

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
First Metro Bank	Muscle Shoals	100.0	0.281	1.000	128,153	1,469	100M-500M	87.5	21,707	1,159	0.003
The Bank of Vernon	Vernon	95.0	0.384	1.000	63,021	560	100M-500M	70.0	7,711	310	0.008
Farmers and Merchants Bank	Piedmont	90.0	0.235	1.000	45,520	775	100M-500M	100.0	45,520	775	-
Bank Independent	Sheffield	87.5	0.253	0.723	259,993	33,776	1B-10B	97.5	144,767	33,263	-
CCB COMMUNITY BANK	Andalusia	87.5	0.267	0.701	110,881	1,445	100M-500M	87.5	25,558	1,059	0.002
Pinnacle Bank	Jasper	85.0	0.283	1.000	58,014	302	100M-500M	42.5	4,260	155	-
First Southern Bank	Florence	82.5	0.254	0.853	42,778	439	100M-500M	62.5	6,452	258	0.002
Traders & Farmers Bank	Haleyville	82.5	0.149	1.000	54,820	764	100M-500M	100.0	54,820	764	-
Metro Bank	Pell City	82.5	0.198	0.750	121,899	1,278	500M-1B	77.5	20,603	872	-
PrimeSouth Bank	Tallassee	80.0	0.232	0.905	36,528	555	100M-500M	90.0	12,025	458	-
Alabama Trust Bank, National Association	Sylacauga	80.0	0.381	1.000	23,092	283	<100M	67.5	4,918	190	-
Town-Country National Bank	Camden	80.0	0.305	0.960	28,094	535	<100M	90.0	10,350	436	-
SouthFirst Bank	Sylacauga	77.5	0.239	1.000	31,497	274	100M-500M	72.5	7,428	193	-
First National Bank of Baldwin County	Foley	77.5	0.215	0.837	48,297	339	100M-500M	42.5	4,885	158	-
First Bank of the South	Rainsville	77.5	0.214	1.000	18,855	544	<100M	95.0	18,855	544	0.007
Citizens Bank & Trust	Guntersville	77.5	0.201	0.730	59,199	716	100M-500M	75.0	10,760	483	-
Traditions Bank	Cullman	77.5	0.189	0.949	40,225	574	100M-500M	80.0	9,653	423	0.004
The Exchange Bank of Alabama	Altoona	75.0	0.210	0.731	49,797	421	100M-500M	60.0	7,076	241	0.008
SouthCity Bank	Vestavia Hills	75.0	0.300	0.659	44,020	439	100M-500M	65.0	7,066	251	-
Covenant Bank	Leeds	75.0	0.323	0.910	34,059	327	100M-500M	72.5	6,815	223	-
The Citizens Bank of Fayette	Fayette	75.0	0.201	0.802	37,804	567	100M-500M	85.0	11,393	440	-
Vantage Bank of Alabama	Albertville	75.0	0.311	0.998	23,250	316	<100M	75.0	6,588	250	-
Merchants Bank of Alabama	Cullman	75.0	0.180	0.797	46,748	655	100M-500M	80.0	10,926	491	-
First Community Bank of Central Alabama	Wetumpka	72.5	0.203	0.656	58,126	478	100M-500M	65.0	8,173	290	-
West Alabama Bank & Trust	Reform	72.5	0.150	0.677	87,656	1,129	500M-1B	80.0	20,801	825	-
First National Bank	Hamilton	72.5	0.141	0.995	39,299	500	100M-500M	77.5	10,057	389	-
Sweet Water State Bank	Sweet Water	72.5	0.248	1.000	20,787	256	<100M	92.5	20,787	256	-
ServisFirst Bank	Birmingham	72.5	0.196	0.387	397,120	2,475	1B-10B	60.0	36,096	1,048	0.003
Central State Bank	Calera	70.0	0.221	0.795	33,617	294	100M-500M	57.5	5,275	181	-
BankTrust	Mobile	70.0	0.159	0.516	343,643	2,874	1B-10B	62.5	39,605	1,629	-
Marion Bank and Trust Company	Marion	70.0	0.191	0.648	47,082	670	100M-500M	80.0	11,563	539	-
Bank of Walker County	Jasper	70.0	0.254	0.997	21,081	243	<100M	62.5	4,339	167	-
Troy Bank & Trust Company	Troy	70.0	0.137	0.529	113,226	1,574	500M-1B	77.5	24,824	1,147	0.003
United Bank	Atmore	70.0	0.150	0.698	66,304	644	100M-500M	62.5	10,156	456	0.004
The Camden National Bank	Camden	70.0	0.190	1.000	21,653	308	100M-500M	95.0	21,653	308	-
Southern Independent Bank	Opp	67.5	0.212	0.823	34,083	302	100M-500M	65.0	6,679	193	-

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Citizens State Bank	Vernon	67.5	0.239	1.000	21,899	146	<100M	42.5	2,641	102	-
Cheaha Bank	Oxford	67.5	0.198	0.841	33,502	327	100M-500M	60.0	6,031	218	-
River Bank & Trust	Prattville	67.5	0.175	0.569	62,634	591	100M-500M	60.0	9,435	383	-
BankSouth	Dothan	67.5	0.228	0.597	46,196	328	100M-500M	47.5	5,062	150	-
Peoples Exchange Bank of Monroe County	Monroeville	67.5	0.270	0.975	17,172	269	<100M	77.5	5,889	218	-
Bryant Bank	Tuscaloosa	67.5	0.149	0.457	140,821	999	500M-1B	55.0	14,934	512	-
Keystone Bank	Auburn	65.0	0.178	0.857	35,230	278	100M-500M	45.0	4,300	159	-
MidSouth Bank, N. A.	Dothan	65.0	0.169	0.503	58,364	611	100M-500M	62.5	8,825	392	-
Premier Bank of the South	Cullman	65.0	0.204	0.767	29,459	379	100M-500M	75.0	7,516	285	-
SunSouth Bank	Dothan	65.0	0.188	0.690	37,684	401	100M-500M	60.0	6,456	238	-
Farmers Exchange Bank	Louisville	62.5	0.195	0.662	38,605	382	100M-500M	57.5	6,181	255	-
Southern States Bank	Anniston	62.5	0.252	0.511	49,013	247	100M-500M	27.5	3,299	97	-
Aliant Bank	Alexander City	62.5	0.127	0.359	120,006	862	500M-1B	52.5	14,193	498	-
Peoples Bank of Greensboro	Greensboro	62.5	0.126	1.000	12,067	482	<100M	95.0	12,067	482	0.002
First Jackson Bank, Inc.	Stevenson	62.5	0.178	0.625	36,849	439	100M-500M	72.5	9,004	331	-
Capstone Bank	Tuscaloosa	62.5	0.176	0.463	66,538	476	100M-500M	47.5	6,968	255	-
First United Security Bank	Thomasville	62.5	0.134	0.432	84,848	919	500M-1B	65.0	15,484	641	0.000
PeoplesTrust Bank	Hamilton	62.5	0.207	0.956	17,880	234	<100M	57.5	3,452	173	-
Peoples Bank of Alabama	Cullman	62.5	0.149	0.453	75,751	781	500M-1B	57.5	10,730	500	0.001
CB&S Bank, Inc.	Russellville	60.0	0.096	0.489	119,677	1,073	1B-10B	60.0	17,917	660	0.001
Bank of Brewton	Brewton	60.0	0.255	0.976	14,459	108	<100M	25.0	1,276	73	0.006
Peoples Independent Bank	Boaz	60.0	0.183	0.640	31,017	344	100M-500M	65.0	6,878	249	-
CITIZENS' BANK, INC.	Robertsdale	60.0	0.196	0.814	22,907	226	100M-500M	42.5	3,036	143	0.002
Farmers and Merchants Bank	Lafayette	60.0	0.173	0.953	18,973	315	100M-500M	75.0	5,909	242	-
AuburnBank	Auburn	60.0	0.120	0.513	93,589	687	500M-1B	50.0	9,056	387	-
The Slocomb National Bank	Slocomb	57.5	0.178	1.000	13,933	125	<100M	37.5	2,091	77	-
Bank of Evergreen	Evergreen	57.5	0.228	0.995	11,269	153	<100M	60.0	3,120	109	-
The Hometown Bank of Alabama	Oneonta	57.5	0.121	0.840	34,102	400	100M-500M	67.5	7,409	283	-
Regions Bank	Birmingham	57.5	0.064	0.235	8,131,419	68,775	>50B	60.0	1,819,063	45,353	0.009
THE COMMERCIAL BANK OF OZARK	Ozark	57.5	0.182	1.000	13,319	173	<100M	85.0	13,319	173	-
First Southern State Bank	Stevenson	57.5	0.127	0.635	42,928	360	100M-500M	47.5	6,413	226	-
Robertson Banking Company	Demopolis	57.5	0.144	0.594	35,666	433	100M-500M	55.0	6,111	295	-
Bay Bank	Mobile	57.5	0.216	0.884	18,285	116	<100M	25.0	1,474	53	-
SouthPoint Bank	Birmingham	57.5	0.189	0.466	45,211	311	100M-500M	40.0	4,589	203	-
Small Town Bank	Wedowee	57.5	0.132	0.774	31,974	389	100M-500M	70.0	7,429	274	-
The Citizens Bank	Greensboro	55.0	0.131	1.000	12,865	269	<100M	70.0	4,826	232	-
The First National Bank of Hartford	Hartford	55.0	0.088	1.000	12,702	368	100M-500M	90.0	12,702	368	-

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Brantley Bank and Trust Company	Brantley	55.0	0.167	1.000	11,218	189	<100M	87.5	11,218	189	-
RELIANCE BANK	Athens	55.0	0.184	0.644	27,830	209	100M-500M	30.0	2,441	114	-
First Citizens Bank	Luverne	55.0	0.133	0.714	29,391	347	100M-500M	52.5	4,636	239	0.003
Compass Bank	Birmingham	55.0	0.054	0.209	3,384,404	152,516	>50B	55.0	570,199	142,026	0.009
First National Bank of Central Alabama	Aliceville	55.0	0.127	0.640	32,860	375	100M-500M	60.0	6,738	263	-
Trinity Bank	Dothan	52.5	0.251	0.754	17,327	164	<100M	47.5	3,105	103	-
First Tuskegee Bank	Tuskegee	52.5	0.248	0.841	17,202	110	<100M	30.0	1,878	52	0.004
The First National Bank and Trust	Atmore	52.5	0.154	0.775	22,901	188	100M-500M	32.5	2,886	96	-
First Cahawba Bank	Selma	52.5	0.200	0.721	14,999	179	<100M	57.5	3,586	126	-
Commonwealth National Bank	Mobile	52.5	0.211	0.832	14,225	130	<100M	12.5	640	65	-
Peachtree Bank	Maplesville	52.5	0.182	1.000	9,981	139	<100M	47.5	2,040	107	-
Merchants Bank	Jackson	50.0	0.134	0.486	26,577	438	100M-500M	72.5	8,051	352	-
First Community Bank	Chatom	50.0	0.133	0.399	42,289	374	100M-500M	37.5	4,920	223	0.002
Community Spirit Bank	Red Bay	50.0	0.159	0.684	17,577	280	100M-500M	57.5	4,085	220	0.006
First Financial Bank	Bessemer	50.0	0.141	0.611	29,114	263	100M-500M	35.0	3,678	147	-
FNB Bank	Scottsboro	50.0	0.117	0.391	41,033	494	100M-500M	47.5	5,923	326	-
Community Bank, National Association	Mobile	50.0	0.223	0.721	19,793	82	<100M	10.0	732	27	-
First Bank of Boaz	Boaz	47.5	0.097	0.960	17,224	230	100M-500M	55.0	4,281	166	-
Bank of Moundville	Moundville	47.5	0.131	0.894	13,444	231	100M-500M	70.0	4,769	191	-
First Bank	Wadley	47.5	0.125	1.000	8,262	174	<100M	82.5	8,262	174	-
National Bank of Commerce	Birmingham	47.5	0.107	0.334	42,566	339	100M-500M	27.5	3,728	156	-
Noble Bank & Trust, N.A.	Anniston	47.5	0.156	0.610	26,664	186	100M-500M	25.0	2,633	99	-
Merchants & Farmers Bank of Greene County, Al	Eutaw	47.5	0.169	1.000	9,133	92	<100M	77.5	9,133	92	-
Valley State Bank	Russellville	45.0	0.120	0.878	14,236	192	100M-500M	42.5	2,716	136	-
Union State Bank	Pell City	45.0	0.103	0.565	29,442	272	100M-500M	37.5	4,254	177	0.001
Amerifirst Bank	Union Springs	45.0	0.146	0.500	22,010	320	100M-500M	60.0	5,283	237	-
First Federal Bank	Fort Payne	45.0	0.147	0.850	13,875	125	<100M	40.0	2,404	74	-
FirstState Bank	Lineville	45.0	0.085	0.941	16,323	236	100M-500M	52.5	4,062	167	-
The Citizens Bank of Valley Head	Valley Head	45.0	0.184	1.000	5,217	82	<100M	55.0	1,782	64	-
Heritage First Bank	Gulf Shores	42.5	0.142	1.000	7,589	83	<100M	42.5	1,623	65	-
Community Bank and Trust - Alabama	Union Springs	42.5	0.155	0.700	13,111	173	<100M	47.5	2,664	124	-
The Citizens Bank	Geneva	42.5	0.061	1.000	10,308	253	100M-500M	85.0	10,308	253	-
City Bank of Hartford	Hartford	40.0	0.101	1.000	5,954	124	<100M	75.0	5,954	124	-
Oakworth Capital Bank	Birmingham	40.0	0.156	0.446	31,864	155	100M-500M	15.0	1,810	51	-
Bank of York	York	40.0	0.129	0.948	11,245	98	<100M	30.0	1,679	49	-
The First National Bank of Brundidge	Brundidge	40.0	0.102	0.895	10,393	180	100M-500M	50.0	2,611	133	-
Progress Bank and Trust	Huntsville	40.0	0.119	0.317	41,168	197	100M-500M	15.0	1,956	70	-

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First State Bank of DeKalb County	Fort Payne	40.0	0.118	0.697	10,925	274	<100M	62.5	3,660	230	0.002
Peoples Southern Bank	Clanton	40.0	0.108	0.717	15,735	195	100M-500M	55.0	4,399	147	-
Generations Bank	Centre	37.5	0.190	0.547	12,219	97	<100M	17.5	959	47	-
Escambia County Bank	Flomaton	37.5	0.077	1.000	6,893	96	<100M	72.5	6,893	96	0.001
Cullman Savings Bank	Cullman	37.5	0.132	0.495	30,768	164	100M-500M	15.0	1,841	60	-
North Alabama Bank	Hazel Green	37.5	0.130	0.588	15,487	182	100M-500M	37.5	2,480	133	-
Bank of Wedowee	Wedowee	37.5	0.100	0.917	12,139	158	100M-500M	50.0	2,959	115	-
First State Bank of the South, Inc.	Sulligent	37.5	0.070	1.000	6,833	114	<100M	75.0	6,833	114	-
Phenix-Girard Bank	Phenix City	35.0	0.096	0.542	15,526	205	100M-500M	37.5	2,697	152	-
Security Federal Savings Bank	Jasper	32.5	0.075	1.000	2,752	26	<100M	55.0	2,752	26	-
The First National Bank of Talladega	Talladega	32.5	0.071	0.400	29,105	181	100M-500M	17.5	2,408	77	0.002
The First National Bank of Dozier	Dozier	32.5	0.105	0.999	3,824	56	<100M	37.5	989	41	-
The Farmers & Merchants Bank	Waterloo	32.5	0.064	1.000	3,916	116	<100M	65.0	3,916	116	-
Liberty Bank	Geraldine	32.5	0.052	1.000	5,471	102	100M-500M	65.0	5,471	102	-
The Headland National Bank	Headland	32.5	0.104	0.584	11,742	188	100M-500M	50.0	3,211	150	-
SouthBank, a Federal Savings Bank	Huntsville	30.0	0.078	0.516	19,845	123	100M-500M	10.0	1,019	45	-
EvaBank	Eva	30.0	0.059	0.471	21,870	190	100M-500M	35.0	4,802	108	-
The Peoples Bank of Red Level	Red Level	27.5	0.048	0.999	736	30	<100M	47.5	736	30	-
The Samson Banking Company, Inc.	Samson	27.5	0.069	0.818	3,843	94	<100M	47.5	1,452	83	-
First Federal Bank, A FSB	Tuscaloosa	27.5	0.011	0.999	2,218	12	100M-500M	22.5	321	7	-
First Progressive Bank	Brewton	27.5	0.062	0.999	1,880	39	<100M	52.5	1,880	39	-
Bank of Pine Hill	Pine Hill	27.5	0.051	0.999	1,308	18	<100M	30.0	294	13	-
Alamerica Bank	Birmingham	27.5	0.164	0.552	5,559	37	<100M	15.0	529	15	-
The Citizens Bank	Enterprise	27.5	0.135	0.459	11,140	116	<100M	32.5	2,078	80	-
Worthington Federal Bank	Huntsville	27.5	0.119	0.424	22,634	97	100M-500M	10.0	1,117	32	-
The Southern Bank Company	Gadsden	25.0	0.063	0.805	6,029	53	<100M	20.0	1,022	31	-
The Citizens Bank of Winfield	Winfield	25.0	0.035	0.643	7,321	160	100M-500M	42.5	2,755	138	-
State Bank & Trust	Winfield	22.5	0.040	0.559	7,844	136	100M-500M	37.5	2,552	106	-
First Federal Savings and Loan Association of Cull	Cullman	22.5	0.061	0.805	4,110	26	<100M	15.0	389	13	-
First Bank of Linden	Linden	20.0	0.088	0.531	7,171	68	<100M	25.0	1,384	38	-
Horizon Bank	Fyffe	10.0	0.036	0.274	3,639	52	<100M	12.5	728	37	0.003
AloStar Bank of Commerce	Birmingham	10.0	0.004	0.061	3,279	31	500M-1B	10.0	298	15	-

¹ 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