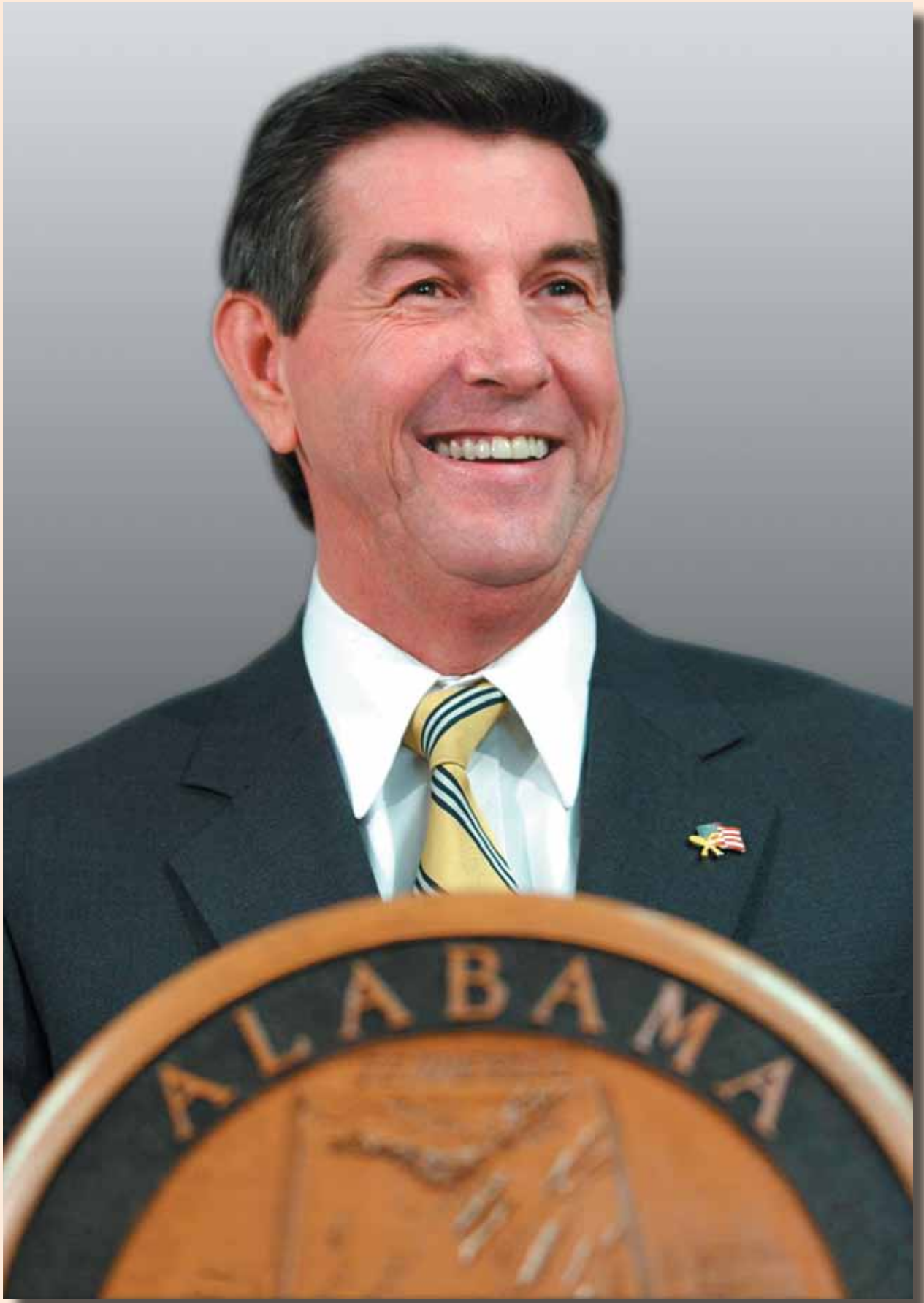


SUPERINTENDENT OF BANKS
ANNUAL REPORT



FISCAL YEAR ENDING
SEPTEMBER 30, 2009





STATE OF ALABAMA
STATE BANKING DEPARTMENT



Bob Riley
Governor

John D. Harrison
Superintendent of Banks

December 7, 2009

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

Dear Governor Riley:

I submit to you our 2009 fiscal year-end report to comply with the Code of Alabama 1975 § 5-2A-13.

Alabama, state-chartered banks manage over 98% of total commercial banking assets within the borders of this great state. State-chartered banks continue to maintain a significant market share of the entire American banking industry. Today, the State Banking Department regulates 124 banks with assets of over \$236 billion; nearly 45,000 employees; and offices in 19 host states and in foreign countries. Because of this footprint, both inside and outside of the State of Alabama, our banks are not isolated from the woes of this industry. Like all bank regulators, this Department has some banks that require more than the normal level of regulator attention.

Governor, the domestic and global banking industry remains unsettled but is showing signs of recovery. Clearly, some of our Alabama, state-chartered banks are suffering from the effects of concentrations in both residential and commercial real estate lending as well as other adverse economic conditions. The Department closed two state-chartered institutions this year; the first state-chartered bank failures in our state in 22 years. This Department remains highly attentive and diligent in our overall supervisory efforts to ensure that all concerns are timely addressed. It is expected that there will be more consolidations and overall contractions as the banking industry in Alabama, as well as in the country as a whole, slowly returns to normal.

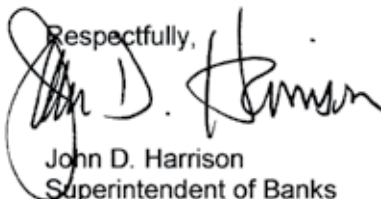
In addition to commercial banks, this Department also regulates 3 independent, state-chartered trust companies and 13 bank-managed, trust departments. The combined asset of these 16 wealth management entities is over \$81 billion.

The Bureau of Loans continues to actively regulate the non-deposit, loan business. The Bureau of Loans licenses consumer credit, pawnshops, small loan companies, deferred presentment services (payday lenders), and mortgage brokers operating in Alabama. Their portfolio contains nearly 4,000 licensees including 1,192 Deferred Presentment and 359 Mortgage Brokers.

The Department's field examiners and office staff continue to work diligently and efficiently. The Department is working cooperatively and more frequently with both our Federal and host-state banking/mortgage counterparts to stretch our limited, human resources. The Department will continue the important work entrusted to it under your great leadership as Governor.

Again, I thank you and the legislature for your continued support.

Respectfully,



John D. Harrison
Superintendent of Banks

STATE BANKING BOARD

Members

Expiration of Term

John D. Harrison	Superintendent of Banks	Ex-officio Member Chairman of Board
Carl Barker	President and CEO ServisFirst Bank Montgomery	February 1, 2009
John Boyett	President and CEO First State Bank of the South, Inc. Sulligent	February 1, 2013
Larry K. Deason	Executive Vice President & COO Farmers and Merchants Bank Anniston	February 1, 2009
Frances Guthrie	Senior Vice President Compass Bank Birmingham	February 1, 2007
W. Bibb Lamar, Jr.	Chairman and CEO BankTrust Mobile	February 1, 2011
Terry Phillips	President and CEO First United Security Bank Thomasville	February 1, 2009

SAVINGS AND LOAN BOARD - INACTIVE

SUPERINTENDENTS OF BANKS

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

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



Members of the State Banking Board

Carl Baker, John Boyett, John D. Harrison, Terry Phillips, and Larry K. Deason:
(Missing-Francis Guthrie and W. Bibb Lamar)



Current and Former Superintendents

John D. Harrison, Robert Gulledge, Maria B. Campbell, Wayne C. Curtis,
M. Douglas Mims, and Zack Thompson

MANAGEMENT

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

Administrative Division

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

Administrative Support

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

Bureau of Banking

Wealth Management Division

Michael A. Seals Division Manager
Jeb S. Cloyd Wealth Management
James B. Coker Capital Markets Specialist
Robert Peace Trust Specialist
Alandra S. Hudson-Keahey Trust Specialist
Andre L. Scott Trust Specialist

Community Bank Group

Gordon Gardner Division Manager
E. Nelson Cook Review Examiner
B. Charles Coon Review Examiner
Frank J. Ander IT System Specialist
Charles R. Hysell IT Systems Technician Sr.
Connie M. Bailey Clerk Stenographer III
Todd Hall Administrative Support Assistant III
Kimberly Hollenquest Administrative Support Assistant II

Northern District

Jeff Ellis..... District Supervisor

Allen W. Hawkins Team I Supervisor
Kathleen A. Nicholson..... Case Manager/Bank Examinations Coordinator
Cori S. Gohn Bank Examinations Specialist, Sr.
Cylenthia R. Jones..... Bank Examinations Specialist, Sr.
David A. Patterson Bank Examinations Specialist, Sr.
Kevin D. Reaves Bank Examinations Specialist, Sr.
W. Mark Burnett..... Bank Examinations Specialist
Ricky L. Durden Bank Examinations Specialist
Luke T. Sampson..... Bank Examinations Specialist
John B. Barnett, IV..... State Professional Trainee
Druid Conrad III..... State professional Trainee

James J. Daniel Team II Supervisor/Case Manager
Clinton B. Bridges Bank Examinations Specialist, Sr.
Gerry L. King..... Bank Examinations Specialist, Sr.
Dwight A. Manghue..... Bank Examinations Specialist, Sr.
Samantha N. Zimmerman... Bank Examinations Specialist, Sr.
Jonathan B. Edwards Bank Examinations Specialist
Alison Bonds..... State Professional Trainee
Jonathan E. Face..... State Professional Trainee

Southern District

George C. Page District Supervisor

Eric J. Wilson Team I Supervisor
Timothy J. Rayborn..... Case Manager/Bank Examinations Coordinator
Elizabeth W. Starling..... Case Manager/Bank Examinations Coordinator
C. Glen Daniel..... Bank Examinations Specialist, Sr.
Jesse L. Hudson Bank Examinations Specialist, Sr.
Paul D. Thomas Bank Examinations Specialist, Sr.
Rebecca W. Greene Bank Examinations Specialist
Twyla T. Knight Bank Examinations Specialist
Yolanda Chandler-Hyde..... State Professional Trainee
Derrick Grooms..... State Professional Trainee
Clinton P. Philpot State Professional Trainee

Richard A. Stephens Team II Supervisor
Silas M. Turner III..... Case Manager/Bank Examinations Coordinator
Michael Whitehurst BSA/Audit/Bank Examinations Coordinator
Jay H. Caver Bank Examinations Specialist, Sr.
Stephen L. Griffith Bank Examinations Specialist, Sr.
Barry S. Hollyfield Bank Examinations Specialist, Sr.
Jerry Merritt..... Bank Examinations Specialist, Sr.
Jason Andres Bank Examinations Specialist
Lacey Miller..... Bank Examinations Specialist
Chadwick White Bank Examinations Specialist

Special Operation – Large Institution Divisions

Wayne Cranford.....Division Manager

Large Institution Team

Joel A. Black Team Leader/Case Manager
Kareem D. Campbell..... Case Manager
David P. Florey Case Manager
Mark A. Sislak..... Capital Market
David E. Smith, Jr. Bank Examinations Specialist, Sr.

Consumer Services - Training

Jack Evans..... Consumer Services
Christie Gowan Consumer Services
Marcus R. Andrews..... Training
John P. Schindler..... Training

Bureau of Loans

Scott Corscadden Division Manager

V. Lynne Windham..... Loan Examinations Supervisor
Sherry F. McGilberry..... Administrative Support Assistant III
Patricia A. Sankey..... Administrative Support Assistant III
Hillary E. Farthing Administrative Support Assistant II
Demetrice L. Hardy..... Administrative Support Assistant II
Cynthia K. Dickerson Administrative Support Assistant I
Jessica L. Dickinson Administrative Support Assistant I

Arlene D. Baldwin Consumer Services
Jeremy L. Windham Loan Examinations Coordinator
Stephen G. Barnett Loan Examinations Specialist, Sr.
C. Max Cosby Loan Examinations Specialist, Sr.
Jonathan M. Daffin..... Loan Examinations Specialist, Sr.
Jo Ann Dunn Loan Examinations Specialist, Sr.
Ashley W. Hall..... Loan Examinations Specialist, Sr.
T. Frank Long..... Loan Examinations Specialist, Sr.
Charles L. Russell Loan Examinations Specialist, Sr.
Robert M. Scott..... Loan Examinations Specialist, Sr.
Ashley L. Hanback Loan Examinations Specialist
Jihan C. Loving Loan Examinations Specialist
Jeff A. Thomas..... Loan Examinations Specialist
Patricia A. Wozny..... Loan Examinations Specialist

Legal Division

Elizabeth T. Bressler..... General Counsel
Walter Mark Anderson Deputy Attorney General
Nancy Lavey Legal Research Assistant

BUREAU OF BANKING

Established March 2, 1911, the Bureau of Banking charters and regulates banks, trust companies, and savings and loan associations. We currently have no state chartered savings and loans operating in Alabama. As of fiscal year-end September 30, 2009, the Banking Bureau had 124 commercial banks and 3 trust companies under supervision. During this same period, the Superintendent of Banks approved 1 new commercial bank charter.

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 \$236,442,851 and \$174,428,515, respectively. Equity Capital for state-chartered banks totaled over \$33 billion with the ratio of Average Equity Capital to Total Assets remaining above 14%. Refer to our Consolidated Reports of Condition for more details.

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

<u>September 30th</u>	<u>% of Total Assets</u>	<u>% of Total Deposits</u>
2009	88%	86%
2008	89%	86%
2007	87%	85%
2006	90%	89%
2005	87%	86%

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

	<u>September 30, 2009</u>
The Trust Company of Sterne, Agee, Inc.	1,428,485,000.00
Arlington Trust Company	873,868,000.00
AlaTrust, Inc.	<u>100,481,000.00</u>
Total	\$2,402,834,000.00

**Table 1. Consolidated Reports of Condition as of the close of business September 30th
(124 State-Chartered Banks with 3,275 Branches as of September 30, 2009)**

ASSETS	2009	2008
	Thou. Dol.	
1. Cash and Balances Due From Depository Institutions:		
a. Non-interest-Bearing Balances and Currency and Coin.....	4,251,594	5,924,132
b. Interest-Bearing Balances.....	6,913,216	223,025
2. Securities	34,731,601	36,425,850
3. Federal Funds Sold and Securities Purchased Under Agreements to Resell.....	824,222	2,467,517
4. Loans and Leases, Net of Unearned Income and Allowance for Loan and Lease Losses.....	157,025,353	173,830,054
5. Trading Assets	1,059,815	576,783
6. Premises and Fixed Assets (Including Capitalized Leases)	4,414,762	4,840,786
7. Other Real Estate Owned	1,116,120	671,019
8. Intangible Assets.....	14,728,933	22,851,510
9. Other Assets	11,377,235	10,909,121
10. TOTAL ASSETS	\$236,442,851	\$258,719,797
LIABILITIES		
11. Deposits.....	174,428,515	172,262,360
12. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	4,129,208	13,106,589
13. Trading Liabilities	800,465	628,336
14. Other Borrowed Money (Includes Mortgage Indebtedness and Obligations Under Capitalized Leases)	16,954,744	25,516,635
15. Subordinated Notes and Debentures (Includes Limited-Life Preferred Stock and Related Surplus)	3,276,630	3,817,027
16. Other Liabilities	2,937,625	3,832,985
17. TOTAL LIABILITIES.....	202,527,187	219,163,932
EQUITY CAPITAL		
18. Perpetual Preferred Stock and Related Surplus.....	0	2
19. Common Stock	95,051	93,028
20. Surplus (Excludes All Surplus Related to Preferred Stock).....	36,174,428	34,840,073
21. a. Undivided Profits and Capital Reserves.....	(2,925,595)	4,796,762
b. Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities	360,000	(297,000)
c. Accumulated Net Gains (Losses) on Cash Flow Hedges	(119,000)	123,000
22. Noncontrolling interests in consolidated subsidiaries	330,780	N/A
22. TOTAL EQUITY CAPITAL	33,915,664	39,555,865
23. TOTAL LIABILITIES & EQUITY CAPITAL.....	\$236,442,851	\$258,719,797
Reserve for Loan Losses	\$3,773,468	\$2,791,180
Equity Capital to Assets	14.34%	15.29%
Tier 1 Core Capital to Assets	14.10%	15.36%
Tier 1 Leverage	8.75%	7.65%
ADC Loans to Capital.....	92.74%	184.10%
Percentage Gross Capital and Reserves to Gross Assets	15.69%	16.19%
Percentage Gross Capital and Reserves to Total Deposits	21.61%	24.58%
Percentage Net Loans to Total Assets.....	66.41%	67.19%
Percentage Net Loans to Total Deposits.....	90.02%	100.91%

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

Location	Bank	2009		2008	
		Deposits	Assets	Deposits	Assets
Albertville	Vantage Bank of Alabama	51,755	61,996	40,862	50,748
Alexander City	Aliant Bank	823,204	1,003,643	714,686	985,343
Altoona	The Exchange Bank of Alabama	207,799	247,420	191,884	234,853
Andalusia	CCB Community Bank	304,601	375,601	253,618	331,263
Anniston	Southern States Bank	127,510	160,685	82,972	114,444
Anniston	Central Bank of the South (1)	0	0	3,512	5,156
Athens	Reliance Bank	115,709	147,204	112,271	149,883
Atmore	United Bank	411,458	466,258	356,307	464,240
Auburn	Auburn Bank	598,396	784,604	526,867	730,778
Auburn	Keystone Bank	131,446	155,568	77,768	100,643
Beatrice	Peoples Exchange Bank of Monroe County	50,186	58,668	53,212	61,581
Bessemer	First Financial Bank	163,148	220,907	180,206	239,241
Birmingham	Regions Bank	98,518,797	135,594,440	90,632,240	139,556,254
Birmingham	Compass Bank	48,408,290	67,759,513	37,674,214	61,490,771
Birmingham	First Commercial Bank	1,676,497	2,052,676	1,630,137	1,962,883
Birmingham	ServisFirst Bank	1,361,630	1,501,371	951,316	1,064,373
Birmingham	Nexity Bank	808,783	1,051,824	668,240	1,079,152
Birmingham	SouthPoint Bank	210,345	243,949	135,390	201,744
Birmingham	Oakworth Capital Bank	78,864	113,553	44,846	78,721
Birmingham	Alamerica Bank	62,835	81,988	85,526	106,216
Birmingham	CapitalSouth Bank (2)	0	0	611,356	694,900
Boaz	Peoples Independent Bank of Boaz	162,809	178,243	152,783	167,034
Boaz	First Bank of Boaz	117,324	165,087	99,580	147,985
Brantley	Brantley Bank and Trust Company	52,010	62,322	47,917	57,667
Brewton	Bank of Brewton	49,508	60,766	55,408	66,031
Brewton	First Progressive Bank	20,322	28,025	20,449	28,153
Calera	Central State Bank	133,903	156,084	135,024	159,840
Centre	Generations Bank (3)	46,368	53,626	0	0
Centre	Farmers and Merchants Bank (4)	0	0	62,243	71,500
Chatom	First Community Bank	283,105	335,528	280,635	326,894
Clanton	Peoples Southern Bank	118,193	140,794	113,805	134,762
Cullman	Peoples Bank of North Alabama	432,238	519,496	360,621	486,539
Cullman	Traditions Bank	179,029	200,571	166,368	183,169
Demopolis	Robertson Banking Company	201,201	240,599	199,260	237,956
Dothan	SunSouth Bank	214,670	261,382	191,096	238,634
Dothan	BankSouth	177,310	231,054	158,513	227,796
Dothan	Trinity Bank	52,820	62,095	54,190	64,871
Enterprise	Community Bank and Trust of Southeast Alabama	484,190	568,262	380,777	502,265
Enterprise	The Citizens Bank	78,961	90,408	66,193	78,220
Eutaw	Merchants & Farmers Bank of Greene County, Alabama	38,458	49,397	38,681	49,344
Eva	EvaBank	356,360	426,992	326,963	419,554
Evergreen	Bank of Evergreen	45,640	51,271	41,051	46,418
Fayette	The Citizens Bank of Fayette	150,057	191,267	149,059	189,057
Flomaton	Escambia County Bank	69,595	95,043	69,926	97,851
Florence	First Southern Bank	118,813	130,163	97,248	107,070
Fort Deposit	First Lowndes Bank	136,013	142,976	138,979	154,486
Fort Payne	First State Bank of DeKalb County	74,273	87,725	70,675	83,751
Fyffe	Horizon Bank	79,873	97,390	79,604	96,446
Gadsden	The Southern Bank Company	78,423	96,549	83,345	101,216
Geneva	The Citizens Bank	134,322	159,551	125,909	150,873
Geraldine	Liberty Bank	83,540	97,310	79,219	91,888
Good Hope	Premier Bank of the South	121,806	143,363	118,901	141,692
Greensboro	The Citizens Bank	71,367	86,494	74,082	87,604
Greensboro	Peoples Bank of Greensboro	66,182	74,454	64,022	71,909
Guntersville	Citizens Bank & Trust	242,608	279,510	201,984	236,190
Haleyville	Traders & Farmers Bank	281,307	354,448	285,090	359,032
Hamilton	PeoplesTrust Bank	54,441	62,702	47,536	55,067
Hanceville	Merchants Bank	216,600	250,848	219,062	255,545
Hartford	City Bank of Hartford	47,691	52,803	45,878	50,576
Hazel Green	North Alabama Bank	149,470	164,800	146,765	161,953

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

Location	Bank	2009		2008	
		Deposits	Assets	Deposits	Assets
Huntsville	First Commercial Bank of Huntsville	599,506	712,671	530,205	657,655
Huntsville	Progress Bank and Trust	208,871	242,352	70,949	102,308
Jackson	Merchants Bank	172,876	192,738	174,096	192,587
Jasper	Pinnacle Bank	191,322	216,548	192,362	223,716
Jasper	Bank of Walker County	59,061	76,317	57,513	74,750
Lafayette	Farmers and Merchants Bank	84,236	100,415	80,323	94,167
Leeds	Covenant Bank	89,779	104,810	89,996	107,556
Linden	First Bank of Linden	73,006	83,681	77,448	87,913
Lineville	FirstState Bank	136,164	177,238	117,908	156,403
Louisville	Farmers Exchange Bank	169,935	190,693	138,008	155,505
Luverne	First Citizens Bank	75,590	97,133	67,815	89,009
Maplesville	Peachtree Bank	56,896	67,511	54,289	69,372
Marion	Marion Bank and Trust Company	157,127	196,903	125,897	162,186
Mobile	BankTrust	1,739,643	2,031,027	1,688,895	2,088,295
Mobile	Hancock Bank of Alabama	148,726	172,178	79,664	132,254
Montgomery	Sterling Bank	539,636	622,997	430,021	532,090
Montgomery	Colonial Bank (2)	0	0	18,736,107	26,222,967
Moulton	The Citizens Bank (5)	0	0	84,439	100,667
Moundville	Bank of Moundville	97,213	106,043	91,679	97,931
Muscle Shoals	First Metro Bank	376,660	421,887	344,498	386,308
Oneonta	The Hometown Bank of Alabama	176,630	208,419	148,564	180,845
Opp	Southern Independent Bank	112,302	124,529	83,873	95,539
Orange Beach	Heritage First Bank	53,269	58,005	42,624	46,298
Oxford	Cheaha Bank	148,545	175,661	135,033	161,268
Ozark	The Commercial Bank of Ozark	66,483	77,638	62,958	72,259
Pell City	Metro Bank	474,793	534,956	453,526	517,550
Pell City	Union State Bank	270,106	300,417	271,096	305,589
Phenix City	CB&T Bank of East Alabama	275,110	318,501	255,648	307,460
Phenix City	Phenix-Girard Bank	107,472	148,874	126,839	180,182
Piedmont	Farmers and Merchants Bank	161,029	189,070	150,643	175,847
Pine Hill	Bank of Pine Hill	19,361	24,585	17,989	23,918
Prattville	River Bank & Trust	245,986	280,935	189,230	226,996
Rainsville	First Bank of the South	78,000	85,360	75,198	82,166
Red Bay	Community Spirit Bank	86,740	104,105	79,779	98,469
Red Level	The Peoples Bank of Red Level	12,449	14,382	11,539	13,842
Reform	West Alabama Bank & Trust	395,121	544,136	394,200	548,366
Robertsdale	Citizen's Bank, Inc.	96,725	113,783	95,805	113,251
Russellville	CB&S Bank, Inc.	1,151,474	1,441,149	1,070,609	1,335,913
Russellville	Valley State Bank	83,403	100,243	85,820	102,126
Samson	The Samson Banking Company, Inc.	44,108	52,591	42,204	50,204
Scottsboro	FNB Bank	262,758	301,283	261,135	304,600
Selma	First Cahawba Bank	53,649	63,141	27,301	37,278
Sheffield	Bank Independent	755,101	930,091	637,798	823,239
Stevenson	First Southern State Bank	264,820	322,278	193,717	239,277
Stevenson	First Jackson Bank	145,466	194,434	137,434	188,079
Sulligent	First State Bank of the South, Inc.	75,159	95,162	75,984	90,986
Sweet Water	Sweet Water State Bank	57,558	64,497	57,111	64,246
Tallassee	PrimeSouth Bank	137,012	157,375	133,494	154,538
Theodore	Bay Bank	72,499	100,171	59,299	79,132
Thomasville	First United Security Bank	500,240	694,078	488,284	669,036
Troy	Troy Bank & Trust Company	662,096	782,798	609,496	723,291
Tuscaloosa	Bryant Bank	611,974	750,310	486,458	598,262
Tuscaloosa	The Bank of Tuscaloosa	465,138	525,733	427,601	501,008
Tuscaloosa	Capstone Bank	220,926	280,493	110,539	147,597
Tuskegee	First Tuskegee Bank	64,523	76,935	70,643	82,815
Union Springs	AmeriFirst Bank	133,620	158,791	143,631	175,534
Union Springs	Community Bank and Trust - Alabama	93,369	101,831	69,058	78,280
Valley Head	The Citizens Bank of Valley Head	21,101	24,567	18,182	21,987
Vernon	The Bank of Vernon	162,974	188,382	162,860	194,559
Vernon	Citizens State Bank	59,396	76,427	63,082	83,205

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

Location	Bank	2009		2008	
		Deposits	Assets	Deposits	Assets
Vestavia Hills	SouthCity Bank	92,807	113,018	50,461	68,228
Wadley	First Bank	61,933	72,838	59,384	69,098
Waterloo	The Farmers & Merchants Bank	47,439	60,257	43,906	55,170
Wedowee	Small Town Bank	186,495	231,823	165,692	207,818
Wedowee	Bank of Wedowee	96,090	122,705	95,245	122,082
Wetumpka	First Community Bank of Central Alabama	222,820	248,685	211,220	233,314
Winfield	State Bank & Trust	147,320	179,976	142,140	170,698
Winfield	The Citizens Bank of Winfield	127,946	207,430	104,604	205,389
York	Bank of York	58,880	75,595	55,041	69,299

- (1) Merged into Compass Bank
- (2) Bank closed
- (3) New state chartered bank
- (4) Merged into First Southern State Bank
- (5) Merged into Bank Independent

Table 3 Ten Largest State-Chartered Banks

Bank	Assets	Year Established
	<u>Thou. Dol.</u>	
Regions Bank, Birmingham	135,594,440	1871
Compass Bank, Birmingham	67,759,513	1964
First Commercial Bank, Birmingham	2,052,676	1985
BankTrust, Birmingham	2,031,027	1986
ServisFirst Bank, Birmingham	1,501,371	2005
CB&S Bank, Russellville	1,441,149	1906
Nexity Bank, Birmingham	1,051,824	1968
Aliant Bank, Alexander City	1,003,643	1902
Bank Independent, Sheffield	930,091	1947
Auburn Bank	784,604	1907
Total Assets as of September 30, 2009	\$214,150,338	

Regions Bank, Birmingham	139,556,254	1871
Compass Bank, Birmingham	61,490,771	1964
Colonial Bank, Montgomery	26,222,967	1917
BankTrust, Birmingham	2,088,295	1986
First Commercial Bank, Birmingham	1,962,883	1985
CB&S Bank, Russellville	1,335,913	1906
Nexity Bank, Birmingham	1,079,152	1968
ServisFirst Bank, Birmingham	1,064,373	2005
Aliant Bank, Alexander City	985,343	1902
Bank Independent, Sheffield	823,239	1947
Total Assets as of September 30, 2008	\$236,609,190	

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2009

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Regions Financial Corporation Birmingham, Alabama	Alabama	Regions Bank Birmingham, Alabama	18,920,031
		Subtotal - Alabama	18,920,031
	Arkansas	Regions Bank Birmingham, Alabama	4,575,140
	Florida	Regions Bank Birmingham, Alabama	17,449,995
	Georgia	Regions Bank Birmingham, Alabama	6,417,780
	Illinois	Regions Bank Birmingham, Alabama	2,735,304
	Indiana	Regions Bank Birmingham, Alabama	2,407,724
	Iowa	Regions Bank Birmingham, Alabama	546,857
	Kentucky	Regions Bank Birmingham, Alabama	890,829
	Louisiana	Regions Bank Birmingham, Alabama	7,331,069
	Mississippi	Regions Bank Birmingham, Alabama	7,200,347
	Missouri	Regions Bank Birmingham, Alabama	2,542,724
	North Carolina	Regions Bank Birmingham, Alabama	444,260
	South Carolina	Regions Bank Birmingham, Alabama	1,059,926
	Tennessee	Regions Bank Birmingham, Alabama	17,257,216
	Texas	Regions Bank Birmingham, Alabama	3,749,085
	Virginia	Regions Bank Birmingham, Alabama	173,462
		Subtotal - Other States	74,781,718
	Foreign Offices	Regions Bank Birmingham, AL	4,295,964
		Subtotal - Foreign Offices	4,295,964
			97,997,713
Total - Regions Financial Corporation			97,997,713

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2009

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Colonial BancGroup, Inc. Montgomery, Alabama	Alabama	Colonial Bank Montgomery, Alabama	5,662,407
	Subtotal - Alabama		5,662,407
	Florida	Colonial Bank Montgomery, Alabama	12,013,323
	Georgia	Colonial Bank Montgomery, Alabama	649,386
	Nevada	Colonial Bank Montgomery, Alabama	884,836
	Texas	Colonial Bank Montgomery, Alabama	810,095
	Subtotal - Other States		14,357,640
	Foreign Offices	Colonial Bank Montgomery, Alabama	52,052
	Subtotal - Foreign Offices		52,052
	Total - Colonial BancGroup, Inc.		
BancTrust Financial Group, Inc. Mobile, Alabama	Alabama	BankTrust Mobile, Alabama	1,571,824
	Subtotal - Alabama		1,571,824
	Florida	BankTrust of Florida Santa Rosa Beach, Florida	208,253
	Subtotal - Florida		208,253
	Total - BancTrust Financial Group, Inc.		
CBS Banc-Corp. Russellville, Alabama	Alabama	CB&S Bank, Inc. Russellville, Alabama	563,308
	Subtotal - Alabama		563,308
	Mississippi	CB&S Bank, Inc. Russellville, Alabama	395,363
	Subtotal - Mississippi		395,363
	Tennessee	CB&S Bank, Inc. Russellville, Alabama	176,152
	Subtotal - Tennessee		176,152
	Subtotal - Other States		571,515
Total - CBS Banc-Corp.			1,134,823

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2009

Holding Company	States	Bank Subsidiary	Deposits in \$000's
United Bancorporation of Alabama Atmore, Alabama	Alabama	United Bank Atmore, Alabama	413,154
		Subtotal - Alabama	413,154
	Florida	United Bank Atmore, Alabama	61,721
		Subtotal - Florida	61,721
Total - United Bancorporation of Alabama			474,875
<hr/>			
CapitalSouth Bancorp Birmingham, Alabama	Alabama	CapitalSouth Bank Birmingham, Alabama	406,856
		Subtotal - Alabama	406,856
	Florida	CapitalSouth Bank Birmingham, Alabama	132,566
		Subtotal - Florida	132,566
Total - CapitalSouth Bancorp			539,422
<hr/>			
MidSouth Bancorporation Dothan, Alabama	Alabama	MidSouth Bank, N. A. Dothan, Alabama	310,285
		Subtotal - Alabama	310,285
	Florida	MidSouth Bank, N. A. Dothan, Alabama	8,474
		Subtotal - Florida	8,474
Total - Midsouth Bancorporation			318,759
<hr/>			
RMB Holdings, LLC Birmingham, Alabama	Alabama	Red Mountain Bank NA Birmingham, Alabama	295,830
		Subtotal - Alabama	295,830
	Tennessee	Red Mountain Bank NA Birmingham, Alabama	35,408
		Subtotal - Tennessee	35,408
Total - RMB Holdings, LLC			331,238
<hr/>			
Union Bancshares, Inc. Pell City, Alabama	Alabama	Union State Bank Pell City, Alabama	264,731
		Subtotal - Alabama	264,731
	Florida	Union State Bank Pell City, Alabama	8,938
		Subtotal - Florida	8,938
Total - Union Bancshares, Inc.			273,669

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2009

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Southern National Corporation Andalusia, Alabama	Alabama	CCB Community Bank Andalusia, Alabama	255,381
		Subtotal - Alabama	255,381
	Florida	CCB Community Bank Andalusia, Alabama	19,683
		Subtotal - Florida	19,683
Total - Southern National Corporation			275,064
Frontier National Corporation Sylacauga, Alabama	Alabama	Frontier Bank Lagrange, GA	244,564
		Subtotal - Alabama	244,564
	Georgia	Frontier Bank Lagrange, GA	6,302
		Subtotal - Georgia	6,302
Total - Frontier National Corporation			250,866
1st Jackson Bancshares, Inc Stevenson, Alabama	Alabama	First Jackson Bank Stevenson, Alabama	136,845
		Subtotal - Alabama	136,845
	Tennessee	The Peoples Bank Sardis, TN	66,423
		First Jackson Bank Stevenson, Alabama	646
		Subtotal - Tennessee	67,069
Total - 1st Jackson Bancshares, Inc			203,914

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
June 30, 2009

Holding Company	Institution	Deposits in \$000's
Wells Fargo & Company San Francisco, California	Wachovia Bank, NA Charlotte, North Carolina	9,041,877
Banco Bilbao Vizcaya Argentaria, S.A. Bilbao, Spain	Compass Bank Birmingham, Alabama	8,755,379
	Central Bank of the South Anniston, Alabama	3,513
	Subtotal Alabama	8,758,892
	Compass Bank (Arizona) Birmingham, Alabama	2,998,249
	BBVA Bancomer USA Diamond Bar, California	123,579
	Compass Bank (Colorado) Birmingham, Alabama	1,306,144
	Compass Bank (Florida) Birmingham, Alabama	2,023,656
	Compass Bank (New Mexico) Birmingham, Alabama	591,709
	Compass Bank (Texas) Birmingham, Alabama	20,866,193
	Subtotal - Other States	27,909,530
	Banco Bilbao Vizcaya Argentaria Puerto Rico San Juan, Puerto Rico	2,755,192
	Compass Bank Birmingham, Alabama	447,892
	Subtotal - Foreign Offices	3,203,084
	Total Bilbao Vizcaya Argentaria, S. A.	39,871,506

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
June 30, 2009

Holding Company	Institution	Deposits In \$000's
Synovus Financial Corp Columbus, Georgia	CB&T Bank of East Alabama Phenix City, Alabama	263,954
	Community Bank and Trust of Southeast Alabama Enterprise, Alabama	458,143
	First Commercial Bank Birmingham, Alabama	1,561,992
	First Commercial Bank of Huntsville Huntsville, Alabama	556,327
	Sterling Bank Montgomery, Alabama	562,594
	The Bank of Tuscaloosa Tuscaloosa, Alabama	462,999
	The First National Bank of Jasper Jasper, Alabama	503,322
	Total - Synovus Financial Corp	4,369,331
Royal Bank of Canada Raleigh, North Carolina	RBC Bank USA Raleigh, North Carolina	3,715,403
BancorpSouth, Inc. Tupelo, Mississippi	BancorpSouth Bank Tupelo, Mississippi	643,995
Whitney Holding Corporation New Orleans, Louisiana	Whitney National Bank New Orleans, Louisiana	492,246
SunTrust Banks, Inc. Atlanta, Georgia	SunTrust Bank Atlanta, Georgia	410,656
Renasant Corporation Tupelo, Mississippi	Renasant Bank Tupelo, Mississippi	410,038
Park National Corporation Newark, Ohio	Vision Bank Panama City, Florida	401,969
Ameris Bancorp Moutrie, Georgia	American Banking Company Moutrie, Georgia	216,025
Cadence Financial Corporation Starkville, Mississippi	Cadence Bank, N.A. Starkville, Mississippi	193,261
BB&T Corporation Winston-Salem, North Carolina	Branch Banking and Trust Company Winston-Salem, North Carolina	183,164
None	CharterBank West Point, Georgia	169,207
First M & F Corporation Kosciusko, Mississippi	Merchants and Farmers Bank Kosciusko, Mississippi	158,848

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
June 30, 2009

Holding Company	Institution	Deposits in \$000's
PeopleSouth Bancshares, Inc Colquitt, Georgia	PeoplesSouth Bank Colquitt, Georgia	148,853
Hancock Holding Company Gulfport, Mississippi	Hancock Bank of Alabama Mobile, Alabama	125,824
Community Bankshares, Inc. Cornelia, Georgia	Community Bank & Trust - Alabama Union Springs, Alabama	93,421
State Bank & Trust Company Employee Stock Ownership Plan Greenwood, Mississippi	State Bank & Trust Company Greenwood, Mississippi	87,723
First National Bankers Bankshares, Inc. Baton Rouge, Louisiana	Alabama Bankers Bank N A Homewood, Alabama	70,572
First Pulaski National Corporation Pulaski, Tennessee	First Pulaski National Bank Pulaski, Tennessee	69,508
Citizens Bancshares Corporation Atlanta, Georgia	Citizens State Bank Atlanta, Georgia	62,679
Southcrest Financial Group, Inc. Fayetteville, Georgia	Peachtree Bank Maplesville, Alabama	55,041
Heritage First Bancshares, Inc. Rome, Georgia	Heritage First Bank Orange Beach, Alabama	54,246
Community Capital Bancshares, Inc Albany, Georgia	AB & T National Bank Dothan, Alabama	50,942
Community Bancshares of Mississippi, Inc Brandon, Mississippi	Community Bank NA Mobile, Alabama	49,970
None	SouthBank, FSB Corinth, Mississippi	47,893
Bancorp of Lucedale, Inc. Lucedale, Mississippi	Century Bank Lucedale, Mississippi	46,616
None	Woodlands Bank Buffton, South Carolina	43,931
Commerce Bancshares, Inc. Franklin, Tennessee	Peoples State Bank of Commerce Nolensville, Tennessee	34,690
None	Citizens Bank & Trust Trenton, Georgia	13,168
Dickinson Financial Corporation II Kansas City , Missouri	Armed Forces Bank, N.A. Fort Leavenworth, Kansas	7,788
Woodforest Financial Group, Inc. The Woodlands, Texas	Woodforest Bank The Woodlands, Texas	5,048
Iberiabank Corporation Lafayette, Louisiana	Iberiabank FSB Little Rock, Arkansas	4,191

SUMMARY STATISTICS

STATE-CHARTERED BANKS:

Number of state-chartered banks at September 30, 2008		128
New Banks Opened (Table 6)		+1
Banks Closed (Table 12)		-2
Conversions: National-to-State	0	
State-to-National	0	
FSB-to-State	0	
State-to-FSB	0	0
Mergers: State with State (Table 19)	-3	
State with National	0	
State with Out-of-State (Table 9)	0	<u>-3</u>
Number of state-chartered banks at September 30, 2009		124

BRANCH OFFICES:

Number of branch offices at September 30, 2008		3,435
Adjustments for late notifications	+11	
New branch offices opened (Table 10)	+61	
Branches established as a result of mergers	+181	
Branches gained in FSB-to-state conversions	0	
Branches gained in Purchase/Assumption (Table 17)	0	
Branches gained in main office redesignation	0	
Branches lost as a result of banks closing (Table 19)	-361	
Branches closed (Table 16)	-46	
Branches lost as a result of mergers	-6	
Branches lost in state-to-FSB conversions	0	
Branches lost in Purchase/Assumption (Table 17)	0	<u>-160</u>
Number of branch offices at September 30, 2009		3,275

**COMMERCIAL BANK ASSETS BY STATE (IN MILLIONS)
RANKED BY TOTAL ASSETS PER STATE CHARTER
SEPTEMBER 30, 2009**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
New York	\$ 41,025	\$ 472,680	\$ 513,705
Georgia	\$ 12,257	\$ 256,537	\$ 268,794
California	\$ 174,709	\$ 247,145	\$ 421,854
North Carolina	\$ 1,981,794	\$ 242,137	\$ 2,223,931
Alabama	\$ 3,988	\$ 236,443	\$ 240,431
Illinois	\$ 95,082	\$ 204,479	\$ 299,561
Massachusetts	\$ 2,367	\$ 178,133	\$ 180,500
Utah	\$ 100,204	\$ 173,101	\$ 273,305
Texas	\$ 110,444	\$ 162,658	\$ 273,102
Ohio	\$ 2,245,934	\$ 128,496	\$ 2,374,430
Wisconsin	\$ 33,223	\$ 99,378	\$ 132,601
Missouri	\$ 40,157	\$ 79,671	\$ 119,828
Florida	\$ 44,108	\$ 73,589	\$ 117,697
Delaware	\$ 354,863	\$ 66,763	\$ 421,626
Pennsylvania	\$ 205,265	\$ 62,932	\$ 268,197
Virginia	\$ 342,143	\$ 50,799	\$ 392,942
Washington	\$ 2,042	\$ 50,734	\$ 52,776
Michigan	\$ 3,404	\$ 48,805	\$ 52,209
Iowa	\$ 10,862	\$ 47,035	\$ 57,897
Tennessee	\$ 39,132	\$ 43,951	\$ 83,083
Kentucky	\$ 6,368	\$ 42,181	\$ 48,549
Mississippi	\$ 15,242	\$ 40,842	\$ 56,084
Arkansas	\$ 10,991	\$ 40,314	\$ 51,305
Minnesota	\$ 34,483	\$ 39,518	\$ 74,001
Colorado	\$ 9,803	\$ 38,562	\$ 48,365
Louisiana	\$ 14,458	\$ 35,861	\$ 50,319
South Carolina	\$ 13,387	\$ 35,638	\$ 49,025
Indiana	\$ 22,217	\$ 33,535	\$ 55,752
Oklahoma	\$ 33,100	\$ 32,329	\$ 65,429
Hawaii	\$ 561	\$ 32,037	\$ 32,598
Kansas	\$ 19,244	\$ 30,309	\$ 49,553
Nevada	\$ 1,192,454	\$ 27,717	\$ 1,220,171
New Jersey	\$ 36,738	\$ 24,382	\$ 61,120
Oregon	\$ 17,122	\$ 23,594	\$ 40,716
Nebraska	\$ 17,187	\$ 22,856	\$ 40,043
Maryland	\$ 1,484	\$ 21,769	\$ 23,253
West Virginia	\$ 3,853	\$ 20,951	\$ 24,804
Montana	\$ 1,786	\$ 18,532	\$ 20,318
South Dakota	\$ 650,961	\$ 14,981	\$ 665,942
North Dakota	\$ 9,763	\$ 11,702	\$ 21,465
New Mexico	\$ 8,573	\$ 9,799	\$ 18,372
Idaho	\$ 386	\$ 5,953	\$ 6,339
Arizona	\$ 9,789	\$ 5,528	\$ 15,317
Rhode Island	\$ 143,491	\$ 4,531	\$ 148,022
Wyoming	\$ 2,192	\$ 4,251	\$ 6,443
Connecticut	\$ 22,684	\$ 2,871	\$ 25,555
Maine	\$ 37,468	\$ 2,699	\$ 40,167
New Hampshire	\$ -	\$ 2,653	\$ 2,653
Vermont	\$ 1,579	\$ 2,073	\$ 3,652
Alaska	\$ 32,275	\$ 1,680	\$ 33,955

**COMMERCIAL BANK ASSETS BY STATE (IN MILLIONS)
RANKED BY TOTAL ASSETS FOR ALL BANKS
SEPTEMBER 30, 2009**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
Ohio	\$ 2,245,934	\$ 128,496	\$ 2,374,430
North Carolina	\$ 1,981,794	\$ 242,137	\$ 2,223,931
Nevada	\$ 1,192,454	\$ 27,717	\$ 1,220,171
South Dakota	\$ 650,961	\$ 14,981	\$ 665,942
New York	\$ 41,025	\$ 472,680	\$ 513,705
California	\$ 174,709	\$ 247,145	\$ 421,854
Delaware	\$ 354,863	\$ 66,763	\$ 421,626
Virginia	\$ 342,143	\$ 50,799	\$ 392,942
Illinois	\$ 95,082	\$ 204,479	\$ 299,561
Utah	\$ 100,204	\$ 173,101	\$ 273,305
Texas	\$ 110,444	\$ 162,658	\$ 273,102
Georgia	\$ 12,257	\$ 256,537	\$ 268,794
Pennsylvania	\$ 205,265	\$ 62,932	\$ 268,197
Alabama	\$ 3,988	\$ 236,443	\$ 240,431
Massachusetts	\$ 2,367	\$ 178,133	\$ 180,500
Rhode Island	\$ 143,491	\$ 4,531	\$ 148,022
Wisconsin	\$ 33,223	\$ 99,378	\$ 132,601
Missouri	\$ 40,157	\$ 79,671	\$ 119,828
Florida	\$ 44,108	\$ 73,589	\$ 117,697
Tennessee	\$ 39,132	\$ 43,951	\$ 83,083
Minnesota	\$ 34,483	\$ 39,518	\$ 74,001
Oklahoma	\$ 33,100	\$ 32,329	\$ 65,429
New Jersey	\$ 36,738	\$ 24,382	\$ 61,120
Iowa	\$ 10,862	\$ 47,035	\$ 57,897
Mississippi	\$ 15,242	\$ 40,842	\$ 56,084
Indiana	\$ 22,217	\$ 33,535	\$ 55,752
Washington	\$ 2,042	\$ 50,734	\$ 52,776
Michigan	\$ 3,404	\$ 48,805	\$ 52,209
Arkansas	\$ 10,991	\$ 40,314	\$ 51,305
Louisiana	\$ 14,458	\$ 35,861	\$ 50,319
Kansas	\$ 19,244	\$ 30,309	\$ 49,553
South Carolina	\$ 13,387	\$ 35,638	\$ 49,025
Kentucky	\$ 6,368	\$ 42,181	\$ 48,549
Colorado	\$ 9,803	\$ 38,562	\$ 48,365
Oregon	\$ 17,122	\$ 23,594	\$ 40,716
Maine	\$ 37,468	\$ 2,699	\$ 40,167
Nebraska	\$ 17,187	\$ 22,856	\$ 40,043
Alaska	\$ 32,275	\$ 1,680	\$ 33,955
Hawaii	\$ 561	\$ 32,037	\$ 32,598
Connecticut	\$ 22,684	\$ 2,871	\$ 25,555
West Virginia	\$ 3,853	\$ 20,951	\$ 24,804
Maryland	\$ 1,484	\$ 21,769	\$ 23,253
North Dakota	\$ 9,763	\$ 11,702	\$ 21,465
Montana	\$ 1,786	\$ 18,532	\$ 20,318
New Mexico	\$ 8,573	\$ 9,799	\$ 18,372
Arizona	\$ 9,789	\$ 5,528	\$ 15,317
Wyoming	\$ 2,192	\$ 4,251	\$ 6,443
Idaho	\$ 386	\$ 5,953	\$ 6,339
Vermont	\$ 1,579	\$ 2,073	\$ 3,652
New Hampshire	\$ -	\$ 2,653	\$ 2,653

**Table 6. New State Chartered Institutions Established
October 1, 2008 to September 30, 2009**

DATE	NEW BANK
10/06/2008	Generations Bank, Centre, Alabama

**Table 7. Conversion of National Banks to State-Chartered Banks
October 1, 2008 to September 30, 2009**

DATE	DESCRIPTION OF CONVERSION
	NONE

**Table 8. Mergers of State-Chartered Banks with National Bank
October 1, 2008 to September 30, 2009**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 9. Mergers and Acquisitions of State-Chartered Banks with Out-of-State Banks
October 1, 2008 to September 30, 2009**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 10. Branches Opened by State-Chartered Banks
October 1, 2008 to September 30, 2009**

DATE	BANK	BRANCH LOCATION
10/06/2008	Generations Bank, Centre, Alabama	4971 Highway 68, Cedar Bluff, Alabama
10/06/2008	Regions Bank, Birmingham, Alabama	271 McGregor Avenue South, Mobile, Alabama
10/14/2008	Regions Bank, Birmingham, Alabama	17810 Ben Hill Griffin Parkway, Ft. Myers, Florida
10/14/2008	Regions Bank, Birmingham, Alabama	1600 Hendricks Avenue, Jacksonville, Florida
10/14/2008	Regions Bank, Birmingham, Alabama	12515 State Route 143, Highland, Illinois
10/20/2008	Regions Bank, Birmingham, Alabama	7885 Moffett Road, Semmes, Alabama
10/20/2008	Regions Bank, Birmingham, Alabama	6202 Commerce Palms Boulevard, Tampa, Alabama
10/27/2008	Citizens Bank & Trust, Guntersville, Alabama	1260 US Highway 72 East, Suite H, Athens, Alabama
10/28/2008	Regions Bank, Birmingham, Alabama	55 North Section Street, Fairhope, Alabama
11/03/2008	Community Bank & Trust of Southeast Alabama Enterprise, Alabama	170 St. Francis Street, Mobile, Alabama
11/03/2008	Regions Bank, Birmingham, Alabama	3000 South Sixth Street, Springfield, Illinois
11/17/2008	First Jackson Bank, Stevenson, Alabama	201 Battlecreek Road, South Pittsburg, Tennessee
11/17/2008	Regions Bank, Birmingham, Alabama	416 Cloverdale Road, Montgomery, Alabama
11/17/2008	Reliance Bank, Athens, Alabama	26722 Main Street, Ardmore, Alabama
11/24/2008	PeoplesTrust Bank, Hamilton, Alabama	1131 Willis Avenue, Florence, Alabama
11/24/2008	Aliant Bank, Alexander City, Alabama	1930 Martin Street South, Pell City, Alabama
11/24/2008	Regions Bank, Birmingham, Alabama	1021 Industrial Parkway, Saraland, Alabama
12/01/2008	Colonial Bank, Montgomery, Alabama	3330 South Hualapai Way, Suite 100, Las Vegas, Nevada
12/01/2008	Robertson Banking Company, Demopolis, Alabama	1400 Greensboro Avenue, Tuscaloosa, Alabama
12/03/2008	Compass Bank, Birmingham, Alabama	9801 Grant Street, Thornton, Colorado
12/08/2008	Compass Bank, Birmingham, Alabama	10635 Louetta Road, Houston, Texas
12/15/2008	Bank Independent, Sheffield, Alabama	2606 Highway 31, Decatur, Alabama
12/15/2008	Regions Bank, Birmingham, Alabama	2700 NE 8 Street, Homestead, Florida
12/15/2008	Compass Bank, Birmingham, Alabama	9500 Sage Road Southwest, Albuquerque, New Mexico
12/23/2008	CB&S Bank, Russellville, Alabama	521 Madison Street, Huntsville, Alabama
12/26/2008	Merchants Bank, Jackson, Alabama	1353 Cody Road South, Mobile, Alabama
12/29/2008	Regions Bank, Birmingham, Alabama	5400 Highway 18 West, Jackson, Mississippi
12/29/2008	Bryant Bank, Tuscaloosa, Alabama	1755 New Watermelon Road, Tuscaloosa, Alabama
12/30/2008	Compass Bank, Birmingham, Alabama	120 Bartram Oaks Walk, St. Johns, Florida
01/20/2009	Regions Bank, Birmingham, Alabama	28526 Highway 23, Port Sulphur, Louisiana
01/21/2009	Compass Bank, Birmingham, Alabama	3490 Salida Street, Aurora, Colorado
01/26/2009	Colonial Bank, Montgomery, Alabama	10690 Medlock Bridge Road, Johns Creek, Georgia

**Table 10. Branches Opened by State-Chartered Banks
October 1, 2008 to September 30, 2009**

DATE	BANK	BRANCH LOCATION
01/26/2009	Colonial Bank, Montgomery, Alabama	360 Peachtree Parkway, Cumming, Georgia
01/26/2009	Colonial Bank, Montgomery, Alabama	4430 Pleasant Hill Road 300, Kissimmee, Florida
01/26/2009	Colonial Bank, Montgomery, Alabama	15080 N. Cleveland Avenue, North Fort Myers, Florida
01/26/2009	Regions Bank, Birmingham, Alabama	1485 Gateway Boulevard, Boynton Beach, Florida
02/12/2009	CB&S Bank, Inc., Russellville, Alabama	2975 Hough Road, Florence, Alabama
02/25/2009	AuburnBank, Auburn, Alabama	2315 Bent Creek Road, Auburn, Alabama
03/03/2009	Colonial Bank, Montgomery, Alabama	1720 Gatlin Boulevard, Port St. Lucie, Florida
03/16/2009	Regions Bank, Birmingham, Alabama	15501 Panama City Beach Parkway, Panama City, Florida
03/19/2009	Traditions Bank, Cullman, Alabama	639 Alabama Highway 69 South, Hanceville, Alabama
03/23/2009	Generations Bank, Centre, Alabama	400 West Meighan Boulevard, Gadsden, Alabama
03/26/2009	Community Bank & Trust, Union Springs, Alabama	9190 East Chase Parkway, Montgomery, Alabama
03/31/2009	Colonial Bank, Montgomery, Alabama	1299 North Highway 395, Gardnerville, Nevada
04/01/2009	CB&S Bank, Russellville, Alabama	6104 University Drive, Huntsville, Alabama
04/01/2009	CB&S Bank, Russellville, Alabama	8018 Highway 72, Madison, Alabama
04/06/2009	Sweet Water State Bank, Sweet Water, Alabama	1405 Cardinal Street, Demopolis, Alabama (Temporary Branch)
04/06/2009	Regions Bank, Birmingham, Alabama	3501 Kyoto Gardens Drive, Palm Beach Gardens, Florida
04/06/2009	Metro Bank, Pell City, Alabama	2603 Moody Parkway, Suite 100, Moody, Alabama
04/09/2009	Aliant Bank, Alexander City, Alabama	210 Fieldstown Road, Suite 142, Gardendale, Alabama
05/11/2009	Colonial Bank, Montgomery, Alabama	4750 Blue Diamond Road, Las Vegas, Nevada
05/11/2009	Regions Bank, Birmingham, Alabama	1209 Point Mallard Parkway, Decatur, Alabama
06/01/2009	Compass Bank, Birmingham, Alabama	2134 Rayford Road, Spring, Texas
06/08/2009	Regions Bank, Birmingham, Alabama	8061 Via Dellagio Way, Orlando, Florida
06/15/2009	Compass Bank, Birmingham, Alabama	3830 Gulf Shores Parkway, Gulf Shores, Alabama
06/29/2009	Compass Bank, Birmingham, Alabama	14213 Cypress Rosehill Road, Cypress, Texas
07/20/2009	Compass Bank, Birmingham, Alabama	4401 Basswood Boulevard, Ft. Worth, Texas
08/24/2009	Regions Bank, Birmingham, Alabama	8775 Cottage Hill Road, Mobile, Alabama
08/24/2009	CB&T East Alabama, Phenix City, Alabama	3908 US Highway 80, Phenix City, Alabama
09/14/2009	Regions Bank, Birmingham, Alabama	1843 Wentzville Parkway, Wentzville, Missouri
09/28/2009	Regions Bank, Birmingham, Alabama	34725 Emerald Coast Parkway, Destin, Florida

**Table 11 Merger of FSB to State Chartered Banks
October 1, 2008 to September 30, 2009**

DATE	DESCRIPTION OF MERGER
NONE	

**Table 12. Mergers of Out-of-State Banks with Alabama State-Chartered Banks
October 1, 2008 to September 30, 2009**

DATE	DESCRIPTION OF MERGER
02/06/2009	First Bank Financial Services, McDonough, Georgia merged with and into Regions Bank, Birmingham, Alabama
09/10/2009	BBVA Bancomer USA, Diamond Bar, California merged with and into Compass Bank, Birmingham, Alabama

**Table 13. Mergers of National Banks with State-Chartered Banks
October 1, 2008 to September 30, 2009**

DATE	DESCRIPTION OF MERGER
NONE	

**Table 14. Branch Acquisition (Certain Assets & Assumption of Certain Liabilities)
October 1, 2008 to September 30, 2009**

DATE	BANK	SELLER	BRANCH LOCATION
NONE			

**Table 15. Main Office Relocations
October 1, 2008 to September 30, 2009**

DATE	BANK	FROM	TO
12/08/2008	Nexity Bank Birmingham, Alabama	3500 Blue Lake Drive, Suite 330 Birmingham, Alabama	3680 Grandview Pkwy, Suite 200. Birmingham, Alabama
03/30/2009	Bay Bank Theodore, Alabama	10861 Dauphin Island Parkway Theodore, Alabama	6140 Airport Boulevard Mobile, Alabama
06/29/2009	Farmers & Merchants Bank Piedmont, Alabama	116 East Ladiga Street Piedmont, Alabama	112 East Ladiga Street Piedmont, Alabama
07/20/2009	ServisFirst Bank Birmingham, Alabama	3300 Cahaba Road Birmingham, Alabama	850 Shades Creek Parkway Birmingham, Alabama

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2008 to September 30, 2009**

DATE	BANK	BRANCH LOCATION
10/10/2008	Regions Bank, Birmingham, Alabama	1223 Broadway, Highland, Illinois
10/17/2008	Regions Bank, Birmingham, Alabama	15351 Amberly Drive, Tampa, Florida
10/17/2008	Regions Bank, Birmingham, Alabama	103 South Tyndall Parkway, Panama City, Florida
10/31/2008	Regions Bank, Birmingham, Alabama	1825 South Sixth Street, Springfield, Illinois
11/14/2008	BankTrust, Mobile, Alabama	100 Beckrich Road, Suite 100 Panama City Beach, Florida
11/20/2008	Regions Bank, Birmingham, Alabama	900 Woodstock Road, Roswell, Georgia
12/05/2008	Regions Bank, Birmingham, Alabama	5006 Old Canton Road, Jackson, Mississippi
12/05/2008	Regions Bank, Birmingham, Alabama	4880 I-55 Frontage Road, Jackson, Mississippi
12/12/2008	Regions Bank, Birmingham, Alabama	2015 Sparkman Drive, Huntsville, Alabama
12/19/2008	Compass Bank, Birmingham, Alabama	15685 North Greenway-Hayden Loop Scottsdale, Arizona
12/26/2008	Merchants Bank, Jackson, Alabama	877 Hillcrest Road, Mobile, Alabama
12/26/2008	Regions Bank, Birmingham, Alabama	1815 Hospital Drive, Jackson, Mississippi
12/26/2008	Regions Bank, Birmingham, Alabama	4270 Robinson Road, Jackson, Mississippi
12/26/2008	Regions Bank, Birmingham, Alabama	114 Stonehenge Drive, Crossville, Tennessee
01/09/2009	Regions Bank, Birmingham, Alabama	8440 Jefferson Highway, Baton Rouge, Louisiana
01/23/2009	Colonial Bank, Montgomery, Alabama	4245 Pleasant Hill Road, Duluth, Georgia
01/30/2009	Regions Bank, Birmingham, Alabama	4241 Harding Road, Nashville, Tennessee
04/04/2009	Compass Bank, Birmingham, Alabama	7300 North LaCholla Boulevard, Tucson, Arizona
04/11/2009	Compass Bank, Birmingham, Alabama	2103 Veteran's Boulevard, Eagle Pass, Texas
04/11/2009	Compass Bank, Birmingham, Alabama	2005 West Lincoln Street, Harlingen, Texas
04/11/2009	Compass Bank, Birmingham, Alabama	139 College Park Drive, Weatherford, Texas
04/11/2009	Compass Bank, Birmingham, Alabama	101 West Euclid Street, San Antonio, Texas
04/11/2009	Compass Bank, Birmingham, Alabama	490 Park Street, Beaumont, Texas
04/13/2009	Compass Bank, Birmingham, Alabama	9400 Ed Robson Boulevard, Denton, Texas
04/16/2009	CapitalSouth Bank, Birmingham, Alabama	260 West Valley Avenue, Birmingham, Alabama
04/23/2009	Regions Bank, Birmingham, Alabama	1375 Highway 20 West, McDonough, Georgia
04/25/2009	Compass Bank, Birmingham, Alabama	701 South 32nd Street, Birmingham, Alabama

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2008 to September 30, 2009**

DATE	BANK	BRANCH LOCATION
05/16/2009	Robertson Banking Company Demopolis, Alabama	521 Highway 80 East, Demopolis, Alabama
05/29/2009	Community Bank & Trust Union Springs, Alabama	6495 Atlanta Highway, Montgomery, Alabama
05/29/2009	Regions Bank, Birmingham, Alabama	1532 Carraway Boulevard, Suite 100 Birmingham, Alabama
06/05/2009	Regions Bank, Birmingham, Alabama	850 West Keiser, Osceola, Arkansas
06/05/2009	Regions Bank, Birmingham, Alabama	112 Howard Street, Greenwood, Mississippi
06/26/2009	Regions Bank, Birmingham, Alabama	2332 Warrior Road, Birmingham, Alabama
06/30/2009	CapitalSouth Bank, Birmingham, Alabama	10161 Centurion Parkway North, Suite 100 Jacksonville, Florida
06/30/2009	Bank of Tuscaloosa, Tuscaloosa, Alabama	4200 McFarland Boulevard East, Tuscaloosa, Alabama
07/10/2009	Compass Bank, Birmingham, Alabama	4015 IH-35 South, Suite 805, San Marcos, Texas
07/10/2009	Compass Bank, Birmingham, Alabama	107 Arnold Street Northwest, Cullman, Alabama
08/21/2009	CB&T East Alabama, Phenix City, Alabama	1413 US Highway 280 Bypass, Phenix City, Alabama
08/28/2009	Regions Bank, Birmingham, Alabama	2120 Northgate Park Lane, Chattanooga, Tennessee
08/28/2009	Regions Bank, Birmingham, Alabama	19203 Dale Mabry Highway North, Lutz, Florida
08/28/2009	Regions Bank, Birmingham, Alabama	945 State Road 436, Casselberry, Florida
08/28/2009	Regions Bank, Birmingham, Alabama	305 South Kelly Street, Bldg. 1081 Montgomery, Alabama
09/18/2009	Regions Bank, Birmingham, Alabama	8818 Kanis Road, Little Rock, Arkansas
09/25/2009	Regions Bank, Birmingham, Alabama	35008 Emerald Coast Parkway, Suite 101 Destin, Florida
09/25/2009	First Commercial Bank, Birmingham, Alabama	9324 Parkway East, Roebuck, Alabama
09/25/2009	Regions Bank, Birmingham, Alabama	120 East Main Street, Pensacola, Florida

**Table 17. Branch Sales (Certain Branch Assets & Assumption of Certain Liabilities)
October 1, 2008 to September 30, 2009**

DATE	BANK	PURCHASER	BRANCH LOCATION
NONE			

**Table 18. Branch Office Relocation
October 1, 2008 to September 30, 2009**

DATE	BANK	FROM	TO
10/27/2008	Regions Bank Birmingham, Alabama	100 South Water Street Decatur, Illinois	350 North Water Street Decatur, Illinois
10/27/2008	Regions Bank Birmingham, Alabama	4315 Harding Road Nashville, Tennessee	4410 Ridgefield Way Nashville, Tennessee
11/20/2008	BankTrust Mobile, Alabama	1431 Gateway Drive Opelika, Alabama	1801 Thomason Drive Opelika, Alabama
12/08/2008	Regions Bank Birmingham, Alabama	1220 E. Northside Drive Jackson, Mississippi	1455 Jacksonian Plaza Jackson, Mississippi
12/22/2008	Regions Bank Birmingham, Alabama	220 Belle Terre Blvd. Laplace, Louisiana	110 Belle Terre Blvd. Laplace, Louisiana
12/29/2008	Regions Bank Birmingham, Alabama	1404 South Ridgewood Avenue Edgewood, Florida	1304 South Ridgewood Avenue Edgewood, Florida
12/29/2008	Regions Bank Birmingham, Alabama	6807 Peavine Road Crossville, Tennessee	6837 Peavine Road Crossville, Tennessee
12/29/2008	Regions Bank Birmingham, Alabama	101 W. Robert E. Lee Blvd. New Orleans, Louisiana	114 W. Robert E. Lee Blvd. New Orleans, Louisiana
01/12/2009	Regions Bank Birmingham, Alabama	4203 Ross Clark Circle Dothan, Alabama	1650 Headland Avenue Dothan, Alabama
01/12/2009	Regions Bank Birmingham, Alabama	5353 Essen Lane Baton Rouge, LA	5111 Essen Lane Baton Rouge, AL
01/20/2009	Regions Bank Birmingham, Alabama	615 Gallatin Road Nashville, Tennessee	599 Gallatin Road Nashville, Tennessee
01/26/2009	Colonial Bank Montgomery, AL	510 Vonderburg Drive Brandon, Florida	655 W. Brandon Blvd. Brandon, Florida
02/02/2009	Colonial Bank Montgomery, AL	5858 Central Avenue St. Petersburg, Florida	5885 Central Avenue St. Petersburg, Florida
02/09/2009	Southern States Bank Anniston, Alabama	2421 Frederick Road Opelika, Alabama	2601 Frederick Road Opelika, Alabama
02/23/2009	Compass Bank Birmingham, Alabama	445 North Stapley Drive Mesa, Arizona	515 North Stapley Drive Suite 101, Mesa, Arizona
02/23/2009	Regions Bank Birmingham, Alabama	339 Florida Street Baton Rouge, Louisiana	400 Convention Street Baton Rouge, Louisiana
03/02/2009	Keystone Bank Auburn, Alabama	301 Chestnut Street Gadsden, Alabama	244 South 3rd Street Gadsden, Alabama
03/02/2009	Regions Bank Birmingham, Alabama	392 North Main Street Crossville, Tennessee	175 Miller Avenue Crossville, Tennessee
03/02/2009	Regions Bank Birmingham, Alabama	175 Elmore Road Crossville, Tennessee	175 Miller Avenue Crossville, Tennessee
03/30/2009	Regions Bank Birmingham, Alabama	5827 D Highway 90 West Theodore, Alabama	5810 Highway 90 Theodore, Alabama
04/20/2009	Citizens Bank & Trust Guntersville, Alabama	110 South Main Street Arab, Alabama	1205 North Brindlee Mountain Parkway Arab, Alabama

**Table 18. Branch Office Relocation
October 1, 2008 to September 30, 2009**

DATE	BANK	FROM	TO
04/27/2009	Regions Bank Birmingham, Alabama	125 Cherokee Boulevard Chattanooga, Tennessee	345 Frazier Avenue Chattanooga, Tennessee
05/08/2009	Regions Bank Birmingham, Alabama	1820 W. Sixth Avenue SE Decatur, Alabama	1209 Point Mallard Parkway Decatur, Alabama
05/08/2009	Regions Bank Birmingham, Alabama	1424 Sixth Avenue SE Decatur, Alabama	1209 Point Mallard Parkway Decatur, Alabama
06/01/2009	ServisFirst Bank Birmingham, Alabama	256 Honeysuckle Road Brightleaf Court Suite12 Dothan, Alabama	4801 West Main Street Suite 3 Dothan, Alabama
06/29/2009	ServisFirst Bank Birmingham, Alabama	475 Providence Main Street, Suite 401 Huntsville, Alabama	1267 Enterprise Way, Suite A Huntsville, Alabama
06/29/2009	Regions Bank Birmingham, Alabama	9948 Airport Road Mobile, Alabama	9885 Airport Road Mobile, Alabama
07/06/2009	Capstone Bank Tuscaloosa, Alabama	33007 US Highway 43 Thomasville, Alabama	33219 US Highway 43 Thomasville, Alabama
07/13/2009	Regions Bank Birmingham, Alabama	150 West Lanier Avenue Fayetteville, Georgia	320 West Lanier Avenue Fayetteville, Georgia
08/10/2009	Regions Bank Birmingham, Alabama	1650 Headland Avenue Dothan, Alabama	4203 Ross Clark Circle Dothan, Alabama

**Table 19. In-State Mergers by State-Chartered Banks
October 1, 2008 to September 30, 2009**

DATE	Seller	Purchaser
12/05/2008	Citizens Bank Moulton, Alabama	Bank Independent Sheffield, Alabama
12/29/2008	Farmers & Merchants Bank of Centre Centre, Alabama	First Southern State Bank Stevenson, Alabama
09/10/2009	Central Bank of the South Anniston, Alabama	Compass Bank Birmingham, Alabama

**Table 20. State Chartered Institutions Closed
October 1, 2008 to September 30, 2009**

DATE	BANK
08/14/2009	Colonial Bank, Montgomery, Alabama
08/21/2009	CapitalSouth Bank, Birmingham, Alabama

BUREAU OF LOANS

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

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

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

ALABAMA SMALL LOAN ACT

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

<u>Date</u>	<u>Number</u>
December 31, 2008	428
December 31, 2007	388
December 31, 2006	331
December 31, 2005	280
December 31, 2004	268

Licensees under the **Alabama Small Loan Act** submitted the following financial data for calendar year 2008 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		\$101,762,389
Total Loans Outstanding	142,283	\$84,177,318
Total Operating Income		\$65,004,550
Total Operating Expenses		\$60,223,856
Net Profit (Loss)		\$4,780,694

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, 2008	899
December 31, 2007	1022
December 31, 2006	1069
December 31, 2005	1031
December 31, 2004	972

Licensees under the **Alabama Consumer Credit Act** submitted the following financial data for calendar year 2008: *

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$10,469,582,385
Gross Loan Receivables	429,738	\$ 3,395,314,622
Gross Sales Finance Receivables	307,203	\$ 3,329,718,350
Total Receivables	736,941	\$ 6,725,032,972
Total Operating Income		\$ 1,373,945,107
Total Operating Expenses		\$ 1,386,087,053
Net Profit (Loss)		\$ (12,141,946)

*Listed below are companies not included in the financial data for calendar year 2008. These companies either failed to submit data or the data is being reviewed by the Department. The impact of this omission should be minimal.

Auto Funding Group, LLC

Montgomery Auto Capital Company, Inc.

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, 2008	1056
December 31, 2007	1014
December 31, 2006	1008
December 31, 2005	1018
December 31, 2004	1000
December 31, 2003	897

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, 2008	359
December 31, 2007	528
December 31, 2006	527
December 31, 2005	502
December 31, 2004	456

Licensees under the **Alabama Mortgage Brokers Licensing Act** submitted the following financial data for the 2008 calendar year: *

<u>ITEM</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Total Assets		\$ 37,731,728
Total Net-Worth		\$ 27,195,758
Total Operating Income		\$ 39,501,168
Total Operating Expenses		\$ 40,580,959
Net Profit (Loss)		\$ (1,079,791)
Total Loans Closed	9,825	\$ 1,426,350,269

*Listed below are companies not included in the financial data for calendar year 2008. These companies either failed to submit data or the data is being reviewed by the Department. The impact of this omission should be minimal.

Victory Mortgage Company

ALABAMA DEFERRED PRESENTMENT SERVICES ACT

Total licensees under this Act are shown below:

<u>Year</u>	<u>Number</u>
December 31, 2008	1192
December 31, 2007	1163
December 31, 2006	1201
December 31, 2005	1177
December 31, 2004	1103

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

