

SUPERINTENDENT OF BANKS
ANNUAL REPORT



FISCAL YEAR ENDING
SEPTEMBER 30, 2008



STATE OF ALABAMA
STATE BANKING DEPARTMENT



Bob Riley
Governor

John D. Harrison
Superintendent of Banks

December 8, 2008

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

Dear Governor Riley:

I submit to you our 2008 fiscal year-end report to comply with the Code of Alabama 1975 § 5-2A-13.

I am pleased to report that total assets of Alabama, state-chartered banks grew nearly \$50 billion during this fiscal year. Today, we regulate 128 banks with assets of over \$258 billion and offices in 19 host states and in foreign countries. Although we generated most of our growth from the charter (national to state and federal to state) conversions of two banks, we chartered 3 new banks to service Alabama residents.

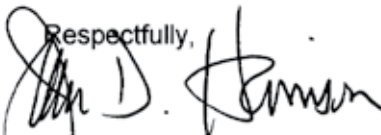
In addition to our commercial banks, we also regulate 3 Alabama, state-chartered trust companies and 14 bank-managed, trust departments. Combined, these 17 wealth management entities have gained total assets under management of nearly \$87 billion.

Our Bureau of Loans' staff continues to actively regulate the non-deposit lending industry. Those licensees include consumer credit, pawnshops, small loan companies, deferred presentment services (payday lenders), and many mortgage brokers operating in Alabama. This Bureau now regulates over 4,000 licensees including 1,163 Deferred Presentment and 528 Mortgage Broker units.

Governor, I'm certain that you are keenly aware of the overall condition of the domestic and global financial services industry. We continue to monitor the financial health and liquidity of Alabama banks with some currently suffering from many of these industry challenges. We hope that the worst of downturns in the domestic banking arena are behind us and we remain attentive to the expected, continuing downturn of the real estate mortgage industry. We report to you that Alabama banks as a whole maintained a ratio of Average Equity Capital to Total Asset of over 15%. As a whole, the stockholder's investment in Alabama banks is positioned well to weather these events.

We value your active support of our department. Our field examiners and office staff continue to work efficiently and diligently to protect Alabama citizens and those in the 19 host states where our banks operate. We are working more cooperatively than ever with both our Federal and host-state banking/mortgage regulators. We will continue the work of our agency under your great leadership. We thank you and the legislature for your support.

Respectfully,



John D. Harrison
Superintendent of Banks



STATE BANKING BOARD

Members

Expiration of Term

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

SAVINGS AND LOAN BOARD - INACTIVE

SUPERINTENDENTS OF BANKS

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

<u>Name</u>	<u>Tenure</u>
John D. Harrison	2005
Anthony Humphries	2003-2004
Maria B. Campbell	2001-2002
Norman B. Davis, Jr.	1999-2001
Wayne C. Curtis	1997-1998
Kenneth R. McCartha	1993-1996
Zack Thompson	1987-1993
James E. Goldsborough	1985-1987
Kenneth R. McCartha	1978-1985
D. M. Mitchell	1976-1978
M. Douglas Mims	1975-1976
Leonard C. Johnson	1974-1975
Robert I. Gulledege	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

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



Current and Former Superintendents

Norman B. Davis, Jr., Anthony Humphries, Maria B. Campbell, M. Douglas Mims,
Robert Gullede, Wayne C. Curtis, and John D. Harrison

MANAGEMENT

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

Administrative Division

Michael A. Seals Division Manager

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

Administrative Support

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

Bureau of Banking

Wealth Management Division

Michael A. Seals Division Manager

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

Community Bank Group

Gordon Gardner Division Manager

Office Staff

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

Northern District Bank Examiners

Michael W. Westbrook District Supervisor

Allen W. Hawkins Team I Supervisor

Kathleen A. Nicholson Case Manager/Bank Examinations Coordinator

Cori S. Gohn Bank Examinations Specialist, Sr.

Cylenthia R. Jones Bank Examinations Specialist, Sr.

David A. Patterson Bank Examinations Specialist, Sr.

Kevin D. Reaves Bank Examinations Specialist, Sr.

W. Mark Burnett Bank Examinations Specialist

Ricky L. Durden Bank Examinations Specialist

Luke T. Sampson Bank Examinations Specialist

Jeff A. Ellis Team II Supervisor

James J. Daniel Case Manager/Bank Examinations Coordinator

Kareem D. Campbell Case Manager/Bank Examinations Specialist, Sr.

Gerry L. King Bank Examinations Specialist, Sr.

Dwight A. Manghue Bank Examinations Specialist, Sr.

Samantha N. Zimmerman Bank Examinations Specialist, Sr.

Clinton B. Bridges Bank Examinations Specialist

Jonathan B. Edwards Bank Examinations Specialist

Southern District Bank Examiners

George C. Page District Supervisor

Eric J. Wilson Team I Supervisor

Timothy J. Rayborn Case Manager/Bank Examinations Coordinator

Elizabeth W. Starling Case Manager/Bank Examinations Coordinator

C. Glen Daniel Bank Examinations Specialist, Sr.

Jesse L. Hudson Bank Examinations Specialist, Sr.

Paul D. Thomas Bank Examinations Specialist, Sr.

Matthew G. Champion Bank Examinations Specialist

Rebecca W. Greene Bank Examinations Specialist

Twyla T. Knight Bank Examinations Specialist

Richard A. Stephens Team II Supervisor

Silas M. Turner III Case Manager/Bank Examinations Coordinator

Michael Whitehurst BSA/Audit/Bank Examinations Coordinator

Jay H. Caver Bank Examinations Specialist, Sr.

Stephen L. Griffith Bank Examinations Specialist, Sr.

Barry S. Hollyfield Bank Examinations Specialist, Sr.

Jerry Merritt Bank Examinations Specialist, Sr.

Jason Andres Bank Examinations Specialist

Lacey Colquitt Bank Examinations Specialist

Chadwick White Bank Examinations Specialist

Special Operation – Large Institution Divisions

Wayne Cranford Division Manager

Large Institution Team

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

Consumer Services – Training

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

Bureau of Loans

Scott Corscadden Division Manager

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

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

Legal Division

Elizabeth T. Bressler General Counsel

Walter Mark Anderson Deputy Attorney General
Nancy Lavey Legal Research Assistant

BUREAU OF BANKING

Established March 2, 1911, the Bureau of Banking charters and regulates banks, trust companies, and savings and loan associations. We currently have no state chartered savings and loans operating in Alabama. As of fiscal year-end September 30, 2008, the Banking Bureau had 128 commercial banks and 3 trust companies under supervision. During this same period, the Superintendent of Banks approved 3 new commercial bank charters.

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 \$258,719,797 and \$172,262,360, respectively. Equity Capital for state-chartered banks totaled over \$39 billion with the ratio of Average Equity Capital to Total Assets remaining above 15%. Refer to our Consolidated Reports of Condition for more details.

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

<u>September 30th</u>	<u>% of Total Assets</u>	<u>% of Total Deposits</u>
2008	89%	86%
2007	87%	85%
2006	90%	89%
2005	87%	86%
2004	88%	86%

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

	<u>September 30, 2008</u>
The Trust Company of Sterne, Agee, Inc.	1,054,141,000.00
Arlington Trust Company	588,327,000.00
AlaTrust, Inc.	<u>65,344,000.00</u>
Total	\$1,707,812,000.00

**Table 1. Consolidated Reports of Condition as of the close of business September 30th
(128 State-Chartered Banks with 3,435 Branches as of September 30, 2008)**

<u>ASSETS</u>	<u>2008</u>	<u>2007</u>
	<u>Thou. Dol.</u>	
1. Cash and Balances Due From Depository Institutions:		
a. Non-interest-Bearing Balances and Currency and Coin.....	5,924,132	4,350,738
b. Interest-Bearing Balances.....	223,025	180,928
2. Securities.....	36,425,850	29,946,355
3. Federal Funds Sold and Securities Purchased Under Agreements to Resell.....	2,467,517	1,173,649
4. Loans and Leases, Net of Unearned Income and Allowance for Loan and Lease Losses.....	173,830,054	140,691,480
5. Trading Assets.....	576,783	651,282
6. Premises and Fixed Assets (Including Capitalized Leases).....	4,840,786	3,708,206
7. Other Real Estate Owned.....	671,019	181,802
8. Intangible Assets.....	22,851,510	19,001,135
9. Other Assets.....	10,909,121	7,928,465
10. TOTAL ASSETS.....	\$258,719,797	\$207,814,040
<u>LIABILITIES</u>		
11. Deposits.....	172,262,360	144,912,084
12. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase.....	13,106,589	13,306,142
13. Trading Liabilities.....	628,336	426,894
14. Other Borrowed Money (Includes Mortgage Indebtedness and Obligations Under Capitalized Leases).....	25,516,635	10,247,438
15. Subordinated Notes and Debentures (Includes Limited-Life Preferred Stock and Related Surplus).....	3,817,027	3,233,143
16. Other Liabilities.....	3,832,985	3,950,897
17. TOTAL LIABILITIES.....	219,163,932	174,076,598
<u>EQUITY CAPITAL</u>		
18. Perpetual Preferred Stock and Related Surplus.....	2	2
19. Common Stock.....	93,028	69,518
20. Surplus (Excludes All Surplus Related to Preferred Stock).....	34,840,073	28,236,522
21. a. Undivided Profits and Capital Reserves.....	4,796,762	5,493,461
b. Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities.....	(297,000)	(47,536)
c. Accumulated Net Gains (Losses) on Cash Flow Hedges.....	123,000	(14,525)
22. TOTAL EQUITY CAPITAL.....	39,555,865	33,737,442
23. TOTAL LIABILITIES & EQUITY CAPITAL.....	\$258,719,797	\$207,814,040
Reserve for Loan Losses.....	\$2,791,180	\$1,680,153
Equity Capital to Assets.....	15.29%	16.23%
Tier 1 Core Capital to Assets.....	15.36%	16.26%
Tier 1 Leverage.....	7.65%	8.48%
ADC Loans to Capital.....	184.10%	164.94%
Percentage Gross Capital and Reserves to Gross Assets.....	16.19%	16.91%
Percentage Gross Capital and Reserves to Total Deposits.....	24.58%	24.49%
Percentage Net Loans to Total Assets.....	67.19%	67.70%
Percentage Net Loans to Total Deposits.....	100.91%	97.09%

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

Location	Bank	2008		2007	
		Deposits	Assets	Deposits	Assets
Albertville	Vantage Bank of Alabama	40,862	50,748	26,752	36,776
Alexander City	Aliant Bank	714,686	985,343	731,727	920,056
Altoona	The Exchange Bank of Alabama	191,884	234,853	174,373	221,550
Andalusia	CCB Community Bank	253,618	331,263	219,880	292,771
Anniston	Southern States Bank	82,972	114,444	3,998	34,662
Anniston	Central Bank of the South	3,512	5,156	3,511	5,080
Athens	Reliance Bank	112,271	149,883	89,648	118,853
Atmore	United Bank	356,307	464,240	331,469	408,026
Auburn	Auburn Bank	526,867	730,778	510,505	657,088
Auburn	Keystone Bank	77,768	100,643	21,188	35,450
Beatrice	Peoples Exchange Bank of Monroe County	53,212	61,581	56,937	65,073
Bessemer	First Financial Bank	180,206	239,241	196,162	238,889
Birmingham	Regions Bank	90,632,240	139,556,254	94,869,771	133,920,777
Birmingham	Compass Bank	37,674,214	61,490,771	24,645,643	42,109,902
Birmingham	First Commercial Bank	1,630,137	1,962,883	1,499,801	1,872,066
Birmingham	ServisFirst Bank	951,316	1,064,373	747,825	818,428
Birmingham	Nexity Bank	668,240	1,079,152	712,599	955,476
Birmingham	CapitalSouth Bank	611,356	694,900	640,135	812,989
Birmingham	SouthPoint Bank	135,390	201,744	93,290	120,390
Birmingham	Alamerica Bank	85,526	106,216	69,985	80,344
Birmingham	Oakworth Capital Bank (1)	44,846	78,721	0	0
Boaz	Peoples Independent Bank of Boaz	152,783	167,034	138,182	150,829
Boaz	First Bank of Boaz	99,580	147,985	102,793	148,773
Brantley	Brantley Bank and Trust Company	47,917	57,667	46,361	58,123
Brewton	Bank of Brewton	55,408	66,031	48,131	58,490
Brewton	First Progressive Bank	20,449	28,153	23,156	30,783
Calera	Central State Bank	135,024	159,840	149,447	170,924
Centre	Farmers and Merchants Bank	62,243	71,500	59,821	68,436
Chatom	First Community Bank	280,635	326,894	259,303	311,896
Clanton	Peoples Southern Bank	113,805	134,762	116,887	137,514
Cullman	Peoples Bank of North Alabama	360,621	486,539	353,972	459,249
Cullman	Traditions Bank	166,368	183,169	140,449	152,188
Demopolis	Robertson Banking Company	199,260	237,956	184,975	216,105
Dothan	SunSouth Bank	191,096	238,634	183,047	219,550
Dothan	BankSouth	158,513	227,796	168,837	236,833
Dothan	Trinity Bank	54,190	64,871	36,057	45,205
Enterprise	Community Bank and Trust of Southeast Alabama	380,777	502,265	256,190	323,310
Enterprise	The Citizens Bank	66,193	78,220	73,100	90,513
Eutaw	Merchants & Farmers Bank of Greene County, Alabama	38,681	49,344	34,584	47,761
Eva	EvaBank	326,963	419,554	277,139	359,697
Evergreen	Bank of Evergreen	41,051	46,418	35,605	40,529
Fayette	The Citizens Bank of Fayette	149,059	189,057	149,177	193,886
Flomaton	Escambia County Bank	69,926	97,851	65,524	84,431
Florence	First Southern Bank	97,248	107,070	95,211	106,406
Fort Deposit	First Lowndes Bank	138,979	154,486	153,419	170,284
Fort Payne	First State Bank of DeKalb County	70,675	83,751	68,660	80,986
Fyffe	Horizon Bank	79,604	96,446	77,196	93,578
Gadsden	The Southern Bank Company (2)	83,345	101,216	0	0
Geneva	The Citizens Bank	125,909	150,873	116,065	140,199
Geraldine	Liberty Bank	79,219	91,888	78,052	90,654
Good Hope	Premier Bank of the South	118,901	141,692	109,610	133,791
Greensboro	The Citizens Bank	74,082	87,604	67,107	80,440
Greensboro	Peoples Bank of Greensboro	64,022	71,909	61,120	69,550
Guntersville	Citizens Bank & Trust	201,984	236,190	183,409	202,723
Haleyville	Traders & Farmers Bank	285,090	359,032	288,483	356,947
Hamilton	PeoplesTrust Bank	47,536	55,067	42,444	49,254
Hanceville	Merchants Bank	219,062	255,545	186,577	227,787
Hartford	City Bank of Hartford	45,878	50,576	44,979	49,553
Hazel Green	North Alabama Bank	146,765	161,953	141,954	156,317
Huntsville	First Commercial Bank of Huntsville	530,205	657,655	466,209	594,068

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

Location	Bank	2008		2007	
		Deposits	Assets	Deposits	Assets
Huntsville	Progress Bank and Trust (1)	70,949	102,308	0	0
Jackson	Merchants Bank	174,096	192,587	169,847	188,173
Jasper	Pinnacle Bank	192,362	223,716	212,246	239,183
Jasper	Bank of Walker County	57,513	74,750	52,077	68,648
Lafayette	Farmers and Merchants Bank	80,323	94,167	70,145	86,115
Leeds	Covenant Bank	89,996	107,556	70,313	84,295
Linden	First Bank of Linden	77,448	87,913	90,415	101,077
Lineville	FirstState Bank	117,908	156,403	103,003	141,731
Louisville	Farmers Exchange Bank	138,008	155,505	99,886	110,750
Luverne	First Citizens Bank	67,815	89,009	61,354	79,418
Maplesville	Peachtree Bank	54,289	69,372	54,876	69,821
Marion	Marion Bank and Trust Company	125,897	162,186	92,518	128,964
Mobile	BankTrust	1,688,895	2,088,295	863,852	998,588
Mobile	Hancock Bank of Alabama	79,664	132,254	13,124	28,805
Montgomery	Colonial Bank (3)	18,736,107	26,222,967	0	0
Montgomery	Sterling Bank	430,021	532,090	432,738	539,997
Moulton	The Citizens Bank	84,439	100,667	89,496	106,111
Moundville	Bank of Moundville	91,679	97,931	80,154	87,791
Muscle Shoals	First Metro Bank	344,498	386,308	318,868	358,211
Oneonta	The Hometown Bank of Alabama	148,564	180,845	134,002	154,757
Opp	Southern Independent Bank	83,873	95,539	66,446	77,434
Orange Beach	Heritage First Bank	42,624	46,298	30,659	35,665
Oxford	Cheaha Bank	135,033	161,268	129,822	153,228
Ozark	The Commercial Bank of Ozark	62,958	72,259	61,188	68,372
Pell City	Metro Bank	453,526	517,550	457,960	511,590
Pell City	Union State Bank	271,096	305,589	306,241	344,744
Phenix City	CB&T Bank of East Alabama	255,648	307,460	218,097	300,822
Phenix City	Phenix-Girard Bank	126,839	180,182	101,735	163,379
Piedmont	Farmers and Merchants Bank	150,643	175,847	151,784	172,400
Pine Hill	Bank of Pine Hill	17,989	23,918	17,812	23,132
Prattville	River Bank & Trust	189,230	226,996	143,754	168,103
Rainsville	First Bank of the South	75,198	82,166	72,849	79,512
Red Bay	Community Spirit Bank	79,779	98,469	78,227	97,859
Red Level	The Peoples Bank of Red Level	11,539	13,842	11,115	13,433
Reform	West Alabama Bank & Trust	394,200	548,366	367,237	477,329
Robertsdale	Citizen's Bank, Inc.	95,805	113,251	92,221	112,201
Russellville	CB&S Bank, Inc.	1,070,609	1,335,913	1,055,747	1,293,147
Russellville	Valley State Bank	85,820	102,126	97,710	113,026
Samson	The Samson Banking Company, Inc.	42,204	50,204	35,659	43,341
Scottsboro	FNB Bank	261,135	304,600	248,710	292,275
Selma	First Cahawba Bank	27,301	37,278	1,967	12,844
Sheffield	Bank Independent	637,798	823,239	611,495	720,060
Stevenson	First Southern State Bank	193,717	239,277	173,370	207,652
Stevenson	First Jackson Bank	137,434	188,079	126,060	171,661
Sulligent	First State Bank of the South, Inc.	75,984	90,986	77,147	90,255
Sweet Water	Sweet Water State Bank	57,111	64,246	56,851	64,523
Tallassee	PrimeSouth Bank	133,494	154,538	134,029	153,931
Theodore	Bay Bank	59,299	79,132	51,342	69,080
Thomasville	First United Security Bank	488,284	669,036	486,801	657,717
Troy	Troy Bank & Trust Company	609,496	723,291	389,846	480,122
Tuscaloosa	Bryant Bank	486,458	598,262	258,122	338,973
Tuscaloosa	The Bank of Tuscaloosa	427,601	501,008	397,123	462,643
Tuscaloosa	Capstone Bank (formerly Southwest Bank of Alabama)	110,539	147,597	56,505	82,636
Tuskegee	First Tuskegee Bank	70,643	82,815	77,125	88,139
Union Springs	AmeriFirst Bank	143,631	175,534	164,015	194,170
Union Springs	Community Bank and Trust - Alabama	69,058	78,280	69,752	78,792
Valley Head	The Citizens Bank of Valley Head	18,182	21,987	17,888	21,634
Vernon	The Bank of Vernon	162,860	194,559	151,690	181,881
Vernon	Citizens State Bank	63,082	83,205	35,870	55,686
Vestavia Hills	SouthCity Bank (1)	50,461	68,228	0	0

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

Location	Bank	2008		2007	
		Deposits	Assets	Deposits	Assets
Wadley	First Bank	59,384	69,098	53,808	58,925
Waterloo	The Farmers & Merchants Bank	43,906	55,170	41,497	51,973
Wedowee	Small Town Bank	165,692	207,818	175,580	217,179
Wedowee	Bank of Wedowee	95,245	122,082	99,153	127,521
Wetumpka	First Community Bank of Central Alabama	211,220	233,314	190,665	207,661
Winfield	State Bank & Trust	142,140	170,698	138,722	167,042
Winfield	The Citizens Bank of Winfield	104,604	205,389	106,412	203,365
York	Bank of York	55,041	69,299	54,640	74,273

- (1) New State Chartered Bank
- (2) Conversion from a Federal Savings Bank
- (3) Conversion from a National Bank

Table 3 Ten Largest State-Chartered Banks

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

Regions Bank, Birmingham	133,920,777	1871
Compass Bank, Birmingham	42,109,902	1964
First American Bank, Birmingham	3,308,358	1981
First Commercial Bank, Birmingham	1,872,066	1985
Citizens Bank & Savings Company, Russellville	1,293,147	1906
BankTrust, Mobile	998,588	1986
Nexity Bank, Birmingham	955,476	1968
The Peoples Bank & Trust Company, Selma	938,152	1900
Aliant Bank, Alexander City	920,056	1902
ServisFirst Bank	818,428	2005
Total Assets as of September 30, 2007	\$187,134,950	

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2008

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Regions Financial Corporation Birmingham, Alabama	Alabama	Regions Bank Birmingham, Alabama	17,207,232
		Subtotal - Alabama	17,207,232
	Arkansas	Regions Bank Birmingham, Alabama	4,194,101
	Florida	Regions Bank Birmingham, Alabama	14,293,447
	Georgia	Regions Bank Birmingham, Alabama	5,150,855
	Illinois	Regions Bank Birmingham, Alabama	2,427,748
	Indiana	Regions Bank Birmingham, Alabama	2,100,945
	Iowa	Regions Bank Birmingham, Alabama	480,929
	Kentucky	Regions Bank Birmingham, Alabama	809,425
	Louisiana	Regions Bank Birmingham, Alabama	7,217,139
	Mississippi	Regions Bank Birmingham, Alabama	9,692,519
	Missouri	Regions Bank Birmingham, Alabama	2,194,714
	North Carolina	Regions Bank Birmingham, Alabama	200,346
	South Carolina	Regions Bank Birmingham, Alabama	911,436
	Tennessee	Regions Bank Birmingham, Alabama	16,256,040
	Texas	Regions Bank Birmingham, Alabama	2,961,607
	Virginia	Regions Bank Birmingham, Alabama	127,277
		Subtotal - Other States	69,018,528
	Foreign Offices	Regions Bank Birmingham, AL	6,312,974
		Subtotal - Foreign Offices	6,312,974
Total - Regions Financial Corporation			92,538,734

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2008

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Colonial BancGroup, Inc. Montgomery, Alabama	Alabama	Colonial Bank Montgomery, Alabama	5,655,531
		Subtotal - Alabama	5,655,531
	Florida	Colonial Bank Montgomery, Alabama	10,394,962
	Georgia	Colonial Bank Montgomery, Alabama	607,421
	Nevada	Colonial Bank Montgomery, Alabama	682,540
	Texas	Colonial Bank Montgomery, Alabama	678,959
		Subtotal - Other States	12,363,882
	Foreign Offices	Colonial Bank Montgomery, Alabama	585,095
		Subtotal - Foreign Offices	585,095
Total - Colonial BancGroup, Inc.			18,604,508
<hr/>			
BancTrust Financial Group, Inc. Mobile, Alabama	Alabama	BankTrust Mobile, Alabama	1,501,133
		Subtotal - Alabama	1,501,133
	Florida	BankTrust of Florida Santa Rosa Beach, Florida	204,159
		Subtotal - Florida	204,159
Total - BancTrust Financial Group, Inc.			1,705,292
<hr/>			
CBS Banc-Corp. Russellville, Alabama	Alabama	CB&S Bank, Inc. Russellville, Alabama	539,674
		Subtotal - Alabama	539,674
	Mississippi	CB&S Bank, Inc. Russellville, Alabama	394,194
		Subtotal - Mississippi	394,194
	Tennessee	CB&S Bank, Inc. Russellville, Alabama	186,429
		Subtotal - Tennessee	186,429
		Subtotal - Other States	580,623
Total - CBS Banc-Corp.			1,120,297

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2008

Holding Company	States	Bank Subsidiary	Deposits in \$000's
CapitalSouth Bancorp Birmingham, Alabama	Alabama	CapitalSouth Bank Birmingham, Alabama	485,709
		Subtotal - Alabama	485,709
	Florida	CapitalSouth Bank Birmingham, Alabama	138,028
		Subtotal - Florida	138,028
Total - CapitalSouth Bancorp			623,737
MidSouth Bancorporation Dothan, Alabama	Alabama	MidSouth Bank, N. A. Dothan, Alabama	334,839
		Subtotal - Alabama	334,839
	Florida	MidSouth Bank, N. A. Dothan, Alabama	5,555
		Subtotal - Florida	5,555
Total - Midsouth Bancorporation			340,394
United Bancorporation of Alabama Atmore, Alabama	Alabama	United Bank Atmore, Alabama	333,772
		Subtotal - Alabama	333,772
	Florida	United Bank Atmore, Alabama	37,810
		Subtotal - Florida	37,810
Total - United Bancorporation of Alabama			371,582
Union Bancshares, Inc. Pell City, Alabama	Alabama	Union State Bank Pell City, Alabama	282,083
		Subtotal - Alabama	282,083
	Florida	Union State Bank Pell City, Alabama	8,633
		Subtotal - Florida	8,633
Total - Union Bancshares, Inc.			290,716
Southern National Corporation Andalusia, Alabama	Alabama	CCB Community Bank Andalusia, Alabama	238,818
		Subtotal - Alabama	238,818
	Florida	CCB Community Bank Andalusia, Alabama	14,396
		Subtotal - Florida	14,396
Total - Southern National Corporation			253,214

Table 4
Alabama Bank Holding Companies With a Presence in Other States
June 30, 2008

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Frontier National Corporation Sylacauga, Alabama	Alabama	Frontier Bank Lagrange, GA	225,223
		Subtotal - Alabama	225,223
	Georgia	Frontier Bank Lagrange, GA	6,654
		Subtotal - Georgia	6,654
Total - Frontier National Corporation			231,877
Americus Financial Services, Inc. Birmingham, Alabama	Alabama	Red Mountain Bank NA Birmingham, Alabama	224,192
		Subtotal - Alabama	224,192
	Tennessee	Red Mountain Bank NA Brentwood, TN	22,137
		Subtotal - Tennessee	22,137
Total - Americus Financial Services, Inc			246,329
1st Jackson Bancshares, Inc Stevenson, Alabama	Alabama	First North Jackson Bank Stevenson, Alabama	137,341
		Subtotal - Alabama	137,341
	Tennessee	The Peoples Bank Sardis, TN	43,070
		Subtotal - Tennessee	43,070
Total - 1st Jackson Bancshares, Inc			180,411

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
June 30, 2008

Holding Company	Institution	Deposits In \$000's
Banco Bilbao Vizcaya Argentaria, S.A. Bilbao, Spain	Compass Bank Birmingham, Alabama	7,422,211
	Central Bank of the South Anniston, Alabama	3,512
	Subtotal Alabama	7,425,723
	Compass Bank (Arizona) Birmingham, Alabama	3,000,180
	Compass Bank (Colorado) Birmingham, Alabama	968,788
	Compass Bank (Florida) Birmingham, Alabama	2,140,138
	Compass Bank (New Mexico) Birmingham, Alabama	616,288
	Compass Bank (Texas) Birmingham, Alabama	22,351,076
	Subtotal - Other States	29,076,470
	Compass Bank Birmingham, Alabama	44,174
	Subtotal - Foreign Offices	44,174
	Total Bilbao Vizcaya Argentaria, S. A.	36,546,367
Wachovia Corporation Charlotte, North Carolina	Wachovia Bank, NA Charlotte, North Carolina	8,797,469
Royal Bank of Canada Raleigh, North Carolina	RBC Centura Bank Raleigh, North Carolina	3,942,352

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
June 30, 2008

Holding Company	Institution	Deposits In \$000's
Synovus Financial Corp Columbus, Georgia	CB&T Bank of East Alabama Phenix City, Alabama	254,569
	Community Bank and Trust of Southeast Alabama Enterprise, Alabama	306,370
	First Commercial Bank Birmingham, Alabama	1,349,172
	First Commercial Bank of Huntsville Huntsville, Alabama	496,219
	Sterling Bank Montgomery, Alabama	396,597
	The Bank of Tuscaloosa Tuscaloosa, Alabama	426,442
	The First National Bank of Jasper Jasper, Alabama	465,321
	Total - Synovus Financial Corp	<u>3,694,690</u>
BancorpSouth, Inc. Tupelo, Mississippi	BancorpSouth Bank Tupelo, Mississippi	567,184
Whitney Holding Corporation New Orleans, Louisiana	Whitney National Bank New Orleans, Louisiana	447,406
Renasant Corporation Tupelo, Mississippi	Renasant Bank Tupelo, Mississippi	395,102
SunTrust Banks, Inc. Atlanta, Georgia	SunTrust Bank Atlanta, Georgia	388,534
Park National Corporation Newark, Ohio	Vision Bank Panama City, Florida	352,410
None	CharterBank West Point, Georgia	204,425
Ameris Bancorp Moutrie, Georgia	American Banking Company Moutrie, Georgia	183,614
Cadence Financial Corporation Starkville, Mississippi	Cadence Bank, N.A. Starkville, Mississippi	160,765
PeopleSouth Bancshares, Inc Colquitt, Georgia	PeoplesSouth Bank Colquitt, Georgia	157,295
BB&T Corporation Winston-Salem, North Carolina	Branch Banking and Trust Company Winston-Salem, North Carolina	149,187
First M & F Corporation Kosciusko, Mississippi	Merchants and Farmers Bank Kosciusko, Mississippi	144,363

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
June 30, 2008

Holding Company	Institution	Deposits In \$000's
State Bank & Trust Company Employee Stock Ownership Plan Greenwood, Mississippi	State Bank & Trust Company Greenwood, Mississippi	91,584
Citizens Bancshares Corporation Atlanta, Georgia	Citizens Trust Bank Atlanta, Georgia	82,371
Community Bankshares, Inc. Cornelia, Georgia	Community Bank & Trust - Alabama Union Springs, Alabama	69,377
Southcrest Financial Group, Inc. Fayetteville, Georgia	Peachtree Bank Maplesville, Alabama	55,686
Community Capital Bancshares, Inc Albany, Georgia	AB & T National Bank Dothan, Alabama	53,692
Bancorp of Lucedale, Inc. Lucedale, Mississippi	Century Bank Lucedale, Mississippi	51,593
None	Woodlands Bank Buffton, South Carolina	44,716
Hancock Holding Company Gulfport, Mississippi	Hancock Bank of Alabama Mobile, Alabama	43,488
Heritage First Bancshares, Inc. Rome, Georgia	Dekalb Bank Crossville, Alabama	38,339
	Hertage First Bank Rome, Georgia	4,920
	Total - Heritage First Bancshares, Inc.	43,259
First Pulaski National Corporation Pulaski, Tennessee	First Pulaski National Bank Pulaski, Tennessee	41,831
None	SouthBank, FSB Corinth, Mississippi	41,492
Community Bancshares of Mississippi Inc, Stock Ownership Plan Brandon, Mississippi	Community Bank National Association Mobile, Alabama	34,768
Commerce Bancshares, Inc. Franklin, Tennessee	Peoples State Bank of Commerce Nolensville, Tennessee	33,780
Capital City Bank Group, Inc. Tallahassee, Florida	Capital City Bank Tallahassee, Florida	22,367
None	Citizens Bank & Trust, FSB Trenton, Georgia	11,926
Dickinson Financial Corporation II Kansas Citv . Missouri	Armed Forces Bank, N.A. Fort Leavenworth. Kansas	8,137

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
June 30, 2008

Holding Company	Institution	Deposits In \$000's
First National Bankers Bankshares, Inc. Baton Rouge, Louisiana	Alabama Bankers Bank N A Homewood, Alabama	7,432
Woodforest Financial Group, Inc. The Woodlands, Texas	Woodforest Bank The Woodlands, Texas	1,100
CB&T Holding Corporation	Crescent Bank & Trust	0

SUMMARY STATISTICS

STATE-CHARTERED BANKS:

Number of state-chartered banks at September 30, 2007		127
New Banks Opened (Table 6)		+3
Conversions: National-to-State	1	
State-to-National	0	
FSB-to-State	1	
State-to-FSB	0	+2
Mergers: State with State (Table 19)	-2	
State with National	0	
State with Out-of-State (Table 9)	-2	<u>-4</u>
Number of state-chartered banks at September 30, 2008		128

BRANCH OFFICES:

Number of branch offices at September 30, 2007		2,963
Adjustments for late notifications	+11	
New branch offices opened (Table 10)	+98	
Branches established as a result of mergers	+180	
Branches gained in national-to-state conversions	+346	
Branches gained in FSB-to-state conversions	+4	
Branches gained in Purchase/Assumption (Table 17)	0	
Branches gained in main office redesignation	+2	
Branches closed (Table 16)	-133	
Branches lost as a result of mergers	-36	
Branches lost in state-to-national conversions	0	
Branches lost in state-to-FSB conversions	0	
Branches lost in Purchase/Assumption (Table 17)	0	+472
Number of branch offices at September 30, 2008		3,435

**COMMERCIAL BANK ASSETS BY STATE (IN MILLIONS)
RANKED BY TOTAL ASSETS PER STATE CHARTER
SEPTEMBER 30, 2008**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
New York	\$ 57,478	\$ 401,962	\$ 459,440
Massachusetts	\$ 2,256	\$ 292,353	\$ 294,609
Georgia	\$ 14,728	\$ 261,957	\$ 276,685
Alabama	\$ 3,744	\$ 258,720	\$ 262,464
California	\$ 146,101	\$ 244,319	\$ 390,420
Utah	\$ 71,896	\$ 216,572	\$ 288,468
North Carolina	\$ 2,026,660	\$ 216,432	\$ 2,243,092
Illinois	\$ 168,981	\$ 200,586	\$ 369,567
Texas	\$ 105,405	\$ 156,132	\$ 261,537
Michigan	\$ 40,803	\$ 104,339	\$ 145,142
Wisconsin	\$ 32,369	\$ 103,083	\$ 135,452
Ohio	\$ 2,337,928	\$ 86,076	\$ 2,424,004
Missouri	\$ 36,669	\$ 74,734	\$ 111,403
Florida	\$ 42,831	\$ 70,434	\$ 113,265
Pennsylvania	\$ 183,060	\$ 63,890	\$ 246,950
Delaware	\$ 532,990	\$ 62,205	\$ 595,195
Washington	\$ 1,989	\$ 53,136	\$ 55,125
Iowa	\$ 10,335	\$ 44,320	\$ 54,655
Virginia	\$ 153,750	\$ 43,657	\$ 197,407
Tennessee	\$ 52,417	\$ 41,671	\$ 94,088
Mississippi	\$ 15,051	\$ 40,215	\$ 55,266
Kentucky	\$ 6,187	\$ 40,130	\$ 46,317
Colorado	\$ 9,967	\$ 39,378	\$ 49,345
Minnesota	\$ 31,942	\$ 39,033	\$ 70,975
Arkansas	\$ 10,586	\$ 38,352	\$ 48,938
Indiana	\$ 20,441	\$ 37,115	\$ 57,556
South Carolina	\$ 13,703	\$ 33,813	\$ 47,516
Louisiana	\$ 14,379	\$ 32,269	\$ 46,648
Oklahoma	\$ 32,487	\$ 30,661	\$ 63,148
Maryland	\$ 1,858	\$ 29,812	\$ 31,670
Hawaii	\$ 498	\$ 29,480	\$ 29,978
Kansas	\$ 21,965	\$ 28,342	\$ 50,307
Oregon	\$ 12,131	\$ 22,680	\$ 34,811
Nevada	\$ 1,211,927	\$ 22,535	\$ 1,234,462
New Jersey	\$ 32,276	\$ 21,849	\$ 54,125
Nebraska	\$ 18,301	\$ 20,657	\$ 38,958
South Dakota	\$ 597,398	\$ 20,479	\$ 617,877
West Virginia	\$ 3,950	\$ 19,751	\$ 23,701
Montana	\$ 1,740	\$ 16,593	\$ 18,333
North Dakota	\$ 9,292	\$ 11,077	\$ 20,369
New Mexico	\$ 7,762	\$ 9,285	\$ 17,047
Wyoming	\$ 2,125	\$ 6,123	\$ 8,248
Idaho	\$ 482	\$ 5,759	\$ 6,241
Arizona	\$ 10,271	\$ 5,308	\$ 15,579
Rhode Island	\$ 168,848	\$ 4,322	\$ 173,170
Maine	\$ 3,571	\$ 2,567	\$ 6,138
New Hampshire	\$ -	\$ 2,345	\$ 2,345
Connecticut	\$ 22,037	\$ 2,315	\$ 24,352
Vermont	\$ 1,485	\$ 1,961	\$ 3,446
Alaska	\$ 19,120	\$ 1,688	\$ 30,808

**COMMERCIAL BANK ASSETS BY STATE (IN MILLIONS)
RANKED BY TOTAL ASSETS FOR ALL BANKS
SEPTEMBER 30, 2008**

STATE	NATIONAL CHARTER	STATE CHARTER	ALL BANKS
Ohio	\$ 2,337,928	\$ 86,076	\$ 2,424,004
North Carolina	\$ 2,026,660	\$ 216,432	\$ 2,243,092
Nevada	\$ 1,211,927	\$ 22,535	\$ 1,234,462
South Dakota	\$ 597,398	\$ 20,479	\$ 617,877
Delaware	\$ 532,990	\$ 62,205	\$ 595,195
New York	\$ 57,478	\$ 401,962	\$ 459,440
California	\$ 146,101	\$ 244,319	\$ 390,420
Illinois	\$ 168,981	\$ 200,586	\$ 369,567
Massachusetts	\$ 2,256	\$ 292,353	\$ 294,609
Utah	\$ 71,896	\$ 216,572	\$ 288,468
Georgia	\$ 14,728	\$ 261,957	\$ 276,685
Alabama	\$ 3,744	\$ 258,720	\$ 262,464
Texas	\$ 105,405	\$ 156,132	\$ 261,537
Pennsylvania	\$ 183,060	\$ 63,890	\$ 246,950
Virginia	\$ 153,750	\$ 43,657	\$ 197,407
Rhode Island	\$ 168,848	\$ 4,322	\$ 173,170
Michigan	\$ 40,803	\$ 104,339	\$ 145,142
Wisconsin	\$ 32,369	\$ 103,083	\$ 135,452
Florida	\$ 42,831	\$ 70,434	\$ 113,265
Missouri	\$ 36,669	\$ 74,734	\$ 111,403
Tennessee	\$ 52,417	\$ 41,671	\$ 94,088
Minnesota	\$ 31,942	\$ 39,033	\$ 70,975
Oklahoma	\$ 32,487	\$ 30,661	\$ 63,148
Indiana	\$ 20,441	\$ 37,115	\$ 57,556
Mississippi	\$ 15,051	\$ 40,215	\$ 55,266
Washington	\$ 1,989	\$ 53,136	\$ 55,125
Iowa	\$ 10,335	\$ 44,320	\$ 54,655
New Jersey	\$ 32,276	\$ 21,849	\$ 54,125
Kansas	\$ 21,965	\$ 28,342	\$ 50,307
Colorado	\$ 9,967	\$ 39,378	\$ 49,345
Arkansas	\$ 10,586	\$ 38,352	\$ 48,938
South Carolina	\$ 13,703	\$ 33,813	\$ 47,516
Louisiana	\$ 14,379	\$ 32,269	\$ 46,648
Kentucky	\$ 6,187	\$ 40,130	\$ 46,317
Nebraska	\$ 18,301	\$ 20,657	\$ 38,958
Oregon	\$ 12,131	\$ 22,680	\$ 34,811
Maryland	\$ 1,858	\$ 29,812	\$ 31,670
Alaska	\$ 19,120	\$ 1,688	\$ 30,808
Hawaii	\$ 498	\$ 29,480	\$ 29,978
Connecticut	\$ 22,037	\$ 2,315	\$ 24,352
West Virginia	\$ 3,950	\$ 19,751	\$ 23,701
North Dakota	\$ 9,292	\$ 11,077	\$ 20,369
Montana	\$ 1,740	\$ 16,593	\$ 18,333
New Mexico	\$ 7,762	\$ 9,285	\$ 17,047
Arizona	\$ 10,271	\$ 5,308	\$ 15,579
Wyoming	\$ 2,125	\$ 6,123	\$ 8,248
Idaho	\$ 482	\$ 5,759	\$ 6,241
Maine	\$ 3,571	\$ 2,567	\$ 6,138
Vermont	\$ 1,485	\$ 1,961	\$ 3,446
New Hampshire	\$ -	\$ 2,345	\$ 2,345

**Table 6. New State Chartered Institutions Established
October 1, 2007 to September 30, 2008**

DATE	NEW BANK
10/15/2007	SouthCity Bank, Vestavia Hills, Alabama
02/04/2008	Progress Bank and Trust, Huntsville, Alabama
03/31/2008	Oakworth Capital Bank, Birmingham, Alabama

**Table 7. Conversion of National Banks to State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	DESCRIPTION OF CONVERSION
06/10/2008	Colonial Bank, NA, Montgomery, Alabama converted to an Alabama, state-chartered, nonmember bank

**Table 8. Mergers of State-Chartered Banks with National Bank
October 1, 2007 to September 30, 2008**

DATE	DESCRIPTION OF MERGER
	NONE

**Table 9. Mergers and Acquisitions of State-Chartered Banks with Out-of-State Banks
October 1, 2007 to September 30, 2008**

DATE	DESCRIPTION OF MERGER
06/20/2008	Alabama Exchange Bank, Tuskegee, Alabama merged with and into RBC Centura Bank, Raleigh, North Carolina
06/20/2008	First American Bank, Birmingham, Alabama, merged with and into RBC Centura Bank, Raleigh, North Carolina

**Table 10. Branches Opened by State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	BANK	BRANCH LOCATION
10/01/2007	Keystone Bank, Auburn, Alabama	301 Chestnut Street, Gadsden, Alabama (Temporary)
10/01/2007	Citizens Bank, Russellville, Alabama	101 North Main Street, Middleton, Tennessee
10/01/2007	Community Bank and Trust of Southeast Alabama Enterprise, Alabama	3290 Dauphin Street, Suite 302, Mobile, Alabama
10/01/2007	Community Bank and Trust of Southeast Alabama Enterprise, Alabama	6845 US Highway 98, Suite 110, Daphne, Alabama
10/01/2007	United Bank, Atmore, Alabama	30500 Highway 181, Suite 100, Spanish Fort, Alabama
10/03/2007	Community Bank & Trust, Union Springs, Alabama	62 Bridge Street, Pike Road, Alabama
10/15/2007	Regions Bank, Birmingham, Alabama	301 West 11th Street, Houston, Texas
10/22/2007	Compass Bank, Birmingham, Alabama	Intersection of West Magee Road and North LaCholla Blvd Tucson, Arizona
10/22/2007	Regions Bank, Birmingham, Alabama	17900 Panama City Beach Parkway, Highway 98 Panama City, Florida
10/26/2007	Regions Bank, Birmingham, Alabama	2227 Gallatin Pike, Madison, Tennessee
10/26/2007	Regions Bank, Birmingham, Alabama	1463 Goodman Road, Hornlake, Mississippi
10/31/2007	Regions Bank, Birmingham, Alabama	5570 Highway 153, Hixson, Tennessee
11/02/2007	Bay Bank, Theodore, Alabama	28600 Highway 98, Suite J, Daphne, Alabama
11/05/2007	Citizens Bank & Savings Company, Russellville, Alabama	200 South Harper Road, Corinth, Mississippi
11/05/2007	Regions Bank, Birmingham, Alabama	7 Clear Creek Road, Bristol, Virginia
11/06/2007	Hancock Bank of Alabama, Mobile, Alabama	2110 Demetropolis Road, Mobile, Alabama
11/06/2007	Bryant Bank, Tuscaloosa, Alabama	2700 Cahaba Village Plaza, Mountain Brook, Alabama
11/09/2007	Farmers Exchange Bank, Louisville, Alabama	101 North Eufaula Avenue, Eufaula, Alabama
11/13/2007	Regions Bank, Birmingham, Alabama	4741 Military Trail, Jupiter, Florida
11/13/2007	Regions Bank, Birmingham, Alabama	3080 Columbia Avenue, Franklin, Tennessee
11/16/2007	North Jackson Bank, Stevenson, Alabama	308 Sutton Road, Huntsville, Alabama
11/19/2007	Regions Bank, Birmingham, Alabama	4626 General Degaulle Drive New Orleans, (Algiers), Louisiana
11/19/2007	Regions Bank, Birmingham, Alabama	2410 South Ridgewood Avenue, Daytona, Florida
11/26/2007	Regions Bank, Birmingham, Alabama	891 E. Altamonte Drive, Altamonte Springs, Florida
11/26/2007	Regions Bank, Birmingham, Alabama	6220 Old Canton Road, Jackson, Mississippi
12/04/2007	First American Bank, Birmingham, Alabama	3501 Roosevelt Boulevard, Birmingham, Alabama
12/10/2007	Regions Bank, Birmingham, Alabama	1749 Manhattan Boulevard, Harvey, Louisiana
12/10/2007	Regions Bank, Birmingham, Alabama	866 East State Road 434, Winter Springs, Florida

**Table 10. Branches Opened by State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	BANK	BRANCH LOCATION
12/13/2007	BankTrust, Mobile, Alabama	5328 Highway 90 West Service Road, Mobile, Alabama
12/17/2007	Regions Bank, Birmingham, Alabama	14795 Sunny Dell Lane, Noblesville, Indiana
12/17/2007	Regions Bank, Birmingham, Alabama	191 East Eau Gallie Boulevard Indian Harbour Beach, Florida
12/17/2007	Regions Bank, Birmingham, Alabama	3943 Tamiami Trail, Punta Gorda, Florida
12/17/2007	Regions Bank, Birmingham, Alabama	15508 Stoneybrook West Parkway Winter Garden, Florida
12/17/2007	Regions Bank, Birmingham, Alabama	1015 Cowan Road, Gulfport, Mississippi
12/18/2007	Aliant Bank, Alexander City, Alabama	2401 Stemley Bridge Road, Suite 13 Pell City, Alabama (Temporary)
12/19/2007	First Community Bank of Central Alabama Wetumpka, Alabama	9788 Holtville Road, Wetumpka, Alabama
12/21/2007	Bryant Bank, Tuscaloosa, Alabama	21290 Highway 25 , Columbiana, Alabama
12/21/2007	Regions Bank, Birmingham, Alabama	5570 Windward Parkway, Alpharetta, Georgia
12/21/2007	Regions Bank, Birmingham, Alabama	3365 Cobb Parkway, Acworth, Georgia
12/26/2007	Regions Bank, Birmingham, Alabama	69360 Highway 21, Covington, Louisiana
12/26/2007	Regions Bank, Birmingham, Alabama	55 South Colonial Drive, Alabaster, Alabama
12/31/2007	Regions Bank, Birmingham, Alabama	301 West 11th Street, Houston, Texas
12/31/2007	Regions Bank, Birmingham, Alabama	7515 SW 24th Avenue, Gainesville, Florida
12/31/2007	Regions Bank, Birmingham, Alabama	5212 Summerlin Commons Boulevard, Ft. Myers, Florida
12/31/2007	Regions Bank, Birmingham, Alabama	600 South Rosemary Avenue, West Palm Beach, Florida
12/31/2007	Regions Bank, Birmingham, Alabama	2255 Towne Lake Parkway, Woodstock, Georgia
12/31/2007	Regions Bank, Birmingham, Alabama	1848 Highway 138, Conyers, Georgia
01/02/2008	BankTrust, Mobile, Alabama	236 N. Greeno Road, Fairhope, Alabama
01/11/2008	Bryant Bank, Tuscaloosa, Alabama	2711 Culver Road, Mountain Brook, Alabama
01/14/2008	Bryant Bank, Tuscaloosa, Alabama	300 Randolph Avenue, Huntsville, Alabama
01/16/2008	Bryant Bank, Tuscaloosa, Alabama	1801 U.S. Highway 98, Daphne, Alabama
01/22/2008	Peoples Bank of North Alabama, Cullman, Alabama	7473 US Highway 431, Albertville, Alabama
01/23/2008	Hancock Bank of Alabama, Mobile, Alabama	30723 State Highway 181, Daphne, Alabama
01/31/2008	First State Bank of the South, Sulligent, Alabama	520 McFarland Boulevard, Northport, Alabama
02/01/2008	Cheaha Bank, Oxford, Alabama	1500 Pelham Road South, Jacksonville, Alabama
02/01/2008	Union State Bank, Pell City, Alabama	3179 Green Valley Road, Vestavia Hills, Alabama
02/04/2008	Bryant Bank, Tuscaloosa, Alabama	2001 Lurleen B. Wallace Boulevard, Northport, Alabama

**Table 10. Branches Opened by State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	BANK	BRANCH LOCATION
02/04/2008	Southern States Bank, Anniston, Alabama	201 Office Park Circle, Overlook Park Drive, Suite 220 Birmingham, Alabama
02/08/2008	CapitalSouth Bank, Birmingham, Alabama	1649 Atlantic Boulevard, Jacksonville, Florida
02/11/2008	Regions Bank, Birmingham, Alabama	915 North US Highway 441, Lady Lake, Florida
02/11/2008	Marion Bank and Trust Company, Marion, Alabama	2400 Highway 80 West, Selma, Alabama
02/22/2008	Citizens Bank & Trust, Guntersville, Alabama	42 Market Square, Rogersville, Alabama
02/25/2008	Regions Bank, Birmingham, Alabama	1300 Clarkson Clayton Center, Ellisville, Missouri
02/27/2008	Premier Bank of the South, Cullman, Alabama	1204 Loring Street Northwest, Cullman, Alabama
02/28/2008	First Cahawba Bank, Selma, Alabama	801 Alabama Avenue, Selma, Alabama
03/04/2008	Hancock Bank, Mobile, Alabama	2110 Demotropolis Road, Mobile, Alabama
03/06/2008	CapitalSouth Bank, Birmingham, Alabama	53 Hughes Road, Madison, Alabama
03/24/2008	Farmers Exchange Bank, Louisville, Alabama	226 St. Joseph Avenue, Brewton, Alabama
03/31/2008	Regions Bank, Birmingham, Alabama	11883 Indian Rocks Road, Largo, Florida
03/31/2008	Community Bank & Trust of Southeast Alabama Enterprise, Alabama	7050 US Highway 90, Daphne, Alabama
04/01/2008	CB&S Bank, Russellville, Alabama	1301 Doug Baker Boulevard, Birmingham, Alabama
04/14/2008	Merchants Bank of Alabama, Cullman, Alabama	1096 North Brindlee Mountain Parkway, Arab, Alabama
04/14/2008	Heritage First Bank, Orange Beach, Alabama	1820 South Gulf Shores Parkway, Gulf Shores, Alabama
04/15/2008	CB&S Bank, Russellville, Alabama	6388 US Highway 431, Owens Crossroads, Alabama
05/05/2008	Reliance Bank, Athens, Alabama	12050 County Line Road, Madison, Alabama
05/09/2008	Capstone Bank, Tuscaloosa, Alabama	2330 University Boulevard, Suite 401 Tuscaloosa, Alabama
05/12/2008	Bank Independent, Sheffield, Alabama	22015 Highway 72 East, Athens, Alabama
05/19/2008	Compass Bank, Birmingham, Alabama	7205 Forest Oaks Boulevard, Spring Hill, Florida
06/04/2008	CB&S Bank, Russellville, Alabama	706 South Church Street, Murfreesboro, Tennessee
06/23/2008	Regions Bank, Birmingham, Alabama	730 North Tyndall Parkway, Panama City, Florida
06/23/2008	Regions Bank, Birmingham, Alabama	620 E. Main Street, Cartersville, Georgia
06/23/2008	Regions Bank, Birmingham, Alabama	3961 Highway 280, Alexander City, Alabama
06/23/2008	Hancock Bank of Alabama, Mobile, Alabama	960 Schillinger Road South, Suite J, Mobile, Alabama (Temporary Branch)
06/23/2008	Bryant Bank, Birmingham, Alabama	176 Main Street, Trussville, Alabama (Temporary Branch)

**Table 10. Branches Opened by State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	BANK	BRANCH LOCATION
07/08/2008	First Bank, Wadley, Alabama	105 North Main Street, Goodwater, Alabama
07/14/2008	Compass Bank, Birmingham, Alabama	631 Southwest Military Drive, San Antonio, Texas
07/28/2008	Capstone Bank, Tuscaloosa, Alabama	33007 U.S. Highway 43, Thomasville, Alabama
08/01/2008	Arlington Trust Company, Birmingham, Alabama	126 Daniel Street, Suite 210 Portsmouth, New Hampshire
08/04/2008	Amerifirst Bank, Union Springs, Alabama	1799 Highway 14 East, Prattville, Alabama
08/07/2008	CB&S, Russellville, Alabama	86 South Thomas Street, Tupelo, Mississippi
08/11/2008	First Community Bank, Chatom, Alabama	27555 US Highway 98, Daphne, Alabama
08/12/2008	The Citizens Bank, Valley Head, Alabama	5750 Alabama Highway 117, Mentone, Alabama
09/11/2008	First Southern State Bank, Stevenson, Alabama	2128 Gault Avenue North, Fort Payne, Alabama
09/15/2008	Bryant Bank, Tuscaloosa, Alabama	2721 John Hawkins Parkway, Hoover, Alabama
09/22/2008	Compass Bank, Birmingham, Alabama	170 University Boulevard, Round Rock, Texas
09/29/2008	Regions Bank, Birmingham, Alabama	100 Congress Avenue, Austin, Texas
09/29/2008	Regions Bank, Birmingham, Alabama	3170 Dauphin Street, Mobile, Alabama
09/30/2008	Servisfirst Bank, Birmingham, Alabama	256 Honeysuckle Road, Brightleaf Court, Suite 12 Dothan, Alabama

**Table 11 Merger of FSB to State Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	DESCRIPTION OF MERGER
07/01/2008	The Southern Bank Company, a federal savings bank ,Gadsden, Alabama converted to a state chartered bank

**Table 12. Mergers of Out-of-State Banks with Alabama State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	DESCRIPTION OF MERGER
03/12/2008	Texas State Bank, McAllen, Texas merged with and into Compass Bank, Birmingham, Alabama
06/30/2008	BankTrust, Santa Rosa Beach, Florida merged with and into BankTrust, Mobile, Alabama

**Table 13. Mergers of National Banks with State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	DESCRIPTION OF MERGER
03/12/2008	State National Bank, Fort Worth Texas merged with and into Compass Bank, Birmingham Alabama
03/12/2008	Laredo National Bank, Laredo, Texas merged with and into Compass Bank, Birmingham Alabama

**Table 14. Branch Acquisition (Certain Assets & Assumption of Certain Liabilities)
October 1, 2007 to September 30, 2008**

DATE	BANK	SELLER	BRANCH LOCATION
08/22/2008	West Alabama Bank & Trust Reform, Alabama	BankTrust Mobile, Alabama	31 McFarland Boulevard Northport, Alabama
08/22/2008	West Alabama Bank & Trust Reform, Alabama	BankTrust Mobile, Alabama	720 Skyland Boulevard Tuscaloosa, Alabama
08/22/2008	West Alabama Bank & Trust Reform, Alabama	BankTrust Mobile, Alabama	28921 Highway 5 Woodstock, Alabama

**Table 15. Main Office Relocations
October 1, 2007 to September 30, 2008**

DATE	BANK	FROM	TO
02/05/2008	First State Bank Lineville, Alabama	60151 Highway 49 Lineville, Alabama	88730 Highway 9 Lineville, Alabama
02/19/2008	Vantage Bank Albertville, Alabama	300 Sand Mountain Drive East Albertville, Alabama	407 North Broad Street Albertville, Alabama
03/10/2008	First Southern Bank Florence, Alabama	102 South Court Street Florence, Alabama	301 South Court Street Florence, Alabama
05/15/2008	Capstone Bank Tuscaloosa, Alabama	100 River Road McIntosh, Alabama	2330 University Boulevard, Suite 401 Tuscaloosa, Alabama
05/23/2008	Liberty Bank Geraldine, Alabama	13808 Alabama Hwy 227 Geraldine, Alabama	40956 Alabama Hwy 75 Geraldine, Alabama
07/21/2008	Southern States Bank Anniston, Alabama	1101 Wilmer Avenue Anniston, Alabama	615 Quintard Avenue Anniston, Alabama
08/15/2008	Community Bank of Southeast Alabama Enterprise, Alabama	901 North Boll Weevil Circle Enterprise, Alabama	3680 West Main Street Dothan, Alabama

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	BANK	BRANCH LOCATION
10/05/2007	Regions Bank, Birmingham, Alabama	1944 Redman Road, St. Louis, Missouri
10/12/2007	Regions Bank, Birmingham, Alabama	999 North Shepherd Drive, Houston, Texas
10/25/2007	Regions Bank, Birmingham, Alabama	2000 Belle Chasse Highway, Gretna, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	5700 Citrus Road, Harahan, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	2485 Goodman Road West, Horn Lake, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	2121 Airline Drive, Metairie, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	10606 North Mall Drive, Baton Rouge, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	3715 Malco Way, Memphis, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1017 South Roane Street, Harriman, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	4908 Monkhouse Road, Shreveport, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	3400 Line Avenue, Shreveport, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	2595 James Road, Memphis, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	120 Fifth Avenue North, Franklin, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1787 Gallatin Pike, Madison, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1436 West Main Street, Lebanon, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	521 North State Street, Clarksdale, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	710 Highway 165 North, Monroe, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	3510 Cypress Street, West Monroe, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	2931 East Texas Street, Bossier City, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	1263 North Market Street, Shreveport, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	9300 Mansfield Road, Shreveport, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	400 Travis Street, Shreveport, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	5711 Sherwood Forest Boulevard Baton Rouge, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	1440 South Range Avenue Denham Springs, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	450 North Lobdell, Baton Rouge, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	4951 Lapalco Boulevard, Marrero, Louisiana
10/25/2007	Regions Bank, Birmingham, Alabama	329 East Capitol Street, Jackson, Mississippi

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	BANK	BRANCH LOCATION
10/25/2007	Regions Bank, Birmingham, Alabama	998 Highway 51, Madison, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	1280 East County Line Road, Ridgeland, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	1520 West Government Street, Brandon, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	3510 Terry Road, Jackson, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	5015 Highway 493, Meridian, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	905 22nd Avenue, Meridian, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	905 Main Street, Columbus, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	431 West Main Street, Tupelo, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	86 South Thomas Street, Tupelo, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	110 South 40th Avenue, Hattiesburg, Mississippi
10/25/2007	Regions Bank, Birmingham, Alabama	2120 Gunbarrell Road, Chattanooga, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	5312 Ringgold Road, Chattanooga, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	830 Loop Road, Chattanooga, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1301 Cowart Street, Chattanooga, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1117 South Congress Parkway, Athens, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	555 Ocoee Street, Cleveland, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	104 South Gateway Avenue, Rockwood, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1298 Oak Ridge Turnpike, Oak Ridge, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	101 South Main Street, Clinton, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	106 West Broadway Boulevard Jefferson City, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	5221 Broadway Street NE, Knoxville, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	551 Main Street, Knoxville, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	357 West Main Street, McMinnville, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	502 Madison Street, Clarksville, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	700 North Garden Street, Columbia, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	223 East Main Street, Hendersonville, Tennessee

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	BANK	BRANCH LOCATION
10/25/2007	Regions Bank, Birmingham, Alabama	130 West Northfield Boulevard Murfreesboro, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1477 North Mt Juliet Road, Mt Juliet, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	706 South Church Street, Murfreesboro, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	925 Bell Road, Antioch, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	2618 Old Lebanon Road , Nashville, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	2341 Murfreesboro Road, Nashville, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	21 Music Square, Nashville, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	401 Union Street, Nashville, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	3325 West End Avenue, Nashville, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	5200 Charlotte Avenue, Nashville, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	500 Corporate Centre Drive, Franklin, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1581 South Highland Avenue, Jackson, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1993 North Highland Avenue, Jackson, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	4105 South First Street, Milan, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	385 North Parkway, Jackson, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	601 Carriage House Road, Jackson, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	4894 Poplar Avenue, Memphis, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	6165 Poplar Avenue, Memphis, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1215 Main Street, Southaven, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1130 West Poplar, Collierville, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	1451 Madison Avenue, Memphis, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	42 South Claybrook Street, Memphis, Tennessee
10/25/2007	Regions Bank, Birmingham, Alabama	117 South Main Street, Memphis, Tennessee
12/06/2007	Regions Bank, Birmingham, Alabama	2211 Shorter Avenue Southwest, Rome, Georgia
12/07/2007	Regions Bank, Birmingham, Alabama	1536 Lapalco Boulevard, Harvey, Louisiana
12/14/2007	Regions Bank, Birmingham, Alabama	541 Courthouse Road, Gulfport, Mississippi

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	BANK	BRANCH LOCATION
12/24/2007	Peoples Bank of North Alabama Cullman, Alabama	11697 U.S. Highway 431 South, Guntersville, Alabama
12/28/2007	Regions Bank, Birmingham, Alabama	999 North Shepherd Drive, Houston, Texas
12/28/2007	Regions Bank, Birmingham, Alabama	6341 Highway 92, Acworth, Georgia
12/28/2007	Regions Bank, Birmingham, Alabama	1172 Old Salem Road, Conyers, Georgia
01/18/2008	Peoples Bank of North Alabama Cullman, Alabama	407 North Broad Street, Albertville, Alabama
02/05/2008	Regions Bank, Birmingham, Alabama	4400 Post Oak, Houston, Texas
03/28/2008	Regions Bank, Birmingham, Alabama	9398 Oakhurst Road, Seminole, Florida
03/28/2008	Regions Bank, Birmingham, Alabama	1800 West Oak Ridge Road, Orlando, Florida
03/28/2008	Regions Bank, Birmingham, Alabama	4 Main Street, Maysville, Georgia
03/28/2008	Regions Bank, Birmingham, Alabama	8839 North 56th Street, Temple Terrace, Florida
03/28/2008	Regions Bank, Birmingham, Alabama	10950 Cross Creek Boulevard, Tampa, Florida
03/28/2008	Regions Bank, Birmingham, Alabama	910 Holcomb Bridge, Roswell, Georgia
03/28/2008	Regions Bank, Birmingham, Alabama	4971 Highway 68, Cedar Bluff, Alabama
03/28/2008	Regions Bank, Birmingham, Alabama	30931 US Highway 441 South, Commerce, Georgia
03/28/2008	Regions Bank, Birmingham, Alabama	24037 Perdido Beach Boulevard Orange Beach, Alabama
03/28/2008	Regions Bank, Birmingham, Alabama	4967 Marine Parkway, New Port Richey, Florida
03/28/2008	Regions Bank, Birmingham, Alabama	1128 Second Avenue NE, Fayette, Alabama
03/28/2008	Regions Bank, Birmingham, Alabama	2070 Wilma Rudolph Boulevard Clarksday, Tennessee
03/28/2008	Regions Bank, Birmingham, Alabama	960 US Highway 51 North, Covington, Tennessee
03/28/2008	Regions Bank, Birmingham, Alabama	2157 Highway 15 North, Laurel, Mississippi
03/28/2008	Regions Bank, Birmingham, Alabama	1505 Grand Avenue, Yazoo City, Mississippi
03/28/2008	Regions Bank, Birmingham, Alabama	2400 Forsythe Avenue, Monroe, Louisiana
03/28/2008	Regions Bank, Birmingham, Alabama	9410 Healthplex Drive, Shreveport, Louisiana
03/28/2008	Regions Bank, Birmingham, Alabama	5302 Corporate Boulevard, Baton Rouge, Louisiana
03/28/2008	Regions Bank, Birmingham, Alabama	16969 Old Jefferson Highway, Baton Rouge, Louisiana

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	BANK	BRANCH LOCATION
03/28/2008	Regions Bank, Birmingham, Alabama	3269 LA 3125, Paulina, Louisiana
03/28/2008	Regions Bank, Birmingham, Alabama	200 Main Street, Bono, Arkansas
03/28/2008	Regions Bank, Birmingham, Alabama	2001 North West Avenue, El Dorado, Arkansas
03/28/2008	Regions Bank, Birmingham, Alabama	114 North Van Buren, Weiner, Arkansas
03/28/2008	Regions Bank, Birmingham, Alabama	1407 Jane Street, New Iberia, Louisiana
03/28/2008	Regions Bank, Birmingham, Alabama	605 Holderrieth Boulevard, Tomball, Texas
03/28/2008	Regions Bank, Birmingham, Alabama	1809 1st Avenue North, Bessemer, Alabama
03/28/2008	Regions Bank, Birmingham, Alabama	8524 Navarre Parkway, Navarre, Florida
03/28/2008	Regions Bank, Birmingham, Alabama	13303 North Dale Mabry, Tampa, Florida
03/28/2008	Regions Bank, Birmingham, Alabama	203 West Winters, Scott Air Force Base, Illinois
04/25/2008	Regions Bank, Birmingham, Alabama	5754 Terry Road, Jackson, Mississippi
05/09/2008	BankTrust, Mobile, Alabama	7167 Highway 22 North, Valley Grande, Alabama
05/16/2008	Regions Bank, Birmingham, Alabama	101 West Court Street, Paragould, Arkansas
05/16/2008	Compass Bank, Birmingham, Alabama	8550 Forest Oaks Boulevard, Suite A Spring Hill, Florida
06/13/2008	Compass Bank, Birmingham, Alabama	2221 East Lamar Boulevard, Arlington, Texas
06/20/2008	Regions Bank, Birmingham, Alabama	213 Church Street North, Dyersburg, Tennessee
06/20/2008	Regions Bank, Birmingham, Alabama	123 South 7th Street, Cordele, Georgia
06/20/2008	Regions Bank, Birmingham, Alabama	4325 North State Street, Jackson, Mississippi
08/01/2008	Amerifirst Bank, Union Springs, Alabama	612 South Memorial Drive, Prattville, Alabama
08/01/2008	Colonial Bank, Montgomery, Alabama	5015 South Florida Avenue, Suite 101 Lakeland, Florida
08/01/2008	Colonial Bank, Montgomery, Alabama	938 Havendale Boulevard NW, Winter Haven, Florida
08/15/2008	Regions Bank, Birmingham, Alabama	147 Jefferson Avenue, Memphis, Tennessee
08/21/2008	Compass Bank, Birmingham, Alabama	11770 University Boulevard, Sugarland, Texas
08/21/2008	Compass Bank, Birmingham, Alabama	6116 North Central Expressway, Dallas, Texas
08/21/2008	Compass Bank, Birmingham, Alabama	325 North St. Paul Street, Dallas, Texas
08/21/2008	Compass Bank, Birmingham, Alabama	5820 West Northwest Highway, Dallas, Texas
08/21/2008	Compass Bank, Birmingham, Alabama	690 East Prater Way, Sparks, Nevada

**Table 16. Branches Closed by State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	BANK	BRANCH LOCATION
09/05/2008	Compass Bank, Birmingham, Alabama	3600 North McColl Road, McAllen, Texas
09/26/2008	Regions Bank, Birmingham, Alabama	1000 South James Campbell Boulevard Columbia, Tennessee

**Table 17. Branch Sales (Certain Branch Assets & Assumption of Certain Liabilities)
October 1, 2007 to September 30, 2008**

DATE	BANK	PURCHASER	BRANCH LOCATION
NONE			

**Table 18. Branch Office Relocation
October 1, 2007 to September 30, 2008**

DATE	BANK	FROM	TO
10/29/2007	Regions Bank Birmingham, Alabama	2653 Valleydale Road Birmingham, Alabama	2668 Valleydale Road Birmingham, Alabama
11/13/2007	Regions Bank Birmingham, Alabama	710 NW Broad Street Murfreesboro, TN	805 Memorial Blvd. Murfreesboro, TN
11/19/2007	Regions Bank Birmingham, Alabama	3535 Chateau Blvd. Kenner, Louisiana	810 Esplanade Avenue Kenner, Louisiana
12/03/2007	Regions Bank Birmingham, Alabama	31 N. Royal Street Mobile, Alabama	11 North Water Street Mobile, Alabama
12/03/2007	Regions Bank Birmingham, Alabama	920 Cedar Lake Road, Suite K Biloxi, Mississippi	905 Cedar Lake Road Biloxi, Mississippi
01/28/2008	Bank Independent Sheffield, Alabama	720 Seminary Street Moulton, Alabama	15259 Court Street Moulton, Alabama
02/19/2008	Community Spirit Bank Red Bay, Alabama	1001 4th Street NW Red Bay, Alabama	1107 4th Street NW Red Bay, Alabama
02/25/2008	Compass Bank Birmingham, Alabama	9200 Benbrook Blvd. Benbrook, Texas	9100 Benbrook Blvd. Benbrook, Texas
02/25/2008	Compass Bank Birmingham, Alabama	586 East FM 1187 Crowley, Texas	816 South Crowley Road Crowley, Texas
03/10/2008	Regions Bank Birmingham, Alabama	9231 Lee Highway Ooltewah, Tennessee	5596 Little Debbie Pkwy. Ooltewah, Tennessee
03/17/2008	First Metro Bank Muscle Shoals, Alabama	7397 Highway 43 Florence, Alabama	7400 Highway 43 Florence, Alabama
05/19/2008	SunSouth Bank Dothan, Alabama	557 Glover Avenue, Suite 3 Enterprise, Alabama	206 East Grubbs Street Enterprise, Alabama
06/04/2008	Premier Bank of the South Cullman, Alabama	19129 Alabama Highway 31 North Vinemont, Alabama	25 County Road 1292 Vinemont, Alabama
06/30/2008	Compass Bank Birmingham, Alabama	2011 South 10th Street McAllen, Texas	1908 South 10th Street McAllen, Texas
07/28/2008	Regions Bank Birmingham, Alabama	600 South Rosemary Avenue, Suite 160 West Palm Beach, FL	525 Okeechobee Blvd., Suite 100 West Palm Beach, FL
07/28/2008	CapitalSouth Bank Birmingham, Alabama	4138 Carmichael Road Montgomery, Alabama	4141 Carmichael Road Montgomery, Alabama
08/04/2008	Covenant Bank Leeds, Alabama	2603 Moody Parkway Moody, Alabama	2460 Moody Parkway Moody, Alabama
08/15/2008	Regions Bank Birmingham, Alabama	11807 West Frank Street Lufkin, Texas	704 S. John Reddit Drive Lufkin, Texas
08/15/2008	Regions Bank Birmingham, Alabama	1440 Dorchester Drive Alexandria, Louisiana	1439 Centre Court Alexandria, Louisiana

**Table 19. In-State Mergers by State-Chartered Banks
October 1, 2007 to September 30, 2008**

DATE	SELLER	PURCHASER
12/14/2007	The Peoples Bank and Trust Company Selma, Alabama	BankTrust Mobile, Alabama
07/01/2008	Peoples Bank of Coffee County Elba, Alabama	Troy Bank and Trust Troy, 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.). 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, 2007	388
December 31, 2006	331
December 31, 2005	280
December 31, 2004	268
December 31, 2003	240

Licensees under the **Alabama Small Loan Act** submitted the following financial data for calendar year 2007 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		\$82,982,671
Total Loans Outstanding	124,830	\$71,164,007
Total Operating Income		\$47,428,711
Total Operating Expenses		\$43,638,484
Net Profit (Loss)		\$3,790,227

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, 2007	1022
December 31, 2006	1069
December 31, 2005	1031
December 31, 2004	972
December 31, 2003	926

Licensees under the **Alabama Consumer Credit Act** submitted the following financial data for calendar year 2007: *

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$12,891,958,935
Gross Loan Receivables	354,627	\$ 4,168,015,689
Gross Sales Finance Receivables	381,039	\$ 4,452,615,686
Total Receivables	735,666	\$ 8,620,631,375
Total Operating Income		\$ 1,878,159,418
Total Operating Expenses		\$ 1,666,160,352
Net Profit (Loss)		\$ 211,999,066

*Listed below are companies not included in the financial data for calendar year 2007. These companies either failed to submit data or the data is being reviewed by the Department. The impact of this omission should be minimal.

1st Atlas Mortgage & Investment Corp.
Homesouth Mortgage Corporation

American Cash & Loans, LLC
Metropolitan Home Loan, 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, 2007	1014
December 31, 2006	1008
December 31, 2005	1018
December 31, 2004	1000
December 31, 2003	897

The **Alabama Pawn Shop Act** does not require financial reporting.

ALABAMA MORTGAGE BROKER LICENSING ACT

Active number of licensees under the **Alabama Mortgage Brokers Licensing Act** is shown below for the past five years:

<u>Year</u>	<u>Number</u>
December 31, 2007	528
December 31, 2006	527
December 31, 2005	502
December 31, 2004	456
December 31, 2003	415

Licensees under the **Alabama Mortgage Brokers Licensing Act** submitted the following financial data for the 2007 calendar year: *

<u>ITEM</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Total Assets		\$ 58,182,000
Total Net-Worth		\$ 36,190,653
Total Operating Income		\$ 111,107,034
Total Operating Expenses		\$ 106,855,247
Net Profit (Loss)		\$ 4,251,787
Total Loans Closed	18,494	\$ 2,537,925,399

*Listed below are companies not included in the financial data for calendar year 2007. These companies either failed to submit data or the data is being reviewed by the Department. The impact of this omission should be minimal.

The Mortgage Source, Inc.

ALABAMA DEFERRED PRESENTMENT SERVICES ACT

Total licensees under this Act are shown below:

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

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

