

Table 1 Small-Business-Friendly Banks in Alabama, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
WEST AL B&TC	REFORM	95.0	\$100M-500M	79,265	1,265
PEOPLES CMNTY BK	COLUMBIA	95.0	\$100M-500M	51,157	891
CB&T BK OF RUSSELL CTY	PHENIX CITY	90.0	\$100M-500M	44,489	497
PEOPLES B&TC	SELMA	85.0	\$500M-\$1B	145,829	1,507
COMMUNITY BK	BLOUNTSVILLE	85.0	\$500M-\$1B	102,683	2,260
METRO BK	PELL CITY	85.0	\$100M-500M	38,905	514
COVINGTON CTY BK	ANDALUSIA	82.5	\$100M-500M	65,774	994
BANK OF TUSCALOOSA	TUSCALOOSA	82.5	\$100M-500M	98,676	1,619
INDEPENDENT BK OXFORD BANK	OXFORD	82.5	<\$100M	28,303	613
SOUTHERN BK OF COMMERCE	WARRIOR	80.0	\$100M-500M	139,277	1,972
ROBERTSON BKG CO	EUFAULA	80.0	\$100M-500M	52,172	604
COLONIAL BK	DEMOPOLIS	80.0	\$100M-500M	35,014	626
	MONTGOMERY	70.0	>\$10B	2,251,725	20,558

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Alabama , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Peoples Cmnty Bk	Columbia	95.0	25.0	25.0	22.5	22.5	\$100M-500M	51,157	891	97.5	97.5
West Al B&Tc	Reform	95.0	25.0	20.0	25.0	25.0	\$100M-500M	79,265	1,265	97.5	97.5
Cb&T Bk Of Russell Cty	Phenix City	90.0	25.0	25.0	22.5	17.5	\$100M-500M	44,489	497	60.0	57.5
Peoples B&Tc	Selma	85.0	20.0	15.0	25.0	25.0	\$500M-\$1B	145,829	1,507	92.5	92.5
Community Bk	Blountsville	85.0	12.5	22.5	25.0	25.0	\$500M-\$1B	102,683	2,260	95.0	97.5
Metro Bk	Pell City	85.0	22.5	25.0	20.0	17.5	\$100M-500M	38,905	514	90.0	95.0
Covington Cty Bk	Andalusia	82.5	25.0	12.5	22.5	22.5	\$100M-500M	65,774	994	75.0	70.0
Bank Of Tuscaloosa	Tuscaloosa	82.5	25.0	7.5	25.0	25.0	\$100M-500M	98,676	1,619	82.5	75.0
Independent Bk Oxford	Oxford	82.5	22.5	22.5	17.5	20.0	<\$100M	28,303	613	67.5	65.0
Bank	Warrior	80.0	25.0	5.0	25.0	25.0	\$100M-500M	139,277	1,972	75.0	72.5
Southern Bk Of Commerce	Eufaula	80.0	25.0	12.5	22.5	20.0	\$100M-500M	52,172	604	62.5	45.0
Robertson Bkg Co	Demopolis	80.0	20.0	20.0	20.0	20.0	\$100M-500M	35,014	626	67.5	60.0
First Cmrl Bk Of Huntsville	Huntsville	77.5	25.0	5.0	25.0	22.5	\$100M-500M	86,994	847	65.0	50.0
Bank Of Vernon	Vernon	77.5	25.0	17.5	17.5	17.5	<\$100M	25,497	509	67.5	55.0
First Citizens Bk Na	Talladega	77.5	20.0	22.5	17.5	17.5	<\$100M	21,708	505	62.5	62.5
Exchange Bk Of Al	Altoona	77.5	17.5	25.0	17.5	17.5	\$100M-500M	30,107	557	90.0	92.5
Union St Bk	Pell City	75.0	20.0	10.0	22.5	22.5	\$100M-500M	50,747	878	70.0	65.0
Bank Of Prattville	Prattville	75.0	15.0	25.0	17.5	17.5	\$100M-500M	31,125	483	87.5	90.0
Southland Bk	Dothan	75.0	22.5	7.5	22.5	22.5	\$100M-500M	46,481	790	67.5	55.0
Aliant Bk	Alexander City	75.0	20.0	5.0	25.0	25.0	\$500M-\$1B	129,158	2,245	67.5	65.0
Heritage Bk	Decatur	75.0	25.0	5.0	22.5	22.5	\$100M-500M	67,562	850	77.5	72.5
First Southern Bk	Florence	72.5	22.5	7.5	22.5	20.0	\$100M-500M	51,391	672	70.0	57.5
Amerifirst Bk Na	Union Springs	72.5	25.0	12.5	20.0	15.0	\$100M-500M	32,617	404	50.0	42.5
First Cmnty Bk	Chatom	72.5	20.0	10.0	20.0	22.5	\$100M-500M	35,245	994	75.0	72.5
Jacobs Bk	Scottsboro	72.5	15.0	17.5	20.0	20.0	\$100M-500M	33,689	584	85.0	87.5
Citizens Bk Of Fayette	Fayette	72.5	20.0	15.0	17.5	20.0	\$100M-500M	32,012	613	85.0	90.0
First Bk Of Dothan	Dothan	72.5	22.5	25.0	10.0	15.0	<\$100M	8,362	374	67.5	67.5
Peoples Bk Of North Al	Cullman	70.0	17.5	10.0	20.0	22.5	\$100M-500M	34,308	722	62.5	60.0
First Nat-Americas Bk	Sylacauga	70.0	12.5	20.0	17.5	20.0	\$100M-500M	23,175	663	62.5	62.5
First Lowndes Bk	Fort Deposit	70.0	22.5	17.5	12.5	17.5	<\$100M	11,057	478	77.5	82.5
Central St Bk	Calera	70.0	15.0	22.5	15.0	17.5	<\$100M	17,184	438	82.5	85.0
First Amer Bk	Decatur	70.0	20.0	5.0	22.5	22.5	\$100M-500M	68,911	1,234	62.5	55.0
Farmers & Mrch Bk	Piedmont	70.0	20.0	22.5	17.5	10.0	<\$100M	24,374	246	80.0	85.0
Bank Of Al	Birmingham	70.0	22.5	10.0	22.5	15.0	\$100M-500M	47,904	363	40.0	30.0
Colonial Bk	Montgomery	70.0	17.5	2.5	25.0	25.0	>\$10B	#####	20,558	72.5	82.5
South Al Bk	Mobile	70.0	22.5	2.5	22.5	22.5	\$100M-500M	56,800	981	70.0	60.0
First Nb Of Central Al	Aliceville	70.0	12.5	20.0	17.5	20.0	\$100M-500M	20,051	587	82.5	90.0
First Gulf Bk	Gulf Shores	70.0	22.5	7.5	20.0	20.0	\$100M-500M	36,830	675	67.5	50.0
First Metro Bk	Muscle Shoals	70.0	17.5	7.5	20.0	25.0	\$100M-500M	34,382	1,337	75.0	72.5
First Cmrl Bk	Birmingham	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	180,729	1,746	60.0	55.0
First Nb Of Jasper	Jasper	67.5	15.0	2.5	25.0	25.0	\$100M-500M	83,832	1,372	67.5	65.0
Pinnacle Bk	Jasper	67.5	10.0	22.5	20.0	15.0	\$100M-500M	33,497	394	42.5	32.5

Table A.1 Small Business Lending in Alabama , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Community B&T Of Southe	Fort Rucker	67.5	22.5	5.0	20.0	20.0	\$100M-500M	32,636	667	72.5	70.0
Traders & Farmers Bk	Haleyville	67.5	5.0	22.5	17.5	22.5	\$100M-500M	26,676	1,123	80.0	87.5
First Bk Of Childersburg	Childersburg	67.5	25.0	22.5	12.5	7.5	<\$100M	13,861	144	42.5	40.0
Citizens Bk	Moulton	67.5	12.5	25.0	15.0	15.0	\$100M-500M	16,418	337	77.5	82.5
Sterling Bk	Montgomery	67.5	20.0	5.0	22.5	20.0	\$100M-500M	49,469	656	55.0	45.0
Bankers Tr Of Madison	Madison	67.5	25.0	10.0	15.0	17.5	<\$100M	18,076	465	67.5	65.0
First Nb Of Shelby Cty	Columbiana	65.0	17.5	10.0	20.0	17.5	\$100M-500M	35,142	578	57.5	55.0
First Bk Of The South	Rainsville	65.0	17.5	15.0	12.5	20.0	<\$100M	12,695	575	75.0	77.5
Camden Nb	Camden	65.0	15.0	22.5	12.5	15.0	<\$100M	10,582	331	72.5	77.5
Farmers Nb	Opelika	65.0	20.0	2.5	22.5	20.0	\$100M-500M	52,514	667	52.5	42.5
Auburnbank	Auburn	65.0	17.5	2.5	22.5	22.5	\$100M-500M	73,802	1,213	60.0	57.5
North Al Bk	Hazel Green	65.0	20.0	25.0	12.5	7.5	<\$100M	12,784	196	70.0	80.0
Peoples Exch Bk Of Monro	Beatrice	62.5	22.5	20.0	10.0	10.0	<\$100M	9,848	222	60.0	47.5
Merchants Bk	Jackson	62.5	15.0	12.5	17.5	17.5	\$100M-500M	20,120	518	57.5	57.5
Banksouth	Dothan	62.5	20.0	5.0	20.0	17.5	\$100M-500M	41,991	546	47.5	35.0
First Nb Of Talladega	Talladega	62.5	10.0	22.5	17.5	12.5	\$100M-500M	21,280	275	70.0	77.5
First United Scty Bk	Thomasville	62.5	10.0	5.0	22.5	25.0	\$100M-500M	68,292	1,741	70.0	67.5
First St Bk Of Dekalb Cty	Fort Payne	62.5	22.5	10.0	15.0	15.0	<\$100M	14,163	378	60.0	55.0
Bank Independent	Sheffield	62.5	12.5	5.0	22.5	22.5	\$100M-500M	57,636	1,148	62.5	65.0
Peachtree Bk	Maplesville	62.5	22.5	12.5	15.0	12.5	<\$100M	14,020	323	72.5	75.0
National Bk Of Cmrc	Birmingham	62.5	12.5	2.5	25.0	22.5	\$500M-\$1B	133,791	1,259	52.5	50.0
First Nb Of Ashford	Ashford	62.5	22.5	7.5	17.5	15.0	<\$100M	21,838	343	50.0	45.0
Eagle Bk Of Al	Opelika	62.5	25.0	5.0	15.0	17.5	<\$100M	17,313	444	65.0	47.5
Town-Country Nb	Camden	60.0	12.5	22.5	10.0	15.0	<\$100M	8,994	351	70.0	75.0
Peoples Bk Tallassee	Tallassee	60.0	17.5	22.5	10.0	10.0	<\$100M	9,350	249	70.0	72.5
Regions Bk	Birmingham	60.0	7.5	2.5	25.0	25.0	>\$10B	#####	54,882	55.0	55.0
First Bk	Wadley	60.0	17.5	20.0	10.0	12.5	<\$100M	9,610	274	70.0	75.0
Southtrust Bk Na	Birmingham	60.0	7.5	2.5	25.0	25.0	>\$10B	#####	34,270	55.0	55.0
United Bk	Atmore	60.0	15.0	2.5	20.0	22.5	\$100M-500M	39,487	711	60.0	57.5
Community B&Tc Al	Union Springs	60.0	22.5	7.5	12.5	17.5	<\$100M	13,074	514	72.5	72.5
Reliance Bk	Athens	60.0	25.0	25.0	7.5	2.5	<\$100M	5,899	54	25.0	15.0
Troy B&Tc	Troy	57.5	12.5	5.0	20.0	20.0	\$100M-500M	33,996	591	55.0	52.5
Amsouth Bk	Birmingham	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	36,299	55.0	55.0
Commercial Bk Of Demopo	Demopolis	57.5	12.5	20.0	12.5	12.5	<\$100M	12,461	289	67.5	72.5
First Bk Of Boaz	Boaz	57.5	10.0	20.0	12.5	15.0	<\$100M	11,817	354	67.5	77.5
First Citizens Bk	Luverne	57.5	20.0	12.5	12.5	12.5	<\$100M	12,440	305	70.0	72.5
Citizens Bk & Svg Co	Russellville	57.5	10.0	7.5	20.0	20.0	\$100M-500M	39,517	594	55.0	57.5
Compass Bk	Birmingham	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	47,104	55.0	55.0
Peoples Bk Of Coffee Cty	Elba	57.5	17.5	12.5	15.0	12.5	<\$100M	14,479	319	67.5	75.0
Covenant Bk	Leeds	57.5	17.5	25.0	7.5	7.5	<\$100M	6,918	144	65.0	70.0
American Bk	Geneva	55.0	10.0	15.0	7.5	22.5	<\$100M	7,723	691	65.0	77.5
Valley Nb	Lanett	55.0	20.0	10.0	17.5	7.5	<\$100M	19,352	150	22.5	22.5
North Jackson Bk	Stevenson	52.5	17.5	7.5	12.5	15.0	<\$100M	12,949	407	60.0	62.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Bank Of Brewton	Brewton	52.5	22.5	10.0	12.5	7.5	<\$100M	13,574	170	32.5	17.5
Bank Of Dadeville	Dadeville	52.5	17.5	5.0	15.0	15.0	<\$100M	15,146	410	55.0	60.0
Alabama Exch Bk	Tuskegee	52.5	17.5	7.5	15.0	12.5	<\$100M	14,471	274	37.5	40.0
State B&Tc	Winfield	52.5	5.0	20.0	10.0	17.5	\$100M-500M	9,696	420	60.0	67.5
First Nb Of Scottsboro	Scottsboro	52.5	2.5	17.5	15.0	17.5	\$100M-500M	15,863	475	60.0	70.0
Citizens Bk	Robertsdale	52.5	17.5	7.5	12.5	15.0	<\$100M	13,848	378	57.5	52.5
Peoples Independent Bk Bo	Boaz	52.5	20.0	10.0	12.5	10.0	<\$100M	13,818	244	45.0	35.0
Merchants Bk	Hanceville	50.0	12.5	12.5	15.0	10.0	\$100M-500M	18,393	217	65.0	72.5
Sweet Water St Bk	Sweet Water	50.0	15.0	17.5	12.5	5.0	<\$100M	10,458	153	45.0	25.0
Peoples Bk Of Greensboro	Greensboro	50.0	10.0	17.5	7.5	15.0	<\$100M	8,142	347	65.0	70.0
Farmers & Mrch Bk	Lafayette	50.0	17.5	7.5	12.5	12.5	<\$100M	13,584	294	45.0	37.5
Peoples Southern Bk	Clanton	50.0	10.0	12.5	15.0	12.5	\$100M-500M	17,771	298	62.5	70.0
Suntrust Bk Al Na	Florence	50.0	7.5	2.5	20.0	20.0	\$100M-500M	44,294	630	47.5	40.0
First Nb Of Atmore	Atmore	50.0	10.0	15.0	15.0	10.0	<\$100M	14,184	241	32.5	30.0
First Cmrl Bk Cullman	Good Hope	50.0	12.5	15.0	10.0	12.5	<\$100M	9,630	307	57.5	50.0
Farmers & Mrch Bk	Waterloo	47.5	10.0	25.0	5.0	7.5	<\$100M	5,078	184	55.0	62.5
First St Bk Of Bibb Cty	West Blocton	47.5	12.5	12.5	10.0	12.5	<\$100M	8,541	326	47.5	45.0
Citizens Bk Of Winfield	Winfield	47.5	2.5	20.0	10.0	15.0	\$100M-500M	9,130	325	52.5	62.5
Phenix Girard Bk	Phenix City	47.5	12.5	7.5	15.0	12.5	\$100M-500M	17,571	275	37.5	35.0
First Nb Of Brundidge	Brundidge	47.5	10.0	20.0	7.5	10.0	<\$100M	7,081	226	60.0	65.0
Commercial Bk Of Ozark	Ozark	47.5	10.0	25.0	7.5	5.0	<\$100M	5,863	134	57.5	65.0
Citizens Bk	Enterprise	45.0	15.0	5.0	15.0	10.0	<\$100M	14,434	261	35.0	30.0
Farmers Exch Bk	Louisville	45.0	15.0	12.5	7.5	10.0	<\$100M	8,114	213	60.0	62.5
Southwest Bk Of Al	Mcintosh	45.0	5.0	22.5	5.0	12.5	<\$100M	4,979	319	55.0	62.5
First Nb	Brewton	45.0	12.5	2.5	17.5	12.5	\$100M-500M	18,425	325	42.5	32.5
Monroe Cty Bk	Monroeville	45.0	12.5	2.5	17.5	12.5	\$100M-500M	20,095	258	27.5	20.0
Mobile Cty Bk	Grand Bay	45.0	7.5	25.0	5.0	7.5	<\$100M	4,202	147	52.5	60.0
First Tuskegee Bk	Tuskegee	45.0	15.0	10.0	12.5	7.5	<\$100M	12,220	149	27.5	25.0
Headland Nb	Headland	42.5	7.5	17.5	7.5	10.0	<\$100M	7,529	244	50.0	62.5
First Nb	Hamilton	42.5	2.5	20.0	10.0	10.0	\$100M-500M	8,983	238	47.5	57.5
Farmers & Mrch Bk	Centre	42.5	15.0	7.5	10.0	10.0	<\$100M	10,458	267	52.5	47.5
Bank Of Pine Hill	Pine Hill	42.5	12.5	22.5	2.5	5.0	<\$100M	3,391	99	50.0	52.5
Citizens Nb	Valley	40.0	15.0	10.0	10.0	5.0	<\$100M	8,407	151	35.0	25.0
Merchants & Farmers Bk Gr	Eutaw	40.0	10.0	17.5	5.0	7.5	<\$100M	5,159	185	52.5	57.5
Peoples St Bk	Grant	40.0	10.0	20.0	5.0	5.0	<\$100M	4,164	104	37.5	35.0
First Nb Of Hartford	Hartford	37.5	5.0	15.0	7.5	10.0	<\$100M	5,876	199	42.5	55.0
Barbour Cty Bk	Eufaula	37.5	10.0	12.5	10.0	5.0	<\$100M	9,815	123	17.5	15.0
Bank Of York	York	37.5	5.0	20.0	5.0	7.5	<\$100M	4,495	149	42.5	52.5
Horizon Bk	Fyffe	37.5	7.5	15.0	7.5	7.5	<\$100M	7,391	166	47.5	57.5
Liberty Bk	Geraldine	37.5	5.0	15.0	7.5	10.0	<\$100M	5,783	207	42.5	52.5
Brantley B&Tc	Brantley	37.5	10.0	10.0	7.5	10.0	<\$100M	7,176	263	50.0	52.5
Merchants & Farmers Bk	Millport	37.5	7.5	17.5	5.0	7.5	<\$100M	4,316	162	42.5	52.5
Bank Of Evergreen	Evergreen	37.5	15.0	12.5	5.0	5.0	<\$100M	4,032	95	47.5	50.0

Table A.1 Small Business Lending in Alabama , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Escambia Cty Bk	Flomaton	35.0	7.5	15.0	5.0	7.5	<\$100M	5,544	144	42.5	50.0
Dekalb Bk	Crossville	35.0	7.5	15.0	5.0	7.5	<\$100M	3,511	156	45.0	50.0
Marion B&Tc	Marion	35.0	5.0	20.0	7.5	2.5	<\$100M	6,349	42	20.0	15.0
Evabank	Eva	35.0	2.5	25.0	2.5	5.0	<\$100M	2,258	117	35.0	45.0
First St Bk Of Clay Cty	Lineville	35.0	7.5	7.5	7.5	12.5	<\$100M	6,866	323	42.5	45.0
Citizens Bk	Greensboro	35.0	5.0	17.5	5.0	7.5	<\$100M	4,637	179	40.0	52.5
Commonwealth Nb	Mobile	35.0	5.0	25.0	2.5	2.5	<\$100M	2,246	32	25.0	22.5
Samson Bkg Co	Samson	32.5	7.5	17.5	5.0	2.5	<\$100M	3,400	68	37.5	45.0
First Bk Of Linden	Linden	32.5	7.5	10.0	10.0	5.0	<\$100M	8,665	129	27.5	25.0
Bank Of Carbon Hill	Carbon Hill	32.5	5.0	22.5	2.5	2.5	<\$100M	2,228	74	35.0	42.5
City Bk Of Hartford	Hartford	30.0	7.5	15.0	2.5	5.0	<\$100M	2,412	102	35.0	45.0
Citizens St Bk	Vernon	30.0	5.0	17.5	2.5	5.0	<\$100M	3,315	105	37.5	42.5
Slocomb Nb	Slocomb	30.0	7.5	15.0	5.0	2.5	<\$100M	3,945	71	22.5	15.0
Bank Of Wedowee	Wedowee	30.0	5.0	5.0	10.0	10.0	\$100M-500M	10,269	243	32.5	32.5
Bank Of Parrish	Parrish	30.0	2.5	22.5	2.5	2.5	<\$100M	960	38	30.0	32.5
Perry Cty Bk	Marion	30.0	2.5	20.0	2.5	5.0	<\$100M	2,115	101	35.0	42.5
First Southern Nb	Stevenson	27.5	5.0	7.5	7.5	7.5	<\$100M	8,202	184	32.5	25.0
First St Bk Of Lamar Cty	Sulligent	27.5	2.5	17.5	5.0	2.5	<\$100M	4,538	70	32.5	40.0
Planters B&Tc	Thomaston	27.5	5.0	17.5	2.5	2.5	<\$100M	1,541	63	32.5	27.5
Citizens Bk	Geneva	27.5	2.5	17.5	5.0	2.5	<\$100M	4,291	87	30.0	37.5
Peoples Bk	Red Level	27.5	7.5	12.5	2.5	5.0	<\$100M	1,280	110	32.5	37.5
Community Spirit Bk	Red Bay	25.0	7.5	2.5	10.0	5.0	<\$100M	9,184	103	12.5	10.0
First Progressive Bk	Brewton	22.5	2.5	15.0	2.5	2.5	<\$100M	1,810	40	30.0	35.0
Citizens Bk Valley Head	Valley Head	22.5	2.5	15.0	2.5	2.5	<\$100M	616	7	25.0	25.0
Peoples Bk	Clio	22.5	2.5	12.5	2.5	5.0	<\$100M	1,898	105	27.5	32.5
Bank Of Berry	Berry	22.5	2.5	15.0	2.5	2.5	<\$100M	517	31	25.0	27.5
First Nb Of Dozier	Dozier	20.0	2.5	12.5	2.5	2.5	<\$100M	1,577	54	22.5	30.0
Bank Of Moundville	Moundville	20.0	2.5	10.0	5.0	2.5	<\$100M	4,505	97	25.0	17.5
Valley St Bk	Russellville	20.0	2.5	5.0	7.5	5.0	<\$100M	6,507	134	27.5	35.0
Central Bk Of The South	Anniston	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	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.

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

A.2 Top Small Business Lenders in Alabama under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
REGIONS FINANCIAL CORPORATIO	AL	1,132,647	14,822	\$10B-\$50B	576,211	13,714	317,051	12,182	
SOUTHTRUST CORPORATION	AL	782,082	8,109	\$10B-\$50B	387,107	7,296	195,842	6,179	
AMSOUTH BANCORPORATION	AL	382,032	4,236	\$10B-\$50B	201,598	3,868	108,949	3,313	
COMPASS BANCSHARES INC.	AL	347,042	3,182	\$10B-\$50B	143,626	2,786	76,848	2,387	
SYNOVUS FINANCIAL CORP.	GA	281,638	3,739	\$10B-\$50B	157,567	3,479	88,394	3,059	
COLONIAL BANGROUP INC. TH	AL	236,450	3,584	\$10B-\$50B	134,804	3,361	75,070	2,990	
PEOPLES BANCTRUST COMPANY I	AL	69,353	1,757	<\$1B	50,557	1,719	33,483	1,617	
ALABAMA NATIONAL BANCORPORAT	AL	61,844	640	\$1B-\$10B	31,685	574	13,962	471	
WHITNEY HOLDING CORPORATION	LA	57,551	524	\$1B-\$10B	30,390	467	13,475	370	
COMMUNITY BANCSHARES INC.	AL	52,277	1,381	<\$1B	39,873	1,355	25,366	1,267	
SUNTRUST BANKS INC.	GA	45,538	608	>\$50B	25,566	567	13,934	499	
BANCINDEPENDENT INCORPORATED	AL	37,544	701	<\$1B	21,977	670	12,973	614	
SOUTHBANK	AL	35,827	271	N/A	23,350	239	8,444	137	
UNION PLANTERS CORPORATION	TN	33,278	470	\$10B-\$50B	19,893	442	11,337	390	
AUBURN NATIONAL BANCORPORATI	AL	30,206	538	<\$1B	17,618	511	11,240	472	
WACHOVIA CORPORATION	NC	12,836	34	>\$50B	697	16	297	14	
CHASE MANHATTAN CORPORATION	NY	11,537	429	>\$50B	10,037	427	10,037	427	
ADVANTA BK CORP	UT	11,214	1,189	<\$1B	11,214	1,189	11,214	1,189	
WELLS FARGO & COMPANY	CA	10,644	530	>\$50B	10,644	530	10,644	530	
MORGAN STANLEY DEAN WITTER B	UT	8,137	2,366	<\$1B	8,137	2,366	8,137	2,366	
FIRST AMERICAN CORPORATION	TN	7,608	58	\$10B-\$50B	1,599	48	941	43	
BANK OF AMERICA CORPORATION	NC	6,264	23	>\$50B	1,587	15	597	11	
1ST SOURCE CORPORATION	IN	4,195	25	\$1B-\$10B	1,579	19	754	14	
BANK ONE CORPORATION	IL	4,144	45	>\$50B	1,039	39	544	36	
FIRST PULASKI NATIONAL CORPO	TN	3,958	149	<\$1B	3,658	148	2,447	141	
FIRST UNION CORPORATION	NC	3,823	98	>\$50B	1,690	95	1,289	92	
MERCANTILE BANCORPORATION IN	MO	2,815	6	\$10B-\$50B	78	2	78	2	
CHARTER FEDERAL SAVINGS & LO	GA	2,161	8	N/A	797	5	70	1	
U.S. BANCORP	MN	2,150	377	>\$50B	1,650	376	1,650	376	
ZIONS BANCORPORATION	UT	1,896	3	\$10B-\$50B	0	0	0	0	
FIRST TENNESSEE NATIONAL COR	TN	1,660	9	\$10B-\$50B	398	6	268	5	
FIRSTAR CORPORATION	WI	1,639	6	\$10B-\$50B	539	3	99	1	
PNC BANK CORP.	PA	1,633	4	>\$50B	250	1	0	0	
OCWEN FEDERAL BANK FSB	FL	1,601	2	N/A	0	0	0	0	
NEW SOUTH FEDERAL SAVINGS BA	AL	1,226	7	N/A	256	5	144	4	
FIFTH THIRD BANCORP	OH	1,196	4	\$10B-\$50B	196	2	46	1	
ALLFIRST BK	MD	1,180	2	\$10B-\$50B	180	1	0	0	
TRUSTMARK CORPORATION	MS	1,034	34	\$1B-\$10B	1,034	34	598	31	
AMERICAN EXPRESS CENTURION B	UT	29,487	4,375	\$10B-\$50B	29,487	4,375	29,487	4,375	0.81
MBNA CORPORATION	DE	2,719	304	\$10B-\$50B	2,719	304	2,719	304	0.55

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Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.