

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup> (10)	
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount	Institution Asset Size	Total	Amount	Number		
		Rank	(2)	(3)	(1,000)		Rank	(1,000)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)			
First Metro Bank	Muscle Shoals	100.0	0.260	1.000	126,462	1,476	100M-500M	92.5	30,341	1,161	0.003
The Bank of Vernon	Vernon	95.0	0.428	1.000	63,587	557	100M-500M	75.0	8,751	319	0.008
Farmers and Merchants Bank	Piedmont	90.0	0.206	1.000	39,836	649	100M-500M	100.0	39,836	649	0.000
Bank Independent	Sheffield	87.5	0.250	0.701	268,132	30,135	1B-10B	97.5	145,265	29,608	0.000
CCB COMMUNITY BANK	Andalusia	85.0	0.236	0.693	97,726	1,274	100M-500M	87.5	22,771	930	0.002
Traders & Farmers Bank	Haleyville	82.5	0.136	1.000	50,154	711	100M-500M	100.0	50,154	711	0.000
Metro Bank	Pell City	82.5	0.187	0.749	119,103	1,198	500M-1B	72.5	18,952	785	0.000
Vantage Bank of Alabama	Albertville	82.5	0.360	1.000	27,683	372	<100M	77.5	7,684	291	0.000
Town-Country National Bank	Camden	80.0	0.273	0.963	26,325	534	<100M	90.0	9,879	436	0.000
Citizens Bank & Trust	Guntersville	80.0	0.196	0.707	58,008	825	100M-500M	80.0	13,304	578	0.000
Traditions Bank	Cullman	80.0	0.195	0.891	43,190	625	100M-500M	82.5	10,839	461	0.004
PrimeSouth Bank	Tallassee	80.0	0.206	0.859	33,135	587	100M-500M	87.5	12,426	489	0.000
Sweet Water State Bank	Sweet Water	80.0	0.297	1.000	26,567	316	<100M	95.0	26,567	316	0.000
First Southern Bank	Florence	77.5	0.241	0.814	46,054	424	100M-500M	57.5	6,402	255	0.003
First Partners Bank	Vestavia Hills	75.0	0.266	0.649	44,467	489	100M-500M	67.5	7,804	298	0.000
Southern States Bank	Anniston	75.0	0.272	0.543	71,983	534	100M-500M	55.0	7,926	281	0.000
Premier Bank of the South	Cullman	75.0	0.213	0.755	31,351	396	100M-500M	72.5	7,318	295	0.000
Merchants Bank of Alabama	Cullman	75.0	0.170	0.821	41,176	579	100M-500M	77.5	9,186	430	0.000
West Alabama Bank & Trust	Reform	75.0	0.147	0.652	85,872	1,168	500M-1B	82.5	21,176	882	0.000
ServisFirst Bank	Birmingham	75.0	0.214	0.371	549,244	3,234	1B-10B	60.0	41,966	1,306	0.000
Southern Independent Bank	Opp	75.0	0.205	0.890	36,895	329	100M-500M	65.0	6,997	211	0.000
Central State Bank	Calera	72.5	0.230	0.804	37,565	364	100M-500M	70.0	7,340	251	0.000
The Hometown Bank of Alabama	Oneonta	72.5	0.142	0.901	42,065	561	100M-500M	75.0	9,570	432	0.000
First Community Bank of Central Alab.	Wetumpka	72.5	0.201	0.656	59,015	508	100M-500M	65.0	9,076	312	0.000
Covenant Bank	Leeds	72.5	0.286	0.857	28,072	273	<100M	70.0	6,040	188	0.000
The Camden National Bank	Camden	72.5	0.197	1.000	22,050	296	100M-500M	62.5	4,718	207	0.000
River Bank & Trust	Prattville	72.5	0.173	0.622	66,039	616	100M-500M	65.0	10,271	404	0.000
Trinity Bank	Dothan	72.5	0.360	0.991	25,159	216	<100M	52.5	3,670	128	0.000
First Bank of the South	Rainsville	72.5	0.187	1.000	15,550	387	<100M	92.5	15,550	387	0.007
Peoples Bank of Greensboro	Greensboro	72.5	0.183	1.000	16,407	498	<100M	95.0	16,407	498	0.001
First National Bank of Baldwin County	Foley	72.5	0.199	0.841	41,082	292	100M-500M	40.0	4,319	141	0.000
Marion Bank and Trust Company	Marion	70.0	0.186	0.627	48,904	687	100M-500M	80.0	12,140	549	0.000
First Southern State Bank	Stevenson	70.0	0.154	0.919	52,610	252	100M-500M	40.0	5,785	112	0.000
Bank of Walker County	Jasper	70.0	0.249	0.966	19,241	261	<100M	67.5	4,782	185	0.000
Farmers Exchange Bank	Louisville	70.0	0.217	0.739	35,647	368	100M-500M	62.5	6,177	245	0.000
Peoples Exchange Bank of Monroe Co	Monroeville	70.0	0.243	0.979	15,446	275	<100M	82.5	6,491	234	0.000
BankTrust	Mobile	70.0	0.161	0.502	320,567	2,722	1B-10B	62.5	37,917	1,554	0.000
United Bank	Atmore	70.0	0.147	0.669	67,830	673	100M-500M	70.0	13,328	492	0.004

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First National Bank	Hamilton	70.0	0.133	0.998	38,073	463	100M-500M	75.0	9,484	352	0.000
Keystone Bank	Auburn	70.0	0.183	0.777	39,189	330	100M-500M	47.5	4,929	190	0.000
Cheaha Bank	Oxford	67.5	0.170	0.867	30,931	294	100M-500M	50.0	4,912	179	0.000
PeoplesTrust Bank	Hamilton	67.5	0.224	0.871	18,868	264	<100M	62.5	4,092	196	0.000
Troy Bank & Trust Company	Troy	67.5	0.121	0.531	102,185	1,321	500M-1B	72.5	20,046	904	0.003
The Exchange Bank of Alabama	Altoona	67.5	0.194	0.631	45,813	388	100M-500M	50.0	6,279	218	0.009
Bryant Bank	Tuscaloosa	67.5	0.133	0.456	139,355	1,032	1B-10B	57.5	16,956	548	0.000
CB&S Bank, Inc.	Russellville	65.0	0.096	0.525	120,893	1,117	1B-10B	62.5	19,280	705	0.001
The Citizens Bank of Fayette	Fayette	65.0	0.160	0.722	31,230	515	100M-500M	77.5	8,218	395	0.000
Citizens State Bank	Vernon	65.0	0.191	1.000	17,495	160	<100M	45.0	2,659	123	0.000
Robertson Banking Company	Demopolis	65.0	0.165	0.604	41,281	473	100M-500M	55.0	6,190	320	0.000
SouthFirst Bank	Sylacauga	65.0	0.204	0.835	23,420	253	100M-500M	65.0	5,877	169	0.000
SunSouth Bank	Dothan	65.0	0.169	0.688	30,956	355	100M-500M	57.5	5,767	215	0.000
Farmers and Merchants Bank	Lafayette	65.0	0.162	0.956	19,391	328	100M-500M	72.5	5,994	252	0.000
The Slocomb National Bank	Slocomb	62.5	0.204	1.000	14,388	128	<100M	37.5	2,017	81	0.000
Community Bank, National Associatio	Mobile	62.5	0.289	0.777	30,047	115	100M-500M	10.0	870	34	0.000
First Jackson Bank, Inc.	Stevenson	62.5	0.163	0.656	36,382	457	100M-500M	72.5	9,247	334	0.000
AuburnBank	Auburn	62.5	0.126	0.493	96,535	674	500M-1B	50.0	9,203	364	0.000
MidSouth Bank, N. A.	Dothan	62.5	0.145	0.475	52,059	552	100M-500M	55.0	7,449	342	0.000
Small Town Bank	Wedowee	60.0	0.131	0.747	31,043	357	100M-500M	62.5	6,845	247	0.000
Peoples Bank of Alabama	Cullman	60.0	0.140	0.428	72,669	754	500M-1B	60.0	11,093	480	0.001
First Community Bank	Chatom	60.0	0.151	0.472	50,054	373	100M-500M	37.5	4,840	207	0.002
Brantley Bank and Trust Company	Brantley	60.0	0.165	1.000	10,752	176	<100M	85.0	10,752	176	0.000
BankSouth	Dothan	60.0	0.197	0.496	38,105	297	100M-500M	37.5	4,351	144	0.000
Cadence Bank, N.A.	Birmingham	60.0	0.089	0.235	340,916	3,106	1B-10B	57.5	46,448	1,535	0.000
First United Security Bank	Thomasville	60.0	0.124	0.467	74,562	817	500M-1B	62.5	13,081	561	0.000
Capstone Bank	Tuscaloosa	60.0	0.162	0.385	61,083	486	100M-500M	47.5	6,880	261	0.000
CITIZENS' BANK, INC.	Robertsdale	57.5	0.181	0.844	20,570	201	100M-500M	40.0	2,828	124	0.002
The Citizens Bank	Greensboro	57.5	0.128	1.000	13,156	269	100M-500M	75.0	5,179	236	0.000
Bank of Evergreen	Evergreen	57.5	0.206	0.989	10,550	149	<100M	55.0	2,547	106	0.000
First Tuskegee Bank	Tuskegee	57.5	0.263	0.875	16,896	103	<100M	30.0	1,793	42	0.008
Peoples Independent Bank	Boaz	55.0	0.153	0.588	27,195	319	100M-500M	60.0	6,377	242	0.000
Regions Bank	Birmingham	55.0	0.061	0.219	7,386,970	63,394	>50B	60.0	1,617,601	41,677	0.008
Compass Bank	Birmingham	55.0	0.046	0.158	3,067,330	164,353	>50B	55.0	540,956	154,846	0.009
Noble Bank & Trust, N.A.	Anniston	55.0	0.163	0.694	28,194	219	100M-500M	32.5	3,163	111	0.000
First Cahawba Bank	Selma	55.0	0.194	0.685	16,921	209	<100M	52.5	3,621	143	0.000
FNB Bank	Scottsboro	52.5	0.114	0.411	40,499	479	100M-500M	52.5	6,562	321	0.000
First Bank of Boaz	Boaz	52.5	0.092	1.000	17,492	253	100M-500M	57.5	4,582	185	0.000
Bay Bank	Mobile	52.5	0.191	0.884	17,201	111	<100M	30.0	1,822	53	0.000
THE COMMERCIAL BANK OF OZARK	Ozark	52.5	0.154	1.000	11,494	77	<100M	77.5	11,494	77	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First Citizens Bank	Luverne	52.5	0.113	0.720	25,695	306	100M-500M	42.5	4,008	212	0.004
RELIANCE BANK	Athens	52.5	0.183	0.621	26,533	191	100M-500M	22.5	2,224	97	0.000
SouthPoint Bank	Birmingham	52.5	0.160	0.450	36,160	301	100M-500M	30.0	3,363	169	0.000
FirstState Bank	Lineville	50.0	0.083	0.947	16,869	266	100M-500M	57.5	4,595	199	0.000
Merchants & Farmers Bank of Greene	Eutaw	50.0	0.164	1.000	9,287	106	<100M	77.5	9,287	106	0.000
Community Spirit Bank	Red Bay	50.0	0.139	0.573	19,270	360	100M-500M	70.0	5,949	298	0.004
Commonwealth National Bank	Mobile	50.0	0.216	0.751	14,190	55	<100M	75.0	14,190	55	0.000
The Citizens Bank of Valley Head	Valley Head	50.0	0.196	1.000	5,070	92	<100M	67.5	5,070	92	0.000
First National Bank of Central Alabam.	Aliceville	50.0	0.128	0.580	30,478	307	100M-500M	45.0	4,806	203	0.000
National Bank of Commerce	Birmingham	50.0	0.093	0.279	50,459	343	500M-1B	25.0	3,585	129	0.000
Cullman Savings Bank	Cullman	47.5	0.146	0.515	31,701	167	100M-500M	12.5	1,570	60	0.000
Community Bank and Trust - Alabama	Union Springs	47.5	0.161	0.752	12,484	167	<100M	47.5	2,521	119	0.000
Oakworth Capital Bank	Birmingham	47.5	0.171	0.401	36,838	204	100M-500M	15.0	2,110	74	0.000
First Financial Bank	Bessemer	47.5	0.132	0.586	25,952	247	100M-500M	35.0	3,154	138	0.000
Amerifirst Bank	Union Springs	45.0	0.145	0.495	21,343	311	100M-500M	60.0	5,169	231	0.000
Merchants Bank	Jackson	45.0	0.105	0.477	22,134	403	100M-500M	67.5	7,395	326	0.000
First Bank	Wadley	45.0	0.122	1.000	8,335	164	<100M	82.5	8,335	164	0.000
Pinnacle Bank	Jasper	45.0	0.132	0.511	27,470	214	100M-500M	25.0	2,640	101	0.000
Generations Bank	Centre	45.0	0.218	0.575	14,043	110	<100M	22.5	1,510	54	0.000
Bank of Moundville	Moundville	45.0	0.121	0.828	13,107	234	100M-500M	62.5	4,184	193	0.000
The First National Bank and Trust	Atmore	42.5	0.122	0.717	17,558	152	100M-500M	32.5	2,825	81	0.000
The Citizens Bank	Geneva	42.5	0.052	1.000	8,870	214	100M-500M	80.0	8,870	214	0.000
First State Bank of DeKalb County	Fort Payne	42.5	0.118	0.720	10,155	258	<100M	65.0	3,243	220	0.002
Peoples Southern Bank	Clanton	42.5	0.109	0.780	16,073	197	100M-500M	57.5	4,560	154	0.000
Bank of Wedowee	Wedowee	42.5	0.090	0.970	10,917	158	100M-500M	47.5	2,645	117	0.000
The First National Bank of Hartford	Hartford	40.0	0.052	0.951	7,265	245	100M-500M	67.5	4,531	230	0.000
The First National Bank of Brundidge	Brundidge	40.0	0.102	0.782	10,410	178	100M-500M	47.5	2,494	130	0.000
First State Bank of the South, Inc.	Sulligent	40.0	0.079	1.000	7,791	134	<100M	75.0	7,791	134	0.000
First Federal Bank	Fort Payne	40.0	0.121	0.833	11,379	109	<100M	32.5	2,066	63	0.000
Valley State Bank	Russellville	40.0	0.101	0.772	12,898	185	100M-500M	42.5	2,759	137	0.000
Progress Bank and Trust	Huntsville	40.0	0.112	0.291	48,046	193	100M-500M	15.0	1,802	62	0.000
City Bank of Hartford	Hartford	40.0	0.087	1.000	4,951	168	<100M	70.0	4,951	168	0.000
The Headland National Bank	Headland	37.5	0.109	0.743	11,941	168	100M-500M	47.5	2,863	125	0.000
Union State Bank	Pell City	37.5	0.080	0.520	21,480	241	100M-500M	35.0	3,726	161	0.002
Worthington Federal Bank	Huntsville	37.5	0.133	0.533	22,373	96	100M-500M	10.0	790	24	0.000
Alamerica Bank	Birmingham	37.5	0.193	0.623	6,871	40	<100M	17.5	685	18	0.000
Liberty Bank	Geraldine	37.5	0.067	1.000	7,166	114	100M-500M	75.0	7,166	114	0.000
The Samson Banking Company, Inc.	Samson	37.5	0.078	1.000	4,569	132	<100M	57.5	2,569	124	0.000
Peachtree Bank	Maplesville	35.0	0.120	0.722	6,559	123	<100M	50.0	2,094	94	0.000
Escambia County Bank	Flomaton	35.0	0.069	1.000	5,842	91	<100M	70.0	5,842	91	0.001

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Bank of York	York	35.0	0.104	0.848	9,386	104	<100M	27.5	1,658	57	0.000
North Alabama Bank	Hazel Green	35.0	0.119	0.627	13,633	137	100M-500M	27.5	1,990	95	0.000
EvaBank	Eva	35.0	0.066	0.560	23,419	205	100M-500M	40.0	5,092	122	0.000
The Southern Bank Company	Gadsden	35.0	0.071	1.000	7,985	63	100M-500M	72.5	7,985	63	0.000
The Farmers & Merchants Bank	Waterloo	35.0	0.067	1.000	4,472	97	<100M	65.0	4,472	97	0.000
Phenix-Girard Bank	Phenix City	32.5	0.090	0.557	14,308	146	100M-500M	32.5	2,969	103	0.000
The Citizens Bank of Winfield	Winfield	32.5	0.043	0.752	8,284	171	100M-500M	50.0	3,149	151	0.000
Security Federal Savings Bank	Jasper	30.0	0.060	1.000	2,330	36	<100M	50.0	1,778	25	0.000
First Federal Bank, A FSB	Tuscaloosa	30.0	0.011	0.999	1,927	6	100M-500M	35.0	1,927	6	0.000
The First National Bank of Talladega	Talladega	30.0	0.062	0.303	25,511	164	100M-500M	17.5	2,359	71	0.003
The Peoples Bank of Red Level	Red Level	27.5	0.043	0.998	660	34	<100M	45.0	660	34	0.000
Bank of Brewton	Brewton	27.5	0.115	0.669	6,781	72	<100M	42.5	1,833	49	0.006
First Progressive Bank	Brewton	27.5	0.060	0.999	1,779	43	<100M	55.0	1,779	43	0.000
Bank of Pine Hill	Pine Hill	27.5	0.053	0.999	1,388	11	<100M	25.0	251	6	0.000
The Citizens Bank	Enterprise	25.0	0.108	0.467	9,630	102	<100M	27.5	1,847	68	0.000
SouthBank, a Federal Savings Bank	Huntsville	22.5	0.073	0.406	13,696	92	100M-500M	10.0	807	34	0.000
First Community Bank of Cullman	Cullman	20.0	0.066	0.634	4,441	34	<100M	12.5	443	14	0.000
State Bank & Trust	Winfield	20.0	0.036	0.494	7,444	143	100M-500M	37.5	2,610	114	0.000
The First National Bank of Dozier	Dozier	17.5	0.046	0.607	1,706	29	<100M	20.0	341	20	0.000
First Bank of Linden	Linden	17.5	0.079	0.468	6,385	61	<100M	17.5	1,088	31	0.000
Horizon Bank	Fyffe	10.0	0.031	0.177	2,856	45	<100M	10.0	572	34	0.003
AloStar Bank of Commerce	Birmingham	10.0	0.005	0.047	4,124	30	500M-1B	10.0	270	14	0.000

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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

**Table 3B. Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution	Total	Amount	Number	CC
		Rank	(2)	(3)	(4)	(5)	Asset Size	Rank	(1,000)	(9)	Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Traders & Farmers Bank	Haleyville	100.0	0.136	1.000	50,154	711	100M-500M	82.5	50,154	711	0
Farmers and Merchants Bank	Piedmont	100.0	0.206	1.000	39,836	649	100M-500M	90.0	39,836	649	0
Bank Independent	Sheffield	97.5	0.136	0.380	145,265	29,608	1B-10B	87.5	268,132	30,135	0
Peoples Bank of Greensboro	Greensboro	95.0	0.183	1.000	16,407	498	<100M	72.5	16,407	498	0.001
Sweet Water State Bank	Sweet Water	95.0	0.297	1.000	26,567	316	<100M	80.0	26,567	316	0.000
First Bank of the South	Rainsville	92.5	0.187	1.000	15,550	387	<100M	72.5	15,550	387	0.007
First Metro Bank	Muscle Shoals	92.5	0.062	0.240	30,341	1,161	100M-500M	100.0	126,462	1,476	0.003
Town-Country National Bank	Camden	90.0	0.103	0.361	9,879	436	<100M	80.0	26,325	534	0.000
CCB COMMUNITY BANK	Andalusia	87.5	0.055	0.161	22,771	930	100M-500M	85.0	97,726	1,274	0.002
PrimeSouth Bank	Tallassee	87.5	0.077	0.322	12,426	489	100M-500M	80.0	33,135	587	0.000
Brantley Bank and Trust Company	Brantley	85.0	0.165	1.000	10,752	176	<100M	60.0	10,752	176	0.000
Peoples Exchange Bank of Monroe County	Monroeville	82.5	0.102	0.411	6,491	234	<100M	70.0	15,446	275	0.000
Traditions Bank	Cullman	82.5	0.049	0.224	10,839	461	100M-500M	80.0	43,190	625	0.004
First Bank	Wadley	82.5	0.122	1.000	8,335	164	<100M	45.0	8,335	164	0.000
West Alabama Bank & Trust	Reform	82.5	0.036	0.161	21,176	882	500M-1B	75.0	85,872	1,168	0.000
Citizens Bank & Trust	Guntersville	80.0	0.045	0.162	13,304	578	100M-500M	80.0	58,008	825	0.000
Marion Bank and Trust Company	Marion	80.0	0.046	0.156	12,140	549	100M-500M	70.0	48,904	687	0.000
The Citizens Bank	Geneva	80.0	0.052	1.000	8,870	214	100M-500M	42.5	8,870	214	0.000
The Citizens Bank of Fayette	Fayette	77.5	0.042	0.190	8,218	395	100M-500M	65.0	31,230	515	0.000
THE COMMERCIAL BANK OF OZARK	Ozark	77.5	0.154	1.000	11,494	77	<100M	52.5	11,494	77	0.000
Merchants Bank of Alabama	Cullman	77.5	0.038	0.183	9,186	430	100M-500M	75.0	41,176	579	0.000
Vantage Bank of Alabama	Albertville	77.5	0.100	0.278	7,684	291	<100M	82.5	27,683	372	0.000
Merchants & Farmers Bank of Greene County	Eutaw	77.5	0.164	1.000	9,287	106	<100M	50.0	9,287	106	0.000
Liberty Bank	Geraldine	75.0	0.067	1.000	7,166	114	100M-500M	37.5	7,166	114	0.000
Commonwealth National Bank	Mobile	75.0	0.216	0.751	14,190	55	<100M	50.0	14,190	55	0.000
First State Bank of the South, Inc.	Sulligent	75.0	0.079	1.000	7,791	134	<100M	40.0	7,791	134	0.000
The Hometown Bank of Alabama	Oneonta	75.0	0.032	0.205	9,570	432	100M-500M	72.5	42,065	561	0.000
The Bank of Vernon	Vernon	75.0	0.059	0.138	8,751	319	100M-500M	95.0	63,587	557	0.008
First National Bank	Hamilton	75.0	0.033	0.248	9,484	352	100M-500M	70.0	38,073	463	0.000
The Citizens Bank	Greensboro	75.0	0.050	0.394	5,179	236	100M-500M	57.5	13,156	269	0.000
Troy Bank & Trust Company	Troy	72.5	0.024	0.104	20,046	904	500M-1B	67.5	102,185	1,321	0.003
Farmers and Merchants Bank	Lafayette	72.5	0.050	0.295	5,994	252	100M-500M	65.0	19,391	328	0.000
The Southern Bank Company	Gadsden	72.5	0.071	1.000	7,985	63	100M-500M	35.0	7,985	63	0.000
First Jackson Bank, Inc.	Stevenson	72.5	0.041	0.167	9,247	334	100M-500M	62.5	36,382	457	0.000
Premier Bank of the South	Cullman	72.5	0.050	0.176	7,318	295	100M-500M	75.0	31,351	396	0.000
Metro Bank	Pell City	72.5	0.030	0.119	18,952	785	500M-1B	82.5	119,103	1,198	0.000
Escambia County Bank	Flomaton	70.0	0.069	1.000	5,842	91	<100M	35.0	5,842	91	0.001
Central State Bank	Calera	70.0	0.045	0.157	7,340	251	100M-500M	72.5	37,565	364	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total		TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total		CC Amount/TA <sup>1</sup>	
		Rank	TA Ratio <sup>1</sup>					Rank	Amount		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Covenant Bank	Leeds	70.0	0.062	0.184	6,040	188	<100M	72.5	28,072	273	0.000
City Bank of Hartford	Hartford	70.0	0.087	1.000	4,951	168	<100M	40.0	4,951	168	0.000
Community Spirit Bank	Red Bay	70.0	0.043	0.177	5,949	298	100M-500M	50.0	19,270	360	0.004
United Bank	Atmore	70.0	0.029	0.131	13,328	492	100M-500M	70.0	67,830	673	0.004
The First National Bank of Hartford	Hartford	67.5	0.032	0.593	4,531	230	100M-500M	40.0	7,265	245	0.000
First Partners Bank	Vestavia Hills	67.5	0.047	0.114	7,804	298	100M-500M	75.0	44,467	489	0.000
Bank of Walker County	Jasper	67.5	0.062	0.240	4,782	185	<100M	70.0	19,241	261	0.000
The Citizens Bank of Valley Head	Valley Head	67.5	0.196	1.000	5,070	92	<100M	50.0	5,070	92	0.000
Merchants Bank	Jackson	67.5	0.035	0.160	7,395	326	100M-500M	45.0	22,134	403	0.000
First Community Bank of Central Alabama	Wetumpka	65.0	0.031	0.101	9,076	312	100M-500M	72.5	59,015	508	0.000
Southern Independent Bank	Opp	65.0	0.039	0.169	6,997	211	100M-500M	75.0	36,895	329	0.000
The Farmers & Merchants Bank	Waterloo	65.0	0.067	1.000	4,472	97	<100M	35.0	4,472	97	0.000
River Bank & Trust	Prattville	65.0	0.027	0.097	10,271	404	100M-500M	72.5	66,039	616	0.000
SouthFirst Bank	Sylacauga	65.0	0.051	0.209	5,877	169	100M-500M	65.0	23,420	253	0.000
First State Bank of DeKalb County	Fort Payne	65.0	0.038	0.230	3,243	220	<100M	42.5	10,155	258	0.002
First United Security Bank	Thomasville	62.5	0.022	0.082	13,081	561	500M-1B	60.0	74,562	817	0.000
The Camden National Bank	Camden	62.5	0.042	0.214	4,718	207	100M-500M	72.5	22,050	296	0.000
Small Town Bank	Wedowee	62.5	0.029	0.165	6,845	247	100M-500M	60.0	31,043	357	0.000
BankTrust	Mobile	62.5	0.019	0.059	37,917	1,554	1B-10B	70.0	320,567	2,722	0.000
CB&S Bank, Inc.	Russellville	62.5	0.015	0.084	19,280	705	1B-10B	65.0	120,893	1,117	0.001
Farmers Exchange Bank	Louisville	62.5	0.038	0.128	6,177	245	100M-500M	70.0	35,647	368	0.000
Bank of Moundville	Moundville	62.5	0.038	0.264	4,184	193	100M-500M	45.0	13,107	234	0.000
PeoplesTrust Bank	Hamilton	62.5	0.049	0.189	4,092	196	<100M	67.5	18,868	264	0.000
Amerifirst Bank	Union Springs	60.0	0.035	0.120	5,169	231	100M-500M	45.0	21,343	311	0.000
Regions Bank	Birmingham	60.0	0.013	0.048	1,617,601	41,677	>50B	55.0	7,386,970	63,394	0.008
Peoples Bank of Alabama	Cullman	60.0	0.021	0.065	11,093	480	500M-1B	60.0	72,669	754	0.001
Peoples Independent Bank	Boaz	60.0	0.036	0.138	6,377	242	100M-500M	55.0	27,195	319	0.000
ServisFirst Bank	Birmingham	60.0	0.016	0.028	41,966	1,306	1B-10B	75.0	549,244	3,234	0.000
First Southern Bank	Florence	57.5	0.033	0.113	6,402	255	100M-500M	77.5	46,054	424	0.003
Bryant Bank	Tuscaloosa	57.5	0.016	0.055	16,956	548	1B-10B	67.5	139,355	1,032	0.000
First Bank of Boaz	Boaz	57.5	0.024	0.262	4,582	185	100M-500M	52.5	17,492	253	0.000
The Samson Banking Company, Inc.	Samson	57.5	0.044	0.562	2,569	124	<100M	37.5	4,569	132	0.000
FirstState Bank	Lineville	57.5	0.023	0.258	4,595	199	100M-500M	50.0	16,869	266	0.000
SunSouth Bank	Dothan	57.5	0.031	0.128	5,767	215	100M-500M	65.0	30,956	355	0.000
Cadence Bank, N.A.	Birmingham	57.5	0.012	0.032	46,448	1,535	1B-10B	60.0	340,916	3,106	0.000
Peoples Southern Bank	Clanton	57.5	0.031	0.221	4,560	154	100M-500M	42.5	16,073	197	0.000
Southern States Bank	Anniston	55.0	0.030	0.060	7,926	281	100M-500M	75.0	71,983	534	0.000
Compass Bank	Birmingham	55.0	0.008	0.028	540,956	154,846	>50B	55.0	3,067,330	164,353	0.009
MidSouth Bank, N. A.	Dothan	55.0	0.021	0.068	7,449	342	100M-500M	62.5	52,059	552	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total		TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA <sup>1</sup>
		Rank	TA Ratio <sup>1</sup>						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First Progressive Bank	Brewton	55.0	0.060	0.999	1,779	43	<100M	27.5	1,779	43	0.000
Robertson Banking Company	Demopolis	55.0	0.025	0.091	6,190	320	100M-500M	65.0	41,281	473	0.000
Bank of Evergreen	Evergreen	55.0	0.050	0.239	2,547	106	<100M	57.5	10,550	149	0.000
First Cahawba Bank	Selma	52.5	0.042	0.147	3,621	143	<100M	55.0	16,921	209	0.000
Trinity Bank	Dothan	52.5	0.053	0.145	3,670	128	<100M	72.5	25,159	216	0.000
FNB Bank	Scottsboro	52.5	0.018	0.067	6,562	321	100M-500M	52.5	40,499	479	0.000
AuburnBank	Auburn	50.0	0.012	0.047	9,203	364	500M-1B	62.5	96,535	674	0.000
The Citizens Bank of Winfield	Winfield	50.0	0.016	0.286	3,149	151	100M-500M	32.5	8,284	171	0.000
The Exchange Bank of Alabama	Altoona	50.0	0.027	0.086	6,279	218	100M-500M	67.5	45,813	388	0.009
Peachtree Bank	Maplesville	50.0	0.038	0.231	2,094	94	<100M	35.0	6,559	123	0.000
Security Federal Savings Bank	Jasper	50.0	0.046	0.763	1,778	25	<100M	30.0	2,330	36	0.000
Cheaha Bank	Oxford	50.0	0.027	0.138	4,912	179	100M-500M	67.5	30,931	294	0.000
Capstone Bank	Tuscaloosa	47.5	0.018	0.043	6,880	261	100M-500M	60.0	61,083	486	0.000
The Headland National Bank	Headland	47.5	0.026	0.178	2,863	125	100M-500M	37.5	11,941	168	0.000
Bank of Wedowee	Wedowee	47.5	0.022	0.235	2,645	117	100M-500M	42.5	10,917	158	0.000
Keystone Bank	Auburn	47.5	0.023	0.098	4,929	190	100M-500M	70.0	39,189	330	0.000
Community Bank and Trust - Alabama	Union Springs	47.5	0.032	0.152	2,521	119	<100M	47.5	12,484	167	0.000
The First National Bank of Brundidge	Brundidge	47.5	0.024	0.187	2,494	130	100M-500M	40.0	10,410	178	0.000
Citizens State Bank	Vernon	45.0	0.029	0.152	2,659	123	<100M	65.0	17,495	160	0.000
First National Bank of Central Alabama	Aliceville	45.0	0.020	0.092	4,806	203	100M-500M	50.0	30,478	307	0.000
The Peoples Bank of Red Level	Red Level	45.0	0.043	0.998	660	34	<100M	27.5	660	34	0.000
First Citizens Bank	Luverne	42.5	0.018	0.112	4,008	212	100M-500M	52.5	25,695	306	0.004
Valley State Bank	Russellville	42.5	0.022	0.165	2,759	137	100M-500M	40.0	12,898	185	0.000
Bank of Brewton	Brewton	42.5	0.031	0.181	1,833	49	<100M	27.5	6,781	72	0.006
First Southern State Bank	Stevenson	40.0	0.017	0.101	5,785	112	100M-500M	70.0	52,610	252	0.000
First National Bank of Baldwin County	Foley	40.0	0.021	0.088	4,319	141	100M-500M	72.5	41,082	292	0.000
CITIZENS' BANK, INC.	Robertsdale	40.0	0.025	0.116	2,828	124	100M-500M	57.5	20,570	201	0.002
EvaBank	Eva	40.0	0.014	0.122	5,092	122	100M-500M	35.0	23,419	205	0.000
First Community Bank	Chatom	37.5	0.015	0.046	4,840	207	100M-500M	60.0	50,054	373	0.002
BankSouth	Dothan	37.5	0.023	0.057	4,351	144	100M-500M	60.0	38,105	297	0.000
State Bank & Trust	Winfield	37.5	0.013	0.173	2,610	114	100M-500M	20.0	7,444	143	0.000
The Slocomb National Bank	Slocomb	37.5	0.029	0.140	2,017	81	<100M	62.5	14,388	128	0.000
Union State Bank	Pell City	35.0	0.014	0.090	3,726	161	100M-500M	37.5	21,480	241	0.002
First Federal Bank, A FSB	Tuscaloosa	35.0	0.011	0.999	1,927	6	100M-500M	30.0	1,927	6	0.000
First Financial Bank	Bessemer	35.0	0.016	0.071	3,154	138	100M-500M	47.5	25,952	247	0.000
Noble Bank & Trust, N.A.	Anniston	32.5	0.018	0.078	3,163	111	100M-500M	55.0	28,194	219	0.000
Phenix-Girard Bank	Phenix City	32.5	0.019	0.116	2,969	103	100M-500M	32.5	14,308	146	0.000
The First National Bank and Trust	Atmore	32.5	0.020	0.115	2,825	81	100M-500M	42.5	17,558	152	0.000
First Federal Bank	Fort Payne	32.5	0.022	0.151	2,066	63	<100M	40.0	11,379	109	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			CC Amount/TA <sup>1</sup>
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Bay Bank	Mobile	30.0	0.020	0.094	1,822	53	<100M	52.5	17,201	111	0.000
First Tuskegee Bank	Tuskegee	30.0	0.028	0.093	1,793	42	<100M	57.5	16,896	103	0.008
SouthPoint Bank	Birmingham	30.0	0.015	0.042	3,363	169	100M-500M	52.5	36,160	301	0.000
North Alabama Bank	Hazel Green	27.5	0.017	0.092	1,990	95	100M-500M	35.0	13,633	137	0.000
The Citizens Bank	Enterprise	27.5	0.021	0.090	1,847	68	<100M	25.0	9,630	102	0.000
Bank of York	York	27.5	0.018	0.150	1,658	57	<100M	35.0	9,386	104	0.000
National Bank of Commerce	Birmingham	25.0	0.007	0.020	3,585	129	500M-1B	50.0	50,459	343	0.000
Pinnacle Bank	Jasper	25.0	0.013	0.049	2,640	101	100M-500M	45.0	27,470	214	0.000
Bank of Pine Hill	Pine Hill	25.0	0.010	0.181	251	6	<100M	27.5	1,388	11	0.000
Generations Bank	Centre	22.5	0.023	0.062	1,510	54	<100M	45.0	14,043	110	0.000
RELIANCE BANK	Athens	22.5	0.015	0.052	2,224	97	100M-500M	52.5	26,533	191	0.000
The First National Bank of Dozier	Dozier	20.0	0.009	0.121	341	20	<100M	17.5	1,706	29	0.000
The First National Bank of Talladega	Talladega	17.5	0.006	0.028	2,359	71	100M-500M	30.0	25,511	164	0.003
First Bank of Linden	Linden	17.5	0.013	0.080	1,088	31	<100M	17.5	6,385	61	0.000
Alamerica Bank	Birmingham	17.5	0.019	0.062	685	18	<100M	37.5	6,871	40	0.000
Oakworth Capital Bank	Birmingham	15.0	0.010	0.023	2,110	74	100M-500M	47.5	36,838	204	0.000
Progress Bank and Trust	Huntsville	15.0	0.004	0.011	1,802	62	100M-500M	40.0	48,046	193	0.000
First Community Bank of Cullman	Cullman	12.5	0.007	0.063	443	14	<100M	20.0	4,441	34	0.000
Cullman Savings Bank	Cullman	12.5	0.007	0.026	1,570	60	100M-500M	47.5	31,701	167	0.000
Worthington Federal Bank	Huntsville	10.0	0.005	0.019	790	24	100M-500M	37.5	22,373	96	0.000
AloStar Bank of Commerce	Birmingham	10.0	0.000	0.003	270	14	500M-1B	10.0	4,124	30	0.000
Horizon Bank	Fyffe	10.0	0.006	0.035	572	34	<100M	10.0	2,856	45	0.003
Community Bank, National Association	Mobile	10.0	0.008	0.022	870	34	100M-500M	62.5	30,047	115	0.000
SouthBank, a Federal Savings Bank	Huntsville	10.0	0.004	0.024	807	34	100M-500M	22.5	13,696	92	0.000

<sup>1</sup>TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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