

SUPERINTENDENT OF BANKS

ANNUAL REPORT



FISCAL YEAR ENDING
SEPTEMBER 30, 2011



STATE OF ALABAMA
STATE BANKING DEPARTMENT



Robert Bentley
Governor

December 7, 2011

John D. Harrison
Superintendent of Banks

The Honorable Robert Bentley
Governor of Alabama
Alabama State Capitol
Montgomery, Alabama 36130

Dear Governor Bentley:

We submit to you our 2011 fiscal year-end report to comply with the Code of Alabama 1975 § 5-2A-13.

Alabama's state-chartered banks manage nearly 99% of total commercial banking assets within the borders of this great state. As well, these 117 state-chartered banks continue to operate with a significant domestic footprint and foreign market presence. At fiscal year-end 2011, the Alabama Banking Department regulated commercial banks assets of nearly \$220 billion with offices in 19 host states and foreign countries.

In addition to commercial banks, this Department's Bureau of Banking also regulates 3 independent, state-chartered trust companies and 13 bank-managed, trust departments. These 16 wealth management entities showed growth from over \$85 billion to more than \$89 billion during this fiscal year.

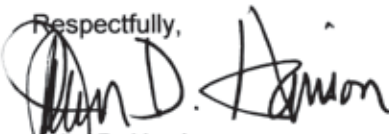
Governor, the United States financial sector continues to show signs of stability and even a return to modest profitability for many banks. Alabama's state-chartered banks are recovering as well with a declining number of banks still struggling through the pains of liquidating troubled assets. One commercial bank was closed during this fiscal year. Alabama maintained this banking entity through the FDIC as receiver and transferred deposits to a new state-chartered bank.

The Bureau of Loans still actively pursues consumer protection in the non-deposit, loan industry. The Bureau of Loans licenses and regulates consumer credit, pawnshops, small loan companies, deferred presentment services (payday lenders), and mortgage brokers operating in Alabama. Their portfolio contains nearly 7,000 licensees including 1,083 Deferred Presentments and 282 Mortgage Brokers. With the 2010 adoption of the Alabama SAFE Act, we also have 2,697 licensed mortgage lenders under our purview.

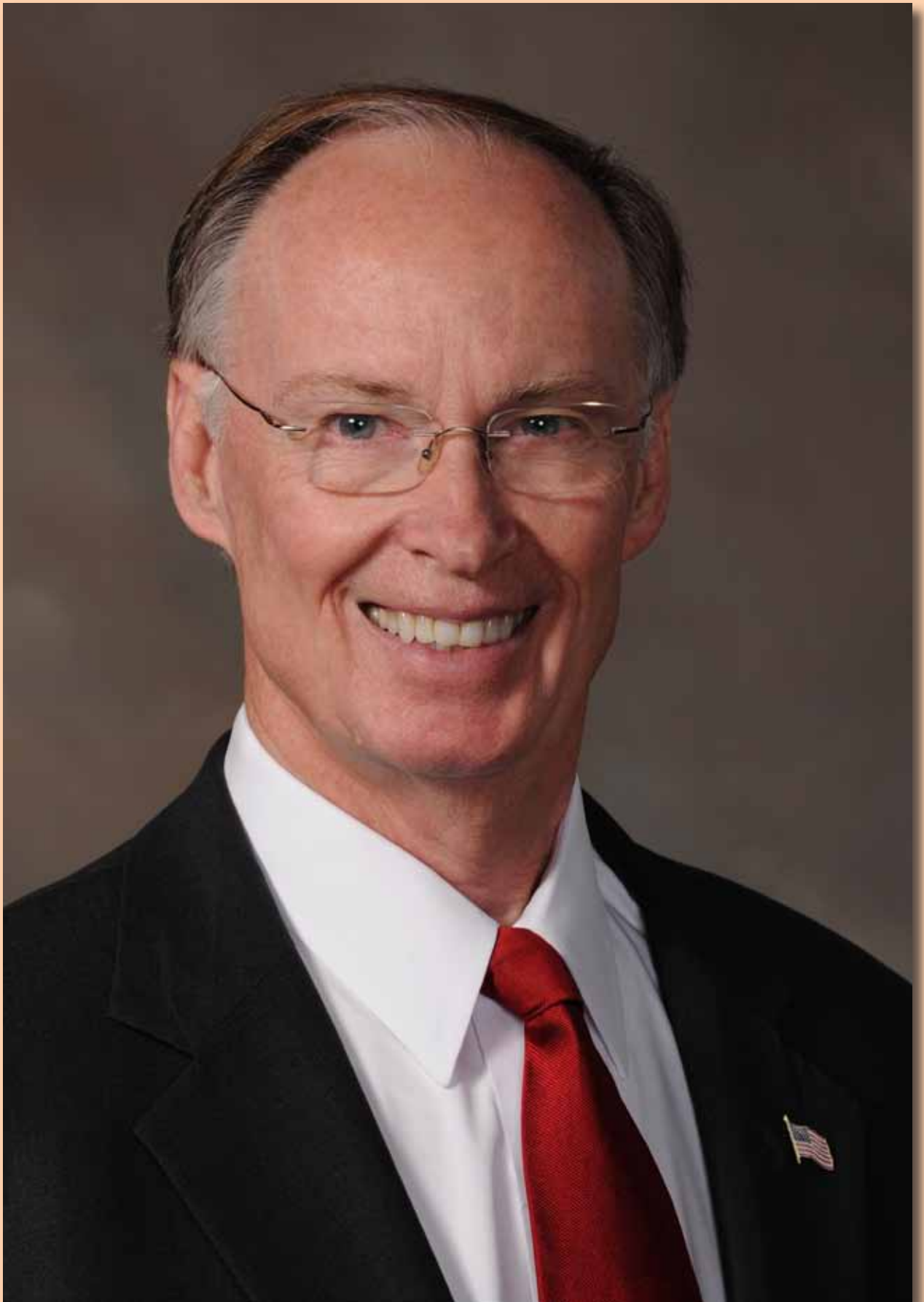
Our field examiners and office staff resources remains stretched during this tedious financial cycle. We continue to work with both Federal and host-state banking and mortgage regulators towards positive economic recovery. We continue our focus of protecting depositors and loan consumers while enforcing safe, sound, and compliant management from our banks and loan companies.

Governor Bentley, we thank you for your leadership to the Great State of Alabama. We look forward to working with you and the legislature throughout the years of your service to the people of Alabama.

Respectfully,



John D. Harrison
Superintendent of Banks



GOVERNOR ROBERT BENTLEY

STATE BANKING BOARD

Members

Expiration of Term

John D. Harrison	Superintendent of Banks	Ex-officio Member Chairman of Board
John Boyett	President - CEO First State Bank of the South, Inc. Sulligent	February 1, 2013
Carl E. Crosby	Senior Vice President - Director BBVA Compass Bank Birmingham	February 1, 2013
Larry K. Deason	Executive Vice President - COO Farmers and Merchants Bank Anniston	February 1, 2015
Arthur J. DuCote	Executive Vice President Regions Bank Birmingham	February 1, 2017
W. Bibb Lamar, Jr.	Chairman - CEO BankTrust Mobile	February 1, 2017
Terry Phillips	Consultant Thomasville	February 1, 2015

SAVINGS AND LOAN BOARD - INACTIVE

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	2003-2005
Maria B. Campbell	2001-2003
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. Gullede	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



Members of the State Banking Board
(Front – Seated) John Boyette, and, John D. Harrison;
(2nd Row) Carl E. Crosby, Larry K. Deason, Arthur J. Ducote, Terry Phillips, and W. Bibb Lamar, Jr.



Current and Former Superintendents
Wayne C. Curtis, Zack Thompson, Maria B. Campbell,
Robert Gullede, and John D. Harrison

MANAGEMENT

John D. Harrison Superintendent of Banks
Trabo Reed Deputy Superintendent of Banks
Michael A. Seals Administrative Division Manager
E. Nelson Cook Community Bank Division Manager
Wayne Cranford Special Operations Division Manager
Scott W. Corscadden Supervisor, Bureau of Loans
Elizabeth T. Bressler General Counsel

Administrative Division

Michael A. Seals Division Manager

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

Consumer Services

Christie Gowan Bank Examinations Coordinator
Robyn Palmer Administrative Support Assistant I

IT Services

Frank J. Ander IT System Specialist
Charles R. Hysell IT Systems Technician, Sr.
Kimberly Hollenquest Administrative Support Assistant II

Training

Marcus R. Andrews Bank Examinations Coordinator
John P. Schindler Bank Examinations Coordinator

Administrative Support

Glenda H. Foley Executive Secretary
Alfreda W. Murdock Personnel Assistant III
Luckcia D. Shorter Administrative Support Assistant II
Sherri B. Hamilton Administrative Support Assistant I

Bureau of Banking

Community Bank Group

E. Nelson Cook Division Manager
Jesse L. Hudson Review Examiner
Richard A. Stephens Review Examiner
Todd W. Hall Administrative Support Assistant III
Michelle R. Grant Administrative Support Assistant II

Northern District

Jeff Ellis District Supervisor

Allen W. Hawkins Team I Supervisor

David A. Patterson Bank Examinations Coordinator

Kevin D. Reaves..... Bank Examinations Coordinator

Ricky L. Durden Bank Examinations Specialist, Sr.

Cori S. Gohn Bank Examinations Specialist, Sr.

Cylenithia R. Jones..... Bank Examinations Specialist, Sr.

David E. Smith, Jr. Bank Examinations Specialist, Sr.

W. Mark Burnett..... Bank Examinations Specialist

John B. Barnett, IV..... Bank Examinations Specialist

D. Druid Conrad III..... Bank Examinations Specialist

Spencer B. Jones State Professional Trainee

James J. Daniel Team II Supervisor/Case Manager

Clinton B. Bridges Bank Examinations Specialist, Sr.

Jonathan B. Edwards..... Bank Examinations Specialist, Sr.

Samantha N. Hedden..... Bank Examinations Specialist, Sr.

Gerry L. King Bank Examinations Specialist, Sr.

Alison Bonds..... Bank Examinations Specialist

Jonathan E. Face..... Bank Examinations Specialist

Marshall A. McDowell State Professional Trainee

Southern District

George C. Page District Supervisor

Eric J. Wilson Team I Supervisor

Timothy J. Rayborn..... Case Manager/Bank Examinations Coordinator

John W. Russell Audit SME/Bank Coordinator

Elizabeth W. Starling..... Case Manager/Bank Examinations Coordinator

C. Glen Daniel Bank Examinations Specialist, Sr.

Paul D. Thomas..... Bank Examinations Specialist, Sr.

Rebecca W. Greene..... Bank Examinations Specialist, Sr.

Twyla T. Knight Bank Examinations Specialist, Sr.

Yolanda Chandler-Hyde..... Bank Examinations Specialist

Derrick Grooms Bank Examinations Specialist

Clinton P. Philpot..... Bank Examinations Specialist

A. Foster Carpenter State Professional Trainee

Steven R. Davenport..... State Professional Trainee

Jeremy O. Lindsey State Professional Trainee

Silas M. Turner III..... Team II Supervisor/Case Manager

Michael Whitehurst BSA/Audit/Bank Examinations Coordinator

Jason Andres..... Bank Examinations Specialist, Sr.

Jay H. Caver Bank Examinations Specialist, Sr.

Stephen L. Griffith..... Bank Examinations Specialist, Sr.

Barry S. Hollyfield Bank Examinations Specialist, Sr.

Jerry Merritt Bank Examinations Specialist, Sr.

Chadwick White Bank Examinations Specialist, Sr.

Trust Specialist

Robert Peace..... Bank Examinations Coordinator
Andre L. Scott..... Bank Examinations Coordinator
Alandra S. Hudson-Keahey Bank Examinations Specialist, Sr.

Special Operation – Large Institution Division

Wayne Cranford..... Division Manager
David P. Florey Review Examiner
Janice S. Faulk Administrative Support Assistant II

Large Institution Team

Joel A. Black Team Leader/Case Manager
Mark A. Sislak..... Case Manager/Bank Examinations Supervisor
Kareem D. Campbell..... Bank Examinations Coordinator

Wealth Management Team

Jeb S. Cloyd..... Bank Examinations Supervisor
James B. Coker Bank Examinations Coordinator

Bureau of Loans

Scott Corscadden Division Manager

V. Lynne Windham Loan Examinations Supervisor
Arlene D. Baldwin Consumer Services
Jeremy L. Windham Loan Examinations Coordinator
Stephen G. Barnett..... Loan Examinations Specialist, Senior
C. Max Cosby Loan Examinations Specialist, Senior
Jonathan M. Daffin..... Loan Examinations Specialist, Senior
Jo Ann Dunn..... Loan Examinations Specialist, Senior
Ashley W. Hall..... Loan Examinations Specialist, Senior
Patricia A. Kirby Loan Examinations Specialist, Senior
T. Frank Long Loan Examinations Specialist, Senior
Jihan C. Loving Loan Examinations Specialist, Senior
Charles L. Russell Loan Examinations Specialist, Senior
Robert M. Scott..... Loan Examinations Specialist, Senior
Jeff A. Thomas..... Loan Examinations Specialist, Senior
Ashley L. Hanback..... Loan Examinations Specialist
Hillary E. Farthing Administrative Support Assistant III
Demetrice L. Hardy..... Administrative Support Assistant III
Sherry F. McGilberry Administrative Support Assistant III
Patricia A. Sankey..... Administrative Support Assistant III
Cynthia K. Dickerson Administrative Support Assistant II
Diana R. Anderson Administrative Support Assistant I

Legal Division

Elizabeth T. Bressler General Counsel

Walter Mark Anderson..... Deputy General Counsel
Nancy A. Lavey..... Legal Research Assistant

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, 2010, the Banking Bureau had 117 commercial banks and 3 independent trust companies under supervision.

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 \$219,785,698,000 and \$168,920,872,000, respectively. Equity Capital for state-chartered banks totaled over \$32 billion with the ratio of Average Equity Capital to Total Assets remaining above 14%. 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 state-chartered banks are shown below:

<u>September 30th</u>	<u>% of Total Assets</u>	<u>% of Total Deposits</u>
2011	88%	87%
2010	89%	88%
2009	88%	86%
2008	89%	86%
2007	87%	85%
2006	90%	89%

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

	<u>September 30, 2011</u>
The Trust Company of Sterne, Agee, Inc.	\$2,268,906,000.00
Arlington Trust Company	\$ 557,616,000.00
AlaTrust, Inc.	<u>\$ 162,788,000.00</u>
Total	\$2,989,310,000.00

**Table 1. Consolidated Reports of Condition as of the close of business September 30th
(117 State-Chartered Banks with 3,012 Branches as of September 30, 2011)**

ASSETS	2011	2010
	Thou. Dol.	
1. Cash and Balances Due From Depository Institutions:		
a. Non-Interest-Bearing Balances and Currency and Coin.....	3,441,819	3,438,154
b. Interest-Bearing Balances	9,518,871	7,222,763
2. Securities	40,067,665	37,204,467
3. Federal Funds Sold and Securities Purchased Under Agreements to Resell.....	562,402	1,262,454
4. Loans and Leases, Net of Unearned Income and Allowance for Loan and Lease Losses	135,399,675	140,413,334
5. Trading Assets	1,272,643	1,264,203
6. Premises and Fixed Assets (Including Capitalized Leases)	4,287,243	4,345,499
7. Other Real Estate Owned	1,110,252	1,345,900
8. Intangible Assets	12,342,275	12,938,399
9. Other Assets	11,782,853	12,907,638
10. TOTAL ASSETS	\$219,785,698	\$222,342,811
LIABILITIES		
11. Deposits	168,920,872	169,544,056
12. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	3,411,412	4,201,766
13. Trading Liabilities	1,143,375	1,072,650
14. Other Borrowed Money (Includes Mortgage Indebtedness and Obligations Under Capitalized Leases).....	8,496,136	10,249,889
15. Subordinated Notes and Debentures (Includes Limited-Life Preferred Stock and Related Surplus).....	3,255,371	3,298,105
16. Other Liabilities	2,537,837	2,360,195
17. TOTAL LIABILITIES	187,765,003	190,726,661
EQUITY CAPITAL		
18. Perpetual Preferred Stock and Related Surplus.....	5,200	1,100
19. Common Stock	94,872	95,242
20. Surplus (Excludes All Surplus Related to Preferred Stock)	36,971,815	36,841,331
21. a. Undivided Profits and Capital Reserves	(5,554,221)	(5,903,866)
b. Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities	496,000	538,000
c. Accumulated Net Gains (Losses) on Cash Flow Hedges.....	(278,000)	(240,000)
22. Noncontrolling interests in consolidated subsidiaries	285,029	284,343
22. TOTAL EQUITY CAPITAL	32,020,695	31,616,150
23. TOTAL LIABILITIES & EQUITY CAPITAL	\$219,785,698	\$222,342,811
Reserve for Loan Losses.....	\$4,376,000	\$4,692,984
Equity Capital to Assets	14.57%	14.22%
Tier 1 Core Capital to Assets.....	14.34%	13.96%
Tier 1 Leverage	9.54%	8.86%
ADC Loans to Quality Risk Based Capital.....	47.42%	63.71%
Percentage Gross Capital and Reserves to Gross Assets	16.24%	15.99%
Percentage Gross Capital and Reserves to Total Deposits	21.55%	21.42%
Percentage Net Loans to Total Assets	61.61%	63.15%
Percentage Net Loans to Total Deposits	80.16%	82.82%

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

Location	Bank	2011		2010	
		Deposits	Assets	Deposits	Assets
Albertville	Vantage Bank of Alabama	63,521	75,380	62,274	73,504
Alexander City	Aliant Bank	742,971	928,608	757,349	950,686
Altoona	The Exchange Bank of Alabama	210,894	239,230	211,152	240,235
Andalusia	CCB Community Bank	318,265	390,921	321,629	392,871
Anniston	Southern States Bank	170,834	207,617	159,094	188,594
Athens	Reliance Bank	115,205	151,959	119,537	155,697
Atmore	United Bank	383,715	434,495	431,003	481,611
Auburn	Auburn Bank	611,110	765,201	603,232	774,735
Auburn	Keystone Bank	175,676	203,111	162,246	187,538
Bessemer	First Financial Bank	162,843	205,875	158,714	212,335
Birmingham	Regions Bank	98,684,314	125,487,974	99,803,328	129,067,664
Birmingham	Compass Bank	45,243,834	64,456,646	45,433,296	64,282,405
Birmingham	ServisFirst Bank	2,015,000	2,258,756	1,601,607	1,776,578
Birmingham	Alostar Bank of Commerce (1)	507,443	854,000	0	0
Birmingham	SouthPoint Bank	196,749	227,023	246,688	279,422
Birmingham	Oakworth Capital Bank	163,128	205,579	119,071	157,795
Birmingham	Alamerica Bank	20,221	33,770	22,000	38,087
Birmingham	Nexity Bank (2)	0	0	678,765	912,845
Boaz	Peoples Independent Bank of Boaz	152,180	168,807	150,528	164,848
Boaz	First Bank of Boaz	132,523	185,395	126,902	178,752
Brantley	Brantley Bank and Trust Company	56,001	67,198	54,274	65,516
Brewton	Bank of Brewton	41,708	53,857	49,549	61,372
Brewton	First Progressive Bank	21,735	29,529	20,216	27,944
Calera	Central State Bank	133,837	157,465	133,663	156,373
Centre	Generations Bank	56,363	63,909	51,918	58,976
Chatom	First Community Bank	282,593	324,738	272,705	315,394
Clanton	Peoples Southern Bank	122,007	144,934	121,038	143,445
Cullman	Peoples Bank of Alabama	407,781	495,981	418,769	501,871
Cullman	Merchants Bank of Alabama	229,531	255,662	218,435	248,240
Cullman	Traditions Bank	198,001	218,824	182,732	206,447
Cullman	Premier Bank of the South	122,365	137,221	119,887	136,111
Cullman	First Community Bank of Cullman (3)	60,896	68,725	0	0
Demopolis	Robertson Banking Company	201,302	242,308	194,793	234,506
Dothan	SunSouth Bank	181,896	201,963	201,530	222,389
Dothan	BankSouth	161,664	196,746	175,431	217,475
Dothan	Trinity Bank	63,463	71,704	53,852	64,383
Enterprise	The Citizens Bank	73,167	82,107	78,118	90,050
Eutaw	Merchants & Farmers Bank of Greene County, Alabama	43,571	53,600	41,023	52,102
Eva	EvaBank	326,915	369,307	337,518	381,671
Evergreen	Bank of Evergreen	46,154	50,647	43,706	47,825
Fayette	The Citizens Bank of Fayette	150,962	191,138	149,514	188,059
Flomaton	Escambia County Bank	72,847	89,640	74,732	97,275
Florence	First Southern Bank	157,719	172,290	136,294	148,586
Fort Payne	First State Bank of DeKalb County	75,919	89,673	73,047	86,895
Fyffe	Horizon Bank	79,108	97,617	79,768	97,549
Gadsden	The Southern Bank Company	70,176	97,253	69,882	87,610
Geneva	The Citizens Bank	142,435	170,030	141,287	167,964
Geraldine	Liberty Bank	91,792	106,895	88,998	103,677
Greensboro	The Citizens Bank	84,630	101,557	75,549	91,460

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

Location	Bank	2011		2010	
		Deposits	Assets	Deposits	Assets
Greensboro	Peoples Bank of Greensboro	84,587	93,918	71,241	80,083
Gulf Shores	Heritage First Bank	51,051	54,607	52,920	56,123
Guntersville	Citizens Bank & Trust	242,503	286,921	250,780	291,207
Haleyville	Traders & Farmers Bank	287,763	367,313	282,086	359,202
Hamilton	PeoplesTrust Bank	79,349	88,293	61,176	69,291
Hartford	City Bank of Hartford	52,704	58,530	52,631	58,145
Hazel Green	North Alabama Bank	103,055	115,884	117,700	131,730
Huntsville	Progress Bank and Trust	307,969	366,621	263,890	305,545
Jackson	Merchants Bank	182,366	204,229	185,300	206,483
Jasper	Pinnacle Bank	182,478	208,069	182,394	207,746
Jasper	Bank of Walker County	67,867	80,186	66,956	84,529
Lafayette	Farmers and Merchants Bank	93,973	112,447	87,354	103,724
Leeds	Covenant Bank	85,033	101,415	98,552	115,290
Linden	First Bank of Linden	71,053	82,911	73,516	84,794
Lineville	FirstState Bank	153,290	197,761	146,402	189,254
Louisville	Farmers Exchange Bank	180,265	195,033	183,215	201,040
Luverne	First Citizens Bank	187,443	225,780	184,859	224,321
Maplesville	Peachtree Bank	46,945	55,394	53,786	63,530
Marion	Marion Bank and Trust Company	212,392	251,896	193,601	234,998
Mobile	BankTrust	1,843,543	2,116,735	1,860,446	2,153,772
Mobile	Hancock Bank of Alabama (4)	0	0	162,037	189,551
Mobile	Bay Bank	64,382	87,432	64,484	88,808
Monroeville	Peoples Exchange Bank of Monroe County	56,273	65,345	56,975	65,466
Moundville	Bank of Moundville	99,360	110,870	92,898	103,239
Muscle Shoals	First Metro Bank	413,707	467,381	383,043	432,754
Oneonta	The Hometown Bank of Alabama	248,460	286,029	188,231	222,591
Opp	Southern Independent Bank	147,908	163,167	133,503	147,596
Oxford	Cheaha Bank	139,896	169,422	146,128	174,621
Ozark	The Commercial Bank of Ozark	67,007	75,060	65,083	73,396
Pell City	Metro Bank	554,840	623,268	524,144	588,401
Pell City	Union State Bank	252,270	276,884	249,073	275,101
Phenix City	Phenix-Girard Bank	125,501	167,862	109,443	150,975
Piedmont	Farmers and Merchants Bank	158,808	190,297	160,659	190,752
Pine Hill	Bank of Pine Hill	21,384	25,431	20,828	25,229
Prattville	River Bank & Trust	310,794	351,383	285,926	323,793
Rainsville	First Bank of the South	79,678	87,079	78,654	85,650
Red Bay	Community Spirit Bank	97,603	110,866	93,280	106,238
Red Level	The Peoples Bank of Red Level	13,538	16,140	12,835	14,739
Reform	West Alabama Bank & Trust	450,470	586,197	435,698	578,392
Robertsdale	Citizen's Bank, Inc.	99,928	115,646	105,489	122,114
Russellville	CB&S Bank, Inc.	1,008,857	1,267,012	997,903	1,254,117
Russellville	Valley State Bank	99,841	117,625	91,681	109,138
Samson	The Samson Banking Company, Inc.	46,768	55,251	47,344	55,464
Scottsboro	FNB Bank	316,027	357,777	288,253	327,251
Selma	First Cahawba Bank	66,035	81,277	64,317	74,095
Sheffield	Bank Independent	864,300	1,030,662	824,011	993,239
Stevenson	First Southern State Bank	276,755	328,769	282,572	333,947
Stevenson	First Jackson Bank	180,674	215,919	169,837	203,199
Sulligent	First State Bank of the South, Inc.	79,754	96,264	78,422	94,082
Sweet Water	Sweet Water State Bank	73,957	85,423	67,649	77,280

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

Location	Bank	2011		2010	
		Deposits	Assets	Deposits	Assets
Tallassee	PrimeSouth Bank	137,668	160,373	136,455	157,160
Thomasville	First United Security Bank	531,455	637,642	513,893	652,631
Troy	Troy Bank & Trust Company	692,269	831,523	670,127	805,089
Tuscaloosa	Bryant Bank	817,270	988,676	732,091	885,176
Tuscaloosa	Capstone Bank	328,557	386,587	288,394	344,799
Tuskegee	First Tuskegee Bank	57,357	66,726	59,913	71,751
Union Springs	AmeriFirst Bank	122,763	147,131	134,280	158,807
Union Springs	Community Bank and Trust - Alabama	76,548	84,602	81,655	91,986
Valley Head	The Citizens Bank of Valley Head	23,834	27,299	22,700	26,200
Vernon	The Bank of Vernon	139,562	163,148	156,086	180,809
Vernon	Citizens State Bank	75,031	92,273	78,113	95,266
Vestavia Hills	SouthCity Bank	139,143	167,546	110,420	134,766
Wadley	First Bank	59,352	66,152	61,740	67,017
Waterloo	The Farmers & Merchants Bank	49,406	63,762	48,340	61,219
Wedowee	Small Town Bank	200,366	242,787	198,855	239,030
Wedowee	Bank of Wedowee	98,713	119,627	95,117	118,226
Wetumpka	First Community Bank of Central Alabama	254,238	280,794	244,007	268,063
Winfield	State Bank & Trust	166,777	199,721	153,707	184,229
Winfield	The Citizens Bank of Winfield	126,503	215,022	119,337	202,392
York	Bank of York	66,692	85,761	62,978	78,803

(1) New state chartered bank

(2) State chartered bank closed

(3) Savings & Loan Association converted to state chartered bank

(4) State chartered bank merged into a out-of-state bank

Table 3 Ten Largest State-Chartered Banks

Bank	Assets	Year Established
	<u>Thou. Dol.</u>	
Regions Bank, Birmingham	125,487,974	1871
Compass Bank, Birmingham	64,456,646	1964
ServisFirst Bank, Birmingham	2,258,756	2005
BankTrust, Birmingham	2,116,735	1986
CB&S Bank, Russellville	1,267,012	1906
Bank Independent, Sheffield	1,030,662	1947
Bryant Bank, Tuscaloosa	988,676	2005
Aliant Bank, Alexander City	928,608	1902
AloStar Bank of Commerce, Birmingham	854,000	2011
Troy Bank & Trust Company, Troy	831,523	1906
Total Assets as of September 30, 2011	\$200,220,592	

	<u>Thou. Dol.</u>	
Regions Bank, Birmingham	129,067,664	1871
Compass Bank, Birmingham	64,282,405	1964
BankTrust, Birmingham	2,153,772	1986
ServisFirst Bank, Birmingham	1,776,578	2005
CB&S Bank, Russellville	1,254,117	1906
Bank Independent, Sheffield	993,239	1947
Aliant Bank, Alexander City	950,686	1902
Nexity Bank, Birmingham	912,845	1968
Bryant Bank, Tuscaloosa	885,176	2005
Troy Bank & Trust Company, Troy	805,089	1906
Total Assets as of September 30, 2010	\$203,081,571	

Table 4 Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2011

HOLDING COMPANY	STATES	INSTITUTION	DEPOSITS (Thou. Dol.)
Regions Financial Corporation Birmingham, Alabama	Alabama	Regions Bank Birmingham, Alabama	22,065,354
		Subtotal - Alabama	22,065,354
	Arkansas	Regions Bank Birmingham, Alabama	4,238,081
	Florida	Regions Bank Birmingham, Alabama	19,259,223
	Georgia	Regions Bank Birmingham, Alabama	6,091,301
	Illinois	Regions Bank Birmingham, Alabama	2,499,398
	Indiana	Regions Bank Birmingham, Alabama	2,436,836
	Iowa	Regions Bank Birmingham, Alabama	385,810
	Kentucky	Regions Bank Birmingham, Alabama	785,315
	Louisiana	Regions Bank Birmingham, Alabama	7,315,075
	Mississippi	Regions Bank Birmingham, Alabama	7,249,522
	Missouri	Regions Bank Birmingham, Alabama	2,376,810
	North Carolina	Regions Bank Birmingham, Alabama	394,233
	South Carolina	Regions Bank Birmingham, Alabama	1,297,147
	Tennessee	Regions Bank Birmingham, Alabama	17,372,827
	Texas	Regions Bank Birmingham, Alabama	4,504,712
	Virginia	Regions Bank Birmingham, Alabama	125,592
		Subtotal - Other States	76,331,882
	Foreign Offices	Regions Bank Birmingham, AL	506,243
		Subtotal - Foreign Offices	506,243
Total - Regions Financial Corporation			98,903,479

Table 4 Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2011

HOLDING COMPANY	STATES	INSTITUTION	DEPOSITS (Thou. Dol.)
ServisFirst Bancshares, Inc. Birmingham, Alabama	Alabama	ServisFirst Bank Birmingham, Alabama	1,783,089
		Subtotal - Alabama	1,783,089
	Florida	ServisFirst Bank Mobile, Alabama	24,901
		Subtotal - Florida	24,901
	Total - ServisFirst Bancshares, Inc.		
BancTrust Financial Group, Inc. Mobile, Alabama	Alabama	BankTrust Mobile, Alabama	1,702,291
		Subtotal - Alabama	1,702,291
	Florida	BankTrust Mobile, Alabama	180,150
		Subtotal - Florida	180,150
	Total - BancTrust Financial Group, Inc.		
CBS Banc-Corp. Russellville, Alabama	Alabama	CB&S Bank, Inc. Russellville, Alabama	501,800
		Subtotal - Alabama	501,800
	Mississippi	CB&S Bank, Inc. Russellville, Alabama	335,345
		Subtotal - Mississippi	335,345
	Tennessee	CB&S Bank, Inc. Russellville, Alabama	167,223
		Subtotal - Tennessee	167,223
	Subtotal - Other States		502,568
Total - CBS Banc-Corp.			1,004,368
United Bancorporation of Alabama Atmore, Alabama	Alabama	United Bank Atmore, Alabama	325,420
		Subtotal - Alabama	325,420
	Florida	United Bank Atmore, Alabama	65,376
		Subtotal - Florida	65,376
	Total - United Bancorporation of Alabama		
Southern National Corporation Andalusia, Alabama	Alabama	CCB Community Bank Andalusia, Alabama	302,014
		Subtotal - Alabama	302,014
	Florida	CCB Community Bank Andalusia, Alabama	42,838
		Subtotal - Florida	42,838
	Total - Southern National Corporation		

Table 4 Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2011

HOLDING COMPANY	STATES	INSTITUTION	DEPOSITS (Thou. Dol.)
MidSouth Bancorporation Dothan, Alabama	Alabama	MidSouth Bank, N. A. Dothan, Alabama	286,685
		Subtotal - Alabama	286,685
	Florida	MidSouth Bank, N. A. Dothan, Alabama	13,918
		Subtotal - Florida	13,918
Total - MidSouth Bancorporation			300,603
Union Bancshares, Inc. Pell City, Alabama	Alabama	Union State Bank Pell City, Alabama	249,623
		Subtotal - Alabama	249,623
	Florida	Union State Bank Pell City, Alabama	9,848
		Subtotal - Florida	9,848
Total - Union Bancshares, Inc.			259,471
Frontier National Corporation Sylacauga, Alabama	Alabama	Frontier Bank Lagrange, GA	236,435
		Subtotal - Alabama	236,435
	Georgia	Frontier Bank Lagrange, GA	14,844
		Subtotal - Georgia	14,844
Total - Frontier National Corporation			251,279
1st Jackson Bancshares, Inc Stevenson, Alabama	Alabama	First Jackson Bank, Inc. Stevenson, Alabama	167,098
		Subtotal - Alabama	167,098
	Tennessee	First Jackson Bank, Inc. Stevenson, Alabama	5,835
		Subtotal - Tennessee	5,835
Total - 1st Jackson Bancshares, Inc			172,933

Table 5 Out-of-State Bank Holding Companies and Banks With a Presence in Alabama as of June 30, 2011

HOLDING COMPANY	INSTITUTION	DEPOSITS (Thou. Dol.)
Banco Bilbao Vizcaya Argentaria, S.A. Bilbao, Spain	Compass Bank Birmingham, Alabama	8,502,353
	Subtotal Alabama	8,502,353
	Compass Bank (Arizona) Birmingham, Alabama	3,986,897
	Compass Bank (California) Birmingham, Alabama	2,405,241
	Compass Bank (Colorado) Birmingham, Alabama	1,927,864
	Compass Bank (Florida) Birmingham, Alabama	1,944,356
	Compass Bank (New Mexico) Birmingham, Alabama	649,321
	Compass Bank (Texas) Birmingham, Alabama	26,015,743
	Subtotal - Other States	36,929,422
	Banco Bilbao Vizcaya Argentaria Puerto Rico San Juan, Puerto Rico	2,932,750
	Compass Bank Birmingham, Alabama	177,112
	Subtotal - Foreign Offices	3,109,862
Total Bilbao Vizcaya Argentaria, S. A.		48,541,637
Wells Fargo & Company San Francisco, California	Wells Fargo Bank, N.A. Sioux Falls, South Dakota	8,426,414
BB&T Corporation Winston-Salem, North Carolina	Branch Banking and Trust Company Winston-Salem, North Carolina	4,538,637
Synovus Financial Corp Columbus, Georgia	Synovus Bank Columbus, Georgia	3,691,728
Royal Bank of Canada Raleigh, North Carolina	RBC Bank USA Raleigh, North Carolina	3,401,894
Community Bancorp LLC Houston, Texas	Superior Bank, N.A. Tampa, Florida	1,260,135
	Cadence Bank, N.A. Starkville, Mississippi	148,943
Total Community Bancorp LLC		1,409,078
BancorpSouth, Inc. Tupelo, Mississippi	BancorpSouth Bank Tupelo, Mississippi	809,721
USAMERICBANCORP, Inc. Clearwater, Florida	Aliant Bank Alexander City, Alabama	761,676
Hancock Holding Corporation Gulfport, Mississippi	Whitney Bank New Orleans, Louisiana	508,149
	Hancock Bank Gulfport, Mississippi	155,524
Total Hancock Holding Corporation		663,673
Renasant Corporation Tupelo, Mississippi	Renasant Bank Tupelo, Mississippi	559,604
Iberiabank Corporation Lafayette, Louisiana	Iberiabank Lafayette, Louisiana	505,677
Park National Corporation Newark, Ohio	Vision Bank Panama City, Florida	363,638

Table 5 Out-of-State Bank Holding Companies and Banks With a Presence in Alabama as of June 30, 2011

HOLDING COMPANY	INSTITUTION	DEPOSITS (Thou. Dol.)
SunTrust Banks, Inc. Atlanta, Georgia	SunTrust Bank Atlanta, Georgia	333,628
None	CharterBank West Point, Georgia	214,959
Ameris Bancorp Moutrie, Georgia	Ameris Bank Moutrie, Georgia	213,198
PeopleSouth Bancshares, Inc Colquitt, Georgia	PeoplesSouth Bank Colquitt, Georgia	176,854
First M & F Corporation Kosciusko, Mississippi	Merchants and Farmers Bank Kosciusko, Mississippi	157,572
State Bank & Trust Company Employee Stock Ownership Plan Greenwood, Mississippi	State Bank & Trust Company Greenwood, Mississippi	127,605
First Pulaski National Corporation Pulaski, Tennessee	First Pulaski National Bank Pulaski, Tennessee	93,178
Community Bancshares of Mississippi, Inc Brandon, Mississippi	Community Bank, N.A. Mobile, Alabama	80,539
Community Bankshares, Inc. Cornelia, Georgia	Community Bank & Trust - Alabama Union Springs, Alabama	76,651
First National Bankers Bankshares, Inc. Baton Rouge, Louisiana	First National Banker's Bank Baton Rouge, Louisiana	69,761
Citizens Bancshares Corporation Atlanta, Georgia	Citizens Trust Bank Atlanta, Georgia	68,975
None	Beal Bank, SSB Plano, Texas	67,371
Bancorp of Lucedale, Inc. Lucedale, Mississippi	Century Bank Lucedale, Mississippi	55,744
Heritage First Bancshares, Inc. Rome, Georgia	Heritage First Bank Orange Beach, Alabama	49,877
Southcrest Financial Group, Inc. Fayetteville, Georgia	Peachtree Bank Maplesville, Alabama	46,480
Commerce Bancshares, Inc. Franklin, Tennessee	Peoples State Bank of Commerce Nolensville, Tennessee	37,609
None	Woodlands Bank Buffton, South Carolina	30,714
Capital City Bank Group, Inc. Tallahassee, Florida	Capital City Bank Tallahassee, Florida	20,728
Woodforest Financial Group, Inc. The Woodlands, Texas	Woodforest Bank The Woodlands, Texas	18,858
None	Citizens Bank & Trust Trenton, Georgia	16,994
Community Capital Bancshares, Inc Albany, Georgia	AB & T National Bank Dothan, Alabama	15,993
Bank of the Ozarks, Inc. Little Rock, Arkansas	Bank of the Ozarks Little Rock, Arkansas	12,640
Dickinson Financial Corporation II Kansas City , Missouri	Armed Forces Bank, N.A. Fort Leavenworth, Kansas	7,091

SUMMARY STATISTICS

STATE-CHARTERED BANKS:

Number of state-chartered banks at September 30, 2010		117
New Banks Opened (Table 6)		1
Banks Closed (Table 20)		-1
Conversions:		
National-to-State	0	
State-to-National	0	
FSB-to-State	0	
State-to-FSB	0	0
Mergers:		
State with State (Table 19)	0	
State with National	0	
State with Out-of-State (Table 9)	0	<u>0</u>
Number of state-chartered banks at September 30, 2011		117

BRANCH OFFICES:

Number of branch offices at September 30, 2010		3,026
Adjustments for late notifications	-13	
New branch offices opened (Table 10)	+12	
Branches established as a result of mergers	0	
Branches gained in S & L conversions (Table 7)	+ 1	
Branches gained in Purchase/Assumption (Table 14)	0	
Branches gained in main office re-designation	0	
Branches lost as a result of banks closing (Table 20)	0	
Branches closed /relocations (Tables 16 & 18)	-10	
Branches lost as a result of mergers	-4	
Branches lost in state-to-FSB conversions	0	
Branches lost in Purchase/Assumption (Table 17)	0	<u>-14</u>
Number of branch offices at September 30, 2011		3,012

**Commercial Bank Assets by State (In Millions)
Ranked by Total Assets Per State Charter
September 30, 2011**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
New York	\$ 88,336	\$ 556,104	\$ 644,440
California	\$ 176,429	\$ 267,663	\$ 444,092
Georgia	\$ 5,911	\$ 252,344	\$ 258,255
North Carolina	\$ 1,468,994	\$ 246,114	\$ 1,715,108
Massachusetts	\$ 1,845	\$ 227,985	\$ 229,830
Alabama	\$ 3,116	\$ 219,786	\$ 222,902
Illinois	\$ 135,629	\$ 215,712	\$ 351,341
Utah	\$ 101,528	\$ 200,042	\$ 301,570
Texas	\$ 148,280	\$ 168,477	\$ 316,757
Ohio	\$ 2,328,199	\$ 132,787	\$ 2,460,986
Missouri	\$ 22,728	\$ 93,172	\$ 115,900
Delaware	\$ 745,472	\$ 91,834	\$ 837,306
Pennsylvania	\$ 53,667	\$ 73,416	\$ 127,083
Louisiana	\$ 3,799	\$ 56,890	\$ 60,689
Virginia	\$ 408,823	\$ 56,788	\$ 465,611
Florida	\$ 57,758	\$ 56,087	\$ 113,845
Iowa	\$ 7,642	\$ 54,146	\$ 61,788
Arkansas	\$ 10,567	\$ 46,665	\$ 57,232
Michigan	\$ 3,692	\$ 45,862	\$ 49,554
Kentucky	\$ 6,199	\$ 45,583	\$ 51,782
Wisconsin	\$ 33,023	\$ 45,122	\$ 78,145
Mississippi	\$ 15,290	\$ 43,266	\$ 58,556
Tennessee	\$ 37,774	\$ 42,209	\$ 79,983
Minnesota	\$ 16,797	\$ 39,403	\$ 56,200
Washington	\$ 2,157	\$ 38,249	\$ 40,406
Oklahoma	\$ 40,638	\$ 36,777	\$ 77,415
Colorado	\$ 6,451	\$ 35,714	\$ 42,165
Indiana	\$ 20,292	\$ 34,144	\$ 54,436
Hawaii	\$ 593	\$ 33,550	\$ 34,143
Nevada	\$ 6,350	\$ 29,710	\$ 36,060
Kansas	\$ 20,340	\$ 29,568	\$ 49,908
Nebraska	\$ 20,909	\$ 28,783	\$ 49,692
New Jersey	\$ 39,465	\$ 26,622	\$ 66,087
Maryland	\$ 604	\$ 23,897	\$ 24,501
Oregon	\$ 8,598	\$ 23,109	\$ 31,707
South Carolina	\$ 9,768	\$ 22,203	\$ 31,971
West Virginia	\$ 3,993	\$ 21,528	\$ 25,521
Montana	\$ 1,258	\$ 20,379	\$ 21,637
South Dakota	\$ 2,466,673	\$ 18,470	\$ 2,485,143
North Dakota	\$ 11,203	\$ 13,259	\$ 24,462
New Mexico	\$ 5,583	\$ 7,889	\$ 13,472
Idaho	\$ 370	\$ 6,912	\$ 7,282
Wyoming	\$ 2,049	\$ 5,179	\$ 7,228
Arizona	\$ 7,018	\$ 4,985	\$ 12,003
Rhode Island	\$ 125,727	\$ 4,608	\$ 130,335
Connecticut	\$ 22,776	\$ 3,215	\$ 25,991
New Hampshire	\$ -	\$ 2,972	\$ 2,972
Maine	\$ 17,107	\$ 2,805	\$ 19,912
Vermont	\$ 1,683	\$ 2,343	\$ 4,026
Alaska	\$ 2,945	\$ 1,798	\$ 4,743

**Commercial Bank Assets by State (In Millions)
Ranked by Total Assets for All Banks
September 30, 2011**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
Ohio	\$ 2,111,518	\$ 130,253	\$ 2,241,771
North Carolina	\$ 1,492,264	\$ 235,292	\$ 1,727,556
South Dakota	\$ 1,236,935	\$ 18,241	\$ 1,255,176
Delaware	\$ 745,472	\$ 91,834	\$ 837,306
New York	\$ 64,716	\$ 476,568	\$ 541,284
Virginia	\$ 395,843	\$ 54,527	\$ 450,370
California	\$ 176,429	\$ 267,663	\$ 444,092
Illinois	\$ 135,629	\$ 215,712	\$ 351,341
Texas	\$ 150,306	\$ 162,373	\$ 312,679
Utah	\$ 102,142	\$ 182,501	\$ 284,643
Georgia	\$ 5,911	\$ 252,344	\$ 258,255
Massachusetts	\$ 1,845	\$ 227,985	\$ 229,830
Alabama	\$ 3,116	\$ 219,786	\$ 222,902
Rhode Island	\$ 135,360	\$ 4,548	\$ 139,908
Wisconsin	\$ 33,632	\$ 97,291	\$ 130,923
Pennsylvania	\$ 61,076	\$ 66,265	\$ 127,341
Missouri	\$ 22,728	\$ 93,172	\$ 115,900
Florida	\$ 57,758	\$ 56,087	\$ 113,845
Tennessee	\$ 38,008	\$ 43,781	\$ 81,789
Oklahoma	\$ 33,447	\$ 33,851	\$ 67,298
New Jersey	\$ 39,867	\$ 25,508	\$ 65,375
Iowa	\$ 7,642	\$ 54,146	\$ 61,788
Louisiana	\$ 3,799	\$ 56,890	\$ 60,689
Mississippi	\$ 15,290	\$ 43,266	\$ 58,556
Arkansas	\$ 10,567	\$ 46,665	\$ 57,232
Minnesota	\$ 16,797	\$ 39,403	\$ 56,200
Indiana	\$ 20,292	\$ 34,144	\$ 54,436
Kentucky	\$ 6,199	\$ 45,583	\$ 51,782
Kansas	\$ 20,340	\$ 29,568	\$ 49,908
Nebraska	\$ 20,909	\$ 28,783	\$ 49,692
Michigan	\$ 3,692	\$ 45,862	\$ 49,554
Washington	\$ 2,049	\$ 42,158	\$ 44,207
Colorado	\$ 6,451	\$ 35,714	\$ 42,165
Oregon	\$ 13,601	\$ 23,246	\$ 36,847
Nevada	\$ 6,350	\$ 29,710	\$ 36,060
Hawaii	\$ 593	\$ 33,550	\$ 34,143
South Carolina	\$ 7,903	\$ 23,444	\$ 31,347
Connecticut	\$ 22,776	\$ 3,215	\$ 25,991
West Virginia	\$ 3,918	\$ 20,930	\$ 24,848
Maryland	\$ 604	\$ 23,897	\$ 24,501
North Dakota	\$ 10,396	\$ 12,309	\$ 22,705
Montana	\$ 1,258	\$ 20,379	\$ 21,637
Maine	\$ 17,107	\$ 2,805	\$ 19,912
New Mexico	\$ 7,630	\$ 9,813	\$ 17,443
Arizona	\$ 7,018	\$ 4,985	\$ 12,003
Idaho	\$ 370	\$ 6,912	\$ 7,282
Wyoming	\$ 2,252	\$ 4,575	\$ 6,827
Alaska	\$ 2,945	\$ 1,798	\$ 4,743
Vermont	\$ 1,657	\$ 2,164	\$ 3,821
New Hampshire	\$ -	\$ 2,853	\$ 2,853

**Table 6. New State Chartered Institutions Established
October 1, 2010 to September 30, 2011**

DATE	NEW BANK
04/15/2011	AloStar Bank of Commerce, Birmingham, Alabama

**Table 7. Conversion of Savings & Loan to State-Chartered Banks
October 1, 2010 to September 30, 2011**

DATE	DESCRIPTION OF CONVERSION
07/15/2011	First Federal Savings & Loan Association of Cullman, Cullman, Alabama converted to a State Charter as First Community Bank of Cullman, Cullman, Alabama

**Table 8. Mergers of State-Chartered Banks with National Bank
October 1, 2010 to September 30, 2011**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 9. Mergers and Acquisitions of State-Chartered Banks with Out-of-State Banks
October 1, 2010 to September 30, 2011**

DATE	DESCRIPTION OF MERGER
06/06/2011	Hancock Bank of Alabama, Mobile, Alabama merged with and into Whitney Bank, New Orleans, Louisiana

Table 10.

**Branches Opened by State-Chartered Banks
October 1, 2010 to September 30, 2011**

DATE	BANK	BRANCH LOCATION
10/25/2010	Traditions Bank, Cullman, Alabama	380 Highway 67 South Decatur, Alabama
11/22/2010	Progress Bank, Huntsville, Alabama	2746 Carl T. Jones Drive Huntsville, Alabama
11/22/2010	Capstone Bank, Tuscaloosa, Alabama	2000 Lurleen B. Wallace Boulevard Northport, Alabama
12/27/2010	Sweet Water State Bank Sweet Water, Alabama	1202 Osgood Loop Demopolis, Alabama
01/03/2011	Cheaha Bank, Oxford, Alabama	1100 Quintard Avenue Anniston, Alabama
01/06/2011	Compass Bank, Birmingham, Alabama	5576 Grove Boulevard Hoover, Alabama
02/01/2011	ServisFirst Bank, Birmingham, Alabama	1620 Ross Clark Circle, Suite 307 Dothan, Alabama
02/28/2011	Regions Bank, Birmingham, Alabama	1830 Martin Luther King Boulevard Houma, Louisiana
04/01/2011	ServisFirst Bank, Birmingham, Alabama	316 South Baylen Street Pensacola, Florida
04/19/2011	Trinity Bank, Dothan, Alabama	306 South Main Street Enterprise, Alabama
04/26/2011	Compass Bank, Birmingham, Alabama	10923 East Baseline Road Mesa, Arizona
04/26/2011	Compass Bank, Birmingham, Alabama	430 New Mexico Highway 528 Bernalillo, New Mexico

Table 11

**Merger of FSB to State Chartered Banks
October 1, 2010 to September 30, 2011**

DATE	DESCRIPTION OF MERGER
	NONE

Table 12.

**Mergers of Out-of-State Banks with Alabama State-Chartered Banks
October 1, 2010 to September 30, 2011**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 13. Mergers of National Banks with State-Chartered Banks
October 1, 2010 to September 30, 2011**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 14. Branch Acquisition (Certain Assets & Assumption of Certain Liabilities)
October 1, 2010 to September 30, 2011**

DATE	BANK	SELLER	BRANCH LOCATION
			NONE

**Table 15. Main Office Relocations
October 1, 2010 to September 30, 2011**

DATE	BANK	FROM	TO
04/01/2011	Peoples Exchange Bank of Monroe County Monroeville, AL	1112 Main Street Beatrice, Alabama	2013 Highway 21 Bypass Monroeville, Alabama
07/25/2011	Regions Bank Birmingham, AL	111 Green Street SE Gainesville, Georgia	102 E E Butler Parkway Gainesville, Georgia

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2010 to September 30, 2011**

DATE	BANK	BRANCH LOCATION
02/25/2011	Regions Bank, Birmingham, Alabama	6823 West Park Avenue, Houma, Louisiana
02/25/2011	Regions Bank, Birmingham, Alabama	208 Bayou Gardens Boulevard, Houma, Louisiana
04/29/2011	Regions Bank, Birmingham, Alabama	318 Merchants Road, Knoxville, Tennessee
06/01/2011	SunSouth Bank, Dothan, Alabama	560 Westgate Parkway, Suite 4, Dothan, Alabama
06/24/2011	Regions Bank, Birmingham, Alabama	2380 Mt. Pleasant , Hernando, Mississippi
08/19/2011	Compass Bank, Birmingham, Alabama	520 Madison Oaks Drive, San Antonio, Texas
08/26/2011	Peoples Bank, Cullman, Alabama	50 Mill Street, Cordova, Alabama
09/23/2011	Regions Bank, Birmingham, Alabama	6826 Morrison Boulevard, Charlotte, North Carolina
09/23/2011	Citizens Bank & Trust, Guntersville, Alabama	1260 US Highway 72 E, Suite H, Athens, Alabama
09/30/2011	Regions Bank, Birmingham, Alabama	2201 North Elm Street, Greensboro, North Carolina

**Table 17. Branch Sales (Certain Branch Assets & Assumption of Certain Liabilities)
October 1, 2010 to September 30, 2011**

DATE	BANK	PURCHASER	BRANCH LOCATION
NONE			

**Table 18. Branch Office Relocation
October 1, 2010 to September 30, 2011**

DATE	BANK	FROM	TO
10/25/2010	Bank Independent Sheffield, Alabama	2870 Florence Blvd. Florence, Alabama	2902 Florence Blvd. Florence, Alabama
10/25/2010	Regions Bank Birmingham, Alabama	6080 Okeechobee Blvd. West Palm Beach, Florida	8100 Okeechobee Blvd. West Palm Beach, Florida
11/12/2010	Regions Bank Birmingham, Alabama	3904 Gallatin Road Nashville, Tennessee	1025 Joyce Lane Nashville, Tennessee
11/12/2010	Regions Bank Birmingham, Alabama	3939 Gallatin Road Nashville, Tennessee	1025 Joyce Lane Nashville, Tennessee
12/13/2010	Regions Bank Birmingham, Alabama	4516 N. Sterling Avenue Peoria, Illinois	4616 N. Sterling Avenue Peoria, Illinois
02/07/2011	Peoples Bank of Alabama Cullman, Alabama	995 2nd Avenue East Oneonta, Alabama	918 2nd Avenue East Oneonta, Alabama
02/07/2011	Capstone Bank Tuscaloosa, Alabama	3004 North College Ave. Jackson, Alabama	1600 College Avenue Jackson, Alabama
05/16/2011	Regions Bank Birmingham, Alabama	1395 North Mt. Juliet Rd. Mt. Juliet, Tennessee	301 Providence West Blvd. Mt. Juliet, Tennessee
08/01/2011	Regions Bank Birmingham, Alabama	505 South Gay Street Knoxville, Tennessee	465 South Gay Street, Knoxville, Tennessee
09/12/2011	Compass Bank Birmingham, Alabama	22601 North 19th Avenue Phoenix, Arizona	1875 West Deer Valley Phoenix, Arizona

**Table 19. In-State Mergers by State-Chartered Banks
October 1, 2010 to September 30, 2011**

DATE	SELLER	PURCHASER
NONE		

**Table 20. State Chartered Institutions Closed
October 1, 2010 to September 30, 2011**

DATE	BANK
04/15/2011	Nexity Bank, Birmingham, Alabama

BUREAU OF LOANS

The Bureau of Loans was established in 1945 under authority of Act No. 159, for the purpose of administering and enforcing 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.). The **Alabama Secure and Fair Enforcement for Mortgage Licensing Act of 2009** or **Alabama S.A.F.E. Act** was enacted into law on May 21, 2009, under the authority of Act No. 2009-627. 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>Date</u>	<u>Number</u>
December 31, 2010	536
December 31, 2009	456
December 31, 2008	428
December 31, 2007	388
December 31, 2006	331

Licensees under the **Alabama Small Loan Act** submitted the following financial data for calendar year 2009 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		\$174,827,653
Total Loans Outstanding	219,327	\$125,456,597
Total Operating Income		\$114,956,340
Total Operating Expenses		\$96,167,757
Net Profit (Loss)		\$18,788,583

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, 2010	1202
December 31, 2009	1046
December 31, 2008	899
December 31, 2007	1022
December 31, 2006	1069

Licensees under the **Alabama Consumer Credit Act** submitted the following financial data for calendar year 2009: *

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$5,786,136,387
Gross Loan Receivables	236,171	\$5,759,700,543
Gross Sales Finance Receivables	129,084	\$2,372,263,996
Total Receivables	365,255	\$8,131,964,539
Total Operating Income		\$ 966,750,141
Total Operating Expenses		\$ 820,855,229
Net Profit (Loss)		\$ 145,894,912

ALABAMA PAWN SHOP ACT

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

<u>Year</u>	<u>Number</u>
December 31, 2010	1125
December 31, 2009	1074
December 31, 2008	1056
December 31, 2007	1014
December 31, 2006	1008

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 five years:

<u>Year</u>	<u>Number</u>
December 31, 2010	282
December 31, 2009	333
December 31, 2008	359
December 31, 2007	528
December 31, 2006	527

Licensees under the **Alabama Mortgage Brokers Licensing Act** submitted the following financial data for the 2009 calendar year: *

<u>ITEM</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Total Assets		\$10,864,519
Total Net-Worth		\$ 6,777,637
Total Operating Income		\$20,747,826
Total Operating Expenses		\$15,262,350
Net Profit (Loss)		\$ 5,485,476
Total Loans Closed	7,535	\$1,224,867,307

ALABAMA DEFERRED PRESENTMENT SERVICES ACT

Total licensees under this Act are shown below:

<u>Year</u>	<u>Number</u>
December 31, 2010	1083
December 31, 2009	1158
December 31, 2008	1192
December 31, 2007	1163
December 31, 2006	1201

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

ALABAMA S.A.F.E. ACT

Total licensees under this Act are shown below:

<u>Year</u>	<u>Number</u>
December 31, 2010	2697

The **Secure and Fair Enforcement for Mortgage Licensing Act** does not require financial reporting.

