

**Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2013**

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		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 Metro Bank	Muscle Shoas	97.5	0.234	1.000	120,034	1,429	500M-1B	93	32,350	1,128	0.003
The Bank of Vernon	Vernon	92.5	0.410	1.000	61,492	549	100M-500M	75	8,743	331	0.008
Bank Independent	Sheffield	87.5	0.244	0.661	263,331	29,651	1B-10B	98	136,658	29,098	0.000
Farmers and Merchants Bank	Piedmont	85.0	0.197	1.000	37,498	625	100M-500M	100	37,498	625	0.000
Sweet Water State Bank	Sweet Water	82.5	0.295	1.000	27,217	372	<100M	98	27,217	372	0.000
Central State Bank	Calera	82.5	0.240	0.832	42,902	428	100M-500M	65	7,355	273	0.000
CCB Community Bank	Andalusia	82.5	0.236	0.630	96,375	1,308	100M-500M	85	22,609	954	0.002
Citizens Bank & Trust	Guntersville	82.5	0.213	0.694	67,262	875	100M-500M	75	13,233	613	0.000
Traditions Bank	Cullman	82.5	0.190	0.889	44,994	671	100M-500M	85	11,991	503	0.005
Town-Country National Bank	Camden	80.0	0.264	0.914	26,235	535	<100M	88	9,761	433	0.000
Traders & Farmers Bank	Haleyville	80.0	0.138	1.000	49,369	651	100M-500M	100	49,369	651	0.000
First Community Bank of Central Alabama	Wetumpka	80.0	0.213	0.705	66,060	575	100M-500M	65	10,306	352	0.000
West Alabama Bank & Trust	Reform	77.5	0.163	0.663	88,317	1,270	500M-1B	85	24,182	977	0.000
Metro Bank	Pell City	77.5	0.168	0.633	111,540	1,238	500M-1B	78	19,532	836	0.000
First Partners Bank	Vestavia Hi	77.5	0.265	0.601	45,088	546	100M-500M	73	9,159	340	0.000
First Southern Bank	Florence	75.0	0.235	0.813	45,768	418	100M-500M	63	6,566	257	0.004
Premier Bank of the South	Cullman	75.0	0.235	0.784	33,813	472	100M-500M	75	8,134	364	0.000
ServisFirst Bank	Birmingham	75.0	0.212	0.337	667,261	3,731	1B-10B	60	50,144	1,446	0.000
Trinity Bank	Dothan	75.0	0.363	0.931	28,780	268	<100M	60	4,423	162	0.000
Vantage Bank of Alabama	Albertville	75.0	0.311	0.831	24,085	379	<100M	80	7,650	281	0.000
Merchants Bank of Alabama	Cullman	72.5	0.165	0.768	40,638	507	100M-500M	73	8,642	354	0.000
PrimeSouth Bank	Tallassee	72.5	0.200	0.825	33,867	496	100M-500M	88	10,980	398	0.000
Marion Bank and Trust Company	Marion	72.5	0.190	0.605	48,793	641	100M-500M	75	11,039	498	0.000
The Hometown Bank of Alabama	Oneonta	72.5	0.140	0.888	43,443	617	100M-500M	78	10,404	487	0.000
River Bank & Trust	Prattville	72.5	0.180	0.583	72,929	689	100M-500M	65	10,729	436	0.000
Southern Independent Bank	Opp	72.5	0.201	0.869	37,624	337	100M-500M	65	6,767	211	0.000
Citizens State Bank	Vernon	70.0	0.239	1.000	20,796	151	<100M	35	1,988	101	0.000
Peoples Bank of Greensboro	Greensboro	70.0	0.142	1.000	12,826	500	<100M	95	12,826	500	0.002
Robertson Banking Company	Demopolis	70.0	0.175	0.608	44,447	501	100M-500M	60	6,851	336	0.000
SouthFirst Bank	Sylacauga	70.0	0.184	1.000	18,795	238	100M-500M	68	5,120	157	0.000
The Camden National Bank	Camden	70.0	0.200	1.000	21,960	289	100M-500M	63	4,464	200	0.000
The Exchange Bank of Alabama	Altoona	70.0	0.204	0.613	49,677	391	100M-500M	50	5,859	202	0.009
Covenant Bank	Leeds	70.0	0.266	0.863	23,334	244	<100M	68	5,313	173	0.000
Bank of Walker County	Jasper	70.0	0.261	0.931	19,974	260	<100M	68	4,711	187	0.000
Peoples Exchange Bank of Monroe County	Monroeville	67.5	0.255	0.953	16,108	264	<100M	80	6,359	221	0.000

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		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)
Troy Bank & Trust Company	Troy	67.5	0.118	0.505	99,372	1,191	500M-1B	68	18,217	801	0.003
First Bank of the South	Rainsville	67.5	0.175	1.000	14,332	314	<100M	93	14,332	314	0.007
The Citizens Bank of Fayette	Fayette	67.5	0.150	0.758	29,364	480	100M-500M	83	9,608	372	0.000
United Bank	Atmore	67.5	0.131	0.648	62,634	648	100M-500M	68	10,563	430	0.004
Cheaha Bank	Oxford	67.5	0.167	0.864	30,597	302	100M-500M	60	5,599	191	0.000
Bryant Bank	Tuscaloosa	67.5	0.138	0.443	160,328	1,099	1B-10B	60	19,289	575	0.000
Keystone Bank	Auburn	67.5	0.168	0.695	39,052	334	100M-500M	53	5,402	191	0.000
Southern States Bank	Anniston	67.5	0.215	0.428	59,992	401	100M-500M	48	6,501	184	0.000
Peoples Bank of Alabama	Cullman	65.0	0.140	0.432	72,406	736	500M-1B	63	10,827	462	0.001
First Community Bank	Chatom	65.0	0.165	0.520	52,165	392	100M-500M	40	4,993	217	0.002
First Southern State Bank	Stevenson	65.0	0.134	0.841	47,258	333	100M-500M	48	5,720	207	0.000
First Jackson Bank, Inc.	Stevenson	65.0	0.171	0.616	37,067	514	100M-500M	78	9,983	389	0.000
Farmers and Merchants Bank	Lafayette	65.0	0.155	0.926	18,493	356	100M-500M	80	6,924	278	0.000
Farmers Exchange Bank	Louisville	65.0	0.189	0.727	26,123	281	100M-500M	55	4,528	184	0.000
CB&S Bank, Inc.	Russellvill	65.0	0.101	0.524	122,281	1,076	1B-10B	65	19,834	656	0.001
AuburnBank	Auburn	65.0	0.125	0.527	95,882	662	500M-1B	50	9,107	356	0.000
MidSouth Bank, National Association	Dothan	65.0	0.140	0.485	52,061	549	100M-500M	55	7,243	340	0.000
PeoplesTrust Bank	Hamilton	65.0	0.236	0.822	20,007	317	<100M	75	5,447	251	0.000
First Cahawba Bank	Selma	65.0	0.227	0.860	20,388	238	<100M	63	4,296	170	0.000
Progress Bank and Trust	Huntsville	65.0	0.171	0.429	87,348	490	500M-1B	38	5,631	216	0.000
BankSouth	Dothan	62.5	0.207	0.501	35,884	274	100M-500M	38	3,844	127	0.000
First National Bank	Hamilton	62.5	0.116	0.824	32,397	432	100M-500M	78	9,426	327	0.000
The Citizens Bank	Greensboro	62.5	0.132	1.000	12,680	272	<100M	73	5,017	237	0.000
Brantley Bank and Trust Company	Brantley	60.0	0.173	1.000	11,179	170	<100M	85	11,179	170	0.000
Capstone Bank	Tuscaloosa	60.0	0.164	0.362	65,449	537	100M-500M	50	7,606	295	0.000
First Tuskegee Bank	Tuskegee	60.0	0.260	0.906	15,705	95	<100M	33	1,593	37	0.011
SouthPoint Bank	Birmingham	60.0	0.196	0.465	41,505	317	100M-500M	38	3,706	187	0.000
First United Security Bank	Thomasville	57.5	0.101	0.380	56,106	644	500M-1B	58	10,037	436	0.000
Bank of Evergreen	Evergreen	57.5	0.220	0.997	11,310	152	<100M	58	2,852	102	0.000
Bay Bank	Mobile	57.5	0.216	0.828	17,661	149	<100M	35	2,086	86	0.000
NobleBank & Trust	Anniston	57.5	0.175	0.645	29,580	242	100M-500M	38	3,717	124	0.000
Oakworth Capital Bank	Birmingham	57.5	0.188	0.402	49,536	260	100M-500M	23	2,651	90	0.000
Cadence Bank, N.A.	Birmingham	57.5	0.070	0.144	409,919	6,495	1B-10B	53	18,133	4,710	0.000
Regions Bank	Birmingham	55.0	0.056	0.194	6,543,504	56,610	>50B	60	1,412,236	37,260	0.007
Merchants & Farmers Bank of Greene County	Eutaw	55.0	0.165	1.000	9,813	106	<100M	78	9,813	106	0.000
FNB Bank	Scottsboro	55.0	0.113	0.381	41,403	494	100M-500M	55	6,797	333	0.000
Community Spirit Bank	Red Bay	55.0	0.151	0.599	20,998	411	100M-500M	75	7,071	347	0.005
SunSouth Bank	Dothan	55.0	0.134	0.654	23,306	316	100M-500M	60	5,227	201	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
The Commercial Bank Of Ozark	Ozark	55.0	0.133	1.000	10,483	168	<100M	85	10,483	168	0.000
First Bank of Boaz	Boaz	55.0	0.107	1.000	19,799	256	100M-500M	53	4,204	181	0.000
First Citizens Bank	Luverne	55.0	0.120	0.810	26,925	314	100M-500M	48	3,937	221	0.004
Citizens' Bank, Inc.	Robertsdale	55.0	0.174	0.765	18,150	187	100M-500M	43	2,690	121	0.003
Compass Bank	Birmingham	55.0	0.042	0.136	2,887,696	114,550	>50B	55	592,027	105,866	0.009
First National Bank of Central Alabama	Aliceville	55.0	0.134	0.670	30,404	261	100M-500M	38	3,730	153	0.000
FirstState Bank	Lineville	52.5	0.088	0.945	17,775	296	100M-500M	63	5,071	224	0.000
Small Town Bank	Wedowee	52.5	0.126	0.644	28,950	365	100M-500M	63	6,483	257	0.000
National Bank of Commerce	Birmingham	52.5	0.105	0.254	68,913	427	500M-1B	33	5,375	176	0.000
Generations Bank	Centre	52.5	0.215	0.653	15,113	124	<100M	30	1,661	60	0.000
First Bank	Wadley	50.0	0.131	1.000	9,387	154	<100M	83	9,387	154	0.000
Bank of York	York	50.0	0.144	0.845	12,556	129	<100M	33	1,879	71	0.000
Cullman Savings Bank	Cullman	50.0	0.149	0.547	32,894	182	100M-500M	18	2,095	73	0.000
Peoples Independent Bank	Boaz	50.0	0.134	0.456	24,435	359	100M-500M	68	7,671	270	0.000
Amerifirst Bank	Union Sprin	47.5	0.151	0.476	22,713	301	100M-500M	55	4,858	221	0.000
Friend Bank	Slocomb	47.5	0.163	0.892	12,160	113	<100M	43	2,148	71	0.000
Pinnacle Bank	Jasper	47.5	0.135	0.556	29,453	198	100M-500M	23	2,175	87	0.000
The Citizens Bank of Valley Head	Valley Head	47.5	0.162	1.000	4,287	94	<100M	70	4,287	94	0.000
Liberty Bank	Geraldine	47.5	0.094	1.000	9,983	122	100M-500M	78	9,983	122	0.000
The Samson Banking Company, Inc.	Samson	47.5	0.092	1.000	5,321	158	<100M	58	2,266	142	0.000
The First National Bank and Trust	Atmore	47.5	0.131	0.798	17,994	141	100M-500M	30	2,470	77	0.000
Reliance Bank	Athens	47.5	0.168	0.571	23,804	152	100M-500M	20	1,769	63	0.000
The Headland National Bank	Headland	45.0	0.114	0.864	11,773	161	100M-500M	53	2,830	121	0.000
First State Bank of the South, Inc.	Sulligent	45.0	0.095	1.000	8,988	150	<100M	80	8,988	150	0.000
First Financial Bank	Bessemer	45.0	0.121	0.573	23,398	225	100M-500M	30	2,692	124	0.000
The First National Bank of Brundidge	Brundidge	45.0	0.108	0.842	10,525	179	<100M	40	2,092	129	0.000
Union State Bank	Pell City	45.0	0.085	0.650	20,770	215	100M-500M	38	3,575	146	0.002
First State Bank of DeKalb County	Fort Payne	45.0	0.123	0.771	10,305	261	<100M	65	3,236	221	0.002
Peoples Southern Bank	Clanton	45.0	0.104	0.800	15,643	199	100M-500M	60	4,790	158	0.000
Merchants Bank	Jackson	42.5	0.093	0.417	18,906	393	100M-500M	68	6,794	321	0.000
EvaBank	Eva	42.5	0.075	0.675	24,381	197	100M-500M	38	4,449	112	0.000
Peachtree Bank	Maplesville	42.5	0.127	0.902	6,934	122	<100M	48	1,802	98	0.000
Bank of Moundville	Moundville	42.5	0.105	0.814	11,334	206	100M-500M	58	3,637	166	0.000
Community Bank and Trust - Alabama	Union Sprin	42.5	0.150	0.724	10,185	127	<100M	50	2,357	95	0.000
City Bank of Hartford	Hartford	40.0	0.072	1.000	3,881	126	<100M	68	3,881	126	0.000
Escambia County Bank	Flomaton	40.0	0.071	1.000	5,919	92	<100M	70	5,919	92	0.001
First Federal Bank	Fort Payne	40.0	0.113	0.828	10,425	95	<100M	30	1,557	54	0.000
The First National Bank of Hartford	Hartford	37.5	0.055	1.000	6,945	118	100M-500M	73	6,945	118	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
The Farmers & Merchants Bank	Waterloo	37.5	0.069	1.000	4,679	107	<100M	68	4,679	107	0.000
Bank of Wedowee	Wedowee	37.5	0.075	0.985	8,939	142	100M-500M	45	2,237	107	0.000
Valley State Bank	Russellvill	37.5	0.085	0.718	10,517	171	100M-500M	45	2,614	130	0.000
North Alabama Bank	Hazel Green	37.5	0.138	0.630	13,826	117	100M-500M	28	1,840	76	0.000
Alamerica Bank	Birmingham	37.5	0.207	0.587	7,488	43	<100M	20	705	19	0.000
The Southern Bank Company	Gadsden	35.0	0.078	0.936	7,471	61	<100M	30	1,258	36	0.000
Bank of Pine Hill	Pine Hill	35.0	0.059	1.000	1,436	17	<100M	28	254	11	0.000
First Progressive Bank	Brewton	32.5	0.057	1.000	1,770	44	<100M	58	1,770	44	0.000
The First National Bank of Talladega	Talladega	32.5	0.063	0.344	24,758	171	100M-500M	18	2,530	78	0.003
Phenix-Girard Bank	Phenix City	32.5	0.079	0.523	13,357	170	100M-500M	35	2,593	130	0.000
The Peoples Bank of Red Level	Red Level	32.5	0.049	1.000	737	31	<100M	50	737	31	0.000
Worthington Federal Bank	Huntsville	32.5	0.116	0.494	17,909	96	100M-500M	13	974	26	0.000
The Citizens Bank of Winfield	Winfield	30.0	0.034	0.717	6,488	190	100M-500M	53	2,963	165	0.000
Security Federal Savings Bank	Jasper	30.0	0.064	0.954	2,378	45	<100M	38	790	29	0.000
Bank of Brewton	Brewton	22.5	0.077	0.691	4,353	50	<100M	23	645	38	0.006
First Bank of Linden	Linden	22.5	0.081	0.488	6,374	56	<100M	15	804	24	0.000
State Bank & Trust	Winfield	20.0	0.041	0.490	8,189	116	100M-500M	35	2,524	85	0.000
First Community Bank of Cullman	Cullman	20.0	0.080	0.545	5,130	36	<100M	13	532	16	0.000
SouthBank, a Federal Savings Bank	Huntsville	17.5	0.055	0.356	10,215	86	100M-500M	10	921	32	0.000
The Citizens Bank	Enterprise	15.0	0.062	0.328	5,842	53	<100M	13	872	32	0.000
The First National Bank of Dozier	Dozier	12.5	0.039	0.416	1,424	14	<100M	13	144	8	0.000
Horizon Bank	Fyffe	10.0	0.018	0.164	1,659	30	<100M	10	409	24	0.003
Commonwealth National Bank	Mobile	10.0	0.036	0.142	2,304	42	<100M	25	1,047	39	0.000
First Federal Bank, A FSB	Tuscaloosa	10.0	0.002	0.246	314	4	100M-500M	15	94	2	0.000
AloStar Bank of Commerce	Birmingham	10.0	0.004	0.012	3,206	20	500M-1B	10	133	9	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 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Traders & Farmers Bank	Haleyville	100.0	0.138	1.000	49,369	651	100M-500M	80.0	49,369	651	-
Farmers and Merchants Bank	Piedmont	100.0	0.197	1.000	37,498	625	100M-500M	85.0	37,498	625	-
Sweet Water State Bank	Sweet Water	97.5	0.295	1.000	27,217	372	<100M	83.0	27,217	372	-
Bank Independent	Sheffield	97.5	0.127	0.343	136,658	29,098	1B-10B	88.0	263,331	29,651	-
Peoples Bank of Greensboro	Greensboro	95.0	0.142	1.000	12,826	500	<100M	70.0	12,826	500	0.002
First Bank of the South	Rainsville	92.5	0.175	1.000	14,332	314	<100M	68.0	14,332	314	0.007
First Metro Bank	Muscle Shoas	92.5	0.063	0.270	32,350	1,128	500M-1B	98.0	120,034	1,429	0.003
Town-Country National Bank	Camden	87.5	0.098	0.340	9,761	433	<100M	80.0	26,235	535	-
PrimeSouth Bank	Tallassee	87.5	0.065	0.268	10,980	398	100M-500M	73.0	33,867	496	-
Brantley Bank and Trust Company	Brantley	85.0	0.173	1.000	11,179	170	<100M	60.0	11,179	170	-
West Alabama Bank & Trust	Reform	85.0	0.045	0.182	24,182	977	500M-1B	78.0	88,317	1,270	-
The Commercial Bank Of Ozark	Ozark	85.0	0.133	1.000	10,483	168	<100M	55.0	10,483	168	-
CCB COMMUNITY BANK	Andalusia	85.0	0.055	0.148	22,609	954	100M-500M	83.0	96,375	1,308	0.002
Traditions Bank	Cullman	85.0	0.051	0.237	11,991	503	100M-500M	83.0	44,994	671	0.005
First Bank	Wadley	82.5	0.131	1.000	9,387	154	<100M	50.0	9,387	154	-
The Citizens Bank of Fayette	Fayette	82.5	0.049	0.248	9,608	372	100M-500M	68.0	29,364	480	-
Peoples Exchange Bank of Monroe Count	Monroeville	80.0	0.101	0.376	6,359	221	<100M	68.0	16,108	264	-
First State Bank of the South, Inc.	Sulligent	80.0	0.095	1.000	8,988	150	<100M	45.0	8,988	150	-
Farmers and Merchants Bank	Lafayette	80.0	0.058	0.347	6,924	278	100M-500M	65.0	18,493	356	-
Vantage Bank of Alabama	Albertville	80.0	0.099	0.264	7,650	281	<100M	75.0	24,085	379	-
First Jackson Bank, Inc.	Stevenson	77.5	0.046	0.166	9,983	389	100M-500M	65.0	37,067	514	-
First National Bank	Hamilton	77.5	0.034	0.240	9,426	327	100M-500M	63.0	32,397	432	-
Merchants & Farmers Bank of Greene Co	Eutaw	77.5	0.165	1.000	9,813	106	<100M	55.0	9,813	106	-
Liberty Bank	Geraldine	77.5	0.094	1.000	9,983	122	100M-500M	48.0	9,983	122	-
Metro Bank	Pell City	77.5	0.029	0.111	19,532	836	500M-1B	78.0	111,540	1,238	-
The Hometown Bank of Alabama	Oneonta	77.5	0.033	0.213	10,404	487	100M-500M	73.0	43,443	617	-
The Bank of Vernon	Vernon	75.0	0.058	0.142	8,743	331	100M-500M	93.0	61,492	549	0.008
Marion Bank and Trust Company	Marion	75.0	0.043	0.137	11,039	498	100M-500M	73.0	48,793	641	-
Community Spirit Bank	Red Bay	75.0	0.051	0.202	7,071	347	100M-500M	55.0	20,998	411	0.005
Premier Bank of the South	Cullman	75.0	0.056	0.189	8,134	364	100M-500M	75.0	33,813	472	-
Citizens Bank & Trust	Guntersville	75.0	0.042	0.136	13,233	613	100M-500M	83.0	67,262	875	-
PeoplesTrust Bank	Hamilton	75.0	0.064	0.224	5,447	251	<100M	65.0	20,007	317	-
The First National Bank of Hartford	Hartford	72.5	0.055	1.000	6,945	118	100M-500M	38.0	6,945	118	-
Merchants Bank of Alabama	Cullman	72.5	0.035	0.163	8,642	354	100M-500M	73.0	40,638	507	-
The Citizens Bank	Greensboro	72.5	0.052	0.396	5,017	237	<100M	63.0	12,680	272	-

**Table 3B. Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First Partners Bank	Vestavia Hi	72.5	0.054	0.122	9,159	340	100M-500M	78.0	45,088	546	-
The Citizens Bank of Valley Head	Valley Head	70.0	0.162	1.000	4,287	94	<100M	48.0	4,287	94	-
Escambia County Bank	Flomaton	70.0	0.071	1.000	5,919	92	<100M	40.0	5,919	92	0.001
City Bank of Hartford	Hartford	67.5	0.072	1.000	3,881	126	<100M	40.0	3,881	126	-
Troy Bank & Trust Company	Troy	67.5	0.022	0.093	18,217	801	500M-1B	68.0	99,372	1,191	0.003
Merchants Bank	Jackson	67.5	0.033	0.150	6,794	321	100M-500M	43.0	18,906	393	-
The Farmers & Merchants Bank	Waterloo	67.5	0.069	1.000	4,679	107	<100M	38.0	4,679	107	-
SouthFirst Bank	Sylacauga	67.5	0.050	0.272	5,120	157	100M-500M	70.0	18,795	238	-
United Bank	Atmore	67.5	0.022	0.109	10,563	430	100M-500M	68.0	62,634	648	0.004
Peoples Independent Bank	Boaz	67.5	0.042	0.143	7,671	270	100M-500M	50.0	24,435	359	-
Covenant Bank	Leeds	67.5	0.061	0.197	5,313	173	<100M	70.0	23,334	244	-
Bank of Walker County	Jasper	67.5	0.062	0.220	4,711	187	<100M	70.0	19,974	260	-
Central State Bank	Calera	65.0	0.041	0.143	7,355	273	100M-500M	83.0	42,902	428	-
First State Bank of DeKalb County	Fort Payne	65.0	0.039	0.242	3,236	221	<100M	45.0	10,305	261	0.002
CB&S Bank, Inc.	Russellvill	65.0	0.016	0.085	19,834	656	1B-10B	65.0	122,281	1,076	0.001
First Community Bank of Central Alabam	Wetumpka	65.0	0.033	0.110	10,306	352	100M-500M	80.0	66,060	575	-
River Bank & Trust	Prattville	65.0	0.026	0.086	10,729	436	100M-500M	73.0	72,929	689	-
Southern Independent Bank	Opp	65.0	0.036	0.156	6,767	211	100M-500M	73.0	37,624	337	-
Peoples Bank of Alabama	Cullman	62.5	0.021	0.065	10,827	462	500M-1B	65.0	72,406	736	0.001
First Southern Bank	Florence	62.5	0.034	0.117	6,566	257	100M-500M	75.0	45,768	418	0.004
The Camden National Bank	Camden	62.5	0.041	0.203	4,464	200	100M-500M	70.0	21,960	289	-
FirstState Bank	Lineville	62.5	0.025	0.270	5,071	224	100M-500M	53.0	17,775	296	-
Small Town Bank	Wedowee	62.5	0.028	0.144	6,483	257	100M-500M	53.0	28,950	365	-
First Cahawba Bank	Selma	62.5	0.048	0.181	4,296	170	<100M	65.0	20,388	238	-
Regions Bank	Birmingham	60.0	0.012	0.042	1,412,236	37,260	>50B	55.0	6,543,504	56,610	0.007
Robertson Banking Company	Demopolis	60.0	0.027	0.094	6,851	336	100M-500M	70.0	44,447	501	-
SunSouth Bank	Dothan	60.0	0.030	0.147	5,227	201	100M-500M	55.0	23,306	316	-
Peoples Southern Bank	Clanton	60.0	0.032	0.245	4,790	158	100M-500M	45.0	15,643	199	-
Cheaha Bank	Oxford	60.0	0.030	0.158	5,599	191	100M-500M	68.0	30,597	302	-
ServisFirst Bank	Birmingham	60.0	0.016	0.025	50,144	1,446	1B-10B	75.0	667,261	3,731	-
Bryant Bank	Tuscaloosa	60.0	0.017	0.053	19,289	575	1B-10B	68.0	160,328	1,099	-
Trinity Bank	Dothan	60.0	0.056	0.143	4,423	162	<100M	75.0	28,780	268	-
First Progressive Bank	Brewton	57.5	0.057	1.000	1,770	44	<100M	33.0	1,770	44	-
First United Security Bank	Thomasville	57.5	0.018	0.068	10,037	436	500M-1B	58.0	56,106	644	-
The Samson Banking Company, Inc.	Samson	57.5	0.039	0.426	2,266	142	<100M	48.0	5,321	158	-
Bank of Evergreen	Evergreen	57.5	0.055	0.251	2,852	102	<100M	58.0	11,310	152	-

**Table 3B. Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Bank of Moundville	Moundville	57.5	0.034	0.261	3,637	166	100M-500M	43.0	11,334	206	-
Amerifirst Bank	Union Sprin	55.0	0.032	0.102	4,858	221	100M-500M	48.0	22,713	301	-
FNB Bank	Scottsboro	55.0	0.019	0.063	6,797	333	100M-500M	55.0	41,403	494	-
Farmers Exchange Bank	Louisville	55.0	0.033	0.126	4,528	184	100M-500M	65.0	26,123	281	-
Compass Bank	Birmingham	55.0	0.009	0.028	592,027	105,866	>50B	55.0	2,887,696	114,550	0.009
MidSouth Bank, National Association	Dothan	55.0	0.019	0.068	7,243	340	100M-500M	65.0	52,061	549	-
The Headland National Bank	Headland	52.5	0.028	0.208	2,830	121	100M-500M	45.0	11,773	161	-
The Citizens Bank of Winfield	Winfield	52.5	0.015	0.328	2,963	165	100M-500M	30.0	6,488	190	-
First Bank of Boaz	Boaz	52.5	0.023	0.212	4,204	181	100M-500M	55.0	19,799	256	-
Keystone Bank	Auburn	52.5	0.023	0.096	5,402	191	100M-500M	68.0	39,052	334	-
Cadence Bank, N.A.	Birmingham	52.5	0.003	0.006	18,133	4,710	1B-10B	58.0	409,919	6,495	-
Capstone Bank	Tuscaloosa	50.0	0.019	0.042	7,606	295	100M-500M	60.0	65,449	537	-
The Peoples Bank of Red Level	Red Level	50.0	0.049	1.000	737	31	<100M	33.0	737	31	-
The Exchange Bank of Alabama	Altoona	50.0	0.024	0.072	5,859	202	100M-500M	70.0	49,677	391	0.009
AuburnBank	Auburn	50.0	0.012	0.050	9,107	356	500M-1B	65.0	95,882	662	-
Community Bank and Trust - Alabama	Union Sprin	50.0	0.035	0.167	2,357	95	<100M	43.0	10,185	127	-
First Southern State Bank	Stevenson	47.5	0.016	0.102	5,720	207	100M-500M	65.0	47,258	333	-
First Citizens Bank	Luverne	47.5	0.018	0.118	3,937	221	100M-500M	55.0	26,925	314	0.004
Peachtree Bank	Maplesville	47.5	0.033	0.234	1,802	98	<100M	43.0	6,934	122	-
Southern States Bank	Anniston	47.5	0.023	0.046	6,501	184	100M-500M	68.0	59,992	401	-
Bank of Wedowee	Wedowee	45.0	0.019	0.246	2,237	107	100M-500M	38.0	8,939	142	-
Valley State Bank	Russellvill	45.0	0.021	0.178	2,614	130	100M-500M	38.0	10,517	171	-
Friend Bank	Slocomb	42.5	0.029	0.158	2,148	71	<100M	48.0	12,160	113	-
Citizens' Bank, Inc.	Robertsdale	42.5	0.026	0.113	2,690	121	100M-500M	55.0	18,150	187	0.003
First Community Bank	Chatom	40.0	0.016	0.050	4,993	217	100M-500M	65.0	52,165	392	0.002
The First National Bank of Brundidge	Brundidge	40.0	0.022	0.167	2,092	129	<100M	45.0	10,525	179	-
BankSouth	Dothan	37.5	0.022	0.054	3,844	127	100M-500M	63.0	35,884	274	-
Union State Bank	Pell City	37.5	0.015	0.112	3,575	146	100M-500M	45.0	20,770	215	0.002
EvaBank	Eva	37.5	0.014	0.123	4,449	112	100M-500M	43.0	24,381	197	-
Security Federal Savings Bank	Jasper	37.5	0.021	0.317	790	29	<100M	30.0	2,378	45	-
First National Bank of Central Alabama	Aliceville	37.5	0.016	0.082	3,730	153	100M-500M	55.0	30,404	261	-
NobleBank & Trust	Anniston	37.5	0.022	0.081	3,717	124	100M-500M	58.0	29,580	242	-
SouthPoint Bank	Birmingham	37.5	0.018	0.041	3,706	187	100M-500M	60.0	41,505	317	-
Progress Bank and Trust	Huntsville	37.5	0.011	0.028	5,631	216	500M-1B	65.0	87,348	490	-
Citizens State Bank	Vernon	35.0	0.023	0.096	1,988	101	<100M	70.0	20,796	151	-
State Bank & Trust	Winfield	35.0	0.012	0.151	2,524	85	100M-500M	20.0	8,189	116	-

**Table 3B. Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2013**

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		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Rank	(1,000)			Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Phenix-Girard Bank	Phenix City	35.0	0.015	0.101	2,593	130	100M-500M	33.0	13,357	170	-
Bay Bank	Mobile	35.0	0.025	0.098	2,086	86	<100M	58.0	17,661	149	-
Bank of York	York	32.5	0.022	0.126	1,879	71	<100M	50.0	12,556	129	-
First Tuskegee Bank	Tuskegee	32.5	0.026	0.092	1,593	37	<100M	60.0	15,705	95	0.011
National Bank of Commerce	Birmingham	32.5	0.008	0.020	5,375	176	500M-1B	53.0	68,913	427	-
The Southern Bank Company	Gadsden	30.0	0.013	0.158	1,258	36	<100M	35.0	7,471	61	-
First Financial Bank	Bessemer	30.0	0.014	0.066	2,692	124	100M-500M	45.0	23,398	225	-
First Federal Bank	Fort Payne	30.0	0.017	0.124	1,557	54	<100M	40.0	10,425	95	-
The First National Bank and Trust	Atmore	30.0	0.018	0.110	2,470	77	100M-500M	48.0	17,994	141	-
Generations Bank	Centre	30.0	0.024	0.072	1,661	60	<100M	53.0	15,113	124	-
Bank of Pine Hill	Pine Hill	27.5	0.011	0.177	254	11	<100M	35.0	1,436	17	-
North Alabama Bank	Hazel Green	27.5	0.018	0.084	1,840	76	100M-500M	38.0	13,826	117	-
Commonwealth National Bank	Mobile	25.0	0.016	0.065	1,047	39	<100M	10.0	2,304	42	-
Pinnacle Bank	Jasper	22.5	0.010	0.041	2,175	87	100M-500M	48.0	29,453	198	-
Bank of Brewton	Brewton	22.5	0.011	0.102	645	38	<100M	23.0	4,353	50	0.006
Oakworth Capital Bank	Birmingham	22.5	0.010	0.022	2,651	90	100M-500M	58.0	49,536	260	-
Reliance Bank	Athens	20.0	0.012	0.042	1,769	63	100M-500M	48.0	23,804	152	-
Alamerica Bank	Birmingham	20.0	0.019	0.055	705	19	<100M	38.0	7,488	43	-
The First National Bank of Talladega	Talladega	17.5	0.006	0.035	2,530	78	100M-500M	33.0	24,758	171	0.003
Cullman Savings Bank	Cullman	17.5	0.009	0.035	2,095	73	100M-500M	50.0	32,894	182	-
First Bank of Linden	Linden	15.0	0.010	0.062	804	24	<100M	23.0	6,374	56	-
First Federal Bank, A FSB	Tuscaloosa	15.0	0.001	0.074	94	2	100M-500M	10.0	314	4	-
The Citizens Bank	Enterprise	12.5	0.009	0.049	872	32	<100M	15.0	5,842	53	-
The First National Bank of Dozier	Dozier	12.5	0.004	0.042	144	8	<100M	13.0	1,424	14	-
Worthington Federal Bank	Huntsville	12.5	0.006	0.027	974	26	100M-500M	33.0	17,909	96	-
First Community Bank of Cullman	Cullman	12.5	0.008	0.057	532	16	<100M	20.0	5,130	36	-
Horizon Bank	Fyffe	10.0	0.004	0.040	409	24	<100M	10.0	1,659	30	0.003
SouthBank, a Federal Savings Bank	Huntsville	10.0	0.005	0.032	921	32	100M-500M	18.0	10,215	86	-
AloStar Bank of Commerce	Birmingham	10.0	-	-	133	9	500M-1B	10.0	3,206	20	-

<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.