

STATE BANKING BOARD

Member

Expiration of Term

Anthony Humphries	Superintendent of Banks	Ex-officio Member Chairman of Board
Carl Barker	Chairman, President and CEO Regions Bank Montgomery	February 1, 2009
John Boyett	Executive Vice President & Co-CEO First State Bank of Lamar County Sulligent	February 1, 2007
Frances Guthrie	Senior Vice President Compass Bank Birmingham	February 1, 2007
W. Bibb Lamar, Jr.	Chairman and CEO BankTrust Bank Mobile	February 1, 2005
Terry Phillips	President and CEO First United Security Bank Thomasville	February 1, 2009
James A. Robbins, Jr.	Market President & CEO SouthTrust Bank Anniston	February 1, 2009

SAVINGS AND LOAN BOARD - INACTIVE

MANAGEMENT

Anthony Humphries..... Superintendent of Banks
Trabo Reed Deputy Superintendent of Banks
Michael A. Seals Administrative and Specialist Division Manager
Burton LeNoir Community Bank Division Manager
Randall N. Weathersby Large Bank Division Manager (Acting)
Wayne Cranford Special Operations Division Manager
James A. Whitehead Supervisor, Bureau of Loans
Elizabeth T. Bressler General Counsel

Administrative Division

Michael A. Seals Division Manager
Kelvin D. Williams Senior Accountant
Tammie R. Rudolph Accountant
Lisa H. Terrell Accountant
Robert W. Floyd Departmental Procurement Officer I
Loris J. Thornton Administrative Support Assistant III
Martha L. McBride Accounting Technician
Linda S. Reynolds Account Clerk
Roderick M. Ross Laborer

Administrative Support

Glenda H. Foley Executive Secretary
Alfreda W. Murdock Personnel Assistant II
Janice S. Faulk Administrative Support Assistant II

Bureau of Banking

Specialist Division

Michael A. Seals Division Manager
Kimberly E. Burton Wealth Management
Jeb S. Cloyd Wealth Management
Kathleen A. Nicholson Operations Risk
Michael Whitehurst Operations Risk

Community Bank Division

Burton LeNoir Division Manager
B. Charles Coon Review Examiner
Gordon L. Gardner Review Examiner
Frank J. Ander IT System Specialist
Penney L. Richardson IT Systems Technician Sr.
Connie M. Bailey Clerk Stenographer III

Northern District

Michael W. Westbrook..... District Supervisor

David N. Glidewell..... Team I Supervisor

Cori S. Gohn Bank Examiner III

Dwight A. Manghue..... Bank Examiner III

Matthew D. Camp Bank Examiner II

Alandra S. Hudson..... Bank Examiner I

David A. Patterson Professional Trainee

Aubrey F. Ray, III Professional Trainee

Jeff A. Ellis Team II Supervisor

Jason M. Windham Bank Examiner III

Kareem D. Campbell..... Bank Examiner II

James J. Daniel..... Bank Examiner II

Cylenphia R. Drinkard Bank Examiner I

Kevin D. Reaves Bank Examiner I

William P. Morthland..... Professional Trainee

Samantha N. Zimmerman... Professional Trainee

Southern District

George C. Page District Supervisor

E. Nelson Cook Team I Supervisor

C. Glen Daniel..... Bank Examiner III

Paul D. Thomas Bank Examiner III

Elizabeth W. Starling..... Bank Examiner III

Gregory R. Warren..... Bank Examiner III

Eric J. Wilson Bank Examiner III

Andre L. Scott Bank Examiner II

Reshanda K. Adams Bank Examiner I

Parker T. Howell..... Bank Examiner I

Jesse L. Hudson Professional Trainee

Thomas N. Brown Team II Supervisor

Jonathan M. Daffin..... Bank Examiner III

Robert M. Scott Bank Examiner III

Silas M. Turner III..... Bank Examiner III

Stephen L. Griffith Bank Examiner II

Jay H. Caver Bank Examiner I

Christine P. Stringer Bank Examiner I

Clinton B. Bridges Professional Trainee

Large Bank Division

Randall N. Weathersby..... Division Manager (Acting)

G. Jerome Turley Case Manager

Joel A. Black Case Manager

David P. Florey.....Asst. Case Manager
 Mark A. SislakAsst. Case Manager
 David E. Smith, Jr. Bank Examiner III
 James B. Coker..... Professional Trainee
 Jeromzhaye V. DensmoreAdministrative Support Assistant III

Special Operations Division

Wayne Cranford..... Division Manager
 Clarence J. Brewer..... Consumer Services
 Jack Evans..... Consumer Services
 John W. Amason, III Credit Risk
 Timothy J. Rayborn Credit Risk
 Richard A. Stephens Credit Risk
 Marcus R. Andrews..... Training
 John P. Schindler..... Training
 Angela J. FanninAdministrative Support Assistant I

Bureau of Loans

James A. Whitehead..... Supervisor, Bureau of Loans
 Scott Corscadden Assistant Supervisor, Bureau of Loans
 V. Lynne Windham..... Assistant Supervisor, Bureau of Loans (Acting)
 Sherry F. McGilberryAdministrative Support Assistant III
 Patricia A. Sankey.....Administrative Support Assistant III
 Hillary E. Brooks.....Administrative Support Assistant I
 Linda K. RollisonAdministrative Support Assistant I
 C. Max Cosby..... Loan Examiner III
 Charles E. Thomas Loan Examiner III
 John P. Wetherbee Loan Examiner III
 Arlene D. Baldwin..... Loan Examiner II
 Charles L. Russell Loan Examiner II
 Debbie R. Scissum Loan Examiner II
 Larry J. Stanfield Loan Examiner II
 Jeremy L. Windham..... Loan Examiner II
 Ashley W. Hall..... Loan Examiner I
 Aimee R. Smith-Drake Loan Examiner I
 Stephen G. Barnett Professional Trainee
 T. Frank Long..... Professional Trainee

Legal Division

Elizabeth T. Bressler..... General Counsel
 C. Linwood Bragan Associate Counsel
 Jennifer M. Hagood..... Associate Counsel
 Nancy Lavey.....Administrative Support Assistant III

SUPERINTENDENT OF BANKS

The Alabama legislature created the State Banking Department by an act approved March 2, 1911. Here is a list of Superintendents from 1911 to present.

<u>Name</u>	<u>Term</u>
Anthony Humphries	2003-
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

BUREAU OF BANKING

Established March 2, 1911, the Bureau of Banking charters and regulates banks, trust companies, and savings and loan associations. As of September 2003, the Banking Bureau had 130 commercial banks and 3 trust companies under supervision. We currently have no state chartered savings and loans operating in Alabama. For fiscal year 2003 the Bureau approved 2 new commercial banks.

State-chartered banks continue to dominate the Alabama 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 \$189,771,674 and \$130,850,595, respectively. Average Equity Capital to Total Assets remains above 8% for fiscal year end 2003 with a slight decline in Net Loans to Total Deposits. Refer to our Consolidated Reports of Condition for more details.

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

<u>September 30th</u>	<u>% of Total Assets</u>	<u>% of Total Deposits</u>
2003	89%	87%
2002	86%	87%
2001	89%	87%
2000	90%	88%

We supervise three trust companies with the following personal and corporate assets under management:

	<u>September 30, 2003</u>
The Trust Company of Sterne, Agee, & Leach, Inc	\$ 693,643,000.00
South Alabama Trust Company	462,558,535.00
Founders Trust Company	<u>230,007,346.19</u>
Total	\$1,386,208,881.19

Table 1 Consolidated Reports of Condition of 130 State-Chartered Banks with 2,881 Branches as of the Close of Business September 30, 2003. Data for 2002 represents 131 banks with 3,108 branches

<u>ASSETS</u>	<u>2002</u>	<u>2003</u>
	<u>Thou. Dol.</u>	
1. Cash and Balances Due From Depository Institutions:		
a. Non-interest-Bearing Balances and Currency and Coin	5,677,082	4,890,856
b. Interest-Bearing Balances	323,553	187,061
2. Securities	40,385,221	42,652,271
3. Federal Funds Sold and Securities Purchased Under Agreements to Resell	1,097,742	1,123,727
4. Loans and Leases, Net of Unearned Income and Allowance for Loan and Lease Losses	132,606,679	128,132,996
5. Trading Assets	482,470	436,906
6. Premises and Fixed Assets (Including Capitalized Leases)	3,316,616	3,284,929
7. Other Real Estate Owned	280,071	253,483
8. Intangible Assets	1,943,308	1,725,070
9. Other Assets	7,397,256	7,084,375
10. TOTAL ASSETS.....	193,509,998	189,771,674
<u>LIABILITIES</u>		
11. Deposits	132,246,924	130,850,595
12. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	13,430,079	14,900,818
13. Trading Liabilities	41,659	269,135
14. Other Borrowed Money (Includes Mortgage Indebtedness and Obligations Under Capitalized Leases)	24,793,222	21,758,254
15. Subordinated Notes and Debentures (Includes Limited-Life Preferred Stock and Related Surplus)	1,744,504	2,114,483
16. Other Liabilities	3,777,072	3,732,270
17. TOTAL LIABILITIES.....	176,033,460	173,625,555
<u>EQUITY CAPITAL</u>		
18. Perpetual Preferred Stock and Related Surplus	1,005	1,004
19. Common Stock	27,044	27,036
20. Surplus (Excludes All Surplus Related to Preferred Stock)	7,218,167	6,731,676
21. a. Undivided Profits and Capital Reserves	9,374,019	9,080,083
b. Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities	739,704	278,627
c. Accumulated Net Gains (Losses) on Cash Flow Hedges	116,599	27,693
22. TOTAL EQUITY CAPITAL	17,476,538	16,146,119
23. TOTAL LIABILITIES & EQUITY CAPITAL	193,509,998	189,771,674
Reserve for Loan Losses	1,881,950	1,825,840
Equity Capital to Assets .....	.9.03%	8.51%
Tier 1 Core Capital to Assets .....	.7.67%	7.52%
Percentage Gross Capital and Reserves to Gross Assets .....	.9.91%	9.38%
Percentage Gross Capital and Reserves to Total Deposits .....	.14.64%	13.74%
Percentage Net Loans to Total Assets .....	.68.53%	67.52%
Percentage Net Loans to Total Deposits .....	.100.27%	97.92%

Table 2. State-Chartered Banks in Alabama, Comparative Analysis of Deposits and Assets as of September 30, 2002 and September 30, 2003

Location	Bank	2002		2003	
		Deposits	Assets	Deposits	Assets
					<u>Thou. Dol.</u>
Alexander City	Aliant Bank	556,289	681,318	556,202	704,226
Altoona	The Exchange Bank of Alabama	142,169	173,658	145,735	179,177
Andalusia	Covington County Bank	141,745	202,536	159,607	219,022
Anniston	Central Bank of the South	504	1,749	504	1,751
Athens	Reliance Bank	52,534	61,162	51,729	67,139
Atmore	United Bank	182,503	231,477	195,413	248,896
Auburn	AuburnBank	398,895	503,401	415,687	516,968
Bayley's Corner	Bay Bank	21,239	25,162	19,461	23,541
Beatrice	Peoples Exchange Bank of Monroe County	54,823	60,442	54,968	60,935
Bessemer	First Financial Bank	144,697	180,777	155,876	191,860
Birmingham	Alamerica Bank	32,392	43,165	50,619	60,985
Birmingham	AmSouth Bank	26,893,420	39,594,405	29,830,396	44,343,629
Birmingham	Bank of Alabama	171,503	225,038	177,022	251,920
Birmingham	Compass Bank	14,670,884	23,825,188	15,459,586	26,140,921
Birmingham	First Commercial Bank	1,098,958	1,517,716	1,201,899	1,597,117
Birmingham	Nexity Bank	341,955	405,731	371,908	509,644
Birmingham	Regions Bank	32,665,860	44,144,682	33,218,013	45,384,886
Birmingham	SouthTrust Bank	31,769,079	49,673,969	34,409,308	51,484,969
Blountsville	Community Bank	470,492	576,760	440,277	537,010
Boaz	First Bank of Boaz	76,433	102,240	83,590	117,483
Boaz	Peoples Independent Bank of Boaz	86,157	92,924	100,035	107,322
Brantley	Brantley Bank & Trust Company	40,249	52,642	43,283	54,379
Brewton	Bank of Brewton	50,938	64,539	46,569	54,668
Brewton	BankTrust of Brewton	96,309	114,012	98,586	117,230
Brewton	First Progressive Bank	17,502	24,610	16,824	23,861
Calera	Central State Bank	99,855	117,605	103,199	119,520
Centre	Farmers & Merchants Bank	49,130	58,349	50,143	58,105
Chatom	First Community Bank	203,851	238,922	182,039	221,468
Clanton	Peoples Southern Bank	99,754	121,241	100,928	121,813
Columbia	Peoples Community Bank	142,522	164,935	152,490	166,561
Crossville	DeKalb Bank	28,268	30,814	27,858	30,239

Table 2. State-Chartered Banks in Alabama, Comparative Analysis of Deposits and Assets as of September 30, 2002 and September 30, 2003

Location	Bank	2002		2003	
		Deposits	Assets	Deposits	Assets
Cullman	Peoples Bank of North Alabama	235,540	279,348	228,322	286,704
Cullman	Traditions Bank ¹			10,789	19,549
Dadeville	Bank of Dadeville	60,793	72,429	63,536	81,844
Decatur	First American Bank	617,635	753,557	680,770	864,061
Decatur	Heritage Bank	586,233	654,097	437,131	507,661
Demopolis	Robertson Banking Company	163,721	205,211	170,441	213,090
Demopolis	The Commercial Bank of Demopolis	70,498	86,276	73,118	86,828
Dothan	BankSouth	132,843	211,957	135,443	214,216
Dothan	First Bank of Dothan, Inc.	24,338	27,595	23,544	26,396
Dothan	Southland Bank	131,482	252,868	121,041	220,896
Dothan	SunSouth Bank (Formerly The Peoples Bank, Clio)	36,518	46,371	57,161	63,367
Elba	The Peoples Bank of Coffee County	77,635	94,651	83,606	101,196
Enterprise	The Citizens Bank	62,566	76,310	68,934	82,897
Enterprise	Community Bank & Trust of Southeast AL	165,744	201,383	187,589	208,097
Eufaula	CommerceSouth Bank (Formerly Southern Bank of Commerce)	128,938	153,920	132,573	157,917
Eutaw	Merchants & Farmers Bank of Greene County, AL	31,605	41,418	32,715	43,259
Eva	EvaBank	109,427	128,250	118,513	149,513
Evergreen	Bank of Evergreen	23,533	25,741	26,053	28,246
Fayette	The Citizens Bank of Fayette	117,637	165,354	118,640	166,064
Flomaton	Escambia County Bank	59,553	72,229	61,780	72,484
Florence	First Southern Bank	84,706	99,288	87,769	101,990
Fort Deposit	First Lowndes Bank	59,633	65,633	81,951	91,650
Fort Payne	First State Bank of DeKalb County	49,723	57,603	55,804	68,365
Fyffe	Horizon Bank	56,349	70,344	59,830	74,206
Geneva	The American Bank	62,452	74,816	65,697	78,675
Geneva	The Citizens Bank	94,216	111,314	99,615	117,916
Geraldine	Liberty Bank	64,239	74,469	65,957	76,183
Good Hope	First Commercial Bank of Cullman County	65,211	89,158	69,887	88,937
Greensboro	Peoples Bank of Greensboro	50,537	59,686	53,367	62,361
Greensboro	The Citizens Bank	52,683	63,908	55,996	67,479

Table 2. State-Chartered Banks in Alabama, Comparative Analysis of Deposits and Assets as of September 30, 2002 and September 30, 2003

Location	Bank	2002		2003	
		Deposits	Assets	Deposits	Assets
Gulf Shores	First Gulf Bank	176,876	222,409	208,949	256,935
Gulf Shores	Vision Bank	119,161	129,674	144,083	157,498
Guntersville	Citizens Bank & Trust ²			32,678	42,235
Haleyville	Traders & Farmers Bank	263,520	323,461	258,893	326,373
Hanceville	Merchants Bank	118,490	129,784	121,231	132,974
Hartford	City Bank of Hartford	22,510	25,683	23,050	26,932
Hazel Green	North Alabama Bank	65,063	72,847	74,928	82,458
Huntsville	First Commercial Bank of Huntsville	286,484	355,575	324,810	418,327
Jackson	Merchants Bank	116,371	131,252	119,253	134,838
Jasper	Pinnacle Bank	192,842	217,059	183,499	207,677
Lafayette	Farmers & Merchants Bank	60,728	76,145	65,980	85,817
Leeds	Covenant Bank	61,658	65,920	64,518	69,035
Linden	First Bank of Linden	78,005	89,596	83,182	91,975
Lineville	First State Bank of Clay County	71,567	81,237	82,892	102,398
Louisville	Farmers Exchange Bank	44,459	48,871	46,280	50,969
Luverne	First Citizens Bank	45,906	60,794	46,375	60,992
Maplesville	Peachtree Bank	45,977	55,697	46,695	56,228
Marion	Marion Bank & Trust Company	71,609	96,432	75,785	102,931
McIntosh	Southwest Bank of Alabama	44,670	63,846	45,644	66,691
Millport	Merchants & Farmers Bank	47,382	63,029	52,822	67,437
Mobile	BankTrust (Formerly South Alabama Bank)	210,105	241,409	208,128	249,303
Monroeville	The Monroe County Bank	99,459	122,780	107,647	127,258
Montgomery	Capital Bank	9,239	16,611	15,471	22,737
Montgomery	Sterling Bank	256,372	302,801	343,296	386,286
Moulton	The Citizens Bank	83,833	99,977	83,528	103,402
Moundville	Bank of Moundville	69,827	76,193	70,960	76,926
Muscle Shoals	First Metro Bank	200,330	222,859	218,910	243,371
Oxford	Cheaha Bank	58,697	64,713	67,585	76,686
Ozark	The Commercial Bank of Ozark, AL	47,843	57,551	51,138	60,445
Pell City	Metro Bank	236,574	272,920	301,292	340,931
Pell City	Union State Bank	234,499	265,117	229,392	258,589
Phenix City	CB&T Bank of Russell County	140,250	173,133	143,359	176,269

Table 2. State-Chartered Banks in Alabama, Comparative Analysis of Deposits and Assets as of September 30, 2002 and September 30, 2003

Location	Bank	2002		2003	
		Deposits	Assets	Deposits	Assets
Phenix City	Phenix-Girard Bank	81,258	103,010	88,348	113,653
Piedmont	Farmers & Merchants Bank	119,610	131,966	123,300	136,469
Pine Hill	Bank of Pine Hill	19,189	24,431	19,115	25,029
Rainsville	First Bank of the South	59,874	65,809	63,594	69,640
Red Bay	Community Spirit Bank	65,081	81,589	65,301	82,169
Red Level	The Peoples Bank of Red Level	9,758	12,175	10,308	12,591
Reform	West Alabama Bank & Trust	262,432	340,901	268,022	339,115
Robertsdale	Citizens' Bank, Inc.	66,242	92,132	59,009	84,120
Russellville	Citizens Bank & Savings Company	332,851	433,550	355,199	474,594
Russellville	Valley State Bank	92,059	105,043	92,944	106,286
Samson	The Samson Banking Company, Inc.	33,527	39,878	33,503	39,839
Selma	The Peoples Bank & Trust Company	592,984	734,741	653,674	785,630
Sheffield	Bank Independent	324,090	413,354	317,792	415,832
Stevenson	The North Jackson Bank, Inc.	69,252	90,501	86,871	110,858
Sulligent	First State Bank of Lamar County	78,434	89,301	76,757	88,303
Sweet Water	Sweet Water State Bank	46,787	53,555	48,262	54,880
Talladega	First Citizens Bank	83,529	98,821	85,063	109,431
Tallassee	The Peoples Bank, Tallassee, AL	56,109	66,156	62,525	71,858
Thomasville	First United Security Bank	354,298	540,045	380,423	558,072
Troy	Troy Bank & Trust Company	224,922	272,485	241,329	306,191
Tuscaloosa	The Bank of Tuscaloosa	242,898	303,711	264,491	312,581
Tuskegee	Alabama Exchange Bank	65,917	78,177	69,808	81,941
Tuskegee	First Tuskegee Bank	51,837	59,396	58,258	66,669
Union Springs	AmeriFirst Bank	118,837	142,627	120,464	146,001
Union Springs	Community Bank and Trust Company - AL	49,238	54,988	50,579	56,620
Valley Head	The Citizens Bank of Valley Head	18,882	22,690	18,641	22,459
Vernon	Citizens State Bank	32,196	43,708	34,782	46,483
Vernon	The Bank of Vernon	81,264	97,691	82,046	103,834
Wadley	First Bank	44,855	49,487	49,314	53,824
Warrior	The Bank	1,117,109	1,402,892	912,059	1,232,965
Waterloo	Farmers & Merchants Bank	34,577	42,920	36,810	45,074
Wedowee	Bank of Wedowee	127,927	163,375	139,014	171,633

Table 2. State-Chartered Banks in Alabama, Comparative Analysis of Deposits and Assets as of September 30, 2002 and September 30, 2003

Location	Bank	2002		2003	
		Deposits	Assets	Deposits	Assets
Wedowee	Small Town Bank	63,150	82,778	123,143	149,238
Wetumpka	First Community Bank of Central Alabama	57,144	66,027	91,075	100,446
Winfield	State Bank & Trust	121,973	145,588	129,017	153,239
Winfield	The Citizens Bank of Winfield	93,496	148,009	95,038	152,042
York	Bank of York	<u>49,450</u>	<u>80,447</u>	<u>55,138</u>	<u>89,850</u>
	TOTALS	123,200,239 ³	178,625,682 ³	130,850,595	189,771,674

(1) A New State Chartered Institution established 08/04/2003.

(2) A New State Chartered Institution established 03/03/2003.

(3) Deposits and Assets for 2002 are included only for state-chartered banks in existence on September 30, 2003.

Table 3. Ten Largest State-Chartered Banks

Bank	(000's omitted) Assets	Year Established
SouthTrust Bank, Birmingham	\$ 51,484,969	1887
Regions Bank, Birmingham	45,384,886	1871
AmSouth Bank, Birmingham	44,343,629	1873
Compass Bank, Birmingham	26,140,921	1964
First Commercial Bank, Birmingham	1,597,117	1985
The Bank, Warrior	1,232,965	1957
First American Bank, Decatur	864,061	1981
The Peoples Bank & Trust Company, Selma	785,630	1900
Aliant Bank, Alexander City	704,226	1902
First United Security Bank, Thomasville	<u>558,072</u>	1952
Total Assets as of September 30, 2003	\$ 173,096,476	
<hr/>		
SouthTrust Bank, Birmingham	\$ 49,673,969	1887
Regions Bank, Birmingham	44,144,682	1871
AmSouth Bank, Birmingham	39,594,405	1873
Compass Bank, Birmingham	23,825,188	1964
Colonial Bank, Montgomery	14,721,964	1974
First Commercial Bank, Birmingham	1,517,716	1985
The Bank, Warrior	1,402,892	1957
First American Bank, Decatur	753,557	1981
The Peoples Bank & Trust Company, Selma	734,741	1900
Aliant Bank, Alexander City	<u>681,318</u>	1902
Total Assets as of September 30, 2002	\$ 177,050,432	

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2003

Holding Company	States	Bank Subsidiary	Deposits in \$000's
SouthTrust Corporation Birmingham, Alabama	Alabama	SouthTrust Bank Birmingham, Alabama	<u>9,339,223</u>
		Subtotal - Alabama	9,339,223
	Florida	SouthTrust Bank Birmingham, Alabama	10,371,554
	Georgia	SouthTrust Bank Birmingham, Alabama	5,608,612
	Mississippi	SouthTrust Bank Birmingham, Alabama	321,047
	North Carolina	SouthTrust Bank Birmingham, Alabama	852,351
	South Carolina	SouthTrust Bank Birmingham, Alabama	390,740
	Tennessee	SouthTrust Bank Birmingham, Alabama	910,997
	Texas	SouthTrust Bank Birmingham, Alabama	2,119,457
	Virginia	SouthTrust Bank Birmingham, Alabama	<u>1,172,212</u>
	Subtotal - Other States	21,746,970	
	Foreign Offices	SouthTrust Bank Birmingham, Alabama	<u>3,421,211</u>
	Subtotal - Foreign Offices	3,421,211	
Total - SouthTrust Corporation			<u><u>34,507,404</u></u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2003

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Regions Financial Corp. Birmingham, Alabama	Alabama	Regions Bank Birmingham, Alabama	9,915,123
		Regions Morgan Keegan Trust, F.S.B. Birmingham, Alabama	500
		Subtotal - Alabama	9,915,623
	Arkansas	Regions Bank Birmingham, Alabama	4,065,340
	Florida	Regions Bank Birmingham, Alabama	2,381,529
	Georgia	Regions Bank Birmingham, Alabama	5,782,637
	Louisiana	Regions Bank Birmingham, Alabama	3,285,680
	North Carolina	Regions Bank Birmingham, Alabama	137,684
	South Carolina	Regions Bank Birmingham, Alabama	845,152
	Tennessee	Regions Bank Birmingham, Alabama	1,250,706
Texas	Regions Bank Birmingham, Alabama	1,603,474	
	Subtotal - Other States	19,352,202	
Foreign Offices	Regions Bank Birmingham, AL	3,284,474	
	Subtotal - Foreign Offices	3,284,474	
Total - Regions Financial Corporation			32,552,299

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2003

Holding Company	States	Bank Subsidiary	Deposits in \$000's
AmSouth Bancorporation Birmingham, Alabama	Alabama	AmSouth Bank Birmingham, Alabama	7,730,170
		Subtotal - Alabama	7,730,170
	Florida	AmSouth Bank Birmingham, Alabama	6,559,012
	Georgia	AmSouth Bank Birmingham, Alabama	224,001
	Louisiana	AmSouth Bank Birmingham, Alabama	1,527,524
	Mississippi	AmSouth Bank Birmingham, Alabama	3,057,126
	Tennessee	AmSouth Bank Birmingham, Alabama	9,260,504
	Virginia	AmSouth Bank Birmingham, Alabama	<u>40,481</u>
		Subtotal - Other States	20,668,648
	Foreign Offices	AmSouth Bank Birmingham, Alabama	<u>951,466</u>
	Subtotal - Foreign Offices	951,466	
Total - AmSouth Bancorporation			<u><u>29,350,284</u></u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2003

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Compass Bancshares, Inc. Birmingham, Alabama	Alabama	Compass Bank Birmingham, Alabama	5,151,107
		Central Bank of the South Anniston, Alabama	<u>503</u>
		Subtotal - Alabama	5,151,610
	Arizona	Compass Bank Birmingham, Alabama	1,780,436
	Colorado	Compass Bank Birmingham, Alabama	473,944
	Florida	Compass Bank Birmingham, Alabama	1,302,201
	New Mexico	Compass Bank Birmingham, Alabama	210,407
	Texas	Compass Bank Birmingham, Alabama	<u>6,437,713</u>
		Subtotal - Other States	10,204,701
	Total - Compass Bancshares, Inc.			15,356,311

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2003

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Alabama National BanCorporation Birmingham, Alabama	Alabama	National Bank of Commerce Birmingham, Alabama	810,968
		First American Bank Decatur, Alabama	688,215
		First Gulf Bank Gulf Shores, Alabama	206,593
		First Citizens Bank Talladega, Alabama	84,950
		Alabama Exchange Bank Tuskegee, Alabama	66,393
		Bank of Dadeville Dadeville, Alabama	<u>63,025</u>
		Subtotal - Alabama	1,920,144
	Florida	Peoples State Bank of Groveland Groveland, Florida	139,676
		Community Bank of Naples, N. A. Naples, Florida	169,964
		Public Bank St. Cloud, Florida	152,900
		Millennium Bank Gainesville, Florida	93,479
		Citizens & Peoples Bank, N. A. Pensacola, Florida	<u>87,833</u>
		Subtotal - Florida	643,852
Georgia	Georgia State Bank Mableton, Georgia	<u>194,935</u>	
	Subtotal - Georgia	<u>194,935</u>	
	Subtotal - Other States	838,787	
Total - Alabama National BanCorporation			<u><u>2,758,931</u></u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2003

Holding Company	States	Bank Subsidiary	Deposits in \$000's
The Banc Corporation Birmingham, Alabama	Alabama	The Bank Warrior, Alabama	684,467
		Subtotal - Alabama	684,467
	Florida	The Bank Warrior, Alabama	452,987
		Subtotal - Florida	452,987
	Total - The Banc Corporation		1,137,454
<hr/>			
BancTrust Financial Group, Inc. Mobile, Alabama	Alabama	BankTrust Mobile, Alabama	225,262
		The Monroe County Bank Monroeville, Alabama	109,950
		BankTrust of Brewton Brewton, Alabama	101,035
		The Commercial Bank of Demopolis Demopolis, Alabama	74,694
		Sweet Water State Bank Sweet Water, Alabama	48,973
		Subtotal - Alabama	559,914
	Florida	Wewahitchka State Bank Wewahitchka, Florida	40,887
		Subtotal - Florida	40,887
	Total - BancTrust Financial Group, Inc.		600,801

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2003

Holding Company	States	Bank Subsidiary	Deposits in \$000's
CBS Banc-Corp. Russellville, Alabama	Alabama	Citizens Bank & Savings Co. Russellville, Alabama	<u>302,416</u>
	Subtotal - Alabama		302,416
	Mississippi	Citizens Bank & Savings Co. Russellville, Alabama	46,379
	Tennessee	The Bank of Bolivar Hardeman, Tennessee	<u>46,924</u>
Subtotal - Other States		93,303	
Total - CBS Banc-Corp.			<u><u>395,719</u></u>
<hr/>			
CommerceSouth, Inc. Eufaula, Alabama	Alabama	CommerceSouth Bank Eufaula, Alabama	<u>139,127</u>
	Subtotal - Alabama		139,127
	Florida	CommerceSouth Bank Santa Rosa Beach, Florida	<u>140,848</u>
	Subtotal - Florida		140,848
Total - CommerceSouth, Inc.			<u><u>279,975</u></u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2003

Holding Company	States	Bank Subsidiary	Deposits in \$000's
The Weatherford Foundation of Red Bay, Alabama, Inc. Red Bay, Alabama	Alabama	Community Spirit Bank Red Bay, Alabama	<u>67,697</u>
		Subtotal - Alabama	67,697
	Mississippi	Spirit Bank Belmont, Mississippi	<u>14,937</u>
		Subtotal - Mississippi	14,937
Total - The Weatherford Foundation of Red Bay, Alabama, Inc.			<u><u>82,634</u></u>
<hr/>			
Vision Bancshares, Inc. Gulf Shores, Alabama	Alabama	Vision Bank Gulf Shores, Alabama	<u>136,089</u>
		Subtotal - Alabama	136,089
	Florida	Vision Bank, FSB Panama City, Florida	<u>20,289</u>
		Subtotal - Florida	20,289
Total - Vision Bancshares, Inc.			<u><u>156,378</u></u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2003

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Frontier National Corp. Sylacauga, Alabama	Alabama	Frontier Bank, National Assoc. Lagrange, Georgia	<u>225,809</u>
		Subtotal - Alabama	225,809
	Georgia	Frontier Bank, National Assoc. Lagrange, Georgia	<u>7,782</u>
		Subtotal - Georgia	7,782
Total - Frontier National Corp.			<u><u>233,591</u></u>

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
Ranked by
Alabama Deposits
June 30, 2003

Bank Holding Company	Institution	Deposits In \$000's
Synovus Financial Corp Columbus, Georgia	CB&T Bank of Russell County Phenix City, Alabama	148,243
	Community Bank and Trust of Southeast Alabama Enterprise, Alabama	191,869
	First Commercial Bank Birmingham, Alabama	1,092,066
	First Commercial Bank of Huntsville Huntsville, Alabama	342,025
	Sterling Bank Montgomery, Alabama	308,001
	The Bank of Tuscaloosa Tuscaloosa, Alabama	257,998
	The First National Bank of Jasper Jasper, Alabama	400,267
Total - Synovus Financial Corp		2,740,469
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BancorpSouth, Inc. Tupelo, Mississippi	BancorpSouth Bank Tupelo, Mississippi	636,198
SunTrust Banks, Inc. Atlanta, Georgia	SunTrust Bank Atlanta, Georgia	413,484
Whitney Holding Corporation New Orleans, Louisiana	Whitney National Bank New Orleans, Louisiana	393,121
Union Planters Corporation Memphis, Tennessee	Union Planters Bank, National Association Memphis, Tennessee	386,088
Peoples Community Bancshares Colquitt, Georgia	Peoples Community Bank Columbia, Alabama	153,606
ABC Bancorp Moultrie, Georgia	Southland Bank Dothan, Alabama	123,469

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
Ranked by
Alabama Deposits
June 30, 2003

Bank Holding Company	Institution	Deposits In \$000's
NBC Capital Corporation Starkville, Mississippi	National Bank of Commerce Starkville, Mississippi	132,095
BB&T Corporation Winston-Salem, North Carolina	Branch Banking and Trust Company Winston-Salem, North Carolina	74,205
None	Charter Bank West Point, Georgia	137,729
Community Bankshares, Inc. Cornelia, Georgia	Community Bank & Trust - Alabama Union Springs, Alabama	49,925
None	SouthBank, a Federal Savings Bank Corinth, Mississippi	75,880
Bancorp of Lucedale, Inc. Lucedale, Mississippi	Century Bank Lucedale, Mississippi	31,571
Commerce Bancshares, Inc. Franklin, Tennessee	Peoples State Bank of Commerce Trenton, Tennessee	29,794
Capital City Bank Group, Inc. Tallahassee, Florida	Capital City Bank Tallahassee, Florida	10,762
None	Citizens Bank & Trust Trenton, Georgia	8,715
Dickinson Financial Corporation II Kansas City, Missouri	Armed Forces Bank, National Association Fort Leavenworth, Kansas	3,841
Citizens Bancshares Corporation Atlanta, Georgia	Citizens Trust Bank Atlanta, Georgia	<u>76,777</u>
	Total Alabama Deposits	<u><u>5,477,729</u></u>

SUMMARY STATISTICS

COMMERCIAL BANKS:

Number of state-chartered banks at September 30, 2002		131
New Banks Opened		+2
Conversions: National-to-State	0	
State-to-National	-1	
FSB-to-State	0	-1
Mergers: State with State	0	
State with National	-1	
State with Out-of-State	-1	<u>-2</u>
Number of state-chartered banks at September 30, 2003		130

BRANCH OFFICES:

Number of branch offices at September 30, 2002		3,108
Adjustments for late notifications	0	
New branch offices opened	+117	
Branches established as a result of mergers	+8	
Branches gained in national-to-state conversions	0	
Branches gained in FSB-to-state conversions	0	
Branches gained in Purchase/Assumption	0	
Branches gained in main office redesignation	+2	
Branches closed	-62	
Branches lost as a result of mergers	- 4	
Branches lost in state-to-national conversions	-281	
Branches lost in Purchase/Assumption	-7	<u>-227</u>
Number of branch offices at September 30, 2003		2,881

Table 6. New State Chartered Institutions Established October 1, 2002 through September 30, 2003

Date	Institution
3/3/2003	Citizens Bank & Trust, Guntersville, Alabama
8/4/2003	Traditions Bank, Cullman, Alabama

Table 7. Conversion of State-Chartered Banks to National Banks October 1, 2002 through September 30, 2003

Date	Institution
8/8/2003	Colonial Bank, Montgomery, Alabama

Table 8. Mergers of State-Chartered Banks with National Bank, October 1, 2002 through September 30, 2003

Date	Description of Merger
1/1/2003	Barbour County Bank, Eufaula, Alabama merged with and into First National Bank of Ashford, Ashford, Alabama

Table 9. Mergers and Acquisitions of State-Chartered Banks with Out-of-State Banks October 1, 2002 through September 30, 2003

Date	Description of Merger
2/21/2003	Eagle Bank of Alabama, Opelika, Alabama merged with and into CharterBank Federal Savings Bank, West Point, Georgia

Table 10. Branches Opened by State-Chartered Banks, October 1, 2002 through September 30, 2003

DATE	BANK	BRANCH LOCATION
10/7/2002	Compass Bank, Birmingham, Alabama	Intersection of Ray and 56th Street, Chandler, Arizona
10/7/2002	Compass Bank, Birmingham, Alabama	Intersection of Liberty Parkway and Urban Center Parkway, Birmingham, Alabama
10/7/2002	AmSouth Bank, Birmingham, Alabama	7849 Cottage Hill Road, Mobile, Alabama
10/15/2002	Regions Bank, Birmingham, Alabama	1511 North Westshore Boulevard, Tampa, Florida
10/15/2002	Regions Bank, Birmingham, Alabama	11550 Louetta Road, Houston, Texas
10/21/2002	Compass Bank, Birmingham, Alabama	3101 Matlock Road, Mansfield, Texas
10/28/2002	AmSouth Bank, Birmingham, Alabama	1415 West 5th Street, Laurel, Mississippi
10/28/2002	AmSouth Bank, Birmingham, Alabama	8455 Tuttle Avenue, Sarasota, Florida
10/28/2002	Regions Bank, Birmingham, Alabama	7539 Spring Hill Drive, Spring Hill, Florida
10/28/2002	SouthTrust Bank, Birmingham, Alabama	1280 Dogwood Drive, Conyers, Georgia
10/28/2002	CommerceSouth Bank (Formerly Southern Bank of Commerce), Eufaula, Alabama	1916 Cobbs Ford Road, Prattville, Alabama
11/4/2002	AmSouth Bank, Birmingham, Alabama	2569 Viking Drive, Bossier City, Louisiana
11/12/2002	AmSouth Bank, Birmingham, Alabama	2320 South U.S. Highway 77, Lynn Haven, Florida
11/12/2002	AmSouth Bank, Birmingham, Alabama	115 Third Street, Neptune Beach, Florida
11/14/2002	Compass Bank, Birmingham, Alabama	Intersection of U.S. Highway 17 and County Highway 220, Jacksonville, Florida
11/18/2002	Compass Bank, Birmingham, Alabama	Intersection of East Thomas Road and North 40th Street, Phoenix, Arizona
11/18/2002	Regions Bank, Birmingham, Alabama	923 South Range Avenue, Denham Springs, Louisiana
11/25/2002	AmSouth Bank, Birmingham, Alabama	19203 Dale Mabry Highway North, Lutz, Florida
11/25/2002	Colonial Bank, Montgomery, Alabama	7204 Sand Lake Road, Suite 100, Orlando, Florida
11/26/2002	The Bank, Warrior, Alabama	912 Northwest Avenue A, Carrabelle, Florida
12/2/2002	Regions Bank, Birmingham, Alabama	1544 Piedmont Road, Suite 215, Atlanta, Georgia

Table 10. Branches Opened by State-Chartered Banks, October 1, 2002 through September 30, 2003

DATE	BANK	BRANCH LOCATION
12/9/2002	AmSouth Bank, Birmingham, Alabama	2531 John Hawkins Parkway, Hoover, Alabama
12/9/2002	AmSouth Bank, Birmingham, Alabama	1619 County Road 220, Orange Park, Florida
12/11/2002	SouthTrust Bank, Birmingham, Alabama	19631 West Catawba Avenue, Cornelius, North Carolina
12/16/2002	SouthTrust Bank, Birmingham, Alabama	7435 Highway 64, Memphis, Tennessee
12/16/2002	Covington County Bank, Andalusia, Alabama	609 Florala Highway, Opp, Alabama
12/16/2002	AmSouth Bank, Birmingham, Alabama	1401 Tamiami Trail, Punta Gorda, Florida
12/16/2002	First American Bank, Decatur, Alabama	12310 Highway 231 North, Meridianville, Alabama
12/16/2002	Compass Bank, Birmingham, Alabama	Corner of FM 1960 and North Eldredge Parkway, Houston, Texas
12/16/2002	Compass Bank, Birmingham, Alabama	Southwest Corner of Hebron Parkway and Old Denton Road, Carrollton, Texas
12/23/2002	AmSouth Bank, Birmingham, Alabama	2435 Brentwood Boulevard, Naples, Florida
12/23/2002	AmSouth Bank, Birmingham, Alabama	3614 Tennessee Avenue, Chattanooga, Tennessee
12/23/2002	AmSouth Bank, Birmingham, Alabama	522 State Road 13, Jacksonville, Florida
12/23/2002	Colonial Bank, Montgomery, Alabama	2223 Del Prado Boulevard, South Cape Coral, Florida
12/23/2002	AmSouth Bank, Montgomery, Alabama	1031 Winchester Road Northeast, Huntsville, Alabama
12/23/2002	Colonial Bank, Montgomery, Alabama	6360 West Plano Parkway, Plano, Texas
12/23/2002	Compass Bank, Birmingham, Alabama	Intersection of FM 544 and Murphy Road, Murphy, Texas
12/30/2002	Eagle Bank, Opelika, Alabama	2320 Moores Mill Road, Auburn, Alabama
12/30/2002	AmSouth Bank, Birmingham, Alabama	2000 North John Young Parkway, Kissimmee, Florida
12/30/2002	AmSouth Bank, Birmingham, Alabama	200 Grand Boulevard, Destin, Florida

Table 10. Branches Opened by State-Chartered Banks, October 1, 2002 through September 30, 2003

DATE	BANK	BRANCH LOCATION
1/6/2003	AmSouth Bank, Birmingham, Alabama	2450 Treasury Drive, Cleveland, Tennessee
1/6/2003	SouthTrust Bank, Birmingham, Alabama	1620 West 49th Street, Miami, Florida
1/8/2003	Regions Bank, Birmingham, Alabama	4300 Breaker Lane, Austin, Texas
1/13/2003	Regions Bank, Birmingham, Alabama	1745 Peachtree Street Northeast, Suite D, Atlanta, Georgia
1/13/2003	Compass Bank, Birmingham, Alabama	Corner of Chandler Boulevard and North Price Road, Chandler, Arizona
1/23/2003	Regions Bank, Birmingham, Alabama	101 East Washington Street, Greenville, South Carolina
1/27/2003	AmSouth Bank, Birmingham, Alabama	70 South Blue Angel Parkway, Pensacola, Florida
1/27/2003	AmSouth Bank, Birmingham, Alabama	2266 North Monroe Street, Tallahassee, Florida
1/27/2003	AmSouth Bank, Birmingham, Alabama	1470 Perimeter Parkway Northwest, Huntsville, Alabama
1/27/2003	Regions Bank, Birmingham, Alabama	161 Spring Street, Highlands, North Carolina
2/3/2003	SouthTrust Bank, Birmingham, Alabama	1855 East Main Street, Suite 24, Spartanburg, South Carolina
2/3/2003	Compass Bank, Birmingham, Alabama	Intersection of FM 407 and Morris Road, Dallas, Texas
2/3/2003	Regions Bank, Birmingham, Alabama	1555 Palm Beach Lakes Boulevard, Suite 155, West Palm Beach, Florida
2/10/2003	Small Town Bank, Wedowee, Alabama	21044 Main Street, Ranburne, Alabama
2/10/2003	Colonial Bank, Montgomery, Alabama	2750 John Hawkins Parkway, Hoover, Alabama
2/25/2003	SouthTrust Bank, Birmingham, Alabama	10205 West Hillsborough Avenue, Tampa, Florida
3/3/2003	Compass Bank, Birmingham, Alabama	Intersection of Valleydale Road and Highway 31, Birmingham, Alabama
3/3/2003	Peoples Bank of North Alabama, Cullman, Alabama	11351 US Highway 278, Cullman, Alabama
3/3/2003	Regions Bank, Birmingham, Alabama	1200 Two Island Court, Mt. Pleasant, South Carolina

Table 10. Branches Opened by State-Chartered Banks, October 1, 2002 through September 30, 2003

DATE	BANK	BRANCH LOCATION
3/3/2003	Citizens Bank & Trust, Guntersville, Alabama	7473 US Highway 431, Albertville, Alabama
3/10/2003	First State Bank, Lineville, Alabama	105 Main Street South, Wedowee, Alabama
3/10/2003	SouthTrust Bank, Birmingham, Alabama	320 South Alafaya Trail, Orlando, Florida
3/17/2003	SouthTrust Bank, Birmingham, Alabama	2750 Carl T. Jones Drive, Lot #5, Huntsville, Alabama
3/20/2003	Colonial Bank, Montgomery, Alabama	5182 North Oceanshore Boulevard, Suite A, Palm Coast, Florida
3/31/2003	Compass Bank, Birmingham, Alabama	4625 Centerview Drive, San Antonio, Texas
3/31/2003	Compass Bank, Birmingham, Alabama	12434 North Tatum Boulevard, Phoenix, Arizona
4/7/2003	Compass Bank, Birmingham, Alabama	Intersection of North Dysart Road and West Indian School Road, Litchfield Park, Arizona
4/7/2003	Compass Bank, Birmingham, Alabama	Intersection of Rufe Snow Drive and North Tarrant Parkway, Fort Worth, Texas
4/10/2003	Bank of Alabama, Birmingham, Alabama	2744 Highway 31 South, Pelham, Alabama
4/21/2003	Compass Bank, Birmingham, Alabama	Intersection of North Alma School Road and West Elliot Road, Chandler, Arizona
4/21/2003	Colonial Bank, Birmingham, Alabama	6650 North McArthur Boulevard, Irving, Texas
4/28/2003	Traders & Farmer Bank, Haleyville, Alabama	5329 Curry Highway, Jasper, Alabama
5/5/2003	Regions Bank, Birmingham, Alabama	8351 East Walker Springs Lane, Knoxville, Tennessee
5/7/2003	Compass Bank, Birmingham, Alabama	Intersection of Blanco Road and North Texas 1604 Loop West, San Antonio, Texas
5/12/2003	AmSouth Bank, Birmingham, Alabama	2298 West County Highway 30-A, Unit 3, Santa Rosa Beach, Florida
5/12/2003	Compass Bank, Birmingham, Alabama	Intersection of 64th Avenue and Indiana Street, Arvada, Colorado

Table 10. Branches Opened by State-Chartered Banks, October 1, 2002 through September 30, 2003

DATE	BANK	BRANCH LOCATION
5/12/2003	SouthTrust Bank, Birmingham, Alabama	15700 Northwest 67th Avenue, Suite 100, Miami Lakes, Florida
5/12/2003	SouthTrust Bank, Birmingham, Alabama	2390 Dallas Highway, Marietta, Georgia
5/14/2003	Compass Bank, Birmingham, Alabama	Intersection of Castle Pines Parkway and I-25, Denver, Colorado
5/27/2003	First Commercial Bank, Huntsville, Alabama	1333 Enterprise Way, Huntsville, Alabama
5/27/2003	AmSouth Bank, Birmingham, Alabama	360 West State Road 436, Altamonte Springs, Florida
6/9/2003	Colonial Bank, Montgomery, Alabama	34998 Emerald Coast Parkway, Destin, Florida
6/16/2003	Regions Bank, Birmingham, Alabama	7158 Cottage Hill Road, Mobile, Alabama
6/23/2003	SouthTrust Bank, Birmingham, Alabama	3365 Cobb Parkway NW, AcWorth, Georgia
6/23/2003	AmSouth Bank, Birmingham, Alabama	130 St. Johns Common Road, Jacksonville, Florida
6/23/2003	Compass Bank, Birmingham, Alabama	Intersection of McCart Avenue and Sycamore School Road, Fort Worth, Texas
6/30/2003	Union State Bank, Pell City, Alabama	2200 Lakeshore Drive, Suite 100, Homewood, Alabama
6/30/2003	AmSouth Bank, Birmingham, Alabama	4095 Millenia Boulevard, Orlanda, Florida
7/9/2003	BankTrust, Mobile, Alabama	1025 Highway 43 South, Saraland, Alabama
7/10/2003	First United Security Bank Thomasville, Alabama	8710 Highway 69 South, Tuscaloosa, Alabama
7/14/2003	AmSouth Bank, Birmingham, Alabama	10245 Kingston Pike, Knoxville, Tennessee
7/14/2003	Compass Bank, Birmingham, Alabama	Southeast Corner of Elliot Road and Val Vista Drive, Mesa, Arizona
7/14/2003	AmSouth Bank, Birmingham, Alabama	8350 Millicent Way, Shreveport, Louisiana
7/21/2003	SouthTrust Bank, Birmingham, Alabama	7455 Pinemire Drive, Oviedo, Florida
7/23/2003	Compass Bank, Birmingham, Alabama	Intersection of Glade Road and Heritage Avenue, Fort Worth, Texas

Table 10. Branches Opened by State-Chartered Banks, October 1, 2002 through September 30, 2003

DATE	BANK	BRANCH LOCATION
7/23/2003	Compass Bank, Birmingham, Alabama	Intersection of Barker Cypress Road and State Highway 529, Houston, Texas
7/28/2003	Compass Bank, Birmingham, Alabama	3150 48th Street, Suite 175, Phoenix, Arizona
8/4/2003	Traditions Bank, Cullman, Alabama	11364 Highway 278 West, Cullman, Alabama
8/4/2003	AmSouth Bank, Birmingham, Alabama	2200 Aloma Avenue, Winter Park, Florida
8/4/2003	Compass Bank, Birmingham, Alabama	Intersection of Gattis School Road and Red Bud Lane, Roundrock, Texas
8/6/2003	Compass Bank, Birmingham, Alabama	Corner of Preston Road and Stone Crest Road, Frisco, Texas
8/11/2003	AmSouth Bank, Birmingham, Alabama	2170 Gause Boulevard East, Slidell, Louisiana
8/18/2003	AmSouth Bank, Birmingham, Alabama	9410 Healthplex Drive, Shreveport, Louisiana
8/25/2003	Compass Bank, Birmingham, Alabama	Intersection of 4th Street Northwest and Griegos Road Northwest, Albuquerque, New Mexico
8/25/2003	AmSouth Bank, Birmingham, Alabama	3836 Murrell Road, Rockledge, Florida
9/2/2003	SouthTrust Bank, Birmingham, Alabama	12617 West Sunrise Boulevard, Sunrise, Florida
9/8/2003	Regions Bank, Birmingham, Alabama	652 Haywood Road, Greenville, South Carolina
9/15/2003	Regions Bank, Birmingham, Alabama	2994 South County Highway 395, Santa Rosa Beach, Florida
9/15/2003	First Lowndes Bank, Fort Deposit, Alabama	475 Greenville Bypass, Highway 245, Greenville, Alabama
9/15/2003	First Community Bank of Central Alabama, Wetumpka, Alabama	1875 Kowaliga Road, Eclectic, Alabama
9/17/2003	Metro Bank, Pell City, Alabama	35489 US Highway 231, Ashville, Alabama
9/22/2003	Troy Bank & Trust, Troy, Alabama	837 East Main Street, Arton, Alabama
9/22/2003	AmSouth Bank, Birmingham, Alabama	10950 Cross Creek Boulevard, Tampa, Florida
9/22/2003	AmSouth Bank, Birmingham, Alabama	1409 Sadler Road, Fernandina Beach, Florida
9/22/2003	Compass Bank, Birmingham, Alabama	Intersection of Dalrock Road and Highway 66, Dallas, Texas
9/24/2003	Compass Bank, Birmingham, Alabama	Intersection of North Garland Avenue and State Highway 190, Garland, Texas
9/29/2003	United Bank, Atmore, Alabama	615 McMeans Avenue, Bay Minette, Alabama

Table 11 Merger of FSB to State Chartered Banks, October 1, 2002 through September 30, 2003

Date	Description of Merger
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Table 12. Mergers and Acquisitions of Out-of-State Banks with State-Chartered Banks, October 1, 2002 through September 30, 2003

Date	Description of Merger
10/17/2002	Palm Beach National Bank & Trust Company, Palm Beach, Florida merged with and into Colonial Bank, Montgomery, Alabama

Table 13. Mergers of National Banks with State-Chartered Banks, October 1, 2002 through September 30, 2003

Date	Description of Merger
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Table 14. Branch Acquisition (Certain Branch Assets & Assumption of Certain Liabilities) October 1, 2002 through September 30, 2003

Date	Bank	Seller	Branch Location
3/14/2003	Small Town Bank Wedowee, Alabama	The Bank Warrior, Alabama	548 Main Street Roanoke, Alabama

Table 15. Main Office Relocation

DATE	BANK	FROM	TO
11/1/2002	Peoples Bank, Clio, Alabama	3274 Louisville Street, Clio, Alabama	256 Honeysuckle Road, Suite 19, Dothan, Alabama
4/28/2003	SunSouth Bank, Dothan, Alabama	256 Honeysuckle Road, Brightleaf Court, Suite 19, Dothan, Alabama	108 Jamestown Boulevard, Dothan, Alabama

Table 16. Branches Closed by State-Chartered Banks, October 1, 2002 through September 30, 2003

DATE	BANK	BRANCH LOCATION
10/25/2002	AmSouth Bank, Birmingham, Alabama	1511 West Fourth Street Laurel, Mississippi
10/25/2002	AmSouth Bank, Birmingham, Alabama	2908 Audubon Drive Laurel, Mississippi
10/25/2002	AmSouth Bank, Birmingham, Alabama	401 Central Avenue Laurel, Mississippi
10/26/2002	Merchants Bank, Jackson, Alabama	1123 College Avenue Jackson, Alabama
10/28/2002	Regions Bank, Birmingham, Alabama	3710 North State Line Avenue Texarkana, Arkansas
11/8/2002	AmSouth Bank, Birmingham, Alabama	805 South Tyndall Parkway Panama City, Florida
12/19/2002	SouthTrust Bank, Birmingham, Alabama	1761 South Tamiami Trail Venice, Florida
12/19/2002	SouthTrust Bank, Birmingham, Alabama	3813 Manatee Avenue West Bradenton, Florida
12/20/2002	AmSouth Bank, Birmingham, Alabama	3501 Rossville Boulevard Chattanooga, Tennessee
12/27/2002	Regions Bank, Birmingham, Alabama	2916 Emanuel Church Road West Columbia, South Carolina
12/27/2002	Eagle Bank, Opelika, Alabama	1642 South College Street Auburn, Alabama
12/27/2002	Colonial Bank, Montgomery, Alabama	3931 RCA Boulevard Palm Beach Gardens, Florida
12/31/2002	Regions Bank, Birmingham, Alabama	5540 Atlanta Highway Montgomery, Alabama
12/31/2002	Southland Bank, Dothan, Alabama	1970 Reeves Street, Suite 201 Dothan, Alabama
1/15/2003	Regions Bank, Birmingham, Alabama	4415 West 7th Street Texarkana, Texas
1/16/2003	AmSouth Bank, Birmingham, Alabama	218 Main Street Jonestown, Mississippi
1/24/2003	AmSouth Bank, Birmingham, Alabama	4009 University Drive Huntsville, Alabama

Table 16. Branches Closed by State-Chartered Banks, October 1, 2002 through September 30, 2003

DATE	BANK	BRANCH LOCATION
1/31/2003	Regions Bank, Birmingham, Alabama	27 Smith Street Fairburn, Georgia
2/1/2003	SouthTrust Bank, Birmingham, Alabama	14939 North Florida Avenue Tampa, Florida
2/1/2003	SouthTrust Bank, Birmingham, Alabama	1295 South Missouri Avenue Tampa, Florida
2/1/2003	SouthTrust Bank, Birmingham, Alabama	4701 Park Boulevard Tampa, Florida
2/1/2003	SouthTrust Bank, Birmingham, Alabama	8411 North Dale Mabry Highway Tampa, Florida
2/1/2003	SouthTrust Bank, Birmingham, Alabama	4651 Cortez Road Sarasota, Florida
2/1/2003	SouthTrust Bank, Birmingham, Alabama	950 Blanding Boulevard Jacksonville, Florida
2/1/2003	SouthTrust Bank, Birmingham, Alabama	5940 Beach Boulevard Jacksonville, Florida
2/1/2003	SouthTrust Bank, Birmingham, Alabama	5435 Blanding Boulevard Jacksonville, Florida
2/1/2003	SouthTrust Bank, Birmingham, Alabama	7117 Merrill Road Jacksonville, Florida
2/1/2003	SouthTrust Bank, Birmingham, Alabama	2875 University Boulevard Jacksonville, Florida
2/1/2003	SouthTrust Bank, Birmingham, Alabama	10-500 San Jose Boulevard Jacksonville, Florida
2/7/2003	Colonial Bank, Montgomery, Alabama	47 West Oxmoor Road Birmingham, Alabama
3/6/2003	Regions Bank, Birmingham, Alabama	107 Canal Boulevard Thibodaux, Louisiana
3/7/2003	Regions Bank, Birmingham, Alabama	214 Ingram Street Clinton, Arkansas
3/14/2003	SouthTrust Bank, Birmingham, Alabama	4800 Whitesburg Drive, Suite 43 Huntsville, Alabama
3/21/2003	SouthTrust Bank, Birmingham, Alabama	9020 Bailey Cove Road Huntsville, Alabama

Table 16. Branches Closed by State-Chartered Banks, October 1, 2002 through September 30, 2003

DATE	BANK	BRANCH LOCATION
3/28/2003	The Peoples Bank & Trust Company Selma, Alabama	699 East Main Street Prattville, Alabama
3/28/2003	SouthTrust Bank, Birmingham, Alabama	900 Neapolitan Way Naples, Florida
4/14/2003	Compass Bank, Birmingham, Alabama	4075 West Ina Road Tucson, Arizona
4/14/2003	Compass Bank, Birmingham, Alabama	1800 West Valencia Road Tucson, Arizona
4/15/2003	Regions Bank, Birmingham, Alabama	9652 Strong Highway Strong, Arkansas
4/18/2003	Regions Bank, Birmingham, Alabama	1320 West Main Clarksville, Arkansas
4/18/2003	Regions Bank, Birmingham, Alabama	101 North Millet Street Gramercy, Louisiana
4/25/2003	Regions Bank, Birmingham, Alabama	1809 Northwest Loop 281 Longview, Texas
4/25/2003	AmSouth Bank, Birmingham, Alabama	8400 US Highway 64 Bartlett, Tennessee
5/2/2003	Regions Bank, Birmingham, Alabama	284 Morrell Road Knoxville, Tennessee
5/9/2003	Compass Bank, Birmingham, Alabama	114 North Main Street Tuscumbia, Alabama
5/30/2003	Regions Bank, Birmingham, Alabama	1235 South McKenzie Drive Foley, Alabama
6/6/2003	Regions Bank, Birmingham, Alabama	1554 Florence Boulevard Florence, Alabama
6/6/2003	Colonial Bank, Montgomery, Alabama	101 Stonebridge Boulevard Bremen, Georgia
6/13/2003	Regions Bank, Birmingham, Alabama	6300 Grelot Road Mobile, Alabama
6/20/2003	SouthTrust Bank, Birmingham, Alabama	4609 South Main Street AcWorth, Georgia

Table 16. Branches Closed by State-Chartered Banks, October 1, 2002 through September 30, 2003

DATE	BANK	BRANCH LOCATION
6/21/2003	Peoples Bank & Trust Company Selma, Alabama	604 Roosevelt Street, Tallasse, Alabama
6/27/2003	Regions Bank, Birmingham, Alabama	710 McMeans Avenue Bay Minette, Alabama
6/27/2003	Compass Bank, Birmingham, Alabama	7055 East Broadway Tucson, Arizona
6/28/2003	Union State Bank, Pell City, Alabama	3026 Independence Drive Homewood, Alabama
7/11/2003	First Commercial Bank, Huntsville, Alabama	2123 Whitesburg Drive Huntsville, Alabama
7/15/2003	Peoples Bank & Trust Company Selma, Alabama	1501 Highway 14 East Selma, Alabama
8/15/2003	Regions Bank, Birmingham, Alabama	3075 US Highway 98 Daphne, Alabama
8/29/2003	Regions Bank, Birmingham, Alabama	3283 Lewisburg Highway Petersburg, Tennessee
9/5/2003	Regions Bank, Birmingham, Alabama	114 South Willow Avenue Cookeville, Tennessee
9/12/2003	Regions Bank, Birmingham, Alabama	2498 State Highway 3304/Euche Road Ten Mile, Tennessee
9/19/2003	Regions Bank, Birmingham, Alabama	1971 Madison Street Clarksville, Tennessee
9/26/2003	Regions Bank, Birmingham, Alabama	769 Nissan Drive Smyrna, Tennessee

Table 17. Branch Sales (Certain Branch Assets & Assumption of Certain Liabilities)
 October 1, 2002 through September 30, 2003

DATE	BANK	PURCHASER	BRANCH LOCATION
8/29/2003	The Bank, Warrior, Alabama	Trustmark National Bank, Jackson, Mississippi	7522 Front Beach Road, Panama City, Florida
8/29/2003	The Bank, Warrior, Alabama	Trustmark National Bank, Jackson, Mississippi	238 Old Highway 98, Destin, Florida
8/29/2003	The Bank, Warrior, Alabama	Trustmark National Bank, Jackson, Mississippi	4003 East County Highway 30A, Santa Rosa Beach, Florida
8/29/2003	The Bank, Warrior, Alabama	Trustmark National Bank, Jackson, Mississippi	220 West 19th Street, Panama City, Florida
8/29/2003	The Bank, Warrior, Alabama	Trustmark National Bank, Jackson, Mississippi	1884 County Highway 393, Santa Rosa Beach, Florida
8/29/2003	The Bank, Warrior, Alabama	Trustmark National Bank, Jackson, Mississippi	3900 Marriot Drive, Suite B, Panama City Beach, Florida
8/29/2003	The Bank, Warrior, Alabama	Trustmark National Bank, Jackson, Mississippi	16045 Emerald Coast Parkway, Destin, Florida

Table 18. Branch Office Relocation

DATE	BANK	FROM	TO
10/15/2002	AmSouth Bank, Birmingham, Alabama	7384 Siwell Road, Byram, Mississippi	7265 Siwell Road, Byram, Mississippi
11/4/2002	Farmers & Merchants Bank, Piedmont, Alabama	1542 US Highway 78 East, Oxford, Alabama	35 Ali Way, Oxford, Alabama
11/7/2002	Peoples Southern Bank, Clanton, Alabama	9015 Jones Street, Thorsby, Alabama	20688 US Highway 31, Thorsby, Alabama
12/2/2002	AmSouth Bank, Birmingham, Alabama	406 East Silver Springs Boulevard, Ocala, Florida	612 East Springs Boulevard, Ocala, Florida
12/16/2002	SouthTrust Bank, Birmingham, Alabama	2481 Lee Road 430, Smiths, Alabama	Corner of Lee Road 562 & Lee Road 298, Smiths, Alabama
3/10/2003	The Peoples Bank & Trust Company, Selma, Alabama	230 Miranda Street, Georgiana, Alabama	412 Highway 106 West, Georgiana, Alabama
4/28/2003	Regions Bank, Birmingham, Alabama	2050 Government Boulevard, Mobile, Alabama	2050 Airport Boulevard, Mobile, Alabama
4/28/2003	SouthTrust Bank, Birmingham, Alabama	2770 West Atlantic Boulevard, Pampano Beach, Florida	2200 West Atlantic Boulevard, Pampano Beach, Florida
4/28/2003	AmSouth Bank, Birmingham, Alabama	1400 Gulf Shores Boulevard, Suite 100, Naples, Florida	225 Banyan Boulevard, Suite 120, Naples, Florida (Temporary Relocation)
5/19/2003	SouthTrust Bank, Birmingham, Alabama	3330 Northside Parkway, Atlanta, Georgia	1320 West Paces Ferry Road, Atlanta, Georgia
6/16/2003	Regions Bank, Birmingham, Alabama	14000 Cantrell Road, Little Rock, Arkansas	14920 Cantrell Road, Little Rock, Arkansas
6/16/2003	AmSouth Bank, Birmingham, Alabama	507 Drake Avenue SW, Huntsville, Alabama	509 Drake Avenue SW, Huntsville, Alabama
6/30/2003	AmSouth Bank, Birmingham, Alabama	110 North Belverdere Drive, Gallatin, Tennessee	1140 Nashville Pike, Gallatin, Tennessee
8/11/2003	Bank Independent, Sheffield, Alabama	1015 1st Street, Cherokee, Alabama	Highway 72 West, Cherokee, Alabama
9/22/2003	AmSouth Bank, Birmingham, Alabama	8721 SW Highway 200, Ocala, Florida	10250 SW 86th Circle, Ocala, Florida

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.). All of these laws designate the Supervisor of the Bureau of Loans as the regulatory authority to administer and enforce the Act.

The Bureau of Loans has the statutory authority to exam 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 examinations with the amount being reasonably prescribed under uniform and equitable rules and regulations promulgated by the Superintendent of Banks.

The number of licensees for the past five years under the **Alabama Small Loan Act** is shown below:

<u>Date</u>	<u>Number</u>
December 31, 2002	234
December 31, 2001	226
December 31, 2000	279
December 31, 1999	252
December 31, 1998	271

Section 5-18-11 of the Small Loan Act requires licensees to report their calendar year financial condition and operating performance to the Supervisor on or before May 1 of each year. The following statements report the consolidated financial condition of licensees under the Alabama Small Loan Act. The Bureau of Loans staff does not audit or otherwise check the financial data submitted by licensees for accuracy.

Table 19. Consolidated Balance Sheet, Licensees Under the **Alabama Small Loan Act**, December 31, 2002 and December 31, 2001

<u>ASSETS</u>	<u>2002</u>	<u>2001</u>
Receivables (Gross).....	\$17,161,941	\$19,361,784
Cash in Office and Banks.....	1,060,096	572,429
Real Estate and Building (Less Reserve for Depreciation)	168,657	187,462
Furniture and Fixtures (Less Reserve for Depreciation)	233,725	255,118
Accrued Interest Receivable	165,766	79,153
Other Assets.....	<u>1,333,207</u>	<u>1,896,218</u>
TOTAL ASSETS	\$20,123,392	\$22,352,164
<u>LIABILITIES AND CAPITAL</u>		
Accounts and Notes Payable	\$13,079,182	\$12,900,870
Deferred Income and Unearned Charge.....	1,598,188	1,451,821
Reserve for Bad Debts.....	359,083	350,476
Other Liabilities.....	<u>904,909</u>	<u>3,868,213</u>
TOTAL LIABILITIES	\$15,941,362	\$18,571,380
Capital Stock (If Corporation).....	\$ 844,284	\$ 931,625
Net Worth (If Individual or Partnership).....	2,212,313	1,415,206
Surplus (Including Undivided Profits)	<u>1,125,433</u>	<u>1,433,953</u>
TOTAL CAPITAL	\$4,182,030	\$3,780,784
TOTAL LIABILITIES AND CAPITAL.....	\$20,123,392	\$22,352,164

Table 20. Consolidated Income Statement, Licensees Under the **Alabama Small Loan Act**,
December 31, 2002 and December 31, 2001

<u>INCOME</u>	<u>2002</u>	<u>2001</u>
Finance Charges Collected	\$ 7,617,402	\$ 7,114,355
Delinquent and Deferral Charges Collected.....	1,147,097	1,196,899
Insurance Commission/Income.....	1,699,770	1,477,238
P & L Recovery.....	476,006	417,315
Other Income	<u>966,027</u>	<u>562,558</u>
Total Operating Income	\$ 11,906,302	\$ 10,768,365
 <u>EXPENSES</u>		
Interest Paid	\$ 922,774	\$ 1,015,067
Charge Off to Bad Debt.....	2,093,013	2,346,617
Additions to Reserve for Bad Debts	93,188	19,753
Salaries and/or Commissions	3,293,712	3,160,286
State, Local & Federal Taxes, Licenses and Fees.....	516,705	404,178
Advertising.....	196,693	169,233
Telephone	224,371	215,777
Postage	321,578	347,652
Rent and Utilities	453,174	460,513
Travel and Auto Expenses	130,881	104,458
Insurance and Fidelity Bonds	374,060	243,719
Depreciation of Furniture and Fixtures	98,626	114,523
Auditing and Supervision.....	733,411	642,040
Other Expenses.....	<u>1,095,563</u>	<u>1,083,951</u>
Total Expenses	\$ 10,547,749	\$ 10,327,767
Net Income	\$ 1,358,553	\$ 440,598

Table 21 Analysis of Loans funded by Licensees Under the **Alabama Small Loan Act** as of December 31, 2002

Type of Analysis	Number	Dollar Volume
Gross Outstanding Loans		
Beginning of Period	43,354	\$14,726,077
End of Period.....	<u>45,360</u>	<u>17,161,941</u>
Increase (Decrease).....	2,006	\$ 2,435,864
Loan Activity by Size		
\$75 or less	1,741	\$ 103,939
\$75.01 to \$300.00.....	118,189	21,350,046
\$300.01 to \$749.00.....	<u>82,572</u>	<u>44,317,356</u>
Total	202,502	\$65,771,341
Loan Activity by Security		
Household Goods and Personal Property	109,081	\$27,007,534
Automobiles.....	82,782	33,989,164
Endorsed and/or Co-Maker	51	25,989
Unsecured	10,477	4,713,680
Other	<u>111</u>	<u>34,974</u>
Total	202,502	\$65,771,341

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, 2002	869
December 31, 2001	846
December 31, 2000	921
December 31, 1999	968
December 31, 1998	973

Licensees under the **Alabama Consumer Credit Act** submitted the following financial data for calendar year 2002: *

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$ 14,816,665,394
Gross Loan Receivables	365,052	\$ 3,282,560,386
Gross Sales Finance Receivables	<u>609,601</u>	<u>5,451,048,423</u>
Total Receivables	974,653	\$ 8,733,608,809
Total Operating Income		\$ 1,524,119,249
Total Operating Expenses		<u>1,242,732,202</u>
Net Profit (Loss)		\$ 281,387,047

*Listed below are the companies that failed to submit an annual report to the Bureau of Loans. Financial information is not included in the totals above for these companies. The impact of this omission should be minimal.

Gateway Financial Services
Just Cars

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, 2002	804
December 31, 2001	810
December 31, 2000	758
December 31, 1999	720
December 31, 1998	712

The 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 year:

<u>Year</u>	<u>Number</u>
December 31, 2002	340

Licensees under the Alabama Mortgage Brokers Licensing Act submitted the following financial data for the 2002 calendar year: *

<u>ITEM</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Total Assets		\$ 36,253,925
Total Net Worth		\$ 25,206,010
Total Operating Income		\$ 62,253,375
Total Operating Expenses		\$ <u>52,050,831</u>
Net Profit (Loss)		\$ 10,202,544
Total Loans Closed	24,120	\$ 2,608,067,696

Listed below are the companies that failed to submit an annual report to the Bureau of Loans. Financial information for these companies is not included in the totals; however, the impact of this omission should be minimal.

**American Mortgage Residential
Executive Mortgage Services, LLC
First Gulf Mortgage Co.
Kelly Group Mortgage
Lighthouse Mortgage, Inc.
MIDCO Inc.
Mortgage Financing Inc.
Savannah Mortgage Co., LLC
Southeastern Capital Mortgage
State Mortgage & Investment Corp.**