

SUPERINTENDENT OF BANKS

ANNUAL REPORT



FISCAL YEAR ENDING
SEPTEMBER 30, 2017





GOVERNOR KAY IVEY



Kay Ivey
Governor

STATE OF ALABAMA STATE BANKING DEPARTMENT



Mike Hill
Superintendent of Banks

November 30, 2017

The Honorable Kay Ivey
Governor of Alabama
Alabama State Capitol
Montgomery, Alabama 36130

Dear Governor Ivey:

I am pleased to submit to you the 2017 Annual Report of the State Banking Department in compliance with § 5-2A-13, Code of Alabama 1975.

Alabama state-chartered banks continue the positive trend of reporting net profitability with only a small number of banks not profitable yet. The average Tier 1 Leverage Capital ratio at the end of fiscal year 2017 has grown to the level of 10.18% and remains strong for Alabama's 109 state-chartered banks.

Banks chartered by the State of Alabama remain dominate with nearly 95% of Alabama's total commercial banking assets under management. At fiscal year-end 2017, the State Banking Department regulated commercial bank assets of over \$243 billion. Our banks continue to have an interstate footprint that includes 2,648 branches in 19 host states and foreign countries. Lastly, the Bureau of Banking also regulates one independent, state-chartered trust company and 13 bank-managed trust departments.

Consumer protection oversight within Alabama's non-depository loan industry remains diligent under the supervision of the Bureau of Loans. As the primary local enforcement agency, we along with the Consumer Finance Protection Bureau, remain pro-active in ensuring that Alabama consumers are treated fairly. The Bureau of Loans now has over 14,000 licensees. Included therein, are 711 Deferred Presentment licensees and 156 Mortgage Brokers. Mortgage lenders licensed under the Alabama SAFE Act increased 18% during fiscal year 2017, with 8,644 mortgage lenders under our purview.

Governor Ivey, we appreciate your leadership of the Great State of Alabama. Our Board, management, examiners, and support staff remain committed and focused on protecting both depositors across our significant interstate, banking footprint and loan consumers.

Respectfully,

Mike Hill
Superintendent of Banks

STATE BANKING BOARD

Members

Expiration of Term

Mike Hill	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, 2023
Ronald W. Poteat, Jr	President – North Alabama Area Regions Bank Huntsville	February 1, 2023
Ann S. Yelverton	Chairman, President & CEO First Bank of Linden Linden	February 1, 2021

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>
Mike Hill	2016
John D. Harrison	2005-2016
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

Mike Hill Superintendent of Banks
Trabo Reed Deputy Superintendent of Banks
Michael A. Seals Administrative Division Manager
E. Nelson Cook Community Bank Division Manager
Joel A. Black LID/MID Division Manager
Elizabeth T. Bressler General Counsel
Scott W. Corscadden Supervisor Bureau of Loans

Administrative Support

Loris J. Thornton Executive Assistant

Administrative Division

Michael A. Seals Division Manager

Accounting

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

IT Services

Penny L. Richardson IT Systems Specialist, Sr.
Richard D. Helms IT Systems Specialist
Charles R. Hysell IT Systems Specialist Associate
Courtney A. Murphy IT Systems Technician

Personnel

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

Legal Division

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

BUREAU OF BANKING

Community Banks Division

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

Community Banks Division (cont'd.)

John P. Schindler Trainer/Bank Examinations Coordinator
Cynthia R. Cozadd Administrative Support Assistant III
Michelle R. Grant Administrative Support Assistant III
Todd W. Hall Administrative Support Assistant III

Northern District

Jeff A. Ellis District Supervisor
Clinton B. Bridges Trainer/Bank Examinations Coordinator
Kevin D. Reaves Case Manager/Bank Examinations Coordinator
Michael Whitehurst BSA/Audit/Bank Examinations Coordinator

Team I

Cori S. Gohn Team Leader/Bank Examinations Coordinator
R. Lee Durden Bank Examinations Specialist, Sr.
Curtis J. Larsen 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
Hudson P. Riedel Bank Examiner
William M. Sellers Bank Examiner

Team II

James J. Daniel Team Leader/Bank Examinations Coordinator
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 Bank Examiner
Evan T. Mullinax Bank Examiner
Madeline Taylor State Professional Trainee

Southern District

Eric J. Wilson District Supervisor
Jason R. Andres BSA/Audit/Bank Examinations Coordinator
Marcus R. Andrews Trainer/Bank Examinations Coordinator
Chadwick R. White Case Manager/Bank Examinations Coordinator

Team I

Elizabeth W. Starling Team Leader/Bank Examinations Coordinator
W. Mark Burnett Bank Examinations Specialist, Sr.
Rebecca W. Greene Bank Examinations Specialist, Sr.
Eric A. Russell Bank Examinations Specialist, Sr.
Travis Cosby IV Bank Examinations Specialist
Henry T. Fitzpatrick, IV Bank Examinations Specialist
Ronald P. Howell, II Bank Examinations Specialist
Jordan T. O'Brian Bank Examinations Specialist
Robert A. Jackson Bank Examiner

Community Banks Division (cont'd.)

Team II

Silas M. Turner III Team Leader/Bank Examinations Coordinator
Barry S. Hollyfield Bank Examinations Specialist, Sr.
Yolanda C. Hyde Bank Examinations Specialist, Sr.
W. Brent Amburn Bank Examinations Specialist
Mason B. Bass Bank Examinations Specialist
Alonya C. Edwards Bank Examinations Specialist
Byrl S. Gray Bank Examinations Specialist
Janae M. Varner Bank Examinations Specialist
Rogermeiqua J. Hails Bank Examiner
Ryan P. Till Bank Examiner

Large/Mid Institutions Division

Joel A. Black Division Manager

Capital Markets

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

Large Institution Team

Kareem D. Campbell Bank Examinations Coordinator
John W. Russell, Jr. Audit SME/Bank Examinations Coordinator

Assistant Case Manager

Alison B. Bean Bank Examinations Specialist, Sr.
Jonathan E. Face Bank Examinations Specialist, Sr.

MID Case Manager

Timothy J. Rayborn Bank Examinations Supervisor

Trust

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

Consumer Services

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

BUREAU OF LOANS

Scott W. Corscadden	Supervisor
Arlene D. Baldwin.....	Consumer Services
Patricia A. Kirby.....	Loan Examinations Coordinator
Jeff A. Thomas.....	Loan Examinations Coordinator
Jeremy L. Windham.....	Loan Examinations Coordinator
T. Frank Long.....	Loan Examinations Specialist, Sr.
Hillary E. Brooks.....	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
Carmen J. Coleman.....	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.
Twyla T. Knight.....	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 Examinations Specialist
Peter D. Martin.....	Loan Examinations Specialist
Jessica M. Richards.....	Loan Examinations Specialist
F. Blake Gray.....	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 associations operating in Alabama. As of fiscal year-end September 30, 2017, the Banking Bureau had 109 commercial banks and one independent trust company 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 at fiscal year-end amount to \$243,789,093,000 and \$198,599,954,000, 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:

September 30th	% of Total Assets	% of Total Deposits
2017	88%	88%
2016	88%	88%
2015	89%	88%
2014	89%	88%
2013	89%	88%
2012	89%	87%

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

	<u>September 30, 2017</u>
Arlington Trust Company, Inc.	\$ 789,589,000

SUMMARY STATISTICS

STATE-CHARTERED BANKS:

Number of State-Chartered Banks at September 30, 2016		114
New Banks Opened (<i>Table 6.</i>)		0
Banks Closed (<i>Table 20.</i>)		0
Conversions: FSB to State (<i>Table 7.</i>)	0	
National to State (<i>Table 8.</i>)	0	
State to National	0	
State to FSB	0	
Mergers: State with Out-of-State (<i>Table 9.</i>)	-2	
FSB with State (<i>Table 11.</i>)	0	
Out-of-State with State (<i>Table 12.</i>)	0	
National with State (<i>Table 13.</i>)	0	
State with State (<i>Table 19.</i>)	-2	
State with Credit Union (<i>Table 21.</i>)	-1	
		<u>-5</u>
Number of State-Chartered Banks at September 30, 2017		109

BRANCH OFFICES:

Number of Branch Offices at September 30, 2016		2,770
Adjustments for late notifications	+11	
New branch offices opened (<i>Table 10.</i>)	+10	
Branches gained as a result of mergers (<i>Tables 11., 12. & 13.</i>)	0	
Branches gained in FSB conversions (<i>Table 7.</i>)	0	
Branches gained in National Bank conversions (<i>Table 8.</i>)	0	
Branches gained in Purchase/Assumption (<i>Table 14.</i>)	0	
Branches lost as a result of banks closing (<i>Table 20.</i>)	0	
Branches closed/relocations (<i>Tables 16. & 18.</i>)	-137	
Branches lost as a result of mergers (<i>Tables 9., 19. & 21.</i>)	-6	
Branches lost in State conversions	0	
Branches lost in Purchase/Assumption (<i>Table 17.</i>)	0	
		<u>-122</u>
Number of Branch Offices at September 30, 2017		2,648

Commercial Bank Assets by State (In Thousands)
Ranked by Total Assets Per State Charter
September 30, 2017

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
New York	\$ 134,448,576	\$ 728,294,339	\$ 862,742,915
California	\$ 260,319,408	\$ 469,654,991	\$ 729,974,399
Massachusetts	\$ 2,251,311	\$ 302,102,324	\$ 304,353,635
Georgia	\$ 10,116,026	\$ 298,557,017	\$ 308,673,043
Illinois	\$ 159,954,295	\$ 293,314,034	\$ 453,268,329
North Carolina	\$ 1,725,226,492	\$ 290,590,654	\$ 2,015,817,146
Utah	\$ 200,822,604	\$ 287,444,921	\$ 488,267,525
Texas	\$ 130,193,489	\$ 257,674,775	\$ 387,868,264
Alabama	\$ 13,869,221	\$ 243,789,093	\$ 257,658,314
Ohio	\$ 2,864,815,301	\$ 177,660,276	\$ 3,042,475,577
Delaware	\$ 890,016,843	\$ 148,128,081	\$ 1,038,144,924
Missouri	\$ 26,846,550	\$ 125,304,100	\$ 152,150,650
Pennsylvania	\$ 73,063,018	\$ 90,219,969	\$ 163,282,987
Arkansas	\$ 7,246,311	\$ 90,103,935	\$ 97,350,246
Mississippi	\$ 18,127,837	\$ 75,581,375	\$ 93,709,212
Tennessee	\$ 37,996,910	\$ 74,420,372	\$ 112,417,282
Iowa	\$ 5,352,905	\$ 73,892,059	\$ 79,244,964
Virginia	\$ 613,880,348	\$ 70,692,509	\$ 684,572,857
Louisiana	\$ 6,677,818	\$ 65,051,502	\$ 71,729,320
Indiana	\$ 21,393,816	\$ 63,014,162	\$ 84,407,978
Oklahoma	\$ 45,997,166	\$ 54,627,651	\$ 100,624,817
Colorado	\$ 6,518,491	\$ 53,220,547	\$ 59,739,038
Michigan	\$ 5,341,466	\$ 51,719,255	\$ 57,060,721
Wisconsin	\$ 44,605,206	\$ 51,643,069	\$ 96,248,275
Kentucky	\$ 5,926,818	\$ 51,559,066	\$ 57,485,884
Florida	\$ 102,122,536	\$ 51,089,770	\$ 153,212,306
Washington	\$ 15,858,015	\$ 50,664,542	\$ 66,522,557
Hawaii	\$ 651,697	\$ 46,028,839	\$ 46,680,536
Minnesota	\$ 25,693,896	\$ 44,377,641	\$ 70,071,537
New Jersey	\$ 28,351,270	\$ 43,424,263	\$ 71,775,533
Kansas	\$ 13,989,762	\$ 42,496,995	\$ 56,486,757
Nebraska	\$ 26,717,061	\$ 36,615,978	\$ 63,333,039
Maryland	\$ 994,412	\$ 33,656,152	\$ 34,650,564
Montana	\$ 626,170	\$ 33,498,117	\$ 34,124,287
Oregon	\$ 488,073	\$ 32,340,753	\$ 32,828,826
West Virginia	\$ 4,762,963	\$ 30,100,551	\$ 34,863,514
South Carolina	\$ 1,913,705	\$ 27,754,125	\$ 29,667,830
South Dakota	\$ 3,173,992,919	\$ 25,837,139	\$ 3,199,830,058
Arizona	\$ 1,320,258	\$ 22,447,484	\$ 23,767,742
North Dakota	\$ 3,705,233	\$ 21,925,210	\$ 25,630,443
Nevada	\$ 9,161,723	\$ 10,560,640	\$ 19,722,363
New Mexico	\$ 1,999,232	\$ 9,936,593	\$ 11,935,825
Rhode Island	\$ 120,842,384	\$ 8,240,514	\$ 129,082,898
Connecticut	\$ 71,680,448	\$ 7,776,973	\$ 79,457,421
Wyoming	\$ 1,612,020	\$ 6,182,421	\$ 7,794,441
Maine	\$ 5,765,832	\$ 5,895,145	\$ 11,660,977
Idaho		\$ 5,395,161	\$ 5,395,161
New Hampshire		\$ 2,879,577	\$ 2,879,577
Alaska	\$ 3,732,854	\$ 2,358,968	\$ 6,091,822
Vermont	\$ 1,566,555	\$ 969,945	\$ 2,536,500

Commercial Bank Assets by State (In Thousands)
Ranked by Total Assets for All Banks
September 30, 2017

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
South Dakota	\$ 3,173,992,919	\$ 25,837,139	\$ 3,199,830,058
Ohio	\$ 2,864,815,301	\$ 177,660,276	\$ 3,042,475,577
North Carolina	\$ 1,725,226,492	\$ 290,590,654	\$ 2,015,817,146
Delaware	\$ 890,016,843	\$ 148,128,081	\$ 1,038,144,924
New York	\$ 134,448,576	\$ 728,294,339	\$ 862,742,915
California	\$ 260,319,408	\$ 469,654,991	\$ 729,974,399
Virginia	\$ 613,880,348	\$ 70,692,509	\$ 684,572,857
Utah	\$ 200,822,604	\$ 287,444,921	\$ 488,267,525
Illinois	\$ 159,954,295	\$ 293,314,034	\$ 453,268,329
Texas	\$ 130,193,489	\$ 257,674,775	\$ 387,868,264
Georgia	\$ 10,116,026	\$ 298,557,017	\$ 308,673,043
Massachusetts	\$ 2,251,311	\$ 302,102,324	\$ 304,353,635
Alabama	\$ 13,869,221	\$ 243,789,093	\$ 257,658,314
Pennsylvania	\$ 73,063,018	\$ 90,219,969	\$ 163,282,987
Florida	\$ 102,122,536	\$ 51,089,770	\$ 153,212,306
Missouri	\$ 26,846,550	\$ 125,304,100	\$ 152,150,650
Rhode Island	\$ 120,842,384	\$ 8,240,514	\$ 129,082,898
Tennessee	\$ 37,996,910	\$ 74,420,372	\$ 112,417,282
Oklahoma	\$ 45,997,166	\$ 54,627,651	\$ 100,624,817
Arkansas	\$ 7,246,311	\$ 90,103,935	\$ 97,350,246
Wisconsin	\$ 44,605,206	\$ 51,643,069	\$ 96,248,275
Mississippi	\$ 18,127,837	\$ 75,581,375	\$ 93,709,212
Indiana	\$ 21,393,816	\$ 63,014,162	\$ 84,407,978
Connecticut	\$ 71,680,448	\$ 7,776,973	\$ 79,457,421
Iowa	\$ 5,352,905	\$ 73,892,059	\$ 79,244,964
New Jersey	\$ 28,351,270	\$ 43,424,263	\$ 71,775,533
Louisiana	\$ 6,677,818	\$ 65,051,502	\$ 71,729,320
Minnesota	\$ 25,693,896	\$ 44,377,641	\$ 70,071,537
Washington	\$ 15,858,015	\$ 50,664,542	\$ 66,522,557
Nebraska	\$ 26,717,061	\$ 36,615,978	\$ 63,333,039
Colorado	\$ 6,518,491	\$ 53,220,547	\$ 59,739,038
Kentucky	\$ 5,926,818	\$ 51,559,066	\$ 57,485,884
Michigan	\$ 5,341,466	\$ 51,719,255	\$ 57,060,721
Kansas	\$ 13,989,762	\$ 42,496,995	\$ 56,486,757
Hawaii	\$ 651,697	\$ 46,028,839	\$ 46,680,536
West Virginia	\$ 4,762,963	\$ 30,100,551	\$ 34,863,514
Maryland	\$ 994,412	\$ 33,656,152	\$ 34,650,564
Montana	\$ 626,170	\$ 33,498,117	\$ 34,124,287
Oregon	\$ 488,073	\$ 32,340,753	\$ 32,828,826
South Carolina	\$ 1,913,705	\$ 27,754,125	\$ 29,667,830
North Dakota	\$ 3,705,233	\$ 21,925,210	\$ 25,630,443
Arizona	\$ 1,320,258	\$ 22,447,484	\$ 23,767,742
Nevada	\$ 9,161,723	\$ 10,560,640	\$ 19,722,363
New Mexico	\$ 1,999,232	\$ 9,936,593	\$ 11,935,825
Maine	\$ 5,765,832	\$ 5,895,145	\$ 11,660,977
Wyoming	\$ 1,612,020	\$ 6,182,421	\$ 7,794,441
Alaska	\$ 3,732,854	\$ 2,358,968	\$ 6,091,822
Idaho		\$ 5,395,161	\$ 5,395,161
New Hampshire		\$ 2,879,577	\$ 2,879,577
Vermont	\$ 1,566,555	\$ 969,945	\$ 2,536,500

Table 1. Consolidated Reports of Condition as of September 30th (Thou. Dol.)

ASSETS	2017	2016
1. Cash and Balances Due From Depository Institutions:		
a. Non-Interest-Bearing Balances and Currency and Coin	3,701,967	3,659,287
b. Interest-Bearing Balances	5,637,479	7,644,426
2. Securities	46,393,497	45,689,397
3. Federal Funds Sold and Securities Purchased Under Agreements to Resell	513,409	580,028
4. Loans and Leases, Net of Unearned Income and Allowance for Loan and Leases Losses	162,084,450	162,099,830
5. Trading Assets	700,785	1,057,360
6. Premises and Fixed Assets (Including Capitalized Leases)	3,513,280	3,503,880
7. Other Real Estate Owned	223,947	282,651
8. Intangible Assets	9,954,933	9,886,675
9. Other Assets	11,065,346	10,784,259
10. TOTAL ASSETS	\$243,789,093	\$245,187,793
LIABILITIES		
11. Deposits	198,599,954	198,911,767
12. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase.....	441,577	640,623
13. Trading Liabilities	328,220	599,966
14. Other Borrowed Money (Includes Mortgage Indebtedness and Obligations Under Capitalized Leases)	6,274,947	6,150,994
15. Subordinated Notes and Debentures (Includes Limited-Life Preferred Stock and Related Surplus)	2,501,498	2,579,059
16. Other Liabilities	2,995,625	3,163,168
17. TOTAL LIABILITIES	\$211,141,821	\$212,045,577
EQUITY CAPITAL		
18. Perpetual Preferred Stock and Related Surplus	0	0
19. Common Stock	97,057	98,421
20. Surplus (Excludes All Surplus Related to Preferred Stock)	32,302,801	32,770,247
21. a. Retained Earnings	808,239	95,082
b. Accumulated Other Comprehensive Income.....	(590,020)	149,135
c. Other Equity Capital Components.....	(841)	(780)
22. Noncontrolling Interests in Consolidated Subsidiaries	30,036	30,111
23. TOTAL EQUITY CAPITAL	\$32,647,272	\$33,142,216
24. TOTAL LIABILITIES & EQUITY CAPITAL.....	\$243,789,093	\$245,187,793
Reserve for Loan Losses	\$2,169,835	\$2,268,628
Equity Capital to Total Assets	13.39%	13.52%
Tier 1 Core Capital to Total Assets	13.38%	13.50%
Tier 1 Leverage Capital Ratio	10.18%	9.95%
ADC Loans to Risk Based Capital	25.75%	26.56%
Gross Capital and Reserves to Gross Assets	14.16%	14.31%
Gross Capital and Reserves to Total Deposits	17.53%	17.80%
Net Loans to Total Assets	66.49%	66.11%
Net Loans to Total Deposits	81.61%	81.49%

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

Location	Bank	2017		2016	
		Deposits	Assets	Deposits	Assets
Albertville	Vantage Bank of Alabama	103,213	119,754	97,201	113,003
Aliceville	FNB of Central Alabama	233,579	264,595	241,896	271,804
Altoona	The Exchange Bank of Alabama	244,868	284,168	241,655	280,882
Andalusia	CCB Community Bank	400,702	484,986	371,862	464,421
Anniston	Southern States Bank	565,845	685,249	515,934	607,985
Anniston	NobleBank & Trust	202,153	224,943	198,095	222,779
Athens	Reliance Bank (1)	0	0	176,301	210,093
Atmore	United Bank	536,838	593,433	512,775	571,026
Auburn	AuburnBank	734,705	829,198	754,147	852,431
Bessemer	First Financial Bank	138,009	172,556	135,672	170,492
Birmingham	Regions Bank	99,772,895	122,472,010	100,665,685	124,196,151
Birmingham	Compass Bank	67,697,264	84,701,144	67,856,536	84,983,485
Birmingham	ServisFirst Bank	5,799,672	6,711,692	5,086,566	6,002,151
Birmingham	AloStar Bank of Commerce (2)	0	0	793,553	1,028,292
Birmingham	Oakworth Capital Bank	443,949	508,638	378,892	438,092
Birmingham	SouthPoint Bank	255,288	302,276	240,328	269,390
Birmingham	First Partners Bank (3)	0	0	213,885	267,420
Birmingham	Alamerica Bank	22,944	35,169	30,386	36,266
Boaz	Peoples Independent Bank	279,415	313,627	184,897	206,763
Boaz	First Bank of Boaz	160,923	220,064	147,882	208,779
Brantley	Brantley Bank and Trust Company	61,987	73,046	62,300	73,802
Brewton	Bank of Brewton	41,728	52,214	43,768	53,711
Brewton	First Progressive Bank	23,688	31,894	22,935	31,085
Calera	Central State Bank	229,640	263,384	206,705	238,684
Camden	Community Neighbor Bank	92,723	108,665	91,641	107,601
Chatom	First Community Bank	345,380	391,596	314,531	369,051
Clanton	Peoples Southern Bank	154,326	177,956	148,512	172,138
Cullman	Peoples Bank of Alabama	620,744	707,483	556,275	662,504
Cullman	Traditions Bank	303,455	339,962	280,823	315,835
Cullman	Merchants Bank of Alabama	247,485	274,527	243,959	271,241
Cullman	Premier Bank of the South	156,166	173,760	147,717	164,558
Cullman	First Community Bank of Cullman	69,493	83,355	66,811	79,342
Demopolis	Robertson Banking Company	243,647	284,469	235,323	276,145
Dothan	MidSouth Bank	367,834	414,771	361,675	406,349
Dothan	BankSouth	133,547	170,258	134,366	170,712
Dothan	SunSouth Bank	116,518	143,593	132,001	147,968
Dothan	Trinity Bank	132,922	150,075	126,951	140,751
Enterprise	The Citizens Bank	112,280	126,776	118,405	131,928
Eutaw	Merchants & Farmers Bank of Greene County	53,218	60,442	53,504	62,585
Eva	EvaBank	290,044	384,970	293,891	392,318
Evergreen	Bank of Evergreen	53,585	61,241	53,901	61,146
Fayette	The Citizens Bank of Fayette	148,674	189,957	148,534	190,538
Flomaton	Escambia County Bank	59,948	73,077	63,589	75,994
Florence	First Southern Bank	192,747	213,875	197,908	217,313
Fort Payne	First State Bank of DeKalb County	157,149	179,045	155,219	177,443
Fort Payne	First Fidelity Bank	85,197	94,210	83,663	92,379

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

Location	Bank	2017		2016	
		Deposits	Assets	Deposits	Assets
Fyffe	Horizon Bank (4)	0	0	77,919	96,193
Gadsden	The Southern Bank Company	77,792	100,746	78,841	95,203
Geraldine	Liberty Bank	122,371	138,503	112,052	128,439
Greensboro	Peoples Bank of Greensboro	77,834	92,470	83,579	97,169
Greensboro	The Citizens Bank	84,759	102,822	83,245	101,584
Guntersville	Citizens Bank & Trust	383,961	450,575	327,417	395,225
Haleyville	Traders & Farmers Bank	292,482	371,903	293,557	377,895
Hamilton	PeoplesTrust Bank	83,929	95,235	81,293	92,121
Hazel Green	North Alabama Bank	79,307	91,938	83,022	95,058
Headland	HNB First Bank	112,129	127,987	104,435	119,872
Huntsville	Progress Bank and Trust	835,136	1,025,317	607,408	708,578
Jackson	Merchants Bank	189,875	215,383	182,476	207,856
Jasper	Pinnacle Bank	191,503	219,471	195,448	225,541
Jasper	Bank of Walker County	54,430	61,536	55,663	64,653
LaFayette	Farmers and Merchants Bank	123,001	146,058	115,928	138,922
Leeds	Covenant Bank	52,553	55,961	57,919	64,491
Linden	First Bank of Linden	67,038	78,840	67,544	79,430
Lineville	FirstState Bank	173,560	207,997	167,634	203,782
Louisville	First Exchange Bank of Alabama	115,997	130,651	124,642	140,816
Luverne	First Citizens Bank	192,822	236,304	191,190	235,323
Marion	Marion Bank and Trust Company	226,238	271,295	207,778	253,950
Monroeville	Peoples Exchange Bank of Monroe County	53,377	63,020	52,932	62,483
Moundville	Bank of Moundville	87,612	96,644	82,400	92,032
Muscle Shoals	First Metro Bank	531,953	603,495	497,511	566,590
Oneonta	The HomeTown Bank of Alabama	290,241	350,159	277,644	333,727
Opp	Southern Independent Bank	174,075	221,337	172,532	214,701
Oxford	Cheaha Bank	174,536	204,868	169,194	201,390
Ozark	The Commercial Bank of Ozark	78,283	86,746	78,574	87,324
Pell City	Metro Bank	608,554	714,018	586,643	684,718
Pell City	Union State Bank	201,061	215,502	210,275	226,116
Phenix City	Phenix-Girard Bank	130,285	169,785	135,841	181,151
Piedmont	Farmers & Merchants Bank	174,928	207,359	163,337	195,253
Pine Hill	Bank of Pine Hill (5)	0	0	20,203	23,429
Prattville	River Bank & Trust	683,874	809,057	663,273	766,495
Red Bay	Community Spirit Bank	122,457	142,167	125,383	143,687
Red Level	The Peoples Bank of Red Level	14,372	16,364	14,005	16,080
Reform	West Alabama Bank & Trust	486,337	599,637	468,581	581,455
Robertsdale	Citizens' Bank, Inc.	97,723	110,502	94,345	106,683
Russellville	CB&S Bank, Inc.	1,288,547	1,597,495	1,243,620	1,546,047
Russellville	Valley State Bank	99,577	120,473	103,796	124,377
Samson	The Samson Banking Company, Inc.	68,916	78,750	65,529	75,099
Scottsboro	FNB Bank	464,701	525,300	323,315	374,659
Selma	First Cahawba Bank	86,055	102,719	78,549	99,951
Sheffield	Bank Independent	1,189,053	1,421,217	1,114,342	1,284,863
Slocomb	Friend Bank	110,761	123,793	117,684	130,361
Stevenson	First Southern State Bank	334,301	375,454	333,773	377,404

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

Location	Bank	2017		2016	
		Deposits	Assets	Deposits	Assets
Stevenson	First Jackson Bank, Inc.	205,423	239,565	206,555	241,877
Sulligent	First State Bank of the South, Inc.	82,919	100,929	81,644	100,089
Sweet Water	Sweet Water State Bank	81,439	95,810	82,864	96,000
Talladega	The First Bank of Alabama	325,864	406,069	317,869	383,636
Tallassee	PrimeSouth Bank	189,000	223,852	183,696	211,653
Thomasville	First US Bank	508,656	614,272	493,978	600,025
Troy	Troy Bank & Trust Company	768,464	904,937	728,345	878,021
Tuscaloosa	Bryant Bank	1,268,440	1,488,539	1,223,143	1,458,719
Tuscaloosa	Capstone Bank	439,471	510,650	398,540	474,562
Union Springs	AmeriFirst Bank	158,217	184,425	130,336	151,104
Union Springs	Community Bank & Trust - Alabama	44,712	47,959	46,537	50,429
Valley Head	The Citizens Bank of Valley Head	23,687	26,986	23,330	26,573
Vernon	Bank of Vernon	119,481	145,121	118,072	143,155
Vernon	Citizens State Bank	50,428	72,926	55,551	77,568
Wadley	First Bank	71,575	80,751	69,286	78,690
Waterloo	The Farmers & Merchants Bank	62,683	81,094	60,776	79,738
Wedowee	Small Town Bank	175,024	213,705	173,301	211,496
Wedowee	Bank of Wedowee	110,126	127,924	108,524	130,838
Wetumpka	First Community Bank of Central Alabama	313,011	345,307	313,429	346,770
Winfield	State Bank & Trust	203,527	231,920	200,437	230,777
Winfield	The Citizens Bank of Winfield	148,891	225,069	140,592	216,611
York	Bank of York	74,233	96,327	73,636	96,460

- (1) Merged into Trustmark National Bank, Jackson, Mississippi on 4/7/2017 (*Table 9.*)
(2) Merged into State Bank and Trust Company, Macon, Georgia on 9/30/2017 (*Table 9.*)
(3) Merged into Progress Bank & Trust, Huntsville, Alabama on 6/30/2017 (*Table 19.*)
(4) Merged into Peoples Independent Bank, Boaz, Alabama on 4/1/2017 (*Table 19.*)
(5) Merged into Family Security Credit Union, Decatur, Alabama on 3/3/2017 (*Table 21.*)

Table 3. Ten Largest State-Chartered Banks as of September 30th (Thou. Dol.)

Bank	Assets	Year Established
Regions Bank, Birmingham	122,472,010	1871
Compass Bank, Birmingham	84,701,144	1964
ServisFirst Bank, Birmingham	6,711,692	2005
CB&S Bank, Inc., Russellville	1,597,495	1906
Bryant Bank, Tuscaloosa	1,488,539	2005
Bank Independent, Sheffield	1,421,217	1947
Progress Bank and Trust, Huntsville	1,025,317	2008
Troy Bank & Trust Company, Troy	904,937	1906
AuburnBank, Auburn	829,198	1907
River Bank & Trust, Prattville	809,057	2006
Total Assets as of September 30, 2017	\$221,960,606	
Regions Bank, Birmingham	124,196,151	1871
Compass Bank, Birmingham	84,983,485	1964
ServisFirst Bank, Birmingham	6,002,151	2005
CB&S Bank, Inc., Russellville	1,546,047	1906
Bryant Bank, Tuscaloosa	1,458,719	2005
Bank Independent, Sheffield	1,284,863	1947
AloStar Bank of Commerce, Birmingham	1,028,292	2011
Troy Bank & Trust Company, Troy	878,021	1906
AuburnBank, Auburn	852,431	1907
River Bank & Trust, Prattville	766,495	2006
Total Assets as of September 30, 2016	\$222,996,655	

Table 4. Alabama Bank Holding Companies With a Presence in Other States as of September 30th

Holding Company	State	Institution	Deposits (Thou. Dol.)
Regions Financial Corporation Birmingham, Alabama	Alabama	Regions Bank Birmingham, Alabama	22,677,627
		Subtotal - Alabama	22,677,627
	Arkansas	Regions Bank Birmingham, Alabama	3,922,589
	Florida	Regions Bank Birmingham, Alabama	18,994,394
	Georgia	Regions Bank Birmingham, Alabama	6,424,836
	Illinois	Regions Bank Birmingham, Alabama	2,296,304
	Indiana	Regions Bank Birmingham, Alabama	2,766,260
	Iowa	Regions Bank Birmingham, Alabama	303,583
	Kentucky	Regions Bank Birmingham, Alabama	565,133
	Louisiana	Regions Bank Birmingham, Alabama	7,615,154
	Mississippi	Regions Bank Birmingham, Alabama	7,085,003
	Missouri	Regions Bank Birmingham, Alabama	2,452,355
	North Carolina	Regions Bank Birmingham, Alabama	739,856
	South Carolina	Regions Bank Birmingham, Alabama	1,100,069
	Tennessee	Regions Bank Birmingham, Alabama	18,658,605
	Texas	Regions Bank Birmingham, Alabama	3,590,093
		Subtotal - Other States	76,514,234
	Foreign Offices	Regions Bank Birmingham, Alabama	70,979
		Subtotal - Foreign Offices	70,979
Total - Regions Financial Corporation			99,262,840

Table 4. Alabama Bank Holding Companies With a Presence in Other States as of September 30th

Holding Company	State	Institution	Deposits (Thou. Dol.)
ServisFirst Bancshares, Inc. Birmingham, Alabama	Alabama	ServisFirst Bank Birmingham, Alabama	4,389,579
	Subtotal - Alabama		4,389,579
	Florida	ServisFirst Bank Birmingham, Alabama	371,019
	Georgia	ServisFirst Bank Birmingham, Alabama	247,842
	South Carolina	ServisFirst Bank Birmingham, Alabama	104,655
	Tennessee	ServisFirst Bank Birmingham, Alabama	286,952
Subtotal - Other States		1,010,468	
Total - ServisFirst Bancshares, Inc.			5,400,047
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National Commerce Corporation Birmingham, Alabama	Alabama	National Bank of Commerce Birmingham, Alabama	1,011,430
	Subtotal - Alabama		1,011,430
	Florida	National Bank of Commerce Birmingham, Alabama	725,354
	Georgia	National Bank of Commerce Birmingham, Alabama	311,460
	Subtotal - Other States		1,036,814
	Total - National Commerce Corporation		
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CBS Banc-Corp. Russellville, Alabama	Alabama	CB&S Bank, Inc. Russellville, Alabama	579,206
	Subtotal - Alabama		579,206
	Mississippi	CB&S Bank, Inc. Russellville, Alabama	341,486
	Tennessee	CB&S Bank, Inc. Russellville, Alabama	358,489
	Subtotal - Other States		699,975
	Total - CBS Banc-Corp.		

Table 4. Alabama Bank Holding Companies With a Presence in Other States as of September 30th

Holding Company	State	Institution	Deposits (Thou. Dol.)
Progress Financial Corporation Huntsville, Alabama	Alabama	Progress Bank and Trust Huntsville, Alabama	842,141
		Subtotal - Alabama	842,141
	Florida	Progress Bank and Trust Huntsville, Alabama	9,240
		Subtotal - Other States	9,240
Total - Progress Financial Corporation			851,381
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Southern States Bancshares, Inc. Anniston, Alabama	Alabama	Southern States Bank Anniston, Alabama	387,534
		Subtotal - Alabama	387,534
	Georgia	Southern States Bank Anniston, Alabama	163,003
		Subtotal - Other States	163,003
Total - Southern States Bancshares, Inc.			550,537
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United Bancorporation of Alabama Atmore, Alabama	Alabama	United Bank Atmore, Alabama	453,184
		Subtotal - Alabama	453,184
	Florida	United Bank Atmore, Alabama	87,657
		Subtotal - Other States	87,657
Total - United Bancorporation of Alabama			540,841
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Southern National Corporation Andalusia, Alabama	Alabama	CCB Community Bank Andalusia, Alabama	291,813
		Subtotal - Alabama	291,813
	Florida	CCB Community Bank Andalusia, Alabama	97,140
		Subtotal - Other States	97,140
Total - Southern National Corporation			388,953

Table 4. Alabama Bank Holding Companies With a Presence in Other States as of September 30th

Holding Company	State	Institution	Deposits (Thou. Dol.)
MidSouth Bancorporation Dothan, Alabama	Alabama	MidSouth Bank, N. A. Dothan, Alabama	326,914
		Subtotal - Alabama	326,914
	Florida	MidSouth Bank, N. A. Dothan, Alabama	38,232
		Subtotal - Other States	38,232
Total - MidSouth Bancorporation			365,146
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Union Bancshares, Inc. Pell City, Alabama	Alabama	Union State Bank Pell City, Alabama	209,501
		Subtotal - Alabama	209,501
	Florida	Union State Bank Pell City, Alabama	3,423
		Subtotal - Other States	3,423
Total - Union Bancshares, Inc.			212,924
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1st Jackson Bancshares, Inc. Stevenson, Alabama	Alabama	First Jackson Bank, Inc. Stevenson, Alabama	185,318
		Subtotal - Alabama	185,318
	Tennessee	First Jackson Bank, Inc. Stevenson, Alabama	18,956
		Subtotal - Other States	18,956
Total - 1st Jackson Bancshares, Inc.			204,274
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East Alabama Financial Group, Inc. Wedowee, Alabama	Alabama	Small Town Bank Wedowee, Alabama	172,698
		Subtotal - Alabama	172,698
	Georgia	Small Town Bank Wedowee, Alabama	2,348
		Subtotal - Other States	2,348
Total - East Alabama Financial Group, Inc.			175,046

Table 4. Alabama Bank Holding Companies With a Presence in Other States as of September 30th

Holding Company	State	Institution	Deposits (Thou. Dol.)
Independent Bancshares, Inc. Employee Stock Ownership Plan Red Bay, Alabama	Alabama	Community Spirit Bank	98,604
		Red Bay, Alabama	
		Subtotal - Alabama	98,604
	Mississippi	Community Spirit Bank	24,600
		Red Bay, Alabama	
		Subtotal - Other States	24,600
Total - Independent Bancshares, Inc. Employee Stock Ownership Plan			123,204
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First Vernon Bancshares, Inc. Vernon, Alabama	Alabama	The Bank of Vernon	111,705
		Vernon, Alabama	
		Subtotal - Alabama	111,705
	Mississippi	The Bank of Vernon	7,633
		Vernon, Alabama	
		Subtotal - Other States	7,633
Total - First Vernon Bancshares, Inc.			119,338
GRAND TOTAL			110,495,529

Table 5. Out-of-State Bank Holding Companies and Banks With a Presence in Alabama

Holding Company	Institution	Deposits (Thou. Dol.)
Banco Bilbao Vizcaya Argentaria, S.A. Bilbao, Spain	Compass Bank Birmingham, Alabama	13,842,989
	Subtotal Alabama	13,842,989
	Compass Bank (Arizona) Birmingham, Alabama	4,427,447
	Compass Bank (California) Birmingham, Alabama	4,197,521
	Compass Bank (Colorado) Birmingham, Alabama	2,355,722
	Compass Bank (Florida) Birmingham, Alabama	4,506,769
	Compass Bank (New Mexico) Birmingham, Alabama	680,036
	Compass Bank (Texas) Birmingham, Alabama	36,211,764
	Subtotal - Other States	52,379,259
Total - Banco Bilbao Vizcaya Argentaria, S. A.		66,222,248
Wells Fargo & Company San Francisco, California	Wells Fargo Bank, N.A. Sioux Falls, South Dakota	8,823,920
Synovus Financial Corp Columbus, Georgia	Synovus Bank Columbus, Georgia	4,230,364
BB&T Corporation Winston-Salem, North Carolina	Branch Banking and Trust Company Winston-Salem, North Carolina	3,888,660
The PNC Financial Services Group, Inc. Pittsburgh, Pennsylvania	PNC Bank, N. A. Wilmington, Delaware	3,215,306
Cadence Bancorp LLC Houston, Texas	Cadence Bank, N.A. Birmingham, Alabama	2,790,773
Trustmark Corporation Jackson, Mississippi	Trustmark National Bank Hinds, Mississippi	1,597,514
Iberiabank Corporation Lafayette, Louisiana	Iberiabank Lafayette, Louisiana	1,224,971
USAMERICBANCORP, Inc. Clearwater, Florida	USAmeriBank Largo, Florida	1,133,764
Hancock Holding Corporation Gulfport, Mississippi	Whitney Bank Gulfport, Mississippi	1,034,258

Table 5. Out-of-State Bank Holding Companies and Banks With a Presence in Alabama

Holding Company	Institution	Deposits (Thou. Dol.)
Renasant Corporation Tupelo, Mississippi	Renasant Bank Tupelo, Mississippi	993,436
BancorpSouth, Inc. Tupelo, Mississippi	BancorpSouth Bank Tupelo, Mississippi	915,761
Home Bancshares, Inc. Conway, Arkansas	Centennial Bank Conway, Arkansas	406,703
The First Bancshares, Inc. Hattiesburg, Mississippi	The First, N.A. Hattiesburg, Mississippi	268,161
SunTrust Banks, Inc. Atlanta, Georgia	SunTrust Bank Atlanta, Georgia	235,479
Charter Financial Corporation West Point, Georgia	CharterBank West Point, Georgia	214,828
Ameris Bancorp Moultrie, Georgia	Ameris Bank Moultrie, Georgia	180,380
State Bank & Trust Company Employee Stock Ownership Plan Greenwood, Mississippi	State Bank & Trust Company Greenwood, Mississippi	170,512
First Pulaski National Corporation Pulaski, Tennessee	First Pulaski National Bank Pulaski, Tennessee	169,471
Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan Brandon, Mississippi	Community Bank, Coast Biloxi, Mississippi	167,735
PeopleSouth Bancshares, Inc. Colquitt, Georgia	PeoplesSouth Bank Colquitt, Georgia	163,562
Bank of the Ozarks, Inc. Little Rock, Arkansas	Bank of the Ozarks Little Rock, Arkansas	112,742
Bancorp of Lucedale, Inc. Lucedale, Mississippi	Century Bank Lucedale, Mississippi	80,771
Metrocity Bankshares, Inc. Doraville, Georgia	Metro City Bank Doraville, Georgia	77,093
Citizens Bancshares Corporation Atlanta, Georgia	Citizens Trust Bank Atlanta, Georgia	64,475
Liberty Financial Services, Inc. New Orleans, Louisiana	Liberty Bank and Trust Company New Orleans, Louisiana	52,537
Community Bankshares, Inc. Cornelia, Georgia	Community Bank & Trust - Alabama Union Springs, Alabama	45,269
Hope Bancorp, Inc. Los Angeles, California	Bank of Hope Los Angeles, California	44,632

Table 5. Out-of-State Bank Holding Companies and Banks With a Presence in Alabama

Holding Company	Institution	Deposits (Thou. Dol.)
FB Financial Corporation Nashville, Tennessee	FirstBank Nashville, Tennessee	44,330
Commerce Bancshares, Inc. Franklin, Tennessee	Peoples State Bank of Commerce Nolensville, Tennessee	43,097
Southcrest Financial Group, Inc. Fayetteville, Georgia	Southcrest Bank, N. A. Tyrone, Georgia	41,361
Woodforest Financial Group, Employee Stock Ownership Plan The Woodlands, Texas	Woodforest National Bank The Woodlands, Texas	41,025
First National Bankers Bankshares, Inc. Baton Rouge, Louisiana	First National Banker's Bank Baton Rouge, Louisiana	38,674
Merchants & Marine Bancorp, Inc. Pascagoula, Mississippi	Merchants & Marine Bank Pascagoula, Mississippi	30,886
Capital City Bank Group, Inc. Tallahassee, Florida	Capital City Bank Tallahassee, Florida	28,281
Beal Financial Corporation Plano, Texas	Beal Bank, SSB Plano, Texas	20,742
Bankfirst Capital Corporation Macon, Mississippi	Bankfirst Financial Services Macon, Mississippi	19,625
Tennessee Bancshares, Inc. Tullahoma, Tennessee	Southern Community Bank Tullahoma, Tennessee	18,394
TAG Bancshares Inc. Trenton, Georgia	Citizens Bank & Trust Trenton, Georgia	13,851
Dickinson Financial Corporation II Kansas City, Missouri	Armed Forces Bank, N.A. Fort Leavenworth, Kansas	5,847
GRAND TOTAL		98,871,438

Table 6.

**New State-Chartered Banks Established
October 1, 2016 to September 30, 2017**

DATE	NEW BANK
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NONE

Table 7.

**Conversion of Federal Savings Banks to State-Chartered Banks
October 1, 2016 to September 30, 2017**

DATE	DESCRIPTION OF CONVERSION
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NONE

Table 8.

**Conversion of National Banks to State-Chartered Banks
October 1, 2016 to September 30, 2017**

DATE	DESCRIPTION OF CONVERSION
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NONE

Table 9.

**Mergers and Acquisitions of State-Chartered Banks with Out-of-State Banks
October 1, 2016 to September 30, 2017**

DATE	DESCRIPTION OF MERGER
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04/07/2017	Reliance Bank merged into Trustmark National Bank, Jackson, Mississippi
09/30/2017	AloStar Bank of Commerce merged into State Bank and Trust Company, Macon, Georgia

Table 10.

**Branches Opened by State-Chartered Banks
October 1, 2016 to September 30, 2017**

DATE	BANK	BRANCH LOCATION
------	------	-----------------

02/02/2017	Small Town Bank, Wedowee, Alabama	1004 Bankhead Highway, Carrollton, Georgia
05/24/2017	Bryant Bank, Tuscaloosa, Alabama	24847 Commercial Avenue, Orange Beach, Alabama
06/08/2017	Troy Bank & Trust, Troy, Alabama	2701 Frederick Road, Suite 101, Opelika, Alabama
06/21/2017	Peoples Bank of Alabama, Cullman	3105 Rainbow Drive, Rainbow City, Alabama
06/28/2017	First State Bank of the South, Sulligent, Alabama	1319 Highway 72 East, Athens, Alabama
07/17/2017	Southern States Bank, Anniston, Alabama	905 Maple Street, Carrollton, Georgia
07/31/2017	Bryant Bank, Tuscaloosa, Alabama	320 Pelham Avenue SE, Huntsville, Alabama
08/14/2017	AuburnBank, Auburn, Alabama	1851 Frederick Road, Opelika, Alabama
08/28/2017	Community Neighbor Bank, Camden, Alabama	50 Dunn Street, Pine Hill, Alabama
09/14/2017	United Bank, Atmore, Alabama	821 Douglas Avenue, Brewton, Alabama

**Table 11. Mergers of Federal Savings Banks with State-Chartered Banks
October 1, 2016 to September 30, 2017**

DATE	DESCRIPTION OF MERGER
NONE	

**Table 12. Mergers of Out-of-State Banks with State-Chartered Banks
October 1, 2016 to September 30, 2017**

DATE	DESCRIPTION OF MERGER
NONE	

**Table 13. Mergers of National Banks with State-Chartered Banks
October 1, 2016 to September 30, 2017**

DATE	DESCRIPTION OF MERGER
NONE	

**Table 14. Branch Acquisitions (Certain Assets & Assumption of Certain Liabilities)
October 1, 2016 to September 30, 2017**

DATE	BANK	SELLER	BRANCH LOCATION
NONE			

**Table 15. Main Office Relocations
October 1, 2016 to September 30, 2017**

DATE	BANK	FROM	TO
05/22/2017	Citizens Bank & Trust Guntersville, Alabama	404 Gunter Avenue Guntersville, Alabama	711 Gunter Avenue Guntersville, Alabama
09/29/2017	First US Bank Thomasville, Alabama	131 West Front Street Thomasville, Alabama	3291 US Highway 280 Birmingham, Alabama

Table 16.

**Branches Closed by State-Chartered Banks
October 1, 2016 to September 30, 2017**

DATE	BANK	BRANCH LOCATION
10/07/2016	Regions Bank, Birmingham, Alabama	6263 Poplar Avenue, Memphis, Tennessee
10/21/2016	Compass Bank, Birmingham, Alabama	2525 Ridgmar Boulevard, Fort Worth, Texas
10/21/2016	Regions Bank, Birmingham, Alabama	100 East Park Avenue, Waterloo, Iowa
10/21/2016	Regions Bank, Birmingham, Alabama	2801 Main Street, Dickinson, Texas
10/28/2016	Regions Bank, Birmingham, Alabama	100 Kedron Drive, Peachtree, Georgia
10/28/2016	Regions Bank, Birmingham, Alabama	105 West Hobbs Street, Athens, Alabama
10/28/2016	Regions Bank, Birmingham, Alabama	10670 U.S. Highway 441, Leesburg, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	110 Calella Suite B, Hot Springs, Arkansas
10/28/2016	Regions Bank, Birmingham, Alabama	110 East Spring Street, Palestine, Texas
10/28/2016	Regions Bank, Birmingham, Alabama	111 East Main Street, Salem, Kentucky
10/28/2016	Regions Bank, Birmingham, Alabama	1152 Main Street, Vilonia, Arkansas
10/28/2016	Regions Bank, Birmingham, Alabama	117 North Seventh Street, Mayfield, Kentucky
10/28/2016	Regions Bank, Birmingham, Alabama	11920 Florida Boulevard, Baton Rouge, Louisiana
10/28/2016	Regions Bank, Birmingham, Alabama	121 First Avenue South, Franklin, Tennessee
10/28/2016	Regions Bank, Birmingham, Alabama	12210 Atlantic Boulevard, Jacksonville, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	127 East Main Street, Booneville, Arkansas
10/28/2016	Regions Bank, Birmingham, Alabama	127 East Main Street, East Prairie, Missouri
10/28/2016	Regions Bank, Birmingham, Alabama	1310 Lakeside Village Circle, Lakeland, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	1405 East Wabash Street, Frankfort, Indiana
10/28/2016	Regions Bank, Birmingham, Alabama	144 East Main, Whiteville, Tennessee
10/28/2016	Regions Bank, Birmingham, Alabama	1485 Gateway Boulevard, Boynton, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	149 Forum Drive, Columbus, South Carolina
10/28/2016	Regions Bank, Birmingham, Alabama	15 South Plank Street, Rossville, Indiana
10/28/2016	Regions Bank, Birmingham, Alabama	159 Pointe Royale Drive, Branson, Missouri
10/28/2016	Regions Bank, Birmingham, Alabama	162 West Main Street, Centreville, Mississippi
10/28/2016	Regions Bank, Birmingham, Alabama	1697 Pine Ridge Road, Naples, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	18 Pope Avenue, Hilton Head, South Carolina
10/28/2016	Regions Bank, Birmingham, Alabama	19 Choice Street, Dahlonega, Georgia
10/28/2016	Regions Bank, Birmingham, Alabama	2001 North Westwood Boulevard, Poplar, Missouri
10/28/2016	Regions Bank, Birmingham, Alabama	204 West Sixth Street, Waynesboro, Georgia
10/28/2016	Regions Bank, Birmingham, Alabama	2095 East Relham Drive, Loxley, Alabama
10/28/2016	Regions Bank, Birmingham, Alabama	2120 Illinois 157, Glen Carbon, Illinois
10/28/2016	Regions Bank, Birmingham, Alabama	2210 Ashley Phosphate Drive, North Charleston, SC
10/28/2016	Regions Bank, Birmingham, Alabama	2520 Countryside Boulevard, Clearwater, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	2810 Main Street, Dickinson, Texas
10/28/2016	Regions Bank, Birmingham, Alabama	3055 Ruen Drive, Palm Harbor, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	3105 Rainbow Drive, Rainbow City, Alabama
10/28/2016	Regions Bank, Birmingham, Alabama	324 East Merritt Island Causeway, Merritt Island, FL
10/28/2016	Regions Bank, Birmingham, Alabama	3271 East Battlefield, Springfield, Missouri
10/28/2016	Regions Bank, Birmingham, Alabama	3401 34th Street South, St. Petersburg, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	3600 Cantrell Road, Little Rock, Arkansas
10/28/2016	Regions Bank, Birmingham, Alabama	3607 Cheryl Lane, Lafayette, Indiana
10/28/2016	Regions Bank, Birmingham, Alabama	3930 North Wickham Road, Melbourne, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	400 North Main Street, Rector, Arkansas
10/28/2016	Regions Bank, Birmingham, Alabama	407 Eliza Street, Wartburg, Tennessee

**Table 16.
(Cont'd.)**

**Branches Closed by State-Chartered Banks
October 1, 2016 to September 30, 2017**

DATE	BANK	BRANCH LOCATION
10/28/2016	Regions Bank, Birmingham, Alabama	4440 West 16th Avenue, Hialeah, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	450 South Orlando Avenue, Maitland, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	463775 State Road 200, Yulee, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	464 Highway 67 South, Priceville, Alabama
10/28/2016	Regions Bank, Birmingham, Alabama	503 East Third Street, Foreman, Arkansas
10/28/2016	Regions Bank, Birmingham, Alabama	5205 Cleveland Highway, Clermont, Georgia
10/28/2016	Regions Bank, Birmingham, Alabama	5385 Veterans Parkway, Columbus, Georgia
10/28/2016	Regions Bank, Birmingham, Alabama	5400 NW 72nd Avenue, Miami, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	5540 Fruitville Road, Sarasota, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	5827 Southwest 40th Street, Miami, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	6000 West Andrew Johnson Highway, Talbot, TN
10/28/2016	Regions Bank, Birmingham, Alabama	6202 Commerce Palms Boulevard, Tampa, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	700 Park Street, Rolla, Missouri
10/28/2016	Regions Bank, Birmingham, Alabama	7515 SW 24th Avenue, Gainesville, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	8110 FM 620 North, Austin, Texas
10/28/2016	Regions Bank, Birmingham, Alabama	8225 Champions Gate Boulevard, Champions Gate, FL
10/28/2016	Regions Bank, Birmingham, Alabama	906 East Fifth Avenue, Calvert City, Kentucky
10/28/2016	Regions Bank, Birmingham, Alabama	911 West Main Street, Homer, Louisiana
10/28/2016	Regions Bank, Birmingham, Alabama	916 Bay Street, Beaufort, South Carolina
10/28/2016	Regions Bank, Birmingham, Alabama	971 Cassat Avenue, Jacksonville, Florida
10/28/2016	Regions Bank, Birmingham, Alabama	9907 North Dale Mabry Highway, Tampa, Florida
10/31/2016	Union State Bank, Pell City, Alabama	5484 Rattlesnake Hammock Road, Naples, Florida
11/10/2016	First US Bank, Thomasville, Alabama	688 Highway 84, Coffeeville, Alabama
11/14/2016	First US Bank, Thomasville, Alabama	1910 Highway 178, Fulton, Alabama
11/14/2016	First US Bank, Thomasville, Alabama	208 Commerce Street, Jackson, Alabama
12/02/2016	Compass Bank, Birmingham, Alabama	12001 Sierra Grand Avenue, NE, Albuquerque, NM
12/09/2016	Regions Bank, Birmingham, Alabama	870 Highway One South, Greenville, Mississippi
12/12/2016	Regions Bank, Birmingham, Alabama	805 West Jackson, Morton, Illinois
02/17/2017	Regions Bank, Birmingham, Alabama	2532 Cross Roads Boulevard, Waterloo, Iowa
02/17/2017	Regions Bank, Birmingham, Alabama	501 12th Avenue, Suite 100, Coralville, Iowa
02/24/2017	Compass Bank, Birmingham, Alabama	200 Concord Plaza Drive, San Antonio, Texas
03/24/2017	Compass Bank, Birmingham, Alabama	1550 East F Street, Oakdale, California
03/24/2017	Compass Bank, Birmingham, Alabama	18411 North Cave Creek Road, Phoenix, Arizona
03/24/2017	Compass Bank, Birmingham, Alabama	21001 N. Tatum Boulevard, Phoenix, Arizona
03/24/2017	Compass Bank, Birmingham, Alabama	2727 N. Power Road, Mesa, Arizona
03/24/2017	Compass Bank, Birmingham, Alabama	2854 North Campbell Avenue, Tucson, Arizona
03/24/2017	Compass Bank, Birmingham, Alabama	3145 S. Alma School Road, Chandler, Arizona
03/24/2017	Compass Bank, Birmingham, Alabama	4060 W. Ray Road, Chandler, Arizona
03/24/2017	Compass Bank, Birmingham, Alabama	5085 North La Canada Drive, Tucson, Arizona
03/24/2017	Compass Bank, Birmingham, Alabama	6600 East Grant Road, Tucson, Arizona
03/24/2017	Compass Bank, Birmingham, Alabama	819 West Arapaho Road, Richardson, Texas
03/24/2017	Compass Bank, Birmingham, Alabama	8248 W. Deer Valley Road, Peoria, Arizona
03/24/2017	Compass Bank, Birmingham, Alabama	861 East Warner Road, Gilbert, Arizona
03/24/2017	Compass Bank, Birmingham, Alabama	9243 East Baseline Road, Mesa, Arizona
03/24/2017	Compass Bank, Birmingham, Alabama	9595 East Broadway Boulevard, Tucson, Arizona
03/24/2017	Regions Bank, Birmingham, Alabama	420 West Main Street, Salem, Illinois

**Table 16.
(Cont'd.)**

**Branches Closed by State-Chartered Banks
October 1, 2016 to September 30, 2017**

DATE	BANK	BRANCH LOCATION
04/07/2017	The Citizens Bank, Enterprise, Alabama	907 Rucker Boulevard, Enterprise, Alabama
04/28/2017	Regions Bank, Birmingham, Alabama	100 McDonald Drive, Troy, Illinois
04/28/2017	Regions Bank, Birmingham, Alabama	100 South Broadway, Goreville, Illinois
04/28/2017	Regions Bank, Birmingham, Alabama	100 South Second Street, Dupo, Illinois
04/28/2017	Regions Bank, Birmingham, Alabama	1006 South Oates Street, Dothan, Alabama
04/28/2017	Regions Bank, Birmingham, Alabama	109 South Main Street, Mount Pleasant, Tennessee
04/28/2017	Regions Bank, Birmingham, Alabama	124 South Main, Ridgley, Tennessee
04/28/2017	Regions Bank, Birmingham, Alabama	13501 Icot Boulevard, Suite 106, Clearwater, Florida
04/28/2017	Regions Bank, Birmingham, Alabama	1398 Washington Road, Thomson, Georgia
04/28/2017	Regions Bank, Birmingham, Alabama	1975 West 76th Street, Hialeah, Florida
04/28/2017	Regions Bank, Birmingham, Alabama	200 West Main Street, Baldwyn, Mississippi
04/28/2017	Regions Bank, Birmingham, Alabama	2350 Hudson Road, Rogers, Arkansas
04/28/2017	Regions Bank, Birmingham, Alabama	2412 Broad Street, Selma, Alabama
04/28/2017	Regions Bank, Birmingham, Alabama	3303 Cummings Highway, Chattanooga, Tennessee
04/28/2017	Regions Bank, Birmingham, Alabama	3405 Halls Ferry Road, Vicksburg, Mississippi
04/28/2017	Regions Bank, Birmingham, Alabama	3480 Schillinger Road North, Semmes, Alabama
04/28/2017	Regions Bank, Birmingham, Alabama	3580 Highway 28 East, Pineville, Louisiana
04/28/2017	Regions Bank, Birmingham, Alabama	4134 Elvis Presley Boulevard, Memphis, Tennessee
04/28/2017	Regions Bank, Birmingham, Alabama	416 Cloverdale Road, Montgomery, Alabama
04/28/2017	Regions Bank, Birmingham, Alabama	5490 Forest Drive, Columbia, South Carolina
04/28/2017	Regions Bank, Birmingham, Alabama	5510 McClellan Boulevard, Anniston, Alabama
04/28/2017	Regions Bank, Birmingham, Alabama	7005 Maynardville Highway, Knoxville, Tennessee
04/28/2017	Regions Bank, Birmingham, Alabama	710 North Main Street, LaFayette, Georgia
04/28/2017	Regions Bank, Birmingham, Alabama	8 Mason Road, Humbolt, Tennessee
04/28/2017	Regions Bank, Birmingham, Alabama	801 Spring Street, Waynesboro, Mississippi
04/28/2017	Regions Bank, Birmingham, Alabama	825 Crawford Street, Vicksburg, Mississippi
04/28/2017	Regions Bank, Birmingham, Alabama	8910 East 38th Street, Indianapolis, Indiana
04/28/2017	Regions Bank, Birmingham, Alabama	920 Cypress Parkway #300, Poinciana, Florida
05/15/2017	AuburnBank, Auburn, Alabama	2900 Pepperell Parkway, Opelika, Alabama
06/09/2017	Regions Bank, Birmingham, Alabama	103 East Pleasant Avenue, Covington, Tennessee
06/16/2017	Regions Bank, Birmingham, Alabama	18643 FM 1431, Jonestown, Texas
06/30/2017	Compass Bank, Birmingham, Alabama	11588 FM 730 N., Azle, Texas
06/30/2017	Compass Bank, Birmingham, Alabama	14703 Eagle Vista Drive, Houston, Texas
06/30/2017	Compass Bank, Birmingham, Alabama	1600 Airport Freeway, Bedford, Texas
06/30/2017	Compass Bank, Birmingham, Alabama	1909 South Broadway Avenue, Tyler, Texas
06/30/2017	Compass Bank, Birmingham, Alabama	5600 Burnet Road, Austin, Alabama
06/30/2017	Compass Bank, Birmingham, Alabama	6301 Buffalo Gap Road, Abilene, Texas
06/30/2017	Compass Bank, Birmingham, Alabama	707 Mechem Drive, Ruidoso, New Mexico
06/30/2017	Regions Bank, Birmingham, Alabama	140 South Locust Street, Centralia, Illinois
06/30/2017	Regions Bank, Birmingham, Alabama	3803 Moss Street, Lafayette, Louisiana
07/01/2017	Southern States Bank, Anniston, Alabama	314 Newnan Street, Carrollton, Georgia
07/31/2017	Premier Bank of the South, Cullman, Alabama	1204 Loring Street, SW, Cullman, Alabama
08/25/2017	Regions Bank, Birmingham, Alabama	116 Sand Mountain Drive, Albertville, Alabama
08/25/2017	Regions Bank, Birmingham, Alabama	302 Main Street, Vincennes, Indiana
08/25/2017	Regions Bank, Birmingham, Alabama	33 South Third Street, Vincennes, Indiana
09/01/2017	Compass Bank, Birmingham, Alabama	6685 Gunpark Drive, Boulder, Colorado

**Table 17. Branch Sales (Certain Assets & Assumption of Certain Liabilities)
October 1, 2016 to September 30, 2017**

DATE	BANK	PURCHASER	BRANCH LOCATION
NONE			

**Table 18. Branch Office Relocations
October 1, 2016 to September 30, 2017**

DATE	BANK	FROM	TO
10/17/2016	Regions Bank Birmingham, Alabama	10 NW 42nd Avenue Miami, Florida	4196 W. Flagler Street Miami, Florida
12/05/2016	Regions Bank Birmingham, Alabama	10 NW 42 nd Avenue Miami, Florida	4196 W. Flagler Street Miami, Florida
12/19/2016	Regions Bank Birmingham, Alabama	111 West Washington St East Peoria, Illinois	150 Spinder Drive East Peoria, Illinois
12/19/2016	Regions Bank Birmingham, Alabama	203 South First Street Lufkin, Texas	221 South Second St. Lufkin, Texas
01/18/2017	Regions Bank Birmingham, Alabama	9266 Lewis and Clark Blvd St. Louis, Missouri	9269 Lewis and Clark Blvd St. Louis, Missouri
04/03/2017	Regions Bank Birmingham, Alabama	800 South Lewis Street New Iberia, Louisiana	734 South Lewis Street New Iberia, Louisiana
05/01/2017	EvaBank Eva, Alabama	3810 Sullivan Street, Ste J Madison, Alabama	8848 Madison Blvd. Madison, Alabama
06/05/2017	Compass Bank Birmingham, AL	300 N. Coit Road Richardson, Texas	120 North Coit Road Richardson, Texas

**Table 19. In-State Mergers by State-Chartered Banks
October 1, 2016 to September 30, 2017**

DATE	Seller	Purchaser
04/01/2017	Horizon Bank, Fyffe, Alabama	Peoples Independent Bank, Boaz, Alabama
06/30/2017	First Partners Bank, Birmingham, Alabama	Progress Bank and Trust, Huntsville, Alabama

**Table 20. State-Chartered Banks Closed
October 1, 2016 to September 30, 2017**

DATE	BANK
NONE	

**Table 21. Merger of State-Chartered Banks with Federally Insured Credit Unions
October 1, 2016 to September 30, 2017**

DATE	DESCRIPTION OF MERGER
03/03/2017	Bank of Pine Hill merged into Family Security Credit Union, Decatur, Alabama

BUREAU OF LOANS

The Bureau of Loans was established in 1945 under authority of Act No. 159, for the purpose of administering and enforcing the provisions of the Harris Act, the predecessor of the present **Alabama Small Loan Act of 1959** (§ 5-18-1 et seq. 1975 Code). Since that time, the Alabama Legislature has expanded the consumer protection role of the Bureau through various additional acts.

In 1971, the Alabama Legislature passed the **Alabama Consumer Credit Act** (§ 5-19-1 et seq. 1975 Code), commonly known as the Mini-Code, which designated the Superintendent of Banks as Administrator and the Supervisor of the Bureau of Loans as Deputy Administrator for enforcement purposes. The **Alabama Pawn Shop Act** was enacted into law on May 21, 1992, under the authority of Act No. 92-597 (§ 5-19A-1 et seq.). The **Mortgage Brokers Licensing Act** was enacted into Law on May 30, 2001, under the authority of Act No. 2001-692 (§ 5-25-1-et seq.) The **Deferred Presentment Services Act** was enacted into law on June 20, 2003, under the authority of Act No. 2003-359 (§ 5-18A-1 et seq.). The **Alabama Secure and Fair Enforcement for Mortgage Licensing Act of 2009** or **Alabama S.A.F.E. Act** was enacted into law on May 21, 2009, under the authority of Act No. 2009-627. All of these laws designate the Supervisor of the Bureau of Loans as the regulatory authority to administer and enforce the Acts.

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

ALABAMA SMALL LOAN ACT

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

<u>Year</u>	<u>Number</u>
December 31, 2016	996
December 31, 2015	1,041
December 31, 2014	1,048
December 31, 2013	796
December 31, 2012	644

Licensees under the **Alabama Small Loan Act** submitted the following financial data for calendar year 2016 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		\$ 265,560,457
Total Loans Outstanding	308,094	\$ 211,840,376
Total Operating Income		\$ 171,610,270
Total Operating Expenses		\$ 167,110,736
Net Profit (Loss)		\$ 4,499,534

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, 2016	2,389
December 31, 2015	2,094
December 31, 2014	1,888
December 31, 2013	1,728
December 31, 2012	1,462

Licensees under the **Alabama Consumer Credit Act** submitted the following financial data for the 2016 calendar year:

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$ 7,262,783,195
Gross Loan Receivables	449,744	\$ 3,847,824,835
Gross Sales Finance Receivables	82,324	\$ 1,352,137,910
Total Receivables	532,068	\$ 5,199,962,745
Total Operating Income		\$ 1,261,345,208
Total Operating Expenses		\$ 1,124,709,662
Net Profit (Loss)		\$ 136,635,546
Mortgage Loans Closed and Sold to the Secondary Market	38,809	\$ 6,611,510,499

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, 2016	1,131
December 31, 2015	1,240
December 31, 2014	1,360
December 31, 2013	1,360
December 31, 2012	1,229

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, 2016	156
December 31, 2015	156
December 31, 2014	156
December 31, 2013	181
December 31, 2012	197

Licensees under the **Alabama Mortgage Brokers Licensing Act** submitted the following financial data for the 2016 calendar year:

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$ 17,076,998
Total Net Worth		\$ 4,779,423
Total Operating Income		\$ 14,858,079
Total Operating Expenses		\$ 12,573,134
Net Profit (Loss)		\$ 2,284,945
Total Loans Closed	3,058	\$ 575,926,109

ALABAMA S.A.F.E. ACT

Total mortgage loan originator licensees under the **Alabama SAFE Act** are shown below:

<u>Year</u>	<u>Number</u>
December 31, 2016	8,644
December 31, 2015	7,324
December 31, 2014	5,574
December 31, 2013	4,763
December 31, 2012	3,521

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

ALABAMA DEFERRED PRESENTMENT SERVICES ACT

Active number of licensees under the **Alabama Deferred Presentment Services Act** is shown below for the past five years:

<u>Year</u>	<u>Number</u>
December 31, 2016	711
December 31, 2015	836
December 31, 2014	999
December 31, 2013	1,043
December 31, 2012	1,063

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 provides this service for the State of Alabama.

As of September 30, 2017, the database reported the following information:

Customer and Transaction Totals

• Opened Transactions	1,834,544
• Unique Customers with a Transaction	214,429
• Declined Transactions	360,542
• Unique Customers Declined	60,587
• Average Advance Amount	\$355.15
• Average Fee Amount	\$58.42
• Average Contract Loan Term	20 Days

Customer Usage of Transactions

• Customers with 1 Transaction	32,638
• Customers with 2 Transactions	22,314
• Customers with 3 Transactions	16,412
• Customers with 4 or more Transactions	143,065
