

SUPERINTENDENT OF BANKS

ANNUAL REPORT



**FISCAL YEAR ENDING
SEPTEMBER 30, 2001**



Maria Bouchelle Campbell



STATE OF ALABAMA
STATE BANKING DEPARTMENT



Don Siegelman
Governor

March 25, 2002

Maria B. Campbell
Superintendent of Banks

The Honorable Don Siegelman
Governor of Alabama
Alabama State Capitol
Montgomery, Alabama 36130

Dear Governor Siegelman:

I am pleased to comply with § 5-2A-13 of the Code of Alabama 1975 by reporting fiscal year 2001 activity.

Our agency continues to regulate the **second largest state-banking system in America**. Total assets for our 135 banks grew over \$7 billion (4.1%) during fiscal year 2001 even though total deposits declined slightly. Extending a trend seen over the past several years, Alabama bank holding companies continued their expansion into other states. Eleven Alabama-based bank holding companies achieved combined out-of-state deposits in 15 states totaling more than \$73 billion as of June 30, 2001. Our four trust companies showed a 5% decline during this period but still report over \$2 billion in trust assets under management.

The Bureau of Loans is a vital part of the Banking Department. This division, through aggressive consumer protection efforts, required approximately \$275,000 in overcharge rebates to Alabama consumers. We expect more enforcement activity in the future due to the 2001 passage of the Mortgage Brokers Licensing Act. This act requires licensing, education, and enforcement of many Federal consumer protection laws dealing with real estate transactions. We await the positive impact of this act for Alabama citizens through our active supervision. The outstanding loans and licensees under the Small Loan Act showed a significant decline due to the activities, we believe, of unregulated competitors such as payday lenders.

We are proud of the efforts of our employees and solicit your continued support of our plans related to personnel growth and development. We look forward to the continued challenge of regulating the banking, trust, and consumer loan industry within Alabama. We will maintain our strong focus of protecting all bank depositors, trust account holders, and consumer credit customers alike, and our work to promote Alabama as a premier location for banking and financial services companies.

Respectfully submitted,

Maria B. Campbell
Superintendent of Banks

STATE BANKING BOARD

<u>Member</u>		<u>Expiration of Term</u>
Maria B. Campbell	Superintendent of Banks	Ex-officio Member Chairman of Board
Carl Barker	Chairman, President and CEO Regions Bank Montgomery	February 1, 2003
John Boyett	Executive Vice President & Co-CEO First State Bank of Lamar County Sulligent	February 1, 2007
Linda Green	CEO/Northern Region Colonial Bank Huntsville	February 1, 2005
Frances Guthrie	Vice President Compass Bank Birmingham	February 1, 2007
W. Bibb Lamar, Jr.	Chairman and CEO South Alabama Bank Mobile	February 1, 2005
Richard P. Morthland	Chairman and CEO The Peoples Bank and Trust Company Selma	February 1, 2003

SAVINGS AND LOAN BOARD - INACTIVE

Former Superintendents



Norman B. Davis, Jr., Kenneth R. McCarthy, Wayne C. Curtis, Ph.D.

Banking Board Members



Linda Green, Richard P. Morthland, Frances Guthrie, John Boyett, W. Bibb Lamar, Jr.
(Not Shown) Carl Barker

SUPERINTENDENTS

The State Banking Department was created by an act of the Legislature, approved March 2, 1911. The following is a list of Superintendents of Banks from 1911 to date.

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

ADMINISTRATIVE PERSONNEL

Maria B. Campbell Superintendent of Banks
Trabo Reed Deputy Superintendent of Banks
Michael A. Seals Assistant Superintendent of Banks
James A. Whitehead Supervisor, Bureau of Loans
Elizabeth T. Bressler General Counsel
Burton LeNoir Community Bank Division Manager
Randall N. Weathersby Large Bank Division Manager (Acting)

Administrative/Support and Clerical

Glenda H. Foley Executive Secretary
Patricia E. Funderburk Senior Accountant
Alfreda W. Murdock Personnel Assistant I
Connie M. Bailey Clerk - Stenographer III
Ellen S. Dunlap Clerk - Stenographer III
Loris J. Thornton Administrative Support Assistant III
Sherry F. McGilberry Administrative Support Assistant III
Patricia A. Sankey Administrative Support Assistant II
Hillary E. Brooks Administrative Support Assistant I
Linda K. Rollison Administrative Support Assistant I
Robert W. Floyd Account Clerk
Todd W. Hall Laborer

Bureau of Banking

Community Bank Group

Burton LeNoir Division Manager
B. Charles Coon Review Examiner
Gordon L. Gardner Review Examiner

Southern District

George C. Page District Supervisor

E. Nelson Cook Team I Leader (Acting)
Marcus R. Andrews Bank Examiner III
Timothy J. Rayborn Bank Examiner III
Paul D. Thomas Bank Examiner III
Elizabeth W. Starling Bank Examiner II
Robert M. Scott Bank Examiner II

Gregory R. Warren Bank Examiner II
 Jared J. Clay Bank Examiner I
 Andre L. Scott Bank Examiner I
 Reshanda K. Adams Professional Trainee

Thomas N. Brown Team II Leader (Acting)
 David P. Florey Bank Examiner III
 Mark A. Sislak Bank Examiner III
 Richard A. Stephens Bank Examiner III
 Joe M. Swink Bank Examiner III
 Jonathan M. Daffin Bank Examiner II
 Stephen L. Griffith Bank Examiner I
 John M. Allen Professional Trainee
 Steven D. Holloway Professional Trainee

Northern District

Michael W. Westbrook District Supervisor

G. Jerome Turley Team I Leader (Acting)
 Jack Evans Bank Examiner III
 Kathleen A. Nicholson Bank Examiner III
 Cori S. Gohn Bank Examiner II
 Silas M. Turner III Bank Examiner II
 Eric J. Wilson Bank Examiner II
 Matthew D. Camp Bank Examiner I
 James H. Harrison Bank Examiner I
 Wanda S. Madison Bank Examiner I
 Alandra S. Hudson Professional Trainee
 Lee T. Posey Professional Trainee

David N. Glidewell Team II Leader (Acting)
 William H. Comerford, Jr. Bank Examiner III
 Jason M. Windham Bank Examiner II
 Kareem D. Campbell Bank Examiner I
 James J. Daniel Bank Examiner I
 Joseph M. Dantzler Professional Trainee
 Cylenthia R. Drinkard Professional Trainee
 Kevin D. Reaves Professional Trainee
 Arthur Sorochinsky Professional Trainee

Large Bank Group

Randall N. Weathersby Division Manager
John W. Amason, III Case Manager
Joel A. Black..... Case Manager
Jeff A. Ellis..... Case Manager

Bureau of Loans

James A. Whitehead Supervisor, Bureau of Loans
Clarence J. BrewerAssistant Supervisor, Bureau of Loans
Charles E. Thomas Loan Examiner III
John P. Wetherbee Loan Examiner III
C. Max Cosby Loan Examiner II
Debbie R. Scissum Loan Examiner II
Larry J. Stanfield Loan Examiner II
Arlene D. Baldwin Loan Examiner I
Aimee S. Drake Loan Examiner I
Ashley W. Hall Loan Examiner I
Elizabeth E. Tumlin Loan Examiner I
Jeremy L. Windham..... Loan Examiner I

Legal Division

Elizabeth T. Bressler General Counsel
V. Lynne Windham Associate Counsel

25 & 30 Year Employees



Patricia Funderburk, Jerry Brewer (30 Years), Glenda Foley, George Page

20 Year Employees



(Back Row) Randall Weathersby, John Amason, Burton LeNoir, Michael Westbrook, Thomas Brown, Charles Coon; (Center Row) Jerome Turley, Jack Evans, Gordon Gardner; (Front Row) Mary Bailey; (Not Shown) William Comerford, Ellen Dunlap, Patricia Sankey

15 Year Employees



(Back Row) Nelson Cook, Paul Thomas, David Glidewell, Jeff Ellis, Charles Thomas
(Front Row) Michael Seals, Loris Thornton, Trabo Reed

10 Year Employees



Joel Black, James Whitehead, John Wetherbee, Robert Floyd
(Not Shown) Mark Sislak, Max Cosby

5 Year Employees



(Back Row) Jason Windham, Silas Tumer, Cori Gohn, James Daniel, Jonathan Daffin,
David Florey, Timothy Rayborn, Gregory Warren, Todd Hall
(Front Row) Eric Wilson, Richard Stephens, Elizabeth Starling, Marcus Andrews, Larry
Stanfield, Sherry McGilberry, Robert Scott, Elizabeth Bressler
(Not Shown) Alfreda Murdock, Kathleen Nicholson, Debbie Scissum

BUREAU OF BANKING

Established March 2, 1911, the Bureau of Banking is responsible for supervising and examining state-chartered banks, trust companies, and savings and loan associations. As of September 2001, the Bureau had 135 banks, four trust companies, and no savings and loan associations under its jurisdiction. During the fiscal year, the Bureau approved 1 merger of a state bank with an out-of-state bank; 1 national bank conversion to a state charter; and 1 new state-chartered bank.

Alabama banking is dominated (on the basis of asset concentration) by a small number of banking institutions. As of September 30, 2001, the five largest banks accounted for 89 percent of total assets and 75 percent of total deposits as compared to nearly 90 percent and 88 percent respectively, for fiscal year end 2000. This concentration trend is likely to continue. Total assets of state-chartered banks increased 4 percent to \$182,857,356,000.00 as of September 30, 2001. Deposits declined to \$124,824,574,00.00 at fiscal year end 2001 compared to \$125,050,375,000.00 for fiscal year end 2000. This decline is attributed significantly to lower foreign deposit relationships. Refer to our Consolidated Reports of Condition page for more comparisons.

During the past year, Alabama bank holding companies continued to successfully expand outside the state. Eleven bank holding companies achieved combined out-of-state deposits of nearly \$ 74 billion as of June 30, 2001. Out-of-state holding companies and other financial institutions increased their presence in Alabama as well. Fourteen out-of-state institutions had combined deposits in Alabama of almost \$5 billion as of June 30, 2001.

We supervise four trust companies with the following trust assets under management:

	<u>September 30, 2001</u>
Synovus Trust Corporation	\$1,106,900,000.00
The Trust Company of Sterne, Agee, & Leach, Inc.	503,457,933.38
South Alabama Trust Company	460,717,772.65
Founders Trust Company	<u>178,300,368.08</u>
Total	\$2,249,376,074.11

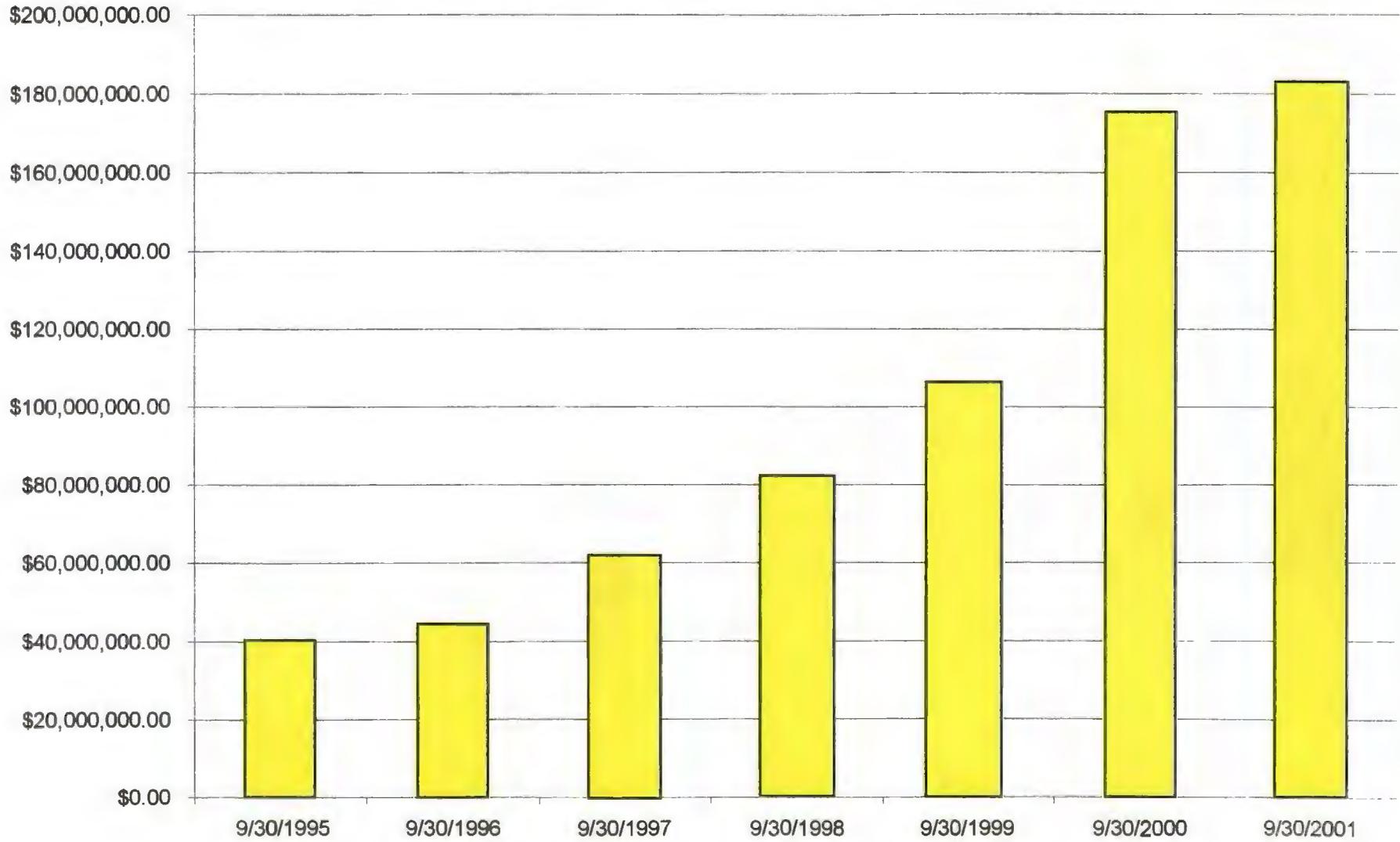
On the next page is a comparison of Consolidated Reports of Condition for all state-chartered banks for fiscal years ending 2000 to 2001. On following pages, we also present detailed activity of Alabama state-chartered banks (new charters, conversions, branch openings & closings, etc) in table and graph formats.

Table 1. Consolidated Reports of Condition of 135 State-Chartered Banks with 3,027 Branches as of the Close of Business September 30, 2000 and September 30, 2001

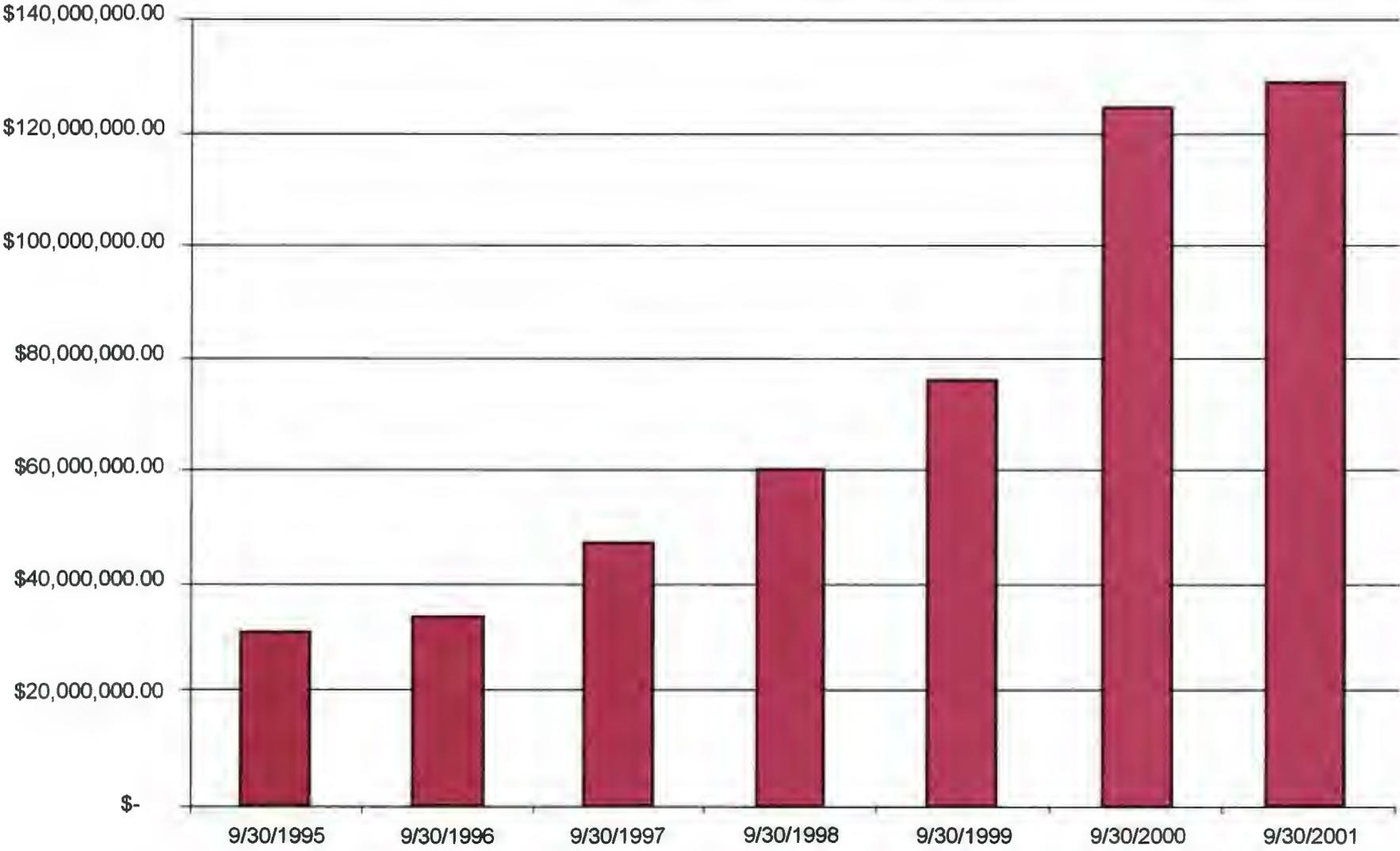
<u>ASSETS</u>	<u>2000</u>	<u>2001</u>
	<u>Thou. DoI.</u>	
1. Cash and Balances Due From Depository Institutions:		
a. Non-interest-Bearing Balances and Currency and Coin	4,722,376	4,890,548
b. Interest-Bearing Balances	152,432	700,428
2. Securities	37,949,748	39,832,657
3. Federal Funds Sold and Securities Purchased Under Agreements to Resell	959,772	1,274,749
4. Loans and Leases, Net of Unearned Income and Allowance for Loan and Lease Losses	120,479,040	124,316,421
5. Trading Assets	78,996	61,414
6. Premises and Fixed Assets (Including Capitalized Leases)	2,862,975	2,971,924
7. Other Real Estate Owned	136,078	212,360
8. Intangible Assets	1,716,891	1,686,630
9. Other Assets	6,491,975	6,910,225
10. TOTAL ASSETS	175,684,051	182,857,356
<u>LIABILITIES</u>		
11. Deposits	125,050,375	124,824,574
12. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	10,784,696	15,698,981
13. Trading Liabilities	10,689	21,831
14. Other Borrowed Money (Includes Mortgage Indebtedness and Obligations Under Capitalized Leases)	22,157,415	21,571,304
15. Subordinated Notes and Debentures (Includes Limited-Life Preferred Stock and Related Surplus)	1,460,297	1,680,224
16. Other Liabilities	2,140,628	3,151,344
17. TOTAL LIABILITIES	161,821,696	166,948,258
<u>EQUITY CAPITAL</u>		
18. Perpetual Preferred Stock and Related Surplus	8	504
19. Common Stock	26,500	27,743
20. Surplus (Excludes All Surplus Related to Preferred Stock)	6,424,093	6,776,341
21. a. Undivided Profits and Capital Reserves	7,851,750	8,499,808
b. Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities	(440,015)	497,445
c. Accumulated Net Gains (Losses) on Cash Flow Hedges	19	107,257
22. TOTAL EQUITY CAPITAL	13,862,355	15,909,098
23. TOTAL LIABILITIES & EQUITY CAPITAL	175,684,051	182,857,356
Reserve for Loan Losses	1,611,595	1,678,690
Equity Capital to Assets	7.89%	8.70%
Tier 1 Capital to Assets	7.29%**	7.56%
Percentage Gross Capital and Reserves to Gross Assets	8.73%	9.53%
Percentage Gross Capital and Reserves to Total Deposits	12.37%	14.09%
Percentage Net Loans to Total Assets	68.58%	67.99%
Percentage Net Loans to Total Deposits	96.34%	99.59%

** Re-calculated using updated information

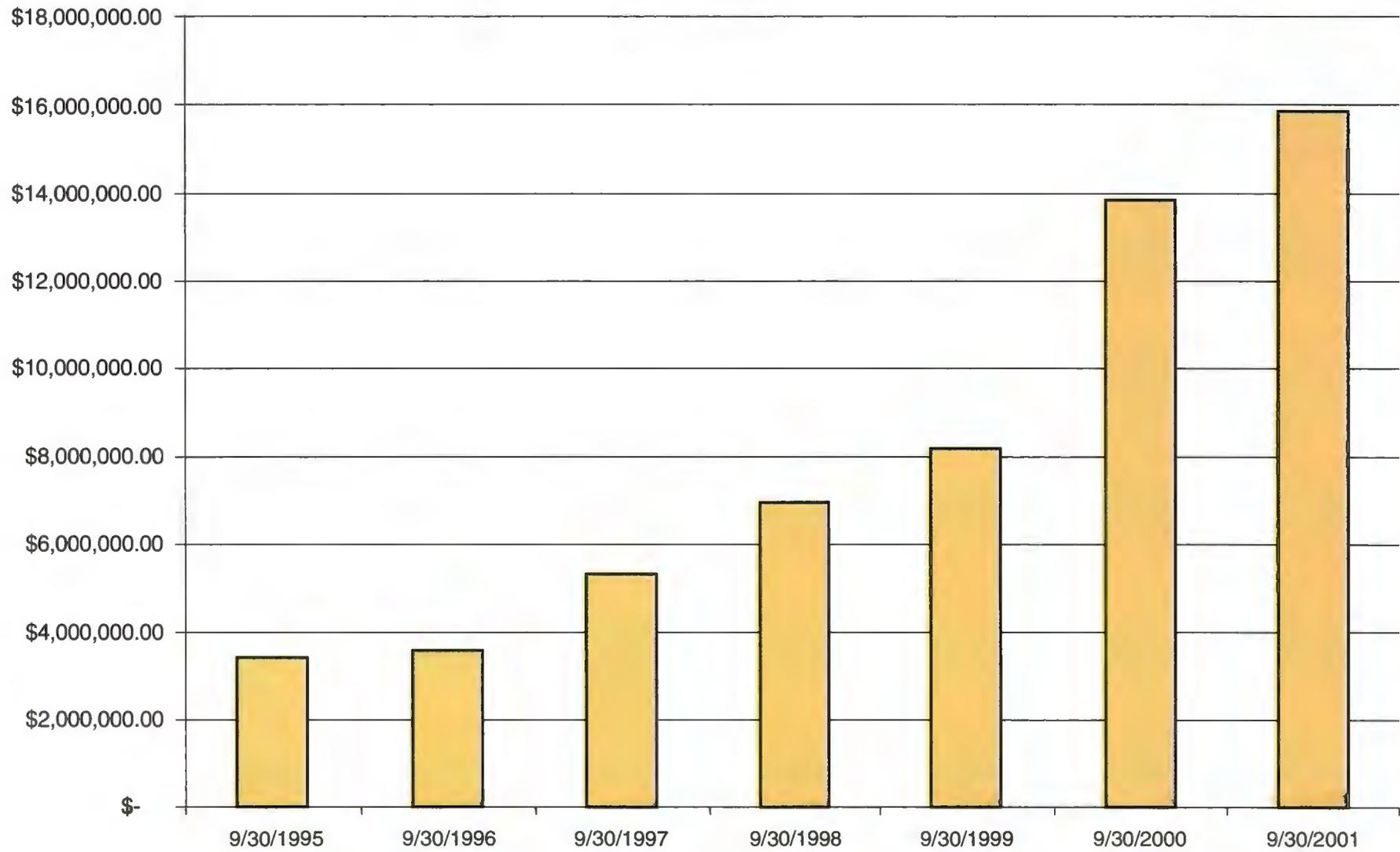
TOTAL ASSETS



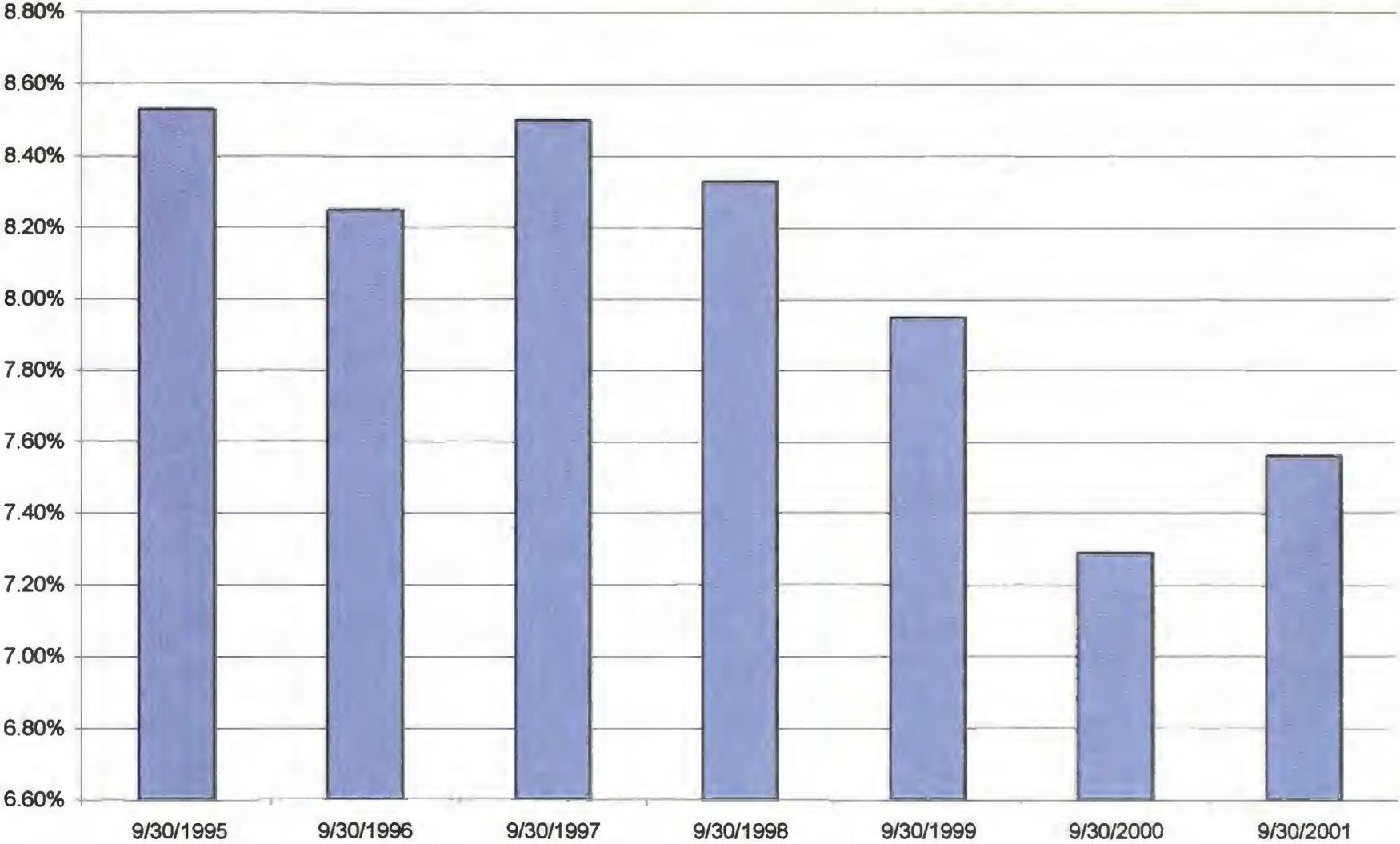
DEPOSITS



TOTAL EQUITY CAPITAL



TIER 1 CAPITAL TO ASSETS



PERCENTAGE NET LOANS TO TOTAL DEPOSITS

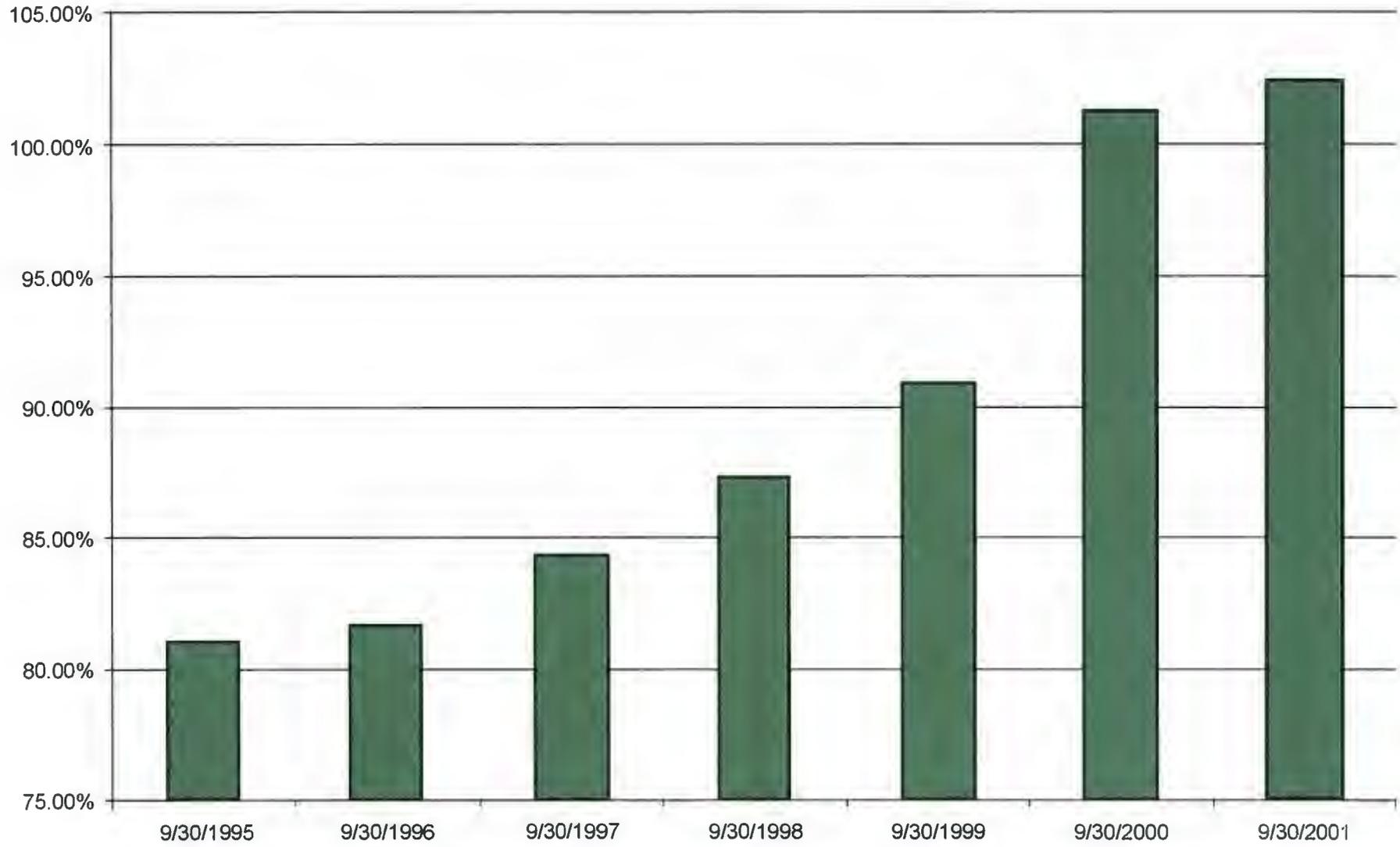


Table 2. State-Chartered Banks in Alabama, Comparative Analysis of Deposits and Assets as of September 30, 2000 and September 30, 2001

Location	Bank	2000		2001	
		Deposits	Assets	Deposits	Assets
<u>Thou. Dol.</u>					
Alexander City	Aliant Bank	548,291	644,510	605,734	705,213
Altoona	The Exchange Bank of Alabama	118,631	150,434	134,906	164,816
Andalusia	Covington County Bank	131,240	181,992	135,119	194,379
Anniston	Central Bank of the South	119	1,325	124	1,359
Athens	Reliance Bank	30,894	37,119	44,828	53,038
Atmore	United Bank	178,740	221,976	174,774	216,297
Auburn	AuburnBank	318,908	397,975	358,173	451,297
Bayley's Corner	Bay Bank	10,553	16,229	20,889	26,615
Beatrice	Peoples Exchange Bank of Monroe County	27,154	32,451	36,979	42,089
Berry	Bank of Berry	10,801	12,920	11,062	12,898
Birmingham	Alamerica Bank	3,626	13,092	26,599	36,489
Birmingham	AmSouth Bank	26,946,449	39,369,268	26,049,862	38,261,050
Birmingham	Bank of Alabama	162,935	215,239	167,492	224,588
Birmingham	Compass Bank	13,721,522	19,393,859	13,458,037	22,357,247
Birmingham	First Commercial Bank	741,479	1,175,469	892,577	1,240,908
Birmingham	Nextty Bank	168,647	206,964	292,319	342,640
Birmingham	Regions Bank	31,963,786	43,261,890	31,008,881	42,798,380
Birmingham	SouthTrust Bank	29,980,184	44,316,678	30,303,139	47,313,398
Blountsville	Community Bank	614,219	714,329	619,915	741,281
Boaz	First Bank of Boaz	71,666	85,959	71,212	88,090
Boaz	Peoples Independent Bank of Boaz	61,557	71,815	77,359	83,676
Brantley	Brantley Bank & Trust Company	41,507	53,111	41,724	52,349
Brewton	Bank of Brewton	41,014	52,396	46,738	59,192
Brewton	First Progressive Bank	16,941	24,115	17,010	24,159
Calera	Central State Bank	88,568	104,026	101,562	117,735
Carbon Hill	Bank of Carbon Hill	25,699	31,016	26,609	32,570
Centre	Farmers & Merchants Bank	48,506	57,441	50,009	58,896
Chatom	First Community Bank	148,455	181,558	153,000	191,763
Clanton	Peoples Southern Bank	95,389	112,981	97,338	117,912

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Location	Bank	2000		2001	
		Deposits	Assets	Deposits	Assets
Clio	The Peoples Bank	20,867	25,108	31,053	38,649
Columbia	Peoples Community Bank	130,737	155,840	136,356	151,701
Crossville	DeKalb Bank	24,611	30,020	27,413	29,972
Cullman	Peoples Bank of North Alabama	146,596	190,773	172,333	201,576
Dadeville	Bank of Dadeville	57,034	72,176	56,925	70,887
Decatur	First American Bank	354,928	426,269	390,560	489,422
Decatur	Heritage Bank	400,211	448,489	536,023	598,410
Demopolis	Robertson Banking Company	150,144	183,450	163,267	202,915
Demopolis	The Commercial Bank of Demopolis	61,344	74,761	62,660	77,895
Dothan	BankSouth	127,435	206,339	136,603	205,187
Dothan	First Bank of Dothan, Inc.	25,947	29,712	29,938	33,603
Dothan	Southland Bank	125,914	190,371	140,370	239,475
Etba	The Peoples Bank of Coffee County	60,311	75,898	70,677	89,548
Enterprise	The Citizens Bank	58,408	71,140	61,908	75,351
Eufaula	Barbour County Bank	69,680	78,628	71,386	81,342
Eufaula	Southern Bank of Commerce	112,138	130,118	111,665	135,918
Eutaw	Merchants & Farmers Bank of Greene County, AL	31,291	40,220	30,446	39,989
Eva	EvaBank	61,715	67,333	80,643	93,428
Evergreen	Bank of Evergreen	18,381	22,060	19,662	22,540
Fayette	The Citizens Bank of Fayette	109,178	148,665	115,390	158,956
Flomaton	Escambia County Bank	50,563	63,178	54,713	65,957
Florence	First Southern Bank	129,758	171,643	123,909	141,038
Fort Deposit	First Lowndes Bank	42,636	47,403	49,693	55,345
Fort Payne	First State Bank of DeKalb County	39,173	46,927	46,920	54,813
Fort Rucker	Community Bank & Trust of Southeast AL	96,015	129,321	135,298	156,256
Fyffe	Horizon Bank	59,489	71,635	59,308	72,265
Geneva	The American Bank	54,301	63,816	57,952	69,083
Geneva	The Citizens Bank	78,072	94,455	85,497	101,146
Geraldine	Liberty Bank	58,226	66,661	62,714	72,059
Good Hope	First Commercial Bank of Cullman County	54,413	69,821	58,012	79,858

Table 2. State-Chartered Banks in Alabama, Comparative Analysis of Deposits and Assets as of September 30, 2000 and September 30, 2001

Location	Bank	2000		2001	
		Deposits	Assets	Deposits	Assets
Grand Bay	Mobile County Bank	31,556	34,598	33,789	37,262
Grant	Peoples State Bank of Commerce ¹			28,886	34,008
Greensboro	Peoples Bank of Greensboro	47,233	55,552	48,247	57,376
Greensboro	The Citizens Bank	47,226	55,660	51,501	61,667
Gulf Shores	Vision Bank	31,705	38,777	86,117	93,576
Haleyville	Traders & Farmers Bank	252,224	305,463	258,000	316,941
Hanceville	Merchants Bank	112,193	122,213	119,442	129,983
Hartford	City Bank of Hartford	22,173	24,724	23,611	26,665
Hazel Green	North Alabama Bank	59,625	65,710	63,411	70,941
Huntsville	First Commercial Bank of Huntsville	198,888	262,916	238,048	312,836
Jackson	Merchants Bank	107,284	121,252	112,945	127,567
Jasper	Pinnacle Bank	192,279	232,324	193,662	217,275
Lafayette	Farmers & Merchants Bank	56,364	70,857	56,712	70,765
Leeds	Covenant Bank	39,410	43,039	46,049	49,932
Linden	First Bank of Linden	67,154	75,930	76,815	86,007
Lineville	First State Bank of Clay County	60,786	72,714	72,464	83,216
Louisville	Farmers Exchange Bank	39,865	43,160	42,030	45,698
Luveme	First Citizens Bank	44,018	59,918	46,183	60,311
Maplesville	Peachtree Bank	41,822	48,894	46,044	54,650
Marion	Marion Bank & Trust Company	64,378	83,788	66,568	89,799
McIntosh	Southwest Bank of Alabama	41,967	58,027	42,620	60,454
Millport	Merchants & Farmers Bank	37,103	46,547	40,385	50,360
Mobile	South Alabama Bank	180,113	207,747	186,466	217,412
Monroeville	The Monroe County Bank	92,478	111,167	98,281	118,056
Montgomery	Colonial Bank	8,051,331	11,469,175	8,058,783	12,487,795
Montgomery	Sterling Bank	215,987	252,471	253,055	298,418
Moulton	The Citizens Bank	75,268	89,464	76,723	93,268
Moundville	Bank of Moundville	62,450	67,640	68,645	74,366
Muscle Shoals	First Metro Bank	159,044	177,012	175,541	195,946
Opelika	Eagle Bank of Alabama	56,132	61,155	65,201	70,478

Table 2. State-Chartered Banks in Alabama, Comparative Analysis of Deposits and Assets as of September 30, 2000 and September 30, 2001

Location	Bank	2000		2001	
		Deposits	Assets	Deposits	Assets
Orange Beach	First Gulf Bank	131,172	152,595	149,336	184,722
Oxford	Cheaha Bank	5,196	10,016	49,708	55,154
Oxford	Century South Bank of Alabama	80,952	95,209	78,068	91,608
Ozark	The Commercial Bank of Ozark, AL	42,798	50,415	44,963	55,395
Parrish	The Bank of Parrish	18,908	22,658	18,733	22,225
Pell City	Metro Bank	158,074	182,872	182,815	218,358
Pell City	Union State Bank	220,024	245,659	224,468	253,859
Phenix City	CB&T Bank of Russell County	126,743	151,880	130,165	163,668
Phenix City	Phenix-Girard Bank	88,036	113,594	82,361	104,196
Piedmont	Farmers & Merchants Bank	87,789	107,975	104,938	115,486
Pine Hill	Bank of Pine Hill	18,478	23,142	18,657	23,708
Rainsville	First Bank of the South	58,723	63,753	59,378	65,181
Red Bay	Community Spirit Bank	89,478	103,521	74,988	92,025
Red Level	The Peoples Bank of Red Level	10,348	13,046	10,710	12,970
Reform	West Alabama Bank & Trust	252,772	298,738	256,426	314,179
Robertsdale	Citizens' Bank, Inc.	59,459	80,698	51,945	77,772
Russellville	Citizens Bank & Savings Company	321,040	410,285	329,494	416,448
Russellville	Valley State Bank	96,284	105,163	101,785	114,647
Samson	The Samson Banking Company, Inc.	29,528	35,151	31,647	37,749
Selma	The Peoples Bank & Trust Company	519,207	649,378	550,329	682,482
Sheffield	Bank Independent	233,390	328,139	284,633	349,791
Stevenson	The North Jackson Bank, Inc.	54,039	72,707	58,692	72,941
Sulligent	First State Bank of Lamar County	80,112	87,319	82,140	92,086
Sweet Water	Sweet Water State Bank	50,952	58,335	49,886	56,514
Talladega	First Citizens Bank	77,921	91,328	79,986	95,188
Tallassee	The Peoples Bank, Tallassee, AL	44,422	53,226	50,928	60,320
Thomasville	First United Security Bank	335,304	489,886	348,198	513,398
Troy	Troy Bank & Trust Company	185,740	229,154	206,417	248,673
Tuscaloosa	The Bank of Tuscaloosa	205,645	254,264	240,249	281,094
Tuskegee	Alabama Exchange Bank	66,027	77,835	62,824	74,979

Table 2. State-Chartered Banks in Alabama, Comparative Analysis of Deposits and Assets as of September 30, 2000 and September 30, 2001

Location	Bank	2000		2001	
		Deposits	Assets	Deposits	Assets
Tuskegee	First Tuskegee Bank	58,209	62,485	51,292	59,068
Union Springs	Amerifirst Bank ²			110,443	133,114
Union Springs	Community Bank and Trust Company - AL	41,157	45,560	45,609	50,790
Valley Head	The Citizens Bank of Valley Head	18,256	22,085	18,753	22,573
Vernon	Citizens State Bank	31,439	41,554	33,788	44,765
Vernon	The Bank of Vernon	64,686	78,109	70,257	85,420
Wadley	First Bank	43,228	47,195	40,035	44,573
Warrior	The Bank	787,396	947,340	951,842	1,191,731
Waterloo	Farmers & Merchants Bank	32,989	38,838	35,022	42,209
Wedowee	Bank of Wedowee	116,273	144,694	124,685	159,548
Wedowee	Small Town Bank	31,550	39,212	51,857	66,241
West Blocton	First State Bank of Bibb County	41,670	47,381	36,157	45,537
Wetumpka	First Community Bank of Central Alabama ³			8,336	18,276
Winfield	State Bank & Trust	111,433	129,527	116,579	137,830
Winfield	The Citizens Bank of Winfield	92,495	130,922	89,386	132,071
York	Bank of York	<u>39,948</u>	<u>58,978</u>	<u>46,178</u>	<u>70,858</u>
	TOTALS	124,874,342 ⁴	175,480,082 ⁴	124,824,574	182,857,356

Endnotes appear on the final page of the report.

Table 3. Ten Largest State-Chartered Banks, September 30, 2001

Bank	Assets	Year Established
	<u>Thou. Dol.</u>	
SouthTrust Bank, Birmingham	47,313,398	1887
Regions Bank, Birmingham	42,798,380	1871
AmSouth Bank, Birmingham	38,261,050	1873
Compass Bank, Birmingham	22,357,247	1964
Colonial Bank, Montgomery	12,487,795	1974
First Commercial Bank, Birmingham	1,240,908	1985
The Bank, Warrior	1,191,731	1957
Community Bank, Blountsville	741,281	1923
Aliant Bank, Alexander City	705,213	1902
The Peoples Bank & Trust Company, Selma	682,482	1900
	<hr style="width: 10%; margin: 0 auto;"/>	
Total	167,779,485	

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2001

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Regions Financial Corporation Birmingham, Alabama	Alabama	Regions Bank Birmingham, Alabama	9,187,720
		<i>Subtotal - Alabama</i>	<u>9,187,720</u>
	Arkansas	Regions Bank Birmingham, Alabama	4,372,154
	Florida	Regions Bank Birmingham, Alabama	2,409,293
	Georgia	Regions Bank Birmingham, Alabama	6,050,578
	Louisiana	Regions Bank Birmingham, Alabama	3,428,777
	South Carolina	Regions Bank Birmingham, Alabama	976,411
	Tennessee	Regions Bank Birmingham, Alabama	1,398,231
	Texas	Regions Bank Birmingham, Alabama	1,236,298
		<i>Subtotal - Other States</i>	<u>19,871,742</u>
	Foreign Offices	Regions Bank Birmingham, AL	<u>2,568,281</u>
		<i>Subtotal - Foreign Offices</i>	<u>2,568,281</u>
Total - Regions Financial Corporation			<u><u>29,059,462</u></u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2001

Holding Company	States	Bank Subsidiary	Deposits in \$000's
SouthTrust Corporation Birmingham, Alabama	Alabama	SouthTrust Bank Birmingham, Alabama	8,578,782
		<i>Subtotal - Alabama</i>	<u>8,578,782</u>
	Florida	SouthTrust Bank Birmingham, Alabama	10,154,789
	Georgia	SouthTrust Bank Birmingham, Alabama	4,935,304
	Mississippi	SouthTrust Bank Birmingham, Alabama	346,532
	North Carolina	SouthTrust Bank Birmingham, Alabama	751,984
	South Carolina	SouthTrust Bank Birmingham, Alabama	379,847
	Tennessee	SouthTrust Bank Birmingham, Alabama	554,131
	Texas	SouthTrust Bank Birmingham, Alabama	1,638,302
		<i>Subtotal - Other States</i>	<u>18,760,889</u>
	Foreign Offices	SouthTrust Bank Birmingham, Alabama	<u>2,707,993</u>
		<i>Subtotal - Foreign Offices</i>	<u>2,707,993</u>
Total - SouthTrust Corporation			<u><u>27,339,671</u></u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2001

Holding Company	States	Bank Subsidiary	Deposits in \$000's
AmSouth Bancorporation Birmingham, Alabama	Alabama	AmSouth Bank Birmingham, Alabama	6,599,940
		<i>Subtotal - Alabama</i>	<u>6,599,940</u>
	Florida	AmSouth Bank Birmingham, Alabama	5,477,998
	Georgia	AmSouth Bank Birmingham, Alabama	229,165
	Louisiana	AmSouth Bank Birmingham, Alabama	1,460,800
	Mississippi	AmSouth Bank Birmingham, Alabama	3,061,724
	Tennessee	AmSouth Bank Birmingham, Alabama	8,662,268
	Virginia	AmSouth Bank Birmingham, Alabama	40,627
		<i>Subtotal - Other States</i>	<u>19,932,582</u>
	Foreign Offices	AmSouth Bank Birmingham, Alabama	<u>352,587</u>
		<i>Subtotal - Foreign Offices</i>	<u>352,587</u>
Total - AmSouth Bancorporation			<u><u>25,532,522</u></u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2001

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Compass Bancshares, Inc. Birmingham, Alabama	Alabama	Compass Bank Birmingham, Alabama	4,258,570
	Alabama	Central Bank of the South Anniston, Alabama	119
		<i>Subtotal - Alabama</i>	<u>4,258,689</u>
	Arizona	Arizona Bank Tucson, Arizona	1,390,844
	Colorado	Compass Bank Birmingham, Alabama	717,983
	Florida	Compass Bank Birmingham, Alabama	1,231,013
	Nebraska	Compass Bank Birmingham, Alabama	70,748
	New Mexico	Compass Bank Birmingham, Alabama	186,991
	Texas	Compass Bank Birmingham, Alabama	5,906,874
		<i>Subtotal - Other States</i>	<u>9,504,453</u>
Total - Compass Bancshares, Inc.			<u><u>13,763,142</u></u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2001

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Colonial BancGroup, Inc. Montgomery, Alabama	Alabama	Colonial Bank Montgomery, Alabama	3,481,499
		<i>Subtotal - Alabama</i>	<u>3,481,499</u>
	Florida	Colonial Bank Montgomery, Alabama	3,186,870
	Georgia	Colonial Bank Montgomery, Alabama	618,278
	Nevada	Colonial Bank Montgomery, Alabama	721,117
	Tennessee	Colonial Bank Montgomery, Alabama	108,988
	Texas	Colonial Bank Montgomery, Alabama	194,720
		<i>Subtotal - Other States</i>	<u>4,829,973</u>
	Foreign Offices	Colonial Bank Montgomery, Alabama	<u>22,490</u>
		<i>Subtotal - Foreign Offices</i>	<u>22,490</u>
Total - Colonial BancGroup, Inc.			<u><u>8,311,472</u></u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2001

Holding Company	States	Bank Subsidiary	Deposits in \$000's
Alabama National Bancorporation Birmingham, Alabama	Alabama	National Bank of Commerce Birmingham, Alabama	614,161
		First American Bank Decatur, Alabama	373,310
		First Gulf Bank Orange Beach, Alabama	146,071
		First Citizens Bank Talladega, Alabama	81,729
		Alabama Exchange Bank Tuskegee, Alabama	61,884
		Bank of Dadeville Dadeville, Alabama	58,306
		<i>Subtotal - Alabama</i>	<i>1,335,461</i>
	Florida	Peoples State Bank of Groveland Groveland, Florida	119,922
		Community Bank of Naples Naples, Florida	118,902
		Public Bank St. Cloud, Florida	85,464
		Citizens & Peoples Bank, N. A. Cantonment, Florida	57,608
		<i>Subtotal - Florida</i>	<i>381,896</i>
	Georgia	Georgia State Bank Mableton, Georgia	155,805
		<i>Subtotal - Other States</i>	<i>416,779</i>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2001

Holding Company	States	Bank Subsidiary	Deposits in \$000's
The Banc Corporation Birmingham, Alabama	Alabama	The Bank Warrior, Alabama	625,249
		<i>Subtotal - Alabama</i>	<u>625,249</u>
	Florida	The Bank Warrior, Alabama	285,353
		<i>Subtotal - Other States</i>	<u>285,353</u>
Total - The Banc Corporation			<u>910,602</u>
Community Bancshares, Inc. Blountsville, Alabama	Alabama	Community Bank Blountsville, Alabama	583,197
		<i>Subtotal - Alabama</i>	<u>583,197</u>
	Tennessee	Community Bank Blountsville, Alabama	33,848
		<i>Subtotal - Other States</i>	<u>33,848</u>
Total - Community Bancshares, Inc.			<u>617,045</u>

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2001

Holding Company	States	Bank Subsidiary	Deposits in \$00's
CBS Banc-Corp. Russellville, Alabama	Alabama	Citizens Bank & Savings Company Russellville, Alabama	268,813
		<i>Subtotal - Alabama</i>	<i>268,813</i>
	Mississippi	Citizens Bank & Savings Company Russellville, Alabama	64,193
		<i>Subtotal - Other States</i>	<i>64,193</i>
Total - CBS Banc-Corp.			333,006
Eufaula BancCorp, Inc. Eufaula, Alabama	Alabama	Southern Bank of Commerce Eufaula, Alabama	109,803
		<i>Subtotal - Alabama</i>	<i>109,803</i>
	Florida	First American Bank of Walton Co Santa Rosa Beach, Florida	98,958
		<i>Subtotal - Other States</i>	<i>98,958</i>
Total - Eufaula Bancorp, Inc.			208,761

Table 4
Alabama Bank Holding Companies With a Presence in Other States
Ranked by Deposits
June 30, 2001

Holding Company	States	Bank Subsidiary	Deposits in \$000's
The Weatherford Foundation of Red Bay, Inc. Red Bay, Alabama	Alabama	Community Spirit Bank Red Bay, Alabama	80,071
		<i>Subtotal - Alabama</i>	<u>80,071</u>
	Mississippi	Spirit Bank Belmont, Mississippi	15,519
		<i>Subtotal - Other States</i>	<u>15,519</u>
Total - The Weatherford Foundation of Red Bay Alabama, Inc.			<u><u>95,590</u></u>

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
Ranked by Deposits
June 30, 2001

Bank Holding Company	Institution	Deposits In \$000's
Synovus Financial Corp Columbus, Georgia	CB&T Bank of Russell County Phenix City, Alabama	136,385
	Community Bank and Trust of Southeast Alabama Enterprise, Alabama	123,183
	First Commercial Bank Birmingham, Alabama	826,857
	First Commercial Bank of Huntsville Huntsville, Alabama	217,812
	Sterling Bank Montgomery, Alabama	249,202
	The Bank of Tuscaloosa Tuscaloosa, Alabama	227,963
	The First National Bank of Jasper Jasper, Alabama	<u>382,878</u>
	<i>Subtotal - Synovus Financial Corp</i>	<u><u>2,164,280</u></u>
BancorpSouth, Inc. Tupelo, Mississippi	BancorpSouth Bank Tupelo, Mississippi	561,519
Union Planters Corporation Memphis, Tennessee	Union Planters Bank, National Association Memphis, Tennessee	502,187
Whitney Holding Corporation New Orleans, Louisiana	Whitney National Bank New Orleans, Louisiana	447,591
SunTrust Banks, Inc. Atlanta, Georgia	SunTrust Bank Atlanta, Georgia	299,669
ABC Bancorp Moultrie, Georgia	Southland Bank Dothan, Alabama	142,608
Peoples Community Bancshares Colquitt, Georgia	Peoples Community Bank Columbia, Alabama	140,145

Table 5
Out-of-State Bank Holding Companies, Banks, and Savings and Loan Associations
With a Presence in Alabama
Ranked by Deposits
June 30, 2001

Bank Holding Company	Institution	Deposits In \$000's
NBC Capital Corporation Starkville, Mississippi	National Bank of Commerce Starkville, Mississippi	105,712
BB&T Corporation Winston-Salem, North Carolina	Century South Bank of Alabama Oxford, Alabama	78,279
None	Charter Bank West Point, Georgia	64,454
Community Bankshares, Inc. Cornelia, Georgia	Community Bank & Trust - Alabama Union Springs, Alabama	46,018
None	SouthBank, a Federal Savings Bank Corinth, Mississippi	36,472
Capital City Bank Group, Inc. Tallahassee, Florida	Capital City Bank Tallahassee, Florida	8,293
None	Citizens Bank & Trust Trenton, Georgia	6,749
Total Deposits		4,603,976

SUMMARY STATISTICS

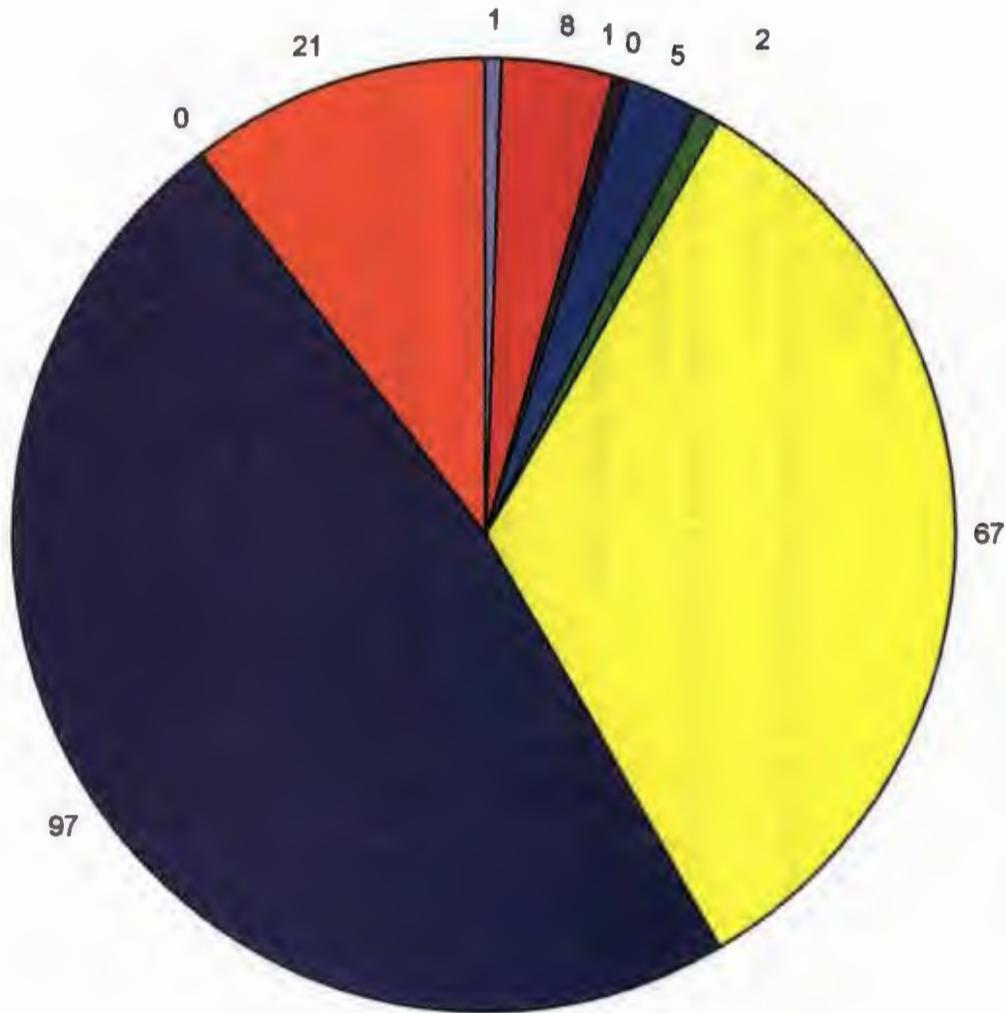
STATE-CHARTERED BANKS:

Number of state-chartered banks at September 30, 2000		134
New Banks Opened		+1
Conversions: National-to-State	+1	
State-to-National	0	
FSB-to-State	0	+1
Mergers: State with State	0	
State with National	0	
State with Out-of-State	-1	<u>-1</u>
Number of state-chartered banks at September 30, 2001		135

BRANCH OFFICES:

Number of branch offices at September 30, 2000		2,996
Adjustments for late notifications	+7	
New branch offices opened	+67	
Branches established as a result of mergers	+53	
Branches gained in national-to-state conversions	+4	
Branches gained in FSB-to-state conversions	0	
Branches gained in Purchase/Assumption of FS&L	0	
Branches gained in main office redesignation	0	
Branches closed	-97	
Branches lost as a result of mergers	- 3	
Branches lost in state-to-national conversions	0	<u>+31</u>
Number of branch offices at September 30, 2001		3,027

ANNUAL REPORT DATA



- NEW BANK APPLICATIONS

- INTERSTATE BANK AND BANK HOLDING COMPANY ACQUISITION/MERGER

- CONVERSIONS

- BANK MERGERS

- BRANCH ACQUISITIONS (CERTAIN BRANCH ASSETS & ASSUMPTION OF CERTAIN LIABILITIES)

- BRANCH SALES (CERTAIN BRANCH ASSETS & ASSUMPTION OF CERTAIN LIABILITIES)

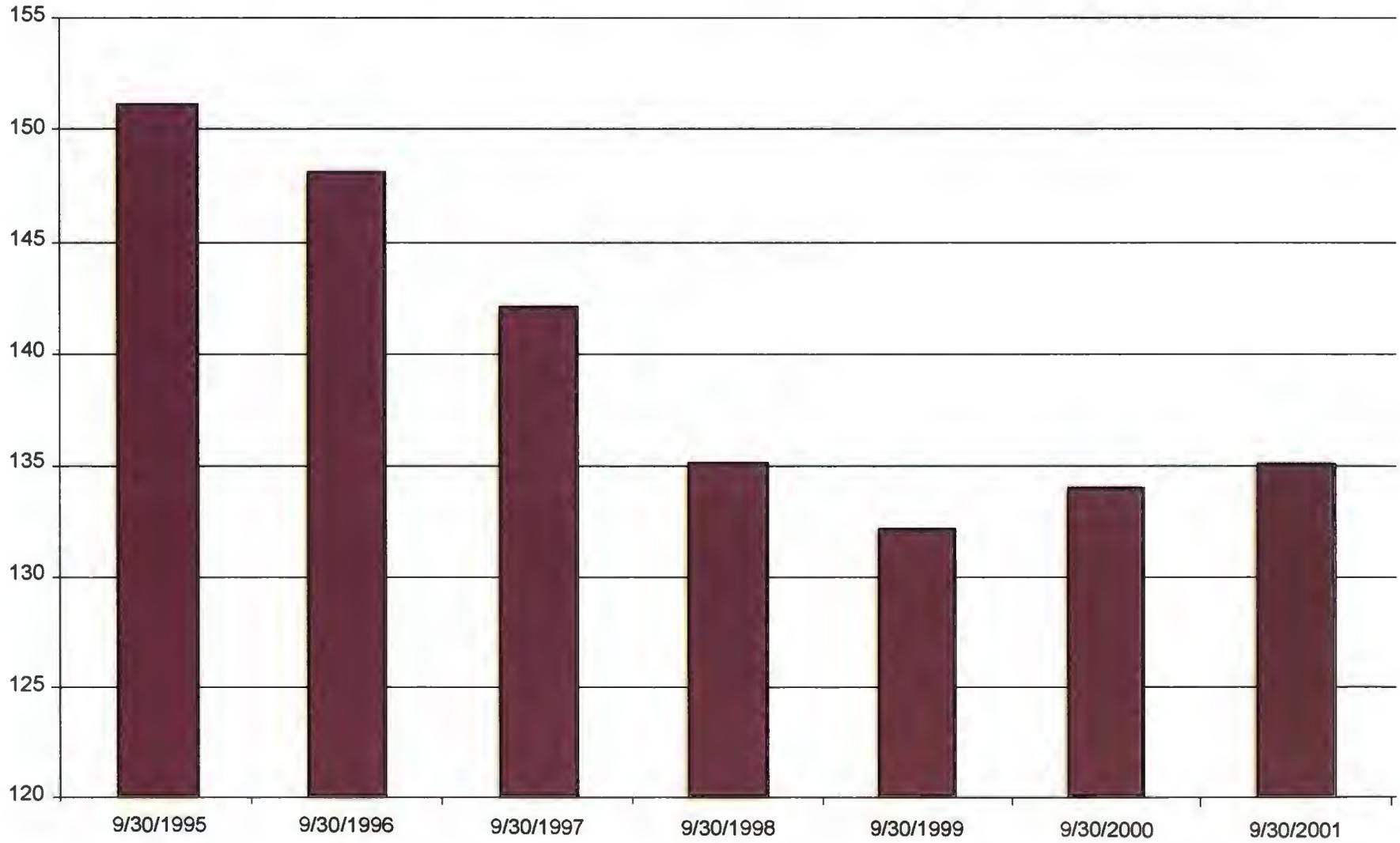
- BRANCH OPEN

- BRANCH CLOSED

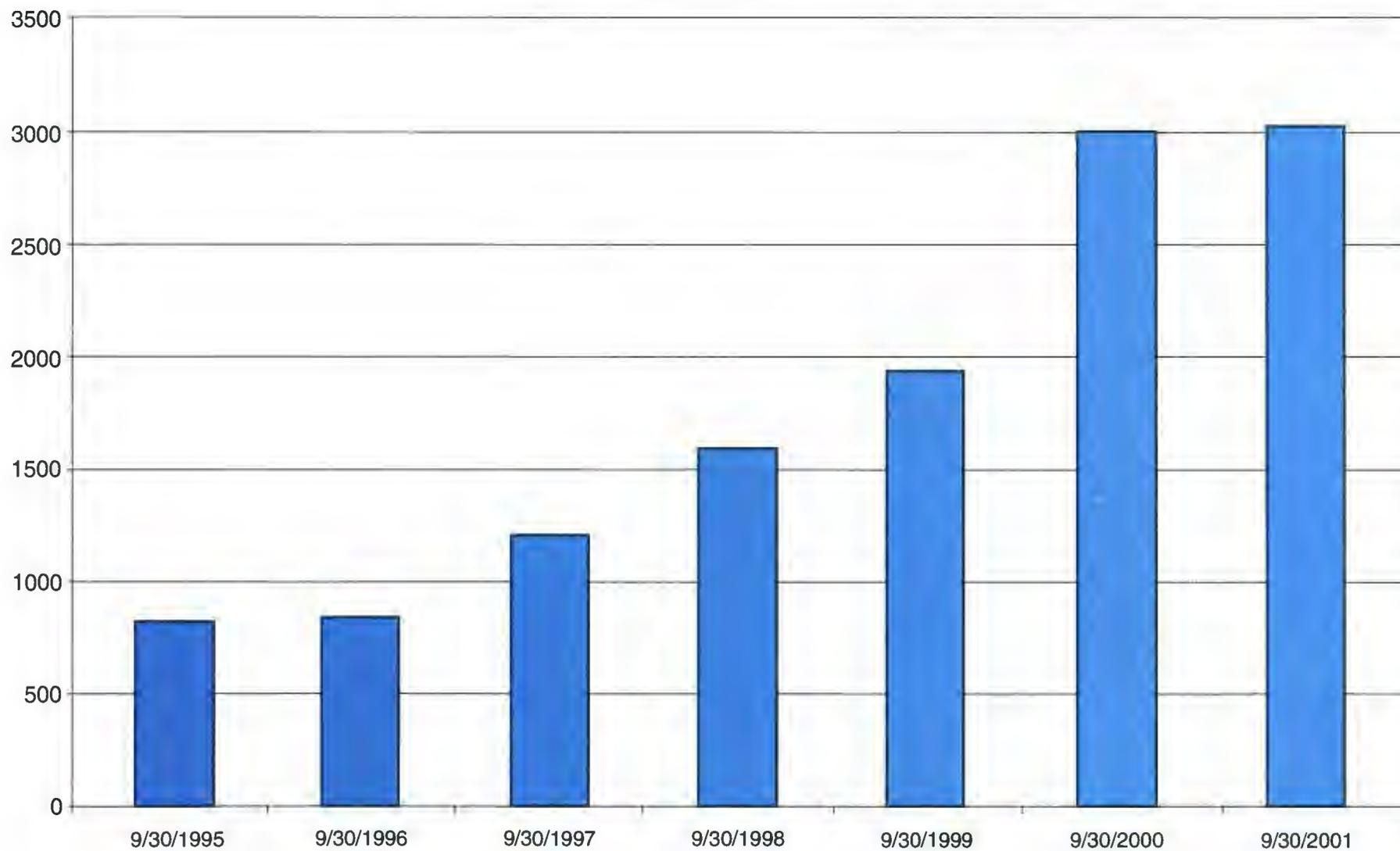
- MAIN OFFICE RELOCATIONS

- BRANCH OFFICE RELOCATIONS

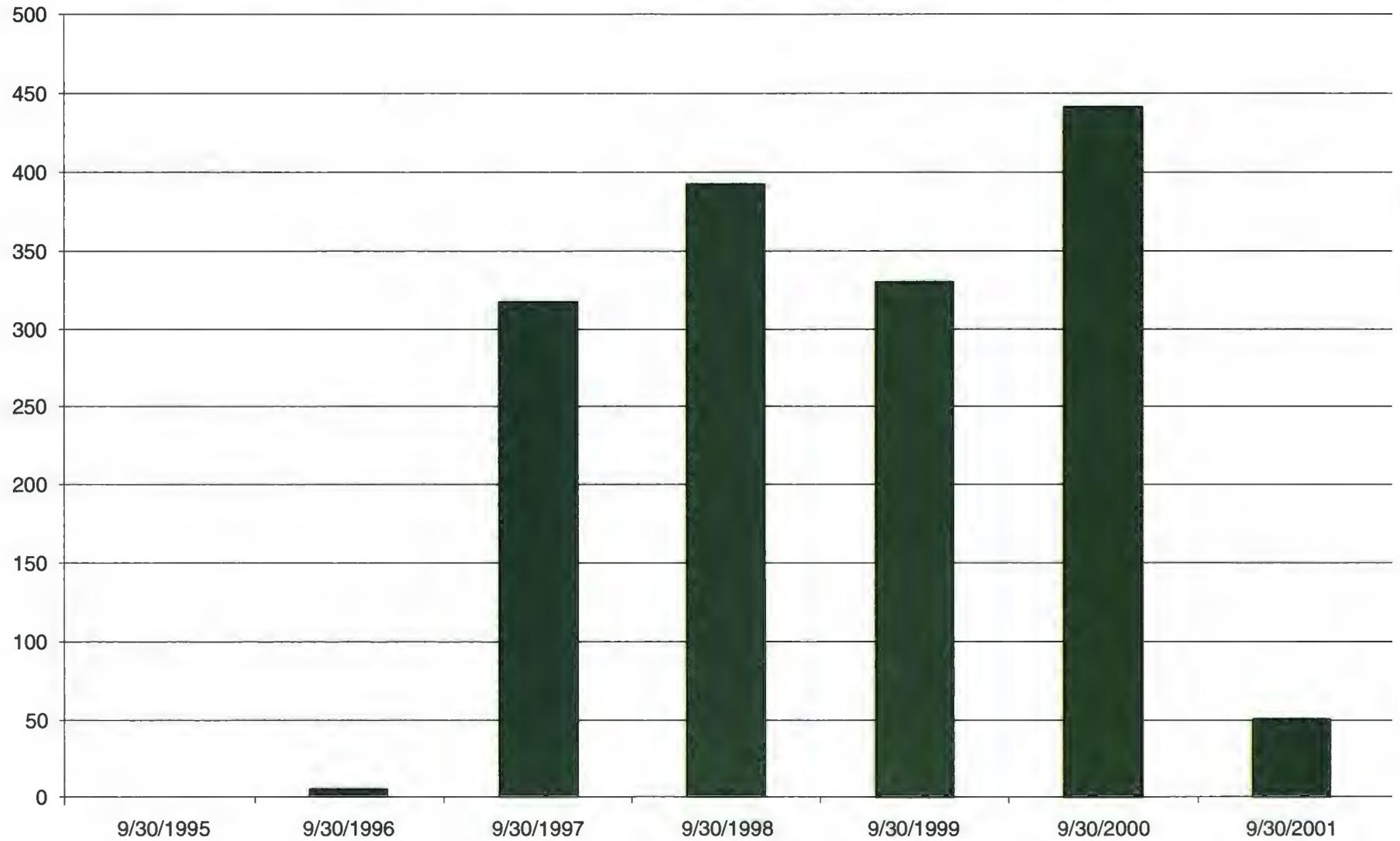
NUMBER OF STATE-CHARTERED BANKS AT SEPTEMBER 30, 2001



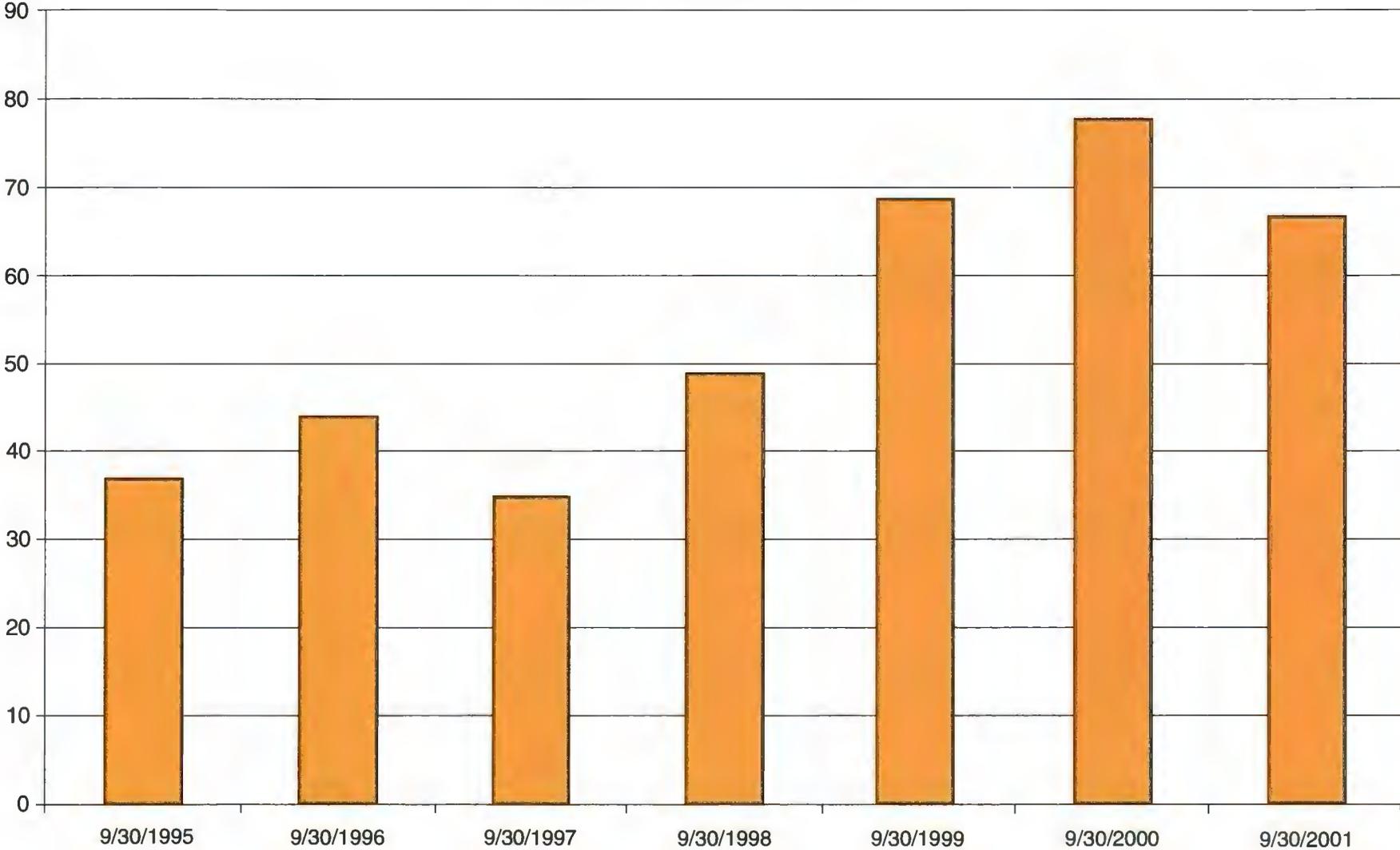
TOTAL NUMBER OF BRANCH OFFICES AT SEPTEMBER 30, 2001



BRANCHES ESTABLISHED AS A RESULT OF MERGERS



NEW BRANCH OFFICES OPENED



BRANCHES CLOSED

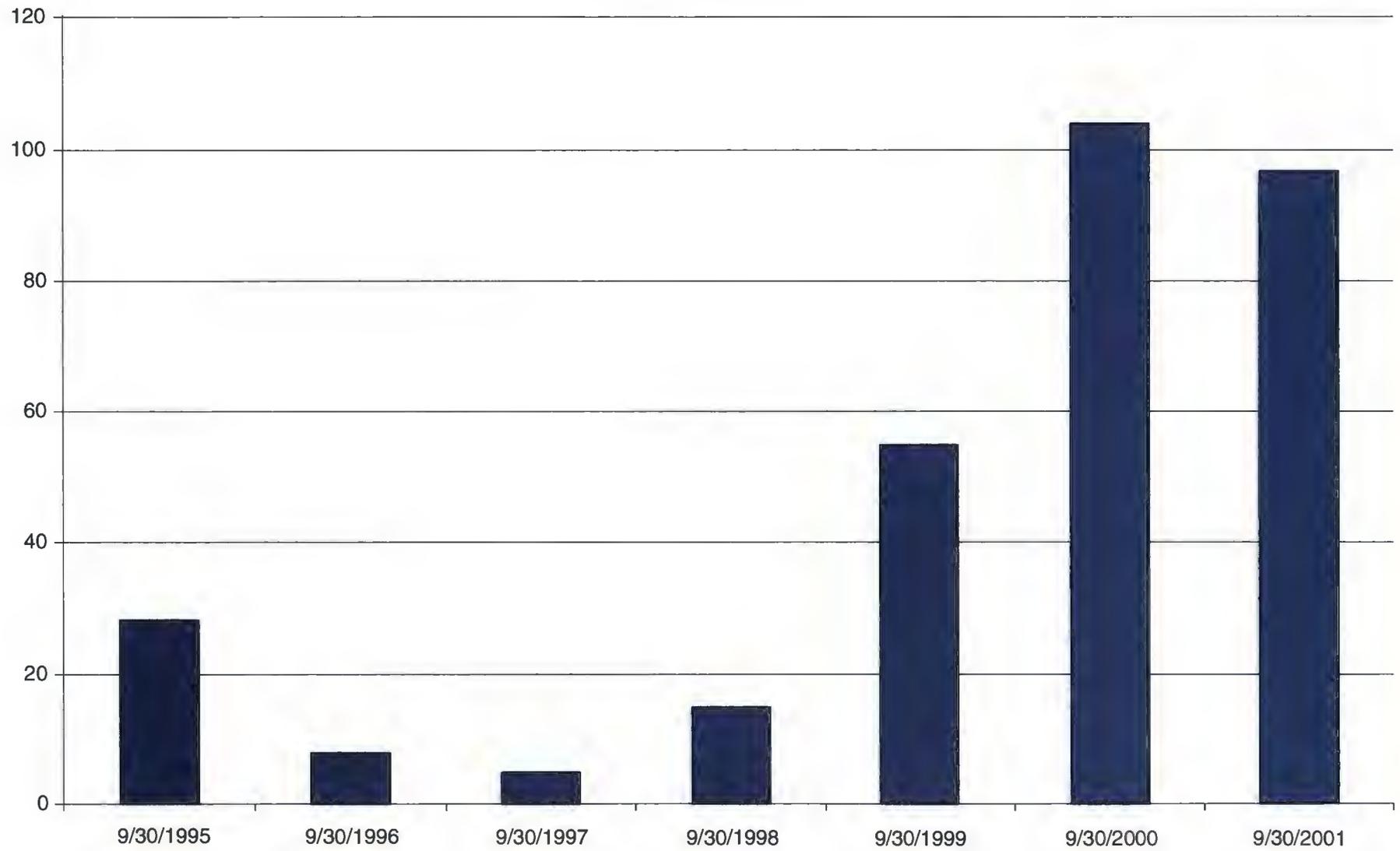


Table 6. New State Chartered Institutions Established October 1, 2000 through September 30, 2001

Date	Institution
08-28-01	First Community Bank of Central Alabama, 715 Wilson Street, Wetumpka, Alabama opened for business.

Table 7. Conversion of National Banks to State-Chartered Banks October 1, 2000 through September 30, 2001

Date	Description of Conversion
12-29-00	Amerifirst Bank, National Association, Union Springs, Alabama, converted to a state charter with the title of "Amerifirst Bank", Union Springs, Alabama.

Table 8. Mergers of State-Chartered Banks, October 1, 2000 through September 30, 2001

Date	Description of Merger
None	

Table 9. Mergers and Acquisitions of Out-of-State Banks with State-Chartered Banks, October 1, 2000 through September 30, 2001

Date	Description of Merger
10-13-00	Bank at Ormond-by-the-Sea, Ormond Beach, Florida, merged with and into Regions Bank, Birmingham, Alabama.
11-10-00	Texas Heritage Bank, Hutto, Texas, merged with and into Regions Bank, Birmingham, Alabama.
12-15-00	First Bank, Tallahassee, Florida merged with and into SouthTrust Bank, Birmingham, Alabama
01-04-01	Firststate Bank, Kimball, Nebraska merged with and into Compass Bank, Birmingham, Alabama.
01-04-01	FirsTier Bank, Northglenn, Colorado merged with and into Compass Bank, Birmingham, Alabama.
03-16-01	Independent National Bank, Irving, Texas merged with and into SouthTrust Bank, Birmingham, Alabama.
03-30-01	Bayshore National Bank of La Porte, La Porte, Texas merged with and into SouthTrust Bank, Birmingham, Alabama.
08-03-01	CENIT Bank, Norfolk, Virginia merged with and into SouthTrust Bank, Birmingham, Alabama.

Table 10. Branch Acquisition (Certain Branch Assets & Assumption of Certain Liabilities)
October 1, 2000 through September 30, 2001

Date	Description of Branch Acquisition
01-12-01	Colonial Bank, Montgomery, Alabama, purchased assets and assumed liabilities of a branch of First Security Bank of Nevada, Las Vegas, Nevada, at 901 North Stewart, Carson City, Nevada.
01-12-01	Colonial Bank, Montgomery, Alabama, purchased assets and assumed liabilities of a branch of First Security Bank of Nevada, Las Vegas, Nevada, at 229 Kingsbury Grade, Stateline, Nevada.
07-16-01	Vision Bank, Gulf Shores, Alabama, purchased assets and assumed liabilities of a branch of Union Planters Bank, NA, Memphis, Tennessee, at 1190 McKenzie Street, Foley, Alabama.
09-07-01	Bank Independent, Sheffield, Alabama, purchased assets and assumed liabilities of a branch of Union Planters Bank, NA, Memphis, Tennessee, at 211 East 6 th Street, Tuscumbia, Alabama.
09-07-01	Bank Independent, Sheffield, Alabama, purchased assets and assumed liabilities of a branch of Union Planters Bank, NA, Memphis, Tennessee, at 501 North Montgomery Avenue, Sheffield, Alabama.
09-07-01	Community Bank & Trust, Enterprise, Alabama purchased assets and assumed liabilities of a branch of Armed Forces Bank, N. A., Fort Leavenworth, Kansas at Corner of Red Cloud Road and Fifth Avenue, Fort Rucker, Alabama.

Table 11. Branch Sales (Certain Branch Assets & Assumption of Certain Liabilities) October 1, 2000 through September 30, 2001

Date	Description of Branch Sales
12-31-00	Nexity Bank, Birmingham, Alabama purchased assets and assumed liabilities of a branch of First Bank of Childersburg, Childersburg, Alabama at 5399 Main Street, Grant, Alabama.

Table 12. Branches Opened by State-Chartered Banks, October 1, 2000 through September 30, 2001

Date	Bank and Branch
10-16-00	Regions Bank, Birmingham, Alabama opened a branch at 3593 South Dixie Highway, Dalton, Georgia.
10-23-00	Compass Bank, Birmingham, Alabama opened a branch at 1350 North Silverbell Road, Tucson, Arizona.
11-01-00	Metro Bank, Pell City, Alabama opened a branch at 47537 U.S. Highway 78, Lincoln, Alabama.
11-06-00	South Alabama Bank, Mobile, Alabama opened a branch at 2507 U.S. Highway 98, Daphne, Alabama.
11-06-00	Colonial Bank, Montgomery, Alabama opened a branch at 7990 Vaughn Road Montgomery, Alabama.
11-07-00	SouthTrust Bank, Birmingham, Alabama opened a branch at 13333 Northwest Freeway, Suite 100, Houston, Texas.
11-14-00	Colonial Bank, Montgomery, Alabama opened a branch at West 12 Avenue and 49 th Street, Hialeah, Florida.
11-15-00	Regions Bank, Birmingham, Alabama opened a branch at 4464 Devine Street, Columbia, South Carolina.
11-20-00	Compass Bank, Birmingham, Alabama opened a branch at 4800 First Coast Highway, Suite 200, Amelia Island, Florida.
11-20-00	SouthTrust Bank, Birmingham, Alabama opened a branch at 13135 South Dairy Ashford, Sugar Land, Texas.
12-04-00	AmSouth Bank, Birmingham, Alabama opened a branch at 4042 Scenic Highway 30-A, Unit C, Seagrove, Florida.
12-11-00	Colonial Bank, Montgomery, Alabama opened a branch at 1690 US 1 South, St. Augustine, Florida.
12-14-00	Compass Bank, Birmingham, Alabama opened a branch at 6800 Woodlands Parkway, The Woodlands, Texas.
01-08-01	Regions Bank, Birmingham, Alabama opened a branch at 19 Choice Street, Dahlonega, Georgia.
01-08-01	AmSouth Bank, Birmingham, Alabama opened a branch at 7950 Airport Road North, Naples, Florida.
01-08-01	Compass Bank, Birmingham, Alabama opened a branch at 2620 S.W. 19 th Avenue Road, Ocala, Florida.
01-16-01	SouthTrust Bank, Birmingham, Alabama opened a branch at 11011 US Highway 1, North Palm Beach, Florida.
01-16-01	SouthTrust Bank, Birmingham, Alabama opened a branch at 1233 West Loop South, Houston, Texas.

Table 12. Branches Opened by State-Chartered Banks, October 1, 2000 through September 30, 2001

Date	Bank and Branch
01-16-01	AmSouth Bank, Birmingham, Alabama opened a branch at 8620 Citrus Park Drive, Tampa, Florida.
02-01-01	Compass Bank, Birmingham, Alabama opened a branch at 3202 East Bell Road, Phoenix, Arizona.
02-01-01	Compass Bank, Birmingham, Alabama opened a branch at 7155 East Thunderbird Road, Scottsdale, Arizona.
02-01-01	Compass Bank, Birmingham, Alabama opened a branch at 1802 East Camelback Road, Phoenix City, Arizona.
02-09-01	First Community Bank, Chatom, Alabama opened a branch at 5229 Cottage Hill Road, Mobile, Alabama.
02-20-01	AmSouth Bank, Birmingham, Alabama opened a branch at 570 Blanding Blvd, Orange Park, Florida.
02-20-01	SouthTrust Bank, Birmingham, Alabama opened a branch at 1500 Sadler Road, Fernandina Beach, Florida.
02-20-01	AmSouth Bank, Birmingham, Alabama opened a branch at 341 Summit Boulevard, Birmingham, Alabama.
02-26-01	AmSouth Bank, Birmingham, Alabama opened a branch at 12210 Atlantic Boulevard, Jacksonville, Florida.
02-26-01	CB&T Bank of Russell County, Phenix City, Alabama opened a branch at 3726 Highway 280/431, North, Phenix City, Alabama.
03-01-01	AmSouth Bank, Birmingham, Alabama opened a branch at 14965 North Florida, Tampa, Florida.
03-02-01	SouthTrust Bank, Birmingham, Alabama opened a branch at 200 South Arnold Road, Panama City Beach, Florida.
03-05-01	AmSouth Bank, Birmingham, Alabama opened a branch at 27200 Riverview Center Blvd., Bonita Springs, Florida.
03-05-01	Colonial Bank, Montgomery, Alabama opened a branch at 100 Stonebridge Boulevard, Bremen, Georgia.
03-05-01	Regions Bank, Birmingham, Alabama opened a branch at 3619 Pelham Road, Greenville, South Carolina.
03-06-01	Vision Bank, Gulf Shores, Alabama opened a branch at 17008 Scenic Highway 98, Point Clear, Alabama.
03-06-01	AmSouth Bank, Birmingham, Alabama opened a branch at 24870 Tamiami Trail, Bonita Springs, Florida.
03-07-01	Compass Bank, Birmingham, Alabama opened a branch at Intersection of Ellsworth Road and Baseline Road, Mesa, Arizona.

Table 12. Branches Opened by State-Chartered Banks, October 1, 2000 through September 30, 2001

Date	Bank and Branch
03-12-01	Colonial Bank, Montgomery, Alabama opened a branch at 3333 Preston Road, Suite 101, Frisco, Texas.
03-16-01	United Bank, Atmore, Alabama opened a branch at 21950 Broad Street, Silverhill, Alabama
03-19-01	AmSouth Bank, Birmingham, Alabama opened a branch at 15000 Tamiami Trail, North Port, Florida.
03-22-01	Peoples Southern Bank, Clanton, Alabama opened a branch at 9015 Jones Street, Thorsby, Alabama.
04-23-01	SouthTrust Bank, Birmingham, Alabama opened a branch at 110 South Boulevard, Tampa Florida.
04-30-01	Colonial Bank, Montgomery, Alabama opened a branch at 120 McFarland Boulevard West, Northport, Alabama.
05-01-01	First Metro Bank, Muscle Shoals, Alabama opened a branch at 11271 Highway 101, Lexington, Alabama.
05-07-01	Colonial Bank, Montgomery, Alabama opened a branch at 2501 20 th Place South, Suite 101, Birmingham, Alabama.
05-07-01	AmSouth Bank, Birmingham, Alabama opened a branch at 2905 Bayshore Boulevard, Tampa, Florida.
05-07-01	Regions Bank, Birmingham, Alabama opened a branch at 1319 U. S. Highway 72, East, Athens, Alabama.
05-14-01	AmSouth Bank, Birmingham, Alabama opened a branch at 4334 Ringgold Road, Chattanooga, Tennessee.
06-04-01	AmSouth Bank, Birmingham, Alabama opened a branch at 1425 East Venice, Venice, Florida.
06-04-01	AmSouth Bank, Birmingham, Alabama opened a branch at 9800 Highway 59 South, Tuscaloosa, Alabama.
06-04-01	Colonial Bank, Montgomery, Alabama opened a branch at 3250 Village Walk Circle, Suite 100, Naples, Florida.
06-13-01	The Peoples Bank & Trust Company, Selma, Alabama opened a branch at 415 North Dean Road, Auburn, Alabama.
06-18-01	United Bank, Atmore, Alabama opened a branch at Baldwin County Road 49, Magnolia Springs, Alabama.
06-20-01	Compass Bank, Birmingham, Alabama opened a branch at 655 Broadway, Denver, Colorado.
06-20-01	SouthTrust Bank, Birmingham, Alabama opened a branch at 7931 Gunn Highway, Tampa, Florida.

Table 12. Branches Opened by State-Chartered Banks, October 1, 2000 through September 30, 2001

Date	Bank and Branch
06-25-01	Bank of York, York, Alabama opened a branch at 716 North Washington Street, Livingston, Alabama.
06-25-01	SouthTrust Bank, Birmingham, Alabama opened a branch at 6093 US Highway 98 West, Hattiesburg, Mississippi.
07-01-01	SouthTrust Bank, Birmingham, Alabama opened a branch at 1521 N. Cooper, Suite 100, Arlington, Texas.
07-05-01	Union State Bank, Pell City, Alabama opened a branch at 305 Main Street, Trussville, Alabama.
07-09-01	Regions Bank, Birmingham, Alabama opened a branch at 4000 Village View Drive, Gainesville, Georgia.
07-16-01	SouthTrust Bank, Birmingham, Alabama opened a branch at 12100 Greenspoint, Houston, Texas.
08-01-01	First American Bank, Decatur, Alabama opened a branch at 6104 University Drive, Huntsville, Alabama.
08-13-01	AmSouth Bank, Birmingham, Alabama opened a branch at 24037 Perdido Beach Boulevard, Orange Beach, Alabama.
08-20-01	AmSouth Bank, Birmingham, Alabama opened a branch at 12268 San Jose Boulevard, Jacksonville, Florida.
08-23-01	SouthTrust Bank, Birmingham, Alabama opened a branch at 501 East Bloomingdale, Brandon, Florida.
08-27-01	Compass Bank, Birmingham, Alabama opened a branch at Highway A1A and Palm Valley Road, Ponte Vedra Beach, Florida.
09-10-01	Regions Bank, Birmingham, Alabama opened a branch at 2486 Roswell Road, NE, Marietta, Georgia.
09-24-01	Valley State Bank, Russellville, Alabama opened a branch at 308 North Jackson Avenue, Russellville, Alabama.

Table 13. Branches Closed by State-Chartered Banks, October 1, 2000 through September 30, 2001

Date	Bank and Branch
10-06-00	AmSouth Bank, Birmingham, Alabama closed a branch at 620 East 11 th Street, Chattanooga, Tennessee.
10-06-00	AmSouth Bank, Birmingham, Alabama closed a branch at 5023 East North Street, Sweetwater, Tennessee.
10-06-00	AmSouth Bank, Birmingham, Alabama closed a branch at 4653 Highway 411 Madisonville, Tennessee.
10-06-00	AmSouth Bank, Birmingham, Alabama closed a branch at 20 South Niota Road, Englewood, Tennessee.
10-06-00	AmSouth Bank, Birmingham, Alabama closed a branch at 230 Highway 58, Decatur, Tennessee.
10-06-00	AmSouth Bank, Birmingham, Alabama closed a branch at 210 Highway 68 West, Sweetwater, Tennessee.
10-06-00	AmSouth Bank, Birmingham, Alabama closed a branch at 746 Main Street, Calendonía, Mississippi.
10-06-00	Regions Bank, Birmingham, Alabama closed a branch at 420 East Main Street, Livingston, Tennessee.
10-06-00	Colonial Bank, Montgomery, Alabama closed a branch at 41301 U.S. Highway 280, Sylacauga, Alabama.
10-07-00	Bank of Prattville, Prattville, Alabama closed a branch at 703 South Memorial Drive, Prattville, Alabama.
10-20-00	SouthTrust Bank, Birmingham, Alabama closed a branch at 1281 Military Street South, Hamilton, Alabama.
10-20-00	Regions Bank, Birmingham, Alabama closed a branch at 4418 Towson Avenue, Fort Smith, Arkansas.
10-20-00	Regions Bank, Birmingham, Alabama closed a branch at 25400 Highway 100, Roopville, Georgia.
10-30-00	Regions Bank, Birmingham, Alabama closed a branch at 300 North Patterson, Valdosta, Georgia.
11-01-00	Regions Bank, Birmingham, Alabama closed a branch at 400 East Martintown Road, North Augusta, South Carolina.
11-01-00	Regions Bank, Birmingham, Alabama closed a branch at 441 Silver Bluff Road, South Aiken, South Carolina.

Table 13. Branches Closed by State-Chartered Banks, October 1, 2000 through September 30, 2001

Date	Bank and Branch
11-17-00	Regions Bank, Birmingham, Alabama closed a branch at 14340 Highway 431 South, Guntersville, Alabama.
11-24-00	First American Bank, Decatur, Alabama closed a branch at 230 Hughes Road, Suite D, Madison, Alabama.
11-30-00	Regions Bank, Birmingham, Alabama closed a branch at Building 4200, Rideout Road, Marshall Space Flight Center, Alabama.
11-30-00	Colonial Bank, Montgomery, Alabama closed a branch at 2643 Highway 280 West, Alexander City, Alabama.
11-30-00	Regions Bank, Birmingham, Alabama closed a branch at 5390 Gulf of Mexico Drive, Longboat Key, Florida.
12-01-00	Regions Bank, Birmingham, Alabama closed a branch at 315 North Shackelford Road, Little Rock, Arkansas.
12-01-00	Regions Bank, Birmingham, Alabama closed a branch at 29230 Highway 72, Hollywood, Alabama.
12-01-00	Regions Bank, Birmingham, Alabama closed a branch at 1377 Old Highway 24 West, Trinity, Alabama.
12-08-00	Regions Bank, Birmingham, Alabama closed a branch at 2621 East Business Highway 98, Panama City, Florida.
12-08-00	Regions Bank, Birmingham, Alabama closed a branch at 2908 Caraway Road, Jonesboro, Arkansas.
12-15-00	Regions Bank, Birmingham, Alabama closed a branch at 218 Main Street, Hiawassee, Georgia.
12-20-00	Regions Bank, Birmingham, Alabama closed a branch at 1001 Wright Avenue, Little Rock, Arkansas.
12-29-00	Regions Bank, Birmingham, Alabama closed a branch at 1801 West End Avenue, Nashville, Tennessee.
12-29-00	Regions Bank, Birmingham, Alabama closed a branch at 4524 West Oak, Palestine, Texas.
12-29-00	Regions Bank, Birmingham, Alabama closed a branch at 1525 South Caraway, Jonesboro, Arkansas.
12-29-00	Regions Bank, Birmingham, Alabama closed a branch at 4577 Augusta Highway, Dearing, Georgia.
03-07-01	Regions Bank, Birmingham, Alabama, closed a branch at 1803 Highway 3125, Gramercy, Louisiana.
03-08-01	Regions Bank, Birmingham, Alabama, closed a branch at 606 Main Street, Baldwin, Louisiana.

Table 13. Branches Closed by State-Chartered Banks, October 1, 2000 through September 30, 2001

Date	Bank and Branch
03-10-01	Regions Bank, Birmingham, Alabama closed a branch at 819 North Main Street, Cedartown, Georgia.
03-16-01	Regions Bank, Birmingham, Alabama closed a branch at 2010 Avenue F, Birmingham, Alabama.
03-19-01	Peoples Southern Bank, Clanton, Alabama closed a branch at 1708 7 th Street North, Clanton, Alabama.
03-22-01	SouthTrust Bank, Birmingham, Alabama closed a branch at 3535 Apalachee Parkway, Tallassee, Florida.
03-27-01	Regions Bank, Birmingham, Alabama closed a branch at 2205 Harrison Road, Thomson, Georgia.
03-31-01	Regions Bank, Birmingham, Alabama closed a branch at 240 Old Orchard Square, East Ellijay, Georgia.
04-06-01	Regions Bank, Birmingham, Alabama closed a branch at 2212 Veterans Memorial Blvd., Abbeville, Louisiana.
04-06-01	Regions Bank, Birmingham, Alabama closed a branch at 721 Highway 5 & Highway 36, Rose Bud, Arkansas.
04-13-01	Regions Bank, Birmingham, Alabama closed a branch at 400 South Main, Hope, Arkansas.
04-13-01	Regions Bank, Birmingham, Alabama closed a branch at 88 West Main, Lamar, Arkansas.
04-14-01	Regions Bank, Birmingham, Alabama closed a branch at 105 Jackson Street, Holly Springs, Georgia.
04-20-01	Regions Bank, Birmingham, Alabama closed a branch at 14 South Highway 25, Lynn, Arkansas.
04-20-01	Regions Bank, Birmingham, Alabama closed a branch at 107 South Jackson Street, Portia, Arkansas.
04-20-01	Regions Bank, Birmingham, Alabama closed a branch at 3100 North Market Street, Shreveport, Louisiana.
04-21-01	Regions Bank, Birmingham, Alabama closed a branch at 605 North Illinois, Harrisburg, Arkansas.
04-24-01	Regions Bank, Birmingham, Alabama closed a branch at 5111 Highway 5, Bryant, Arkansas.
04-24-01	Regions Bank, Birmingham, Alabama closed a branch at 1352 Salem Road, Benton, Arkansas.

Table 13. Branches Closed by State-Chartered Banks, October 1, 2000 through September 30, 2001

Date	Bank and Branch
04-24-01	Regions Bank, Birmingham, Alabama closed a branch at 1580 Haynesville Highway, El Dorado, Arkansas.
04-30-01	Regions Bank, Birmingham, Alabama closed a branch at Highway 12 East, Rogers, Arkansas.
04-30-01	Regions Bank, Birmingham, Alabama closed a branch at 21060 US Highway 31, Thorsby, Alabama.
04-30-01	Regions Bank, Birmingham, Alabama closed a branch at 56 West Main Street, Notasulga, Alabama.
04-30-01	Regions Bank, Birmingham, Alabama closed a branch at 1050 West Main, Dothan, Alabama.
04-30-01	Regions Bank, Birmingham, Alabama closed a branch at 786 Commerce Street, Alexander City, Alabama.
04-30-01	Regions Bank, Birmingham, Alabama closed a branch at 3596 Dallas Highway, Marietta, Georgia.
05-04-01	Regions Bank, Birmingham, Alabama closed a branch at 611 Highway 365, Mayflower, Arkansas.
05-04-01	Regions Bank, Birmingham, Alabama closed a branch at 202 Skyline, Conway, Arkansas.
05-07-01	Regions Bank, Birmingham, Alabama closed a branch at 1106 East Hobbs Street, Athens, Alabama.
05-11-01	AmSouth Bank, Birmingham, Alabama closed a branch at 3815 Ringgold Road, Chattanooga, Tennessee.
05-11-01	AmSouth Bank, Birmingham, Alabama closed a branch at 6501 Ringgold Road, Chattanooga, Tennessee.
05-15-01	Regions Bank, Birmingham, Alabama closed a branch at 456 Highway 9 East, Shirley, Arkansas.
06-01-01	Regions Bank, Birmingham, Alabama closed a branch at 108 North 26 th , Arkadelphia, Arkansas.
06-07-01	Regions Bank, Birmingham, Alabama closed a branch at 8601 Jefferson Highway, River Ridge, Louisiana.
06-08-01	Regions Bank, Birmingham, Alabama closed a branch at 3509 East Race Street. Searcy, Arkansas.
06-08-01	Compass Bank, Birmingham, Alabama closed a branch at 15400 North Frank Lloyd Wright Boulevard, Scottsdale, Arizona.
06-11-01	Regions Bank, Birmingham, Alabama closed a branch at 1104 John Sims Parkway, Niceville, Florida.

Table 13. Branches Closed by State-Chartered Banks, October 1, 2000 through September 30, 2001

Date	Bank and Branch
06-15-01	Compass Bank, Birmingham, Alabama closed a branch at 7201 East McDowell Road, Scottsdale, Arizona.
06-15-01	South Alabama Bank, Mobile, Alabama closed a branch at 700-D University Boulevard, Mobile, Alabama.
06-30-01	West Alabama Bank & Trust, Reform, Alabama closed a branch at 1501 Skyland Boulevard East, Tuscaloosa, Alabama.
07-13-01	Colonial Bank, Montgomery, Alabama closed a branch at 2795 Bell Road, Montgomery, Alabama.
08-10-01	Regions Bank, Birmingham, Alabama closed a branch at 5626 Main Street, Pennington, Alabama.
08-13-01	Compass Bank, Birmingham, Alabama closed a branch at 230 West Continental Road, Suite 402, Green Valley, Arizona.
09-07-01	AmSouth Bank, Birmingham, Alabama closed a branch at 2380 Highway 80 West, Jackson, Mississippi.
09-07-01	Regions Bank, Birmingham, Alabama closed a branch at 1235 Highway 231 South, Troy, Alabama.
09-10-01	Regions Bank, Birmingham, Alabama closed a branch at 613 Park Street, Troy, Alabama.
09-28-01	AmSouth Bank, Birmingham, Alabama closed a branch at 3224 McClellan Boulevard, Anniston, Alabama.
09-28-01	Regions Bank, Birmingham, Alabama closed a branch at 111 North Second, Ozark, Arkansas.

Table 14. Main Office Relocation

Date	Description of the Relocation
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None

Table 15. Branch Office Relocation

Date	Description of the Branch Relocation
10-21-00	Peoples Bank, Cullman, Alabama, relocated from 814 Cut Off Road, Somerville, Alabama to 5276 Highway 67, Somerville, Alabama.
11-02-00	Colonial Bank, Montgomery, Alabama relocated from 510 Pelham Road South, Jacksonville, Alabama to 1635 Pelham Road South, Jacksonville, Alabama.
01-16-01	Southland Bank, Dothan, Alabama, relocated from 1094 South Eufaula Avenue, Eufaula, Alabama to 1140 South Eufaula Avenue, Eufaula, Alabama.
02-01-01	Peoples Bank, Cullman, Alabama, relocated from 12122 AL Highway 69 North, Baileyton, Alabama to 12081 AL Highway 69 North, Baileyton, Alabama.
02-16-01	SouthTrust Bank, Birmingham, Alabama, relocated from 3303 Manchester Expressway, Columbus, Georgia to 1915 Auburn Avenue, Columbus, Georgia.
02-19-01	Compass Bank, Birmingham, Alabama, relocated from 20624 FM 1431, Lago Vista, Texas to 20610 FM 1431, Lago Vista, Texas.
03-05-01	SouthTrust Bank, Birmingham, Alabama, relocated from 34 West Oak Street, Arcadia, Florida to 1328 East Oak Street, Arcadia, Florida.
03-05-01	Regions Bank, Birmingham, Alabama, relocated from 305 Main Street, Trussville, Alabama to 505 Main Street, Trussville, Alabama.
04-16-01	Colonial Bank, Montgomery, Alabama, relocated from 309 Broad Street, Gadsden, Alabama to 401 Broad Street, Gadsden, Alabama.
04-23-01	AmSouth Bank, Birmingham, Alabama, relocated from 990 North Washington Avenue, Cookeville, Tennessee to 951 East 10 th Street, Cookeville, Tennessee.
04-23-01	Regions Bank, Birmingham, Alabama, relocated from 7400 Rivers Avenue, Charleston, South Carolina to 2210 Ashley Phosphate Road North, Charleston, South Carolina.
05-07-01	The Peoples Bank & Trust Company, Selma, Alabama, relocated from 28827 Highway 5, Woodstock, Alabama to 28921 Highway 5, Woodstock, Alabama.
05-21-01	Community Bank, Blountsville, Alabama, relocated from 7473 U. S. Highway 431, Albertville, Alabama to 407 North Broad Street, Albertville, Alabama.
05-21-01	Colonial Bank, Montgomery, Alabama, relocated from 301 41 st Street, Miami Beach, Florida to 901 41 st Street, Miami Beach, Florida.
06-11-01	Regions Bank, Birmingham, Alabama, relocated from 3775 Lorna Road, Hoover, Alabama to 3065 John Hawkins Parkway, Hoover, Alabama.
06-18-01	SouthTrust Bank, Birmingham, Alabama, relocated from 8201 North Davis Highway, Pensacola, Florida to 1745 East Nine Mile Road, Pensacola, Florida.
06-18-01	Merchants Bank, Hanceville, Alabama, relocated from 4961 Alabama Highway 157, Cullman, Alabama to 4855 Alabama Highway 157, Cullman, Alabama.

Table 15. Branch Office Relocation

Date	Description of the Branch Relocation
06-22-01	Colonial Bank, Montgomery, Alabama, relocated from 600 South Andrews Avenue, Fort Lauderdale, Florida to 300 Las Olas Boulevard, Fort Lauderdale, Florida.
07-19-01	The Exchange Bank of Alabama, Altoona, Alabama, relocated from 2330 U. S. Highway 278 East, Hokes Bluff, Alabama to 1800 U.S. Highway 278 East, Hokes Bluff, Alabama.
07-30-01	AmSouth Bank, Birmingham, Alabama, relocated from 894 Germantown Parkway, Cordova, Tennessee to 1045 Germantown Parkway, Cordova, Tennessee.
08-06-01	Regions Bank, Birmingham, Alabama, relocated from 225 West College Street, Columbiana, Alabama to 31325 Highway 25, Columbiana, Alabama.

Table 16. Mergers and Acquisitions of State-Chartered Banks with Out-of-State Banks
October 1, 2000 through September 30, 2001

Date	Description of Merger
06-08-01	Bank of Prattville, Prattville, Alabama merged with and into Whitney National Bank, New Orleans, Louisiana.

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). 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.). This Act designates the Supervisor of the Bureau of Loans as the regulatory authority to administer and enforce the Act. 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.) This Act designates the Supervisor of the Bureau of Loans as the regulatory authority to administer and enforce the Act.

The Superintendent of Banks has the statutory authority to cause at any reasonable time an examination to be made of any small loan company, finance company, and other individual or person holding any license from the State Banking Department. Such examination is normally conducted at the licensee's place of business and includes a review of the records and transactions of such licensee to determine compliance with the laws of Alabama. Each licensee pays to the State Banking Department the actual cost of each examination, the amount being reasonably prescribed under uniform and equitable rules and regulations promulgated by the Superintendent of Banks.

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

<u>Date</u>	<u>Number</u>
At December 31, 2000	279
At December 31, 1999.....	252
At December 31, 1998.....	271
At December 31, 1997.....	300
At December 31, 1996.....	325
At December 31, 1995.....	320

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

Table 17. Consolidated Balance Sheet, Licensees Under the Alabama Small Loan Act, December 31, 1999 and December 31, 2000

<u>ASSETS</u>	<u>1999</u>	<u>2000</u>
Receivables (Gross)	\$ 23,292,217	\$16,670,426
Cash in Office and Banks	1,267,414	2,357,997
Real Estate and Building (Less Reserve for Depreciation)	332,826	290,783
Furniture and Fixtures (Less Reserve for Depreciation)	527,327	952,148
Accrued Interest Receivable	663,234	187,113
Other Assets	<u>28,536,087</u>	<u>2,868,884</u>
TOTAL ASSETS	\$54,619,105	\$23,327,351
 <u>LIABILITIES AND CAPITAL</u>		
Accounts and Notes Payable	\$ 17,171,888	\$13,508,281
Deferred Income and Unearned Charge	3,769,048	1,562,008
Reserve for Bad Debts	527,895	292,040
Other Liabilities	<u>27,629,927</u>	<u>2,493,858</u>
TOTAL LIABILITIES	49,098,758	17,856,187
Capital Stock (If Corporation)	1,031,320	964,856
Net Worth (If Individual or Partnership)	1,505,760	2,313,611
Surplus (Including Undivided Profits)	<u>2,983,267</u>	<u>2,192,697</u>
TOTAL CAPITAL	5,520,347	5,471,164
TOTAL LIABILITIES AND CAPITAL	\$54,619,105	\$23,327,351

Table 18. Consolidated Income Statement, Licensees Under the Alabama Small Loan Act,
December 31, 1999 and December 31, 2000

<u>INCOME</u>	<u>1999</u>	<u>2000</u>
Finance Charges Collected.....	\$ 7,841,326	\$ 6,861,927
Delinquent and Deferral Charges Collected	1,242,593	1,118,334
Insurance Commission/Income.....	1,332,336	1,259,029
P & L Recovery	470,962	403,815
Other Income	<u>8,474,565</u>	<u>4,985,585</u>
Total Operating Income.....	\$ 19,361,782	\$ 14,628,690
 <u>EXPENSES</u>		
Interest Paid	\$ 2,542,851	\$ 1,194,958
Charge Off to Bad Debt.....	1,776,513	1,537,757
Additions to Reserve for Bad Debts	(131,247)	81,527
Salaries and/or Commissions.....	5,694,368	4,571,631
State, Local & Federal Taxes, Licenses and Fees.....	881,897	715,038
Advertising	531,771	378,567
Telephone	385,188	388,300
Postage	367,755	345,769
Rent and Utilities	951,664	867,350
Travel and Auto Expenses.....	208,706	155,824
Insurance and Fidelity Bonds	305,865	320,727
Depreciation of Furniture and Fixtures.....	204,919	350,649
Auditing and Supervision	557,980	579,348
Other Expenses.....	<u>3,508,168</u>	<u>1,987,518</u>
Total Expenses.....	\$18,048,892	\$13,473,963
Net Income	\$ 1,312,890	\$ 1,154,727

Table 19. Analysis of Loans funded by Licensees Under the Alabama Small Loan Act as of December 31, 2000

Type of Analysis	Number	Dollar Volume
Gross Outstanding Loans		
Beginning of Period	48,760	\$16,341,922
End of Period	<u>49,867</u>	<u>16,670,426</u>
Increase (Decrease)	(1,107)	(328,504)
Loan Activity by Size		
\$75 or less.....	5,598	\$ 406,166
\$75.01 to \$300.00.....	125,700	21,988,449
\$300.01 to \$749.00.....	<u>73,322</u>	<u>37,632,545</u>
Total.....	204,620	\$60,027,160
Loan Activity by Security		
Household Goods and Personal Property.....	133,518	\$27,434,081
Automobiles	56,788	25,587,430
Endorsed and/or Co-Maker.....	132	69,093
Unsecured.....	13,163	5,573,660
Other	<u>1,109</u>	<u>362,896</u>
Total.....	204,620	\$60,027,160

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, 2000	921
December 31, 1999	968
December 31, 1998	973
December 31, 1997	952
December 31, 1996	1,024
December 31, 1995	956

Licensees under the Alabama Consumer Credit Act submitted the following financial data for calendar year 2000: *

<u>Item</u>	<u>Number</u>	<u>Amount</u>
Total Assets		\$ 45,427,614,045
Gross Loan Receivables	437,044	\$ 2,757,352,106
Gross Sales Finance Receivables	<u>550,328</u>	<u>4,018,407,078</u>
Total Receivables	987,372	6,775,759,184
Total Operating Income		\$ 3,046,707,675
Total Operating Expenses		<u>2,540,273,313</u>
Net Profit (Loss)		\$ 506,434,362

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

American Residential Funding Inc.
 Auto Credit Finance
 Cigam Finance Inc.
 Community Homebanc Inc.
 Northeast Alabama Finance Inc.
 PMCC Mortgage Corp.
 Walker County Finance & Ins Co.
 Walter Capital Corp.

Active number of licensees under the Alabama Pawn Shop Act are shown below for the past five years:

<u>Year</u>	<u>Number</u>
December 31, 2000	758
December 31, 1999	720
December 31, 1998	712
December 31, 1997	668
December 31, 1996	620
December 31, 1995	619

The Pawn Shop Act does not require financial reporting.

ENDNOTES

1. Changed title to Peoples State Bank of Commerce, effective July, 2001.
2. National to State Conversion effective December 29, 2000.
3. New charter effective August 28, 2001.
4. Deposits and Assets for 2000 are included only for state-chartered banks in existence on September 30, 2001.