

ALABAMA

Report 3A: State-Reported CRA Lending by Lender Market Rank Based on 2020 CRA data released by the FFIEC December 2021

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
1	17.00	SERVISFIRST BANK	5,865	1,054,432	3,285	123,288	2,878	290,187
2	9.34	REGIONS BANK	6,979	579,557	5,655	148,590	3,931	157,535
3	8.08	SYNOVUS BANK	3,386	501,203	2,139	82,534	1,973	173,088
4	4.75	RENASANT BANK	2,437	294,671	1,637	55,768	1,237	111,377
5	4.38	BRYANT BANK	2,047	271,560	1,394	52,931	1,163	86,362
6	4.13	HANCOCK WHITNEY BANK	1,388	256,286	765	31,364	629	80,468
7	4.01	TRUSTMARK NATIONAL BANK	3,127	248,538	2,488	77,422	562	55,665
8	3.54	BBVA USA	3,713	219,358	3,332	115,975	1,395	53,692
9	3.48	WELLS FARGO BANK, N.A.	5,088	215,890	4,844	149,150	3,672	104,875
10	3.00	TRUIST FINANCIAL	2,394	185,851	1,996	50,107	1,703	56,532
11	2.88	BANK INDEPENDENT	2,333	178,939	1,859	53,070	1,113	96,519
12	2.80	BANCORPSOUTH	2,256	173,413	1,807	48,083	861	55,857
13	2.69	IBERIABANK	1,469	167,049	1,063	32,805	221	24,736
14	2.60	SOUTH STATE BANK, N.A.	1,087	161,325	679	26,846	410	34,177
15	2.44	AMERICAN EXPRESS NATIONAL BANK	12,266	151,087	12,070	116,646	3,386	28,864
16	2.11	CADENCE BANK, N.A.	1,079	131,062	743	26,402	135	19,239
17	1.84	PNC BANK N.A.	1,811	113,981	1,551	37,991	1,060	35,730
18	1.52	SMARTBANK	855	94,291	599	20,123	156	23,664
19	1.35	COMMUNITY BANK OF MISSISSIPPI	1,259	83,772	1,063	26,996	114	19,922
20	1.30	BMO HARRIS BANK N.A.	615	80,406	270	13,485	219	22,955
21	1.23	THE FIRST, A NATIONAL BANKING	818	76,033	619	21,082	183	20,343
22	1.19	LAKE FOREST BANK & TRUST, NA	2,611	73,585	2,451	31,826	0	0
23	1.15	CB&S BANK	810	71,291	628	19,248	243	31,837
24	0.92	CROSS RIVER	2,579	57,259	2,505	43,727	0	0
25	0.87	WEST ALABAMA BANK & TRUST	804	53,946	672	17,293	654	31,682
26	0.82	TROY BANK & TRUST	717	50,648	599	17,550	436	17,980

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27	0.68	JPMORGAN CHASE BANK, NA	2,787	42,343	2,765	36,999	1,279	14,744
28	0.65	BANK OF AMERICA, N.A.	819	40,042	748	11,518	386	7,196
29	0.64	VALLEY NATIONAL BANK	593	39,530	485	14,211	70	2,140
30	0.61	CENTENNIAL BANK	355	38,085	270	7,360	81	16,020
31	0.58	BANKPLUS	339	35,987	236	7,613	188	12,890
32	0.43	FIRST US BANK	263	26,662	191	5,981	96	12,198
33	0.40	AMERIS BANK	1,220	24,669	1,171	11,276	31	2,670
34	0.37	CAPITAL ONE BANK (USA), N.A.	2,874	22,730	2,867	21,606	1,706	9,865
35	0.36	METABANK N.A.	997	22,314	963	11,494	4	1,332
36	0.31	TEXAS CAPITAL BANK	544	19,273	502	6,618	0	0
37	0.30	SYNCHRONY BANK	4,130	18,301	4,129	18,176	0	0
38	0.25	FIRSTBANK	86	15,733	38	2,249	59	8,521
39	0.24	TCF NATIONAL BANK	122	15,176	71	3,830	25	3,060
40	0.21	CITIBANK, N.A.	1,928	13,324	1,926	13,054	1,520	9,620
41	0.20	METRO CITY BANK	123	12,683	95	3,258	1	100
42	0.20	PINNACLE BANK	312	12,655	286	4,168	261	4,001
43	0.19	ARVEST BANK	93	12,009	37	2,189	54	6,433
44	0.19	CUSTOMERS BANK	446	11,630	428	8,025	0	0
45	0.16	LIVE OAK BANKING COMPANY	73	9,959	55	2,614	3	2,062
46	0.13	CIT BANK N.A.	209	7,980	193	5,276	109	2,495
47	0.13	US BANK NA	533	7,809	524	6,440	399	4,395
48	0.12	WEX BANK	974	7,211	966	5,521	0	0
49	0.11	INVESTAR BANK, NATIONAL ASSOCI	55	6,807	37	888	8	625
50	0.11	ALLY BANK	11	6,526	0	0	0	0
51	0.10	REPUBLIC BANK & TRUST	192	6,470	186	4,772	0	0
52	0.10	UNION STATE BANK	91	6,419	74	1,410	90	6,402
53	0.10	TRISTATE CAPITAL BANK	21	6,401	3	248	0	0
54	0.10	THE HUNTINGTON NATIONAL BANK	30	6,044	21	880	20	2,937
55	0.09	BANK OF THE WEST	74	5,776	61	2,460	21	1,885
56	0.09	BREMER BANK NA	30	5,535	1	89	0	0
57	0.08	CITIZENS NATIONAL BANK OF MERI	42	5,243	27	1,290	16	665

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58	0.08	FIRST HORIZON BANK	25	5,238	9	222	1	440
59	0.08	UNITED COMMUNITY BANK	30	4,968	19	601	11	2,021
60	0.08	SIGNATURE BANK	13	4,908	0	0	0	0
61	0.07	CAPITAL ONE, N.A.	312	4,572	306	3,167	70	669
62	0.06	STERLING NATIONAL BANK	6	3,591	0	0	0	0
63	0.06	SANTANDER BANK N.A.	26	3,574	14	1,034	2	130
64	0.06	SHINHAN BANK AMERICA	12	3,490	5	323	1	200
65	0.05	BANK OZK	36	3,397	27	711	13	2,181
66	0.05	CAPSTAR BANK	14	3,352	7	234	3	1,445
67	0.05	JOHN DEERE FINANCIAL, F.S.B.	306	3,223	306	3,223	0	0
68	0.05	CHARLES SCHWAB BANK, SSB	7	3,024	0	0	0	0
69	0.05	COMERICA BANK	9	2,868	5	271	0	0
70	0.05	GREEN DOT BANK	299	2,862	299	2,862	0	0
71	0.05	CAPITAL CITY BANK	52	2,848	45	1,488	10	604
72	0.04	1ST SOURCE BANK	20	2,784	12	348	7	557
73	0.04	GATEWAY FIRST BANK	4	2,639	0	0	4	2,639
74	0.04	FIFTH THIRD BK NA	19	2,521	12	148	6	176
75	0.04	FIRST FINANCIAL BANK, NA	4	2,512	0	0	1	500
76	0.04	HANMI BANK	4	2,391	0	0	0	0
77	0.04	HOMETRUST BANK	15	2,252	5	355	5	577
78	0.04	KEYBANK NATIONAL ASSOCIATION	6	2,228	0	0	0	0
79	0.04	STEARNS BANK N A	46	2,222	44	1,954	5	202
80	0.03	FIRST NATIONAL BANK OF OMAHA	128	2,159	126	1,884	81	1,014
81	0.03	ATLANTIC CAPITAL BANK, NA	13	2,123	8	450	1	700
82	0.03	CITIZENS BANK, NA	30	1,986	29	1,101	27	1,019
83	0.03	OLD SECOND NATIONAL BANK	13	1,965	4	290	0	0
84	0.03	TD BANK N.A.	10	1,959	7	154	2	20
85	0.03	BANTERRA BANK	11	1,956	4	140	6	1,088
86	0.03	GULF COAST BANK AND TRUST	9	1,926	3	142	0	0
87	0.03	CITY NATIONAL BANK	8	1,845	4	65	2	35
88	0.02	FIRST FINANCIAL BANK	7	1,476	1	98	3	932

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89	0.02	SILICON VALLEY BANK	6	1,454	4	244	0	0
90	0.02	ENTERPRISE BANK & TRUST	5	1,366	1	15	0	0
91	0.02	DISCOVER BANK	237	1,360	237	1,360	201	1,121
92	0.02	RELIANT BANK	4	1,357	2	40	2	893
93	0.02	FIRST INTERNET BANK	4	1,267	1	58	3	1,067
94	0.02	STATE FARM BANK	29	1,240	28	780	21	1,153
95	0.02	BANK OF HOPE	14	1,236	11	451	0	0
96	0.02	SOUTHERN BANK	5	1,211	3	58	3	560
97	0.02	CONNECTICUT COMMUNITY BANK, NA	6	1,152	3	182	1	63
98	0.02	STIFEL BANK & TRUST	5	1,150	2	120	4	900
99	0.02	SIMMONS BANK	16	1,134	14	486	3	198
100	0.02	WOODFOREST NATIONAL BANK	75	1,115	73	673	18	52
101	0.02	FIRST GUARANTY BANK	4	1,102	2	81	2	81
102	0.02	UNITED BANK	3	1,043	1	50	2	743
103	0.02	PROSPERITY BANK	3	1,034	0	0	1	500
104	0.02	THE PARK NATIONAL BANK	3	1,029	2	34	1	995
105	0.02	UMB BANK NA	2	1,010	1	50	0	0
106	0.02	FIDELITY BANK	1	1,000	0	0	0	0
107	0.02	CIBC BANK USA	4	998	0	0	0	0
108	0.02	COLUMBIA STATE BANK	3	984	0	0	0	0
109	0.02	FIRST NATIONAL BANK	1	978	0	0	1	978
110	0.02	INWOOD NATIONAL BANK	1	975	0	0	0	0
111	0.02	FARMER & MERCHANTS BANK OF LON	1	950	0	0	0	0
112	0.01	CONNECTONE BANK	1	900	0	0	1	900
112	0.01	COMMUNITY TRUST BANK, INC.	1	900	0	0	0	0
114	0.01	BOKF NA	1	878	0	0	0	0
115	0.01	WESTERN ALLIANCE BANK	1	871	0	0	0	0
116	0.01	FIRST BANK	1	870	0	0	1	870
117	0.01	MERCANTILE BANK OF MICHIGAN	2	857	0	0	1	630
118	0.01	NORTHEAST BANK	19	844	16	470	0	0
119	0.01	INCREDIBLEBANK	3	841	0	0	0	0

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120	0.01	INDEPENDENT BANK	5	832	2	110	2	314
121	0.01	MUFG UNION BANK, NA	2	829	1	99	1	99
122	0.01	FIRST CITIZENS BANK AND TRUST	3	781	1	24	1	386
122	0.01	WINTRUST BANK	2	781	1	81	0	0
124	0.01	VERITEX COMMUNITY BANK	2	755	0	0	2	755
125	0.01	CANANDAIGUA NATIONAL BANK	2	730	0	0	0	0
125	0.01	BYLINE BANK	5	730	4	226	1	32
127	0.01	PACIFIC WESTERN BANK	2	703	0	0	1	552
128	0.01	POPPY BANK	1	700	0	0	0	0
129	0.01	1ST FARMERS & MERCHANTS BANK	4	693	2	99	0	0
130	0.01	EAST WEST BANK	2	666	0	0	0	0
131	0.01	NEW PEOPLES BANK, INC.	1	648	0	0	1	648
132	0.01	RAYMOND JAMES BANK NA	2	640	0	0	1	420
133	0.01	M&T BANK	3	637	1	14	0	0
134	0.01	WESTSTAR BANK	1	635	0	0	0	0
135	0.01	BANCORP BK	7	626	5	180	1	250
136	0.01	COMENITY CAPITAL BANK	47	601	47	601	0	0
137	0.01	PACIFIC PREMIER BANK	8	577	8	577	0	0
138	0.01	FIRST FEDERAL BANK OF FLORIDA	9	556	8	381	8	381
139	0.01	CITY NATIONAL BANK OF FLORIDA	2	506	1	25	0	0
140	0.01	ASSOCIATED BANK NA	1	500	0	0	0	0
141	0.01	SECURITY BANK OF KANSAS CITY	1	465	0	0	1	465
142	0.01	RED RIVER BANK	2	464	1	52	1	52
143	0.01	FIRST BANK	3	443	2	122	1	42
144	0.01	GUARANTY BANK & TRUST	2	430	1	26	1	26
145	0.01	HILLTOP NATIONAL BANK	2	411	0	0	0	0
146	0.01	NBH BANK	1	396	0	0	0	0
147	0.01	TBK BANK, SSB	22	360	21	227	0	0
148	0.01	FROST BANK	2	318	1	18	1	18
149	0.01	FIRST NATIONAL BANK OF PA	4	316	2	58	1	12
150	0.00	FIRST NB OF LONG ISLAND	1	291	0	0	0	0

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151	0.00	BARCLAYS BANK DELAWARE	39	268	39	268	39	268
152	0.00	MAHOPAC BANK	1	256	0	0	0	0
153	0.00	FCB BANKS	2	251	1	51	2	251
154	0.00	BANKUNITED, N.A.	3	243	2	142	0	0
155	0.00	FIRST COMMUNITY BANK	3	225	3	225	1	75
156	0.00	NORTHERN BANK & TRUST CO.	4	201	4	201	3	152
157	0.00	AXOS BANK	5	200	4	50	4	181
158	0.00	OLD NATIONAL BANK	1	197	0	0	0	0
159	0.00	UNITED BANK VA	1	194	0	0	0	0
159	0.00	WILSON BANK & TRUST	1	194	0	0	0	0
161	0.00	TENNESSEE STATE BANK	2	191	1	15	1	15
162	0.00	SALEM FIVE CENTS SAVINGS BANK	1	189	0	0	0	0
163	0.00	FIRST CITIZENS NATIONAL BANK	2	185	1	35	2	185
164	0.00	UNION BANK AND TRUST COMPANY	1	184	0	0	0	0
165	0.00	HSBC BANK USA, NA	6	168	6	168	0	0
166	0.00	SPIRIT OF TEXAS BANK	1	158	0	0	0	0
167	0.00	WEBSTER BANK, N.A.	1	156	0	0	0	0
168	0.00	BUSEY BANK	2	148	1	3	1	145
169	0.00	PRIMIS	2	144	1	19	1	125
170	0.00	EXTRACO BANKS, NA	2	140	2	140	2	140
171	0.00	COMMERCE BANK	11	138	11	138	5	48
172	0.00	ALLEGIANCE BANK	2	134	1	32	0	0
173	0.00	FIRST UNITED BANK AND TRUST CO	1	133	0	0	0	0
174	0.00	PACIFIC CITY BANK	4	132	4	132	3	102
175	0.00	ISABELLA BANK	1	128	0	0	1	128
175	0.00	PREMIER BANK	1	128	0	0	0	0
177	0.00	FARMERS BANK & TRUST COMPANY	2	123	2	123	2	123
177	0.00	FIRSTBANK	2	123	1	6	0	0
179	0.00	FIRSTBANK PUERTO RICO	1	119	0	0	0	0
180	0.00	NICOLET NATIONAL BANK	2	116	2	116	2	116
181	0.00	INTERBANK	3	111	3	111	2	42

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182	0.00	B1BANK	2	102	2	102	2	102
182	0.00	ILLINOIS BANK & TRUST	1	102	0	0	0	0
184	0.00	STAR FINANCIAL BANK	1	100	1	100	1	100
185	0.00	ORIGIN BANK	3	95	3	95	0	0
186	0.00	FIRST BUSINESS BANK	1	86	1	86	0	0
187	0.00	SOMERSET TRUST COMPANY	2	80	2	80	2	80
188	0.00	TIAA, FSB	4	75	4	75	3	5
189	0.00	LAKELAND BANK	1	69	1	69	0	0
190	0.00	SANDY SPRING BANK	1	64	1	64	0	0
191	0.00	AVIDIA BANK	58	58	58	58	0	0
192	0.00	ORRSTOWN BANK	1	51	1	51	0	0
192	0.00	MID PENN BANK	4	51	4	51	0	0
194	0.00	GOLDMAN SACHS BANK USA	1	50	1	50	0	0
195	0.00	CIVISTA BANK	1	47	1	47	1	47
196	0.00	UNIVEST BANK AND TRUST CO	1	42	1	42	0	0
197	0.00	ZIONS BANCORPORATION, N.A.	1	40	1	40	1	40
198	0.00	THE BANK OF TAMPA	1	37	1	37	0	0
199	0.00	FIRST DAKOTA NATIONAL BANK	1	28	1	28	1	28
200	0.00	NORTHWEST BANK	1	24	1	24	0	0
201	0.00	UMPQUA BANK	2	23	2	23	1	3
202	0.00	QUEENSBOROUGH NATIONAL BANK &	1	21	1	21	0	0
202	0.00	PEOPLESBANK	1	21	1	21	0	0
202	0.00	BRIDGEWATER BANK	1	21	1	21	1	21
205	0.00	ALERUS FINANCIAL NA	1	17	1	17	0	0
206	0.00	WSFS BANK	1	16	1	16	0	0
206	0.00	THE BANK OF MISSOURI	1	16	1	16	0	0
208	0.00	CITIZENS BANK OF LAFAYETTE	1	14	1	14	1	14
208	0.00	CARROLLTON BANK	1	14	1	14	0	0
210	0.00	FLAGSTAR BANK	1	13	1	13	1	13
211	0.00	LIBERTY BANK	1	11	1	11	0	0
212	0.00	BANCFIRST	1	10	1	10	1	10

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212	0.00	THE NORTHERN TRUST CO	1	10	1	10	0	0
214	0.00	SOUTHERN BANCORP BANK	1	8	1	8	0	0
215	0.00	FIRST SECURITY BANK	1	6	1	6	1	6
216	0.00	EASTERN BANK	1	5	1	5	0	0
217	0.00	HAWTHORN BANK	1	3	1	3	1	3
217	0.00	FIRST NORTHERN BANK AND TRUST	1	3	1	3	0	0
219	0.00	EQUITY BANK	1	2	1	2	0	0
Grand Total	ALABAMA		92,481	6,203,456	78,074	1,694,460	35,402	1,801,415