

SUPERINTENDENT OF BANKS

ANNUAL REPORT



FISCAL YEAR ENDING
SEPTEMBER 30, 2015





GOVERNOR ROBERT BENTLEY



STATE OF ALABAMA
STATE BANKING DEPARTMENT



Robert Bentley
Governor

December 4, 2015

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 2015 Annual Report of the Alabama State Banking Department in compliance with § 5-2A-13, Code of Alabama, 1975.

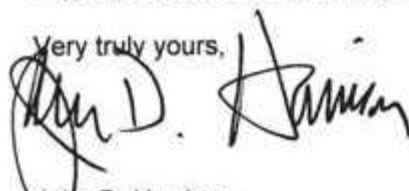
Alabama state-chartered banks continue their trend of returning to and growing net profitability. The volume of troubled assets continues to decline and the average Tier 1 Leverage Capital Ratio remains above 10%. Alabama's 116 state-chartered banks manage 96% of Alabama's total commercial banking assets. You will note on Table 8, we converted one national bank to an Alabama state charter.

At fiscal year-end 2015, the State Banking Department regulated commercial bank assets of \$241.6 billion. This amounts to a 6% increase over the \$227.1 billion reported at fiscal year-end 2014. Our banks have an interstate footprint that includes 2,801 branch offices in 19 host states and foreign countries.

In addition to commercial banks, this Department's Bureau of Banking also regulates three independent, state-chartered trust companies and 13 bank-managed, trust departments. Our three independent trust companies reported assets under management exceeding \$5.0 billion.

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 remain pro-active in the consumer protection arena. The Bureau of Loans portfolio grew nearly 12% and now contains over 11,000 licensees including 999 Deferred Presentment licensees and 156 Mortgage Brokers. With the 2010 adoption of the Alabama SAFE Act, we now have 5,574 licensed mortgage lenders under our purview. This mortgage lenders license group grew over 17% in the last calendar year.

Governor Bentley, we appreciate your continued leadership to the Great State of Alabama. We especially thank you for your support of the State Banking Department's efforts to maintain a stable level of fully-trained bank examiners and administrators. During fiscal year 2015, we experienced the lowest level of field examiner turnover in recent memory. Our Board, management and staff remain diligent and focused on protecting both depositors across our banking footprint and Alabama loan consumers.

Very truly yours,

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	Chairman & CEO First State Bank of the South, Inc. Sulligent	February 1, 2019
Carl E. Crosby	Executive Vice President BBVA Compass Bank Birmingham	February 1, 2019
Larry K. Deason	President Farmers and Merchants Bank Anniston	February 1, 2021
W. Bibb Lamar, Jr.	President & CEO ServisFirst Bank Mobile	February 1, 2017
Ann S. Yelverton	Chairman, President & CEO First Bank of Linden Linden	February 1, 2021
Ronald W. Poteat, Jr	President – North Alabama Area Regions Bank Huntsville	February 1, 2017

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><i>Name</i></u>	<u><i>Tenure</i></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. Gulledge	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 Banking Division Manager
Elizabeth T. Bressler General Counsel
Scott W. Corscadden Supervisor, Bureau of Loans

Administrative Support

Carmen J. Coleman Receptionist

Administrative Division

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

Accounting

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

Consumer Affairs

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

IT Services

Penny L. Richardson IT System Specialist, Sr.
Frank J. Ander IT System Specialist
Charles R. Hysell IT Systems Specialist Associate

Personnel

Alfreda W. Murdock Personnel Manager
Luckcia D. Shorter Personnel Assistant I

Bureau of Banking

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
Cynthia R. Cozadd Administrative Support Assistant II

Northern District

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

Team I

Cori S. Gohn Supervisor
R. Lee Durden Bank Examinations Specialist, Sr.
Jonathan E. Face Bank Examinations Specialist, Sr.
Jeremy O. Lindsey Bank Examinations Specialist, Sr.
David E. Smith, Jr. Bank Examinations Specialist, Sr.
Blake T. Blair Bank Examinations Specialist
Jake A. Dew Bank Examinations Specialist
Spencer B. Jones Bank Examinations Specialist
W. Elizabeth Watson Bank Examinations Specialist
Hudson P. Riedel State Professional Trainee

Team II

James J. Daniel Supervisor/Case Manager
Alison Bean Bank Examinations Specialist, Sr.
Alandra S. Hudson Trust/Bank Examinations Specialist, Sr.
Gerald L. King Bank Examinations Specialist, Sr.
D. Bradford Robinson Bank Examinations Specialist, Sr.
Steven R. Davenport Bank Examinations Specialist
Alex J. Dinges Bank Examinations Specialist
Mackereth R. Harwell State Professional Trainee
Evan T. Mullinax State Professional Trainee

Southern District

Eric J. Wilson District Supervisor
John W. Russell, Jr. Audit SME/Bank Examinations Coordinator
Andre L. Scott Trust/Bank Examinations Coordinator
Chadwick R. White Bank Examinations Coordinator

Team I

Elizabeth W. Starling Supervisor/Case Manager
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.
Henry T. Fitzpatrick, IV Bank Examinations Specialist
Ronald P. Howell, II Bank Examinations Specialist
Travis Cosby IV Bank Examiner
Jordan T. O'Brian 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.
Yolanda C. Hyde Bank Examinations Specialist, Sr.
W. Brent Amburn Bank Examinations Specialist
Alonya C. Edwards Bank Examinations Specialist
Byrl S. Gray Bank Examinations Specialist
Mason B. Bass State Professional Trainee
Janae M. Varner State Professional Trainee

Capital Markets

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

Large Institution Team

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

MID Institution Team

Timothy J. Rayborn Case Manager/Bank Examinations Supervisor

Trainers

Marcus R. Andrews Bank Examinations Coordinator
Clinton B. Bridges Bank Examinations Coordinator
John P. Schindler Bank Examinations Coordinator

Investigator

Allen W. Hawkins, Jr. Bank Examinations Coordinator

Legal Division

Elizabeth T. Bressler General Counsel
Anne W. Gunter Attorney I/II
Sherri B. Amburn Administrative Support Assistant II

Bureau of Loans

Scott W. Corscadden Supervisor
Arlene D. Baldwin Consumer Services
Jeff A. Thomas Loan Examinations Coordinator
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
Diana R. Anderson Administrative Support Assistant II
Cynthia K. Dickerson Administrative Support Assistant II
Tangela D. Brooks Administrative Support Assistant I
V. Lynne Windham Loan Examinations Supervisor
Stephen G. Barnett Loan Examinations Specialist, Sr.
Jonathan M. Daffin 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.
Jo Ann Taff Loan Examinations Specialist, Sr.
Erin E. Rogers Loan Examiner
Peter D. Martin State Professional Trainee
Jessica M. Richards State Professional Trainee

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, 2015, the Banking Bureau had 116 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 \$241,568,682,000 and \$190,841,203,000, respectively. Equity Capital for state-chartered banks totaled over \$32 billion with the ratio of Equity Capital to Total Assets remaining above 13%. Refer to Table 1, 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>
2015	89%	88%
2014	89%	88%
2013	89%	88%
2012	89%	87%
2011	88%	87%
2010	89%	88%

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

	<u>September 30, 2015</u>
The Trust Company of Sterne Agee, Inc.	\$ 4,316,950,000.00
Arlington Trust Company, Inc.	\$ 516,965,000.00
AlaTrust, Inc.	\$ 208,748,000.00
Total	\$ 5,042,663,000.00

**Table 1. Consolidated Reports of Condition as of the close of business September 30th
(116 State-Chartered Banks with 2,801 Branches as of September 30, 2015)**

ASSETS	2015	2014
	Thou. Dol.	
1. Cash and Balances Due From Depository Institutions:		
a. Non-Interest-Bearing Balances and Currency and Coin	3,289,738	3,257,477
b. Interest-Bearing Balances	7,571,109	7,996,431
2. Securities.....	43,962,763	42,338,272
3. Federal Funds Sold and Securities Purchased Under Agreements to Resell.....	402,265	369,323
4. Loans and Leases, Net of Unearned Income and Allowance for Loan and Lease Losses	161,067,792	149,093,028
5. Trading Assets	875,354	690,280
6. Premises and Fixed Assets (Including Capitalized Leases).....	3,558,764	3,765,862
7. Other Real Estate Owned.....	346,823	367,482
8. Intangible Assets	9,938,891	10,036,372
9. Other Assets	10,555,183	9,230,350
10. TOTAL ASSETS	\$241,568,682	\$227,144,877
LIABILITIES		
11. Deposits	190,841,203	183,002,560
12. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	986,435	2,845,393
13. Trading Liabilities	531,563	204,794
14. Other Borrowed Money (Includes Mortgage Indebtedness and Obligations Under Capitalized Leases).....	10,566,557	4,609,345
15. Subordinated Notes and Debentures (Includes Limited-Life Preferred Stock and Related Surplus).....	2,570,438	2,313,997
16. Other Liabilities	3,780,486	2,755,551
17. TOTAL LIABILITIES.....	209,276,682	195,731,640
EQUITY CAPITAL		
18. Perpetual Preferred Stock and Related Surplus.....	5,200	5,200
19. Common Stock	100,170	99,226
20. Surplus (Excludes All Surplus Related to Preferred Stock).....	32,952,086	33,691,002
21. a. Retained Earnings.....	(654,091)	(2,155,049)
b. Accumulated Other Comprehensive Income	(140,555)	(257,467)
c. Other Equity Capital Components	(1,028)	0
22. Noncontrolling interests in consolidated subsidiaries.....	30,218	30,325
23. TOTAL EQUITY CAPITAL	32,292,000	31,413,237
24. TOTAL LIABILITIES & EQUITY CAPITAL.....	\$241,568,682	\$227,144,877
Reserve for Loan Losses	\$2,110,477	\$2,152,350
Equity Capital to Assets	13.36%	13.82%
Tier 1 Core Capital to Assets	13.43%	13.94%
Tier 1 Leverage Capital Ratio.....	10.04%	10.27%
ADC Loans to Total Risk-Based Capital	27.29%	24.57%
Gross Capital and Reserves to Gross Assets	14.12%	14.64%
Gross Capital and Reserves to Total Deposits.....	12.79%	18.34%
Net Loans to Total Assets.....	66.68%	65.64%
Loans to Total Deposits	84.40%	81.47%

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

Location	Bank	2015		2014	
		Deposits	Assets	Deposits	Assets
Albertville	Vantage Bank of Alabama	97,612	112,156	96,791	110,265
Aliceville	FNB of Central Alabama	214,845	248,231	190,342	223,085
Altoona	The Exchange Bank of Alabama	226,691	262,074	218,064	250,945
Andalusia	CCB Community Bank	360,968	444,078	350,230	430,136
Anniston	Southern States Bank	304,260	356,215	237,683	289,782
Anniston	NobleBank & Trust	173,496	198,269	152,432	176,048
Athens	Reliance Bank	131,303	165,103	120,269	152,956
Atmore	United Bank	448,903	504,911	432,499	484,584
Auburn	AuburnBank	726,539	818,818	683,067	782,025
Auburn	Keystone Bank	218,166	255,180	204,945	239,111
Bessemer	First Financial Bank	131,321	165,448	137,399	180,295
Birmingham	Regions Bank	98,386,379	123,859,106	96,622,297	118,289,749
Birmingham	Compass Bank	64,649,554	84,681,814	60,433,614	78,121,432
Birmingham	ServisFirst Bank	4,095,344	4,771,272	3,406,205	3,952,650
Birmingham	Alostar Bank of Commerce	657,953	918,986	653,953	917,918
Birmingham	Oakworth Capital Bank	326,664	378,991	262,331	310,606
Birmingham	SouthPoint Bank	197,859	232,826	175,492	206,926
Birmingham	First Partners Bank	196,628	244,166	168,839	206,178
Birmingham	Alamerica Bank	30,114	36,032	31,513	40,946
Boaz	Peoples Independent Bank	177,955	198,661	165,106	185,864
Boaz	First Bank of Boaz	143,464	201,182	135,462	190,249
Brantley	Brantley Bank and Trust Company	59,612	70,342	55,430	65,982
Brewton	Bank of Brewton	40,008	49,949	42,260	51,854
Brewton	First Progressive Bank	22,892	31,051	23,436	31,500
Calera	Central State Bank	182,655	212,092	166,635	193,586
Camden	Community Neighbor Bank	90,166	105,985	87,727	105,840
Chatom	First Community Bank	286,220	339,250	275,458	325,702
Clanton	Peoples Southern Bank	142,977	166,426	138,364	160,635
Cullman	Peoples Bank of Alabama	534,170	634,467	505,044	600,358
Cullman	Traditions Bank	264,278	297,342	247,202	282,028
Cullman	Merchants Bank of Alabama	233,702	260,047	224,640	249,657
Cullman	Premier Bank of the South	137,593	154,129	135,754	150,978
Cullman	First Community Bank of Cullman	69,472	81,318	62,873	74,375
Demopolis	Robertson Banking Company	225,931	266,243	226,276	262,723
Dothan	MidSouth Bank	343,975	387,093	326,053	367,975
Dothan	SunSouth Bank	134,789	160,060	16,060	148,401
Dothan	BankSouth	133,865	169,813	131,684	168,201
Dothan	Trinity Bank	111,753	124,032	82,817	94,828
Enterprise	The Citizens Bank	101,286	114,016	93,016	104,987
Eutaw	Merchants & Farmers Bank of Greene County, Alabama	52,785	61,529	48,322	57,380
Eva	EvaBank	262,315	344,662	261,120	330,881
Evergreen	Bank of Evergreen	52,407	58,827	48,798	54,561
Fayette	The Citizens Bank of Fayette	151,591	191,703	158,214	196,234
Flomaton	Escambia County Bank	66,967	80,284	67,864	79,055
Florence	First Southern Bank	183,821	207,348	183,609	205,838
Fort Payne	First Fidelity Bank	83,087	91,431	81,099	89,136
Fort Payne	First State Bank of DeKalb County	74,242	89,752	73,569	88,656
Fyffe	Horizon Bank	72,770	91,028	72,169	90,312

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

Location	Bank	2015		2014	
		Deposits	Assets	Deposits	Assets
Gadsden	The Southern Bank Company	78,469	98,118	74,021	95,678
Geraldine	Liberty Bank	96,335	111,983	91,784	107,208
Greensboro	The Citizens Bank	81,977	99,885	80,807	98,135
Greensboro	Peoples Bank of Greensboro	79,430	91,789	80,909	92,859
Guntersville	Citizens Bank & Trust	311,870	367,029	293,776	343,072
Haleyville	Traders & Farmers Bank	282,702	362,987	283,398	360,786
Hamilton	PeoplesTrust Bank	76,824	86,727	74,053	83,319
Hartford	City Bank of Hartford (1)	0	0	46,684	53,260
Hazel Green	North Alabama Bank	81,714	92,970	86,523	97,393
Headland	HNB First Bank	90,657	105,533	87,094	101,532
Huntsville	Progress Bank and Trust	532,594	627,645	489,744	570,433
Jackson	Merchants Bank	180,100	203,368	179,748	201,941
Jasper	Pinnacle Bank	189,035	228,448	191,556	218,202
Jasper	Bank of Walker County	61,532	72,543	61,364	71,870
Lafayette	Farmers and Merchants Bank	107,214	133,249	109,768	134,376
Leeds	Covenant Bank	64,029	74,511	70,130	84,000
Linden	First Bank of Linden	67,265	78,725	69,965	81,148
Lineville	FirstState Bank	167,344	213,811	163,948	213,003
Louisville	Farmers Exchange Bank	116,286	130,251	117,240	129,867
Luverne	First Citizens Bank	184,512	226,229	185,086	224,860
Marion	Marion Bank and Trust Company	205,647	249,828	210,132	252,937
Monroeville	Peoples Exchange Bank of Monroe County	52,733	62,034	52,793	61,825
Moundville	Bank of Moundville	82,624	91,649	86,645	94,787
Muscle Shoals	First Metro Bank	486,852	551,304	470,903	529,741
Oneonta	The Hometown Bank of Alabama	269,438	321,713	254,163	301,540
Opp	Southern Independent Bank	187,430	226,209	169,115	195,214
Oxford	Cheaha Bank	163,026	194,028	157,791	186,429
Ozark	The Commercial Bank of Ozark	77,568	86,076	73,007	81,174
Pell City	Metro Bank	595,990	688,291	566,464	652,589
Pell City	Union State Bank	210,488	225,192	209,472	223,944
Phenix City	Phenix-Girard Bank	126,818	170,413	130,511	170,782
Piedmont	Farmers and Merchants Bank	155,982	186,102	156,841	191,109
Pine Hill	Bank of Pine Hill	21,126	24,336	22,460	25,646
Prattville	River Bank & Trust	400,117	461,234	374,154	431,202
Rainsville	First Bank of the South	74,925	83,828	76,552	84,958
Red Bay	Community Spirit Bank	118,804	136,863	121,389	140,570
Red Level	The Peoples Bank of Red Level	14,420	16,465	13,900	15,901
Reform	West Alabama Bank & Trust	449,740	557,304	457,405	563,047
Robertsdale	Citizens' Bank, Inc.	89,194	101,033	86,015	97,481
Russellville	CB&S Bank, Inc.	1,204,951	1,483,520	1,195,052	1,448,595
Russellville	Valley State Bank	100,073	119,935	107,222	125,933
Samson	The Samson Banking Company, Inc.	62,610	72,110	48,362	57,667
Scottsboro	FNB Bank	315,853	364,246	314,306	359,934
Selma	First Cahawba Bank	76,144	95,332	77,342	92,726
Sheffield	Bank Independent	1,025,777	1,202,955	969,322	1,140,594
Slocomb	Friend Bank	111,902	124,630	60,079	69,983
Stevenson	First Southern State Bank	318,399	357,659	313,114	351,771
Stevenson	First Jackson Bank, Inc.	199,026	231,713	191,103	221,762

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

Location	Bank	2015		2014	
		Deposits	Assets	Deposits	Assets
Sulligent	First State Bank of the South, Inc.	79,252	97,020	78,690	96,335
Sweet Water	Sweet Water State Bank	79,573	93,477	80,437	93,669
Talladega	The First Bank of Alabama (2)	314,666	406,705	0	0
Tallassee	PrimeSouth Bank	174,478	201,216	162,619	188,158
Thomasville	First United Security Bank	463,358	548,306	474,614	562,741
Troy	Troy Bank & Trust Company	683,077	823,066	664,825	807,181
Tuscaloosa	Bryant Bank	1,135,047	1,374,479	1,031,336	1,236,146
Tuscaloosa	Capstone Bank	380,416	444,986	367,361	425,942
Tuskegee	First Tuskegee Bank (3)	0	0	49,965	55,515
Union Springs	AmeriFirst Bank	118,777	140,229	125,567	147,158
Union Springs	Community Bank and Trust - Alabama	47,464	50,868	60,015	63,699
Valley Head	The Citizens Bank of Valley Head	22,762	25,869	22,583	25,542
Vernon	The Bank of Vernon	119,854	143,637	118,106	140,640
Vernon	Citizens State Bank	60,093	81,741	62,730	81,973
Wadley	First Bank	64,249	73,197	59,164	67,941
Waterloo	The Farmers & Merchants Bank	59,962	77,368	57,016	72,939
Wedowee	Small Town Bank	170,899	214,692	170,500	213,729
Wedowee	Bank of Wedowee	102,662	119,792	99,959	113,970
Wetumpka	First Community Bank of Central Alabama	298,348	328,888	287,019	315,040
Winfield	State Bank & Trust	195,865	225,022	191,508	219,549
Winfield	The Citizens Bank of Winfield	137,187	208,929	135,237	204,781
York	Bank of York	74,321	103,654	74,509	106,033

(1) State-chartered bank merged with another state-chartered bank

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

(3) 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	123,859,106	1871
Compass Bank, Birmingham	84,681,814	1964
ServisFirst Bank, Birmingham	4,771,272	2005
CB&S Bank, Russellville	1,483,520	1906
Bryant Bank, Tuscaloosa	1,374,479	2005
Bank Independent, Sheffield	1,202,955	1947
AloStar Bank of Commerce, Birmingham	918,986	2011
Troy Bank & Trust Company, Troy	823,066	1906
AuburnBank, Auburn	818,818	1907
Metro Bank, Pell City	688,291	1989
Total Assets as of September 30, 2015	\$220,622,307	

	<u>Thousand Dollars</u>	
Regions Bank, Birmingham	118,289,749	1871
Compass Bank, Birmingham	78,121,432	1964
ServisFirst Bank, Birmingham	3,952,650	2005
CB&S Bank, Russellville	1,448,595	1906
Bryant Bank, Tuscaloosa	1,236,146	2005
Bank Independent, Sheffield	1,140,594	1947
AloStar Bank of Commerce, Birmingham	917,918	2011
Troy Bank & Trust Company, Troy	807,181	1906
AuburnBank, Auburn	782,025	1907
Metro Bank, Pell City	652,589	1989
Total Assets as of September 30, 2014	\$207,348,879	

Table 4. Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2015

HOLDING COMPANY	STATES	INSTITUTION	DEPOSITS (Thou. Dol.)
Regions Financial Corporation Birmingham, Alabama	Alabama	Regions Bank Birmingham, Alabama	22,262,011
	Subtotal - Alabama		22,262,011
	Arkansas	Regions Bank Birmingham, Alabama	3,846,335
	Florida	Regions Bank Birmingham, Alabama	19,298,738
	Georgia	Regions Bank Birmingham, Alabama	6,205,063
	Illinois	Regions Bank Birmingham, Alabama	2,408,066
	Indiana	Regions Bank Birmingham, Alabama	2,519,626
	Iowa	Regions Bank Birmingham, Alabama	335,605
	Kentucky	Regions Bank Birmingham, Alabama	651,173
	Louisiana	Regions Bank Birmingham, Alabama	7,199,339
	Mississippi	Regions Bank Birmingham, Alabama	7,023,421
	Missouri	Regions Bank Birmingham, Alabama	2,240,576
	North Carolina	Regions Bank Birmingham, Alabama	683,696
	South Carolina	Regions Bank Birmingham, Alabama	1,084,244
	Tennessee	Regions Bank Birmingham, Alabama	17,634,708
	Texas	Regions Bank Birmingham, Alabama	4,508,803
	Virginia	Regions Bank Birmingham, Alabama	218,833
	Subtotal - Other States		75,858,226
	Foreign Offices	Regions Bank Birmingham, Alabama	258,259
	Subtotal - Foreign Offices		258,259
Total - Regions Financial Corporation			98,378,496

Table 4. Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2015

HOLDING COMPANY	STATES	INSTITUTION	DEPOSITS (Thou. Dol.)	
ServisFirst Bancshares, Inc. Birmingham, Alabama	Alabama	ServisFirst Bank Birmingham, Alabama	3,326,412	
	Subtotal - Alabama		3,326,412	
	Florida	ServisFirst Bank Mobile, Alabama	264,855	
	Subtotal - Florida		264,855	
	Georgia	ServisFirst Bank Mobile, Alabama	182,055	
	Subtotal - Georgia		182,055	
	South Carolina	ServisFirst Bank Mobile, Alabama	3,456	
	Subtotal - South Carolina		3,456	
	Subtotal - Other States		450,366	
	Total - ServisFirst Bancshares, Inc.		3,776,778	
CBS Banc-Corp. Russellville, Alabama	Alabama	CB&S Bank, Inc. Russellville, Alabama	514,619	
	Subtotal - Alabama		514,619	
	Mississippi	CB&S Bank, Inc. Russellville, Alabama	317,820	
	Subtotal - Mississippi		317,820	
	Tennessee	CB&S Bank, Inc. Russellville, Alabama	373,408	
	Subtotal - Tennessee		373,408	
	Subtotal - Other States		691,228	
	Total - CBS Banc-Corp.		1,205,847	
	National Commerce Corporation Birmingham, Alabama	Alabama	National Bank of Commerce Birmingham, Alabama	824,318
		Subtotal - Alabama		824,318
Florida		National Bank of Commerce Birmingham, Alabama	252,012	
Subtotal - Florida		252,012		
Total - National Commerce Corporation		1,076,330		

Table 4. Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2015

HOLDING COMPANY	STATES	INSTITUTION	DEPOSITS (Thou. Dol.)
United Bancorporation of Alabama Atmore, Alabama	Alabama	United Bank Atmore, Alabama	387,181
	Subtotal - Alabama		387,181
	Florida	United Bank Atmore, Alabama	75,817
		Subtotal - Florida	75,817
Total - United Bancorporation of Alabama			462,998
Southern National Corporation Andalusia, Alabama	Alabama	CCB Community Bank Andalusia, Alabama	291,376
	Subtotal - Alabama		291,376
	Florida	CCB Community Bank Andalusia, Alabama	79,341
		Subtotal - Florida	79,341
Total - Southern National Corporation			370,717
MidSouth Bancorporation Dothan, Alabama	Alabama	MidSouth Bank, N. A. Dothan, Alabama	311,304
	Subtotal - Alabama		311,304
	Florida	MidSouth Bank, N. A. Dothan, Alabama	30,739
		Subtotal - Florida	30,739
Total - MidSouth Bancorporation			342,043
Southern States Bancshares, Inc. Anniston, Alabama	Alabama	Southern States Bank Anniston, Alabama	278,705
	Subtotal - Alabama		278,705
	Georgia	Southern States Bank Anniston, Alabama	8,837
		Subtotal - Georgia	8,837
			287,542
Union Bancshares, Inc. Pell City, Alabama	Alabama	Union State Bank Pell City, Alabama	208,539
	Subtotal - Alabama		208,539
	Florida	Union State Bank Pell City, Alabama	7,929
		Subtotal - Florida	7,929
Total - Union Bancshares, Inc.			216,468

Table 4. Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2015

HOLDING COMPANY	STATES	INSTITUTION	DEPOSITS (Thou. Dol.)
1st Jackson Bancshares, Inc Stevenson, Alabama	Alabama	First Jackson Bank, Inc. Stevenson, Alabama	179,632
		Subtotal - Alabama	179,632
	Tennessee	First Jackson Bank, Inc. Stevenson, Alabama	16,312
		Subtotal - Tennessee	16,312
Total - 1st Jackson Bancshares, Inc			195,944
<hr/>			
Independent Bancshares, Inc. Employee Stock Ownership Plan Red Bay, Alabama	Alabama	Community Spirit Bank Red Bay, Alabama	98,532
		Subtotal - Alabama	98,532
	Mississippi	Community Spirit Bank Red Bay, Alabama	21,860
		Subtotal - Mississippi	21,860
Total - Independent Bancshares, Inc Employee Stock Ownership Plan			120,392
GRAND TOTAL			106,433,555

Table 5. Out-of-State Bank Holding Companies and Banks With a Presence in Alabama as of June 30, 2015

HOLDING COMPANY	INSTITUTION	DEPOSITS (Thou. Dol.)
Banco Bilbao Vizcaya Argentaria, S.A. Bilbao, Spain	Compass Bank Birmingham, Alabama	11,827,914
	Subtotal Alabama	11,827,914
	Compass Bank (Arizona) Birmingham, Alabama	4,443,306
	Compass Bank (California) Birmingham, Alabama	3,705,693
	Compass Bank (Colorado) Birmingham, Alabama	2,223,548
	Compass Bank (Florida) Birmingham, Alabama	3,900,691
	Compass Bank (New Mexico) Birmingham, Alabama	691,156
	Compass Bank (Texas) Birmingham, Alabama	35,707,196
	Subtotal - Other States	50,671,590
	Compass Bank Birmingham, Alabama	159,975
	Subtotal - Foreign Offices	159,975
Total Bilbao Vizcaya Argentaria, S. A.		62,659,479
Wells Fargo & Company San Francisco, California	Wells Fargo Bank, N.A. Sioux Falls, South Dakota	8,920,599
Synovus Financial Corp Columbus, Georgia	Synovus Bank Columbus, Georgia	3,921,816
BB&T Corporation Winston-Salem, North Carolina	Branch Banking and Trust Company Winston-Salem, North Carolina	3,465,495
The PNC Financial Services Group, Inc. Pittsburgh, Pennsylvania	PNC Bank, N. A. Wilmington, Delaware	2,922,018
Cadence Bancorp LLC Houston, Texas	Cadence Bank, N.A. Birmingham, Alabama	2,037,769
Trustmark Corporation Jackson, Mississippi	Trustmark National Bank Hinds, Mississippi	1,325,123
Iberiabank Corporation Lafayette, Louisiana	Iberiabank Lafayette, Louisiana	995,165
USAMERICBANCORP, Inc. Clearwater, Florida	USAmeriBank Largo, Florida	896,965
Hancock Holding Corporation Gulfport, Mississippi	Whitney Bank Gulfport, Mississippi	877,185
BancorpSouth, Inc. Tupelo, Mississippi	BancorpSouth Bank Tupelo, Mississippi	817,777

Table 5. Out-of-State Bank Holding Companies and Banks With a Presence in Alabama as of June 30, 2015

HOLDING COMPANY	INSTITUTION	DEPOSITS (Thou. Dol.)
Renasant Corporation Tupelo, Mississippi	Renasant Bank Tupelo, Mississippi	735,847
Home Bancshares, Inc. Conway, Arkansas	Centennial Bank Conway, Arkansas	331,411
SunTrust Banks, Inc. Atlanta, Georgia	SunTrust Bank Atlanta, Georgia	243,260
The First Bancshares, Inc Hattiesburg, Mississippi	The First, N.A. Hattiesburg, Mississippi	216,540
None	CharterBank West Point, Georgia	195,630
Ameris Bancorp Moutrie, Georgia	Ameris Bank Moutrie, Georgia	189,328
PeopleSouth Bancshares, Inc Colquitt, Georgia	PeoplesSouth Bank Colquitt, Georgia	154,482
Community Bancshares of Mississippi, Inc Employee Stock Ownership Plan Brandon, Mississippi	Coast Community Bank Mobile, Alabama	153,584
First Pulaski National Corporation Pulaski, Tennessee	First Pulaski National Bank Pulaski, Tennessee	147,167
None	Heritage Bank of the South Albany, Georgia	130,399
State Bank & Trust Company Employee Stock Ownership Plan Greenwood, Mississippi	State Bank & Trust Company Greenwood, Mississippi	127,991
Bank of the Ozarks, Inc. Little Rock, Arkansas	Bank of the Ozarks Little Rock, Arkansas	115,282
Bancorp of Lucedale, Inc. Lucedale, Mississippi	Century Bank Lucedale, Mississippi	72,383
Citizens Bancshares Corporation Atlanta, Georgia	Citizens Trust Bank Atlanta, Georgia	64,361
Liberty Financial Services, Inc. New Orleans. Louisiana	Liberty Bank and Trust Company New Orleans. Louisiana	51,395
First National Bankers Bankshares, Inc. Baton Rouge, Louisiana	First National Banker's Bank Baton Rouge, Louisiana	48,368
Community Bankshares, Inc. Cornelia, Georgia	Community Bank & Trust - Alabama Union Springs, Alabama	48,086
Southcrest Financial Group, Inc. Fayetteville, Georgia	Southcrest Bank, N. A. Tyrone, Georgia	46,648
Commerce Bancshares, Inc. Franklin, Tennessee	Peoples State Bank of Commerce Nolensville, Tennessee	38,398

Table 5. Out-of-State Bank Holding Companies and Banks With a Presence in Alabama as of June 30, 2015

HOLDING COMPANY	INSTITUTION	DEPOSITS (Thou. Dol.)
Woodforest Financial Group, Employee Stock Ownership Plan The Woodlands, Texas	Woodforest National Bank The Woodlands, Texas	27,254
Metrocity Bankshares, Inc. Doraville, Georgia	Metro City Bank Doraville, Georgia	27,135
None	Beal Bank, SSB Plano, Texas	24,982
Capital City Bank Group, Inc. Tallahassee, Florida	Capital City Bank Tallahassee, Florida	24,878
Merchants & Marine Bancorp, Inc. Pascagoula, Mississippi	Merchants & Marine Bank Pascagoula, Mississippi	18,452
None	Citizens Bank & Trust Trenton, Georgia	13,211
Tennessee Bancshares, Inc. Tullahoma, Tennessee	Southern Community Bank Tullahoma, Tennessee	6,089
Dickinson Financial Corporation II Kansas City, Missouri	Armed Forces Bank, N.A. Fort Leavenworth, Kansas	4,995
Bankfirst Capital Corporation Macon, Mississippi	Bankfirst Financial Services Macon, Mississippi	4,364
First South Bancorp, Inc. Nashville, Tennessee	FirstBank Nashville, Tennessee	3,458
GRAND TOTAL		<u>92,104,769</u>

SUMMARY STATISTICS

STATE-CHARTERED BANKS:

Number of state-chartered banks at September 30, 2014		117
New Banks Opened		0
Banks Closed		0
Conversions:		
National-to-State (Table 8)	1	
State-to-National	0	
FSB-to-State	0	
State-to-FSB	0	1
Mergers:		
State with State (Table 19)	-1	
State with National	0	
State with Out-of-State (Table 9)	-1	<u>-2</u>
Number of state-chartered banks at September 30, 2015		116

BRANCH OFFICES:

Number of branch offices at September 30, 2014		2,837
Adjustments for late notifications	0	
New branch offices opened (Table 10)	+14	
Branches established as a result of mergers (Table 12)	+4	
Branches gained in S & L conversions	0	
Branches gained in National Bank conversions (Table 8)	+2	
Branches gained in Purchase/Assumption (Table 14)	+1	
Branches lost as a result of banks closing	0	
Branches closed /relocations (Tables 16 & 18)	-55	
Branches lost as a result of mergers (Table 9)	-2	
Branches lost in state-to-FSB conversions	0	
Branches lost in Purchase/Assumption	0	<u>-36</u>
Number of branch offices at September 30, 2015		2,801

**Commercial Bank Assets by State (In Millions)
Ranked by Total Assets Per State Charter
September 30, 2015**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
New York	\$ 134,305,932	\$ 687,286,745	\$ 821,592,677
California	\$ 248,976,771	\$ 384,163,191	\$ 633,139,962
Massachusetts	\$ 2,186,072	\$ 303,175,942	\$ 305,362,014
North Carolina	\$ 1,621,490,165	\$ 274,812,036	\$ 1,896,302,201
Georgia	\$ 8,499,690	\$ 272,659,773	\$ 281,159,463
Illinois	\$ 152,102,264	\$ 262,101,118	\$ 414,203,382
Utah	\$ 157,073,790	\$ 258,825,862	\$ 415,899,652
Texas	\$ 127,208,627	\$ 244,746,016	\$ 371,954,643
Alabama	\$ 10,408,202	\$ 241,568,682	\$ 251,976,884
Ohio	\$ 2,584,998,133	\$ 160,471,954	\$ 2,745,470,087
Delaware	\$ 848,538,946	\$ 126,896,551	\$ 975,435,497
Missouri	\$ 30,554,451	\$ 107,524,456	\$ 138,078,907
Pennsylvania	\$ 67,143,208	\$ 77,281,919	\$ 144,425,127
Mississippi	\$ 15,880,701	\$ 65,942,896	\$ 81,823,597
Virginia	\$ 556,898,900	\$ 65,440,811	\$ 622,339,711
Iowa	\$ 6,854,926	\$ 65,323,925	\$ 72,178,851
Louisiana	\$ 6,606,720	\$ 58,423,610	\$ 65,030,330
Arkansas	\$ 15,912,975	\$ 57,559,452	\$ 73,472,427
Tennessee	\$ 32,073,923	\$ 55,747,091	\$ 87,821,014
Florida	\$ 88,473,185	\$ 52,692,922	\$ 141,166,107
Wisconsin	\$ 39,519,985	\$ 48,749,471	\$ 88,269,456
Kentucky	\$ 6,290,401	\$ 47,178,713	\$ 53,469,114
Indiana	\$ 27,087,144	\$ 44,615,918	\$ 71,703,062
Michigan	\$ 4,512,040	\$ 43,936,860	\$ 48,448,900
Oklahoma	\$ 44,738,356	\$ 43,644,993	\$ 88,383,349
Colorado	\$ 3,743,120	\$ 43,609,844	\$ 47,352,964
Minnesota	\$ 23,526,705	\$ 42,359,021	\$ 65,885,726
Hawaii	\$ 645,465	\$ 41,469,067	\$ 42,114,532
Washington	\$ 16,430,752	\$ 38,484,697	\$ 54,915,449
Nebraska	\$ 25,113,602	\$ 37,735,112	\$ 62,848,714
Kansas	\$ 15,961,690	\$ 37,626,963	\$ 53,588,653
New Jersey	\$ 24,342,946	\$ 36,946,887	\$ 61,289,833
Oregon	\$ 403,344	\$ 31,284,640	\$ 31,687,984
Maryland	\$ 774,899	\$ 28,457,509	\$ 29,232,408
Montana	\$ 639,816	\$ 28,270,879	\$ 28,910,695
West Virginia	\$ 4,462,298	\$ 26,661,760	\$ 31,124,058
South Dakota	\$ 2,942,171,803	\$ 24,112,748	\$ 2,966,284,551
South Carolina	\$ 2,526,367	\$ 24,090,169	\$ 26,616,536
North Dakota	\$ 3,330,200	\$ 19,827,078	\$ 23,157,278
Arizona	\$ 6,193,698	\$ 16,358,581	\$ 22,552,279
Nevada	\$ 7,653,276	\$ 14,027,970	\$ 21,681,246
New Mexico	\$ 7,077,427	\$ 9,457,881	\$ 16,535,308
Rhode Island	\$ 105,033,552	\$ 7,104,361	\$ 112,137,913
Connecticut	\$ 62,564,814	\$ 5,978,763	\$ 68,543,577
Wyoming	\$ 1,586,435	\$ 5,511,356	\$ 7,097,791
Idaho		\$ 4,530,718	\$ 4,530,718
Maine	\$ 4,350,268	\$ 3,635,387	\$ 7,985,655
Vermont	\$ 1,405,937	\$ 2,697,726	\$ 4,103,663
New Hampshire		\$ 2,564,048	\$ 2,564,048
Alaska	\$ 3,637,671	\$ 2,328,307	\$ 5,965,978

**Commercial Bank Assets by State (In Millions)
Ranked by Total Assets for All Banks
September 30, 2015**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
South Dakota	\$ 2,942,171,803	\$ 24,112,748	\$ 2,966,284,551
Ohio	\$ 2,584,998,133	\$ 160,471,954	\$ 2,745,470,087
North Carolina	\$ 1,621,490,165	\$ 274,812,036	\$ 1,896,302,201
Delaware	\$ 848,538,946	\$ 126,896,551	\$ 975,435,497
New York	\$ 134,305,932	\$ 687,286,745	\$ 821,592,677
California	\$ 248,976,771	\$ 384,163,191	\$ 633,139,962
Virginia	\$ 556,898,900	\$ 65,440,811	\$ 622,339,711
Utah	\$ 157,073,790	\$ 258,825,862	\$ 415,899,652
Illinois	\$ 152,102,264	\$ 262,101,118	\$ 414,203,382
Texas	\$ 127,208,627	\$ 244,746,016	\$ 371,954,643
Massachusetts	\$ 2,186,072	\$ 303,175,942	\$ 305,362,014
Georgia	\$ 8,499,690	\$ 272,659,773	\$ 281,159,463
Alabama	\$ 10,408,202	\$ 241,568,682	\$ 251,976,884
Pennsylvania	\$ 67,143,208	\$ 77,281,919	\$ 144,425,127
Florida	\$ 88,473,185	\$ 52,692,922	\$ 141,166,107
Missouri	\$ 30,554,451	\$ 107,524,456	\$ 138,078,907
Rhode Island	\$ 105,033,552	\$ 7,104,361	\$ 112,137,913
Oklahoma	\$ 44,738,356	\$ 43,644,993	\$ 88,383,349
Wisconsin	\$ 39,519,985	\$ 48,749,471	\$ 88,269,456
Tennessee	\$ 32,073,923	\$ 55,747,091	\$ 87,821,014
Mississippi	\$ 15,880,701	\$ 65,942,896	\$ 81,823,597
Arkansas	\$ 15,912,975	\$ 57,559,452	\$ 73,472,427
Iowa	\$ 6,854,926	\$ 65,323,925	\$ 72,178,851
Indiana	\$ 27,087,144	\$ 44,615,918	\$ 71,703,062
Connecticut	\$ 62,564,814	\$ 5,978,763	\$ 68,543,577
Minnesota	\$ 23,526,705	\$ 42,359,021	\$ 65,885,726
Louisiana	\$ 6,606,720	\$ 58,423,610	\$ 65,030,330
Nebraska	\$ 25,113,602	\$ 37,735,112	\$ 62,848,714
New Jersey	\$ 24,342,946	\$ 36,946,887	\$ 61,289,833
Washington	\$ 16,430,752	\$ 38,484,697	\$ 54,915,449
Kansas	\$ 15,961,690	\$ 37,626,963	\$ 53,588,653
Kentucky	\$ 6,290,401	\$ 47,178,713	\$ 53,469,114
Michigan	\$ 4,512,040	\$ 43,936,860	\$ 48,448,900
Colorado	\$ 3,743,120	\$ 43,609,844	\$ 47,352,964
Hawaii	\$ 645,465	\$ 41,469,067	\$ 42,114,532
Oregon	\$ 403,344	\$ 31,284,640	\$ 31,687,984
West Virginia	\$ 4,462,298	\$ 26,661,760	\$ 31,124,058
Maryland	\$ 774,899	\$ 28,457,509	\$ 29,232,408
Montana	\$ 639,816	\$ 28,270,879	\$ 28,910,695
South Carolina	\$ 2,526,367	\$ 24,090,169	\$ 26,616,536
North Dakota	\$ 3,330,200	\$ 19,827,078	\$ 23,157,278
Arizona	\$ 6,193,698	\$ 16,358,581	\$ 22,552,279
Nevada	\$ 7,653,276	\$ 14,027,970	\$ 21,681,246
New Mexico	\$ 7,077,427	\$ 9,457,881	\$ 16,535,308
Maine	\$ 4,350,268	\$ 3,635,387	\$ 7,985,655
Wyoming	\$ 1,586,435	\$ 5,511,356	\$ 7,097,791
Alaska	\$ 3,637,671	\$ 2,328,307	\$ 5,965,978
Idaho		\$ 4,530,718	\$ 4,530,718
Vermont	\$ 1,405,937	\$ 2,697,726	\$ 4,103,663
New Hampshire		\$ 2,564,048	\$ 2,564,048

**Table 6. New State-Chartered Banks Established
October 1, 2014 to September 30, 2015**

DATE	NEW BANK
NONE	

**Table 7. Conversion of Savings & Loan to State-Chartered Banks
October 1, 2014 to September 30, 2015**

DATE	DESCRIPTION OF CONVERSION
NONE	

**Table 8. Conversion of National Banks to State-Chartered Banks
October 1, 2014 to September 30, 2015**

DATE	DESCRIPTION OF CONVERSION
06/15/2015	The First National Bank of Talladega converted to The First Bank of Alabama

**Table 9. Mergers and Acquisitions of State-Chartered Banks with Out-of-State Banks
October 1, 2014 to September 30, 2015**

DATE	DESCRIPTION OF MERGER/ACQUISITION
03/11/2015	First Tuskegee Bank, Tuskegee, AL merged with and into Liberty Bank and Trust Company, New Orleans, Louisiana

Table 10.**Branches Opened by State-Chartered Banks
October 1, 2014 to September 30, 2015**

DATE	BANK	BRANCH LOCATION
11/14/2014	Peoples Independent Bank, Boaz, Alabama	6124 Highway 72 East, Unit B, Gurley, Alabama
11/17/2014	Southern States Bank, Anniston, Alabama	6003 Veterans Parkway, Suite 200, Columbus, Georgia
01/07/2015	Southern States Bank, Anniston, Alabama	4800 Whitesburg Drive, Suite 43, Huntsville, Alabama
01/12/2015	Liberty Bank, Geraldine, Alabama	87615 U.S. Highway 278 East, Snead, Alabama
02/02/2015	AuburnBank, Auburn, Alabama	819 E. Glenn Avenue, Suite 110, Auburn, Alabama
02/23/2015	Servisfirst Bank, Birmingham, Alabama	1156 Bowman Road, Suite 200, Mount Pleasant, South Carolina
03/09/2015	Regions Bank, Birmingham, Alabama	5041 Bond Boulevard, Bessemer, Alabama
03/16/2015	Regions Bank, Birmingham, Alabama	5352 McGinnis Ferry Road, Alpharetta, Georgia
03/23/2015	The Samson Banking Company, Samson, Alabama	105 North Commerce Street, Geneva, Alabama
03/30/2015	NobleBank & Trust, Anniston, Alabama	361 Summit Boulevard, Birmingham, Alabama
06/09/2015	Southern States Bank, Birmingham, Alabama	314 Newnan Street, Carrollton, Georgia
07/20/2015	Regions Bank, Birmingham, Alabama	17615 Chenal Parkway, Little Rock, Arkansas
08/17/2015	Troy Bank & Trust, Troy, Alabama	3850 West Main Street, Suite 602, Dothan, Alabama
09/14/2015	River Bank & Trust, Birmingham, Alabama	3617 US Highway 280, Alexander City, Alabama

Table 11.**Merger of FSB to State-Chartered Banks
October 1, 2014 to September 30, 2015**

DATE	DESCRIPTION OF MERGER
	NONE

Table 12.**Mergers of Out-of-State Banks with Alabama State-Chartered Banks
October 1, 2014 to September 30, 2015**

DATE	DESCRIPTION OF MERGER
01/31/2015	Metro Bank, Douglasville, Georgia merged with and into Servisfirst Bank, Birmingham, Alabama

Table 13.**Mergers of National Banks with State-Chartered Banks
October 1, 2014 to September 30, 2015**

DATE	DESCRIPTION OF MERGER
	NONE

Table 14.**Branch Acquisition (Certain Assets & Assumption of Certain Liabilities)
October 1, 2014 to September 30, 2015**

DATE	BANK	SELLER	BRANCH LOCATION
11/14/2014	Merchants & Farmers Bank of Greene County Eutaw, Alabama	Community Bank & Trust – Alabama Union Springs, AL	1976 Highway 14 East Prattville, Alabama

Table 15.**Main Office Relocations
October 1, 2014 to September 30, 2015**

DATE	BANK	FROM	TO
07/17/2015	Alostar Bank of Commerce Birmingham, Alabama	3680 Grandview Parkway Building Birmingham, Alabama	3595 Grandview Pkwy., Suite 425 Birmingham, Alabama

Table 16.

**Branches Closed by State-Chartered Banks
October 1, 2014 to September 30, 2015**

DATE	BANK	BRANCH LOCATION
10/03/2014	Regions Bank, Birmingham, Alabama	5679 Quince Road, Memphis, Tennessee
10/31/2014	Peoples Bank of Alabama, Cullman, Alabama	265 County Road 1242, Vinemont, Alabama
12/05/2014	Regions Bank, Birmingham, Alabama	792 Lake Harbour, Ridgeland, Mississippi
12/05/2014	Regions Bank, Birmingham, Alabama	7550 W. Farmington Boulevard, Germantown, Tennessee
12/05/2014	Peoples Bank of Alabama, Cullman, Alabama	4971 Highway 68, Cedar Bluff, Alabama
12/12/2014	Covenant Bank, Leeds, Alabama	2460 Moody Parkway, Moody, Alabama
12/12/2014	Regions Bank, Birmingham, Alabama	9798 Coral Way, Miami, Florida
12/12/2014	Regions Bank, Birmingham, Alabama	3655 Roswell Road, Atlanta, Georgia
12/12/2014	Compass Bank, Birmingham, Alabama	3535 Calder Avenue, Beaumont, Texas
01/16/2015	Regions Bank, Birmingham, Alabama	1200 East Las Olas Boulevard, Fort Lauderdale, Florida
02/13/2015	Capstone Bank, Tuscaloosa, Alabama	27188 Highway 43, Leroy, Alabama
02/27/2015	Servisfirst Bank, Birmingham, Alabama	314 Newnan Street, Carrollton, Georgia
02/28/2015	CB&S Bank, Russellville, Alabama	494 Tennessee Avenue South, Parsons, Tennessee
03/02/2015	First Financial Bank, Bessemer, Alabama	1604 Montgomery Highway, Hoover, Alabama
03/13/2015	Regions Bank, Birmingham, Alabama	1401 Spring Street, Jefferson, Indiana
03/20/2015	Regions Bank, Birmingham, Alabama	1797 Fort Henry Drive, Kingsport, Tennessee
03/20/2015	Regions Bank, Birmingham, Alabama	111 North Spring Street, Shelbyville, Tennessee
03/20/2015	Regions Bank, Birmingham, Alabama	2754 Huntsville Highway, Fayetteville, Tennessee
03/20/2015	Regions Bank, Birmingham, Alabama	2227 Gallatin Pike North, Madison, Tennessee
03/20/2015	Regions Bank, Birmingham, Alabama	116 North Main Street, Decatur, Tennessee
03/20/2015	Regions Bank, Birmingham, Alabama	505 Nolan Drive, Smyrna, Tennessee
03/20/2015	Regions Bank, Birmingham, Alabama	130 Main Street West, Mount Carmel, Tennessee
03/20/2015	Regions Bank, Birmingham, Alabama	107 Main Street, Cumberland, Tennessee
03/20/2015	Regions Bank, Birmingham, Alabama	242 South Lindell Street, Martin, Tennessee
03/20/2015	Regions Bank, Birmingham, Alabama	15 South Ohio Street, Remington, Indiana
03/20/2015	Regions Bank, Birmingham, Alabama	2200 Aloma Avenue, Winter Park, Florida
03/20/2015	Regions Bank, Birmingham, Alabama	915 North US Highway 441, Lady Lake, Florida
03/20/2015	Regions Bank, Birmingham, Alabama	3501 Kyoto Gardens Drive, Palm Beach Gardens, Florida
03/20/2015	Regions Bank, Birmingham, Alabama	2338 US Highway 19, Holiday, Florida
03/20/2015	Regions Bank, Birmingham, Alabama	2410 South Ridgewood Avenue, South Daytona, Florida
03/20/2015	Regions Bank, Birmingham, Alabama	6405 South Florida Avenue, Lakeland, Florida
03/20/2015	Regions Bank, Birmingham, Alabama	5252 Ehrlich Road, Tampa, Florida
03/20/2015	Regions Bank, Birmingham, Alabama	4710 Bayou Boulevard, Pensacola, Florida
03/20/2015	Regions Bank, Birmingham, Alabama	101 West Robinson Avenue, Grovetown, Georgia
03/20/2015	Regions Bank, Birmingham, Alabama	3365 Cobb Parkway, Acworth, Georgia
03/20/2015	Regions Bank, Birmingham, Alabama	9045 Hickory Flat Highway, Woodstock, Georgia
03/20/2015	Regions Bank, Birmingham, Alabama	736 Peachtree Street, Louisville, Georgia

Table 16. (Cont'd.)

**Branches Closed by State-Chartered Banks
October 1, 2014 to September 30, 2015**

DATE	BANK	BRANCH LOCATION
03/20/2015	Regions Bank, Birmingham, Alabama	1720 South Slappey Boulevard, Albany, Georgia
03/20/2015	Regions Bank, Birmingham, Alabama	4236 McEver Road, Oakwood, Georgia
03/20/2015	Regions Bank, Birmingham, Alabama	152 J C Mauldin Highway, Killen, Alabama
03/20/2015	Regions Bank, Birmingham, Alabama	16048 Highway 216, Brookwood, Alabama
03/20/2015	Regions Bank, Birmingham, Alabama	63 South Court Square, Troy, Alabama
03/20/2015	Regions Bank, Birmingham, Alabama	111 North Main Street, Marissa, Illinois
03/20/2015	Regions Bank, Birmingham, Alabama	102 North Main Street, Columbia, Illinois
03/20/2015	Regions Bank, Birmingham, Alabama	340 South Springfield, Bolivar, Missouri
03/20/2015	Regions Bank, Birmingham, Alabama	1200 State Highway West, Oran, Missouri
03/20/2015	Regions Bank, Birmingham, Alabama	2036 Logan Avenue, Waterloo, Iowa
03/20/2015	Regions Bank, Birmingham, Alabama	422 Main Street, Cedar Falls, Iowa
03/31/2015	First State Bank of the South, Sulligent, Alabama	12815 Highway 278, Beaverton, Alabama
04/10/2015	Regions Bank, Birmingham, Alabama	Two Union Square, Suite 100, Chattanooga, Tennessee
05/01/2015	Community Bank & Trust, Union Springs, Alabama	9190 East Chase Parkway, Montgomery, Alabama
05/08/2015	Regions Bank, Birmingham, Alabama	1100 Ridgeway Loop, Memphis, Tennessee
05/29/2015	Reliance Bank, Athens, Alabama	26772 Main Street, Ardmore, Alabama
08/28/2015	Regions Bank, Birmingham, Alabama	1235 First Street North, Alabaster, Alabama
09/11/2015	Regions Bank, Birmingham, Alabama	43 Midway Street, Bristol, Virginia

**Table 17. Branch Sales (Certain Branch Assets & Assumption of Certain Liabilities)
October 1, 2014 to September 30, 2015**

DATE	BANK	PURCHASER	BRANCH LOCATION
NONE			

**Table 18. Branch Office Relocation
October 1, 2014 to September 30, 2015**

DATE	BANK	FROM	TO
12/15/2014	Regions Bank Birmingham, Alabama	3050 Peachtree Road, NE, Suite 125 Atlanta, Georgia	121 West Paces Ferry Road NW Atlanta, Georgia
12/29/2014	Liberty Bank Geraldine, Alabama	113 Main Street Collinsville, Alabama	5350 Alabama Hwy 68 Collinsville, Alabama

Table 18. (Cont'd.)**Branch Office Relocation
October 1, 2014 to September 30, 2015**

DATE	BANK	FROM	TO
01/20/2015	Regions Bank Birmingham, Alabama	1801 Fillmore Little Rock, Arkansas	6829 Cantrell Road Suite M02 Little Rock, Arkansas
02/23/2015	Compass Bank Birmingham, Alabama	601 North Mesa Street El Paso, Texas	425 North Kansas Street El Paso, Texas
03/30/2015	Regions Bank Birmingham, AL	922 Bob Wallace Avenue SW Huntsville, Alabama	902 Bob Wallace Avenue SW Huntsville, Alabama
06/01/2015	Merchants & Farmers Bank Eutaw, Alabama	1976 Highway 14 East Prattville, Alabama	1805 East Main Street Prattville, Alabama
06/01/2015	Compass Bank Birmingham, Alabama	One South Royal Street Mobile, Alabama	101 Dauphin Street Mobile, Alabama
06/08/2015	Regions Bank Birmingham, Alabama	5400 Rogers Avenue Ft. Smith, Arkansas	5700 Rogers Avenue Ft. Smith, Arkansas
08/10/2015	SouthPoint Bank Birmingham, Alabama	7260 Gadsden Highway Trussville, Alabama	7278 Gadsden Highway Trussville, Alabama

Table 19.**In-State Mergers by State-Chartered Banks
October 1, 2014 to September 30, 2015**

DATE	SELLER	PURCHASER
01/01/2015	City Bank of Hartford, Hartford, Alabama	Friend Bank, Slocomb, Alabama

Table 20.**State-Chartered Banks Closed
October 1, 2014 to September 30, 2015**

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.

* Certain licensees submitted financial data for calendar year 2014. The Bureau of Loans staff does not audit or otherwise check the financial data submitted by licensees for accuracy.

ALABAMA SMALL LOAN ACT

<u>Date</u>	<u>Number</u>
December 31, 2014	1048
December 31, 2013	796
December 31, 2012	644
December 31, 2011	603
December 31, 2010	536

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$ 250,281,659
Total Loans Outstanding	295,868	\$ 197,789,651
Total Operating Income		\$ 133,959,113
Total Operating Expenses		\$ 119,980,738
Net Profit (Loss)		\$ 13,978,375

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, 2014	1888
December 31, 2013	1728
December 31, 2012	1462
December 31, 2011	1337
December 31, 2010	1202

Licensees under the **Alabama Consumer Credit Act** submitted the following financial data for the 2014 calendar year: *

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$ 6,673,377,447
Gross Loan Receivables	223,564	\$ 3,128,385,898
Gross Sales Finance Receivables	52,738	\$ 709,061,071
Total Receivables	276,302	\$ 3,837,446,969
Total Operating Income		\$ 1,195,968,353
Total Operating Expenses		\$ 1,004,027,658
Net Profit (Loss)		\$ 191,940,695
Mortgage Loans Closed and Sold to the Secondary Market	25,371	\$ 3,829,372,393

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, 2014	1360
December 31, 2013	1360
December 31, 2012	1229
December 31, 2011	1139
December 31, 2010	1125

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, 2014	156
December 31, 2013	181
December 31, 2012	197
December 31, 2011	224
December 31, 2010	282

Licensees under the **Alabama Mortgage Brokers Licensing Act** submitted the following financial data for the 2014 calendar year: *

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$ 9,704,203
Total Net-Worth		\$ 5,175,520
Total Operating Income		\$ 15,049,833
Total Operating Expenses		\$ 13,195,852
Net Profit (Loss)		\$ 1,853,981
Total Loans Closed	3,106	\$ 514,914,526

ALABAMA S.A.F.E. ACT

Total mortgage loan originator licensees under this Act are shown below:

<u>Year</u>	<u>Number</u>
December 31, 2014	5574
December 31, 2013	4763
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.

ALABAMA DEFERRED PRESENTMENT SERVICES ACT

Total licensees under this Act are shown below:

<u>Year</u>	<u>Number</u>
December 31, 2014	999
December 31, 2013	1043
December 31, 2012	1063
December 31, 2011	1070
December 31, 2010	1083

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

The State Banking Department implemented the use of a single statewide database under the **Deferred Presentment Services Act** on August 10, 2015. Pursuant to the **Deferred Presentment Services Act**, all lenders must use the same database to check the eligibility for all deferred presentment transactions conducted in the state. Veritec Solutions LLC, Jacksonville, Florida, provides this service for the State of Alabama.

There were 950 licensed locations under the **Deferred Presentment Services Act** owned by 202 companies. As of September 30, 2015, the database reported the following information:

Customer and Transaction Totals

• Opened Transactions	329,096
• Unique Customers with a Transaction	144,417
• Declined Transactions	63,774
• Unique Customers Declined	22,320
• Average Advance Amount	\$ 321.93
• Average Fee Amount	\$ 55.66
• Average Contract Loan Term (Days)	18.85

Customer Usage of Transactions

• Customers with 1 Transaction	52,970
• Customers with 2 Transactions	41,577
• Customers with 3 Transactions	23,983
• Customers with 4 or more Transactions	25,887

