

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Amerifirst Bk	Union Springs	87.5	0.401	1	74,287	610	\$100M-500M	62.5	10,486	401	0
First NB of Jasper	Jasper	87.5	0.255	0.867	133,528	1,498	\$500M-\$1B	92.5	54,373	1,102	0
First Metro Bk	Muscle Shoals	85.0	0.265	0.882	81,974	1,329	\$100M-500M	90.0	27,597	1,098	0.003
First Lowndes Bk	Fort Deposit	85.0	0.259	1	42,823	848	\$100M-500M	95.0	42,823	848	0
Farmers & Mrch Bk	Piedmont	85.0	0.27	1	39,633	1,210	\$100M-500M	100.0	39,633	1,210	0
Camden NB	Camden	85.0	0.345	1	37,026	583	\$100M-500M	97.5	37,026	583	0
Bank of Vernon	Vernon	82.5	0.456	0.86	66,446	780	\$100M-500M	72.5	12,412	464	0.008
Bank of Tuscaloosa	Tuscaloosa	82.5	0.363	0.683	145,287	1,586	\$100M-500M	82.5	32,565	1,057	0
Southfirst Bank	Sylacauga	82.5	0.144	1	20,560	185	\$100M-500M	85.0	4,854	123	0
Covington Cty Bk	Andalusia	80.0	0.335	0.75	81,659	1,059	\$100M-500M	75.0	18,054	739	0.002
First St Bk of Dekalb Cty	Fort Payne	77.5	0.419	0.988	31,751	724	<\$100M	87.5	13,778	617	0.002
Merchants Bk	Hanceville	77.5	0.249	0.823	48,914	889	\$100M-500M	77.5	14,546	734	0
Farmers Exch Bk	Louisville	77.5	0.427	1	35,152	281	<\$100M	52.5	6,013	189	0
Citizens B&TC	Guntersville	77.5	0.318	0.932	41,622	512	\$100M-500M	67.5	9,621	346	0
Superior Bank	Birmingham	77.5	0.117	0.503	177,884	1,621	\$1B-\$10B	82.5	24,936	956	0
Citizens Bk	Robertsdale	75.0	0.237	1	27,792	322	\$100M-500M	55.0	5,852	258	0.002
First CMRL Bk of Huntsville	Huntsville	75.0	0.244	0.497	121,523	982	\$100M-500M	47.5	12,316	458	0
Traders & Farmers Bk	Haleyville	75.0	0.146	1	52,758	1,063	\$100M-500M	97.5	52,758	1,063	0
Aliant Bk	Alexander City	75.0	0.195	0.714	169,003	1,799	\$500M-\$1B	65.0	27,261	1,138	0
Exchange Bk of AL	Altoona	72.5	0.223	0.846	44,490	697	\$100M-500M	60.0	10,148	341	0.008
Merchants Bk	Jackson	72.5	0.237	0.922	37,526	642	\$100M-500M	75.0	11,380	512	0
Town-Country NB	Camden	72.5	0.268	1	21,382	471	<\$100M	90.0	21,382	471	0
Citizens Bk of Fayette	Fayette	72.5	0.238	0.837	41,240	612	\$100M-500M	70.0	11,846	472	0
West AL B&TC	Reform	72.5	0.189	0.736	87,026	1,280	\$100M-500M	75.0	21,244	974	0
Premier Bk of The S	Good Hope	72.5	0.299	0.934	35,617	487	\$100M-500M	67.5	8,722	359	0
Sterling Bk	Montgomery	72.5	0.222	0.573	101,361	1,018	\$100M-500M	60.0	16,326	621	0
Troy B&TC	Troy	70.0	0.195	0.664	74,408	1,155	\$100M-500M	70.0	19,454	884	0.005
First S Bk	Florence	70.0	0.317	1	30,896	319	<\$100M	42.5	4,417	193	0.002
Primesouth Bk	Tallassee	70.0	0.291	0.736	38,874	596	\$100M-500M	77.5	12,719	440	0
Peachtree Bk	Maplesville	70.0	0.24	1	15,604	351	<\$100M	87.5	15,604	351	0
Small Town Bk	Wedowee	70.0	0.204	0.892	37,042	672	\$100M-500M	80.0	13,511	553	0
Hometown Bk of AL	Oneonta	70.0	0.22	1	22,914	305	\$100M-500M	55.0	5,485	219	0
First Federal Bank	Fort Payne	70.0	0.181	0.903	13,635	148	<\$100M	77.5	2,413	85	0
First NB of Talladega	Talladega	67.5	0.161	1	42,590	325	\$100M-500M	52.5	9,562	230	0.002
Peoples Exch Bk of Monroe Ct	Beatrice	67.5	0.315	0.984	19,453	305	<\$100M	65.0	6,075	236	0
Headland NB	Headland	67.5	0.218	1	19,201	336	<\$100M	85.0	19,201	336	0
Sweet Water St Bk	Sweet Water	67.5	0.325	0.986	19,185	291	<\$100M	57.5	4,744	203	0
First Bk	Wadley	67.5	0.282	1	16,691	342	<\$100M	87.5	16,691	342	0
First NB	Hamilton	67.5	0.155	1	36,590	580	\$100M-500M	72.5	11,888	464	0

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First Bk of Linden	Linden	67.5	0.294	1	31,041	270	\$100M-500M	45.0	4,805	184	0
Bank Indep	Sheffield	67.5	0.147	0.717	107,050	1,185	\$500M-\$1B	85.0	43,527	896	0
Bank of Evergreen	Evergreen	67.5	0.368	1	14,263	189	<\$100M	80.0	14,263	189	0
Community Bk	Blountsville	67.5	0.16	0.785	91,193	1,138	\$500M-\$1B	70.0	24,238	893	0
Covenant Bk	Leeds	67.5	0.314	0.967	23,828	394	<\$100M	72.5	7,981	307	0
Security Bank	Tuscaloosa	67.5	0.15	0.652	10,368	128	<\$100M	80.0	2,441	94	0
Gulf Federal Bank A FSB	Mobile	67.5	0.256	1	4,790	61	<\$100M	77.5	1,491	44	0
Peoples B&TC	Selma	65.0	0.162	0.492	139,897	1,336	\$500M-\$1B	52.5	18,114	835	0
North Jackson Bk	Stevenson	65.0	0.233	0.683	36,179	664	\$100M-500M	77.5	13,329	567	0
Community B&TC of Se AL	Enterprise	65.0	0.188	0.677	57,140	677	\$100M-500M	55.0	9,552	459	0
Firststate Bk	Lineville	65.0	0.171	1	21,892	397	\$100M-500M	90.0	21,892	397	0
Citizens Bk	Moulton	65.0	0.199	1	20,456	246	\$100M-500M	85.0	20,456	246	0
Banktrust	Mobile	65.0	0.152	0.538	109,264	1,358	\$500M-\$1B	57.5	20,593	851	0
First NB of Cent AL	Aliceville	65.0	0.195	0.739	40,013	748	\$100M-500M	77.5	14,110	660	0
Cheaha Bk	Oxford	65.0	0.195	1	24,808	260	\$100M-500M	47.5	5,173	183	0
First NB of Baldwin Cty	Foley	65.0	0.198	0.852	41,068	417	\$100M-500M	40.0	5,770	229	0
First CMRL Bk	Birmingham	62.5	0.143	0.299	276,249	1,945	\$1B-\$10B	55.0	43,405	863	0.007
First Citizens Bk	Luverne	62.5	0.265	0.966	18,941	275	<\$100M	67.5	6,310	224	0.006
First Tuskegee Bk	Tuskegee	62.5	0.341	0.91	26,779	198	<\$100M	37.5	3,748	110	0.003
First Cmnty Bk	Chatom	62.5	0.18	0.43	51,389	2,914	\$100M-500M	60.0	11,188	2,745	0.002
Peoples Bk of N AL	Cullman	62.5	0.155	0.649	65,020	1,005	\$100M-500M	65.0	16,077	788	0.001
Regions Bk	Birmingham	62.5	0.131	0.542	10,060,000	88,586	>\$10B	55.0	1,396,346	51,500	0
Central St Bk	Calera	62.5	0.191	0.946	30,445	417	\$100M-500M	65.0	8,678	331	0
Southbank A Federal Savings	Huntsville	62.5	0.066	0.564	23,165	245	\$100M-500M	70.0	3,493	156	0
Peoples Bk of Greensboro	Greensboro	60.0	0.204	1	13,102	392	<\$100M	85.0	13,102	392	0.002
Traditions Bk	Cullman	60.0	0.192	0.864	21,016	437	\$100M-500M	67.5	7,790	358	0.002
CB&T Bk of E AL	Phenix City	60.0	0.19	0.587	51,988	665	\$100M-500M	57.5	10,306	474	0
Banktrust of AL	Eufaula	60.0	0.216	0.5	54,454	563	\$100M-500M	52.5	10,010	417	0
Capitalsouth Bk	Birmingham	60.0	0.175	0.566	68,588	586	\$100M-500M	47.5	10,450	349	0
Peoples Indep Bk	BoAZ	60.0	0.239	0.867	32,573	260	\$100M-500M	55.0	8,505	172	0
Alabama Tr Bk NA	Sylacauga	60.0	0.25	0.854	18,108	322	<\$100M	77.5	9,800	279	0
Compass Bk	Birmingham	57.5	0.091	0.377	3,054,406	62,596	>\$10B	55.0	476,987	53,860	0.015
Citizens Bk & SVG Co	Russellville	57.5	0.109	0.634	91,902	1,035	\$500M-\$1B	80.0	39,852	822	0.001
First United Scty Bk	Thomasville	57.5	0.114	0.585	72,412	950	\$500M-\$1B	60.0	16,552	677	0
Robertson Bkg Co	Demopolis	57.5	0.172	0.765	37,565	547	\$100M-500M	60.0	9,583	399	0
First NB of Atmore	Atmore	57.5	0.199	0.825	25,067	275	\$100M-500M	42.5	5,018	175	0
Midsouth Bk NA	Dothan	57.5	0.174	0.702	48,957	503	\$100M-500M	42.5	7,496	308	0
Metro Bk	Pell City	57.5	0.178	0.403	81,831	651	\$100M-500M	47.5	13,902	403	0
Peoples Bk of Coffee Cty	Elba	57.5	0.185	0.815	25,380	415	\$100M-500M	65.0	8,628	332	0

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First Cmnty Bk of Cent AL	Wetumpka	57.5	0.21	0.712	35,783	388	\$100M-500M	50.0	6,700	264	0
Bryant Bk	Tuscaloosa	57.5	0.245	0.721	31,889	227	\$100M-500M	27.5	3,906	112	0
Community Spirit Bk	Red Bay	55.0	0.197	0.876	17,207	267	<\$100M	60.0	5,751	209	0.006
First Amer Bk	Birmingham	55.0	0.076	0.361	219,744	2,006	\$1B-\$10B	52.5	27,199	1,092	0.001
Amsouth Bk	Birmingham	55.0	0.071	0.346	3,805,292	52,527	>\$10B	62.5	1,182,517	39,751	0
Pinnacle Bk	Jasper	55.0	0.13	0.915	29,225	453	\$100M-500M	40.0	4,571	325	0
Farmers & Mrch Bk	Centre	55.0	0.228	0.999	14,615	196	<\$100M	52.5	4,406	142	0
Sunsouth Bk	Dothan	55.0	0.196	0.823	31,714	252	\$100M-500M	32.5	4,364	150	0
Colonial Bk NA	Montgomery	55.0	0.077	0.358	1,768,612	13,023	>\$10B	55.0	180,514	7,113	0
Auburn Bank	Auburn	55.0	0.113	0.633	73,316	706	\$500M-\$1B	50.0	12,606	439	0
Bank of Walker Cty	Jasper	55.0	0.34	0.89	17,461	120	<\$100M	30.0	2,135	64	0
The Southern Bank Company	Gadsden	55.0	0.04	1	4,100	61	\$100M-500M	70.0	1,239	49	0
First Bk of The S	Rainsville	52.5	0.187	0.86	13,302	469	<\$100M	72.5	5,685	426	0.008
Union St Bk	Pell City	52.5	0.15	0.53	48,070	510	\$100M-500M	45.0	8,628	344	0.002
First FNCL Bk	Bessemer	52.5	0.201	0.614	44,171	257	\$100M-500M	15.0	2,959	105	0
State B&TC	Winfield	52.5	0.089	1	14,307	373	\$100M-500M	85.0	14,307	373	0
Citizens Bk	Greensboro	52.5	0.135	1	10,394	272	<\$100M	62.5	5,089	243	0
North AL Bk	HAZel Green	52.5	0.18	0.788	21,504	359	\$100M-500M	55.0	5,842	293	0
Community B&TC AL	Union Springs	52.5	0.226	0.682	14,708	349	<\$100M	62.5	5,272	287	0
Reliance Bk	Athens	52.5	0.221	0.794	22,187	204	\$100M-500M	37.5	3,763	124	0
Cullman Savings Bank	Cullman	52.5	0.085	0.38	16,181	69	\$100M-500M	45.0	835	17	0
New South Federal Savings Bank	Irondale	52.5	0.031	0.287	54,093	117	\$1B-\$10B	32.5	546	11	0
United Bk	Atmore	50.0	0.121	0.486	45,174	649	\$100M-500M	52.5	11,105	488	0.003
First NB of Scottsboro	Scottsboro	50.0	0.142	0.528	40,528	567	\$100M-500M	52.5	9,436	424	0.002
Sevisfirst Bk	Birmingham	50.0	0.165	0.323	64,337	321	\$100M-500M	17.5	3,345	94	0.001
First FS & LA of Cullman	Cullman	50.0	0.064	0.805	3,804	41	<\$100M	65.0	985	28	0.001
Banksouth	Dothan	50.0	0.167	0.411	41,181	559	\$100M-500M	42.5	6,718	342	0
Brantley B&TC	Brantley	50.0	0.159	1	8,699	264	<\$100M	77.5	8,699	264	0
First NB of Brundidge	Brundidge	50.0	0.18	0.926	16,772	304	<\$100M	67.5	6,817	255	0
Samson Bkg Co	Samson	50.0	0.164	1	6,901	168	<\$100M	75.0	6,901	168	0
Bay Bk	Theodore	50.0	0.238	0.998	13,394	148	<\$100M	32.5	2,134	92	0
Vision Bk	Gulf Shores	50.0	0.127	0.608	55,374	495	\$100M-500M	37.5	8,394	312	0
American Bk	Geneva	47.5	0.182	0.819	15,863	228	<\$100M	45.0	4,028	169	0
Liberty Bk	Geraldine	47.5	0.134	1	11,083	247	<\$100M	62.5	4,951	216	0
Bank of Moundville	Moundville	47.5	0.184	0.829	15,339	255	<\$100M	52.5	4,613	199	0
Dekalb Bk	Crossville	45.0	0.183	1	5,200	90	<\$100M	67.5	5,200	90	0
Phenix Girard Bk	Phenix City	45.0	0.156	0.811	20,716	228	\$100M-500M	25.0	2,872	160	0
Commercial Bk of Ozark	Ozark	45.0	0.164	0.946	10,539	202	<\$100M	60.0	4,654	178	0
First Bk of Boaz	Boaz	45.0	0.119	0.963	16,365	219	\$100M-500M	42.5	4,197	163	0

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Commonwealth NB	Mobile	45.0	0.149	1	8,871	122	<\$100M	50.0	3,496	88	0
Peoples Southern Bk	Clanton	45.0	0.149	0.845	18,132	271	\$100M-500M	50.0	5,044	209	0
AB&T NB	Dothan	45.0	0.205	0.607	21,755	238	\$100M-500M	30.0	3,834	159	0
Peoplestrust Bk	Hamilton	45.0	0.198	0.953	7,619	117	<\$100M	50.0	2,911	89	0
First NB of Hartford	Hartford	42.5	0.08	1	6,723	280	<\$100M	67.5	5,395	268	0
Alabama Exch Bk	Tuskegee	42.5	0.127	1	10,367	148	<\$100M	37.5	2,625	97	0
Farmers & Mrch Bk	Lafayette	42.5	0.134	0.935	12,713	253	<\$100M	42.5	3,430	192	0
First NB of Dozier	Dozier	42.5	0.169	1	5,603	64	<\$100M	20.0	820	44	0
Trinity Bk	Dothan	42.5	0.178	1	3,185	14	<\$100M	27.5	599	8	0
Bank of Brewton	Brewton	40.0	0.21	0.778	11,557	135	<\$100M	27.5	1,918	105	0.006
Capital Bk	Montgomery	40.0	0.218	0.686	12,299	120	<\$100M	22.5	1,878	77	0
City Bk of Hartford	Hartford	37.5	0.155	1	5,752	178	<\$100M	67.5	5,752	178	0
Slocomb NB	Slocomb	37.5	0.134	1	7,089	87	<\$100M	27.5	1,563	60	0
Farmers & Mrch Bk	Waterloo	37.5	0.112	1	5,579	222	<\$100M	70.0	5,579	222	0
Bank of Dadeville	Dadeville	37.5	0.081	1	6,579	121	<\$100M	30.0	1,805	98	0
Marion B&TC	Marion	37.5	0.111	1	13,206	84	\$100M-500M	35.0	3,731	50	0
Bank of Pine Hill	Pine Hill	37.5	0.116	1	2,993	53	<\$100M	50.0	2,040	50	0
Red MNT Bk NA	Hoover	37.5	0.158	0.497	23,949	182	\$100M-500M	30.0	4,199	111	0
Escambia Cty Bk	Flomaton	35.0	0.108	1	9,538	151	<\$100M	42.5	3,061	130	0.001
First S St Bk	Stevenson	35.0	0.13	0.708	22,631	183	\$100M-500M	20.0	2,984	114	0
Merchants & Farmers Bk Green	Eutaw	35.0	0.081	1	3,803	94	<\$100M	57.5	3,803	94	0
Citizens Bk	Geneva	35.0	0.06	1	7,444	107	\$100M-500M	35.0	2,656	87	0
Southwest Bk of AL	Mcintosh	35.0	0.049	1	3,931	206	<\$100M	60.0	3,931	206	0
EVA bank	Eva	35.0	0.09	0.624	25,417	216	\$100M-500M	25.0	4,298	132	0
Noblebank & Tr NA	Anniston	35.0	0.202	0.72	9,303	69	<\$100M	15.0	1,181	38	0
Bank of York	York	32.5	0.084	0.881	6,739	170	<\$100M	42.5	2,680	144	0
Peoples Bk of Red Level	Red Level	32.5	0.052	1	677	47	<\$100M	45.0	677	47	0
Valley St Bk	Russellville	30.0	0.106	0.793	12,895	215	\$100M-500M	42.5	4,099	181	0
First Federal Bank A FSB	Tuscaloosa	30.0	0.01	0.586	1,480	3	\$100M-500M	10.0	-	-	0
Horizon Bk	Fyffe	27.5	0.089	0.769	7,602	158	<\$100M	40.0	3,014	132	0.003
Citizens St Bk	Vernon	27.5	0.051	1	2,742	71	<\$100M	47.5	2,742	71	0
First Progressive Bk	Brewton	27.5	0.048	1	1,344	35	<\$100M	42.5	1,344	35	0
First St Bk of The S	Sulligent	27.5	0.04	1	3,586	39	<\$100M	45.0	3,586	39	0
Citizens Bk Valley Head	Valley Head	27.5	0.067	1	1,482	20	<\$100M	30.0	556	15	0
Bank of Wedowee	Wedowee	27.5	0.091	0.684	12,472	201	\$100M-500M	35.0	3,826	158	0
Citizens Bk of Winfield	Winfield	25.0	0.064	0.599	11,569	237	\$100M-500M	37.5	4,018	207	0
Alamerica Bk	Birmingham	25.0	0.153	0.63	9,209	63	<\$100M	10.0	1,121	32	0
Citizens Bk	Enterprise	22.5	0.122	0.417	12,544	155	\$100M-500M	25.0	3,085	125	0
Nexity Bk	Birmingham	22.5	0.026	0.14	21,440	104	\$500M-\$1B	10.0	1,252	45	0

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Southpoint Bk	Birmingham	17.5	0.139	0.344	7,424	23	<\$100M	10.0	558	10	0.016
River B&T	Prattville	17.5	0.073	0.744	3,746	36	<\$100M	25.0	1,225	25	0
Alabama Bkr Bk NA	Homewood	12.5	0.043	0.141	6,506	31	\$100M-500M	10.0	1,183	15	0
Security Federal Savings Bank	Jasper	10.0	NR	0	-	-	<\$100M	10.0	-	-	0
Central Bk of The S	Anniston	0.0	NR	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

Table 3B Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Farmers & Mrch Bk	Piedmont	AL	100.0	0.27	1	39,633	1,210	\$100M-500M	85.0	39,633	1,210	0
Camden NB	Camden	AL	97.5	0.345	1	37,026	583	\$100M-500M	85.0	37,026	583	0
Traders & Farmers Bk	Haleyville	AL	97.5	0.146	1	52,758	1,063	\$100M-500M	75.0	52,758	1,063	0
First Lowndes Bk	Fort Deposit	AL	95.0	0.259	1	42,823	848	\$100M-500M	85.0	42,823	848	0
First NB of Jasper	Jasper	AL	92.5	0.104	0.353	54,373	1,102	\$500M-\$1B	87.5	133,528	1,498	0
Town-Country NB	Camden	AL	90.0	0.268	1	21,382	471	<\$100M	72.5	21,382	471	0
Firststate Bk	Lineville	AL	90.0	0.171	1	21,892	397	\$100M-500M	65.0	21,892	397	0
First Metro Bk	Muscle Shoals	AL	90.0	0.089	0.297	27,597	1,098	\$100M-500M	85.0	81,974	1,329	0.003
First St Bk of Dekalb Cty	Fort Payne	AL	87.5	0.182	0.429	13,778	617	<\$100M	77.5	31,751	724	0.002
Peachtree Bk	Maplesville	AL	87.5	0.24	1	15,604	351	<\$100M	70.0	15,604	351	0
First Bk	Wadley	AL	87.5	0.282	1	16,691	342	<\$100M	67.5	16,691	342	0
Southfirst Bank	Sylacauga	AL	85.0	0.034	0.236	4,854	123	\$100M-500M	82.5	20,560	185	0
Peoples Bk of Greensboro	Greensboro	AL	85.0	0.204	1	13,102	392	<\$100M	60.0	13,102	392	0.002
State B&TC	Winfield	AL	85.0	0.089	1	14,307	373	\$100M-500M	52.5	14,307	373	0
Headland NB	Headland	AL	85.0	0.218	1	19,201	336	<\$100M	67.5	19,201	336	0
Citizens Bk	Moulton	AL	85.0	0.199	1	20,456	246	\$100M-500M	65.0	20,456	246	0
Bank Indep	Sheffield	AL	85.0	0.06	0.291	43,527	896	\$500M-\$1B	67.5	107,050	1,185	0
Superior Bank	Birmingham	AL	82.5	0.016	0.071	24,936	956	\$1B-\$10B	77.5	177,884	1,621	0
Bank Of Tuscaloosa	Tuscaloosa	AL	82.5	0.081	0.153	32,565	1,057	\$100M-500M	82.5	145,287	1,586	0
Security Bank	Tuscaloosa	AL	80.0	0.035	0.153	2,441	94	<\$100M	67.5	10,368	128	0
Small Town Bk	Wedowee	AL	80.0	0.075	0.325	13,511	553	\$100M-500M	70.0	37,042	672	0
Bank of Evergreen	Evergreen	AL	80.0	0.368	1	14,263	189	<\$100M	67.5	14,263	189	0
Citizens Bk & Svg Co	Russellville	AL	80.0	0.047	0.275	39,852	822	\$500M-\$1B	57.5	91,902	1,035	0.001
Gulf Federal Bank A FSB	Mobile	AL	77.5	0.08	0.311	1,491	44	<\$100M	67.5	4,790	61	0
First Federal Bank	Fort Payne	AL	77.5	0.032	0.16	2,413	85	<\$100M	70.0	13,635	148	0
Brantley B&TC	Brantley	AL	77.5	0.159	1	8,699	264	<\$100M	50.0	8,699	264	0
Alabama TR Bk NA	Sylacauga	AL	77.5	0.136	0.462	9,800	279	<\$100M	60.0	18,108	322	0
Primesouth Bk	Tallassee	AL	77.5	0.095	0.241	12,719	440	\$100M-500M	70.0	38,874	596	0
North Jackson Bk	Stevenson	AL	77.5	0.086	0.251	13,329	567	\$100M-500M	65.0	36,179	664	0
First NB of Cent AL	Aliceville	AL	77.5	0.069	0.26	14,110	660	\$100M-500M	65.0	40,013	748	0
Merchants Bk	Hanceville	AL	77.5	0.074	0.245	14,546	734	\$100M-500M	77.5	48,914	889	0
Samson Bkg Co	Samson	AL	75.0	0.164	1	6,901	168	<\$100M	50.0	6,901	168	0
Merchants Bk	Jackson	AL	75.0	0.072	0.28	11,380	512	\$100M-500M	72.5	37,526	642	0
Covington Cty Bk	Andalusia	AL	75.0	0.074	0.166	18,054	739	\$100M-500M	80.0	81,659	1,059	0.002
West AL B&TC	Reform	AL	75.0	0.046	0.18	21,244	974	\$100M-500M	72.5	87,026	1,280	0
First Bk of The S	Rainsville	AL	72.5	0.08	0.367	5,685	426	<\$100M	52.5	13,302	469	0.008
Covenant Bk	Leeds	AL	72.5	0.105	0.324	7,981	307	<\$100M	67.5	23,828	394	0

Table 3B Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First NB	Hamilton	AL	72.5	0.05	0.325	11,888	464	\$100M-500M	67.5	36,590	580	0
Bank of Vernon	Vernon	AL	72.5	0.085	0.161	12,412	464	\$100M-500M	82.5	66,446	780	0.008
The Southern Bank Company	Gadsden	AL	70.0	0.012	0.302	1,239	49	\$100M-500M	55.0	4,100	61	0
Southbank A Federal Savings	Huntsville	AL	70.0	0.01	0.085	3,493	156	\$100M-500M	62.5	23,165	245	0
Farmers & Mrch Bk	Waterloo	AL	70.0	0.112	1	5,579	222	<\$100M	37.5	5,579	222	0
Citizens Bk of Fayette	Fayette	AL	70.0	0.068	0.24	11,846	472	\$100M-500M	72.5	41,240	612	0
Troy B&TC	Troy	AL	70.0	0.051	0.174	19,454	884	\$100M-500M	70.0	74,408	1,155	0.005
Community Bk	Blountsville	AL	70.0	0.043	0.209	24,238	893	\$500M-\$1B	67.5	91,193	1,138	0
Dekalb Bk	Crossville	AL	67.5	0.183	1	5,200	90	<\$100M	45.0	5,200	90	0
First NB of Hartford	Hartford	AL	67.5	0.064	0.802	5,395	268	<\$100M	42.5	6,723	280	0
City Bk of Hartford	Hartford	AL	67.5	0.155	1	5,752	178	<\$100M	37.5	5,752	178	0
First Citizens Bk	Luverne	AL	67.5	0.088	0.322	6,310	224	<\$100M	62.5	18,941	275	0.006
First NB of Brundidge	Brundidge	AL	67.5	0.073	0.376	6,817	255	<\$100M	50.0	16,772	304	0
Traditions Bk	Cullman	AL	67.5	0.071	0.32	7,790	358	\$100M-500M	60.0	21,016	437	0.002
Premier Bk of The S	Good Hope	AL	67.5	0.073	0.229	8,722	359	\$100M-500M	72.5	35,617	487	0
Citizens B&TC	Guntersville	AL	67.5	0.073	0.216	9,621	346	\$100M-500M	77.5	41,622	512	0
First FS & LA of Cullman	Cullman	AL	65.0	0.016	0.208	985	28	<\$100M	50.0	3,804	41	0.001
Peoples Exch Bk of Monroe CT	Beatrice	AL	65.0	0.099	0.307	6,075	236	<\$100M	67.5	19,453	305	0
Peoples Bk of Coffee Cty	Elba	AL	65.0	0.063	0.277	8,628	332	\$100M-500M	57.5	25,380	415	0
Central St Bk	Calera	AL	65.0	0.054	0.27	8,678	331	\$100M-500M	62.5	30,445	417	0
Peoples Bk of N AL	Cullman	AL	65.0	0.038	0.16	16,077	788	\$100M-500M	62.5	65,020	1,005	0.001
Aliant Bk	Alexander City	AL	65.0	0.031	0.115	27,261	1,138	\$500M-\$1B	75.0	169,003	1,799	0
Liberty Bk	Geraldine	AL	62.5	0.06	0.447	4,951	216	<\$100M	47.5	11,083	247	0
Citizens Bk	Greensboro	AL	62.5	0.066	0.49	5,089	243	<\$100M	52.5	10,394	272	0
Community B&TC AL	Union Springs	AL	62.5	0.081	0.244	5,272	287	<\$100M	52.5	14,708	349	0
Amerifirst Bk	Union Springs	AL	62.5	0.057	0.141	10,486	401	\$100M-500M	87.5	74,287	610	0
Amsouth Bk	Birmingham	AL	62.5	0.022	0.108	1,182,517	39,751	>\$10B	55.0	3,805,292	52,527	0
Southwest Bk of AL	Mcintosh	AL	60.0	0.049	1	3,931	206	<\$100M	35.0	3,931	206	0
Commercial Bk of Ozark	Ozark	AL	60.0	0.073	0.418	4,654	178	<\$100M	45.0	10,539	202	0
Community Spirit Bk	Red Bay	AL	60.0	0.066	0.293	5,751	209	<\$100M	55.0	17,207	267	0.006
Robertson Bkg Co	Demopolis	AL	60.0	0.044	0.195	9,583	399	\$100M-500M	57.5	37,565	547	0
Exchange Bk of AL	Altoona	AL	60.0	0.051	0.193	10,148	341	\$100M-500M	72.5	44,490	697	0.008
First Cmnty Bk	Chatom	AL	60.0	0.039	0.094	11,188	2,745	\$100M-500M	62.5	51,389	2,914	0.002
Sterling Bk	Montgomery	AL	60.0	0.036	0.092	16,326	621	\$100M-500M	72.5	101,361	1,018	0
First United Scty Bk	Thomasville	AL	60.0	0.026	0.134	16,552	677	\$500M-\$1B	57.5	72,412	950	0
Merchants & Farmers Bk Green	Eutaw	AL	57.5	0.081	1	3,803	94	<\$100M	35.0	3,803	94	0
Sweet Water St Bk	Sweet Water	AL	57.5	0.08	0.244	4,744	203	<\$100M	67.5	19,185	291	0

Table 3B Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
CB&T Bk of E AL	Phenix City	AL	57.5	0.038	0.116	10,306	474	\$100M-500M	60.0	51,988	665	0
Banktrust	Mobile	AL	57.5	0.029	0.101	20,593	851	\$500M-\$1B	65.0	109,264	1,358	0
Hometown Bk of AL	Oneonta	AL	55.0	0.053	0.239	5,485	219	\$100M-500M	70.0	22,914	305	0
North AI Bk	Hazel Green	AL	55.0	0.049	0.214	5,842	293	\$100M-500M	52.5	21,504	359	0
Citizens Bk	Robertsdale	AL	55.0	0.05	0.211	5,852	258	\$100M-500M	75.0	27,792	322	0.002
Peoples Indep Bk	Boaz	AL	55.0	0.062	0.226	8,505	172	\$100M-500M	60.0	32,573	260	0
Community B&TC of Se AL	Enterprise	AL	55.0	0.031	0.113	9,552	459	\$100M-500M	65.0	57,140	677	0
First CMRL Bk	Birmingham	AL	55.0	0.022	0.047	43,405	863	\$1B-\$10B	62.5	276,249	1,945	0.007
Colonial Bk NA	Montgomery	AL	55.0	0.008	0.036	180,514	7,113	>\$10B	55.0	1,768,612	13,023	0
Compass Bk	Birmingham	AL	55.0	0.014	0.059	476,987	53,860	>\$10B	57.5	3,054,406	62,596	0.015
Regions Bk	Birmingham	AL	55.0	0.018	0.075	1,396,346	51,500	>\$10B	62.5	10,060,000	88,586	0
Farmers & Mrch Bk	Centre	AL	52.5	0.069	0.301	4,406	142	<\$100M	55.0	14,615	196	0
Bank of Moundville	Moundville	AL	52.5	0.055	0.249	4,613	199	<\$100M	47.5	15,339	255	0
Farmers Exch Bk	Louisville	AL	52.5	0.073	0.171	6,013	189	<\$100M	77.5	35,152	281	0
First NB of Scottsboro	Scottsboro	AL	52.5	0.033	0.123	9,436	424	\$100M-500M	50.0	40,528	567	0.002
First NB of Talladega	Talladega	AL	52.5	0.036	0.225	9,562	230	\$100M-500M	67.5	42,590	325	0.002
Banktrust of AL	Eufaula	AL	52.5	0.04	0.092	10,010	417	\$100M-500M	60.0	54,454	563	0
United Bk	Atmore	AL	52.5	0.03	0.12	11,105	488	\$100M-500M	50.0	45,174	649	0.003
Peoples B&TC	Selma	AL	52.5	0.021	0.064	18,114	835	\$500M-\$1B	65.0	139,897	1,336	0
First Amer Bk	Birmingham	AL	52.5	0.009	0.045	27,199	1,092	\$1B-\$10B	55.0	219,744	2,006	0.001
Bank of Pine Hill	Pine Hill	AL	50.0	0.079	0.682	2,040	50	<\$100M	37.5	2,993	53	0
Peoplestrust Bk	Hamilton	AL	50.0	0.076	0.364	2,911	89	<\$100M	45.0	7,619	117	0
Commonwealth NB	Mobile	AL	50.0	0.059	0.394	3,496	88	<\$100M	45.0	8,871	122	0
Peoples Southern Bk	Clanton	AL	50.0	0.041	0.235	5,044	209	\$100M-500M	45.0	18,132	271	0
First Cmnty Bk of Cent AL	Wetumpka	AL	50.0	0.039	0.133	6,700	264	\$100M-500M	57.5	35,783	388	0
Auburnbank	Auburn	AL	50.0	0.019	0.109	12,606	439	\$500M-\$1B	55.0	73,316	706	0
Citizens St Bk	Vernon	AL	47.5	0.051	1	2,742	71	<\$100M	27.5	2,742	71	0
Cheaha Bk	Oxford	AL	47.5	0.041	0.209	5,173	183	\$100M-500M	65.0	24,808	260	0
Capitalsouth Bk	Birmingham	AL	47.5	0.027	0.086	10,450	349	\$100M-500M	60.0	68,588	586	0
First CMRL Bk of Huntsville	Huntsville	AL	47.5	0.025	0.05	12,316	458	\$100M-500M	75.0	121,523	982	0
Metro Bk	Pell City	AL	47.5	0.03	0.068	13,902	403	\$100M-500M	57.5	81,831	651	0
Peoples Bk of Red Level	Red Level	AL	45.0	0.052	1	677	47	<\$100M	32.5	677	47	0
Cullman Savings Bank	Cullman	AL	45.0	0.004	0.02	835	17	\$100M-500M	52.5	16,181	69	0
First St Bk of The S	Sulligent	AL	45.0	0.04	1	3,586	39	<\$100M	27.5	3,586	39	0
American Bk	Geneva	AL	45.0	0.046	0.208	4,028	169	<\$100M	47.5	15,863	228	0
First Bk of Linden	Linden	AL	45.0	0.046	0.155	4,805	184	\$100M-500M	67.5	31,041	270	0
Union St Bk	Pell City	AL	45.0	0.027	0.095	8,628	344	\$100M-500M	52.5	48,070	510	0.002

Table 3B Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2006

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			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First Progressive Bk	Brewton	AL	42.5	0.048	1	1,344	35	<\$100M	27.5	1,344	35	0
Bank of York	York	AL	42.5	0.033	0.35	2,680	144	<\$100M	32.5	6,739	170	0
Escambia Cty Bk	Flomaton	AL	42.5	0.035	0.321	3,061	130	<\$100M	35.0	9,538	151	0.001
Farmers & Mrch Bk	Lafayette	AL	42.5	0.036	0.252	3,430	192	<\$100M	42.5	12,713	253	0
Valley St Bk	Russellville	AL	42.5	0.034	0.252	4,099	181	\$100M-500M	30.0	12,895	215	0
First Bk of Boaz	Boaz	AL	42.5	0.03	0.247	4,197	163	\$100M-500M	45.0	16,365	219	0
First S Bk	Florence	AL	42.5	0.045	0.143	4,417	193	<\$100M	70.0	30,896	319	0.002
First NB of Atmore	Atmore	AL	42.5	0.04	0.165	5,018	175	\$100M-500M	57.5	25,067	275	0
Banksouth	Dothan	AL	42.5	0.027	0.067	6,718	342	\$100M-500M	50.0	41,181	559	0
Midsouth Bk NA	Dothan	AL	42.5	0.027	0.107	7,496	308	\$100M-500M	57.5	48,957	503	0
Horizon Bk	Fyffe	AL	40.0	0.035	0.305	3,014	132	<\$100M	27.5	7,602	158	0.003
Pinnacle Bk	Jasper	AL	40.0	0.02	0.143	4,571	325	\$100M-500M	55.0	29,225	453	0
First NB of Baldwin Cty	Foley	AL	40.0	0.028	0.12	5,770	229	\$100M-500M	65.0	41,068	417	0
Alabama Exch Bk	Tuskegee	AL	37.5	0.032	0.253	2,625	97	<\$100M	42.5	10,367	148	0
First Tuskegee Bk	Tuskegee	AL	37.5	0.048	0.127	3,748	110	<\$100M	62.5	26,779	198	0.003
Reliance Bk	Athens	AL	37.5	0.038	0.135	3,763	124	\$100M-500M	52.5	22,187	204	0
Citizens Bk of Winfield	Winfield	AL	37.5	0.022	0.208	4,018	207	\$100M-500M	25.0	11,569	237	0
Vision Bk	Gulf Shores	AL	37.5	0.019	0.092	8,394	312	\$100M-500M	50.0	55,374	495	0
Citizens Bk	Geneva	AL	35.0	0.021	0.357	2,656	87	\$100M-500M	35.0	7,444	107	0
Marion B&TC	Marion	AL	35.0	0.031	0.283	3,731	50	\$100M-500M	37.5	13,206	84	0
Bank of Wedowee	Wedowee	AL	35.0	0.028	0.21	3,826	158	\$100M-500M	27.5	12,472	201	0
New South Federal Savings Bank	Irondale	AL	32.5	0	0.003	546	11	\$1B-\$10B	52.5	54,093	117	0
Bay Bk	Theodore	AL	32.5	0.038	0.159	2,134	92	<\$100M	50.0	13,394	148	0
Sunsouth Bk	Dothan	AL	32.5	0.027	0.113	4,364	150	\$100M-500M	55.0	31,714	252	0
Citizens Bk Valley Head	Valley Head	AL	30.0	0.025	0.375	556	15	<\$100M	27.5	1,482	20	0
Bank of Dadeville	Dadeville	AL	30.0	0.022	0.274	1,805	98	<\$100M	37.5	6,579	121	0
Bank of Walker Cty	Jasper	AL	30.0	0.042	0.109	2,135	64	<\$100M	55.0	17,461	120	0
AB&T NB	Dothan	AL	30.0	0.036	0.107	3,834	159	\$100M-500M	45.0	21,755	238	0
Red MNT Bk NA	Hoover	AL	30.0	0.028	0.087	4,199	111	\$100M-500M	37.5	23,949	182	0
Trinity Bk	Dothan	AL	27.5	0.033	0.188	599	8	<\$100M	42.5	3,185	14	0
Slocomb NB	Slocomb	AL	27.5	0.029	0.22	1,563	60	<\$100M	37.5	7,089	87	0
Bank of Brewton	Brewton	AL	27.5	0.035	0.129	1,918	105	<\$100M	40.0	11,557	135	0.006
Bryant Bk	Tuscaloosa	AL	27.5	0.03	0.088	3,906	112	\$100M-500M	57.5	31,889	227	0
River B&T	Prattville	AL	25.0	0.024	0.243	1,225	25	<\$100M	17.5	3,746	36	0
Phenix Girard Bk	Phenix City	AL	25.0	0.022	0.112	2,872	160	\$100M-500M	45.0	20,716	228	0
Citizens Bk	Enterprise	AL	25.0	0.03	0.102	3,085	125	\$100M-500M	22.5	12,544	155	0
Evabank	Eva	AL	25.0	0.015	0.106	4,298	132	\$100M-500M	35.0	25,417	216	0

Table 3B Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Capital Bk	Montgomery	AL	22.5	0.033	0.105	1,878	77	<\$100M	40.0	12,299	120	0
First NB of Dozier	Dozier	AL	20.0	0.025	0.146	820	44	<\$100M	42.5	5,603	64	0
First S St Bk	Stevenson	AL	20.0	0.017	0.093	2,984	114	\$100M-500M	35.0	22,631	183	0
Sevisfirst Bk	Birmingham	AL	17.5	0.009	0.017	3,345	94	\$100M-500M	50.0	64,337	321	0.001
Noblebank & TR NA	Anniston	AL	15.0	0.026	0.091	1,181	38	<\$100M	35.0	9,303	69	0
First FNCL Bk	Bessemer	AL	15.0	0.013	0.041	2,959	105	\$100M-500M	52.5	44,171	257	0
First Federal Bank A FSB	Tuscaloosa	AL	10.0	0	0	-	-	\$100M-500M	30.0	1,480	3	0
Security Federal Savings Bank	Jasper	AL	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Southpoint Bk	Birmingham	AL	10.0	0.01	0.026	558	10	<\$100M	17.5	7,424	23	0.016
Alamerica Bk	Birmingham	AL	10.0	0.019	0.077	1,121	32	<\$100M	25.0	9,209	63	0
Alabama Bkr Bk NA	Homewood	AL	10.0	0.008	0.026	1,183	15	\$100M-500M	12.5	6,506	31	0
Nexity Bk	Birmingham	AL	10.0	0.002	0.008	1,252	45	\$500M-\$1B	22.5	21,440	104	0
Central Bk of The S	Anniston	AL	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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