

**Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
City Nb	Kilgore	95.0	0.288	1	41,483	936	\$100M-500M	92.5	25,526	806	0
Western B&Tc	Duncanville	95.0	0.521	1	81,255	486	\$100M-500M	65.0	12,171	299	0
Community Nb	Midland	92.5	0.37	1	111,170	1,083	\$100M-500M	75.0	21,215	789	0
First Bk Of Conroe Na	Conroe	90.0	0.326	1	56,910	781	\$100M-500M	77.5	15,316	615	0
First Nb	Hughes Springs	90.0	0.259	1	38,032	1,031	\$100M-500M	100.0	38,032	1,031	0
Plaza Bk	San Antonio	90.0	0.369	1	30,600	405	<\$100M	67.5	8,532	319	0
First Nb Of Albany Breckenri	Albany	87.5	0.276	1	57,666	1,038	\$100M-500M	95.0	57,666	1,038	0
Union St Bk	Florence	87.5	0.362	0.998	87,897	972	\$100M-500M	80.0	20,997	703	0
Woodhaven Nb	Fort Worth	87.5	0.308	1	46,316	567	\$100M-500M	75.0	11,804	449	0
First Nb	George West	87.5	0.359	1	34,758	685	<\$100M	97.5	34,758	685	0
Southwest Bk	Odessa	87.5	0.478	1	33,347	579	<\$100M	80.0	10,573	452	0
Fidelity Bk Of Tx	Waco	87.5	0.347	1	18,766	920	<\$100M	97.5	18,766	920	0
Mcallen Nb	Mcallen	87.5	0.376	1	46,345	370	\$100M-500M	65.0	9,568	256	0
First Cmnty Bk Na	Houston	87.5	0.402	0.998	176,497	1,402	\$100M-500M	80.0	38,879	1,053	0
Park Cities Bk	Dallas	87.5	0.482	1	70,041	225	\$100M-500M	30.0	4,395	91	0
Citizens Nb	Benbrook	85.0	0.527	1	47,399	605	<\$100M	87.5	27,241	435	0
Community Bk	Granbury	85.0	0.328	0.894	110,566	1,264	\$100M-500M	72.5	19,939	859	0
Alamo Bk Of Tx	Alamo	85.0	0.365	0.869	86,289	1,378	\$100M-500M	80.0	23,728	1,079	0
First Nb	Newton	85.0	0.255	1	28,740	595	\$100M-500M	97.5	28,740	595	0
East Tx Nb	Palestine	85.0	0.237	1	25,842	456	\$100M-500M	72.5	8,988	371	0
Fort Worth Nb	Fort Worth	85.0	0.347	1	26,729	244	<\$100M	47.5	4,564	170	0
First St Bk	New Braunfels	82.5	0.448	1	62,295	842	\$100M-500M	75.0	13,900	609	0
First Cmnty Bk	Corpus Christi	82.5	0.314	1	31,904	598	\$100M-500M	77.5	9,961	482	0.002
Southwest Bk	Fort Worth	82.5	0.356	0.866	87,708	571	\$100M-500M	45.0	7,624	296	0
Security Bk Na	Garland	82.5	0.408	0.826	76,350	1,547	\$100M-500M	70.0	15,248	632	0
First Bk	Farmersville	82.5	0.373	1	34,922	357	<\$100M	47.5	4,783	252	0
First St Bk	Mesquite	82.5	0.374	0.909	63,766	1,006	\$100M-500M	72.5	12,397	782	0
Farmers & Mrch St Bk	Krum	82.5	0.265	1	31,144	542	\$100M-500M	77.5	10,281	442	0
Security St Bk	Odessa	82.5	0.397	0.893	59,669	1,239	\$100M-500M	87.5	22,583	1,046	0.003
Peoples St Bk	Clyde	82.5	0.186	1	21,178	983	\$100M-500M	100.0	21,178	983	0
Surety Bk Na	Fort Worth	82.5	0.404	0.911	39,782	3,140	<\$100M	82.5	13,235	3,010	0
First Nb	Sachse	82.5	0.316	1	22,859	310	<\$100M	52.5	4,758	241	0
Peoples Nb	Paris	82.5	0.217	1	21,838	461	\$100M-500M	97.5	21,838	461	0.001
Republic Nb	Houston	82.5	0.391	0.836	173,151	1,589	\$100M-500M	75.0	33,692	1,050	0

Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Legend Bk Na	Bowie	80.0	0.209	1	57,732	1,262	\$100M-500M	87.5	29,043	1,154	0
United Central Bk	Garland	80.0	0.522	0.756	154,590	1,111	\$100M-500M	62.5	17,255	584	0
First Nb	Van Alstyne	80.0	0.326	0.985	46,965	766	\$100M-500M	77.5	13,428	641	0
First Cmrl Bk Na	Seguin	80.0	0.378	0.894	38,935	579	\$100M-500M	72.5	9,973	451	0
Weatherford Nb	Weatherford	80.0	0.201	1	40,662	504	\$100M-500M	65.0	10,177	397	0
Schertz B&Tc	Schertz	80.0	0.325	1	33,792	366	\$100M-500M	50.0	5,074	220	0
Community Nb	Hondo	80.0	0.269	1	21,344	508	<\$100M	95.0	21,344	508	0
Texas Nb	Jacksonville	80.0	0.361	1	21,020	291	<\$100M	90.0	21,020	291	0
First St Bk	Clute	80.0	0.26	1	19,996	476	<\$100M	72.5	6,679	429	0
Citizens St Bk	Chandler	80.0	0.29	0.952	39,747	622	\$100M-500M	80.0	14,917	493	0
Pilgrim Bk	Pittsburg	80.0	0.333	0.838	76,916	716	\$100M-500M	57.5	10,952	473	0.003
Newfirst Nb	El Campo	80.0	0.186	1	26,418	330	\$100M-500M	52.5	5,764	264	0.001
State Bk Tx	Irving	80.0	0.804	0.97	125,221	321	\$100M-500M	25.0	3,154	129	0
First Nb	Borger	80.0	0.392	1	17,301	245	<\$100M	87.5	17,301	245	0
Texas Premier Bk Na	Brookshire	77.5	0.392	1	26,523	362	<\$100M	72.5	8,138	277	0
First Nb	Monahans	77.5	0.403	0.863	46,700	479	\$100M-500M	60.0	8,208	326	0
Blanco Nb	Blanco	77.5	0.293	1	30,241	501	\$100M-500M	92.5	30,241	501	0.004
Summit Bk Na	Fort Worth	77.5	0.296	0.674	218,714	2,442	\$500M-\$1B	67.5	37,815	1,605	0
Guaranty Nb	Gainesville	77.5	0.317	0.882	57,186	861	\$100M-500M	75.0	15,083	648	0
Commercial St Bk	Andrews	77.5	0.487	0.944	39,812	459	<\$100M	72.5	9,712	329	0
Austin Bk Tx Na	Jacksonville	77.5	0.233	0.799	135,448	2,669	\$500M-\$1B	80.0	44,974	2,245	0
Community B&T	Waco	77.5	0.238	0.995	60,203	600	\$100M-500M	60.0	10,662	473	0
City Nb	Sulphur Springs	77.5	0.161	1	30,177	846	\$100M-500M	97.5	30,177	846	0
Herring Nb	Vernon	77.5	0.289	0.636	94,544	2,038	\$100M-500M	80.0	36,036	1,751	0.002
Round Top St Bk	Round Top	77.5	0.187	1	23,253	483	\$100M-500M	95.0	23,253	483	0.002
Commercial Nb	Texarkana	77.5	0.285	0.893	45,372	599	\$100M-500M	87.5	20,712	490	0
First St Bk	Louise	77.5	0.161	1	19,604	635	\$100M-500M	97.5	19,604	635	0.002
Rio Bk	Mcallen	77.5	0.273	1	16,856	256	<\$100M	52.5	3,860	198	0
1st Choice Bk	Houston	77.5	0.352	0.799	66,107	797	\$100M-500M	70.0	12,899	535	0
Live Oak St Bk	Dallas	77.5	0.351	1	20,607	156	<\$100M	32.5	2,834	97	0
First Nb	Bastrop	75.0	0.156	1	38,086	761	\$100M-500M	72.5	12,285	646	0.002
First Nb	Baird	75.0	0.317	0.934	28,298	608	<\$100M	80.0	10,089	509	0
First Bk	Azle	75.0	0.281	0.855	42,859	611	\$100M-500M	77.5	13,177	485	0
Guaranty Bond Bk	Mount Pleasant	75.0	0.208	0.805	110,266	1,818	\$500M-\$1B	77.5	33,634	1,453	0

**Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Metrobank Na	Houston	75.0	0.279	0.492	241,223	1,501	\$500M-\$1B	55.0	20,639	621	0
American Bk Cmrc	Wolfforth	75.0	0.262	0.621	102,067	1,223	\$100M-500M	67.5	19,804	809	0
Security St B&Tc	Fredericksburg	75.0	0.253	0.715	118,975	1,833	\$100M-500M	77.5	34,373	1,423	0
Horizon Cap Bk	Webster	75.0	0.257	0.67	90,866	1,316	\$100M-500M	67.5	18,414	1,004	0
City Nb	Weslaco	75.0	0.295	1	24,955	342	<\$100M	65.0	6,853	285	0
First St Bk	Happy	75.0	0.236	0.882	35,991	762	\$100M-500M	75.0	12,191	629	0
National Bk	Andrews	75.0	0.319	1	20,982	304	<\$100M	65.0	6,568	246	0
Grand Bk Of Tx	Grand Prairie	75.0	0.343	1	24,159	230	<\$100M	37.5	3,411	152	0
Citizens Nb	Waxahachie	75.0	0.287	0.627	98,257	784	\$100M-500M	57.5	12,608	483	0
Falcon Intl Bk	Laredo	75.0	0.255	0.758	74,880	779	\$100M-500M	65.0	14,943	547	0.003
State B&Tc	Dallas	75.0	0.408	0.957	52,413	243	\$100M-500M	22.5	2,629	115	0
First St Bk	Chico	75.0	0.241	1	17,252	390	<\$100M	92.5	17,252	390	0
South Tx Nb	Laredo	75.0	0.195	0.788	123,860	1,268	\$500M-\$1B	67.5	23,909	853	0.001
Morris Cty Nb	Naples	75.0	0.194	1	13,723	355	<\$100M	72.5	7,044	320	0
American Bk Na	Corpus Christi	75.0	0.265	0.576	134,567	1,685	\$500M-\$1B	67.5	25,711	1,178	0
Bank Of The West	Irving	75.0	0.289	0.821	62,461	729	\$100M-500M	60.0	11,219	452	0
First Nb	Mcgregor	75.0	0.236	1	15,073	253	<\$100M	60.0	4,846	195	0
Jacksboro Nb	Jacksboro	75.0	0.175	1	16,017	439	<\$100M	92.5	16,017	439	0.003
Texas St Bk	Joaquin	75.0	0.202	1	15,474	311	<\$100M	67.5	6,180	254	0.003
Llano Nb	Llano	75.0	0.225	1	14,253	300	<\$100M	90.0	14,253	300	0
Sterling Bk	Houston	75.0	0.246	0.642	846,382	11,235	\$1B-\$10B	67.5	173,309	6,583	0
Northstar Bank Of Texas	Denton	75.0	0.307	0.726	72,177	607	\$100M-500M	57.5	11,209	392	0
State Nb	Lubbock	75.0	0.218	0.651	245,070	3,268	\$1B-\$10B	67.5	55,030	2,361	0
Southwestern Nb	Houston	75.0	0.5	0.77	69,495	468	\$100M-500M	47.5	7,363	226	0
Lone Star Cap Bk Na	San Antonio	75.0	0.332	0.91	32,733	477	<\$100M	65.0	7,726	359	0
City Nb	Taylor	72.5	0.164	0.958	25,839	1,530	\$100M-500M	85.0	14,433	1,458	0.011
Texas Bk	Brownwood	72.5	0.277	0.727	45,881	603	\$100M-500M	70.0	12,095	449	0
Citizens Nb	Brownwood	72.5	0.247	0.99	31,938	461	\$100M-500M	72.5	10,142	380	0
First Bk	Burkburnett	72.5	0.286	0.838	39,071	453	\$100M-500M	57.5	7,802	307	0
American Bk Na	Waco	72.5	0.243	0.849	59,075	582	\$100M-500M	55.0	9,082	381	0
Mercantile Bk Tx	Fort Worth	72.5	0.246	0.757	58,196	744	\$100M-500M	67.5	13,556	545	0
First St Bk	Grandview	72.5	0.276	1	14,403	318	<\$100M	67.5	5,505	266	0
Sanger Bk	Sanger	72.5	0.24	1	14,241	404	<\$100M	87.5	14,241	404	0
Enterprise Bk	Houston	72.5	0.389	0.922	25,255	370	<\$100M	70.0	7,793	284	0

**Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Elsa St B&Tc	Elsa	72.5	0.194	1	25,481	373	\$100M-500M	90.0	25,481	373	0
Ennis St Bk	Ennis	72.5	0.319	0.852	31,293	687	<\$100M	67.5	7,758	574	0
Texasbank	Weatherford	72.5	0.212	0.522	257,029	2,340	\$1B-\$10B	60.0	36,831	1,513	0.002
State Bk	La Grange	72.5	0.155	0.767	94,386	1,829	\$500M-\$1B	82.5	49,011	1,551	0.012
First B&Tc East Tx	Diboll	72.5	0.171	0.797	87,641	1,597	\$500M-\$1B	75.0	27,194	1,294	0.004
Citizens Bk Of Tx Na	New Waverly	72.5	0.369	0.817	46,084	401	\$100M-500M	50.0	6,483	254	0
First St Bk	Temple	72.5	0.206	0.667	100,607	2,990	\$100M-500M	72.5	27,360	2,586	0
Lubbock Nb	Lubbock	72.5	0.2	0.634	75,962	1,020	\$100M-500M	65.0	17,312	741	0
Charter Bk	Corpus Christi	72.5	0.303	0.934	33,402	405	\$100M-500M	55.0	6,349	291	0
Lone Star Nb	Pharr	72.5	0.187	0.739	135,304	1,798	\$500M-\$1B	67.5	34,106	1,268	0.001
First St Bk	Livingston	72.5	0.205	0.893	44,282	558	\$100M-500M	52.5	6,687	449	0
Kent Cty St Bk	Jayton	72.5	0.375	1	10,068	173	<\$100M	82.5	10,068	173	0
Longview B&Tc	Longview	72.5	0.186	0.664	102,857	1,268	\$500M-\$1B	65.0	21,139	835	0.008
Valuebank Tx	Corpus Christi	72.5	0.322	0.839	44,472	447	\$100M-500M	47.5	6,469	292	0.006
First St Bk	Huntsville	72.5	0.276	1	15,398	184	<\$100M	52.5	4,063	121	0
Crockett Nb	Ozona	72.5	0.137	1	20,859	336	\$100M-500M	60.0	6,858	289	0
United Cmnty Bk Na	Highland Village	72.5	0.437	0.959	34,451	301	<\$100M	52.5	5,565	158	0
First Independent Nb	Plano	72.5	0.297	1	21,002	113	<\$100M	20.0	1,941	50	0
Hereford St Bk	Hereford	70.0	0.244	0.991	20,040	422	<\$100M	80.0	10,066	364	0
West Tx St Bk	Odessa	70.0	0.311	0.6	48,648	671	\$100M-500M	70.0	12,088	503	0
Planters & Mrch St Bk	Hearne	70.0	0.18	1	30,480	516	\$100M-500M	70.0	10,164	442	0
First Nb	Burleson	70.0	0.336	0.822	35,490	392	\$100M-500M	50.0	5,450	283	0
Wallis St Bk	Wallis	70.0	0.316	0.702	43,420	484	\$100M-500M	55.0	7,915	310	0.007
Citizens Nb	Wills Point	70.0	0.19	1	13,292	457	<\$100M	90.0	13,292	457	0
First Nb	Goliad	70.0	0.291	1	13,762	245	<\$100M	82.5	13,762	245	0.006
First Cmrc Bk	Corpus Christi	70.0	0.224	0.941	27,403	420	\$100M-500M	62.5	6,943	336	0
Texas Bk	Henderson	70.0	0.231	0.985	24,582	514	\$100M-500M	75.0	9,157	425	0
Central Nb	Waco	70.0	0.219	0.547	83,255	884	\$100M-500M	55.0	12,537	555	0
First St Bk	Frankston	70.0	0.278	0.931	28,401	385	\$100M-500M	80.0	14,084	325	0
Hamlin Nb	Hamlin	70.0	0.234	0.974	19,205	428	<\$100M	65.0	5,991	371	0
Stephenville B&Tc	Stephenville	70.0	0.22	0.992	30,551	377	\$100M-500M	57.5	6,634	265	0
White Oak St Bk	White Oak	70.0	0.311	1	11,827	284	<\$100M	87.5	11,827	284	0
Community Bk	Longview	70.0	0.203	1	11,589	494	<\$100M	92.5	11,589	494	0
First Nb	Jacksboro	70.0	0.221	0.963	22,411	461	\$100M-500M	70.0	8,214	400	0.002

Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Nb	Livingston	70.0	0.121	1	25,226	418	\$100M-500M	65.0	9,336	358	0
Northwest Bk	Roanoke	70.0	0.216	0.976	22,277	448	\$100M-500M	70.0	7,929	375	0
Commercial St Bk	El Campo	70.0	0.203	1	24,190	414	\$100M-500M	65.0	6,677	331	0
Industry St Bk	Industry	70.0	0.17	0.959	27,749	557	\$100M-500M	62.5	7,073	453	0.001
Pointbank Na	Pilot Point	70.0	0.239	0.75	44,385	580	\$100M-500M	60.0	9,383	437	0
Justin St Bk	Justin	70.0	0.371	0.998	19,680	303	<\$100M	67.5	6,197	242	0
First Bk Of West Tx	Coahoma	70.0	0.271	0.97	24,190	378	<\$100M	62.5	6,585	279	0
Commercial St Bk	Palmer	70.0	0.227	1	10,226	228	<\$100M	62.5	4,255	183	0
First Intl Bk	Plano	70.0	0.374	0.539	68,036	413	\$100M-500M	32.5	4,612	183	0.001
Hbank Tx	Grapevine	70.0	0.27	1	12,402	146	<\$100M	42.5	3,007	107	0
First Nb	Bridgeport	67.5	0.197	0.943	28,167	469	\$100M-500M	70.0	9,216	382	0
Independent Bk	Mckinney	67.5	0.199	0.702	49,166	552	\$100M-500M	57.5	11,163	390	0
First Nb	Lubbock	67.5	0.343	1	12,223	266	<\$100M	65.0	4,683	234	0
Vintage Bk	Bartlett	67.5	0.304	1	18,819	216	<\$100M	62.5	5,754	161	0.002
First St Bk	Graham	67.5	0.228	1	11,528	478	<\$100M	90.0	11,528	478	0.002
Lamar Bk	Beaumont	67.5	0.167	1	19,264	591	\$100M-500M	70.0	7,651	545	0
First B&Tc	Lubbock	67.5	0.183	0.824	35,751	554	\$100M-500M	65.0	10,537	458	0.002
National Bk	Gatesville	67.5	0.154	0.868	46,081	833	\$100M-500M	72.5	14,907	670	0
First Community Bank Na	San Benito	67.5	0.218	0.961	19,056	334	<\$100M	65.0	6,463	272	0
First Nb	Anderson	67.5	0.174	1	13,335	469	<\$100M	75.0	6,739	435	0
First Nb	Waco	67.5	0.254	0.585	64,135	562	\$100M-500M	42.5	6,684	311	0
First Nb	Emory	67.5	0.193	1	13,399	360	<\$100M	87.5	13,399	360	0
First St Bk	Granger	67.5	0.327	0.944	21,944	392	<\$100M	45.0	2,946	327	0
First Nb	Mexia	67.5	0.181	1	13,289	341	<\$100M	72.5	6,808	296	0
First Nb	Gilmer	67.5	0.148	0.977	25,857	605	\$100M-500M	80.0	13,047	510	0
American Nb	Wichita Falls	67.5	0.218	0.583	52,534	678	\$100M-500M	62.5	12,201	525	0
Mills Cty St Bk	Goldthwaite	67.5	0.161	0.999	22,454	757	\$100M-500M	80.0	11,062	700	0
Texas First Nb	Houston	67.5	0.242	0.496	77,725	438	\$100M-500M	32.5	6,020	186	0
Waggoner Nb	Vernon	67.5	0.154	1	29,593	308	\$100M-500M	42.5	4,509	252	0
First Nb	Sonora	67.5	0.2	0.996	24,136	540	\$100M-500M	75.0	8,727	447	0
Bank Of Desoto Na	Desoto	67.5	0.229	0.939	26,521	342	\$100M-500M	55.0	6,384	256	0
First Nb	Dublin	67.5	0.173	1	9,986	497	<\$100M	90.0	9,986	497	0
Texas First St Bk	Riesel	67.5	0.199	0.83	28,705	568	\$100M-500M	72.5	10,361	460	0
First Nb	Edinburg	67.5	0.15	0.63	264,606	3,328	\$1B-\$10B	62.5	56,648	2,587	0

**Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Prosperity Bk	El Campo	67.5	0.112	0.784	222,234	2,673	\$1B-\$10B	62.5	44,767	1,927	0
State Bk Tx	Houston	67.5	0.294	0.689	27,045	483	<\$100M	50.0	4,745	379	0
Lone Star St Bk	Lone Star	67.5	0.301	1	9,973	165	<\$100M	82.5	9,973	165	0
American Nb	Mount Pleasant	67.5	0.161	1	11,566	312	<\$100M	60.0	4,474	273	0
Western Nb	Odessa	67.5	0.186	0.285	75,556	842	\$100M-500M	50.0	10,499	503	0.001
Ozona Nb	Ozona	67.5	0.198	0.864	26,410	448	\$100M-500M	57.5	6,467	358	0
Signature Bk	Dallas	67.5	0.264	1	13,916	101	<\$100M	22.5	1,707	60	0
First Bk Sw Na	Amarillo	67.5	0.165	0.695	67,421	1,417	\$100M-500M	75.0	22,994	1,151	0
Gateway Nb	Dallas	67.5	0.324	0.697	59,342	369	\$100M-500M	30.0	4,113	138	0
First St Bk	Keene	67.5	0.224	0.678	30,249	771	\$100M-500M	67.5	9,003	599	0
Century Bk Na	New Boston	67.5	0.189	0.508	76,554	823	\$100M-500M	60.0	17,147	591	0
Preston Nb	Dallas	67.5	0.373	1	15,826	199	<\$100M	47.5	3,417	139	0.016
Bank Of Navasota Na	Navasota	67.5	0.148	1	10,016	341	<\$100M	87.5	10,016	341	0
First Nb	Jasper	67.5	0.121	1	22,961	248	\$100M-500M	32.5	3,819	179	0
Texas St Bk	Mcallen	67.5	0.174	0.487	710,024	8,421	\$1B-\$10B	65.0	156,407	6,201	0
Texas Nb	Sweetwater	67.5	0.175	1	12,244	285	<\$100M	90.0	12,244	285	0
Bank Of The West	El Paso	67.5	0.154	0.5	80,023	928	\$500M-\$1B	52.5	12,876	598	0
American Fnb	Houston	67.5	0.329	0.523	63,049	330	\$100M-500M	25.0	3,902	114	0
Omnibank Na	Houston	65.0	0.225	0.429	68,898	547	\$100M-500M	42.5	7,024	279	0
First Scty Bk Na	Flower Mound	65.0	0.311	0.911	23,741	249	<\$100M	50.0	5,025	171	0
Northwest Nb	Arlington	65.0	0.32	0.946	19,118	244	<\$100M	45.0	3,534	163	0
First Nb	Bedford	65.0	0.287	1	13,991	215	<\$100M	82.5	13,991	215	0.022
First St Bk	Uvalde	65.0	0.146	0.622	51,419	1,160	\$100M-500M	67.5	16,668	871	0
Citizens Nb	Teague	65.0	0.344	1	14,759	124	<\$100M	25.0	1,514	83	0
First Nb	Santo	65.0	0.191	1	11,931	312	<\$100M	85.0	11,931	312	0.003
Woodforest Nb	Houston	65.0	0.145	0.507	191,213	2,181	\$1B-\$10B	57.5	32,277	1,574	0
Riverbend Bk	Fort Worth	65.0	0.328	1	12,471	221	<\$100M	62.5	4,695	170	0
Texas First Bk	Galveston	65.0	0.157	1	22,495	270	\$100M-500M	87.5	22,495	270	0.003
Cedar Creek Bk	Seven Points	65.0	0.239	0.874	25,501	253	\$100M-500M	42.5	4,366	166	0
Citizens St Bk	Sealy	65.0	0.137	1	17,145	395	\$100M-500M	87.5	17,145	395	0
Extraco Bks Na	Temple	65.0	0.127	0.619	106,330	1,734	\$500M-\$1B	62.5	25,415	1,264	0
Lindale St Bk	Lindale	65.0	0.208	1	15,158	237	<\$100M	85.0	15,158	237	0
Eastland Nb	Eastland	65.0	0.174	1	10,177	318	<\$100M	85.0	10,177	318	0
American Bk Of Tx	Sherman	65.0	0.132	0.399	101,885	1,026	\$500M-\$1B	55.0	15,969	677	0

Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Security Bk	Ralls	65.0	0.162	0.962	18,657	570	\$100M-500M	70.0	7,594	499	0
Nixon St Bk	Nixon	65.0	0.176	1	9,476	362	<\$100M	87.5	9,476	362	0
Texas Coastal Bk	Pasadena	65.0	0.344	1	9,852	96	<\$100M	30.0	1,575	59	0
Laredo Nb	Laredo	65.0	0.122	0.676	345,997	4,379	\$1B-\$10B	65.0	84,915	3,252	0
Legacy Bk Of Tx	Plano	65.0	0.136	0.411	117,510	1,068	\$500M-\$1B	50.0	14,611	617	0
Inwood Nb	Dallas	65.0	0.178	0.382	127,823	881	\$500M-\$1B	50.0	13,636	478	0
Coupland St Bk	Coupland	65.0	0.2	1	10,692	146	<\$100M	60.0	4,940	126	0.002
Liberty Nb	Granbury	65.0	0.339	0.824	22,806	252	<\$100M	45.0	4,067	164	0
First B&T	Ennis	65.0	0.429	0.95	18,044	240	<\$100M	65.0	6,005	174	0
Lakeside Nb	Rockwall	62.5	0.254	1	9,600	279	<\$100M	72.5	5,510	259	0
Jefferson St Bk	San Antonio	62.5	0.139	0.558	77,661	629	\$500M-\$1B	45.0	10,038	344	0
First Nb	Houston	62.5	0.314	0.975	26,070	122	<\$100M	20.0	2,084	61	0
Community St Bk	Boling	62.5	0.14	1	8,605	2,102	<\$100M	85.0	8,605	2,102	0
Arlington Nb	Arlington	62.5	0.259	0.778	23,227	373	<\$100M	62.5	6,718	309	0
Community Bk	Wellington	62.5	0.277	0.961	11,507	239	<\$100M	52.5	3,323	192	0
State B&T	Seguin	62.5	0.129	1	33,899	358	\$100M-500M	42.5	6,034	249	0.009
Citizens St Bk	Somerville	62.5	0.126	1	22,011	526	\$100M-500M	70.0	9,335	442	0
Bank	Weatherford	62.5	0.25	1	10,962	194	<\$100M	77.5	10,962	194	0
First St Bk	Burnet	62.5	0.17	0.88	21,782	550	\$100M-500M	75.0	8,869	472	0
First Nb	South Padre Island	62.5	0.227	1	12,627	199	<\$100M	47.5	3,349	154	0
Southside Bk	Tyler	62.5	0.105	0.67	145,001	1,925	\$1B-\$10B	62.5	36,092	1,471	0.001
Wellington St Bk	Wellington	62.5	0.198	0.943	18,823	377	<\$100M	60.0	5,850	327	0
First Nb	Wichita Falls	62.5	0.21	0.734	32,473	453	\$100M-500M	65.0	8,685	346	0
First Nb	Evant	62.5	0.401	1	9,236	145	<\$100M	55.0	2,915	112	0
National Bk Of Tx	Fort Worth	62.5	0.212	0.998	17,163	296	<\$100M	57.5	5,127	237	0
Gulf Coast Bk	Winnie	62.5	0.248	0.966	14,302	301	<\$100M	70.0	6,092	260	0
Tradition Bk	Houston	62.5	0.341	0.979	22,918	136	<\$100M	17.5	1,742	67	0
Bank Tx Na	Dallas	62.5	0.111	0.333	282,496	2,550	\$1B-\$10B	57.5	57,885	1,813	0
Bank Of Alice	Alice	62.5	0.218	0.693	29,509	400	\$100M-500M	57.5	7,598	291	0
Capital Bk	Jacinto City	62.5	0.27	0.656	32,276	299	\$100M-500M	42.5	5,486	170	0
American Nb Tx	Terrell	62.5	0.126	0.574	131,294	1,980	\$1B-\$10B	65.0	34,105	1,536	0
First-Lockhart Nb	Lockhart	62.5	0.234	0.634	25,315	329	\$100M-500M	42.5	4,627	246	0.002
Pnb Fncl Bk	Lubbock	62.5	0.122	0.422	253,497	3,467	\$1B-\$10B	57.5	52,589	2,549	0.001
Bank Of Tx	Devine	62.5	0.307	0.999	13,320	229	<\$100M	60.0	4,363	194	0

**Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
San Angelo Nb	San Angelo	62.5	0.122	0.804	39,201	706	\$100M-500M	60.0	10,575	547	0
Frost Nb	San Antonio	62.5	0.118	0.392	1,184,837	10,716	>\$10B	55.0	157,972	6,109	0
City Nb	Corsicana	62.5	0.188	1	8,389	216	<\$100M	80.0	8,389	216	0.004
Corsicana Nat B&T	Corsicana	62.5	0.179	0.635	30,817	570	\$100M-500M	62.5	9,149	457	0.004
First B&Tc	Childress	62.5	0.4	0.838	23,672	230	<\$100M	32.5	2,837	144	0
Unity Nb	Houston	62.5	0.332	0.917	19,425	184	<\$100M	57.5	6,007	126	0
First Fncl Bk Na	Cleburne	62.5	0.189	0.698	38,291	375	\$100M-500M	47.5	6,703	257	0
Farmers St Bk	Center	62.5	0.126	0.973	22,370	729	\$100M-500M	72.5	8,885	676	0.001
First Tx Bk	Lampasas	62.5	0.145	1	13,058	300	<\$100M	87.5	13,058	300	0
Inter Nb	Mcallen	62.5	0.128	0.603	97,476	899	\$500M-\$1B	52.5	15,580	566	0
Hull St Bk	Hull	62.5	0.245	1	9,350	141	<\$100M	80.0	9,350	141	0
Huntington St Bk	Huntington	62.5	0.164	0.907	21,365	472	\$100M-500M	62.5	6,873	413	0.012
Crosby St Bk	Crosby	62.5	0.234	0.714	35,516	383	\$100M-500M	50.0	6,886	271	0
Dallas Nb	Dallas	62.5	0.204	1	17,920	277	<\$100M	55.0	4,883	208	0.003
Texas Nb	Tomball	62.5	0.267	0.844	19,367	265	<\$100M	52.5	4,714	197	0.006
Star Bk	Lake Worth	62.5	0.205	1	11,456	135	<\$100M	82.5	11,456	135	0
First Nb Midland	Midland	62.5	0.214	0.881	21,278	240	<\$100M	47.5	4,952	161	0
Houston Cmcl Bk	Houston	62.5	0.457	0.887	16,963	205	<\$100M	60.0	5,525	153	0
Community Bk Tx Na	Grand Prairie	62.5	0.335	0.999	15,081	152	<\$100M	32.5	2,202	105	0
Bank Brenham Na	Brenham	62.5	0.221	1	7,127	120	<\$100M	55.0	3,136	100	0
Commercial Nb	Brady	60.0	0.139	1	11,427	417	<\$100M	80.0	11,427	417	0
First Nb	Byers	60.0	0.165	1	9,968	314	<\$100M	80.0	9,968	314	0
Alliance Bk	Sulphur Springs	60.0	0.108	0.688	46,002	1,303	\$100M-500M	72.5	17,823	1,166	0.001
First Nb	Cameron	60.0	0.141	1	21,322	273	\$100M-500M	47.5	5,138	216	0
First St Bk	Avinger	60.0	0.253	1	4,983	344	<\$100M	80.0	4,983	344	0
West Tx Nb	Midland	60.0	0.15	0.596	44,221	775	\$100M-500M	62.5	11,475	623	0
First Nb	Graham	60.0	0.187	0.723	24,485	443	\$100M-500M	62.5	7,276	377	0
Amarillo Nb	Amarillo	60.0	0.1	0.436	142,482	2,809	\$1B-\$10B	65.0	51,667	2,336	0
First B&Tc	Memphis	60.0	0.479	0.935	18,418	162	<\$100M	17.5	1,204	75	0
Fannin Bk	Windom	60.0	0.215	1	9,389	237	<\$100M	80.0	9,389	237	0
Bosque Cty Bk	Meridian	60.0	0.164	1	9,482	265	<\$100M	82.5	9,482	265	0
Hometown Bk Na	Galveston	60.0	0.168	0.778	30,494	342	\$100M-500M	42.5	5,330	225	0
American Nb	Gonzales	60.0	0.132	0.944	22,698	450	\$100M-500M	67.5	9,195	360	0
Spring Hill St Bk	Longview	60.0	0.197	0.842	17,737	498	<\$100M	77.5	8,722	428	0



**Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Broadway Nb	San Antonio	60.0	0.102	0.498	131,532	1,799	\$1B-\$10B	62.5	38,578	1,349	0
American Bk Tx Na	Marble Falls	60.0	0.23	0.657	34,531	302	\$100M-500M	37.5	4,866	199	0
First Victoria Nb	Victoria	60.0	0.109	0.446	75,638	946	\$500M-\$1B	52.5	16,725	663	0
Lone Star Bk	Dallas	60.0	0.217	0.471	46,218	291	\$100M-500M	32.5	4,725	156	0
City Bk	Lubbock	60.0	0.11	0.335	72,800	858	\$500M-\$1B	52.5	13,591	588	0.001
First Nb	Huntsville	60.0	0.119	0.948	26,478	528	\$100M-500M	62.5	8,464	444	0
State Nb Tx	Iowa Park	60.0	0.161	0.837	21,327	408	\$100M-500M	57.5	6,320	332	0
Katy Bk Na	Katy	60.0	0.253	1	11,262	104	<\$100M	17.5	1,183	66	0
First Nb	Weatherford	60.0	0.21	0.677	21,276	422	\$100M-500M	65.0	7,576	366	0
Southwest Bk Of Tx Na	Houston	60.0	0.087	0.262	470,129	5,242	\$1B-\$10B	55.0	68,071	3,029	0
First Nb	Colorado City	60.0	0.307	1	7,551	82	<\$100M	70.0	7,551	82	0
Liberty Bk	North Richland Hill	60.0	0.213	0.886	17,458	237	<\$100M	40.0	3,412	173	0
Franklin Nb	Mount Vernon	60.0	0.18	1	7,699	224	<\$100M	82.5	7,699	224	0
Worth Nb	Lake Worth	60.0	0.2	0.551	51,476	370	\$100M-500M	35.0	5,928	192	0.003
Peoples Bk	Lorenzo	60.0	0.245	0.84	21,830	283	<\$100M	47.5	4,750	206	0
American St Bk	Lubbock	60.0	0.107	0.598	163,831	3,177	\$1B-\$10B	65.0	49,915	2,645	0.003
First Coleman Nb	Coleman	60.0	0.162	1	8,690	194	<\$100M	82.5	8,690	194	0
Citizens St Bk	Corrigan	60.0	0.165	1	6,940	157	<\$100M	80.0	6,940	157	0
First Nb	Dalhart	60.0	0.307	0.995	14,325	155	<\$100M	35.0	2,532	106	0
Security St Bk	Pecos	60.0	0.186	0.841	16,404	440	<\$100M	67.5	6,452	407	0
Main Bk Na	Dallas	60.0	0.197	0.565	38,524	397	\$100M-500M	37.5	5,231	247	0.001
Texas Cmnty B&T Na	Dallas	60.0	0.165	1	23,907	223	\$100M-500M	30.0	3,091	127	0
First St Bk Na	Canadian	60.0	0.14	1	9,435	188	<\$100M	47.5	3,132	158	0
Texas Cap Bk Na	Dallas	60.0	0.105	0.296	211,312	1,348	\$1B-\$10B	55.0	21,415	708	0
First Texoma Bk	Sherman	60.0	0.508	1	15,400	135	<\$100M	47.5	3,114	84	0
Peoples Bk	Colleyville	60.0	0.291	1	5,466	66	<\$100M	25.0	1,004	48	0
Texas Cmnty Bk Na	The Woodlands	60.0	0.416	0.988	16,056	99	<\$100M	30.0	2,091	65	0
First St Bk	Ben Wheeler	57.5	0.154	1	9,963	356	<\$100M	80.0	9,963	356	0
Citizens Nb	Henderson	57.5	0.075	0.66	43,001	1,133	\$500M-\$1B	70.0	17,805	995	0
Hondo Nb	Hondo	57.5	0.203	1	13,210	233	<\$100M	80.0	13,210	233	0
Bonham St Bk	Bonham	57.5	0.138	1	13,268	367	<\$100M	85.0	13,268	367	0
Southern Nb Of Tx	Sugar Land	57.5	0.109	0.44	81,547	634	\$500M-\$1B	45.0	11,417	396	0
Van Horn St Bk	Van Horn	57.5	0.347	1	8,407	122	<\$100M	72.5	8,407	122	0
Citizens Nb	Breckenridge	57.5	0.169	1	10,297	278	<\$100M	82.5	10,297	278	0

Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First St Bk Of Miami Tx	Miami	57.5	0.282	1	7,678	152	<\$100M	52.5	2,704	130	0
International Bk Of Cmrc	Brownsville	57.5	0.105	0.644	63,366	632	\$500M-\$1B	52.5	13,171	405	0
Citizens Bk	Slaton	57.5	0.11	1	13,366	384	\$100M-500M	82.5	13,366	384	0
First St Bk	Athens	57.5	0.116	0.699	30,462	805	\$100M-500M	62.5	10,424	663	0
Town North Bk Na	Farmers Branch	57.5	0.125	0.577	50,564	666	\$100M-500M	52.5	9,084	518	0.039
Pecos Cty St Bk	Fort Stockton	57.5	0.161	1	12,951	202	<\$100M	82.5	12,951	202	0.004
Texas First Bk	Santa Fe	57.5	0.15	0.895	28,297	310	\$100M-500M	50.0	6,717	226	0.005
First St Bk	Gainesville	57.5	0.117	0.652	27,560	807	\$100M-500M	72.5	12,227	716	0
Farmers St Bk	Groesbeck	57.5	0.107	1	9,973	334	<\$100M	65.0	5,213	306	0.001
Northeast Nb	Mesquite	57.5	0.31	0.992	11,175	145	<\$100M	45.0	2,867	115	0
Texas Gulf Bk Na	Freeport	57.5	0.145	0.67	32,441	420	\$100M-500M	47.5	6,858	300	0
First Nb	Hamilton	57.5	0.209	1	6,913	170	<\$100M	77.5	6,913	170	0
First United Bk	Dimmitt	57.5	0.112	0.732	30,810	611	\$100M-500M	55.0	8,477	415	0
Medina Valley St Bk	Devine	57.5	0.122	1	8,267	337	<\$100M	82.5	8,267	337	0
Cattlemans Nb	Round Mountain	57.5	0.182	0.943	14,664	245	<\$100M	50.0	4,113	192	0
First Nb	Canton	57.5	0.154	1	10,072	178	<\$100M	77.5	10,072	178	0.001
Wells Fargo Bk Tx Na	San Antonio	57.5	0.058	0.322	1,421,592	12,841	>\$10B	55.0	204,874	7,134	0
First Nb	Linden	57.5	0.149	1	7,931	229	<\$100M	57.5	3,237	196	0
Community St Bk	Houston	57.5	0.318	0.853	17,415	219	<\$100M	67.5	6,731	178	0
Muleshoe St Bk	Muleshoe	57.5	0.118	1	8,754	234	<\$100M	50.0	3,425	204	0
Benchmark Bk	Plano	57.5	0.28	0.658	27,769	177	<\$100M	27.5	3,652	83	0.001
International Bk Of Cmrc	Laredo	57.5	0.078	0.334	421,279	3,676	\$1B-\$10B	55.0	62,378	2,108	0.002
First St B&Tc	Carthage	57.5	0.042	1	11,759	397	\$100M-500M	77.5	11,759	397	0
Panola Nb	Carthage	57.5	0.129	1	9,469	218	<\$100M	82.5	9,469	218	0
First Nb	Rotan	57.5	0.14	1	5,701	184	<\$100M	75.0	5,701	184	0
Secured Tr Bk	Tyler	57.5	0.192	1	8,978	75	<\$100M	15.0	1,148	41	0
United Bk Of El Paso Del Nor	El Paso	57.5	0.373	0.938	14,193	133	<\$100M	45.0	3,074	90	0
Liberty Nb	Paris	55.0	0.062	1	14,628	439	\$100M-500M	75.0	14,628	439	0
Lamar Nb	Paris	55.0	0.126	1	12,056	472	<\$100M	67.5	6,317	439	0.004
First Tx Bk	Belton	55.0	0.154	1	8,097	379	<\$100M	77.5	8,097	379	0
Central Bk	Houston	55.0	0.126	0.357	48,332	531	\$100M-500M	47.5	8,898	380	0
Sun Bk	Sunray	55.0	0.108	1	13,270	348	\$100M-500M	57.5	5,010	303	0
First Nb	Tom Bean	55.0	0.19	1	7,364	219	<\$100M	77.5	7,364	219	0
State B&Tc	Beeville	55.0	0.184	1	10,725	173	<\$100M	45.0	3,145	133	0

Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Concord Bk Na	Houston	55.0	0.351	0.533	27,559	98	<\$100M	10.0	638	16	0
First Fncl Bk Na	Southlake	55.0	0.246	0.829	17,952	216	<\$100M	37.5	3,351	146	0
First Nb	Spearman	55.0	0.204	0.899	14,948	235	<\$100M	52.5	4,357	187	0
Gilmer Nb	Gilmer	55.0	0.088	0.978	16,140	507	\$100M-500M	72.5	9,601	463	0
First Nb	Granbury	55.0	0.103	0.825	26,393	465	\$100M-500M	50.0	6,573	390	0
National Amer Bk	Uvalde	55.0	0.158	1	10,561	181	<\$100M	45.0	2,985	157	0
First Nb	Anson	55.0	0.148	1	6,391	299	<\$100M	75.0	6,391	299	0
First Nb	Fabens	55.0	0.187	0.439	34,605	291	\$100M-500M	32.5	4,120	175	0
Sundown St Bk	Sundown	55.0	0.169	1	9,294	223	<\$100M	80.0	9,294	223	0
Falls City Nb	Falls City	55.0	0.097	1	9,507	371	<\$100M	82.5	9,507	371	0
Fort Davis St Bk	Fort Davis	55.0	0.192	1	8,981	128	<\$100M	35.0	2,091	95	0
First Nb	Abilene	55.0	0.085	0.413	61,913	1,338	\$500M-\$1B	57.5	17,252	1,052	0
Texas First Bk	Texas City	55.0	0.171	0.847	22,242	292	\$100M-500M	52.5	6,363	220	0.004
Bank Of Tx	Austin	55.0	0.238	0.898	14,811	159	<\$100M	32.5	2,494	113	0
First Nb	Trinity	55.0	0.229	0.986	8,301	189	<\$100M	45.0	2,220	154	0
Maximbank	Dickinson	55.0	0.089	0.841	27,843	421	\$100M-500M	50.0	7,072	316	0.001
Jourdanton St Bk	Jourdanton	55.0	0.166	0.899	13,591	246	<\$100M	42.5	3,179	192	0
First Nb Tx	Killeen	55.0	0.097	0.645	42,940	417	\$100M-500M	42.5	6,990	253	0
Citizens St Bk	Woodville	55.0	0.106	1	13,180	270	\$100M-500M	47.5	3,963	226	0
Commerce Bk	Laredo	55.0	0.108	0.661	48,097	463	\$100M-500M	42.5	8,201	291	0
Intercontinental Nb	San Antonio	55.0	0.301	0.535	28,690	176	<\$100M	27.5	3,060	92	0
Citizens Nb	Crockett	55.0	0.183	0.824	13,304	256	<\$100M	55.0	4,477	202	0.004
Junction Nb	Junction	55.0	0.129	1	5,238	291	<\$100M	80.0	5,238	291	0
Coleman Cty St Bk	Coleman	55.0	0.14	1	5,681	221	<\$100M	77.5	5,681	221	0
Lovelady St Bk	Lovelady	55.0	0.154	1	4,117	230	<\$100M	75.0	4,117	230	0
First Nb	Munday	55.0	0.127	1	8,095	234	<\$100M	57.5	3,539	210	0
National Bk	Daingerfield	55.0	0.111	1	7,896	209	<\$100M	77.5	7,896	209	0
Oaks B&Tc	Dallas	55.0	0.179	0.924	18,156	282	\$100M-500M	55.0	4,998	227	0
First Tx Bk	Round Rock	55.0	0.154	0.66	21,211	449	\$100M-500M	60.0	7,589	355	0
First Bk	Celeste	55.0	0.164	1	5,811	158	<\$100M	77.5	5,811	158	0
Main St Nb	Cleveland	55.0	0.184	1	6,144	135	<\$100M	75.0	6,144	135	0
First Bk	Muleshoe	55.0	0.084	1	6,376	260	<\$100M	77.5	6,376	260	0
Citizens St Bk	Luling	55.0	0.263	0.847	13,564	225	<\$100M	47.5	3,444	168	0
First Nb	Ballinger	52.5	0.204	1	9,360	180	<\$100M	45.0	2,685	145	0

Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Nb Of Bosque Cty	Valley Mills	52.5	0.117	1	9,498	299	<\$100M	80.0	9,498	299	0
Brenham Nb	Brenham	52.5	0.195	0.547	30,464	217	\$100M-500M	25.0	3,117	124	0
Falfurrias St Bk	Falfurrias	52.5	0.317	1	4,651	68	<\$100M	25.0	794	44	0
First Nb	Fort Stockton	52.5	0.193	1	8,393	154	<\$100M	42.5	2,201	125	0.001
Anahuac Nb	Anahuac	52.5	0.179	1	7,331	149	<\$100M	72.5	7,331	149	0
Brush Country Bk	Freer	52.5	0.176	1	5,311	206	<\$100M	60.0	2,963	190	0
Houston Cmnty Bk	Houston	52.5	0.156	0.826	20,052	212	\$100M-500M	30.0	3,263	141	0
North Dallas B&Tc	Dallas	52.5	0.078	0.496	65,995	687	\$500M-\$1B	45.0	9,898	417	0
State Nb	West	52.5	0.116	1	5,486	281	<\$100M	77.5	5,486	281	0
First Nb	Fairfield	52.5	0.091	1	9,886	218	\$100M-500M	77.5	9,886	218	0.002
Klein Bk	Klein	52.5	0.083	0.73	46,051	481	\$500M-\$1B	42.5	6,714	298	0.004
Bank Of Frio Canyon	Leakey	52.5	0.19	1	5,595	111	<\$100M	50.0	2,354	83	0
First Liberty Nb	Liberty	52.5	0.092	0.807	20,695	425	\$100M-500M	57.5	7,290	366	0
Elgin Bk Of Tx	Elgin	52.5	0.108	1	9,121	211	<\$100M	77.5	9,121	211	0
First Tx Bk	Killeen	52.5	0.094	0.796	14,453	617	\$100M-500M	35.0	3,173	181	0
Texas Heritage Bk	Cross Plains	52.5	0.132	1	6,172	162	<\$100M	72.5	6,172	162	0
First Nb	Olney	52.5	0.137	1	5,755	154	<\$100M	72.5	5,755	154	0
Pearland St Bk	Pearland	52.5	0.167	0.704	20,035	242	\$100M-500M	35.0	3,533	171	0
Texas St Bk	San Angelo	52.5	0.148	0.82	21,189	309	\$100M-500M	50.0	5,281	234	0
Robert Lee St Bk	Robert Lee	52.5	0.131	1	5,193	206	<\$100M	77.5	5,193	206	0
First Nb	Crockett	52.5	0.168	0.546	21,289	331	\$100M-500M	45.0	5,352	214	0.004
Zavala Cty Bk	Crystal City	52.5	0.094	1	5,912	228	<\$100M	75.0	5,912	228	0
First Nb	Paducah	52.5	0.08	1	3,350	403	<\$100M	72.5	3,350	403	0
Credicard Nb	San Antonio	52.5	0.033	1	255	856	<\$100M	60.0	255	856	0.788
Kilgore Nb	Kilgore	52.5	0.272	0.996	7,785	109	<\$100M	42.5	2,053	80	0
Right Bk Tx Na	Houston	52.5	0.403	0.809	13,820	94	<\$100M	35.0	2,529	58	0
Grand Bk	Dallas	52.5	0.12	1	16,557	53	\$100M-500M	10.0	355	12	0
Worthington Nb	Arlington	52.5	0.493	0.911	12,337	65	<\$100M	17.5	933	25	0
First Nb	Quitman	50.0	0.137	0.943	18,813	212	\$100M-500M	40.0	4,227	149	0
Buckholts St Bk	Buckholts	50.0	0.171	1	7,156	168	<\$100M	72.5	7,156	168	0
Citizens St Bk	Buffalo	50.0	0.107	1	11,575	257	\$100M-500M	55.0	4,951	219	0.002
Citizens Nb	Cameron	50.0	0.1	0.764	21,762	316	\$100M-500M	40.0	4,883	250	0
First Nb	Bryan	50.0	0.08	0.481	27,727	556	\$100M-500M	50.0	8,063	464	0
Heritage Nb	Granbury	50.0	0.106	0.885	22,695	262	\$100M-500M	40.0	4,740	199	0

Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Town & Country Bk	Stephenville	50.0	0.109	1	9,988	229	<\$100M	75.0	9,988	229	0.006
First Nb	Glen Rose	50.0	0.195	0.982	8,687	167	<\$100M	55.0	3,670	138	0
First Nb	Trenton	50.0	0.1	1	11,903	199	\$100M-500M	77.5	11,903	199	0
National Bk	Madisonville	50.0	0.115	1	4,438	217	<\$100M	72.5	4,438	217	0
First Nb	Winnsboro	50.0	0.14	0.844	17,560	238	\$100M-500M	42.5	4,537	183	0.003
First Nb Sweetwater Tx	Sweetwater	50.0	0.134	0.771	15,673	251	\$100M-500M	40.0	3,938	185	0
Arrowhead Bk	Llano	50.0	0.159	0.854	15,897	196	<\$100M	35.0	3,108	150	0
Community Nb	Detroit	50.0	0.167	1	3,380	153	<\$100M	67.5	3,380	153	0
First Nb	Kemp	50.0	0.12	1	6,023	236	<\$100M	75.0	6,023	236	0
Crowell St Bk	Crowell	50.0	0.15	1	3,411	184	<\$100M	67.5	3,411	184	0
Stockmens Nb	Cotulla	50.0	0.14	1	4,700	136	<\$100M	70.0	4,700	136	0
Redstone Bk Na	Houston	50.0	0.279	0.949	12,689	67	<\$100M	20.0	1,379	23	0
Perryton Nb	Perryton	47.5	0.125	1	8,115	224	<\$100M	57.5	4,057	195	0
Big Lake Bk	Big Lake	47.5	0.177	1	5,904	159	<\$100M	70.0	5,904	159	0
First Nb	Bellville	47.5	0.128	0.882	13,396	190	\$100M-500M	37.5	3,667	147	0
Farmers Nb	Seymour	47.5	0.155	1	7,358	143	<\$100M	37.5	1,796	123	0
Moody Nb	Galveston	47.5	0.064	0.357	45,319	385	\$500M-\$1B	42.5	12,482	238	0
First St Bk	Stratford	47.5	0.084	1	12,298	222	\$100M-500M	77.5	12,298	222	0
Marion St Bk	Marion	47.5	0.118	1	4,702	164	<\$100M	70.0	4,702	164	0
Mercedes Nb	Mercedes	47.5	0.14	1	5,560	97	<\$100M	67.5	5,560	97	0.007
Mcmullen Bk	Tilden	47.5	0.197	0.999	7,740	139	<\$100M	40.0	2,168	104	0
D'hanis St Bk	D'hanis	47.5	0.166	1	4,581	66	<\$100M	65.0	4,581	66	0
First St Bk	Van	47.5	0.138	1	4,573	111	<\$100M	45.0	1,875	92	0
State Bk	De Kalb	47.5	0.139	0.581	15,262	376	\$100M-500M	67.5	7,733	339	0
Bank Of San Jacinto Cty	Coldspring	47.5	0.134	1	3,812	138	<\$100M	65.0	3,812	138	0
First St Bk	Celina	47.5	0.134	0.836	10,784	257	<\$100M	55.0	4,289	220	0
Citizens Bk	Kilgore	47.5	0.113	0.523	24,612	319	\$100M-500M	40.0	5,021	240	0
First Nb	Cisco	47.5	0.191	0.896	7,305	161	<\$100M	35.0	1,702	139	0
Iraan St Bk	Iraan	47.5	0.187	1	3,661	49	<\$100M	62.5	3,661	49	0
First Nb	Saint Jo	47.5	0.115	1	3,773	150	<\$100M	67.5	3,773	150	0
Commercial Bk	Nacogdoches	47.5	0.066	0.858	19,571	333	\$100M-500M	47.5	5,855	265	0
First St Bk	Italy	47.5	0.14	1	1,840	100	<\$100M	60.0	1,840	100	0
First B&T Dallas	Dallas	47.5	0.141	0.702	20,345	215	\$100M-500M	32.5	3,859	144	0
Bank Of The Hills Na	Kerrville	47.5	0.125	0.602	23,274	358	\$100M-500M	47.5	6,326	258	0

**Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Capital Bk Of Tx	Carrizo Springs	47.5	0.1	1	4,239	154	<\$100M	70.0	4,239	154	0
Bandera Bk	Bandera	45.0	0.188	1	4,939	112	<\$100M	50.0	2,149	92	0
First St Bk	Bedias	45.0	0.091	1	4,652	239	<\$100M	67.5	4,652	239	0
First St Bk	Bremond	45.0	0.082	1	7,348	290	<\$100M	72.5	7,348	290	0.006
First Nb	Moody	45.0	0.123	1	4,445	203	<\$100M	70.0	4,445	203	0
Bloomberg St Bk	Bloomberg	45.0	0.257	1	2,884	69	<\$100M	57.5	2,884	69	0
First St Bk	Brownsboro	45.0	0.181	1	8,263	136	<\$100M	47.5	3,069	106	0
Arp St Bk	Arp	45.0	0.055	1	6,969	331	\$100M-500M	72.5	6,969	331	0
Gladewater Nb	Gladewater	45.0	0.229	1	6,095	87	<\$100M	37.5	1,589	66	0
First Nb	Athens	45.0	0.103	0.502	23,453	401	\$100M-500M	55.0	8,380	344	0
First Nb	Groesbeck	45.0	0.115	1	4,091	212	<\$100M	70.0	4,091	212	0
Citizens St Bk	Miles	45.0	0.114	1	4,333	175	<\$100M	67.5	4,333	175	0
Security St Bk	Wingate	45.0	0.134	1	2,900	164	<\$100M	65.0	2,900	164	0
West Tx St Bk	Snyder	45.0	0.079	1	6,804	204	<\$100M	70.0	6,804	204	0
Security Bk	Whitesboro	45.0	0.087	1	6,675	152	<\$100M	70.0	6,675	152	0
Wilson St Bk	Wilson	45.0	0.116	1	5,015	152	<\$100M	70.0	5,015	152	0
First Tx Bk	Georgetown	45.0	0.108	0.613	24,250	273	\$100M-500M	32.5	4,135	175	0
Santa Anna Nb	Santa Anna	45.0	0.127	1	3,369	144	<\$100M	50.0	1,844	135	0
First St Bk	Shallowater	45.0	0.139	1	3,991	120	<\$100M	67.5	3,991	120	0
Mainland Bk	Texas City	45.0	0.174	0.999	10,409	94	<\$100M	20.0	1,542	66	0.004
Chappell Hill Bk	Chappell Hill	45.0	0.163	1	3,361	35	<\$100M	12.5	372	17	0
Bank Of Crowley	Crowley	45.0	0.131	1	3,357	83	<\$100M	65.0	3,357	83	0
First St Bk	Overton	45.0	0.111	1	5,420	70	<\$100M	25.0	1,321	43	0
Atascosa Nb	Pleasanton	45.0	0.134	0.94	6,818	188	<\$100M	47.5	2,636	161	0
Powell St Bk	Powell	45.0	0.137	1	2,563	87	<\$100M	62.5	2,563	87	0
Landmark Bk Na	Denison	45.0	0.184	0.662	10,362	180	<\$100M	27.5	1,863	134	0
Comanche Nb	Comanche	45.0	0.049	1	5,870	177	\$100M-500M	45.0	3,009	162	0
Hcsb St Bkg Assn	Plainview	45.0	0.085	0.714	18,637	328	\$100M-500M	47.5	5,915	259	0
Union St Bk	Carrizo Springs	45.0	0.092	1	2,942	140	<\$100M	65.0	2,942	140	0
Graham Nb	Graham	45.0	0.114	0.894	9,671	199	<\$100M	42.5	3,015	163	0
First Nb Hereford	Hereford	45.0	0.179	0.965	9,398	141	<\$100M	47.5	3,159	110	0
Community Nb	Bellaire	45.0	0.062	1	5,864	106	<\$100M	32.5	1,935	89	0
Trinity Bk Na	Fort Worth	45.0	0.148	1	3,159	18	<\$100M	12.5	326	9	0
Bridge City St Bk	Bridge City	42.5	0.154	0.8	13,294	130	<\$100M	25.0	2,464	73	0.005

Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Nb Bells/Savoy	Bells	42.5	0.142	1	6,115	179	<\$100M	40.0	1,896	131	0
First St Bk	Mineral Wells	42.5	0.143	0.759	7,482	227	<\$100M	42.5	2,067	196	0
Lost Pines Nb	Smithville	42.5	0.175	0.918	7,102	101	<\$100M	40.0	2,222	83	0
Snyder Nb	Snyder	42.5	0.094	0.973	10,294	170	\$100M-500M	45.0	3,909	145	0
First Nb	Giddings	42.5	0.141	0.752	14,001	162	<\$100M	32.5	3,006	117	0
First Nb	Graford	42.5	0.109	1	4,594	162	<\$100M	65.0	4,594	162	0
First Nb	Whitney	42.5	0.139	0.99	7,608	140	<\$100M	22.5	1,279	111	0
First St Bk	Spearman	42.5	0.09	1	5,639	162	<\$100M	45.0	2,526	136	0
Texline St Bk	Texline	42.5	0.163	1	1,900	74	<\$100M	57.5	1,900	74	0
First-Nichols Nb	Kenedy	42.5	0.162	0.981	6,341	89	<\$100M	30.0	1,548	62	0
First Nb	Eagle Lake	42.5	0.167	0.682	11,208	159	<\$100M	35.0	2,663	119	0
First St Bk	Paint Rock	42.5	0.08	1	3,292	155	<\$100M	62.5	3,292	155	0
City St Bk	Palacios	42.5	0.102	1	4,195	116	<\$100M	62.5	4,195	116	0.002
Donley Cty St Bk	Clarendon	42.5	0.088	1	2,864	121	<\$100M	42.5	1,695	113	0
First St Bk	Odem	42.5	0.136	1	7,197	127	<\$100M	37.5	2,109	104	0
City Nb	Colorado City	42.5	0.062	1	3,625	169	<\$100M	62.5	3,625	169	0.003
Citizens 1st Bk	Tyler	42.5	0.061	0.458	35,509	245	\$500M-\$1B	25.0	3,703	124	0
Colorado Valley Bk	La Grange	42.5	0.125	1	3,739	60	<\$100M	62.5	3,739	60	0.001
Kress Nb	Kress	42.5	0.101	1	2,567	66	<\$100M	57.5	2,567	66	0
Ballinger Nb	Ballinger	42.5	0.124	1	4,712	186	<\$100M	55.0	2,882	174	0
First Nb	Beeville	40.0	0.11	0.683	13,391	175	\$100M-500M	32.5	3,136	133	0
Roscoe St Bk	Roscoe	40.0	0.093	1	4,814	144	<\$100M	60.0	4,814	144	0
Brady Nb	Brady	40.0	0.14	0.864	8,023	122	<\$100M	30.0	1,976	96	0
First Nb	Mount Vernon	40.0	0.066	1	7,855	183	\$100M-500M	65.0	7,855	183	0
Lone Star Bk	Moulton	40.0	0.123	0.618	12,136	206	<\$100M	45.0	4,193	172	0.002
Citizens Nb	Hillsboro	40.0	0.057	1	4,595	210	<\$100M	62.5	4,595	210	0
First St Bk	Three Rivers	40.0	0.094	1	6,857	141	<\$100M	37.5	2,446	117	0
First Nb	Bronte	40.0	0.163	1	3,783	96	<\$100M	62.5	3,783	96	0
First Bk	Snook	40.0	0.14	0.983	6,716	68	<\$100M	25.0	1,343	43	0
Bank Of Vernon	Vernon	40.0	0.119	1	2,410	105	<\$100M	57.5	2,410	105	0
First Nb	Shiner	40.0	0.073	1	7,957	151	\$100M-500M	45.0	3,392	133	0
Marfa Nb	Marfa	40.0	0.124	1	4,257	119	<\$100M	47.5	2,096	106	0
Mason Nb	Mason	40.0	0.093	1	5,140	132	<\$100M	65.0	5,140	132	0
International Bk Cmrc	Zapata	40.0	0.042	0.909	13,030	245	\$100M-500M	40.0	3,957	191	0

Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Nb	Mertzton	40.0	0.099	0.835	12,184	218	\$100M-500M	42.5	3,681	184	0.002
Homebank	Seagoville	40.0	0.117	0.661	10,154	190	<\$100M	35.0	2,972	146	0
First St Bk Grapeland Tx	Grapeland	40.0	0.098	1	5,527	62	<\$100M	25.0	1,396	46	0
First Nb	Lamesa	40.0	0.042	1	4,600	172	\$100M-500M	42.5	2,663	157	0
Security St Bk	Littlefield	40.0	0.085	1	6,056	138	<\$100M	40.0	2,311	127	0
First Nb	Edgewood	40.0	0.154	1	2,316	56	<\$100M	57.5	2,316	56	0
Citizens Bk Na	Abilene	40.0	0.163	0.676	7,773	145	<\$100M	37.5	2,393	104	0
Lamesa Nb	Lamesa	40.0	0.065	0.828	10,493	239	\$100M-500M	42.5	3,434	205	0
Eden St Bk	Eden	40.0	0.076	1	2,775	153	<\$100M	57.5	2,775	153	0
Chasewood Bk	Houston	40.0	0.148	0.893	10,156	90	<\$100M	17.5	1,282	59	0
Wood Cty Nb	Quitman	40.0	0.071	1	4,581	87	<\$100M	62.5	4,581	87	0
Lott St Bk	Lott	40.0	0.087	1	2,923	73	<\$100M	60.0	2,923	73	0.004
Elkhart St Bk	Elkhart	40.0	0.054	1	2,569	138	<\$100M	55.0	2,569	138	0
Delta Bk	Cooper	40.0	0.098	1	2,018	72	<\$100M	57.5	2,018	72	0.003
Eagle Bk	Jarrell	40.0	0.101	1	1,553	61	<\$100M	55.0	1,553	61	0
First Nb	Canadian	40.0	0.058	1	3,298	94	<\$100M	57.5	3,298	94	0
Hebbronville St Bk	Hebbronville	37.5	0.199	0.89	5,671	45	<\$100M	10.0	564	26	0
First St Bk	Hemphill	37.5	0.116	1	6,323	74	<\$100M	60.0	6,323	74	0
First St Bk	Hawkins	37.5	0.122	1	4,654	95	<\$100M	62.5	4,654	95	0.004
First Nb	Bullard	37.5	0.097	1	3,919	144	<\$100M	62.5	3,919	144	0
Yoakum Nb	Yoakum	37.5	0.065	0.998	7,493	158	\$100M-500M	32.5	2,087	133	0
Lake Area Nb	Trinity	37.5	0.169	0.999	3,621	63	<\$100M	35.0	1,255	48	0
Pioneer Nb	Fredericksburg	37.5	0.062	1	4,663	137	<\$100M	57.5	4,663	137	0
First Nb	Floydada	37.5	0.07	1	4,992	112	<\$100M	60.0	4,992	112	0
Fayetteville Bk	Fayetteville	37.5	0.083	1	4,180	122	<\$100M	62.5	4,180	122	0
Western Nb	Amarillo	37.5	0.071	1	2,509	125	<\$100M	57.5	2,509	125	0
First B&Tc	Dawson	37.5	0.12	1	2,676	38	<\$100M	55.0	2,676	38	0
Farmers & Mrch Bk	De Leon	37.5	0.051	1	2,607	147	<\$100M	52.5	2,607	147	0
Dublin Nb	Dublin	37.5	0.124	1	3,520	59	<\$100M	30.0	1,128	46	0
Peoples St Bk	Shepherd	37.5	0.131	0.906	6,820	72	<\$100M	20.0	1,421	45	0
State Bk	Jewett	37.5	0.087	1	3,512	90	<\$100M	32.5	1,307	81	0
First Nb	Woodsboro	37.5	0.149	1	4,272	70	<\$100M	25.0	977	57	0
First Nb	Quitaque	37.5	0.075	1	2,448	136	<\$100M	57.5	2,448	136	0
Community St Bk	Austin	37.5	0.09	1	4,431	47	<\$100M	15.0	796	28	0



Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First Nb	Eldorado	37.5	0.148	0.886	5,693	143	<\$100M	35.0	1,685	111	0
Farmers Nb	Newcastle	37.5	0.088	1	1,392	69	<\$100M	52.5	1,392	69	0
First St Bk	Columbus	37.5	0.057	1	4,105	95	<\$100M	32.5	1,691	79	0
First Security St Bk	Cranfills Gap	37.5	0.132	0.964	5,107	96	<\$100M	37.5	1,941	77	0
Lytle St Bk Of Lytle Tx	Lytle	37.5	0.048	1	3,237	111	<\$100M	55.0	3,237	111	0
Security St Bk	Pearsall	37.5	0.031	0.706	9,647	374	\$100M-500M	42.5	3,616	325	0
Columbus St Bk	Columbus	37.5	0.034	1	2,799	71	<\$100M	45.0	2,799	71	0
South Padre Bk Na	South Padre Island	37.5	0.189	0.888	5,267	51	<\$100M	25.0	1,199	30	0
Parkway Bk Na	Plano	37.5	0.156	0.529	8,440	166	<\$100M	40.0	3,089	118	0
First Bk Roxton Tx	Roxton	35.0	0.114	1	1,967	135	<\$100M	55.0	1,967	135	0
First Nb	Brownfield	35.0	0.049	0.991	5,246	187	\$100M-500M	32.5	1,579	178	0.003
First Bk	Groveton	35.0	0.097	1	3,399	77	<\$100M	55.0	3,399	77	0
First St Bk	Matador	35.0	0.152	1	1,719	37	<\$100M	50.0	1,719	37	0
First Nb	Sterling City	35.0	0.077	1	3,028	99	<\$100M	30.0	1,070	87	0
Enloe St Bk	Enloe	35.0	0.092	1	1,509	115	<\$100M	55.0	1,509	115	0.002
State Nb	Groom	35.0	0.127	1	1,724	60	<\$100M	55.0	1,724	60	0
Commercial Bk	Mason	35.0	0.087	1	1,532	66	<\$100M	52.5	1,532	66	0
Pavillion Bk	Dallas	35.0	0.08	1	4,695	58	<\$100M	17.5	996	41	0
Tib Independent Bankersbank	Irving	35.0	0.035	0.256	38,153	123	\$1B-\$10B	10.0	733	18	0.069
First St Bk	Yoakum	35.0	0.084	0.912	7,375	154	<\$100M	40.0	2,496	124	0
Carmine St Bk	Carmine	35.0	0.052	1	1,562	112	<\$100M	47.5	1,562	112	0
First St Bk	Rice	35.0	0.099	1	922	51	<\$100M	50.0	922	51	0
Muenster St Bk	Muenster	35.0	0.088	0.979	6,263	113	<\$100M	37.5	2,058	92	0
Citizens St Bk	Roma	35.0	0.04	0.988	2,290	238	<\$100M	47.5	2,106	236	0
First Nb	Lipan	35.0	0.086	1	1,005	51	<\$100M	42.5	922	50	0
Brazos Nb	Richwood	35.0	0.108	1	1,451	52	<\$100M	55.0	1,451	52	0
Security St Bk Na	Ore City	35.0	0.051	1	2,560	45	<\$100M	47.5	2,560	45	0
Johnson City Bk	Johnson City	35.0	0.153	0.766	7,385	72	<\$100M	15.0	1,243	43	0
Northern Tr Bk Of Tx Na	Dallas	35.0	0.035	0.305	32,259	162	\$500M-\$1B	15.0	1,461	55	0
First Nb	Littlefield	35.0	0.069	1	780	35	<\$100M	47.5	780	35	0
First Nb	O'donnell	35.0	0.054	1	2,010	93	<\$100M	52.5	2,010	93	0
Independent Bk Of Tx	Irving	35.0	0.067	1	777	7	<\$100M	15.0	135	4	0
First Nb	Refugio	32.5	0.092	1	5,160	64	<\$100M	17.5	907	52	0
First St Bk	Mobeetie	32.5	0.099	1	2,887	86	<\$100M	55.0	2,887	86	0

Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
State Nb	Big Spring	32.5	0.05	0.682	7,799	304	\$100M-500M	50.0	3,865	275	0
Haskell Nb	Haskell	32.5	0.076	1	4,518	75	<\$100M	55.0	4,518	75	0
Gruver St Bk	Gruver	32.5	0.093	1	2,997	58	<\$100M	55.0	2,997	58	0
First Nb	Alvin	32.5	0.108	0.646	9,840	128	<\$100M	27.5	2,304	96	0
First Nb	Tahoka	32.5	0.048	1	2,247	83	<\$100M	30.0	1,174	80	0
Memphis St Bk	Memphis	32.5	0.057	1	1,378	75	<\$100M	47.5	1,378	75	0
Bevans St Bk	Menard	32.5	0.065	1	1,172	65	<\$100M	45.0	1,172	65	0
Somerset Nb	Somerset	32.5	0.066	1	1,238	96	<\$100M	47.5	1,238	96	0
Kleberg First Nb	Kingsville	32.5	0.069	0.418	11,498	210	\$100M-500M	27.5	3,012	149	0
First St Bk	Junction	32.5	0.067	1	2,318	55	<\$100M	50.0	2,318	55	0
Citizens St Bk	Princeton	32.5	0.08	0.878	5,379	162	<\$100M	42.5	2,444	145	0
Peoples St Bk	Rocksprings	32.5	0.041	1	1,686	81	<\$100M	42.5	1,686	81	0
City Nb	San Saba	32.5	0.054	1	2,441	50	<\$100M	20.0	688	43	0
Security Nb	Quanah	32.5	0.075	1	1,608	50	<\$100M	32.5	863	44	0
Citizens Nb	Crosbyton	32.5	0.03	1	898	40	<\$100M	37.5	898	40	0
First Nb	Quanah	32.5	0.043	1	1,422	49	<\$100M	45.0	1,422	49	0
Normangee St Bk	Normangee	32.5	0.029	1	1,496	38	<\$100M	40.0	1,496	38	0
Oakwood St Bk	Oakwood	32.5	0.001	1	2	1	<\$100M	32.5	2	1	0
Plains St Bk	Plains	32.5	0.038	1	725	32	<\$100M	40.0	725	32	0
First St Bk	Tuscola	32.5	0.04	1	736	33	<\$100M	40.0	736	33	0
Madisonville St Bk	Madisonville	32.5	0.082	0.151	13,231	230	\$100M-500M	25.0	2,882	177	0
Zapata Nb	Zapata	30.0	0.059	1	3,314	83	<\$100M	25.0	1,096	60	0
Seaport Bk	Seadrift	30.0	0.083	1	2,175	68	<\$100M	50.0	2,175	68	0
First St Bk	Maypearl	30.0	0.076	1	1,506	66	<\$100M	47.5	1,506	66	0
Security St Bk	Anahuac	30.0	0.04	1	2,805	84	<\$100M	47.5	2,805	84	0
Citizens St Bk	Tenaha	30.0	0.068	1	1,446	37	<\$100M	45.0	1,446	37	0
American Bk Na	Dallas	30.0	0.065	1	1,618	41	<\$100M	45.0	1,618	41	0
Dilley St Bk	Dilley	30.0	0.051	1	2,435	55	<\$100M	47.5	2,435	55	0
Eisenhower Nb	San Antonio	30.0	0.01	1	1,658	11	\$100M-500M	10.0	64	4	0.023
First Nb	Holland	30.0	0.016	1	135	9	<\$100M	30.0	135	9	0
United Tx Bk	Dallas	30.0	0.111	0.453	12,243	91	\$100M-500M	12.5	1,410	48	0
First Presidio Bk	Presidio	30.0	0.057	1	1,141	31	<\$100M	42.5	1,141	31	0
La Coste Nb	La Coste	30.0	0.04	1	1,047	47	<\$100M	40.0	1,047	47	0
First Nb	Cooper	30.0	0.045	1	849	34	<\$100M	40.0	849	34	0

Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Oglesby St Bk	Oglesby	30.0	0.052	1	391	10	<\$100M	42.5	391	10	0
First Nb	Claude	30.0	0.051	1	1,375	59	<\$100M	47.5	1,375	59	0
American Bk Na	Keller	30.0	0.12	0.799	4,896	84	<\$100M	27.5	1,438	69	0
First Nb	Hebbronville	27.5	0.031	0.999	2,567	98	<\$100M	32.5	1,598	90	0
First Nb	Hico	27.5	0.076	1	1,928	94	<\$100M	50.0	1,928	94	0
North Houston Bk	Houston	27.5	0.049	0.102	15,128	122	\$100M-500M	20.0	2,422	92	0
Granger Nb	Granger	27.5	0.092	1	1,980	51	<\$100M	50.0	1,980	51	0
West B&Tc	West	27.5	0.035	1	1,878	81	<\$100M	37.5	1,878	81	0
Fort Hood Nb	Fort Hood	27.5	0.065	0.808	10,685	51	\$100M-500M	10.0	304	8	0
Citizens St Bk	Ganado	27.5	0.056	1	2,267	37	<\$100M	45.0	2,267	37	0
Menard Nb	Menard	27.5	0.073	1	1,985	51	<\$100M	47.5	1,985	51	0
Spur Security Bk	Spur	27.5	0.056	1	1,627	94	<\$100M	47.5	1,627	94	0
First Nb	Falfurrias	27.5	0.027	1	1,647	77	<\$100M	37.5	1,647	77	0
First Nb	Throckmorton	27.5	0.046	1	969	27	<\$100M	22.5	365	23	0
Citizens St Bk	Anton	27.5	0.08	0.995	2,283	89	<\$100M	35.0	1,121	75	0
Sanderson St Bk	Sanderson	27.5	0.032	1	889	26	<\$100M	22.5	329	25	0
Farmers & Mrch St Bk	Ladonia	27.5	0.032	1	513	18	<\$100M	35.0	513	18	0
First Nb	Lake Jackson	27.5	0.037	0.837	6,948	124	\$100M-500M	30.0	2,408	95	0
First St Bk	San Diego	27.5	0.08	0.854	3,681	151	<\$100M	47.5	2,322	139	0
Prosper St Bk	Prosper	27.5	0.041	1	382	22	<\$100M	37.5	382	22	0
First Nb	Chillicothe	27.5	0.113	0.845	4,242	62	<\$100M	17.5	954	46	0
Karnes Cty Nb	Karnes City	27.5	0.118	0.587	6,552	95	<\$100M	25.0	1,858	74	0
Farmers St Bk	Bertram	25.0	0.062	1	1,693	50	<\$100M	42.5	1,693	50	0
First St Bk Honey Grove Tx	Honey Grove	25.0	0.116	0.948	2,077	19	<\$100M	12.5	268	11	0
First Nb	Aspermont	25.0	0.064	1	2,037	48	<\$100M	20.0	576	42	0
First St Bk N Tx	Cedar Hill	25.0	0.062	0.87	5,833	57	<\$100M	20.0	1,343	39	0
City Nb	Mineral Wells	25.0	0.057	0.851	6,020	83	\$100M-500M	22.5	1,531	71	0.003
Burton St Bk	Burton	25.0	0.021	1	883	26	<\$100M	30.0	883	26	0
First St Bk	Abernathy	25.0	0.025	1	854	30	<\$100M	30.0	854	30	0
First St Bk	Hallsville	25.0	0.051	1	1,485	38	<\$100M	27.5	607	30	0
Bank Of Cmrc	Mclean	25.0	0.049	1	574	23	<\$100M	22.5	222	19	0
First Nb	Amherst	25.0	0.047	1	843	11	<\$100M	22.5	290	9	0
First Nb	Mineola	25.0	0.028	1	930	33	<\$100M	32.5	930	33	0
Security St Bk	Farwell	25.0	0.012	1	1,278	38	\$100M-500M	27.5	1,278	38	0

**Table 3A. Banks' Small Business Lending in Texas Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#	Bnk. Asset Sz.	Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nb	Seymour	25.0	0.053	1	1,594	14	<\$100M	10.0	131	9	0
Grapeland St Bk	Grapeland	25.0	0.046	1	847	53	<\$100M	37.5	847	53	0
National B&T	La Grange	25.0	0.056	0.823	5,173	102	<\$100M	32.5	2,274	75	0.003
First St Bk	Mount Calm	22.5	0.049	1	794	29	<\$100M	37.5	794	29	0
Friona St Bk Na	Friona	22.5	0.077	0.206	6,136	105	<\$100M	22.5	2,078	88	0.005
First Nb	Stanton	22.5	0.035	0.999	1,965	71	<\$100M	32.5	1,332	67	0
Hill B&Tc	Weimar	22.5	0.033	0.79	3,129	118	<\$100M	32.5	1,701	108	0
Castroville St Bk	Castroville	22.5	0.078	0.685	4,974	95	<\$100M	27.5	1,762	74	0
First Nb	Port Lavaca	22.5	0.047	0.623	6,035	114	\$100M-500M	27.5	2,277	83	0
State Bk	Kingsville	22.5	0.077	0.806	2,431	90	<\$100M	40.0	1,387	84	0
Commercial St Bk	Sinton	20.0	0.06	0.816	3,103	60	<\$100M	17.5	858	44	0
Peoples St Bk	Hallettsville	20.0	0.029	0.7	3,751	103	\$100M-500M	27.5	1,632	84	0
Schwertner St Bk	Schwertner	17.5	0.054	0.938	1,084	25	<\$100M	30.0	714	20	0
U S Tc Of Tx Na	Dallas	12.5	0.014	0.189	2,991	21	\$100M-500M	10.0	497	10	0
Security St Bk	Stockdale	10.0	0.019	0.202	561	12	<\$100M	10.0	62	7	0
Tolleson Private Bk	Dallas	10.0	0.004	0.026	148	1	<\$100M	10.0	-	-	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/](http://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.