

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First NB	George West	95.0	0.387	1	57,037	913	\$100M-500M	97.5	57,037	913	0
First Cmnty Bk E TX NA	Crockett	95.0	0.329	1	58,909	610	\$100M-500M	75.0	10,506	407	0.004
First St Bk	Chico	92.5	0.364	1	61,973	826	\$100M-500M	100.0	61,973	826	0
Community Bank TX NA	Beaumont	92.5	0.537	0.998	300,293	2,040	\$500M-\$1B	95.0	131,306	1,632	0
First St Bk	Athens	90.0	0.241	1	75,729	2,134	\$100M-500M	97.5	75,729	2,134	0
First NB of Albany Breckenri	albany	90.0	0.257	1	82,514	1,352	\$100M-500M	97.5	82,514	1,352	0
Commercial St Bk	Andrews	90.0	0.434	0.938	155,903	1,534	\$100M-500M	87.5	33,028	1,130	0
First St Bk	Mesquite	87.5	0.38	0.876	76,573	1,148	\$100M-500M	90.0	21,972	891	0
First St Bk	New Braunfels	87.5	0.369	0.806	87,357	1,033	\$100M-500M	80.0	16,230	715	0
First NB	Hughes Springs	87.5	0.234	1	38,727	808	\$100M-500M	100.0	38,727	808	0
First Community Bank NA	San Benito	87.5	0.331	1	51,810	418	\$100M-500M	72.5	9,392	311	0
Community Bk	GraNB ury	87.5	0.286	0.873	119,989	1,287	\$100M-500M	75.0	19,086	823	0
Blanco NB	Blanco	87.5	0.307	1	42,624	558	\$100M-500M	90.0	17,460	451	0.003
Texas Star Bk	Van alstyne	85.0	0.34	0.744	79,089	905	\$100M-500M	80.0	17,321	649	0
Security St Bk	Odessa	85.0	0.371	0.722	91,269	1,124	\$100M-500M	82.5	18,719	775	0.003
Llano NB	Llano	85.0	0.322	1	30,811	386	<\$100M	80.0	8,749	296	0
First St Bk	Clute	85.0	0.263	1	26,433	517	\$100M-500M	85.0	10,488	446	0
First Cmnty Bk Cent TX NA	Meridian	85.0	0.356	1	58,820	503	\$100M-500M	82.5	17,090	391	0
First Cmnty Bk	Corpus Christi	85.0	0.264	0.881	53,611	925	\$100M-500M	87.5	16,688	722	0.001
First Bk of Conroe NA	Conroe	85.0	0.336	0.831	75,672	1,303	\$100M-500M	87.5	20,476	1,060	0
Enterprise Bk	Houston	85.0	0.34	0.74	145,520	1,266	\$100M-500M	77.5	24,539	796	0
East TX NB	Palestine	85.0	0.283	1	33,114	433	\$100M-500M	77.5	8,703	328	0
Citizens St Bk	Tyler	85.0	0.34	0.88	77,294	798	\$100M-500M	80.0	16,565	534	0
Woodhaven NB	Fort Worth	82.5	0.31	0.711	106,164	858	\$100M-500M	75.0	18,293	559	0
Sanger Bk	Sanger	82.5	0.344	1	31,818	546	<\$100M	95.0	31,818	546	0
National Bk	Andrews	82.5	0.313	1	29,622	315	<\$100M	60.0	5,099	204	0
Community Bk	Longview	82.5	0.293	1	28,695	453	<\$100M	97.5	28,695	453	0
Citizens St Bk	Somerville	82.5	0.194	0.975	50,317	1,012	\$100M-500M	87.5	17,724	837	0
United Central Bk	Garland	80.0	0.33	0.486	312,769	1,680	\$500M-\$1B	67.5	33,221	838	0
United Bk of El Paso Del Nor	El Paso	80.0	0.387	0.928	41,362	483	\$100M-500M	77.5	10,030	313	0
Texas SVG Bk SSB	Snyder	80.0	0.269	1	22,550	383	<\$100M	95.0	22,550	383	0
Southwest Bk	Odessa	80.0	0.333	0.74	49,989	626	\$100M-500M	75.0	10,931	409	0
Main St Bk	Kingwood	80.0	0.208	0.904	56,750	818	\$100M-500M	70.0	11,335	510	0
Legend Bk NA	Bowie	80.0	0.188	0.77	91,496	1,210	\$100M-500M	92.5	56,234	1,022	0
Horizon Bk SSB	Austin	80.0	0.271	1	33,326	235	\$100M-500M	92.5	33,326	235	0
Grandview Bk	Grandview	80.0	0.306	1	25,511	442	<\$100M	95.0	25,511	442	0
First-Lockhart NB	Lockhart	80.0	0.355	0.783	43,806	679	\$100M-500M	87.5	14,962	553	0
First NB Hereford	Hereford	80.0	0.221	1	21,717	427	<\$100M	80.0	7,584	359	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First NB	Sonora	80.0	0.264	0.868	48,928	807	\$100M-500M	85.0	15,065	633	0
First Federal Community Bank	Paris	80.0	0.13	0.811	43,961	588	\$100M-500M	95.0	12,100	436	0
First Bk W TX	Coahoma	80.0	0.301	1	38,105	452	\$100M-500M	72.5	8,347	317	0
First Bk	Azle	80.0	0.22	0.975	44,329	673	\$100M-500M	82.5	13,079	537	0
Community NB	Hondo	80.0	0.321	0.986	32,430	437	\$100M-500M	80.0	8,405	361	0
Community NB	Midland	80.0	0.257	0.61	141,097	1,076	\$500M-\$1B	65.0	17,125	636	0
Vintage Bk	Waxahachie	77.5	0.287	0.908	39,399	524	\$100M-500M	75.0	9,511	392	0.003
Southwest Securities FSB	Arlington	77.5	0.135	0.468	183,563	787	\$1B-\$10B	70.0	11,235	281	0
Schertz B&TC	Schertz	77.5	0.29	0.9	44,656	419	\$100M-500M	50.0	5,417	187	0
Peoples Bk	Paris	77.5	0.281	1	32,877	447	\$100M-500M	82.5	10,924	343	0.001
Happy St Bk	Happy	77.5	0.185	0.72	161,606	2,114	\$500M-\$1B	82.5	44,287	1,604	0
First St Bk	Frankston	77.5	0.278	0.849	38,923	436	\$100M-500M	90.0	22,226	350	0
First NB	Gilmer	77.5	0.218	0.863	41,887	631	\$100M-500M	82.5	13,436	500	0
First NB	Baird	77.5	0.283	0.641	53,343	2,486	\$100M-500M	85.0	16,422	2,032	0
First Fncl Bk NA	Southlake	77.5	0.207	0.816	58,792	688	\$100M-500M	72.5	11,359	472	0
First CMRL Bk NA	Seguin	77.5	0.375	0.874	37,540	372	\$100M-500M	60.0	5,477	238	0
Commercial NB	Texarkana	77.5	0.245	0.859	40,339	502	\$100M-500M	75.0	9,841	356	0
Citizens NB	Teague	77.5	0.389	1	43,267	182	\$100M-500M	30.0	2,474	111	0
Capital Bk SSB	El Paso	77.5	0.297	1	31,244	176	\$100M-500M	35.0	3,312	67	0
Austin Bk TX NA	Jacksonville	77.5	0.195	0.679	193,851	3,126	\$500M-\$1B	85.0	58,892	2,470	0
Aimbank	Littlefield	77.5	0.287	0.784	39,465	682	\$100M-500M	75.0	8,506	549	0
West TX St Bk	Odessa	75.0	0.265	0.615	60,879	775	\$100M-500M	77.5	14,944	539	0
United Cmnty Bk NA	Highland Village	75.0	0.337	0.733	55,239	392	\$100M-500M	47.5	5,254	186	0
Texas Coastal Bk	Pasadena	75.0	0.472	1	14,558	200	<\$100M	52.5	2,647	121	0
Texas Cmnty Bk NA	The Woodlands	75.0	0.243	0.483	101,192	670	\$100M-500M	60.0	11,404	400	0
Texas Cmnty Bk NA	Somerset	75.0	0.195	0.646	104,403	1,151	\$500M-\$1B	75.0	22,536	781	0
Texas Bk	Brownwood	75.0	0.272	0.627	64,849	734	\$100M-500M	75.0	14,346	549	0
Sterling Bk	Houston	75.0	0.206	0.399	1,006,925	14,266	\$1B-\$10B	65.0	118,298	3,863	0
Spring Hill St Bk	Longview	75.0	0.213	0.889	29,636	571	\$100M-500M	85.0	10,788	464	0
Security St B&TC	Fredericksburg	75.0	0.178	0.673	104,135	1,625	\$500M-\$1B	82.5	29,008	1,267	0
Professional Bk NA	Dallas	75.0	0.334	0.901	36,990	274	\$100M-500M	52.5	5,213	150	0
Peoples Bk	Lubbock	75.0	0.227	0.731	49,114	1,139	\$100M-500M	75.0	10,824	974	0
Omnibank NA	Houston	75.0	0.264	0.598	96,611	462	\$100M-500M	52.5	9,179	230	0
Kilgore NB	Kilgore	75.0	0.247	1	15,710	231	<\$100M	72.5	5,331	178	0
Independent Bk	Waco	75.0	0.218	0.666	50,839	554	\$100M-500M	65.0	9,420	370	0
Hometown Bk NA	Galveston	75.0	0.233	0.729	58,940	602	\$100M-500M	65.0	9,008	413	0
Herring Bk	Amarillo	75.0	0.221	0.556	73,766	974	\$100M-500M	75.0	16,759	729	0.001
Guaranty Bond Bk	Mount Pleasant	75.0	0.173	0.74	110,911	1,819	\$500M-\$1B	85.0	36,599	1,436	0
Grand Bk of TX	Grand Prairie	75.0	0.324	0.9	34,083	332	\$100M-500M	70.0	7,085	225	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First NB	Monahans	75.0	0.219	0.746	51,963	545	\$100M-500M	67.5	9,883	374	0
First Cmnty Bk SA NA	San Antonio	75.0	0.316	0.792	41,721	315	\$100M-500M	65.0	7,897	204	0
Ennis St Bk	Ennis	75.0	0.314	0.841	33,628	516	\$100M-500M	77.5	8,663	370	0
Commercial St Bk	El Campo	75.0	0.233	0.967	33,949	528	\$100M-500M	82.5	10,771	426	0
City NB	Sulphur Springs	75.0	0.157	0.816	53,151	1,114	\$100M-500M	87.5	19,710	957	0
Capital Bk	Houston	75.0	0.327	0.586	67,868	541	\$100M-500M	62.5	8,860	336	0
Brazos Valley Bk NA	College Station	75.0	0.419	0.722	46,749	441	\$100M-500M	65.0	7,454	266	0
Bank of The West	Grapevine	75.0	0.253	0.641	63,367	599	\$100M-500M	62.5	10,310	398	0
Trinity Bk NA	Fort Worth	72.5	0.37	1	45,322	3	\$100M-500M	77.5	45,322	3	0
Texas Republic Bk NA	Frisco	72.5	0.343	1	13,083	237	<\$100M	90.0	13,083	237	0
T Bk NA	Dallas	72.5	0.458	0.683	72,339	286	\$100M-500M	32.5	4,206	88	0
Rio Bk	Mcallen	72.5	0.27	0.807	39,229	390	\$100M-500M	52.5	5,298	245	0
Post Oak Bk NA	Houston	72.5	0.277	0.62	80,439	485	\$100M-500M	50.0	7,151	244	0
Peoples Bk	Colleyville	72.5	0.363	1	27,291	215	<\$100M	37.5	2,601	122	0
Hereford St Bk	Hereford	72.5	0.253	0.71	36,148	649	\$100M-500M	85.0	12,537	504	0
First TX Bk	Round Rock	72.5	0.251	0.738	40,175	505	\$100M-500M	67.5	7,939	356	0
First St Bk	Louise	72.5	0.195	0.939	38,087	405	\$100M-500M	75.0	10,922	305	0
First NB Central TX	Waco	72.5	0.23	0.509	87,226	793	\$100M-500M	65.0	12,044	495	0
First NB	Mcgregor	72.5	0.281	0.922	28,100	412	\$100M-500M	75.0	7,238	303	0
First NB	Midland	72.5	0.241	0.548	67,023	494	\$100M-500M	50.0	6,675	276	0
First FNCL Bk NA	Stephenville	72.5	0.196	0.703	63,377	738	\$100M-500M	72.5	12,874	511	0
First Cmnty Bk The Woodlands	Tomball	72.5	0.308	0.625	54,730	342	\$100M-500M	52.5	6,588	196	0.002
First B&TC East TX	Diboll	72.5	0.188	0.524	116,442	1,740	\$500M-\$1B	77.5	31,015	1,324	0.003
First B&TC	Childress	72.5	0.439	0.885	34,189	242	<\$100M	45.0	3,504	141	0
Citizens St Bk	Buffalo	72.5	0.156	0.915	38,062	562	\$100M-500M	90.0	20,203	479	0.001
Citizens NB	Waxahachie	72.5	0.233	0.477	108,507	682	\$100M-500M	50.0	9,232	325	0
Citizens Bk	Slaton	72.5	0.208	0.789	45,884	505	\$100M-500M	67.5	8,913	362	0
Bank of Desoto NA	Desoto	72.5	0.255	0.768	36,817	366	\$100M-500M	65.0	7,586	260	0
American FNB	Houston	72.5	0.269	0.362	155,727	593	\$500M-\$1B	32.5	5,942	134	0
Wallis St Bk	Wallis	70.0	0.284	0.541	80,131	528	\$100M-500M	57.5	10,318	323	0.003
Transpecos Banks	Pecos	70.0	0.21	0.766	27,543	429	\$100M-500M	77.5	8,675	352	0
Texstar NB	Universal City	70.0	0.372	0.663	44,114	269	\$100M-500M	32.5	3,108	97	0
Texas Brand Bk	Garland	70.0	0.323	0.877	26,764	217	<\$100M	50.0	3,966	133	0
Texas B&TC	Longview	70.0	0.17	0.544	178,027	1,575	\$1B-\$10B	62.5	21,421	853	0.005
Texas Advan Cmnty Bk NA	alvin	70.0	0.531	1	16,475	118	<\$100M	45.0	2,110	73	0
Sundown St Bk	Sundown	70.0	0.238	1	23,304	260	<\$100M	57.5	4,510	204	0
Southwestern NB	Houston	70.0	0.277	0.462	94,573	403	\$100M-500M	32.5	5,828	122	0
Round Top St Bk	Round Top	70.0	0.113	1	26,100	493	\$100M-500M	95.0	26,100	493	0.002
Northstar Bk of TX	Denton	70.0	0.167	0.402	103,165	1,014	\$500M-\$1B	57.5	14,011	643	0

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Newfirst NB	El Campo	70.0	0.186	0.546	61,707	599	\$100M-500M	62.5	12,043	387	0
Metrobank NA	Houston	70.0	0.187	0.336	214,470	1,122	\$1B-\$10B	42.5	10,873	286	0
Lone Star NB	Pharr	70.0	0.17	0.491	282,191	2,423	\$1B-\$10B	62.5	39,270	1,408	0.001
Live Oak St Bk	Dallas	70.0	0.247	0.875	29,296	275	\$100M-500M	47.5	3,808	164	0
Justin St Bk	Justin	70.0	0.343	0.842	25,938	254	<\$100M	60.0	4,729	166	0
Independent Bk of TX	Irving	70.0	0.431	0.739	39,161	293	<\$100M	55.0	5,052	178	0
Independent Bk	Mckinney	70.0	0.178	0.606	95,503	816	\$500M-\$1B	62.5	14,310	512	0
Hbank TX	Grapevine	70.0	0.206	1	22,340	165	\$100M-500M	37.5	2,681	100	0
Firstbank Sw	Amarillo	70.0	0.151	0.603	99,547	1,864	\$500M-\$1B	82.5	37,435	1,502	0
First Victoria NB	Victoria	70.0	0.16	0.478	220,267	1,804	\$1B-\$10B	62.5	27,018	978	0
First St Bk Central TX	Austin	70.0	0.157	0.459	157,841	1,404	\$1B-\$10B	57.5	15,029	821	0
First St Bk	Graham	70.0	0.177	1	19,942	546	\$100M-500M	95.0	19,942	546	0
First St Bk	Burnet	70.0	0.186	0.887	29,275	476	\$100M-500M	70.0	7,730	389	0
First NB	Linden	70.0	0.188	1	15,273	278	<\$100M	90.0	15,273	278	0
First NB	Huntsville	70.0	0.132	0.936	40,088	775	\$100M-500M	77.5	12,602	638	0
First NB	Livingston	70.0	0.151	1	33,842	385	\$100M-500M	55.0	5,461	285	0
First NB	Bastrop	70.0	0.158	0.751	45,671	759	\$100M-500M	72.5	11,213	597	0
First Federal Bank Texas	Tyler	70.0	0.096	0.822	22,452	188	\$100M-500M	80.0	3,954	123	0
First Command Bank	Fort Worth	70.0	0.05	0.852	26,286	390	\$500M-\$1B	87.5	8,650	315	0.069
First Bk	Farmersville	70.0	0.302	0.663	35,799	347	\$100M-500M	55.0	5,553	233	0
First Bk	Burkburnett	70.0	0.207	0.582	45,426	582	\$100M-500M	67.5	9,704	407	0
Cypress Bank FSB	Pittsburg	70.0	0.115	0.785	17,142	409	\$100M-500M	95.0	8,533	352	0
Crosby St Bk	Crosby	70.0	0.172	0.661	62,197	879	\$100M-500M	72.5	13,930	648	0
Community Nat B&T TX	Corsicana	70.0	0.181	0.592	55,162	709	\$100M-500M	70.0	11,457	502	0
Community B&T	Waco	70.0	0.195	0.545	73,561	659	\$100M-500M	67.5	14,529	499	0
Commercial St Bk	Palmer	70.0	0.25	1	10,484	185	<\$100M	67.5	3,984	144	0
Citizens St Bk	Corrigan	70.0	0.195	1	16,228	233	<\$100M	90.0	16,228	233	0
Border Cap Bk NA	Mcallen	70.0	0.277	0.637	51,078	376	\$100M-500M	52.5	6,395	193	0
Bank of Houston	Houston	70.0	0.243	0.486	78,044	426	\$100M-500M	40.0	6,198	210	0
American NB TX	Terrell	70.0	0.158	0.51	277,250	2,317	\$1B-\$10B	60.0	29,582	1,268	0
American NB	Mount Pleasant	70.0	0.209	1	17,546	272	<\$100M	62.5	4,164	212	0
American Bk NA	Corpus Christi	70.0	0.18	0.427	157,261	1,775	\$500M-\$1B	65.0	25,139	1,180	0
Allegiance Bk TX	Houston	70.0	0.33	0.676	46,431	237	\$100M-500M	37.5	3,954	109	0
Tradition Bk	Houston	67.5	0.185	0.627	79,243	538	\$100M-500M	52.5	8,857	299	0
Texas NB	Mercedes	67.5	0.308	0.981	22,760	175	<\$100M	52.5	4,264	100	0.004
Texas Heritage Bk	Cross Plains	67.5	0.204	1	15,734	278	<\$100M	90.0	15,734	278	0
Texas First Bk	Galveston	67.5	0.198	0.906	34,795	302	\$100M-500M	60.0	6,776	205	0
Signature Bk	Dallas	67.5	0.222	1	19,138	124	<\$100M	35.0	2,369	76	0
Pearland St Bk	Pearland	67.5	0.187	1	23,640	176	\$100M-500M	90.0	23,640	176	0

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Park Cities Bk	Dallas	67.5	0.232	0.521	167,299	386	\$500M-\$1B	35.0	7,139	165	0
Millennium St Bk of TX	Dallas	67.5	0.407	0.574	47,615	233	\$100M-500M	17.5	1,709	45	0
Jefferson Bk	Dallas	67.5	0.195	0.634	65,400	466	\$100M-500M	50.0	7,274	257	0
Houston Cmnty Bk	Houston	67.5	0.225	0.68	43,182	343	\$100M-500M	47.5	5,189	200	0
First St Bk	Mineral Wells	67.5	0.23	1	19,599	197	<\$100M	57.5	4,204	149	0
First NB	Weatherford	67.5	0.191	0.665	37,074	431	\$100M-500M	65.0	9,360	294	0
Fidelity Bk	Wichita Falls	67.5	0.23	0.563	46,054	459	\$100M-500M	55.0	7,043	289	0
Classic Bk NA	Cameron	67.5	0.176	1	36,079	368	\$100M-500M	60.0	6,621	278	0
Citizens St Bk	Luling	67.5	0.389	0.939	21,175	197	<\$100M	60.0	4,597	130	0
Citizens NB	Henderson	67.5	0.103	0.74	82,273	1,234	\$500M-\$1B	70.0	18,978	954	0
Charter Bk	Corpus Christi	67.5	0.217	0.639	33,208	613	\$100M-500M	75.0	9,041	494	0
Bank of Las Colinas	Irving	67.5	0.399	0.834	11,386	49	<\$100M	45.0	302	8	0
American Bk CMRC	Wolfforth	67.5	0.154	0.442	105,477	1,093	\$500M-\$1B	57.5	16,040	645	0
Affiliated Bank	Bedford	67.5	0.137	0.775	17,140	168	\$100M-500M	77.5	2,856	103	0
White Oak St Bk	White Oak	65.0	0.236	0.937	15,854	371	<\$100M	67.5	4,601	271	0
Vista Bk TX	Houston	65.0	0.205	0.524	57,107	542	\$100M-500M	57.5	8,493	368	0
Uvalde NB	Uvalde	65.0	0.258	1	10,022	274	<\$100M	72.5	4,386	251	0
Union St Bk	Florence	65.0	0.169	0.652	48,566	782	\$100M-500M	72.5	11,680	609	0
Texas Citizens Bk Na	Pasadena	65.0	0.28	0.725	35,719	254	\$100M-500M	50.0	5,080	151	0
Texas Champion Bk	alice	65.0	0.191	0.48	59,040	529	\$100M-500M	60.0	10,142	322	0
Texas Bk	Henderson	65.0	0.161	0.731	29,462	557	\$100M-500M	77.5	10,707	455	0
Security St Bk	Littlefield	65.0	0.166	1	16,380	263	<\$100M	90.0	16,380	263	0
Prosperity Bk	El Campo	65.0	0.115	0.483	781,851	6,459	\$1B-\$10B	60.0	96,209	3,681	0
Preston NB	Dallas	65.0	0.334	0.761	20,952	179	<\$100M	47.5	3,083	101	0.008
Plainscapital Bk	Lubbock	65.0	0.136	0.319	449,681	4,072	\$1B-\$10B	62.5	65,981	2,553	0
Pilgrim Bk	Pittsburg	65.0	0.168	0.616	49,371	598	\$100M-500M	60.0	8,513	410	0
Pecos Cty St Bk	Fort Stockton	65.0	0.191	1	21,848	210	\$100M-500M	87.5	21,848	210	0
Ozona NB	Ozona	65.0	0.197	0.759	33,491	401	\$100M-500M	55.0	6,107	271	0
National Bk of TX	Fort Worth	65.0	0.181	0.868	24,164	393	\$100M-500M	72.5	6,756	309	0
National Bk	Gatesville	65.0	0.138	0.547	65,326	844	\$100M-500M	65.0	13,096	607	0
MyLubbockbank	Lubbock	65.0	0.306	0.704	21,924	227	<\$100M	55.0	4,210	146	0
Mills Cty St Bk	Goldthwaite	65.0	0.149	0.925	25,613	744	\$100M-500M	90.0	13,810	670	0
Liberty Bk	North Richland Hill	65.0	0.22	0.76	24,453	377	\$100M-500M	67.5	6,473	287	0
Lamar NB	Paris	65.0	0.134	1	14,393	825	\$100M-500M	82.5	7,129	790	0.003
Jefferson Bk	San Antonio	65.0	0.15	0.51	97,476	762	\$500M-\$1B	52.5	11,586	383	0
Independence Bk Na	Houston	65.0	0.27	0.726	35,039	244	\$100M-500M	57.5	6,443	155	0
Hull St Bk	Hull	65.0	0.216	1	9,296	182	<\$100M	85.0	9,296	182	0
Greater South Tx Bk	Falfurrias	65.0	0.271	1	10,795	142	<\$100M	57.5	3,041	108	0
First Tx Bk	Belton	65.0	0.203	1	13,550	311	<\$100M	65.0	3,761	273	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Scty Bk NA	Flower Mound	65.0	0.291	0.546	42,463	288	\$100M-500M	50.0	5,884	157	0
First NB	Canton	65.0	0.164	1	16,131	282	<\$100M	90.0	16,131	282	0.001
First NB	GraNB ury	65.0	0.127	0.849	44,285	599	\$100M-500M	67.5	9,636	470	0
First NB	Anderson	65.0	0.194	0.936	21,929	376	\$100M-500M	72.5	6,351	313	0
First NB	Borger	65.0	0.376	0.977	15,393	151	<\$100M	47.5	2,237	107	0
First NB	Quanah	65.0	0.236	1	10,388	164	<\$100M	82.5	10,388	164	0
First Intl Bk	Plano	65.0	0.231	0.388	85,115	412	\$100M-500M	35.0	5,593	163	0
First Cmnty Bk Fort Bend NA	Sugar Land	65.0	0.295	0.823	28,899	176	<\$100M	47.5	4,034	107	0
First B&TC	Lubbock	65.0	0.16	0.522	66,670	557	\$100M-500M	50.0	7,585	309	0.002
Bank South TX	Mcallen	65.0	0.241	0.888	18,331	200	<\$100M	57.5	4,256	137	0
Bank of Fort Bend	Sugarland	65.0	0.382	0.915	7,584	34	<\$100M	45.0	245	9	0
Bank Brenham NA	Brenham	65.0	0.185	1	11,224	214	<\$100M	72.5	4,990	174	0
Bank & TR SSB	Del Rio	65.0	0.127	0.756	39,865	787	\$100M-500M	77.5	12,744	643	0
Anahuac NB	Anahuac	65.0	0.234	1	16,450	209	<\$100M	67.5	5,327	162	0
American Bk NA	Waco	65.0	0.185	0.495	55,557	430	\$100M-500M	50.0	7,655	256	0
Worthington NB	Arlington	62.5	0.233	0.48	40,475	320	\$100M-500M	55.0	6,632	202	0
Weatherford NB	Weatherford	62.5	0.122	0.768	41,487	533	\$100M-500M	57.5	7,694	386	0
Texas NB	Jacksonville	62.5	0.297	0.592	46,236	194	\$100M-500M	10.0	-	-	0
Texas Heritage NB	Daingerfield	62.5	0.157	1	15,024	160	<\$100M	47.5	3,364	120	0
Texas First St Bk	Riesel	62.5	0.151	0.733	34,700	587	\$100M-500M	72.5	10,572	459	0
Texas First Bk	Santa Fe	62.5	0.183	0.618	39,494	404	\$100M-500M	65.0	8,482	297	0
Texas First Bk	Texas City	62.5	0.205	0.832	30,416	263	\$100M-500M	47.5	4,605	167	0.016
Texas Enterprise Bk	Bryan	62.5	0.325	1	13,745	106	<\$100M	45.0	2,369	74	0
Southwest Bk	Fort Worth	62.5	0.15	0.521	84,218	803	\$500M-\$1B	62.5	14,062	543	0
Security Bk	Ralls	62.5	0.117	1	16,222	372	\$100M-500M	75.0	7,409	322	0
Pinnacle Bk	Keene	62.5	0.171	0.588	39,990	448	\$100M-500M	55.0	6,758	306	0.001
Patriot Bk	Houston	62.5	0.136	0.337	122,653	677	\$500M-\$1B	50.0	12,551	337	0
Morris Cty NB	Naples	62.5	0.171	1	13,370	332	<\$100M	77.5	6,601	287	0
Mainland Bk	Texas City	62.5	0.261	0.95	23,415	103	<\$100M	20.0	1,280	54	0
Industry St Bk	Industry	62.5	0.115	0.756	27,123	567	\$100M-500M	62.5	6,382	450	0.002
Incommons Bk NA	Mexia	62.5	0.239	0.901	17,171	251	<\$100M	62.5	4,454	183	0
Hondo NB	Hondo	62.5	0.184	0.922	19,774	273	\$100M-500M	62.5	5,039	200	0
Frost NB	San Antonio	62.5	0.12	0.311	1,654,275	14,254	>\$10B	57.5	190,045	7,395	0
Fort Worth NB	Fort Worth	62.5	0.179	0.687	29,619	419	\$100M-500M	65.0	7,853	326	0
First St Bk	Ben Wheeler	62.5	0.171	1	14,036	332	<\$100M	90.0	14,036	332	0
First St Bk	Brownsboro	62.5	0.217	0.992	16,576	191	<\$100M	60.0	4,348	145	0
First St Bk	Gainesville	62.5	0.128	0.559	50,428	752	\$100M-500M	67.5	12,269	590	0
First St Bk	Bedias	62.5	0.156	1	13,042	378	<\$100M	90.0	13,042	378	0
First NB	Burleson	62.5	0.223	0.719	34,449	301	\$100M-500M	45.0	4,611	185	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First NB	Wichita Falls	62.5	0.2	0.567	39,750	373	\$100M-500M	55.0	7,294	229	0
First NB	Eagle Lake	62.5	0.223	0.846	22,664	243	\$100M-500M	52.5	4,323	163	0
First NB	EdiNB urg	62.5	0.126	0.329	578,650	4,523	\$1B-\$10B	60.0	71,845	2,640	0.001
First Coleman NB	Coleman	62.5	0.201	1	11,037	147	<\$100M	82.5	11,037	147	0
First B&TC	Dawson	62.5	0.219	1	6,739	179	<\$100M	80.0	6,739	179	0
Extraco Bks NA	Temple	62.5	0.105	0.443	114,986	1,070	\$1B-\$10B	55.0	15,148	621	0
Elsa St B&TC	Elsa	62.5	0.168	1	22,753	210	\$100M-500M	52.5	4,633	136	0
City NB	Taylor	62.5	0.123	0.877	20,652	743	\$100M-500M	75.0	7,126	684	0.008
Citizens St Bk	Sealy	62.5	0.159	0.911	23,973	382	\$100M-500M	67.5	6,841	295	0
Citizens Bk NA	Abilene	62.5	0.222	0.757	18,431	258	<\$100M	57.5	4,145	192	0
Century Bk NA	Texarkana	62.5	0.125	0.319	185,473	1,794	\$1B-\$10B	62.5	28,797	1,150	0
Broadway NB	San Antonio	62.5	0.112	0.488	198,388	2,726	\$1B-\$10B	65.0	40,245	1,963	0
Beal Bank	Plano	62.5	0.035	0.268	56,569	1,570	\$1B-\$10B	75.0	10,534	1,031	0
Bank TX	Devine	62.5	0.238	0.952	14,670	182	<\$100M	55.0	3,258	143	0
Bank of The West	El Paso	62.5	0.133	0.378	95,273	808	\$500M-\$1B	52.5	11,217	424	0
Angelina Sb FSB	Lufkin	62.5	0.062	1	2,808	94	<\$100M	85.0	2,808	94	0
American Bk TX NA	Marble Falls	62.5	0.123	0.548	82,926	698	\$500M-\$1B	52.5	9,943	410	0.003
American Bk of TX	Sherman	62.5	0.128	0.297	137,276	1,308	\$1B-\$10B	62.5	21,934	835	0
American Bk NA	Keller	62.5	0.199	1	12,320	163	<\$100M	85.0	12,320	163	0
Woodforest NB	Houston	60.0	0.099	0.34	265,014	2,178	\$1B-\$10B	55.0	31,601	1,206	0.002
State Bk	De Kalb	60.0	0.177	0.805	20,990	360	\$100M-500M	67.5	6,144	290	0
Southside Bk	Tyler	60.0	0.081	0.544	174,192	2,035	\$1B-\$10B	65.0	37,211	1,481	0.001
Shelby SVG Bk SSB	Center	60.0	0.136	0.679	27,251	454	\$100M-500M	62.5	6,548	359	0
San Angelo NB	San Angelo	60.0	0.115	0.591	37,700	667	\$100M-500M	65.0	9,791	515	0
Opportunity Bk NA	Richardson	60.0	0.395	0.892	24,713	58	<\$100M	12.5	986	19	0
North TX Bk NA	Decatur	60.0	0.22	0.856	15,960	189	<\$100M	57.5	4,068	137	0
Lubbock NB	Lubbock	60.0	0.143	0.351	82,332	891	\$500M-\$1B	60.0	15,615	602	0
Lone Star St Bk	Lone Star	60.0	0.341	1	10,116	132	<\$100M	30.0	1,020	81	0
Lindale St Bk	Lindale	60.0	0.135	1	13,347	219	<\$100M	87.5	13,347	219	0
Legacytexas Bk	Plano	60.0	0.111	0.313	170,149	1,247	\$1B-\$10B	60.0	25,873	705	0
Inwood NB	Dallas	60.0	0.102	0.251	144,282	1,071	\$1B-\$10B	50.0	15,169	581	0
Huntington St Bk	Huntington	60.0	0.154	0.685	31,877	464	\$100M-500M	55.0	5,783	378	0.013
Guaranty Bank	Austin	60.0	0.013	0.061	204,634	4,204	>\$10B	70.0	57,702	3,639	0
First United Bk	Dimmitt	60.0	0.103	0.494	80,092	1,082	\$500M-\$1B	67.5	17,815	770	0
First TX Bk	Georgetown	60.0	0.138	0.682	37,967	310	\$100M-500M	42.5	4,730	174	0
First St Bk	Rice	60.0	0.309	1	6,428	82	<\$100M	75.0	6,428	82	0
First St Bk	Huntsville	60.0	0.22	0.713	24,620	289	\$100M-500M	52.5	4,646	199	0
First St Bk	Livingston	60.0	0.108	0.899	27,323	474	\$100M-500M	65.0	6,930	398	0
First St Bk	Shallowater	60.0	0.273	0.976	13,219	116	<\$100M	35.0	1,802	73	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First St B&TC	Carthage	60.0	0.051	1	17,681	392	\$100M-500M	85.0	17,681	392	0
First NB of Bosque Cty	Valley Mills	60.0	0.136	1	12,903	312	<\$100M	90.0	12,903	312	0
First NB	Kemp	60.0	0.187	1	9,726	138	<\$100M	50.0	2,587	100	0
First NB	Tom Bean	60.0	0.206	1	8,644	214	<\$100M	82.5	8,644	214	0
First NB	Texarkana	60.0	0.154	0.728	31,363	494	\$100M-500M	70.0	8,487	390	0
First NB	Ballinger	60.0	0.145	0.999	17,664	271	\$100M-500M	55.0	3,929	203	0
First FNCL Bk NA	Eastland	60.0	0.096	1	15,752	394	\$100M-500M	67.5	5,578	342	0
First Bk	Celeste	60.0	0.281	0.997	11,160	162	<\$100M	55.0	2,799	131	0
Falcon Intl Bk	Laredo	60.0	0.118	0.405	102,214	517	\$500M-\$1B	40.0	8,862	195	0.002
Dalhart FS & LA	Dalhart	60.0	0.048	1	5,082	87	\$100M-500M	87.5	5,082	87	0
Commerce Bk	Laredo	60.0	0.117	0.581	52,466	492	\$100M-500M	50.0	7,640	304	0
Citizens St Bk	Miles	60.0	0.232	1	12,622	170	<\$100M	85.0	12,622	170	0
Citizens NB	Brownwood	60.0	0.193	0.629	32,990	406	\$100M-500M	75.0	11,009	301	0
Bank TS Na	Dallas	60.0	0.107	0.241	504,518	2,874	\$1B-\$10B	57.5	60,261	1,600	0
American St Bk	Lubbock	60.0	0.108	0.389	223,666	4,289	\$1B-\$10B	67.5	62,714	3,572	0.004
Amarillo NB	Amarillo	60.0	0.095	0.287	240,041	3,352	\$1B-\$10B	70.0	82,268	2,521	0
Alliance Bk	Sulphur Springs	60.0	0.127	0.485	63,474	879	\$100M-500M	65.0	12,518	655	0.004
Waggoner NB	Vernon	57.5	0.132	0.812	30,274	252	\$100M-500M	45.0	4,330	195	0
Valuebank TX	Corpus Christi	57.5	0.2	0.549	33,062	266	\$100M-500M	35.0	3,675	143	0
Unity NB	Houston	57.5	0.291	0.767	16,304	142	<\$100M	47.5	3,208	94	0
Union St Bk	Kerrville	57.5	0.177	1	6,510	136	<\$100M	80.0	6,510	136	0
Town & Country Bk	Stephenville	57.5	0.154	0.9	22,641	285	\$100M-500M	57.5	5,210	208	0
Texas St Bk	Joaquin	57.5	0.196	0.728	20,085	283	\$100M-500M	62.5	5,102	211	0.004
Texas First Bk	Winnie	57.5	0.19	0.929	16,697	187	<\$100M	52.5	3,486	136	0
State NB	Groom	57.5	0.245	1	9,003	173	<\$100M	65.0	3,506	144	0
Preferred Bank	Houston	57.5	0.082	0.622	17,528	116	\$100M-500M	62.5	1,921	73	0
Pointbank	Pilot Point	57.5	0.152	0.554	44,257	318	\$100M-500M	35.0	3,987	169	0
Nixon St Bk	Nixon	57.5	0.165	1	10,929	174	<\$100M	52.5	2,975	127	0
Lakeside NB	Rockwall	57.5	0.192	1	9,643	182	<\$100M	62.5	2,999	140	0
Kleberg First NB	Kingsville	57.5	0.118	0.602	40,603	432	\$100M-500M	52.5	7,679	273	0.002
Johnson City Bk	Johnson City	57.5	0.213	0.919	15,020	160	<\$100M	55.0	3,748	108	0
Icon Bk TX NA	Houston	57.5	0.269	0.672	21,189	173	<\$100M	50.0	4,195	110	0
Henderson Federal Savings Ba	Henderson	57.5	0.071	0.96	6,145	47	<\$100M	70.0	1,367	31	0
Golden Bk NA	Houston	57.5	0.175	0.336	79,771	329	\$100M-500M	25.0	3,820	91	0
First Tx Bk	Lampasas	57.5	0.14	0.992	14,484	280	\$100M-500M	62.5	4,083	233	0
First St Bk of Miami TX	Miami	57.5	0.235	1	7,669	176	<\$100M	65.0	2,950	147	0
First St Bk	Odem	57.5	0.179	0.926	13,207	254	<\$100M	62.5	4,013	197	0
First St Bk	Uvalde	57.5	0.099	0.574	45,607	591	\$100M-500M	60.0	9,676	454	0
First St Bk	Abilene	57.5	0.197	1	6,052	148	<\$100M	75.0	6,052	148	0



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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First NB	Trenton	57.5	0.127	0.947	18,083	229	\$100M-500M	42.5	3,308	164	0
First NB	Byers	57.5	0.145	1	12,025	290	<\$100M	87.5	12,025	290	0
First NB	Dublin	57.5	0.173	0.77	11,632	459	<\$100M	82.5	6,969	427	0
First NB	Evant	57.5	0.2	1	10,552	212	<\$100M	70.0	4,343	175	0
First NB	Rotan	57.5	0.133	1	6,253	192	<\$100M	80.0	6,253	192	0
First Liberty NB	Liberty	57.5	0.095	0.941	20,740	313	\$100M-500M	60.0	5,330	244	0
Fidelity Bk of TX	Waco	57.5	0.206	0.881	15,142	175	<\$100M	47.5	3,082	118	0
Falfurrias St Bk	Falfurrias	57.5	0.437	1	7,988	60	<\$100M	20.0	480	26	0
Community NB	Bellaire	57.5	0.157	0.695	24,389	330	\$100M-500M	60.0	6,108	264	0
Colonial Savings FA	Fort Worth	57.5	0.014	1	11,786	55	\$500M-\$1B	45.0	707	25	0
City Bk	Lubbock	57.5	0.087	0.219	154,751	1,429	\$1B-\$10B	57.5	22,656	896	0
Citizens NB	Crockett	57.5	0.153	1	12,376	211	<\$100M	87.5	12,376	211	0.004
Central Bk	Houston	57.5	0.161	0.492	42,590	339	\$100M-500M	42.5	6,064	194	0
Bank	Weatherford	57.5	0.261	0.588	24,670	217	<\$100M	45.0	3,593	152	0
Arrowhead Bk	Llano	57.5	0.168	0.918	18,399	204	\$100M-500M	47.5	3,483	138	0
Texas Cap Bk NA	Dallas	55.0	0.063	0.132	293,746	1,720	\$1B-\$10B	55.0	23,336	799	0
Platinum Bk	Lubbock	55.0	0.229	0.736	23,257	161	\$100M-500M	37.5	3,033	101	0
Peoples St Bk	Shepherd	55.0	0.143	1	12,620	151	<\$100M	45.0	2,744	103	0
Orange SVGs Bk SSB	Orange	55.0	0.103	0.684	32,799	508	\$100M-500M	52.5	5,999	341	0
North Dallas B&TC	Dallas	55.0	0.083	0.396	78,036	617	\$500M-\$1B	42.5	7,309	307	0
Muleshoe St Bk	Muleshoe	55.0	0.15	0.94	12,536	275	<\$100M	67.5	4,446	239	0
Marion St Bk	Marion	55.0	0.163	1	7,658	167	<\$100M	77.5	7,658	167	0
Lovelady St Bk	Lovelady	55.0	0.188	1	6,020	218	<\$100M	75.0	4,242	204	0
Lone St Bk SSB	Moulton	55.0	0.144	0.753	21,723	265	\$100M-500M	50.0	4,177	180	0.001
International Bk of CMRC	Laredo	55.0	0.055	0.259	515,178	4,127	\$1B-\$10B	55.0	63,782	2,320	0.001
International Bk CMRC	Zapata	55.0	0.068	0.776	26,521	451	\$100M-500M	65.0	8,700	344	0
Gruver St Bk	Gruver	55.0	0.228	1	11,127	75	<\$100M	30.0	1,242	47	0
Gilmer NB	Gilmer	55.0	0.112	0.78	20,914	479	\$100M-500M	80.0	10,503	406	0
Franklin Bk SSB	Houston	55.0	0.027	0.307	149,433	1,135	\$1B-\$10B	52.5	17,161	653	0
Fort Davis St Bk	Fort Davis	55.0	0.181	0.982	11,641	145	<\$100M	52.5	2,916	104	0
First St Bk	Avinger	55.0	0.374	1	6,085	41	<\$100M	47.5	1,506	19	0
First St Bk	Yoakum	55.0	0.113	1	11,122	182	<\$100M	80.0	11,122	182	0
First NB	Olney	55.0	0.229	1	11,944	126	<\$100M	25.0	1,008	98	0
First NB	Graham	55.0	0.166	0.516	34,052	379	\$100M-500M	52.5	6,291	275	0
First NB	Jacksboro	55.0	0.121	0.467	49,970	467	\$100M-500M	52.5	7,781	298	0.001
First NB	Giddings	55.0	0.177	0.85	22,110	166	\$100M-500M	32.5	2,611	101	0
First FNCL Bk NA	Cleburne	55.0	0.149	0.5	36,406	429	\$100M-500M	50.0	5,866	263	0
First FNCL Bk NA	Abilene	55.0	0.078	0.388	79,614	1,754	\$1B-\$10B	65.0	22,035	1,372	0
Fannin Bk	Bonham	55.0	0.168	1	8,542	184	<\$100M	82.5	8,542	184	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1,000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Encore Bk NA	Houston	55.0	0.084	0.38	122,440	674	\$1B-\$10B	42.5	8,974	267	0
Community St Bk	Austin	55.0	0.265	1	7,666	46	<\$100M	25.0	857	24	0
Commercial Bk	Nacogdoches	55.0	0.123	0.661	38,562	391	\$100M-500M	55.0	7,965	274	0.001
Comerica Bk	Dallas	55.0	0.055	0.099	3,570,743	21,818	>\$10B	55.0	245,201	9,119	0
Citizens St Bk	Woodville	55.0	0.114	0.951	13,850	269	\$100M-500M	57.5	3,941	215	0
Central NB	Woodway	55.0	0.123	0.283	62,195	485	\$500M-\$1B	42.5	8,265	263	0
Brenham NB	Brenham	55.0	0.18	0.483	38,975	231	\$100M-500M	27.5	3,049	113	0
Bank Arlington	Dalworthington Gar	55.0	0.217	1	6,872	41	<\$100M	30.0	1,024	24	0
Bandera Bk	Bandera	55.0	0.213	1	8,534	152	<\$100M	57.5	2,742	125	0
American NB	Wichita Falls	55.0	0.134	0.367	48,599	546	\$100M-500M	50.0	8,328	387	0
American NB	Gonzales	55.0	0.12	0.668	25,521	483	\$100M-500M	70.0	8,499	386	0
Amegy Bk NA	Houston	55.0	0.059	0.154	711,268	5,975	>\$10B	55.0	149,270	4,195	0
West Side B&T	Fort Worth	52.5	0.323	0.794	12,348	81	<\$100M	17.5	656	34	0
Viewpoint Bank	Plano	52.5	0.017	0.095	32,062	552	\$1B-\$10B	70.0	9,795	486	0
Town Center Bk	Coppell	52.5	0.224	0.893	13,286	57	<\$100M	15.0	902	25	0
Texas St Bk SSB	Lott	52.5	0.15	1	9,052	127	<\$100M	80.0	9,052	127	0
Texas St Bk	San Angelo	52.5	0.113	0.766	19,051	252	\$100M-500M	57.5	5,804	181	0.027
Texas Gulf Bk NA	Freeport	52.5	0.123	0.559	29,104	357	\$100M-500M	47.5	5,552	239	0
Star Bk of TX	Lake Worth	52.5	0.2	0.831	15,856	146	<\$100M	45.0	3,199	94	0
Omniamerican Bank	Ft. Worth	52.5	0.026	0.27	28,283	239	\$1B-\$10B	62.5	3,875	148	0
Moody NB	Galveston	52.5	0.101	0.329	72,893	484	\$500M-\$1B	37.5	6,025	219	0
Medina Valley St Bk	Devine	52.5	0.124	1	9,293	220	<\$100M	87.5	9,293	220	0
Lone Star Cap Bk NA	San Antonio	52.5	0.153	0.724	23,593	299	\$100M-500M	57.5	5,398	219	0
Liberty NB	Paris	52.5	0.071	1	17,297	313	\$100M-500M	85.0	17,297	313	0
La Coste NB	La Coste	52.5	0.192	1	6,623	75	<\$100M	75.0	6,623	75	0
Junction NB	Junction	52.5	0.137	1	5,434	217	<\$100M	82.5	5,434	217	0
Interstate Bk SSB	Perryton	52.5	0.15	0.751	16,159	235	\$100M-500M	50.0	3,603	172	0
International Bk of CMRC	Brownsville	52.5	0.09	0.391	71,082	601	\$500M-\$1B	52.5	11,378	369	0
Guadalupe NB	Kerrville	52.5	0.218	1	4,496	33	<\$100M	32.5	797	19	0
First St Bk	Paint Rock	52.5	0.103	1	6,221	254	<\$100M	65.0	3,398	234	0
First Security St Bk	Cranfills Gap	52.5	0.14	0.985	9,954	205	<\$100M	67.5	4,644	171	0
First NB Bells/Savoy	Bells	52.5	0.202	1	9,127	105	<\$100M	45.0	2,092	77	0
First NB	Bedford	52.5	0.282	0.826	10,006	122	<\$100M	37.5	1,691	81	0.02
First NB	Moody	52.5	0.171	1	6,504	156	<\$100M	77.5	6,504	156	0
First NB	Mertzon	52.5	0.101	0.975	15,827	259	\$100M-500M	55.0	4,434	200	0.004
First NB	Anson	52.5	0.121	1	6,363	250	<\$100M	82.5	6,363	250	0
Falls City NB	Falls City	52.5	0.123	0.917	16,076	301	\$100M-500M	65.0	5,195	235	0
Eagle Bk	Jarrell	52.5	0.2	1	3,542	67	<\$100M	50.0	1,144	55	0
Dallas City Bk	Dallas	52.5	0.16	0.673	26,808	148	\$100M-500M	52.5	6,735	95	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Commercial NB	Brady	52.5	0.124	0.91	11,484	367	<\$100M	72.5	5,165	326	0
City NB	Corsicana	52.5	0.146	1	6,268	170	<\$100M	80.0	6,268	170	0
Citizens NB	Cameron	52.5	0.128	0.64	32,929	374	\$100M-500M	55.0	6,741	261	0
Cattlemans NB	Round Mountain	52.5	0.231	0.828	15,980	132	<\$100M	32.5	1,914	78	0
Brush Country Bk	Freer	52.5	0.14	1	8,522	211	<\$100M	62.5	3,535	174	0
Bank of Vernon	Vernon	52.5	0.192	1	6,362	132	<\$100M	75.0	6,362	132	0
Ballinger NB	Ballinger	52.5	0.116	1	4,374	178	<\$100M	75.0	4,374	178	0
Amistad Bk	Del Rio	52.5	0.369	1	5,629	87	<\$100M	50.0	1,433	56	0
Wellington St Bk	Wellington	50.0	0.09	0.811	14,184	308	\$100M-500M	65.0	5,829	265	0
Treaty Oak Bk	Austin	50.0	0.174	0.453	21,060	231	\$100M-500M	45.0	4,061	148	0
State Bk TX	Houston	50.0	0.136	0.616	20,727	270	\$100M-500M	35.0	2,678	180	0
State B&TC	Carrollton	50.0	0.175	0.354	34,773	236	\$100M-500M	27.5	3,131	122	0
Security St Bk NA	Ore City	50.0	0.127	1	5,622	166	<\$100M	65.0	3,073	147	0
Santa Anna NB	Santa Anna	50.0	0.175	0.972	5,923	155	<\$100M	55.0	1,980	130	0
Panola NB	Carthage	50.0	0.076	1	7,711	187	\$100M-500M	77.5	7,711	187	0
Lone Star Bk	Houston	50.0	0.269	0.537	21,949	116	<\$100M	22.5	1,833	51	0
Libertad Bk SSB	Austin	50.0	0.273	0.805	11,728	71	<\$100M	30.0	1,394	35	0
Jacksboro NB	Jacksboro	50.0	0.127	0.626	19,440	321	\$100M-500M	57.5	5,668	258	0.002
Inter NB	Mcallen	50.0	0.048	0.257	83,082	761	\$1B-\$10B	52.5	13,581	462	0
Green Bk NA	Houston	50.0	0.156	0.363	44,502	204	\$100M-500M	20.0	2,301	73	0
First St Bk-Brmd SSB	Bremond	50.0	0.099	0.908	15,429	234	\$100M-500M	60.0	4,787	183	0.003
First St Bk	Overton	50.0	0.149	1	6,673	56	<\$100M	20.0	772	25	0
First NB TX	Killeen	50.0	0.082	0.532	64,341	382	\$500M-\$1B	37.5	6,225	181	0
First NB	Jasper	50.0	0.101	0.841	24,021	246	\$100M-500M	42.5	4,209	156	0
First NB	Munday	50.0	0.143	1	10,675	171	<\$100M	47.5	2,467	137	0
First NB	alvin	50.0	0.139	1	13,146	117	<\$100M	80.0	13,146	117	0
First NB	Dalhart	50.0	0.212	0.82	13,011	126	<\$100M	30.0	1,703	80	0
First NB	Spearman	50.0	0.155	0.7	17,009	197	\$100M-500M	42.5	2,925	144	0
Fayetteville Bk	Fayetteville	50.0	0.113	1	13,955	90	\$100M-500M	35.0	2,710	59	0
Farmers St Bk	Center	50.0	0.099	0.636	25,301	541	\$100M-500M	70.0	8,825	429	0
Crowell St Bk	Crowell	50.0	0.129	1	4,154	176	<\$100M	65.0	2,781	168	0
Community Bk	Bridgeport	50.0	0.172	1	3,885	66	<\$100M	67.5	3,885	66	0
Comanche NB	Comanche	50.0	0.075	0.933	17,181	313	\$100M-500M	57.5	4,854	247	0.001
Coleman Cty St Bk	Coleman	50.0	0.198	0.731	10,422	204	<\$100M	55.0	2,904	160	0
Citizens NB	Wills Point	50.0	0.118	1	9,732	140	<\$100M	77.5	9,732	140	0
Buckholts St Bk	Buckholts	50.0	0.121	1	5,685	239	<\$100M	80.0	5,685	239	0
Bridge City St Bk	Bridge City	50.0	0.14	0.911	14,540	144	\$100M-500M	37.5	2,536	76	0
Bank of CMRC	Mclean	50.0	0.3	1	4,378	39	<\$100M	25.0	476	20	0
Alliance Bk Cent TX	Waco	50.0	0.184	0.69	15,099	173	<\$100M	42.5	3,044	113	0

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		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Zavala Cty Bk	Crystal City	47.5	0.11	1	6,066	129	<\$100M	72.5	6,066	129	0
West TX St Bk	Snyder	47.5	0.137	0.692	15,598	185	\$100M-500M	37.5	2,813	131	0
West TX NB	Midland	47.5	0.084	0.346	43,032	512	\$500M-\$1B	47.5	8,057	329	0
State NB TX	Iowa Park	47.5	0.1	0.8	16,906	286	\$100M-500M	60.0	5,167	219	0
South Padre Bk NA	South Padre Island	47.5	0.222	1	9,306	53	<\$100M	20.0	821	23	0
Security St Bk	Pearsall	47.5	0.088	0.438	32,308	494	\$100M-500M	65.0	11,252	408	0
Security Bk	Whitesboro	47.5	0.118	1	9,234	148	<\$100M	55.0	2,911	112	0
Riverbend Bk	Fort Worth	47.5	0.236	0.565	10,709	150	<\$100M	52.5	3,188	116	0
Prosper Bk	Prosper	47.5	0.223	0.489	21,837	132	<\$100M	15.0	1,127	45	0
Hcsb St Bkg Assn	Plainview	47.5	0.11	0.486	34,319	342	\$100M-500M	45.0	5,103	217	0
Graham S & LA FA	Graham	47.5	0.072	0.449	8,182	58	\$100M-500M	52.5	908	25	0
First NB	Trinity	47.5	0.147	0.991	6,594	160	<\$100M	57.5	2,306	136	0
First NB	Paducah	47.5	0.077	1	4,253	184	<\$100M	72.5	4,253	184	0
First Bk	Snook	47.5	0.202	0.954	8,559	65	<\$100M	30.0	1,156	38	0
First Bk	Muleshoe	47.5	0.074	1	6,659	175	<\$100M	77.5	6,659	175	0
Farmers NB	Seymour	47.5	0.184	0.665	12,085	171	<\$100M	42.5	2,283	142	0
Equity Bk SSB	Dallas	47.5	0.159	0.251	43,096	173	\$100M-500M	12.5	995	48	0
Enloe St Bk	Enloe	47.5	0.188	1	3,724	84	<\$100M	67.5	3,724	84	0.003
D Hanis St Bk	D Hanis	47.5	0.154	1	5,398	78	<\$100M	47.5	1,691	57	0
Community NB	Detroit	47.5	0.178	1	3,257	134	<\$100M	72.5	3,257	134	0
Citizens St Bk	Roma	47.5	0.08	1	4,998	205	<\$100M	77.5	4,998	205	0
Citizens St Bk	Anton	47.5	0.145	1	4,245	109	<\$100M	70.0	4,245	109	0
Atascosa NB	Pleasanton	47.5	0.119	1	4,972	105	<\$100M	47.5	1,867	85	0
Western NB	Odessa	45.0	0.057	0.104	47,595	417	\$500M-\$1B	30.0	3,625	179	0.001
Stockmens NB	Cotulla	45.0	0.107	1	4,670	113	<\$100M	70.0	4,670	113	0
Security St Bk	Winters	45.0	0.108	1	3,550	206	<\$100M	70.0	3,203	201	0
San Antono NB	Refugio	45.0	0.124	0.602	26,595	157	\$100M-500M	27.5	2,892	81	0
Powell St Bk	Powell	45.0	0.127	1	3,122	114	<\$100M	70.0	3,122	114	0
One World Bk	Dallas	45.0	0.25	0.416	15,228	60	<\$100M	10.0	722	17	0
Muenster St Bk	Muenster	45.0	0.088	1	9,804	129	\$100M-500M	40.0	2,477	100	0
Jourdanton St Bk	Jourdanton	45.0	0.122	0.87	9,412	169	<\$100M	47.5	2,686	132	0
Integrity Bk Ssb	Houston	45.0	0.199	0.708	14,472	55	<\$100M	22.5	1,501	29	0
First St Bk	San Diego	45.0	0.106	1	5,578	160	<\$100M	57.5	2,781	135	0
First NB	Emory	45.0	0.106	0.895	9,410	176	<\$100M	52.5	2,985	140	0
First NB	Winnsboro	45.0	0.168	0.483	21,268	163	\$100M-500M	27.5	2,831	93	0
First NB	Canadian	45.0	0.068	1	7,533	128	\$100M-500M	72.5	7,533	128	0
First FNCL Bk NA	Sweetwater	45.0	0.124	0.653	16,289	235	\$100M-500M	42.5	3,438	163	0
Farmers St Bk	Groesbeck	45.0	0.086	0.897	9,390	250	\$100M-500M	62.5	3,920	221	0
Farmers NB	Newcastle	45.0	0.124	1	3,024	137	<\$100M	55.0	1,469	102	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Elkhart St Bk	Elkhart	45.0	0.097	1	3,025	153	<\$100M	70.0	3,025	153	0
Dublin NB	Dublin	45.0	0.145	1	4,418	88	<\$100M	50.0	1,488	75	0
Citizens St Bk	Princeton	45.0	0.118	1	4,649	127	<\$100M	70.0	4,649	127	0
Chasewood Bk	Houston	45.0	0.163	0.928	12,513	80	<\$100M	20.0	1,119	33	0
Benchmark Bk	Plano	45.0	0.138	0.485	27,197	139	\$100M-500M	15.0	1,746	51	0
Bank TX NA	Quitman	45.0	0.103	0.732	19,437	200	\$100M-500M	40.0	3,728	123	0
ARP St Bk	Arp	45.0	0.104	0.622	13,879	378	\$100M-500M	77.5	7,976	342	0
Westbound Bk	Katy	42.5	0.158	0.442	19,008	123	\$100M-500M	25.0	2,757	66	0
Usaa Federal Savings Bank	San Antonio	42.5	0	1	1,143	4	>\$10B	10.0	-	-	0.192
Trusttexas Bk SSB	Cuero	42.5	0.101	0.748	15,346	160	\$100M-500M	32.5	2,722	98	0
Transpecos Bk Iraan	Iraan	42.5	0.13	1	2,898	49	<\$100M	32.5	577	36	0
Town North Bk NA	Dallas	42.5	0.028	0.237	38,733	415	\$1B-\$10B	42.5	7,789	280	0.212
Providence Bk of TX SSB	Southlake	42.5	0.265	0.545	10,950	34	<\$100M	10.0	86	5	0
Pavillion Bk	Richardson	42.5	0.143	0.783	9,870	106	<\$100M	42.5	2,440	81	0
Oasis Bk SSB	Houston	42.5	0.205	1	3,857	17	<\$100M	15.0	266	9	0
Menard NB	Menard	42.5	0.133	1	4,905	68	<\$100M	67.5	4,905	68	0
Lone Star St Bk W TX	Lubbock	42.5	0.139	0.27	21,710	184	\$100M-500M	30.0	3,139	102	0
Hamlin NB	Hamlin	42.5	0.12	0.535	11,622	376	<\$100M	67.5	4,984	320	0
Frontier Bk of TX	Elgin	42.5	0.102	1	5,006	83	<\$100M	35.0	1,135	72	0
First St Bk	Three Rivers	42.5	0.12	0.843	10,006	156	<\$100M	50.0	2,903	120	0
First NB	Lipan	42.5	0.12	1	1,896	70	<\$100M	60.0	1,896	70	0
First NB	Beeville	42.5	0.139	0.308	21,025	189	\$100M-500M	25.0	2,472	123	0
First NB	Fort Stockton	42.5	0.11	1	5,950	91	<\$100M	40.0	1,770	67	0
Farmers & Mrch Bk	De Leon	42.5	0.074	1	4,047	137	<\$100M	42.5	1,293	121	0
Crockett NB	Ozona	42.5	0.086	0.398	23,398	327	\$100M-500M	47.5	5,820	255	0
Commercial Bk	Mason	42.5	0.149	1	2,908	64	<\$100M	62.5	2,908	64	0
City NB	Colorado City	42.5	0.057	1	3,713	136	<\$100M	67.5	3,713	136	0.003
Castroville St Bk	Castroville	42.5	0.117	0.999	9,880	70	<\$100M	25.0	1,205	40	0
Brady NB	Brady	42.5	0.148	0.796	11,263	115	<\$100M	30.0	1,584	88	0
Big Bend Bks Na	Marfa	42.5	0.097	1	6,184	128	<\$100M	70.0	6,184	128	0
Bank San Jacinto Cty	Coldspring	42.5	0.122	1	3,832	85	<\$100M	70.0	3,832	85	0
Bank of Crowley	Crowley	42.5	0.108	1	3,411	74	<\$100M	65.0	3,411	74	0
Trust Co	San Antonio	40.0	0.118	1	2,983	13	<\$100M	12.5	190	4	0
Texas NB	Sweetwater	40.0	0.103	0.626	8,185	332	<\$100M	75.0	4,897	296	0
Texas Leadership Bk	Royse City	40.0	0.218	0.487	10,051	77	<\$100M	30.0	1,542	50	0
Sovereign Bk	Dallas	40.0	0.07	0.169	46,958	212	\$500M-\$1B	22.5	3,608	91	0
Roscoe St Bk	Roscoe	40.0	0.092	0.745	8,939	192	<\$100M	60.0	3,696	170	0
Peoples St Bk	Rocksprings	40.0	0.087	1	4,382	98	<\$100M	42.5	1,417	88	0
Oglesby St Bk	Oglesby	40.0	0.167	1	2,030	58	<\$100M	55.0	1,123	47	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1,000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Mineola Cmnty Bk SSB	Mineola	40.0	0.084	0.873	11,966	171	\$100M-500M	45.0	3,251	127	0
Mason NB	Mason	40.0	0.084	1	6,189	119	<\$100M	70.0	6,189	119	0
Haskell NB	Haskell	40.0	0.092	1	5,907	127	<\$100M	50.0	2,178	107	0
Gladewater NB	Gladewater	40.0	0.185	0.842	4,944	57	<\$100M	35.0	1,005	38	0
First NB	Cooper	40.0	0.09	1	3,361	102	<\$100M	67.5	3,361	102	0
First NB	Graford	40.0	0.107	1	4,762	111	<\$100M	70.0	4,762	111	0
First NB	Hico	40.0	0.098	1	3,384	105	<\$100M	65.0	3,384	105	0
First NB	Sterling City	40.0	0.077	1	6,057	135	<\$100M	72.5	6,057	135	0
First NB	Falfurrias	40.0	0.066	1	4,664	99	<\$100M	62.5	4,664	99	0
First NB	South Padre Island	40.0	0.125	0.98	7,301	88	<\$100M	35.0	1,579	63	0
First NB	Fabens	40.0	0.114	0.382	28,283	160	\$100M-500M	17.5	1,962	63	0
First FNCL Bk NA	Mineral Wells	40.0	0.086	0.684	15,545	181	\$100M-500M	35.0	3,194	114	0.003
First B&TC	Memphis	40.0	0.188	0.583	10,687	89	<\$100M	30.0	1,781	55	0
Cowboy Bk TX	Maypearl	40.0	0.1	1	3,576	111	<\$100M	65.0	3,576	111	0
Citizens Bk	Kilgore	40.0	0.091	0.261	25,412	294	\$100M-500M	35.0	3,890	195	0
Citizens 1st Bk	Tyler	40.0	0.06	0.445	36,131	258	\$500M-\$1B	30.0	3,946	131	0
Bank of River Oaks	Houston	40.0	0.133	0.397	18,660	96	\$100M-500M	22.5	2,194	50	0
Yoakum NB	Yoakum	37.5	0.067	0.87	9,199	159	\$100M-500M	37.5	2,462	126	0
Synergy Bk SXB	Mckinney	37.5	0.098	0.676	14,334	99	\$100M-500M	25.0	2,119	55	0
Robert Lee St Bk	Robert Lee	37.5	0.092	0.994	3,841	118	<\$100M	57.5	2,246	110	0
Pilgrim Bk TX	Clarendon	37.5	0.144	0.924	2,478	96	<\$100M	57.5	1,482	89	0
Perryton NB	Perryton	37.5	0.085	0.825	9,330	176	\$100M-500M	50.0	3,082	143	0
Memorial City Bk	Houston	37.5	0.227	0.563	9,066	28	<\$100M	10.0	411	8	0
Madisonville St Bk	Madisonville	37.5	0.077	0.209	20,165	255	\$100M-500M	35.0	3,887	191	0
Lytle St Bk of Lytle TX	Lytle	37.5	0.087	0.994	5,875	156	<\$100M	55.0	2,885	142	0.002
Kress NB	Kress	37.5	0.065	1	2,063	59	<\$100M	57.5	2,063	59	0
Karnes Cty NB	Karnes City	37.5	0.101	0.787	7,423	139	<\$100M	42.5	2,119	115	0
First St Bk	Van	37.5	0.136	0.839	5,382	101	<\$100M	42.5	1,485	74	0
First St Bk	Mobeetie	37.5	0.086	1	5,755	97	<\$100M	67.5	5,755	97	0
First NB	Edgewood	37.5	0.117	1	2,025	42	<\$100M	60.0	2,025	42	0
First NB	Whitney	37.5	0.116	0.967	5,719	70	<\$100M	32.5	1,153	49	0
First NB	Groesbeck	37.5	0.068	1	3,435	117	<\$100M	47.5	1,786	104	0
First NB	Stanton	37.5	0.099	0.857	6,160	96	<\$100M	60.0	3,744	88	0
Fayette SVG Bk SSB	La Grange	37.5	0.096	1	6,605	61	<\$100M	25.0	1,039	34	0
Citizens NB	Hillsboro	37.5	0.078	0.693	10,118	213	\$100M-500M	57.5	4,075	193	0
Capital Bk TX	Carrizo Springs	37.5	0.142	0.98	5,600	50	<\$100M	52.5	2,878	36	0
Zapata NB	Zapata	35.0	0.078	0.908	6,996	102	<\$100M	45.0	2,341	72	0
State NB	Big Spring	35.0	0.051	0.692	11,173	199	\$100M-500M	42.5	3,411	165	0
Snyder NB	Snyder	35.0	0.108	0.577	13,596	125	\$100M-500M	37.5	3,084	97	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Security St Bk	Stockdale	35.0	0.109	1	3,021	72	<\$100M	62.5	3,021	72	0
Pioneer Bk SSB	Dripping Springs	35.0	0.178	0.677	7,603	51	<\$100M	15.0	693	21	0
Memphis St Bk	Memphis	35.0	0.083	1	2,267	74	<\$100M	60.0	2,267	74	0
Independent Bk of Austin SSB	Austin	35.0	0.094	0.547	15,469	91	\$100M-500M	10.0	888	32	0
First St Bk NA	Canadian	35.0	0.106	0.489	12,951	178	\$100M-500M	40.0	2,893	139	0
First St Bk	Hemphill	35.0	0.093	1	4,526	46	<\$100M	25.0	684	35	0
First St Bk	Junction	35.0	0.072	1	2,726	66	<\$100M	57.5	2,726	66	0
First St Bk	Spearman	35.0	0.107	0.616	9,765	136	<\$100M	32.5	2,008	97	0
First St Bk	Stratford	35.0	0.085	0.514	13,864	189	\$100M-500M	47.5	4,214	144	0
First St Bk	Abernathy	35.0	0.113	1	2,678	47	<\$100M	35.0	662	37	0
First St Bk	Tuscola	35.0	0.07	1	1,366	29	<\$100M	52.5	1,366	29	0
First NB	Mount Vernon	35.0	0.061	0.998	7,413	132	\$100M-500M	45.0	2,453	110	0
First NB	Port Lavaca	35.0	0.065	0.677	11,129	139	\$100M-500M	32.5	2,611	97	0
First NB	Shiner	35.0	0.08	0.875	8,278	117	\$100M-500M	40.0	2,421	90	0
First NB	Floydada	35.0	0.056	1	5,313	106	<\$100M	65.0	5,313	106	0
First NB	Colorado City	35.0	0.087	1	3,333	62	<\$100M	62.5	3,333	62	0
Brazos NB	Richwood	35.0	0.071	1	1,286	34	<\$100M	55.0	1,286	34	0
American Bk NA	Dallas	35.0	0.101	1	2,389	41	<\$100M	27.5	526	18	0
Wood Cty NB	Quitman	32.5	0.083	0.942	5,563	76	<\$100M	37.5	1,628	57	0
Texas Country Bk	Lakeway	32.5	0.018	1	1,218	6	<\$100M	10.0	9	2	0
Security St Bk	Anahuac	32.5	0.062	1	3,475	60	<\$100M	57.5	3,475	60	0
Security St Bk	Farwell	32.5	0.052	1	4,564	82	<\$100M	60.0	4,564	82	0
Schwertner St Bk	Schwertner	32.5	0.089	1	3,109	51	<\$100M	62.5	3,109	51	0
Sanderson St Bk	Sanderson	32.5	0.078	1	3,351	8	<\$100M	57.5	3,351	8	0
Plains St Bk	Plains	32.5	0.033	1	1,253	26	<\$100M	45.0	1,253	26	0
Normangee St Bk	Normangee	32.5	0.019	1	1,324	33	<\$100M	40.0	1,324	33	0
Kent Cty St Bk	Jayton	32.5	0.018	1	280	16	<\$100M	35.0	280	16	0
Hill B&TC	Weimar	32.5	0.034	1	3,081	67	<\$100M	32.5	1,047	56	0
Grapeland St Bk	Grapeland	32.5	0.101	1	2,103	34	<\$100M	57.5	2,103	34	0
Graham NB	Graham	32.5	0.116	0.305	12,956	145	\$100M-500M	27.5	2,152	96	0
First St Bk	Columbus	32.5	0.065	1	5,565	77	<\$100M	30.0	1,159	56	0
First NB	Quitaque	32.5	0.052	1	2,209	82	<\$100M	57.5	2,209	82	0
First NB	Tahoka	32.5	0.038	1	2,292	66	<\$100M	40.0	1,290	58	0
First Fed Bk Littfld TX SSB	Littlefield	32.5	0.016	1	722	4	<\$100M	25.0	180	2	0
First Bk Roxton TX	Roxton	32.5	0.07	1	1,394	71	<\$100M	55.0	1,394	71	0
Fidelity Bk NA	Plano	32.5	0.139	0.389	17,458	65	\$100M-500M	10.0	786	12	0
Eden St Bk	Eden	32.5	0.042	1	2,646	60	<\$100M	35.0	1,061	51	0
Donley Cty St Bk	Clarendon	32.5	0.04	1	1,542	63	<\$100M	50.0	1,542	63	0
Community TR Bk TX	Dallas	32.5	0.064	1	1,982	3	<\$100M	10.0	-	-	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1,000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Citizens NB	Crosbyton	32.5	0.009	1	377	17	<\$100M	32.5	377	17	0
Carmine St Bk	Carmine	32.5	0.058	1	2,354	81	<\$100M	57.5	2,354	81	0
Bank of TX	Austin	32.5	0.088	0.816	7,328	131	<\$100M	40.0	1,948	109	0
Austin Cty St Bk	Bellville	32.5	0.187	0.639	5,628	55	<\$100M	35.0	1,246	41	0
Access 1st Cap Bk	Denton	32.5	0.161	0.664	5,917	41	<\$100M	15.0	546	21	0
Valliance Bk	Mckinney	30.0	0.176	0.472	9,136	29	<\$100M	10.0	341	4	0
Tib Independent Bankersbank	Irving	30.0	0.018	0.136	32,155	99	\$1B-\$10B	10.0	412	9	0.041
State Bk of TX	Irving	30.0	0.061	0.096	34,162	110	\$500M-\$1B	12.5	1,097	29	0
Spur Security Bk	Spur	30.0	0.043	1	1,459	85	<\$100M	50.0	1,459	85	0
Pointwest Bk	West	30.0	0.064	1	3,239	74	<\$100M	60.0	3,239	74	0
Peoples St Bk	Hallettsville	30.0	0.024	0.998	4,155	87	\$100M-500M	32.5	1,512	68	0
Lamesa NB	Lamesa	30.0	0.056	0.529	11,492	191	\$100M-500M	32.5	2,525	151	0
Granger NB	Granger	30.0	0.075	1	1,891	39	<\$100M	52.5	1,891	39	0
First TX Bk	Killeen	30.0	0.09	0.53	16,142	121	\$100M-500M	35.0	3,380	69	0
First NB	Bellville	30.0	0.065	0.485	12,341	189	\$100M-500M	45.0	4,502	140	0
First NB	Woodsboro	30.0	0.062	1	1,819	15	<\$100M	52.5	1,819	15	0
Farmers St Bk	Bertram	30.0	0.074	1	2,070	66	<\$100M	55.0	2,070	66	0
Dilley St Bk	Dilley	30.0	0.017	1	863	30	<\$100M	35.0	863	30	0
Collin Bk	Frisco	30.0	0.169	0.523	6,341	19	<\$100M	10.0	179	3	0
City NB	San Saba	30.0	0.058	1	3,244	41	<\$100M	25.0	727	32	0
Citizens NB	Breckenridge	30.0	0.093	0.3	8,910	215	<\$100M	50.0	3,686	197	0
United TX Bk	Dallas	27.5	0.12	0.482	8,662	60	<\$100M	15.0	833	34	0
State NB	West	27.5	0.071	0.634	3,503	139	<\$100M	42.5	1,341	125	0
North Houston Bk	Houston	27.5	0.041	0.135	18,938	108	\$100M-500M	20.0	1,933	71	0
National B&T	La Grange	27.5	0.041	0.835	5,080	118	\$100M-500M	42.5	2,225	97	0.002
Fort Hood NB	Fort Hood	27.5	0.053	0.763	11,556	36	\$100M-500M	10.0	41	2	0
First St Bk	Hallsville	27.5	0.053	1	1,959	27	<\$100M	50.0	1,959	27	0
First NB	Mineola	27.5	0.04	1	1,091	36	<\$100M	47.5	1,091	36	0
First NB	Eldorado	27.5	0.073	0.711	3,422	90	<\$100M	42.5	1,444	74	0
First NB	Amherst	27.5	0.03	1	527	4	<\$100M	22.5	116	2	0
First NB	Aspermont	27.5	0.033	1	1,185	35	<\$100M	27.5	432	31	0
Columbus St Bk	Columbus	27.5	0.054	0.872	4,311	70	<\$100M	30.0	1,102	57	0
Colorado Valley Bk SSB	La Grange	27.5	0.094	0.899	3,070	36	<\$100M	22.5	563	20	0
City St Bk	Palacios	27.5	0.09	0.832	3,920	77	<\$100M	37.5	1,338	60	0
Citizens St Bk	Ganado	27.5	0.032	1	1,776	33	<\$100M	42.5	1,776	33	0
Burton St Bk	Burton	27.5	0.032	1	1,601	32	<\$100M	42.5	1,601	32	0
Bloomberg St Bk	Bloomberg	27.5	0.196	0.516	2,510	49	<\$100M	40.0	838	36	0
Woodforest Bank	Refugio	25.0	0.015	0.333	625	2	<\$100M	20.0	-	-	0
Texas Scty Bk	Dallas	25.0	0.115	0.671	2,951	4	<\$100M	10.0	-	-	0



Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Meridian Bk TX	Fort Worth	25.0	0.113	0.209	12,438	77	\$100M-500M	17.5	1,448	37	0
First NB	Lake Jackson	25.0	0.035	0.709	7,209	66	\$100M-500M	20.0	1,050	39	0
Business Bk TX NA	Austin	25.0	0.033	0.999	1,547	14	<\$100M	15.0	150	6	0
Vision Bk TX	Richardson	22.5	0.116	0.241	6,522	42	<\$100M	12.5	830	22	0
Grand Bk	Dallas	22.5	0.032	0.302	13,434	73	\$100M-500M	10.0	807	31	0
Citizens St Bk	Tenaha	22.5	0.073	0.826	1,895	22	<\$100M	30.0	557	15	0
Third Coast Bk SSB	Humble	20.0	0.112	0.457	4,707	17	<\$100M	12.5	435	7	0
Chappell Hill Bk	Chappell Hill	20.0	0.06	0.803	1,462	20	<\$100M	35.0	744	16	0
Wachovia Bank FSB	Houston	17.5	0	0	-	-	>\$10B	17.5	-	-	0
Share Plus Federal Bank	Plano	17.5	0	0	-	-	\$100M-500M	20.0	-	-	0
Homebank	Seagoville	17.5	0.065	0.394	6,277	79	<\$100M	22.5	1,228	45	0
Friona St Bk NA	Friona	17.5	0.063	0.134	5,065	93	<\$100M	30.0	1,915	80	0.003
First NB	Seymour	17.5	0.058	0.708	2,366	38	<\$100M	17.5	392	28	0
First NB	Throckmorton	17.5	0.044	0.739	1,098	24	<\$100M	27.5	424	20	0
Bank of San Antonio	San Antonio	17.5	0.081	0.264	6,535	29	<\$100M	10.0	161	7	0
Pegasus Bk	Dallas	15.0	0.08	0.269	5,645	33	<\$100M	10.0	332	12	0
Nexbank SSB	Dallas	15.0	0.007	0.037	4,654	55	\$500M-\$1B	10.0	299	14	0
Founders Bk SSB	Sugar Land	15.0	0.085	0.288	4,069	32	<\$100M	15.0	850	20	0
First NB	Hebbronville	15.0	0.026	0.382	2,474	92	<\$100M	32.5	1,376	88	0
First NB	Chillicothe	15.0	0.088	0.394	3,698	35	<\$100M	12.5	407	21	0
Citizens Bk	Claude	15.0	0.02	0.657	1,796	40	<\$100M	25.0	634	37	0.002
First Bk	Brownfield	12.5	0.036	0.35	5,003	49	\$100M-500M	15.0	916	36	0
Tolleson Priv Bk	Dallas	10.0	0.013	0.049	3,343	20	\$100M-500M	10.0	235	7	0
First Priv Bk TX	Dallas	10.0	0.04	0.18	3,357	13	<\$100M	10.0	157	3	0
Oakwood St Bk	Oakwood	NR	.	.	.	.	<\$100M	-	.	.	0
Legacy TC NA	Houston	NR	.	.	.	.	<\$100M	-	.	.	0
First FNCL Tr Asset Mgmt Co	Abilene	NR	.	.	.	.	<\$100M	-	.	.	0
First Assn Bk	Dallas	NR	.	.	.	.	\$100M-500M	-	.	.	0

Note: NR = not ranked

Source: U.S. Small Business Administration, office of Advocacy, from Call Reports collected by the Federal Reserve Board.

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First St Bk	Chico	TX	100.0	0.364	1	61,973	826	\$100M-500M	25.0	4,595	60	0
First NB	Hughes Springs	TX	100.0	0.234	1	38,727	808	\$100M-500M	67.5	31,420	210	0
First St Bk	Athens	TX	97.5	0.241	1	75,729	2,134	\$100M-500M	50.0	8,395	118	0
First NB of Albany Breckenri	Albany	TX	97.5	0.257	1	82,514	1,352	\$100M-500M	90.0	82,514	1,352	0
First NB	George West	TX	97.5	0.387	1	57,037	913	\$100M-500M	50.0	9,130	142	0
Community Bk	Longview	TX	97.5	0.293	1	28,695	453	<\$100M	70.0	59,307	507	0
Texas SVG Bk SSB	Snyder	TX	95.0	0.269	1	22,550	383	<\$100M	80.0	22,550	383	0
Sanger Bk	Sanger	TX	95.0	0.344	1	31,818	546	<\$100M	82.5	31,818	546	0
Round Top St Bk	Round Top	TX	95.0	0.113	1	26,100	493	\$100M-500M	70.0	26,100	493	0.002
Grandview Bk	Grandview	TX	95.0	0.306	1	25,511	442	<\$100M	80.0	25,511	442	0
First St Bk	Graham	TX	95.0	0.177	1	19,942	546	\$100M-500M	82.5	26,155	234	0
First Federal Community Bank	Paris	TX	95.0	0.036	0.223	12,100	436	\$100M-500M	85.0	55,004	589	0
Cypress Bank FSB	Pittsburg	TX	95.0	0.057	0.391	8,533	352	\$100M-500M	70.0	17,142	409	0
Communitybank TX NA	Beaumont	TX	95.0	0.235	0.437	131,306	1,632	\$500M-\$1B	92.5	300,293	2,040	0
Legend Bk NA	Bowie	TX	92.5	0.116	0.473	56,234	1,022	\$100M-500M	80.0	91,496	1,210	0
Horizon Bk SSB	Austin	TX	92.5	0.271	1	33,326	235	\$100M-500M	80.0	33,326	235	0
Texas Republic Bk NA	Frisco	TX	90.0	0.343	1	13,083	237	<\$100M	72.5	13,083	237	0
Texas Heritage Bk	Cross Plains	TX	90.0	0.204	1	15,734	278	<\$100M	67.5	15,734	278	0
Security St Bk	Littlefield	TX	90.0	0.166	1	16,380	263	<\$100M	57.5	9,793	181	0
Pearland St Bk	Pearland	TX	90.0	0.187	1	23,640	176	\$100M-500M	67.5	23,640	176	0
Mills Cty St Bk	Goldthwaite	TX	90.0	0.08	0.499	13,810	670	\$100M-500M	65.0	25,613	744	0
First St Bk	Mesquite	TX	90.0	0.109	0.251	21,972	891	\$100M-500M	32.5	4,239	84	0
First St Bk	Ben Wheeler	TX	90.0	0.171	1	14,036	332	<\$100M	45.0	10,084	110	0
First St Bk	Frankston	TX	90.0	0.159	0.485	22,226	350	\$100M-500M	60.0	10,232	137	0
First St Bk	Bedias	TX	90.0	0.156	1	13,042	378	<\$100M	70.0	68,160	622	0
First NB of Bosque Cty	Valley Mills	TX	90.0	0.136	1	12,903	312	<\$100M	60.0	12,903	312	0
First NB	Canton	TX	90.0	0.164	1	16,131	282	<\$100M	77.5	22,131	518	0.001
First NB	Linden	TX	90.0	0.188	1	15,273	278	<\$100M	52.5	21,475	485	0
Citizens St Bk	Buffalo	TX	90.0	0.083	0.486	20,203	479	\$100M-500M	40.0	50,980	229	0.001
Citizens St Bk	Corrigan	TX	90.0	0.195	1	16,228	233	<\$100M	70.0	21,605	369	0
Blanco NB	Blanco	TX	90.0	0.126	0.41	17,460	451	\$100M-500M	87.5	42,624	558	0.003
Pecos Cty St Bk	Fort Stockton	TX	87.5	0.191	1	21,848	210	\$100M-500M	65.0	21,848	210	0
Medina Valley St Bk	Devine	TX	87.5	0.124	1	9,293	220	<\$100M	52.5	9,293	220	0
Lindale St Bk	Lindale	TX	87.5	0.135	1	13,347	219	<\$100M	60.0	13,347	219	0
First-Lockhart NB	Lockhart	TX	87.5	0.121	0.267	14,962	553	\$100M-500M	80.0	43,806	679	0
First NB	Byers	TX	87.5	0.145	1	12,025	290	<\$100M	77.5	49,353	587	0
First Command Bank	Fort Worth	TX	87.5	0.016	0.28	8,650	315	\$500M-\$1B	70.0	26,286	390	0.069
First Cmnty Bk	Corpus Christi	TX	87.5	0.082	0.274	16,688	722	\$100M-500M	47.5	6,647	238	0.001
First Bk of Conroe NA	Conroe	TX	87.5	0.091	0.225	20,476	1,060	\$100M-500M	85.0	75,672	1,303	0
Dalhart FS & LA	Dalhart	TX	87.5	0.048	1	5,082	87	\$100M-500M	60.0	5,082	87	0
Commercial St Bk	Andrews	TX	87.5	0.092	0.199	33,028	1,130	\$100M-500M	87.5	16,686	241	0
City NB	Sulphur Springs	TX	87.5	0.058	0.303	19,710	957	\$100M-500M	75.0	53,151	1,114	0
Citizens St Bk	Somerville	TX	87.5	0.068	0.343	17,724	837	\$100M-500M	92.5	83,733	480	0
Citizens NB	Crockett	TX	87.5	0.153	1	12,376	211	<\$100M	57.5	95,681	724	0.004

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Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Spring Hill St Bk	Longview	TX	85.0	0.078	0.324	10,788	464	\$100M-500M	75.0	29,636	571	0
Liberty NB	Paris	TX	85.0	0.071	1	17,297	313	\$100M-500M	62.5	37,021	346	0
Hull St Bk	Hull	TX	85.0	0.216	1	9,296	182	<\$100M	65.0	9,296	182	0
Hereford St Bk	Hereford	TX	85.0	0.088	0.246	12,537	504	\$100M-500M	72.5	36,148	649	0
Guaranty Bond Bk	Mount Pleasant	TX	85.0	0.057	0.244	36,599	1,436	\$500M-\$1B	75.0	110,911	1,819	0
First St Bk	Clute	TX	85.0	0.104	0.397	10,488	446	\$100M-500M	60.0	18,539	236	0
First St B&TC	Carthage	TX	85.0	0.051	1	17,681	392	\$100M-500M	62.5	38,606	859	0
First NB	Sonora	TX	85.0	0.081	0.267	15,065	633	\$100M-500M	60.0	38,048	529	0
First NB	Baird	TX	85.0	0.087	0.197	16,422	2,032	\$100M-500M	77.5	41,887	631	0
Citizens St Bk	Miles	TX	85.0	0.232	1	12,622	170	<\$100M	57.5	25,638	394	0
Austin Bk TX NA	Jacksonville	TX	85.0	0.059	0.206	58,892	2,470	\$500M-\$1B	77.5	193,851	3,126	0
Angelina SB FSB	Lufkin	TX	85.0	0.062	1	2,808	94	<\$100M	62.5	2,808	94	0
American Bk NA	Keller	TX	85.0	0.199	1	12,320	163	<\$100M	35.0	2,389	41	0
Security St Bk	Odessa	TX	82.5	0.076	0.148	18,719	775	\$100M-500M	77.5	23,321	337	0.003
Security St B&TC	Fredericksburg	TX	82.5	0.049	0.187	29,008	1,267	\$500M-\$1B	75.0	104,135	1,625	0
Peoples Bk	Paris	TX	82.5	0.093	0.332	10,924	343	\$100M-500M	47.5	38,624	521	0.001
Lamar NB	Paris	TX	82.5	0.066	0.495	7,129	790	\$100M-500M	65.0	14,393	825	0.003
Junction NB	Junction	TX	82.5	0.137	1	5,434	217	<\$100M	52.5	5,434	217	0
Happy St Bk	Happy	TX	82.5	0.051	0.197	44,287	1,604	\$500M-\$1B	77.5	161,606	2,114	0
Firstbank Sw	Amarillo	TX	82.5	0.057	0.227	37,435	1,502	\$500M-\$1B	70.0	99,547	1,864	0
First NB	Tom Bean	TX	82.5	0.206	1	8,644	214	<\$100M	52.5	22,747	329	0
First NB	Gilmer	TX	82.5	0.07	0.277	13,436	500	\$100M-500M	52.5	39,377	491	0
First NB	Dublin	TX	82.5	0.104	0.461	6,969	427	<\$100M	50.0	22,735	249	0
First NB	Quanah	TX	82.5	0.236	1	10,388	164	<\$100M	35.0	7,413	132	0
First NB	Anson	TX	82.5	0.121	1	6,363	250	<\$100M	60.0	31,363	494	0
First Coleman NB	Coleman	TX	82.5	0.201	1	11,037	147	<\$100M	62.5	11,037	147	0
First Cmnty Bk Cent TX NA	Meridian	TX	82.5	0.103	0.291	17,090	391	\$100M-500M	85.0	58,820	503	0
First Bk	Azle	TX	82.5	0.065	0.288	13,079	537	\$100M-500M	60.0	38,408	293	0
Fannin Bk	Bonham	TX	82.5	0.168	1	8,542	184	<\$100M	55.0	8,542	184	0
Commercial St Bk	El Campo	TX	82.5	0.074	0.307	10,771	426	\$100M-500M	37.5	1,185	32	0
Union St Bk	Kerrville	TX	80.0	0.177	1	6,510	136	<\$100M	35.0	3,684	36	0
Texas Star Bk	Van Alstyne	TX	80.0	0.075	0.163	17,321	649	\$100M-500M	85.0	79,089	905	0
Texas St Bk SSB	Lott	TX	80.0	0.15	1	9,052	127	<\$100M	52.5	9,052	127	0
Llano NB	Llano	TX	80.0	0.092	0.284	8,749	296	<\$100M	85.0	30,811	386	0
Gilmer NB	Gilmer	TX	80.0	0.056	0.392	10,503	406	\$100M-500M	55.0	20,914	479	0
First St Bk	Yoakum	TX	80.0	0.113	1	11,122	182	<\$100M	57.5	6,419	48	0
First St Bk	New Braunfels	TX	80.0	0.068	0.15	16,230	715	\$100M-500M	52.5	4,833	96	0
First NB Hereford	Hereford	TX	80.0	0.077	0.349	7,584	359	<\$100M	80.0	21,717	427	0
First NB	Alvin	TX	80.0	0.139	1	13,146	117	<\$100M	67.5	52,719	4,194	0
First NB	Rotan	TX	80.0	0.133	1	6,253	192	<\$100M	27.5	1,091	36	0
First Federal Bank Texas	Tyler	TX	80.0	0.017	0.145	3,954	123	\$100M-500M	70.0	22,452	188	0
First B&TC	Dawson	TX	80.0	0.219	1	6,739	179	<\$100M	80.0	44,016	712	0
Community NB	Hondo	TX	80.0	0.083	0.256	8,405	361	\$100M-500M	65.0	30,709	207	0
City NB	Corsicana	TX	80.0	0.146	1	6,268	170	<\$100M	52.5	6,268	170	0

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Citizens St Bk	Tyler	TX	80.0	0.073	0.189	16,565	534	\$100M-500M	62.5	14,284	192	0
Buckholts St Bk	Buckholts	TX	80.0	0.121	1	5,685	239	<\$100M	50.0	5,685	239	0
West TX St Bk	Odessa	TX	77.5	0.065	0.151	14,944	539	\$100M-500M	75.0	60,879	775	0
United Bk of El Paso Del Nor	El Paso	TX	77.5	0.094	0.225	10,030	313	\$100M-500M	80.0	41,362	483	0
Trinity Bk NA	Fort Worth	TX	77.5	0.37	1	45,322	3	\$100M-500M	72.5	45,322	3	0
Transpecos Banks	Pecos	TX	77.5	0.066	0.241	8,675	352	\$100M-500M	70.0	27,543	429	0
Texas Bk	Henderson	TX	77.5	0.058	0.266	10,707	455	\$100M-500M	65.0	29,462	557	0
Panola NB	Carthage	TX	77.5	0.076	1	7,711	187	\$100M-500M	50.0	7,711	187	0
Morris Cty NB	Naples	TX	77.5	0.084	0.494	6,601	287	<\$100M	62.5	13,370	332	0
Marion St Bk	Marion	TX	77.5	0.163	1	7,658	167	<\$100M	72.5	24,009	517	0
First NB	Moody	TX	77.5	0.171	1	6,504	156	<\$100M	65.0	22,886	187	0
First NB	Huntsville	TX	77.5	0.042	0.294	12,602	638	\$100M-500M	55.0	5,158	84	0
First Bk	Muleshoe	TX	77.5	0.074	1	6,659	175	<\$100M	80.0	54,515	492	0
First B&TC East TX	Diboll	TX	77.5	0.05	0.14	31,015	1,324	\$500M-\$1B	72.5	116,442	1,740	0.003
Enterprise Bk	Houston	TX	77.5	0.057	0.125	24,539	796	\$100M-500M	75.0	80,866	482	0
Ennis St Bk	Ennis	TX	77.5	0.081	0.217	8,663	370	\$100M-500M	75.0	33,628	516	0
East TX NB	Palestine	TX	77.5	0.074	0.263	8,703	328	\$100M-500M	85.0	33,114	433	0
Citizens St Bk	Roma	TX	77.5	0.08	1	4,998	205	<\$100M	70.0	25,559	303	0
Citizens NB	Wills Point	TX	77.5	0.118	1	9,732	140	<\$100M	57.5	12,534	91	0
Bank & Tr SSB	Del Rio	TX	77.5	0.041	0.242	12,744	643	\$100M-500M	65.0	39,865	787	0
Arp St Bk	Arp	TX	77.5	0.06	0.358	7,976	342	\$100M-500M	45.0	13,879	378	0
Affiliated Bank	Bedford	TX	77.5	0.023	0.129	2,856	103	\$100M-500M	67.5	17,140	168	0
Woodhaven NB	Fort Worth	TX	75.0	0.054	0.122	18,293	559	\$100M-500M	82.5	106,164	858	0
Vintage Bk	Waxahachie	TX	75.0	0.069	0.219	9,511	392	\$100M-500M	77.5	39,399	524	0.003
Texas NB	Sweetwater	TX	75.0	0.062	0.375	4,897	296	<\$100M	40.0	8,185	332	0
Texas Cmnty Bk NA	Somerset	TX	75.0	0.042	0.139	22,536	781	\$500M-\$1B	75.0	104,403	1,151	0
Texas Bk	Brownwood	TX	75.0	0.06	0.139	14,346	549	\$100M-500M	75.0	64,849	734	0
Southwest Bk	Odessa	TX	75.0	0.073	0.162	10,931	409	\$100M-500M	80.0	49,989	626	0
Security Bk	Ralls	TX	75.0	0.054	0.457	7,409	322	\$100M-500M	47.5	9,629	129	0
Peoples Bk	Lubbock	TX	75.0	0.05	0.161	10,824	974	\$100M-500M	72.5	25,739	338	0
Lovelady St Bk	Lovelady	TX	75.0	0.132	0.705	4,242	204	<\$100M	55.0	6,020	218	0
La Coste NB	La Coste	TX	75.0	0.192	1	6,623	75	<\$100M	52.5	6,623	75	0
Herring Bk	Amarillo	TX	75.0	0.05	0.126	16,759	729	\$100M-500M	75.0	73,766	974	0.001
First St Bk	Rice	TX	75.0	0.309	1	6,428	82	<\$100M	67.5	181,596	1,713	0
First St Bk	Louise	TX	75.0	0.056	0.269	10,922	305	\$100M-500M	47.5	3,352	128	0
First St Bk	Abilene	TX	75.0	0.197	1	6,052	148	<\$100M	50.0	6,094	106	0
First NB	Mcgregor	TX	75.0	0.072	0.237	7,238	303	\$100M-500M	27.5	453	12	0
First Cmnty Bk E TX NA	Crockett	TX	75.0	0.059	0.178	10,506	407	\$100M-500M	95.0	58,909	610	0.004
Community Bk	GraNBury	TX	75.0	0.045	0.139	19,086	823	\$100M-500M	57.5	17,828	126	0
Commercial NB	Texarkana	TX	75.0	0.06	0.21	9,841	356	\$100M-500M	67.5	10,731	367	0
City NB	Taylor	TX	75.0	0.043	0.303	7,126	684	\$100M-500M	62.5	20,652	743	0.008
Citizens NB	Brownwood	TX	75.0	0.064	0.21	11,009	301	\$100M-500M	42.5	9,320	141	0
Charter Bk	Corpus Christi	TX	75.0	0.059	0.174	9,041	494	\$100M-500M	67.5	33,208	613	0
Beal Bank	Plano	TX	75.0	0.006	0.05	10,534	1,031	\$1B-\$10B	62.5	56,569	1,570	0

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Bank of Vernon	Vernon	TX	75.0	0.192	1	6,362	132	<\$100M	92.5	95,416	758	0
Ballinger NB	Ballinger	TX	75.0	0.116	1	4,374	178	<\$100M	52.5	4,374	178	0
Aimbank	Littlefield	TX	75.0	0.062	0.169	8,506	549	\$100M-500M	77.5	39,465	682	0
Zavala Cty Bk	Crystal City	TX	72.5	0.11	1	6,066	129	<\$100M	47.5	6,066	129	0
Uvalde NB	Uvalde	TX	72.5	0.113	0.438	4,386	251	<\$100M	65.0	10,022	274	0
Union St Bk	Florence	TX	72.5	0.041	0.157	11,680	609	\$100M-500M	60.0	16,334	171	0
Texas First St Bk	Riesel	TX	72.5	0.046	0.223	10,572	459	\$100M-500M	62.5	34,700	587	0
National Bk of TX	Fort Worth	TX	72.5	0.051	0.243	6,756	309	\$100M-500M	65.0	24,164	393	0
Kilgore NB	Kilgore	TX	72.5	0.084	0.339	5,331	178	<\$100M	75.0	15,710	231	0
First NB	Sterling City	TX	72.5	0.077	1	6,057	135	<\$100M	42.5	2,836	53	0
First NB	Anderson	TX	72.5	0.056	0.271	6,351	313	\$100M-500M	52.5	8,254	193	0
First NB	Bastrop	TX	72.5	0.039	0.184	11,213	597	\$100M-500M	62.5	13,994	281	0
First NB	Canadian	TX	72.5	0.068	1	7,533	128	\$100M-500M	67.5	35,921	779	0
First NB	Paducah	TX	72.5	0.077	1	4,253	184	<\$100M	45.0	9,410	176	0
First FNCL Bk NA	Southlake	TX	72.5	0.04	0.158	11,359	472	\$100M-500M	55.0	36,406	429	0
First FNCL Bk NA	Stephenville	TX	72.5	0.04	0.143	12,874	511	\$100M-500M	40.0	15,545	181	0
First Community Bank NA	San Benito	TX	72.5	0.06	0.181	9,392	311	\$100M-500M	87.5	51,810	418	0
First Bk W TX	Coahoma	TX	72.5	0.066	0.219	8,347	317	\$100M-500M	80.0	38,105	452	0
Crosby St Bk	Crosby	TX	72.5	0.038	0.148	13,930	648	\$100M-500M	70.0	62,197	879	0
Community NB	Detroit	TX	72.5	0.178	1	3,257	134	<\$100M	42.5	33,004	122	0
Commercial NB	Brady	TX	72.5	0.056	0.409	5,165	326	<\$100M	77.5	40,339	502	0
Bank Brenham NA	Brenham	TX	72.5	0.082	0.445	4,990	174	<\$100M	65.0	11,224	214	0
Viewpoint Bank	Plano	TX	70.0	0.005	0.029	9,795	486	\$1B-\$10B	52.5	32,062	552	0
Stockmens NB	Cotulla	TX	70.0	0.107	1	4,670	113	<\$100M	45.0	4,670	113	0
Southwest Securities FSB	Arlington	TX	70.0	0.008	0.029	11,235	281	\$1B-\$10B	77.5	183,563	787	0
Security St Bk	Winters	TX	70.0	0.098	0.902	3,203	201	<\$100M	52.5	11,521	190	0
Powell St Bk	Powell	TX	70.0	0.127	1	3,122	114	<\$100M	45.0	3,122	114	0
Mason NB	Mason	TX	70.0	0.084	1	6,189	119	<\$100M	40.0	6,189	119	0
Main St Bk	Kingwood	TX	70.0	0.042	0.181	11,335	510	\$100M-500M	47.5	29,911	169	0
Henderson Federal Savings Ba	Henderson	TX	70.0	0.016	0.214	1,367	31	<\$100M	57.5	6,145	47	0
Guaranty Bank	Austin	TX	70.0	0.004	0.017	57,702	3,639	>\$10B	60.0	204,634	4,204	0
Grand Bk of TX	Grand Prairie	TX	70.0	0.067	0.187	7,085	225	\$100M-500M	75.0	34,083	332	0
First St Bk	Burnet	TX	70.0	0.049	0.234	7,730	389	\$100M-500M	52.5	22,729	280	0
First NB	Texarkana	TX	70.0	0.042	0.197	8,487	390	\$100M-500M	35.0	2,448	58	0
First NB	Graford	TX	70.0	0.107	1	4,762	111	<\$100M	62.5	16,392	324	0
First NB	Evant	TX	70.0	0.082	0.411	4,343	175	<\$100M	70.0	19,136	446	0
Farmers St Bk	Center	TX	70.0	0.035	0.222	8,825	429	\$100M-500M	22.5	9,497	180	0
Elkhart St Bk	Elkhart	TX	70.0	0.097	1	3,025	153	<\$100M	45.0	3,025	153	0
Community Nat B&T TX	Corsicana	TX	70.0	0.038	0.123	11,457	502	\$100M-500M	70.0	55,162	709	0
Citizens St Bk	Princeton	TX	70.0	0.118	1	4,649	127	<\$100M	67.5	35,611	197	0
Citizens St Bk	Anton	TX	70.0	0.145	1	4,245	109	<\$100M	65.0	26,183	410	0
Citizens NB	Henderson	TX	70.0	0.024	0.171	18,978	954	\$500M-\$1B	82.5	132,772	1,257	0
BIG Bend Bks NA	Marfa	TX	70.0	0.097	1	6,184	128	<\$100M	42.5	6,184	128	0
Bank San Jacinto Cty	Coldspring	TX	70.0	0.122	1	3,832	85	<\$100M	42.5	3,832	85	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
American NB	Gonzales	TX	70.0	0.04	0.223	8,499	386	\$100M-500M	70.0	36,909	759	0
Amarillo NB	Amarillo	TX	70.0	0.033	0.098	82,268	2,521	\$1B-\$10B	60.0	240,041	3,352	0
White Oak St Bk	White Oak	TX	67.5	0.069	0.272	4,601	271	<\$100M	65.0	15,854	371	0
United Central Bk	Garland	TX	67.5	0.035	0.052	33,221	838	\$500M-\$1B	80.0	312,769	1,680	0
State Bk	De Kalb	TX	67.5	0.052	0.236	6,144	290	\$100M-500M	50.0	7,666	113	0
Muleshoe St Bk	Muleshoe	TX	67.5	0.053	0.333	4,446	239	<\$100M	55.0	12,536	275	0
Menard NB	Menard	TX	67.5	0.133	1	4,905	68	<\$100M	42.5	4,905	68	0
Liberty Bk	North Richland Hi	TX	67.5	0.058	0.201	6,473	287	\$100M-500M	52.5	19,541	97	0
Hamlin NB	Hamlin	TX	67.5	0.051	0.229	4,984	320	<\$100M	42.5	11,622	376	0
First United Bk	Dimmitt	TX	67.5	0.023	0.11	17,815	770	\$500M-\$1B	67.5	32,212	569	0
First TX Bk	Round Rock	TX	67.5	0.05	0.146	7,939	356	\$100M-500M	72.5	40,175	505	0
First St Bk	Gainesville	TX	67.5	0.031	0.136	12,269	590	\$100M-500M	67.5	32,387	455	0
First St Bk	Mobeetie	TX	67.5	0.086	1	5,755	97	<\$100M	42.5	4,170	72	0
First Security St Bk	Cranfills Gap	TX	67.5	0.065	0.459	4,644	171	<\$100M	52.5	9,954	205	0
First NB	Cooper	TX	67.5	0.09	1	3,361	102	<\$100M	15.0	1,527	48	0
First NB	GraNBury	TX	67.5	0.028	0.185	9,636	470	\$100M-500M	30.0	2,982	31	0
First NB	Monahans	TX	67.5	0.042	0.142	9,883	374	\$100M-500M	52.5	10,006	122	0
First FNCL Bk NA	Eastland	TX	67.5	0.034	0.354	5,578	342	\$100M-500M	77.5	58,792	688	0
First Bk	Burkburnett	TX	67.5	0.044	0.124	9,704	407	\$100M-500M	67.5	16,350	529	0
Enloe St Bk	Enloe	TX	67.5	0.188	1	3,724	84	<\$100M	47.5	3,724	84	0.003
Community Bk	Bridgeport	TX	67.5	0.172	1	3,885	66	<\$100M	52.5	23,792	215	0
Community B&T	Waco	TX	67.5	0.039	0.108	14,529	499	\$100M-500M	70.0	73,561	659	0
Commercial St Bk	Palmer	TX	67.5	0.095	0.38	3,984	144	<\$100M	82.5	22,538	5,015	0
City NB	Colorado City	TX	67.5	0.057	1	3,713	136	<\$100M	42.5	3,713	136	0.003
Citizens St Bk	Sealy	TX	67.5	0.045	0.26	6,841	295	\$100M-500M	40.0	6,363	139	0
Citizens Bk	Slaton	TX	67.5	0.04	0.153	8,913	362	\$100M-500M	52.5	32,747	300	0
Anahuac NB	Anahuac	TX	67.5	0.076	0.324	5,327	162	<\$100M	65.0	16,450	209	0
American St Bk	Lubbock	TX	67.5	0.03	0.109	62,714	3,572	\$1B-\$10B	85.0	24,920	450	0.004
Wellington St Bk	Wellington	TX	65.0	0.037	0.333	5,829	265	\$100M-500M	50.0	14,184	308	0
Texas First Bk	Santa Fe	TX	65.0	0.039	0.133	8,482	297	\$100M-500M	62.5	39,494	404	0
Sterling Bk	Houston	TX	65.0	0.024	0.047	118,298	3,863	\$1B-\$10B	12.5	7,779	20	0
State NB	Groom	TX	65.0	0.095	0.389	3,506	144	<\$100M	57.5	9,003	173	0
Southside Bk	Tyler	TX	65.0	0.017	0.116	37,211	1,481	\$1B-\$10B	60.0	174,192	2,035	0.001
Security St Bk NA	Ore City	TX	65.0	0.069	0.547	3,073	147	<\$100M	50.0	5,622	166	0
Security St Bk	Pearsall	TX	65.0	0.031	0.152	11,252	408	\$100M-500M	85.0	25,096	231	0
San Angelo NB	San Angelo	TX	65.0	0.03	0.154	9,791	515	\$100M-500M	60.0	37,700	667	0
National Bk	Gatesville	TX	65.0	0.028	0.11	13,096	607	\$100M-500M	40.0	7,908	101	0
International Bk CMRC	Zapata	TX	65.0	0.022	0.255	8,700	344	\$100M-500M	55.0	26,521	451	0
Independent Bk	Waco	TX	65.0	0.04	0.123	9,420	370	\$100M-500M	67.5	541,906	5,233	0
Hometown Bk NA	Galveston	TX	65.0	0.036	0.111	9,008	413	\$100M-500M	77.5	71,271	741	0
Fort Worth NB	Fort Worth	TX	65.0	0.047	0.182	7,853	326	\$100M-500M	62.5	29,619	419	0
First TX Bk	Belton	TX	65.0	0.056	0.278	3,761	273	<\$100M	65.0	13,550	311	0
First St Bk of Miami TX	Miami	TX	65.0	0.091	0.385	2,950	147	<\$100M	57.5	7,669	176	0
First St Bk	Paint Rock	TX	65.0	0.056	0.546	3,398	234	<\$100M	42.5	6,973	144	0

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First St Bk	Livingston	TX	65.0	0.027	0.228	6,930	398	\$100M-500M	72.5	17,403	263	0
First NB Central TX	Waco	TX	65.0	0.032	0.07	12,044	495	\$100M-500M	72.5	87,226	793	0
First NB	Weatherford	TX	65.0	0.048	0.168	9,360	294	\$100M-500M	72.5	32,551	286	0
First NB	Hico	TX	65.0	0.098	1	3,384	105	<\$100M	72.5	103,696	958	0
First NB	Floydada	TX	65.0	0.056	1	5,313	106	<\$100M	40.0	3,361	102	0
First FNCL Bk NA	Abilene	TX	65.0	0.022	0.107	22,035	1,372	\$1B-\$10B	60.0	15,752	394	0
First Cmnty Bk SA NA	San Antonio	TX	65.0	0.06	0.15	7,897	204	\$100M-500M	75.0	41,721	315	0
Falls City NB	Falls City	TX	65.0	0.04	0.296	5,195	235	\$100M-500M	52.5	16,076	301	0
Crowell St Bk	Crowell	TX	65.0	0.086	0.669	2,781	168	<\$100M	50.0	4,154	176	0
Cowboy Bk TX	Maypearl	TX	65.0	0.1	1	3,576	111	<\$100M	40.0	3,576	111	0
Community NB	Midland	TX	65.0	0.031	0.074	17,125	636	\$500M-\$1B	75.0	61,450	700	0
Broadway NB	San Antonio	TX	65.0	0.023	0.099	40,245	1,963	\$1B-\$10B	62.5	198,388	2,726	0
Brazos Valley Bk NA	College Station	TX	65.0	0.067	0.115	7,454	266	\$100M-500M	75.0	46,749	441	0
Bank of Desoto NA	Desoto	TX	65.0	0.053	0.158	7,586	260	\$100M-500M	72.5	36,817	366	0
Bank of Crowley	Crowley	TX	65.0	0.108	1	3,411	74	<\$100M	42.5	3,411	74	0
American Bk NA	Corpus Christi	TX	65.0	0.029	0.068	25,139	1,180	\$500M-\$1B	65.0	55,557	430	0
Alliance Bk	Sulphur Springs	TX	65.0	0.025	0.096	12,518	655	\$100M-500M	65.0	48,288	649	0.004
Texas St Bk	Joaquin	TX	62.5	0.05	0.185	5,102	211	\$100M-500M	57.5	20,085	283	0.004
Texas B&TC	Longview	TX	62.5	0.02	0.065	21,421	853	\$1B-\$10B	70.0	178,027	1,575	0.005
Southwest Bk	Fort Worth	TX	62.5	0.025	0.087	14,062	543	\$500M-\$1B	62.5	84,218	803	0
Shelby SVG Bk SSB	Center	TX	62.5	0.033	0.163	6,548	359	\$100M-500M	60.0	27,251	454	0
Security St Bk	Stockdale	TX	62.5	0.109	1	3,021	72	<\$100M	40.0	12,517	274	0
Schwertner St Bk	Schwertner	TX	62.5	0.089	1	3,109	51	<\$100M	32.5	3,109	51	0
Preferred Bank	Houston	TX	62.5	0.009	0.068	1,921	73	\$100M-500M	57.5	17,528	116	0
Plainscapital Bk	Lubbock	TX	62.5	0.02	0.047	65,981	2,553	\$1B-\$10B	65.0	449,681	4,072	0
Omniamerican Bank	Ft. Worth	TX	62.5	0.004	0.037	3,875	148	\$1B-\$10B	52.5	28,283	239	0
Newfirst NB	El Campo	TX	62.5	0.036	0.107	12,043	387	\$100M-500M	70.0	61,707	599	0
Lone Star NB	Pharr	TX	62.5	0.024	0.068	39,270	1,408	\$1B-\$10B	70.0	282,191	2,423	0.001
Lakeside NB	Rockwall	TX	62.5	0.06	0.311	2,999	140	<\$100M	57.5	9,643	182	0
Industry St Bk	Industry	TX	62.5	0.027	0.178	6,382	450	\$100M-500M	62.5	27,123	567	0.002
Independent Bk	Mckinney	TX	62.5	0.027	0.091	14,310	512	\$500M-\$1B	22.5	21,872	176	0
Incommons Bk NA	Mexia	TX	62.5	0.062	0.234	4,454	183	<\$100M	62.5	17,171	251	0
Hondo NB	Hondo	TX	62.5	0.047	0.235	5,039	200	\$100M-500M	62.5	19,774	273	0
First Victoria NB	Victoria	TX	62.5	0.02	0.059	27,018	978	\$1B-\$10B	70.0	220,267	1,804	0
First TX Bk	Lampasas	TX	62.5	0.039	0.28	4,083	233	\$100M-500M	57.5	14,484	280	0
First St Bk	Odem	TX	62.5	0.054	0.281	4,013	197	<\$100M	67.5	25,677	277	0
First NB	Falfurrias	TX	62.5	0.066	1	4,664	99	<\$100M	62.5	65,428	857	0
First NB	Colorado City	TX	62.5	0.087	1	3,333	62	<\$100M	87.5	38,727	808	0
Farmers St Bk	Groesbeck	TX	62.5	0.036	0.375	3,920	221	\$100M-500M	32.5	6,499	86	0
Commercial Bk	Mason	TX	62.5	0.149	1	2,908	64	<\$100M	95.0	204,320	924	0
Century Bk NA	Texarkana	TX	62.5	0.019	0.05	28,797	1,150	\$1B-\$10B	62.5	185,473	1,794	0
Capital Bk	Houston	TX	62.5	0.043	0.077	8,860	336	\$100M-500M	60.0	230,447	2,314	0
Brush Country Bk	Freer	TX	62.5	0.058	0.415	3,535	174	<\$100M	52.5	8,522	211	0
Bank of The West	Grapevine	TX	62.5	0.041	0.104	10,310	398	\$100M-500M	47.5	20,695	147	0

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American NB	Mount Pleasant	TX	62.5	0.05	0.237	4,164	212	<\$100M	65.0	51,423	207	0
American Bk of TX	Sherman	TX	62.5	0.02	0.048	21,934	835	\$1B-\$10B	62.5	137,276	1,308	0
Texas First Bk	Galveston	TX	60.0	0.039	0.176	6,776	205	\$100M-500M	67.5	34,795	302	0
Texas Cmnty Bk NA	The Woodlands	TX	60.0	0.027	0.054	11,404	400	\$100M-500M	75.0	101,192	670	0
Texas Champion Bk	Alice	TX	60.0	0.033	0.082	10,142	322	\$100M-500M	65.0	59,040	529	0
State NB TX	Iowa Park	TX	60.0	0.031	0.244	5,167	219	\$100M-500M	47.5	16,906	286	0
Security St Bk	Farwell	TX	60.0	0.052	1	4,564	82	<\$100M	27.5	4,324	86	0
Roscoe St Bk	Roscoe	TX	60.0	0.038	0.308	3,696	170	<\$100M	40.0	8,939	192	0
Prosperity Bk	El Campo	TX	60.0	0.014	0.059	96,209	3,681	\$1B-\$10B	77.5	152,903	1,122	0
Pointwest Bk	West	TX	60.0	0.064	1	3,239	74	<\$100M	30.0	3,239	74	0
Pilgrim Bk	Pittsburg	TX	60.0	0.029	0.106	8,513	410	\$100M-500M	65.0	49,371	598	0
National Bk	Andrews	TX	60.0	0.054	0.172	5,099	204	<\$100M	65.0	122,051	1,329	0
Memphis St Bk	Memphis	TX	60.0	0.083	1	2,267	74	<\$100M	35.0	2,267	74	0
Lubbock NB	Lubbock	TX	60.0	0.027	0.067	15,615	602	\$500M-\$1B	60.0	82,332	891	0
Legacytexas Bk	Plano	TX	60.0	0.017	0.048	25,873	705	\$1B-\$10B	60.0	170,149	1,247	0
Justin St Bk	Justin	TX	60.0	0.062	0.154	4,729	166	<\$100M	70.0	25,938	254	0
First St Bk-Brmd SSB	Bremond	TX	60.0	0.031	0.282	4,787	183	\$100M-500M	50.0	15,429	234	0.003
First St Bk	Brownsboro	TX	60.0	0.057	0.26	4,348	145	<\$100M	60.0	12,855	192	0
First St Bk	Uvalde	TX	60.0	0.021	0.122	9,676	454	\$100M-500M	30.0	548	46	0
First NB	Edgewood	TX	60.0	0.117	1	2,025	42	<\$100M	70.0	77,292	698	0
First NB	Lipan	TX	60.0	0.12	1	1,896	70	<\$100M	60.0	17,055	96	0
First NB	EdiNBurg	TX	60.0	0.016	0.041	71,845	2,640	\$1B-\$10B	37.5	4,754	75	0.001
First NB	Stanton	TX	60.0	0.06	0.521	3,744	88	<\$100M	62.5	34,449	301	0
First Liberty NB	Liberty	TX	60.0	0.024	0.242	5,330	244	\$100M-500M	57.5	20,740	313	0
First CMRL Bk NA	Seguin	TX	60.0	0.055	0.127	5,477	238	\$100M-500M	77.5	37,540	372	0
Community NB	Bellaire	TX	60.0	0.039	0.174	6,108	264	\$100M-500M	55.0	20,316	177	0
Classic Bk Na	Cameron	TX	60.0	0.032	0.184	6,621	278	\$100M-500M	67.5	36,079	368	0
Citizens St Bk	Luling	TX	60.0	0.085	0.204	4,597	130	<\$100M	40.0	5,928	98	0
American NB TX	Terrell	TX	60.0	0.017	0.054	29,582	1,268	\$1B-\$10B	70.0	277,250	2,317	0
Weatherford NB	Weatherford	TX	57.5	0.023	0.142	7,694	386	\$100M-500M	62.5	41,487	533	0
Wallis St Bk	Wallis	TX	57.5	0.037	0.07	10,318	323	\$100M-500M	70.0	80,131	528	0.003
Vista Bk TX	Houston	TX	57.5	0.031	0.078	8,493	368	\$100M-500M	65.0	57,107	542	0
Town & Country Bk	Stephenville	TX	57.5	0.036	0.207	5,210	208	\$100M-500M	60.0	10,101	110	0
Texas St Bk	San Angelo	TX	57.5	0.035	0.233	5,804	181	\$100M-500M	52.5	19,051	252	0.027
Sundown St Bk	Sundown	TX	57.5	0.046	0.194	4,510	204	<\$100M	70.0	23,304	260	0
Security St Bk	Anahuac	TX	57.5	0.062	1	3,475	60	<\$100M	62.5	13,180	191	0
Sanderson St Bk	Sanderson	TX	57.5	0.078	1	3,351	8	<\$100M	32.5	3,351	8	0
Robert Lee St Bk	Robert Lee	TX	57.5	0.054	0.581	2,246	110	<\$100M	37.5	3,841	118	0
Pilgrim Bk TX	Clarendon	TX	57.5	0.086	0.553	1,482	89	<\$100M	37.5	2,478	96	0
Northstar Bk of TX	Denton	TX	57.5	0.023	0.055	14,011	643	\$500M-\$1B	70.0	103,165	1,014	0
North TX Bk NA	Decatur	TX	57.5	0.056	0.218	4,068	137	<\$100M	60.0	15,960	189	0
Lone Star Cap Bk NA	San Antonio	TX	57.5	0.035	0.166	5,398	219	\$100M-500M	52.5	23,593	299	0
Kress NB	Kress	TX	57.5	0.065	1	2,063	59	<\$100M	37.5	2,063	59	0
Jacksboro NB	Jacksboro	TX	57.5	0.037	0.183	5,668	258	\$100M-500M	50.0	19,440	321	0.002



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Independence Bk NA	Houston	TX	57.5	0.05	0.134	6,443	155	\$100M-500M	65.0	35,039	244	0
Greater South TX Bk	Falfurrias	TX	57.5	0.076	0.282	3,041	108	<\$100M	65.0	10,795	142	0
Grapeland St Bk	Grapeland	TX	57.5	0.101	1	2,103	34	<\$100M	32.5	2,103	34	0
Frost NB	San Antonio	TX	57.5	0.014	0.036	190,045	7,395	>\$10B	62.5	1,654,275	14,254	0
First St Bk Central TX	Austin	TX	57.5	0.015	0.044	15,029	821	\$1B-\$10B	70.0	157,841	1,404	0
First St Bk	Mineral Wells	TX	57.5	0.049	0.215	4,204	149	<\$100M	25.0	787	29	0
First St Bk	Junction	TX	57.5	0.072	1	2,726	66	<\$100M	60.0	6,351	156	0
First St Bk	San Diego	TX	57.5	0.053	0.499	2,781	135	<\$100M	50.0	32,172	469	0
First NB	Trinity	TX	57.5	0.051	0.346	2,306	136	<\$100M	37.5	3,394	45	0
First NB	Quitaque	TX	57.5	0.052	1	2,209	82	<\$100M	60.0	8,644	214	0
Comanche NB	Comanche	TX	57.5	0.021	0.264	4,854	247	\$100M-500M	50.0	17,181	313	0.001
City Bk	Lubbock	TX	57.5	0.013	0.032	22,656	896	\$1B-\$10B	87.5	301,260	621	0
Citizens St Bk	Woodville	TX	57.5	0.032	0.271	3,941	215	\$100M-500M	62.5	14,836	265	0
Citizens NB	Hillsboro	TX	57.5	0.032	0.279	4,075	193	\$100M-500M	72.5	114,421	693	0
Citizens Bk NA	Abilene	TX	57.5	0.05	0.17	4,145	192	<\$100M	75.0	46,913	760	0
Carmine St Bk	Carmine	TX	57.5	0.058	1	2,354	81	<\$100M	32.5	2,354	81	0
Bank TX NA	Dallas	TX	57.5	0.013	0.029	60,261	1,600	\$1B-\$10B	60.0	504,518	2,874	0
Bank South TX	Mcallen	TX	57.5	0.056	0.206	4,256	137	<\$100M	65.0	18,331	200	0
Bandera Bk	Bandera	TX	57.5	0.068	0.321	2,742	125	<\$100M	55.0	8,534	152	0
American Bk CMRC	Wolfforth	TX	57.5	0.023	0.067	16,040	645	\$500M-\$1B	67.5	105,477	1,093	0
Worthington NB	Arlington	TX	55.0	0.038	0.079	6,632	202	\$100M-500M	62.5	40,475	320	0
Woodforest NB	Houston	TX	55.0	0.012	0.041	31,601	1,206	\$1B-\$10B	60.0	265,014	2,178	0.002
Texas Cap Bk NA	Dallas	TX	55.0	0.005	0.01	23,336	799	\$1B-\$10B	55.0	293,746	1,720	0
Security Bk	Whitesboro	TX	55.0	0.037	0.315	2,911	112	<\$100M	42.5	14,749	153	0
Santa Anna NB	Santa Anna	TX	55.0	0.058	0.325	1,980	130	<\$100M	50.0	5,923	155	0
Pinnacle Bk	Keene	TX	55.0	0.029	0.099	6,758	306	\$100M-500M	85.0	117,690	828	0.001
Ozona NB	Ozona	TX	55.0	0.036	0.138	6,107	271	\$100M-500M	65.0	33,491	401	0
Oglesby St Bk	Oglesby	TX	55.0	0.093	0.553	1,123	47	<\$100M	40.0	2,030	58	0
MyLubbockbank	Lubbock	TX	55.0	0.059	0.135	4,210	146	<\$100M	65.0	21,924	227	0
Lytle St Bk of Lytle TX	Lytle	TX	55.0	0.043	0.488	2,885	142	<\$100M	37.5	5,875	156	0.002
Johnson City Bk	Johnson City	TX	55.0	0.053	0.229	3,748	108	<\$100M	57.5	15,020	160	0
International Bk of CMRC	Laredo	TX	55.0	0.007	0.032	63,782	2,320	\$1B-\$10B	55.0	515,178	4,127	0.001
Independent Bk of TX	Irving	TX	55.0	0.056	0.095	5,052	178	<\$100M	70.0	39,161	293	0
Huntington St Bk	Huntington	TX	55.0	0.028	0.124	5,783	378	\$100M-500M	60.0	31,877	464	0.013
First NB	Wichita Falls	TX	55.0	0.037	0.104	7,294	229	\$100M-500M	50.0	37,483	290	0
First NB	Ballinger	TX	55.0	0.032	0.222	3,929	203	\$100M-500M	65.0	9,355	203	0
First NB	Mertzson	TX	55.0	0.028	0.273	4,434	200	\$100M-500M	75.0	24,793	268	0.004
First NB	Livingston	TX	55.0	0.024	0.161	5,461	285	\$100M-500M	57.5	10,796	239	0
First Bk Roxton TX	Roxton	TX	55.0	0.07	1	1,394	71	<\$100M	32.5	1,394	71	0
First Bk	Celeste	TX	55.0	0.071	0.25	2,799	131	<\$100M	77.5	486,275	5,469	0
First Bk	Farmersville	TX	55.0	0.047	0.103	5,553	233	\$100M-500M	37.5	23,375	101	0
Fidelity Bk	Wichita Falls	TX	55.0	0.035	0.086	7,043	289	\$100M-500M	82.5	372,586	2,903	0
Farmers St Bk	Bertram	TX	55.0	0.074	1	2,070	66	<\$100M	52.5	9,306	205	0
Farmers NB	Newcastle	TX	55.0	0.06	0.486	1,469	102	<\$100M	70.0	74,631	925	0

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Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Extraco Bks NA	Temple	TX	55.0	0.014	0.058	15,148	621	\$1B-\$10B	62.5	114,986	1,070	0
Commercial Bk	Nacogdoches	TX	55.0	0.025	0.136	7,965	274	\$100M-500M	57.5	15,585	215	0.001
Comerica Bk	Dallas	TX	55.0	0.004	0.007	245,201	9,119	>\$10B	55.0	3,570,743	21,818	0
Coleman Cty St Bk	Coleman	TX	55.0	0.055	0.204	2,904	160	<\$100M	50.0	10,422	204	0
Citizens NB	Cameron	TX	55.0	0.026	0.131	6,741	261	\$100M-500M	45.0	26,254	256	0
Brazos NB	Richwood	TX	55.0	0.071	1	1,286	34	<\$100M	35.0	1,286	34	0
Bank TX	Devine	TX	55.0	0.053	0.211	3,258	143	<\$100M	62.5	14,670	182	0
Amegy Bk NA	Houston	TX	55.0	0.012	0.032	149,270	4,195	>\$10B	55.0	711,268	5,975	0
Tradition Bk	Houston	TX	52.5	0.021	0.07	8,857	299	\$100M-500M	67.5	79,243	538	0
Texas NB	Mercedes	TX	52.5	0.058	0.184	4,264	100	<\$100M	67.5	22,760	175	0.004
Texas First Bk	Winnie	TX	52.5	0.04	0.194	3,486	136	<\$100M	57.5	16,697	187	0
Texas Coastal Bk	Pasadena	TX	52.5	0.086	0.182	2,647	121	<\$100M	75.0	14,558	200	0
Riverbend Bk	Fort Worth	TX	52.5	0.07	0.168	3,188	116	<\$100M	47.5	10,709	150	0
Rio Bk	Mcallen	TX	52.5	0.036	0.109	5,298	245	\$100M-500M	72.5	39,229	390	0
Professional Bk NA	Dallas	TX	52.5	0.047	0.127	5,213	150	\$100M-500M	75.0	36,990	274	0
Orange SVGs Bk SSB	Orange	TX	52.5	0.019	0.125	5,999	341	\$100M-500M	55.0	32,799	508	0
Omnibank NA	Houston	TX	52.5	0.025	0.057	9,179	230	\$100M-500M	75.0	96,611	462	0
Nixon St Bk	Nixon	TX	52.5	0.045	0.272	2,975	127	<\$100M	57.5	10,929	174	0
Kleberg First NB	Kingsville	TX	52.5	0.022	0.114	7,679	273	\$100M-500M	57.5	40,603	432	0.002
Jefferson Bk	San Antonio	TX	52.5	0.018	0.061	11,586	383	\$500M-\$1B	67.5	65,400	466	0
International Bk of CMRC	Brownsville	TX	52.5	0.014	0.063	11,378	369	\$500M-\$1B	52.5	71,082	601	0
Inter NB	Mcallen	TX	52.5	0.008	0.042	13,581	462	\$1B-\$10B	50.0	83,082	761	0
Granger NB	Granger	TX	52.5	0.075	1	1,891	39	<\$100M	30.0	1,891	39	0
Graham S & LA Fa	Graham	TX	52.5	0.008	0.05	908	25	\$100M-500M	47.5	8,182	58	0
Franklin Bk SSB	Houston	TX	52.5	0.003	0.035	17,161	653	\$1B-\$10B	55.0	149,433	1,135	0
Fort Davis St Bk	Fort Davis	TX	52.5	0.045	0.246	2,916	104	<\$100M	55.0	11,641	145	0
First St Bk	Huntsville	TX	52.5	0.042	0.135	4,646	199	\$100M-500M	55.0	8,846	108	0
First St Bk	Tuscola	TX	52.5	0.07	1	1,366	29	<\$100M	47.5	1,799	46	0
First NB	Emory	TX	52.5	0.034	0.284	2,985	140	<\$100M	47.5	23,734	263	0
First NB	Graham	TX	52.5	0.031	0.095	6,291	275	\$100M-500M	67.5	13,288	376	0
First NB	Jacksboro	TX	52.5	0.019	0.073	7,781	298	\$100M-500M	22.5	4,186	74	0.001
First NB	Eagle Lake	TX	52.5	0.043	0.161	4,323	163	\$100M-500M	27.5	1,886	34	0
First NB	Woodsboro	TX	52.5	0.062	1	1,819	15	<\$100M	32.5	14,864	176	0
First Cmnty Bk The Woodlands	Tomball	TX	52.5	0.037	0.075	6,588	196	\$100M-500M	72.5	54,730	342	0.002
Elsa St B&TC	Elsa	TX	52.5	0.034	0.204	4,633	136	\$100M-500M	62.5	22,753	210	0
Dallas City Bk	Dallas	TX	52.5	0.04	0.169	6,735	95	\$100M-500M	52.5	26,808	148	0
Capital Bk TX	Carrizo Springs	TX	52.5	0.073	0.504	2,878	36	<\$100M	37.5	5,600	50	0
Border Cap Bk NA	Mcallen	TX	52.5	0.035	0.08	6,395	193	\$100M-500M	70.0	51,078	376	0
Bank of The West	El Paso	TX	52.5	0.016	0.045	11,217	424	\$500M-\$1B	75.0	63,367	599	0
American Bk TX NA	Marble Falls	TX	52.5	0.015	0.066	9,943	410	\$500M-\$1B	62.5	82,926	698	0.003
Texas Citizens Bk NA	Pasadena	TX	50.0	0.04	0.103	5,080	151	\$100M-500M	65.0	35,719	254	0
Texas Brand Bk	Garland	TX	50.0	0.048	0.13	3,966	133	<\$100M	70.0	26,764	217	0
Spur Security Bk	Spur	TX	50.0	0.043	1	1,459	85	<\$100M	30.0	1,459	85	0
Schertz B&TC	Schertz	TX	50.0	0.035	0.109	5,417	187	\$100M-500M	77.5	44,656	419	0

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Post Oak Bk NA	Houston	TX	50.0	0.025	0.055	7,151	244	\$100M-500M	72.5	80,439	485	0
Perryton NB	Perryton	TX	50.0	0.028	0.272	3,082	143	\$100M-500M	37.5	9,330	176	0
Patriot Bk	Houston	TX	50.0	0.014	0.035	12,551	337	\$500M-\$1B	65.0	34,414	143	0
Lone St Bk SSB	Moulton	TX	50.0	0.028	0.145	4,177	180	\$100M-500M	55.0	21,723	265	0.001
Jefferson Bk	Dallas	TX	50.0	0.022	0.07	7,274	257	\$100M-500M	35.0	6,008	136	0
Inwood NB	Dallas	TX	50.0	0.011	0.026	15,169	581	\$1B-\$10B	60.0	144,282	1,071	0
Interstate Bk SSB	Perryton	TX	50.0	0.033	0.168	3,603	172	\$100M-500M	52.5	16,159	235	0
Xx Na	Houston	TX	50.0	0.053	0.133	4,195	110	<\$100M	57.5	21,189	173	0
Haskell NB	Haskell	TX	50.0	0.034	0.369	2,178	107	<\$100M	40.0	5,907	127	0
First St Bk	Hallsville	TX	50.0	0.053	1	1,959	27	<\$100M	95.0	124,448	1,394	0
First St Bk	Three Rivers	TX	50.0	0.035	0.245	2,903	120	<\$100M	55.0	7,851	163	0
First Scty Bk NA	Flower Mound	TX	50.0	0.04	0.076	5,884	157	\$100M-500M	65.0	42,463	288	0
First NB	Kemp	TX	50.0	0.05	0.266	2,587	100	<\$100M	70.0	41,090	292	0
First NB	Midland	TX	50.0	0.024	0.055	6,675	276	\$100M-500M	47.5	6,594	160	0
First FNCL Bk NA	Cleburne	TX	50.0	0.024	0.081	5,866	263	\$100M-500M	67.5	619,554	4,756	0
First B&TC	Lubbock	TX	50.0	0.018	0.059	7,585	309	\$100M-500M	80.0	74,798	1,155	0.002
Eagle Bk	Jarrell	TX	50.0	0.065	0.323	1,144	55	<\$100M	50.0	33,036	167	0
Dublin NB	Dublin	TX	50.0	0.049	0.337	1,488	75	<\$100M	45.0	4,418	88	0
Donley Cty St Bk	Clarendon	TX	50.0	0.04	1	1,542	63	<\$100M	32.5	1,542	63	0
Commerce Bk	Laredo	TX	50.0	0.017	0.085	7,640	304	\$100M-500M	90.0	93,852	430	0
Citizens NB	Waxahachie	TX	50.0	0.02	0.041	9,232	325	\$100M-500M	35.0	3,560	81	0
Citizens NB	Breckenridge	TX	50.0	0.038	0.124	3,686	197	<\$100M	75.0	124,381	1,008	0
Amistad Bk	Del Rio	TX	50.0	0.094	0.255	1,433	56	<\$100M	52.5	5,629	87	0
American NB	Wichita Falls	TX	50.0	0.023	0.063	8,328	387	\$100M-500M	55.0	24,260	136	0
American Bk NA	Waco	TX	50.0	0.025	0.068	7,655	256	\$100M-500M	62.5	12,320	163	0
West TX NB	Midland	TX	47.5	0.016	0.065	8,057	329	\$500M-\$1B	47.5	43,032	512	0
Unity NB	Houston	TX	47.5	0.057	0.151	3,208	94	<\$100M	80.0	85,105	698	0
United Cmnty Bk NA	Highland Village	TX	47.5	0.032	0.07	5,254	186	\$100M-500M	75.0	55,239	392	0
Texas Heritage NB	Daingerfield	TX	47.5	0.035	0.224	3,364	120	<\$100M	62.5	15,024	160	0
Texas Gulf Bk NA	Freeport	TX	47.5	0.023	0.107	5,552	239	\$100M-500M	52.5	29,104	357	0
Texas First Bk	Texas City	TX	47.5	0.031	0.126	4,605	167	\$100M-500M	62.5	30,416	263	0.016
Preston NB	Dallas	TX	47.5	0.049	0.112	3,083	101	<\$100M	65.0	20,952	179	0.008
Live Oak St Bk	Dallas	TX	47.5	0.032	0.114	3,808	164	\$100M-500M	70.0	29,296	275	0
Jourdanton St Bk	Jourdanton	TX	47.5	0.035	0.248	2,686	132	<\$100M	45.0	9,412	169	0
Houston Cmnty Bk	Houston	TX	47.5	0.027	0.082	5,189	200	\$100M-500M	67.5	43,182	343	0
First St Bk	Avinger	TX	47.5	0.093	0.247	1,506	19	<\$100M	60.0	24,612	243	0
First St Bk	Stratford	TX	47.5	0.026	0.156	4,214	144	\$100M-500M	47.5	16,948	248	0
First NB	Mineola	TX	47.5	0.04	1	1,091	36	<\$100M	60.0	13,276	250	0
First NB	Munday	TX	47.5	0.033	0.231	2,467	137	<\$100M	62.5	14,301	339	0
First NB	Groesbeck	TX	47.5	0.035	0.52	1,786	104	<\$100M	75.0	60,221	1,222	0
First NB	Borger	TX	47.5	0.055	0.142	2,237	107	<\$100M	42.5	7,629	189	0
First Cmnty Bk Fort Bend Na	Sugar Land	TX	47.5	0.041	0.115	4,034	107	<\$100M	65.0	28,899	176	0
Fidelity Bk of TX	Waco	TX	47.5	0.042	0.179	3,082	118	<\$100M	57.5	15,142	175	0
D Hanis St Bk	D Hanis	TX	47.5	0.048	0.313	1,691	57	<\$100M	47.5	5,398	78	0

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Crockett NB	Ozona	TX	47.5	0.021	0.099	5,820	255	\$100M-500M	42.5	23,398	327	0
Atascosa NB	Pleasanton	TX	47.5	0.045	0.376	1,867	85	<\$100M	47.5	4,972	105	0
Arrowhead Bk	Llano	TX	47.5	0.032	0.174	3,483	138	\$100M-500M	57.5	18,399	204	0
Zapata NB	Zapata	TX	45.0	0.026	0.304	2,341	72	<\$100M	35.0	6,996	102	0
Waggoner NB	Vernon	TX	45.0	0.019	0.116	4,330	195	\$100M-500M	57.5	30,274	252	0
Treaty Oak Bk	Austin	TX	45.0	0.034	0.087	4,061	148	\$100M-500M	50.0	21,060	231	0
Texas Enterprise Bk	Bryan	TX	45.0	0.056	0.172	2,369	74	<\$100M	62.5	13,745	106	0
Texas Advan Cmnty Bk NA	Alvin	TX	45.0	0.068	0.128	2,110	73	<\$100M	70.0	16,475	118	0
Star Bk of TX	Lake Worth	TX	45.0	0.04	0.168	3,199	94	<\$100M	52.5	15,856	146	0
Plains St Bk	Plains	TX	45.0	0.033	1	1,253	26	<\$100M	72.5	12,941	433	0
Peoples St Bk	Shepherd	TX	45.0	0.031	0.217	2,744	103	<\$100M	75.0	49,325	583	0
Mineola Cmnty Bk SSB	Mineola	TX	45.0	0.023	0.237	3,251	127	\$100M-500M	40.0	11,966	171	0
Hcsb St Bkg Assn	Plainview	TX	45.0	0.016	0.072	5,103	217	\$100M-500M	47.5	34,319	342	0
First NB Bells/Savoy	Bells	TX	45.0	0.046	0.229	2,092	77	<\$100M	52.5	9,127	105	0
First NB	Mount Vernon	TX	45.0	0.02	0.33	2,453	110	\$100M-500M	32.5	2,099	123	0
First NB	Burleson	TX	45.0	0.03	0.096	4,611	185	\$100M-500M	25.0	5,597	78	0
First NB	Bellville	TX	45.0	0.024	0.177	4,502	140	\$100M-500M	52.5	8,530	167	0
First B&TC	Childress	TX	45.0	0.045	0.091	3,504	141	<\$100M	62.5	120,870	724	0
Colonial Savings FR	Fort Worth	TX	45.0	0.001	0.06	707	25	\$500M-\$1B	57.5	11,786	55	0
Bank of Las Colinas	Irving	TX	45.0	0.011	0.022	302	8	<\$100M	67.5	11,386	49	0
Bank of Fort Bend	Sugarland	TX	45.0	0.012	0.03	245	9	<\$100M	65.0	7,584	34	0
Bank	Weatherford	TX	45.0	0.038	0.086	3,593	152	<\$100M	77.5	434,096	3,436	0
Town North Bk NA	Dallas	TX	42.5	0.006	0.048	7,789	280	\$1B-\$10B	42.5	38,733	415	0.212
State NB	West	TX	42.5	0.027	0.243	1,341	125	<\$100M	27.5	3,503	139	0
State NB	Big Spring	TX	42.5	0.016	0.211	3,411	165	\$100M-500M	35.0	11,173	199	0
Peoples St Bk	Rocksprings	TX	42.5	0.028	0.323	1,417	88	<\$100M	65.0	12,919	259	0
Pavillion Bk	Richardson	TX	42.5	0.035	0.193	2,440	81	<\$100M	42.5	9,870	106	0
North Dallas B&TC	Dallas	TX	42.5	0.008	0.037	7,309	307	\$500M-\$1B	55.0	78,036	617	0
National B&T	La Grange	TX	42.5	0.018	0.366	2,225	97	\$100M-500M	27.5	5,080	118	0.002
Metrobank NA	Houston	TX	42.5	0.009	0.017	10,873	286	\$1B-\$10B	70.0	214,470	1,122	0
Karnes Cty NB	Karnes City	TX	42.5	0.029	0.225	2,119	115	<\$100M	37.5	7,423	139	0
First TX Bk	Georgetown	TX	42.5	0.017	0.085	4,730	174	\$100M-500M	60.0	37,967	310	0
First St Bk	Van	TX	42.5	0.038	0.232	1,485	74	<\$100M	45.0	6,207	90	0
First NB	Trenton	TX	42.5	0.023	0.173	3,308	164	\$100M-500M	22.5	12,147	76	0
First NB	Jasper	TX	42.5	0.018	0.147	4,209	156	\$100M-500M	50.0	9,639	126	0
First NB	Eldorado	TX	42.5	0.031	0.3	1,444	74	<\$100M	72.5	19,947	255	0
First NB	Spearman	TX	42.5	0.027	0.12	2,925	144	\$100M-500M	37.5	2,025	42	0
First FNCL Bk NA	Sweetwater	TX	42.5	0.026	0.138	3,438	163	\$100M-500M	72.5	63,377	738	0
Farmers NB	Seymour	TX	42.5	0.035	0.126	2,283	142	<\$100M	50.0	13,765	120	0
Farmers & MRCH Bk	De Leon	TX	42.5	0.024	0.319	1,293	121	<\$100M	30.0	16,438	263	0
Encore Bk NA	Houston	TX	42.5	0.006	0.028	8,974	267	\$1B-\$10B	55.0	122,440	674	0
Citizens St Bk	Ganado	TX	42.5	0.032	1	1,776	33	<\$100M	40.0	15,869	259	0
Central NB	Woodway	TX	42.5	0.016	0.038	8,265	263	\$500M-\$1B	72.5	118,387	1,064	0
Central Bk	Houston	TX	42.5	0.023	0.07	6,064	194	\$100M-500M	50.0	17,719	329	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Burton St Bk	Burton	TX	42.5	0.032	1	1,601	32	<\$100M	27.5	1,601	32	0
Alliance Bk Cent TX	Waco	TX	42.5	0.037	0.139	3,044	113	<\$100M	50.0	15,099	173	0
Normangee St Bk	Normangee	TX	40.0	0.019	1	1,324	33	<\$100M	32.5	1,324	33	0
Muenster St Bk	Muenster	TX	40.0	0.022	0.253	2,477	100	\$100M-500M	45.0	9,804	129	0
First St Bk NA	Canadian	TX	40.0	0.024	0.109	2,893	139	\$100M-500M	35.0	12,951	178	0
First NB	Shiner	TX	40.0	0.023	0.256	2,421	90	\$100M-500M	37.5	6,443	108	0
First NB	Tahoka	TX	40.0	0.021	0.563	1,290	58	<\$100M	45.0	21,268	163	0
First NB	Fort Stockton	TX	40.0	0.033	0.297	1,770	67	<\$100M	50.0	24,021	246	0
Falcon Intl Bk	Laredo	TX	40.0	0.01	0.035	8,862	195	\$500M-\$1B	60.0	102,214	517	0.002
Bloomberg St Bk	Bloomberg	TX	40.0	0.066	0.172	838	36	<\$100M	27.5	2,510	49	0
Bank TX NA	Quitman	TX	40.0	0.02	0.14	3,728	123	\$100M-500M	45.0	19,437	200	0
Bank of TX	Austin	TX	40.0	0.024	0.217	1,948	109	<\$100M	32.5	7,328	131	0
Bank of Houston	Houston	TX	40.0	0.019	0.039	6,198	210	\$100M-500M	45.0	9,723	92	0
Yoakum NB	Yoakum	TX	37.5	0.018	0.233	2,462	126	\$100M-500M	37.5	9,199	159	0
Wood Cty NB	Quitman	TX	37.5	0.024	0.276	1,628	57	<\$100M	32.5	5,563	76	0
West TX St Bk	Snyder	TX	37.5	0.025	0.125	2,813	131	\$100M-500M	47.5	15,598	185	0
Snyder NB	Snyder	TX	37.5	0.024	0.131	3,084	97	\$100M-500M	35.0	13,596	125	0
Platinum Bk	Lubbock	TX	37.5	0.03	0.096	3,033	101	\$100M-500M	92.5	119,052	712	0
Peoples Bk	Colleyville	TX	37.5	0.035	0.095	2,601	122	<\$100M	67.5	51,056	389	0
Moody NB	Galveston	TX	37.5	0.008	0.027	6,025	219	\$500M-\$1B	52.5	72,893	484	0
Hbank TX	Grapevine	TX	37.5	0.025	0.12	2,681	100	\$100M-500M	70.0	22,340	165	0
First NB TX	Killeen	TX	37.5	0.008	0.051	6,225	181	\$500M-\$1B	50.0	64,341	382	0
First NB	Bedford	TX	37.5	0.048	0.14	1,691	81	<\$100M	60.0	29,912	212	0.02
City St Bk	Palacios	TX	37.5	0.031	0.284	1,338	60	<\$100M	57.5	30,714	251	0
Bridge City St Bk	Bridge City	TX	37.5	0.024	0.159	2,536	76	\$100M-500M	50.0	14,540	144	0
Allegiance Bk TX	Houston	TX	37.5	0.028	0.058	3,954	109	\$100M-500M	70.0	46,431	237	0
Valuebank TX	Corpus Christi	TX	35.0	0.022	0.061	3,675	143	\$100M-500M	57.5	33,062	266	0
State Bk TX	Houston	TX	35.0	0.018	0.08	2,678	180	\$100M-500M	50.0	20,727	270	0
Signature Bk	Dallas	TX	35.0	0.027	0.124	2,369	76	<\$100M	62.5	391,255	2,630	0
Pointbank	Pilot Point	TX	35.0	0.014	0.05	3,987	169	\$100M-500M	57.5	44,257	318	0
Park Cities Bk	Dallas	TX	35.0	0.01	0.022	7,139	165	\$500M-\$1B	67.5	167,299	386	0
Madisonville St Bk	Madisonville	TX	35.0	0.015	0.04	3,887	191	\$100M-500M	37.5	20,165	255	0
Kent Cty St Bk	Jayton	TX	35.0	0.018	1	280	16	<\$100M	32.5	280	16	0
Gladewater NB	Gladewater	TX	35.0	0.038	0.171	1,005	38	<\$100M	40.0	4,944	57	0
Frontier Bk of TX	Elgin	TX	35.0	0.023	0.227	1,135	72	<\$100M	42.5	5,006	83	0
First Tx Bk	Killeen	TX	35.0	0.019	0.111	3,380	69	\$100M-500M	30.0	16,142	121	0
First St Bk	Abernathy	TX	35.0	0.028	0.247	662	37	<\$100M	37.5	16,284	354	0
First St Bk	Shallowater	TX	35.0	0.037	0.133	1,802	73	<\$100M	82.5	34,666	396	0
First NB	South Padre Islan	TX	35.0	0.027	0.212	1,579	63	<\$100M	27.5	612	21	0
First Intl Bk	Plano	TX	35.0	0.015	0.026	5,593	163	\$100M-500M	65.0	85,115	412	0
First FNCL Bk NA	Mineral Wells	TX	35.0	0.018	0.141	3,194	114	\$100M-500M	67.5	302,326	5,811	0.003
Fayetteville Bk	Fayetteville	TX	35.0	0.022	0.194	2,710	59	\$100M-500M	50.0	13,955	90	0
Eden St Bk	Eden	TX	35.0	0.017	0.401	1,061	51	<\$100M	32.5	2,646	60	0
Dilley St Bk	Dilley	TX	35.0	0.017	1	863	30	<\$100M	30.0	863	30	0

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Citizens Bk	Kilgore	TX	35.0	0.014	0.04	3,890	195	\$100M-500M	37.5	2,019	24	0
Chappell Hill Bk	Chappell Hill	TX	35.0	0.031	0.409	744	16	<\$100M	20.0	1,462	20	0
Capital Bk SSB	El Paso	TX	35.0	0.031	0.106	3,312	67	\$100M-500M	77.5	31,244	176	0
Austin Cty St Bk	Bellville	TX	35.0	0.041	0.141	1,246	41	<\$100M	32.5	5,628	55	0
Trusttexas Bk SSB	Cuero	TX	32.5	0.018	0.133	2,722	98	\$100M-500M	42.5	15,346	160	0
Transpecos Bk Iraan	Iraan	TX	32.5	0.026	0.199	577	36	<\$100M	42.5	2,898	49	0
Texstar NB	Universal City	TX	32.5	0.026	0.047	3,108	97	\$100M-500M	70.0	44,114	269	0
T Bk NA	Dallas	TX	32.5	0.027	0.04	4,206	88	\$100M-500M	72.5	72,339	286	0
Southwestern NB	Houston	TX	32.5	0.017	0.028	5,828	122	\$100M-500M	70.0	94,573	403	0
Peoples St Bk	Hallettsville	TX	32.5	0.009	0.363	1,512	68	\$100M-500M	77.5	171,782	880	0
Lamesa NB	Lamesa	TX	32.5	0.012	0.116	2,525	151	\$100M-500M	30.0	11,492	191	0
Hill B&TC	Weimar	TX	32.5	0.012	0.34	1,047	56	<\$100M	32.5	3,081	67	0
Guadalupe NB	Kerrville	TX	32.5	0.039	0.177	797	19	<\$100M	52.5	4,496	33	0
First St Bk	Spearman	TX	32.5	0.022	0.127	2,008	97	<\$100M	35.0	1,781	61	0
First NB	Whitney	TX	32.5	0.023	0.195	1,153	49	<\$100M	45.0	25,289	446	0
First NB	Port Lavaca	TX	32.5	0.015	0.159	2,611	97	\$100M-500M	70.0	37,523	477	0
First NB	Hebbronville	TX	32.5	0.014	0.212	1,376	88	<\$100M	90.0	72,792	452	0
First NB	Giddings	TX	32.5	0.021	0.1	2,611	101	\$100M-500M	57.5	17,860	231	0
Citizens NB	Crosbyton	TX	32.5	0.009	1	377	17	<\$100M	62.5	7,919	80	0
Cattlemans NB	Round Mountain	TX	32.5	0.028	0.099	1,914	78	<\$100M	52.5	15,980	132	0
American FNB	Houston	TX	32.5	0.01	0.014	5,942	134	\$500M-\$1B	72.5	155,727	593	0
Western NB	Odessa	TX	30.0	0.004	0.008	3,625	179	\$500M-\$1B	47.5	21,054	167	0.001
Texas Leadership Bk	Royse City	TX	30.0	0.033	0.075	1,542	50	<\$100M	40.0	10,051	77	0
Lone Star St Bk W TX	Lubbock	TX	30.0	0.02	0.039	3,139	102	\$100M-500M	42.5	21,710	184	0
Lone Star St Bk	Lone Star	TX	30.0	0.034	0.101	1,020	81	<\$100M	60.0	10,116	132	0
Libertad Bk SSB	Austin	TX	30.0	0.032	0.096	1,394	35	<\$100M	50.0	11,728	71	0
Gruver St Bk	Gruver	TX	30.0	0.025	0.112	1,242	47	<\$100M	55.0	11,127	75	0
Friona St Bk NA	Friona	TX	30.0	0.024	0.051	1,915	80	<\$100M	17.5	5,065	93	0.003
First St Bk	Columbus	TX	30.0	0.014	0.208	1,159	56	<\$100M	45.0	5,387	61	0
First NB	Dalhart	TX	30.0	0.028	0.107	1,703	80	<\$100M	65.0	16,131	282	0
First Bk	Snook	TX	30.0	0.027	0.129	1,156	38	<\$100M	67.5	313,151	3,332	0
First B&TC	Memphis	TX	30.0	0.031	0.097	1,781	55	<\$100M	45.0	4,951	208	0
Columbus St Bk	Columbus	TX	30.0	0.014	0.223	1,102	57	<\$100M	27.5	4,311	70	0
Citizens St Bk	Tenaha	TX	30.0	0.021	0.243	557	15	<\$100M	57.5	12,836	142	0
Citizens NB	Teague	TX	30.0	0.022	0.057	2,474	111	\$100M-500M	65.0	33,498	378	0
Citizens 1st Bk	Tyler	TX	30.0	0.007	0.049	3,946	131	\$500M-\$1B	40.0	36,131	258	0
Brady NB	Brady	TX	30.0	0.021	0.112	1,584	88	<\$100M	42.5	11,263	115	0
Bank Arlington	Dalworthington G:	TX	30.0	0.032	0.149	1,024	24	<\$100M	55.0	6,872	41	0
State B&TC	Carrollton	TX	27.5	0.016	0.032	3,131	122	\$100M-500M	57.5	10,926	144	0
San Antonio NB	Refugio	TX	27.5	0.014	0.065	2,892	81	\$100M-500M	45.0	26,595	157	0
Graham NB	Graham	TX	27.5	0.019	0.051	2,152	96	\$100M-500M	32.5	12,956	145	0
First NB	Winnsboro	TX	27.5	0.022	0.064	2,831	93	\$100M-500M	45.0	11,470	160	0
First NB	Throckmorton	TX	27.5	0.017	0.286	424	20	<\$100M	77.5	32,711	338	0
First NB	Aspermont	TX	27.5	0.012	0.365	432	31	<\$100M	70.0	15,273	278	0

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Brenham NB	Brenham	TX	27.5	0.014	0.038	3,049	113	\$100M-500M	55.0	38,975	231	0
American Bk NA	Dallas	TX	27.5	0.022	0.22	526	18	<\$100M	75.0	42,946	681	0
Westbound Bk	Katy	TX	25.0	0.023	0.064	2,757	66	\$100M-500M	42.5	19,008	123	0
Synergy Bk SSB	Mckinney	TX	25.0	0.015	0.1	2,119	55	\$100M-500M	37.5	14,334	99	0
Golden Bk NA	Houston	TX	25.0	0.008	0.016	3,820	91	\$100M-500M	57.5	79,771	329	0
First St Bk	Hemphill	TX	25.0	0.014	0.151	684	35	<\$100M	32.5	8,240	122	0
First NB	Olney	TX	25.0	0.019	0.084	1,008	98	<\$100M	30.0	8,031	135	0
First NB	Beeville	TX	25.0	0.016	0.036	2,472	123	\$100M-500M	70.0	98,622	1,611	0
First Fed Bk Litfld TX SSB	Littlefield	TX	25.0	0.004	0.249	180	2	<\$100M	32.5	722	4	0
Fayette SVG Bk SSB	La Grange	TX	25.0	0.015	0.157	1,039	34	<\$100M	37.5	6,605	61	0
Community St Bk	Austin	TX	25.0	0.03	0.112	857	24	<\$100M	37.5	6,764	41	0
City NB	San Saba	TX	25.0	0.013	0.224	727	32	<\$100M	30.0	3,244	41	0
Citizens Bk	Claude	TX	25.0	0.007	0.232	634	37	<\$100M	70.0	67,624	1,798	0.002
Castroville St Bk	Castroville	TX	25.0	0.014	0.122	1,205	40	<\$100M	42.5	9,880	70	0
Bank of CMRC	Mclean	TX	25.0	0.033	0.109	476	20	<\$100M	57.5	18,075	215	0
Sovereign Bk	Dallas	TX	22.5	0.005	0.013	3,608	91	\$500M-\$1B	40.0	46,958	212	0
Lone Star Bk	Houston	TX	22.5	0.022	0.045	1,833	51	<\$100M	50.0	21,949	116	0
Integrity Bk SSB	Houston	TX	22.5	0.021	0.073	1,501	29	<\$100M	45.0	14,472	55	0
Homebank	Seagoville	TX	22.5	0.013	0.077	1,228	45	<\$100M	17.5	6,277	79	0
First NB	Amherst	TX	22.5	0.007	0.22	116	2	<\$100M	57.5	18,083	229	0
Colorado Valley Bk SSB	La Grange	TX	22.5	0.017	0.165	563	20	<\$100M	27.5	3,070	36	0
Bank of River Oaks	Houston	TX	22.5	0.016	0.047	2,194	50	\$100M-500M	40.0	18,660	96	0
Woodforest Bank	Refugio	TX	20.0	0	0	-	-	<\$100M	25.0	625	2	0
South Padre Bk NA	South Padre Islan	TX	20.0	0.02	0.088	821	23	<\$100M	47.5	9,306	53	0
Share Plus Federal Bank	Plano	TX	20.0	0	0	-	-	\$100M-500M	17.5	-	-	0
North Houston Bk	Houston	TX	20.0	0.004	0.014	1,933	71	\$100M-500M	27.5	18,938	108	0
Mainland Bk	Texas City	TX	20.0	0.014	0.052	1,280	54	<\$100M	62.5	23,415	103	0
Green Bk NA	Houston	TX	20.0	0.008	0.019	2,301	73	\$100M-500M	50.0	44,502	204	0
First St Bk	Overton	TX	20.0	0.017	0.116	772	25	<\$100M	32.5	9,821	118	0
First NB	Lake Jackson	TX	20.0	0.005	0.103	1,050	39	\$100M-500M	67.5	38,121	491	0
Falfurrias St Bk	Falfurrias	TX	20.0	0.026	0.06	480	26	<\$100M	57.5	7,988	60	0
Chasewood Bk	Houston	TX	20.0	0.015	0.083	1,119	33	<\$100M	45.0	12,513	80	0
West Side B&T	Fort Worth	TX	17.5	0.017	0.042	656	34	<\$100M	52.5	12,348	81	0
Wachovia Bank FSB	Houston	TX	17.5	0	0	-	-	>\$10B	17.5	-	-	0
Millennium St Bk of TX	Dallas	TX	17.5	0.015	0.021	1,709	45	\$100M-500M	67.5	47,615	233	0
Meridian Bk TX	Fort Worth	TX	17.5	0.013	0.024	1,448	37	\$100M-500M	25.0	12,438	77	0
First NB	Seymour	TX	17.5	0.01	0.117	392	28	<\$100M	62.5	116,784	1,477	0
First NB	Fabens	TX	17.5	0.008	0.027	1,962	63	\$100M-500M	65.0	44,285	599	0
United TX Bk	Dallas	TX	15.0	0.012	0.046	833	34	<\$100M	27.5	8,662	60	0
Town Center Bk	Coppell	TX	15.0	0.015	0.061	902	25	<\$100M	52.5	13,286	57	0
Prosper Bk	Prosper	TX	15.0	0.012	0.025	1,127	45	<\$100M	47.5	21,837	132	0
Pioneer Bk SSB	Dripping Springs	TX	15.0	0.016	0.062	693	21	<\$100M	35.0	7,603	51	0
Oasis Bk SSB	Houston	TX	15.0	0.014	0.069	266	9	<\$100M	42.5	3,857	17	0
Founders Bk SSB	Sugar Land	TX	15.0	0.018	0.06	850	20	<\$100M	15.0	4,069	32	0

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First Bk	Brownfield	TX	15.0	0.007	0.064	916	36	\$100M-500M	50.0	43,217	532	0
Business Bk TX NA	Austin	TX	15.0	0.003	0.097	150	6	<\$100M	25.0	1,547	14	0
Benchmark Bk	Plano	TX	15.0	0.009	0.031	1,746	51	\$100M-500M	57.5	18,995	75	0
Access 1st Cap Bk	Denton	TX	15.0	0.015	0.061	546	21	<\$100M	32.5	5,917	41	0
Vision Bk TX	Richardson	TX	12.5	0.015	0.031	830	22	<\$100M	22.5	6,522	42	0
Trust Co	San Antonio	TX	12.5	0.007	0.064	190	4	<\$100M	40.0	2,983	13	0
Third Coast Bk SSB	Humble	TX	12.5	0.01	0.042	435	7	<\$100M	20.0	4,707	17	0
State Bk of TX	Irving	TX	12.5	0.002	0.003	1,097	29	\$500M-\$1B	30.0	34,162	110	0
Opportunity Bk NA	Richardson	TX	12.5	0.016	0.036	986	19	<\$100M	60.0	24,713	58	0
First NB	Chillicothe	TX	12.5	0.01	0.043	407	21	<\$100M	60.0	9,726	138	0
Equity Bk SSB	Dallas	TX	12.5	0.004	0.006	995	48	\$100M-500M	47.5	43,096	173	0
Valliance Bk	Mckinney	TX	10.0	0.007	0.018	341	4	<\$100M	65.0	38,893	189	0
USAA Federal Savings Bank	San Antonio	TX	10.0	0	0	-	-	>\$10B	42.5	1,143	4	0.192
Tolleson Priv Bk	Dallas	TX	10.0	0.001	0.003	235	7	\$100M-500M	10.0	3,343	20	0
TIB Independent Bankersbank	Irving	TX	10.0	0	0.002	412	9	\$1B-\$10B	30.0	32,155	99	0.041
Texas Scty Bk	Dallas	TX	10.0	0	0	-	-	<\$100M	25.0	2,951	4	0
Texas NB	Jacksonville	TX	10.0	0	0	-	-	\$100M-500M	62.5	46,236	194	0
Texas Country Bk	Lakeway	TX	10.0	0	0.007	9	2	<\$100M	32.5	1,218	6	0
Providence Bk of TX SSB	Southlake	TX	10.0	0.002	0.004	86	5	<\$100M	42.5	10,950	34	0
Pegasus Bk	Dallas	TX	10.0	0.005	0.016	332	12	<\$100M	15.0	5,645	33	0
One World Bk	Dallas	TX	10.0	0.012	0.02	722	17	<\$100M	45.0	15,228	60	0
Nexbank SSB	Dallas	TX	10.0	0	0.002	299	14	\$500M-\$1B	15.0	4,654	55	0
Memorial City Bk	Houston	TX	10.0	0.01	0.026	411	8	<\$100M	37.5	9,066	28	0
Independent Bk of Austin SSB	Austin	TX	10.0	0.005	0.031	888	32	\$100M-500M	35.0	15,469	91	0
Grand Bk	Dallas	TX	10.0	0.002	0.018	807	31	\$100M-500M	57.5	44,363	273	0
Fort Hood NB	Fort Hood	TX	10.0	0	0.003	41	2	\$100M-500M	27.5	11,556	36	0
First Priv Bk TX	Dallas	TX	10.0	0.002	0.008	157	3	<\$100M	10.0	3,357	13	0
Fidelity Bk NA	Plano	TX	10.0	0.006	0.018	786	12	\$100M-500M	32.5	17,458	65	0
Community TR Bk TX	Dallas	TX	10.0	0	0	-	-	<\$100M	32.5	1,982	3	0
Collin Bk	Frisco	TX	10.0	0.005	0.015	179	3	<\$100M	30.0	6,341	19	0
Bank of San Antonio	San Antonio	TX	10.0	0.002	0.007	161	7	<\$100M	17.5	6,535	29	0
Oakwood St Bk	Oakwood	TX	-	.	.	.	.	<\$100M	.	.	.	0
Legacy TC NA	Houston	TX	-	.	.	.	.	<\$100M	.	.	.	0
First FNCL Tr Asset Mgmt Co	Abilene	TX	-	.	.	.	.	<\$100M	.	.	.	0
First Assn Bk	Dallas	TX	-	.	.	.	.	\$100M-500M	.	.	.	0

Note: NR = not ranked

Source: U.S. Small Business Administration, office of Advocacy, from Call Report data.