

SUPERINTENDENT OF BANKS

# ANNUAL REPORT



FISCAL YEAR ENDING  
SEPTEMBER 30, 2013





*GOVERNOR ROBERT BENTLEY*



STATE OF ALABAMA  
STATE BANKING DEPARTMENT



**Robert Bentley**  
Governor

December 10, 2013

**John D. Harrison**  
Superintendent of Banks

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

Dear Governor Bentley:

I am pleased to submit to you the 2013 Annual Report of the Alabama State Banking Department in compliance with § 5-2A-13, Code of Alabama, 1975.

During fiscal year 2013, we assigned overall composite ratings of 1 or 2 to 83% of our banks. Alabama state-chartered banks continued to reduce their volume of troubled assets and 92% have returned to net profitability. Alabama's 115 state-chartered banks manage 96% of Alabama's total commercial banking assets. At fiscal year-end 2013, the Alabama Banking Department regulated commercial bank assets of nearly \$215 billion. Our banks have an interstate footprint that includes 2,882 branch 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. The 3 independent trust companies reported assets under management approaching \$5.2 billion reflecting growth of over 49% from fiscal year-end 2012.

The Bureau of Loans' continues to expand allowing them to further protect consumers in the non-depository loan industry. As the local enforcement agency for new Federal Legislation, we along with the Federal Consumer Finance Protection Bureau will remain active in the consumer protection arena for the foreseeable future. The Alabama Bureau of Loans portfolio contains over 8,100 licensees including 1,063 Deferred Presentment licensees and 197 Mortgage Brokers. With the 2010 adoption of the Alabama SAFE Act, we now have 3,521 licensed mortgage lenders under our purview. This level represents over 23% growth in the mortgage lenders licensee group in the last year.

We remain challenged in our efforts to maintain a stable level of fully-trained bank examiners. Over the last four years, we've experienced over 23% employee turnover. Included were 17 fully-trained bank examiners who left for higher compensation with other state banking agencies or to the private sector. In addition to this staffing challenge, we are now defendants in a Payday Lender's lawsuit to challenge regulations issued by the Department. Our Department will continue to take all appropriate actions to defend our rights to issue and enforce these regulations and other applicable law.

Governor Bentley, we appreciate your leadership to the Great State of Alabama and continued support of the efforts of your State Banking Department. Our management and staff remain positive and focused on our mission. We will continue to protect depositors across our banking footprint and Alabama loan consumers.

Respectfully,

John D. Harrison  
Superintendent of Banks

## STATE BANKING BOARD

### Members

### Expiration of Term

John D. Harrison	Superintendent of Banks	Ex-officio Member Chairman of the Board
John Boyett	President - CEO First State Bank of the South, Inc. Sulligent	February 1, 2019
Carl E. Crosby	Vice President BBVA Compass Bank Birmingham	February 1, 2019
Larry K. Deason	Executive Vice President - COO Farmers and Merchants Bank Anniston	February 1, 2015
W. Bibb Lamar, Jr.	Chairman - CEO ServisFirst Bank Mobile	February 1, 2017
Open	District V	February 1, 2017
Terry Phillips	Regional President Capstone Bank 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

## **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  
Elizabeth T. Bressler ..... General Counsel  
Scott W. Corscadden ..... Supervisor, Bureau of Loans

### **Administrative Support**

Sherri B. Amburn ..... Administrative Support Assistant II  
Carmen J. Pickett ..... Receptionist

### **Administrative Division**

Michael A. Seals ..... Division Manager  
Loris J. Thornton ..... Administrative Support Assistant III

### **Accounting**

Thomas O. Barbarow ..... Accounting Manager  
Tammie R. Rudolph ..... Staff Accountant  
Roderick M. Ross ..... Account Clerk

### **Consumer Services**

Christie H. Gowan ..... Bank Examinations Coordinator  
Cylenthia R. Jones ..... Bank Examinations Specialist, Sr.  
Robyn S. Palmer ..... Administrative Support Assistant I

### **IT Services**

Frank J. Ander ..... IT System Specialist  
Charles R. Hysell ..... IT Systems Technician, Sr.  
Caleb B. Harden ..... IT Systems Technician

### **Personnel**

Alfreda W. Murdock ..... Personnel Assistant III  
Luckcia D. Shorter ..... Administrative Support Assistant II

## **Bureau of Banking**

### **Community Bank Group**

E. Nelson Cook ..... Division Manager  
Jay H. Caver ..... Review Examiner  
David P. Florey ..... Review Examiner  
Jesse L. Hudson ..... Review Examiner  
Richard A. Stephens ..... Review Examiner  
Michelle R. Grant ..... Administrative Support Assistant III  
Todd W. Hall ..... Administrative Support Assistant III

### **Trust Specialist**

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

**Northern District**

Jeff A. Ellis ..... District Supervisor  
David A. Patterson ..... Bank Examinations Coordinator  
Kevin D. Reaves..... Bank Examinations Coordinator  
Michael Whitehurst ..... BSA/Audit/Bank Examinations Coordinator

**Team I**

Allen W. Hawkins, Jr. .... Supervisor  
R. Lee Durden ..... Bank Examinations Specialist, Sr.  
David E. Smith, Jr. .... Bank Examinations Specialist, Sr.  
Spencer B. Jones ..... Bank Examinations Specialist  
Jeremy O. Lindsey ..... Bank Examinations Specialist  
Blake T. Blair ..... State Professional Trainee  
W. Elizabeth Watson ..... State Professional Trainee

**Team II**

James J. Daniel ..... Supervisor/Case Manager  
Clinton B. Bridges ..... Bank Examinations Specialist, Sr.  
Gerald L. King ..... Bank Examinations Specialist, Sr.  
Alison Bonds..... Bank Examinations Specialist  
Steven R. Davenport..... Bank Examinations Specialist  
Jonathan E. Face..... Bank Examinations Specialist  
Alex J. Dinges ..... State Professional Trainee  
William M. Sellers ..... State Professional Trainee

**Southern District**

George C. Page ..... District Supervisor  
Timothy J. Rayborn..... Case Manager/Bank Examinations Coordinator  
John W. Russell, Jr. .... Audit SME/Bank Examinations Coordinator  
Elizabeth W. Starling..... Case Manager/Bank Examinations Coordinator

**Team I**

Eric J. Wilson ..... Supervisor  
W. Mark Burnett..... Bank Examinations Specialist, Sr.  
C. Glen Daniel ..... Bank Examinations Specialist, Sr.  
Rebecca W. Greene..... Bank Examinations Specialist, Sr.  
Twyla T. Knight ..... Bank Examinations Specialist, Sr.  
Jake A. Dew ..... State Professional Trainee  
Henry T. Fitzpatrick, IV..... State Professional Trainee  
Ronald P. Howell, II ..... State Professional Trainee

**Team II**

Silas M. Turner III ..... Supervisor/Case Manager  
Jason R. Andres ..... Bank Examinations Specialist, Sr.  
Barry S. Hollyfield ..... Bank Examinations Specialist, Sr.  
Jerry W. Merritt ..... Bank Examinations Specialist, Sr.  
Chadwick R. White..... Bank Examinations Specialist, Sr.  
Yolanda J. Chandler-Hyde ..... Bank Examinations Specialist  
W. Brent Amburn ..... State Professional Trainee  
Alonya C. Edwards ..... State Professional Trainee  
Byrl S. Gray..... State Professional Trainee



**Capital Markets**

Jeb S. Cloyd..... Bank Examinations Supervisor  
James B. Coker ..... Bank Examinations Coordinator  
Marshall A. McDowell ..... Bank Examinations Specialist

**Large Institution Team**

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

**Trainers**

Marcus R. Andrews ..... Bank Examinations Coordinator  
Cori S. Gohn..... Bank Examinations Coordinator  
John P. Schindler ..... Bank Examinations Coordinator

**Legal Division**

Elizabeth T. Bressler ..... General Counsel  
Anne W. Gunter ..... Attorney I/II  
Nancy A. Lyle..... Legal Research Assistant

**Bureau of Loans**

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

## 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, 2013, the Banking Bureau had 115 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 \$214,546,115,000 and \$170,343,692,000, respectively. Equity Capital for state-chartered banks totaled over \$30 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>
2013	89%	88%
2012	89%	88%
2011	88%	87%
2010	89%	88%
2009	88%	86%
2008	89%	86%

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

	<u>September 30, 2013</u>
The Trust Company of Sterne, Agee, Inc.	\$4,496,100,000.00
Arlington Trust Company, Inc.	\$ 493,461,000.00
AlaTrust, Inc.	<u>\$ 208,514,000.00</u>
<b>Total</b>	<b>\$5,198,075,000.00</b>

**Table 1. Consolidated Reports of Condition as of the close of business September 30<sup>th</sup>  
(115 State-Chartered Banks with 2,882 Branches as of September 30, 2013)**

<b>ASSETS</b>	<b>2013</b>	<b>2012</b>
	<b>Thou. Dol.</b>	
1. Cash and Balances Due From Depository Institutions:		
a. Non-Interest-Bearing Balances and Currency and Coin.....	3,733,953	3,311,356
b. Interest-Bearing Balances .....	4,846,811	7,938,351
2. Securities .....	40,464,330	43,903,740
3. Federal Funds Sold and Securities Purchased Under Agreements to Resell.....	340,949	400,010
4. Loans and Leases, Net of Unearned Income and Allowance for Loan and Lease Losses .....	140,673,156	135,599,146
5. Trading Assets .....	919,222	1,358,944
6. Premises and Fixed Assets (Including Capitalized Leases) .....	3,906,974	4,206,656
7. Other Real Estate Owned .....	463,824	691,408
8. Intangible Assets.....	10,008,305	10,023,023
9. Other Assets .....	9,188,591	10,833,043
<b>10. TOTAL ASSETS.....</b>	<b>\$214,546,115</b>	<b>\$218,265,677</b>
<b>LIABILITIES</b>		
11. Deposits.....	170,343,692	170,646,410
12. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase .....	3,254,937	3,174,015
13. Trading Liabilities .....	285,799	1,270,682
14. Other Borrowed Money (Includes Mortgage Indebtedness and Obligations Under Capitalized Leases) .....	5,351,849	5,754,655
15. Subordinated Notes and Debentures (Includes Limited-Life Preferred Stock and Related Surplus) .....	2,330,663	3,047,857
16. Other Liabilities .....	2,784,354	3,266,521
<b>17. TOTAL LIABILITIES .....</b>	<b>184,351,294</b>	<b>187,160,140</b>
<b>EQUITY CAPITAL</b>		
18. Perpetual Preferred Stock and Related Surplus.....	5,200	5,200
19. Common Stock .....	97,173	95,644
20. Surplus (Excludes All Surplus Related to Preferred Stock) .....	34,780,498	37,087,552
21. a. Undivided Profits and Capital Reserves .....	(4,121,601)	(6,762,002)
b. Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities .....	(166,866)	773,650
c. Accumulated Net Gains (Losses) on Cash Flow Hedges.....	(435,179)	(379,601)
22. Noncontrolling interests in consolidated subsidiaries.....	35,596	285,094
<b>22. TOTAL EQUITY CAPITAL .....</b>	<b>30,194,821</b>	<b>31,105,537</b>
<b>23. TOTAL LIABILITIES &amp; EQUITY CAPITAL.....</b>	<b>\$214,546,115</b>	<b>\$218,265,677</b>
Reserve for Loan Losses .....	\$2,536,366	\$3,314,664
Equity Capital to Assets .....	14.07%	14.25%
Tier 1 Core Capital to Assets .....	14.34%	13.94%
Tier 1 Leverage .....	9.33%	9.21%
ADC Loans to Quality Risk Based Capital .....	21.90%	20.62%
Percentage Gross Capital and Reserves to Gross Assets .....	15.08%	15.53%
Percentage Gross Capital and Reserves to Total Deposits .....	19.21%	20.17%
Percentage Net Loans to Total Assets.....	65.57%	62.13%
Percentage Net Loans to Total Deposits .....	82.58%	79.46%

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

Location	Bank	2013		2012	
		Deposits	Assets	Deposits	Assets
Albertville	Vantage Bank of Alabama	64,018	77,135	64,376	77,212
Altoona	The Exchange Bank of Alabama	217,703	248,212	204,558	233,982
Andalusia	CCB Community Bank	341,920	418,945	341,712	421,047
Anniston	Southern States Bank	212,228	260,917	216,797	266,135
Anniston	NobleBank & Trust (1)	145,185	167,437	0	0
Athens	Reliance Bank	110,453	140,931	110,763	145,352
Atmore	United Bank	431,127	481,444	406,781	458,043
Auburn	AuburnBank	651,707	745,115	631,197	753,999
Auburn	Keystone Bank	203,169	235,013	187,216	217,355
Bessemer	First Financial Bank	149,402	192,041	150,936	194,930
Birmingham	Regions Bank	93,668,475	116,068,082	95,604,495	120,832,228
Birmingham	Compass Bank	52,394,586	69,789,088	50,212,260	67,930,005
Birmingham	ServisFirst Bank	2,921,319	3,395,974	2,411,286	2,762,798
Birmingham	Alostar Bank of Commerce	489,818	770,830	429,590	749,860
Birmingham	Oakworth Capital Bank	210,970	255,371	193,680	238,981
Birmingham	SouthPoint Bank	174,442	202,754	189,369	218,711
Birmingham	Alamerica Bank	27,094	36,715	23,786	35,404
Boaz	Peoples Independent Bank	164,500	183,334	159,225	177,999
Boaz	First Bank of Boaz	134,741	183,802	132,567	189,976
Brantley	Brantley Bank and Trust Company	54,824	64,861	54,605	66,134
Brewton	Bank of Brewton	45,366	54,903	44,616	57,953
Brewton	First Progressive Bank	23,361	31,338	21,968	29,861
Calera	Central State Bank	155,606	180,058	141,312	166,463
Centre	Generations Bank	61,356	69,582	57,253	65,435
Chatom	First Community Bank	271,733	312,228	280,678	325,556
Clanton	Peoples Southern Bank	129,698	151,274	122,666	146,227
Cullman	Peoples Bank of Alabama	431,035	530,173	425,023	508,564
Cullman	Traditions Bank	222,989	250,958	208,013	233,013
Cullman	Merchants Bank of Alabama	222,702	245,518	215,845	238,458
Cullman	Premier Bank of the South	124,521	138,852	127,930	142,233
Cullman	First Community Bank of Cullman	54,767	65,356	58,181	66,163
Demopolis	Robertson Banking Company	220,238	255,149	212,626	254,652
Dothan	SunSouth Bank	149,054	169,610	144,941	172,042
Dothan	BankSouth	141,579	175,498	148,131	186,765
Dothan	Trinity Bank	77,878	87,875	63,148	71,536
Enterprise	The Citizens Bank	84,152	93,572	79,716	89,292
Eutaw	Merchants & Farmers Bank of Greene County, Alabama	50,810	59,448	46,014	55,262
Eva	EvaBank	266,382	321,226	300,869	350,601
Evergreen	Bank of Evergreen	47,273	52,362	46,815	51,946
Fayette	The Citizens Bank of Fayette	155,740	193,101	155,195	194,878
Flomaton	Escambia County Bank	70,576	81,920	70,332	84,664
Florence	First Southern Bank	174,779	196,928	169,020	189,478
Fort Payne	First State Bank of DeKalb County	69,305	83,940	69,269	83,564
Fyffe	Horizon Bank	74,632	92,440	74,530	92,795
Gadsden	The Southern Bank Company	72,759	95,746	77,504	110,280
Geneva	The Citizens Bank (2)	0	0	137,780	166,817
Geraldine	Liberty Bank	90,854	105,347	92,008	108,036
Greensboro	Peoples Bank of Greensboro	82,356	93,940	77,897	87,426
Greensboro	The Citizens Bank	81,135	97,382	83,970	101,818

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

Location	Bank	2013		2012	
		Deposits	Assets	Deposits	Assets
Guntersville	Citizens Bank & Trust	267,042	310,695	248,178	296,070
Haleyville	Traders & Farmers Bank	283,379	352,666	285,714	366,487
Hamilton	PeoplesTrust Bank	79,288	87,915	74,384	84,116
Hartford	City Bank of Hartford	47,419	53,632	49,342	55,452
Hazel Green	North Alabama Bank	89,631	100,039	99,144	110,003
Huntsville	Progress Bank and Trust	445,654	523,621	378,182	450,902
Jackson	Merchants Bank	186,500	206,919	187,739	209,175
Jasper	Pinnacle Bank	197,666	223,966	175,953	204,529
Jasper	Bank of Walker County	63,732	73,872	74,356	84,651
Lafayette	Farmers and Merchants Bank	101,589	124,306	99,205	119,439
Leeds	Covenant Bank	70,878	83,314	76,108	91,292
Linden	First Bank of Linden	67,768	78,849	67,573	80,397
Lineville	FirstState Bank	157,717	203,288	156,603	204,236
Louisville	Farmers Exchange Bank	123,026	134,718	152,639	168,013
Luverne	First Citizens Bank	188,220	225,965	190,428	233,557
Maplesville	Peachtree Bank	46,723	54,750	45,206	53,282
Marion	Marion Bank and Trust Company	220,282	260,885	225,654	267,213
Mobile	BankTrust (2)	0	0	1,780,501	1,963,966
Mobile	Bay Bank	58,825	80,337	61,121	83,100
Monroeville	Peoples Exchange Bank of Monroe County	56,216	64,740	54,913	64,240
Moundville	Bank of Moundville	106,201	114,535	98,922	110,930
Muscle Shoals	First Metro Bank	450,723	502,507	432,364	488,973
Oneonta	The Hometown Bank of Alabama	260,776	301,622	249,346	290,948
Opp	Southern Independent Bank	169,678	190,910	169,588	189,710
Oxford	Cheaha Bank	158,451	183,421	154,753	181,065
Ozark	The Commercial Bank of Ozark	71,146	78,858	67,329	75,840
Pell City	Metro Bank	572,448	651,088	574,114	648,211
Pell City	Union State Bank	224,441	239,070	233,383	254,828
Phenix City	Phenix-Girard Bank	124,545	162,724	120,033	162,229
Piedmont	Farmers and Merchants Bank	158,339	190,497	161,715	194,682
Pine Hill	Bank of Pine Hill	21,541	24,614	21,914	25,791
Prattville	River Bank & Trust	369,201	416,883	344,117	388,465
Rainsville	First Bank of the South	75,160	83,194	75,250	83,376
Red Bay	Community Spirit Bank	122,236	139,242	119,534	137,199
Red Level	The Peoples Bank of Red Level	12,874	14,878	13,144	15,236
Reform	West Alabama Bank & Trust	441,027	540,958	442,546	548,694
Robertsdale	Citizen's Bank, Inc.	89,259	105,809	95,944	112,661
Russellville	CB&S Bank, Inc.	1,242,228	1,497,482	1,006,233	1,256,381
Russellville	Valley State Bank	102,428	120,091	105,387	124,134
Samson	The Samson Banking Company, Inc.	47,580	56,535	48,550	57,397
Scottsboro	FNB Bank	308,756	350,832	316,300	359,274
Selma	First Cahawba Bank	76,251	91,952	70,625	85,915
Sheffield	Bank Independent	925,499	1,089,104	908,031	1,077,504
Slocomb	Friend Bank (1)	61,817	69,433	0	0
Stevenson	First Southern State Bank	305,821	348,187	298,160	341,845
Stevenson	First Jackson Bank, Inc.	193,180	221,434	186,837	220,696
Sulligent	First State Bank of the South, Inc.	78,270	95,274	80,148	97,580
Sweet Water	Sweet Water State Bank	82,603	92,137	75,386	85,414
Tallasse	PrimeSouth Bank	155,177	179,668	141,024	165,465
Thomasville	First United Security Bank	476,073	560,002	506,795	584,322

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

Location	Bank	2013		2012	
		Deposits	Assets	Deposits	Assets
Troy	Troy Bank & Trust Company	726,534	866,771	698,918	841,791
Tuscaloosa	Bryant Bank	969,310	1,162,954	893,395	1,087,731
Tuscaloosa	Capstone Bank	348,775	405,644	331,460	387,664
Tuskegee	First Tuskegee Bank	54,035	59,231	57,318	63,127
Union Springs	AmeriFirst Bank	126,281	143,612	124,967	149,650
Union Springs	Community Bank and Trust - Alabama	64,236	68,334	68,655	75,498
Valley Head	The Citizens Bank of Valley Head	23,604	26,518	22,264	25,238
Vernon	The Bank of Vernon	123,145	145,564	126,306	148,365
Vernon	Citizens State Bank	67,159	86,309	70,824	90,721
Vestavia Hills	First Partners Bank	135,928	169,822	135,128	166,641
Wadley	First Bank	57,464	65,242	60,272	68,364
Waterloo	The Farmers & Merchants Bank	54,818	68,628	52,574	68,539
Wedowee	Small Town Bank	183,465	223,848	191,751	233,916
Wedowee	Bank of Wedowee	98,670	112,270	100,116	119,977
Wetumpka	First Community Bank of Central Alabama	275,253	300,293	260,567	288,376
Winfield	State Bank & Trust	177,192	201,908	171,511	206,542
Winfield	The Citizens Bank of Winfield	134,603	191,800	132,215	197,337
York	Bank of York	67,619	86,224	69,305	89,386

(1) National bank converted into a state-chartered bank

(2) State-chartered bank acquired by out-of-state bank

**Table 3** **Ten Largest State-Chartered Banks**

Bank	Assets	Year Established
	<u>Thousand Dollars</u>	
Regions Bank, Birmingham	116,068,082	1871
Compass Bank, Birmingham	69,789,088	1964
ServisFirst Bank, Birmingham	3,395,974	2005
CB&S Bank, Russellville	1,497,482	1906
Bryant Bank, Tuscaloosa	1,162,954	2005
Bank Independent, Sheffield	1,089,104	1947
Troy Bank & Trust Company, Troy	866,771	1906
AloStar Bank of Commerce, Birmingham	770,830	2011
AuburnBank, Auburn	745,115	1907
Metro Bank, Pell City	651,088	1989
<b>Total Assets as of September 30, 2013</b>	<b>\$196,036,488</b>	

	<u>Thousand Dollars</u>	
Regions Bank, Birmingham	120,832,228	1871
Compass Bank, Birmingham	67,930,005	1964
ServisFirst Bank, Birmingham	2,762,798	2005
BankTrust, Mobile	1,963,966	1986
CB&S Bank, Russellville	1,256,381	1906
Bryant Bank, Tuscaloosa	1,087,731	2005
Bank Independent, Sheffield	1,077,504	1947
Troy Bank & Trust Company, Troy	841,791	1906
AuburnBank, Auburn	753,999	1907
AloStar Bank of Commerce, Birmingham	749,860	2011
<b>Total Assets as of September 30, 2012</b>	<b>\$199,256,263</b>	

**Table 4. Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2013**

<b>HOLDING COMPANY</b>	<b>STATES</b>	<b>INSTITUTION</b>	<b>DEPOSITS (Thou. Dol.)</b>
Regions Financial Corporation Birmingham, Alabama	Alabama	Regions Bank Birmingham, Alabama	21,246,906
		<b>Subtotal - Alabama</b>	<b>21,246,906</b>
	Arkansas	Regions Bank Birmingham, Alabama	4,188,718
	Florida	Regions Bank Birmingham, Alabama	18,608,581
	Georgia	Regions Bank Birmingham, Alabama	5,870,312
	Illinois	Regions Bank Birmingham, Alabama	2,412,357
	Indiana	Regions Bank Birmingham, Alabama	2,476,834
	Iowa	Regions Bank Birmingham, Alabama	369,358
	Kentucky	Regions Bank Birmingham, Alabama	736,743
	Louisiana	Regions Bank Birmingham, Alabama	7,117,492
	Mississippi	Regions Bank Birmingham, Alabama	6,561,89
	Missouri	Regions Bank Birmingham, Alabama	2,245,410
	North Carolina	Regions Bank Birmingham, Alabama	430,487
	South Carolina	Regions Bank Birmingham, Alabama	817,366
	Tennessee	Regions Bank Birmingham, Alabama	16,594,688
	Texas	Regions Bank Birmingham, Alabama	3,717,756
	Virginia	Regions Bank Birmingham, Alabama	120,008
		<b>Subtotal - Other States</b>	<b>72,268,007</b>
	Foreign Offices	Regions Bank Birmingham, Alabama	193,063
		<b>Subtotal - Foreign Offices</b>	<b>193,063</b>
<b>Total - Regions Financial Corporation</b>			<b>93,707,976</b>



**Table 4. Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2013**

<b>HOLDING COMPANY</b>	<b>STATES</b>	<b>INSTITUTION</b>	<b>DEPOSITS (Thou. Dol.)</b>
ServisFirst Bancshares, Inc. Birmingham, Alabama	Alabama	ServisFirst Bank Birmingham, Alabama	2,474,611
		<b>Subtotal - Alabama</b>	<b>2,474,611</b>
	Florida	ServisFirst Bank Mobile, Alabama	202,918
		<b>Subtotal - Florida</b>	<b>202,918</b>
	<b>Total - ServisFirst Bancshares, Inc.</b>		
<hr/>			
CBS Banc-Corp. Russellville, Alabama	Alabama	CB&S Bank, Inc. Russellville, Alabama	499,362
		<b>Subtotal - Alabama</b>	<b>499,362</b>
	Mississippi	CB&S Bank, Inc. Russellville, Alabama	316,707
		<b>Subtotal - Mississippi</b>	<b>316,707</b>
	Tennessee	CB&S Bank, Inc. Russellville, Alabama	171,804
<b>Subtotal - Tennessee</b>	<b>171,804</b>		
<b>Subtotal - Other States</b>			<b>488,511</b>
<b>Total - CBS Banc-Corp.</b>			<b>987,873</b>
<hr/>			
United Bancorporation of Alabama Atmore, Alabama	Alabama	United Bank Atmore, Alabama	365,912
		<b>Subtotal - Alabama</b>	<b>365,912</b>
	Florida	United Bank Atmore, Alabama	62,388
		<b>Subtotal - Florida</b>	<b>62,388</b>
	<b>Total - United Bancorporation of Alabama</b>		
<hr/>			
Southern National Corporation Andalusia, Alabama	Alabama	CCB Community Bank Andalusia, Alabama	265,856
		<b>Subtotal - Alabama</b>	<b>265,856</b>
	Florida	CCB Community Bank Andalusia, Alabama	66,998
		<b>Subtotal - Florida</b>	<b>66,998</b>
	<b>Total - Southern National Corporation</b>		

**Table 4. Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2013**

<b>HOLDING COMPANY</b>	<b>STATES</b>	<b>INSTITUTION</b>	<b>DEPOSITS (Thou. Dol.)</b>
MidSouth Bancorporation Dothan, Alabama	Alabama	MidSouth Bank, N. A. Dothan, Alabama	310,113
		<b>Subtotal - Alabama</b>	<b>310,113</b>
	Florida	MidSouth Bank, N. A. Dothan, Alabama	20,374
		<b>Subtotal - Florida</b>	<b>20,374</b>
<b>Total - MidSouth Bancorporation</b>			<b>330,487</b>
<hr/>			
Union Bancshares, Inc. Pell City, Alabama	Alabama	Union State Bank Pell City, Alabama	218,674
		<b>Subtotal - Alabama</b>	<b>218,674</b>
	Florida	Union State Bank Pell City, Alabama	9,607
		<b>Subtotal - Florida</b>	<b>9,607</b>
<b>Total - Union Bancshares, Inc.</b>			<b>228,281</b>
<hr/>			
1st Jackson Bancshares, Inc Stevenson, Alabama	Alabama	First Jackson Bank, Inc. Stevenson, Alabama	177,731
		<b>Subtotal - Alabama</b>	<b>177,731</b>
	Tennessee	First Jackson Bank, Inc. Stevenson, Alabama	10,789
		<b>Subtotal - Tennessee</b>	<b>10,789</b>
<b>Total - 1st Jackson Bancshares, Inc</b>			<b>188,520</b>
<hr/>			
Independent Bancshares, Inc. Employee Stock Ownership Plan	Alabama	Community Spirit Bank Red Bay, Alabama	100,021
		<b>Subtotal - Alabama</b>	<b>100,021</b>
	Mississippi	Community Spirit Bank Red Bay, Alabama	22,140
		<b>Subtotal - Mississippi</b>	<b>22,140</b>
<b>Total - Independent Bancshares, Inc Employee Stock Ownership Plan</b>			<b>122,161</b>

**Table 5. Out-of-State Bank Holding Companies and Banks With a Presence in Alabama as of June 30, 2013**

<b>HOLDING COMPANY</b>	<b>INSTITUTION</b>	<b>DEPOSITS (Thou. Dol.)</b>
Banco Bilbao Vizcaya Argentaria, S.A. Bilbao, Spain	Compass Bank Birmingham, Alabama	10,015,944
	<b>Subtotal Alabama</b>	<b>10,015,944</b>
	Compass Bank (Arizona) Birmingham, Alabama	3,433,887
	Compass Bank (California) Birmingham, Alabama	3,160,861
	Compass Bank (Colorado) Birmingham, Alabama	1,971,448
	Compass Bank (Florida) Birmingham, Alabama	2,863,746
	Compass Bank (New Mexico) Birmingham, Alabama	585,102
	Compass Bank (Texas) Birmingham, Alabama	30,267,506
	<b>Subtotal - Other States</b>	<b>42,282,550</b>
	Compass Bank Birmingham, Alabama	108,194
	<b>Subtotal - Foreign Offices</b>	<b>108,194</b>
<b>Total Bilbao Vizcaya Argentaria, S. A.</b>		<b>52,406,688</b>
Wells Fargo & Company San Francisco, California	Wells Fargo Bank, N.A. Sioux Falls, South Dakota	8,930,556
BB&T Corporation Winston-Salem, North Carolina	Branch Banking and Trust Company Winston-Salem, North Carolina	4,213,259
Synovus Financial Corp Columbus, Georgia	Synovus Bank Columbus, Georgia	3,473,589
The PNC Financial Services Group, Inc. Pittsburgh, Pennsylvania	PNC Bank, N. A. Wilmington, Delaware	2,998,569
Cadence Bancorp LLC Houston, Texas	Cadence Bank, N.A. Birmingham, Alabama	1,543,539
Trustmark Corporation Jackson, Mississippi	Trustmark National Bank Hinds, Mississippi	1,515,284
USAMERICBANCORP, Inc. Clearwater, Florida	USAmeriBank Largo, Florida	926,356
BancorpSouth, Inc. Tupelo, Mississippi	BancorpSouth Bank Tupelo, Mississippi	824,116
Iberiabank Corporation Lafayette, Louisiana	Iberiabank Lafayette, Louisiana	727,745
Hancock Holding Corporation Gulfport, Mississippi	Hancock Bank Gulfport, Mississippi	686,382

**Table 5. Out-of-State Bank Holding Companies and Banks With a Presence in Alabama as of June 30, 2013**

<b>HOLDING COMPANY</b>	<b>INSTITUTION</b>	<b>DEPOSITS (Thou. Dol.)</b>
Renasant Corporation Tupelo, Mississippi	Renasant Bank Tupelo, Mississippi	591,170
SunTrust Banks, Inc. Atlanta, Georgia	SunTrust Bank Atlanta, Georgia	308,709
Home Bancshares, Inc. Conway, Arkansas	Centennial Bank Conway, Arkansas	279,936
None	CharterBank West Point, Georgia	197,597
The First Bancshares, Inc Hattiesburg, Mississippi	The First, N.A. Hattiesburg, Mississippi	187,181
Ameris Bancorp Moutrie, Georgia	Ameris Bank Moutrie, Georgia	186,362
First M & F Corporation Kosciusko, Mississippi	Merchants and Farmers Bank Kosciusko, Mississippi	167,767
PeopleSouth Bancshares, Inc Colquitt, Georgia	PeoplesSouth Bank Colquitt, Georgia	164,856
None	Heritage Bank of the South Albany, Georgia	163,574
State Bank & Trust Company Employee Stock Ownership Plan Greenwood, Mississippi	State Bank & Trust Company Greenwood, Mississippi	150,916
Bank of the Ozarks, Inc. Little Rock, Arkansas	Bank of the Ozarks Little Rock, Arkansas	139,428
First Pulaski National Corporation Pulaski, Tennessee	First Pulaski National Bank Pulaski, Tennessee	120,471
Community Bancshares of Mississippi, Inc Employee Stock Ownership Plan Brandon, Mississippi	Coast Community Bank Mobile, Alabama	106,543
Citizens Bancshares Corporation Atlanta, Georgia	Citizens Trust Bank Atlanta, Georgia	69,595
Bancorp of Lucedale, Inc. Lucedale, Mississippi	Century Bank Lucedale, Mississippi	64,786
Community Bankshares, Inc. Cornelia, Georgia	Community Bank & Trust - Alabama Union Springs, Alabama	63,423
First National Bankers Bankshares, Inc. Baton Rouge, Louisiana	First National Banker's Bank Baton Rouge, Louisiana	54,218
None	Beal Bank, SSB Plano, Texas	47,074
Southcrest Financial Group, Inc. Fayetteville, Georgia	Peachtree Bank Maplesville, Alabama	46,571
Merchants & Marine Bancorp, Inc. Pascagoula, Mississippi	Merchants & Marine Bank Pascagoula, Mississippi	43,538

**Table 5. Out-of-State Bank Holding Companies and Banks With a Presence in Alabama as of June 30, 2013**

<b>HOLDING COMPANY</b>	<b>INSTITUTION</b>	<b>DEPOSITS (Thou. Dol.)</b>
Commerce Bancshares, Inc. Franklin, Tennessee	Peoples State Bank of Commerce Nolensville, Tennessee	37,207
Capital City Bank Group, Inc. Tallahassee, Florida	Capital City Bank Tallahassee, Florida	24,359
Woodforest Financial Group, Employee Stock Ownership Plan The Woodlands, Texas	Woodforest National Bank The Woodlands, Texas	20,847
None	Metro City Bank Doraville, Georgia	14,587
None	Citizens Bank & Trust Trenton, Georgia	13,487
Dickinson Financial Corporation II Kansas City , Missouri	Armed Forces Bank, N.A. Fort Leavenworth, Kansas	5,064
Tennessee Bancshares, Inc. Tullahoma, Tennessee	Southern Community Bank Tullahoma, Tennessee	2,413

## SUMMARY STATISTICS

### STATE-CHARTERED BANKS:

Number of state-chartered banks at September 30, 2012		115
New Banks Opened (Table 6)		0
Banks Closed (Table 20)		0
Conversions:		
National-to-State (Table 8)	2	
State-to-National	0	
FSB-to-State (Table 7)	0	
State-to-FSB	0	2
Mergers:		
State with State (Table 19)		0
State with National	0	
State with Out-of-State (Table 9)	-2	<u>-2</u>
Number of state-chartered banks at September 30, 2013		115

### BRANCH OFFICES:

Number of branch offices at September 30, 2012		2,947
Adjustments for late notifications	+12	
New branch offices opened (Table 10)	+7	
Branches established as a result of mergers	0	
Branches gained in S & L conversions (Table 7)	0	
Branches gained in National Bank conversions (Table 8)	+4	
Branches gained in Purchase/Assumption (Table 14)	0	
Branches lost as a result of banks closing (Table 20)	0	
Branches closed /relocations (Tables 16 & 18)	-39	
Branches lost as a result of mergers	-49	
Branches lost in state-to-FSB conversions	0	
Branches lost in Purchase/Assumption (Table 17)	0	<u>-65</u>
Number of branch offices at September 30, 2013		2,882

**Commercial Bank Assets by State (In Millions)  
Ranked by Total Assets Per State Charter  
September 30, 2013**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
New York	\$ 110,377	\$ 628,961	\$ 739,338
California	\$ 194,845	\$ 305,497	\$ 500,342
Georgia	\$ 7,889	\$ 248,609	\$ 256,498
Massachusetts	\$ 1,947	\$ 248,086	\$ 250,033
Utah	\$ 132,520	\$ 238,947	\$ 371,467
Illinois	\$ 131,117	\$ 231,409	\$ 362,526
North Carolina	\$ 1,440,906	\$ 230,794	\$ 1,671,700
<b>Alabama</b>	<b>\$ 8,901</b>	<b>\$ 214,546</b>	<b>\$ 223,447</b>
Texas	\$ 143,919	\$ 208,785	\$ 352,704
Ohio	\$ 2,542,745	\$ 144,275	\$ 2,687,020
Delaware	\$ 871,337	\$ 107,530	\$ 978,867
Missouri	\$ 30,133	\$ 97,185	\$ 127,318
Pennsylvania	\$ 56,376	\$ 83,112	\$ 139,488
Louisiana	\$ 4,588	\$ 60,544	\$ 65,132
Virginia	\$ 499,975	\$ 59,728	\$ 559,703
Iowa	\$ 7,419	\$ 59,697	\$ 67,116
Florida	\$ 66,692	\$ 55,559	\$ 122,251
Arkansas	\$ 10,714	\$ 50,586	\$ 61,300
Tennessee	\$ 31,171	\$ 49,724	\$ 80,895
Kentucky	\$ 5,947	\$ 47,073	\$ 53,020
Mississippi	\$ 15,827	\$ 46,146	\$ 61,973
Wisconsin	\$ 35,583	\$ 44,904	\$ 80,487
Washington	\$ 14,903	\$ 42,951	\$ 57,854
Minnesota	\$ 17,996	\$ 40,618	\$ 58,614
Colorado	\$ 3,184	\$ 39,669	\$ 42,853
Oklahoma	\$ 42,252	\$ 39,598	\$ 81,850
Indiana	\$ 22,220	\$ 38,640	\$ 60,860
Michigan	\$ 3,925	\$ 37,508	\$ 41,433
Hawaii	\$ 621	\$ 36,020	\$ 36,641
Kansas	\$ 16,533	\$ 33,946	\$ 50,479
Nebraska	\$ 22,451	\$ 33,881	\$ 56,332
Nevada	\$ 5,697	\$ 32,512	\$ 38,209
South Carolina	\$ 3,846	\$ 31,457	\$ 35,303
New Jersey	\$ 23,369	\$ 29,070	\$ 52,439
Montana	\$ 1,197	\$ 25,006	\$ 26,203
Maryland	\$ 741	\$ 24,832	\$ 25,573
West Virginia	\$ 4,363	\$ 23,061	\$ 27,424
South Dakota	\$ 2,696,051	\$ 20,731	\$ 2,716,782
Oregon	\$ 341	\$ 18,410	\$ 18,751
North Dakota	\$ 5,704	\$ 16,525	\$ 22,230
New Mexico	\$ 6,135	\$ 8,426	\$ 14,561
Arizona	\$ 6,658	\$ 5,818	\$ 12,476
Idaho	\$ 390	\$ 5,664	\$ 6,054
Wyoming	\$ 1,394	\$ 4,978	\$ 6,372
Rhode Island	\$ 98,386	\$ 4,958	\$ 103,343
Maine	\$ 19,769	\$ 3,219	\$ 22,988
New Hampshire	\$ -	\$ 2,993	\$ 2,993
Connecticut	\$ 22,373	\$ 2,676	\$ 25,049
Vermont	\$ 1,762	\$ 2,500	\$ 4,262
Alaska	\$ 3,138	\$ 1,954	\$ 5,092

**Commercial Bank Assets by State (In Millions)  
Ranked by Total Assets for All Banks  
September 30, 2013**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
South Dakota	\$ 2,696,051	\$ 20,731	\$ 2,716,782
Ohio	\$ 2,542,745	\$ 144,275	\$ 2,687,020
North Carolina	\$ 1,440,906	\$ 230,794	\$ 1,671,700
Delaware	\$ 871,337	\$ 107,530	\$ 978,867
New York	\$ 110,377	\$ 628,961	\$ 739,338
Virginia	\$ 499,975	\$ 59,728	\$ 559,703
California	\$ 194,845	\$ 305,497	\$ 500,342
Utah	\$ 132,520	\$ 238,947	\$ 371,467
Illinois	\$ 131,117	\$ 231,409	\$ 362,526
Texas	\$ 143,919	\$ 208,785	\$ 352,704
Georgia	\$ 7,889	\$ 248,609	\$ 256,498
Massachusetts	\$ 1,947	\$ 248,086	\$ 250,033
<b>Alabama</b>	<b>\$ 8,901</b>	<b>\$ 214,546</b>	<b>\$ 223,447</b>
Pennsylvania	\$ 56,376	\$ 83,112	\$ 139,488
Missouri	\$ 30,133	\$ 97,185	\$ 127,318
Florida	\$ 66,692	\$ 55,559	\$ 122,251
Rhode Island	\$ 98,386	\$ 4,958	\$ 103,343
Oklahoma	\$ 42,252	\$ 39,598	\$ 81,850
Tennessee	\$ 31,171	\$ 49,724	\$ 80,895
Wisconsin	\$ 35,583	\$ 44,904	\$ 80,487
Iowa	\$ 7,419	\$ 59,697	\$ 67,116
Louisiana	\$ 4,588	\$ 60,544	\$ 65,132
Mississippi	\$ 15,827	\$ 46,146	\$ 61,973
Arkansas	\$ 10,714	\$ 50,586	\$ 61,300
Indiana	\$ 22,220	\$ 38,640	\$ 60,860
Minnesota	\$ 17,996	\$ 40,618	\$ 58,614
Washington	\$ 14,903	\$ 42,951	\$ 57,854
Nebraska	\$ 22,451	\$ 33,881	\$ 56,332
Kentucky	\$ 5,947	\$ 47,073	\$ 53,020
New Jersey	\$ 23,369	\$ 29,070	\$ 52,439
Kansas	\$ 16,533	\$ 33,946	\$ 50,479
Colorado	\$ 3,184	\$ 39,669	\$ 42,853
Michigan	\$ 3,925	\$ 37,508	\$ 41,433
Nevada	\$ 5,697	\$ 32,512	\$ 38,209
Hawaii	\$ 621	\$ 36,020	\$ 36,641
South Carolina	\$ 3,846	\$ 31,457	\$ 35,303
West Virginia	\$ 4,363	\$ 23,061	\$ 27,424
Montana	\$ 1,197	\$ 25,006	\$ 26,203
Maryland	\$ 741	\$ 24,832	\$ 25,573
Connecticut	\$ 22,373	\$ 2,676	\$ 25,049
Maine	\$ 19,769	\$ 3,219	\$ 22,988
North Dakota	\$ 5,704	\$ 16,525	\$ 22,230
Oregon	\$ 341	\$ 18,410	\$ 18,751
New Mexico	\$ 6,135	\$ 8,426	\$ 14,561
Arizona	\$ 6,658	\$ 5,818	\$ 12,476
Wyoming	\$ 1,394	\$ 4,978	\$ 6,372
Idaho	\$ 390	\$ 5,664	\$ 6,054
Alaska	\$ 3,138	\$ 1,954	\$ 5,092
Vermont	\$ 1,762	\$ 2,500	\$ 4,262
New Hampshire	\$ -	\$ 2,993	\$ 2,993



**Table 6. New State Chartered Institutions Established  
October 1, 2012 to September 30, 2013**

<b>DATE</b>	<b>NEW BANK</b>
NONE	

**Table 7. Conversion of Savings & Loan to State-Chartered Banks  
October 1, 2012 to September 30, 2013**

<b>DATE</b>	<b>DESCRIPTION OF CONVERSION</b>
NONE	

**Table 8. Conversion of National Banks to State-Chartered Banks  
October 1, 2012 to September 30, 2013**

<b>DATE</b>	<b>DESCRIPTION OF CONVERSION</b>
12/20/2012	Slocomb National Bank, Slocomb, Alabama converted into a State-Chartered Bank with the name Friend Bank
06/27/2013	Noble Bank & Trust, N.A., Anniston, Alabama converted into a State-Chartered Bank with the name NobleBank & Trust

**Table 9. Mergers and Acquisitions of State-Chartered Banks with Out-of-State Banks  
October 1, 2012 to September 30, 2013**

<b>DATE</b>	<b>DESCRIPTION OF MERGER/ACQUISITION</b>
12/18/2012	Citizens Bank, Geneva, Alabama was acquired by Bank of the Ozarks, Inc., Little Rock, Arkansas
01/07/2013	BankTrust, Mobile, Alabama merged with and into TrustMark Corporation, Jackson, Mississippi

**Table 10. Branches Opened by State-Chartered Banks  
October 1, 2012 to September 30, 2013**

DATE	BANK	BRANCH LOCATION
01/02/2013	River Bank & Trust, Prattville, Alabama	309 Maxwell Boulevard, Montgomery Alabama
01/07/2013	Citizens Bank & Trust Guntersville, Alabama	25530 Alabama Highway 127, Elkmont, Alabama
02/01/2013	CB&S Bank, Russellville, Alabama	1424 6th Avenue SE, Decatur, Alabama
03/11/2013	CB&S Bank, Russellville, Alabama	1701 Highway 1 South, Greenville, Mississippi
03/25/2013	CCB Community Bank Andalusia, Alabama	1502 East St. John Sims Parkway, Niceville, Florida
08/05/2013	Keystone Bank, AuburnBank	1804 Thomason Drive, Opelika, Alabama
09/19/2013	PrimeSouth Bank, Tallassee, Alabama	225 Emma Lane, Pike Road, Alabama

**Table 11. Merger of FSB to State Chartered Banks  
October 1, 2012 to September 30, 2013**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 12. Mergers of Out-of-State Banks with Alabama State-Chartered Banks  
October 1, 2012 to September 30, 2013**

DATE	DESCRIPTION OF MERGER
01/01/2012	Spirit Bank, Belmont, Mississippi merged with and into Community Spirit Bank, Red Bay, Alabama

**Table 13. Mergers of National Banks with State-Chartered Banks  
October 1, 2012 to September 30, 2013**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 14. Branch Acquisition (Certain Assets & Assumption of Certain Liabilities)  
October 1, 2012 to September 30, 2013**

DATE	BANK	SELLER	BRANCH LOCATION
			NONE

**Table 15. Main Office Relocations  
October 1, 2012 to September 30, 2013**

DATE	BANK	FROM	TO
07/08/2013	Trinity Bank Dothan, Alabama	3580 West Main Street, Suite 100 Dothan, Alabama	1479 West Main Street Dothan, Alabama

Table 16.

**Branches Closed by State-Chartered Banks  
October 1, 2012 to September 30, 2013**

<b>DATE</b>	<b>BANK</b>	<b>BRANCH LOCATION</b>
10/19/2012	Regions Bank, Birmingham, Alabama	1184 Royal Palm Beach Boulevard, Royal Palm Beach, Florida
10/19/2012	Regions Bank, Birmingham, Alabama	7800 West Main Street, Bellville, Illinois
10/19/2012	Regions Bank, Birmingham, Alabama	10055 Bunkum Road, Fairview Heights, Illinois
10/31/2012	Union State Bank, Pell City, Alabama	3179 Green Valley Road, Cahaba Heights, Alabama
12/07/2012	Regions Bank, Birmingham, Alabama	2151 South LeJeune Road, Coral Gables, Florida
12/14/2012	Regions Bank, Birmingham, Alabama	3101 Highway 80 East, Pearl, Mississippi
12/31/2012	Peoples Exchange Bank of Monroe Co., Monroeville, Alabama	1112 Main Street, Beatrice, Alabama
01/18/2013	Regions Bank, Birmingham, Alabama	1555 Palm Beach Lakes Boulevard, West Palm Beach, Florida
01/18/2013	Regions Bank, Birmingham, Alabama	28509 US Highway 98, Daphne, Alabama
01/31/2013	Valley State Bank, Russellville, Alabama	13675 Highway 43, Russellville, Alabama
03/01/2013	Compass Bank, Birmingham, Alabama	3480 Eastern Boulevard, Montgomery, Alabama
03/08/2013	CB&S Bank, Russellville, Alabama	627 South Beauchamp Street, Greenville, Mississippi
04/12/2013	The Commercial Bank of Ozark, Ozark, Alabama	1301 East Andrews Avenue, Ozark, Alabama
05/03/2013	Compass Bank, Birmingham, Alabama	100 North LHS Drive, Lumberton, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	914 Government Street, Mobile, Alabama
05/03/2013	Compass Bank, Birmingham, Alabama	2337 Center Point Parkway, Birmingham, Alabama
05/03/2013	Compass Bank, Birmingham, Alabama	3505 Leopard Street, Corpus Christi, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	10610 Culebra Road, San Antonio, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	6700 Bandera Road, San Antonio, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	2370 North Expressway SPC 1018, Brownsville, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	1100 US Highway 96 North, Silsbee, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	4145 Dowlen Road, Beaumont, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	3115 Edgar Brown Drive, West Orange, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	1617 Broadway, Lubbock, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	606 Grapevine Highway, Hurst, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	800 West Gibson Street, Jasper, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	5401 Walzem Road, San Antonio, Texas
05/03/2013	Compass Bank, Birmingham, Alabama	921 West Lamar Boulevard, Arlington, Texas
05/24/2013	Compass Bank, Birmingham, Alabama	5 Riverway Drive, Houston, Texas
06/07/2013	Compass Bank, Birmingham, Alabama	3150 South 48th Street, Suite175, Phoenix, Arizona
06/07/2013	Compass Bank, Birmingham, Alabama	7040A Lawndale Street, Houston, Texas
06/07/2013	Compass Bank, Birmingham, Alabama	3801 Yosemite Boulevard, Modesto, California
06/29/2013	AuburnBank, Auburn, Alabama	3700 US Highway 431 North, Phenix City, Alabama
07/12/2013	Regions Bank, Birmingham, Alabama	19 Public Square, Belleville, Illinois
07/19/2013	Regions Bank, Birmingham, Alabama	2076 Klondyke Road, Long Beach, Mississippi
07/19/2013	Compass Bank, Birmingham, Alabama	116 West Southmore, Pasadena, Texas

Table 16. (Cont'd.)

**Branches Closed by State-Chartered Banks  
October 1, 2012 to September 30, 2013**

DATE	BANK	BRANCH LOCATION
07/31/2013	FNB Bank, Scottsboro, Alabama	12214 Union Grove Road, Union Grove, Alabama
09/27/2013	Peoples Bank of Alabama, Cullman, AL	585 Morris Majestic Road, Morris, Alabama
09/27/2013	Peoples Bank of Alabama, Cullman, AL	303 Beltline Road SW, Suite E, Decatur, Alabama

**Table 17. Branch Sales (Certain Branch Assets & Assumption of Certain Liabilities)  
October 1, 2012 to September 30, 2013**

DATE	BANK	PURCHASER	BRANCH LOCATION
NONE			

**Table 18. Branch Office Relocation  
October 1, 2012 to September 30, 2013**

DATE	BANK	FROM	TO
10/22/2012	Regions Bank Birmingham, Alabama	8740 State Street East Saint Louis, Illinois	8401 State Street East Saint Louis, Illinois
01/14/2013	Regions Bank Birmingham, Alabama	728 Northwestern Ave. West Lafayette, Indiana	716 Northwestern Ave. West Lafayette, Indiana (Temporary Relocation)
05/20/2013	The Hometown Bank of AL Oneonta, Alabama	6840 Highway 79 Pinson, Alabama	6811 Highway 79 Pinson, Alabama
06/03/2013	Regions Bank Birmingham, Alabama	2601 1st Avenue South St. Petersburg, Florida	510 Central Avenue St. Petersburg, Florida
06/24/2013	Regions Bank Birmingham, Alabama	315 Deaderick Street Nashville, Tennessee	150 4th Avenue North Nashville, Tennessee

**Table 19. In-State Mergers by State-Chartered Banks  
October 1, 2012 to September 30, 2013**

DATE	SELLER	PURCHASER
NONE		

**Table 20. State Chartered Institutions Closed  
October 1, 2012 to September 30, 2013**

DATE	BANK
NONE	

## 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.

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## 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, 2012	644
December 31, 2011	603
December 31, 2010	536
December 31, 2009	456
December 31, 2008	428

Licensees under the **Alabama Small Loan Act** submitted the following financial data for calendar year 2011 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		\$178,620,885
<b>Total Loans Outstanding</b>	<b>205,922</b>	<b>\$127,058,848</b>
Total Operating Income		\$88,078,054
Total Operating Expenses		\$76,613,320
<b>Net Profit (Loss)</b>		<b>\$11,464,734</b>

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## 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, 2012	1462
December 31, 2011	1337
December 31, 2010	1202
December 31, 2009	1046
December 31, 2008	899

Licensees under the **Alabama Consumer Credit Act** submitted the following financial data for the 2011 calendar year: \*

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$5,371,783,821
Gross Loan Receivables	138,940	\$2,197,983,080
Gross Sales Finance Receivables	46,004	\$615,199,491
<b>Total Receivables</b>	<b>184,944</b>	<b>\$2,813,182,571</b>
Total Operating Income		\$928,852,802
Total Operating Expenses		\$812,244,406
<b>Net Profit (Loss)</b>		<b>\$116,608,396</b>
Mortgage Loans Closed and Sold to the Secondary Market	37,771	\$6,204,576,795

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## 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, 2012	1229
December 31, 2011	1139
December 31, 2010	1125
December 31, 2009	1074
December 31, 2008	1056

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

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## 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, 2012	197
December 31, 2011	224
December 31, 2010	282
December 31, 2009	333
December 31, 2008	359

Licensees under the **Alabama Mortgage Brokers Licensing Act** submitted the following financial data for the 2011 calendar year: \*

<u>ITEM</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Total Assets		\$12,588,433
Total Net-Worth		\$ 8,302,501
Total Operating Income		\$39,225,274
Total Operating Expenses		\$24,957,660
<b>Net Profit (Loss)</b>		<b>\$14,267,614</b>
<b>Total Loans Closed</b>	<b>8,593</b>	<b>\$1,542,413,221</b>

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## ALABAMA DEFERRED PRESENTMENT SERVICES ACT

Total licensees under this Act are shown below:

<u>Year</u>	<u>Number</u>
December 31, 2012	1063
December 31, 2011	1070
December 31, 2010	1083
December 31, 2009	1158
December 31, 2008	1192

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

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## ALABAMA S.A.F.E. ACT

Total licensees under this Act are shown below:

<u>Year</u>	<u>Number</u>
December 31, 2012	3521
December 31, 2011	2853
December 31, 2010	2697

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









