

SUPERINTENDENT OF BANKS

ANNUAL REPORT



FISCAL YEAR ENDING
SEPTEMBER 30, 2010



STATE OF ALABAMA
STATE BANKING DEPARTMENT



Bob Riley
Governor

December 1, 2010

John D. Harrison
Superintendent of Banks

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

Dear Governor Riley:

I submit to you our 2010 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. As well, these 117 state-chartered banks continue to maintain a significant share of the United States domestic market and foreign banking industry. At fiscal year-end 2010, the Alabama Banking Department regulated commercial bank assets of over \$222 billion with offices in 18 host states and foreign countries. Because of this significant domestic footprint, some of our banks participated more so than others in the downturn within the financial sector.

Governor, the domestic and global banking industry continues to recover with some signs of overall stability. Some of our Alabama, state-chartered banks continue to suffer however from the remaining adverse economic environment within some market segments. As a result of both general improvements and carry-over adversities, we only closed one commercial bank this fiscal year. We note however that the FDIC, as receiver, transferred the deposit portfolio to another Alabama bank instead of an out-of-state bank.

In addition to commercial banks, this Department's Bureau of Banking also regulates 3 independent, state-chartered trust companies and 13 bank-managed, trust departments. Combined assets of these 16 wealth management entities are over \$85 billion.

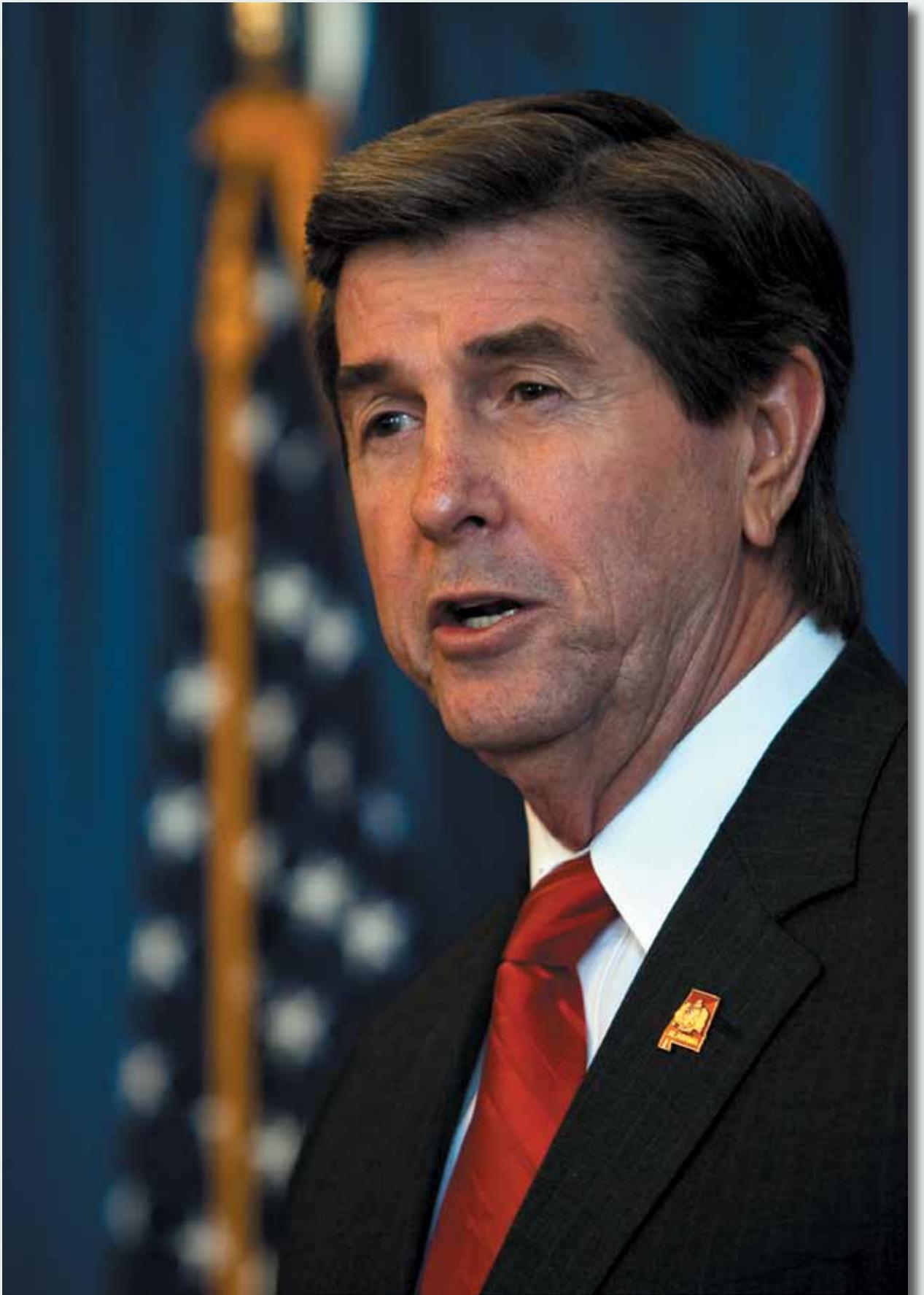
The Bureau of Loans continues to actively regulate the non-deposit, loan business. The Bureau of Loans licenses consumer credit, pawnshops, small loan companies, deferred presentment services (payday lenders), and mortgage brokers operating in Alabama. Their portfolio contains nearly 4,100 licensees under those various acts. As of July 1, 2010, the Bureau was also responsible for the licensure of individual mortgage loan originators under the newly adopted Alabama SAFE Act. This resulted in the addition of 2,600 licenses as of September 30, 2010. The bureau fully expects to license over 6,500 licenses on an ongoing basis.

Through our field examiners and office staff, the Department continues to work cooperatively and more frequently with both our Federal and host-state banking/mortgage counterparts to stretch our limited, human resources.

Governor Riley, I thank you for your leadership and service to the Great State of Alabama. We also thank our legislature for their continued support.

Respectfully,

John D. Harrison
Superintendent of Banks



GOVERNOR BOB RILEY

STATE BANKING BOARD

Members

Expiration of Term

John D. Harrison	Superintendent of Banks	Ex-officio Member Chairman of Board
John Boyett	President - CEO First State Bank of the South, Inc. Sulligent	February 1, 2013
Carl E. Crosby	Senior Vice President - Director BBVA Compass Bank Birmingham	February 1, 2013
Larry K. Deason	Executive Vice President - COO Farmers and Merchants Bank Anniston	February 1, 2015
Arthur J. DuCote	Executive Vice President Regions Bank Birmingham	February 1, 2011
W. Bibb Lamar, Jr.	Chairman - CEO BankTrust Mobile	February 1, 2011
Terry Phillips	President - CEO First United Security Bank Thomasville	February 1, 2015

SAVINGS AND LOAN BOARD - INACTIVE

SUPERINTENDENTS OF BANKS

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

<u>Name</u>	<u>Tenure</u>
John D. Harrison	2005
Anthony Humphries	2003-2004
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. Gullledge	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
Front – Seated) Arthur J. Ducote, John D. Harrison, and John Boyette;
(2nd Row) W. Bibb Lamar, Jr., Larry K. Deason, Carl E. Crosby, and, Terry Phillips



Current and Former Superintendents
Zack Thompson, Maria B. Campbell, John D. Harrison, and Robert Gullede

MANAGEMENT

John D. Harrison Superintendent of Banks
Trabo Reed Deputy Superintendent of Banks
Michael A. Seals Administrative Division Manager
E. Nelson Cook Community Bank Division Manager
Wayne Cranford Special Operations Division Manager
Scott W. Corcadden Supervisor, Bureau of Loans
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

Consumer Services

Jack Evans Bank Examinations Supervisor
Christie Gowan Bank Examinations Specialist, Senior

IT Services

Frank J. Ander IT System Specialist
Charles R. Hysell IT Systems Technician, Senior
Kimberly Hollenquest Administrative Support Assistant II

Training

Marcus R. Andrews Bank Examinations Coordinator
John P. Schindler Bank Examinations Coordinator

Administrative Support

Glenda H. Foley Executive Secretary
Alfreda W. Murdock Personnel Assistant III
Sherri B. Humphries Administrative Support Assistant I
Luckcia D. Shorter Administrative Support Assistant I

Bureau of Banking

Community Bank Division

E. Nelson Cook Division Manager
Jesse L. Hudson Review Examiner
Richard A. Stephens Review Examiner
Todd W. Hall Administrative Support Assistant III
Michelle R. Grant Administrative Support Assistant II

Trust

Robert Peace Bank Examinations Coordinator
Andre L. Scott Bank Examinations Coordinator
Alandra S. Hudson-Keahey Bank Examinations Specialist, Senior

Northern District

Jeff Ellis District Supervisor
Allen W. Hawkins Team I Supervisor
Ricky L. Durden Bank Examinations Specialist, Senior
Cori S. Gohn Bank Examinations Specialist, Senior
Cylenthia R. Jones Bank Examinations Specialist, Senior
David A. Patterson Bank Examinations Specialist, Senior
Kevin D. Reaves Bank Examinations Specialist, Senior
W. Mark Burnett Bank Examinations Specialist
John B. Barnett, IV State Professional Trainee
D. Druid Conrad III State Professional Trainee
Spencer B. Jones State Professional Trainee

James J. Daniel Team II Supervisor/Case Manager
Clinton B. Bridges Bank Examinations Specialist, Senior
Jonathan B. Edwards Bank Examinations Specialist, Senior
Samantha N. Hedden Bank Examinations Specialist, Senior
Gerald L. King Bank Examinations Specialist, Senior
Alison Bonds State Professional Trainee
Jonathan E. Face State Professional Trainee
Marshall A. McDowell 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, Senior
Paul D. Thomas Bank Examinations Specialist, Senior
Rebecca W. Greene Bank Examinations Specialist
Twyla T. Knight Bank Examinations Specialist
A. Foster Carpenter State Professional Trainee
Yolanda Chandler-Hyde State Professional Trainee
Steven R. Davenport State Professional Trainee
Derrick Grooms State Professional Trainee
Jeremy O. Lindsey State Professional Trainee
Clinton P. Philpot State Professional Trainee

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

Special Operation – Large Institution Division

Wayne Cranford.....Division Manager
David P. FloreyReview Examiner
Janice S. FaulkAdministrative Support Assistant II

Large Institutions

Joel A. Black Team Leader/Case Manager
Mark A. Sislak.....Case Manager/Bank Examinations Supervisor
Kareem D. Campbell.....Bank Examinations Coordinator
David E. Smith, Jr.Bank Examinations Specialist, Senior

Capital Markets

Jeb S. Cloyd..... Bank Examinations Supervisor
James B. CokerBank Examinations Specialist, Senior

Bureau of Loans

Scott Corscadden Supervisor
V. Lynne Windham Loan Examinations Supervisor
Arlene D. BaldwinConsumer Services, Loan Examinations Coordinator
Jeremy L. Windham Mortgage Brokers, Loan Examinations Coordinator
T. Frank LongPawnshops, Loan Examinations Specialist, Senior
Stephen G. Barnett..... Loan Examinations Specialist, Senior
C. Max Cosby Loan Examinations Specialist, Senior
Jonathan M. Daffin..... Loan Examinations Specialist, Senior
Jo Ann Dunn..... Loan Examinations Specialist, Senior
Ashley W. Hall Loan Examinations Specialist, Senior
Charles L. Russell Loan Examinations Specialist, Senior
Robert M. Scott..... Loan Examinations Specialist, Senior
Jeff A. Thomas..... Loan Examinations Specialist, Senior
Ashley L. Hanback..... Loan Examinations Specialist
Patricia A. Kirby Loan Examinations Specialist
Jihan C. Loving Loan Examinations Specialist
Hillary E. FarthingAdministrative Support Assistant III
Demetrice L. Hardy.....Administrative Support Assistant III
Sherry F. McGilberry.....Administrative Support Assistant III
Patricia A. Sankey.....Administrative Support Assistant III
Diana R. AndersonAdministrative Support Assistant I
Cynthia K. DickersonAdministrative Support Assistant I

Legal Division

Elizabeth T. Bressler General Counsel
Walter Mark Anderson..... Deputy General Counsel
Nancy LaveyLegal 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, 2010, the Banking Bureau had 117 commercial banks and 3 independent trust companies under supervision.

State-chartered banks continue to dominate the Alabama commercial banking industry in number of banks, total assets and total deposits. Total assets and total deposits of state-chartered banks at fiscal year-end amount to \$222,342,811,000 and \$169,544,056,000, respectively. Equity Capital for state-chartered banks totaled nearly \$32 billion with the ratio of Average Equity Capital to Total Assets remaining above 14%. Refer to our Consolidated Reports of Condition for more details.

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

<u>September 30th</u>	<u>% of Total Assets</u>	<u>% of Total Deposits</u>
2010	89%	88%
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, 2010</u>
The Trust Company of Sterne, Agee, Inc.	\$1,819,910,000.00
Arlington Trust Company	\$1,132,638,000.00
AlaTrust, Inc.	<u>\$ 138,624,000.00</u>
Total	\$3,091,172,000.00

**Table 1. Consolidated Reports of Condition as of the close of business September 30th
(117 State-Chartered Banks with 3,026 Branches as of September 30, 2010)**

ASSETS	2010	2009
	Thou. Dol.	
1. Cash and Balances Due From Depository Institutions:		
a. Non-Interest-Bearing Balances and Currency and Coin.....	3,438,154	4,251,594
b. Interest-Bearing Balances	7,222,763	6,913,216
2. Securities	37,204,467	34,731,601
3. Federal Funds Sold and Securities Purchased Under Agreements to Resell.....	1,262,454	824,222
4. Loans and Leases, Net of Unearned Income and Allowance for Loan and Lease Losses	140,413,334	157,025,353
5. Trading Assets	1,264,203	1,059,815
6. Premises and Fixed Assets (Including Capitalized Leases)	4,345,499	4,414,762
7. Other Real Estate Owned	1,345,900	1,116,120
8. Intangible Assets	12,938,399	14,728,933
9. Other Assets	12,907,638	11,377,235
10. TOTAL ASSETS	\$222,342,811	\$236,442,851
LIABILITIES		
11. Deposits	169,544,056	174,428,515
12. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	4,201,766	4,129,208
13. Trading Liabilities	1,072,650	800,465
14. Other Borrowed Money (Includes Mortgage Indebtedness and Obligations Under Capitalized Leases).....	10,249,889	16,954,744
15. Subordinated Notes and Debentures (Includes Limited-Life Preferred Stock and Related Surplus).....	3,298,105	3,276,630
16. Other Liabilities	2,360,195	2,937,625
17. TOTAL LIABILITIES	190,726,661	202,527,187
EQUITY CAPITAL		
18. Perpetual Preferred Stock and Related Surplus.....	1,100	0
19. Common Stock	95,242	95,051
20. Surplus (Excludes All Surplus Related to Preferred Stock)	36,841,331	36,174,428
21. a. Undivided Profits and Capital Reserves	(5,903,866)	(2,925,595)
b. Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities	538,000	360,000
c. Accumulated Net Gains (Losses) on Cash Flow Hedges.....	(240,000)	(119,000)
22. Noncontrolling interests in consolidated subsidiaries	284,343	330,780
22. TOTAL EQUITY CAPITAL	31,616,150	33,915,664
23. TOTAL LIABILITIES & EQUITY CAPITAL	\$222,342,811	\$236,442,851
Reserve for Loan Losses.....	\$4,692,984	\$3,773,468
Equity Capital to Assets	14.22%	14.34%
Tier 1 Core Capital to Assets.....	13.96%	14.10%
Tier 1 Leverage	8.86%	8.75%
ADC Loans to Capital	63.71%	92.74%
Percentage Gross Capital and Reserves to Gross Assets	15.99%	15.69%
Percentage Gross Capital and Reserves to Total Deposits	21.42%	21.61%
Percentage Net Loans to Total Assets	63.15%	66.41%
Percentage Net Loans to Total Deposits	82.82%	90.02%

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

Location	Bank	2010		2009	
		Deposits	Assets	Deposits	Assets
Albertville	Vantage Bank of Alabama	62,274	73,504	51,755	61,996
Alexander City	Aliant Bank	757,349	950,686	823,204	1,003,643
Altoona	The Exchange Bank of Alabama	211,152	240,235	207,799	247,420
Andalusia	CCB Community Bank	321,629	392,871	304,601	375,601
Anniston	Southern States Bank	159,094	188,594	127,510	160,685
Athens	Reliance Bank	119,537	155,697	115,709	147,204
Atmore	United Bank	431,003	481,611	411,458	466,258
Auburn	Auburn Bank	603,232	774,735	598,396	784,604
Auburn	Keystone Bank	162,246	187,538	131,446	155,568
Beatrice	Peoples Exchange Bank of Monroe County	56,975	65,466	50,186	58,668
Bessemer	First Financial Bank	158,714	212,335	163,148	220,907
Birmingham	Regions Bank	99,803,328	129,067,664	98,518,797	135,594,440
Birmingham	Compass Bank	45,433,296	64,282,405	48,408,290	67,759,513
Birmingham	First Commercial Bank (1)	0	0	1,676,497	2,052,676
Birmingham	ServisFirst Bank	1,601,607	1,776,578	1,361,630	1,501,371
Birmingham	Nexity Bank	678,765	912,845	808,783	1,051,824
Birmingham	SouthPoint Bank	246,688	279,422	210,345	243,949
Birmingham	Oakworth Capital Bank	119,071	157,795	78,864	113,553
Birmingham	Alamerica Bank	22,000	38,087	62,835	81,988
Boaz	Peoples Independent Bank of Boaz	150,528	164,848	162,809	178,243
Boaz	First Bank of Boaz	126,902	178,752	117,324	165,087
Brantley	Brantley Bank and Trust Company	54,274	65,516	52,010	62,322
Brewton	Bank of Brewton	49,549	61,372	49,508	60,766
Brewton	First Progressive Bank	20,216	27,944	20,322	28,025
Calera	Central State Bank	133,663	156,373	133,903	156,084
Centre	Generations Bank	51,918	58,976	46,368	53,626
Chatom	First Community Bank	272,705	315,394	283,105	335,528
Clanton	Peoples Southern Bank	121,038	143,445	118,193	140,794
Cullman	Peoples Bank of Alabama	418,769	501,871	432,238	519,496
Cullman	Merchants Bank	218,435	248,240	216,600	250,848
Cullman	Traditions Bank	182,732	206,447	179,029	200,571
Cullman	Premier Bank of the South	119,887	136,111	121,806	143,363
Demopolis	Robertson Banking Company	194,793	234,506	201,201	240,599
Dothan	SunSouth Bank	201,530	222,389	214,670	261,382
Dothan	BankSouth	175,431	217,475	177,310	231,054
Dothan	Trinity Bank	53,852	64,383	52,820	62,095
Enterprise	Community Bank and Trust of Southeast Alabama (1)	0	0	484,190	568,262
Enterprise	The Citizens Bank	78,118	90,050	78,961	90,408
Eutaw	Merchants & Farmers Bank of Greene County, Alabama	41,023	52,102	38,458	49,397
Eva	EvaBank	337,518	381,671	356,360	426,992
Evergreen	Bank of Evergreen	43,706	47,825	45,640	51,271
Fayette	The Citizens Bank of Fayette	149,514	188,059	150,057	191,267
Flomaton	Escambia County Bank	74,732	97,275	69,595	95,043
Florence	First Southern Bank	136,294	148,586	118,813	130,163
Fort Deposit	First Lowndes Bank (2)	0	0	136,013	142,976
Fort Payne	First State Bank of DeKalb County	73,047	86,895	74,273	87,725
Fyffe	Horizon Bank	79,768	97,549	79,873	97,390
Gadsden	The Southern Bank Company	69,882	87,610	78,423	96,549
Geneva	The Citizens Bank	141,287	167,964	134,322	159,551
Geraldine	Liberty Bank	88,998	103,677	83,540	97,310
Greensboro	The Citizens Bank	75,549	91,460	71,367	86,494
Greensboro	Peoples Bank of Greensboro	71,241	80,083	66,182	74,454
Guntersville	Citizens Bank & Trust	250,780	291,207	242,608	279,510
Haleyville	Traders & Farmers Bank	282,086	359,202	281,307	354,448
Hamilton	PeoplesTrust Bank	61,176	69,291	54,441	62,702
Hartford	City Bank of Hartford	52,631	58,145	47,691	52,803
Hazel Green	North Alabama Bank	117,700	131,730	149,470	164,800
Huntsville	First Commercial Bank of Huntsville (1)	0	0	599,506	712,671

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

Location	Bank	2010		2009	
		Deposits	Assets	Deposits	Assets
Huntsville	Progress Bank and Trust	263,890	305,545	208,871	242,352
Jackson	Merchants Bank	185,300	206,483	172,876	192,738
Jasper	Pinnacle Bank	182,394	207,746	191,322	216,548
Jasper	Bank of Walker County	66,956	84,529	59,061	76,317
Lafayette	Farmers and Merchants Bank	87,354	103,724	84,236	100,415
Leeds	Covenant Bank	98,552	115,290	89,779	104,810
Linden	First Bank of Linden	73,516	84,794	73,006	83,681
Lineville	FirstState Bank	146,402	189,254	136,164	177,238
Louisville	Farmers Exchange Bank	183,215	201,040	169,935	190,693
Luverne	First Citizens Bank	184,859	224,321	75,590	97,133
Maplesville	Peachtree Bank	53,786	63,530	56,896	67,511
Marion	Marion Bank and Trust Company	193,601	234,998	157,127	196,903
Mobile	BankTrust	1,860,446	2,153,772	1,739,643	2,031,027
Mobile	Hancock Bank of Alabama	162,037	189,551	148,726	172,178
Mobile	Bay Bank	64,484	88,808	72,499	100,171
Montgomery	Sterling Bank (1)	0	0	539,636	622,997
Moundville	Bank of Moundville	92,898	103,239	97,213	106,043
Muscle Shoals	First Metro Bank	383,043	432,754	376,660	421,887
Oneonta	The Hometown Bank of Alabama	188,231	222,591	176,630	208,419
Opp	Southern Independent Bank	133,503	147,596	112,302	124,529
Orange Beach	Heritage First Bank	52,920	56,123	53,269	58,005
Oxford	Cheaha Bank	146,128	174,621	148,545	175,661
Ozark	The Commercial Bank of Ozark	65,083	73,396	66,483	77,638
Pell City	Metro Bank	524,144	588,401	474,793	534,956
Pell City	Union State Bank	249,073	275,101	270,106	300,417
Phenix City	CB&T Bank of East Alabama (1)	0	0	275,110	318,501
Phenix City	Phenix-Girard Bank	109,443	150,975	107,472	148,874
Piedmont	Farmers and Merchants Bank	160,659	190,752	161,029	189,070
Pine Hill	Bank of Pine Hill	20,828	25,229	19,361	24,585
Prattville	River Bank & Trust	285,926	323,793	245,986	280,935
Rainsville	First Bank of the South	78,654	85,650	78,000	85,360
Red Bay	Community Spirit Bank	93,280	106,238	86,740	104,105
Red Level	The Peoples Bank of Red Level	12,835	14,739	12,449	14,382
Reform	West Alabama Bank & Trust	435,698	578,392	395,121	544,136
Robertsdale	Citizen's Bank, Inc.	105,489	122,114	96,725	113,783
Russellville	CB&S Bank, Inc.	997,903	1,254,117	1,151,474	1,441,149
Russellville	Valley State Bank	91,681	109,138	83,403	100,243
Samson	The Samson Banking Company, Inc.	47,344	55,464	44,108	52,591
Scottsboro	FNB Bank	288,253	327,251	262,758	301,283
Selma	First Cahawba Bank	64,317	74,095	53,649	63,141
Sheffield	Bank Independent	824,011	993,239	755,101	930,091
Stevenson	First Southern State Bank	282,572	333,947	264,820	322,278
Stevenson	First Jackson Bank	169,837	203,199	145,466	194,434
Sulligent	First State Bank of the South, Inc.	78,422	94,082	75,159	95,162
Sweet Water	Sweet Water State Bank	67,649	77,280	57,558	64,497
Tallassee	PrimeSouth Bank	136,455	157,160	137,012	157,375
Thomasville	First United Security Bank	513,893	652,631	500,240	694,078
Troy	Troy Bank & Trust Company	670,127	805,089	662,096	782,798
Tuscaloosa	Bryant Bank	732,091	885,176	611,974	750,310
Tuscaloosa	The Bank of Tuscaloosa (1)	0	0	465,138	525,733
Tuscaloosa	Capstone Bank	288,394	344,799	220,926	280,493
Tuskegee	First Tuskegee Bank	59,913	71,751	64,523	76,935
Union Springs	AmeriFirst Bank	134,280	158,807	133,620	158,791
Union Springs	Community Bank and Trust - Alabama	81,655	91,986	93,369	101,831
Valley Head	The Citizens Bank of Valley Head	22,700	26,200	21,101	24,567
Vernon	The Bank of Vernon	156,086	180,809	162,974	188,382
Vernon	Citizens State Bank	78,113	95,266	59,396	76,427
Vestavia Hills	SouthCity Bank	110,420	134,766	92,807	113,018

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

Location	Bank	2010		2009	
		Deposits	Assets	Deposits	Assets
Wadley	First Bank	61,740	67,017	61,933	72,838
Waterloo	The Farmers & Merchants Bank	48,340	61,219	47,439	60,257
Wedowee	Small Town Bank	198,855	239,030	186,495	231,823
Wedowee	Bank of Wedowee	95,117	118,226	96,090	122,705
Wetumpka	First Community Bank of Central Alabama	244,007	268,063	222,820	248,685
Winfield	State Bank & Trust	153,707	184,229	147,320	179,976
Winfield	The Citizens Bank of Winfield	119,337	202,392	127,946	207,430
York	Bank of York	62,978	78,803	58,880	75,595

(1) Merged with and into Columbus Bank and Trust Company, Columbus, Georgia

(2) Merged with and into First Citizens Bank, Luverne, Alabama (Bank closed - FDIC received)

Table 3 Ten Largest State-Chartered Banks

Bank	Assets	Year Established
	<u>Thou. Dol.</u>	
Regions Bank, Birmingham	129,067,664	1871
Compass Bank, Birmingham	64,282,405	1964
BankTrust, Birmingham	2,153,772	1986
ServisFirst Bank, Birmingham	1,776,578	2005
CB&S Bank, Russellville	1,254,117	1906
Bank Independent, Sheffield	993,239	1947
Aliant Bank, Alexander City	950,686	1902
Nexity Bank, Birmingham	912,845	1968
Bryant Bank, Tuscaloosa	885,176	2005
Troy Bank & Trust Company, Troy	805,089	1906
Total Assets as of September 30, 2010	\$203,081,571	

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	

Table 4 Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2010

HOLDING COMPANY	STATES	INSTITUTION	DEPOSITS (Thou. Dol.)
Regions Financial Corporation Birmingham, Alabama	Alabama	Regions Bank Birmingham, Alabama	18,724,393
		Subtotal - Alabama	18,724,393
	Arkansas	Regions Bank Birmingham, Alabama	4,418,497
	Florida	Regions Bank Birmingham, Alabama	19,153,073
	Georgia	Regions Bank Birmingham, Alabama	6,211,689
	Illinois	Regions Bank Birmingham, Alabama	2,617,528
	Indiana	Regions Bank Birmingham, Alabama	2,412,310
	Iowa	Regions Bank Birmingham, Alabama	473,032
	Kentucky	Regions Bank Birmingham, Alabama	819,455
	Louisiana	Regions Bank Birmingham, Alabama	7,140,050
	Mississippi	Regions Bank Birmingham, Alabama	6,850,081
	Missouri	Regions Bank Birmingham, Alabama	2,608,428
	North Carolina	Regions Bank Birmingham, Alabama	490,816
	South Carolina	Regions Bank Birmingham, Alabama	1,115,537
	Tennessee	Regions Bank Birmingham, Alabama	18,072,161
	Texas	Regions Bank Birmingham, Alabama	4,531,772
	Virginia	Regions Bank Birmingham, Alabama	155,885
		Subtotal - Other States	77,070,314
	Foreign Offices	Regions Bank Birmingham, AL	5,192,152
		Subtotal - Foreign Offices	5,192,152
Total - Regions Financial Corporation			100,986,859

Table 4 Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2010

HOLDING COMPANY	STATES	INSTITUTION	DEPOSITS (Thou. Dol.)
BancTrust Financial Group, Inc. Mobile, Alabama	Alabama	BankTrust Mobile, Alabama	1,595,896
		Subtotal - Alabama	1,595,896
	Florida	BankTrust Mobile, Alabama	168,357
		Subtotal - Florida	168,357
	Total - BancTrust Financial Group, Inc.		
CBS Banc-Corp. Russellville, Alabama	Alabama	CB&S Bank, Inc. Russellville, Alabama	490,262
		Subtotal - Alabama	490,262
	Mississippi	CB&S Bank, Inc. Russellville, Alabama	350,131
		Subtotal - Mississippi	350,131
	Tennessee	CB&S Bank, Inc. Russellville, Alabama	162,499
Subtotal - Tennessee		162,499	
Subtotal - Other States		512,630	
Total - CBS Banc-Corp.			1,002,892
United Bancorporation of Alabama Atmore, Alabama	Alabama	United Bank Atmore, Alabama	372,900
		Subtotal - Alabama	372,900
	Florida	United Bank Atmore, Alabama	66,743
		Subtotal - Florida	66,743
	Total - United Bancorporation of Alabama		
MidSouth Bancorporation Dothan, Alabama	Alabama	MidSouth Bank, N. A. Dothan, Alabama	320,189
		Subtotal - Alabama	320,189
	Florida	MidSouth Bank, N. A. Dothan, Alabama	10,792
		Subtotal - Florida	10,792
	Total - MidSouth Bancorporation		
Southern National Corporation Andalusia, Alabama	Alabama	CCB Community Bank Andalusia, Alabama	298,137
		Subtotal - Alabama	298,137
	Florida	CCB Community Bank Andalusia, Alabama	28,524
		Subtotal - Florida	28,524
	Total - Southern National Corporation		

Table 4 Alabama Bank Holding Companies With a Presence in Other States as of June 30, 2010

HOLDING COMPANY	STATES	INSTITUTION	DEPOSITS (Thou. Dol.)
RMB Holdings, LLC Birmingham, Alabama	Alabama	Red Mountain Bank NA Birmingham, Alabama	277,065
		Subtotal - Alabama	277,065
	Tennessee	Red Mountain Bank NA Birmingham, Alabama	25,183
		Subtotal - Tennessee	25,183
Total - RMB Holdings, LLC			302,248
Frontier National Corporation Sylacauga, Alabama	Alabama	Frontier Bank Lagrange, GA	247,431
		Subtotal - Alabama	247,431
	Georgia	Frontier Bank Lagrange, GA	12,864
		Subtotal - Georgia	12,864
Total - Frontier National Corporation			260,295
Union Bancshares, Inc. Pell City, Alabama	Alabama	Union State Bank Pell City, Alabama	247,166
		Subtotal - Alabama	247,166
	Florida	Union State Bank Pell City, Alabama	8,820
		Subtotal - Florida	8,820
Total - Union Bancshares, Inc.			255,986
1st Jackson Bancshares, Inc Stevenson, Alabama	Alabama	First Jackson Bank, Inc. Stevenson, Alabama	162,898
		Subtotal - Alabama	162,898
	Tennessee	The Peoples Bank Sardis, Tennessee	67,239
	Tennessee	First Jackson Bank, Inc. Stevenson, Alabama	4,308
		Subtotal - Tennessee	71,547
Total - 1st Jackson Bancshares, Inc			234,445
Independent Bancshares, Inc. Employee Stock Ownership Plan Red Bay, Alabama	Alabama	Community Spirit Bank Red Bay, Alabama	93,427
		Subtotal - Alabama	93,427
	Mississippi	Spirit Bank Belmont, Mississippi	19,914
		Subtotal - Mississippi	19,914
Total - Independent Bancshares, Inc. Employee Stock Ownership Plan			113,341

Table 5 Out-of-State Bank Holding Companies and Banks With a Presence in Alabama as of June 30, 2010

HOLDING COMPANY	INSTITUTION	DEPOSITS (Thou. Dol.)
Wells Fargo & Company San Francisco, California	Wachovia Bank, N.A. Charlotte, North Carolina	9,532,790
Banco Bilbao Vizcaya Argentaria, S.A. Bilbao, Spain	Compass Bank Birmingham, Alabama	8,446,226
	Subtotal Alabama	8,446,226
	Compass Bank (Arizona) Birmingham, Alabama	3,146,970
	BBVA Bancomer USA Diamond Bar, California	2,688,749
	Compass Bank (Colorado) Birmingham, Alabama	1,910,823
	Compass Bank (Florida) Birmingham, Alabama	1,875,392
	Compass Bank (New Mexico) Birmingham, Alabama	673,624
	Compass Bank (Texas) Birmingham, Alabama	27,263,387
	Subtotal - Other States	37,558,945
	Banco Bilbao Vizcaya Argentaria Puerto Rico San Juan, Puerto Rico	2,768,902
	Compass Bank Birmingham, Alabama	231,845
	Subtotal - Foreign Offices	3,000,747
<i>Total Bilbao Vizcaya Argentaria, S. A.</i>		49,005,918
Synovus Financial Corp Columbus, Georgia	Synovus Bank Columbus, Georgia	4,702,043
BB&T Corporation Winston-Salem, North Carolina	Branch Banking and Trust Company Winston-Salem, North Carolina	3,827,216
Royal Bank of Canada Raleigh, North Carolina	RBC Bank USA Raleigh, North Carolina	3,456,342
None	Superior Bank Tampa, Florida	1,665,899
USAMERICBANCORP, Inc. Clearwater, Florida	Aliant Bank Alexander City, Alabama	833,043
BancorpSouth, Inc. Tupelo, Mississippi	BancorpSouth Bank Tupelo, Mississippi	795,827
Whitney Holding Corporation New Orleans, Louisiana	Whitney National Bank New Orleans, Louisiana	508,897
Renasant Corporation Tupelo, Mississippi	Renasant Bank Tupelo, Mississippi	491,058
Iberiabank Corporation Lafayette, Louisiana	Iberiabank FSB Little Rock, Arkansas	473,580
Park National Corporation Newark, Ohio	Vision Bank Panama City, Florida	418,192
SunTrust Banks, Inc. Atlanta, Georgia	SunTrust Bank Atlanta, Georgia	381,328
Ameris Bancorp Moutrie, Georgia	American Banking Company Moutrie, Georgia	211,946

Table 5 Out-of-State Bank Holding Companies and Banks With a Presence in Alabama as of June 30, 2010

HOLDING COMPANY	INSTITUTION	DEPOSITS (Thou. Dol.)
None	CharterBank West Point, Georgia	209,494
Cadence Financial Corporation Starkville, Mississippi	Cadence Bank, N.A. Starkville, Mississippi	195,296
Hancock Holding Company Gulfport, Mississippi	Hancock Bank of Alabama Mobile, Alabama	165,493
PeopleSouth Bancshares, Inc Colquitt, Georgia	PeoplesSouth Bank Colquitt, Georgia	164,529
None	Beal Bank, SSB Plano, Texas	151,010
First M & F Corporation Kosciusko, Mississippi	Merchants and Farmers Bank Kosciusko, Mississippi	139,645
State Bank & Trust Company Employee Stock Ownership Plan Greenwood, Mississippi	State Bank & Trust Company Greenwood, Mississippi	112,658
First Pulaski National Corporation Pulaski, Tennessee	First Pulaski National Bank Pulaski, Tennessee	94,710
Community Bankshares, Inc. Cornelia, Georgia	Community Bank & Trust - Alabama Union Springs, Alabama	86,234
Community Bancshares of Mississippi, Inc Brandon, Mississippi	Community Bank N.A. Mobile, Alabama	75,101
Citizens Bancshares Corporation Atlanta, Georgia	Citizens State Bank Atlanta, Georgia	70,989
First National Bankers Bankshares, Inc. Baton Rouge, Louisiana	First National Bankers Bank, Alabama Homewood, Alabama	62,796
Southcrest Financial Group, Inc. Fayetteville, Georgia	Peachtree Bank Maplesville, Alabama	54,650
Heritage First Bancshares, Inc. Rome, Georgia	Heritage First Bank Orange Beach, Alabama	52,291
Bancorp of Lucedale, Inc. Lucedale, Mississippi	Century Bank Lucedale, Mississippi	49,347
Commerce Bancshares, Inc. Franklin, Tennessee	Peoples State Bank of Commerce Nolensville, Tennessee	38,061
Community Capital Bancshares, Inc Albany, Georgia	AB & T National Bank Dothan, Alabama	31,371
None	Woodlands Bank Buffton, South Carolina	30,714
Capital City Bank Group, Inc. Tallahassee, Florida	Capital City Bank Tallahassee, Florida	17,923
None	Citizens Bank & Trust Trenton, Georgia	13,211
Woodforest Financial Group, Inc. The Woodlands, Texas	Woodforest Bank The Woodlands, Texas	11,504
Dickinson Financial Corporation II Kansas City , Missouri	Armed Forces Bank, N.A. Fort Leavenworth, Kansas	8,042

SUMMARY STATISTICS

STATE-CHARTERED BANKS:

Number of state-chartered banks at September 30, 2009		124
New Banks Opened (Table 6)		0
Banks Closed (Table 20)		-1
Conversions:		
National-to-State	0	
State-to-National	0	
FSB-to-State	0	
State-to-FSB	0	0
Mergers:		
State with State (Table 19)	0	
State with National	0	
State with Out-of-State (Table 9)	-6	<u>-6</u>
Number of state-chartered banks at September 30, 2010		117

BRANCH OFFICES:

Number of branch offices at September 30, 2009		3,275
Adjustments for late notifications	-85	
New branch offices opened (Table 10)	+12	
Branches established as a result of mergers	0	
Branches gained in FSB-to-state conversions	0	
Branches gained in Purchase/Assumption (Table 14)	+4	
Branches gained in main office redesignation	0	
Branches lost as a result of banks closing	-3	
Branches closed /relocations (Tables 16 & 18)	-142	
Branches lost as a result of mergers	-35	
Branches lost in state-to-FSB conversions	0	
Branches lost in Purchase/Assumption (Table 17)	0	<u>-249</u>
Number of branch offices at September 30, 2010		3,026

**Commercial Bank Assets by State (In Millions)
Ranked by Total Assets Per State Charter
September 30, 2010**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
New York	\$ 64,716	\$ 476,568	\$ 541,284
Georgia	\$ 6,715	\$ 259,478	\$ 266,193
California	\$ 165,946	\$ 255,035	\$ 420,981
North Carolina	\$ 1,492,264	\$ 235,292	\$ 1,727,556
Alabama	\$ 3,366	\$ 222,343	\$ 225,709
Illinois	\$ 87,890	\$ 201,957	\$ 289,847
Massachusetts	\$ 1,688	\$ 187,226	\$ 188,914
Utah	\$ 102,142	\$ 182,501	\$ 284,643
Texas	\$ 150,306	\$ 162,373	\$ 312,679
Ohio	\$ 2,111,518	\$ 130,253	\$ 2,241,771
Wisconsin	\$ 33,632	\$ 97,291	\$ 130,923
Delaware	\$ 758,593	\$ 88,095	\$ 846,688
Missouri	\$ 41,542	\$ 71,052	\$ 112,594
Pennsylvania	\$ 61,076	\$ 66,265	\$ 127,341
Florida	\$ 44,628	\$ 59,985	\$ 104,613
Virginia	\$ 395,843	\$ 54,527	\$ 450,370
Iowa	\$ 7,727	\$ 50,577	\$ 58,304
Michigan	\$ 3,453	\$ 47,557	\$ 51,010
Kentucky	\$ 6,377	\$ 44,527	\$ 50,904
Mississippi	\$ 15,191	\$ 43,847	\$ 59,038
Arkansas	\$ 10,917	\$ 43,842	\$ 54,759
Tennessee	\$ 38,008	\$ 43,781	\$ 81,789
Washington	\$ 2,049	\$ 42,158	\$ 44,207
Louisiana	\$ 14,371	\$ 41,482	\$ 55,853
Minnesota	\$ 16,293	\$ 39,266	\$ 55,559
Colorado	\$ 7,672	\$ 37,904	\$ 45,576
Indiana	\$ 21,422	\$ 34,496	\$ 55,918
Oklahoma	\$ 33,447	\$ 33,851	\$ 67,298
Hawaii	\$ 581	\$ 32,498	\$ 33,079
Kansas	\$ 18,268	\$ 30,262	\$ 48,530
Nevada	\$ 1,214,970	\$ 30,138	\$ 1,245,108
Nebraska	\$ 21,333	\$ 26,701	\$ 48,034
New Jersey	\$ 39,867	\$ 25,508	\$ 65,375
South Carolina	\$ 7,903	\$ 23,444	\$ 31,347
Oregon	\$ 13,601	\$ 23,246	\$ 36,847
Maryland	\$ 915	\$ 22,945	\$ 23,860
West Virginia	\$ 3,918	\$ 20,930	\$ 24,848
Montana	\$ 1,307	\$ 19,853	\$ 21,160
South Dakota	\$ 1,236,935	\$ 18,241	\$ 1,255,176
North Dakota	\$ 10,396	\$ 12,309	\$ 22,705
New Mexico	\$ 7,630	\$ 9,813	\$ 17,443
Idaho	\$ 368	\$ 5,924	\$ 6,292
Arizona	\$ 8,410	\$ 5,034	\$ 13,444
Wyoming	\$ 2,252	\$ 4,575	\$ 6,827
Rhode Island	\$ 135,360	\$ 4,548	\$ 139,908
Connecticut	\$ 22,382	\$ 3,014	\$ 25,396
New Hampshire	\$ -	\$ 2,853	\$ 2,853
Maine	\$ 14,237	\$ 2,770	\$ 17,007
Vermont	\$ 1,657	\$ 2,164	\$ 3,821
Alaska	\$ 2,795	\$ 1,767	\$ 4,562

**Commercial Bank Assets by State (In Millions)
Ranked by Total Assets for All Banks
September 30, 2010**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
Ohio	\$ 2,111,518	\$ 130,253	\$ 2,241,771
North Carolina	\$ 1,492,264	\$ 235,292	\$ 1,727,556
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Nevada	\$ 1,214,970	\$ 30,138	\$ 1,245,108
Delaware	\$ 758,593	\$ 88,095	\$ 846,688
New York	\$ 64,716	\$ 476,568	\$ 541,284
Virginia	\$ 395,843	\$ 54,527	\$ 450,370
California	\$ 165,946	\$ 255,035	\$ 420,981
Texas	\$ 150,306	\$ 162,373	\$ 312,679
Illinois	\$ 87,890	\$ 201,957	\$ 289,847
Utah	\$ 102,142	\$ 182,501	\$ 284,643
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Tennessee	\$ 38,008	\$ 43,781	\$ 81,789
Oklahoma	\$ 33,447	\$ 33,851	\$ 67,298
New Jersey	\$ 39,867	\$ 25,508	\$ 65,375
Mississippi	\$ 15,191	\$ 43,847	\$ 59,038
Iowa	\$ 7,727	\$ 50,577	\$ 58,304
Indiana	\$ 21,422	\$ 34,496	\$ 55,918
Louisiana	\$ 14,371	\$ 41,482	\$ 55,853
Minnesota	\$ 16,293	\$ 39,266	\$ 55,559
Arkansas	\$ 10,917	\$ 43,842	\$ 54,759
Michigan	\$ 3,453	\$ 47,557	\$ 51,010
Kentucky	\$ 6,377	\$ 44,527	\$ 50,904
Kansas	\$ 18,268	\$ 30,262	\$ 48,530
Nebraska	\$ 21,333	\$ 26,701	\$ 48,034
Colorado	\$ 7,672	\$ 37,904	\$ 45,576
Washington	\$ 2,049	\$ 42,158	\$ 44,207
Oregon	\$ 13,601	\$ 23,246	\$ 36,847
Hawaii	\$ 581	\$ 32,498	\$ 33,079
South Carolina	\$ 7,903	\$ 23,444	\$ 31,347
Connecticut	\$ 22,382	\$ 3,014	\$ 25,396
West Virginia	\$ 3,918	\$ 20,930	\$ 24,848
Maryland	\$ 915	\$ 22,945	\$ 23,860
North Dakota	\$ 10,396	\$ 12,309	\$ 22,705
Montana	\$ 1,307	\$ 19,853	\$ 21,160
New Mexico	\$ 7,630	\$ 9,813	\$ 17,443
Maine	\$ 14,237	\$ 2,770	\$ 17,007
Arizona	\$ 8,410	\$ 5,034	\$ 13,444
Wyoming	\$ 2,252	\$ 4,575	\$ 6,827
Idaho	\$ 368	\$ 5,924	\$ 6,292
Alaska	\$ 2,795	\$ 1,767	\$ 4,562
Vermont	\$ 1,657	\$ 2,164	\$ 3,821
New Hampshire	\$ -	\$ 2,853	\$ 2,853

**Table 6. New State Chartered Institutions Established
October 1, 2009 to September 30, 2010**

DATE	NEW BANK
	NONE

**Table 7. Conversion of National Banks to State-Chartered Banks
October 1, 2009 to September 30, 2010**

DATE	DESCRIPTION OF CONVERSION
	NONE

**Table 8. Mergers of State-Chartered Banks with National Bank
October 1, 2009 to September 30, 2010**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 9. Mergers and Acquisitions of State-Chartered Banks with Out-of-State Banks
October 1, 2009 to September 30, 2010**

DATE	DESCRIPTION OF MERGER
06/01/2010	First Commercial Bank of Huntsville, Huntsville, Alabama to merge with and into Columbus Bank and Trust Company, Columbus, Georgia
06/01/2010	The Bank of Tuscaloosa, Tuscaloosa, Alabama to merge with and into Columbus Bank and Trust Company, Columbus, Georgia
06/01/2010	Sterling Bank, Montgomery, Alabama to merge with and into Columbus Bank and Trust Company, Columbus, Georgia
06/01/2010	First Commercial Bank, Birmingham, Alabama to merge with and into Columbus Bank and Trust Company, Columbus, Georgia
06/01/2010	CB&T Bank of East Alabama, Phenix City, Alabama to merge with and into Columbus Bank and Trust Company, Columbus, Georgia
06/01/2010	Community Bank and Trust of Southeast Alabama, Dothan, Alabama to merge with and into Columbus Bank Trust Company, Columbus, Georgia

**Table 10. Branches Opened by State-Chartered Banks
October 1, 2009 to September 30, 2010**

DATE	BANK	BRANCH LOCATION
10/05/2009	Regions Bank, Birmingham, Alabama	344 Town Creek Parkway Lenoir City, Tennessee
10/13/2009	Central State Bank, Calera, Alabama	71 Limestone Parkway Calera, Alabama
11/02/2009	Regions Bank, Birmingham, Alabama	1020 Highland Colony Parkway Ridgeland, Mississippi
11/05/2009	Merchants Bank, Jackson, Alabama	901 Somersby Drive Mobile, Alabama
11/12/2009	First Community Bank of Central Alabama Wetumka, Alabama	211 Highway 82 Bypass West Prattville, Alabama
11/30/2009	Regions Bank, Birmingham, Alabama	3511 Camp Creek Parkway East Point, Georgia
12/01/2009	Hometown Bank, Oneonta, Alabama	87672 US Highway 278 Snead, Alabama
12/07/2009	Bryant Bank, Tuscaloosa, Alabama	137 Main Street Trussville, Alabama
04/19/2010	Regions Bank, Birmingham, Alabama	4808 Coconut Creek Parkway Coconut Creek, Florida
05/10/2010	Compass Bank, Birmingham, Alabama	11091 Broadway Street Pearland, Texas
05/10/2010	Regions Bank, Birmingham, Alabama	1300 North Collins Arlington, Texas
07/19/2010	Regions Bank, Birmingham, Alabama	2120 Illinois 157 Glen Carbon, Illinois

**Table 11 Merger of FSB to State Chartered Banks
October 1, 2009 to September 30, 2010**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 12. Mergers of Out-of-State Banks with Alabama State-Chartered Banks
October 1, 2009 to September 30, 2010**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 13. Mergers of National Banks with State-Chartered Banks
October 1, 2009 to September 30, 2010**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 14. Branch Acquisition (Certain Assets & Assumption of Certain Liabilities)
October 1, 2009 to September 30, 2010**

DATE	BANK	SELLER	BRANCH LOCATION
03/19/2010	First Citizens Bank Luverne, Alabama	First Lowndes Bank (FDIC receiver) Fort Deposit, Alabama	475 Greenville Bypass Greenville, Alabama
03/19/2010	First Citizens Bank Luverne, Alabama	First Lowndes Bank (FDIC receiver) Fort Deposit, Alabama	17823 Montgomery Highway Highland Home, Alabama
03/19/2010	First Citizens Bank Luverne, Alabama	First Lowndes Bank (FDIC receiver) Fort Deposit, Alabama	350 West Old Fort Road Fort Deposit, Alabama
03/19/2010	First Citizens Bank Luverne, Alabama	First Lowndes Bank (FDIC receiver) Fort Deposit, Alabama	40 Lafayette Street East Hayneville, Alabama

**Table 15. Main Office Relocations
October 1, 2009 to September 30, 2010**

DATE	BANK	FROM	TO
06/14/2010	Capstone Bank Tuscaloosa, Alabama	2330 University Boulevard, Suite 401 Tuscaloosa, Alabama	2301 University Boulevard Tuscaloosa, Alabama

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2009 to September 30, 2010**

DATE	BANK	BRANCH LOCATION
10/02/2009	Regions Bank, Birmingham, Alabama	805 East Broadway, LeNoir City, Tennessee
12/04/2009	Regions Bank, Birmingham, Alabama	401 Main Street, Suite 108, Peoria, Illinois
12/04/2009	Bryant Bank, Tuscaloosa, Alabama	176 Main Street, Trussville, Alabama
12/23/2009	Community Bank & Trust Union Springs, Alabama	27 Bridge Street, Pike Road, Alabama
12/31/2009	West Alabama Bank & Trust Reform, Alabama	17939 Highway 96, Kennedy, Alabama
01/29/2010	Regions Bank, Birmingham, Alabama	3412 Maclee Drive, Alexandria, Louisiana
01/29/2010	Regions Bank, Birmingham, Alabama	350 East Madison, Bastrop, Louisiana
01/29/2010	Regions Bank, Birmingham, Alabama	24444 Highway 371, Sarepta, Louisiana
01/29/2010	Regions Bank, Birmingham, Alabama	401 South Cedar Street, Tallulah, Louisiana
01/29/2010	Regions Bank, Birmingham, Alabama	1051 Shreveport-Barksdale Highway Shreveport, Louisiana
01/29/2010	Regions Bank, Birmingham, Alabama	3644 Brainerd Road, Chattanooga, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	1877 Battlefield Parkway, Ft. Oglethorpe, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	103 West Washington Avenue, Athens, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	8746 Hiwassee Street NW, Charleston, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	6000 Chapman Highway, Knoxville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	1185 Keowee Avenue, Knoxville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	8517 Kingston Pike, Knoxville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	105 West Stone Drive, Kingsport, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	1941 Fort Campbell, Clarksville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	2235 Highway 79, Big Rock, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	1113 B Nashville Highway, Columbia, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	167 West Main Street. Algood, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	1255 East Spring Street, Cookeville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	3737 Nolensville Road, Nashville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	1827 Murfreesboro Pike, Nashville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	1401 Madison Street, Shelbyville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	903 South Main Street, Franklin, Kentucky
01/29/2010	Regions Bank, Birmingham, Alabama	323 West Main Street, Hendersonville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	909 Woodlawn Road, Lincoln, Illinois

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2009 to September 30, 2010**

DATE	BANK	BRANCH LOCATION
01/29/2010	Regions Bank, Birmingham, Alabama	3127 South Washington Street, Marion, Indiana
01/29/2010	Regions Bank, Birmingham, Alabama	1600 A Street NE, Linton, Indiana
01/29/2010	Regions Bank, Birmingham, Alabama	922 West Beacon Street, Philadelphia, Mississippi
01/29/2010	Regions Bank, Birmingham, Alabama	602 Courthouse Road, Gulfport, Mississippi
01/29/2010	Regions Bank, Birmingham, Alabama	823 E. Northside Drive, Clinton, Mississippi
01/29/2010	Regions Bank, Birmingham, Alabama	12152 Plank Road, Baton Rouge, Louisiana
01/29/2010	Regions Bank, Birmingham, Alabama	41012 Highway 42, Prarieville, Louisiana
01/29/2010	Regions Bank, Birmingham, Alabama	5341 South Sherwood Forest, Baton Rouge, Louisiana
01/29/2010	Regions Bank, Birmingham, Alabama	3158 Highland Road, Baton Rouge, Louisiana
01/29/2010	Regions Bank, Birmingham, Alabama	211 Veterans Boulevard, Metairie, Louisiana
01/29/2010	Regions Bank, Birmingham, Alabama	6 North Washington Avenue, Brownsville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	3 Nebo-Yorkville Road, Yorkville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	2269 Democrat Road, Memphis, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	4805 American Way, Memphis, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	4275 Owens Road, Evans, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	2839 Central Avenue, Augusta, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	1200 East Shotwell Street, Bainbridge, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	3805 Macon Road, Columbus, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	6-A Skidaway Village Walk, Savannah, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	3324 North Valdosta Road, Valdosta, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	2800 West Pine, Arkadelphia, Arkansas
01/29/2010	Regions Bank, Birmingham, Alabama	10 Sherwood Plaza, Clarksville, Arkansas
01/29/2010	Regions Bank, Birmingham, Alabama	3313 East Johnson, Jonesboro, Arkansas
01/29/2010	Regions Bank, Birmingham, Alabama	4609 W. Kings Highway, Paragould, Arkansas
01/29/2010	Regions Bank, Birmingham, Alabama	415 West Elm Street, Rogers, Arkansas
01/29/2010	Regions Bank, Birmingham, Alabama	2576 West Sunset, Springdale, Arkansas
01/29/2010	Regions Bank, Birmingham, Alabama	8904 SR 7 North, Dover, Arkansas
01/29/2010	Regions Bank, Birmingham, Alabama	1000 South Main, Searcy, Arkansas
01/29/2010	Regions Bank, Birmingham, Alabama	6424 Embassy Boulevard, Port Richey, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	11 N. Indiana Avenue, Englewood, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	5204 Ocean Boulevard, Sarasota, Florida

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2009 to September 30, 2010**

DATE	BANK	BRANCH LOCATION
01/29/2010	Regions Bank, Birmingham, Alabama	300 Ambersweet Way, Davenport, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	2222 E. County Road 540A, Lakeland, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	3414 Lithia Pinecrest Road, Valrico, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	6105 Cypress Garden Boulevard Winter Haven, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	8201 Pine Island Road, Tamarac, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	5767 Lee Boulevard, Lehigh Acres, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	9660 Argyle Forest Boulevard, Jacksonville, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	17900 Panama City Beach Parkway Unit 103, Panama City, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	3040 Martha Berry Highway NE, Rome, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	800 South Wall Street, Calhoun, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	105 Newborn Road, Rutledge, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	4000 Village View Drive, Gainesville, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	1111 South Big A Road, Toccoa, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	347 Old Historic Highway 441 North, Cornelia, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	705 Brucken Strasse, Helen, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	7099 US Highway 441 North, Dillard, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	855 Hiram Douglas Highway, Hiram, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	24944 MS Highway 15, Mathiston, Mississippi
01/29/2010	Regions Bank, Birmingham, Alabama	701 Coulter Drive, New Albany, Mississippi
01/29/2010	Regions Bank, Birmingham, Alabama	950 S. Apollo Boulevard, Melbourne, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	4805 Babcock Street NE, Palm Bay, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	6120 NW 1st Place, Gainesville, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	1160 North Suncoast Boulevard, Crystal River, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	7539 Spring Hill Drive, Spring Hill, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	2811 SW 27th Avenue, Ocala, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	175 West Granada Boulevard, Ormond Beach, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	1230 West McCulloch Road, Oviedo, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	555 Ridgewood Avenue, Holly Hill, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	8624 Lee Vista Boulevard, Orlando, Florida

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2009 to September 30, 2010**

DATE	BANK	BRANCH LOCATION
01/29/2010	Regions Bank, Birmingham, Alabama	425 US Highway 17-92 South, Longwood, Florida
01/29/2010	Regions Bank, Birmingham, Alabama	1652 2nd Avenue SW, Cullman, Alabama
01/29/2010	Regions Bank, Birmingham, Alabama	502 East Street, Texarkana, Arkansas
01/29/2010	Regions Bank, Birmingham, Alabama	3334 Westown Parkway, West Des Moines, Iowa
01/29/2010	Regions Bank, Birmingham, Alabama	102 W. South, Ozark, Missouri
01/29/2010	Regions Bank, Birmingham, Alabama	251 E. Airline, East Alton, Illinois
01/29/2010	Regions Bank, Birmingham, Alabama	303 Mill Street, Smithland, Kentucky
01/29/2010	Regions Bank, Birmingham, Alabama	204 Main Street, Thomson, Georgia
01/29/2010	Regions Bank, Birmingham, Alabama	2906 Atlanta Highway, Montgomery, Alabama
01/29/2010	Regions Bank, Birmingham, Alabama	216 West Side Square, Huntsville, Alabama
01/29/2010	Regions Bank, Birmingham, Alabama	302 North Peters Road, Knoxville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	333 East Broadway Avenue, Maryville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	10 East Main Street, Hohenwald, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	105 S. Willow Avenue, Cookeville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	206 West Main Street, McMinnville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	2213 Crestmoor Road, Nashville, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	601 Gallatin Pike North, Madison, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	455 West Main Street, Gallatin, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	401 Central Avenue East, Springfield, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	5029 Harpeth Drive, Brentwood, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	3535 Kirby Road, Memphis, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	5384 Poplar Avenue, Memphis, Tennessee
01/29/2010	Regions Bank, Birmingham, Alabama	230 West Broadway, West Memphis, Arkansas
01/29/2010	Regions Bank, Birmingham, Alabama	1617 S. Caraway Road, Jonesboro, Arkansas
01/29/2010	Regions Bank, Birmingham, Alabama	8655 Millicent Way, Shreveport, Louisiana
01/29/2010	Regions Bank, Birmingham, Alabama	1700 Highway 1 South, Greenville, Mississippi
01/29/2010	Regions Bank, Birmingham, Alabama	110 South Magnolia, Laurel, Mississippi
02/08/2010	Regions Bank, Birmingham, Alabama	2295 Hiwassee Road, No. 100, Orlando, Florida
03/05/2010	Regions Bank, Birmingham, Alabama	4357 Czech Lane NE, Cedar Rapids, Illinois
03/05/2010	Regions Bank, Birmingham, Alabama	368 North Highway 28, Martensdale, Iowa
03/05/2010	Regions Bank, Birmingham, Alabama	1306 Fifth Street, Gilbertville, Iowa

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2009 to September 30, 2010**

DATE	BANK	BRANCH LOCATION
03/05/2010	Regions Bank, Birmingham, Alabama	100 North Main Street, Traer, Iowa
03/05/2010	Regions Bank, Birmingham, Alabama	55 West Cumberland Street, Martinsville, Illinois
03/05/2010	Regions Bank, Birmingham, Alabama	206 East 9th Street, Mount Carmel, Illinois
03/05/2010	Regions Bank, Birmingham, Alabama	2805 West Truman Boulevard, Jefferson City, Missouri
03/11/2010	Regions Bank, Birmingham, Alabama	215 Airport Road, Hot Springs, Arkansas
03/31/2010	Union State Bank, Pell City, Alabama	44 Church Street, Mountain Brook, Alabama
04/09/2010	Regions Bank, Birmingham, Alabama	400 W. Market Street, Suite 2050, Louisville, Kentucky
04/16/2010	SunSouth Bank, Dothan, Alabama	520 Baltimore Avenue, Albertville, Alabama
04/23/2010	Regions Bank, Birmingham, Alabama	2024 Corporate Centre Drive, Suite 103 Myrtle Beach, South Carolina
05/03/2010	Community Bank & Trust Union Springs, Alabama	8095-A Vaughn Road, Montgomery, Alabama
06/18/2010	Bay Bank, Mobile, Alabama	28600 Highway 98, Suite J, Daphne, Alabama
08/20/2010	West Alabama Bank, Reform, Alabama	720 East Skyland Boulevard, Tuscaloosa, Alabama
08/31/2010	Reliance Bank, Athens, Alabama	27510 Capshaw Road, Harvest, Alabama

**Table 17. Branch Sales (Certain Branch Assets & Assumption of Certain Liabilities)
October 1, 2009 to September 30, 2010**

DATE	BANK	PURCHASER	BRANCH LOCATION
NONE			

**Table 18. Branch Office Relocation
October 1, 2009 to September 30, 2010**

DATE	BANK	FROM	TO
11/16/2009	Peoples Bank of Alabama Cullman, Alabama	201 6th Avenue Decatur, Alabama	401 Lee Street Decatur, Alabama
12/07/2009	Regions Bank Birmingham, Alabama	7885 Moffett Road Semmes, Alabama	3480 Schillinger Road N Semmes, Alabama
12/07/2009	Regions Bank Birmingham, Alabama	271 McGregor Avenue S. Mobile, Alabama	3950 Airport Boulevard Mobile, Alabama
12/14/2009	Regions Bank Birmingham, Alabama	3170 Dauphin Street Mobile, Alabama	3042 Dauphin Street Mobile, Alabama
12/21/2009	Regions Bank Birmingham, Alabama	12395 Olive Boulevard Creve Coeur, Missouri	12470 Olive Boulevard Creve Coeur, Missouri
01/25/2010	Regions Bank Birmingham, Alabama	6499 Caroline Street Milton, Florida	6650 Caroline Street Milton, Florida
03/15/2010	Bryant Bank Tuscaloosa, Alabama	300 Randolph Avenue Huntsville, Alabama	415 Church Street Building H, Suite 100 Huntsville, Alabama
03/29/2010	Regions Bank Birmingham, Alabama	730 SW 22nd Avenue Miami, Florida	2205 SW 8th Street Miami, Florida
04/05/2010	Regions Bank Birmingham, Alabama	1201 Industrial Parkway Saraland, Alabama	840 Industrial Parkway Saraland, Alabama

**Table 19. In-State Mergers by State-Chartered Banks
October 1, 2009 to September 30, 2010**

DATE	Seller	Purchaser
NONE		

**Table 20. State Chartered Institutions Closed
October 1, 2009 to September 30, 2010**

DATE	BANK
03/19/2010	First Lowndes Bank, Fort Deposit, 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, 2009	456
December 31, 2008	428
December 31, 2007	388
December 31, 2006	331
December 31, 2005	280

Licensees under the **Alabama Small Loan Act** submitted the following financial data for calendar year 2009 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		\$145,000,422
Total Loans Outstanding	192,738	\$122,326,680
Total Operating Income		\$ 88,700,755
Total Operating Expenses		\$ 78,176,656
Net Profit (Loss)		\$ 10,524,099

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, 2009	1046
December 31, 2008	899
December 31, 2007	1022
December 31, 2006	1069
December 31, 2005	1031

Licensees under the **Alabama Consumer Credit Act** submitted the following financial data for calendar year 2009: *

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$ 9,097,709,563
Gross Loan Receivables	228,499	\$ 3,700,684,072
Gross Sales Finance Receivables	73,872	\$ 1,017,709,760
Total Receivables	302,371	\$ 4,718,393,832
Total Operating Income		\$ 1,352,492,460
Total Operating Expenses		\$ 1,257,059,705
Net Profit (Loss)		\$ 95,432,755

*Listed below are companies not included in the financial data for calendar year 2009. These companies either failed to submit data or the data is being reviewed by the Department. The impact of this omission should be minimal.

World Funding Group, 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, 2009	1074
December 31, 2008	1056
December 31, 2007	1014
December 31, 2006	1008
December 31, 2005	1018

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, 2009	333
December 31, 2008	359
December 31, 2007	528
December 31, 2006	527
December 31, 2005	502

Licensees under the **Alabama Mortgage Brokers Licensing Act** submitted the following financial data for the 2009 calendar year: *

<u>ITEM</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Total Assets		\$25,489,804
Total Net-Worth		\$15,435,816
Total Operating Income		\$57,995,035
Total Operating Expenses		\$49,476,826
Net Profit (Loss)		\$ 8,518,209
Total Loans Closed	12,120	\$ 1,947,380,474

*Listed below are companies not included in the financial data for calendar year 2009. These companies either failed to submit data or the data is being reviewed by the Department. The impact of this omission should be minimal.

American Financial Services LLC
Capital Mortgage Services, Inc.
Central Alabama Mortgage, Inc.
First USA Mortgage, Inc.
Innovative Mortgage Services
Mark T. Flynn
Oak Mountain Mortgage LLC
SUN Capital, Inc.
Tennessee Valley Mortgage of Florence LLC

BlueStar Mortgage LLC
CastleGuard Mortgage LLC
EOS Lending Services LLC
Home Plus Mortgage, Inc.
LeadPoint, Inc.
NMI Mortgage Funding LLC
Stewart Mortgage Corp.
Superior Home Equity LLC

ALABAMA DEFERRED PRESENTMENT SERVICES ACT

Total licensees under this Act are shown below:

<u>Year</u>	<u>Number</u>
December 31, 2009	1158
December 31, 2008	1192
December 31, 2007	1163
December 31, 2006	1201
December 31, 2005	1177

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

ALABAMA S.A.F.E. ACT

The **Alabama S.A.F.E. Act** was enacted into law on May 21, 2009. The effective date of the Act was June 1, 2009; however, in order to facilitate and orderly transition to licensing and to minimize disruption in the mortgage marketplace, the effective date for the licensure requirement under the Act was set as July 31, 2010. As a result, no data is available for the period ending December 31, 2009.

