

**Table 3A. Banks' Small Business Lending in Alabama Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Metro Bk	Muscle Shoals	90.0	0.255	1	61,493	1,207	\$100M-500M	85.0	23,491	1,022	0.003
Bank Of Vernon	Vernon	85.0	0.565	1	57,985	709	\$100M-500M	65.0	12,037	454	0.009
Community Bk	Blountsville	82.5	0.155	1	85,620	1,799	\$500M-\$1B	97.5	85,620	1,799	0
Bank Of Tuscaloosa	Tuscaloosa	82.5	0.393	0.761	123,287	1,432	\$100M-500M	77.5	32,026	1,021	0
Farmers & Mrch Bk	Piedmont	80.0	0.228	1	31,091	1,412	\$100M-500M	97.5	31,091	1,412	0
First Nb Of Central Alabama	Aliceville	80.0	0.242	1	34,597	647	\$100M-500M	97.5	34,597	647	0.003
Heritage Bk	Decatur	80.0	0.314	0.63	167,644	5,296	\$500M-\$1B	67.5	28,892	3,793	0
Bank	Warrior	77.5	0.257	0.721	367,827	4,017	\$1B-\$10B	67.5	75,756	2,795	0
Banktrust Of Brewton	Brewton	77.5	0.296	1	35,509	359	\$100M-500M	42.5	6,078	267	0
Banktrust	Mobile	77.5	0.346	0.774	93,253	980	\$100M-500M	60.0	15,401	605	0
Covington Cty Bk	Andalusia	77.5	0.32	0.727	69,928	868	\$100M-500M	70.0	18,304	607	0.003
Merchants Bk	Hanceville	75.0	0.305	1	40,743	723	\$100M-500M	65.0	10,714	602	0
Amerifirst Bk	Union Springs	75.0	0.29	1	45,133	484	\$100M-500M	52.5	8,872	356	0
Vision Bk	Gulf Shores	75.0	0.415	0.739	61,972	698	\$100M-500M	65.0	13,211	462	0
Peoples Bk Of North Alabama	Cullman	72.5	0.224	0.793	64,929	1,218	\$100M-500M	72.5	18,753	994	0.002
Cb&T Bk Of Russell Cty	Phenix City	72.5	0.313	0.898	55,800	642	\$100M-500M	75.0	18,003	480	0
First Cmrl Bk Of Huntsville	Huntsville	72.5	0.263	0.632	111,897	913	\$100M-500M	50.0	16,796	465	0
First Nb Of Jasper	Jasper	72.5	0.202	0.8	114,146	1,369	\$500M-\$1B	80.0	44,205	1,017	0
Peoples Cmnty Bk	Columbia	72.5	0.298	0.843	49,804	733	\$100M-500M	65.0	12,439	565	0
North Jackson Bk	Stevenson	72.5	0.295	0.99	32,182	519	\$100M-500M	65.0	9,437	452	0
First Lowndes Bk	Fort Deposit	72.5	0.247	1	20,853	662	<\$100M	90.0	20,853	662	0
West Alabama B&Tc	Reform	72.5	0.183	0.835	63,404	1,980	\$100M-500M	72.5	20,507	1,819	0
Peachtree Bk	Maplesville	72.5	0.268	1	15,543	307	<\$100M	85.0	15,543	307	0
Southland Bk	Dothan	72.5	0.262	0.849	55,978	757	\$100M-500M	57.5	12,492	539	0
Small Town Bk	Wedowee	72.5	0.178	1	26,387	529	\$100M-500M	90.0	26,387	529	0
Sweet Water St Bk	Sweet Water	70.0	0.467	1	25,988	270	<\$100M	40.0	4,606	183	0
Commercesouth Bk	Eufaula	70.0	0.316	0.735	52,300	504	\$100M-500M	42.5	8,600	343	0
Citizens Bk Of Fayette	Fayette	70.0	0.197	1	33,246	486	\$100M-500M	60.0	9,627	411	0
Farmers Exch Bk	Louisville	70.0	0.388	1	19,760	226	<\$100M	80.0	19,760	226	0
Camden Nb	Camden	70.0	0.257	1	18,691	389	<\$100M	85.0	18,691	389	0
First St Bk Of Dekalb Cty	Fort Payne	70.0	0.369	0.98	26,385	542	<\$100M	75.0	10,302	466	0
First Citizens Bk	Luverne	70.0	0.25	1	15,661	305	<\$100M	85.0	15,661	305	0.004
Bank Of Alabama	Birmingham	70.0	0.244	0.986	63,677	427	\$100M-500M	27.5	5,581	234	0
First Cmrl Bk Cullman	Good Hope	70.0	0.272	0.995	25,842	441	<\$100M	60.0	8,033	344	0

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First Bk Of Dothan	Dothan	70.0	0.362	1	9,581	356	<\$100M	80.0	9,581	356	0
Covenant Bk	Leeds	70.0	0.355	0.994	24,087	406	<\$100M	67.5	8,544	317	0
First Cmnty Bk Of Central	Wetumpka	70.0	0.335	1	30,336	289	<\$100M	40.0	5,511	212	0
Troy B&Tc	Troy	67.5	0.202	0.783	62,298	917	\$100M-500M	62.5	16,138	708	0.004
Town-Country Nb	Camden	67.5	0.262	1	19,403	462	<\$100M	87.5	19,403	462	0
First Cmnty Bk	Chatom	67.5	0.255	0.692	59,285	1,006	\$100M-500M	57.5	12,335	816	0.002
Banksouth	Dothan	67.5	0.284	0.658	60,924	696	\$100M-500M	40.0	8,695	438	0
Robertson Bkg Co	Demopolis	67.5	0.231	0.86	49,216	701	\$100M-500M	60.0	12,861	512	0
Commercial Bk Of Demopolis	Demopolis	67.5	0.235	1	20,915	283	<\$100M	85.0	20,915	283	0
Merchants & Farmers Bk	Millport	67.5	0.263	1	17,838	247	<\$100M	82.5	17,838	247	0
Peoples Independent Bk	Boaz	67.5	0.288	0.982	29,096	397	\$100M-500M	55.0	7,383	307	0
Sterling Bk	Montgomery	67.5	0.21	0.654	74,598	794	\$100M-500M	52.5	13,914	530	0
Alabama Tr Bk Na	Sylacauga	67.5	0.232	1	9,964	495	<\$100M	85.0	9,964	495	0
Peoples Bk Tallassee	Tallassee	65.0	0.251	1	18,062	353	<\$100M	70.0	10,490	312	0
Community B&Tc Of Southeast	Enterprise	65.0	0.242	0.768	51,219	636	\$100M-500M	60.0	12,822	458	0
First Nb Of Shelby Cty	Columbiana	65.0	0.235	0.863	50,184	595	\$100M-500M	57.5	11,734	443	0
Traders & Farmers Bk	Haleyville	65.0	0.114	1	36,893	1,005	\$100M-500M	90.0	36,893	1,005	0
Bank Independent	Sheffield	65.0	0.199	0.643	80,724	956	\$100M-500M	70.0	25,849	739	0
Exchange Bk Of Alabama	Altoona	65.0	0.232	0.826	40,772	537	\$100M-500M	60.0	11,312	412	0.007
Peoples Exch Bk Of Monroe Ct	Beatrice	62.5	0.301	0.996	19,750	294	<\$100M	57.5	5,774	235	0
First Cmrl Bk	Birmingham	62.5	0.154	0.379	259,390	1,914	\$1B-\$10B	55.0	40,798	910	0.006
Regions Bk	Birmingham	62.5	0.139	0.504	6,324,187	65,853	>\$10B	57.5	1,121,528	42,545	0
Peoples B&Tc	Selma	62.5	0.137	0.396	104,912	2,469	\$500M-\$1B	50.0	18,298	2,055	0
First Bk	Wadley	62.5	0.266	1	12,310	278	<\$100M	75.0	12,310	278	0
First Fncl Bk	Bessemer	62.5	0.202	0.996	37,970	313	\$100M-500M	30.0	5,397	204	0
First Nb	Hamilton	62.5	0.129	1	28,751	621	\$100M-500M	87.5	28,751	621	0.006
Central St Bk	Calera	62.5	0.176	1	20,920	397	\$100M-500M	60.0	8,251	332	0
Peoples Southern Bk	Clanton	62.5	0.172	1	21,321	248	\$100M-500M	82.5	21,321	248	0
Auburnbank	Auburn	62.5	0.164	0.663	85,148	914	\$500M-\$1B	52.5	14,634	615	0
Aliant Bk	Alexander City	62.5	0.137	0.457	94,586	1,922	\$500M-\$1B	60.0	28,278	1,364	0
United Bk	Atmore	62.5	0.195	0.693	48,321	710	\$100M-500M	55.0	12,836	521	0.005
Metro Bk	Pell City	62.5	0.205	0.554	66,043	609	\$100M-500M	65.0	23,697	441	0
First Southern Bk	Florence	60.0	0.252	0.94	24,203	285	<\$100M	35.0	4,792	187	0.003
Farmers & Mrch Bk	Lafayette	60.0	0.2	1	16,879	269	<\$100M	40.0	4,160	208	0

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Colonial Bk	Montgomery	60.0	0.135	0.537	2,189,881	17,708	>\$10B	80.0	1,190,980	13,550	0
Midsouth Bk Na	Dothan	60.0	0.213	0.792	38,987	506	\$100M-500M	45.0	8,322	359	0
Merchants Bk	Jackson	57.5	0.172	0.951	23,793	509	\$100M-500M	65.0	8,852	436	0
Amsouth Bk	Birmingham	57.5	0.086	0.448	3,753,743	64,445	>\$10B	57.5	859,315	52,312	0.01
First United Scty Bk	Thomasville	57.5	0.136	0.677	73,319	1,260	\$500M-\$1B	65.0	23,248	1,068	0.001
First Amer Bk	Decatur	57.5	0.117	0.432	100,399	1,106	\$500M-\$1B	47.5	15,635	667	0.006
First Nb Of Scottsboro	Scottsboro	57.5	0.074	1	22,623	428	\$100M-500M	47.5	6,601	374	0.002
First Nb Of Brundidge	Brundidge	57.5	0.181	1	13,678	234	<\$100M	55.0	5,869	192	0
Union St Bk	Pell City	57.5	0.167	0.679	45,066	619	\$100M-500M	45.0	9,399	442	0.002
Bank Of Evergreen	Evergreen	57.5	0.271	1	7,220	155	<\$100M	67.5	7,220	155	0
Compass Bk	Birmingham	57.5	0.092	0.381	2,368,832	39,202	>\$10B	55.0	334,163	31,739	0.018
Southtrust Bk	Birmingham	57.5	0.11	0.325	5,652,166	42,995	>\$10B	55.0	656,802	23,725	0.006
First Nb Of Talladega	Talladega	55.0	0.133	1	33,066	315	\$100M-500M	67.5	18,305	279	0.003
First Bk Of The South	Rainsville	55.0	0.165	1	11,315	382	<\$100M	80.0	11,315	382	0.008
First Gulf Bk	Foley	55.0	0.161	0.822	40,304	376	\$100M-500M	32.5	6,051	233	0
First Nb Of Baldwin Cty	Foley	55.0	0.282	1	16,730	146	<\$100M	20.0	2,371	83	0
Pinnacle Bk	Jasper	52.5	0.146	0.914	32,163	343	\$100M-500M	32.5	5,809	233	0
Bank Of Brewton	Brewton	52.5	0.239	1	14,229	162	<\$100M	17.5	2,034	131	0.005
Peoples Bk Of Coffee Cty	Elba	52.5	0.194	0.923	19,251	288	<\$100M	47.5	5,541	242	0
Reliance Bk	Athens	52.5	0.267	0.893	18,211	190	<\$100M	35.0	4,219	129	0
Citizens B&Tc	Guntersville	52.5	0.252	1	9,224	97	<\$100M	37.5	2,587	70	0
Phenix Girard Bk	Phenix City	50.0	0.179	0.786	20,061	310	\$100M-500M	35.0	4,556	245	0
Firststate Bk	Lineville	50.0	0.116	1	11,534	277	<\$100M	75.0	11,534	277	0
Citizens Bk & Svg Co	Russellville	50.0	0.103	0.688	48,644	632	\$100M-500M	67.5	23,533	523	0.001
First Tuskegee Bk	Tuskegee	50.0	0.259	0.977	18,183	144	<\$100M	25.0	2,732	84	0.004
Peoples Bk Of Greensboro	Greensboro	47.5	0.158	1	9,718	337	<\$100M	72.5	9,718	337	0.003
Dekalb Bk	Crossville	47.5	0.184	1	5,858	179	<\$100M	62.5	5,858	179	0
Sunsouth Bk	Dothan	47.5	0.168	1	11,215	160	<\$100M	67.5	11,215	160	0
Bank Of Moundville	Moundville	47.5	0.196	0.927	14,834	238	<\$100M	47.5	4,802	187	0
First Nb Of Atmore	Atmore	47.5	0.184	0.986	16,874	217	<\$100M	35.0	4,020	165	0
National Bk Of Cmrc	Birmingham	47.5	0.061	0.268	84,634	626	\$1B-\$10B	32.5	8,226	330	0
Community B&Tc Alabama	Union Springs	47.5	0.207	0.745	11,581	426	<\$100M	65.0	5,795	375	0
Headland Nb	Headland	45.0	0.144	1	12,276	268	<\$100M	72.5	12,276	268	0
American Bk	Geneva	45.0	0.166	1	13,099	182	<\$100M	35.0	3,732	137	0

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Bank Of York	York	45.0	0.106	1	9,239	370	<\$100M	75.0	9,239	370	0
State B&Tc	Winfield	45.0	0.074	1	11,374	408	\$100M-500M	75.0	11,374	408	0
Evabank	Eva	45.0	0.102	1	14,677	173	\$100M-500M	72.5	14,677	173	0
Citizens Bk	Moulton	45.0	0.1	1	10,356	204	\$100M-500M	70.0	10,356	204	0
Capital Bk	Montgomery	45.0	0.394	0.909	9,830	46	<\$100M	10.0	513	18	0
Farmers & Mrch Bk	Waterloo	42.5	0.139	1	6,157	235	<\$100M	67.5	6,157	235	0
Citizens Bk Of Winfield	Winfield	42.5	0.086	1	13,595	238	\$100M-500M	67.5	13,595	238	0
Liberty Bk	Geraldine	42.5	0.126	1	9,485	263	<\$100M	57.5	5,736	243	0
Marion B&Tc	Marion	42.5	0.121	1	12,273	64	\$100M-500M	25.0	2,889	35	0
Southwest Bk Of Alabama	Mcintosh	42.5	0.09	1	6,003	232	<\$100M	62.5	6,003	232	0
Farmers & Mrch Bk	Centre	42.5	0.194	0.93	11,508	199	<\$100M	50.0	4,901	160	0
Citizens Bk	Greensboro	42.5	0.094	1	6,456	200	<\$100M	67.5	6,456	200	0
Bank Of Wedowee	Wedowee	40.0	0.115	0.587	19,936	324	\$100M-500M	42.5	6,475	264	0
Alabama Exch Bk	Tuskegee	40.0	0.128	1	10,063	138	<\$100M	27.5	2,723	98	0
Commercial Bk Of Ozark	Ozark	40.0	0.169	0.953	10,198	203	<\$100M	47.5	4,266	171	0.006
First Bk Of Boaz	Boaz	40.0	0.121	0.94	13,844	231	\$100M-500M	30.0	3,639	183	0
Bank Of Dadeville	Dadeville	37.5	0.143	0.992	10,694	168	<\$100M	30.0	2,805	135	0
Community Spirit Bk	Red Bay	37.5	0.169	0.75	14,244	222	<\$100M	40.0	5,150	169	0.006
First Bk Of Linden	Linden	37.5	0.155	0.82	14,160	212	<\$100M	37.5	4,600	176	0
Commonwealth Nb	Mobile	37.5	0.163	0.996	7,625	109	<\$100M	30.0	2,298	77	0
North Alabama Bk	Hazel Green	37.5	0.159	0.545	13,153	307	<\$100M	47.5	5,401	244	0
Cheaha Bk	Oxford	37.5	0.152	0.918	11,169	177	<\$100M	20.0	2,107	138	0
Merchants & Farmers Bk Green	Eutaw	35.0	0.124	1	5,343	162	<\$100M	62.5	5,343	162	0
Horizon Bk	Fyffe	35.0	0.081	1	6,001	177	<\$100M	35.0	2,580	161	0.002
Brantley B&Tc	Brantley	35.0	0.135	0.986	7,246	255	<\$100M	55.0	4,642	232	0
Samson Bkg Co	Samson	35.0	0.093	1	3,780	130	<\$100M	52.5	3,780	130	0
City Bk Of Hartford	Hartford	32.5	0.137	1	3,604	149	<\$100M	52.5	3,604	149	0
Nexity Bk	Birmingham	32.5	0.061	0.235	30,648	229	\$500M-\$1B	20.0	4,115	158	0
Citizens Bk	Enterprise	30.0	0.16	0.525	12,866	158	<\$100M	22.5	2,959	126	0
Citizens Bk	Geneva	30.0	0.048	1	5,651	82	\$100M-500M	45.0	5,651	82	0
Peoples Bk Of Red Level	Red Level	30.0	0.047	1	598	46	<\$100M	37.5	598	46	0
First Nb Of Hartford	Hartford	27.5	0.068	1	5,157	204	<\$100M	52.5	5,157	204	0
Slocomb Nb	Slocomb	27.5	0.093	1	4,547	55	<\$100M	22.5	1,190	39	0
Escambia Cty Bk	Flomaton	27.5	0.079	1	5,808	163	<\$100M	55.0	5,808	163	0.001

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Monroe Cty Bk	Monroeville	27.5	0.136	0.602	17,977	78	\$100M-500M	10.0	792	38	0
Bank Of Pine Hill	Pine Hill	27.5	0.145	0.976	3,716	93	<\$100M	40.0	1,679	82	0
Citizens Bk	Robertsdale	27.5	0.116	0.682	9,706	237	<\$100M	42.5	4,174	206	0.004
Citizens St Bk	Vernon	25.0	0.081	1	3,759	102	<\$100M	47.5	3,759	102	0
First Progressive Bk	Brewton	25.0	0.059	1	1,373	36	<\$100M	37.5	1,373	36	0
First Southern Nb	Stevenson	25.0	0.085	0.767	12,599	163	\$100M-500M	20.0	3,104	124	0
First St Bk Of Lamar Cty	Sulligent	25.0	0.044	1	3,907	63	<\$100M	35.0	3,907	63	0
Citizens Bk Valley Head	Valley Head	25.0	0.039	1	906	6	<\$100M	22.5	318	4	0
Valley St Bk	Russellville	25.0	0.076	0.834	8,173	199	\$100M-500M	37.5	3,737	179	0
First Citizens Bk	Talladega	25.0	0.104	0.789	10,288	115	<\$100M	15.0	1,984	81	0
Alamerica Bk	Birmingham	22.5	0.154	0.524	11,768	95	<\$100M	12.5	2,007	62	0
Bay Bk	Theodore	20.0	0.161	0.499	4,258	33	<\$100M	12.5	688	14	0
First Nb Of Dozier	Dozier	15.0	0.089	0.597	2,983	36	<\$100M	12.5	506	24	0
Central Bk Of The South	Anniston	0.0	0	.	-	-	<\$100M	0.0	-	-	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/](http://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.