

Table 1. Small Business Lending in Alabama, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)	(10)
FIRST NB OF WETUMPKA	WETUMPKA	90.0	20.0	25.0	22.5	22.5	\$100M-500M	1	51,743	874	97.5	97.5
WEST AL B&TC	REFORM	90.0	22.5	20.0	25.0	22.5	\$100M-500M	2	66,764	1,171	97.5	97.5
COMMUNITY BK	BLOUNTSVILLE	85.0	10.0	25.0	25.0	25.0	\$500M-\$1B	1	75,414	1,826	90.0	95.0
EXCHANGE BK OF AL	ALTOONA	85.0	20.0	25.0	20.0	20.0	\$100M-500M	3	30,959	627	92.5	95.0
BANK OF TUSCALOOSA	TUSCALOOSA	85.0	25.0	10.0	25.0	25.0	\$100M-500M	4	93,421	1,542	82.5	77.5
FARMERS & MRCH BK	PIEDMONT	80.0	22.5	22.5	17.5	17.5	<\$100M	1	22,208	527	90.0	92.5
PEOPLES B&TC	SELMA	80.0	17.5	12.5	25.0	25.0	\$100M-500M	5	93,006	1,237	87.5	90.0
COVINGTON CTY BK	ANDALUSIA	80.0	25.0	10.0	22.5	22.5	\$100M-500M	6	57,815	978	77.5	72.5
BANK OF VERNON	VERNON	77.5	25.0	17.5	17.5	17.5	<\$100M	2	24,635	463	67.5	57.5
FIRST CMRL BK OF HUNTSVILLE	HUNTSVILLE	77.5	25.0	5.0	25.0	22.5	\$100M-500M	7	72,963	915	67.5	47.5
FIRST UNITED SCTY BK	THOMASVILLE	77.5	15.0	12.5	25.0	25.0	\$100M-500M	8	80,469	1,771	77.5	75.0
FARMERS NB	OPELIKA	77.5	25.0	5.0	25.0	22.5	\$100M-500M	9	81,562	838	65.0	55.0
HOME BK	GUNTERSVILLE	77.5	25.0	7.5	22.5	22.5	\$100M-500M	10	50,709	1,037	77.5	72.5
BANK OF PRATTVILLE	PRATTVILLE	77.5	15.0	25.0	20.0	17.5	\$100M-500M	11	30,142	508	85.0	92.5
UNITED BK	ATMORE	77.5	20.0	15.0	22.5	20.0	\$100M-500M	12	43,700	659	87.5	90.0
HIGHLAND BK	BIRMINGHAM	77.5	25.0	5.0	22.5	25.0	\$100M-500M	13	64,092	1,495	70.0	62.5
COMMERCE BK OF AL	ALBERTVILLE	77.5	25.0	10.0	22.5	20.0	\$100M-500M	14	49,822	638	72.5	62.5
ALIANNT BK	ALEXANDER CITY	75.0	20.0	5.0	25.0	25.0	\$500M-\$1B	2	122,077	2,111	67.5	65.0
PEOPLES EXCH BK OF MONROE CT	BEATRICE	75.0	22.5	20.0	10.0	22.5	<\$100M	3	9,022	922	80.0	82.5
FIRST BK OF DOTHAN	DOTHAN	75.0	25.0	25.0	10.0	15.0	<\$100M	4	9,006	388	77.5	82.5
PEOPLES INDEPENDANT BK BOAZ	BOAZ	75.0	20.0	20.0	15.0	20.0	<\$100M	5	13,013	630	82.5	85.0
PEOPLES CMNTY BK	COLUMBIA	75.0	22.5	7.5	22.5	22.5	\$100M-500M	15	39,298	910	72.5	67.5
JACOBS BK	SCOTTSBORO	75.0	15.0	17.5	20.0	22.5	\$100M-500M	16	35,743	743	85.0	90.0
FIRST AMER BK	DECATUR	75.0	22.5	5.0	22.5	25.0	\$100M-500M	17	64,027	1,190	67.5	60.0
SOUTHLAND BK	DOTHAN	75.0	22.5	5.0	22.5	25.0	\$100M-500M	18	43,863	1,272	70.0	60.0
AMERIFIRST BK NA	UNION SPRINGS	72.5	22.5	12.5	20.0	17.5	<\$100M	6	28,075	511	60.0	52.5
FIRST SOUTHERN BK	FLORENCE	72.5	22.5	7.5	22.5	20.0	\$100M-500M	19	55,598	632	70.0	55.0
CITIZENS BK OF FAYETTE	FAYETTE	72.5	17.5	15.0	20.0	20.0	\$100M-500M	20	26,706	636	82.5	85.0
FIRST NB OF CENTRAL AL	ALICEVILLE	72.5	15.0	20.0	17.5	20.0	\$100M-500M	21	19,248	609	82.5	87.5
FIRST GULF BK	GULF SHORES	72.5	25.0	7.5	20.0	20.0	\$100M-500M	22	34,416	611	72.5	60.0
HERITAGE BK	DECATUR	72.5	25.0	7.5	22.5	17.5	\$100M-500M	23	43,369	509	72.5	47.5
TOWN-COUNTRY NB	CAMDEN	70.0	20.0	22.5	10.0	17.5	<\$100M	7	10,604	422	75.0	82.5
FIRST BK OF CHILDERSBURG	CHILDERSBURG	70.0	25.0	22.5	17.5	5.0	<\$100M	8	18,840	115	22.5	15.0
FIRST ST BK OF DEKALB CTY	FORT PAYNE	70.0	25.0	15.0	15.0	15.0	<\$100M	9	15,525	376	57.5	57.5
FIRST CITIZENS BK MONROE CTY	MONROEVILLE	70.0	25.0	20.0	12.5	12.5	<\$100M	10	11,546	296	75.0	77.5
BANKERS TR OF MADISON	MADISON	70.0	25.0	10.0	17.5	17.5	<\$100M	11	19,437	495	72.5	67.5
FIRST NB OF JASPER	JASPER	70.0	17.5	2.5	25.0	25.0	\$100M-500M	24	82,679	1,483	62.5	60.0
COMMUNITY B&T OF SOUTHEAST A	FORT RUCKER	70.0	22.5	5.0	20.0	22.5	\$100M-500M	25	38,114	763	65.0	57.5
UNION ST BK	PELL CITY	70.0	17.5	7.5	22.5	22.5	\$100M-500M	26	44,583	873	70.0	57.5
SOUTH AL BK	MOBILE	70.0	22.5	2.5	22.5	22.5	\$100M-500M	27	44,685	835	67.5	57.5
FIRST METRO BK	MUSCLE SHOALS	70.0	17.5	10.0	20.0	22.5	\$100M-500M	28	29,201	1,165	75.0	72.5
COLONIAL BK	MONTGOMERY	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	1	1,603,608	18,009	70.0	75.0
FIRST CMRL BK	BIRMINGHAM	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	3	151,433	1,575	60.0	55.0

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		(1)	(2)	(3)	(4)	(5)					(6)	(7)
NORTH JACKSON BK	STEVENSON	67.5	22.5	17.5	12.5	15.0	<\$100M	12	12,520	383	70.0	60.0
CAMDEN NB	CAMDEN	67.5	17.5	22.5	12.5	15.0	<\$100M	13	11,598	319	75.0	77.5
CITIZENS BK	MOULTON	67.5	15.0	25.0	15.0	12.5	<\$100M	14	17,847	309	75.0	85.0
CB&T BK OF RUSSELL CTY	PHENIX CITY	67.5	22.5	7.5	20.0	17.5	\$100M-500M	29	35,054	504	55.0	55.0
FIRST NB OF SHELBY CTY	COLUMBIANA	67.5	17.5	10.0	20.0	20.0	\$100M-500M	30	28,968	537	57.5	57.5
TRADERS & FARMERS BK	HALEYVILLE	67.5	5.0	22.5	17.5	22.5	\$100M-500M	31	24,336	1,121	72.5	85.0
ROBERTSON BKG CO	DEMOPOLIS	67.5	17.5	10.0	20.0	20.0	\$100M-500M	32	30,053	584	67.5	60.0
NATIONAL BK OF CMRC	BIRMINGHAM	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	4	127,953	1,294	55.0	50.0
NATIONAL BK OF CMRC TUSCA	TUSCALOOSA	65.0	20.0	10.0	17.5	17.5	<\$100M	15	23,302	480	60.0	47.5
CENTRAL ST BK	CALERA	65.0	12.5	22.5	15.0	15.0	<\$100M	16	13,042	395	75.0	82.5
BANK	WARRIOR	65.0	20.0	22.5	17.5	5.0	<\$100M	17	19,431	139	37.5	40.0
FIRST BK OF THE SOUTH	RAINSVILLE	65.0	17.5	15.0	12.5	20.0	<\$100M	18	12,138	596	75.0	80.0
EAGLE BK OF AL	OPELIKA	65.0	25.0	10.0	15.0	15.0	<\$100M	19	14,632	333	67.5	60.0
COMMUNITY B&TC AL	UNION SPRINGS	65.0	22.5	12.5	12.5	17.5	<\$100M	20	11,947	452	65.0	60.0
FIRST CMNTY BK	CHATOM	65.0	15.0	10.0	17.5	22.5	\$100M-500M	33	23,983	826	72.5	72.5
FIRST NAT-AMERICAS BK	SYLACAUGA	65.0	10.0	22.5	17.5	15.0	\$100M-500M	34	20,612	373	50.0	42.5
FIRST NB OF OPELIKA	OPELIKA	65.0	22.5	5.0	20.0	17.5	\$100M-500M	35	37,333	430	45.0	35.0
FIRST NB	BREWTON	65.0	17.5	15.0	17.5	15.0	\$100M-500M	36	24,179	342	75.0	80.0
BANK INDEPENDENT	SHEFFIELD	65.0	15.0	5.0	22.5	22.5	\$100M-500M	37	50,909	1,136	62.5	67.5
AUBURNBANK	AUBURN	65.0	17.5	2.5	22.5	22.5	\$100M-500M	38	60,704	1,024	65.0	57.5
STERLING BK	MONTGOMERY	65.0	20.0	2.5	22.5	20.0	\$100M-500M	39	45,926	651	55.0	47.5
SOUTHTRUST BK NA	BIRMINGHAM	62.5	10.0	2.5	25.0	25.0	>\$10B	1	4,514,213	41,610	55.0	55.0
FIRST CMNTY BK OF THE SOUTH	FORT DEPOSIT	62.5	12.5	17.5	12.5	20.0	<\$100M	21	11,047	705	55.0	47.5
FIRST LOWNDES BK	FORT DEPOSIT	62.5	20.0	17.5	10.0	15.0	<\$100M	22	8,212	407	75.0	77.5
BANK OF TALLASSEE	TALLASSEE	62.5	10.0	25.0	12.5	15.0	<\$100M	23	12,684	336	70.0	80.0
BANK OF DADEVILLE	DADEVILLE	62.5	22.5	7.5	15.0	17.5	<\$100M	24	16,203	416	57.5	62.5
FIRST CITIZENS BK NA	TALLADEGA	62.5	20.0	7.5	17.5	17.5	<\$100M	25	19,263	423	52.5	52.5
NORTH AL BK	HAZEL GREEN	62.5	17.5	25.0	10.0	10.0	<\$100M	26	9,652	216	70.0	72.5
CITIZENS BK & SVG CO	RUSSELLVILLE	62.5	12.5	7.5	22.5	20.0	\$100M-500M	40	41,088	643	52.5	50.0
FIRST BK OF BOAZ	BOAZ	60.0	12.5	20.0	12.5	15.0	<\$100M	27	12,028	389	70.0	75.0
PEACHTREE BK	MAPLESVILLE	60.0	22.5	12.5	12.5	12.5	<\$100M	28	11,827	306	67.5	72.5
PEOPLES BK OF NORTH AL	CULLMAN	60.0	12.5	7.5	20.0	20.0	\$100M-500M	41	27,088	674	62.5	60.0
BANK OF THE SOUTH	DOTHAN	60.0	17.5	5.0	20.0	17.5	\$100M-500M	42	36,416	493	47.5	35.0
AMSOUTH BK	BIRMINGHAM	57.5	5.0	2.5	25.0	25.0	>\$10B	2	1,786,347	33,498	55.0	55.0
COMPASS BK	BIRMINGHAM	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	2	692,324	34,316	55.0	55.0
COMMUNITY SPIRIT BK	RED BAY	57.5	17.5	15.0	15.0	10.0	<\$100M	29	15,630	246	67.5	72.5
FIRST CITIZENS BK	LUVERNE	57.5	20.0	12.5	12.5	12.5	<\$100M	30	11,336	318	65.0	72.5
FIRST NB OF ASHFORD	ASHFORD	57.5	22.5	7.5	15.0	12.5	<\$100M	31	18,051	289	47.5	32.5
MERCHANTS BK	JACKSON	57.5	15.0	7.5	17.5	17.5	\$100M-500M	43	20,375	530	57.5	55.0
FIRST NB OF TALLADEGA	TALLADEGA	57.5	7.5	22.5	15.0	12.5	\$100M-500M	44	16,282	283	62.5	75.0
REGIONS BK	BIRMINGHAM	55.0	2.5	2.5	25.0	25.0	>\$10B	3	135,658	7,024	55.0	55.0
BANK OF BREWTON	BREWTON	55.0	20.0	15.0	12.5	7.5	<\$100M	32	11,290	161	35.0	20.0
VALLEY NB	LANETT	55.0	20.0	10.0	17.5	7.5	<\$100M	33	18,952	184	25.0	25.0

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		(1)	(2)	(3)	(4)	(5)					(6)	(7)
COMMERCIAL NB OF DEMOPOLIS	DEMOPOLIS	55.0	10.0	20.0	12.5	12.5	<\$100M	34	11,593	293	65.0	70.0
PEOPLES BK OF COFFEE CTY	ELBA	55.0	15.0	12.5	12.5	15.0	<\$100M	35	12,350	362	65.0	72.5
TROY B&TC	TROY	55.0	15.0	2.5	20.0	17.5	\$100M-500M	45	32,651	497	52.5	45.0
SOUTHERN BK OF COMMERCE	EUFULA	55.0	20.0	5.0	17.5	12.5	\$100M-500M	46	23,347	281	37.5	25.0
STATE B&TC	WINFIELD	55.0	5.0	20.0	10.0	20.0	\$100M-500M	47	9,117	566	60.0	67.5
BANK OF AL	BIRMINGHAM	55.0	15.0	10.0	17.5	12.5	\$100M-500M	48	22,411	276	40.0	37.5
PEOPLES SOUTHERN BK	CLANTON	55.0	12.5	12.5	15.0	15.0	\$100M-500M	49	18,726	362	70.0	75.0
PEOPLES BK TALLASSEE	TALLASSEE	52.5	12.5	22.5	7.5	10.0	<\$100M	36	7,008	215	47.5	47.5
CITIZENS NB	VALLEY	52.5	20.0	10.0	15.0	7.5	<\$100M	37	14,258	150	50.0	30.0
CITY NB OF SYLACAUGA	SYLACAUGA	52.5	10.0	22.5	12.5	7.5	<\$100M	38	10,759	177	60.0	67.5
FARMERS & MRCH BK	WATERLOO	52.5	10.0	25.0	5.0	12.5	<\$100M	39	4,892	271	60.0	67.5
FIRST ST BK OF BIBB CTY	WEST BLOCTON	52.5	17.5	12.5	10.0	12.5	<\$100M	40	8,791	300	62.5	65.0
CITIZENS BK OF WINFIELD	WINFIELD	52.5	7.5	20.0	10.0	15.0	<\$100M	41	9,896	334	57.5	65.0
CITIZENS BK	ENTERPRISE	52.5	20.0	7.5	15.0	10.0	<\$100M	42	17,499	268	52.5	47.5
ALABAMA EXCH BK	TUSKEGEE	52.5	12.5	17.5	12.5	10.0	<\$100M	43	11,015	265	40.0	40.0
CITIZENS BK	ROBERTSDALE	52.5	17.5	5.0	15.0	15.0	<\$100M	44	13,046	363	55.0	45.0
FIRST TUSKEGEE BK	TUSKEGEE	52.5	15.0	20.0	12.5	5.0	<\$100M	45	11,749	145	27.5	22.5
FIRST NB OF SCOTTSBORO	SCOTTSBORO	52.5	2.5	17.5	15.0	17.5	\$100M-500M	50	13,507	418	57.5	65.0
MERCHANTS BK	HANCEVILLE	50.0	12.5	12.5	15.0	10.0	<\$100M	46	15,474	242	62.5	67.5
FIRST BK	WADLEY	50.0	12.5	20.0	7.5	10.0	<\$100M	47	6,545	235	62.5	70.0
FARMERS & MRCH BK	LAFAYETTE	50.0	15.0	12.5	12.5	10.0	<\$100M	48	11,988	226	40.0	27.5
MOBILE CTY BK	GRAND BAY	50.0	12.5	25.0	5.0	7.5	<\$100M	49	3,604	163	55.0	57.5
NATIONAL BK OF THE SOUTH	TUSCALOOSA	50.0	12.5	25.0	7.5	5.0	<\$100M	50	5,898	93	12.5	10.0
PINNACLE BK	JASPER	50.0	10.0	5.0	20.0	15.0	\$100M-500M	51	26,740	350	42.5	35.0
SUNTRUST BK AL NA	FLORENCE	50.0	7.5	2.5	20.0	20.0	\$100M-500M	52	36,513	567	47.5	37.5
PEOPLES BK OF GREENSBORO	GREENSBORO	47.5	7.5	17.5	7.5	15.0	<\$100M	51	6,177	329	55.0	62.5
SOUTHWEST BK OF AL	MCINTOSH	47.5	7.5	22.5	5.0	12.5	<\$100M	52	5,006	295	55.0	62.5
FIRST NB OF BRUNDIDGE	BRUNDIDGE	47.5	12.5	20.0	7.5	7.5	<\$100M	53	7,125	198	60.0	67.5
METRO BK	PELL CITY	47.5	15.0	2.5	17.5	12.5	\$100M-500M	53	22,502	268	40.0	27.5
FIRST BK OF LINDEN	LINDEN	47.5	7.5	25.0	10.0	5.0	<\$100M	54	8,231	118	22.5	20.0
COMMERCIAL BK OF OZARK	OZARK	47.5	10.0	25.0	7.5	5.0	<\$100M	55	5,608	145	55.0	62.5
SWEET WATER ST BK	SWEET WATER	45.0	10.0	20.0	7.5	7.5	<\$100M	56	7,005	154	52.5	60.0
BANK OF PINE HILL	PINE HILL	45.0	12.5	22.5	5.0	5.0	<\$100M	57	3,392	123	52.5	52.5
FIRST NB	HAMILTON	42.5	2.5	20.0	10.0	10.0	\$100M-500M	54	10,088	262	40.0	40.0
MONROE CTY BK	MONROEVILLE	42.5	10.0	5.0	15.0	12.5	\$100M-500M	55	15,896	285	32.5	27.5
PHENIX GIRARD BK	PHENIX CITY	42.5	10.0	5.0	15.0	12.5	<\$100M	58	12,934	272	37.5	30.0
FARMERS & MRCH BK	CENTRE	42.5	15.0	7.5	10.0	10.0	<\$100M	59	9,522	219	47.5	40.0
HEADLAND NB	HEADLAND	40.0	5.0	17.5	7.5	10.0	<\$100M	60	6,284	232	45.0	55.0
FIRST SOUTHERN NB	STEVENSON	40.0	5.0	17.5	10.0	7.5	<\$100M	61	7,743	173	45.0	57.5
BANK OF YORK	YORK	40.0	5.0	22.5	5.0	7.5	<\$100M	62	3,637	160	40.0	45.0
MERCHANTS & FARMERS BK GREEN	EUTAW	40.0	10.0	17.5	5.0	7.5	<\$100M	63	5,021	173	47.5	55.0
BRANTLEY B&TC	BRANTLEY	40.0	10.0	12.5	7.5	10.0	<\$100M	64	6,435	238	42.5	47.5
FARMERS EXCH BK	LOUISVILLE	40.0	12.5	10.0	7.5	10.0	<\$100M	65	7,619	267	57.5	65.0

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FIRST ST BK OF CLAY CTY	LINEVILLE	40.0	7.5	12.5	7.5	12.5	<\$100M	66	6,913	270	50.0	57.5
BANK OF EVERGREEN	EVERGREEN	40.0	17.5	12.5	5.0	5.0	<\$100M	67	3,335	101	47.5	50.0
FIRST CMRL BK CULLMAN	GOOD HOPE	40.0	12.5	5.0	10.0	12.5	<\$100M	68	7,998	289	52.5	50.0
COVENANT BK	LEEDS	40.0	10.0	25.0	2.5	2.5	<\$100M	69	2,150	47	45.0	50.0
FIRST NB OF HARTFORD	HARTFORD	37.5	7.5	15.0	7.5	7.5	<\$100M	70	6,866	185	45.0	52.5
AMERICAN BK	GENEVA	37.5	7.5	15.0	7.5	7.5	<\$100M	71	7,221	191	47.5	57.5
SAMSON BKG CO	SAMSON	37.5	10.0	17.5	5.0	5.0	<\$100M	72	4,132	90	42.5	47.5
PEOPLES ST BK	GRANT	37.5	7.5	20.0	5.0	5.0	<\$100M	73	3,378	100	37.5	30.0
COMMERCIAL BK ROANOKE AL	ROANOKE	37.5	2.5	22.5	2.5	10.0	<\$100M	74	2,719	249	42.5	50.0
MERCHANTS & FARMERS BK	MILLPORT	37.5	7.5	17.5	5.0	7.5	<\$100M	75	4,344	186	42.5	52.5
CITIZENS ST BK	VERNON	35.0	7.5	17.5	5.0	5.0	<\$100M	76	3,813	126	40.0	50.0
BARBOUR CTY BK	EUFULA	35.0	10.0	10.0	10.0	5.0	<\$100M	77	9,703	148	17.5	20.0
BANK OF WEDOWEE	WEDOWEE	35.0	7.5	7.5	10.0	10.0	<\$100M	78	9,464	245	35.0	35.0
HORIZON BK	FYFFE	35.0	5.0	15.0	7.5	7.5	<\$100M	79	5,681	176	40.0	50.0
LIBERTY BK	GERALDINE	35.0	5.0	15.0	7.5	7.5	<\$100M	80	5,331	199	42.5	52.5
MARION B&TC	MARION	35.0	5.0	20.0	7.5	2.5	<\$100M	81	6,322	41	15.0	12.5
EVABANK	EVA	35.0	5.0	25.0	2.5	2.5	<\$100M	82	1,937	81	35.0	40.0
CITIZENS BK	GREENSBORO	35.0	5.0	17.5	5.0	7.5	<\$100M	83	4,470	172	42.5	50.0
COMMONWEALTH NB	MOBILE	35.0	5.0	25.0	2.5	2.5	<\$100M	84	1,730	38	37.5	42.5
ESCAMBIA CTY BK	FLOMATON	32.5	5.0	15.0	7.5	5.0	<\$100M	85	5,598	141	37.5	50.0
DEKALB BK	CROSSVILLE	32.5	7.5	15.0	2.5	7.5	<\$100M	86	2,546	162	40.0	47.5
CITY BK OF HARTFORD	HARTFORD	30.0	7.5	15.0	2.5	5.0	<\$100M	87	2,554	121	40.0	45.0
BANK OF PARRISH	PARRISH	30.0	2.5	22.5	2.5	2.5	<\$100M	88	625	36	30.0	30.0
BANK OF CARBON HILL	CARBON HILL	30.0	2.5	22.5	2.5	2.5	<\$100M	89	1,756	75	32.5	35.0
FIRST NB OF ATMORE	ATMORE	30.0	7.5	2.5	10.0	10.0	<\$100M	90	10,041	267	37.5	37.5
FIRST NB OF GREENVILLE	GREENVILLE	27.5	2.5	5.0	10.0	10.0	\$100M-500M	56	7,883	213	22.5	22.5
SLOCOMB NB	SLOCOMB	27.5	5.0	15.0	5.0	2.5	<\$100M	91	3,388	67	22.5	17.5
FIRST ST BK OF LAMAR CTY	SULLIGENT	27.5	2.5	17.5	5.0	2.5	<\$100M	92	3,884	74	30.0	35.0
CITIZENS BK	GENEVA	27.5	2.5	17.5	5.0	2.5	<\$100M	93	4,334	90	30.0	37.5
PERRY CTY BK	MARION	27.5	2.5	20.0	2.5	2.5	<\$100M	94	2,125	76	32.5	40.0
PEOPLES BK	RED LEVEL	25.0	5.0	12.5	2.5	5.0	<\$100M	95	892	107	27.5	32.5
BANK OF MOUNDVILLE	MOUNDVILLE	25.0	5.0	10.0	5.0	5.0	<\$100M	96	4,394	124	25.0	25.0
FIRST PROGRESSIVE BK	BREWTON	22.5	2.5	15.0	2.5	2.5	<\$100M	97	972	55	25.0	27.5
BANK OF BERRY	BERRY	22.5	2.5	15.0	2.5	2.5	<\$100M	98	738	32	27.5	30.0
CITIZENS BK VALLEY HEAD	VALLEY HEAD	20.0	2.5	12.5	2.5	2.5	<\$100M	99	681	8	22.5	22.5
PLANTERS B&TC	THOMASTON	20.0	7.5	7.5	2.5	2.5	<\$100M	100	1,775	71	30.0	32.5
FIRST NB OF DOZIER	DOZIER	20.0	2.5	12.5	2.5	2.5	<\$100M	101	1,932	71	25.0	27.5
PEOPLES BK	CLIO	17.5	2.5	10.0	2.5	2.5	<\$100M	102	1,596	86	27.5	32.5
VALLEY ST BK	RUSSELLVILLE	15.0	2.5	2.5	5.0	5.0	<\$100M	103	3,894	108	15.0	17.5
INDEPENDENT BK OXFORD	OXFORD	10.0	2.5	2.5	2.5	2.5	<\$100M	104	2,935	26	10.0	10.0
CENTRAL BK OF THE SOUTH	ANNISTON	0.0	2.5	0.0	2.5	2.5	<\$100M	105	0	0		

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Table 1. Small Business Lending in Alabama, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

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

Table 2. Small-Business-Friendly Banks by Bank Size in Alabama, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$)(4)	Rank LSBL(#)(5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
FIRST NB OF WETUMPKA	WETUMPKA	AL	90.0	20.0	25.0	22.5	22.5	\$100M-500M	1	51,743	874	97.5	97.5
WEST AL B&TC	REFORM	AL	90.0	22.5	20.0	25.0	22.5	\$100M-500M	2	66,764	1,171	97.5	97.5
COMMUNITY BK	BLOUNTSVILLE	AL	85.0	10.0	25.0	25.0	25.0	\$500M-\$1B	1	75,414	1,826	90.0	95.0
EXCHANGE BK OF AL	ALTOONA	AL	85.0	20.0	25.0	20.0	20.0	\$100M-500M	3	30,959	627	92.5	95.0
BANK OF TUSCALOOSA	TUSCALOOSA	AL	85.0	25.0	10.0	25.0	25.0	\$100M-500M	4	93,421	1,542	82.5	77.5
FARMERS & MRCH BK	PIEDMONT	AL	80.0	22.5	22.5	17.5	17.5	<\$100M	1	22,208	527	90.0	92.5
PEOPLES B&TC	SELMA	AL	80.0	17.5	12.5	25.0	25.0	\$100M-500M	5	93,006	1,237	87.5	90.0
COVINGTON CTY BK	ANDALUSIA	AL	80.0	25.0	10.0	22.5	22.5	\$100M-500M	6	57,815	978	77.5	72.5
BANK OF VERNON	VERNON	AL	77.5	25.0	17.5	17.5	17.5	<\$100M	2	24,635	463	67.5	57.5
FIRST CMRL BK OF HUNTSVILLE	HUNTSVILLE	AL	77.5	25.0	5.0	25.0	22.5	\$100M-500M	7	72,963	915	67.5	47.5
FIRST UNITED SCTY BK	THOMASVILLE	AL	77.5	15.0	12.5	25.0	25.0	\$100M-500M	8	80,469	1,771	77.5	75.0
FARMERS NB	OPELIKA	AL	77.5	25.0	5.0	25.0	22.5	\$100M-500M	9	81,562	838	65.0	55.0
HOME BK	GUNTERSVILLE	AL	77.5	25.0	7.5	22.5	22.5	\$100M-500M	10	50,709	1,037	77.5	72.5
BANK OF PRATTVILLE	PRATTVILLE	AL	77.5	15.0	25.0	20.0	17.5	\$100M-500M	11	30,142	508	85.0	92.5
UNITED BK	ATMORE	AL	77.5	20.0	15.0	22.5	20.0	\$100M-500M	12	43,700	659	87.5	90.0
HIGHLAND BK	BIRMINGHAM	AL	77.5	25.0	5.0	22.5	25.0	\$100M-500M	13	64,092	1,495	70.0	62.5
COMMERCE BK OF AL	ALBERTVILLE	AL	77.5	25.0	10.0	22.5	20.0	\$100M-500M	14	49,822	638	72.5	62.5
COLONIAL BK	MONTGOMERY	AL	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	1	1,603,608	18,009	70.0	75.0
SOUTHTRUST BK NA	BIRMINGHAM	AL	62.5	10.0	2.5	25.0	25.0	>\$10B	1	4,514,213	41,610	55.0	55.0

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

Table 3. Top Lenders in Small Business Loans in Alabama under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
SOUTHTRUST CORPORATION	AL	1,368,718	13,367	\$10B-\$50B	322,582	9,897	671,355	11,968	
REGIONS FINANCIAL CORPORATIO	AL	914,656	14,444	\$10B-\$50B	294,732	12,402	504,365	13,634	
SYNOVUS FINANCIAL CORP.	GA	305,542	4,276	\$1B-\$10B	97,715	3,561	168,550	3,984	
COMPASS BANCSHARES INC.	AL	270,341	3,086	\$10B-\$50B	65,157	2,434	125,589	2,801	
COLONIAL BANCGROUP INC. TH	AL	266,007	4,223	\$1B-\$10B	97,494	3,567	169,982	4,015	
AMSOUTH BANCORPORATION	AL	176,052	2,685	\$10B-\$50B	69,767	2,328	105,925	2,541	
ALABAMA NATIONAL BANCORPORAT	AL	75,951	674	\$1B-\$10B	15,498	487	33,965	592	
PEOPLES BANCTRUST COMPANY I	AL	45,901	970	<\$1B	18,366	875	29,249	935	
AMERICAN EXPRESS CENTURION B	UT	39,793	3,582	\$10B-\$50B	39,793	3,582	39,793	3,582	**
SUNTRUST BANKS INC.	GA	38,442	598	>\$50B	13,833	510	23,252	565	
COMMUNITY BANCSHARES INC.	AL	24,383	787	<\$1B	13,574	746	18,510	776	
NATIONSBANK CORPORATION	NC	12,771	31	>\$50B	199	6	1,987	14	
WELLS FARGO & COMPANY	CA	12,261	734	>\$50B	12,261	734	12,261	734	
ADVANTA FNCL CORP	UT	11,721	1,284	<\$1B	11,721	1,284	11,721	1,284	
MOUNTAINWEST FNCL	UT	10,517	3,644	<\$1B	10,517	3,644	10,517	3,644	
CHASE MANHATTAN CORPORATION	NY	9,798	439	>\$50B	8,298	437	8,298	437	
WACHOVIA CORPORATION	NC	9516	34	>\$50B	308	14	868	17	
BANC ONE CORPORATION	OH	4,644	164	>\$50B	3,363	160	3,588	161	
FIRST TENNESSEE NATIONAL COR	TN	4,273	15	\$10B-\$50B	209	4	1,030	8	
MBNA CORPORATION	DE	4,028	351	\$10B-\$50B	4,028	351	4,028	351	**
1ST SOURCE CORPORATION	IN	3,195	33	\$1B-\$10B	1,037	22	2,332	31	
NBC CAPITAL CORPORATION	MS	2,502	12	<\$1B	180	9	180	9	
BANKBOSTON CORPORATION	MA	2,484	7	>\$50B	100	2	300	3	
PNC BANK CORP.	PA	2,078	5	>\$50B	100	1	100	1	
FIRST AMERICAN CORPORATION	TN	1,883	33	\$10B-\$50B	913	28	1,608	32	
MARINE MIDLAND BK	NY	1,811	8	\$10B-\$50B	117	3	222	4	
WHITNEY HOLDING CORPORATION	LA	1,774	23	\$1B-\$10B	279	19	524	21	
PRUDENTIAL B&TC	GA	1,529	184	<\$1B	1,029	183	1,029	183	**
TRANS FINANCIAL INC.	KY	1,503	4	\$1B-\$10B	0	0	320	2	
BANCORPSOUTH INC.	MS	1,333	9	\$1B-\$10B	172	6	415	7	
PIONEER BANCSHARES INC.	TN	1,250	5	<\$1B	125	3	125	3	
MERCANTILE BANCORPORATION IN	MO	1,052	3	\$10B-\$50B	76	1	76	1	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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