

Table A.2 Small Business Lending in Alabama Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Heritage Bk	Decatur	97.5	10.0	10.0	10.0	9.0	\$100M-500M	152,823	1,219	75.0	60.0
West Al B&Tc	Reform	92.5	10.0	8.0	9.0	10.0	\$100M-500M	83,988	1,307	97.5	97.5
United Bk	Atmore	92.5	9.0	10.0	9.0	9.0	\$100M-500M	60,785	848	62.5	57.5
First Metro Bk	Muscle Shoals	87.5	7.0	10.0	8.0	10.0	\$100M-500M	40,806	1,364	82.5	80.0
First Cmrl Bk Of Huntsville	Huntsville	85.0	10.0	5.0	10.0	9.0	\$100M-500M	117,324	921	67.5	50.0
Bank Of Al	Birmingham	85.0	9.0	9.0	9.0	7.0	\$100M-500M	59,720	469	47.5	32.5
Community Bk	Blountsville	85.0	5.0	9.0	10.0	10.0	\$500M-\$1B	129,538	2,479	97.5	97.5
Bank Of Tuscaloosa	Tuscaloosa	82.5	10.0	3.0	10.0	10.0	\$100M-500M	105,066	1,558	82.5	80.0
Covington Cty Bk	Andalusia	80.0	10.0	4.0	9.0	9.0	\$100M-500M	77,554	1,054	77.5	70.0
Peoples Cmnty Bk	Columbia	80.0	10.0	4.0	9.0	9.0	\$100M-500M	53,670	966	77.5	72.5
First Cmnty Bk	Chatom	80.0	9.0	5.0	9.0	9.0	\$100M-500M	48,974	985	87.5	92.5
Century South Bk Of Al	Oxford	80.0	8.0	10.0	7.0	7.0	<\$100M	24,580	465	67.5	62.5
Southland Bk	Dothan	77.5	10.0	3.0	9.0	9.0	\$100M-500M	58,184	957	70.0	57.5
First Nb Of Jasper	Jasper	75.0	7.0	3.0	10.0	10.0	\$100M-500M	103,080	1,400	75.0	80.0
Southern Bk Of Commerce	Eufaula	75.0	10.0	3.0	9.0	8.0	\$100M-500M	65,871	764	67.5	55.0
South Al Bk	Mobile	75.0	10.0	2.0	9.0	9.0	\$100M-500M	63,792	977	67.5	60.0
First Southern Bk	Florence	75.0	9.0	4.0	9.0	8.0	\$100M-500M	53,373	646	70.0	62.5
Peoples Bk Of North Al	Cullman	75.0	8.0	5.0	8.0	9.0	\$100M-500M	46,392	771	65.0	62.5
Citizens Bk Of Fayette	Fayette	75.0	7.0	7.0	8.0	8.0	\$100M-500M	31,357	614	87.5	92.5
First Nb Of Central Al	Aliceville	75.0	5.0	10.0	7.0	8.0	\$100M-500M	20,339	584	87.5	90.0
Aliant Bk	Alexander City	75.0	8.0	2.0	10.0	10.0	\$500M-\$1B	148,964	2,289	72.5	67.5
Bank Of Vernon	Vernon	75.0	10.0	5.0	8.0	7.0	<\$100M	31,156	502	75.0	75.0
First Bk Of Dothan	Dothan	75.0	10.0	10.0	4.0	6.0	<\$100M	9,457	384	80.0	82.5
Union St Bk	Pell City	72.5	8.0	3.0	9.0	9.0	\$100M-500M	56,169	861	67.5	65.0
First Gulf Bk	Gulf Shores	72.5	9.0	4.0	8.0	8.0	\$100M-500M	41,010	595	72.5	50.0
Bank	Warrior	72.5	8.0	1.0	10.0	10.0	\$500M-\$1B	220,717	6,517	70.0	67.5
Peoples Independent Bk Boaz	Boaz	72.5	8.0	10.0	6.0	5.0	<\$100M	16,650	279	52.5	50.0
Citizens Bk	Robertsdale	72.5	7.0	9.0	6.0	7.0	<\$100M	15,846	400	65.0	62.5
Peoples Bk Of Coffee Cty	Elba	72.5	7.0	10.0	6.0	6.0	<\$100M	15,613	328	80.0	85.0
Peachtree Bk	Maplesville	72.5	9.0	9.0	5.0	6.0	<\$100M	14,938	346	82.5	85.0
Colonial Bk	Montgomery	72.5	7.0	2.0	10.0	10.0	>\$10B	2,530,407	19,658	77.5	85.0
Cb&T Bk Of Russell Cty	Phenix City	70.0	9.0	3.0	8.0	8.0	\$100M-500M	43,723	531	70.0	67.5
First Nb	Brewton	70.0	8.0	8.0	7.0	5.0	\$100M-500M	28,888	325	35.0	32.5
Eagle Bk Of Al	Opelika	70.0	10.0	4.0	7.0	7.0	<\$100M	26,921	488	72.5	65.0
First Citizens Bk	Luverne	70.0	9.0	8.0	6.0	5.0	<\$100M	15,710	323	80.0	82.5
Community B&Tc Al	Union Springs	70.0	10.0	4.0	6.0	8.0	<\$100M	15,004	544	75.0	70.0
First Nb Of Shelby Cty	Columbiana	67.5	7.0	4.0	8.0	8.0	\$100M-500M	40,469	564	62.5	57.5
Amerifirst Bk Na	Union Springs	67.5	9.0	3.0	8.0	7.0	\$100M-500M	31,010	416	50.0	40.0
Exchange Bk Of Al	Altoona	67.5	7.0	5.0	8.0	7.0	\$100M-500M	30,974	495	62.5	55.0
First Nb Of Ashford	Ashford	67.5	9.0	4.0	7.0	7.0	<\$100M	24,625	385	55.0	45.0
Froniter Nb	Lanett	67.5	9.0	8.0	7.0	3.0	<\$100M	23,110	152	25.0	20.0
First Bk Of The South	Rainsville	67.5	7.0	7.0	5.0	8.0	<\$100M	14,135	587	80.0	87.5
North Al Bk	Hazel Green	67.5	8.0	10.0	5.0	4.0	<\$100M	14,694	227	52.5	47.5
Auburnbank	Auburn	65.0	7.0	1.0	9.0	9.0	\$100M-500M	80,402	1,145	60.0	57.5

Table A.2 Small Business Lending in Alabama Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Amer Bk	Decatur	65.0	6.0	2.0	9.0	9.0	\$100M-500M	65,391	1,020	60.0	55.0
Sterling Bk	Montgomery	65.0	7.0	2.0	9.0	8.0	\$100M-500M	59,186	713	55.0	47.5
Pinnacle Bk	Jasper	65.0	5.0	6.0	8.0	7.0	\$100M-500M	39,220	488	60.0	62.5
Community B&Tc Of Southeast	Enterprise	65.0	8.0	2.0	8.0	8.0	\$100M-500M	33,221	551	72.5	72.5
Peoples Southern Bk	Clanton	65.0	5.0	9.0	7.0	5.0	\$100M-500M	20,181	300	80.0	85.0
Traders & Farmers Bk	Haleyville	65.0	3.0	7.0	7.0	9.0	\$100M-500M	30,652	1,140	77.5	87.5
First Cmrl Bk	Birmingham	65.0	5.0	1.0	10.0	10.0	\$1B-\$10B	187,530	1,707	57.5	55.0
North Jackson Bk	Stevenson	65.0	8.0	5.0	6.0	7.0	<\$100M	17,172	432	62.5	62.5
First St Bk Of Dekalb Cty	Fort Payne	65.0	10.0	4.0	6.0	6.0	<\$100M	15,892	375	62.5	57.5
First Cmrl Bk Cullman	Good Hope	65.0	6.0	10.0	5.0	5.0	<\$100M	12,348	317	57.5	50.0
Troy B&Tc	Troy	62.5	6.0	3.0	8.0	8.0	\$100M-500M	43,587	707	60.0	60.0
Robertson Bkg Co	Demopolis	62.5	6.0	3.0	8.0	8.0	\$100M-500M	35,476	621	67.5	60.0
Frontier Nb	Sylacauga	62.5	7.0	2.0	7.0	9.0	\$100M-500M	29,412	767	57.5	55.0
Merchants Bk	Jackson	62.5	5.0	5.0	7.0	8.0	\$100M-500M	20,794	529	65.0	62.5
National Bk Of Cmrc	Birmingham	62.5	4.0	1.0	10.0	10.0	\$500M-\$1B	134,574	1,345	55.0	50.0
Peoples B&Tc	Selma	62.5	4.0	1.0	10.0	10.0	\$500M-\$1B	103,315	1,757	62.5	60.0
First Lowndes Bk	Fort Deposit	62.5	9.0	6.0	5.0	5.0	<\$100M	13,345	308	70.0	77.5
Camden Nb	Camden	62.5	6.0	8.0	5.0	6.0	<\$100M	12,682	357	75.0	82.5
Peoples Bk Tallassee	Tallassee	62.5	8.0	5.0	5.0	7.0	<\$100M	12,610	441	65.0	60.0
First United Scty Bk	Thomasville	60.0	4.0	2.0	9.0	9.0	\$100M-500M	72,968	1,058	55.0	55.0
Banksouth	Dothan	60.0	7.0	2.0	8.0	7.0	\$100M-500M	46,573	523	52.5	35.0
Farmers & Mrch Bk	Piedmont	60.0	5.0	7.0	6.0	6.0	\$100M-500M	18,041	332	72.5	80.0
Central St Bk	Calera	60.0	5.0	6.0	6.0	7.0	\$100M-500M	17,356	480	75.0	85.0
First Citizens Bk	Talladega	60.0	4.0	9.0	6.0	5.0	<\$100M	16,534	265	37.5	30.0
Citizens Bk	Moulton	60.0	4.0	9.0	5.0	6.0	<\$100M	14,827	330	77.5	82.5
Commercial Bk Of Demopolis	Demopolis	60.0	6.0	8.0	5.0	5.0	<\$100M	14,664	286	75.0	80.0
First Bk	Wadley	60.0	9.0	6.0	4.0	5.0	<\$100M	11,122	317	70.0	75.0
Regions Bk	Birmingham	60.0	3.0	1.0	10.0	10.0	>\$10B	5,568,254	67,684	57.5	55.0
Southtrust Bk	Birmingham	60.0	3.0	1.0	10.0	10.0	>\$10B	4,582,405	34,716	55.0	55.0
Compass Bk	Birmingham	60.0	3.0	1.0	10.0	10.0	>\$10B	1,918,420	56,094	55.0	55.0
Bank Independent	Sheffield	57.5	4.0	1.0	9.0	9.0	\$100M-500M	54,839	1,001	60.0	60.0
Farmers Nb	Opelika	57.5	6.0	1.0	8.0	8.0	\$100M-500M	40,108	554	47.5	42.5
First Nb Of Scottsboro	Scottsboro	57.5	2.0	7.0	7.0	7.0	\$100M-500M	22,341	492	67.5	77.5
First Bk Of Boaz	Boaz	57.5	4.0	8.0	5.0	6.0	<\$100M	12,189	333	70.0	75.0
Amsouth Bk	Birmingham	57.5	2.0	1.0	10.0	10.0	>\$10B	4,006,915	67,951	55.0	55.0
Merchants Bk	Hanceville	55.0	6.0	4.0	7.0	5.0	\$100M-500M	22,040	293	47.5	40.0
Farmers & Mrch Bk	Lafayette	55.0	7.0	4.0	6.0	5.0	<\$100M	16,295	318	57.5	47.5
Sweet Water St Bk	Sweet Water	55.0	8.0	6.0	5.0	3.0	<\$100M	14,011	151	30.0	25.0
First Nb Of Atmore	Atmore	55.0	4.0	9.0	5.0	4.0	<\$100M	13,087	253	67.5	77.5
Peoples Exch Bk Of Monroe Ct	Beatrice	55.0	9.0	5.0	4.0	4.0	<\$100M	10,558	232	60.0	55.0
Peoples Bk Of Greensboro	Greensboro	55.0	6.0	6.0	4.0	6.0	<\$100M	10,008	366	70.0	77.5
First St Bk Of Bibb Cty	West Blocton	55.0	7.0	6.0	4.0	5.0	<\$100M	9,483	298	65.0	70.0
Bank Of Prattville	Prattville	52.5	5.0	2.0	7.0	7.0	\$100M-500M	29,530	518	57.5	52.5
First Nb Of Talladega	Talladega	52.5	3.0	6.0	7.0	5.0	\$100M-500M	22,037	298	65.0	72.5
Covenant Bk	Leeds	52.5	9.0	4.0	4.0	4.0	<\$100M	10,867	229	57.5	47.5

Table A.2 Small Business Lending in Alabama Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Mobile Cty Bk	Grand Bay	52.5	5.0	9.0	3.0	4.0	<\$100M	5,909	217	62.5	70.0
Bank Of Brewton	Brewton	52.5	8.0	6.0	5.0	2.0	<\$100M	12,508	147	27.5	12.5
Reliance Bk	Athens	52.5	10.0	4.0	5.0	2.0	<\$100M	11,889	116	30.0	25.0
Town-Country Nb	Camden	52.5	6.0	5.0	4.0	6.0	<\$100M	11,191	348	70.0	75.0
First Bk Of Childersburg	Childersburg	52.5	8.0	7.0	4.0	2.0	<\$100M	10,054	107	22.5	25.0
Bank Of Evergreen	Evergreen	52.5	8.0	9.0	2.0	2.0	<\$100M	5,168	124	62.5	65.0
Community Spirit Bk	Red Bay	50.0	5.0	3.0	6.0	6.0	\$100M-500M	17,567	339	52.5	40.0
State B&Tc	Winfield	50.0	2.0	7.0	4.0	7.0	\$100M-500M	11,107	425	57.5	70.0
Citizens Bk	Enterprise	50.0	8.0	2.0	6.0	4.0	<\$100M	17,846	233	37.5	27.5
Alabama Exch Bk	Tuskegee	50.0	7.0	3.0	6.0	4.0	<\$100M	15,059	244	37.5	37.5
Bank Of Dadeville	Dadeville	50.0	6.0	3.0	5.0	6.0	<\$100M	14,198	354	50.0	55.0
Citizens Bk & Svg Co	Russellville	47.5	2.0	1.0	8.0	8.0	\$100M-500M	31,678	536	40.0	52.5
Metro Bk	Pell City	47.5	5.0	1.0	7.0	6.0	\$100M-500M	30,676	381	47.5	37.5
First St Bk Of Clay Cty	Lineville	47.5	3.0	8.0	3.0	5.0	<\$100M	9,013	300	62.5	70.0
Commercial Bk Of Ozark	Ozark	47.5	5.0	8.0	3.0	3.0	<\$100M	8,222	177	62.5	67.5
Small Town Bk	Wedowee	47.5	4.0	10.0	2.0	3.0	<\$100M	5,141	153	60.0	65.0
Vision Bk	Gulf Shores	47.5	6.0	10.0	2.0	1.0	<\$100M	4,705	91	40.0	17.5
Farmers Exch Bk	Louisville	47.5	5.0	7.0	3.0	4.0	<\$100M	7,368	217	62.5	67.5
Monroe Cty Bk	Monroeville	45.0	6.0	1.0	7.0	4.0	\$100M-500M	20,448	204	17.5	17.5
American Bk	Geneva	45.0	4.0	6.0	4.0	4.0	<\$100M	9,684	200	60.0	67.5
First Nb Of Brundidge	Brundidge	45.0	4.0	8.0	3.0	3.0	<\$100M	7,747	192	57.5	65.0
Bank Of Pine Hill	Pine Hill	45.0	5.0	9.0	2.0	2.0	<\$100M	4,295	104	42.5	42.5
Citizens Bk Of Winfield	Winfield	42.5	1.0	6.0	4.0	6.0	\$100M-500M	9,087	344	50.0	60.0
Farmers & Mrch Bk	Centre	42.5	6.0	3.0	4.0	4.0	<\$100M	10,102	224	50.0	45.0
Liberty Bk	Geraldine	42.5	3.0	7.0	3.0	4.0	<\$100M	7,504	230	52.5	62.5
Southwest Bk Of Al	Mcintosh	42.5	2.0	7.0	2.0	6.0	<\$100M	5,219	368	55.0	65.0
Merchants & Farmers Bk	Millport	42.5	3.0	9.0	2.0	3.0	<\$100M	5,217	181	50.0	65.0
Alabama Tr Bk Na	Sylacauga	42.5	5.0	10.0	1.0	1.0	<\$100M	1,729	19	50.0	37.5
Phenix Girard Bk	Phenix City	40.0	4.0	2.0	6.0	4.0	\$100M-500M	17,287	224	30.0	25.0
First Nb	Hamilton	40.0	1.0	6.0	4.0	5.0	\$100M-500M	11,500	277	52.5	62.5
First Tuskegee Bk	Tuskegee	40.0	6.0	3.0	5.0	2.0	<\$100M	12,858	132	32.5	32.5
Dekalb Bk	Crossville	40.0	4.0	7.0	2.0	3.0	<\$100M	3,953	173	47.5	55.0
Horizon Bk	Fyffe	40.0	3.0	7.0	3.0	3.0	<\$100M	7,332	181	50.0	57.5
Farmers & Mrch Bk	Waterloo	40.0	4.0	6.0	3.0	3.0	<\$100M	5,767	183	50.0	60.0
Headland Nb	Headland	37.5	3.0	5.0	3.0	4.0	<\$100M	8,283	257	52.5	62.5
Bank Of Moundville	Moundville	37.5	2.0	9.0	2.0	2.0	<\$100M	5,144	98	25.0	20.0
Merchants & Farmers Bk Green	Eutaw	37.5	3.0	7.0	2.0	3.0	<\$100M	4,816	175	50.0	55.0
Citizens Bk	Greensboro	37.5	2.0	9.0	2.0	2.0	<\$100M	4,589	149	45.0	55.0
Bay Bk	Theodore	37.5	3.0	10.0	1.0	1.0	<\$100M	1,500	23	32.5	17.5
Samson Bkg Co	Samson	37.5	3.0	8.0	2.0	2.0	<\$100M	4,899	100	50.0	55.0
Barbour Cty Bk	Eufaula	35.0	4.0	4.0	4.0	2.0	<\$100M	11,140	134	17.5	12.5
Brantley B&Tc	Brantley	35.0	3.0	4.0	3.0	4.0	<\$100M	7,037	252	42.5	50.0
First Nb Of Hartford	Hartford	35.0	2.0	5.0	3.0	4.0	<\$100M	5,456	215	42.5	52.5
Escambia Cty Bk	Flomaton	35.0	2.0	6.0	3.0	3.0	<\$100M	5,452	156	40.0	50.0
Peoples Bk	Red Level	35.0	2.0	8.0	1.0	3.0	<\$100M	1,028	153	40.0	47.5

Table A.2 Small Business Lending in Alabama Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Southern Nb	Stevenson	32.5	3.0	3.0	4.0	3.0	\$100M-500M	10,220	185	27.5	22.5
Marion B&Tc	Marion	32.5	2.0	7.0	3.0	1.0	<\$100M	7,283	46	30.0	20.0
Bank Of Berry	Berry	32.5	1.0	10.0	1.0	1.0	<\$100M	525	28	32.5	35.0
Alamerica Bk	Birmingham	32.5	9.0	2.0	1.0	1.0	<\$100M	3,680	13	10.0	10.0
Commonwealth Nb	Mobile	32.5	2.0	9.0	1.0	1.0	<\$100M	3,328	57	25.0	27.5
Evabank	Eva	32.5	1.0	8.0	1.0	3.0	<\$100M	3,281	151	37.5	42.5
Bank Of Wedowee	Wedowee	30.0	1.0	2.0	4.0	5.0	\$100M-500M	10,679	284	40.0	40.0
Citizens Bk	Geneva	30.0	1.0	7.0	3.0	1.0	<\$100M	5,279	73	35.0	45.0
Bank Of Carbon Hill	Carbon Hill	30.0	1.0	9.0	1.0	1.0	<\$100M	1,987	61	35.0	42.5
Bank Of Parrish	Parrish	30.0	2.0	8.0	1.0	1.0	<\$100M	1,873	55	35.0	42.5
Bank Of York	York	30.0	1.0	6.0	2.0	3.0	<\$100M	4,237	163	37.5	47.5
First Progressive Bk	Brewton	30.0	4.0	5.0	2.0	1.0	<\$100M	3,718	49	42.5	47.5
Perry Cty Bk	Marion	30.0	1.0	8.0	1.0	2.0	<\$100M	2,353	96	37.5	45.0
Peoples Bk	Clio	30.0	1.0	8.0	1.0	2.0	<\$100M	1,879	111	37.5	42.5
Citizens St Bk	Vernon	27.5	2.0	5.0	2.0	2.0	<\$100M	3,899	147	40.0	50.0
First Bk Of Linden	Linden	25.0	3.0	2.0	3.0	2.0	<\$100M	8,223	134	22.5	25.0
Slocomb Nb	Slocomb	25.0	2.0	5.0	2.0	1.0	<\$100M	3,844	67	25.0	22.5
City Bk Of Hartford	Hartford	25.0	2.0	5.0	1.0	2.0	<\$100M	2,006	101	30.0	42.5
First St Bk Of Lamar Cty	Sulligent	22.5	1.0	6.0	1.0	1.0	<\$100M	2,843	53	25.0	30.0
Valley St Bk	Russellville	20.0	1.0	2.0	2.0	3.0	\$100M-500M	4,177	161	25.0	30.0
Nexity Bk	Birmingham	17.5	1.0	1.0	3.0	2.0	\$100M-500M	8,917	113	15.0	15.0
First Nb Of Dozier	Dozier	15.0	1.0	3.0	1.0	1.0	<\$100M	2,218	56	17.5	25.0
Citizens Bk Valley Head	Valley Head	10.0	1.0	1.0	1.0	1.0	<\$100M	343	3	17.5	12.5
Central Bk Of The South	Anniston	-	-	-	-	-	<\$100M	-	-	-	-

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.