

Table 3A. Small Business Lending in Alabama Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Heritage Bank	100.0	0.383	1	222,096	1606	\$500M-\$1B	22	29,672	1,078	0.002
United Bank	92.5	0.327	1	69,526	755	\$100M-500M	21	11,987	560	0.005
First Metro Bank	87.5	0.267	1	50,436	1432	\$100M-500M	33	24,865	1,266	0.004
First Cmrl Bank Of Huntsville	85.0	0.455	1	133,338	970	\$100M-500M	21	16,257	526	0
West Alabama B&Tc	85.0	0.223	1	69,300	1441	\$100M-500M	39	69,300	1,441	0.002
Community Bank	85.0	0.189	1	138,366	2649	\$500M-\$1B	39	138,366	2,649	0.002
First Cmnty Bank	82.5	0.308	1	59,505	959	\$100M-500M	36	59,505	959	0.003
Bank Of Tuscaloosa	82.5	0.44	0.858	119,793	1632	\$100M-500M	32	35,476	1,228	0
Vision Bank	82.5	0.401	1	30,717	379	<\$100M	19	6,578	267	0.003
Community B&Tc Alabama	80.0	0.323	1	16,420	521	<\$100M	27	7,020	464	0
Cb&T Bank Of Russell Cty	77.5	0.349	0.961	56,567	583	\$100M-500M	27	15,945	425	0
Peoples Bank Of North Alabama	75.0	0.254	1	51,347	1014	\$100M-500M	36	51,347	1,014	0.003
Merchants Bank	75.0	0.293	1	38,380	843	\$100M-500M	30	14,111	741	0
Amerifirst Bank	75.0	0.341	1	45,406	475	\$100M-500M	17	7,564	366	0
First Nb Of Jasper	75.0	0.236	0.858	116,732	1494	\$100M-500M	33	51,675	1,181	0
Peoples Cmnty Bank	75.0	0.343	0.875	53,245	875	\$100M-500M	28	15,469	713	0
Bank	75.0	0.261	0.738	299,666	4112	\$1B-\$10B	28	87,291	3,152	0.001
Robertson Bankg Co	75.0	0.238	1	46,381	642	\$100M-500M	25	13,323	507	0
Farmers & Mrch Bank	75.0	0.224	1	25,333	1158	\$100M-500M	36	25,333	1,158	0
South Alabama Bank	75.0	0.328	0.735	71,132	974	\$100M-500M	23	14,047	634	0.005
Southland Bank	75.0	0.293	0.872	62,725	1065	\$100M-500M	22	13,171	633	0.025
First Nb Of Central Alabama	75.0	0.195	1	26,171	578	\$100M-500M	36	26,171	578	0.004
Aliant Bank	75.0	0.243	0.774	163,003	2367	\$500M-\$1B	26	39,471	1,749	0
Bank Of Vernon	72.5	0.437	0.959	36,381	536	<\$100M	25	9,641	383	0.012
Peachtree Bank	72.5	0.318	1	17,039	340	<\$100M	35	17,039	340	0
Covington Cty Bank	72.5	0.323	0.814	62,351	906	\$100M-500M	29	18,849	713	0.003
Union St Bank	70.0	0.257	0.78	67,205	907	\$100M-500M	25	16,330	675	0.003
Bank Of Alabama	70.0	0.283	0.99	58,949	397	\$100M-500M	13	6,956	263	0
Colonial Bank	70.0	0.225	0.672	2,765,085	16665	>\$10B	34	1,731,874	11,616	0
First Bank Of Dothan	70.0	0.292	1	9,489	394	<\$100M	33	9,489	394	0
Metro Bank	70.0	0.263	0.827	53,440	839	\$100M-500M	25	15,496	573	0
First Southern Bank	67.5	0.275	0.868	39,841	473	\$100M-500M	20	9,635	332	0.002
Banksouth	67.5	0.291	0.764	57,544	534	\$100M-500M	14	8,443	324	0
North Jackson Bank	67.5	0.24	1	17,291	469	<\$100M	25	7,462	423	0
First Lowndes Bank	67.5	0.253	1	13,834	568	<\$100M	33	13,834	568	0
Central St Bank	67.5	0.206	1	24,534	516	\$100M-500M	24	9,042	433	0
First Amer Bank	67.5	0.213	0.71	101,499	1376	\$100M-500M	22	21,309	989	0.01
First Nb	67.5	0.309	1	35,339	359	\$100M-500M	13	5,284	280	0.007
Peoples Southern Bank	67.5	0.209	1	24,734	278	\$100M-500M	10	3,718	195	0
Exchange Bank Of Alabama	67.5	0.245	0.972	39,982	499	\$100M-500M	24	11,590	371	0.008
First Cmrl Bank Cullman	67.5	0.202	1	15,056	345	<\$100M	23	7,070	291	0

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Eagle Bank Of Alabama	67.5	0.395	0.99	27,334	444	<\$100M	23	7,289	335	0
Peoples Bank Of Coffee Cty	67.5	0.194	1	16,365	346	<\$100M	33	16,365	346	0
Frontier Nb	65.0	0.241	0.878	35,501	788	\$100M-500M	27	12,910	668	0.003
First United Scty Bank	65.0	0.152	0.869	78,663	1705	\$500M-\$1B	28	28,961	1,421	0.001
Pinnacle Bank	65.0	0.178	1	39,681	500	\$100M-500M	20	9,984	378	0.001
First Nb Of Shelby Cty	65.0	0.217	0.912	43,325	571	\$100M-500M	19	10,036	442	0
Southern Bank Of Commerce	65.0	0.295	0.793	39,406	487	\$100M-500M	17	7,892	352	0
Citizens Bank Of Fayette	65.0	0.168	1	26,679	522	\$100M-500M	21	8,841	446	0
Farmers Exch Bank	65.0	0.357	1	14,574	212	<\$100M	31	14,574	212	0
Camden Nb	65.0	0.217	1	14,569	367	<\$100M	34	14,569	367	0
First St Bank Of Dekalb Cty	65.0	0.396	0.978	21,529	376	<\$100M	21	5,775	311	0
Sterling Bank	65.0	0.243	0.69	70,746	770	\$100M-500M	21	14,385	524	0
North Alabama Bank	65.0	0.238	1	15,761	226	<\$100M	13	4,050	140	0
First Cmrl Bank	62.5	0.15	0.383	206,570	1844	\$1B-\$10B	21	33,766	958	0.007
Community B&Tc Of Southeast	62.5	0.259	0.728	38,050	568	\$100M-500M	25	13,338	453	0
Traders & Farmers Bank	62.5	0.108	1	34,244	1160	\$100M-500M	35	34,244	1,160	0
Farmers & Mrch Bank	62.5	0.219	1	16,125	334	<\$100M	33	16,125	334	0
Commercial Bank Of Demopolis	62.5	0.211	1	16,683	293	<\$100M	32	16,683	293	0
Bank Independent	62.5	0.185	0.741	58,656	973	\$100M-500M	23	16,413	791	0
First Citizens Bank	62.5	0.216	1	12,903	311	<\$100M	32	12,903	311	0.004
Citizens Bank	62.5	0.189	1	14,674	359	<\$100M	19	5,377	314	0.005
First Nb Of Ashford	62.5	0.277	0.88	26,581	413	<\$100M	17	6,532	288	0
First Gulf Bank	62.5	0.215	0.836	39,033	542	\$100M-500M	19	9,388	404	0
Century South Bank Of Alabama	62.5	0.248	0.998	22,900	393	<\$100M	25	9,810	338	0
Covenant Bank	62.5	0.356	0.993	16,892	319	<\$100M	21	6,230	257	0
Small Town Bank	62.5	0.215	1	12,530	290	<\$100M	31	12,530	290	0
Regions Bank	60.0	0.136	0.565	5,768,035	67646	>\$10B	23	1,208,522	47,031	0
Peoples B&Tc	60.0	0.146	0.443	99,577	1738	\$500M-\$1B	24	32,665	1,390	0
First Bank	60.0	0.319	1	14,706	258	<\$100M	30	14,706	258	0
Auburnbank	60.0	0.191	0.63	82,308	1132	\$100M-500M	23	19,533	829	0
Southtrust Bank	60.0	0.114	0.319	5,306,495	39427	>\$10B	22	651,216	21,524	0.007
Troy B&Tc	57.5	0.194	0.795	48,292	792	\$100M-500M	23	13,965	625	0.005
Amsouth Bank	57.5	0.103	0.448	3,947,877	71528	>\$10B	22	942,074	58,710	0.011
National Bank Of Cmrc	57.5	0.124	0.45	133,321	1295	\$1B-\$10B	20	19,376	782	0
Compass Bank	57.5	0.103	0.407	2,242,087	50758	>\$10B	22	424,770	43,410	0.018
Peoples Exch Bank Of Monroe Ct	55.0	0.327	1	12,665	263	<\$100M	29	12,665	263	0
First Nb Of Talladega	55.0	0.139	1	27,918	363	\$100M-500M	30	27,918	363	0.004
Bank Of Dadeville	55.0	0.237	0.963	16,708	311	<\$100M	20	5,471	266	0
First Bank Of The South	55.0	0.17	1	11,141	467	<\$100M	31	11,141	467	0.009
First Nb Of Scottsboro	55.0	0.083	1	23,160	502	\$100M-500M	31	23,160	502	0.002
Farmers Nb	55.0	0.214	0.635	42,127	465	\$100M-500M	14	7,893	338	0.006
Monroe Cty Bank	55.0	0.298	0.901	36,220	180	\$100M-500M	5	1,700	107	0.004
Commercial Bank Of Ozark	55.0	0.215	1	11,543	215	<\$100M	29	11,543	215	0.007

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First Bank Of Boaz	55.0	0.157	1	13,712	314	<\$100M	31	13,712	314	0
Merchants & Farmers Bank	55.0	0.202	1	10,000	223	<\$100M	29	10,000	223	0
Citizens Bank & Svg Co	55.0	0.122	0.787	50,428	902	\$100M-500M	28	24,533	786	0.001
First Citizens Bank	55.0	0.167	1	15,983	251	<\$100M	13	4,017	201	0
Peoples Independent Bank	55.0	0.233	0.997	19,773	341	<\$100M	21	6,784	277	0
Merchants Bank	52.5	0.134	1	17,184	447	\$100M-500M	22	7,063	399	0
Town-Country Nb	52.5	0.212	1	13,489	380	<\$100M	30	13,489	380	0
Sweet Water St Bank	52.5	0.247	1	13,941	137	<\$100M	10	2,861	100	0
First St Bank Of Bibb Cty	52.5	0.223	1	10,523	308	<\$100M	29	10,523	308	0
Peoples Bank Of Greensboro	52.5	0.174	1	9,969	381	<\$100M	30	9,969	381	0.002
Peoples Bank	52.5	0.45	0.993	15,778	149	<\$100M	6	1,416	110	0
Nexity Bank	52.5	0.163	0.534	51,573	654	\$100M-500M	25	20,049	545	0
Bank Of Evergreen	52.5	0.255	1	5,788	141	<\$100M	27	5,788	141	0
First Nb	50.0	0.085	1	14,056	378	\$100M-500M	29	14,056	378	0.006
Bank Of Brewton	50.0	0.226	1	12,680	138	<\$100M	6	1,770	107	0.007
Horizon Bank	50.0	0.09	1	6,436	750	<\$100M	27	6,436	750	0.002
State B&Tc	50.0	0.095	1	12,834	532	\$100M-500M	30	12,834	532	0
Phenix Girard Bank	50.0	0.205	0.861	22,030	304	\$100M-500M	15	5,891	240	0
First Nb Of Brundidge	50.0	0.189	1	11,123	187	<\$100M	27	11,123	187	0
Mobile Cty Bank	50.0	0.18	1	6,578	207	<\$100M	28	6,578	207	0.001
Citizens Bank	50.0	0.132	1	12,354	278	<\$100M	30	12,354	278	0
First Nb Of Atmore	50.0	0.201	0.984	18,293	241	<\$100M	13	4,791	193	0
Peoples Bank Tallassee	47.5	0.186	1	10,879	264	<\$100M	19	4,576	233	0
Citizens Bank	47.5	0.252	0.739	19,151	214	<\$100M	8	2,694	146	0
Bay Bank	47.5	0.214	1	4,837	67	<\$100M	9	1,209	45	0
Alabama Tr Bank Na	47.5	0.208	1	5,125	67	<\$100M	23	5,125	67	0
Alabama Exch Bank	45.0	0.196	0.937	14,537	218	<\$100M	13	3,968	172	0
Liberty Bank	45.0	0.122	1	8,638	286	<\$100M	26	8,638	286	0
Brantley B&Tc	45.0	0.14	1	7,234	268	<\$100M	19	4,370	244	0
First St Bank Of Clay Cty	45.0	0.101	1	8,210	270	<\$100M	26	8,210	270	0
First Tuskegee Bank	45.0	0.228	0.97	13,804	123	<\$100M	8	2,342	76	0.005
Cheaha Bank	45.0	0.147	1	5,936	145	<\$100M	25	5,936	145	0
First Bank Of Childersburg	42.5	0.156	1	10,549	175	<\$100M	26	10,549	175	0.003
Dekalb Bank	40.0	0.163	1	4,824	213	<\$100M	24	4,824	213	0
Southwest Bank Of Alabama	40.0	0.094	1	5,866	223	<\$100M	24	5,866	223	0
Community Spirit Bank	40.0	0.153	0.695	14,670	281	<\$100M	13	4,460	232	0.005
Farmers & Mrch Bank	40.0	0.195	0.923	11,970	217	<\$100M	16	4,423	176	0
Bank Of Pine Hill	40.0	0.156	1	3,740	111	<\$100M	19	3,373	110	0
Citizens Bank	40.0	0.086	1	5,333	171	<\$100M	22	5,333	171	0
Headland Nb	37.5	0.113	1	8,960	233	<\$100M	25	8,960	233	0
Citizens Bank Of Winfield	37.5	0.078	1	10,354	288	\$100M-500M	24	10,354	288	0
Merchants & Farmers Bank Green	37.5	0.137	1	5,413	195	<\$100M	23	5,413	195	0
Frontier Nb	37.5	0.185	0.764	16,322	145	<\$100M	8	3,077	85	0

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Farmers & Mrch Bank	35.0	0.133	1	5,452	186	<\$100M	22	5,452	186	0
Barbour Cty Bank	35.0	0.152	0.985	12,612	118	<\$100M	4	1,467	74	0
Bank Of York	35.0	0.083	1	5,592	218	<\$100M	22	5,592	218	0
Marion B&Tc	35.0	0.089	1	7,793	55	<\$100M	9	2,093	29	0
Samson Bankg Co	35.0	0.109	1	4,014	109	<\$100M	21	4,014	109	0
Escambia Cty Bank	32.5	0.09	1	5,910	180	<\$100M	21	5,910	180	0.001
American Bank	32.5	0.136	0.998	9,396	202	<\$100M	17	4,597	178	0
Bank Of Wedowee	32.5	0.092	0.622	14,722	310	\$100M-500M	15	5,610	265	0
First Bank Of Linden	32.5	0.117	1	10,163	140	<\$100M	11	2,961	114	0
Evabank	32.5	0.052	1	4,564	141	<\$100M	17	4,564	141	0
Bank Of Carbon Hill	32.5	0.061	1	1,929	98	<\$100M	18	1,929	98	0
Bank Of Berry	32.5	0.016	1	202	18	<\$100M	13	202	18	0
Reliance Bank	32.5	0.213	0.769	10,410	134	<\$100M	11	2,934	93	0
First Southern Nb	30.0	0.1	0.839	11,023	162	\$100M-500M	8	3,039	122	0
City Bank Of Hartford	27.5	0.139	1	3,732	160	<\$100M	20	3,732	160	0
First Nb Of Hartford	27.5	0.078	1	5,386	192	<\$100M	20	5,386	192	0
Slocomb Nb	27.5	0.109	1	4,564	73	<\$100M	9	1,444	57	0
Citizens Bank	27.5	0.045	1	4,483	55	<\$100M	16	4,483	55	0
Peoples Bank Of Red Level	27.5	0.057	1	752	84	<\$100M	16	752	84	0
Bank Of Parrish	27.5	0.069	1	1,533	54	<\$100M	16	1,533	54	0
Valley St Bank	27.5	0.05	0.998	5,839	167	\$100M-500M	12	2,687	151	0
Citizens St Bank	25.0	0.093	1	4,195	114	<\$100M	18	4,195	114	0
First Progressive Bank	22.5	0.1	1	2,397	39	<\$100M	17	2,397	39	0
First St Bank Of Lamar Cty	22.5	0.038	1	3,578	70	<\$100M	12	3,578	70	0
Citizens Bank Valley Head	22.5	0.041	1	938	12	<\$100M	7	246	9	0
Alamerica Bank	22.5	0.198	0.628	5,214	39	<\$100M	7	1,190	26	0
Bank Of Moundville	20.0	0.077	0.953	5,553	86	<\$100M	7	1,390	69	0
Commonwealth Nb	12.5	0.089	0.672	3,477	81	<\$100M	5	934	65	0
First Nb Of Dozier	10.0	0.063	0.597	2,025	40	<\$100M	8	892	34	0
Central Bank Of The South	0.0	0		-	0	<\$100M		-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.