

SUPERINTENDENT OF BANKS
ANNUAL REPORT



FISCAL YEAR ENDING
SEPTEMBER 30, 2006



STATE OF ALABAMA
STATE BANKING DEPARTMENT



Bob Riley
Governor

John D. Harrison
Superintendent of Banks

December 7, 2006

The Honorable Bob Riley
Governor of Alabama
Alabama State Capitol
Montgomery, Alabama 36130

Dear Governor Riley:

I submit to you our 2006 annual report to comply with the Code of Alabama 1975 § 5-2A-13.

I am pleased to report that Alabama state-chartered banks continue to exhibit strong management, well-capitalized balance sheets, and healthy growth. Total bank assets under our supervision grew nearly \$10 billion during this fiscal year. We still however, remain sensitive to the impact of continued bank mergers. This activity will undoubtedly change the overall U. S. banking environment and more specifically the Alabama banking landscape.

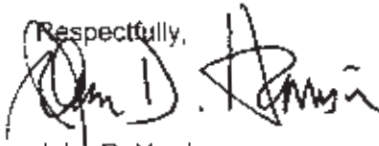
During this fiscal year, we chartered three new banks and one new trust company. In addition, we have continued to notice an ongoing and growing interest in Alabama investors to open more new banks. We continue to have great pride in the fact that the citizens of Alabama have not experienced a bank failure since 1987.

Our Bureau of Loans staff continues to actively regulate the non-deposit lending industry. Those licensees include consumer credit, pawnshops, small loan companies, deferred presentment services (payday lenders), and many mortgage brokers operating in Alabama. This Bureau now regulates over 4,000 licensees including 1,177 Deferred Presentment and 502 Mortgage Broker units.

Governor, our field examiners and office staff continue to work efficiently and diligently to protect our citizens. We continue to maintain a solid working relationship with both our Federal and host-state banking regulators. We repeat our thanks to both our traveling field examiners and office staff for their resolve and commitment in protecting the citizens of our state as well as the other 18 states where our Alabama banks operate. We commend our employees for their individual commitments to continuing education and to maintaining our efficiency in the work that we do.

In closing, we appreciate your continued support of our department and look forward to working with you in your upcoming new term of continued leadership.

Respectfully,



John D. Harrison
Superintendent of Banks



GOVERNOR BOB RILEY



Members of the State Banking Board

(Front - Seated) Carl Barker, Francis Guthrie, and John D. Harrison:
(2nd Row) Terry Phillips, John Boyett, Larry K. Deason, and W. Bibb Lamar



Current and Former Superintendents

(Front - Seated) Wayne C. Curtis, Maria B. Campbell, and Zack Thompson:
(2nd Row) Anthony Humphries, John D. Harrison, and Norman B. Davis, Jr.

STATE BANKING BOARD

Members

Expiration of Term

John D. Harrison	Superintendent of Banks	Ex-officio Member Chairman of Board
Carl Barker	President and CEO Regions Bank Montgomery	February 1, 2009
John Boyett	Executive Vice President & Co-CEO First State Bank of the South, Inc. Sulligent	February 1, 2007
Larry K. Deason	Executive Vice President & COO Farmers and Merchants Bank Anniston	February 1, 2009
Frances Guthrie	Senior Vice President Compass Bank Birmingham	February 1, 2007
W. Bibb Lamar, Jr.	Chairman and CEO BankTrust Mobile	February 1, 2011
Terry Phillips	President and CEO First United Security Bank Thomasville	February 1, 2009

SAVINGS AND LOAN BOARD - INACTIVE

MANAGEMENT

John D. Harrison Superintendent of Banks
Trabo Reed Deputy Superintendent of Banks
Michael A. Seals Administrative/Wealth Management Division Manager
Gordon Gardner Community Bank Division Manager
Wayne Cranford Special Operations/Large Institutions Division Manager
Scott W. Corscadden Supervisor, Bureau of Loans
Elizabeth T. Bressler General Counsel

Administrative Division

Michael A. Seals Division Manager

Thomas O. Barbarow Senior Accountant
Tammie R. Rudolph Staff Accountant
Loris J. Thornton Administrative Support Assistant III
Roderick M. Ross Administrative Support Assistant I

Administrative Support

Glenda H. Foley Executive Secretary
Alfreda W. Murdock Personnel Assistant III
Janice S. Faulk Administrative Support Assistant II

Bureau of Banking

Wealth Management Division

Michael A. Seals Division Manager

Jeb S. Cloyd Wealth Management Supervisor
Robert Peace Trust Specialist

Community Bank Division

Gordon Gardner Division Manager

Office Staff

B. Charles Coon Review Examiner
Frank J. Ander IT System Specialist
Charles R. Hysell IT Systems Technician Sr.
Connie M. Bailey Clerk Stenographer III
Todd Hall Administrative Support Assistant III
Kimberly Hollenquest Administrative Support Assistant I

Northern District Bank Examiners

Michael W. Westbrook District Supervisor

Allen W. Hawkins Team I Supervisor

Kathleen A. Nicholson Operations Risk/Bank Examiner IV

Cori S. Gohn Bank Examiner III

Cylenthia R. Jones Bank Examiner III

Kevin D. Reaves Bank Examiner III

David A. Patterson Bank Examiner II

Ricky L. Durden Bank Examiner I

Luke Sampson Bank Examiner I

Jeff A. Ellis Team II Supervisor

Jason M. Windham Case Manager/Bank Examiner IV

Kareem D. Campbell Bank Examiner III

Jerry King Bank Examiner III

Dwight A. Manghue Bank Examiner III

Alandra S. Hudson Bank Examiner II

Samantha N. Zimmerman... Bank Examiner II

Clinton B. Bridges Bank Examiner I

Jonathan B. Edwards Bank Examiner I

Southern District Bank Examiners

George C. Page District Supervisor

E. Nelson Cook Team I Supervisor

Eric J. Wilson Case Manager/Bank Examiner IV

C. Glen Daniel Bank Examiner III

Andre L. Scott Bank Examiner III

Elizabeth W. Starling Bank Examiner III

Paul D. Thomas Bank Examiner III

James B. Coker Bank Examiner II

Jesse L. Hudson Bank Examiner II

Matthew Champion Bank Examiner I

Richard A. Stephens Team II Supervisor

Silas M. Turner III Case Manager/Bank Examiner IV

Michael Whitehurst Operations Risk/Bank Examiner IV

Jay H. Caver Bank Examiner III

Jerry Merritt Bank Examiner III

Stephen L. Griffith Bank Examiner II

Jason Andres Professional Trainee

Chadwick White Professional Trainee

Special Operations – Large Institution Divisions

Wayne Cranford Division Manager

Consumer Services

Jack Evans Consumer Services Manager

Christie Gowan Bank Examiner III

Large Institution Team

G. Jerome Turley Team Leader
David P. Florey Case Manager
Joel A. Black Case Manager
Mark A. Sislak Case Manager
David E. Smith, Jr. Bank Examiner III

Credit Risk Team

John W. Amason, III..... Credit Risk Supervisor
James J. Daniel Credit Risk Specialist
Timothy J. Rayborn..... Credit Risk Specialist
Barry S. Hollyfield Credit Risk Specialist

Training

Marcus R. Andrews..... Training
John P. Schindler Training

Bureau of Loans

Scott Corscadden Supervisor, Bureau of Loans

V. Lynne Windham..... Assistant Supervisor, Bureau of Loans
Sherry F. McGilberry..... Administrative Support Assistant III
Patricia A. Sankey..... Administrative Support Assistant III
Hillary E. Brooks Administrative Support Assistant II
Demetrice L. Hardy Administrative Support Assistant II
Angela J. Fannin Administrative Support Assistant I
Carolyn D. Harris Administrative Support Assistant I

Arlene D. Baldwin Consumer Services Manager
C. Max Cosby Loan Examiner III
Jonathan M. Daffin Loan Examiner III
Ashley W. Hall..... Loan Examiner III
Charles L. Russell Loan Examiner III
Robert M. Scott..... Loan Examiner III
Jo Ann Taff..... Loan Examiner III
Jeremy L. Windham Loan Examiner III
Debbie R. Scissum Loan Examiner II
Larry J. Stanfield Loan Examiner II
Stephen G. Barnett Loan Examiner II
T. Frank Long..... Loan Examiner II
Jeff A. Thomas Loan Examiner I
Jihan Loving..... Professional Trainee

Legal Staff

Elizabeth T. Bressler..... General Counsel

Walter Mark Anderson Deputy Attorney General
Nancy Lavey Administrative Support Assistant III

SUPERINTENDENTS OF BANKS

The Alabama Legislature created the State Banking Department by an act approved on March 2, 1911. Here's a list of Superintendents from inception until now:

<u>Name</u>	<u>Tenure</u>
John D. Harrison	2005
Anthony Humphries	2003-2004
Maria B. Campbell	2001-2002
Norman B. Davis, Jr.	1999-2001
Wayne C. Curtis	1997-1998
Kenneth R. McCartha	1993-1996
Zack Thompson	1987-1993
James E. Goldsborough	1985-1987
Kenneth R. McCartha	1978-1985
D. M. Mitchell	1976-1978
M. Douglas Mims	1975-1976
Leonard C. Johnson	1974-1975
Robert I. Gullledge	1971-1973
C. E. Avinger	1968-1971
Robert M. Cleckler	1963-1968
John C. Curry	1959-1963
Lonnie W. Gentry	1955-1959
Joe H. Williams	1951-1955
H. A. Longshore	1951 (Jan/Oct)
D. E. Marley	1950-1951
E. B. Glass, Jr.	1947-1950
Addie Lee Farish	1940-1947
J. B. Little	1939-1940
J. H. Williams	1934-1938
H. H. Montgomery	1931-1934
D. F. Green	1929-1931
C. E. Thomas	1927-1929
A. E. Jackson	1923-1927
H. H. Montgomery	1920-1923
D. F. Green	1918-1920
A. E. Walker	1911-1918

BUREAU OF BANKING

Established March 2, 1911, the Bureau of Banking charters and regulates banks, trust companies, and savings and loan associations. We currently have no state chartered savings and loans operating in Alabama. As of fiscal year-end September 30, 2006, the Banking Bureau had 127 commercial banks and 4 trust companies under supervision. During this same period, the Superintendent of Banks approved 3 new commercial bank charters.

State-chartered banks continue to dominate the Alabama commercial banking industry in number of banks, total assets and total deposits. Total assets and total deposits of state-chartered banks at fiscal year end amount to \$199,656,677 and \$146,972,849, respectively. Equity Capital for state-chartered banks totaled over \$20 billion with the ratio of Average Equity Capital to Total Assets remaining above 10%. Refer to our Consolidated Reports of Condition for more details.

Comparisons of the percentage of Total Assets and Total Deposits held by the four largest Alabama banks are shown below:

<u>September 30th</u>	<u>% of Total Assets</u>	<u>% of Total Deposits</u>
2006	90%	89%
2005	87%	86%
2004	88%	86%
2003	89%	87%
2002	86%	87%

The four Alabama-based trust companies managed total personal and corporate assets as detailed below:

	<u>September 30, 2006</u>
RF Trust Company, Inc.	\$2,480,587,000.00
The Trust Company of Sterne, Agee, & Leach, Inc	1,190,096,000.00
BancTrust Company, Inc	582,197,000.00
Founders Trust Company	<u>487,132,000.00</u>
Total	\$4,740,012,000.00

**Table 1. Consolidated Reports of Condition as of the close of business September 30th
(127 State-Chartered Banks with 2,996 Branches as of September 30, 2006)**

ASSETS	2005	2006
	Thou. Dol.	
1. Cash and Balances Due From Depository Institutions:		
a. Non-interest-Bearing Balances and Currency and Coin.....	4,942,818	4,614,011
b. Interest-Bearing Balances.....	235,189	233,429
2. Securities.....	35,888,024	35,775,340
3. Federal Funds Sold and Securities Purchased Under Agreements to Resell.....	849,401	952,410
4. Loans and Leases, Net of Unearned Income and Allowance for Loan and Lease Losses.....	132,501,919	142,321,560
5. Trading Assets.....	565,905	463,743
6. Premises and Fixed Assets (Including Capitalized Leases).....	3,076,493	3,350,722
7. Other Real Estate Owned.....	167,111	151,817
8. Intangible Assets.....	5,534,430	5,826,423
9. Other Assets.....	5,927,456	5,967,222
10. TOTAL ASSETS.....	\$189,688,746	\$199,656,677
LIABILITIES		
11. Deposits.....	137,212,368	146,972,849
12. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase.....	12,177,786	13,172,449
13. Trading Liabilities.....	521,512	342,029
14. Other Borrowed Money (Includes Mortgage Indebtedness and Obligations Under Capitalized Leases).....	14,076,018	11,952,203
15. Subordinated Notes and Debentures (Includes Limited-Life Preferred Stock and Related Surplus).....	2,150,312	2,392,889
16. Other Liabilities.....	3,292,875	3,607,209
17. TOTAL LIABILITIES.....	169,430,871	178,439,628
EQUITY CAPITAL		
18. Perpetual Preferred Stock and Related Surplus.....	1,002	2
19. Common Stock.....	36,834	46,453
20. Surplus (Excludes All Surplus Related to Preferred Stock).....	11,465,408	12,121,456
21. a. Undivided Profits and Capital Reserves.....	9,004,428	9,352,223
b. Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities.....	(217,638)	(296,924)
c. Accumulated Net Gains (Losses) on Cash Flow Hedges.....	(32,159)	(6,161)
22. TOTAL EQUITY CAPITAL.....	20,257,875	21,217,049
23. TOTAL LIABILITIES & EQUITY CAPITAL.....	\$189,688,746	\$199,656,677
Reserve for Loan Losses.....	\$1,679,213	\$1,697,848
Equity Capital to Assets.....	10.68%	10.63%
Tier 1 Core Capital to Assets.....	10.81%	10.78%
Percentage Gross Capital and Reserves to Gross Assets.....	11.46%	11.38%
Percentage Gross Capital and Reserves to Total Deposits.....	15.99%	15.59%
Percentage Net Loans to Total Assets.....	69.85%	71.28%
Percentage Net Loans to Total Deposits.....	96.57%	96.84%

Table 2. Comparative Analysis of Deposits and Assets of State Chartered Banks as of September 30th

Location	Bank	2005		2006	
		Deposits	Assets	Deposits	Assets
Alexander City	Aliant Bank	665,569	821,940	757,514	914,178
Altoona	The Exchange Bank of Alabama	157,178	194,267	159,137	208,688
Andalusia	Covington County Bank	192,418	247,594	190,752	250,246
Anniston	Central Bank of the South	3,510	4,845	3,510	4,954
Athens	Reliance Bank	61,067	90,232	73,188	101,300
Atmore	United Bank	262,928	335,813	289,820	382,630
Auburn	Auburn Bank	464,061	618,713	479,803	631,704
Beatrice	Peoples Exchange Bank of Monroe County	51,237	58,062	56,376	63,485
Bessemer	First Financial Bank	163,628	203,154	180,325	224,633
Birmingham	Alamerica Bank	45,470	55,831	44,839	54,822
Birmingham	AmSouth Bank	35,928,330	51,046,105	37,824,460	54,243,919
Birmingham	CapitalSouth Bank (formerly Bank of Alabama)	288,786	340,241	330,893	402,256
Birmingham	Compass Bank	19,085,909	30,144,518	23,057,094	33,962,833
Birmingham	First American Bank	1,826,031	2,726,104	1,896,663	2,963,099
Birmingham	First Commercial Bank	1,469,264	1,805,513	1,540,084	1,974,900
Birmingham	Nexity Bank	555,019	734,276	637,833	852,635
Birmingham	Regions Bank	60,696,090	81,274,525	63,089,926	82,465,164
Birmingham	ServisFirst Bank	151,196	184,236	395,076	444,803
Birmingham	SouthPoint Bank (1)	0	0	47,142	70,976
Blountsville	Community Bank	441,979	564,405	442,259	569,546
Boaz	First Bank of Boaz	87,714	131,763	96,620	141,288
Boaz	Peoples Independent Bank of Boaz	118,949	128,922	124,718	141,284
Brantley	Brantley Bank and Trust Company	44,274	55,728	45,253	56,678
Brewton	Bank of Brewton	46,768	55,214	46,650	56,084
Brewton	First Progressive Bank	20,294	27,540	20,721	28,038
Calera	Central State Bank	113,834	134,654	140,100	160,198
Centre	Farmers and Merchants Bank	51,521	60,949	52,606	62,655
Chatom	First Community Bank	208,993	251,064	229,467	280,283
Clanton	Peoples Southern Bank	102,070	122,336	101,479	122,296
Crossville	DeKalb Bank	25,509	29,951	24,049	27,999
Cullman	Peoples Bank of North Alabama	262,194	398,949	309,374	424,334
Cullman	Traditions Bank	79,669	88,214	106,611	116,970
Dadeville	Bank of Dadeville	65,627	77,242	66,160	81,783
Demopolis	Robertson Banking Company	179,451	217,176	184,288	221,832
Dothan	BankSouth	151,006	237,633	161,536	236,836
Dothan	SunSouth Bank	103,737	119,211	153,606	176,175
Dothan	Trinity Bank (1)	0	0	19,291	28,352
Elba	The Peoples Bank of Coffee County	100,946	118,121	124,956	149,416
Enterprise	Community Bank and Trust of Southeast Alabama	251,936	284,760	269,839	300,706
Enterprise	The Citizens Bank	80,134	94,286	93,412	109,156
Eufaula	BankTrust of Alabama	177,515	230,779	195,548	246,458
Eutaw	Merchants & Farmers Bank of Greene County, Alabama	37,505	47,831	37,648	52,671
Eva	EvaBank	167,983	242,522	227,586	298,720
Evergreen	Bank of Evergreen	30,463	33,141	35,010	39,656
Fayette	The Citizens Bank of Fayette	124,384	168,192	130,563	174,349
Flomaton	Escambia County Bank	68,819	90,186	66,025	87,407
Florence	First Southern Bank	88,548	97,379	88,328	99,762
Fort Deposit	First Lowndes Bank	135,533	150,789	146,683	163,223
Fort Payne	First State Bank of DeKalb County	69,650	79,372	61,766	75,322
Fyffe	Horizon Bank	66,530	82,423	75,342	91,859
Geneva	The American Bank	71,823	86,739	76,408	91,452
Geneva	The Citizens Bank	100,321	121,898	109,252	132,304
Geraldine	Liberty Bank	71,282	82,808	72,886	84,863
Good Hope	Premier Bank of the South (formerly First Commercial Bank of Cullman County)	89,068	121,428	100,094	122,236

Table 2. Comparative Analysis of Deposits and Assets of State Chartered Banks as of September 30th

Location	Bank	2005		2006	
		Deposits	Assets	Deposits	Assets
Greensboro	Peoples Bank of Greensboro	57,383	65,475	56,259	64,034
Greensboro	The Citizens Bank	60,675	73,438	66,079	79,193
Gulf Shores	Vision Bank	342,060	382,734	362,164	415,762
Guntersville	Citizens Bank & Trust	93,201	105,937	129,824	142,133
Haleyville	Traders & Farmers Bank	264,691	347,438	265,364	356,206
Hamilton	PeoplesTrust Bank	23,539	30,033	35,402	41,862
Hanceville	Merchants Bank	152,970	177,551	177,804	206,644
Hartford	City Bank of Hartford	30,390	34,000	34,590	38,778
Hazel Green	North Alabama Bank	87,062	97,741	115,475	127,598
Huntsville	First Commercial Bank of Huntsville	379,141	458,967	428,022	505,115
Jackson	Merchants Bank	132,505	149,841	141,602	158,994
Jasper	Bank of Walker County	40,710	51,800	42,856	54,352
Jasper	Pinnacle Bank	195,451	218,739	207,946	230,352
Lafayette	Farmers and Merchants Bank	66,154	92,595	65,744	99,563
Leeds	Covenant Bank	65,666	73,057	66,313	78,530
Linden	First Bank of Linden	89,139	102,040	97,006	107,789
Lineville	FirstState Bank	87,634	111,618	96,607	131,640
Louisville	Farmers Exchange Bank	68,314	74,789	73,772	84,218
Luverne	First Citizens Bank	54,885	70,746	55,713	73,723
Maplesville	Peachtree Bank	52,310	62,787	52,055	63,563
Marion	Marion Bank and Trust Company	84,907	118,923	85,868	120,850
McIntosh	Southwest Bank of Alabama	54,546	78,976	53,201	81,710
Mobile	BankTrust	600,743	721,160	615,995	733,099
Montgomery	Capital Bank	41,343	48,985	49,437	57,763
Montgomery	Sterling Bank	322,841	416,472	394,849	482,958
Moulton	The Citizens Bank	84,544	99,889	87,745	102,755
Moundville	Bank of Moundville	72,845	79,299	81,861	88,255
Muscle Shoals	First Metro Bank	256,960	287,617	280,100	315,417
Oneonta	The Hometown Bank of Alabama	68,001	75,204	101,125	111,360
Oxford	Cheaha Bank	94,357	113,350	117,703	135,061
Ozark	The Commercial Bank of Ozark	56,100	63,712	58,340	65,391
Pell City	Metro Bank	364,823	407,983	423,526	468,583
Pell City	Union State Bank	240,796	272,431	294,816	329,445
Phenix City	CB&T Bank of East Alabama	189,219	243,452	222,909	278,679
Phenix City	Phenix-Girard Bank	91,549	123,349	101,094	144,538
Piedmont	Farmers and Merchants Bank	132,853	148,164	132,635	151,601
Pine Hill	Bank of Pine Hill	20,211	27,546	18,697	25,158
Prattville	River Bank & Trust (1)	0	0	50,907	74,230
Rainsville	First Bank of the South	64,034	70,390	66,396	72,832
Red Bay	Community Spirit Bank	60,754	76,420	68,315	87,608
Red Level	The Peoples Bank of Red Level	10,973	13,184	11,411	13,619
Reform	West Alabama Bank & Trust	280,838	363,765	357,388	464,710
Robertsdale	Citizen's Bank, Inc.	74,938	104,295	85,676	115,201
Russellville	Citizens Bank & Savings Company	596,692	744,351	703,212	866,143
Russellville	Valley State Bank	108,737	122,907	101,365	117,124
Samson	The Samson Banking Company, Inc.	34,030	40,727	36,126	43,322
Selma	The Peoples Bank & Trust Company	682,803	800,526	743,537	878,391
Sheffield	Bank Independent	310,982	413,810	600,293	714,753
Stevenson	First Southern State Bank (2)	0	0	146,892	176,851
Stevenson	The North Jackson Bank	104,083	140,704	118,656	160,879
Sulligent	First State Bank of the South, Inc.	74,795	88,241	76,643	89,925
Sweet Water	Sweet Water State Bank	47,558	57,638	50,949	59,642
Tallassee	PrimeSouth Bank	107,344	124,607	119,626	137,713
Theodore	Bay Bank	37,560	45,452	43,993	57,990
Thomasville	First United Security Bank	431,941	621,041	450,782	641,555

Table 2. Comparative Analysis of Deposits and Assets of State Chartered Banks as of September 30th

Location	Bank	2005		2006	
		Deposits	Assets	Deposits	Assets
Troy	Troy Bank & Trust Company	294,776	361,922	324,773	389,088
Tuscaloosa	Bryant Bank	33,732	55,882	127,991	155,092
Tuscaloosa	The Bank of Tuscaloosa	303,451	375,234	363,528	427,728
Tuskegee	Alabama Exchange Bank	69,384	81,328	66,716	81,546
Tuskegee	First Tuskegee Bank	56,255	64,989	70,363	84,965
Union Springs	AmeriFirst Bank	147,946	175,364	163,725	193,028
Union Springs	Community Bank and Trust - Alabama	53,221	60,677	58,778	66,911
Valley Head	The Citizens Bank of Valley Head	18,640	22,449	18,615	22,445
Vernon	Citizens State Bank	35,732	50,072	35,588	55,159
Vernon	The Bank of Vernon	104,261	126,939	125,521	154,554
Wadley	First Bank	51,024	55,703	52,321	57,216
Waterloo	The Farmers & Merchants Bank	40,287	49,475	41,549	51,237
Wedowee	Bank of Wedowee	123,707	154,081	108,347	135,108
Wedowee	Small Town Bank	138,478	173,398	149,877	188,992
Wetumpka	First Community Bank of Central Alabama	126,382	140,963	160,722	174,582
Winfield	State Bank & Trust	133,401	160,148	132,250	159,989
Winfield	The Citizens Bank of Winfield	95,279	155,587	103,353	187,131
York	Bank of York	57,799	97,861	55,598	77,330

(1) New State Chartered Bank

(2) Conversion from a National Bank

Table 3 Ten Largest State-Chartered Banks

Bank	Assets	Year Established
	<u>Thou. Dol.</u>	
Regions Bank, Birmingham,	82,465,164	1871
AmSouth Bank, Birmingham	54,243,919	1873
Compass Bank, Birmingham	33,962,833	1964
First American Bank, Birmingham	2,963,099	1981
First Commercial Bank, Birmingham	1,974,900	1985
Aliant Bank, Alexander City	914,178	1902
The Peoples Bank & Trust Company, Selma	878,391	1900
Citizens Bank & Savings Company, Russellville	866,143	1906
Nexity Bank, Birmingham	852,635	1968
BankTrust, Mobile	733,099	1986
Total Assets as of September 30, 2006	\$179,854,361	

Regions Bank, Birmingham,	81,274,525	1871
AmSouth Bank, Birmingham	51,046,105	1873
Compass Bank, Birmingham	30,144,518	1964
First American Bank, Birmingham	2,726,104	1981
First Commercial Bank, Birmingham	1,805,513	1985
The Bank, Birmingham	1,359,286	1957
Aliant Bank, Alexander City	821,940	1902
The Peoples Bank & Trust Company, Selma	800,526	1900
Citizens Bank & Savings Company, Russellville	744,351	1906
Nexity Bank, Birmingham	734,276	1968
Total Assets as of September 30, 2005	\$171,457,144	

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2006

 Holding Company	 States	 Bank Subsidiary	 Deposits in \$000's
Regions Financial Corporation Birmingham, Alabama	Alabama	Regions Bank Birmingham, Alabama	11,697,501
		Subtotal - Alabama	11,697,501
	Arkansas	Regions Bank Birmingham, Alabama	4,361,230
	Florida	Regions Bank Birmingham, Alabama	8,338,423
	Georgia	Regions Bank Birmingham, Alabama	5,284,151
	Illinois	Regions Bank Birmingham, Alabama	2,382,045
	Indiana	Regions Bank Birmingham, Alabama	1,939,269
	Iowa	Regions Bank Birmingham, Alabama	555,695
	Kentucky	Regions Bank Birmingham, Alabama	708,274
	Louisiana	Regions Bank Birmingham, Alabama	5,462,137
	Mississippi	Regions Bank Birmingham, Alabama	3,083,704
	Missouri	Regions Bank Birmingham, Alabama	2,298,710
	North Carolina	Regions Bank Birmingham, Alabama	182,762
	South Carolina	Regions Bank Birmingham, Alabama	934,480
	Tennessee	Regions Bank Birmingham, Alabama	7,139,571
	Texas	Regions Bank Birmingham, Alabama	2,863,070
		Subtotal - Other States	45,533,521
	Foreign Offices	Regions Bank Birmingham, AL	5,291,347
		Subtotal - Foreign Offices	5,291,347
Total - Regions Financial Corporation			62,522,369

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2006

Holding Company	States	Bank Subsidiary	Deposits in \$00's
AmSouth Bancorporation Birmingham, Alabama	Alabama	AmSouth Bank Birmingham, Alabama	<u>9,093,536</u>
		Subtotal - Alabama	9,093,536
	Florida	AmSouth Bank Birmingham, Alabama	10,069,449
	Georgia	AmSouth Bank Birmingham, Alabama	200,080
	Louisiana	AmSouth Bank Birmingham, Alabama	2,341,482
	Mississippi	AmSouth Bank Birmingham, Alabama	3,447,453
	Tennessee	AmSouth Bank Birmingham, Alabama	10,589,239
	Virginia	AmSouth Bank Birmingham, Alabama	<u>29,185</u>
		Subtotal - Other States	26,676,888
	Foreign Offices	AmSouth Bank Birmingham, Alabama	<u>1,896,286</u>
		Subtotal - Foreign Offices	1,896,286
Total - AmSouth Bancorporation			<u><u>37,666,710</u></u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2006

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Compass Bancshares, Inc. Birmingham, Alabama	Alabama	Compass Bank Birmingham, Alabama	6,679,190
	Alabama	Central Bank of the South Anniston, Alabama	3,511
		Subtotal - Alabama	6,682,701
	Arizona	Compass Bank Birmingham, Alabama	3,199,358
	Colorado	Compass Bank Birmingham, Alabama	736,028
	Florida	Compass Bank Birmingham, Alabama	2,026,844
	New Mexico	Compass Bank Birmingham, Alabama	372,542
	Texas	Compass Bank Birmingham, Alabama	9,793,959
		Subtotal - Other States	16,128,731
	Foreign Offices	Compass Bank Birmingham, Alabama	319,104
		Subtotal - Foreign Offices	319,104
Total - Compass Bancshares, Inc.			23,130,536

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2006

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Colonial BancGroup, Inc. Montgomery, Alabama	Alabama	Colonial Bank, NA Montgomery, Alabama	4,499,390
		Subtotal - Alabama	4,499,390
	Florida	Colonial Bank, NA Montgomery, Alabama	9,723,063
	Georgia	Colonial Bank, NA Montgomery, Alabama	684,904
	Nevada	Colonial Bank, NA Montgomery, Alabama	753,130
	Texas	Colonial Bank, NA Montgomery, Alabama	582,202
		Subtotal - Other States	11,743,299
	Foreign Offices	Colonial Bank, NA Montgomery, Alabama	385,582
		Subtotal - Foreign Offices	385,582
Total - Colonial BancGroup, Inc.			16,628,271

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2006

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Alabama National Bancorporation Birmingham, Alabama	Alabama	First American Bank Birmingham, Alabama	1,934,078
		First Gulf Bank , N. A. Pensacola, Florida	406,905
		Alabama Exchange Bank Tuskegee, Alabama	69,861
		Bank of Dadeville Dadeville, Alabama	67,937
		Subtotal - Alabama	2,478,781
	Florida	Indian River National Bank Vero Beach, Florida	540,964
		First Gulf Bank , N. A. Pensacola, Florida	82,820
		Florida Choice Bank Mount Dora, Florida	439,431
		Public Bank St. Cloud, Florida	311,288
		Community Bank of Naples Naples, Florida	311,230
		Cypress Coquina Bank Ormond Beach, Florida	265,268
		Millennium Bank Gainesville, Florida	128,289
		Subtotal - Florida	2,079,290
	Georgia	Georgia State Bank Mableton, Georgia	307,451
		Subtotal - Georgia	307,451
		Subtotal - Other States	2,386,741
Total - Alabama National Bancorporation			4,865,522

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2006

Holding Company	States	Bank Subsidiary	Deposits in \$000's
BancTrust Financial Group, Inc. Mobile, Alabama	Alabama	BankTrust Mobile, Alabama	592,650
		BankTrust of Alabama Eufaula, Alabama	<u>202,671</u>
		Subtotal - Alabama	795,321
	Florida	BankTrust of Florida Santa Rosa Beach, Florida	<u>259,212</u>
		Subtotal - Florida	<u>259,212</u>
		Total - BancTrust Financial Group, Inc.	<u>1,054,533</u>

Holding Company	States	Bank Subsidiary	Deposits in \$000's
CBS Banc-Corp. Russellville, Alabama	Alabama	Citizens Bank & Savings Co. Russellville, Alabama	<u>439,265</u>
		Subtotal - Alabama	439,265
		Mississippi	Citizens Bank & Savings Co. Russellville, Alabama
Subtotal - Mississippi	59,001		
Tennessee	Citizens Bank & Savings Co. Russellville, Alabama		<u>190,519</u>
	Subtotal - Tennessee	190,519	
	Subtotal - Other States	249,520	
Total - CBS Banc-Corp.			<u>688,785</u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2006

Holding Company	States	Bank Subsidiary	Deposits in \$000's
CapitalSouth Bancorp Birmingham, Alabama	Alabama	CapitalSouth Bank Birmingham, Alabama	328,136
		Capital Bank Montgomery, Alabama	<u>46,928</u>
		Subtotal - Alabama	375,064
	Florida	CapitalSouth Bank Birmingham, Alabama	<u>8,263</u>
	Subtotal - Florida	<u>8,263</u>	
Total - CapitalSouth Bancorp			383,327
<hr/>			
Union Bancshares, Inc. Pell City, Alabama	Alabama	Union State Bank Pell City, Alabama	<u>283,790</u>
		Subtotal - Alabama	283,790
		Florida	Union State Bank Pell City, Alabama
	Subtotal - Florida	3,990	
	Total - Union Bancorporation of Alabama		
<hr/>			
United Bancorporation of Alabama Atmore, Alabama	Alabama	United Bank Atmore, Alabama	<u>260,520</u>
		Subtotal - Alabama	260,520
		Florida	United Bank Atmore, Alabama
	Subtotal - Florida	25,320	
	Total - United Bancorporation of Alabama		

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2006

Frontier National Corporation Sylacauga, Alabama	Alabama	Frontier Bank Lagrange, GA	232,709
		Subtotal - Alabama	232,709
	Georgia	Frontier Bank Lagrange, GA	8,001
		Subtotal - Georgia	8,001
Total - Frontier National Corporation			240,710

Holding Company	States	Bank Subsidiary	Deposits in \$000's
The Weatherford Foundation of Red Bay, Alabama, Inc. Red Bay, Alabama	Alabama	Community Spirit Bank Red Bay, Alabama	68,575
		Subtotal - Alabama	68,575
	Mississippi	Spirit Bank Belmont, Mississippi	15,103
		Subtotal - Mississippi	15,103
Total - The Weatherford Foundation of Red Bay Alabama, Inc.			83,678

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
June 30, 2006

Bank Holding Company	Institution	Deposits In \$000's
Wachovia Corporation Charlotte, North Carolina	Wachovia Bank, NA Charlotte, North Carolina	8,137,703
Synovus Financial Corp Columbus, Georgia	CB&T Bank of Russell County Phenix City, Alabama	219,467
	Community Bank and Trust of Southeast Alabama Enterprise, Alabama	274,759
	First Commercial Bank Birmingham, Alabama	1,384,796
	First Commercial Bank of Huntsville Huntsville, Alabama	451,884
	Sterling Bank Montgomery, Alabama	376,249
	The Bank of Tuscaloosa Tuscaloosa, Alabama	355,552
	The First National Bank of Jasper Jasper, Alabama	436,050
	Total - Synovus Financial Corp	3,498,757
BancorpSouth, Inc. Tupelo, Mississippi	BancorpSouth Bank Tupelo, Mississippi	599,060
Whitney Holding Corporation New Orleans, Louisiana	Whitney National Bank New Orleans, Louisiana	429,202
Renasant Corporation Tupelo, Mississippi	Renasant Bank (formerly Heritage Bank) Tupelo, Mississippi	412,392
SunTrust Banks, Inc. Atlanta, Georgia	SunTrust Bank Atlanta, Georgia	386,299
Vision Bancshares, Inc Panama City, Florida	Vision Bank Gulf Shores, Alabama	382,383
Ameris Bancorp Moutrie, Georgia	American Banking Company Moutrie, Georgia	191,624
Cadence Financial Corporation Starkville, Mississippi	Cadence Bank, N.A. Starkville, Mississippi	164,904
None	Charter Bank, FSB West Point, Georgia	162,924

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
June 30, 2006

Bank Holding Company	Institution	Deposits In \$000's
First M & F Corporation Kosciusko, Mississippi	Merchants and Farmers Bank Kosciusko, Mississippi	147,215
PeopleSouth Bancshares, Inc (formerly Peoples Community Bancshares)	PeoplesSouth Bank (formerly Peoples Community Bank)	146,007
Colquitt, Georgia	Columbia, Alabama	
BB&T Corporation Winston-Salem, North Carolina	Branch Banking and Trust Company Winston-Salem, North Carolina	99,929
None	SouthBank, FSB Corinth, Mississippi	98,378
Community Capital Bancshares, Inc Albany, Georgia	AB & T National Bank Dothan, Alabama	94,947
Citizens Bancshares Corporation Atlanta, Georgia	Citizens Trust Bank Atlanta, Georgia	65,449
Community Bankshares, Inc. Cornelia, Georgia	Community Bank & Trust - Alabama Union Springs, Alabama	57,142
Bancorp of Lucedale, Inc. Lucedale, Mississippi	Century Bank Lucedale, Mississippi	40,654
Commerce Bancshares, Inc. Franklin, Tennessee	Peoples State Bank of Commerce Trenton, Tennessee	31,958
Heritage First Bancshares, Inc. Rome, Georgia	Dekalb Bank Crossville, Alabama	24,444
Capital City Bank Group, Inc. Tallahassee, Florida	Capital City Bank Tallahassee, Florida	13,344
First National Bankers Bancshares, Inc Baton Rouge, Louisiana	Alabama Banker's Bank Birmingham, Alabama	11,767
None	Citizens Bank & Trust, FSB Trenton, Georgia	10,005
Dickinson Financial Corporation II Kansas City , Missouri	Armed Forces Bank, N.A. Fort Leavenworth, Kansas	6,098
Hancock Holding Company Gulfport, Mississippi	Hancock Bank Gulfport, Mississippi	110
J. P. Morgan Chase & Co. New York, New York	J. P. Morgan Trust Company, N.A. Los Angeles, California	0
TOTAL ALABAMA DEPOSITS		15,212,695

SUMMARY STATISTICS

STATE-CHARTERED BANKS:

Number of state-chartered banks at September 30, 2005		126
New Banks Opened (Table 6)		+3
Conversions: National-to-State	1	
State-to-National	0	
FSB-to-State	0	
State-to-FSB	-1	0
Mergers: State with State	-1	
State with National	0	
State with Out-of-State (Table 9)	-1	<u>-2</u>
Number of state-chartered banks at September 30, 2006		127

BRANCH OFFICES:

Number of branch offices at September 30, 2005		2,995
Adjustments for late notifications	-21	
New branch offices opened (Table 10)	+111	
Branches established as a result of mergers	+23	
Branches gained in national-to-state conversions	+4	
Branches gained in FSB-to-state conversions	0	
Branches gained in Purchase/Assumption (Table 14)	+12	
Branches gained in main office redesignation	0	
Branches closed (Table 16)	-74	
Branches lost as a result of mergers	-7	
Branches lost in state-to-national conversions	0	
Branches lost in state-to-FSB conversions	-28	
Branches lost in Purchase/Assumption (Table 17)	-19	+1
Number of branch offices at September 30, 2006		2,996

**COMMERCIAL BANK ASSETS BY STATE (IN MILLIONS)
RANKED BY TOTAL ASSETS PER STATE CHARTER
SEPTEMBER 30, 2006**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
New York	\$ 892,825	\$ 317,515	\$ 1,210,341
Georgia	\$ 11,335	\$ 264,474	\$ 275,809
California	\$ 123,952	\$ 221,249	\$ 345,202
Alabama	\$ 25,701	\$ 199,657	\$ 225,358
Illinois	\$ 165,507	\$ 163,488	\$ 328,995
Massachusetts	\$ 11,132	\$ 160,577	\$ 171,708
Michigan	\$ 53,306	\$ 157,912	\$ 211,218
North Carolina	\$ 1,705,397	\$ 157,359	\$ 1,862,756
Utah	\$ 34,920	\$ 155,706	\$ 190,626
Ohio	\$ 1,731,384	\$ 93,089	\$ 1,824,473
Virginia	\$ 106,290	\$ 89,885	\$ 196,175
Wisconsin	\$ 29,765	\$ 88,569	\$ 118,334
Texas	\$ 99,425	\$ 79,941	\$ 179,366
Florida	\$ 36,904	\$ 69,823	\$ 106,727
Missouri	\$ 32,796	\$ 63,023	\$ 95,820
Pennsylvania	\$ 191,399	\$ 52,592	\$ 243,991
Delaware	\$ 328,123	\$ 50,758	\$ 378,882
Washington	\$ 2,012	\$ 40,770	\$ 42,782
Maryland	\$ 3,377	\$ 39,977	\$ 43,354
Iowa	\$ 9,363	\$ 39,830	\$ 49,194
Kentucky	\$ 6,064	\$ 35,619	\$ 41,683
Mississippi	\$ 14,266	\$ 35,282	\$ 49,548
Minnesota	\$ 30,240	\$ 34,867	\$ 65,107
Tennessee	\$ 50,671	\$ 34,479	\$ 85,150
Indiana	\$ 23,398	\$ 34,307	\$ 57,704
Arkansas	\$ 11,416	\$ 34,143	\$ 45,559
South Carolina	\$ 11,362	\$ 32,577	\$ 43,938
Nevada	\$ 29,658	\$ 32,240	\$ 61,898
Colorado	\$ 12,586	\$ 30,356	\$ 42,942
Hawaii	\$ 438	\$ 28,426	\$ 28,864
Louisiana	\$ 43,351	\$ 26,646	\$ 69,997
New Jersey	\$ 33,729	\$ 25,869	\$ 59,598
Oklahoma	\$ 26,232	\$ 25,817	\$ 52,049
Kansas	\$ 20,035	\$ 25,337	\$ 45,372
Oregon	\$ 13,950	\$ 19,885	\$ 33,835
Nebraska	\$ 15,086	\$ 18,638	\$ 33,724
Rhode Island	\$ 8,049	\$ 18,062	\$ 26,111
West Virginia	\$ 4,545	\$ 15,573	\$ 20,117
Montana	\$ 1,740	\$ 14,699	\$ 16,439
South Dakota	\$ 458,271	\$ 13,867	\$ 472,138
Wyoming	\$ 2,051	\$ 10,479	\$ 12,530
North Dakota	\$ 7,892	\$ 9,069	\$ 16,961
New Mexico	\$ 7,119	\$ 7,258	\$ 14,377
Arizona	\$ 69,934	\$ 6,047	\$ 75,981
Vermont	\$ 1,719	\$ 5,332	\$ 7,051
Idaho	\$ 377	\$ 4,763	\$ 5,140
Maine	\$ 42,726	\$ 3,987	\$ 46,713
New Hampshire	\$ 1,657	\$ 2,201	\$ 3,858
Connecticut	\$ 21,212	\$ 1,700	\$ 22,912
Alaska	\$ 2,372	\$ 1,490	\$ 3,862

**COMMERCIAL BANK ASSETS BY STATE (IN MILLIONS)
RANKED BY TOTAL ASSETS FOR ALL BANKS
SEPTEMBER 30, 2006**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS	%
North Carolina	\$ 1,705,397	\$ 157,359	\$ 1,862,756	19.28%
Ohio	\$ 1,731,384	\$ 93,089	\$ 1,824,473	18.88%
New York	\$ 892,825	\$ 317,515	\$ 1,210,341	12.53%
South Dakota	\$ 458,271	\$ 13,867	\$ 472,138	4.89%
Delaware	\$ 328,123	\$ 50,758	\$ 378,882	3.92%
California	\$ 123,952	\$ 221,249	\$ 345,202	3.57%
Illinois	\$ 165,507	\$ 163,488	\$ 328,995	3.40%
Georgia	\$ 11,335	\$ 264,474	\$ 275,809	2.85%
Pennsylvania	\$ 191,399	\$ 52,592	\$ 243,991	2.53%
Alabama	\$ 25,701	\$ 199,657	\$ 225,358	2.33%
Michigan	\$ 53,306	\$ 157,912	\$ 211,218	2.19%
Virginia	\$ 106,290	\$ 89,885	\$ 196,175	2.03%
Utah	\$ 34,920	\$ 155,706	\$ 190,626	1.97%
Texas	\$ 99,425	\$ 79,941	\$ 179,366	1.86%
Massachusetts	\$ 11,132	\$ 160,577	\$ 171,708	1.78%
Wisconsin	\$ 29,765	\$ 88,569	\$ 118,334	1.22%
Florida	\$ 36,904	\$ 69,823	\$ 106,727	1.10%
Missouri	\$ 32,796	\$ 63,023	\$ 95,820	0.99%
Tennessee	\$ 50,671	\$ 34,479	\$ 85,150	0.88%
Arizona	\$ 69,934	\$ 6,047	\$ 75,981	0.79%
Louisiana	\$ 43,351	\$ 26,646	\$ 69,997	0.72%
Minnesota	\$ 30,240	\$ 34,867	\$ 65,107	0.67%
Nevada	\$ 29,658	\$ 32,240	\$ 61,898	0.64%
New Jersey	\$ 33,729	\$ 25,869	\$ 59,598	0.62%
Indiana	\$ 23,398	\$ 34,307	\$ 57,704	0.60%
Oklahoma	\$ 26,232	\$ 25,817	\$ 52,049	0.54%
Mississippi	\$ 14,266	\$ 35,282	\$ 49,548	0.51%
Iowa	\$ 9,363	\$ 39,830	\$ 49,194	0.51%
Maine	\$ 42,726	\$ 3,987	\$ 46,713	0.48%
Arkansas	\$ 11,416	\$ 34,143	\$ 45,559	0.47%
Kansas	\$ 20,035	\$ 25,337	\$ 45,372	0.47%
South Carolina	\$ 11,362	\$ 32,577	\$ 43,938	0.45%
Maryland	\$ 3,377	\$ 39,977	\$ 43,354	0.45%
Colorado	\$ 12,586	\$ 30,356	\$ 42,942	0.44%
Washington	\$ 2,012	\$ 40,770	\$ 42,782	0.44%
Kentucky	\$ 6,064	\$ 35,619	\$ 41,683	0.43%
Oregon	\$ 13,950	\$ 19,885	\$ 33,835	0.35%
Nebraska	\$ 15,086	\$ 18,638	\$ 33,724	0.35%
Hawaii	\$ 438	\$ 28,426	\$ 28,864	0.30%
Rhode Island	\$ 8,049	\$ 18,062	\$ 26,111	0.27%
Connecticut	\$ 21,212	\$ 1,700	\$ 22,912	0.24%
West Virginia	\$ 4,545	\$ 15,573	\$ 20,117	0.21%
North Dakota	\$ 7,892	\$ 9,069	\$ 16,961	0.18%
Montana	\$ 1,740	\$ 14,699	\$ 16,439	0.17%
New Mexico	\$ 7,119	\$ 7,258	\$ 14,377	0.15%
Wyoming	\$ 2,051	\$ 10,479	\$ 12,530	0.13%
Vermont	\$ 1,719	\$ 5,332	\$ 7,051	0.07%
Idaho	\$ 377	\$ 4,763	\$ 5,140	0.05%
Alaska	\$ 2,372	\$ 1,490	\$ 3,862	0.04%
New Hampshire	\$ 1,657	\$ 2,201	\$ 3,858	0.04%
TOTAL	\$ 6,567,059	\$ 3,095,209	\$ 9,662,269	100.00%

**Table 6. New State Chartered Institutions Established
October 1, 2005 to September 30, 2006**

Date	Institutions
10/11/2005	SouthPoint Bank, Birmingham, Alabama
02/24/2006	Trinity Bank, Dothan, Alabama
04/03/2006	River Bank & Trust, Prattville, Alabama

**Table 7. Conversion of National Banks to State-Chartered Banks
October 1, 2005 to September 30, 2006**

Date	Description of Conversion
11/30/2005	First Southern National Bank, Stevenson, Alabama converted to a state banking corporation with the name First Southern State Bank

**Table 8. Mergers of State-Chartered Banks with National Bank
October 1, 2005 to September 30, 2006**

Date	Description of Merger
	NONE

**Table 9. Mergers and Acquisitions of State-Chartered Banks with Out-of-State Banks
October 1, 2005 to September 30, 2006**

Date	Description of Merger
02/10/2006	Southland Bank, Dothan, Alabama merged with and into American Banking Company Moultrie, Georgia

**Table 10. Branches Opened by State-Chartered Banks
October 1, 2005 to September 30, 2006**

DATE	BANK	BRANCH LOCATION
10/11/2005	Central State Bank, Calera, Alabama	3145 Pelham Parkway, Pelham, Alabama
10/12/2005	Traditions Bank, Cullman, Alabama	19 Helicon Road, Arley, Alabama
10/24/2005	Regions Bank, Birmingham, Alabama	149 Forum Drive, Columbia, South Carolina
10/31/2005	Regions Bank, Birmingham, Alabama	2310 Highway 6 South, Sugar Land, Texas
11/17/2005	Bryant Bank, Tuscaloosa, Alabama	5319 U.S. Highway 280, Hoover, Alabama
12/05/2005	Regions Bank, Birmingham, Alabama	5050 Northgate Road, Rogers, Arkansas
12/12/2005	Regions Bank, Birmingham, Alabama	7504 Las Colinas Boulevard, Irving, Texas
12/15/2005	Capital Bank, Montgomery, Alabama	3311 Malcolm Drive, Montgomery, Alabama
12/19/2005	ServisFirst Bank, Birmingham, Alabama	324 Richard Arrington Boulevard North Birmingham, Alabama
01/09/2006	AmSouth Bank, Birmingham, Alabama	13002 Race Track Road, Tampa, Florida
01/11/2006	Compass Bank, Birmingham, Alabama	Intersection of Murphy Road and Highway 6 Houston, Texas
01/12/2006	Regions Bank, Birmingham, Alabama	8110 N. RM 620, Austin, Texas
01/17/2006	Regions Bank, Birmingham, Alabama	6408 I-45 South, LaMarque, Texas
01/17/2006	AmSouth Bank, Birmingham, Alabama	9907 North Dale Mabry Highway, Carrollwood, Florida
01/23/2006	AmSouth Bank, Birmingham, Alabama	3055 Ruen Drive, Palm Harbor, Florida
01/23/2006	AmSouth Bank, Birmingham, Alabama	15580 Old Hickory Boulevard, Nashville, Tennessee
01/25/2006	Regions Bank, Birmingham, Alabama	1900 Scenic Highway, Snellville, Georgia
01/30/2006	AmSouth Bank, Birmingham, Alabama	124 South Florida Avenue, Lakeland, Florida
02/06/2006	AmSouth Bank, Birmingham, Alabama	11 North Indiana Avenue, Englewood, Florida
02/06/2006	Regions Bank, Birmingham, Alabama	1775 New Watermelon Road, Tuscaloosa, Alabama
02/13/2006	AmSouth Bank, Birmingham, Alabama	1230 West McCulloch Road, Oviedo, Florida
02/18/2006	Compass Bank, Birmingham, Alabama	2000 South Highway 92, Sierra Vista, Arizona
02/21/2006	First American Bank, Birmingham, Alabama	27453 Capshaw Road, Athens, Alabama
02/21/2006	Citizens Bank, Russellville, Alabama	1825 Beltline Road, SW, Decatur, Alabama
02/21/2006	Regions Bank, Birmingham, Alabama	2660 East Commercial Boulevard, Ft. Lauderdale, Florida
02/27/2006	Regions Bank, Birmingham, Alabama	149 Columbiana Drive, Columbia, South Carolina
02/27/2006	AmSouth Bank, Birmingham, Alabama	2385 Parr Drive, The Villages, Florida
02/27/2006	Peoples Bank of North Alabama, Cullman, Alabama	1737 6th Avenue Southeast, Decatur, Alabama
02/27/2006	Regions Bank, Birmingham, Alabama	6503 North Point Parkway, Alpharetta, Georgia

**Table 10. Branches Opened by State-Chartered Banks
October 1, 2005 to September 30, 2006**

DATE	BANK	BRANCH LOCATION
02/27/2006	Regions Bank, Birmingham, Alabama	2419 Cheshire Bridge Road, NE, Atlanta, Georgia
03/01/2006	AmSouth Bank, Birmingham, Alabama	10010 Eastern Shore Boulevard, Spanish Fort, Alabama
03/06/2006	First United Security Bank, Columbiana, Alabama	225 West College Street, Columbia, Alabama
03/06/2006	AmSouth Bank, Birmingham, Alabama	4100 Northwest 16th Boulevard, Gainesville, Florida
03/06/2006	Compass Bank, Birmingham, Alabama	11890 Westheimer Road, Houston, Texas
03/06/2006	AmSouth Bank, Birmingham, Alabama	12301 South Orange Blossom Trail, Orlando, Florida
03/13/2006	AmSouth Bank, Birmingham, Alabama	11 Alexandria Boulevard, Oviedo, Florida
03/13/2006	AmSouth Bank, Birmingham, Alabama	20171 Summerlin Road, Ft. Myers, Florida
03/13/2006	CapitalSouth Bank, Birmingham, Alabama	10161 Centurion Parkway North, Jacksonville, Florida
03/20/2006	Compass Bank, Birmingham, Alabama	5740 West Bell Road, Phoenix, Arizona
03/20/2006	Regions Bank, Birmingham, Alabama	3805 Macon Road, Columbus, Georgia
03/20/2006	Regions Bank, Birmingham, Alabama	3880 LaVista Road, Tucker, Georgia
03/23/2006	Regions Bank, Birmingham, Alabama	6611 South Mopac Expressway , Austin, Texas
03/27/2006	AmSouth Bank, Birmingham, Alabama	3710 SW 38th Street, Gainesville, Florida
03/27/2006	AmSouth Bank, Birmingham, Alabama	1501 West Jackson Avenue, Oxford, Mississippi
04/03/2006	Regions Bank, Birmingham, Alabama	4354 Lawrenceville Highway, Lilburn, Georgia
04/05/2006	First Commercial Bank, Huntsville, Alabama	One Carlton Cove Drive, Huntsville, Alabama
04/17/2006	AmSouth Bank, Birmingham, Alabama	4041 Cattlemen Road, Sarasota, Florida
04/17/2006	Regions Bank, Birmingham, Alabama	1000 East State Highway 114, Southlake, Texas
04/19/2006	Compass Bank, Birmingham, Alabama	13388 North Freeway, Fort Worth, Texas
04/24/2006	AmSouth Bank, Birmingham, Alabama	1333 Bruce B Downs Boulevard, Wesley Chapel, Florida
05/01/2006	Regions Bank, Birmingham, Alabama	102 Park Avenue, Pooler, Georgia
05/01/2006	Regions Bank, Birmingham, Alabama	2131 Ayrley Town Boulevard, Charlotte, North Carolina
05/01/2006	First Financial Bank, Bessemer, Alabama	4790 Eastern Valley Road, McCalla, Alabama
05/01/2006	AmSouth Bank, Birmingham, Alabama	17820 SE 112th Court Road, Summerfield, Florida
05/01/2006	AmSouth Bank, Birmingham, Alabama	10708 State Road 64 E, Bradenton, Florida
05/15/2006	AmSouth Bank, Birmingham, Alabama	3930 North Wickham Road, Melbourne, Florida
05/15/2006	Regions Bank, Birmingham, Alabama	5490 Forest Drive, Columbia, South Carolina
05/18/2006	The Peoples Bank & Trust Company, Selma Alabama	7167 Alabama Highway 22, Valley Grande, Alabama

**Table 10. Branches Opened by State-Chartered Banks
October 1, 2005 to September 30, 2006**

DATE	BANK	BRANCH LOCATION
05/22/2006	River Bank & Trust, Prattville, Alabama	10 Cambridge Street, Wetumpka, Alabama
05/30/2006	AmSouth Bank, Birmingham, Alabama	2615 Old Fort Parkway, Murfreesboro, Tennessee
05/30/2006	AmSouth Bank, Birmingham, Alabama	555 Ridgewood Avenue, Holly Hill, Florida
05/30/2006	AmSouth Bank, Birmingham, Alabama	2222 E. County Road 540A, Lakeland, Florida
05/30/2006	AmSouth Bank, Birmingham, Alabama	175 West Granada Boulevard, Ormond Beach, Florida
05/30/2006	Regions Bank, Birmingham, Alabama	3577 Hacks Cross Road, Memphis, Tennessee
06/01/2006	Cheaha Bank, Oxford, Alabama	120 Big Valley Drive, Alexandria, Alabama
06/02/2006	First Community Bank, Chatom, Alabama	One Timberway, Suite 201-B, Spanish Fort, Alabama
06/05/2006	Bank Independent, Sheffield, Alabama	304 East Dr. Hicks Boulevard, Florence, Alabama
06/12/2006	AmSouth Bank, Birmingham, Alabama	3301 E. State Road 436, Apopka, Florida
06/12/2006	AmSouth Bank, Birmingham, Alabama	300 Ambersweet Way, Davenport, Florida
06/19/2006	AmSouth Bank, Birmingham, Alabama	4401 NW Blitchton Road, Ocala, Florida
06/19/2006	AmSouth Bank, Birmingham, Alabama	763 East 3rd Avenue New Smyrna Beach, Florida
06/19/2006	AmSouth Bank, Birmingham, Alabama	541 Courthouse Road, Gulfport, Mississippi
06/26/2006	AmSouth Bank, Birmingham, Alabama	4710 Bayou Boulevard, Pensacola, Florida
06/26/2006	AmSouth Bank, Birmingham, Alabama	895 Odum Road , Gardendale, Alabama
06/26/2006	AmSouth Bank, Birmingham, Alabama	12759 Bonita Beach Road, SE, Bonita Springs, Florida
07/05/2006	River Bank & Trust, Montgomery, Alabama	7055 Halcyon Park Drive, Montgomery, Alabama
07/10/2006	AmSouth Bank, Birmingham, Alabama	10616 Big Bend Road, Riverview, Florida
07/12/2006	Regions Bank, Birmingham, Alabama	3607 Cheryl Lane, Lafayette, Indiana
07/24/2006	AmSouth Bank, Birmingham, Alabama	3401 34th Street South, St. Petersburg, Florida
07/24/2006	AmSouth Bank, Birmingham, Alabama	10465 Ulmerton Road, Largo, Florida
07/24/2006	AmSouth Bank, Birmingham, Alabama	7485 Vanderbilt Beach Road, Naples, Florida
07/24/2006	Compass Bank, Birmingham, Alabama	3620 Southeast Maricamp Road, Ocala, Florida
07/31/2006	SunSouth Bank, Dothan, Alabama	520 Baltimore Avenue, Albertville, Alabama
07/31/2006	AmSouth Bank, Birmingham, Alabama	920 Cedar Lake Road, Biloxi, Mississippi
07/31/2006	Regions Bank, Birmingham, Alabama	3481 East Sam Houston Parkway, Pasadena, Texas
08/01/2006	Compass Bank, Birmingham, Alabama	5115 East Baseline Road, Gilbert, Arizona
08/01/2006	Peoples Independent Bank, Boaz, Alabama	5690 US Highway 278 East, Gadsden, Alabama

**Table 10. Branches Opened by State-Chartered Banks
October 1, 2005 to September 30, 2006**

DATE	BANK	BRANCH LOCATION
08/07/2006	AmSouth Bank, Birmingham, Alabama	2587 South County Highway 395 Santa Rosa Beach, Florida
08/07/2006	AmSouth Bank, Birmingham, Alabama	1339 North Sumter Boulevard, North Port, Florida
08/07/2006	United Bank, Atmore, Alabama	12512 County Road 49, Foley, Alabama
08/14/2006	North Alabama Bank, Hazel Green, Alabama	220 Providence Main Street, Huntsville, Alabama
08/15/2006	ServisFirst Bank, Birmingham, Alabama	5403 Highway 280, Suite 401, Birmingham, Alabama
08/16/2006	Regions Bank, Birmingham, Alabama	443F St. Armand's Circle, Sarasota, Florida
08/21/2006	ServisFirst Bank, Birmingham, Alabama	475 Providence Main Street, Suite 401 Huntsville, Alabama
08/21/2006	AmSouth Bank, Birmingham, Alabama	9660 Argyle Forest Boulevard, Jacksonville, Florida
08/28/2006	Compass Bank, Birmingham, Alabama	2875 East Gulf-to-Lake Highway , Inverness, Florida
08/28/2006	BankTrust, Mobile, Alabama	4419 Old Shell Road, Mobile, Alabama
08/28/2006	Compass Bank, Birmingham, Alabama	2810 West Peoria, Phoenix, Arizona
08/28/2006	Compass Bank, Birmingham, Alabama	4115 East Colfax Avenue, Denver, Colorado
08/30/2006	Compass Bank, Birmingham, Alabama	11770 University Boulevard, Sugarland, Texas
09/11/2006	Peoples Bank of North Alabama, Cullman, Alabama	303 Bellline Place, SW, Suite E, Decatur, Alabama
09/11/2006	Peoples Independent Bank, Boaz, Alabama	9075 B Highway 75 South, Douglas, Alabama
09/18/2006	AmSouth Bank, Birmingham, Alabama	2645 Edgewater Drive, Orlando, Florida
09/18/2006	AmSouth Bank, Birmingham, Alabama	13700 South John Young Parkway, Orlando, Florida
09/18/2006	The Peoples Bank & Trust Company Selma, Alabama	31 McFarland Boulevard, Northport, Alabama
09/20/2006	First Southern Bank, Florence, Alabama	5145 River Road, Muscle Shoals, Alabama
09/25/2006	Regions Bank, Birmingham, Alabama	318 Hester Drive, Harrison, Arkansas
09/25/2006	AmSouth Bank, Birmingham, Alabama	5249 South Conway Road, Orlando, Florida
09/25/2006	AmSouth Bank, Birmingham, Alabama	1051 West New Haven Avenue, Melbourne, Florida
09/25/2006	AmSouth Bank, Birmingham, Alabama	12621 Tamiami Trail, East, Naples, Florida
09/25/2006	AmSouth Bank, Birmingham, Alabama	101 Spann Drive, Brandon, Mississippi

**Table 11 Merger of FSB to State Chartered Banks
October 1, 2005 to September 30, 2006**

Date	Description of Merger
	NONE

**Table 12. Mergers of Out-of-State Banks with Alabama State-Chartered Banks
October 1, 2005 to September 30, 2006**

Date	Description of Merger
03/24/2006	TexasBank, Fort Worth, Texas merged with and into Compass Bank, Birmingham, Alabama
05/01/2006	Farmers Bank, Cornersville, Tennessee merged with and into Citizens Bank & Savings Company, Russellville, Alabama

**Table 13. Mergers of National Banks with State-Chartered Banks
October 1, 2005 to September 30, 2006**

Date	Description of Merger
	NONE

**Table 14. Branch Acquisition (Certain Assets & Assumption of Certain Liabilities)
October 1, 2005 to September 30, 2006**

Date	Bank	Seller	Branch Location
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	101 South Clinton Street Athens, Alabama
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	902 Highway 31 North Hartselle, Alabama
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	1425 Beltline Road, SW Decatur, Alabama
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	102 2nd Avenue Southeast Decatur, Alabama
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	117 4th Avenue South Red Bay, Alabama
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	720 Seminary Street Moulton, Alabama
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	101 Jackson Avenue Russellville, Alabama
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	11250 Highway 101 Lexington, Alabama
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	13566 Highway 43 South Russellville, Alabama
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	15259 Court Street Moulton, Alabama
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	305 4th Avenue Southwest Red Bay, Alabama
11/14/2005	Bank Independent Sheffield, Alabama	Colonial Bank, N.A. Montgomery, Alabama	401 North Jackson Avenue Russellville, Alabama

**Table 15. Main Office Relocations
October 1, 2005 to September 30, 2006**

DATE	BANK	FROM	TO
02/06/2006	Bank of Walker County Jasper, Alabama	605 Airport Road South Jasper, Alabama	607 Highway 78 East Jasper, Alabama
03/16/2006	The North Jackson Bank, Inc. Stevenson, Alabama	U. S. Highway 72 Stevenson, Alabama	43243 U. S. Highway 72 Stevenson, Alabama
03/27/2006	Peoples Bank & Trust Compa Selma, Alabama	31 Morrow Commercial Park Northport, Alabama	31 McFarland Boulevard Northport, Alabama
08/15/2006	Merchants Bank of Alabama Cullman, Alabama	201 Commercial Street Hanceville, Alabama	900 Second Ave., SW Cullman, Alabama

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2005 to September 30, 2006**

DATE	BANK	BRANCH LOCATION
10/15/2005	Regions Bank, Birmingham, Alabama	3593 South Dixie Highway, Dalton, Georgia
10/31/2005	Regions Bank, Birmingham, Alabama	2542 North Main Street, Crossville, Tennessee
11/04/2005	Compass Bank, Birmingham, Alabama	1599 South 4th Avenue, Yuma, Arizona
11/10/2005	Bank Independent , Sheffield, Alabama	101 South Main Street, Tuscumbia, Alabama
11/10/2005	Bank Independent , Sheffield, Alabama	201 East Hicks Boulevard, Florence, Alabama
11/10/2005	Bank Independent , Sheffield, Alabama	530 West Avalon Avenue Muscle Shoals, Alabama
11/10/2005	Bank Independent , Sheffield, Alabama	2704 Hough Road, Florence, Alabama
11/10/2005	Bank Independent , Sheffield, Alabama	300 North Main Street, Tuscumbia, Alabama
11/10/2005	Bank Independent , Sheffield, Alabama	303 Bellline Place, Decatur, Alabama
11/18/2005	AmSouth Bank, Birmingham, Alabama	101 North Hamilton Street, Dalton, Georgia
11/25/2005	Regions Bank, Birmingham, Alabama	10136 Two Notch Road Columbia, South Carolina
11/30/2005	Regions Bank, Birmingham, Alabama	8681 Highway 92, Suite 100 Woodstock, Georgia
12/01/2005	Regions Bank, Birmingham, Alabama	220 North Van Buren, Weiner, Arkansas
12/01/2005	Regions Bank, Birmingham, Alabama	2940 Carter Hill Road Montgomery, Alabama
12/05/2005	Peoples Bank & Trust Company Selma, Alabama	605 Central Boulevard, Tallassee, Alabama
12/23/2005	Regions Bank, Birmingham, Alabama	716 Anderson Drive, Williamston South Carolina
12/30/2005	Regions Bank, Birmingham, Alabama	1835 Appling Harlem Highway Appling, Georgia
12/30/2005	Regions Bank, Birmingham, Alabama	3816 Washington Road, Martinez, Georgia
12/30/2005	Regions Bank, Birmingham, Alabama	700 Broad Street, Augusta, Georgia
01/13/2006	Regions Bank, Birmingham, Alabama	9702 Emmett F. Lowery, Texas City, Texas

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2005 to September 30, 2006**

DATE	BANK	BRANCH LOCATION
01/13/2006	Regions Bank, Birmingham, Alabama	920 First Street, LaMarque, Texas
02/24/2006	Regions Bank, Birmingham, Alabama	360 Harbison Boulevard Columbia, South Carolina
02/28/2006	Regions Bank, Birmingham, Alabama	180 East Commerce Street Ashdown, Arkansas
03/01/2006	Regions Bank, Birmingham, Alabama	318 West Main , Shelbyville, Illinois
03/03/2006	Compass Bank, Birmingham, Alabama	10898 Westheimer Road, Houston, Texas
03/15/2006	CapitalSouth Bank, Birmingham, Alabama	4720 Salisbury Road, Jacksonville, Florida
03/17/2006	AmSouth Bank, Birmingham, Alabama	1533 Montclair Road, Birmingham, Alabama
03/17/2006	AmSouth Bank, Birmingham, Alabama	300 Public Square, Franklin, Tennessee
03/17/2006	AmSouth Bank, Birmingham, Alabama	536 Highway 70, Pegram, Tennessee
03/17/2006	AmSouth Bank, Birmingham, Alabama	212 Racetrack Road NW Ft. Walton Beach, Florida
03/17/2006	AmSouth Bank, Birmingham, Alabama	101 Oak Avenue Northeast Huntsville, Alabama
03/17/2006	AmSouth Bank, Birmingham, Alabama	2506 University Boulevard East Tuscaloosa, Alabama
03/17/2006	AmSouth Bank, Birmingham, Alabama	1221 Lynn Garden Drive Kingsport, Tennessee
03/31/2006	Regions Bank, Birmingham, Alabama	505 South Mountain Street Smithville, Tennessee
03/31/2006	Regions Bank, Birmingham, Alabama	155 South Jefferson, Cookeville, Tennessee
03/31/2006	Regions Bank, Birmingham, Alabama	410 South Main Street Goodlettsville, Tennessee
03/31/2006	Regions Bank, Birmingham, Alabama	721 Broad Street, Chattanooga, Tennessee
03/31/2006	Regions Bank, Birmingham, Alabama	835 Georgia Avenue Chattanooga, Tennessee
03/31/2006	AmSouth Bank, Birmingham, Alabama	2709 Mackey Lane, Shreveport, Louisiana

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2005 to September 30, 2006**

DATE	BANK	BRANCH LOCATION
03/31/2006	AmSouth Bank, Birmingham, Alabama	1001 North 18th Street, Monroe, Louisiana
03/31/2006	AmSouth Bank, Birmingham, Alabama	824 45th Avenue, Meridan, Mississippi
04/14/2006	Regions Bank, Birmingham, Alabama	211 Patewood Drive Greenville, South Carolina
05/12/2006	Regions Bank, Birmingham, Alabama	2401 Augusta Road West Columbia, South Carolina
05/26/2006	AmSouth Bank, Birmingham, Alabama	1950 Old Fort Parkway Murfreesboro, Tennessee
05/26/2006	Regions Bank, Birmingham, Alabama	106 Main Street, Derma, Mississippi
05/26/2006	Regions Bank, Birmingham, Alabama	49 E. Nat G. Troutt Road Grenada, Mississippi
05/26/2006	Regions Bank, Birmingham, Alabama	282-½ Washington Street, Ripley Ripley, Tennessee
05/26/2006	Regions Bank, Birmingham, Alabama	705 North Main Street, Franklin, Kentucky
05/26/2006	Regions Bank, Birmingham, Alabama	1412 Sparta Street, McMinnville, Tennessee
06/09/2006	Compass Bank, Birmingham, Alabama	1250 South Capital of Texas Highway Austin, Texas
06/16/2006	Regions Bank, Birmingham, Alabama	3619 Pelham Road Greenville, South Carolina
06/19/2006	AmSouth Bank, Birmingham, Alabama	4401 NW Blitchton Road, Ocala, Florida
06/19/2006	AmSouth Bank, Birmingham, Alabama	763 East 3rd Avenue New Smyrna Beach, Florida
06/19/2006	AmSouth Bank, Birmingham, Alabama	541 Courthouse Road, Gulfport, Mississippi
06/23/2006	AmSouth Bank, Birmingham, Alabama	1101 Main Street, Gardendale, Alabama
06/23/2006	Regions Bank, Birmingham, Alabama	6313 Dr. Martin Luther King Drive Wellston, Missouri
06/29/2006	Regions Bank, Birmingham, Alabama	1801 Highway 51 Bypass North Dyersburg, Tennessee
06/30/2006	Regions Bank, Birmingham, Alabama	2665 North Illinois Street, Swansea, Illinois

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2005 to September 30, 2006**

DATE	BANK	BRANCH LOCATION
06/30/2006	Regions Bank, Birmingham, Alabama	2502 South Schillinger Road Mobile, Alabama
06/30/2006	Regions Bank, Birmingham, Alabama	2607 Woodruff Road Simpsonville, South Carolina
07/10/2006	Regions Bank, Birmingham, Alabama	7703 Crestwood Boulevard, Suite 1600 Birmingham, Alabama
07/28/2006	Regions Bank, Birmingham, Alabama	140 South Walnut Street, Dexter, Missouri
07/28/2006	Regions Bank, Birmingham, Alabama	1111 Spencer Highway South Houston, Texas
08/04/2006	AmSouth Bank, Birmingham, Alabama	4042 Scenic Highway 30 A, Unit C Seagrove Beach, Florida
08/04/2006	Compass Bank, Birmingham, Alabama	2931 Montgomery Mall Montgomery, Alabama
08/11/2006	Compass Bank, Birmingham, Alabama	2070 South Power Road, Mesa, Arizona
08/11/2006	Compass Bank, Birmingham, Alabama	7171 West Ray Road, Gilbert, Arizona
08/25/2006	Regions Bank, Birmingham, Alabama	155 Franklin Road, Suite 150 Brentwood, Tennessee
08/26/2006	BankTrust, Mobile, Alabama	4350 Old Shell Road, Mobile, Alabama
08/31/2006	Compass Bank, Birmingham, Alabama	910 Travis, Suite 910, Houston, Texas
09/01/2006	The Exchange Bank, Altoona, Alabama	1800 U S Highway 278 East Hokes Bluff, Alabama
09/08/2006	Regions Bank, Birmingham, Alabama	6205 Hearne Avenue, Shreveport, Louisiana
09/15/2006	Regions Bank, Birmingham, Alabama	1861 Memorial Boulevard Murfreesboro, Tennessee
09/25/2006	Regions Bank, Birmingham, Alabama	900 Highway 62-65 North, Harrison, Arkansas

**Table 17. Branch Sales (Certain Branch Assets & Assumption of Certain Liabilities)
October 1, 2005 to September 30, 2006**

DATE	BANK	PURCHASER	BRANCH LOCATION
12/15/2005	AmSouth Bank Birmingham, Alabama	First Federal Bank Dickson, Tennessee	200 Henslee Drive Dickson, Tennessee
12/15/2005	AmSouth Bank Birmingham, Alabama	First Federal Bank Dickson, Tennessee	601 Highway 46 South Dickson, Tennessee
12/15/2005	AmSouth Bank Birmingham, Alabama	First Federal Bank Dickson, Tennessee	2 Court Square Charlotte, Tennessee
12/15/2005	AmSouth Bank Birmingham, Alabama	First Federal Bank Dickson, Tennessee	2310 Highway 96 Burns, Tennessee
03/30/2006	AmSouth Bank Birmingham, Alabama	First American National Bank Luka, Mississippi	362 North Second Street Belmont, Mississippi
03/30/2006	AmSouth Bank Birmingham, Alabama	First American National Bank Luka, Mississippi	1102 North 2nd Street Booneville, Mississippi
03/30/2006	AmSouth Bank Birmingham, Alabama	First American National Bank Luka, Mississippi	900 West Main Street Fulton, Mississippi
03/30/2006	AmSouth Bank Birmingham, Alabama	First American National Bank Luka, Mississippi	1511 South Adams Street Fulton, Mississippi
06/15/2006	AmSouth Bank Birmingham, Alabama	Peoples State Bank of Commerce Nolensville, Tennessee	26327 Main Street Ardmore, Tennessee
06/29/2006	AmSouth Bank Birmingham, Alabama	Heritage Bank Hopkinsville, Kentucky	2556 Highway 49 East Pleasant View Tennessee
06/29/2006	AmSouth Bank Birmingham, Alabama	Heritage Bank Hopkinsville, Kentucky	104 West Kingston Springs Road Kingston Springs Tennessee
06/29/2006	AmSouth Bank Birmingham, Alabama	Heritage Bank Hopkinsville, Kentucky	1102 West Main Street Erin, Tennessee
06/29/2006	AmSouth Bank Birmingham, Alabama	Heritage Bank Hopkinsville, Kentucky	108 Cumberland Street Ashland City, Tennessee
09/29/2006	AmSouth Bank Birmingham, Alabama	Peoples State Bank of Commerce Nolensville, Tennessee	5804 Austin Peay Highway, Westmoreland, Tennessee

**Table 17. Branch Sales (Certain Branch Assets & Assumption of Certain Liabilities)
October 1, 2005 to September 30, 2006**

DATE	BANK	PURCHASER	BRANCH LOCATION
09/29/2006	AmSouth Bank Birmingham, Alabama	Peoples State Bank of Commerce Nolensville, Tennessee	285 Front Street Spring City, Tennessee
09/29/2006	AmSouth Bank Birmingham, Alabama	Peoples State Bank of Commerce Nolensville, Tennessee	315 South Cedar Avenue South Pittsburg, Tennessee
09/29/2006	AmSouth Bank Birmingham, Alabama	Peoples State Bank of Commerce Nolensville, Tennessee	4516 Main Street Jasper, Tennessee
09/29/2006	AmSouth Bank Birmingham, Alabama	Peoples State Bank of Commerce Nolensville, Tennessee	328 Broadway Hartsville, Tennessee
09/29/2006	AmSouth Bank Birmingham, Alabama	Peoples State Bank of Commerce Nolensville, Tennessee	13165 Highway 28 Whitwell, Tennessee

**Table 18. Branch Office Relocation
October 1, 2005 to September 30, 2006**

DATE	BANK	FROM	TO
10/19/2005	United Bank Atmore, Alabama	105 Lindberg Avenue Atmore, Alabama	164 Lindberg Avenue Atmore, Alabama
10/24/2005	First Bank Wadley, Alabama	8427 US Highway 431 Heflin, Alabama	8569 US Highway 431 Heflin, Alabama
12/05/2005	Regions Bank Birmingham, Alabama	36301 US Highway 19 North Palm Harbor, Florida	34650 US Highway 19 North Palm Harbor, Florida
12/19/2005	North Jackson Bank Stevenson, Alabama	205 Kentucky Avenue Stevenson, Alabama	43243 U.S. Highway 72 Stevenson, Alabama
01/17/2006	AmSouth Bank Birmingham, Alabama	1567 Main Street Sarasota, Florida	1626 Ringling Boulevard Sarasota, Florida
02/13/2006	Compass Bank Birmingham, Alabama	2350 Miracle Mile Bullhead City, Arizona	2840 Highway 95, Suite 414 Bullhead City, Arizona
04/24/2006	Regions Bank Birmingham, Alabama	1221 Brickell Avenue Miami, Florida	900 S. Miami Avenue Suite 210 Miami, Florida
07/10/2006	AmSouth Bank Birmingham, Alabama	4404 West Kennedy Tampa, Florida	4128 West Kennedy Tampa, Florida
07/24/2006	AmSouth Bank Birmingham, Alabama	5090 Stage Road Memphis, Tennessee	3061 Covington Pike Memphis, Tennessee
08/28/2006	AmSouth Bank Birmingham, Alabama	1801 2nd Avenue North Bessemer, Alabama	1809 1st Avenue North Bessemer, Alabama
08/28/2006	AmSouth Bank Birmingham, Alabama	131 South Pebble Beach Sun City Center, Florida	4892 Sun City Center Sun City Center, Florida
09/22/2006	Compass Bank Birmingham, Alabama	3260 Stockton Hill Road Kingman, Arizona	3320 North Stockton Hill Kingman, Arizona

BUREAU OF LOANS

In 1945, the Alabama legislature established the Bureau of Loans under authority of Act No. 159, to administer and enforce the provisions of the Harris Act, the predecessor of the present **Alabama Small Loan Act of 1959** (§ 5-18-1 et seq. 1975 Code). Since that time, the Alabama legislature has expanded the consumer protection role of the Bureau through various additional acts.

In 1971, the Alabama legislature passed the **Alabama Consumer Credit Act** (§ 5-19-1 et seq. 1975 Code), commonly known as the Mini-Code, which designated the Superintendent of Banks as Administrator and the Supervisor of the Bureau of Loans as Deputy Administrator for enforcement purposes. The **Alabama Pawn Shop Act** was enacted into law on May 21, 1992, under the authority of Act No. 92-597 (§ 5-19A-1 et seq.). The **Mortgage Brokers Licensing Act** was enacted into Law on May 30, 2001, under the authority of Act No. 2001-692 (§ 5-25-1-et seq.) The **Deferred Presentment Services Act** was enacted into law on June 20, 2003, under the authority of Act No. 2003-359 (§ 5-18A-1 et seq.). All of these laws designate the Supervisor of the Bureau of Loans as the regulatory authority to administer and enforce the Acts.

The Bureau of Loans has the statutory authority to examine at any reasonable time the lending activity and other records of any small loan company, finance company, and/or other individuals or persons holding any license from the State Banking Department. Staff examiners normally review records and transactions to determine compliance with Alabama laws at the licensee's place of business. Each licensee pays to the State Banking Department the actual cost of each examination with the amount being reasonably prescribed under uniform and equitable rules and regulations promulgated by the Superintendent of Banks.

ALABAMA SMALL LOAN ACT

Total licensees under the **Alabama Small Loan Act** are shown below for the past five years:

<u>Year</u>	<u>Number</u>
December 31, 2005	280
December 31, 2004	268
December 31, 2003	240
December 31, 2002	234
December 31, 2001	226

Licensees under the **Alabama Small Loan Act** submitted the following financial data for calendar year 2005 as required under Section 5-18-11 of the Code of Alabama.* The Bureau of Loans staff does not audit or otherwise check the financial data submitted by licensees for accuracy.

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$38,337,763
Gross Outstanding Loans	62,026	
Total Loans Outstanding		\$31,375,141
Total Operating Income		\$21,220,819
Total Operating Expenses		\$18,986,024
Net Profit (Loss)		\$ 2,234,795

*Listed below are companies not included in the financial data for calendar year 2005. These companies either failed to submit data or the data is being reviewed by the Department. The impact of this omission should be minimal.

First Stop Financial, Inc.

Marengo Finance Company, Inc.

ALABAMA CONSUMER CREDIT ACT

Total licensees under the **Alabama Consumer Credit Act**, known as the Mini-Code, are shown below for the past five years:

<u>Year</u>	<u>Number</u>
December 31, 2005	1031
December 31, 2004	972
December 31, 2003	926
December 31, 2002	869
December 31, 2001	846

Licenses under the **Alabama Consumer Credit Act** submitted the following financial data for calendar year 2005: *

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$10,884,905,935
Gross Loan Receivables	428,535	\$3,558,226,562
Gross Sales Finance Receivables	499,768	\$6,057,775,547
Total Receivables	928,303	\$9,616,002,109
Total Operating Income		\$1,366,053,151
Total Operating Expenses		\$1,218,138,032
Net Profit (Loss)		\$ 160,239,346

*Listed below are companies not included in the financial data for calendar year 2005. These companies either failed to submit data or the data is being reviewed by the Department. The impact of this omission should be minimal.

American Internet Mortgage, Inc.	B R Capital
CIS Financial Services, Inc.	SRI
Evers Mortgage Company, Inc.	First Stop Financial, Inc.
Goldmine Capital Company, LLC	Hometown Lenders, LLC
Marengo Finance Company, Inc.	Mortgage Corporation of the South
Community Home Financial Services, Inc.	Orlan Free Funding, LLC

ALABAMA PAWN SHOP ACT

Active number of licenses under the **Alabama Pawn Shop Act** is shown below for the past five years:

<u>Year</u>	<u>Number</u>
December 31, 2005	1018
December 31, 2004	1000
December 31, 2003	897
December 31, 2002	804
December 31, 2001	810

The **Alabama Pawn Shop Act** does not require financial reporting.

ALABAMA MORTGAGE BROKER LICENSING ACT

Active number of licensees under the **Alabama Mortgage Brokers Licensing Act** is shown below for the past four years:

<u>Year</u>	<u>Number</u>
December 31, 2005	502
December 31, 2004	456
December 31, 2003	415
December 31, 2002	340

Licensees under the **Alabama Mortgage Brokers Licensing Act** submitted the following financial data for the 2004 calendar year: *

<u>ITEM</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Total Assets		\$ 60,552,158
Total Net-Worth		\$ 34,050,146
Total Operating Income		\$ 80,093,645
Total Operating Expenses		\$ 68,204,628
Net Profit (Loss)		\$ 11,889,017
Total Loans Closed	26,580	\$3,335,655,486

ALABAMA DEFERRED PRESENTMENT SERVICES ACT

Total licensees under this Act are shown below:

<u>Year</u>	<u>Number</u>
December 31, 2005	1177
December 31, 2004	1103

The **Deferred Presentment Services Act** does not require financial reporting.

