

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nb of Cent AL	Aliceville	90.0	0.28	1	50,833	776	\$100M-500M	97.5	50,833	776	0
Farmers & Mrch Bk	Piedmont	85.0	0.249	1	36,864	1,233	\$100M-500M	100.0	36,864	1,233	0
First Lowndes Bk	Fort Deposit	85.0	0.298	1	44,118	790	\$100M-500M	85.0	14,637	708	0
Citizens Bk of Fayette	Fayette	85.0	0.268	1	44,789	593	\$100M-500M	75.0	12,489	462	0
Camden Nb	Camden	82.5	0.359	1	32,443	512	<\$100M	95.0	32,443	512	0
First Nb of Jasper	Jasper	82.5	0.248	0.857	128,618	1,507	\$500M-\$1B	92.5	50,324	1,115	0
Bank of Tuscaloosa	Tuscaloosa	82.5	0.379	0.709	139,800	1,495	\$100M-500M	80.0	32,939	1,007	0
Merchants Bk	Hanceville	82.5	0.276	0.999	47,113	802	\$100M-500M	72.5	12,196	664	0
Bank of Vernon	Vernon	82.5	0.458	0.841	58,180	751	\$100M-500M	72.5	12,380	473	0.008
Farmers Exch Bk	Louisville	82.5	0.54	1	39,952	301	<\$100M	47.5	5,521	187	0
Small Town Bk	Wedowee	80.0	0.208	1	35,719	635	\$100M-500M	97.5	35,719	635	0
First Metro Bk	Muscle Shoals	80.0	0.254	0.914	72,363	1,286	\$100M-500M	90.0	26,793	1,084	0.003
Primesouth Bk	Tallasse	80.0	0.366	0.943	41,912	553	\$100M-500M	72.5	10,678	404	0
Peoples Indep Bk	Boaz	80.0	0.242	1	31,330	389	\$100M-500M	60.0	7,330	305	0
Covington Cty Bk	Andalusia	77.5	0.32	0.684	75,664	989	\$100M-500M	75.0	18,425	700	0.003
Southland Bk	Dothan	77.5	0.265	0.902	58,855	760	\$100M-500M	65.0	12,308	534	0
Traders & Farmers Bk	Haleyville	75.0	0.126	1	43,438	984	\$100M-500M	95.0	43,438	984	0
First St Bk of Dekalb Cty	Fort Payne	75.0	0.422	0.984	30,443	659	<\$100M	87.5	14,070	563	0.002
Citizens B&Tc	Guntersville	75.0	0.34	0.985	33,728	427	<\$100M	67.5	8,986	313	0
Peoples Bk of Coffee Cty	Elba	75.0	0.247	1	27,495	341	\$100M-500M	62.5	6,888	277	0
Sweet Water St Bk	Sweet Water	75.0	0.464	1	24,811	291	<\$100M	55.0	4,744	203	0
First Cmrl Bk of Huntsville	Huntsville	75.0	0.274	0.544	121,842	973	\$100M-500M	50.0	13,647	467	0
Town-Country Nb	Camden	72.5	0.282	1	21,755	523	<\$100M	90.0	21,755	523	0
Peachtree Bk	Maplesville	72.5	0.254	1	15,773	301	<\$100M	87.5	15,773	301	0
Premier Bk of The S	Good Hope	72.5	0.278	0.933	33,772	453	\$100M-500M	70.0	9,245	337	0
Aliant Bk	Alexander City	72.5	0.182	0.727	146,354	1,725	\$500M-\$1B	65.0	25,819	1,121	0
Sterling Bk	Montgomery	72.5	0.239	0.622	94,413	923	\$100M-500M	57.5	14,734	561	0
First Bk of Linden	Linden	72.5	0.307	1	31,153	287	\$100M-500M	50.0	5,263	202	0
Community Bk	Blountsville	70.0	0.145	0.873	76,949	1,200	\$500M-\$1B	75.0	22,434	924	0
Cb&T Bk of Russell Cty	Phenix City	70.0	0.252	0.701	59,247	627	\$100M-500M	75.0	18,589	444	0
North Jackson Bk	Stevenson	70.0	0.274	0.809	38,448	606	\$100M-500M	75.0	13,012	511	0
Metro Bk	Pell City	70.0	0.231	0.543	90,306	918	\$100M-500M	72.5	25,216	670	0
Troy B&Tc	Troy	70.0	0.204	0.708	73,405	1,087	\$100M-500M	70.0	18,511	827	0.005
Covenant Bk	Leeds	70.0	0.319	0.984	22,620	365	<\$100M	70.0	7,218	283	0
Banktrust of AL	Eufaula	70.0	0.268	0.604	63,541	659	\$100M-500M	55.0	11,269	471	0
Hometown Bk of AL	Oneonta	70.0	0.268	1	17,924	231	<\$100M	47.5	3,925	159	0
Merchants & Farmers Bk	Millport	70.0	0.328	1	23,370	253	<\$100M	45.0	4,168	186	0
First Bk of The S	Rainsville	67.5	0.214	1	14,803	489	<\$100M	90.0	14,803	489	0.008
Bank Indep	Sheffield	67.5	0.185	0.725	76,449	877	\$100M-500M	80.0	28,708	656	0
Merchants Bk	Jackson	67.5	0.237	0.912	34,859	643	\$100M-500M	70.0	10,519	521	0
First Cmrl Bk	Birmingham	67.5	0.18	0.364	308,889	2,029	\$1B-\$10B	65.0	67,468	916	0.007
First Nb	Hamilton	67.5	0.155	1	34,810	491	\$100M-500M	65.0	9,904	398	0
Bank	Birmingham	67.5	0.16	0.627	218,790	2,345	\$1B-\$10B	60.0	37,902	1,503	0

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Banktrust	Mobile	67.5	0.167	0.574	119,542	1,514	\$500M-\$1B	60.0	21,849	981	0
Banksouth	Dothan	67.5	0.265	0.626	62,455	653	\$100M-500M	47.5	7,840	387	0
First S Bk	Florence	67.5	0.302	0.965	29,017	325	<\$100M	47.5	4,881	203	0.002
Firststate Bk	Lineville	65.0	0.164	1	17,873	388	\$100M-500M	90.0	17,873	388	0
Peoples Southern Bk	Clanton	65.0	0.173	1	21,483	283	\$100M-500M	87.5	21,483	283	0
First Bk	Wadley	65.0	0.265	1	14,180	304	<\$100M	82.5	14,180	304	0
Bank of Evergreen	Evergreen	65.0	0.319	1	10,468	167	<\$100M	77.5	10,468	167	0
West Al B&Tc	Reform	65.0	0.179	0.725	63,653	969	\$100M-500M	70.0	17,038	758	0
Central St Bk	Calera	65.0	0.208	0.938	27,055	406	\$100M-500M	67.5	8,759	332	0
Peoples Exch Bk of Monroe CT	Beatrice	65.0	0.321	0.976	18,280	262	<\$100M	65.0	5,484	203	0
Robertson Bkg Co	Demopolis	65.0	0.19	0.771	41,835	615	\$100M-500M	62.5	10,927	435	0
Exchange Bk of AL	Altoona	65.0	0.225	0.802	43,233	471	\$100M-500M	62.5	10,459	333	0.007
Community B&Tc of Se AL	Enterprise	65.0	0.205	0.71	55,499	615	\$100M-500M	60.0	12,313	422	0
Peoples B&Tc	Selma	65.0	0.155	0.51	120,605	1,337	\$500M-\$1B	55.0	18,040	846	0
Auburnbank	Auburn	65.0	0.131	0.665	78,660	786	\$500M-\$1B	52.5	13,332	494	0
Midsouth Bk Na	Dothan	65.0	0.212	0.753	44,022	493	\$100M-500M	50.0	7,178	310	0
Amerifirst Bk	Union Springs	65.0	0.244	0.703	41,068	430	\$100M-500M	42.5	5,400	313	0
First Nb of Baldwin Cty	Foley	65.0	0.221	0.982	34,694	311	\$100M-500M	35.0	4,853	181	0
Citizens Bk & Svc Co	Russellville	62.5	0.106	0.775	78,432	828	\$500M-\$1B	82.5	39,418	658	0.001
Peoples Bk of N AL	Cullman	62.5	0.144	0.676	56,925	911	\$100M-500M	62.5	13,690	712	0.001
Regions Bk	Birmingham	62.5	0.134	0.497	10,350,000	97,678	>\$10B	57.5	1,526,050	58,556	0
Cheaha Bk	Oxford	62.5	0.178	1	18,658	262	\$100M-500M	57.5	5,544	208	0
Bay Bk	Theodore	62.5	0.279	1	12,166	165	<\$100M	40.0	2,437	120	0
Bank of AL	Birmingham	62.5	0.19	0.642	60,187	518	\$100M-500M	37.5	7,326	292	0
First Tuskegee Bk	Tuskegee	62.5	0.331	0.919	21,410	171	<\$100M	37.5	3,374	103	0.004
Pinnacle Bk	Jasper	62.5	0.158	1	34,736	282	\$100M-500M	35.0	5,031	185	0
Alamerica Bk	Birmingham	62.5	0.285	1	15,539	82	<\$100M	20.0	1,528	44	0
First Nb of Talladega	Talladega	60.0	0.11	1	29,205	381	\$100M-500M	87.5	29,205	381	0.002
Peoples Bk of Greensboro	Greensboro	60.0	0.195	1	12,476	380	<\$100M	85.0	12,476	380	0.003
Traditions Bk	Cullman	60.0	0.225	0.92	16,999	356	<\$100M	67.5	5,978	288	0.002
First Cmnty Bk	Chatom	60.0	0.223	0.489	52,685	726	\$100M-500M	65.0	12,693	558	0.002
First Citizens Bk	Luverne	60.0	0.263	0.877	18,240	293	<\$100M	65.0	5,947	240	0.005
First Nb of Shelby Cty	Columbiana	60.0	0.184	0.761	35,264	408	\$100M-500M	52.5	7,666	283	0
Union St Bk	Pell City	60.0	0.197	0.587	52,495	557	\$100M-500M	50.0	9,375	382	0.002
Sunsouth Bk	Dothan	60.0	0.268	0.795	28,696	257	\$100M-500M	40.0	4,615	164	0
First Nb of Brundidge	Brundidge	57.5	0.184	0.989	15,850	285	<\$100M	67.5	6,644	236	0
Amsouth Bk	Birmingham	57.5	0.07	0.398	3,557,716	46,736	>\$10B	60.0	964,960	36,378	0
First United Scty Bk	Thomasville	57.5	0.113	0.555	68,113	922	\$500M-\$1B	57.5	16,755	675	0.001
North AL Bk	Hazel Green	57.5	0.214	0.849	20,460	379	<\$100M	57.5	5,575	316	0
Compass Bk	Birmingham	57.5	0.09	0.384	2,646,265	54,716	>\$10B	55.0	395,424	46,957	0.017
Colonial Bk Na	Montgomery	57.5	0.082	0.352	1,722,877	13,302	>\$10B	55.0	199,388	7,516	0
First Amer Bk	Birmingham	57.5	0.08	0.358	209,216	1,951	\$1B-\$10B	52.5	27,517	1,122	0.002
American Bk	Geneva	57.5	0.192	1	16,907	220	<\$100M	47.5	4,178	161	0

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State B&Tc	Winfield	55.0	0.099	1	15,505	375	\$100M-500M	82.5	15,505	375	0
Headland Nb	Headland	55.0	0.18	1	15,757	278	<\$100M	82.5	15,757	278	0
Citizens Bk	Robertsdale	55.0	0.172	0.974	17,844	315	\$100M-500M	62.5	6,038	264	0.002
Vision Bk	Gulf Shores	55.0	0.147	0.601	54,347	575	\$100M-500M	45.0	10,181	384	0
First Cmnty Bk of Cent AL	Wetumpka	55.0	0.223	0.716	30,220	313	\$100M-500M	37.5	4,691	213	0
First Fncl Bk	Bessemer	55.0	0.2	0.632	40,573	296	\$100M-500M	27.5	4,481	154	0
Sevisfirst Bk	Birmingham	55.0	0.286	0.749	32,908	112	\$100M-500M	10.0	791	16	0
Citizens Bk	Moulton	52.5	0.135	1	13,534	220	\$100M-500M	80.0	13,534	220	0
Brantley B&Tc	Brantley	52.5	0.161	1	8,852	251	<\$100M	77.5	8,852	251	0
Alabama Tr Bk Na	Sylacauga	52.5	0.21	0.865	13,041	271	<\$100M	75.0	9,284	251	0
Community B&Tc AL	Union Springs	52.5	0.241	0.724	14,433	358	<\$100M	62.5	4,881	303	0
Farmers & Mrch Bk	Centre	52.5	0.231	0.98	13,902	191	<\$100M	57.5	4,872	137	0
Reliance Bk	Athens	52.5	0.238	0.779	20,723	206	<\$100M	35.0	3,598	125	0
Bank of Brewton	Brewton	52.5	0.23	1	13,648	144	<\$100M	32.5	2,258	112	0.005
Ab&T Nb	Dothan	52.5	0.273	0.849	17,671	102	<\$100M	15.0	1,460	40	0
First Nb of Scottsboro	Scottsboro	50.0	0.109	0.602	33,028	526	\$100M-500M	55.0	9,258	414	0.002
Bank of Moundville	Moundville	50.0	0.188	0.853	14,529	240	<\$100M	55.0	4,713	189	0
First S Nb	Stevenson	50.0	0.142	1	23,631	185	\$100M-500M	27.5	3,134	117	0
Bank of Walker Cty	Jasper	50.0	0.312	0.918	12,268	88	<\$100M	22.5	1,411	46	0
Citizens Bk	Greensboro	47.5	0.124	1	8,858	239	<\$100M	77.5	8,858	239	0
United Bk	Atmore	47.5	0.097	0.356	31,026	648	\$100M-500M	65.0	14,056	546	0.005
Liberty Bk	Geraldine	47.5	0.119	1	9,857	253	<\$100M	62.5	4,969	226	0
Commercial Bk of Ozark	Ozark	47.5	0.156	0.997	9,944	205	<\$100M	57.5	4,626	181	0
Commonwealth Nb	Mobile	47.5	0.151	1	8,203	114	<\$100M	50.0	3,557	82	0
Phenix Girard Bk	Phenix City	47.5	0.165	0.789	19,536	262	\$100M-500M	35.0	3,647	193	0
Community Spirit Bk	Red Bay	45.0	0.198	0.754	14,957	213	<\$100M	47.5	4,327	160	0.006
Farmers & Mrch Bk	Lafayette	45.0	0.128	0.932	12,121	247	<\$100M	45.0	3,115	190	0
Alabama Exch Bk	Tuskegee	45.0	0.127	1	10,369	153	<\$100M	42.5	3,006	106	0
Marion B&Tc	Marion	45.0	0.113	1	13,261	85	\$100M-500M	35.0	3,514	50	0
Red Mnt Bk Na	Hoover	45.0	0.206	0.767	16,357	108	<\$100M	30.0	2,595	64	0
Capital Bk	Montgomery	45.0	0.264	0.872	11,689	95	<\$100M	25.0	1,478	56	0
Bank of York	York	42.5	0.09	1	8,944	218	<\$100M	70.0	8,944	218	0
Farmers & Mrch Bk	Waterloo	42.5	0.111	1	5,371	233	<\$100M	70.0	5,371	233	0
Samson Bkg Co	Samson	42.5	0.139	1	5,696	131	<\$100M	67.5	5,696	131	0
City Bk of Hartford	Hartford	42.5	0.161	1	5,201	166	<\$100M	67.5	5,201	166	0
First Bk of Boaz	Boaz	42.5	0.118	0.911	15,636	254	\$100M-500M	55.0	5,309	200	0
First Federal of The South	Sylacauga	42.5	0.118	0.964	16,536	146	\$100M-500M	37.5	4,058	99	0
Southwest Bk of AL	Mcintosh	40.0	0.06	1	4,636	212	<\$100M	65.0	4,636	212	0
Dekalb Bk	Crossville	40.0	0.141	1	3,695	103	<\$100M	62.5	3,695	103	0
Bank of Dadeville	Dadeville	40.0	0.101	1	8,055	134	<\$100M	37.5	2,317	107	0
First Nb of Hartford	Hartford	37.5	0.066	1	5,314	237	<\$100M	67.5	5,314	237	0
Escambia Cty Bk	Flomaton	37.5	0.086	1	7,818	143	<\$100M	65.0	7,818	143	0.001
Bank of Pine Hill	Pine Hill	37.5	0.125	1	3,516	63	<\$100M	45.0	1,445	53	0

Table 3A Expanded. Small Business Lending Institutions in Alabama Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Evabank	Eva	37.5	0.095	0.635	20,777	190	\$100M-500M	27.5	3,746	128	0
First Federal Bank	Fort Payne	37.5	0.149	0.825	11,075	140	<\$100M	27.5	2,117	81	0
Valley St Bk	Russellville	35.0	0.082	0.875	10,017	197	\$100M-500M	42.5	3,638	165	0
Security Bank	Tuscaloosa	35.0	0.173	0.629	13,341	148	<\$100M	37.5	3,255	110	0
Slocomb Nb	Slocomb	35.0	0.119	1	6,340	73	<\$100M	32.5	1,563	50	0
Citizens Bk	Geneva	35.0	0.049	1	5,849	82	\$100M-500M	22.5	1,381	63	0
Merchants & Farmers Bk Green	Eutaw	32.5	0.082	1	3,872	128	<\$100M	57.5	3,872	128	0
Citizens Bk of Winfield	Winfield	32.5	0.074	0.747	11,116	238	\$100M-500M	47.5	4,411	209	0
Bank of Wedowee	Wedowee	32.5	0.088	0.659	14,000	228	\$100M-500M	40.0	4,802	177	0
Bryant Bk	Tuscaloosa	32.5	0.048	1	1,532	11	<\$100M	17.5	232	6	0
Peoples Bk of Red Level	Red Level	30.0	0.037	1	490	49	<\$100M	42.5	490	49	0
Citizens Bk Valley Head	Valley Head	30.0	0.064	1	1,416	17	<\$100M	20.0	309	12	0
New South Federal Savings Ba	Irondale	30.0	0.028	0.305	46,796	118	\$1B-\$10B	10.0	920	15	0.001
First St Bk of The S	Sulligent	27.5	0.049	1	4,390	51	<\$100M	50.0	4,390	51	0
Peoplestrust Bk	Hamilton	27.5	0.137	0.762	3,674	64	<\$100M	47.5	1,973	53	0
Horizon Bk	Fyffe	27.5	0.076	0.737	5,972	165	<\$100M	40.0	2,500	146	0.003
Citizens Bk	Enterprise	27.5	0.134	0.458	12,557	161	<\$100M	30.0	3,033	128	0
First Nb of Atmore	Atmore	27.5	0.107	0.535	12,136	147	\$100M-500M	25.0	2,564	106	0
Nexity Bk	Birmingham	27.5	0.043	0.165	28,949	134	\$500M-\$1B	15.0	1,822	65	0
Citizens St Bk	Vernon	25.0	0.048	1	2,436	64	<\$100M	45.0	2,436	64	0
First Progressive Bk	Brewton	25.0	0.056	1	1,510	37	<\$100M	45.0	1,510	37	0
The Southern Bank Company	Gadsden	25.0	0.024	0.986	2,535	36	\$100M-500M	27.5	969	27	0
Gulf Federal Bank A Fsb	Mobile	22.5	0.125	0.593	2,310	73	<\$100M	52.5	2,310	73	0
First Fs & LA of Cullman	Cullman	22.5	0.079	0.788	5,180	52	<\$100M	22.5	1,326	37	0.001
Cullman Savings Bank	Cullman	20.0	0.069	0.531	12,836	55	\$100M-500M	10.0	549	13	0
Alabama Bkr Bk	Birmingham	12.5	0.04	0.248	4,342	18	\$100M-500M	10.0	215	6	0
First Nb of Dozier	Dozier	10.0	0.057	0.4	1,834	42	<\$100M	15.0	478	34	0
Southbank A Federal Savings	Huntsville	10.0	0	0.002	92	3	\$100M-500M	10.0	92	3	0
First Federal Bank A Fsb	Tuscaloosa	10.0	0.004	0.196	509	3	\$100M-500M	10.0	0	0	0
Regions Morgan Keegan Trust	Birmingham	NR	0	.	0	0	<\$100M	NR	0	0	0
Security Federal Savings Ban	Jasper	NR	0	.	0	0	<\$100M	NR	0	0	0
Central Bk of The S	Anniston	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 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.

Table 3B Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Farmers & Mrch Bk	AL	100.0	0.249	1	36,864	1,233	\$100M-500M	85.0	36,864	1,233	0
First NB of Cent AL	AL	97.5	0.28	1	50,833	776	\$100M-500M	90.0	50,833	776	0
Small Town Bk	AL	97.5	0.208	1	35,719	635	\$100M-500M	80.0	35,719	635	0
Camden NB	AL	95.0	0.359	1	32,443	512	<\$100M	82.5	32,443	512	0
Traders & Farmers Bk	AL	95.0	0.126	1	43,438	984	\$100M-500M	75.0	43,438	984	0
First NB of Jasper	AL	92.5	0.097	0.335	50,324	1,115	\$500M-\$1B	82.5	128,618	1,507	0
First Metro Bk	AL	90.0	0.094	0.338	26,793	1,084	\$100M-500M	80.0	72,363	1,286	0.003
Town-Country NB	AL	90.0	0.282	1	21,755	523	<\$100M	72.5	21,755	523	0
First Bk of The S	AL	90.0	0.214	1	14,803	489	<\$100M	67.5	14,803	489	0.008
Firststate Bk	AL	90.0	0.164	1	17,873	388	\$100M-500M	65.0	17,873	388	0
First St Bk of Dekalb Cty	AL	87.5	0.195	0.455	14,070	563	<\$100M	75.0	30,443	659	0.002
Peachtree Bk	AL	87.5	0.254	1	15,773	301	<\$100M	72.5	15,773	301	0
Peoples Southern Bk	AL	87.5	0.173	1	21,483	283	\$100M-500M	65.0	21,483	283	0
First NB of Talladega	AL	87.5	0.11	1	29,205	381	\$100M-500M	60.0	29,205	381	0.002
First Lowndes Bk	AL	85.0	0.099	0.332	14,637	708	\$100M-500M	85.0	44,118	790	0
Peoples Bk of Greensboro	AL	85.0	0.195	1	12,476	380	<\$100M	60.0	12,476	380	0.003
First Bk	AL	82.5	0.265	1	14,180	304	<\$100M	65.0	14,180	304	0
Citizens Bk & Svg Co	AL	82.5	0.053	0.389	39,418	658	\$500M-\$1B	62.5	78,432	828	0.001
State B&Tc	AL	82.5	0.099	1	15,505	375	\$100M-500M	55.0	15,505	375	0
Headland NB	AL	82.5	0.18	1	15,757	278	<\$100M	55.0	15,757	278	0
Bank Of Tuscaloosa	AL	80.0	0.089	0.167	32,939	1,007	\$100M-500M	82.5	139,800	1,495	0
Bank Indep	AL	80.0	0.07	0.272	28,708	656	\$100M-500M	67.5	76,449	877	0
Citizens Bk	AL	80.0	0.135	1	13,534	220	\$100M-500M	52.5	13,534	220	0
Bank of Evergreen	AL	77.5	0.319	1	10,468	167	<\$100M	65.0	10,468	167	0
Brantley B&TC	AL	77.5	0.161	1	8,852	251	<\$100M	52.5	8,852	251	0
Citizens Bk	AL	77.5	0.124	1	8,858	239	<\$100M	47.5	8,858	239	0
Citizens Bk of Fayette	AL	75.0	0.075	0.279	12,489	462	\$100M-500M	85.0	44,789	593	0
Covington Cty Bk	AL	75.0	0.078	0.167	18,425	700	\$100M-500M	77.5	75,664	989	0.003
Community Bk	AL	75.0	0.042	0.255	22,434	924	\$500M-\$1B	70.0	76,949	1,200	0
CB&T Bk of Russell Cty	AL	75.0	0.079	0.22	18,589	444	\$100M-500M	70.0	59,247	627	0
North Jackson Bk	AL	75.0	0.093	0.274	13,012	511	\$100M-500M	70.0	38,448	606	0
Alabama TR Bk NA	AL	75.0	0.149	0.616	9,284	251	<\$100M	52.5	13,041	271	0
Merchants Bk	AL	72.5	0.072	0.259	12,196	664	\$100M-500M	82.5	47,113	802	0
Bank of Vernon	AL	72.5	0.098	0.179	12,380	473	\$100M-500M	82.5	58,180	751	0.008
Primesouth Bk	AL	72.5	0.093	0.24	10,678	404	\$100M-500M	80.0	41,912	553	0
Metro Bk	AL	72.5	0.064	0.152	25,216	670	\$100M-500M	70.0	90,306	918	0
Premier Bk of The S	AL	70.0	0.076	0.255	9,245	337	\$100M-500M	72.5	33,772	453	0
Troy B&TC	AL	70.0	0.051	0.178	18,511	827	\$100M-500M	70.0	73,405	1,087	0.005
Covenant Bk	AL	70.0	0.102	0.314	7,218	283	<\$100M	70.0	22,620	365	0
Merchants Bk	AL	70.0	0.072	0.275	10,519	521	\$100M-500M	67.5	34,859	643	0

Table 3B Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
West Al B&TC	AL	70.0	0.048	0.194	17,038	758	\$100M-500M	65.0	63,653	969	0
Bank Of York	AL	70.0	0.09	1	8,944	218	<\$100M	42.5	8,944	218	0
Farmers & Mrch Bk	AL	70.0	0.111	1	5,371	233	<\$100M	42.5	5,371	233	0
Citizens B&TC	AL	67.5	0.09	0.263	8,986	313	<\$100M	75.0	33,728	427	0
Central St Bk	AL	67.5	0.067	0.304	8,759	332	\$100M-500M	65.0	27,055	406	0
Traditions Bk	AL	67.5	0.079	0.323	5,978	288	<\$100M	60.0	16,999	356	0.002
First NB of Brundidge	AL	67.5	0.077	0.415	6,644	236	<\$100M	57.5	15,850	285	0
Samson Bkg Co	AL	67.5	0.139	1	5,696	131	<\$100M	42.5	5,696	131	0
City Bk of Hartford	AL	67.5	0.161	1	5,201	166	<\$100M	42.5	5,201	166	0
First NB of Hartford	AL	67.5	0.066	1	5,314	237	<\$100M	37.5	5,314	237	0
Southland Bk	AL	65.0	0.055	0.189	12,308	534	\$100M-500M	77.5	58,855	760	0
Aliant Bk	AL	65.0	0.032	0.128	25,819	1,121	\$500M-\$1B	72.5	146,354	1,725	0
First Cmrl Bk	AL	65.0	0.039	0.079	67,468	916	\$1B-\$10B	67.5	308,889	2,029	0.007
First NB	AL	65.0	0.044	0.285	9,904	398	\$100M-500M	67.5	34,810	491	0
Peoples Exch Bk of Monroe CT	AL	65.0	0.096	0.293	5,484	203	<\$100M	65.0	18,280	262	0
First Cmnty Bk	AL	65.0	0.054	0.118	12,693	558	\$100M-500M	60.0	52,685	726	0.002
First Citizens Bk	AL	65.0	0.086	0.286	5,947	240	<\$100M	60.0	18,240	293	0.005
United Bk	AL	65.0	0.044	0.161	14,056	546	\$100M-500M	47.5	31,026	648	0.005
Southwest Bk of AL	AL	65.0	0.06	1	4,636	212	<\$100M	40.0	4,636	212	0
Escambia Cty Bk	AL	65.0	0.086	1	7,818	143	<\$100M	37.5	7,818	143	0.001
Peoples Bk of Coffee Cty	AL	62.5	0.062	0.251	6,888	277	\$100M-500M	75.0	27,495	341	0
Robertson Bkg Co	AL	62.5	0.05	0.201	10,927	435	\$100M-500M	65.0	41,835	615	0
Exchange Bk of AL	AL	62.5	0.054	0.194	10,459	333	\$100M-500M	65.0	43,233	471	0.007
Peoples Bk of N AL	AL	62.5	0.035	0.163	13,690	712	\$100M-500M	62.5	56,925	911	0.001
Citizens Bk	AL	62.5	0.058	0.33	6,038	264	\$100M-500M	55.0	17,844	315	0.002
Community B&TC AL	AL	62.5	0.081	0.245	4,881	303	<\$100M	52.5	14,433	358	0
Liberty Bk	AL	62.5	0.06	0.504	4,969	226	<\$100M	47.5	9,857	253	0
Dekalb Bk	AL	62.5	0.141	1	3,695	103	<\$100M	40.0	3,695	103	0
Peoples Indep Bk	AL	60.0	0.057	0.234	7,330	305	\$100M-500M	80.0	31,330	389	0
Bank	AL	60.0	0.028	0.109	37,902	1,503	\$1B-\$10B	67.5	218,790	2,345	0
Banktrust	AL	60.0	0.031	0.105	21,849	981	\$500M-\$1B	67.5	119,542	1,514	0
Community B&TC of Se AL	AL	60.0	0.045	0.157	12,313	422	\$100M-500M	65.0	55,499	615	0
Amsouth Bk	AL	60.0	0.019	0.108	964,960	36,378	>\$50B	57.5	3,557,716	46,736	0
Sterling Bk	AL	57.5	0.037	0.097	14,734	561	\$100M-500M	72.5	94,413	923	0
Regions Bk	AL	57.5	0.02	0.073	1,526,050	58,556	>\$50B	62.5	10,350,000	97,678	0
Cheaha Bk	AL	57.5	0.053	0.297	5,544	208	\$100M-500M	62.5	18,658	262	0
First United Scty Bk	AL	57.5	0.028	0.136	16,755	675	\$500M-\$1B	57.5	68,113	922	0.001
North AL Bk	AL	57.5	0.058	0.231	5,575	316	<\$100M	57.5	20,460	379	0
Farmers & Mrch Bk	AL	57.5	0.081	0.343	4,872	137	<\$100M	52.5	13,902	191	0
Commercial Bk of Ozark	AL	57.5	0.072	0.464	4,626	181	<\$100M	47.5	9,944	205	0
Merchants & Farmers Bk Green	AL	57.5	0.082	1	3,872	128	<\$100M	32.5	3,872	128	0

Table 3B Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Sweet Water St Bk	AL	55.0	0.089	0.191	4,744	203	<\$100M	75.0	24,811	291	0
Banktrust of AL	AL	55.0	0.048	0.107	11,269	471	\$100M-500M	70.0	63,541	659	0
Peoples B&TC	AL	55.0	0.023	0.076	18,040	846	\$500M-\$1B	65.0	120,605	1,337	0
Compass Bk	AL	55.0	0.013	0.057	395,424	46,957	\$50B-\$10B	57.5	2,646,265	54,716	0.017
Colonial Bk NA	AL	55.0	0.01	0.041	199,388	7,516	\$50B-\$10B	57.5	1,722,877	13,302	0
First NB of Scottsboro	AL	55.0	0.031	0.169	9,258	414	\$100M-500M	50.0	33,028	526	0.002
Bank of Moundville	AL	55.0	0.061	0.277	4,713	189	<\$100M	50.0	14,529	240	0
First Bk of Boaz	AL	55.0	0.04	0.309	5,309	200	\$100M-500M	42.5	15,636	254	0
Auburnbank	AL	52.5	0.022	0.113	13,332	494	\$500M-\$1B	65.0	78,660	786	0
First NB of Shelby Cty	AL	52.5	0.04	0.165	7,666	283	\$100M-500M	60.0	35,264	408	0
First Amer Bk	AL	52.5	0.011	0.047	27,517	1,122	\$1B-\$10B	57.5	209,216	1,951	0.002
Gulf Federal Bank A FSB	AL	52.5	0.125	0.593	2,310	73	<\$100M	22.5	2,310	73	0
First Cmrl Bk of Huntsville	AL	50.0	0.031	0.061	13,647	467	\$100M-500M	75.0	121,842	973	0
First Bk of Linden	AL	50.0	0.052	0.169	5,263	202	\$100M-500M	72.5	31,153	287	0
Midsouth Bk NA	AL	50.0	0.035	0.123	7,178	310	\$100M-500M	65.0	44,022	493	0
Union St Bk	AL	50.0	0.035	0.105	9,375	382	\$100M-500M	60.0	52,495	557	0.002
Commonwealth NB	AL	50.0	0.065	0.434	3,557	82	<\$100M	47.5	8,203	114	0
First St Bk of The S	AL	50.0	0.049	1	4,390	51	<\$100M	27.5	4,390	51	0
Farmers Exch Bk	AL	47.5	0.075	0.138	5,521	187	<\$100M	82.5	39,952	301	0
Hometown Bk of AL	AL	47.5	0.059	0.219	3,925	159	<\$100M	70.0	17,924	231	0
Banksouth	AL	47.5	0.033	0.079	7,840	387	\$100M-500M	67.5	62,455	653	0
First S Bk	AL	47.5	0.051	0.162	4,881	203	<\$100M	67.5	29,017	325	0.002
American Bk	AL	47.5	0.047	0.247	4,178	161	<\$100M	57.5	16,907	220	0
Community Spirit Bk	AL	47.5	0.057	0.218	4,327	160	<\$100M	45.0	14,957	213	0.006
Citizens Bk of Winfield	AL	47.5	0.029	0.297	4,411	209	\$100M-500M	32.5	11,116	238	0
Peoplestrust Bk	AL	47.5	0.074	0.409	1,973	53	<\$100M	27.5	3,674	64	0
Merchants & Farmers Bk	AL	45.0	0.058	0.178	4,168	186	<\$100M	70.0	23,370	253	0
Vision Bk	AL	45.0	0.028	0.113	10,181	384	\$100M-500M	55.0	54,347	575	0
Farmers & Mrch Bk	AL	45.0	0.033	0.24	3,115	190	<\$100M	45.0	12,121	247	0
Bank of Pine Hill	AL	45.0	0.051	0.411	1,445	53	<\$100M	37.5	3,516	63	0
Citizens St Bk	AL	45.0	0.048	1	2,436	64	<\$100M	25.0	2,436	64	0
First Progressive Bk	AL	45.0	0.056	1	1,510	37	<\$100M	25.0	1,510	37	0
Amerifirst Bk	AL	42.5	0.032	0.092	5,400	313	\$100M-500M	65.0	41,068	430	0
Alabama Exch Bk	AL	42.5	0.037	0.29	3,006	106	<\$100M	45.0	10,369	153	0
Valley St Bk	AL	42.5	0.03	0.318	3,638	165	\$100M-500M	35.0	10,017	197	0
Peoples Bk of Red Level	AL	42.5	0.037	1	490	49	<\$100M	30.0	490	49	0
Bay Bk	AL	40.0	0.056	0.2	2,437	120	<\$100M	62.5	12,166	165	0
Sunsouth Bk	AL	40.0	0.043	0.128	4,615	164	\$100M-500M	60.0	28,696	257	0
Bank of Wedowee	AL	40.0	0.03	0.226	4,802	177	\$100M-500M	32.5	14,000	228	0
Horizon Bk	AL	40.0	0.032	0.308	2,500	146	<\$100M	27.5	5,972	165	0.003
Bank of AL	AL	37.5	0.023	0.078	7,326	292	\$100M-500M	62.5	60,187	518	0

Table 3B Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Tuskegee Bk	AL	37.5	0.052	0.145	3,374	103	<\$100M	62.5	21,410	171	0.004
First Cmnty Bk of Cent AL	AL	37.5	0.035	0.111	4,691	213	\$100M-500M	55.0	30,220	313	0
First Federal of The South	AL	37.5	0.029	0.237	4,058	99	\$100M-500M	42.5	16,536	146	0
Bank of Dadeville	AL	37.5	0.029	0.288	2,317	107	<\$100M	40.0	8,055	134	0
Security Bank	AL	37.5	0.042	0.153	3,255	110	<\$100M	35.0	13,341	148	0
First NB of Baldwin Cty	AL	35.0	0.031	0.137	4,853	181	\$100M-500M	65.0	34,694	311	0
Pinnacle Bk	AL	35.0	0.023	0.145	5,031	185	\$100M-500M	62.5	34,736	282	0
Reliance Bk	AL	35.0	0.041	0.135	3,598	125	<\$100M	52.5	20,723	206	0
Phenix Girard Bk	AL	35.0	0.031	0.147	3,647	193	\$100M-500M	47.5	19,536	262	0
Marion B&TC	AL	35.0	0.03	0.265	3,514	50	\$100M-500M	45.0	13,261	85	0
Bank of Brewton	AL	32.5	0.038	0.165	2,258	112	<\$100M	52.5	13,648	144	0.005
Slocomb NB	AL	32.5	0.029	0.247	1,563	50	<\$100M	35.0	6,340	73	0
Red Mnt Bk NA	AL	30.0	0.033	0.122	2,595	64	<\$100M	45.0	16,357	108	0
Citizens Bk	AL	30.0	0.032	0.111	3,033	128	<\$100M	27.5	12,557	161	0
First Fncl Bk	AL	27.5	0.022	0.07	4,481	154	\$100M-500M	55.0	40,573	296	0
First S NB	AL	27.5	0.019	0.133	3,134	117	\$100M-500M	50.0	23,631	185	0
Evabank	AL	27.5	0.017	0.115	3,746	128	\$100M-500M	37.5	20,777	190	0
First Federal Bank	AL	27.5	0.028	0.158	2,117	81	<\$100M	37.5	11,075	140	0
The Southern Bank Company	AL	27.5	0.009	0.377	969	27	\$100M-500M	25.0	2,535	36	0
Capital Bk	AL	25.0	0.033	0.11	1,478	56	<\$100M	45.0	11,689	95	0
First NB of Atmore	AL	25.0	0.023	0.113	2,564	106	\$100M-500M	27.5	12,136	147	0
Bank of Walker Cty	AL	22.5	0.036	0.106	1,411	46	<\$100M	50.0	12,268	88	0
Citizens Bk	AL	22.5	0.012	0.236	1,381	63	\$100M-500M	35.0	5,849	82	0
First FS & LA of Cullman	AL	22.5	0.02	0.202	1,326	37	<\$100M	22.5	5,180	52	0.001
Alamerica Bk	AL	20.0	0.028	0.098	1,528	44	<\$100M	62.5	15,539	82	0
Citizens Bk Valley Head	AL	20.0	0.014	0.218	309	12	<\$100M	30.0	1,416	17	0
Bryant Bk	AL	17.5	0.007	0.151	232	6	<\$100M	32.5	1,532	11	0
AB&T NB	AL	15.0	0.023	0.07	1,460	40	<\$100M	52.5	17,671	102	0
Nexity Bk	AL	15.0	0.003	0.01	1,822	65	\$500M-\$1B	27.5	28,949	134	0
First NB of Dozier	AL	15.0	0.015	0.104	478	34	<\$100M	10.0	1,834	42	0
Sevisfirst Bk	AL	10.0	0.007	0.018	791	16	\$100M-500M	55.0	32,908	112	0
New South Federal Savings Bk	AL	10.0	0.001	0.006	920	15	\$1B-\$10B	30.0	46,796	118	0.001
Cullman Savings Bank	AL	10.0	0.003	0.023	549	13	\$100M-500M	20.0	12,836	55	0
Alabama Bkr Bk	AL	10.0	0.002	0.012	215	6	\$100M-500M	12.5	4,342	18	0
Southbank A Federal Savings	AL	10.0	0	0.002	92	3	\$100M-500M	10.0	92	3	0
First Federal Bank A FSB	AL	10.0	0	0	0	0	\$100M-500M	10.0	509	3	0
Regions Morgan Keegan Trust	AL	NR	0	.	0	0	<\$100M	NR	0	0	0
Security Federal Savings Ban	AL	NR	0	.	0	0	<\$100M	NR	0	0	0
Central Bk of The S	AL	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 check

Table 3B Expanded. Micro Business Lending Institutions in Alabama Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size (6)	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)

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.