

Table 3A Expanded. Banks' Small Business Lending in Alabama Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Bank	Birmingham	90.0	0.311	0.999	397,351	3,121	\$1B-\$10B	65.0	52,144	2,031	0
First NB of Cent Alabama	Aliceville	87.5	0.28	1	43,459	712	\$100M-500M	97.5	43,459	712	0.003
First NB of Jasper	Jasper	85.0	0.266	1	139,812	1,389	\$500M-\$1B	80.0	34,331	999	0
Cb&T Bank of Russell Cty	Phenix City	85.0	0.388	1	81,367	747	\$100M-500M	67.5	15,702	390	0
Community Bank	Blountsville	82.5	0.153	1	82,958	1,659	\$500M-\$1B	97.5	82,958	1,659	0
Farmers & Mrch Bank	Piedmont	80.0	0.236	1	33,284	1,343	\$100M-500M	97.5	33,284	1,343	0
First Lowndes Bank	Fort Deposit	80.0	0.294	1	34,730	722	\$100M-500M	95.0	34,730	722	0
Bank of Tuscaloosa	Tuscaloosa	80.0	0.312	0.581	100,182	1,432	\$100M-500M	80.0	32,853	1,042	0
Covenant Bank	Leeds	80.0	0.35	1	22,843	376	<\$100M	67.5	7,404	291	0
First Cmrl Bank Cullman	Good Hope	80.0	0.297	1	31,651	436	\$100M-500M	60.0	7,687	329	0
Small Town Bank	Wedowee	77.5	0.21	1	33,645	632	\$100M-500M	97.5	33,645	632	0
Camden NB	Camden	77.5	0.354	1	27,183	440	<\$100M	90.0	27,183	440	0
Covington Cty Bank	Andalusia	77.5	0.346	0.699	75,397	965	\$100M-500M	72.5	18,388	681	0.003
North Alabama Bank	Hazel Green	77.5	0.293	1	23,493	334	<\$100M	45.0	4,481	256	0
First Metro Bank	Muscle Shoals	75.0	0.256	0.899	65,401	1,305	\$100M-500M	85.0	24,747	1,124	0.003
Merchants Bank	Hanceville	75.0	0.304	0.999	41,187	707	\$100M-500M	75.0	10,970	600	0
Southland Bank	Dothan	75.0	0.273	0.886	57,691	769	\$100M-500M	70.0	12,791	544	0
Bank of Vernon	Vernon	75.0	0.482	0.897	51,433	700	\$100M-500M	65.0	10,916	437	0.009
Citizens Bank of Fayette	Fayette	75.0	0.239	1	39,198	552	\$100M-500M	62.5	10,099	426	0
Heritage Bank	Decatur	75.0	0.253	0.614	137,641	5,712	\$500M-\$1B	62.5	22,906	4,089	0
Peoples Independent Bank	Boaz	75.0	0.24	1	28,611	398	\$100M-500M	60.0	7,470	319	0
Peoples Cmnty Bank	Columbia	75.0	0.318	0.819	49,088	669	\$100M-500M	57.5	10,189	497	0
Citizens B&TC	Guntersville	75.0	0.336	1	22,217	254	<\$100M	55.0	5,318	188	0
First St Bank of Dekalb Cty	Fort Payne	72.5	0.398	0.987	27,565	614	<\$100M	85.0	13,182	536	0
Merchants Bank	Jackson	72.5	0.253	1	34,599	598	\$100M-500M	75.0	11,052	512	0
Aliant Bank	Alexander City	72.5	0.186	0.681	129,586	1,782	\$500M-\$1B	60.0	25,613	1,213	0
First Cmrl Bank of Huntsville	Huntsville	72.5	0.265	0.581	120,219	1,002	\$100M-500M	50.0	17,044	518	0
Farmers Exch Bank	Louisville	72.5	0.488	1	30,071	254	<\$100M	42.5	4,569	167	0
Sweet Water St Bank	Sweet Water	70.0	0.484	1	25,902	307	<\$100M	45.0	3,937	220	0
Merchants & Farmers Bank	Millport	70.0	0.305	1	19,398	231	<\$100M	45.0	3,933	179	0
Traders & Farmers Bank	Haleyville	67.5	0.119	1	38,593	994	\$100M-500M	92.5	38,593	994	0
Town-Country NB	Camden	67.5	0.279	1	21,203	487	<\$100M	87.5	21,203	487	0
Commercial Bank of Demopolis	Demopolis	67.5	0.252	1	20,857	266	<\$100M	85.0	20,857	266	0
North Jackson Bank	Stevenson	67.5	0.271	0.798	32,170	533	\$100M-500M	72.5	11,446	457	0
Exchange Bank of AL	Altoona	67.5	0.249	0.829	46,169	519	\$100M-500M	62.5	11,358	380	0.007
Robertson Bankg Co	Demopolis	67.5	0.217	0.838	45,926	666	\$100M-500M	62.5	11,745	471	0
Banktrust	Mobile	67.5	0.199	0.543	103,846	1,455	\$500M-\$1B	60.0	23,119	969	0
Amerifirst Bank	Union Springs	67.5	0.27	0.754	44,223	506	\$100M-500M	52.5	9,321	363	0
Banktrust of AL	Eufaula	67.5	0.303	0.654	59,072	577	\$100M-500M	47.5	9,599	392	0
Banksouth	Dothan	67.5	0.284	0.668	63,038	547	\$100M-500M	40.0	8,395	318	0
First Gulf Bank	Foley	67.5	0.212	0.874	65,107	456	\$100M-500M	30.0	6,004	236	0
Alabama Tr Bank NA	Sylacauga	65.0	0.191	1	11,346	483	<\$100M	87.5	11,346	483	0

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Peachtree Bank	Maplesville	65.0	0.24	1	14,261	285	<\$100M	85.0	14,261	285	0
Bank Indep	Sheffield	65.0	0.183	0.692	76,183	899	\$100M-500M	75.0	26,995	688	0
Peoples Exch Bank of Monroe CT	Beatrice	65.0	0.326	0.996	18,541	278	<\$100M	65.0	6,236	227	0
Primesouth Bank	Tallassee	65.0	0.272	1	21,306	373	<\$100M	65.0	6,348	292	0
Troy B&Tc	Troy	65.0	0.205	0.736	67,532	704	\$100M-500M	62.5	16,243	468	0.005
First Cmrl Bank	Birmingham	65.0	0.172	0.356	280,573	1,938	\$1B-\$10B	57.5	52,629	871	0.007
Vision Bank	Gulf Shores	65.0	0.236	0.674	59,061	668	\$100M-500M	55.0	11,928	465	0
Sterling Bank	Montgomery	65.0	0.189	0.651	84,246	791	\$100M-500M	47.5	11,916	472	0
Colonial Bank NA	Montgomery	62.5	0.136	0.532	2,373,042	17,404	>\$10B	82.5	1,180,971	12,863	0
Central St Bank	Calera	62.5	0.181	1	22,266	460	\$100M-500M	67.5	8,874	397	0
First Cmnty Bank	Chatom	62.5	0.214	0.515	47,787	719	\$100M-500M	60.0	12,487	580	0.002
Regions Bank	Birmingham	62.5	0.142	0.514	6,579,233	69,953	>\$10B	57.5	1,104,439	41,423	0
First NB of Brundidge	Brundidge	62.5	0.187	1	15,794	264	<\$100M	57.5	5,697	211	0
United Bank	Atmore	62.5	0.206	0.767	56,597	680	\$100M-500M	55.0	11,603	483	0.004
Community B&Tc of Se AL	Enterprise	62.5	0.212	0.68	50,063	609	\$100M-500M	55.0	12,156	432	0
First NB of Shelby Cty	ColumbiaNA	62.5	0.206	0.805	45,519	530	\$100M-500M	55.0	10,405	390	0
Citizens Bank	Robertsdale	62.5	0.191	1	17,289	298	<\$100M	50.0	4,975	246	0.003
First United Scty Bank	Thomasville	60.0	0.128	0.683	73,974	1,247	\$500M-\$1B	70.0	24,325	1,057	0.001
First Bank of Dothan	Dothan	60.0	0.314	0.996	9,853	287	<\$100M	65.0	4,446	255	0
Peoples Bank of N Alabama	Cullman	60.0	0.161	0.737	55,485	946	\$100M-500M	62.5	14,187	761	0.001
Metro Bank	Pell City	60.0	0.197	0.534	76,142	687	\$100M-500M	62.5	22,571	469	0
Traditions Bank	Cullman	60.0	0.213	1	9,809	248	<\$100M	57.5	4,076	199	0.001
Peoples Bank of Coffee Cty	Elba	60.0	0.221	0.961	22,907	328	\$100M-500M	57.5	6,383	268	0
AuburnNBank	Auburn	60.0	0.144	0.669	85,963	880	\$500M-\$1B	52.5	13,604	566	0
Peoples B&Tc	Selma	60.0	0.132	0.429	100,325	2,104	\$500M-\$1B	50.0	13,932	1,709	0
Farmers & Mrch Bank	Centre	60.0	0.24	1	13,978	181	<\$100M	47.5	4,145	126	0
Midsouth Bank NA	Dothan	60.0	0.219	0.778	40,893	504	\$100M-500M	47.5	7,853	341	0
First S Bank	Florence	60.0	0.261	0.978	24,710	278	<\$100M	45.0	4,881	172	0.002
Bank of AL	Birmingham	60.0	0.204	0.768	55,187	454	\$100M-500M	32.5	6,110	238	0
First NB	Hamilton	57.5	0.13	1	28,921	530	\$100M-500M	87.5	28,921	530	0
First NB of Talladega	Talladega	57.5	0.112	1	29,089	355	\$100M-500M	85.0	29,089	355	0.003
First Bank	Wadley	57.5	0.252	1	12,411	285	<\$100M	82.5	12,411	285	0
Firststate Bank	Lineville	57.5	0.135	1	14,163	327	\$100M-500M	82.5	14,163	327	0
Amsouth Bank	Birmingham	57.5	0.082	0.447	3,973,014	68,429	>\$10B	57.5	957,428	56,121	0.01
Compass Bank	Birmingham	57.5	0.088	0.374	2,456,231	51,301	>\$10B	55.0	369,188	43,679	0.018
Southtrust Bank	Birmingham	57.5	0.107	0.314	5,657,336	40,036	>\$10B	55.0	599,866	20,858	0
Cheaha Bank	Oxford	57.5	0.171	1	15,649	205	<\$100M	55.0	6,173	162	0
First Amer Bank	Decatur	57.5	0.124	0.455	117,265	1,167	\$500M-\$1B	47.5	17,047	703	0.005
First Bank of The South	Rainsville	55.0	0.176	1	12,014	438	<\$100M	85.0	12,014	438	0.008
Citizens Bank & Svg Co	Russellville	55.0	0.11	0.722	55,862	637	\$500M-\$1B	72.5	27,755	522	0.001
Union St Bank	Pell City	55.0	0.184	0.631	46,227	558	\$100M-500M	45.0	8,465	390	0.002
Farmers & Mrch Bank	Lafayette	55.0	0.171	1	15,227	282	<\$100M	35.0	3,690	113	0
First NB of Baldwin Cty	Foley	55.0	0.231	0.921	24,515	250	\$100M-500M	30.0	3,691	144	0

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Bank of Brewton	Brewton	55.0	0.268	1	13,773	158	<\$100M	25.0	2,330	129	0.005
Peoples Bank of Greensboro	Greensboro	52.5	0.17	1	11,214	347	<\$100M	77.5	11,214	347	0.002
First Citizens Bank	Luverne	52.5	0.236	0.864	15,408	323	<\$100M	72.5	7,450	283	0.005
Sunsouth Bank	Dothan	52.5	0.229	0.922	18,935	232	<\$100M	37.5	4,064	159	0
PinNAcle Bank	Jasper	52.5	0.156	0.988	32,861	303	\$100M-500M	35.0	5,420	210	0
First Cmnty Bank of Central	Wetumpka	52.5	0.236	0.82	26,144	254	\$100M-500M	27.5	3,534	174	0
Headland NB	Headland	50.0	0.167	1	13,926	273	<\$100M	77.5	13,926	273	0
Bank of Evergreen	Evergreen	50.0	0.224	1	8,840	156	<\$100M	72.5	8,840	156	0
West Al B&Tc	Reform	50.0	0.125	0.539	42,851	904	\$100M-500M	70.0	17,341	751	0
Bank of Moundville	Moundville	50.0	0.204	0.91	15,480	260	<\$100M	52.5	5,068	209	0
First Bank of Linden	Linden	50.0	0.195	0.934	17,872	242	<\$100M	45.0	4,566	186	0
Reliance Bank	Athens	50.0	0.244	0.821	17,358	179	<\$100M	35.0	3,808	123	0
Bay Bank	Theodore	50.0	0.319	0.938	10,220	124	<\$100M	32.5	2,027	81	0
First Tuskegee Bank	Tuskegee	50.0	0.306	0.881	19,075	151	<\$100M	27.5	2,925	90	0.004
National Bank of Cmrc	Birmingham	47.5	0.061	0.267	85,657	605	\$1B-\$10B	35.0	8,029	309	0
Bank of Walker Cty	Jasper	47.5	0.22	1	4,079	21	<\$100M	10.0	159	2	0
State B&Tc	Winfield	45.0	0.072	1	11,227	381	\$100M-500M	75.0	11,227	381	0
Brantley B&Tc	Brantley	45.0	0.135	1	7,402	255	<\$100M	70.0	7,402	255	0
Evabank	Eva	45.0	0.105	1	18,173	168	\$100M-500M	22.5	3,181	123	0
Citizens Bank of Winfield	Winfield	42.5	0.102	1	15,308	256	\$100M-500M	75.0	15,308	256	0
Citizens Bank	Greensboro	42.5	0.107	1	7,139	238	<\$100M	72.5	7,139	238	0
Bank of York	York	42.5	0.093	1	8,778	268	<\$100M	70.0	8,778	268	0
Citizens Bank	Moulton	42.5	0.103	1	10,146	198	<\$100M	70.0	10,146	198	0
First NB of Scottsboro	Scottsboro	42.5	0.077	0.821	22,465	433	\$100M-500M	50.0	6,750	363	0.002
Phenix Girard Bank	Phenix City	42.5	0.161	0.718	19,534	274	\$100M-500M	25.0	3,558	209	0
First Fncl Bank	Bessemer	42.5	0.162	0.564	33,665	177	\$100M-500M	12.5	3,012	70	0
Dekalb Bank	Crossville	40.0	0.171	1	4,869	147	<\$100M	65.0	4,869	147	0
City Bank of Hartford	Hartford	40.0	0.187	1	5,223	169	<\$100M	62.5	5,223	169	0
Liberty Bank	Geraldine	40.0	0.113	1	9,078	264	<\$100M	62.5	5,449	243	0
First NB of Hartford	Hartford	40.0	0.067	1.001	5,237	239	<\$100M	52.5	3,908	228	0
American Bank	Geneva	40.0	0.177	0.874	14,160	221	<\$100M	42.5	4,058	161	0
Peoples Southern Bank	Clanton	40.0	0.137	0.758	16,716	258	\$100M-500M	37.5	4,231	207	0
Marion B&Tc	Marion	40.0	0.114	1	12,703	68	\$100M-500M	27.5	3,234	38	0
Capital Bank	Montgomery	40.0	0.255	0.963	7,878	63	<\$100M	15.0	974	37	0
Farmers & Mrch Bank	Waterloo	37.5	0.117	1	5,165	234	<\$100M	67.5	5,165	234	0
Community B&Tc Alabama	Union Springs	37.5	0.178	0.547	9,954	378	<\$100M	60.0	4,841	312	0
Commercial Bank of Ozark	Ozark	37.5	0.159	0.967	9,242	195	<\$100M	52.5	4,185	167	0.006
Bank of Pine Hill	Pine Hill	37.5	0.15	1	3,695	84	<\$100M	42.5	1,766	75	0
Community Spirit Bank	Red Bay	37.5	0.173	0.688	14,170	219	<\$100M	35.0	3,666	162	0.005
First NB of Dozier	Dozier	37.5	0.144	1	4,638	75	<\$100M	25.0	1,095	56	0
First S NB	Stevenson	37.5	0.097	1	14,725	139	\$100M-500M	20.0	2,390	97	0
Merchants & Farmers Bank Green	Eutaw	35.0	0.104	1	5,222	175	<\$100M	65.0	5,222	175	0
Samson Bankg Co	Samson	35.0	0.1	1	4,125	123	<\$100M	57.5	4,125	123	0

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Valley St Bank	Russellville	35.0	0.087	1	9,811	224	\$100M-500M	42.5	3,874	200	0
Horizon Bank	Fyffe	35.0	0.089	1	6,702	152	<\$100M	35.0	2,473	131	0.003
First Bank of Boaz	Boaz	35.0	0.105	0.941	12,936	201	\$100M-500M	35.0	3,626	160	0
Alabama Exch Bank	Tuskegee	35.0	0.141	0.95	11,267	154	<\$100M	30.0	2,817	106	0
Southwest Bank of AL	Mcintosh	32.5	0.068	1	4,905	212	<\$100M	65.0	4,905	212	0
Commonwealth NB	Mobile	32.5	0.143	0.996	6,968	113	<\$100M	45.0	2,958	78	0
Bank of Wedowee	Wedowee	32.5	0.094	0.593	16,088	259	\$100M-500M	35.0	5,172	203	0
Slocomb NB	Slocomb	32.5	0.114	1	5,602	67	<\$100M	20.0	975	44	0
Red Mnt Bank NA	Hoover	32.5	0.053	1	450	3	<\$100M	10.0	-	-	0
Escambia Cty Bank	Flomaton	30.0	0.06	1	5,320	130	<\$100M	55.0	5,320	130	0.001
Peoples Bank of Red Level	Red Level	30.0	0.05	1	653	47	<\$100M	42.5	653	47	0
Bank of Dadeville	Dadeville	30.0	0.112	0.992	8,980	165	<\$100M	37.5	2,686	137	0
First NB of Atmore	Atmore	30.0	0.134	0.669	13,650	203	\$100M-500M	30.0	3,561	152	0
Citizens Bank	Geneva	30.0	0.049	1	5,828	74	\$100M-500M	25.0	1,765	61	0
First St Bank of The S	Sulligent	27.5	0.063	1	5,520	64	<\$100M	50.0	5,520	64	0
Nexity Bank	Birmingham	27.5	0.043	0.165	24,737	208	\$500M-\$1B	17.5	2,890	148	0
Alamerica Bank	Birmingham	27.5	0.177	0.586	11,002	91	<\$100M	12.5	1,436	53	0
Citizens Bank Valley Head	Valley Head	25.0	0.067	1	1,540	20	<\$100M	22.5	408	15	0
Hometown Bank of Alabama	Oneonta	25.0	0.162	0.673	6,324	42	<\$100M	15.0	906	16	0
Citizens St Bank	Vernon	22.5	0.06	1	2,886	88	<\$100M	45.0	2,886	88	0
First Progressive Bank	Brewton	22.5	0.067	1	1,617	37	<\$100M	42.5	1,617	37	0
Citizens Bank	Enterprise	22.5	0.123	0.465	10,855	163	<\$100M	25.0	2,957	133	0
First Citizens Bank	Talladega	20.0	0.077	0.689	8,282	117	\$100M-500M	22.5	2,236	80	0
Central Bank of The South	Anniston	0.0	0		-	-	<\$100M	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.