	167,371	1,030	0.003
New South Federal Savings Bank	Irondale	AL	32.5	0	0.004	602	12	\$1B-\$10B	52.5	51,077	120	0
Banksouth	Dothan	AL	32.5	0.023	0.056	5,295	220	\$100M-500M	62.5	55,587	422	0
Bank of Brewton	Brewton	AL	32.5	0.027	0.159	1,717	80	<\$100M	45.0	10,770	110	0.005
Noblebank & TR Naa	Anniston	AL	30.0	0.027	0.081	3,403	103	\$100M-500M	45.0	25,851	195	0
First S St Bk	Stevenson	AL	30.0	0.021	0.062	4,886	183	\$100M-500M	65.0	55,094	324	0
First Federal Bank A FSB	Tuscaloosa	AL	30.0	0.001	0.029	79	1	\$100M-500M	80.0	11,785	182	0

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			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 Cmnty Bk	Chatom	AL	30.0	0.009	0.023	2,829	437	\$100M-500M	45.0	67,162	206	0.002
Citizens Bk	Enterprise	AL	30.0	0.032	0.093	2,914	100	<\$100M	70.0	77,823	808	0
Keystone Bk	Auburn	AL	27.5	0.029	0.097	2,224	60	<\$100M	67.5	22,881	124	0
First Bk of Linden	Linden	AL	25.0	0.021	0.149	1,937	53	<\$100M	37.5	12,975	87	0
Bank of York	York	AL	25.0	0.021	0.176	1,430	70	<\$100M	17.5	5,104	95	0
Liberty Bk	Geraldine	AL	22.5	0.013	0.152	1,192	71	<\$100M	65.0	59,916	175	0
Hancock Bk of AL	Mobile	AL	22.5	0.02	0.06	2,071	136	\$100M-500M	55.0	25,533	238	0
First NB of Talladega	Talladega	AL	22.5	0.01	0.076	3,319	105	\$100M-500M	37.5	28,059	205	0.002
First FNCL Bk	Bessemer	AL	22.5	0.015	0.065	3,787	122	\$100M-500M	30.0	1,864	33	0
Southpoint Bk	Birmingham	AL	20.0	0.016	0.038	3,136	100	\$100M-500M	50.0	41,902	222	0
AB&T NB	Dothan	AL	20.0	0.017	0.1	1,077	84	<\$100M	20.0	6,318	118	0
Southcity Bk	Vestavia Hills	AL	17.5	0.024	0.06	1,300	36	<\$100M	42.5	14,313	83	0
Citizens St Bk	Vernon	AL	17.5	0.016	0.037	1,322	117	<\$100M	47.5	4,245	109	0
First St Bk of The S	Sulligent	AL	12.5	0.005	0.079	473	21	<\$100M	27.5	6,010	37	0
Community Bk NA	Mobile	AL	12.5	0.009	0.074	381	9	<\$100M	72.5	14,298	360	0
Alamerica Bk	Birmingham	AL	12.5	0.013	0.067	860	22	<\$100M	15.0	6,240	40	0
Southern St Bk	Anniston	AL	10.0	0.012	0.039	1,212	32	\$100M-500M	22.5	14,293	87	0
Security Federal Savings Bank	Jasper	AL	10.0	0	0	-	-	<\$100M	82.5	25,392	444	0
Progress B&T	Huntsville	AL	10.0	0.008	0.029	553	21	<\$100M	27.5	10,855	55	0
Oakworth Cap Bk	Birmingham	AL	10.0	0.002	0.016	136	3	<\$100M	10.0	3,361	16	0
Nexity Bk	Birmingham	AL	10.0	0.001	0.005	985	35	\$1B-\$10B	25.0	29,438	107	0
Alabama Bkr Bk Na	Homewood	AL	10.0	0.004	0.013	846	32	\$100M-500M	12.5	7,511	50	0
Central Bk of The S	Anniston	AL	-					<\$100M				0

Note: NR = not ranked

Source: U.S. Small Business Administration, office of Advocacy, from Call Report data.