

Table 3A. Small Business Lending in Texas Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
First Nb	95.0	0.317	1	42,309	1096	\$100M-500M	40	42,309	1,096	0
Union St Bank	92.5	0.309	1	66,059	925	\$100M-500M	30	19,443	753	0
Austin Bank Tx Na	92.5	0.278	1	151,938	4163	\$500M-\$1B	35	85,614	3,894	0
Western B&Tc	92.5	0.404	1	60,853	527	\$100M-500M	25	12,189	364	0
State Nb W Tx	92.5	0.208	1	140,078	2088	\$500M-\$1B	31	51,884	1,785	0
Woodhaven Nb	90.0	0.337	1	40,705	746	\$100M-500M	31	13,273	586	0
Security St Bank	90.0	0.388	1	33,537	800	<\$100M	39	33,537	800	0.002
First Nb	90.0	0.326	1	24,684	455	<\$100M	39	24,684	455	0
Liberty Nb	87.5	0.361	1	23,928	334	<\$100M	23	6,057	242	0
Community Nb	85.0	0.423	1	51,994	577	\$100M-500M	29	12,751	422	0
Alamo Bank Of Tx	85.0	0.351	0.917	62,406	1050	\$100M-500M	31	18,501	816	0
Texas Bank	85.0	0.318	1	33,167	778	\$100M-500M	38	33,167	778	0
Ennis St Bank	85.0	0.35	1	28,071	615	<\$100M	37	28,071	615	0
East Tx Nb	85.0	0.235	1	24,933	492	\$100M-500M	27	8,753	397	0
Republic Nb	85.0	0.605	0.985	166,001	1398	\$100M-500M	29	27,666	881	0
Clear Lake Nb	85.0	0.379	1	19,362	376	<\$100M	31	10,280	324	0
Citizens Nb	82.5	0.505	1	42,735	663	<\$100M	35	24,880	526	0
Community Bank	82.5	0.293	0.937	89,038	1149	\$100M-500M	27	18,736	833	0
First Nb	82.5	0.281	1	33,695	643	\$100M-500M	29	10,509	553	0
First Nb	82.5	0.307	1	24,219	454	<\$100M	37	24,219	454	0
City Nb	82.5	0.205	1	32,667	956	\$100M-500M	39	32,667	956	0
First Nb	82.5	0.233	1	22,442	573	<\$100M	38	22,442	573	0
Surety Bank Na	82.5	0.412	0.939	39,230	2689	<\$100M	30	10,825	2,557	0
First Cmnty Bank Na	82.5	0.457	0.888	105,760	1378	\$100M-500M	33	35,002	1,118	0
Lone Star Bank	80.0	0.428	0.846	68,453	587	\$100M-500M	22	10,126	378	0
Arlington Nb	80.0	0.334	1	31,995	645	<\$100M	34	16,991	542	0
First St Bank	80.0	0.386	0.944	41,869	595	\$100M-500M	26	10,780	419	0
United Central Bank	80.0	0.448	0.728	126,971	1173	\$100M-500M	26	20,885	730	0
Horizon Cap Bank	80.0	0.322	0.862	51,877	1122	\$100M-500M	32	18,358	943	0
First Nb Of Albany Breckenri	80.0	0.231	1	44,975	873	\$100M-500M	38	44,975	873	0
First Cmrc Bank	80.0	0.232	1	26,788	746	\$100M-500M	26	8,214	413	0
First Cmrl Bank Na	80.0	0.36	0.924	36,626	668	\$100M-500M	29	11,132	551	0
Southwest Bank	80.0	0.382	0.882	81,103	613	\$100M-500M	21	9,701	375	0
First St Bank	80.0	0.435	0.993	61,391	844	\$100M-500M	29	14,895	654	0
Community B&T	80.0	0.281	0.994	65,667	732	\$100M-500M	27	16,065	587	0.005
Northwest Bank	80.0	0.25	1	22,159	538	<\$100M	31	9,871	479	0
Independence Bank Na	80.0	0.403	0.972	39,506	538	<\$100M	25	8,517	344	0
Peoples St Bank	80.0	0.198	1	22,005	628	\$100M-500M	39	22,005	628	0
Gateway Nb	80.0	0.447	0.938	63,464	412	\$100M-500M	16	6,160	214	0
Lone Star Nb	80.0	0.306	0.899	114,205	1439	\$100M-500M	30	30,746	1,034	0.002
Bank Of The West	80.0	0.371	0.916	66,799	888	\$100M-500M	26	13,267	551	0

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Brookhollow Nb	80.0	0.354	0.971	49,664	771	\$100M-500M	29	13,145	589	0
Community St Bank	80.0	0.357	1	15,403	244	<\$100M	23	4,432	210	0
City Nb	80.0	0.277	0.946	34,444	1183	\$100M-500M	34	20,432	1,024	0
First Nb	80.0	0.222	1	16,143	397	<\$100M	28	7,031	360	0
Peoples Nb	80.0	0.213	1	19,671	438	<\$100M	37	19,671	438	0.002
1st Choice Bank	80.0	0.443	0.984	58,727	601	\$100M-500M	25	10,852	410	0
Legend Bank Na	77.5	0.208	1	47,701	1025	\$100M-500M	37	47,701	1,025	0.002
Guaranty Bank	77.5	0.247	0.863	105,486	1947	\$100M-500M	31	35,717	1,614	0
Texas Guaranty Bank Na	77.5	0.369	1	29,254	321	<\$100M	17	3,996	208	0
Alliance Bank	77.5	0.195	1	61,129	1139	\$100M-500M	27	17,365	985	0.002
American Bank Cmrc	77.5	0.29	0.744	100,318	1406	\$100M-500M	27	23,162	1,071	0
West Tx Nb	77.5	0.201	1	51,916	904	\$100M-500M	24	10,360	788	0.003
Summit Bank Na	77.5	0.308	0.792	190,694	2258	\$500M-\$1B	32	67,656	1,714	0
First B&Tc	77.5	0.258	1	31,059	500	\$100M-500M	36	31,059	500	0.002
First Cmnty Bank Na	77.5	0.283	1	25,862	505	<\$100M	29	9,894	436	0.003
Paradigm Bank Tx	77.5	0.255	0.871	58,371	964	\$100M-500M	28	16,368	780	0
Enterprise Bank	77.5	0.337	1	20,452	321	<\$100M	34	20,452	321	0
Security Bank Na	77.5	0.399	0.801	63,470	750	\$100M-500M	27	13,948	553	0
Farmers & Mrch St Bank	77.5	0.24	1	21,141	461	<\$100M	28	8,451	398	0
State Nb Tx	77.5	0.182	1	23,201	689	\$100M-500M	38	23,201	689	0
Herring Nb	77.5	0.264	0.785	70,304	1696	\$100M-500M	33	29,281	1,493	0.002
Community Nb	77.5	0.24	1	17,887	477	<\$100M	37	17,887	477	0
Commercial St Bank	77.5	0.224	1	22,268	457	<\$100M	24	6,740	381	0
Nueces Nb	77.5	0.369	0.894	44,014	727	\$100M-500M	30	12,297	606	0
American Bank Na	77.5	0.269	0.677	112,943	1609	\$100M-500M	27	26,945	1,191	0
Mcallen Nb	77.5	0.294	1	23,151	207	<\$100M	10	2,741	108	0
Justin St Bank	77.5	0.331	1	15,304	276	<\$100M	36	15,304	276	0
Founders Nb-Skillman	77.5	0.328	0.962	36,867	452	\$100M-500M	23	7,918	319	0
Preston Nb	77.5	0.413	1	13,568	219	<\$100M	22	3,981	176	0.017
Longview B&Tc	77.5	0.238	0.89	115,822	1802	\$100M-500M	32	41,991	1,411	0.01
Sterling Bank	77.5	0.289	0.767	683,275	20449	\$1B-\$10B	28	161,921	6,192	0
United Cmnty Bank Na	77.5	0.375	1	17,842	160	<\$100M	13	2,711	103	0
Mission Nb	77.5	0.423	1	15,438	214	<\$100M	22	4,545	171	0
Metrobank Na	75.0	0.26	0.493	190,117	1444	\$500M-\$1B	21	19,528	708	0
Citizens Nb	75.0	0.219	1	24,741	533	\$100M-500M	36	24,741	533	0
Security St B&Tc	75.0	0.223	0.775	92,610	1683	\$100M-500M	30	30,570	1,363	0
American Bank Na	75.0	0.257	0.827	51,139	680	\$100M-500M	23	11,005	494	0
First Nb	75.0	0.243	1	20,069	509	<\$100M	31	10,414	451	0
Landmark Bank	75.0	0.281	0.85	49,748	706	\$100M-500M	27	13,203	511	0.002
First St Bank	75.0	0.256	0.963	27,630	679	\$100M-500M	31	11,332	587	0
Houston Cmnty Bank	75.0	0.225	1	23,570	364	\$100M-500M	22	6,095	305	0
National Bank	75.0	0.276	1	17,747	311	<\$100M	34	17,747	311	0
Weatherford Nb	75.0	0.17	1	32,220	477	\$100M-500M	23	8,720	377	0

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Southwest Bank	75.0	0.445	0.95	26,215	491	<\$100M	30	10,025	395	0
Community Bank	75.0	0.261	1	10,809	497	<\$100M	36	10,809	497	0
Round Top St Bank	75.0	0.199	1	18,446	403	<\$100M	36	18,446	403	0.004
Community Bank	75.0	0.274	0.931	31,250	653	\$100M-500M	28	10,086	560	0
State Nb El Paso Tx	75.0	0.221	0.781	135,937	1731	\$500M-\$1B	26	30,335	1,235	0
Benchmark Bank	75.0	0.313	0.834	35,941	449	\$100M-500M	24	9,196	324	0.001
Northstar Bank Of Texas	75.0	0.363	0.894	46,128	417	\$100M-500M	21	8,287	278	0
Crockett Nb	75.0	0.147	1	17,708	401	\$100M-500M	36	17,708	401	0
State Bank Tx	75.0	0.668	0.977	96,103	248	\$100M-500M	8	2,825	104	0
Eagle Nb	75.0	0.293	1	18,505	150	<\$100M	13	3,069	106	0
Fort Worth Nb	75.0	0.26	1	16,256	147	<\$100M	14	3,422	101	0
Omnibank Na	72.5	0.266	0.534	79,556	627	\$100M-500M	17	8,831	319	0
Central Bank	72.5	0.273	0.707	53,406	653	\$100M-500M	23	9,736	482	0
Jefferson St Bank	72.5	0.185	0.708	82,119	1256	\$100M-500M	25	19,478	962	0
First Bank	72.5	0.235	1	29,496	440	\$100M-500M	35	29,496	440	0
West Tx Sb	72.5	0.253	0.693	39,151	678	\$100M-500M	28	13,142	520	0
First Nb	72.5	0.337	0.998	19,208	328	<\$100M	22	4,956	251	0
Western Amer Nb	72.5	0.242	1	10,054	2556	<\$100M	35	10,054	2,556	0.037
Blanco Nb	72.5	0.226	1	16,695	399	<\$100M	34	16,695	399	0.007
Wallis St Bank	72.5	0.323	0.781	39,172	487	\$100M-500M	22	8,734	325	0.013
Lamar Bank	72.5	0.188	1	20,216	632	\$100M-500M	30	9,496	573	0.003
City Nb	72.5	0.306	1	22,213	359	<\$100M	35	22,213	359	0
Guaranty Nb	72.5	0.242	0.878	41,872	711	\$100M-500M	28	13,924	574	0
National Bank	72.5	0.206	0.897	55,902	1205	\$100M-500M	31	22,163	1,036	0
Mercantile Bank Tx	72.5	0.293	0.865	38,753	417	\$100M-500M	21	8,040	280	0
First Nb	72.5	0.263	0.835	31,321	537	\$100M-500M	26	9,699	422	0
First St Bank	72.5	0.176	0.97	35,023	988	\$100M-500M	29	12,899	810	0
Central Tx Bank	72.5	0.174	1	24,578	405	\$100M-500M	35	24,578	405	0
Spring Hill St Bank	72.5	0.23	0.997	18,512	536	<\$100M	31	8,947	473	0
Texas First Bank	72.5	0.232	1	21,197	333	<\$100M	35	21,197	333	0.006
Texas Bank	72.5	0.241	0.638	221,360	2267	\$500M-\$1B	24	36,725	1,589	0.002
Citizens Nb	72.5	0.27	0.592	72,259	661	\$100M-500M	23	12,534	463	0
Del Rio Nb	72.5	0.268	0.866	38,051	408	\$100M-500M	18	5,885	294	0.005
Lindale St Bank	72.5	0.188	1	13,000	406	<\$100M	36	13,000	406	0
Whisperwood Nb	72.5	0.31	0.939	25,178	364	<\$100M	21	6,483	245	0
Schertz B&Tc	72.5	0.294	1	25,282	339	<\$100M	19	5,177	236	0
State Bank	72.5	0.207	1	21,230	356	\$100M-500M	37	21,230	356	0
First St Bank	72.5	0.215	0.774	72,739	2405	\$100M-500M	28	22,138	2,134	0
Western Nb	72.5	0.215	0.351	71,158	957	\$100M-500M	23	14,483	665	0.001
Commercial Nb	72.5	0.246	0.891	34,714	586	\$100M-500M	27	11,168	470	0
Charter Bank-Northwest	72.5	0.36	0.922	27,416	367	<\$100M	23	6,549	263	0
Oaks B&Tc	72.5	0.215	1	17,274	261	<\$100M	20	5,061	209	0
First St Bank	72.5	0.228	0.831	43,137	732	\$100M-500M	22	8,624	627	0

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Pilgrim Bank	72.5	0.226	0.913	42,602	611	\$100M-500M	24	10,462	479	0.003
Legacy Bank Of Tx	72.5	0.216	0.522	163,766	1347	\$500M-\$1B	23	21,276	811	0
Main Bank Na	72.5	0.297	0.766	61,447	670	\$100M-500M	23	11,242	447	0.002
Jacksboro Nb	72.5	0.163	1	13,607	359	<\$100M	36	13,607	359	0.004
Valuebank Tx	72.5	0.34	0.777	47,504	490	\$100M-500M	18	6,350	317	0.007
Texas St Bank	72.5	0.231	0.606	578,984	7351	\$1B-\$10B	27	145,101	5,544	0
Townbank Na	72.5	0.335	0.931	26,604	374	<\$100M	22	6,268	278	0
Texas Premier Bank Na	70.0	0.392	1	20,686	282	<\$100M	24	5,362	205	0
First Nb	70.0	0.299	1	12,136	387	<\$100M	27	5,110	344	0
City Nb	70.0	0.192	0.898	29,322	1616	\$100M-500M	33	17,345	1,549	0.014
First Nb	70.0	0.3	0.907	28,442	467	<\$100M	23	6,769	372	0
First Nb	70.0	0.185	1	12,552	441	<\$100M	27	5,666	407	0
First B&Tc	70.0	0.443	1	18,841	141	<\$100M	10	2,374	82	0
Pecos Cty St Bank	70.0	0.183	1	13,603	658	<\$100M	36	13,603	658	0.005
Riverbend Bank Na	70.0	0.38	1	11,987	233	<\$100M	25	5,205	196	0
Cedar Creek Bank	70.0	0.219	1	23,811	327	\$100M-500M	19	5,664	246	0
American Nb	70.0	0.231	0.745	52,660	639	\$100M-500M	25	13,227	504	0
First Nb	70.0	0.157	1	19,864	369	\$100M-500M	34	19,864	369	0.004
First Nb	70.0	0.182	0.755	70,826	1036	\$100M-500M	24	16,936	797	0
White Oak St Bank	70.0	0.289	1	10,104	257	<\$100M	24	4,314	201	0
Falcon Intl Bank	70.0	0.217	0.894	38,467	418	\$100M-500M	18	6,641	294	0.004
Nbc Bank Na	70.0	0.167	0.774	99,001	1252	\$500M-\$1B	26	24,747	930	0
First Nb	70.0	0.212	0.997	23,107	520	\$100M-500M	28	9,117	433	0
American Nb Tx	70.0	0.157	0.747	121,325	2545	\$500M-\$1B	29	47,081	2,207	0
First B&Tc East Tx	70.0	0.178	0.755	72,917	1450	\$100M-500M	29	26,556	1,205	0.006
First Nb	70.0	0.159	1	9,932	592	<\$100M	35	9,932	592	0
Corsicana Nat B&T	70.0	0.221	0.825	34,512	529	\$100M-500M	22	8,766	417	0.005
Texas St Bank	70.0	0.151	1	19,624	336	\$100M-500M	35	19,624	336	0
Lone Star St Bank	70.0	0.417	1	10,477	183	<\$100M	32	10,477	183	0
American Nb	70.0	0.163	1	11,677	348	<\$100M	34	11,677	348	0
First Bank Sw Na	70.0	0.162	0.74	62,050	1253	\$100M-500M	28	20,588	1,033	0
First St Bank	70.0	0.23	0.896	25,887	820	\$100M-500M	34	16,827	757	0
Inter Nb	70.0	0.178	0.732	86,609	1117	\$100M-500M	23	16,487	793	0
First Nb	70.0	0.26	1	14,346	177	<\$100M	34	14,346	177	0
Rio Nb	70.0	0.258	1	10,194	153	<\$100M	25	5,624	125	0
Coupland St Bank	70.0	0.252	1	6,989	191	<\$100M	32	6,989	191	0.002
Commercial St Bank	70.0	0.207	1	9,507	250	<\$100M	24	4,329	209	0
First Citizens Bank Na	70.0	0.254	1	9,488	148	<\$100M	19	3,219	118	0
Southwestern Nb	70.0	0.479	0.861	40,526	300	<\$100M	19	6,737	165	0
American Fnb	70.0	0.364	0.596	70,050	376	\$100M-500M	16	7,167	168	0
First Nb	67.5	0.302	0.896	21,117	521	<\$100M	29	8,122	446	0
First Nb	67.5	0.197	1	21,304	480	\$100M-500M	36	21,304	480	0
Independent Bank	67.5	0.206	0.685	38,120	581	\$100M-500M	23	10,410	442	0

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Northwest Nb	67.5	0.354	0.916	23,557	284	<\$100M	15	3,415	189	0
Southern Nb Of Tx	67.5	0.184	0.646	73,151	664	\$100M-500M	21	13,454	481	0
Texas Bank	67.5	0.25	0.72	38,347	503	\$100M-500M	25	11,221	376	0
First Bank	67.5	0.229	0.835	27,056	413	\$100M-500M	22	6,912	297	0
Citizens St Bank	67.5	0.142	1	20,672	661	\$100M-500M	35	20,672	661	0
Central Nb	67.5	0.188	0.517	63,541	692	\$100M-500M	20	11,459	461	0
First Bank	67.5	0.336	0.916	25,695	295	<\$100M	21	5,498	215	0
Hamlin Nb	67.5	0.242	0.979	17,375	429	<\$100M	26	5,866	382	0
Homebank	67.5	0.218	0.981	19,261	455	<\$100M	28	8,140	393	0
Grand Prairie St Bank	67.5	0.239	1	14,496	201	<\$100M	14	3,056	150	0
Eastland Nb	67.5	0.185	1	10,757	340	<\$100M	35	10,757	340	0
Express Bank	67.5	0.186	1	14,235	267	<\$100M	24	6,105	227	0.001
Bank Of Desoto Na	67.5	0.199	0.996	22,086	404	\$100M-500M	24	7,435	324	0
Texas First St Bank	67.5	0.206	0.941	23,546	469	\$100M-500M	26	7,955	390	0
First Bank Of Conroe Na	67.5	0.256	0.613	38,183	428	\$100M-500M	26	12,791	308	0
Citizens Bank Of Tx Na	67.5	0.281	0.806	31,150	403	\$100M-500M	21	7,238	302	0
First St Bank	67.5	0.205	1	11,414	285	<\$100M	34	11,414	285	0
Franklin Nb	67.5	0.219	1	10,176	204	<\$100M	33	10,176	204	0
Lubbock Nb	67.5	0.183	0.75	56,439	932	\$100M-500M	23	13,088	723	0
First Nb	67.5	0.211	1	10,127	280	<\$100M	35	10,127	280	0
Peoples Bank	67.5	0.215	1	12,834	192	<\$100M	34	12,834	192	0
First Nb	67.5	0.291	0.948	30,804	283	\$100M-500M	16	5,210	181	0.004
Security St Bank	67.5	0.139	1	9,635	377	<\$100M	24	4,223	359	0
Inwood Nb	67.5	0.177	0.368	101,793	983	\$500M-\$1B	21	14,423	607	0
Huntington St Bank	67.5	0.102	1	12,349	456	\$100M-500M	36	12,349	456	0.012
First Bank Of West Tx	67.5	0.253	0.939	18,364	383	<\$100M	25	6,661	317	0
First St Bank	67.5	0.242	1	9,012	148	<\$100M	18	3,025	120	0
Plaza Bank	67.5	0.338	0.744	22,512	386	<\$100M	25	7,355	308	0
Texas Nb	67.5	0.155	1	11,000	321	<\$100M	34	11,000	321	0
First Intl Bank	67.5	0.345	0.593	42,872	326	\$100M-500M	16	5,451	197	0.001
First Texoma Bank	67.5	0.534	1	9,736	78	<\$100M	19	3,204	54	0
Planters & Mrch St Bank	65.0	0.144	1	21,132	436	\$100M-500M	34	21,132	436	0
Citizens Nb	65.0	0.208	1	12,031	328	<\$100M	32	12,031	328	0
First St Bank	65.0	0.154	0.797	51,213	1036	\$100M-500M	27	16,130	831	0
Citizens Nb	65.0	0.185	1	11,110	502	<\$100M	35	11,110	502	0
First Nb Amarillo	65.0	0.181	0.469	66,124	784	\$100M-500M	22	14,577	553	0
First Nb	65.0	0.282	1	10,356	236	<\$100M	25	4,557	203	0.009
Commercial St Bank	65.0	0.338	1	10,765	174	<\$100M	21	3,670	136	0
First St Bank	65.0	0.254	0.944	17,887	264	<\$100M	15	3,064	208	0
National Bank Of Tx	65.0	0.208	1	14,029	284	<\$100M	22	4,835	240	0
Texas Gulf Bank Na	65.0	0.177	0.83	35,202	442	\$100M-500M	18	6,822	320	0
Citizens St Bank	65.0	0.146	1	15,221	347	\$100M-500M	35	15,221	347	0
Stephenville B&Tc	65.0	0.206	0.968	24,313	349	\$100M-500M	17	5,075	245	0

Table 3A. Small Business Lending in Texas Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Bank Tx Na	65.0	0.137	0.406	234,400	2224	\$1B-\$10B	23	50,182	1,614	0
Texas First Nb	65.0	0.196	0.524	73,707	487	\$100M-500M	15	7,789	256	0
Extraco Banks Na	65.0	0.136	0.634	94,664	1795	\$500M-\$1B	25	25,675	1,423	0
Kleberg First Nb	65.0	0.127	1	19,311	317	\$100M-500M	21	6,396	274	0
City Bank	65.0	0.138	0.711	60,082	1123	\$100M-500M	28	23,597	936	0.002
Bank Of Alice	65.0	0.237	0.802	31,290	522	\$100M-500M	26	9,797	412	0
Katy Bank Na	65.0	0.251	1	9,351	151	<\$100M	17	2,595	123	0
State Bank	65.0	0.145	0.867	38,338	885	\$100M-500M	31	19,158	745	0.004
Bank Of Frio Canyon	65.0	0.274	1	7,136	191	<\$100M	31	7,136	191	0
American Bank Of Tx	65.0	0.145	0.46	100,900	915	\$500M-\$1B	23	25,709	604	0
First-Lockhart Nb	65.0	0.226	0.873	23,751	350	\$100M-500M	20	5,362	270	0.002
Pnb Fncl Bank	65.0	0.14	0.483	179,433	2801	\$1B-\$10B	23	43,355	2,145	0.002
Frost Nb	65.0	0.138	0.387	1,087,327	12468	\$1B-\$10B	23	191,281	8,268	0
City Nb	65.0	0.185	1	8,328	238	<\$100M	32	8,328	238	0.004
Texas Nb	65.0	0.223	1	8,571	181	<\$100M	31	8,571	181	0
Morris Cty Nb	65.0	0.164	1	10,425	251	<\$100M	32	10,425	251	0
Farmers St Bank	65.0	0.144	0.94	22,454	694	\$100M-500M	29	11,948	637	0.001
First Coleman Nb	65.0	0.185	1	10,228	190	<\$100M	33	10,228	190	0
Century Bank Na	65.0	0.193	0.651	53,548	598	\$100M-500M	23	13,972	434	0
Hull St Bank	65.0	0.229	1	8,590	136	<\$100M	31	8,590	136	0
Llano Nb	65.0	0.15	1	8,836	241	<\$100M	33	8,836	241	0
Texas Cmnty B&T Na	65.0	0.244	0.937	25,079	238	\$100M-500M	13	3,853	133	0
Bank Of The West	65.0	0.174	0.471	77,067	873	\$100M-500M	21	13,619	558	0
First St Bank Na	65.0	0.157	1	11,018	199	<\$100M	32	11,018	199	0
First Mercantile Bank Na	65.0	0.228	0.741	51,321	385	\$100M-500M	16	7,081	221	0.001
First Independent Nb	65.0	0.271	1	10,168	63	<\$100M	5	1,064	30	0
Park Cities Bank	65.0	0.393	1	10,929	57	<\$100M	8	1,317	19	0
Lakeside Nb	62.5	0.231	1	8,555	344	<\$100M	28	5,120	328	0
Hereford St Bank	62.5	0.184	0.997	14,595	345	<\$100M	24	5,762	298	0
First Scty Bank Na	62.5	0.284	0.817	13,355	314	<\$100M	22	4,374	258	0
First Nb	62.5	0.251	1	15,679	177	<\$100M	31	15,679	177	0
First St Bank	62.5	0.189	1	8,177	413	<\$100M	32	8,177	413	0.003
Texas Nb	62.5	0.256	0.831	16,667	239	<\$100M	17	3,843	173	0
First St Bank	62.5	0.091	1	22,776	606	\$100M-500M	33	22,776	606	0.002
First St Bank	62.5	0.157	0.951	18,083	570	\$100M-500M	28	8,278	516	0.003
First Nb	62.5	0.241	0.922	15,868	320	<\$100M	25	5,901	260	0.003
Sanger Bank	62.5	0.189	1	9,247	354	<\$100M	34	9,247	354	0
Texas First Bank	62.5	0.131	1	20,778	339	\$100M-500M	35	20,778	339	0.006
Texas First Bank	62.5	0.139	1	15,979	254	\$100M-500M	32	15,979	254	0.003
Gulf Coast Bank	62.5	0.215	1	11,005	293	<\$100M	27	5,989	266	0
Tradition Bank	62.5	0.257	1	12,852	138	<\$100M	6	656	108	0
Marble Falls Nb	62.5	0.214	0.923	22,824	301	\$100M-500M	16	4,638	230	0
First Victoria Nb	62.5	0.118	0.585	74,891	1252	\$500M-\$1B	26	24,624	1,000	0.007

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Bank Name	Small Business Lending (<\$M) Scores					Bnk asset Sz.	Small Business Lending (<\$100k) Scores			
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)		Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Waggoner Nb	62.5	0.106	1	17,215	366	\$100M-500M	34	17,215	366	0
First Nb	62.5	0.116	0.987	23,698	605	\$100M-500M	26	9,263	533	0
Security Bank	62.5	0.208	0.947	15,447	412	<\$100M	27	7,062	313	0
State Bank Tx	62.5	0.275	0.665	23,714	344	<\$100M	17	4,843	252	0
Abrams Centre Nb	62.5	0.276	0.787	28,307	269	\$100M-500M	14	4,363	166	0
South Tx Nb	62.5	0.142	0.798	46,641	565	\$100M-500M	22	11,570	405	0
First St Bank	62.5	0.208	0.976	14,730	412	<\$100M	29	8,169	385	0
Pointbank Na	62.5	0.204	0.803	29,561	474	\$100M-500M	19	6,019	372	0
First Nb	62.5	0.131	1	12,298	214	<\$100M	28	8,949	202	0.002
Muleshoe St Bank	62.5	0.138	1	9,840	231	<\$100M	22	4,218	204	0
Comerica Bank-Tx	62.5	0.126	0.224	487,520	4216	\$1B-\$10B	22	54,969	2,071	0
First St B&Tc	62.5	0.045	1	11,590	424	\$100M-500M	30	11,590	424	0
Northwest Bank Na	62.5	0.16	0.815	27,244	440	\$100M-500M	20	7,315	326	0
Dallas Nb	62.5	0.169	1	10,412	181	<\$100M	18	3,490	143	0.004
Texas Cap Bank Na	62.5	0.143	0.269	145,656	822	\$1B-\$10B	19	12,695	369	0
Commercial Nb	60.0	0.156	1	12,660	486	<\$100M	34	12,660	486	0
Bridge City St Bank	60.0	0.262	0.888	22,327	220	<\$100M	15	4,025	144	0.01
First Nb	60.0	0.339	0.978	22,138	117	<\$100M	7	1,626	57	0
International Bank Of Cmrc	60.0	0.119	0.626	64,103	809	\$500M-\$1B	22	14,656	504	0
First Nb	60.0	0.183	0.841	22,059	439	\$100M-500M	24	7,101	376	0
Amarillo Nb	60.0	0.107	0.475	140,715	3042	\$1B-\$10B	26	57,106	2,625	0
Southside Bank	60.0	0.111	0.646	134,242	1886	\$1B-\$10B	24	33,528	1,467	0.001
First Nb	60.0	0.211	0.556	44,588	321	\$100M-500M	14	6,809	202	0
First Nb	60.0	0.227	0.628	36,879	292	\$100M-500M	13	4,894	180	0
Hometown Bank Na	60.0	0.166	0.989	24,657	305	\$100M-500M	18	5,277	217	0
First Nb	60.0	0.211	1	11,320	220	<\$100M	32	11,320	220	0.005
Woodforest Nb	60.0	0.105	0.483	113,568	2055	\$1B-\$10B	25	39,454	1,684	0
First Nb	60.0	0.14	0.813	24,632	704	\$100M-500M	26	9,711	619	0
Fort Davis St Bank	60.0	0.243	1	9,560	152	<\$100M	14	2,238	117	0
First Nb	60.0	0.098	0.533	65,172	1451	\$500M-\$1B	23	19,939	1,170	0
Broadway Nb	60.0	0.111	0.584	113,504	1757	\$1B-\$10B	24	28,236	1,316	0
North Dallas B&Tc	60.0	0.103	0.593	76,513	1134	\$500M-\$1B	21	15,882	829	0
Northeast Nb	60.0	0.34	0.982	12,573	151	<\$100M	18	3,131	117	0
Mcmullen Bank	60.0	0.232	0.998	12,482	216	<\$100M	20	3,928	167	0
First Nb	60.0	0.111	1	12,192	312	\$100M-500M	32	12,192	312	0.002
Capital Bank	60.0	0.222	0.742	24,764	242	\$100M-500M	12	3,861	139	0
Jourdanton St Bank	60.0	0.217	0.995	14,901	256	<\$100M	18	3,941	199	0
First Nb	60.0	0.071	1	14,142	399	\$100M-500M	32	14,142	399	0
First St Bank Of Tx	60.0	0.106	0.586	230,405	3094	\$1B-\$10B	22	44,496	2,276	0
Prosperity Bank	60.0	0.086	0.803	99,333	1524	\$1B-\$10B	24	26,545	1,213	0
San Angelo Nb	60.0	0.129	0.814	38,018	684	\$100M-500M	25	12,565	550	0
Southwest Bank Of Tx Na	60.0	0.107	0.314	415,860	5317	\$1B-\$10B	22	74,590	3,409	0.001
Citizens Nb	60.0	0.196	1	13,132	261	<\$100M	22	5,041	216	0.005

Table 3A. Small Business Lending in Texas Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
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First Nb	60.0	0.187	1	7,758	161	<\$100M	17	2,534	143	0
Pearland St Bank	60.0	0.187	0.755	21,500	427	\$100M-500M	22	6,805	354	0
State B&Tc	60.0	0.27	0.606	31,196	247	\$100M-500M	11	3,651	132	0
First Nb	60.0	0.174	1	9,933	151	<\$100M	30	9,933	151	0.001
First Nb	60.0	0.179	1	6,637	214	<\$100M	20	2,636	194	0
Coleman Cty St Bank	60.0	0.139	1	6,050	271	<\$100M	31	6,050	271	0
Worth Nb	60.0	0.221	0.582	37,161	298	\$100M-500M	12	4,552	164	0.001
Laredo Nb	60.0	0.102	0.564	231,424	3244	\$1B-\$10B	23	54,583	2,444	0
Robert Lee St Bank	60.0	0.173	1	7,443	222	<\$100M	32	7,443	222	0
American St Bank	60.0	0.11	0.675	144,133	3004	\$1B-\$10B	26	45,287	2,517	0.005
First Fncl Bank Na	60.0	0.17	0.74	32,583	441	\$100M-500M	19	7,278	322	0
First Tx Bank	60.0	0.117	1	10,525	301	<\$100M	33	10,525	301	0
First Nb	60.0	0.165	1	7,282	141	<\$100M	16	2,735	110	0
First Bank	60.0	0.106	1	8,130	342	<\$100M	33	8,130	342	0
Johnson City Bank	60.0	0.173	1	7,225	163	<\$100M	20	3,238	139	0
International Bank Of Cmrc	60.0	0.097	0.411	464,154	4226	\$1B-\$10B	22	71,906	2,622	0.002
Texas Nb	60.0	0.237	1	12,820	223	<\$100M	18	3,229	166	0.006
First Nb Midland	60.0	0.271	0.932	17,023	158	<\$100M	13	3,213	91	0.001
Lamar Nb	57.5	0.131	1	12,121	437	<\$100M	25	6,081	402	0.005
First Nb	57.5	0.123	0.816	24,953	441	\$100M-500M	22	8,710	368	0.003
Citizens St Bank	57.5	0.165	0.999	11,935	295	<\$100M	22	4,895	252	0.003
Peoples St Bank	57.5	0.192	1	10,835	245	<\$100M	22	4,269	212	0.005
Bonham St Bank	57.5	0.15	1	12,590	389	<\$100M	33	12,590	389	0
Sun Bank	57.5	0.13	1	12,797	394	<\$100M	25	6,350	353	0
First Nb Of Bosque Cty	57.5	0.138	1	9,735	366	<\$100M	32	9,735	366	0
Asian Amer Nb	57.5	0.474	0.749	23,701	105	<\$100M	4	1,023	23	0
Brenham Nb	57.5	0.224	0.595	30,598	294	\$100M-500M	13	4,650	195	0
Citizens Bank	57.5	0.136	1	11,119	373	<\$100M	32	11,119	373	0
Heritage Nb	57.5	0.13	1	20,123	302	\$100M-500M	19	5,638	250	0
First St Bank	57.5	0.202	1	8,430	200	<\$100M	30	8,430	200	0
Wellington St Bank	57.5	0.162	0.97	15,146	346	<\$100M	23	5,668	299	0
Fannin Bank	57.5	0.193	1	7,477	232	<\$100M	31	7,477	232	0
First Nb	57.5	0.204	1	8,282	201	<\$100M	22	3,778	169	0
First St Bank	57.5	0.205	0.739	16,958	331	<\$100M	27	8,673	292	0
Mills Cty St Bank	57.5	0.128	0.821	16,129	756	\$100M-500M	30	11,178	723	0.006
First Nb Sweetwater Tx	57.5	0.177	0.937	18,532	287	\$100M-500M	17	4,575	218	0
First United Bank	57.5	0.122	0.74	26,986	675	\$100M-500M	24	9,207	476	0
Texas Country Bank	57.5	0.196	1	9,707	118	<\$100M	9	1,767	84	0
First Nb	57.5	0.167	0.941	14,420	370	<\$100M	25	6,726	327	0.003
First Nb	57.5	0.153	1	6,990	240	<\$100M	31	6,990	240	0
First Nb Tx	57.5	0.104	0.984	35,453	331	\$100M-500M	14	4,731	213	0
Klein Bank	57.5	0.103	0.775	49,035	727	\$100M-500M	19	8,218	522	0.001
Commerce Bank	57.5	0.151	0.787	36,432	383	\$100M-500M	18	6,842	276	0

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Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
First Nb	57.5	0.209	1	8,111	169	<\$100M	15	2,182	124	0
Nixon St Bank	57.5	0.157	1	6,883	231	<\$100M	31	6,883	231	0
Fidelity Bank Of Tx	57.5	0.219	1	9,709	50	<\$100M	28	9,709	50	0
First B&Tc	57.5	0.261	0.924	14,246	188	<\$100M	9	1,609	126	0
Wells Fargo Bank Tx Na	57.5	0.081	0.364	1,696,691	19343	>\$10B	22	343,271	13,648	0
First Tx Bank	57.5	0.156	0.837	18,812	411	\$100M-500M	22	6,522	349	0
First Nb	57.5	0.171	1	4,684	195	<\$100M	29	4,684	195	0
Bank Of Navasota Na	57.5	0.105	1	6,244	299	<\$100M	31	6,244	299	0
Panola Nb	57.5	0.127	1	8,230	216	<\$100M	31	8,230	216	0
Star Bank	57.5	0.163	1	7,321	102	<\$100M	15	2,590	80	0
Citizens Nb	55.0	0.071	0.678	32,378	935	\$100M-500M	25	14,437	841	0
Hondo Nb	55.0	0.222	1	9,516	185	<\$100M	21	3,930	152	0
First Nb	55.0	0.116	0.651	31,581	540	\$100M-500M	20	7,699	449	0
First Nb	55.0	0.119	1	16,137	218	\$100M-500M	14	3,632	166	0
Van Horn St Bank	55.0	0.325	1	7,037	100	<\$100M	27	7,037	100	0
Community Bank	55.0	0.223	1	7,024	159	<\$100M	18	2,223	132	0
First Nb	55.0	0.119	0.685	26,604	491	\$100M-500M	22	8,961	410	0
First Nb	55.0	0.1	0.948	22,161	436	\$100M-500M	22	7,503	370	0
Town North Nb	55.0	0.15	0.657	37,900	371	\$100M-500M	20	9,999	280	0.001
First Nb	55.0	0.112	1	12,943	259	\$100M-500M	32	12,943	259	0
Lone Star Bank	55.0	0.192	0.604	33,417	221	\$100M-500M	10	3,566	124	0
First St Bank Grapeland Tx	55.0	0.353	0.911	18,383	80	<\$100M	4	982	35	0
Arrowhead Bank	55.0	0.118	1	10,549	194	<\$100M	15	3,137	163	0
Citizens Bank Na	55.0	0.294	0.898	11,931	168	<\$100M	15	2,732	127	0
Medina Valley St Bank	55.0	0.128	1	8,075	300	<\$100M	22	3,604	275	0
First Nb	55.0	0.082	0.319	58,976	1690	\$500M-\$1B	30	49,738	1,641	0
Cattlemans Nb	55.0	0.162	0.945	11,512	252	<\$100M	19	3,867	205	0
Intercontinental Nb	55.0	0.275	0.51	20,913	212	<\$100M	12	3,279	143	0
Industry St Bank	55.0	0.156	0.963	20,917	301	\$100M-500M	20	6,554	245	0.002
Lovelady St Bank	55.0	0.157	1	4,302	234	<\$100M	29	4,302	234	0
First Nb	55.0	0.134	1	6,737	231	<\$100M	30	6,737	231	0
Signature Bank	55.0	0.292	0.98	13,040	106	<\$100M	9	1,841	67	0
Unity Nb	55.0	0.252	0.969	14,044	130	<\$100M	20	4,926	97	0
First St Bank	55.0	0.121	1	12,575	363	\$100M-500M	24	6,274	324	0.003
Citizens St Bank	55.0	0.164	1	6,572	136	<\$100M	29	6,572	136	0
Landmark Bank Na	55.0	0.271	1	10,493	131	<\$100M	14	2,204	89	0.002
Comanche Nb	55.0	0.064	1	7,345	301	\$100M-500M	22	4,494	287	0
Karnes Cty Nb	55.0	0.15	1	7,597	122	<\$100M	12	2,155	99	0
Ballinger Nb	55.0	0.133	1	4,695	216	<\$100M	23	2,918	203	0
First Nb	55.0	0.118	1	4,855	199	<\$100M	28	4,855	199	0
American Bank Na	55.0	0.193	1	5,408	77	<\$100M	12	1,486	62	0
First Tx Bank	52.5	0.177	1	8,044	310	<\$100M	31	8,044	310	0
First Nb	52.5	0.164	1	7,779	259	<\$100M	29	7,779	259	0

Table 3A. Small Business Lending in Texas Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
First Nb Bells/Savoy	52.5	0.177	1	6,780	246	<\$100M	24	3,896	232	0
First Nb	52.5	0.19	1	5,862	268	<\$100M	30	5,862	268	0
First Nb	52.5	0.191	1	8,053	150	<\$100M	15	2,411	118	0
First St Bank	52.5	0.349	1	4,421	90	<\$100M	25	4,421	90	0
First St Bank Of Miami Tx	52.5	0.223	1	6,880	136	<\$100M	28	6,880	136	0
Bosque Cty Bank	52.5	0.147	1	7,287	229	<\$100M	30	7,287	229	0
Falfurrias St Bank	52.5	0.272	1	4,927	96	<\$100M	9	930	75	0
Enloe St Bank	52.5	0.242	1	3,777	144	<\$100M	26	3,777	144	0.002
Bank Of Tx	52.5	0.25	0.882	14,436	156	<\$100M	12	2,722	108	0
First Nb	52.5	0.188	1	5,823	127	<\$100M	29	5,823	127	0
Citizens St Bank	52.5	0.097	0.91	23,588	347	\$100M-500M	20	7,950	257	0.002
First Liberty Nb	52.5	0.132	0.893	20,240	382	\$100M-500M	20	6,475	322	0
Liberty Bank	52.5	0.207	0.897	15,086	225	<\$100M	16	3,865	169	0
Chappell Hill Bank	52.5	0.228	1	4,641	48	<\$100M	6	612	27	0
National Bank	52.5	0.117	1	5,958	161	<\$100M	17	2,840	139	0.004
Colorado Valley Bank	52.5	0.17	1	4,428	78	<\$100M	26	4,428	78	0.001
Zavala Cty Bank	52.5	0.112	1	5,604	232	<\$100M	30	5,604	232	0
Bank Of The Hills Na	52.5	0.188	0.662	17,010	262	<\$100M	16	4,829	190	0
Parkway Bank Na	52.5	0.295	0.991	10,313	101	<\$100M	12	2,118	74	0
Liberty Nb	50.0	0.061	1	15,005	497	\$100M-500M	30	15,005	497	0
Big Lake Bank Na	50.0	0.183	1	6,938	209	<\$100M	30	6,938	209	0
First St Bank	50.0	0.183	1	9,374	183	<\$100M	30	9,374	183	0
State Nb	50.0	0.067	1	10,025	328	\$100M-500M	27	10,025	328	0
First Nb	50.0	0.147	1	6,039	227	<\$100M	28	6,039	227	0
First St Bank	50.0	0.131	1	9,169	193	<\$100M	16	2,780	169	0
State B&T	50.0	0.113	0.813	26,287	392	\$100M-500M	19	7,656	298	0.013
First St Bank	50.0	0.21	0.985	9,940	163	<\$100M	19	3,730	136	0
Moody Nb	50.0	0.109	0.582	41,994	315	\$100M-500M	14	7,516	194	0
First Nb	50.0	0.234	0.857	10,101	175	<\$100M	18	3,110	136	0
First Nb	50.0	0.118	1	5,639	264	<\$100M	29	5,639	264	0
Elsa St B&Tc	50.0	0.09	1	7,961	393	<\$100M	30	7,961	393	0
First Nb	50.0	0.172	0.912	12,472	227	<\$100M	20	4,202	187	0
West Tx St Bank	50.0	0.104	1	9,137	226	<\$100M	30	9,137	226	0
American Nb	50.0	0.135	0.775	16,458	337	\$100M-500M	26	8,564	297	0
Farmers St Bank	50.0	0.095	1	7,456	253	<\$100M	28	7,456	253	0.002
National Bank	50.0	0.129	1	5,511	293	<\$100M	29	5,511	293	0
First Nb	50.0	0.081	1	8,511	196	\$100M-500M	26	8,511	196	0.002
First St Bank	50.0	0.106	1	8,780	154	<\$100M	12	2,427	118	0
First Bank Of Tx	50.0	0.114	0.875	19,225	253	\$100M-500M	12	3,940	187	0
Citizens St Bank	50.0	0.113	1	5,861	255	<\$100M	29	5,861	255	0
First Tx Bank	50.0	0.105	0.757	13,981	677	\$100M-500M	16	4,078	257	0
City St Bank	50.0	0.123	1	5,492	145	<\$100M	27	5,492	145	0.003
Junction Nb	50.0	0.1	1	3,976	262	<\$100M	28	3,976	262	0

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Lott St Bank	50.0	0.173	1	5,266	75	<\$100M	27	5,266	75	0
Brazoswood Nb	50.0	0.182	1	2,365	111	<\$100M	26	2,365	111	0
Security St Bank Na	50.0	0.107	1	4,642	199	<\$100M	28	4,642	199	0
Citizens St Bank	50.0	0.233	0.84	10,933	184	<\$100M	14	2,617	142	0
Union St Bank	50.0	0.126	1	3,808	164	<\$100M	27	3,808	164	0
First St Bank	47.5	0.131	1	6,246	255	<\$100M	28	6,246	255	0
Community St Bank	47.5	0.146	1	7,833	223	<\$100M	29	7,833	223	0
State B&Tc	47.5	0.177	0.947	8,898	176	<\$100M	16	2,832	143	0
Lost Pines Nb	47.5	0.146	1	6,087	160	<\$100M	26	6,087	160	0
First Nb	47.5	0.115	1	4,258	306	<\$100M	27	4,258	306	0
Fort Hood Nb	47.5	0.134	1	16,703	72	\$100M-500M	4	657	17	0
Town & Country Bank	47.5	0.101	1	8,175	239	<\$100M	28	8,175	239	0.007
First St Bank	47.5	0.102	1	6,699	192	<\$100M	16	2,708	154	0
First St Bank	47.5	0.078	1	10,032	215	\$100M-500M	28	10,032	215	0
Security Bank	47.5	0.087	1	7,314	266	<\$100M	29	7,314	266	0
Falls City Nb	47.5	0.086	1	6,639	285	<\$100M	28	6,639	285	0
First Nb	47.5	0.174	1	6,070	140	<\$100M	16	2,171	119	0
State Nb	47.5	0.101	1	4,761	271	<\$100M	27	4,761	271	0
First St Bank	47.5	0.154	1	4,458	100	<\$100M	26	4,458	100	0
First B&Tc	47.5	0.151	1	2,655	161	<\$100M	25	2,655	161	0
First St Bank	47.5	0.14	1	4,584	134	<\$100M	15	1,827	116	0
Community St Bank	47.5	0.171	1	4,769	87	<\$100M	25	4,769	87	0
Eden St Bank	47.5	0.116	1	1,950	268	<\$100M	26	1,950	268	0
Elgin Bank Of Tx	47.5	0.096	1	7,380	188	<\$100M	28	7,380	188	0
Chasewood Bank	47.5	0.147	1	7,848	97	<\$100M	8	1,501	74	0
First St Bank	47.5	0.111	1	4,106	144	<\$100M	26	4,106	144	0
First St Bank	47.5	0.055	1	741	518	<\$100M	23	741	518	0
Citizens Bank	47.5	0.112	0.63	27,351	379	\$100M-500M	17	6,496	302	0
Ozona Nb	47.5	0.141	0.668	18,050	288	\$100M-500M	14	3,768	230	0
Texas Coastal Bank	47.5	0.331	0.916	6,785	88	<\$100M	13	1,451	61	0
Stockmens Nb	47.5	0.133	1	4,177	129	<\$100M	28	4,177	129	0
First Security St Bank	47.5	0.137	1	4,781	88	<\$100M	26	4,781	88	0
First Nb	47.5	0.069	1	8,315	112	\$100M-500M	26	8,315	112	0
Citizens 1st Bank	47.5	0.085	0.499	41,968	314	\$100M-500M	13	5,822	181	0
First Bank	47.5	0.118	1	4,051	143	<\$100M	27	4,051	143	0
Citizens St Bank	47.5	0.133	0.489	15,378	400	\$100M-500M	26	9,077	356	0
Commercial Bank	47.5	0.07	0.893	18,615	384	\$100M-500M	19	6,427	323	0.001
Kent Cty St Bank	47.5	0.179	1	2,164	75	<\$100M	24	2,164	75	0
Texas St Bank	47.5	0.125	0.999	10,135	210	<\$100M	21	5,076	171	0.003
Graham Nb	47.5	0.141	0.787	11,881	237	<\$100M	15	3,228	198	0
First Nb Hereford	47.5	0.207	0.999	6,303	113	<\$100M	16	2,124	88	0
Kilgore Nb	47.5	0.175	1	2,316	32	<\$100M	11	714	24	0
Houston Cmcl Bank	47.5	0.165	1	3,236	62	<\$100M	25	3,236	62	0

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Perryton Nb	45.0	0.124	1	7,536	224	<\$100M	20	3,963	202	0
Buckholts St Bank	45.0	0.159	1	6,154	130	<\$100M	26	6,154	130	0
Bandera Bank	45.0	0.21	1	4,854	118	<\$100M	18	2,133	101	0
Brady Nb	45.0	0.153	1	8,240	147	<\$100M	27	8,240	147	0.007
Bloomberg St Bank	45.0	0.23	1	2,663	82	<\$100M	22	2,663	82	0
First Nb	45.0	0.179	1	4,314	114	<\$100M	25	4,314	114	0
Friona St Bank	45.0	0.173	0.995	14,294	85	<\$100M	5	1,039	61	0.005
Snyder Nb	45.0	0.125	0.986	12,618	169	\$100M-500M	14	3,408	143	0
Bank	45.0	0.178	1	5,492	115	<\$100M	26	5,492	115	0
First Nb	45.0	0.162	0.934	6,572	159	<\$100M	17	2,346	134	0.001
Anahuac Nb	45.0	0.137	1	4,695	107	<\$100M	25	4,695	107	0
Fayetteville Bank	45.0	0.138	1	5,582	134	<\$100M	27	5,582	134	0
Mauriceville Nb	45.0	0.193	0.743	6,709	206	<\$100M	23	3,728	186	0
Mercedes Nb	45.0	0.151	1	5,978	98	<\$100M	26	5,978	98	0.009
Santa Anna Nb	45.0	0.133	1	3,225	172	<\$100M	20	2,061	164	0
Bank Of The Southwest	45.0	0.15	0.906	17,888	134	\$100M-500M	8	2,566	82	0
Community Nb	45.0	0.154	1	3,140	126	<\$100M	26	3,140	126	0
Dublin Nb	45.0	0.149	1	4,217	82	<\$100M	14	1,630	63	0
State Bank	45.0	0.127	1	4,969	105	<\$100M	25	4,969	105	0
Bank Of San Jacinto Cty	45.0	0.146	1	3,637	122	<\$100M	26	3,637	122	0
Crowell St Bank	45.0	0.13	1	3,195	172	<\$100M	27	3,195	172	0
United Tx Bank	45.0	0.182	0.694	17,546	115	<\$100M	7	2,267	78	0
Wood Cty Nb	45.0	0.1	1	5,897	130	<\$100M	27	5,897	130	0.001
City Nb	45.0	0.073	1	4,401	173	<\$100M	26	4,401	173	0.004
First St Bank	45.0	0.099	1	4,871	100	<\$100M	25	4,871	100	0
Lytle St Bank Of Lytle Tx	45.0	0.069	1	3,970	202	<\$100M	26	3,970	202	0
Iraan St Bank	45.0	0.163	1	3,037	54	<\$100M	8	719	42	0
First St Bank	45.0	0.109	1	1,432	145	<\$100M	24	1,432	145	0
State Bank	45.0	0.095	1	3,258	111	<\$100M	24	3,258	111	0
First Nb	45.0	0.078	1	3,385	176	<\$100M	25	3,385	176	0
Secured Tr Bank	45.0	0.104	1	4,861	68	<\$100M	7	1,130	46	0
Bank Tanglewood Na	45.0	0.12	0.699	23,917	172	\$100M-500M	9	3,517	108	0
First Nb	42.5	0.133	0.716	12,593	207	<\$100M	16	3,995	170	0
First Nb	42.5	0.11	1	9,176	182	<\$100M	16	3,478	150	0
First St Bank	42.5	0.1	1	7,500	236	<\$100M	27	7,500	236	0
Arp St Bank	42.5	0.042	1	4,255	315	\$100M-500M	22	4,255	315	0
First Nb	42.5	0.132	0.849	9,131	219	<\$100M	20	3,976	191	0
Citizens St Bank	42.5	0.126	1	4,499	179	<\$100M	25	4,499	179	0
First Nb	42.5	0.152	0.783	12,336	162	<\$100M	14	3,070	126	0
First Nb	42.5	0.119	0.783	11,272	264	<\$100M	17	3,864	223	0
International Bank Of Cmrc	42.5	0.073	0.714	15,894	356	\$100M-500M	19	6,270	302	0
Brush Country Bank	42.5	0.14	1	3,694	134	<\$100M	25	3,694	134	0
First Nb	42.5	0.048	1	5,009	199	\$100M-500M	16	2,933	184	0

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Texline St Bank	42.5	0.152	1	2,353	99	<\$100M	24	2,353	99	0
Citizens St Bank	42.5	0.098	0.99	10,145	222	\$100M-500M	16	3,211	194	0
Bank Of Tx	42.5	0.143	1	5,462	169	<\$100M	19	2,787	155	0
Muenster St Bank	42.5	0.103	1	6,771	205	<\$100M	19	3,093	186	0
National B&T	42.5	0.147	0.586	15,463	223	\$100M-500M	14	4,028	146	0.003
First St Bank	42.5	0.066	1	4,106	103	<\$100M	23	4,106	103	0
Bank Of Crowley	42.5	0.119	1	2,705	78	<\$100M	23	2,705	78	0
Riverway Bank	42.5	0.082	0.368	55,100	203	\$500M-\$1B	8	3,601	88	0.002
Atascosa Nb	42.5	0.131	0.997	6,076	176	<\$100M	17	2,486	152	0
Main St Nb	42.5	0.129	1	3,315	94	<\$100M	17	1,958	86	0
Elkhart St Bank	42.5	0.073	1	2,210	106	<\$100M	22	2,210	106	0
Delta Bank	42.5	0.105	1	2,214	83	<\$100M	23	2,214	83	0.003
Crosby St Bank	42.5	0.132	0.952	11,882	123	<\$100M	14	3,649	95	0
Hale Cty St Bank	42.5	0.08	0.585	16,549	338	\$100M-500M	18	6,389	275	0
First Nb Bay City	42.5	0.163	0.995	4,288	148	<\$100M	18	1,807	136	0
First Nb	40.0	0.076	1	7,862	211	\$100M-500M	26	7,862	211	0
Citizens Nb Of Milam Cty	40.0	0.117	0.69	14,162	190	\$100M-500M	9	2,364	137	0
First St Bank	40.0	0.132	1	4,295	105	<\$100M	24	4,295	105	0.005
Security St Bank	40.0	0.139	1	3,908	113	<\$100M	23	3,908	113	0
First Bank	40.0	0.124	1	5,111	102	<\$100M	13	1,823	79	0
First Nb	40.0	0.138	1	3,446	122	<\$100M	25	3,446	122	0
Lake Area Nb	40.0	0.165	1	3,618	65	<\$100M	23	3,618	65	0
Mason Nb	40.0	0.102	1	5,483	109	<\$100M	25	5,483	109	0
First Nb	40.0	0.121	1	4,484	95	<\$100M	24	4,484	95	0
Farmers & Mrch Bank	40.0	0.062	1	3,062	156	<\$100M	22	3,062	156	0.002
Peoples St Bank	40.0	0.161	0.988	6,835	83	<\$100M	10	1,673	58	0
First Nb	40.0	0.093	1	3,111	173	<\$100M	25	3,111	173	0
Citizens St Bank	40.0	0.08	1	2,227	108	<\$100M	21	2,227	108	0
Pineland St Bank	40.0	0.076	1	6,932	199	<\$100M	16	3,047	175	0
Security St Bank	40.0	0.056	0.764	13,691	313	\$100M-500M	20	6,041	270	0
First Nb	40.0	0.096	1	2,503	96	<\$100M	23	2,503	96	0
First Nb	40.0	0.064	0.879	11,609	224	\$100M-500M	14	3,911	184	0
First Nb	40.0	0.077	1	2,623	88	<\$100M	22	2,623	88	0
Hbank Tx	40.0	0.204	0.955	5,527	82	<\$100M	13	1,555	62	0
Roscoe St Bank	37.5	0.092	1	4,806	202	<\$100M	24	4,806	202	0
First St Bank	37.5	0.097	1	4,351	159	<\$100M	23	4,351	159	0
First Nb	37.5	0.088	1	6,794	189	<\$100M	25	6,794	189	0.005
Citizens Nb	37.5	0.083	0.926	6,577	214	<\$100M	15	2,681	197	0
Farmers Nb	37.5	0.141	0.922	5,085	133	<\$100M	15	2,136	119	0
Gladewater Nb	37.5	0.181	0.931	5,655	94	<\$100M	12	1,571	73	0
Bank Of Vernon	37.5	0.132	1	2,337	107	<\$100M	22	2,337	107	0
Security St Bank	37.5	0.135	1	2,522	140	<\$100M	24	2,522	140	0
Yoakum Nb	37.5	0.075	0.986	7,974	194	\$100M-500M	14	2,487	166	0

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Seaport Bank	37.5	0.137	1	3,405	100	<\$100M	24	3,405	100	0
First Nb	37.5	0.111	1	5,798	65	<\$100M	24	5,798	65	0
Fnb West Tx	37.5	0.136	0.999	4,798	77	<\$100M	8	977	58	0
Sundown St Bank	37.5	0.131	0.88	6,870	179	<\$100M	15	2,349	153	0
First Tx Bank	37.5	0.084	0.87	13,056	188	\$100M-500M	10	2,402	138	0
Somerset Nb	37.5	0.105	1	1,650	107	<\$100M	22	1,650	107	0
Peoples St Bank	37.5	0.043	1	4,798	118	\$100M-500M	11	1,812	96	0.002
D'hanis St Bank	37.5	0.119	1	3,098	60	<\$100M	23	3,098	60	0
Lamesa Nb	37.5	0.082	0.647	13,379	275	\$100M-500M	17	5,223	236	0
First Nb	37.5	0.154	0.67	10,462	166	<\$100M	12	2,600	121	0.005
Carmine St Bank	37.5	0.073	1	2,094	122	<\$100M	21	2,094	122	0
Castroville St Bank	37.5	0.12	1	6,376	83	<\$100M	10	1,693	62	0
Plains St Bank	37.5	0.068	1	1,376	94	<\$100M	20	1,376	94	0
Northern Tr Bank Of Tx Na	37.5	0.037	0.292	30,225	190	\$500M-\$1B	6	2,104	78	0
First Nb	37.5	0.05	1	2,568	90	<\$100M	20	2,568	90	0
Redstone Bank Na	37.5	0.232	0.787	7,036	49	<\$100M	4	289	21	0
First St Bank Honey Grove Tx	35.0	0.176	1	3,271	26	<\$100M	4	187	10	0
First St Bank	35.0	0.095	0.591	8,732	191	<\$100M	15	3,235	169	0
First Nb	35.0	0.095	1	2,288	110	<\$100M	20	2,288	110	0
North Houston Bank	35.0	0.109	0.206	21,305	113	\$100M-500M	6	1,711	68	0
First St Bank N Tx	35.0	0.075	1	6,022	65	<\$100M	7	1,449	44	0
First St Bank	35.0	0.111	1	5,858	128	<\$100M	16	2,843	105	0
Bank Of Sierra Blanca	35.0	0.226	0.908	2,704	62	<\$100M	14	1,158	48	0
First Bank	35.0	0.11	1	3,497	102	<\$100M	22	3,497	102	0
First Nb	35.0	0.108	1	2,414	100	<\$100M	22	2,414	100	0
Spur Security Bank	35.0	0.08	1	2,186	174	<\$100M	22	2,186	174	0
Wilson St Bank	35.0	0.085	1	3,606	138	<\$100M	23	3,606	138	0
Marion St Bank	35.0	0.089	1	3,256	133	<\$100M	23	3,256	133	0
Bevans St Bank	35.0	0.108	1	1,748	69	<\$100M	20	1,748	69	0
First St Bank	35.0	0.093	1	4,097	178	<\$100M	20	2,842	168	0
First Nb	35.0	0.124	1	1,860	45	<\$100M	20	1,860	45	0
First St Bank	35.0	0.085	1	2,366	84	<\$100M	21	2,366	84	0
First-Nichols Nb	35.0	0.14	0.93	5,264	86	<\$100M	12	1,671	63	0
First Nb	35.0	0.123	0.521	12,238	117	<\$100M	8	2,608	83	0
First Nb	35.0	0.084	1	2,578	66	<\$100M	9	778	55	0
Farmers Nb	35.0	0.068	1	872	76	<\$100M	18	872	76	0
First St Bank	35.0	0.095	0.796	6,510	217	<\$100M	19	3,749	187	0
Donley Cty St Bank	35.0	0.051	1	1,886	108	<\$100M	18	1,886	108	0
First St Bank	35.0	0.114	1	5,499	119	<\$100M	13	2,072	99	0
Oglesby St Bank	35.0	0.096	1	593	17	<\$100M	19	593	17	0
Kress Nb	35.0	0.071	1	1,650	63	<\$100M	20	1,650	63	0
First Nb	35.0	0.063	1	728	32	<\$100M	17	728	32	0
Heights St Bank	35.0	0.14	0.888	7,931	80	<\$100M	5	1,137	57	0

Table 3A. Small Business Lending in Texas Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
First St Bank	32.5	0.14	0.82	4,825	79	<\$100M	12	1,610	64	0
Hebbronville St Bank	32.5	0.174	0.802	4,917	81	<\$100M	10	1,216	63	0
First St Bank	32.5	0.114	1	2,625	109	<\$100M	21	2,625	109	0
Marfa Nb	32.5	0.081	1	2,573	98	<\$100M	20	2,573	98	0
First St Bank	32.5	0.082	1	1,577	115	<\$100M	20	1,577	115	0
Menard Nb	32.5	0.101	1	2,478	44	<\$100M	19	2,478	44	0
Pioneer Nb	32.5	0.044	1	2,852	136	<\$100M	18	2,852	136	0
First Nb	32.5	0.053	1	3,901	120	<\$100M	13	2,093	109	0
Citizens St Bank	32.5	0.119	1	2,180	48	<\$100M	19	2,180	48	0
American Bank Na	32.5	0.089	1	2,239	69	<\$100M	20	2,239	69	0
First Nb	32.5	0.074	0.87	9,317	130	\$100M-500M	8	1,955	92	0
Security St Bank	32.5	0.07	0.999	4,795	123	<\$100M	12	1,890	113	0
Eisenhower Nb	32.5	0.029	1	4,189	20	\$100M-500M	4	144	7	0.034
City Nb	32.5	0.062	1	2,585	59	<\$100M	19	2,585	59	0
Security Nb	32.5	0.063	1	712	38	<\$100M	16	712	38	0
First Nb	32.5	0.068	1	766	52	<\$100M	17	766	52	0
First St Bank	32.5	0.06	1	1,362	85	<\$100M	19	1,362	85	0
Columbus St Bank	32.5	0.024	1	1,694	91	<\$100M	16	1,694	91	0
First Nb	32.5	0.044	1	1,554	58	<\$100M	18	1,554	58	0
Normangee St Bank	32.5	0.017	1	777	27	<\$100M	13	777	27	0
Oakwood St Bank	32.5	0.007	1	15	3	<\$100M	13	15	3	0
Eagle Bank	32.5	0.052	1	872	14	<\$100M	16	872	14	0
First St Bank	32.5	0.024	1	426	29	<\$100M	13	426	29	0
Credicard Nb	32.5	0.001	1	9	1	<\$100M	13	9	1	0.894
United Bank Of El Paso Del Nor	32.5	0.041	1	400	11	<\$100M	15	400	11	0
First Bank Roxton Tx	30.0	0.099	1	1,789	109	<\$100M	19	1,789	109	0
First Nb	30.0	0.098	1	3,022	67	<\$100M	10	1,033	59	0
Zapata Nb	30.0	0.07	1	3,594	93	<\$100M	11	1,318	77	0
First Nb	30.0	0.096	1	2,295	61	<\$100M	11	992	52	0
Gruver St Bank	30.0	0.08	1	2,516	64	<\$100M	19	2,516	64	0
First St Bank	30.0	0.113	1	1,124	25	<\$100M	18	1,124	25	0
Security St Bank	30.0	0.042	1	2,758	86	<\$100M	16	2,758	86	0
Western Nb	30.0	0.074	1	2,427	54	<\$100M	18	2,427	54	0
Commercial Bank	30.0	0.092	1	1,574	64	<\$100M	19	1,574	64	0
Tib Independent Bankersbank	30.0	0.026	0.281	25,304	91	\$500M-\$1B	4	1,080	29	0.066
Dilley St Bank	30.0	0.05	1	2,416	61	<\$100M	18	2,416	61	0
Peoples St Bank	30.0	0.038	1	1,422	79	<\$100M	16	1,422	79	0
First Nb	30.0	0.018	1	146	17	<\$100M	12	146	17	0
First Presidio Bank	30.0	0.06	1	1,186	31	<\$100M	16	1,186	31	0
La Coste Nb	30.0	0.049	1	1,150	49	<\$100M	15	1,150	49	0
First Nb	30.0	0.06	1	1,181	36	<\$100M	16	1,181	36	0
First St Bank	30.0	0.011	1	178	6	<\$100M	12	178	6	0
Citizens St Bank	30.0	0.003	1	142	5	<\$100M	13	142	5	0

Table 3A. Small Business Lending in Texas Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Powell St Bank	30.0	0.044	1	747	34	<\$100M	15	747	34	0
Citizens Nb	30.0	0.039	1	1,104	32	<\$100M	15	1,104	32	0
Madisonville St Bank	30.0	0.06	0.115	8,690	191	\$100M-500M	10	2,802	166	0
South Padre Bank Na	30.0	0.159	0.825	3,547	41	<\$100M	10	1,126	29	0
Citizens St Bank	27.5	0.091	1	3,698	55	<\$100M	20	3,698	55	0
Gilmer Nb	27.5	0.051	0.378	8,038	230	\$100M-500M	16	4,839	208	0
First Nb	27.5	0.07	0.75	5,407	144	<\$100M	17	3,166	128	0
Claritybank.Com Na	27.5	0.029	1	3,414	102	\$100M-500M	12	1,912	92	0
First Nb	27.5	0.022	1	1,158	66	<\$100M	12	1,158	66	0
First Nb	27.5	0.041	1	2,152	68	<\$100M	12	1,269	64	0
First Nb	27.5	0.025	1	1,219	68	<\$100M	11	820	64	0
Memphis St Bank	27.5	0.048	1	1,212	67	<\$100M	16	1,212	67	0
Sanderson St Bank	27.5	0.013	1	204	37	<\$100M	11	204	37	0
Farmers & Mrch St Bank	27.5	0.031	1	445	12	<\$100M	13	445	12	0
Schwertner St Bank	27.5	0.049	1	965	28	<\$100M	15	965	28	0
Prosper St Bank	27.5	0.044	1	411	18	<\$100M	15	411	18	0
First Nb	27.5	0.088	0.996	2,424	64	<\$100M	16	1,554	62	0
City Nb	25.0	0.037	1	3,415	51	<\$100M	15	3,415	51	0.005
Granger Nb	25.0	0.069	0.999	1,308	64	<\$100M	14	1,010	60	0
West B&Tc	25.0	0.027	1	1,392	84	<\$100M	13	1,392	84	0
First St Bank	25.0	0.063	1	1,653	39	<\$100M	10	732	31	0
Bank Of Cmrc	25.0	0.091	1	863	18	<\$100M	6	193	12	0
Citizens Nb	25.0	0.126	0.332	5,066	100	<\$100M	7	1,129	89	0
First Nb	25.0	0.035	1	1,151	56	<\$100M	14	1,151	56	0.003
Security St Bank	25.0	0.021	1	1,751	37	<\$100M	12	1,751	37	0
First Nb	25.0	0.026	1	770	9	<\$100M	12	770	9	0
Grapeland St Bank	25.0	0.058	1	785	61	<\$100M	14	653	60	0
Commercial St Bank	25.0	0.071	0.988	3,567	91	<\$100M	12	1,614	72	0
State Nb	25.0	0.06	1	841	55	<\$100M	15	841	55	0
Pavillion Bank	25.0	0.117	0.804	5,072	63	<\$100M	8	1,365	48	0
Hill B&Tc	25.0	0.058	0.873	5,346	130	<\$100M	11	2,082	116	0
First Nb	22.5	0.06	1	3,223	57	<\$100M	8	1,073	51	0
Farmers St Bank	22.5	0.076	1	1,879	60	<\$100M	17	1,879	60	0
Haskell Nb	22.5	0.024	1	1,404	40	<\$100M	11	1,404	40	0
First B&Tc	22.5	0.062	1	1,660	40	<\$100M	15	1,660	40	0
Burton St Bank	22.5	0.009	1	352	19	<\$100M	11	352	19	0
First St Bank	22.5	0.024	1	977	53	<\$100M	11	977	53	0
First Nb	22.5	0.029	1	591	13	<\$100M	12	591	13	0
Mainland Bank	22.5	0.066	0.894	3,625	69	<\$100M	10	1,359	51	0.006
First Nb	20.0	0.043	0.731	4,748	87	\$100M-500M	8	1,270	77	0.003
First St Bank	20.0	0.054	1	743	35	<\$100M	10	401	33	0
First Nb	20.0	0.05	0.999	1,162	39	<\$100M	10	593	35	0
First Nb	20.0	0.096	0.748	3,618	60	<\$100M	5	907	44	0

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Bank Name	Small Business Lending (<\$M) Scores					Bnk asset Sz.	Small Business Lending (<\$100k) Scores			
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)		Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Highland Lakes Bank	17.5	0.056	0.676	4,453	55	<\$100M	4	604	42	0
First Nb	15.0	0.031	0.67	2,204	102	<\$100M	12	1,339	96	0
Citizens St Bank	15.0	0.026	0.876	706	53	<\$100M	10	596	48	0
Community Bank Tx Na	15.0	0.054	0.908	501	5	<\$100M	6	106	3	0
U S Tc Of Tx Na	12.5	0.011	0.277	2,433	22	\$100M-500M	4	376	12	0
Chase Bank Of Tx San Angelo Na	0.0	0	.	-	0	<\$100M	.	-	-	0
Compubank Na	0.0	0	.	-	0	<\$100M	.	-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.