

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup> (10)	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The First National Bank of Albany	Albany	92.5	0.190	1.000	91,864	1,631	100M-500M	100.0	91,864	1,631	0.000
Community Bank	Fort Worth	90.0	0.251	0.808	135,008	1,251	500M-1B	77.5	15,085	731	0.000
Citizens State Bank	Tyler	90.0	0.317	0.789	81,247	927	100M-500M	95.0	21,856	657	0.000
The East Texas National Bank of Palestine	Palestine	90.0	0.280	1.000	40,797	450	100M-500M	80.0	7,963	316	0.000
Horizon Bank, SSB	Austin	87.5	0.302	0.707	96,082	837	100M-500M	77.5	14,895	564	0.000
Citizens State Bank	Somerville	85.0	0.151	0.902	60,122	1,228	100M-500M	95.0	20,409	1,031	0.000
First Commercial Bank, National Association	Seguin	85.0	0.355	1.000	39,885	286	100M-500M	65.0	4,866	170	0.000
United Bank of El Paso del Norte	El Paso	85.0	0.379	0.826	70,603	582	100M-500M	80.0	10,587	322	0.000
Southwest Bank	Odessa	85.0	0.337	0.741	77,582	758	100M-500M	87.5	15,273	469	0.000
First State Bank	Clute	85.0	0.263	0.902	35,286	607	100M-500M	92.5	11,327	491	0.000
First State Bank	Chico	82.5	0.245	0.767	56,775	766	100M-500M	87.5	14,359	590	0.000
First Community Bank	Corpus Christi	82.5	0.214	0.654	69,516	1,109	100M-500M	90.0	18,982	834	0.001
Rio Bank	Mcallen	82.5	0.272	0.738	55,692	523	100M-500M	80.0	9,807	335	0.000
First Bank, National Association	Conroe	82.5	0.220	0.772	66,391	800	100M-500M	80.0	12,657	573	0.000
Allegiance Bank Texas	Houston	82.5	0.264	0.434	181,835	1,043	500M-1B	67.5	16,332	494	0.000
First National Bank	George West	82.5	0.221	0.859	54,349	699	100M-500M	85.0	12,929	512	0.000
First Bank & Trust East Texas	Diboll	82.5	0.178	0.607	146,548	1,807	500M-1B	85.0	37,208	1,298	0.002
Llano National Bank	Llano	82.5	0.229	1.000	30,187	313	100M-500M	77.5	6,396	233	0.000
Commercial State Bank	Andrews	82.5	0.236	0.517	107,689	1,193	100M-500M	85.0	23,752	793	0.000
First State Bank	New Braunfels	82.5	0.312	0.701	83,721	762	100M-500M	77.5	11,916	463	0.000
Grandview Bank	Grandview	80.0	0.293	0.793	36,421	456	100M-500M	80.0	8,046	323	0.000
The National Bank of Andrews	Andrews	80.0	0.277	0.803	39,330	315	100M-500M	65.0	5,778	179	0.000
Ennis State Bank	Ennis	80.0	0.330	0.711	39,908	469	100M-500M	77.5	7,542	319	0.000
First Financial Bank, National Association	Stephenville	80.0	0.190	0.757	72,544	802	100M-500M	82.5	15,046	560	0.000
VINTAGE BANK	Waxahachie	80.0	0.294	0.826	43,585	378	100M-500M	67.5	5,414	240	0.002
Veritex Community Bank, National Association	Dallas	80.0	0.245	0.536	115,405	716	100M-500M	65.0	11,448	345	0.000
The First National Bank of Gilmer	Gilmer	80.0	0.173	0.827	44,345	757	100M-500M	90.0	13,993	602	0.000
First State Bank	Livingston	80.0	0.182	0.899	53,401	427	100M-500M	57.5	5,294	310	0.000
The First National Bank of McGregor	Mc Gregor	80.0	0.298	0.941	37,357	391	100M-500M	80.0	7,228	279	0.000
Texas National Bank of Jacksonville	Jacksonville	80.0	0.304	0.506	96,316	683	100M-500M	70.0	11,440	410	0.000
Woodhaven National Bank	Fort Worth	80.0	0.242	0.587	96,502	889	100M-500M	72.5	14,388	570	0.000
HomeBank Texas	Seagoville	80.0	0.309	1.000	33,300	205	100M-500M	47.5	3,005	112	0.000
The City National Bank of Sulphur Springs	Sulphur Springs	80.0	0.142	0.799	59,771	1,094	100M-500M	90.0	16,793	866	0.000
Austin Bank, Texas National Association	Jacksonville	80.0	0.189	0.594	252,454	3,680	1B-10B	90.0	69,403	2,819	0.000
Texas Star Bank	Van Alstyne	80.0	0.227	0.624	69,074	822	100M-500M	87.5	15,452	591	0.000
Trinity Bank, N.A.	Fort Worth	80.0	0.293	0.842	49,410	323	100M-500M	52.5	4,149	143	0.000
Commercial National Bank of Texarkana	Texarkana	80.0	0.222	0.843	43,935	490	100M-500M	75.0	8,148	317	0.000
Texas Advantage Community Bank, National Association	Alvin	80.0	0.562	0.993	47,026	262	<100M	62.5	4,271	137	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Enterprise Bank	Houston	80.0	0.246	0.509	129,064	1,094	500M-1B	80.0	21,080	655	0.000
AIMBank	Littlefield	77.5	0.205	0.513	68,142	1,031	100M-500M	87.5	18,211	766	0.000
Texas Citizens Bank, National Associat	Pasadena	77.5	0.301	0.487	89,086	585	100M-500M	60.0	7,710	266	0.000
First National Bank of Central Texas	Waco	77.5	0.185	0.450	114,714	973	500M-1B	70.0	14,563	612	0.000
Fidelity Bank	Wichita Falls	77.5	0.247	0.531	58,583	587	100M-500M	70.0	9,433	356	0.000
Security State Bank & Trust	Fredericksburg	77.5	0.153	0.557	101,150	1,430	500M-1B	82.5	22,217	1,081	0.000
Spirit of Texas Bank, SSB	College Station	77.5	0.247	0.557	78,773	712	100M-500M	50.0	5,574	209	0.000
Schertz Bank & Trust	Schertz	77.5	0.268	0.766	50,733	326	100M-500M	42.5	3,525	148	0.000
Texana Bank, National Association	Linden	77.5	0.273	0.701	40,507	477	100M-500M	77.5	7,796	351	0.000
Charter Bank	Corpus Christi	77.5	0.222	0.679	49,736	599	100M-500M	80.0	10,210	415	0.000
Liberty Bank	Hurst	77.5	0.207	0.513	64,256	746	100M-500M	77.5	12,503	457	0.000
Texas Regional Bank	Harlingen	77.5	0.426	0.937	42,098	182	<100M	45.0	2,786	92	0.000
Orange Savings Bank, ssb	Orange	77.5	0.179	0.679	75,675	658	100M-500M	82.5	15,688	432	0.000
HomeTown Bank, National Associatio	Galveston	77.5	0.173	0.689	76,802	691	100M-500M	72.5	10,311	442	0.000
First-Lockhart National Bank	Lockhart	77.5	0.256	0.801	40,891	315	100M-500M	55.0	4,278	176	0.000
First Community Bank, National Assoc	San Benito	77.5	0.209	0.720	44,442	440	100M-500M	67.5	6,145	269	0.000
Post Oak Bank, N. A.	Houston	77.5	0.222	0.475	132,548	698	500M-1B	57.5	10,032	313	0.000
Johnson City Bank	Johnson City	77.5	0.222	1.000	21,016	234	<100M	72.5	4,966	161	0.000
Sanger Bank	Sanger	75.0	0.235	0.899	25,490	348	100M-500M	77.5	6,038	261	0.000
Peoples Bank	Paris	75.0	0.224	0.924	24,759	355	100M-500M	75.0	5,531	260	0.000
Northstar Bank of Texas	Denton	75.0	0.162	0.438	154,961	1,365	500M-1B	70.0	21,845	839	0.000
Independent Bank	Mckinney	75.0	0.171	0.401	249,255	1,686	1B-10B	65.0	21,723	854	0.000
The First State Bank	Louise	75.0	0.164	0.735	47,397	651	100M-500M	87.5	14,005	478	0.000
Bank of Houston	Houston	75.0	0.178	0.355	144,430	932	500M-1B	55.0	11,037	351	0.000
Western Bank	Coahoma	75.0	0.223	0.673	39,913	457	100M-500M	75.0	8,097	297	0.000
West Texas State Bank	Odessa	75.0	0.197	0.585	73,203	793	100M-500M	77.5	13,709	523	0.000
First National Bank of Hereford	Hereford	75.0	0.206	0.809	25,758	453	100M-500M	82.5	7,167	373	0.000
FIRST FINANCIAL BANK	Hereford	75.0	0.179	0.713	29,496	606	100M-500M	90.0	11,277	491	0.000
Alliance Bank Central Texas	Waco	75.0	0.189	0.804	39,211	510	100M-500M	87.5	10,862	396	0.000
First Financial Bank, National Associat	Southlake	75.0	0.170	0.639	56,552	682	100M-500M	80.0	12,411	484	0.000
Austin County State Bank	Bellville	75.0	0.253	1.000	20,147	259	<100M	72.5	4,710	179	0.000
Legend Bank, N.A.	Bowie	75.0	0.134	0.644	78,521	1,101	500M-1B	97.5	48,440	949	0.000
First State Bank	Graham	75.0	0.160	0.927	23,917	625	100M-500M	90.0	9,721	543	0.000
Capital Bank	Jacinto City	75.0	0.279	0.495	76,680	487	100M-500M	60.0	7,724	256	0.000
Tejas Bank	Monahans	75.0	0.262	0.806	24,754	394	<100M	85.0	8,607	313	0.000
Texan Bank	Sugar Land	75.0	0.380	1.000	24,562	138	<100M	42.5	1,854	75	0.000
First State Bank	Athens	75.0	0.154	0.778	51,721	858	100M-500M	92.5	16,553	724	0.000
T Bank, National Association	Dallas	75.0	0.466	0.719	54,968	257	100M-500M	30.0	2,101	68	0.000
Vista Bank Texas	Houston	75.0	0.193	0.443	112,296	729	500M-1B	65.0	12,398	403	0.000
Cypress Bank, SSB	Pittsburg	75.0	0.128	1.000	21,858	430	100M-500M	97.5	21,858	430	0.000

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The Lone Star State Bank	Lone Star	75.0	0.333	1.000	12,951	245	<100M	52.5	1,307	207	0.000
Happy State Bank	Happy	75.0	0.140	0.561	247,606	2,930	1B-10B	82.5	58,722	2,048	0.000
Community National Bank	Midland	75.0	0.170	0.454	143,501	1,198	500M-1B	70.0	19,194	638	0.000
Citizens National Bank of Texas	Waxahachie	72.5	0.185	0.417	110,082	605	500M-1B	50.0	7,388	249	0.000
First National Bank of Burleson	Burleson	72.5	0.268	0.599	49,398	250	100M-500M	37.5	3,074	112	0.000
Security Bank	Odessa	72.5	0.162	0.335	109,319	909	500M-1B	60.0	12,473	493	0.000
Citizens National Bank	Henderson	72.5	0.096	0.709	90,973	1,274	500M-1B	77.5	20,232	956	0.000
Community National Bank	Hondo	72.5	0.182	0.763	30,846	489	100M-500M	80.0	7,483	384	0.000
Third Coast Bank, SSB	Humble	72.5	0.297	0.466	68,597	384	100M-500M	47.5	5,037	143	0.000
Triumph Savings Bank, SSB	Dallas	72.5	0.235	0.393	68,311	777	100M-500M	72.5	10,917	501	0.000
American Bank, National Association	Corpus Christi	72.5	0.152	0.387	164,625	1,686	1B-10B	70.0	22,292	1,023	0.000
First National Bank and Trust Company	Weatherford	72.5	0.207	0.590	41,788	457	100M-500M	72.5	7,837	325	0.000
First Capital Bank	Quanah	72.5	0.267	1.000	13,973	198	<100M	70.0	3,600	148	0.000
The First National Bank of Sonora	Sonora	72.5	0.151	0.663	49,738	647	100M-500M	77.5	10,963	471	0.000
Bank of the West	Grapevine	72.5	0.203	0.496	67,433	588	100M-500M	70.0	9,992	319	0.000
Texas Savings Bank	Snyder	72.5	0.236	0.897	23,274	236	<100M	85.0	10,145	175	0.000
North Texas Bank, National Association	Decatur	72.5	0.240	0.827	31,843	273	100M-500M	55.0	3,668	157	0.000
Texas Community Bank, National Association	Laredo	72.5	0.132	0.478	136,678	1,665	1B-10B	75.0	25,321	1,134	0.000
The First National Bank of Hughes Springs	Hughes Springs	72.5	0.174	0.675	37,744	751	100M-500M	90.0	11,963	624	0.000
CommunityBank of Texas, N.A.	Beaumont	72.5	0.150	0.307	226,964	1,965	1B-10B	67.5	29,456	1,074	0.000
Security State Bank	Pearsall	72.5	0.157	0.498	62,448	913	100M-500M	90.0	20,482	746	0.000
Wallis State Bank	Wallis	72.5	0.243	0.419	85,583	439	100M-500M	50.0	6,844	174	0.002
First State Bank of Ben Wheeler, Texas	Ben Wheeler	70.0	0.143	1.000	17,126	378	100M-500M	95.0	17,126	378	0.000
The First National Bank of Ballinger	Ballinger	70.0	0.159	1.000	20,808	286	100M-500M	72.5	4,806	221	0.000
Anahuac National Bank	Anahuac	70.0	0.233	0.900	18,101	243	<100M	77.5	5,588	186	0.000
Elsa State Bank and Trust Company	Elsa	70.0	0.168	0.901	29,024	269	100M-500M	72.5	6,794	167	0.000
American Bank, National Association	Woodway	70.0	0.177	0.512	66,026	493	100M-500M	57.5	7,142	259	0.000
Citizens State Bank of Luling	Luling	70.0	0.417	0.856	24,324	177	<100M	50.0	2,504	90	0.000
First Bank	Burkburnett	70.0	0.186	0.490	48,436	594	100M-500M	77.5	10,135	416	0.000
Texas Brand Bank	Garland	70.0	0.296	0.721	29,517	216	<100M	57.5	3,850	130	0.000
Independent Bank of Texas	Irving	70.0	0.332	0.604	33,690	277	100M-500M	57.5	4,197	133	0.000
First National Bank	Texarkana	70.0	0.180	0.531	54,453	540	100M-500M	65.0	8,083	349	0.000
Grand Bank of Texas	Grand Prairie	70.0	0.253	0.738	34,454	244	100M-500M	47.5	3,347	104	0.000
Worthington National Bank	Arlington	70.0	0.234	0.516	42,691	302	100M-500M	47.5	4,060	139	0.000
First Texas Bank	Georgetown	70.0	0.127	0.601	64,375	512	500M-1B	57.5	7,170	286	0.000
First State Bank	Shallowater	70.0	0.299	1.000	16,933	110	<100M	40.0	1,538	77	0.000
Lindale State Bank	Lindale	70.0	0.197	1.000	21,328	157	100M-500M	90.0	21,328	157	0.000
Greater South Texas Bank	Falfurrias	70.0	0.316	1.000	17,258	133	<100M	60.0	2,772	88	0.000
The American National Bank of Texas	Terrell	70.0	0.130	0.391	272,578	1,879	1B-10B	60.0	20,944	844	0.000
The First State Bank	Rice	70.0	0.213	0.867	25,984	260	100M-500M	62.5	4,154	170	0.000

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White Oak State Bank	White Oak	70.0	0.228	0.831	17,784	340	<100M	80.0	5,477	234	0.000
Vista Bank	Ralls	70.0	0.166	0.771	36,468	507	100M-500M	75.0	7,517	378	0.000
Guaranty Bond Bank	Mount Pleasant	70.0	0.110	0.494	123,114	1,487	1B-10B	75.0	25,423	1,000	0.000
Riverbend Bank	Fort Worth	70.0	0.369	0.999	16,414	143	<100M	62.5	2,925	93	0.000
The Bank of River Oaks	Houston	70.0	0.224	0.449	66,029	425	100M-500M	45.0	4,387	154	0.000
Texas Security Bank	Dallas	70.0	0.268	0.533	47,917	253	100M-500M	37.5	3,094	102	0.000
Unity National Bank of Houston	Houston	70.0	0.369	0.961	27,422	141	<100M	67.5	5,058	81	0.000
Guadalupe National Bank	Kerrville	70.0	0.287	0.864	27,820	205	<100M	57.5	3,683	120	0.000
Bank of DeSoto, National Association	De Soto	70.0	0.187	0.700	33,528	449	100M-500M	77.5	8,536	341	0.000
The First National Bank of Baird	Baird	70.0	0.180	0.465	45,202	754	100M-500M	82.5	12,101	538	0.000
TexStar National Bank	Universal City	70.0	0.293	0.530	50,285	271	100M-500M	25.0	2,386	85	0.000
First Victoria National Bank	Victoria	67.5	0.125	0.383	245,560	1,891	1B-10B	65.0	26,637	976	0.000
NewFirst National Bank	El Campo	67.5	0.128	0.458	59,059	587	100M-500M	62.5	9,383	358	0.000
Bank of South Texas	Mcallen	67.5	0.210	1.000	16,271	133	<100M	50.0	2,561	72	0.000
Lone Star National Bank	Pharr	67.5	0.120	0.408	254,032	1,798	1B-10B	60.0	22,352	835	0.001
First State Bank Central Texas	Austin	67.5	0.117	0.396	134,125	1,201	1B-10B	65.0	15,593	710	0.000
United Community Bank, National Association	Highland Village	67.5	0.285	0.615	30,635	177	100M-500M	35.0	2,083	63	0.000
FirstBank Southwest	Amarillo	67.5	0.112	0.483	92,675	1,569	500M-1B	82.5	28,880	1,234	0.000
Memorial City Bank	Houston	67.5	0.250	0.483	51,397	300	100M-500M	52.5	5,193	124	0.000
First National Bank of Bosque County	Valley Mills	67.5	0.141	1.000	14,850	304	100M-500M	92.5	14,850	304	0.000
Houston Community Bank, National Association	Houston	67.5	0.188	0.564	48,352	362	100M-500M	47.5	4,247	179	0.000
Spring Hill State Bank	Longview	67.5	0.153	0.754	26,293	470	100M-500M	82.5	8,758	364	0.000
First Command Bank	Fort Worth	67.5	0.102	0.776	68,311	471	500M-1B	60.0	7,956	284	0.057
Community Bank	Longview	67.5	0.168	0.824	25,535	388	100M-500M	72.5	5,751	248	0.000
Texas Bank and Trust Company	Longview	67.5	0.121	0.369	178,257	1,431	1B-10B	62.5	16,867	688	0.003
Peoples Bank	Lubbock	67.5	0.164	0.545	47,251	577	100M-500M	72.5	9,241	385	0.000
Community Bank & Trust, Waco, Texas	Waco	67.5	0.167	0.460	67,903	554	100M-500M	80.0	15,195	400	0.000
Herring Bank	Amarillo	67.5	0.135	0.399	72,972	961	500M-1B	80.0	16,675	689	0.001
First State Bank of Miami, Texas	Miami	67.5	0.244	1.000	12,485	161	<100M	62.5	2,618	113	0.000
Gilmer National Bank, Gilmer, Texas	Gilmer	67.5	0.146	0.848	28,654	475	100M-500M	87.5	9,693	369	0.000
American First National Bank	Houston	67.5	0.177	0.258	153,517	574	500M-1B	30.0	3,978	97	0.000
Commercial State Bank	Palmer	67.5	0.228	1.000	15,056	153	<100M	57.5	2,600	94	0.000
First National Bank of Huntsville	Huntsville	67.5	0.102	0.746	43,853	772	100M-500M	85.0	13,330	620	0.000
The Jacksboro National Bank	Jacksboro	65.0	0.139	0.788	27,211	389	100M-500M	80.0	7,557	304	0.000
Texas First Bank	Texas City	65.0	0.125	0.445	89,725	594	500M-1B	60.0	10,814	322	0.003
Broadway National Bank	San Antonio	65.0	0.078	0.442	202,985	2,251	1B-10B	67.5	31,660	1,482	0.000
First Community Bank, National Association	Sugar Land	65.0	0.116	0.422	70,157	606	500M-1B	65.0	12,227	351	0.001
First Security Bank, National Association	Flower Mound	65.0	0.248	0.567	38,548	245	100M-500M	45.0	3,436	122	0.000
American Bank of Commerce	Wolfforth	65.0	0.129	0.356	83,362	827	500M-1B	55.0	9,340	455	0.000
Platinum Bank	Lubbock	65.0	0.210	0.554	29,536	248	100M-500M	57.5	4,061	159	0.000

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
MetroBank, National Association	Houston	65.0	0.130	0.240	150,671	664	1B-10B	32.5	4,380	115	0.000
Union State Bank	Florence	65.0	0.119	0.517	52,993	667	100M-500M	70.0	9,811	487	0.000
The First Liberty National Bank	Liberty	65.0	0.118	0.869	34,683	377	100M-500M	62.5	5,416	268	0.000
Live Oak State Bank	Dallas	65.0	0.223	0.709	25,902	190	100M-500M	45.0	2,798	90	0.000
The First National Bank of Stanton	Stanton	65.0	0.174	0.959	18,727	180	100M-500M	75.0	5,487	135	0.000
LONE STAR STATE BANK OF WEST TEXAS	Lubbock	65.0	0.136	0.332	63,975	703	100M-500M	72.5	14,240	503	0.000
The City National Bank of Taylor	Taylor	65.0	0.102	0.976	19,057	623	100M-500M	80.0	6,072	551	0.006
The Ozona National Bank	Ozona	65.0	0.158	0.672	32,360	291	100M-500M	47.5	3,749	181	0.000
First Bank and Trust of Childress	Childress	65.0	0.293	0.765	22,166	157	<100M	35.0	1,740	81	0.000
The First Bank of Celeste	Celeste	65.0	0.245	1.000	9,787	155	<100M	60.0	1,943	125	0.000
The State National Bank of Groom	Groom	65.0	0.255	1.000	9,304	166	<100M	72.5	3,113	133	0.000
The First National Bank of Anderson	Anderson	65.0	0.146	0.784	20,841	485	100M-500M	87.5	7,744	427	0.000
First National Bank	Rotan	65.0	0.154	1.000	12,267	183	<100M	57.5	2,535	148	0.000
First State Bank	Bedias	65.0	0.138	0.907	20,005	407	100M-500M	85.0	7,866	349	0.000
LegacyTexas Bank	Plano	65.0	0.127	0.294	209,059	1,225	1B-10B	60.0	20,454	569	0.000
United Central Bank	Garland	65.0	0.126	0.224	251,059	1,890	1B-10B	47.5	7,601	418	0.000
Incommons Bank, N.A.	Mexia	65.0	0.181	0.916	17,847	214	<100M	60.0	3,282	137	0.000
Shelby Savings Bank, SSB	Center	65.0	0.133	0.648	36,189	535	100M-500M	65.0	6,658	358	0.000
Commercial State Bank of El Campo	El Campo	65.0	0.172	0.516	30,865	332	100M-500M	57.5	4,140	209	0.000
San Antonio National Bank	Refugio	65.0	0.206	0.424	52,823	282	100M-500M	35.0	3,361	111	0.000
First Financial Bank, National Association	Cleburne	65.0	0.137	0.605	44,329	385	100M-500M	57.5	6,086	240	0.000
FirstCapital Bank of Texas, National Association	Midland	65.0	0.134	0.400	85,058	655	500M-1B	52.5	8,520	316	0.000
Texas State Bank	Joaquin	65.0	0.226	0.612	26,192	279	100M-500M	65.0	4,696	196	0.005
First State Bank of Burnet	Burnet	65.0	0.128	0.755	26,723	520	100M-500M	77.5	7,244	420	0.000
First Financial Bank, National Association	Weatherford	65.0	0.112	0.610	44,870	477	100M-500M	60.0	6,829	327	0.000
Heritage Bank	Pearland	65.0	0.307	0.782	22,561	141	<100M	50.0	2,890	85	0.000
Texas Heritage Bank	Boerne	65.0	0.228	0.666	23,760	244	100M-500M	57.5	3,217	170	0.000
Brush Country Bank	Freer	65.0	0.207	1.000	9,957	178	<100M	70.0	3,034	143	0.000
Border Capital Bank, National Association	Mcallen	62.5	0.189	0.642	33,074	229	100M-500M	40.0	3,137	92	0.000
Southwest Bank	Fort Worth	62.5	0.117	0.282	119,760	731	1B-10B	50.0	11,199	356	0.000
Hull State Bank	Hull	62.5	0.188	1.000	9,315	171	<100M	85.0	9,315	171	0.000
Colorado Valley Bank,SSB	La Grange	62.5	0.337	1.000	9,336	84	<100M	57.5	2,071	45	0.000
The First National Bank of Evant	Evant	62.5	0.148	1.000	9,417	198	<100M	72.5	3,632	165	0.000
Pinnacle Bank	Keene	62.5	0.120	0.380	67,832	695	500M-1B	65.0	10,544	459	0.001
Affiliated Bank	Bedford	62.5	0.150	0.619	39,311	200	100M-500M	27.5	2,587	79	0.000
The First National Bank of Tom Bean	Tom Bean	62.5	0.171	1.000	8,967	167	<100M	85.0	8,967	167	0.000
Security State Bank	Littlefield	62.5	0.153	0.870	16,550	266	100M-500M	72.5	4,436	206	0.000
Independence Bank, National Association	Houston	62.5	0.196	0.503	40,626	232	100M-500M	47.5	4,157	129	0.000
The Elkhart State Bank	Elkhart	62.5	0.144	1.000	7,283	288	<100M	90.0	7,283	288	0.000
Citizens State Bank	Corrigan	62.5	0.156	0.811	16,736	264	100M-500M	75.0	5,047	212	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
ValueBank Texas	Corpus Christi	62.5	0.209	0.596	38,233	212	100M-500M	32.5	2,629	87	0.000
First National Bank of Jasper	Jasper	62.5	0.138	0.877	31,843	181	100M-500M	30.0	2,100	88	0.000
Coleman County State Bank	Coleman	62.5	0.260	0.575	21,567	282	<100M	67.5	4,419	205	0.000
Lone Star Bank	Houston	62.5	0.289	0.559	32,853	141	100M-500M	22.5	1,580	44	0.000
WestStar Bank	El Paso	62.5	0.108	0.284	111,396	886	1B-10B	57.5	12,358	426	0.000
The Pecos County State Bank	Fort Stockton	62.5	0.156	0.781	28,305	281	100M-500M	60.0	4,602	183	0.000
Texas Capital Bank, National Associati	Dallas	62.5	0.087	0.185	798,324	73,647	1B-10B	77.5	302,651	71,346	0.000
Kilgore National Bank	Kilgore	62.5	0.198	0.846	16,645	195	<100M	55.0	2,729	135	0.000
Icon Bank of Texas, National Associati	Houston	62.5	0.156	0.369	62,795	358	100M-500M	47.5	6,071	161	0.000
The Bank and Trust of Bryan/College S	Bryan	62.5	0.159	0.448	47,775	293	100M-500M	37.5	3,646	146	0.000
The First National Bank of Byers	Byers	62.5	0.119	1.000	11,773	286	<100M	92.5	11,773	286	0.000
Community National Bank & Trust of	Corsicana	62.5	0.132	0.391	47,191	589	100M-500M	67.5	8,750	394	0.000
Fannin Bank	Bonham	62.5	0.146	1.000	9,854	232	<100M	90.0	9,854	232	0.000
First Bank & Trust Company	Lubbock	62.5	0.132	0.388	71,466	500	500M-1B	47.5	6,756	237	0.006
Extraco Banks, National Association	Temple	62.5	0.082	0.345	99,375	954	1B-10B	57.5	13,358	549	0.000
Fort Davis State Bank	Fort Davis	62.5	0.211	0.769	17,225	201	<100M	67.5	3,922	146	0.000
Community National Bank	Bellaire	62.5	0.173	0.673	31,294	225	100M-500M	47.5	3,194	150	0.000
Justin State Bank	Justin	62.5	0.230	0.870	16,808	156	<100M	55.0	2,717	95	0.000
Bandera Bank	Bandera	62.5	0.175	1.000	7,998	169	<100M	67.5	2,606	139	0.000
Jefferson Bank	San Antonio	62.5	0.100	0.376	105,126	765	1B-10B	50.0	9,579	348	0.000
The First National Bank of Bastrop	Bastrop	62.5	0.118	0.580	46,364	552	100M-500M	60.0	7,196	383	0.000
Texas First State Bank	Riesel	62.5	0.111	0.676	37,330	542	100M-500M	75.0	8,935	394	0.000
Amarillo National Bank	Amarillo	62.5	0.093	0.301	286,585	3,762	1B-10B	80.0	89,328	2,645	0.000
First Bank of Muleshoe	Muleshoe	60.0	0.095	1.000	9,606	306	100M-500M	90.0	9,606	306	0.000
First Bank & Trust Company	Dawson	60.0	0.163	1.000	6,248	211	<100M	85.0	6,248	211	0.000
Bank of Brenham, National Associatio	Brenham	60.0	0.124	1.000	12,453	206	100M-500M	67.5	3,518	153	0.000
Falcon International Bank	Laredo	60.0	0.100	0.364	85,932	687	500M-1B	57.5	11,202	383	0.001
Lovelady State Bank	Lovelady	60.0	0.166	1.000	6,635	187	<100M	75.0	3,017	167	0.000
The Community Bank	Bridgeport	60.0	0.197	0.915	11,522	153	<100M	57.5	2,598	113	0.000
Citizens Bank, National Association	Abilene	60.0	0.199	0.680	19,435	234	<100M	65.0	3,967	169	0.000
First Financial Bank	Huntsville	60.0	0.147	0.559	26,009	314	100M-500M	60.0	4,811	208	0.000
First Financial Bank, National Associat	Eastland	60.0	0.095	0.921	18,869	373	100M-500M	72.5	5,560	314	0.000
Marion State Bank	Marion	60.0	0.128	1.000	9,315	214	<100M	87.5	9,315	214	0.000
The Morris County National Bank of N	Naples	60.0	0.139	0.990	12,272	237	<100M	77.5	4,427	193	0.000
City Bank	Lubbock	60.0	0.072	0.194	141,196	1,286	1B-10B	57.5	18,934	778	0.000
City National Bank	Corsicana	60.0	0.191	1.000	7,966	128	<100M	82.5	7,966	128	0.000
Round Top State Bank	Round Top	60.0	0.064	0.959	23,545	442	100M-500M	80.0	9,855	380	0.001
The Blanco National Bank	Blanco	60.0	0.146	0.903	22,660	165	100M-500M	42.5	2,464	91	0.002
First Federal Community Bank	Paris	60.0	0.106	0.671	37,198	497	100M-500M	70.0	8,448	340	0.000
Texas Champion Bank	Alice	60.0	0.145	0.374	49,050	471	100M-500M	62.5	7,820	295	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
National Bank	Gatesville	60.0	0.106	0.504	54,001	658	500M-1B	65.0	9,616	453	0.000
Commercial Bank of Texas, National A	Nacogdoches	60.0	0.102	0.529	49,159	516	100M-500M	65.0	9,205	334	0.001
HCSB	Plainview	60.0	0.128	0.440	50,901	397	100M-500M	50.0	5,451	222	0.000
Texas Republic Bank, National Associa	Frisco	60.0	0.240	0.973	14,659	116	<100M	40.0	1,531	65	0.000
Citizens State Bank	Sealy	60.0	0.109	0.941	20,504	249	100M-500M	60.0	4,047	164	0.000
Prosperity Bank	El Campo	60.0	0.065	0.405	699,037	4,936	10B-50B	57.5	65,093	2,370	0.000
First National Bank	Edinburg	60.0	0.077	0.250	272,242	1,789	1B-10B	57.5	24,522	792	0.001
The Hondo National Bank	Hondo	60.0	0.142	0.766	23,225	257	100M-500M	60.0	4,500	167	0.000
Star Bank of Texas	Lake Worth	60.0	0.178	0.667	22,298	201	100M-500M	52.5	3,337	121	0.000
Texas Coastal Bank	Pasadena	60.0	0.429	0.977	11,613	91	<100M	62.5	3,048	55	0.000
PlainsCapital Bank	Dallas	60.0	0.079	0.220	460,445	3,981	1B-10B	60.0	57,038	2,330	0.000
Citizens State Bank	Buffalo	60.0	0.066	0.754	38,043	630	500M-1B	77.5	12,065	511	0.001
The First National Bank of Granbury	Granbury	60.0	0.085	0.801	36,530	401	100M-500M	57.5	5,201	283	0.000
Lamar National Bank	Paris	60.0	0.098	0.758	13,317	935	100M-500M	85.0	5,740	850	0.002
Inwood National Bank	Dallas	60.0	0.083	0.226	119,861	920	1B-10B	52.5	11,336	440	0.000
Town and Country Bank	Stephenville	60.0	0.109	0.784	22,363	261	100M-500M	57.5	4,231	171	0.000
The Bank and Trust, S.S.B.	Del Rio	57.5	0.077	0.662	31,592	548	100M-500M	72.5	8,531	419	0.000
OMNIBANK, National Association	Houston	57.5	0.139	0.355	44,105	342	100M-500M	35.0	3,488	144	0.000
The Santa Anna National Bank	Santa Anna	57.5	0.177	0.919	7,606	228	<100M	77.5	3,252	198	0.000
Crowell State Bank	Crowell	57.5	0.163	1.000	5,492	192	<100M	75.0	3,453	180	0.000
Frontier Bank of Texas	Elgin	57.5	0.118	0.910	14,288	284	100M-500M	67.5	3,920	242	0.000
First Financial Bank, National Associat	Sweetwater	57.5	0.111	0.740	21,345	260	100M-500M	65.0	5,089	189	0.000
The American National Bank of Moun	Mount Pleasant	57.5	0.162	0.985	13,859	174	<100M	60.0	2,919	117	0.000
First National Bank of Giddings	Giddings	57.5	0.140	0.714	22,609	185	100M-500M	40.0	2,842	109	0.000
Tradition Bank - Bellaire	Houston	57.5	0.121	0.399	57,258	338	100M-500M	37.5	4,458	142	0.000
American State Bank	Arp	57.5	0.152	0.376	33,569	343	100M-500M	60.0	5,835	232	0.000
Bridge City State Bank	Bridge City	57.5	0.143	0.848	19,039	177	100M-500M	45.0	2,669	99	0.000
The National Bank of Texas at Fort Wc	Fort Worth	57.5	0.134	0.564	20,242	481	100M-500M	45.0	2,052	391	0.000
Nixon State Bank	Nixon	57.5	0.146	1.000	11,890	135	<100M	50.0	2,103	88	0.000
Sage Capital Bank, National Associatic	Gonzales	57.5	0.122	0.418	35,870	549	100M-500M	70.0	8,186	424	0.000
Citizens Bank	Slaton	57.5	0.126	0.524	34,608	327	100M-500M	57.5	5,361	211	0.000
Union State Bank	Kerrville	57.5	0.206	0.982	7,328	143	<100M	70.0	2,660	116	0.000
Liberty Capital Bank	Addison	57.5	0.261	0.501	29,103	137	100M-500M	27.5	1,748	45	0.000
The First National Bank of Kemp	Kemp	57.5	0.182	1.000	10,289	123	<100M	50.0	1,812	86	0.000
First National Bank	Fabens	57.5	0.129	0.362	39,853	342	100M-500M	62.5	7,743	218	0.000
American Bank of Texas	Sherman	57.5	0.064	0.180	125,537	1,182	1B-10B	57.5	15,436	684	0.001
American State Bank	Lubbock	57.5	0.062	0.244	196,729	3,268	1B-10B	65.0	46,580	2,643	0.003
Southside Bank	Tyler	57.5	0.039	0.410	131,034	2,780	1B-10B	65.0	23,275	2,228	0.001
First Financial Bank, National Associat	Abilene	57.5	0.054	0.319	81,906	1,280	1B-10B	67.5	19,835	977	0.000
Commerce Bank Texas	Stockdale	57.5	0.318	0.934	12,027	55	<100M	22.5	577	23	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Wellington State Bank	Wellington	57.5	0.095	0.801	19,742	345	100M-500M	75.0	6,590	282	0.000
Preston National Bank	Dallas	57.5	0.334	0.659	19,313	114	<100M	40.0	1,967	57	0.009
The First State Bank	Avinger	57.5	0.307	1.000	6,313	32	<100M	27.5	470	10	0.000
Panola National Bank	Carthage	57.5	0.108	1.000	13,430	165	100M-500M	87.5	13,430	165	0.000
Southwest Securities , FSB	Dallas	57.5	0.086	0.284	111,835	619	1B-10B	35.0	4,509	166	0.000
Farmers State Bank	Bertram	57.5	0.262	1.000	8,333	51	<100M	35.0	902	32	0.000
Lubbock National Bank	Lubbock	57.5	0.102	0.305	75,015	720	500M-1B	62.5	11,520	426	0.000
The Falls City National Bank	Falls City	57.5	0.087	0.879	19,829	315	100M-500M	70.0	5,356	235	0.000
First State Bank	Gainesville	57.5	0.088	0.481	54,136	583	500M-1B	62.5	9,323	387	0.000
Frost Bank	San Antonio	57.5	0.067	0.236	1,411,367	11,708	10B-50B	57.5	146,892	5,664	0.000
Plains State Bank	Humble	57.5	0.193	0.344	42,521	195	100M-500M	22.5	2,277	72	0.000
The First National Bank of Moody	Moody	57.5	0.158	1.000	6,849	144	<100M	65.0	2,295	120	0.000
Texas Bank	Henderson	57.5	0.096	0.547	30,476	546	100M-500M	80.0	10,756	452	0.000
Texas Bank	Brownwood	55.0	0.121	0.346	35,390	477	100M-500M	67.5	8,511	342	0.000
Hamlin National Bank	Hamlin	55.0	0.123	0.808	12,052	264	<100M	75.0	4,190	222	0.000
Woodforest National Bank	Houston	55.0	0.041	0.233	148,410	1,081	1B-10B	50.0	10,165	431	0.000
Inter National Bank	Mcallen	55.0	0.057	0.298	118,583	806	1B-10B	52.5	13,232	385	0.000
Prosper Bank	Prosper	55.0	0.303	0.577	19,282	133	<100M	20.0	959	34	0.000
Farmers State Bank	Center	55.0	0.098	0.466	35,099	436	100M-500M	62.5	6,956	314	0.000
Haskell National Bank	Haskell	55.0	0.109	1.000	7,553	188	<100M	85.0	7,553	188	0.000
First Financial Bank, National Associat	San Angelo	55.0	0.081	0.511	35,852	605	100M-500M	77.5	11,105	475	0.000
Citizens State Bank	Miles	55.0	0.179	0.740	14,050	156	<100M	52.5	2,792	111	0.000
International Bank of Commerce	Laredo	55.0	0.037	0.178	351,855	2,804	1B-10B	55.0	40,099	1,539	0.000
Classic Bank, National Association	Cameron	55.0	0.116	0.537	28,696	400	100M-500M	77.5	9,175	282	0.000
HBank Texas	Grapevine	55.0	0.159	0.690	17,583	177	100M-500M	50.0	2,901	115	0.000
International Bank of Commerce	Zapata	55.0	0.056	0.704	27,922	535	100M-500M	77.5	10,910	443	0.000
Alliance Bank	Sulphur Springs	55.0	0.086	0.364	48,300	873	500M-1B	70.0	10,914	693	0.003
Comerica Bank	Dallas	55.0	0.046	0.085	2,839,695	16,366	>50B	55.0	182,858	6,635	0.000
First United Bank	Dimmitt	55.0	0.065	0.331	71,295	888	1B-10B	65.0	14,392	601	0.000
Cattleman's National Bank	Johnson City	55.0	0.243	0.693	19,674	121	<100M	32.5	1,516	64	0.000
Citizens National Bank	Crockett	55.0	0.127	0.973	10,790	178	<100M	67.5	3,121	138	0.004
Bank of Commerce	Mclean	55.0	0.250	1.000	6,689	39	<100M	25.0	458	12	0.000
First State Bank and Trust Company	Carthage	55.0	0.057	0.722	25,617	442	100M-500M	70.0	7,723	346	0.000
Texas National Bank	Sweetwater	55.0	0.122	0.842	11,934	257	<100M	75.0	4,032	209	0.000
Texas Heritage National Bank	Daingerfield	55.0	0.132	0.877	14,637	229	100M-500M	70.0	4,408	176	0.000
R Bank	Round Rock	55.0	0.171	0.586	25,983	166	100M-500M	30.0	1,861	63	0.000
Peoples State Bank	Shepherd	55.0	0.146	0.914	15,799	146	100M-500M	50.0	2,544	99	0.000
Enloe State Bank	Cooper	55.0	0.170	1.000	4,199	138	<100M	77.5	4,199	138	0.000
ViewPoint Bank, National Association	Plano	55.0	0.035	0.151	127,605	1,132	1B-10B	55.0	20,617	798	0.000
TIB The Independent Bankersbank	Irving	55.0	0.029	0.397	71,644	74,446	1B-10B	85.0	56,276	74,313	0.031



Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2012

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Fidelity Bank of Texas	Waco	55.0	0.160	0.707	15,820	145	<100M	50.0	2,728	91	0.000
Amegy Bank National Association	Houston	55.0	0.048	0.110	598,384	5,915	10B-50B	55.0	72,087	3,782	0.001
First State Bank of Brownsboro	Brownsboro	55.0	0.127	0.981	12,452	164	<100M	60.0	3,168	109	0.000
West Side Bank and Trust	Fort Worth	55.0	0.315	0.674	18,639	90	<100M	15.0	657	27	0.000
The Citizens National Bank of Hillsboro	Hillsboro	55.0	0.071	1.000	13,564	178	100M-500M	57.5	3,026	151	0.000
Amistad Bank	Del Rio	55.0	0.329	0.848	7,978	85	<100M	47.5	1,416	48	0.000
First National Bank	Spearman	55.0	0.156	0.589	25,622	228	100M-500M	47.5	3,501	142	0.000
State Bank and Trust Company, Dallas	Carrollton	55.0	0.170	0.391	37,339	234	100M-500M	25.0	2,244	103	0.000
Westbound Bank	Katy	55.0	0.178	0.420	24,489	188	100M-500M	35.0	2,524	79	0.000
Arrowhead Bank	Llano	55.0	0.137	0.636	17,617	238	100M-500M	60.0	3,847	163	0.000
First Security State Bank	Cranfills Gap	55.0	0.088	1.000	9,297	212	100M-500M	67.5	3,865	180	0.000
Texas Gulf Bank, National Association	Freeport	55.0	0.113	0.357	49,442	368	100M-500M	50.0	6,011	197	0.000
First State Bank	Mesquite	55.0	0.123	0.526	25,882	362	100M-500M	60.0	4,960	255	0.000
Citizens National Bank	Cameron	55.0	0.102	0.516	34,206	352	100M-500M	55.0	5,453	229	0.000
Mills County State Bank	Goldthwaite	55.0	0.087	0.664	18,656	567	100M-500M	85.0	9,116	505	0.000
Citizens National Bank at Brownwood	Brownwood	55.0	0.139	0.497	25,266	330	100M-500M	72.5	7,762	242	0.000
Central National Bank	Waco	55.0	0.091	0.245	55,157	434	500M-1B	45.0	6,222	212	0.000
The Liberty National Bank in Paris	Paris	55.0	0.068	0.986	16,263	319	100M-500M	67.5	4,990	256	0.000
The Security State Bank	Winters	52.5	0.103	1.000	4,237	249	<100M	82.5	4,237	249	0.000
Signature Bank	Dallas	52.5	0.149	0.716	19,208	98	100M-500M	25.0	1,568	48	0.000
West Texas State Bank	Snyder	52.5	0.150	0.511	20,927	185	100M-500M	42.5	2,908	113	0.000
South Padre Bank, National Association	South Padre Isla	52.5	0.217	0.871	9,266	64	<100M	35.0	1,022	27	0.000
The MINT National Bank	Kingwood	52.5	0.333	0.757	15,674	51	<100M	10.0	298	12	0.000
Bank Texas, National Association	Quitman	52.5	0.126	0.547	27,837	258	100M-500M	52.5	4,136	164	0.000
Junction National Bank	Junction	52.5	0.109	1.000	5,560	185	<100M	77.5	3,640	175	0.000
D'Hanis State Bank	Hondo	52.5	0.159	1.000	7,601	67	<100M	37.5	1,003	43	0.000
Lone Star Bank, S.S.B.	Moulton	52.5	0.100	0.768	24,364	210	100M-500M	37.5	2,647	115	0.001
International Bank of Commerce	Brownsville	52.5	0.070	0.220	65,432	480	500M-1B	42.5	6,637	255	0.000
North Dallas Bank & Trust Co.	Dallas	52.5	0.062	0.374	74,883	546	1B-10B	42.5	6,415	258	0.000
First Star Bank, S.S.B.	Bremont	52.5	0.070	0.819	18,797	234	100M-500M	52.5	3,895	168	0.001
Muleshoe State Bank	Muleshoe	52.5	0.096	0.998	9,916	240	100M-500M	70.0	3,157	217	0.000
Encore Bank, National Association	Houston	52.5	0.057	0.214	93,231	472	1B-10B	37.5	5,390	163	0.000
First National Bank in Munday	Munday	52.5	0.119	0.731	11,631	253	<100M	70.0	3,730	213	0.000
The First National Bank of Bells/Savoy	Bells	52.5	0.175	0.922	8,030	74	<100M	42.5	1,321	41	0.000
Graham Savings and Loan, SSB	Graham	52.5	0.090	1.000	11,670	118	100M-500M	50.0	2,431	70	0.000
First State Bank	Abilene	52.5	0.188	0.765	7,777	144	<100M	62.5	2,545	107	0.000
First State Bank	Paint Rock	52.5	0.081	1.000	6,531	250	<100M	85.0	6,531	250	0.000
Peoples Bank	Colleyville	52.5	0.188	0.770	14,017	130	<100M	42.5	1,722	73	0.000
The First National Bank of Eagle Lake	Eagle Lake	52.5	0.204	0.518	20,288	176	<100M	50.0	3,080	110	0.000
First State Bank of Odem	Odem	52.5	0.131	0.664	14,816	283	100M-500M	67.5	3,982	217	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The First National Bank of Anson	Anson	52.5	0.103	1.000	5,813	180	<100M	70.0	2,803	164	0.000
Pointbank	Pilot Point	52.5	0.121	0.391	42,634	261	100M-500M	32.5	3,037	105	0.000
The Moody National Bank	Galveston	52.5	0.082	0.239	73,668	465	500M-1B	37.5	6,030	192	0.000
First National Bank	Wichita Falls	52.5	0.110	0.369	34,979	340	100M-500M	55.0	6,046	213	0.000
Bloomberg State Bank	Bloomberg	52.5	0.316	0.917	4,528	55	<100M	35.0	509	28	0.000
The First National Bank of Canton	Canton	52.5	0.115	0.935	14,403	170	100M-500M	57.5	3,286	108	0.000
Pilgrim Bank	Pittsburg	50.0	0.091	0.385	33,767	364	100M-500M	47.5	4,887	222	0.000
Southwestern National Bank	Houston	50.0	0.131	0.330	44,052	172	100M-500M	12.5	1,267	33	0.000
First National Bank of Colorado City	Colorado City	50.0	0.166	0.946	9,022	78	<100M	32.5	991	54	0.000
First Financial Bank, National Associat	Mineral Wells	50.0	0.090	0.732	19,209	207	100M-500M	50.0	3,445	128	0.003
Mainland Bank	Texas City	50.0	0.222	0.556	19,970	92	<100M	12.5	778	33	0.000
COMMUNITY BANK OF SNYDER	Snyder	50.0	0.170	0.553	21,911	126	100M-500M	40.0	2,742	71	0.000
First National Bank of Fort Stockton	Fort Stockton	50.0	0.128	1.000	7,250	93	<100M	45.0	1,491	62	0.000
First National Bank in Dalhart	Dalhart	50.0	0.174	0.717	10,569	98	<100M	32.5	1,136	51	0.000
First State Bank of Mineral Wells	Mineral Wells	50.0	0.147	0.508	18,034	215	100M-500M	57.5	4,180	144	0.000
The Comanche National Bank	Comanche	50.0	0.056	0.815	16,222	277	100M-500M	62.5	4,368	217	0.000
The First National Bank of Livingston	Livingston	50.0	0.076	0.691	22,995	267	100M-500M	52.5	4,328	192	0.000
The First National Bank of Bellville	Bellville	50.0	0.062	0.669	28,250	289	100M-500M	55.0	5,656	190	0.000
The Commercial Bank	Mason	50.0	0.156	1.000	4,820	86	<100M	72.5	4,820	86	0.000
Texas Community Bank, National Assc	The Woodlands	50.0	0.134	0.299	32,486	257	100M-500M	50.0	5,357	145	0.000
Menard National Bank	Menard	50.0	0.127	1.000	4,241	97	<100M	75.0	4,241	97	0.000
Citizens National Bank of Wills Point	Wills Point	50.0	0.100	1.000	9,591	101	<100M	80.0	9,591	101	0.000
First National Bank of Dublin	Dublin	50.0	0.121	0.685	8,582	401	<100M	85.0	6,623	382	0.000
TransPecos Banks	Pecos	50.0	0.156	0.562	20,515	173	100M-500M	42.5	2,570	93	0.000
Beal Bank, SSB	Plano	50.0	0.015	0.153	53,744	1,087	1B-10B	47.5	5,369	645	0.000
Kleberg First National Bank of Kingsvil	Kingsville	50.0	0.082	0.500	34,622	338	100M-500M	42.5	4,329	187	0.000
Treaty Oak Bank	Austin	50.0	0.146	0.655	16,342	164	100M-500M	27.5	1,544	76	0.000
Uvalde National Bank	Uvalde	50.0	0.177	0.996	5,241	65	<100M	45.0	1,026	50	0.000
Citizens State Bank	Roma	50.0	0.078	1.000	6,386	202	<100M	85.0	6,386	202	0.000
Patriot Bank	Houston	50.0	0.066	0.139	81,455	466	1B-10B	37.5	5,889	192	0.000
Lone Star Capital Bank, National Assoc	San Antonio	50.0	0.130	0.525	18,986	187	100M-500M	35.0	2,226	110	0.000
Lakeside National Bank	Rockwall	47.5	0.140	0.998	7,555	98	<100M	52.5	1,657	72	0.000
First National Bank Texas	Killeen	47.5	0.041	0.527	42,354	265	1B-10B	32.5	3,383	107	0.000
Gruver State Bank	Gruver	47.5	0.151	0.863	9,845	83	<100M	42.5	1,719	57	0.000
Pioneer Bank, SSB	Dripping Springs	47.5	0.155	0.445	24,807	125	100M-500M	17.5	1,487	54	0.000
Bank of Texas	Midland	47.5	0.177	0.278	28,256	154	100M-500M	32.5	2,812	72	0.000
West Texas National Bank	Midland	47.5	0.055	0.186	41,020	446	500M-1B	45.0	6,359	266	0.000
Texas National Bank	Mercedes	47.5	0.148	0.662	14,351	122	<100M	45.0	2,570	85	0.002
First Texas Bank	Killeen	47.5	0.069	0.584	16,852	300	100M-500M	55.0	3,684	226	0.000
American National Bank	Wichita Falls	47.5	0.087	0.225	38,581	350	100M-500M	42.5	4,841	226	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First National Bank of South Padre Isla	South Padre Isla	47.5	0.126	1.000	7,607	57	<100M	32.5	1,057	33	0.000
Jourdanton State Bank	Jourdanton	47.5	0.095	0.775	11,849	207	100M-500M	62.5	3,217	166	0.000
Pavillion Bank	Richardson	47.5	0.144	0.754	11,889	126	<100M	45.0	2,083	84	0.000
State National Bank of Texas	Iowa Park	47.5	0.084	0.691	17,627	271	100M-500M	62.5	4,694	199	0.000
First State Bank of Uvalde	Uvalde	47.5	0.033	0.432	31,734	510	500M-1B	60.0	7,596	390	0.000
Green Bank, National Association	Houston	47.5	0.054	0.101	80,836	375	1B-10B	27.5	2,825	115	0.000
Commerce Bank	Laredo	47.5	0.064	0.428	33,429	411	500M-1B	55.0	6,306	285	0.000
Western National Bank	Odessa	47.5	0.049	0.108	59,529	468	1B-10B	37.5	4,601	219	0.000
Houston Business Bank	Houston	45.0	0.343	0.558	10,593	39	<100M	22.5	589	13	0.000
Bandera First State Bank	Bandera	45.0	0.171	0.863	6,421	48	<100M	20.0	472	23	0.000
The City National Bank of Colorado City	Colorado City	45.0	0.056	1.000	7,153	174	100M-500M	82.5	7,153	174	0.001
One World Bank	Dallas	45.0	0.182	0.330	16,760	127	<100M	10.0	158	9	0.000
First Texas Bank	Lampasas	45.0	0.086	0.962	9,533	140	100M-500M	45.0	1,770	100	0.000
Oglesby State Bank	Oglesby	45.0	0.145	0.999	1,916	61	<100M	65.0	1,916	61	0.000
Integrity Bank, SSB	Houston	45.0	0.093	0.264	34,232	269	100M-500M	35.0	3,719	117	0.000
Ballinger National Bank	Ballinger	45.0	0.094	1.000	4,257	136	<100M	67.5	2,405	124	0.000
Industry State Bank	Industry	45.0	0.052	0.486	26,010	425	100M-500M	60.0	6,970	338	0.001
Powell State Bank	Powell	45.0	0.123	1.000	3,362	122	<100M	75.0	3,362	122	0.000
AccessBank Texas	Denton	45.0	0.157	0.458	18,817	109	100M-500M	22.5	1,372	48	0.000
Security State Bank	Anahuac	45.0	0.097	0.665	12,718	202	100M-500M	72.5	5,151	159	0.000
First National Bank in Graham	Graham	45.0	0.102	0.371	25,988	284	100M-500M	52.5	4,762	195	0.000
The Perryton National Bank	Perryton	45.0	0.080	0.865	12,198	175	100M-500M	50.0	2,786	135	0.000
Robert Lee State Bank	Robert Lee	45.0	0.087	1.000	4,154	108	<100M	62.5	2,366	96	0.000
Sundown State Bank	Sundown	45.0	0.107	0.581	14,293	222	100M-500M	65.0	4,160	165	0.000
Farmers State Bank	Groesbeck	45.0	0.070	0.833	8,574	220	100M-500M	67.5	3,776	188	0.000
Interstate Bank, ssb	Perryton	45.0	0.089	0.658	15,661	227	100M-500M	60.0	3,994	155	0.000
The Bank of San Antonio	San Antonio	45.0	0.126	0.284	38,859	200	100M-500M	22.5	2,165	72	0.000
The First National Bank of Emory	Emory	45.0	0.079	0.890	8,236	147	100M-500M	52.5	2,351	115	0.000
The First National Bank of Trenton	Trenton	45.0	0.081	0.936	11,777	114	100M-500M	30.0	1,303	68	0.000
TrustTexas Bank, SSB	Cuero	45.0	0.092	0.599	20,333	142	100M-500M	27.5	1,726	65	0.000
Farmers National Bank of Newcastle	Newcastle	42.5	0.122	0.855	4,935	123	<100M	60.0	1,769	92	0.000
The First National Bank of Shiner	Shiner	42.5	0.063	0.788	13,482	147	100M-500M	45.0	2,832	97	0.000
The First Bank	Roxton	42.5	0.121	0.962	6,865	92	<100M	47.5	1,597	66	0.000
Stockmens National Bank in Cotulla	Cotulla	42.5	0.087	0.988	7,750	132	<100M	60.0	2,906	107	0.000
The Buckholts State Bank	Buckholts	42.5	0.109	0.693	6,579	213	<100M	70.0	2,786	197	0.000
Mineola Community Bank, S.S.B.	Mineola	42.5	0.086	0.720	12,992	164	100M-500M	47.5	2,765	118	0.000
The First State Bank	Abernathy	42.5	0.145	1.000	3,953	38	<100M	70.0	3,953	38	0.000
First Federal Bank Texas	Tyler	42.5	0.091	0.625	17,970	106	100M-500M	17.5	1,012	40	0.000
First State Bank	Stratford	42.5	0.083	0.594	16,062	225	100M-500M	57.5	4,260	163	0.000
The First State Bank	Columbus	42.5	0.065	1.000	8,391	93	100M-500M	40.0	1,619	61	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Castroville State Bank	Castroville	42.5	0.090	0.769	10,703	141	100M-500M	50.0	2,703	102	0.000
The First National Bank of Trinity	Trinity	42.5	0.094	0.945	5,021	129	<100M	60.0	2,059	111	0.000
First Bank and Trust of Memphis	Memphis	42.5	0.182	0.467	11,666	96	<100M	32.5	1,253	61	0.000
First State Bank	Overton	42.5	0.143	0.922	6,296	33	<100M	12.5	231	13	0.000
Central Bank	Houston	42.5	0.076	0.280	36,042	265	100M-500M	32.5	3,132	150	0.000
The Bank of San Jacinto County, Colds	Coldspring	42.5	0.098	1.000	3,501	131	<100M	75.0	3,501	131	0.000
Big Bend Banks, N.A.	Marfa	42.5	0.054	1.000	5,311	148	<100M	77.5	5,311	148	0.000
Golden Bank, National Association	Houston	42.5	0.076	0.161	41,233	226	500M-1B	17.5	1,799	57	0.000
Meridian Bank Texas	Fort Worth	42.5	0.112	0.196	29,627	157	100M-500M	20.0	1,705	66	0.000
Henderson Federal Savings Bank	Henderson	42.5	0.078	1.000	8,774	78	100M-500M	35.0	1,426	46	0.000
Vision Bank - Texas	Richardson	42.5	0.146	0.341	21,219	103	100M-500M	17.5	1,229	44	0.000
The Commercial National Bank of Bra	Brady	42.5	0.076	0.527	9,502	322	100M-500M	72.5	4,023	287	0.000
The First National Bank of Mertzon	Mertzon	42.5	0.059	0.731	15,716	218	100M-500M	57.5	4,045	155	0.002
Providence Bank of Texas	Southlake	40.0	0.169	0.395	17,344	60	100M-500M	10.0	570	18	0.000
The First National Bank of Mount Ver	Mount Vernon	40.0	0.035	1.000	6,085	122	100M-500M	47.5	1,908	104	0.000
Citizens 1st Bank	Tyler	40.0	0.044	0.388	34,626	236	500M-1B	27.5	2,874	101	0.000
Business Bank of Texas, N.A.	Austin	40.0	0.116	0.715	10,119	65	<100M	17.5	597	29	0.000
Farmers and Merchants Bank	De Leon	40.0	0.078	1.000	4,877	57	<100M	40.0	1,057	43	0.000
The Brady National Bank	Brady	40.0	0.099	0.727	9,437	97	<100M	35.0	1,512	76	0.000
The First National Bank of Floydada	Floydada	40.0	0.062	1.000	5,670	83	<100M	72.5	5,670	83	0.000
First State Bank	Junction	40.0	0.093	1.000	3,823	86	<100M	70.0	3,823	86	0.000
The First National Bank in Cooper	Cooper	40.0	0.075	1.000	3,334	108	<100M	72.5	3,334	108	0.000
The First National Bank of Eldorado	Eldorado	40.0	0.102	0.813	6,149	126	<100M	60.0	2,380	102	0.000
The Dublin National Bank	Dublin	40.0	0.093	1.000	2,636	58	<100M	47.5	924	47	0.000
The Roscoe State Bank	Roscoe	40.0	0.051	0.855	9,022	146	100M-500M	50.0	2,633	109	0.000
The Mason National Bank	Mason	40.0	0.066	1.000	5,970	96	<100M	77.5	5,970	96	0.000
Citizens State Bank	Woodville	40.0	0.085	0.777	11,311	171	100M-500M	47.5	2,373	136	0.000
Texas Star Bank, SSB	Lott	40.0	0.094	0.916	7,624	62	<100M	25.0	887	39	0.000
Titan Bank, N.A.	Mineral Wells	40.0	0.167	0.680	9,977	53	<100M	15.0	412	19	0.000
Citizens Bank	Kilgore	40.0	0.081	0.245	26,170	258	100M-500M	37.5	3,239	166	0.000
Atascosa National Bank	Pleasanton	37.5	0.060	1.000	4,831	87	<100M	37.5	982	61	0.000
The Chasewood Bank	Houston	37.5	0.117	0.541	13,683	82	100M-500M	15.0	899	33	0.000
The Karnes County National Bank of K	Karnes City	37.5	0.070	0.594	13,614	158	100M-500M	40.0	2,476	113	0.000
Fayetteville Bank	Fayetteville	37.5	0.049	0.833	14,862	119	100M-500M	35.0	2,268	68	0.000
Sovereign Bank	Dallas	37.5	0.043	0.096	39,274	283	500M-1B	32.5	3,944	124	0.000
Grapeland State Bank	Grapeland	37.5	0.088	1.000	2,870	42	<100M	65.0	2,870	42	0.000
Citizens Bank	Claude	37.5	0.073	0.796	8,583	94	100M-500M	35.0	1,484	68	0.001
Libertad Bank SSB	Austin	37.5	0.193	0.476	8,049	34	<100M	10.0	273	13	0.000
First National Bank of the Mid-Cities	Bedford	37.5	0.152	0.440	5,250	108	<100M	40.0	1,089	50	0.024
The Lamesa National Bank	Lamesa	37.5	0.053	0.703	12,819	151	100M-500M	40.0	2,654	113	0.000

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Capital Bank, SSB	El Paso	37.5	0.109	0.306	17,010	113	100M-500M	17.5	1,241	37	0.000
The Cowboy Bank of Texas	Maypearl	37.5	0.070	1.000	3,942	66	<100M	72.5	3,942	66	0.000
Colonial Savings, F.A.	Fort Worth	37.5	0.011	1.000	11,052	56	1B-10B	15.0	617	21	0.000
The Lytle State Bank of Lytle, Texas	Lytle	37.5	0.061	1.000	4,626	96	<100M	50.0	1,723	76	0.000
Muenster State Bank	Muenster	37.5	0.051	0.860	8,270	105	100M-500M	40.0	1,981	81	0.000
Texas Leadership Bank	Royse City	37.5	0.148	0.425	9,787	90	<100M	30.0	1,397	49	0.000
The First National Bank of Paducah	Paducah	37.5	0.042	1.000	2,105	145	<100M	65.0	2,105	145	0.000
The First National Bank of Aspermont	Aspermont	37.5	0.079	1.000	4,075	42	<100M	35.0	884	32	0.000
Peoples State Bank	Rocksprings	37.5	0.059	1.000	3,677	108	<100M	70.0	3,677	108	0.000
Gladewater National Bank	Gladewater	37.5	0.170	0.615	6,711	49	<100M	22.5	696	23	0.000
Zapata National Bank	Zapata	37.5	0.078	0.824	7,845	93	100M-500M	37.5	1,563	55	0.000
Brazos National Bank	Clute	37.5	0.106	1.000	2,312	30	<100M	60.0	2,312	30	0.000
First State Bank of San Diego	San Diego	37.5	0.108	0.651	7,504	131	<100M	82.5	7,504	131	0.000
First State Bank	Yoakum	37.5	0.075	0.677	10,722	166	100M-500M	52.5	2,972	129	0.000
The Brenham National Bank	Brenham	37.5	0.078	0.500	20,674	150	100M-500M	27.5	1,854	75	0.000
Benchmark Bank	Plano	37.5	0.072	0.332	25,953	152	100M-500M	15.0	1,387	51	0.000
The First National Bank of Hico	Hico	37.5	0.082	1.000	3,365	65	<100M	47.5	1,146	53	0.000
Texas Bank Financial	Weatherford	37.5	0.106	0.846	7,339	48	<100M	12.5	360	21	0.000
Citizens State Bank	Tenaha	37.5	0.070	1.000	2,586	74	<100M	67.5	2,586	74	0.000
Huntington State Bank	Huntington	37.5	0.097	0.348	22,691	116	100M-500M	20.0	1,667	43	0.011
The First National Bank in Falfurrias	Falfurrias	37.5	0.101	0.766	7,233	97	<100M	37.5	1,168	80	0.000
The First National Bank of Lipan	Lipan	37.5	0.090	0.999	1,579	39	<100M	60.0	1,579	39	0.000
The First National Bank of Winnsboro	Winnsboro	37.5	0.109	0.352	16,285	135	100M-500M	30.0	2,064	81	0.000
The First National Bank of Beeville	Beeville	37.5	0.073	0.244	22,317	177	100M-500M	30.0	2,557	103	0.000
The First National Bank of Quitaque	Quitaque	35.0	0.052	1.000	2,611	79	<100M	65.0	2,611	79	0.000
The City National Bank of San Saba	San Saba	35.0	0.076	1.000	3,978	38	<100M	30.0	745	30	0.000
Fayette Savings Bank, SSB	La Grange	35.0	0.055	1.000	4,647	45	<100M	25.0	729	25	0.000
The First National Bank of Tahoka	Tahoka	35.0	0.064	1.000	4,236	54	<100M	35.0	926	43	0.000
The First National Bank of Sterling City	Sterling City	35.0	0.026	1.000	4,398	73	100M-500M	62.5	4,398	73	0.000
Texas State Bank	San Angelo	35.0	0.069	0.496	14,749	176	100M-500M	32.5	2,349	98	0.000
The First National Bank of Edgewood	Edgewood	35.0	0.069	0.998	1,297	25	<100M	45.0	540	20	0.000
Pegasus Bank	Dallas	35.0	0.084	0.362	21,093	133	100M-500M	15.0	1,025	47	0.000
Synergy Bank, S.S.B.	Mckinney	35.0	0.119	0.409	13,820	98	100M-500M	20.0	1,177	40	0.000
The State Bank of Texas	Houston	35.0	0.087	0.426	14,653	116	100M-500M	20.0	1,236	60	0.000
Security State Bank, National Associat	Ore City	35.0	0.079	0.967	3,529	83	<100M	57.5	1,901	72	0.000
Chappell Hill Bank	Chappell Hill	35.0	0.084	0.999	1,942	32	<100M	50.0	974	24	0.000
Kress National Bank	Kress	35.0	0.069	1.000	2,779	46	<100M	65.0	2,779	46	0.000
The Waggoner National Bank of Vern	Vernon	35.0	0.066	0.294	16,895	231	100M-500M	47.5	3,806	178	0.000
First State Bank in Tuscola	Tuscola	35.0	0.080	0.999	1,909	36	<100M	42.5	629	28	0.000
Zavala County Bank	Crystal City	35.0	0.049	1.000	3,210	129	<100M	72.5	3,210	129	0.000

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
State Bank of Texas	Dallas	35.0	0.055	0.097	29,362	163	500M-1B	12.5	990	26	0.000
First State Bank	Three Rivers	32.5	0.053	0.530	8,458	151	100M-500M	55.0	3,127	122	0.000
Spur Security Bank	Spur	32.5	0.032	0.999	1,474	84	<100M	55.0	1,474	84	0.000
OmniAmerican Bank	Fort Worth	32.5	0.022	0.269	29,241	169	1B-10B	20.0	2,191	72	0.000
The Yoakum National Bank	Yoakum	32.5	0.047	0.682	8,472	170	100M-500M	52.5	2,924	140	0.000
Burton State Bank	Burton	32.5	0.053	0.999	2,945	37	<100M	25.0	417	24	0.000
Preston State Bank	Dallas	32.5	0.121	0.411	15,552	65	100M-500M	10.0	766	26	0.000
Dalhart Federal Savings & Loan Associ	Dalhart	32.5	0.031	1.000	3,470	57	100M-500M	60.0	3,470	57	0.000
Valliance Bank	Mckinney	32.5	0.132	0.428	8,938	38	<100M	10.0	463	10	0.000
The Granger National Bank	Granger	32.5	0.051	0.999	1,504	37	<100M	57.5	1,504	37	0.000
The City State Bank of Palacios	Palacios	32.5	0.068	0.978	3,556	51	<100M	45.0	1,072	38	0.000
Angelina Savings Bank, FSB	Lufkin	32.5	0.087	0.706	4,828	49	<100M	25.0	824	28	0.000
First National Bank	Groesbeck	32.5	0.062	0.940	3,293	95	<100M	50.0	1,335	84	0.000
Schwertner State Bank	Schwertner	32.5	0.057	1.000	2,262	50	<100M	47.5	979	41	0.000
Capital Bank of Texas	Carrizo Springs	32.5	0.116	0.630	6,725	50	<100M	20.0	681	29	0.000
POINTWEST BANK	West	32.5	0.047	1.000	3,738	90	<100M	67.5	3,738	90	0.000
Hill Bank & Trust Co.	Weimar	32.5	0.020	1.000	2,338	64	100M-500M	35.0	803	48	0.000
Memphis State Bank	Memphis	32.5	0.060	1.000	2,158	40	<100M	32.5	475	31	0.000
The State National Bank of Big Spring	Big Spring	32.5	0.036	0.597	10,227	221	100M-500M	55.0	3,784	184	0.000
First State Bank	Hemphill	32.5	0.063	1.000	3,318	23	<100M	25.0	421	16	0.000
First State Bank of Mobeetie	Mobeetie	32.5	0.060	0.876	6,620	71	100M-500M	25.0	912	48	0.000
State Bank of De Kalb	De Kalb	32.5	0.089	0.305	10,743	190	100M-500M	47.5	2,870	149	0.000
The Donley County State Bank	Clarendon	32.5	0.053	0.998	2,206	78	<100M	55.0	1,392	70	0.000
Citizens State Bank	Anton	32.5	0.051	0.999	1,717	47	<100M	60.0	1,717	47	0.000
Citizens National Bank of Crosbyton	Crosbyton	32.5	0.051	1.000	2,163	41	<100M	60.0	2,163	41	0.000
The First State Bank	Hallsville	30.0	0.026	0.999	959	10	<100M	17.5	71	4	0.000
Citizens State Bank	Princeton	30.0	0.050	1.000	2,133	37	<100M	32.5	480	27	0.000
Carmine State Bank	Carmine	30.0	0.037	1.000	2,170	47	<100M	57.5	2,170	47	0.000
American Bank, National Association	Dallas	30.0	0.024	0.999	1,207	16	<100M	47.5	1,207	16	0.000
Normangee State Bank	Normangee	30.0	0.017	0.999	1,599	45	<100M	45.0	1,599	45	0.000
First National Bank of Alvin	Alvin	30.0	0.059	0.721	6,870	89	100M-500M	40.0	1,707	67	0.000
Oasis Bank, SSB	Houston	27.5	0.064	0.751	4,913	30	<100M	12.5	209	10	0.000
Citizens State Bank	Ganado	27.5	0.010	0.998	590	17	<100M	35.0	590	17	0.000
United Texas Bank	Dallas	27.5	0.084	0.324	15,339	66	100M-500M	10.0	939	24	0.000
Security State Bank	Farwell	27.5	0.062	0.598	6,740	101	100M-500M	42.5	1,988	82	0.000
The Oakwood State Bank	Oakwood	27.5	0.026	0.991	106	14	<100M	45.0	106	14	0.000
Pearland State Bank	Pearland	27.5	0.068	0.461	11,252	100	100M-500M	22.5	1,267	57	0.000
Peoples State Bank of Hallettsville	Hallettsville	27.5	0.021	0.704	4,738	89	100M-500M	37.5	1,611	71	0.000
National Bank & Trust	La Grange	27.5	0.018	0.829	3,870	81	100M-500M	42.5	1,671	62	0.001
First National Bank of Lake Jackson	Lake Jackson	27.5	0.032	0.646	7,762	72	100M-500M	22.5	1,047	41	0.000

**Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First National Bank in Port Lavaca	Port Lavaca	27.5	0.048	0.558	10,688	129	100M-500M	40.0	2,934	84	0.000
The First National Bank of Amherst	Amherst	27.5	0.021	0.998	406	19	<100M	32.5	135	16	0.000
Texas Financial Bank	Eden	27.5	0.040	0.807	3,615	69	<100M	37.5	1,131	55	0.000
The First National Bank of Throckmor	Throckmorton	27.5	0.042	0.998	1,284	23	<100M	35.0	370	18	0.000
Grand Bank	Dallas	27.5	0.044	0.300	23,752	117	500M-1B	17.5	1,979	53	0.000
Dilley State Bank	Dilley	27.5	0.039	0.728	3,904	119	100M-500M	52.5	1,995	106	0.000
The State National Bank in West	West	27.5	0.068	0.556	3,912	149	<100M	50.0	1,444	133	0.000
Columbus State Bank	Columbus	27.5	0.047	0.938	3,502	48	<100M	30.0	767	37	0.000
Preferred Bank	Houston	27.5	0.059	0.487	12,743	75	100M-500M	20.0	1,375	39	0.000
USAA Federal Savings Bank	San Antonio	27.5	0.000	0.998	436	2	>50B	32.5	436	2	0.265
Park Cities Bank	Dallas	25.0	0.036	0.127	19,812	122	500M-1B	17.5	1,716	54	0.000
First State Bank	Spearman	25.0	0.063	0.342	7,844	128	100M-500M	37.5	2,040	88	0.000
Town North Bank, N. A.	Dallas	25.0	0.021	0.173	14,167	161	500M-1B	27.5	2,702	111	0.005
First Private Bank of Texas	Dallas	25.0	0.049	0.308	15,865	79	100M-500M	10.0	525	31	0.000
The First National Bank of Seymour	Seymour	25.0	0.050	0.719	2,347	43	<100M	25.0	509	35	0.000
First National Bank in Whitney	Whitney	22.5	0.055	0.609	3,224	53	<100M	37.5	992	43	0.000
Crockett National Bank	Ozona	22.5	0.031	0.258	12,734	98	100M-500M	20.0	1,840	49	0.000
Share Plus Federal Bank	Plano	22.5	0.046	0.430	12,396	43	100M-500M	10.0	382	8	0.000
Texas Exchange Bank, ssb	Crowley	22.5	0.086	0.164	9,600	85	100M-500M	30.0	1,755	64	0.000
NexBank, SSB	Dallas	20.0	0.022	0.066	13,150	66	500M-1B	10.0	301	13	0.000
Collin Bank	Frisco	20.0	0.048	0.176	11,795	77	100M-500M	15.0	1,039	43	0.000
The First National Bank of Hebbbronvill	Hebbbronville	20.0	0.034	0.576	4,749	56	100M-500M	22.5	928	39	0.000
First Federal Bank Littlefield, Texas	Littlefield	17.5	0.030	0.578	1,410	46	<100M	37.5	687	40	0.000
Fort Hood National Bank	Fort Hood	17.5	0.036	0.411	8,335	29	100M-500M	10.0	25	1	0.000
Tolleson Private Bank	Dallas	15.0	0.021	0.111	7,661	27	100M-500M	10.0	175	5	0.000
The First National Bank of Chillicothe	Chillicothe	15.0	0.034	0.429	1,640	18	<100M	15.0	226	9	0.000
The First National Bank of Woodsborc	Woodsboro	10.0	0.022	0.296	1,225	12	<100M	42.5	1,225	12	0.000
Wells Fargo Bank South Central, Natic	Houston	10.0	-	-	-	-	10B-50B	10.0	-	-	0.000
First Associations Bank	Dallas	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The First National Bank of Albany	Albany	100.0	0.190	1.000	91,864	1,631	100M-500M	92.5	91,864	1,631	0.000
Cypress Bank, SSB	Pittsburg	97.5	0.128	1.000	21,858	430	100M-500M	75.0	21,858	430	0.000
Legend Bank, N.A.	Bowie	97.5	0.083	0.397	48,440	949	500M-1B	75.0	78,521	1,101	0.000
First State Bank of Ben Wheeler, Texas	Ben Wheeler	95.0	0.143	1.000	17,126	378	100M-500M	70.0	17,126	378	0.000
Citizens State Bank	Tyler	95.0	0.085	0.212	21,856	657	100M-500M	90.0	81,247	927	0.000
Citizens State Bank	Somerville	95.0	0.051	0.306	20,409	1,031	100M-500M	85.0	60,122	1,228	0.000
First State Bank	Clute	92.5	0.084	0.289	11,327	491	100M-500M	85.0	35,286	607	0.000
The First National Bank of Byers	Byers	92.5	0.119	1.000	11,773	286	<100M	62.5	11,773	286	0.000
First National Bank of Bosque County	Valley Mills	92.5	0.141	1.000	14,850	304	100M-500M	67.5	14,850	304	0.000
First State Bank	Athens	92.5	0.049	0.249	16,553	724	100M-500M	75.0	51,721	858	0.000
The First National Bank of Gilmer	Gilmer	90.0	0.055	0.261	13,993	602	100M-500M	80.0	44,345	757	0.000
Fannin Bank	Bonham	90.0	0.146	1.000	9,854	232	<100M	62.5	9,854	232	0.000
FIRST FINANCIAL BANK	Hereford	90.0	0.068	0.273	11,277	491	100M-500M	75.0	29,496	606	0.000
First Bank of Muleshoe	Muleshoe	90.0	0.095	1.000	9,606	306	100M-500M	60.0	9,606	306	0.000
The First National Bank of Hughes Springs	Hughes Springs	90.0	0.055	0.214	11,963	624	100M-500M	72.5	37,744	751	0.000
Lindale State Bank	Lindale	90.0	0.197	1.000	21,328	157	100M-500M	70.0	21,328	157	0.000
Security State Bank	Pearsall	90.0	0.052	0.163	20,482	746	100M-500M	72.5	62,448	913	0.000
First Community Bank	Corpus Christi	90.0	0.059	0.179	18,982	834	100M-500M	82.5	69,516	1,109	0.001
First State Bank	Graham	90.0	0.065	0.377	9,721	543	100M-500M	75.0	23,917	625	0.000
The City National Bank of Sulphur Springs	Sulphur Springs	90.0	0.040	0.224	16,793	866	100M-500M	80.0	59,771	1,094	0.000
The Elkhart State Bank	Elkhart	90.0	0.144	1.000	7,283	288	<100M	62.5	7,283	288	0.000
Austin Bank, Texas National Association	Jacksonville	90.0	0.052	0.163	69,403	2,819	1B-10B	80.0	252,454	3,680	0.000
AIMBank	Littlefield	87.5	0.055	0.137	18,211	766	100M-500M	77.5	68,142	1,031	0.000
First State Bank	Chico	87.5	0.062	0.194	14,359	590	100M-500M	82.5	56,775	766	0.000
Panola National Bank	Carthage	87.5	0.108	1.000	13,430	165	100M-500M	57.5	13,430	165	0.000
Gilmer National Bank, Gilmer, Texas	Gilmer	87.5	0.049	0.287	9,693	369	100M-500M	67.5	28,654	475	0.000
The First National Bank of Anderson	Anderson	87.5	0.054	0.291	7,744	427	100M-500M	65.0	20,841	485	0.000
The First State Bank	Louise	87.5	0.048	0.217	14,005	478	100M-500M	75.0	47,397	651	0.000
Southwest Bank	Odessa	87.5	0.066	0.146	15,273	469	100M-500M	85.0	77,582	758	0.000
Marion State Bank	Marion	87.5	0.128	1.000	9,315	214	<100M	60.0	9,315	214	0.000
Texas Star Bank	Van Alstyne	87.5	0.051	0.140	15,452	591	100M-500M	80.0	69,074	822	0.000
Alliance Bank Central Texas	Waco	87.5	0.052	0.223	10,862	396	100M-500M	75.0	39,211	510	0.000
Citizens State Bank	Roma	85.0	0.078	1.000	6,386	202	<100M	50.0	6,386	202	0.000
Texas Savings Bank	Snyder	85.0	0.103	0.391	10,145	175	<100M	72.5	23,274	236	0.000
First State Bank	Paint Rock	85.0	0.081	1.000	6,531	250	<100M	52.5	6,531	250	0.000
Tejas Bank	Monahans	85.0	0.091	0.280	8,607	313	<100M	75.0	24,754	394	0.000
The First National Bank of Tom Bean	Tom Bean	85.0	0.171	1.000	8,967	167	<100M	62.5	8,967	167	0.000
Lamar National Bank	Paris	85.0	0.042	0.327	5,740	850	100M-500M	60.0	13,317	935	0.002



**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank									
First National Bank of Dublin	Dublin	85.0	0.094	0.529	6,623	382	<100M	50.0	8,582	401	0.000
First Bank & Trust East Texas	Diboll	85.0	0.045	0.154	37,208	1,298	500M-1B	82.5	146,548	1,807	0.002
TIB The Independent Bankersbank	Irving	85.0	0.023	0.312	56,276	74,313	1B-10B	55.0	71,644	74,446	0.031
Mills County State Bank	Goldthwaite	85.0	0.042	0.324	9,116	505	100M-500M	55.0	18,656	567	0.000
First National Bank	George West	85.0	0.053	0.204	12,929	512	100M-500M	82.5	54,349	699	0.000
First National Bank of Huntsville	Huntsville	85.0	0.031	0.227	13,330	620	100M-500M	67.5	43,853	772	0.000
First Bank & Trust Company	Dawson	85.0	0.163	1.000	6,248	211	<100M	60.0	6,248	211	0.000
First State Bank	Bedias	85.0	0.054	0.357	7,866	349	100M-500M	65.0	20,005	407	0.000
Hull State Bank	Hull	85.0	0.188	1.000	9,315	171	<100M	62.5	9,315	171	0.000
Commercial State Bank	Andrews	85.0	0.052	0.114	23,752	793	100M-500M	82.5	107,689	1,193	0.000
Haskell National Bank	Haskell	85.0	0.109	1.000	7,553	188	<100M	55.0	7,553	188	0.000
Orange Savings Bank, ssb	Orange	82.5	0.037	0.141	15,688	432	100M-500M	77.5	75,675	658	0.000
The City National Bank of Colorado City	Colorado City	82.5	0.056	1.000	7,153	174	100M-500M	45.0	7,153	174	0.001
The First National Bank of Baird	Baird	82.5	0.048	0.124	12,101	538	100M-500M	70.0	45,202	754	0.000
FirstBank Southwest	Amarillo	82.5	0.035	0.150	28,880	1,234	500M-1B	67.5	92,675	1,569	0.000
First National Bank of Hereford	Hereford	82.5	0.057	0.225	7,167	373	100M-500M	75.0	25,758	453	0.000
The Security State Bank	Winters	82.5	0.103	1.000	4,237	249	<100M	52.5	4,237	249	0.000
Spring Hill State Bank	Longview	82.5	0.051	0.251	8,758	364	100M-500M	67.5	26,293	470	0.000
City National Bank	Corsicana	82.5	0.191	1.000	7,966	128	<100M	60.0	7,966	128	0.000
Happy State Bank	Happy	82.5	0.033	0.133	58,722	2,048	1B-10B	75.0	247,606	2,930	0.000
First State Bank of San Diego	San Diego	82.5	0.108	0.651	7,504	131	<100M	37.5	7,504	131	0.000
Security State Bank & Trust	Fredericksburg	82.5	0.034	0.122	22,217	1,081	500M-1B	77.5	101,150	1,430	0.000
First Financial Bank, National Association	Stephenville	82.5	0.039	0.157	15,046	560	100M-500M	80.0	72,544	802	0.000
Rio Bank	Mcallen	80.0	0.048	0.130	9,807	335	100M-500M	82.5	55,692	523	0.000
The City National Bank of Taylor	Taylor	80.0	0.032	0.311	6,072	551	100M-500M	65.0	19,057	623	0.006
The Jacksboro National Bank	Jacksboro	80.0	0.039	0.219	7,557	304	100M-500M	65.0	27,211	389	0.000
Round Top State Bank	Round Top	80.0	0.027	0.401	9,855	380	100M-500M	60.0	23,545	442	0.001
Citizens National Bank of Wills Point	Wills Point	80.0	0.100	1.000	9,591	101	<100M	50.0	9,591	101	0.000
Grandview Bank	Grandview	80.0	0.065	0.175	8,046	323	100M-500M	80.0	36,421	456	0.000
The East Texas National Bank of Palestine	Palestine	80.0	0.055	0.195	7,963	316	100M-500M	90.0	40,797	450	0.000
United Bank of El Paso del Norte	El Paso	80.0	0.057	0.124	10,587	322	100M-500M	85.0	70,603	582	0.000
Community National Bank	Hondo	80.0	0.044	0.185	7,483	384	100M-500M	72.5	30,846	489	0.000
White Oak State Bank	White Oak	80.0	0.070	0.256	5,477	234	<100M	70.0	17,784	340	0.000
Amarillo National Bank	Amarillo	80.0	0.029	0.094	89,328	2,645	1B-10B	62.5	286,585	3,762	0.000
Charter Bank	Corpus Christi	80.0	0.046	0.139	10,210	415	100M-500M	77.5	49,736	599	0.000
First Bank, National Association	Conroe	80.0	0.042	0.147	12,657	573	100M-500M	82.5	66,391	800	0.000
Herring Bank	Amarillo	80.0	0.031	0.091	16,675	689	500M-1B	67.5	72,972	961	0.001
The First National Bank of McGregor	Mc Gregor	80.0	0.058	0.182	7,228	279	100M-500M	80.0	37,357	391	0.000
First Financial Bank, National Association	Southlake	80.0	0.037	0.140	12,411	484	100M-500M	75.0	56,552	682	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Community Bank & Trust, Waco, Texas	Waco	80.0	0.037	0.103	15,195	400	100M-500M	67.5	67,903	554	0.000
Texas Bank	Henderson	80.0	0.034	0.193	10,756	452	100M-500M	57.5	30,476	546	0.000
Enterprise Bank	Houston	80.0	0.040	0.083	21,080	655	500M-1B	80.0	129,064	1,094	0.000
Texas Capital Bank, National Association	Dallas	77.5	0.033	0.070	302,651	71,346	1B-10B	62.5	798,324	73,647	0.000
First State Bank of Burnet	Burnet	77.5	0.035	0.205	7,244	420	100M-500M	65.0	26,723	520	0.000
Liberty Bank	Hurst	77.5	0.040	0.100	12,503	457	100M-500M	77.5	64,256	746	0.000
Llano National Bank	Llano	77.5	0.048	0.212	6,396	233	100M-500M	82.5	30,187	313	0.000
Sanger Bank	Sanger	77.5	0.056	0.213	6,038	261	100M-500M	75.0	25,490	348	0.000
The First National Bank of Sonora	Sonora	77.5	0.033	0.146	10,963	471	100M-500M	72.5	49,738	647	0.000
Horizon Bank, SSB	Austin	77.5	0.047	0.110	14,895	564	100M-500M	87.5	96,082	837	0.000
First Financial Bank, National Association	San Angelo	77.5	0.025	0.158	11,105	475	100M-500M	55.0	35,852	605	0.000
International Bank of Commerce	Zapata	77.5	0.022	0.275	10,910	443	100M-500M	55.0	27,922	535	0.000
Bank of DeSoto, National Association	De Soto	77.5	0.048	0.178	8,536	341	100M-500M	70.0	33,528	449	0.000
Junction National Bank	Junction	77.5	0.072	0.655	3,640	175	<100M	52.5	5,560	185	0.000
Big Bend Banks, N.A.	Marfa	77.5	0.054	1.000	5,311	148	<100M	42.5	5,311	148	0.000
Ennis State Bank	Ennis	77.5	0.062	0.134	7,542	319	100M-500M	80.0	39,908	469	0.000
First Bank	Burkburnett	77.5	0.039	0.102	10,135	416	100M-500M	70.0	48,436	594	0.000
West Texas State Bank	Odessa	77.5	0.037	0.110	13,709	523	100M-500M	75.0	73,203	793	0.000
The Morris County National Bank of Naples	Naples	77.5	0.050	0.357	4,427	193	<100M	60.0	12,272	237	0.000
Enloe State Bank	Cooper	77.5	0.170	1.000	4,199	138	<100M	55.0	4,199	138	0.000
The Mason National Bank	Mason	77.5	0.066	1.000	5,970	96	<100M	40.0	5,970	96	0.000
Texana Bank, National Association	Linden	77.5	0.053	0.135	7,796	351	100M-500M	77.5	40,507	477	0.000
Anahuac National Bank	Anahuac	77.5	0.072	0.278	5,588	186	<100M	70.0	18,101	243	0.000
Citizens National Bank	Henderson	77.5	0.021	0.158	20,232	956	500M-1B	72.5	90,973	1,274	0.000
First State Bank	New Braunfels	77.5	0.044	0.100	11,916	463	100M-500M	82.5	83,721	762	0.000
Community Bank	Fort Worth	77.5	0.028	0.090	15,085	731	500M-1B	90.0	135,008	1,251	0.000
The Santa Anna National Bank	Santa Anna	77.5	0.075	0.393	3,252	198	<100M	57.5	7,606	228	0.000
Classic Bank, National Association	Cameron	77.5	0.037	0.172	9,175	282	100M-500M	55.0	28,696	400	0.000
Citizens State Bank	Buffalo	77.5	0.021	0.239	12,065	511	500M-1B	60.0	38,043	630	0.001
Vista Bank	Ralls	75.0	0.034	0.159	7,517	378	100M-500M	70.0	36,468	507	0.000
Texas First State Bank	Riesel	75.0	0.027	0.162	8,935	394	100M-500M	62.5	37,330	542	0.000
Wellington State Bank	Wellington	75.0	0.032	0.267	6,590	282	100M-500M	57.5	19,742	345	0.000
Texas Community Bank, National Association	Laredo	75.0	0.024	0.089	25,321	1,134	1B-10B	72.5	136,678	1,665	0.000
The First National Bank of Stanton	Stanton	75.0	0.051	0.281	5,487	135	100M-500M	65.0	18,727	180	0.000
Menard National Bank	Menard	75.0	0.127	1.000	4,241	97	<100M	50.0	4,241	97	0.000
Western Bank	Coahoma	75.0	0.045	0.137	8,097	297	100M-500M	75.0	39,913	457	0.000
Crowell State Bank	Crowell	75.0	0.103	0.629	3,453	180	<100M	57.5	5,492	192	0.000
Powell State Bank	Powell	75.0	0.123	1.000	3,362	122	<100M	45.0	3,362	122	0.000
The Bank of San Jacinto County, Coldspring, Texas	Coldspring	75.0	0.098	1.000	3,501	131	<100M	42.5	3,501	131	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank									
Hamlin National Bank	Hamlin	75.0	0.043	0.281	4,190	222	<100M	55.0	12,052	264	0.000
Guaranty Bond Bank	Mount Pleasant	75.0	0.023	0.102	25,423	1,000	1B-10B	70.0	123,114	1,487	0.000
Peoples Bank	Paris	75.0	0.050	0.206	5,531	260	100M-500M	75.0	24,759	355	0.000
Citizens State Bank	Corrigan	75.0	0.047	0.245	5,047	212	100M-500M	62.5	16,736	264	0.000
Lovelady State Bank	Lovelady	75.0	0.075	0.455	3,017	167	<100M	60.0	6,635	187	0.000
Commercial National Bank of Texarkana	Texarkana	75.0	0.041	0.156	8,148	317	100M-500M	80.0	43,935	490	0.000
Texas National Bank	Sweetwater	75.0	0.041	0.285	4,032	209	<100M	55.0	11,934	257	0.000
Elsa State Bank and Trust Company	Elsa	72.5	0.039	0.211	6,794	167	100M-500M	70.0	29,024	269	0.000
First Financial Bank, National Association	Eastland	72.5	0.028	0.271	5,560	314	100M-500M	60.0	18,869	373	0.000
Triumph Savings Bank, SSB	Dallas	72.5	0.038	0.063	10,917	501	100M-500M	72.5	68,311	777	0.000
The First National Bank of Floydada	Floydada	72.5	0.062	1.000	5,670	83	<100M	40.0	5,670	83	0.000
The Commercial Bank	Mason	72.5	0.156	1.000	4,820	86	<100M	50.0	4,820	86	0.000
The First National Bank of Evant	Evant	72.5	0.057	0.386	3,632	165	<100M	62.5	9,417	198	0.000
Johnson City Bank	Johnson City	72.5	0.053	0.236	4,966	161	<100M	77.5	21,016	234	0.000
The First National Bank of Ballinger	Ballinger	72.5	0.037	0.231	4,806	221	100M-500M	70.0	20,808	286	0.000
Security State Bank	Anahuac	72.5	0.039	0.269	5,151	159	100M-500M	45.0	12,718	202	0.000
Peoples Bank	Lubbock	72.5	0.032	0.107	9,241	385	100M-500M	67.5	47,251	577	0.000
The State National Bank of Groom	Groom	72.5	0.085	0.335	3,113	133	<100M	65.0	9,304	166	0.000
Zavala County Bank	Crystal City	72.5	0.049	1.000	3,210	129	<100M	35.0	3,210	129	0.000
First National Bank and Trust Company of Weatherford	Weatherford	72.5	0.039	0.111	7,837	325	100M-500M	72.5	41,788	457	0.000
The Cowboy Bank of Texas	Maypearl	72.5	0.070	1.000	3,942	66	<100M	37.5	3,942	66	0.000
Citizens National Bank at Brownwood	Brownwood	72.5	0.043	0.153	7,762	242	100M-500M	55.0	25,266	330	0.000
Woodhaven National Bank	Fort Worth	72.5	0.036	0.088	14,388	570	100M-500M	80.0	96,502	889	0.000
Security State Bank	Littlefield	72.5	0.041	0.233	4,436	206	100M-500M	62.5	16,550	266	0.000
The First National Bank in Cooper	Cooper	72.5	0.075	1.000	3,334	108	<100M	40.0	3,334	108	0.000
LONE STAR STATE BANK OF WEST TEXAS	Lubbock	72.5	0.030	0.074	14,240	503	100M-500M	65.0	63,975	703	0.000
Community Bank	Longview	72.5	0.038	0.186	5,751	248	100M-500M	67.5	25,535	388	0.000
Austin County State Bank	Bellville	72.5	0.059	0.234	4,710	179	<100M	75.0	20,147	259	0.000
HomeTown Bank, National Association	Galveston	72.5	0.023	0.093	10,311	442	100M-500M	77.5	76,802	691	0.000
The Commercial National Bank of Brady	Brady	72.5	0.032	0.223	4,023	287	100M-500M	42.5	9,502	322	0.000
The Bank and Trust, S.S.B.	Del Rio	72.5	0.021	0.179	8,531	419	100M-500M	57.5	31,592	548	0.000
Bank of the West	Grapevine	70.0	0.030	0.073	9,992	319	100M-500M	72.5	67,433	588	0.000
Texas Heritage National Bank	Daingerfield	70.0	0.040	0.264	4,408	176	100M-500M	55.0	14,637	229	0.000
The Falls City National Bank	Falls City	70.0	0.024	0.237	5,356	235	100M-500M	57.5	19,829	315	0.000
Community National Bank	Midland	70.0	0.023	0.061	19,194	638	500M-1B	75.0	143,501	1,198	0.000
Union State Bank	Kerrville	70.0	0.075	0.356	2,660	116	<100M	57.5	7,328	143	0.000
Brush Country Bank	Freer	70.0	0.063	0.305	3,034	143	<100M	65.0	9,957	178	0.000
Muleshoe State Bank	Muleshoe	70.0	0.031	0.318	3,157	217	100M-500M	52.5	9,916	240	0.000
The Buckholts State Bank	Buckholts	70.0	0.046	0.294	2,786	197	<100M	42.5	6,579	213	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank									
The First State Bank	Abernathy	70.0	0.145	1.000	3,953	38	<100M	42.5	3,953	38	0.000
Alliance Bank	Sulphur Springs	70.0	0.020	0.082	10,914	693	500M-1B	55.0	48,300	873	0.003
First State Bank	Junction	70.0	0.093	1.000	3,823	86	<100M	40.0	3,823	86	0.000
Union State Bank	Florence	70.0	0.022	0.096	9,811	487	100M-500M	65.0	52,993	667	0.000
First National Bank of Central Texas	Waco	70.0	0.023	0.057	14,563	612	500M-1B	77.5	114,714	973	0.000
First Capital Bank	Quanah	70.0	0.069	0.258	3,600	148	<100M	72.5	13,973	198	0.000
American Bank, National Association	Corpus Christi	70.0	0.021	0.052	22,292	1,023	1B-10B	72.5	164,625	1,686	0.000
Northstar Bank of Texas	Denton	70.0	0.023	0.062	21,845	839	500M-1B	75.0	154,961	1,365	0.000
Fidelity Bank	Wichita Falls	70.0	0.040	0.086	9,433	356	100M-500M	77.5	58,583	587	0.000
Texas National Bank of Jacksonville	Jacksonville	70.0	0.036	0.060	11,440	410	100M-500M	80.0	96,316	683	0.000
The First National Bank of Anson	Anson	70.0	0.050	0.482	2,803	164	<100M	52.5	5,813	180	0.000
Peoples State Bank	Rocksprings	70.0	0.059	1.000	3,677	108	<100M	37.5	3,677	108	0.000
First National Bank in Munday	Munday	70.0	0.038	0.234	3,730	213	<100M	52.5	11,631	253	0.000
Sage Capital Bank, National Association	Gonzales	70.0	0.028	0.095	8,186	424	100M-500M	57.5	35,870	549	0.000
First State Bank and Trust Company	Carthage	70.0	0.017	0.218	7,723	346	100M-500M	55.0	25,617	442	0.000
First Federal Community Bank	Paris	70.0	0.024	0.152	8,448	340	100M-500M	60.0	37,198	497	0.000
Bandera Bank	Bandera	67.5	0.057	0.326	2,606	139	<100M	62.5	7,998	169	0.000
Frontier Bank of Texas	Elgin	67.5	0.032	0.250	3,920	242	100M-500M	57.5	14,288	284	0.000
Ballinger National Bank	Ballinger	67.5	0.053	0.565	2,405	124	<100M	45.0	4,257	136	0.000
Farmers State Bank	Groesbeck	67.5	0.031	0.367	3,776	188	100M-500M	45.0	8,574	220	0.000
POINTWEST BANK	West	67.5	0.047	1.000	3,738	90	<100M	32.5	3,738	90	0.000
VINTAGE BANK	Waxahachie	67.5	0.037	0.103	5,414	240	100M-500M	80.0	43,585	378	0.002
First Security State Bank	Cranfills Gap	67.5	0.037	0.416	3,865	180	100M-500M	55.0	9,297	212	0.000
Fort Davis State Bank	Fort Davis	67.5	0.048	0.175	3,922	146	<100M	62.5	17,225	201	0.000
Allegiance Bank Texas	Houston	67.5	0.024	0.039	16,332	494	500M-1B	82.5	181,835	1,043	0.000
Broadway National Bank	San Antonio	67.5	0.012	0.069	31,660	1,482	1B-10B	65.0	202,985	2,251	0.000
Unity National Bank of Houston	Houston	67.5	0.068	0.177	5,058	81	<100M	70.0	27,422	141	0.000
First Financial Bank, National Association	Abilene	67.5	0.013	0.077	19,835	977	1B-10B	57.5	81,906	1,280	0.000
Bank of Brenham, National Association	Brenham	67.5	0.035	0.282	3,518	153	100M-500M	60.0	12,453	206	0.000
First Community Bank, National Association	San Benito	67.5	0.029	0.100	6,145	269	100M-500M	77.5	44,442	440	0.000
Citizens National Bank	Crockett	67.5	0.037	0.281	3,121	138	<100M	55.0	10,790	178	0.004
Citizens State Bank	Tenaha	67.5	0.070	1.000	2,586	74	<100M	37.5	2,586	74	0.000
Coleman County State Bank	Coleman	67.5	0.053	0.118	4,419	205	<100M	62.5	21,567	282	0.000
The Liberty National Bank in Paris	Paris	67.5	0.021	0.302	4,990	256	100M-500M	55.0	16,263	319	0.000
Texas Bank	Brownwood	67.5	0.029	0.083	8,511	342	100M-500M	55.0	35,390	477	0.000
CommunityBank of Texas, N.A.	Beaumont	67.5	0.019	0.040	29,456	1,074	1B-10B	72.5	226,964	1,965	0.000
First State Bank of Odem	Odem	67.5	0.035	0.178	3,982	217	100M-500M	52.5	14,816	283	0.000
Community National Bank & Trust of Texas	Corsicana	67.5	0.024	0.073	8,750	394	100M-500M	62.5	47,191	589	0.000
Citizens Bank, National Association	Abilene	65.0	0.041	0.139	3,967	169	<100M	60.0	19,435	234	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total		TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total		Number	CC Amount/TA <sup>1</sup>
		Rank	TA Ratio <sup>1</sup>					Rank	Amount		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The First National Bank of Paducah	Paducah	65.0	0.042	1.000	2,105	145	<100M	37.5	2,105	145	0.000
First United Bank	Dimmitt	65.0	0.013	0.067	14,392	601	1B-10B	55.0	71,295	888	0.000
Kress National Bank	Kress	65.0	0.069	1.000	2,779	46	<100M	35.0	2,779	46	0.000
Commercial Bank of Texas, National Association	Nacogdoches	65.0	0.019	0.099	9,205	334	100M-500M	60.0	49,159	516	0.001
First Victoria National Bank	Victoria	65.0	0.014	0.042	26,637	976	1B-10B	67.5	245,560	1,891	0.000
First Community Bank, National Association	Sugar Land	65.0	0.020	0.073	12,227	351	500M-1B	65.0	70,157	606	0.001
First State Bank Central Texas	Austin	65.0	0.014	0.046	15,593	710	1B-10B	67.5	134,125	1,201	0.000
The First National Bank of Quitaque	Quitaque	65.0	0.052	1.000	2,611	79	<100M	35.0	2,611	79	0.000
Texas State Bank	Joaquin	65.0	0.041	0.110	4,696	196	100M-500M	65.0	26,192	279	0.005
Pinnacle Bank	Keene	65.0	0.019	0.059	10,544	459	500M-1B	62.5	67,832	695	0.001
Vista Bank Texas	Houston	65.0	0.021	0.049	12,398	403	500M-1B	75.0	112,296	729	0.000
Independent Bank	Mckinney	65.0	0.015	0.035	21,723	854	1B-10B	75.0	249,255	1,686	0.000
First National Bank	Texarkana	65.0	0.027	0.079	8,083	349	100M-500M	70.0	54,453	540	0.000
First Financial Bank, National Association	Sweetwater	65.0	0.026	0.176	5,089	189	100M-500M	57.5	21,345	260	0.000
First Commercial Bank, National Association	Seguin	65.0	0.043	0.122	4,866	170	100M-500M	85.0	39,885	286	0.000
American State Bank	Lubbock	65.0	0.015	0.058	46,580	2,643	1B-10B	57.5	196,729	3,268	0.003
National Bank	Gatesville	65.0	0.019	0.090	9,616	453	500M-1B	60.0	54,001	658	0.000
Southside Bank	Tyler	65.0	0.007	0.073	23,275	2,228	1B-10B	57.5	131,034	2,780	0.001
Grapeland State Bank	Grapeland	65.0	0.088	1.000	2,870	42	<100M	37.5	2,870	42	0.000
Veritex Community Bank, National Association	Dallas	65.0	0.024	0.053	11,448	345	100M-500M	80.0	115,405	716	0.000
Sundown State Bank	Sundown	65.0	0.031	0.169	4,160	165	100M-500M	45.0	14,293	222	0.000
The National Bank of Andrews	Andrews	65.0	0.041	0.118	5,778	179	100M-500M	80.0	39,330	315	0.000
Oglesby State Bank	Oglesby	65.0	0.145	0.999	1,916	61	<100M	45.0	1,916	61	0.000
Shelby Savings Bank, SSB	Center	65.0	0.025	0.119	6,658	358	100M-500M	65.0	36,189	535	0.000
The First National Bank of Moody	Moody	65.0	0.053	0.335	2,295	120	<100M	57.5	6,849	144	0.000
The First National Bank of Sterling City	Sterling City	62.5	0.026	1.000	4,398	73	100M-500M	35.0	4,398	73	0.000
Jourdanton State Bank	Jourdanton	62.5	0.026	0.210	3,217	166	100M-500M	47.5	11,849	207	0.000
NewFirst National Bank	El Campo	62.5	0.020	0.073	9,383	358	100M-500M	67.5	59,059	587	0.000
Robert Lee State Bank	Robert Lee	62.5	0.050	0.569	2,366	96	<100M	45.0	4,154	108	0.000
First State Bank of Miami, Texas	Miami	62.5	0.051	0.210	2,618	113	<100M	67.5	12,485	161	0.000
Riverbend Bank	Fort Worth	62.5	0.066	0.178	2,925	93	<100M	70.0	16,414	143	0.000
First State Bank	Gainesville	62.5	0.015	0.083	9,323	387	500M-1B	57.5	54,136	583	0.000
Texas Advantage Community Bank, National Association	Alvin	62.5	0.051	0.090	4,271	137	<100M	80.0	47,026	262	0.000
The Comanche National Bank	Comanche	62.5	0.015	0.219	4,368	217	100M-500M	50.0	16,222	277	0.000
Lubbock National Bank	Lubbock	62.5	0.016	0.047	11,520	426	500M-1B	57.5	75,015	720	0.000
First National Bank	Fabens	62.5	0.025	0.070	7,743	218	100M-500M	57.5	39,853	342	0.000
Texas Coastal Bank	Pasadena	62.5	0.113	0.256	3,048	55	<100M	60.0	11,613	91	0.000
Texas Bank and Trust Company	Longview	62.5	0.011	0.035	16,867	688	1B-10B	67.5	178,257	1,431	0.003
State National Bank of Texas	Iowa Park	62.5	0.022	0.184	4,694	199	100M-500M	47.5	17,627	271	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					
		Total		TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total		Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank	TA Ratio <sup>1</sup>					Rank	Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
The First State Bank	Rice	62.5	0.034	0.139	4,154	170	100M-500M	70.0	25,984	260	0.000	
First State Bank	Abilene	62.5	0.061	0.250	2,545	107	<100M	52.5	7,777	144	0.000	
Texas Champion Bank	Alice	62.5	0.023	0.060	7,820	295	100M-500M	60.0	49,050	471	0.000	
Farmers State Bank	Center	62.5	0.019	0.092	6,956	314	100M-500M	55.0	35,099	436	0.000	
The First Liberty National Bank	Liberty	62.5	0.018	0.136	5,416	268	100M-500M	65.0	34,683	377	0.000	
Security Bank	Odessa	60.0	0.018	0.038	12,473	493	500M-1B	72.5	109,319	909	0.000	
First Command Bank	Fort Worth	60.0	0.012	0.090	7,956	284	500M-1B	67.5	68,311	471	0.057	
First State Bank of Uvalde	Uvalde	60.0	0.008	0.103	7,596	390	500M-1B	47.5	31,734	510	0.000	
LegacyTexas Bank	Plano	60.0	0.012	0.029	20,454	569	1B-10B	65.0	209,059	1,225	0.000	
First Financial Bank, National Association	Weatherford	60.0	0.017	0.093	6,829	327	100M-500M	65.0	44,870	477	0.000	
The American National Bank of Texas	Terrell	60.0	0.010	0.030	20,944	844	1B-10B	70.0	272,578	1,879	0.000	
American State Bank	Arp	60.0	0.026	0.065	5,835	232	100M-500M	57.5	33,569	343	0.000	
Farmers National Bank of Newcastle	Newcastle	60.0	0.044	0.307	1,769	92	<100M	42.5	4,935	123	0.000	
The American National Bank of Mount Pleasant	Mount Pleasant	60.0	0.034	0.207	2,919	117	<100M	57.5	13,859	174	0.000	
First State Bank	Mesquite	60.0	0.024	0.101	4,960	255	100M-500M	55.0	25,882	362	0.000	
Texas First Bank	Texas City	60.0	0.015	0.054	10,814	322	500M-1B	65.0	89,725	594	0.003	
Capital Bank	Jacinto City	60.0	0.028	0.050	7,724	256	100M-500M	75.0	76,680	487	0.000	
The First National Bank of Eldorado	Eldorado	60.0	0.039	0.315	2,380	102	<100M	40.0	6,149	126	0.000	
Stockmens National Bank in Cotulla	Cotulla	60.0	0.032	0.371	2,906	107	<100M	42.5	7,750	132	0.000	
Industry State Bank	Industry	60.0	0.014	0.130	6,970	338	100M-500M	45.0	26,010	425	0.001	
PlainsCapital Bank	Dallas	60.0	0.010	0.027	57,038	2,330	1B-10B	60.0	460,445	3,981	0.000	
Arrowhead Bank	Llano	60.0	0.030	0.139	3,847	163	100M-500M	55.0	17,617	238	0.000	
First State Bank of Brownsboro	Brownsboro	60.0	0.032	0.249	3,168	109	<100M	55.0	12,452	164	0.000	
The First National Bank of Trinity	Trinity	60.0	0.039	0.388	2,059	111	<100M	42.5	5,021	129	0.000	
Dalhart Federal Savings & Loan Association, Inc.	Dalhart	60.0	0.031	1.000	3,470	57	100M-500M	32.5	3,470	57	0.000	
Citizens State Bank	Anton	60.0	0.051	0.999	1,717	47	<100M	32.5	1,717	47	0.000	
The Pecos County State Bank	Fort Stockton	60.0	0.025	0.127	4,602	183	100M-500M	62.5	28,305	281	0.000	
Citizens National Bank of Crosbyton	Crosbyton	60.0	0.051	1.000	2,163	41	<100M	32.5	2,163	41	0.000	
Interstate Bank, ssb	Perryton	60.0	0.023	0.168	3,994	155	100M-500M	45.0	15,661	227	0.000	
The First Bank of Celeste	Celeste	60.0	0.049	0.199	1,943	125	<100M	65.0	9,787	155	0.000	
The Hondo National Bank	Hondo	60.0	0.028	0.148	4,500	167	100M-500M	60.0	23,225	257	0.000	
Citizens State Bank	Sealy	60.0	0.021	0.186	4,047	164	100M-500M	60.0	20,504	249	0.000	
Brazos National Bank	Clute	60.0	0.106	1.000	2,312	30	<100M	37.5	2,312	30	0.000	
Incommons Bank, N.A.	Mexia	60.0	0.033	0.169	3,282	137	<100M	65.0	17,847	214	0.000	
Greater South Texas Bank	Falfurrias	60.0	0.051	0.161	2,772	88	<100M	70.0	17,258	133	0.000	
Lone Star National Bank	Pharr	60.0	0.011	0.036	22,352	835	1B-10B	67.5	254,032	1,798	0.001	
Texas Citizens Bank, National Association	Pasadena	60.0	0.026	0.042	7,710	266	100M-500M	77.5	89,086	585	0.000	
The First National Bank of Lipan	Lipan	60.0	0.090	0.999	1,579	39	<100M	37.5	1,579	39	0.000	
The First National Bank of Bastrop	Bastrop	60.0	0.018	0.090	7,196	383	100M-500M	62.5	46,364	552	0.000	

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank									
First Financial Bank	Huntsville	60.0	0.027	0.103	4,811	208	100M-500M	60.0	26,009	314	0.000
Falcon International Bank	Laredo	57.5	0.013	0.047	11,202	383	500M-1B	60.0	85,932	687	0.001
Platinum Bank	Lubbock	57.5	0.029	0.076	4,061	159	100M-500M	65.0	29,536	248	0.000
First State Bank	Livingston	57.5	0.018	0.089	5,294	310	100M-500M	80.0	53,401	427	0.000
The Citizens National Bank of Hillsboro	Hillsboro	57.5	0.016	0.223	3,026	151	100M-500M	55.0	13,564	178	0.000
Frost Bank	San Antonio	57.5	0.007	0.025	146,892	5,664	10B-50B	57.5	1,411,367	11,708	0.000
Carmine State Bank	Carmine	57.5	0.037	1.000	2,170	47	<100M	30.0	2,170	47	0.000
Commercial State Bank of El Campo	El Campo	57.5	0.023	0.069	4,140	209	100M-500M	65.0	30,865	332	0.000
The Granger National Bank	Granger	57.5	0.051	0.999	1,504	37	<100M	32.5	1,504	37	0.000
First State Bank of Mineral Wells	Mineral Wells	57.5	0.034	0.118	4,180	144	100M-500M	50.0	18,034	215	0.000
First State Bank	Stratford	57.5	0.022	0.157	4,260	163	100M-500M	42.5	16,062	225	0.000
Texas Brand Bank	Garland	57.5	0.039	0.094	3,850	130	<100M	70.0	29,517	216	0.000
First Texas Bank	Georgetown	57.5	0.014	0.067	7,170	286	500M-1B	70.0	64,375	512	0.000
First National Bank	Edinburg	57.5	0.007	0.023	24,522	792	1B-10B	60.0	272,242	1,789	0.001
The First National Bank of Canton	Canton	57.5	0.026	0.213	3,286	108	100M-500M	52.5	14,403	170	0.000
American Bank of Texas	Sherman	57.5	0.008	0.022	15,436	684	1B-10B	57.5	125,537	1,182	0.001
WestStar Bank	El Paso	57.5	0.012	0.031	12,358	426	1B-10B	62.5	111,396	886	0.000
Colorado Valley Bank,SSB	La Grange	57.5	0.075	0.222	2,071	45	<100M	62.5	9,336	84	0.000
American Bank, National Association	Woodway	57.5	0.019	0.055	7,142	259	100M-500M	70.0	66,026	493	0.000
Prosperity Bank	El Campo	57.5	0.006	0.038	65,093	2,370	10B-50B	60.0	699,037	4,936	0.000
First National Bank	Rotan	57.5	0.032	0.207	2,535	148	<100M	65.0	12,267	183	0.000
Commercial State Bank	Palmer	57.5	0.039	0.173	2,600	94	<100M	67.5	15,056	153	0.000
Town and Country Bank	Stephenville	57.5	0.021	0.148	4,231	171	100M-500M	60.0	22,363	261	0.000
Citizens Bank	Slaton	57.5	0.020	0.081	5,361	211	100M-500M	57.5	34,608	327	0.000
Texas Heritage Bank	Boerne	57.5	0.031	0.090	3,217	170	100M-500M	65.0	23,760	244	0.000
The Community Bank	Bridgeport	57.5	0.045	0.206	2,598	113	<100M	60.0	11,522	153	0.000
Extraco Banks, National Association	Temple	57.5	0.011	0.046	13,358	549	1B-10B	62.5	99,375	954	0.000
First Financial Bank, National Association	Cleburne	57.5	0.019	0.083	6,086	240	100M-500M	65.0	44,329	385	0.000
Guadalupe National Bank	Kerrville	57.5	0.038	0.114	3,683	120	<100M	70.0	27,820	205	0.000
Security State Bank, National Association	Ore City	57.5	0.042	0.521	1,901	72	<100M	35.0	3,529	83	0.000
The First National Bank of Mertzon	Mertzon	57.5	0.015	0.188	4,045	155	100M-500M	42.5	15,716	218	0.002
The First National Bank of Granbury	Granbury	57.5	0.012	0.114	5,201	283	100M-500M	60.0	36,530	401	0.000
City Bank	Lubbock	57.5	0.010	0.026	18,934	778	1B-10B	60.0	141,196	1,286	0.000
Independent Bank of Texas	Irving	57.5	0.041	0.075	4,197	133	100M-500M	70.0	33,690	277	0.000
Post Oak Bank, N. A.	Houston	57.5	0.017	0.036	10,032	313	500M-1B	77.5	132,548	698	0.000
Commerce Bank	Laredo	55.0	0.012	0.081	6,306	285	500M-1B	47.5	33,429	411	0.000
First Texas Bank	Killeen	55.0	0.015	0.128	3,684	226	100M-500M	47.5	16,852	300	0.000
Amegy Bank National Association	Houston	55.0	0.006	0.013	72,087	3,782	10B-50B	55.0	598,384	5,915	0.001
First-Lockhart National Bank	Lockhart	55.0	0.027	0.084	4,278	176	100M-500M	77.5	40,891	315	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank									
First State Bank	Three Rivers	55.0	0.019	0.196	3,127	122	100M-500M	32.5	8,458	151	0.000
Bank of Houston	Houston	55.0	0.014	0.027	11,037	351	500M-1B	75.0	144,430	932	0.000
ViewPoint Bank, National Association	Plano	55.0	0.006	0.024	20,617	798	1B-10B	55.0	127,605	1,132	0.000
Justin State Bank	Justin	55.0	0.037	0.141	2,717	95	<100M	62.5	16,808	156	0.000
The Donley County State Bank	Clarendon	55.0	0.033	0.630	1,392	70	<100M	32.5	2,206	78	0.000
American Bank of Commerce	Wolfforth	55.0	0.015	0.040	9,340	455	500M-1B	65.0	83,362	827	0.000
Spur Security Bank	Spur	55.0	0.032	0.999	1,474	84	<100M	32.5	1,474	84	0.000
The First National Bank of Bellville	Bellville	55.0	0.012	0.134	5,656	190	100M-500M	50.0	28,250	289	0.000
North Texas Bank, National Association	Decatur	55.0	0.028	0.095	3,668	157	100M-500M	72.5	31,843	273	0.000
The State National Bank of Big Spring	Big Spring	55.0	0.013	0.221	3,784	184	100M-500M	32.5	10,227	221	0.000
International Bank of Commerce	Laredo	55.0	0.004	0.020	40,099	1,539	1B-10B	55.0	351,855	2,804	0.000
First National Bank	Wichita Falls	55.0	0.019	0.064	6,046	213	100M-500M	52.5	34,979	340	0.000
Citizens National Bank	Cameron	55.0	0.016	0.082	5,453	229	100M-500M	55.0	34,206	352	0.000
Kilgore National Bank	Kilgore	55.0	0.032	0.139	2,729	135	<100M	62.5	16,645	195	0.000
Comerica Bank	Dallas	55.0	0.003	0.005	182,858	6,635	>50B	55.0	2,839,695	16,366	0.000
The Yoakum National Bank	Yoakum	52.5	0.016	0.235	2,924	140	100M-500M	32.5	8,472	170	0.000
FirstCapital Bank of Texas, National Associati	Midland	52.5	0.013	0.040	8,520	316	500M-1B	65.0	85,058	655	0.000
First State Bank	Yoakum	52.5	0.021	0.188	2,972	129	100M-500M	37.5	10,722	166	0.000
Bank Texas, National Association	Quitman	52.5	0.019	0.081	4,136	164	100M-500M	52.5	27,837	258	0.000
The Lone Star State Bank	Lone Star	52.5	0.034	0.101	1,307	207	<100M	75.0	12,951	245	0.000
Inter National Bank	Mcallen	52.5	0.006	0.033	13,232	385	1B-10B	55.0	118,583	806	0.000
First National Bank in Graham	Graham	52.5	0.019	0.068	4,762	195	100M-500M	45.0	25,988	284	0.000
Star Bank of Texas	Lake Worth	52.5	0.027	0.100	3,337	121	100M-500M	60.0	22,298	201	0.000
Trinity Bank, N.A.	Fort Worth	52.5	0.025	0.071	4,149	143	100M-500M	80.0	49,410	323	0.000
Inwood National Bank	Dallas	52.5	0.008	0.021	11,336	440	1B-10B	60.0	119,861	920	0.000
First Star Bank, S.S.B.	Bremond	52.5	0.015	0.170	3,895	168	100M-500M	52.5	18,797	234	0.001
The First National Bank of Livingston	Livingston	52.5	0.014	0.130	4,328	192	100M-500M	50.0	22,995	267	0.000
Memorial City Bank	Houston	52.5	0.025	0.049	5,193	124	100M-500M	67.5	51,397	300	0.000
Dilley State Bank	Dilley	52.5	0.020	0.372	1,995	106	100M-500M	27.5	3,904	119	0.000
The First National Bank of Emory	Emory	52.5	0.023	0.254	2,351	115	100M-500M	45.0	8,236	147	0.000
Lakeside National Bank	Rockwall	52.5	0.031	0.219	1,657	72	<100M	47.5	7,555	98	0.000
Citizens State Bank	Miles	52.5	0.035	0.147	2,792	111	<100M	55.0	14,050	156	0.000
Chappell Hill Bank	Chappell Hill	50.0	0.042	0.501	974	24	<100M	35.0	1,942	32	0.000
The First National Bank of Eagle Lake	Eagle Lake	50.0	0.031	0.079	3,080	110	<100M	52.5	20,288	176	0.000
Nixon State Bank	Nixon	50.0	0.026	0.177	2,103	88	<100M	57.5	11,890	135	0.000
Peoples State Bank	Shepherd	50.0	0.023	0.147	2,544	99	100M-500M	55.0	15,799	146	0.000
First Financial Bank, National Association	Mineral Wells	50.0	0.016	0.131	3,445	128	100M-500M	50.0	19,209	207	0.003
HCSB	Plainview	50.0	0.014	0.047	5,451	222	100M-500M	60.0	50,901	397	0.000
Wallis State Bank	Wallis	50.0	0.019	0.034	6,844	174	100M-500M	72.5	85,583	439	0.002



**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)
Citizens State Bank of Luling	Luling	50.0	0.043	0.088	2,504	90	<100M	70.0	24,324	177	0.000
The Lytle State Bank of Lytle, Texas	Lytle	50.0	0.023	0.372	1,723	76	<100M	37.5	4,626	96	0.000
The Roscoe State Bank	Roscoe	50.0	0.015	0.250	2,633	109	100M-500M	40.0	9,022	146	0.000
Castroville State Bank	Castroville	50.0	0.023	0.194	2,703	102	100M-500M	42.5	10,703	141	0.000
Citizens National Bank of Texas	Waxahachie	50.0	0.012	0.028	7,388	249	500M-1B	72.5	110,082	605	0.000
Heritage Bank	Pearland	50.0	0.039	0.100	2,890	85	<100M	65.0	22,561	141	0.000
Texas Gulf Bank, National Association	Freeport	50.0	0.014	0.043	6,011	197	100M-500M	55.0	49,442	368	0.000
The Perryton National Bank	Perryton	50.0	0.018	0.198	2,786	135	100M-500M	45.0	12,198	175	0.000
Bank of South Texas	Mcallen	50.0	0.033	0.157	2,561	72	<100M	67.5	16,271	133	0.000
Graham Savings and Loan, SSB	Graham	50.0	0.019	0.208	2,431	70	100M-500M	52.5	11,670	118	0.000
Woodforest National Bank	Houston	50.0	0.003	0.016	10,165	431	1B-10B	55.0	148,410	1,081	0.000
First National Bank	Groesbeck	50.0	0.025	0.381	1,335	84	<100M	32.5	3,293	95	0.000
Jefferson Bank	San Antonio	50.0	0.009	0.034	9,579	348	1B-10B	62.5	105,126	765	0.000
Spirit of Texas Bank, SSB	College Station	50.0	0.017	0.039	5,574	209	100M-500M	77.5	78,773	712	0.000
Southwest Bank	Fort Worth	50.0	0.011	0.026	11,199	356	1B-10B	62.5	119,760	731	0.000
The First National Bank of Kemp	Kemp	50.0	0.032	0.176	1,812	86	<100M	57.5	10,289	123	0.000
HBank Texas	Grapevine	50.0	0.026	0.114	2,901	115	100M-500M	55.0	17,583	177	0.000
Texas Community Bank, National Association	The Woodlands	50.0	0.022	0.049	5,357	145	100M-500M	50.0	32,486	257	0.000
Fidelity Bank of Texas	Waco	50.0	0.028	0.122	2,728	91	<100M	55.0	15,820	145	0.000
The State National Bank in West	West	50.0	0.025	0.205	1,444	133	<100M	27.5	3,912	149	0.000
Worthington National Bank	Arlington	47.5	0.022	0.049	4,060	139	100M-500M	70.0	42,691	302	0.000
Grand Bank of Texas	Grand Prairie	47.5	0.025	0.072	3,347	104	100M-500M	70.0	34,454	244	0.000
United Central Bank	Garland	47.5	0.004	0.007	7,601	418	1B-10B	65.0	251,059	1,890	0.000
The First National Bank of Mount Vernon	Mount Vernon	47.5	0.011	0.314	1,908	104	100M-500M	40.0	6,085	122	0.000
Third Coast Bank, SSB	Humble	47.5	0.022	0.034	5,037	143	100M-500M	72.5	68,597	384	0.000
Citizens State Bank	Woodville	47.5	0.018	0.163	2,373	136	100M-500M	40.0	11,311	171	0.000
Schwertner State Bank	Schwertner	47.5	0.025	0.433	979	41	<100M	32.5	2,262	50	0.000
First National Bank	Spearman	47.5	0.021	0.080	3,501	142	100M-500M	55.0	25,622	228	0.000
Mineola Community Bank, S.S.B.	Mineola	47.5	0.018	0.153	2,765	118	100M-500M	42.5	12,992	164	0.000
HomeBank Texas	Seagoville	47.5	0.028	0.090	3,005	112	100M-500M	80.0	33,300	205	0.000
State Bank of De Kalb	De Kalb	47.5	0.024	0.082	2,870	149	100M-500M	32.5	10,743	190	0.000
Community National Bank	Bellaire	47.5	0.018	0.069	3,194	150	100M-500M	62.5	31,294	225	0.000
The First National Bank of Hico	Hico	47.5	0.028	0.340	1,146	53	<100M	37.5	3,365	65	0.000
Icon Bank of Texas, National Association	Houston	47.5	0.015	0.036	6,071	161	100M-500M	62.5	62,795	358	0.000
The Waggoner National Bank of Vernon	Vernon	47.5	0.015	0.066	3,806	178	100M-500M	35.0	16,895	231	0.000
The First Bank	Roxton	47.5	0.028	0.224	1,597	66	<100M	42.5	6,865	92	0.000
Independence Bank, National Association	Houston	47.5	0.020	0.051	4,157	129	100M-500M	62.5	40,626	232	0.000
The Dublin National Bank	Dublin	47.5	0.033	0.350	924	47	<100M	40.0	2,636	58	0.000
American Bank, National Association	Dallas	47.5	0.024	0.999	1,207	16	<100M	30.0	1,207	16	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					
		Total		TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total		Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank	TA Ratio <sup>1</sup>					Rank	Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Beal Bank, SSB	Plano	47.5	0.001	0.015	5,369	645	1B-10B	50.0	53,744	1,087	0.000	
Pilgrim Bank	Pittsburg	47.5	0.013	0.056	4,887	222	100M-500M	50.0	33,767	364	0.000	
Amistad Bank	Del Rio	47.5	0.058	0.150	1,416	48	<100M	55.0	7,978	85	0.000	
The Ozona National Bank	Ozona	47.5	0.018	0.078	3,749	181	100M-500M	65.0	32,360	291	0.000	
Houston Community Bank, National Associat	Houston	47.5	0.016	0.050	4,247	179	100M-500M	67.5	48,352	362	0.000	
First Bank & Trust Company	Lubbock	47.5	0.012	0.037	6,756	237	500M-1B	62.5	71,466	500	0.006	
The City State Bank of Palacios	Palacios	45.0	0.021	0.295	1,072	38	<100M	32.5	3,556	51	0.000	
Live Oak State Bank	Dallas	45.0	0.024	0.077	2,798	90	100M-500M	65.0	25,902	190	0.000	
Texas National Bank	Mercedes	45.0	0.027	0.119	2,570	85	<100M	47.5	14,351	122	0.002	
Bridge City State Bank	Bridge City	45.0	0.020	0.119	2,669	99	100M-500M	57.5	19,039	177	0.000	
Uvalde National Bank	Uvalde	45.0	0.035	0.195	1,026	50	<100M	50.0	5,241	65	0.000	
The Oakwood State Bank	Oakwood	45.0	0.026	0.991	106	14	<100M	27.5	106	14	0.000	
Texas Regional Bank	Harlingen	45.0	0.028	0.062	2,786	92	<100M	77.5	42,098	182	0.000	
First National Bank of Fort Stockton	Fort Stockton	45.0	0.026	0.206	1,491	62	<100M	50.0	7,250	93	0.000	
First Security Bank, National Association	Flower Mound	45.0	0.022	0.051	3,436	122	100M-500M	65.0	38,548	245	0.000	
The Bank of River Oaks	Houston	45.0	0.015	0.030	4,387	154	100M-500M	70.0	66,029	425	0.000	
Central National Bank	Waco	45.0	0.010	0.028	6,222	212	500M-1B	55.0	55,157	434	0.000	
First Texas Bank	Lampasas	45.0	0.016	0.179	1,770	100	100M-500M	45.0	9,533	140	0.000	
The National Bank of Texas at Fort Worth	Fort Worth	45.0	0.014	0.057	2,052	391	100M-500M	57.5	20,242	481	0.000	
The First National Bank of Shiner	Shiner	45.0	0.013	0.166	2,832	97	100M-500M	42.5	13,482	147	0.000	
Normangee State Bank	Normangee	45.0	0.017	0.999	1,599	45	<100M	30.0	1,599	45	0.000	
West Texas National Bank	Midland	45.0	0.009	0.029	6,359	266	500M-1B	47.5	41,020	446	0.000	
Pavillion Bank	Richardson	45.0	0.025	0.132	2,083	84	<100M	47.5	11,889	126	0.000	
The First National Bank of Edgewood	Edgewood	45.0	0.029	0.416	540	20	<100M	35.0	1,297	25	0.000	
The Blanco National Bank	Blanco	42.5	0.016	0.098	2,464	91	100M-500M	60.0	22,660	165	0.002	
Texan Bank	Sugar Land	42.5	0.029	0.075	1,854	75	<100M	75.0	24,562	138	0.000	
First State Bank in Tuscola	Tuscola	42.5	0.026	0.329	629	28	<100M	35.0	1,909	36	0.000	
North Dallas Bank & Trust Co.	Dallas	42.5	0.005	0.032	6,415	258	1B-10B	52.5	74,883	546	0.000	
American National Bank	Wichita Falls	42.5	0.011	0.028	4,841	226	100M-500M	47.5	38,581	350	0.000	
International Bank of Commerce	Brownsville	42.5	0.007	0.022	6,637	255	500M-1B	52.5	65,432	480	0.000	
West Texas State Bank	Snyder	42.5	0.021	0.071	2,908	113	100M-500M	52.5	20,927	185	0.000	
Schertz Bank & Trust	Schertz	42.5	0.019	0.053	3,525	148	100M-500M	77.5	50,733	326	0.000	
The First National Bank of Bells/Savoy	Bells	42.5	0.029	0.152	1,321	41	<100M	52.5	8,030	74	0.000	
Kleberg First National Bank of Kingsville	Kingsville	42.5	0.010	0.063	4,329	187	100M-500M	50.0	34,622	338	0.000	
Gruver State Bank	Gruver	42.5	0.026	0.151	1,719	57	<100M	47.5	9,845	83	0.000	
Peoples Bank	Colleyville	42.5	0.023	0.095	1,722	73	<100M	52.5	14,017	130	0.000	
TransPecos Banks	Pecos	42.5	0.020	0.070	2,570	93	100M-500M	50.0	20,515	173	0.000	
The First National Bank of Woodsboro	Woodsboro	42.5	0.022	0.296	1,225	12	<100M	10.0	1,225	12	0.000	
National Bank & Trust	La Grange	42.5	0.008	0.358	1,671	62	100M-500M	27.5	3,870	81	0.001	

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA <sup>1</sup> (10)
Security State Bank	Farwell	42.5	0.018	0.176	1,988	82	100M-500M	27.5	6,740	101	0.000
First National Bank of Giddings	Giddings	40.0	0.018	0.090	2,842	109	100M-500M	57.5	22,609	185	0.000
Farmers and Merchants Bank	De Leon	40.0	0.017	0.217	1,057	43	<100M	40.0	4,877	57	0.000
Muenster State Bank	Muenster	40.0	0.012	0.206	1,981	81	100M-500M	37.5	8,270	105	0.000
The Karnes County National Bank of Karnes ( Karnes City	Karnes City	40.0	0.013	0.108	2,476	113	100M-500M	37.5	13,614	158	0.000
Preston National Bank	Dallas	40.0	0.034	0.067	1,967	57	<100M	57.5	19,313	114	0.009
First National Bank of the Mid-Cities	Bedford	40.0	0.032	0.091	1,089	50	<100M	37.5	5,250	108	0.024
First National Bank of Alvin	Alvin	40.0	0.015	0.179	1,707	67	100M-500M	30.0	6,870	89	0.000
First National Bank in Port Lavaca	Port Lavaca	40.0	0.013	0.153	2,934	84	100M-500M	27.5	10,688	129	0.000
Border Capital Bank, National Association	Mcallen	40.0	0.018	0.061	3,137	92	100M-500M	62.5	33,074	229	0.000
Texas Republic Bank, National Association	Frisco	40.0	0.025	0.102	1,531	65	<100M	60.0	14,659	116	0.000
First State Bank	Shallowater	40.0	0.027	0.091	1,538	77	<100M	70.0	16,933	110	0.000
COMMUNITY BANK OF SNYDER	Snyder	40.0	0.021	0.069	2,742	71	100M-500M	50.0	21,911	126	0.000
The Lamesa National Bank	Lamesa	40.0	0.011	0.146	2,654	113	100M-500M	37.5	12,819	151	0.000
The First State Bank	Columbus	40.0	0.012	0.193	1,619	61	100M-500M	42.5	8,391	93	0.000
Patriot Bank	Houston	37.5	0.005	0.010	5,889	192	1B-10B	50.0	81,455	466	0.000
Lone Star Bank, S.S.B.	Moulton	37.5	0.011	0.083	2,647	115	100M-500M	52.5	24,364	210	0.001
The Moody National Bank	Galveston	37.5	0.007	0.020	6,030	192	500M-1B	52.5	73,668	465	0.000
Citizens Bank	Kilgore	37.5	0.010	0.030	3,239	166	100M-500M	40.0	26,170	258	0.000
D'Hanis State Bank	Hondo	37.5	0.021	0.132	1,003	43	<100M	52.5	7,601	67	0.000
Peoples State Bank of Hallettsville	Hallettsville	37.5	0.007	0.239	1,611	71	100M-500M	27.5	4,738	89	0.000
Texas Security Bank	Dallas	37.5	0.017	0.034	3,094	102	100M-500M	70.0	47,917	253	0.000
The Bank and Trust of Bryan/College Station	Bryan	37.5	0.012	0.034	3,646	146	100M-500M	62.5	47,775	293	0.000
First Federal Bank Littlefield, Texas	Littlefield	37.5	0.014	0.282	687	40	<100M	17.5	1,410	46	0.000
The First National Bank in Falfurrias	Falfurrias	37.5	0.016	0.124	1,168	80	<100M	37.5	7,233	97	0.000
Atascosa National Bank	Pleasanton	37.5	0.012	0.203	982	61	<100M	37.5	4,831	87	0.000
Texas Financial Bank	Eden	37.5	0.012	0.253	1,131	55	<100M	27.5	3,615	69	0.000
First State Bank	Spearman	37.5	0.016	0.089	2,040	88	100M-500M	25.0	7,844	128	0.000
First National Bank of Burleson	Burleson	37.5	0.017	0.037	3,074	112	100M-500M	72.5	49,398	250	0.000
Zapata National Bank	Zapata	37.5	0.015	0.164	1,563	55	100M-500M	37.5	7,845	93	0.000
Western National Bank	Odessa	37.5	0.004	0.008	4,601	219	1B-10B	47.5	59,529	468	0.000
First National Bank in Whitney	Whitney	37.5	0.017	0.187	992	43	<100M	22.5	3,224	53	0.000
Tradition Bank - Bellaire	Houston	37.5	0.009	0.031	4,458	142	100M-500M	57.5	57,258	338	0.000
Encore Bank, National Association	Houston	37.5	0.003	0.012	5,390	163	1B-10B	52.5	93,231	472	0.000
First Bank and Trust of Childress	Childress	35.0	0.023	0.060	1,740	81	<100M	65.0	22,166	157	0.000
Farmers State Bank	Bertram	35.0	0.028	0.108	902	32	<100M	57.5	8,333	51	0.000
San Antonio National Bank	Refugio	35.0	0.013	0.027	3,361	111	100M-500M	65.0	52,823	282	0.000
Bloomberg State Bank	Bloomberg	35.0	0.036	0.103	509	28	<100M	52.5	4,528	55	0.000
The Brady National Bank	Brady	35.0	0.016	0.117	1,512	76	<100M	40.0	9,437	97	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank									
Citizens State Bank	Ganado	35.0	0.010	0.998	590	17	<100M	27.5	590	17	0.000
Lone Star Capital Bank, National Association	San Antonio	35.0	0.015	0.062	2,226	110	100M-500M	50.0	18,986	187	0.000
Westbound Bank	Katy	35.0	0.018	0.043	2,524	79	100M-500M	55.0	24,489	188	0.000
Henderson Federal Savings Bank	Henderson	35.0	0.013	0.162	1,426	46	100M-500M	42.5	8,774	78	0.000
United Community Bank, National Association	Highland Village	35.0	0.019	0.042	2,083	63	100M-500M	67.5	30,635	177	0.000
Fayetteville Bank	Fayetteville	35.0	0.008	0.127	2,268	68	100M-500M	37.5	14,862	119	0.000
South Padre Bank, National Association	South Padre Isla	35.0	0.024	0.096	1,022	27	<100M	52.5	9,266	64	0.000
Citizens Bank	Claude	35.0	0.013	0.138	1,484	68	100M-500M	37.5	8,583	94	0.001
The First National Bank of Throckmorton	Throckmorton	35.0	0.012	0.288	370	18	<100M	27.5	1,284	23	0.000
Integrity Bank, SSB	Houston	35.0	0.010	0.029	3,719	117	100M-500M	45.0	34,232	269	0.000
The First National Bank of Aspermont	Aspermont	35.0	0.017	0.217	884	32	<100M	37.5	4,075	42	0.000
Hill Bank & Trust Co.	Weimar	35.0	0.007	0.343	803	48	100M-500M	32.5	2,338	64	0.000
The First National Bank of Tahoka	Tahoka	35.0	0.014	0.219	926	43	<100M	35.0	4,236	54	0.000
Southwest Securities , FSB	Dallas	35.0	0.003	0.011	4,509	166	1B-10B	57.5	111,835	619	0.000
OMNIBANK, National Association	Houston	35.0	0.011	0.028	3,488	144	100M-500M	57.5	44,105	342	0.000
Pointbank	Pilot Point	32.5	0.009	0.028	3,037	105	100M-500M	52.5	42,634	261	0.000
The First National Bank of Amherst	Amherst	32.5	0.007	0.332	135	16	<100M	27.5	406	19	0.000
First Bank and Trust of Memphis	Memphis	32.5	0.020	0.050	1,253	61	<100M	42.5	11,666	96	0.000
Memphis State Bank	Memphis	32.5	0.013	0.220	475	31	<100M	32.5	2,158	40	0.000
First National Bank Texas	Killeen	32.5	0.003	0.042	3,383	107	1B-10B	47.5	42,354	265	0.000
Citizens State Bank	Princeton	32.5	0.011	0.225	480	27	<100M	30.0	2,133	37	0.000
First National Bank of Colorado City	Colorado City	32.5	0.018	0.104	991	54	<100M	50.0	9,022	78	0.000
MetroBank, National Association	Houston	32.5	0.004	0.007	4,380	115	1B-10B	65.0	150,671	664	0.000
First National Bank in Dalhart	Dalhart	32.5	0.019	0.077	1,136	51	<100M	50.0	10,569	98	0.000
USAA Federal Savings Bank	San Antonio	32.5	0.000	0.998	436	2	>50B	27.5	436	2	0.265
Cattlemen's National Bank	Johnson City	32.5	0.019	0.053	1,516	64	<100M	55.0	19,674	121	0.000
First National Bank of South Padre Island	South Padre Isla	32.5	0.017	0.139	1,057	33	<100M	47.5	7,607	57	0.000
Texas State Bank	San Angelo	32.5	0.011	0.079	2,349	98	100M-500M	35.0	14,749	176	0.000
Central Bank	Houston	32.5	0.007	0.024	3,132	150	100M-500M	42.5	36,042	265	0.000
Sovereign Bank	Dallas	32.5	0.004	0.010	3,944	124	500M-1B	37.5	39,274	283	0.000
Bank of Texas	Midland	32.5	0.018	0.028	2,812	72	100M-500M	47.5	28,256	154	0.000
ValueBank Texas	Corpus Christi	32.5	0.014	0.041	2,629	87	100M-500M	62.5	38,233	212	0.000
The First National Bank of Beeville	Beeville	30.0	0.008	0.028	2,557	103	100M-500M	37.5	22,317	177	0.000
Texas Leadership Bank	Royse City	30.0	0.021	0.061	1,397	49	<100M	37.5	9,787	90	0.000
T Bank, National Association	Dallas	30.0	0.018	0.027	2,101	68	100M-500M	75.0	54,968	257	0.000
The City National Bank of San Saba	San Saba	30.0	0.014	0.187	745	30	<100M	35.0	3,978	38	0.000
American First National Bank	Houston	30.0	0.005	0.007	3,978	97	500M-1B	67.5	153,517	574	0.000
Columbus State Bank	Columbus	30.0	0.010	0.205	767	37	<100M	27.5	3,502	48	0.000
First National Bank of Jasper	Jasper	30.0	0.009	0.058	2,100	88	100M-500M	62.5	31,843	181	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total		TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA <sup>1</sup>
		Rank	TA Ratio <sup>1</sup>						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
R Bank	Round Rock	30.0	0.012	0.042	1,861	63	100M-500M	55.0	25,983	166	0.000
The First National Bank of Winnsboro	Winnsboro	30.0	0.014	0.045	2,064	81	100M-500M	37.5	16,285	135	0.000
The First National Bank of Trenton	Trenton	30.0	0.009	0.104	1,303	68	100M-500M	45.0	11,777	114	0.000
Texas Exchange Bank, ssb	Crowley	30.0	0.016	0.030	1,755	64	100M-500M	22.5	9,600	85	0.000
The Brenham National Bank	Brenham	27.5	0.007	0.045	1,854	75	100M-500M	37.5	20,674	150	0.000
Affiliated Bank	Bedford	27.5	0.010	0.041	2,587	79	100M-500M	62.5	39,311	200	0.000
Citizens 1st Bank	Tyler	27.5	0.004	0.032	2,874	101	500M-1B	40.0	34,626	236	0.000
Liberty Capital Bank	Addison	27.5	0.016	0.030	1,748	45	100M-500M	57.5	29,103	137	0.000
Town North Bank, N. A.	Dallas	27.5	0.004	0.033	2,702	111	500M-1B	25.0	14,167	161	0.005
Green Bank, National Association	Houston	27.5	0.002	0.004	2,825	115	1B-10B	47.5	80,836	375	0.000
The First State Bank	Avinger	27.5	0.023	0.074	470	10	<100M	57.5	6,313	32	0.000
Treaty Oak Bank	Austin	27.5	0.014	0.062	1,544	76	100M-500M	50.0	16,342	164	0.000
TrustTexas Bank, SSB	Cuero	27.5	0.008	0.051	1,726	65	100M-500M	45.0	20,333	142	0.000
TexStar National Bank	Universal City	25.0	0.014	0.025	2,386	85	100M-500M	70.0	50,285	271	0.000
First State Bank	Hemphill	25.0	0.008	0.127	421	16	<100M	32.5	3,318	23	0.000
State Bank and Trust Company, Dallas	Carrollton	25.0	0.010	0.023	2,244	103	100M-500M	55.0	37,339	234	0.000
Fayette Savings Bank, SSB	La Grange	25.0	0.009	0.157	729	25	<100M	35.0	4,647	45	0.000
Texas Star Bank, SSB	Lott	25.0	0.011	0.107	887	39	<100M	40.0	7,624	62	0.000
First State Bank of Mobeetie	Mobeetie	25.0	0.008	0.121	912	48	100M-500M	32.5	6,620	71	0.000
Signature Bank	Dallas	25.0	0.012	0.058	1,568	48	100M-500M	52.5	19,208	98	0.000
Angelina Savings Bank, FSB	Lufkin	25.0	0.015	0.120	824	28	<100M	32.5	4,828	49	0.000
The First National Bank of Seymour	Seymour	25.0	0.011	0.156	509	35	<100M	25.0	2,347	43	0.000
Burton State Bank	Burton	25.0	0.008	0.141	417	24	<100M	32.5	2,945	37	0.000
Bank of Commerce	McLean	25.0	0.017	0.068	458	12	<100M	55.0	6,689	39	0.000
Pearland State Bank	Pearland	22.5	0.008	0.052	1,267	57	100M-500M	27.5	11,252	100	0.000
AccessBank Texas	Denton	22.5	0.011	0.033	1,372	48	100M-500M	45.0	18,817	109	0.000
Commerce Bank Texas	Stockdale	22.5	0.015	0.045	577	23	<100M	57.5	12,027	55	0.000
Lone Star Bank	Houston	22.5	0.014	0.027	1,580	44	100M-500M	62.5	32,853	141	0.000
Gladewater National Bank	Gladewater	22.5	0.018	0.064	696	23	<100M	37.5	6,711	49	0.000
Houston Business Bank	Houston	22.5	0.019	0.031	589	13	<100M	45.0	10,593	39	0.000
Plains State Bank	Humble	22.5	0.010	0.018	2,277	72	100M-500M	57.5	42,521	195	0.000
The Bank of San Antonio	San Antonio	22.5	0.007	0.016	2,165	72	100M-500M	45.0	38,859	200	0.000
First National Bank of Lake Jackson	Lake Jackson	22.5	0.004	0.087	1,047	41	100M-500M	27.5	7,762	72	0.000
The First National Bank of Hebronville	Hebronville	22.5	0.007	0.113	928	39	100M-500M	20.0	4,749	56	0.000
Prosper Bank	Prosper	20.0	0.015	0.029	959	34	<100M	55.0	19,282	133	0.000
Capital Bank of Texas	Carrizo Springs	20.0	0.012	0.064	681	29	<100M	32.5	6,725	50	0.000
Crockett National Bank	Ozona	20.0	0.004	0.037	1,840	49	100M-500M	22.5	12,734	98	0.000
The State Bank of Texas	Houston	20.0	0.007	0.036	1,236	60	100M-500M	35.0	14,653	116	0.000
Meridian Bank Texas	Fort Worth	20.0	0.006	0.011	1,705	66	100M-500M	42.5	29,627	157	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
OmniAmerican Bank	Fort Worth	20.0	0.002	0.020	2,191	72	1B-10B	32.5	29,241	169	0.000
Preferred Bank	Houston	20.0	0.006	0.052	1,375	39	100M-500M	27.5	12,743	75	0.000
Synergy Bank, S.S.B.	Mckinney	20.0	0.010	0.035	1,177	40	100M-500M	35.0	13,820	98	0.000
Bandera First State Bank	Bandera	20.0	0.013	0.063	472	23	<100M	45.0	6,421	48	0.000
Huntington State Bank	Huntington	20.0	0.007	0.026	1,667	43	100M-500M	37.5	22,691	116	0.011
Capital Bank, SSB	El Paso	17.5	0.008	0.022	1,241	37	100M-500M	37.5	17,010	113	0.000
Golden Bank, National Association	Houston	17.5	0.003	0.007	1,799	57	500M-1B	42.5	41,233	226	0.000
Park Cities Bank	Dallas	17.5	0.003	0.011	1,716	54	500M-1B	25.0	19,812	122	0.000
Pioneer Bank, SSB	Dripping Springs	17.5	0.009	0.027	1,487	54	100M-500M	47.5	24,807	125	0.000
Grand Bank	Dallas	17.5	0.004	0.025	1,979	53	500M-1B	27.5	23,752	117	0.000
First Federal Bank Texas	Tyler	17.5	0.005	0.035	1,012	40	100M-500M	42.5	17,970	106	0.000
The First State Bank	Hallsville	17.5	0.002	0.074	71	4	<100M	30.0	959	10	0.000
Vision Bank - Texas	Richardson	17.5	0.008	0.020	1,229	44	100M-500M	42.5	21,219	103	0.000
Business Bank of Texas, N.A.	Austin	17.5	0.007	0.042	597	29	<100M	40.0	10,119	65	0.000
The First National Bank of Chillicothe	Chillicothe	15.0	0.005	0.059	226	9	<100M	15.0	1,640	18	0.000
West Side Bank and Trust	Fort Worth	15.0	0.011	0.024	657	27	<100M	55.0	18,639	90	0.000
Benchmark Bank	Plano	15.0	0.004	0.018	1,387	51	100M-500M	37.5	25,953	152	0.000
Collin Bank	Frisco	15.0	0.004	0.015	1,039	43	100M-500M	20.0	11,795	77	0.000
Titan Bank, N.A.	Mineral Wells	15.0	0.007	0.028	412	19	<100M	40.0	9,977	53	0.000
The Chasewood Bank	Houston	15.0	0.008	0.036	899	33	100M-500M	37.5	13,683	82	0.000
Pegasus Bank	Dallas	15.0	0.004	0.018	1,025	47	100M-500M	35.0	21,093	133	0.000
Colonial Savings, F.A.	Fort Worth	15.0	0.001	0.056	617	21	1B-10B	37.5	11,052	56	0.000
State Bank of Texas	Dallas	12.5	0.002	0.003	990	26	500M-1B	35.0	29,362	163	0.000
Mainland Bank	Texas City	12.5	0.009	0.022	778	33	<100M	50.0	19,970	92	0.000
Southwestern National Bank	Houston	12.5	0.004	0.009	1,267	33	100M-500M	50.0	44,052	172	0.000
Oasis Bank, SSB	Houston	12.5	0.003	0.032	209	10	<100M	27.5	4,913	30	0.000
Texas Bank Financial	Weatherford	12.5	0.005	0.042	360	21	<100M	37.5	7,339	48	0.000
First State Bank	Overton	12.5	0.005	0.034	231	13	<100M	42.5	6,296	33	0.000
Tolleson Private Bank	Dallas	10.0	0.000	0.003	175	5	100M-500M	15.0	7,661	27	0.000
First Private Bank of Texas	Dallas	10.0	0.002	0.010	525	31	100M-500M	25.0	15,865	79	0.000
NexBank, SSB	Dallas	10.0	0.000	0.002	301	13	500M-1B	20.0	13,150	66	0.000
Preston State Bank	Dallas	10.0	0.006	0.020	766	26	100M-500M	32.5	15,552	65	0.000
United Texas Bank	Dallas	10.0	0.005	0.020	939	24	100M-500M	27.5	15,339	66	0.000
Wells Fargo Bank South Central, National Ass	Houston	10.0	0.000	0.000	-	-	10B-50B	10.0	-	-	0.000
One World Bank	Dallas	10.0	0.002	0.003	158	9	<100M	45.0	16,760	127	0.000
Fort Hood National Bank	Fort Hood	10.0	0.000	0.001	25	1	100M-500M	17.5	8,335	29	0.000
Valliance Bank	Mckinney	10.0	0.007	0.022	463	10	<100M	32.5	8,938	38	0.000
The MINT National Bank	Kingwood	10.0	0.006	0.014	298	12	<100M	52.5	15,674	51	0.000
Providence Bank of Texas	Southlake	10.0	0.006	0.013	570	18	100M-500M	40.0	17,344	60	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank									
Share Plus Federal Bank	Plano	10.0	0.001	0.013	382	8	100M-500M	22.5	12,396	43	0.000
Libertad Bank SSB	Austin	10.0	0.007	0.016	273	13	<100M	37.5	8,049	34	0.000
First Associations Bank	Dallas	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000

<sup>1</sup>TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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