

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First St Bk	Chico	92.5	0.424	1	46,198	683	\$100M-500M	100.0	46,198	683	0
Park Cities Bk	Dallas	92.5	0.379	1	165,323	324	\$100M-500M	27.5	6,011	104	0
Community Bk	Granbury	90.0	0.34	0.94	129,774	1,369	\$100M-500M	77.5	21,315	884	0
Texas Star Bk	Van Alstyne	90.0	0.47	1	85,542	895	\$100M-500M	77.5	15,615	672	0
First NB	George West	90.0	0.39	1	48,275	910	\$100M-500M	97.5	48,275	910	0
City NB	Kilgore	90.0	0.282	1	44,842	531	\$100M-500M	97.5	44,842	531	0
Viewpoint Bank	Plano	90.0	0.081	1	124,993	737	\$1B-\$10B	100.0	124,993	737	0
First NB of Albany Breckenri	Albany	87.5	0.222	1	54,513	1,163	\$100M-500M	97.5	54,513	1,163	0
First NB	Hughes Springs	87.5	0.259	1	38,898	874	\$100M-500M	100.0	38,898	874	0
Rio Bk	Mcallen	87.5	0.293	1	34,128	429	\$100M-500M	67.5	7,028	318	0
Affiliated Bank	Bedford	85.0	0.188	1	20,534	188	\$100M-500M	97.5	20,534	188	0.002
First Cmnty Bk	Corpus Christi	85.0	0.298	1	42,785	724	\$100M-500M	85.0	13,031	573	0.001
American Bk NA	Waco	85.0	0.323	0.997	93,070	524	\$100M-500M	47.5	7,849	303	0
First St Bk	Frankston	85.0	0.328	1	42,153	536	\$100M-500M	90.0	20,300	406	0
First St Bk	Mesquite	85.0	0.407	0.909	76,731	1,148	\$100M-500M	87.5	20,463	867	0
City NB	Sulphur Springs	85.0	0.18	1	53,720	1,171	\$100M-500M	97.5	53,720	1,171	0
Citizens St Bk	Tyler	85.0	0.393	1	63,984	752	\$100M-500M	82.5	15,914	521	0
Citizens St Bk	Luling	85.0	0.433	1	23,941	361	<\$100M	72.5	6,784	275	0
First Federal Community Bank	Paris	85.0	0.15	0.917	43,723	596	\$100M-500M	95.0	11,903	447	0
Round Top St Bk	Round Top	82.5	0.195	1	32,478	579	\$100M-500M	97.5	32,478	579	0.002
Citizens NB	Benbrook	82.5	0.474	0.944	62,133	532	\$100M-500M	60.0	7,975	275	0
First St Bk	New Braunfels	82.5	0.369	0.847	74,671	843	\$100M-500M	75.0	14,335	572	0
First St Bk	Athens	82.5	0.211	1	64,434	1,938	\$100M-500M	97.5	64,434	1,938	0
GNB Fncl NA	Gainesville	82.5	0.317	0.837	81,062	1,012	\$100M-500M	75.0	16,318	782	0
Woodhaven NB	Fort Worth	82.5	0.331	0.884	79,312	680	\$100M-500M	72.5	14,032	453	0
Schertz B&TC	Schertz	82.5	0.38	0.99	47,532	468	\$100M-500M	47.5	4,921	214	0
Pointbank	Pilot Point	82.5	0.333	0.995	75,735	431	\$100M-500M	45.0	5,892	245	0
East TX NB	Palestine	82.5	0.22	1	25,303	452	\$100M-500M	77.5	8,831	365	0
Republic NB	Houston	82.5	0.336	0.635	201,827	1,863	\$500M-\$1B	75.0	34,091	1,180	0
1st Choice Bk	Houston	82.5	0.329	0.766	93,209	921	\$100M-500M	70.0	16,181	572	0
Southwest Securities FSB	Arlington	82.5	0.158	0.633	131,003	722	\$500M-\$1B	72.5	10,736	299	0
Peoples Bk	Paris	80.0	0.318	1	30,398	443	<\$100M	77.5	8,716	333	0.001
First NB	Baird	80.0	0.292	0.759	45,842	1,539	\$100M-500M	85.0	16,141	1,242	0
United Central Bk	Garland	80.0	0.385	0.602	183,130	1,413	\$100M-500M	55.0	13,928	540	0
Community NB	Midland	80.0	0.276	0.633	105,733	1,042	\$100M-500M	62.5	17,295	662	0
Commercial St Bk	Andrews	80.0	0.351	0.744	75,713	964	\$100M-500M	85.0	19,460	689	0
Enterprise Bk	Houston	80.0	0.401	0.728	93,901	863	\$100M-500M	72.5	16,940	538	0
Elsa St B&TC	Elsa	80.0	0.232	1	33,297	422	\$100M-500M	95.0	33,297	422	0
Happy St Bk	Happy	80.0	0.189	0.863	87,274	1,464	\$100M-500M	82.5	26,185	1,151	0

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Community Bk	Longview	80.0	0.27	1	18,359	491	<\$100M	92.5	18,359	491	0
First NB	Dublin	80.0	0.25	1	16,125	581	<\$100M	95.0	16,125	581	0
First Bk of Conroe NA	Conroe	80.0	0.287	0.799	62,611	1,137	\$100M-500M	85.0	18,520	911	0
Fidelity Bk of TX	Waco	80.0	0.261	1	25,261	326	<\$100M	62.5	6,029	230	0
Bank of The West	Grapevine	80.0	0.319	0.794	67,155	651	\$100M-500M	60.0	9,495	399	0
First Cmnty Bk SA NA	San Antonio	80.0	0.333	1	29,523	198	<\$100M	47.5	4,332	115	0
Wallis St Bk	Wallis	77.5	0.353	0.634	85,040	508	\$100M-500M	55.0	10,480	283	0.003
First NB	Bastrop	77.5	0.171	1	45,846	807	\$100M-500M	75.0	12,159	664	0
First Bk	Azle	77.5	0.298	0.793	51,706	774	\$100M-500M	77.5	14,524	618	0
Summit Bk NA	Fort Worth	77.5	0.279	0.608	323,980	3,014	\$1B-\$10B	67.5	45,093	1,772	0
Sanger Bk	Sanger	77.5	0.293	1	22,330	494	<\$100M	95.0	22,330	494	0
First Cmrl Bk NA	Seguin	77.5	0.456	0.993	39,576	366	<\$100M	50.0	4,656	224	0
Southwest Bk	Fort Worth	77.5	0.264	0.838	75,150	652	\$100M-500M	55.0	8,774	362	0
Texas Cmnty Bk NA	Somerset	77.5	0.283	0.8	73,846	875	\$100M-500M	80.0	19,836	618	0
Northwest Bk	Roanoke	77.5	0.271	0.905	45,401	534	\$100M-500M	70.0	9,379	370	0
Commercial NB	Texarkana	77.5	0.263	0.88	40,744	549	\$100M-500M	70.0	9,353	391	0
Transpecos Banks	Pecos	77.5	0.284	0.847	35,561	591	\$100M-500M	80.0	11,215	510	0
Sterling Bk	Houston	77.5	0.267	0.497	1,011,490	7,942	\$1B-\$10B	65.0	135,492	4,733	0
Northstar Bk of TX	Denton	77.5	0.24	0.629	101,756	1,096	\$100M-500M	70.0	19,224	783	0
Live Oak St Bk	Dallas	77.5	0.306	1	28,928	232	<\$100M	45.0	3,881	142	0
Texstar NB	Universal City	77.5	0.566	0.939	43,184	352	<\$100M	60.0	6,189	194	0
Texas St Bk	Joaquin	75.0	0.218	1	17,450	297	<\$100M	65.0	5,075	239	0.004
Vintage Bk	Waxahachie	75.0	0.277	0.982	28,030	440	\$100M-500M	72.5	7,389	332	0.003
Herring Bk	Amarillo	75.0	0.239	0.56	81,619	1,177	\$100M-500M	80.0	23,895	913	0.002
Texas Premier Bk NA	Brookshire	75.0	0.426	0.967	30,433	356	<\$100M	75.0	8,097	260	0
Legend Bk NA	Bowie	75.0	0.196	0.82	72,593	3,130	\$100M-500M	92.5	43,807	2,923	0
First Fncl Bk NA	Southlake	75.0	0.216	0.823	60,708	756	\$100M-500M	67.5	12,205	567	0
Guaranty Bond Bk	Mount Pleasant	75.0	0.186	0.793	105,011	1,728	\$500M-\$1B	82.5	30,862	1,340	0
Texas Bk	Brownwood	75.0	0.262	0.63	52,227	624	\$100M-500M	70.0	11,396	451	0
Security St B&TC	Fredericksburg	75.0	0.203	0.707	110,552	1,665	\$500M-\$1B	80.0	29,613	1,268	0
Citizens St Bk	Somerville	75.0	0.198	0.995	40,044	936	\$100M-500M	85.0	15,293	795	0
First St Bk	Grandview	75.0	0.293	1	18,460	405	<\$100M	92.5	18,460	405	0
National Bk of TX	Fort Worth	75.0	0.266	1	23,966	345	<\$100M	65.0	5,605	267	0
Ennis St Bk	Ennis	75.0	0.32	0.81	30,120	602	<\$100M	80.0	10,592	452	0
First Bk	Farmersville	75.0	0.335	0.878	31,168	342	<\$100M	57.5	5,081	237	0
Austin Bk TX NA	Jacksonville	75.0	0.201	0.727	152,013	2,591	\$500M-\$1B	82.5	49,234	2,082	0
Citizens NB	Waxahachie	75.0	0.268	0.57	115,502	757	\$100M-500M	47.5	9,580	374	0
First NB	Sonora	75.0	0.289	0.829	42,658	641	\$100M-500M	82.5	13,481	506	0
Capital Bk	Jacinto City	75.0	0.332	0.682	57,065	449	\$100M-500M	52.5	7,226	257	0

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Community NB	Hondo	75.0	0.263	0.968	23,485	473	<\$100M	75.0	7,779	403	0
First St Bk Central TX	Temple	75.0	0.211	0.645	171,246	3,050	\$500M-\$1B	75.0	38,535	2,401	0
First St Bk	Clute	75.0	0.258	1	23,723	475	<\$100M	75.0	7,778	404	0
First St Bk	Louise	75.0	0.179	1	28,174	405	\$100M-500M	95.0	28,174	405	0
First NB	Mcgregor	75.0	0.205	1	16,985	332	<\$100M	72.5	6,659	271	0
Newfirst NB	El Campo	75.0	0.228	0.823	54,807	615	\$100M-500M	72.5	12,200	434	0
Crosby St Bk	Crosby	75.0	0.242	0.771	57,861	767	\$100M-500M	70.0	12,939	564	0
State NB	Fort Worth	75.0	0.218	0.574	356,975	4,211	\$1B-\$10B	70.0	70,098	2,868	0
Southwestern NB	Houston	75.0	0.43	0.649	92,296	413	\$100M-500M	35.0	5,398	133	0
Bank of Houston	Houston	75.0	0.492	1	41,267	79	<\$100M	10.0	471	13	0
First Command Bank	Fort Worth	72.5	0.026	1	14,567	461	\$500M-\$1B	97.5	14,567	461	0.051
Security St Bk	Odessa	72.5	0.298	0.597	59,353	693	\$100M-500M	70.0	11,685	466	0.002
Lone Star NB	Pharr	72.5	0.194	0.584	266,439	2,295	\$1B-\$10B	62.5	39,093	1,375	0.001
Hereford St Bk	Hereford	72.5	0.303	0.807	30,795	548	\$100M-500M	80.0	9,691	438	0
Hondo NB	Hondo	72.5	0.303	0.998	26,304	365	<\$100M	70.0	7,430	278	0
Independent Bk	Mckinney	72.5	0.206	0.725	94,960	844	\$100M-500M	75.0	24,055	585	0
West TX St Bk	Odessa	72.5	0.236	0.699	52,971	729	\$100M-500M	77.5	15,224	537	0
First NB	Monahans	72.5	0.216	0.673	54,575	626	\$100M-500M	62.5	11,405	406	0
Metrobank NA	Houston	72.5	0.229	0.442	224,564	1,605	\$500M-\$1B	50.0	12,880	603	0
MyLubbockbank	Lubbock	72.5	0.343	1	19,912	248	<\$100M	90.0	19,912	248	0
American Bk CMRC	Wolfforth	72.5	0.21	0.501	116,281	1,226	\$500M-\$1B	62.5	18,017	752	0
First NB	Anderson	72.5	0.196	1	18,775	422	<\$100M	75.0	6,570	360	0
Hometown Bk NA	Galveston	72.5	0.226	0.773	47,528	514	\$100M-500M	55.0	7,770	352	0
National Bk	Andrews	72.5	0.3	1	22,144	285	<\$100M	90.0	22,144	285	0
Waggoner NB	Vernon	72.5	0.197	1	42,160	314	\$100M-500M	47.5	5,548	252	0
Southwest Bk	Odessa	72.5	0.302	0.754	33,120	573	\$100M-500M	80.0	10,436	411	0
Lindale St Bk	Lindale	72.5	0.23	1	20,242	263	<\$100M	90.0	20,242	263	0
First NB	Livingston	72.5	0.143	1	31,613	376	\$100M-500M	50.0	5,541	285	0
Commercial St Bk	El Campo	72.5	0.223	0.972	30,455	479	\$100M-500M	70.0	7,701	381	0
Texas NB	Jacksonville	72.5	0.334	0.9	27,885	365	<\$100M	70.0	7,264	262	0
Charter Bk	Corpus Christi	72.5	0.281	0.768	36,969	506	\$100M-500M	70.0	8,557	386	0
Firstbank Sw	Amarillo	72.5	0.162	0.752	96,783	2,156	\$500M-\$1B	85.0	39,251	1,814	0
Gateway NB	Dallas	72.5	0.284	0.633	71,919	433	\$100M-500M	32.5	3,947	159	0
First TX Bk	Round Rock	72.5	0.254	0.818	40,865	591	\$100M-500M	62.5	7,215	413	0
Main St NB	Kingwood	72.5	0.193	1	18,034	294	<\$100M	70.0	7,143	234	0
Pilgrim Bk	Pittsburg	72.5	0.218	0.784	45,283	518	\$100M-500M	60.0	8,198	362	0
Hull St Bk	Hull	72.5	0.265	1	11,096	268	<\$100M	87.5	11,096	268	0
First Bk W TX	Coahoma	72.5	0.239	1	23,878	327	<\$100M	67.5	6,273	240	0
First Intl Bk	Plano	72.5	0.329	0.516	78,091	416	\$100M-500M	37.5	5,508	178	0

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First Fncl Bk NA	Stephenville	72.5	0.208	0.839	61,771	718	\$100M-500M	67.5	12,952	497	0
United Cmnty Bk NA	Highland Village	72.5	0.34	0.83	38,900	324	\$100M-500M	47.5	5,155	164	0
American FNB	Houston	72.5	0.307	0.528	104,739	422	\$100M-500M	22.5	3,301	88	0
HBank TX	Grapevine	72.5	0.26	1	18,290	177	<\$100M	47.5	3,274	116	0
Texas Cmnty Bk NA	The Woodlands	72.5	0.309	0.768	51,268	397	\$100M-500M	60.0	8,594	251	0
Cypress Bank FSB	Pittsburg	72.5	0.118	0.816	13,951	364	\$100M-500M	92.5	7,127	320	0
Preferred Bank	Houston	72.5	0.074	1	13,239	127	\$100M-500M	95.0	13,239	127	0
Huntington St Bk	Huntington	70.0	0.211	0.881	32,669	514	\$100M-500M	67.5	7,777	437	0.014
Texas B&TC	Longview	70.0	0.179	0.538	140,529	1,429	\$500M-\$1B	62.5	19,997	823	0.006
First NB	Crockett	70.0	0.313	0.814	43,833	360	\$100M-500M	47.5	5,365	199	0.004
First B&TC	Lubbock	70.0	0.189	0.766	60,610	658	\$100M-500M	60.0	10,561	421	0.002
First Scty Bk NA	Flower Mound	70.0	0.35	0.787	39,048	284	\$100M-500M	50.0	5,296	168	0
Community Bk	Wellington	70.0	0.291	0.954	21,315	373	<\$100M	65.0	5,097	293	0
First St Bk	Brownsboro	70.0	0.263	1	17,218	248	<\$100M	87.5	17,218	248	0
First Bk	Burkburnett	70.0	0.215	0.637	38,965	540	\$100M-500M	62.5	8,672	383	0
Tradition Bk	Houston	70.0	0.229	0.709	71,039	474	\$100M-500M	47.5	7,808	270	0
Houston Cmnty Bk	Houston	70.0	0.247	0.853	44,330	343	\$100M-500M	42.5	5,248	203	0
First Victoria NB	Victoria	70.0	0.173	0.522	190,498	1,699	\$1B-\$10B	62.5	26,620	997	0
White Oak St Bk	White Oak	70.0	0.274	1	13,421	319	<\$100M	70.0	4,694	240	0
First-Lockhart NB	Lockhart	70.0	0.284	0.565	31,138	621	\$100M-500M	50.0	4,108	485	0
Texas St Bk	San Angelo	70.0	0.175	1	24,766	263	\$100M-500M	42.5	4,122	177	0
First B&TC	Childress	70.0	0.348	0.994	25,598	232	<\$100M	40.0	2,829	132	0
Morris Cty NB	Naples	70.0	0.217	1	16,994	417	<\$100M	82.5	9,473	372	0
Countybk NA	Newton	70.0	0.173	1	22,432	388	\$100M-500M	95.0	22,432	388	0
American Bk NA	Corpus Christi	70.0	0.19	0.438	136,544	1,547	\$500M-\$1B	65.0	21,364	1,001	0
Justin St Bk	Justin	70.0	0.353	0.982	21,524	304	<\$100M	65.0	5,223	225	0
Inter NB	Mcallen	70.0	0.17	0.555	197,235	1,692	\$1B-\$10B	62.5	32,260	1,042	0
Llano NB	Llano	70.0	0.296	0.993	22,953	330	<\$100M	75.0	7,665	275	0
Bank of Navasota NA	Navasota	70.0	0.169	1	13,091	411	<\$100M	95.0	13,091	411	0
Independent Bk	Waco	70.0	0.26	0.786	35,856	377	\$100M-500M	60.0	6,634	263	0
First NB	Jasper	70.0	0.149	1	31,032	217	\$100M-500M	30.0	3,243	125	0
Aimbank	Littlefield	70.0	0.282	0.888	20,189	432	<\$100M	80.0	8,119	366	0
Texas NB	Sweetwater	70.0	0.184	1	12,334	329	<\$100M	92.5	12,334	329	0
First NB Hereford	Hereford	70.0	0.196	1	14,888	251	<\$100M	62.5	4,357	191	0
Kilgore NB	Kilgore	70.0	0.254	1	12,978	188	<\$100M	62.5	4,153	142	0
Royal Oaks Bk SSB	Houston	70.0	0.302	0.671	54,386	379	\$100M-500M	47.5	6,466	197	0
Community Bk TX NA	Grand Prairie	70.0	0.425	0.851	23,773	240	<\$100M	50.0	3,719	151	0
Worthington NB	Arlington	70.0	0.433	0.974	25,148	192	<\$100M	40.0	2,900	100	0
ParTners Bk of TX	Humble	70.0	0.264	0.745	51,298	396	\$100M-500M	57.5	8,416	246	0

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First NB	Bedford	67.5	0.35	1	15,663	216	<\$100M	60.0	3,945	163	0.018
First B&TC East TX	Diboll	67.5	0.153	0.613	88,313	1,587	\$500M-\$1B	77.5	30,020	1,260	0.003
Texas First Bk	Galveston	67.5	0.196	0.915	33,358	324	\$100M-500M	62.5	8,102	228	0.002
First NB	Jacksboro	67.5	0.2	0.974	24,130	409	\$100M-500M	77.5	8,446	327	0.002
Industry St Bk	Industry	67.5	0.158	0.918	30,671	582	\$100M-500M	65.0	7,660	472	0.002
Citizens St Bk	Buffalo	67.5	0.156	1	29,718	478	\$100M-500M	72.5	8,708	404	0.001
First NB	Canton	67.5	0.195	1	14,523	257	<\$100M	90.0	14,523	257	0.001
Professional Bk NA	Dallas	67.5	0.417	0.965	26,285	170	<\$100M	35.0	2,886	76	0.001
Citizens NB	Cameron	67.5	0.163	0.974	35,106	314	\$100M-500M	47.5	5,751	217	0
First NB	Wichita Falls	67.5	0.224	0.642	36,748	507	\$100M-500M	57.5	7,102	366	0
First CMRC Bk	Corpus Christi	67.5	0.241	0.895	28,923	334	\$100M-500M	57.5	6,116	232	0
Pecos Cty St Bk	Fort Stockton	67.5	0.224	1	20,865	249	<\$100M	55.0	4,365	191	0
Riverbend Bk	Fort Worth	67.5	0.266	1	12,061	192	<\$100M	60.0	3,685	119	0
Gulf Coast Bk	Winnie	67.5	0.243	1	20,051	246	<\$100M	62.5	4,957	197	0
First NB	Gilmer	67.5	0.199	0.88	30,107	493	\$100M-500M	85.0	13,981	409	0
Union St Bk	Florence	67.5	0.164	0.697	46,808	644	\$100M-500M	65.0	10,977	458	0
Spring Hill St Bk	Longview	67.5	0.237	0.723	26,357	602	\$100M-500M	85.0	11,497	496	0
Community B&T	Waco	67.5	0.194	0.598	60,084	630	\$100M-500M	65.0	13,263	487	0
First FncI Bk NA	Eastland	67.5	0.131	1	17,275	501	\$100M-500M	90.0	17,275	501	0
American NB TX	Terrell	67.5	0.146	0.527	198,391	1,931	\$1B-\$10B	60.0	28,853	1,216	0
State Bk	La Grange	67.5	0.154	0.616	175,755	2,795	\$1B-\$10B	72.5	46,292	2,200	0
Citizens St Bk	Woodville	67.5	0.102	1	12,827	2,824	\$100M-500M	70.0	5,157	2,580	0
Security Bk	Ralls	67.5	0.138	1	16,848	387	\$100M-500M	75.0	7,519	334	0
Texas First St Bk	Riesel	67.5	0.167	0.764	31,595	566	\$100M-500M	70.0	9,218	451	0
First NB	EdiNBurg	67.5	0.156	0.455	540,005	5,325	\$1B-\$10B	62.5	97,452	3,746	0
Lubbock NB	Lubbock	67.5	0.185	0.44	86,053	1,820	\$100M-500M	62.5	15,827	1,318	0
First NB	Munday	67.5	0.219	1	13,599	205	<\$100M	45.0	2,660	161	0
Laredo NB	Laredo	67.5	0.116	0.694	493,268	5,354	\$1B-\$10B	67.5	106,948	3,729	0
First NB	Linden	67.5	0.213	1	12,154	262	<\$100M	65.0	4,858	224	0
Commercial St Bk	Palmer	67.5	0.215	1	9,812	201	<\$100M	62.5	3,705	159	0
Parkway Bk Na	Plano	67.5	0.319	0.789	33,855	225	\$100M-500M	37.5	3,803	112	0
Millennium St Bk of TX	Dallas	67.5	0.531	0.746	43,205	245	<\$100M	30.0	3,102	70	0
Fidelity Bk	Wichita Falls	67.5	0.292	0.704	34,584	340	\$100M-500M	55.0	6,202	229	0
Post Oak Bk NA	Houston	67.5	0.352	0.818	32,970	216	<\$100M	40.0	3,938	114	0
Preston NB	Dallas	65.0	0.384	0.918	20,803	192	<\$100M	47.5	3,406	112	0.012
Texas First Bk	Santa Fe	65.0	0.19	0.736	37,410	427	\$100M-500M	60.0	8,059	272	0.005
Dallas NB	Dallas	65.0	0.271	0.926	22,003	258	<\$100M	45.0	3,532	160	0.005
First St Bk-Bremond SSB	Bremond	65.0	0.137	1	14,141	299	\$100M-500M	72.5	6,270	260	0.004
Blanco NB	Blanco	65.0	0.203	0.627	27,036	546	\$100M-500M	85.0	13,340	443	0.003

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2006

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Jefferson St Bk	San Antonio	65.0	0.145	0.559	85,140	708	\$500M-\$1B	50.0	10,013	369	0
First NB	Ballinger	65.0	0.204	1	18,678	259	<\$100M	55.0	4,263	197	0
First St Bk	Graham	65.0	0.177	1	15,730	531	<\$100M	92.5	15,730	531	0
Citizens NB	Brownwood	65.0	0.226	0.548	33,945	441	\$100M-500M	77.5	14,299	337	0
First NB	Burleson	65.0	0.222	0.804	30,449	337	\$100M-500M	55.0	5,684	244	0
First NB	Giddings	65.0	0.23	1	22,985	175	<\$100M	37.5	3,228	113	0
First NB	Goliad	65.0	0.289	1	12,594	171	<\$100M	82.5	12,594	171	0
First NB	GrNBury	65.0	0.143	0.837	42,011	553	\$100M-500M	60.0	8,106	431	0
First St Bk	Granger	65.0	0.294	0.95	21,358	219	<\$100M	47.5	3,500	151	0
Hamlin NB	Hamlin	65.0	0.246	0.833	22,279	483	<\$100M	82.5	8,579	422	0
Mills Cty St Bk	Goldthwaite	65.0	0.139	0.953	21,191	720	\$100M-500M	80.0	10,110	651	0
Grand Bk of TX	Grand Prairie	65.0	0.31	0.851	25,600	227	<\$100M	45.0	3,780	135	0
Extraco Bks Na	Temple	65.0	0.129	0.566	130,172	1,941	\$1B-\$10B	65.0	26,475	1,394	0
Texas Champion Bk	Alice	65.0	0.211	0.606	54,499	536	\$100M-500M	60.0	9,962	336	0
First NB TX	Killeen	65.0	0.119	0.872	80,033	459	\$500M-\$1B	40.0	6,786	209	0
First NB	Weatherford	65.0	0.239	0.67	36,841	387	\$100M-500M	55.0	6,281	246	0
Bank & TR SSB	Del Rio	65.0	0.151	0.822	39,665	858	\$100M-500M	77.5	12,903	707	0
Plainscapital Bk	Lubbock	65.0	0.136	0.359	369,965	3,980	\$1B-\$10B	57.5	61,752	2,666	0
Bank of Desoto NA	Desoto	65.0	0.23	0.844	29,536	273	\$100M-500M	42.5	4,117	169	0
American NB	Mount Pleasant	65.0	0.173	1	13,208	244	<\$100M	60.0	4,156	195	0
First St Bk	Livingston	65.0	0.147	0.897	34,165	497	\$100M-500M	60.0	7,623	407	0
Century Bk NA	Texarkana	65.0	0.148	0.437	161,244	1,439	\$1B-\$10B	57.5	22,376	922	0
Texas St Bk	Mcallen	65.0	0.152	0.462	1,040,470	12,389	\$1B-\$10B	65.0	229,254	8,901	0
Fort Worth NB	Fort Worth	65.0	0.255	0.632	29,600	413	\$100M-500M	65.0	6,981	308	0
Capital Sav Bk SSB	El Paso	65.0	0.416	0.964	25,070	136	<\$100M	30.0	2,373	48	0
United Bk of El Paso Del Nor	El Paso	65.0	0.326	0.753	25,061	290	<\$100M	62.5	6,049	198	0
Bank Brenham NA	Brenham	65.0	0.209	1	9,960	201	<\$100M	67.5	4,380	165	0
Independent Bk of TX	Irving	65.0	0.377	0.934	20,415	195	<\$100M	52.5	3,807	130	0
Encore Bank	Houston	65.0	0.062	0.386	82,627	409	\$1B-\$10B	60.0	5,361	162	0
Texas First Bk	Texas City	62.5	0.187	0.952	27,775	294	\$100M-500M	55.0	5,725	197	0.004
Omnibank NA	Houston	62.5	0.214	0.376	63,899	479	\$100M-500M	42.5	6,293	239	0
First TX Bk	Belton	62.5	0.199	1	12,119	300	<\$100M	85.0	12,119	300	0
Central Bk	Houston	62.5	0.247	0.461	58,120	352	\$100M-500M	40.0	6,423	183	0
First St Bk	Ben Wheeler	62.5	0.165	1	12,346	311	<\$100M	87.5	12,346	311	0
National Bk	Gatesville	62.5	0.124	0.752	52,004	745	\$100M-500M	62.5	11,591	551	0
First NB Central TX	Waco	62.5	0.191	0.449	60,170	464	\$100M-500M	40.0	6,158	239	0
Bosque Cty Bk	Meridian	62.5	0.197	0.985	16,335	307	<\$100M	75.0	7,163	256	0
Woodforest NB	Houston	62.5	0.133	0.417	274,606	2,358	\$1B-\$10B	57.5	35,529	1,382	0
First St Bk	Gainesville	62.5	0.124	0.778	35,147	794	\$100M-500M	65.0	10,461	665	0

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American NB	Gonzales	62.5	0.147	0.867	28,105	519	\$100M-500M	72.5	9,720	403	0
Broadway NB	San Antonio	62.5	0.101	0.533	170,399	2,579	\$1B-\$10B	65.0	38,946	1,895	0
Citizens St Bk	Sealy	62.5	0.173	0.904	22,986	391	\$100M-500M	72.5	7,512	316	0
First NB	Huntsville	62.5	0.131	0.832	35,483	713	\$100M-500M	72.5	11,760	600	0
Citizens Bk NA	Abilene	62.5	0.294	0.897	22,257	215	<\$100M	67.5	6,986	142	0
American Bk of TX	Sherman	62.5	0.128	0.332	118,345	1,070	\$500M-\$1B	52.5	15,793	653	0
Frost NB	San Antonio	62.5	0.116	0.329	1,334,091	12,732	>\$10B	55.0	172,984	7,161	0
State Bk TX	Houston	62.5	0.199	0.706	25,114	415	\$100M-500M	50.0	4,147	318	0
Liberty Bk	North Richland Hil	62.5	0.2	0.869	17,332	327	<\$100M	57.5	4,030	256	0
Lovelady St Bk	Lovelady	62.5	0.196	1	6,165	247	<\$100M	85.0	6,165	247	0
Ozona NB	Ozona	62.5	0.198	0.752	30,583	422	\$100M-500M	60.0	6,316	310	0
Peoples Bk	Lubbock	62.5	0.202	0.72	29,825	459	\$100M-500M	70.0	8,470	344	0
Mcallen NB	Mcallen	62.5	0.241	0.607	43,552	392	\$100M-500M	50.0	7,605	233	0
First St Bk TX	Keene	62.5	0.182	0.664	32,731	471	\$100M-500M	62.5	8,132	360	0
Legacytexas Bk	Plano	62.5	0.111	0.312	130,353	1,109	\$1B-\$10B	50.0	17,763	651	0
Lone Star Cap Bk NA	San Antonio	62.5	0.254	0.787	27,160	279	\$100M-500M	55.0	4,989	192	0
Independence Bk NA	Houston	62.5	0.231	0.79	26,405	284	\$100M-500M	52.5	4,916	186	0
American Bk TX NA	Marble Falls	60.0	0.124	0.535	77,067	676	\$500M-\$1B	50.0	9,725	400	0.004
American St Bk	Lubbock	60.0	0.092	0.452	193,369	4,167	\$1B-\$10B	70.0	62,576	3,556	0.003
Falcon Intl Bk	Laredo	60.0	0.125	0.528	69,462	691	\$500M-\$1B	55.0	11,499	469	0.002
Southside Bk	Tyler	60.0	0.086	0.584	160,365	1,981	\$1B-\$10B	62.5	36,307	1,465	0.001
Worth NB	Lake Worth	60.0	0.157	0.428	58,126	433	\$100M-500M	37.5	5,920	198	0.001
Lakeside NB	Rockwall	60.0	0.235	0.995	10,729	254	<\$100M	70.0	4,763	228	0
Citizens NB	Henderson	60.0	0.087	0.707	57,728	1,120	\$500M-\$1B	67.5	17,734	905	0
Moody NB	Galveston	60.0	0.095	0.465	92,117	2,218	\$500M-\$1B	52.5	12,010	1,598	0
First Community Bank NA	San Benito	60.0	0.187	0.87	21,311	323	\$100M-500M	62.5	6,152	244	0
Amarillo NB	Amarillo	60.0	0.101	0.359	196,719	3,051	\$1B-\$10B	70.0	75,834	2,375	0
Fannin Bk	Bonham	60.0	0.196	1	9,240	198	<\$100M	82.5	9,240	198	0
First NB	Trenton	60.0	0.141	1	18,869	198	\$100M-500M	37.5	3,249	130	0
Anahuac NB	Anahuac	60.0	0.214	1	12,701	184	<\$100M	85.0	12,701	184	0
First FncI Bk NA	Abilene	60.0	0.097	0.46	84,518	1,787	\$500M-\$1B	65.0	24,067	1,432	0
Bank TX NA	Dallas	60.0	0.104	0.264	362,287	2,406	\$1B-\$10B	55.0	50,997	1,419	0
City Bk	Lubbock	60.0	0.107	0.273	117,295	1,137	\$1B-\$10B	55.0	17,437	739	0
State NB TX	Iowa Park	60.0	0.162	0.843	23,718	391	\$100M-500M	72.5	8,173	309	0
Bank TX	Devine	60.0	0.293	0.843	15,171	212	<\$100M	57.5	3,789	172	0
Prosperity Bk	El Campo	60.0	0.106	0.426	479,760	3,690	\$1B-\$10B	55.0	55,173	2,001	0
City NB	Corsicana	60.0	0.185	1	7,869	187	<\$100M	82.5	7,869	187	0
Texas Heritage Bk	Cross Plains	60.0	0.242	1	15,403	157	<\$100M	35.0	2,337	107	0
First NB	Olney	60.0	0.276	1	14,089	137	<\$100M	37.5	2,163	108	0

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Texas Republic Bk NA	Frisco	60.0	0.328	0.945	10,258	172	<\$100M	62.5	3,275	143	0
Corsicana Nat B&T	Corsicana	60.0	0.187	0.552	32,734	524	\$100M-500M	65.0	8,938	405	0
Surety Bk	Fort Worth	60.0	0.366	0.943	11,777	116	<\$100M	32.5	1,556	63	0
First Fncl Bk NA	Cleburne	60.0	0.157	0.543	37,135	422	\$100M-500M	45.0	5,599	257	0
Citizens St Bk	Corrigan	60.0	0.192	1	7,752	155	<\$100M	80.0	7,752	155	0
Security St Bk NA	Ore City	60.0	0.168	1	6,969	196	<\$100M	82.5	6,969	196	0
Valuebank TX	Corpus Christi	60.0	0.239	0.624	34,853	299	\$100M-500M	37.5	3,911	168	0
First NB	Borger	60.0	0.384	0.895	15,304	168	<\$100M	45.0	2,650	127	0
Texas Cap Bk NA	Dallas	60.0	0.095	0.189	323,448	1,904	\$1B-\$10B	55.0	28,124	931	0
Peoples Bk	Colleyville	60.0	0.297	0.883	16,712	175	<\$100M	47.5	3,199	123	0
Trinity Bk NA	Fort Worth	60.0	0.287	0.806	22,070	216	<\$100M	35.0	2,823	115	0
Brazos Valley Bk NA	College Station	60.0	0.424	0.652	20,046	211	<\$100M	60.0	5,174	154	0
T Bk NA	Dallas	60.0	0.433	0.75	26,009	148	<\$100M	22.5	1,928	69	0
One World Bk	Dallas	60.0	0.473	0.997	26,852	48	<\$100M	10.0	753	12	0
First Federal Bank Texas	Tyler	60.0	0.062	0.727	14,307	125	\$100M-500M	72.5	3,158	79	0
Angelina SB FSB	Lufkin	60.0	0.06	1	2,579	88	<\$100M	85.0	2,579	88	0
Lamar NB	Paris	57.5	0.145	0.999	14,120	395	<\$100M	75.0	6,330	360	0.004
Texas NB	Tomball	57.5	0.228	0.862	21,766	167	<\$100M	27.5	2,222	90	0.003
Alliance Bk	Sulphur Springs	57.5	0.104	0.535	47,481	861	\$100M-500M	62.5	13,072	677	0.002
Jacksboro NB	Jacksboro	57.5	0.164	0.776	20,923	367	\$100M-500M	70.0	7,778	323	0.002
International Bk of CMRC	Laredo	57.5	0.068	0.308	607,526	5,162	\$1B-\$10B	55.0	76,247	2,914	0.001
First NB	Byers	57.5	0.138	1	11,923	287	<\$100M	82.5	11,923	287	0
First NB of Bosque Cty	Valley Mills	57.5	0.152	1	12,581	266	<\$100M	87.5	12,581	266	0
First St Bk	Mineral Wells	57.5	0.188	1	11,739	208	<\$100M	60.0	3,804	168	0
First St Bk	Uvalde	57.5	0.11	0.553	42,972	684	\$100M-500M	57.5	10,212	553	0
First St Bk	Burnet	57.5	0.156	0.822	22,933	539	\$100M-500M	77.5	8,502	459	0
First NB	Emory	57.5	0.147	1	11,855	199	<\$100M	85.0	11,855	199	0
Falfurrias St Bk	Falfurrias	57.5	0.462	1	7,836	71	<\$100M	22.5	727	35	0
First NB	Mexia	57.5	0.203	0.884	15,376	283	<\$100M	60.0	4,728	217	0
Security Bk	Whitesboro	57.5	0.146	1	12,147	198	<\$100M	57.5	4,195	153	0
Falls City NB	Falls City	57.5	0.118	1	13,244	309	\$100M-500M	87.5	13,244	309	0
First TX Bk	Georgetown	57.5	0.149	0.684	37,682	343	\$100M-500M	40.0	5,205	212	0
Fort Davis St Bk	Fort Davis	57.5	0.208	1	11,313	144	<\$100M	47.5	2,862	102	0
American NB	Wichita Falls	57.5	0.135	0.441	44,786	583	\$100M-500M	55.0	9,739	430	0
First B&TC	Dawson	57.5	0.209	1	5,253	208	<\$100M	77.5	5,253	208	0
First United Bk	Dimmitt	57.5	0.108	0.538	57,326	728	\$500M-\$1B	52.5	10,966	499	0
Amegy Bk NA	Houston	57.5	0.079	0.237	721,195	6,820	\$1B-\$10B	55.0	114,435	4,198	0
Equity Bk SSB	Dallas	57.5	0.304	0.435	39,254	211	\$100M-500M	17.5	1,823	97	0
First St Bk	Odem	57.5	0.139	1	8,776	192	<\$100M	55.0	2,956	153	0

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Texas Coastal Bk	Pasadena	57.5	0.317	0.99	10,165	123	<\$100M	50.0	2,380	85	0
Signature Bk	Dallas	57.5	0.248	0.997	19,406	137	<\$100M	32.5	2,395	84	0
Powell St Bk	Powell	57.5	0.208	1	4,842	159	<\$100M	75.0	4,842	159	0
First Bk	Celeste	57.5	0.268	0.999	10,106	169	<\$100M	52.5	2,675	138	0
Inwood NB	Dallas	57.5	0.106	0.234	123,428	849	\$1B-\$10B	37.5	3,748	387	0
First St B&TC	Carthage	57.5	0.045	1	13,202	375	\$100M-500M	80.0	13,202	375	0
Panola NB	Carthage	57.5	0.105	1	8,975	264	<\$100M	85.0	8,975	264	0
Beal Bk SSB	Plano	57.5	0.044	0.511	87,942	2,360	\$1B-\$10B	55.0	16,137	1,567	0
Citibank TX NA	Dallas	57.5	0.07	0.216	336,625	2,919	\$1B-\$10B	55.0	44,977	1,777	0
Bank of The West	El Paso	57.5	0.114	0.327	73,898	677	\$500M-\$1B	45.0	9,501	368	0
First NB	Rotan	57.5	0.146	1	5,790	185	<\$100M	80.0	5,790	185	0
Texas Brand Bk	Garland	57.5	0.38	0.927	15,054	124	<\$100M	47.5	2,805	79	0
Guaranty Bank	Austin	57.5	0.007	0.045	119,749	4,060	>\$10B	67.5	57,533	3,772	0
City NB	Taylor	55.0	0.073	0.891	15,844	998	\$100M-500M	72.5	7,412	943	0.007
Texas Star Bk SSB	Lott	55.0	0.175	1	7,434	117	<\$100M	77.5	7,434	117	0.002
Commercial NB	Brady	55.0	0.111	1	9,128	322	<\$100M	82.5	9,128	322	0
Citizens Bk	Slaton	55.0	0.131	0.876	23,424	301	\$100M-500M	52.5	5,627	234	0
Gladewater NB	Gladewater	55.0	0.338	0.937	8,075	75	<\$100M	27.5	1,023	45	0
First NB	Spearman	55.0	0.18	0.841	17,251	235	<\$100M	52.5	4,507	179	0
First NB	Graham	55.0	0.173	0.563	27,231	375	\$100M-500M	62.5	7,151	313	0
First NB	Anson	55.0	0.149	1	6,768	291	<\$100M	82.5	6,768	291	0
Orange Svgs Bk SSB	Orange	55.0	0.101	0.769	29,405	532	\$100M-500M	50.0	6,137	401	0
State NB	Groom	55.0	0.24	1	7,720	140	<\$100M	52.5	2,572	110	0
Farmers St Bk	Groesbeck	55.0	0.096	1	9,703	311	\$100M-500M	85.0	9,703	311	0
North Dallas B&TC	Dallas	55.0	0.081	0.508	74,129	651	\$500M-\$1B	47.5	9,319	354	0
First St Bk	Menard	55.0	0.24	1	6,607	132	<\$100M	75.0	6,607	132	0
First St Bk	Shallowater	55.0	0.188	1	6,593	228	<\$100M	80.0	6,593	228	0
Texas First NB	Houston	55.0	0.187	0.38	62,825	308	\$100M-500M	22.5	3,481	109	0
Weatherford NB	Weatherford	55.0	0.125	0.608	35,891	495	\$100M-500M	60.0	9,170	374	0
Commerce Bk	Laredo	55.0	0.11	0.568	55,829	509	\$500M-\$1B	50.0	8,201	311	0
San Angelo NB	San Angelo	55.0	0.107	0.597	31,923	762	\$100M-500M	65.0	10,344	620	0
First Security St Bk	Cranfills Gap	55.0	0.146	1	8,933	162	<\$100M	57.5	3,626	133	0
Transpecos Bk Iraan	Iraan	55.0	0.252	1	5,013	78	<\$100M	72.5	5,013	78	0
First TX Bk	Lampasas	55.0	0.141	0.97	13,114	298	<\$100M	62.5	4,857	249	0
Commercial Bk	Nacogdoches	55.0	0.096	0.874	28,626	336	\$100M-500M	50.0	5,826	241	0
First Coleman NB	Coleman	55.0	0.247	0.9	14,042	171	<\$100M	40.0	2,255	137	0
Mulshoe St Bk	Mulshoe	55.0	0.152	1	11,342	265	<\$100M	65.0	4,840	230	0
Texas SVG Bk SSB	Snyder	55.0	0.139	1	8,109	126	<\$100M	77.5	8,109	126	0
Town Center Bk	Coppell	55.0	0.214	1	7,145	35	<\$100M	12.5	507	15	0

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Colorado Valley Bk	La Grange	52.5	0.171	1	5,475	64	<\$100M	30.0	1,201	44	0.001
Liberty NB	Paris	52.5	0.071	1	15,875	399	\$100M-500M	82.5	15,875	399	0
Amistad Bk	Del Rio	52.5	0.362	1	5,387	75	<\$100M	47.5	1,381	46	0
Bandera Bk	Bandera	52.5	0.194	1	6,638	155	<\$100M	55.0	2,429	131	0
Bonham St Bk	Bonham	52.5	0.114	1	10,771	300	<\$100M	80.0	10,771	300	0
Community St Bk	Boling	52.5	0.144	1	8,599	206	<\$100M	80.0	8,599	206	0
First NB	Tom Bean	52.5	0.187	1	6,837	186	<\$100M	77.5	6,837	186	0
Bloomberg St Bk	Bloomberg	52.5	0.326	1	3,257	69	<\$100M	55.0	1,461	52	0
Brenham NB	Brenham	52.5	0.186	0.616	33,674	222	\$100M-500M	30.0	3,498	117	0
International Bk of CMRC	Brownsville	52.5	0.073	0.46	59,933	553	\$500M-\$1B	47.5	10,380	326	0
West TX NB	Midland	52.5	0.115	0.475	43,337	485	\$100M-500M	47.5	7,140	313	0
Franklin Bk SSB	Houston	52.5	0.016	0.304	81,919	905	\$1B-\$10B	52.5	16,913	635	0
Gilmer NB	Gilmer	52.5	0.092	0.777	17,208	524	\$100M-500M	77.5	9,882	461	0
Citizens NB	Teague	52.5	0.314	0.719	19,148	127	<\$100M	27.5	1,957	94	0
National Amer Bk	Uvalde	52.5	0.313	0.922	9,657	106	<\$100M	32.5	1,274	81	0
Sundown St Bk	Sundown	52.5	0.114	1	9,108	224	<\$100M	55.0	3,224	186	0
Central NB	Waco	52.5	0.108	0.281	49,790	423	\$100M-500M	42.5	7,982	248	0
Texas Gulf Bk NA	Freeport	52.5	0.145	0.604	29,463	371	\$100M-500M	47.5	5,775	250	0
D Hanis St Bk	D Hanis	52.5	0.198	1	6,337	84	<\$100M	42.5	1,768	59	0
Community NB	Detroit	52.5	0.187	1	3,322	145	<\$100M	70.0	3,322	145	0
First St Bk	Van	52.5	0.168	1	6,447	115	<\$100M	45.0	1,942	86	0
Medina Valley St Bk	Devine	52.5	0.106	1	7,693	280	<\$100M	82.5	7,693	280	0
Cattlemans NB	Round Mountain	52.5	0.155	1	11,244	129	<\$100M	37.5	2,437	90	0
First NB	Colorado City	52.5	0.191	1	6,126	77	<\$100M	70.0	6,126	77	0
Crowell St Bk	Crowell	52.5	0.178	1	4,240	178	<\$100M	75.0	4,240	178	0
State B&TC	Dallas	52.5	0.19	0.479	37,395	225	\$100M-500M	20.0	2,412	102	0
Junction NB	Junction	52.5	0.129	1	5,118	246	<\$100M	80.0	5,118	246	0
Lone Star St Bk	Lone Star	52.5	0.253	0.662	9,136	265	<\$100M	80.0	6,170	239	0
Bank of Crowley	Crowley	52.5	0.195	1	4,743	91	<\$100M	57.5	2,295	78	0
Security St Bk	Pearsall	52.5	0.069	0.55	24,383	1,582	\$100M-500M	57.5	7,863	1,497	0
Unity NB	Houston	52.5	0.234	0.873	12,714	101	<\$100M	27.5	1,710	49	0
Kent City St Bk	Jayton	52.5	0.21	1	5,067	94	<\$100M	72.5	5,067	94	0
First Bk	Muleshoe	52.5	0.089	1	6,855	251	<\$100M	80.0	6,855	251	0
Johnson City Bk	Johnson City	52.5	0.193	0.855	12,511	170	<\$100M	55.0	3,738	121	0
First NB Midland	Midland	52.5	0.185	0.73	29,749	203	\$100M-500M	20.0	2,221	81	0
Town & Country Bk	Stephenville	50.0	0.129	0.907	15,345	252	\$100M-500M	55.0	4,575	196	0.005
City NB	Mineral Wells	50.0	0.124	1	16,051	181	\$100M-500M	40.0	3,142	129	0.004
Enloe St Bk	Enloe	50.0	0.193	1	3,173	104	<\$100M	65.0	3,173	104	0.003
Lone Star Bk SSB	Moulton	50.0	0.146	0.661	16,337	248	\$100M-500M	52.5	4,774	196	0.002

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First NB	Fairfield	50.0	0.113	0.986	13,144	199	\$100M-500M	47.5	3,538	143	0.002
First NB	Bellville	50.0	0.151	0.814	18,688	206	\$100M-500M	57.5	5,889	150	0
First NB	Moody	50.0	0.15	1	5,751	214	<\$100M	75.0	5,751	214	0
First NB	Cameron	50.0	0.104	0.879	18,453	291	\$100M-500M	55.0	6,013	223	0
First NB	Bronte	50.0	0.216	1	4,914	114	<\$100M	72.5	4,914	114	0
First St Bk of Miami TX	Miami	50.0	0.201	1	5,461	163	<\$100M	60.0	2,362	141	0
Arp St Bk	Arp	50.0	0.081	1	10,378	366	\$100M-500M	82.5	10,378	366	0
Texas Bk	Henderson	50.0	0.113	0.675	16,665	324	\$100M-500M	60.0	6,005	259	0
Marion St Bk	Marion	50.0	0.146	1	6,352	171	<\$100M	77.5	6,352	171	0
Northeast NB	Mesquite	50.0	0.224	0.879	9,841	104	<\$100M	37.5	2,008	63	0
Shelby SVG Bk SSB	Center	50.0	0.108	0.797	17,026	331	\$100M-500M	57.5	5,132	275	0
First St Bk	Yoakum	50.0	0.109	1	10,123	154	<\$100M	77.5	10,123	154	0
Peoples St Bk	Shepherd	50.0	0.167	0.94	11,804	142	<\$100M	37.5	2,512	94	0
State Bk	De Kalb	50.0	0.148	0.708	16,888	308	\$100M-500M	57.5	5,160	253	0
Intercontinental NB	San Antonio	50.0	0.215	0.584	29,609	132	\$100M-500M	15.0	1,538	43	0
Nixon St Bk	Nixon	50.0	0.15	1	9,864	168	<\$100M	52.5	3,098	130	0
Interstate Bk SSB	Perryton	50.0	0.128	0.845	11,915	244	<\$100M	47.5	3,158	197	0
Stockmens NB	Cotulla	50.0	0.138	1	5,093	145	<\$100M	75.0	5,093	145	0
First NB	Dalhart	50.0	0.239	0.847	11,252	142	<\$100M	40.0	2,216	97	0
Karnes Cty NB	Karnes City	50.0	0.208	0.923	12,596	139	<\$100M	40.0	2,319	114	0
First NB	Paducah	50.0	0.078	1	3,808	256	<\$100M	75.0	3,808	256	0
Jefferson Bk	Dallas	50.0	0.137	0.545	29,199	297	\$100M-500M	35.0	4,512	179	0
Bank of The Hills NA	Kerrville	50.0	0.094	0.521	30,154	420	\$100M-500M	57.5	8,740	304	0
Capital Bk TX	Carrizo Springs	50.0	0.19	1	5,807	104	<\$100M	47.5	1,705	79	0
Bank of River Oaks	Houston	50.0	0.158	1	7,839	45	<\$100M	25.0	1,255	24	0
Graham S & LA FA	Graham	50.0	0.071	0.594	6,656	49	<\$100M	52.5	768	25	0
Henderson Federal Savings Bank	Henderson	50.0	0.041	0.97	3,244	32	<\$100M	70.0	1,512	27	0
First NB	Santo	47.5	0.13	0.919	9,224	268	<\$100M	70.0	4,947	235	0.004
Texas NB	Mercedes	47.5	0.206	0.883	9,140	105	<\$100M	25.0	1,296	70	0.004
First NB	Mertzon	47.5	0.093	0.906	13,089	254	\$100M-500M	55.0	4,750	214	0.003
Western NB	Odessa	47.5	0.064	0.131	40,449	441	\$500M-\$1B	30.0	3,130	224	0.001
First NB Bells/Savoy	Bells	47.5	0.148	1	5,598	157	<\$100M	47.5	1,872	125	0
Brady NB	Brady	47.5	0.144	1	10,385	128	<\$100M	75.0	10,385	128	0
First NB	Bryan	47.5	0.069	0.343	33,551	474	\$100M-500M	55.0	12,151	298	0
First St Bk	Avinger	47.5	0.29	1	4,518	60	<\$100M	62.5	4,518	60	0
Citizens NB	Breckenridge	47.5	0.187	0.584	13,473	256	<\$100M	57.5	4,624	228	0
Bank of Vernon	Vernon	47.5	0.214	1	3,799	115	<\$100M	70.0	3,799	115	0
Citizens NB	Wills Point	47.5	0.116	1	9,097	123	<\$100M	35.0	2,228	78	0
Wellington St Bk	Wellington	47.5	0.107	0.772	11,705	330	\$100M-500M	65.0	5,386	294	0

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First NB	Evant	47.5	0.257	0.914	7,317	141	<\$100M	52.5	2,348	108	0
First NB	Fort Stockton	47.5	0.135	1	5,743	114	<\$100M	42.5	1,801	82	0
West TX St Bk	Snyder	47.5	0.09	1	8,690	165	<\$100M	77.5	8,690	165	0
Brush Country Bk	Freer	47.5	0.181	0.943	6,059	150	<\$100M	50.0	1,957	123	0
First NB	Trinity	47.5	0.159	0.979	5,782	174	<\$100M	60.0	2,463	154	0
State NB	West	47.5	0.119	1	5,387	210	<\$100M	75.0	5,387	210	0
Mainland Bk	Texas City	47.5	0.214	0.787	14,650	112	<\$100M	32.5	2,647	71	0
Mcmullen Bk	Tilden	47.5	0.214	0.912	10,069	85	<\$100M	17.5	1,032	48	0
Arrowhead Bk	Llano	47.5	0.148	0.827	15,713	197	\$100M-500M	45.0	3,462	146	0
Bank of Frio Canyon	Leakey	47.5	0.174	1	5,122	89	<\$100M	72.5	5,122	89	0
First NB	Eagle Lake	47.5	0.176	0.747	14,683	198	<\$100M	45.0	3,196	140	0
Farmers NB	Newcastle	47.5	0.149	1	2,777	119	<\$100M	67.5	2,777	119	0
Pearland St Bk	Pearland	47.5	0.148	0.734	16,409	207	\$100M-500M	37.5	3,070	141	0
Coleman Cty St Bk	Coleman	47.5	0.163	0.779	7,901	229	<\$100M	62.5	3,231	207	0
Citizens St Bk	Roma	47.5	0.07	1	4,108	242	<\$100M	75.0	4,108	242	0
Lytle St Bk of Lytle TX	Lytle	47.5	0.092	1	5,981	113	<\$100M	47.5	2,566	94	0
Farmers St Bk	Center	47.5	0.086	0.751	19,206	459	\$100M-500M	67.5	7,870	414	0
HCSB St Bkg Assn	Plainview	47.5	0.102	0.615	26,660	321	\$100M-500M	42.5	5,459	215	0
Ballinger NB	Ballinger	47.5	0.091	1	3,292	144	<\$100M	70.0	3,292	144	0
Dalhart FS & LA	Dalhart	47.5	0.034	0.853	3,381	56	<\$100M	70.0	1,491	49	0
Colonial Savings FA	Fort Worth	47.5	0.001	1	1,480	22	\$1B-\$10B	60.0	1,480	22	0
Omniamerican Bank	Ft. Worth	47.5	0.018	0.214	17,888	118	\$1B-\$10B	52.5	2,269	73	0
Patriot Bk	Houston	45.0	0.113	0.381	37,032	197	\$100M-500M	22.5	3,334	104	0.001
Bank South TX	Hebbronville	45.0	0.149	0.999	8,439	122	<\$100M	37.5	2,118	88	0
Buckholts St Bk	Buckholts	45.0	0.128	1	5,434	215	<\$100M	72.5	5,434	215	0
First St Bk	Three Rivers	45.0	0.107	1	8,680	179	<\$100M	50.0	2,830	142	0
First Bk	Snook	45.0	0.182	0.954	8,970	72	<\$100M	22.5	1,322	42	0
Citizens St Bk	Miles	45.0	0.139	1	5,324	142	<\$100M	72.5	5,324	142	0
Bank	Weatherford	45.0	0.183	0.834	11,000	166	<\$100M	47.5	2,797	129	0
Security St Bk	Winters	45.0	0.124	1	3,301	177	<\$100M	62.5	2,657	170	0
Lake Area NB	Trinity	45.0	0.248	0.998	5,796	53	<\$100M	20.0	676	28	0
Marfa NB	Marfa	45.0	0.139	1	5,241	124	<\$100M	57.5	2,826	106	0
International Bk CMRC	Zapata	45.0	0.057	0.814	20,187	372	\$100M-500M	57.5	7,520	296	0
Pavillion Bk	Richardson	45.0	0.145	1	7,313	92	<\$100M	40.0	2,153	73	0
First NB Sweetwater TX	Sweetwater	45.0	0.126	0.672	15,572	256	\$100M-500M	47.5	4,118	191	0
First NB	Lamesa	45.0	0.056	1	6,479	212	\$100M-500M	57.5	3,702	197	0
First St Bk	San Diego	45.0	0.106	1	4,752	148	<\$100M	55.0	2,521	130	0
Treaty Oak Bk	Austin	45.0	0.199	0.562	13,709	155	<\$100M	30.0	2,596	106	0
First Liberty NB	Liberty	45.0	0.072	0.756	17,281	318	\$100M-500M	50.0	5,011	252	0

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Prosper Bk	Prosper	45.0	0.184	1	4,163	5	<\$100M	65.0	4,163	5	0
Bank San Jacinto Cty	Coldspring	45.0	0.134	1	4,276	129	<\$100M	70.0	4,276	129	0
First TX Bk	Killeen	45.0	0.113	0.657	18,308	186	\$100M-500M	47.5	5,044	123	0
First Holland Bk SSB	Holland	45.0	0.151	1	2,659	33	<\$100M	30.0	656	21	0
First St Bk	Paint Rock	45.0	0.087	1	4,239	192	<\$100M	55.0	2,412	175	0
Citizens Bk	Kilgore	45.0	0.104	0.328	25,618	310	\$100M-500M	37.5	4,769	219	0
Muenster St Bk	Muenster	45.0	0.106	1	7,873	98	<\$100M	40.0	2,364	77	0
Robert Lee St Bk	Robert Lee	45.0	0.156	0.997	5,755	173	<\$100M	65.0	3,421	159	0
First NB	Lipan	45.0	0.159	1	2,126	91	<\$100M	62.5	2,126	91	0
National Bk	Daingerfield	45.0	0.109	1	9,272	184	<\$100M	50.0	3,204	148	0
First St Bk	Overton	45.0	0.166	1	7,134	62	<\$100M	17.5	886	32	0
Comanche NB	Comanche	45.0	0.057	1	7,041	174	\$100M-500M	50.0	2,865	154	0
Zavala Cty Bk	Crystal City	45.0	0.096	1	5,159	138	<\$100M	72.5	5,159	138	0
Benchmark Bk	Plano	45.0	0.173	0.417	26,977	158	\$100M-500M	15.0	1,842	60	0
First NB	Canadian	45.0	0.081	1	5,882	128	<\$100M	70.0	5,882	128	0
State Bk of TX	Irving	45.0	0.143	0.176	37,896	157	\$100M-500M	15.0	1,531	53	0
Star Bk of TX	Lake Worth	45.0	0.179	0.833	11,456	174	<\$100M	47.5	3,141	138	0
South Padre Bk NA	South Padre Islan	45.0	0.211	0.95	9,377	59	<\$100M	20.0	1,215	32	0
Community NB	Bellaire	45.0	0.127	0.707	16,993	234	\$100M-500M	45.0	3,763	184	0
North TX Bk NA	Decatur	45.0	0.171	0.948	8,231	86	<\$100M	32.5	1,752	60	0
USAA Federal Savings Bank	San Antonio	42.5	0	1	1,064	4	>\$10B	10.0	-	-	0.259
Citizens NB	Crockett	42.5	0.137	0.742	10,515	216	<\$100M	55.0	3,921	172	0.004
City NB	Colorado City	42.5	0.07	1	3,967	158	<\$100M	70.0	3,967	158	0.003
Lamar Bk	Beaumont	42.5	0.122	0.479	18,566	261	\$100M-500M	35.0	2,906	184	0.001
Perryton NB	Perryton	42.5	0.104	0.922	8,331	192	<\$100M	52.5	3,336	166	0
Bank TX NA	Quitman	42.5	0.108	0.79	15,649	190	\$100M-500M	42.5	3,658	126	0
Bridge City St Bk	Bridge City	42.5	0.14	0.783	14,408	135	\$100M-500M	25.0	2,259	74	0
First St Bk	Mobeetie	42.5	0.125	1	5,695	106	<\$100M	65.0	5,695	106	0
First NB	Mount Vernon	42.5	0.067	1	8,377	160	\$100M-500M	72.5	8,377	160	0
State B&TC	Beeville	42.5	0.128	0.983	9,304	122	<\$100M	32.5	2,045	87	0
Yoakum NB	Yoakum	42.5	0.093	0.981	10,267	146	\$100M-500M	37.5	2,491	113	0
First NB	South Padre Islan	42.5	0.14	1	7,117	90	<\$100M	22.5	1,136	57	0
Mason NB	Mason	42.5	0.106	1	7,105	128	<\$100M	72.5	7,105	128	0
First NB	Fabens	42.5	0.128	0.427	28,271	222	\$100M-500M	22.5	2,669	119	0
First NB	Winnsboro	42.5	0.14	0.497	17,313	184	\$100M-500M	27.5	2,566	126	0
Farmers & Mrch Bk	De Leon	42.5	0.106	1	5,829	161	<\$100M	50.0	2,172	140	0
First NB	Kemp	42.5	0.149	0.999	7,141	140	<\$100M	50.0	2,261	112	0
Lamesa NB	Lamesa	42.5	0.08	0.775	14,107	278	\$100M-500M	45.0	3,830	229	0
Citizens St Bk	Princeton	42.5	0.113	0.999	7,857	165	<\$100M	45.0	2,598	131	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
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Fayette Svg Bk SSB	La Grange	42.5	0.098	1	5,615	60	<\$100M	17.5	880	33	0
Atascosa NB	Pleasanton	42.5	0.114	1	6,624	128	<\$100M	35.0	1,656	97	0
First NB	Port Lavaca	42.5	0.073	0.999	12,256	150	\$100M-500M	40.0	3,524	115	0
Northern TR Bk of TX NA	Dallas	42.5	0.049	0.291	51,811	250	\$1B-\$10B	32.5	8,688	100	0
Synergy Bk SSB	Waco	42.5	0.082	1	6,439	79	<\$100M	30.0	1,710	56	0
Texas Citizens Bk NA	Pasadena	42.5	0.111	1	3,451	21	<\$100M	10.0	168	11	0
Town North Bk NA	Farmers Branch	40.0	0.026	0.186	21,964	468	\$500M-\$1B	42.5	6,750	337	0.134
Delta Bk	Cooper	40.0	0.11	1	1,899	77	<\$100M	57.5	1,899	77	0.003
First St Bk	Hemphill	40.0	0.119	1	5,975	70	<\$100M	25.0	1,130	55	0
First NB	Graford	40.0	0.102	1	4,175	125	<\$100M	67.5	4,175	125	0
First NB	Shiner	40.0	0.105	0.977	10,611	133	\$100M-500M	37.5	2,580	101	0
Menard NB	Menard	40.0	0.112	1	3,448	63	<\$100M	60.0	3,448	63	0
First NB	Floydada	40.0	0.076	1	5,808	122	<\$100M	67.5	5,808	122	0
Citizens St Bk	Anton	40.0	0.123	1	3,675	95	<\$100M	52.5	2,082	86	0
Santa Anna NB	Santa Anna	40.0	0.128	0.95	3,992	150	<\$100M	55.0	1,734	139	0
Security St Bk	Littlefield	40.0	0.099	0.999	7,379	151	<\$100M	42.5	2,168	133	0
Dublin NB	Dublin	40.0	0.106	1	2,937	69	<\$100M	42.5	1,237	55	0
First NB	Edgewood	40.0	0.118	1	1,926	86	<\$100M	57.5	1,926	86	0
Jourdanton St Bk	Jourdanton	40.0	0.107	0.833	9,413	215	<\$100M	47.5	2,938	183	0
Eden St Bk	Eden	40.0	0.091	1	4,763	94	<\$100M	35.0	1,273	80	0
First NB	Eldorado	40.0	0.102	1	4,232	100	<\$100M	57.5	3,032	89	0
Chasewood Bk	Houston	40.0	0.139	0.889	9,354	72	<\$100M	15.0	1,077	37	0
First NB	Saint Jo	40.0	0.076	1	2,686	93	<\$100M	60.0	2,686	93	0
Elkhart St Bk	Elkhart	40.0	0.076	1	2,630	139	<\$100M	65.0	2,630	139	0
Union St Bk	Kerrville	40.0	0.099	1	2,290	87	<\$100M	62.5	2,290	87	0
Graham NB	Graham	40.0	0.161	0.368	14,520	167	<\$100M	27.5	2,361	115	0
Roscoe St Bk	Roscoe	37.5	0.097	0.881	7,418	157	<\$100M	50.0	3,077	136	0
First Bk Roxton TX	Roxton	37.5	0.101	1	2,198	154	<\$100M	62.5	2,198	154	0
Bank of CMRC	Mclean	37.5	0.202	0.942	2,420	30	<\$100M	20.0	305	21	0
First NB	Alvin	37.5	0.13	0.706	11,924	136	<\$100M	30.0	2,191	90	0
Wilson St Bk	Wilson	37.5	0.077	1	3,618	115	<\$100M	62.5	3,618	115	0
Commercial Bk	Mason	37.5	0.12	1	2,655	76	<\$100M	57.5	2,655	76	0
State Bk	Jewett	37.5	0.079	1	3,038	100	<\$100M	60.0	3,038	100	0
First St Bk	Rice	37.5	0.129	1	1,266	60	<\$100M	57.5	1,266	60	0
Wood Cty NB	Quitman	37.5	0.063	1	3,678	72	<\$100M	60.0	3,678	72	0
Citizens 1st Bk	Tyler	37.5	0.058	0.439	34,944	212	\$500M-\$1B	22.5	3,271	97	0
Eagle Bk	Jarrell	37.5	0.095	1	1,573	49	<\$100M	57.5	1,573	49	0
Crockett NB	Ozona	37.5	0.072	0.542	16,190	230	\$100M-500M	40.0	4,881	177	0
First St Bk NA	Canadian	37.5	0.133	0.443	13,023	190	<\$100M	50.0	4,585	158	0

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Redstone Bk NA	Houston	37.5	0.129	0.48	23,254	118	\$100M-500M	10.0	995	37	0
TIB Independent Bankersbank	Irving	35.0	0.028	0.194	43,616	144	\$1B-\$10B	10.0	687	18	0.041
First NB	Beeville	35.0	0.121	0.353	13,646	170	\$100M-500M	32.5	2,818	123	0
Citizens NB	Hillsboro	35.0	0.099	0.704	8,782	182	<\$100M	47.5	3,188	160	0
First St Bk	Maypearl	35.0	0.095	1	2,636	69	<\$100M	57.5	2,636	69	0
First NB	Whitney	35.0	0.115	0.874	5,788	80	<\$100M	30.0	1,459	56	0
Commercial St Bk	Sinton	35.0	0.116	0.871	6,342	68	<\$100M	22.5	1,205	43	0
First St Bk	Spearman	35.0	0.094	0.833	6,824	157	<\$100M	42.5	2,202	124	0
Fayetteville Bk	Fayetteville	35.0	0.054	1	4,864	115	<\$100M	60.0	4,864	115	0
Hill B&TC	Weimar	35.0	0.038	1	3,582	95	<\$100M	32.5	1,313	83	0
First St Bk	Junction	35.0	0.073	1	2,372	76	<\$100M	57.5	2,372	76	0
Carmine St Bk	Carmine	35.0	0.06	1	2,286	99	<\$100M	57.5	2,286	99	0
Chappell Hill Bk	Chappell Hill	35.0	0.152	0.977	2,992	30	<\$100M	30.0	713	19	0
Oglesby St Bk	Oglesby	35.0	0.109	1	1,109	36	<\$100M	52.5	1,109	36	0
First St Bk	Columbus	35.0	0.043	1	3,391	85	<\$100M	35.0	1,412	71	0
Brazos NB	Richwood	35.0	0.088	1	1,167	33	<\$100M	37.5	600	20	0
Kress NB	Kress	35.0	0.087	1	2,419	59	<\$100M	57.5	2,419	59	0
First St Bk	Huntsville	35.0	0.13	0.435	10,266	184	<\$100M	47.5	3,797	132	0
First St Bk	Tuscola	35.0	0.061	1	1,192	20	<\$100M	47.5	1,192	20	0
First FS & LA of Littlefield	Littlefield	35.0	0.053	0.19	2,326	52	<\$100M	62.5	1,000	45	0
Citizens Bk	Claude	32.5	0.016	1	1,367	47	<\$100M	40.0	1,367	47	0.002
Mineola Cmnty Bk SSB	Mineola	32.5	0.063	0.83	8,068	110	\$100M-500M	32.5	2,234	82	0
State NB	Big Spring	32.5	0.062	0.583	11,034	228	\$100M-500M	40.0	3,267	184	0
Haskell NB	Haskell	32.5	0.078	1	4,568	75	<\$100M	57.5	4,568	75	0
Farmers NB	Seymour	32.5	0.132	0.569	7,786	168	<\$100M	45.0	2,525	147	0
Snyder NB	Snyder	32.5	0.062	0.91	6,854	110	\$100M-500M	42.5	2,917	93	0
Fort Hood NB	Fort Hood	32.5	0.061	0.906	11,709	41	\$100M-500M	10.0	93	3	0
Gruver St Bk	Gruver	32.5	0.101	1	3,281	57	<\$100M	32.5	976	39	0
First B&TC	Memphis	32.5	0.127	0.928	6,151	53	<\$100M	17.5	901	34	0
Security St Bk	Anahuac	32.5	0.055	1	2,941	64	<\$100M	55.0	2,941	64	0
First NB	Falfurrias	32.5	0.052	1	3,452	98	<\$100M	55.0	3,452	98	0
Memphis St Bk	Memphis	32.5	0.062	1	2,321	72	<\$100M	52.5	2,321	72	0
Homebank	Seagoville	32.5	0.116	0.567	9,557	111	<\$100M	27.5	2,199	72	0
Kleberg First NB	Kingsville	32.5	0.062	0.4	12,193	191	\$100M-500M	27.5	3,023	127	0
First NB	Woodsboro	32.5	0.087	1	2,478	45	<\$100M	32.5	866	36	0
First NB	Quitaque	32.5	0.054	1	2,042	98	<\$100M	52.5	2,042	98	0
Peoples St Bk	Rocksprings	32.5	0.056	1	2,394	89	<\$100M	57.5	2,394	89	0
Citizens NB	Crosbyton	32.5	0.016	1	540	14	<\$100M	35.0	540	14	0
First NB	Quanah	32.5	0.032	1	973	47	<\$100M	42.5	973	47	0

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Normangee St Bk	Normangee	32.5	0.031	1	1,744	40	<\$100M	42.5	1,744	40	0
Oakwood St Bk	Oakwood	32.5	0.001	1	3	3	<\$100M	32.5	3	3	0
Plains St Bk	Plains	32.5	0.056	1	1,112	40	<\$100M	47.5	1,112	40	0
American Bk NA	Keller	32.5	0.118	0.653	6,186	112	<\$100M	32.5	1,644	81	0
Sovereign Bk NA	Dallas	32.5	0.075	0.213	30,667	129	\$100M-500M	15.0	1,510	43	0
Libertad Bk SSB	Austin	32.5	0.262	0.609	2,139	10	<\$100M	20.0	245	5	0
Texas Country Bk	Lakeway	32.5	0.057	1	2,080	3	<\$100M	10.0	-	-	0
First NB	Brownfield	30.0	0.064	0.641	7,995	114	\$100M-500M	22.5	1,782	94	0
First NB	Hico	30.0	0.067	1	1,932	62	<\$100M	50.0	1,932	62	0
Zapata NB	Zapata	30.0	0.075	0.896	5,747	101	<\$100M	35.0	2,120	77	0
First NB	Groesbeck	30.0	0.059	1	2,390	114	<\$100M	57.5	2,390	114	0
First Bk	Groveton	30.0	0.081	1	2,986	50	<\$100M	57.5	2,986	50	0
First St Bk	Stratford	30.0	0.08	0.573	11,096	170	\$100M-500M	40.0	3,572	134	0
First NB	Sterling City	30.0	0.056	1	2,509	67	<\$100M	52.5	2,509	67	0
First NB	Tahoka	30.0	0.036	1	1,926	65	<\$100M	37.5	1,244	59	0
Greater South TX Bk	Falfurrias	30.0	0.082	1	2,161	41	<\$100M	50.0	2,161	41	0
Peoples St Bk	Hallettsville	30.0	0.031	0.989	4,493	114	\$100M-500M	40.0	2,325	99	0
Cuero St Bk SSB	Cuero	30.0	0.061	0.696	9,755	135	\$100M-500M	27.5	2,400	90	0
Dilley St Bk	Dilley	30.0	0.016	1	777	30	<\$100M	32.5	777	30	0
Schwertner St Bk	Schwertner	30.0	0.059	1	1,755	22	<\$100M	47.5	1,755	22	0
First Presidio Bk	Presidio	30.0	0.053	1	1,211	23	<\$100M	45.0	1,211	23	0
Castroville St Bk	Castroville	30.0	0.094	0.628	6,956	115	<\$100M	37.5	2,466	95	0
La Coste NB	La Coste	30.0	0.059	1	1,781	39	<\$100M	50.0	1,781	39	0
First NB	Cooper	30.0	0.046	1	873	21	<\$100M	45.0	873	21	0
Madisonville St Bk	Madisonville	30.0	0.051	0.111	8,644	237	\$100M-500M	32.5	3,568	208	0
Farmers St Bk	Bertram	27.5	0.065	1	1,752	43	<\$100M	45.0	1,752	43	0
North Houston Bk	Houston	27.5	0.063	0.135	21,642	100	\$100M-500M	17.5	2,194	58	0
West B&TC	West	27.5	0.04	1	1,955	75	<\$100M	45.0	1,955	75	0
Burton St Bk	Burton	27.5	0.028	1	1,140	29	<\$100M	30.0	723	26	0
First St Bk	Abernathy	27.5	0.06	1	1,443	28	<\$100M	25.0	393	21	0
Citizens St Bk	Ganado	27.5	0.046	1	2,160	32	<\$100M	45.0	2,160	32	0
First St Bk	Hallsville	27.5	0.052	1	1,611	40	<\$100M	27.5	621	30	0
First NB	Amherst	27.5	0.041	1	630	9	<\$100M	15.0	84	7	0
First NB	Mineola	27.5	0.03	1	851	41	<\$100M	37.5	851	41	0
Security St Bk	Farwell	27.5	0.019	1	1,605	36	<\$100M	35.0	1,605	36	0
Grapeland St Bk	Grapeland	27.5	0.031	1	605	47	<\$100M	40.0	605	47	0
Citizens St Bk	Tenaha	27.5	0.053	1	1,248	32	<\$100M	45.0	1,248	32	0
First NB	Throckmorton	27.5	0.043	1	972	11	<\$100M	12.5	70	6	0
American Bk NA	Dallas	27.5	0.051	1	1,193	28	<\$100M	42.5	1,193	28	0

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Sanderson St Bk	Sanderson	27.5	0.016	1	424	3	<\$100M	32.5	424	3	0
Community St Bk	Austin	27.5	0.104	0.903	3,721	39	<\$100M	27.5	1,020	29	0
City NB	San Saba	27.5	0.062	0.985	3,114	42	<\$100M	20.0	696	33	0
Dallas City Bk	Dallas	27.5	0.084	0.739	8,986	96	\$100M-500M	25.0	1,984	74	0
National B&T	La Grange	25.0	0.056	0.831	4,931	107	<\$100M	42.5	2,459	90	0.004
First St Bk	Bedias	25.0	0.062	0.6	4,015	176	<\$100M	57.5	3,031	166	0
First NB	Aspermont	25.0	0.04	1	1,384	41	<\$100M	27.5	537	36	0
Granger NB	Granger	25.0	0.058	1	1,231	33	<\$100M	45.0	1,231	33	0
Spur Security Bk	Spur	25.0	0.059	0.997	1,743	87	<\$100M	40.0	1,068	82	0
Bank of TX	Austin	25.0	0.083	0.613	6,789	122	<\$100M	27.5	1,896	99	0
First NB	Lake Jackson	25.0	0.035	0.823	6,071	93	\$100M-500M	25.0	1,540	66	0
Donley Cty St Bk	Clarendon	25.0	0.059	0.999	1,835	63	<\$100M	35.0	851	55	0
First NB	Hebbronville	22.5	0.026	1	2,556	61	<\$100M	30.0	1,226	53	0
First NB	Stanton	22.5	0.055	0.59	2,872	144	<\$100M	45.0	1,969	137	0
Columbus St Bk	Columbus	22.5	0.053	0.832	4,158	70	<\$100M	30.0	1,272	61	0
Grand Bk	Dallas	22.5	0.04	0.437	13,152	64	\$100M-500M	10.0	808	22	0
Friona St Bk NA	Friona	20.0	0.076	0.161	6,333	88	<\$100M	17.5	1,540	74	0.004
United TX Bk	Dallas	20.0	0.102	0.29	7,378	60	<\$100M	10.0	913	33	0
Olympic SA SSB	Refugio	20.0	0.068	0.801	1,207	5	<\$100M	10.0	-	-	0
Independent Bk of Austin SSB	Lakeway	20.0	0.07	0.573	6,143	32	<\$100M	10.0	314	14	0
Nexbank SSB	Dallas	17.5	0.045	0.194	7,204	76	\$100M-500M	10.0	713	21	0
City St Bk	Palacios	15.0	0.045	0.611	1,934	74	<\$100M	37.5	1,286	67	0
First NB	Chillicothe	15.0	0.087	0.482	3,132	35	<\$100M	12.5	553	24	0
First NB	Refugio	12.5	0.013	0.554	677	18	<\$100M	20.0	283	15	0
First NB	Seymour	12.5	0.043	0.521	1,704	44	<\$100M	10.0	62	31	0
Tolleson Priv Bk	Dallas	12.5	0.02	0.149	3,679	20	\$100M-500M	10.0	132	6	0
Security St Bk	Stockdale	10.0	0.032	0.387	861	8	<\$100M	10.0	44	4	0
Texas Enterprise Bk	Bryan	NR	0	.	-	-	<\$100M	NR	-	-	0
World Savings Bank FSB (Tex	Houston	NR	0	.	-	-	>\$10B	NR	-	-	0
Share Plus Federal Bank	Plano	NR	0	.	-	-	\$100M-500M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	Institution Asset Size	Total Rank	LSBL\$ (1,000)	LSBL#	CRD/TA
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First NB	Hughes Springs	TX	100.0	0.259	1	38,898	874	\$100M-500M	87.5	38,898	874	0
First St Bk	Chico	TX	100.0	0.424	1	46,198	683	\$100M-500M	92.5	46,198	683	0
Viewpoint Bank	Plano	TX	100.0	0.081	1	124,993	737	\$1B-\$10B	90.0	124,993	737	0
First Command Bank	Fort Worth	TX	97.5	0.026	1	14,567	461	\$500M-\$1B	72.5	14,567	461	0.051
Affiliated Bank	Bedford	TX	97.5	0.188	1	20,534	188	\$100M-500M	85.0	20,534	188	0.002
Round Top St Bk	Round Top	TX	97.5	0.195	1	32,478	579	\$100M-500M	82.5	32,478	579	0.002
City NB	Kilgore	TX	97.5	0.282	1	44,842	531	\$100M-500M	90.0	44,842	531	0
First NB	George West	TX	97.5	0.39	1	48,275	910	\$100M-500M	90.0	48,275	910	0
City NB	Sulphur Springs	TX	97.5	0.18	1	53,720	1,171	\$100M-500M	85.0	53,720	1,171	0
First NB of Albany Breckenri	Albany	TX	97.5	0.222	1	54,513	1,163	\$100M-500M	87.5	54,513	1,163	0
First St Bk	Athens	TX	97.5	0.211	1	64,434	1,938	\$100M-500M	82.5	64,434	1,938	0
First Federal Community Bank	Paris	TX	95.0	0.041	0.25	11,903	447	\$100M-500M	85.0	43,723	596	0
Bank of Navasota NA	Navasota	TX	95.0	0.169	1	13,091	411	<\$100M	70.0	13,091	411	0
Preferred Bank	Houston	TX	95.0	0.074	1	13,239	127	\$100M-500M	72.5	13,239	127	0
First NB	Dublin	TX	95.0	0.25	1	16,125	581	<\$100M	80.0	16,125	581	0
Sanger Bk	Sanger	TX	95.0	0.293	1	22,330	494	<\$100M	77.5	22,330	494	0
Countybk NA	Newton	TX	95.0	0.173	1	22,432	388	\$100M-500M	70.0	22,432	388	0
First St Bk	Louise	TX	95.0	0.179	1	28,174	405	\$100M-500M	75.0	28,174	405	0
Elsa St B&TC	Elsa	TX	95.0	0.232	1	33,297	422	\$100M-500M	80.0	33,297	422	0
Cypress Bank FSB	Pittsburg	TX	92.5	0.06	0.417	7,127	320	\$100M-500M	72.5	13,951	364	0
Texas NB	Sweetwater	TX	92.5	0.184	1	12,334	329	<\$100M	70.0	12,334	329	0
First St Bk	Graham	TX	92.5	0.177	1	15,730	531	<\$100M	65.0	15,730	531	0
Community Bk	Longview	TX	92.5	0.27	1	18,359	491	<\$100M	80.0	18,359	491	0
First St Bk	Grandview	TX	92.5	0.293	1	18,460	405	<\$100M	75.0	18,460	405	0
Legend Bk NA	Bowie	TX	92.5	0.118	0.495	43,807	2,923	\$100M-500M	75.0	72,593	3,130	0
First NB	Canton	TX	90.0	0.195	1	14,523	257	<\$100M	67.5	14,523	257	0.001
First FNCL Bk NA	Eastland	TX	90.0	0.131	1	17,275	501	\$100M-500M	67.5	17,275	501	0
MyLubbockbank	Lubbock	TX	90.0	0.343	1	19,912	248	<\$100M	72.5	19,912	248	0
Lindale St Bk	Lindale	TX	90.0	0.23	1	20,242	263	<\$100M	72.5	20,242	263	0
First St Bk	Frankston	TX	90.0	0.158	0.482	20,300	406	\$100M-500M	85.0	42,153	536	0
National Bk	Andrews	TX	90.0	0.3	1	22,144	285	<\$100M	72.5	22,144	285	0
Hull St Bk	Hull	TX	87.5	0.265	1	11,096	268	<\$100M	72.5	11,096	268	0
First St Bk	Ben Wheeler	TX	87.5	0.165	1	12,346	311	<\$100M	62.5	12,346	311	0
First NB of Bosque Cty	Valley Mills	TX	87.5	0.152	1	12,581	266	<\$100M	57.5	12,581	266	0
Falls City NB	Falls City	TX	87.5	0.118	1	13,244	309	\$100M-500M	57.5	13,244	309	0
First St Bk	Brownsboro	TX	87.5	0.263	1	17,218	248	<\$100M	70.0	17,218	248	0
First St Bk	Mesquite	TX	87.5	0.108	0.242	20,463	867	\$100M-500M	85.0	76,731	1,148	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Angelina Sb FSB	Lufkin	TX	85.0	0.06	1	2,579	88	<\$100M	60.0	2,579	88	0
Lovelady St Bk	Lovelady	TX	85.0	0.196	1	6,165	247	<\$100M	62.5	6,165	247	0
Panola NB	Carthage	TX	85.0	0.105	1	8,975	264	<\$100M	57.5	8,975	264	0
Farmers St Bk	Groesbeck	TX	85.0	0.096	1	9,703	311	\$100M-500M	55.0	9,703	311	0
Spring Hill St Bk	Longview	TX	85.0	0.103	0.315	11,497	496	\$100M-500M	67.5	26,357	602	0
First NB	Emory	TX	85.0	0.147	1	11,855	199	<\$100M	57.5	11,855	199	0
First TX Bk	Belton	TX	85.0	0.199	1	12,119	300	<\$100M	62.5	12,119	300	0
Anahuac NB	Anahuac	TX	85.0	0.214	1	12,701	184	<\$100M	60.0	12,701	184	0
First Cmnty Bk	Corpus Christi	TX	85.0	0.091	0.305	13,031	573	\$100M-500M	85.0	42,785	724	0.001
Blanco NB	Blanco	TX	85.0	0.1	0.309	13,340	443	\$100M-500M	65.0	27,036	546	0.003
First NB	Gilmer	TX	85.0	0.092	0.409	13,981	409	\$100M-500M	67.5	30,107	493	0
Citizens St Bk	Somerville	TX	85.0	0.076	0.38	15,293	795	\$100M-500M	75.0	40,044	936	0
First NB	Baird	TX	85.0	0.103	0.267	16,141	1,242	\$100M-500M	80.0	45,842	1,539	0
First Bk of Conroe NA	Conroe	TX	85.0	0.085	0.236	18,520	911	\$100M-500M	80.0	62,611	1,137	0
Commercial St Bk	Andrews	TX	85.0	0.09	0.191	19,460	689	\$100M-500M	80.0	75,713	964	0
Firstbank Sw	Amarillo	TX	85.0	0.066	0.305	39,251	1,814	\$500M-\$1B	72.5	96,783	2,156	0
First NB	Anson	TX	82.5	0.149	1	6,768	291	<\$100M	55.0	6,768	291	0
Security St Bk NA	Ore City	TX	82.5	0.168	1	6,969	196	<\$100M	60.0	6,969	196	0
Medina Valley St Bk	Devine	TX	82.5	0.106	1	7,693	280	<\$100M	52.5	7,693	280	0
City NB	Corsicana	TX	82.5	0.185	1	7,869	187	<\$100M	60.0	7,869	187	0
Hamlin NB	Hamlin	TX	82.5	0.095	0.321	8,579	422	<\$100M	65.0	22,279	483	0
Commercial NB	Brady	TX	82.5	0.111	1	9,128	322	<\$100M	55.0	9,128	322	0
Fannin Bk	Bonham	TX	82.5	0.196	1	9,240	198	<\$100M	60.0	9,240	198	0
Morris Cty NB	Naples	TX	82.5	0.121	0.557	9,473	372	<\$100M	70.0	16,994	417	0
ARP St Bk	Arp	TX	82.5	0.081	1	10,378	366	\$100M-500M	50.0	10,378	366	0
First NB	Byers	TX	82.5	0.138	1	11,923	287	<\$100M	57.5	11,923	287	0
First NB	Goliad	TX	82.5	0.289	1	12,594	171	<\$100M	65.0	12,594	171	0
First NB	Sonora	TX	82.5	0.091	0.262	13,481	506	\$100M-500M	75.0	42,658	641	0
Liberty NB	Paris	TX	82.5	0.071	1	15,875	399	\$100M-500M	52.5	15,875	399	0
Citizens St Bk	Tyler	TX	82.5	0.098	0.249	15,914	521	\$100M-500M	85.0	63,984	752	0
Happy St Bk	Happy	TX	82.5	0.057	0.259	26,185	1,151	\$100M-500M	80.0	87,274	1,464	0
Guaranty Bond Bk	Mount Pleasant	TX	82.5	0.055	0.233	30,862	1,340	\$500M-\$1B	75.0	105,011	1,728	0
Austin Bk TX NA	Jacksonville	TX	82.5	0.065	0.236	49,234	2,082	\$500M-\$1B	75.0	152,013	2,591	0
Junction NB	Junction	TX	80.0	0.129	1	5,118	246	<\$100M	52.5	5,118	246	0
First NB	Rotan	TX	80.0	0.146	1	5,790	185	<\$100M	57.5	5,790	185	0
Lone Star St Bk	Lone Star	TX	80.0	0.171	0.447	6,170	239	<\$100M	52.5	9,136	265	0
First St Bk	Shallowater	TX	80.0	0.188	1	6,593	228	<\$100M	55.0	6,593	228	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First Bk	Muleshoe	TX	80.0	0.089	1	6,855	251	<\$100M	52.5	6,855	251	0
Citizens St Bk	Corrigan	TX	80.0	0.192	1	7,752	155	<\$100M	60.0	7,752	155	0
Aimbank	Littlefield	TX	80.0	0.114	0.357	8,119	366	<\$100M	70.0	20,189	432	0
Community St Bk	Boling	TX	80.0	0.144	1	8,599	206	<\$100M	52.5	8,599	206	0
Hereford St Bk	Hereford	TX	80.0	0.095	0.254	9,691	438	\$100M-500M	72.5	30,795	548	0
Mills Cty St Bk	Goldthwaite	TX	80.0	0.066	0.454	10,110	651	\$100M-500M	65.0	21,191	720	0
Southwest Bk	Odessa	TX	80.0	0.095	0.237	10,436	411	\$100M-500M	72.5	33,120	573	0
Ennis St Bk	Ennis	TX	80.0	0.113	0.285	10,592	452	<\$100M	75.0	30,120	602	0
Bonham St Bk	Bonham	TX	80.0	0.114	1	10,771	300	<\$100M	52.5	10,771	300	0
Transpecos Banks	Pecos	TX	80.0	0.09	0.267	11,215	510	\$100M-500M	77.5	35,561	591	0
First St B&TC	Carthage	TX	80.0	0.045	1	13,202	375	\$100M-500M	57.5	13,202	375	0
Texas Cmnty Bk NA	Somerset	TX	80.0	0.076	0.215	19,836	618	\$100M-500M	77.5	73,846	875	0
Herring Bk	Amarillo	TX	80.0	0.07	0.164	23,895	913	\$100M-500M	75.0	81,619	1,177	0.002
Security St B&TC	Fredericksburg	TX	80.0	0.054	0.189	29,613	1,268	\$500M-\$1B	75.0	110,552	1,665	0
First B&TC	Dawson	TX	77.5	0.209	1	5,253	208	<\$100M	57.5	5,253	208	0
Marion St Bk	Marion	TX	77.5	0.146	1	6,352	171	<\$100M	50.0	6,352	171	0
First NB	Tom Bean	TX	77.5	0.187	1	6,837	186	<\$100M	52.5	6,837	186	0
Texas Star Bk SSB	Lott	TX	77.5	0.175	1	7,434	117	<\$100M	55.0	7,434	117	0.002
Texas SVG Bk SSB	Snyder	TX	77.5	0.139	1	8,109	126	<\$100M	55.0	8,109	126	0
First NB	Jacksboro	TX	77.5	0.07	0.341	8,446	327	\$100M-500M	67.5	24,130	409	0.002
First St Bk	Burnet	TX	77.5	0.058	0.305	8,502	459	\$100M-500M	57.5	22,933	539	0
West TX St Bk	Snyder	TX	77.5	0.09	1	8,690	165	<\$100M	47.5	8,690	165	0
Peoples Bk	Paris	TX	77.5	0.091	0.287	8,716	333	<\$100M	80.0	30,398	443	0.001
East TX NB	Palestine	TX	77.5	0.077	0.349	8,831	365	\$100M-500M	82.5	25,303	452	0
Gilmer NB	Gilmer	TX	77.5	0.053	0.446	9,882	461	\$100M-500M	52.5	17,208	524	0
First St Bk	Yoakum	TX	77.5	0.109	1	10,123	154	<\$100M	50.0	10,123	154	0
Bank & Tr SSB	Del Rio	TX	77.5	0.049	0.267	12,903	707	\$100M-500M	65.0	39,665	858	0
Citizens NB	Brownwood	TX	77.5	0.095	0.231	14,299	337	\$100M-500M	65.0	33,945	441	0
First Bk	Azle	TX	77.5	0.084	0.223	14,524	618	\$100M-500M	77.5	51,706	774	0
West TX St Bk	Odessa	TX	77.5	0.068	0.201	15,224	537	\$100M-500M	72.5	52,971	729	0
Texas Star Bk	Van Alstyne	TX	77.5	0.086	0.183	15,615	672	\$100M-500M	90.0	85,542	895	0
Community Bk	Granbury	TX	77.5	0.056	0.154	21,315	884	\$100M-500M	90.0	129,774	1,369	0
First B&TC East TX	Diboll	TX	77.5	0.052	0.209	30,020	1,260	\$500M-\$1B	67.5	88,313	1,587	0.003
First NB	Paducah	TX	75.0	0.078	1	3,808	256	<\$100M	50.0	3,808	256	0
Citizens St Bk	Roma	TX	75.0	0.07	1	4,108	242	<\$100M	47.5	4,108	242	0
Crowell St Bk	Crowell	TX	75.0	0.178	1	4,240	178	<\$100M	52.5	4,240	178	0
Powell St Bk	Powell	TX	75.0	0.208	1	4,842	159	<\$100M	57.5	4,842	159	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Stockmens NB	Cotulla	TX	75.0	0.138	1	5,093	145	<\$100M	50.0	5,093	145	0
State NB	West	TX	75.0	0.119	1	5,387	210	<\$100M	47.5	5,387	210	0
First NB	Moody	TX	75.0	0.15	1	5,751	214	<\$100M	50.0	5,751	214	0
Lamar Nb	Paris	TX	75.0	0.065	0.448	6,330	360	<\$100M	57.5	14,120	395	0.004
First NB	Anderson	TX	75.0	0.068	0.35	6,570	360	<\$100M	72.5	18,775	422	0
First St Bk	Menard	TX	75.0	0.24	1	6,607	132	<\$100M	55.0	6,607	132	0
Bosque Cty Bk	Meridian	TX	75.0	0.086	0.432	7,163	256	<\$100M	62.5	16,335	307	0
Security Bk	Ralls	TX	75.0	0.061	0.446	7,519	334	\$100M-500M	67.5	16,848	387	0
Llano NB	Llano	TX	75.0	0.099	0.332	7,665	275	<\$100M	70.0	22,953	330	0
First St Bk	Clute	TX	75.0	0.085	0.328	7,778	404	<\$100M	75.0	23,723	475	0
Community NB	Hondo	TX	75.0	0.087	0.321	7,779	403	<\$100M	75.0	23,485	473	0
Texas Premier Bk NA	Brookshire	TX	75.0	0.113	0.257	8,097	260	<\$100M	75.0	30,433	356	0
Brady NB	Brady	TX	75.0	0.144	1	10,385	128	<\$100M	47.5	10,385	128	0
First Nb	Bastrop	TX	75.0	0.045	0.265	12,159	664	\$100M-500M	77.5	45,846	807	0
First St Bk	New Braunfels	TX	75.0	0.071	0.163	14,335	572	\$100M-500M	82.5	74,671	843	0
GNB FNCL NA	Gainesville	TX	75.0	0.064	0.168	16,318	782	\$100M-500M	82.5	81,062	1,012	0
Independent Bk	Mckinney	TX	75.0	0.052	0.184	24,055	585	\$100M-500M	72.5	94,960	844	0
Republic NB	Houston	TX	75.0	0.057	0.107	34,091	1,180	\$500M-\$1B	82.5	201,827	1,863	0
First St Bk Central TX	Temple	TX	75.0	0.047	0.145	38,535	2,401	\$500M-\$1B	75.0	171,246	3,050	0
First Federal Bank Texas	Tyler	TX	72.5	0.014	0.16	3,158	79	\$100M-500M	60.0	14,307	125	0
First NB	Bronte	TX	72.5	0.216	1	4,914	114	<\$100M	50.0	4,914	114	0
Transpecos Bk Iraan	Iraan	TX	72.5	0.252	1	5,013	78	<\$100M	55.0	5,013	78	0
Kent Cty St Bk	Jayton	TX	72.5	0.21	1	5,067	94	<\$100M	52.5	5,067	94	0
Bank of Frio Canyon	Leakey	TX	72.5	0.174	1	5,122	89	<\$100M	47.5	5,122	89	0
Zavala Cty Bk	Crystal City	TX	72.5	0.096	1	5,159	138	<\$100M	45.0	5,159	138	0
Citizens St Bk	Miles	TX	72.5	0.139	1	5,324	142	<\$100M	45.0	5,324	142	0
Buckholts St Bk	Buckholts	TX	72.5	0.128	1	5,434	215	<\$100M	45.0	5,434	215	0
First St Bk-Bremond SSB	Bremond	TX	72.5	0.061	0.443	6,270	260	\$100M-500M	65.0	14,141	299	0.004
First NB	Mcgregor	TX	72.5	0.08	0.392	6,659	271	<\$100M	75.0	16,985	332	0
Citizens St Bk	Luling	TX	72.5	0.123	0.283	6,784	275	<\$100M	85.0	23,941	361	0
Mason NB	Mason	TX	72.5	0.106	1	7,105	128	<\$100M	42.5	7,105	128	0
Vintage Bk	Waxahachie	TX	72.5	0.073	0.259	7,389	332	\$100M-500M	75.0	28,030	440	0.003
City NB	Taylor	TX	72.5	0.034	0.417	7,412	943	\$100M-500M	55.0	15,844	998	0.007
Citizens St Bk	Sealy	TX	72.5	0.056	0.296	7,512	316	\$100M-500M	62.5	22,986	391	0
State NB TX	Iowa Park	TX	72.5	0.056	0.29	8,173	309	\$100M-500M	60.0	23,718	391	0
First NB	Mount Vernon	TX	72.5	0.067	1	8,377	160	\$100M-500M	42.5	8,377	160	0
Citizens St Bk	Buffalo	TX	72.5	0.046	0.293	8,708	404	\$100M-500M	67.5	29,718	478	0.001

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
American NB	Gonzales	TX	72.5	0.051	0.3	9,720	403	\$100M-500M	62.5	28,105	519	0
Southwest Securities FSB	Arlington	TX	72.5	0.013	0.052	10,736	299	\$500M-\$1B	82.5	131,003	722	0
First NB	Huntsville	TX	72.5	0.044	0.276	11,760	600	\$100M-500M	62.5	35,483	713	0
Newfirst NB	El Campo	TX	72.5	0.051	0.183	12,200	434	\$100M-500M	75.0	54,807	615	0
Woodhaven NB	Fort Worth	TX	72.5	0.059	0.156	14,032	453	\$100M-500M	82.5	79,312	680	0
Enterprise Bk	Houston	TX	72.5	0.072	0.131	16,940	538	\$100M-500M	80.0	93,901	863	0
State Bk	La Grange	TX	72.5	0.041	0.162	46,292	2,200	\$1B-\$10B	67.5	175,755	2,795	0
Dalhart FS & LA	Dalhart	TX	70.0	0.015	0.376	1,491	49	<\$100M	47.5	3,381	56	0
Henderson Federal Savings Ba	Henderson	TX	70.0	0.019	0.452	1,512	27	<\$100M	50.0	3,244	32	0
Ballinger NB	Ballinger	TX	70.0	0.091	1	3,292	144	<\$100M	47.5	3,292	144	0
Community NB	Detroit	TX	70.0	0.187	1	3,322	145	<\$100M	52.5	3,322	145	0
Bank of Vernon	Vernon	TX	70.0	0.214	1	3,799	115	<\$100M	47.5	3,799	115	0
City NB	Colorado City	TX	70.0	0.07	1	3,967	158	<\$100M	42.5	3,967	158	0.003
Bank San Jacinto Cty	Coldspring	TX	70.0	0.134	1	4,276	129	<\$100M	45.0	4,276	129	0
White Oak St Bk	White Oak	TX	70.0	0.096	0.35	4,694	240	<\$100M	70.0	13,421	319	0
Lakeside NB	Rockwall	TX	70.0	0.104	0.442	4,763	228	<\$100M	60.0	10,729	254	0
First NB	Santo	TX	70.0	0.07	0.493	4,947	235	<\$100M	47.5	9,224	268	0.004
Citizens St Bk	Woodville	TX	70.0	0.041	0.402	5,157	2,580	\$100M-500M	67.5	12,827	2,824	0
First NB	Canadian	TX	70.0	0.081	1	5,882	128	<\$100M	45.0	5,882	128	0
First NB	Colorado City	TX	70.0	0.191	1	6,126	77	<\$100M	52.5	6,126	77	0
Main St NB	Kingwood	TX	70.0	0.077	0.396	7,143	234	<\$100M	72.5	18,034	294	0
Texas NB	Jacksonville	TX	70.0	0.087	0.234	7,264	262	<\$100M	72.5	27,885	365	0
Hondo NB	Hondo	TX	70.0	0.086	0.282	7,430	278	<\$100M	72.5	26,304	365	0
Commercial St Bk	El Campo	TX	70.0	0.056	0.246	7,701	381	\$100M-500M	72.5	30,455	479	0
Jacksboro NB	Jacksboro	TX	70.0	0.061	0.288	7,778	323	\$100M-500M	57.5	20,923	367	0.002
Peoples Bk	Lubbock	TX	70.0	0.057	0.205	8,470	344	\$100M-500M	62.5	29,825	459	0
Charter Bk	Corpus Christi	TX	70.0	0.065	0.178	8,557	386	\$100M-500M	72.5	36,969	506	0
Texas First St Bk	Riesel	TX	70.0	0.049	0.223	9,218	451	\$100M-500M	67.5	31,595	566	0
Commercial NB	Texarkana	TX	70.0	0.06	0.202	9,353	391	\$100M-500M	77.5	40,744	549	0
Northwest Bk	Roanoke	TX	70.0	0.056	0.187	9,379	370	\$100M-500M	77.5	45,401	534	0
Texas Bk	Brownwood	TX	70.0	0.057	0.137	11,396	451	\$100M-500M	75.0	52,227	624	0
Security St Bk	Odessa	TX	70.0	0.059	0.118	11,685	466	\$100M-500M	72.5	59,353	693	0.002
Crosby St Bk	Crosby	TX	70.0	0.054	0.172	12,939	564	\$100M-500M	75.0	57,861	767	0
1st Choice Bk	Houston	TX	70.0	0.057	0.133	16,181	572	\$100M-500M	82.5	93,209	921	0
Northstar Bk of TX	Denton	TX	70.0	0.045	0.119	19,224	783	\$100M-500M	77.5	101,756	1,096	0
American St Bk	Lubbock	TX	70.0	0.03	0.146	62,576	3,556	\$1B-\$10B	60.0	193,369	4,167	0.003
State NB	Fort Worth	TX	70.0	0.043	0.113	70,098	2,868	\$1B-\$10B	75.0	356,975	4,211	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Amarillo NB	Amarillo	TX	70.0	0.039	0.138	75,834	2,375	\$1B-\$10B	60.0	196,719	3,051	0
Farmers NB	Newcastle	TX	67.5	0.149	1	2,777	119	<\$100M	47.5	2,777	119	0
First NB	Graford	TX	67.5	0.102	1	4,175	125	<\$100M	40.0	4,175	125	0
Bank Brenham NA	Brenham	TX	67.5	0.092	0.44	4,380	165	<\$100M	65.0	9,960	201	0
First NB	Floydada	TX	67.5	0.076	1	5,808	122	<\$100M	40.0	5,808	122	0
First Bk W TX	Coahoma	TX	67.5	0.063	0.263	6,273	240	<\$100M	72.5	23,878	327	0
Citizens Bk NA	Abilene	TX	67.5	0.092	0.281	6,986	142	<\$100M	62.5	22,257	215	0
Rio Bk	Mcallen	TX	67.5	0.06	0.206	7,028	318	\$100M-500M	87.5	34,128	429	0
Huntington St Bk	Huntington	TX	67.5	0.05	0.21	7,777	437	\$100M-500M	70.0	32,669	514	0.014
Farmers St Bk	Center	TX	67.5	0.035	0.308	7,870	414	\$100M-500M	47.5	19,206	459	0
First FNCL Bk NA	Southlake	TX	67.5	0.043	0.165	12,205	567	\$100M-500M	75.0	60,708	756	0
First FNCL Bk NA	Stephenville	TX	67.5	0.044	0.176	12,952	497	\$100M-500M	72.5	61,771	718	0
Citizens NB	Henderson	TX	67.5	0.027	0.217	17,734	905	\$500M-\$1B	60.0	57,728	1,120	0
Summit Bk NA	Fort Worth	TX	67.5	0.039	0.085	45,093	1,772	\$1B-\$10B	77.5	323,980	3,014	0
Guaranty Bank	Austin	TX	67.5	0.003	0.022	57,533	3,772	>\$10B	57.5	119,749	4,060	0
Laredo NB	Laredo	TX	67.5	0.025	0.151	106,948	3,729	\$1B-\$10B	67.5	493,268	5,354	0
Elkhart St Bk	Elkhart	TX	65.0	0.076	1	2,630	139	<\$100M	40.0	2,630	139	0
Enloe St Bk	Enloe	TX	65.0	0.193	1	3,173	104	<\$100M	50.0	3,173	104	0.003
Robert Lee St Bk	Robert Lee	TX	65.0	0.093	0.593	3,421	159	<\$100M	45.0	5,755	173	0
Prosper Bk	Prosper	TX	65.0	0.184	1	4,163	5	<\$100M	45.0	4,163	5	0
Muleshoe St Bk	Muleshoe	TX	65.0	0.065	0.427	4,840	230	<\$100M	55.0	11,342	265	0
First NB	Linden	TX	65.0	0.085	0.4	4,858	224	<\$100M	67.5	12,154	262	0
Texas St Bk	Joaquin	TX	65.0	0.063	0.291	5,075	239	<\$100M	75.0	17,450	297	0.004
Community Bk	Wellington	TX	65.0	0.07	0.228	5,097	293	<\$100M	70.0	21,315	373	0
Justin St Bk	Justin	TX	65.0	0.086	0.238	5,223	225	<\$100M	70.0	21,524	304	0
Wellington St Bk	Wellington	TX	65.0	0.049	0.355	5,386	294	\$100M-500M	47.5	11,705	330	0
National Bk of TX	Fort Worth	TX	65.0	0.062	0.234	5,605	267	<\$100M	75.0	23,966	345	0
First St Bk	Mobeetie	TX	65.0	0.125	1	5,695	106	<\$100M	42.5	5,695	106	0
Fort Worth NB	Fort Worth	TX	65.0	0.06	0.149	6,981	308	\$100M-500M	65.0	29,600	413	0
Industry St Bk	Industry	TX	65.0	0.039	0.229	7,660	472	\$100M-500M	67.5	30,671	582	0.002
Corsicana Nat B&T	Corsicana	TX	65.0	0.051	0.151	8,938	405	\$100M-500M	60.0	32,734	524	0
San Angelo NB	San Angelo	TX	65.0	0.035	0.193	10,344	620	\$100M-500M	55.0	31,923	762	0
First St Bk	Gainesville	TX	65.0	0.037	0.231	10,461	665	\$100M-500M	62.5	35,147	794	0
Union St Bk	Florence	TX	65.0	0.039	0.164	10,977	458	\$100M-500M	67.5	46,808	644	0
Community B&T	Waco	TX	65.0	0.043	0.132	13,263	487	\$100M-500M	67.5	60,084	630	0
American Bk NA	Corpus Christi	TX	65.0	0.03	0.069	21,364	1,001	\$500M-\$1B	70.0	136,544	1,547	0
First FNCL Bk NA	Abilene	TX	65.0	0.028	0.131	24,067	1,432	\$500M-\$1B	60.0	84,518	1,787	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Extraco Bks NA	Temple	TX	65.0	0.026	0.115	26,475	1,394	\$1B-\$10B	65.0	130,172	1,941	0
Broadway NB	San Antonio	TX	65.0	0.023	0.122	38,946	1,895	\$1B-\$10B	62.5	170,399	2,579	0
Sterling Bk	Houston	TX	65.0	0.036	0.067	135,492	4,733	\$1B-\$10B	77.5	1,011,490	7,942	0
Texas St Bk	Mcallen	TX	65.0	0.034	0.102	229,254	8,901	\$1B-\$10B	65.0	1,040,470	12,389	0
First FS & LA Oo Littlefield	Littlefield	TX	62.5	0.023	0.082	1,000	45	<\$100M	35.0	2,326	52	0
First NB	Lipan	TX	62.5	0.159	1	2,126	91	<\$100M	45.0	2,126	91	0
First Bk Roxton TX	Roxton	TX	62.5	0.101	1	2,198	154	<\$100M	37.5	2,198	154	0
Union St Bk	Kerrville	TX	62.5	0.099	1	2,290	87	<\$100M	40.0	2,290	87	0
Security St Bk	Winters	TX	62.5	0.1	0.805	2,657	170	<\$100M	45.0	3,301	177	0
Coleman Cty St Bk	Coleman	TX	62.5	0.067	0.319	3,231	207	<\$100M	47.5	7,901	229	0
Texas Republic Bk NA	Frisco	TX	62.5	0.105	0.302	3,275	143	<\$100M	60.0	10,258	172	0
Wilson St Bk	Wilson	TX	62.5	0.077	1	3,618	115	<\$100M	37.5	3,618	115	0
Commercial St Bk	Palmer	TX	62.5	0.081	0.378	3,705	159	<\$100M	67.5	9,812	201	0
Kilgore NB	Kilgore	TX	62.5	0.081	0.32	4,153	142	<\$100M	70.0	12,978	188	0
First NB Hereford	Hereford	TX	62.5	0.058	0.293	4,357	191	<\$100M	70.0	14,888	251	0
First St Bk	Avinger	TX	62.5	0.29	1	4,518	60	<\$100M	47.5	4,518	60	0
First TX Bk	Lampasas	TX	62.5	0.052	0.359	4,857	249	<\$100M	55.0	13,114	298	0
Gulf Coast Bk	Winnie	TX	62.5	0.06	0.247	4,957	197	<\$100M	67.5	20,051	246	0
Fidelity Bk of TX	Waco	TX	62.5	0.062	0.239	6,029	230	<\$100M	80.0	25,261	326	0
United Bk of EL Paso Del Nor	El Paso	TX	62.5	0.079	0.182	6,049	198	<\$100M	65.0	25,061	290	0
First Community Bank NA	San Benito	TX	62.5	0.054	0.251	6,152	244	\$100M-500M	60.0	21,311	323	0
First NB	Graham	TX	62.5	0.045	0.148	7,151	313	\$100M-500M	55.0	27,231	375	0
First TX Bk	Round Rock	TX	62.5	0.045	0.144	7,215	413	\$100M-500M	72.5	40,865	591	0
Texas First Bk	Galveston	TX	62.5	0.048	0.222	8,102	228	\$100M-500M	67.5	33,358	324	0.002
First St Bk TX	Keene	TX	62.5	0.045	0.165	8,132	360	\$100M-500M	62.5	32,731	471	0
First Bk	Burkburnett	TX	62.5	0.048	0.142	8,672	383	\$100M-500M	70.0	38,965	540	0
First NB	Monahans	TX	62.5	0.045	0.141	11,405	406	\$100M-500M	72.5	54,575	626	0
National Bk	Gatesville	TX	62.5	0.028	0.168	11,591	551	\$100M-500M	62.5	52,004	745	0
Alliance Bk	Sulphur Springs	TX	62.5	0.029	0.147	13,072	677	\$100M-500M	57.5	47,481	861	0.002
Lubbock NB	Lubbock	TX	62.5	0.034	0.081	15,827	1,318	\$100M-500M	67.5	86,053	1,820	0
Community NB	Midland	TX	62.5	0.045	0.104	17,295	662	\$100M-500M	80.0	105,733	1,042	0
American Bk CMRC	Wolfforth	TX	62.5	0.033	0.078	18,017	752	\$500M-\$1B	72.5	116,281	1,226	0
Texas B&TC	Longview	TX	62.5	0.025	0.077	19,997	823	\$500M-\$1B	70.0	140,529	1,429	0.006
First Victoria NB	Victoria	TX	62.5	0.024	0.073	26,620	997	\$1B-\$10B	70.0	190,498	1,699	0
Inter NB	Mcallen	TX	62.5	0.028	0.091	32,260	1,042	\$1B-\$10B	70.0	197,235	1,692	0
Southside Bk	Tyler	TX	62.5	0.019	0.132	36,307	1,465	\$1B-\$10B	60.0	160,365	1,981	0.001
Lone Star NB	Pharr	TX	62.5	0.028	0.086	39,093	1,375	\$1B-\$10B	72.5	266,439	2,295	0.001

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First NB	Edinburg	TX	62.5	0.028	0.082	97,452	3,746	\$1B-\$10B	67.5	540,005	5,325	0
Colonial Savings FA	Fort Worth	TX	60.0	0.001	1	1,480	22	\$1B-\$10B	47.5	1,480	22	0
First St Bk of Miami TX	Miami	TX	60.0	0.087	0.433	2,362	141	<\$100M	50.0	5,461	163	0
First NB	Trinity	TX	60.0	0.068	0.417	2,463	154	<\$100M	47.5	5,782	174	0
First NB	Saint Jo	TX	60.0	0.076	1	2,686	93	<\$100M	40.0	2,686	93	0
State Bk	Jewett	TX	60.0	0.079	1	3,038	100	<\$100M	37.5	3,038	100	0
Menard NB	Menard	TX	60.0	0.112	1	3,448	63	<\$100M	40.0	3,448	63	0
Wood Cty NB	Quitman	TX	60.0	0.063	1	3,678	72	<\$100M	37.5	3,678	72	0
Riverbend Bk	Fort Worth	TX	60.0	0.081	0.306	3,685	119	<\$100M	67.5	12,061	192	0
First St Bk	Mineral Wells	TX	60.0	0.061	0.324	3,804	168	<\$100M	57.5	11,739	208	0
First NB	Bedford	TX	60.0	0.088	0.252	3,945	163	<\$100M	67.5	15,663	216	0.018
American NB	Mount Pleasant	TX	60.0	0.054	0.315	4,156	195	<\$100M	65.0	13,208	244	0
First NB	Mexia	TX	60.0	0.062	0.272	4,728	217	<\$100M	57.5	15,376	283	0
Fayetteville Bk	Fayetteville	TX	60.0	0.054	1	4,864	115	<\$100M	35.0	4,864	115	0
Brazos Valley Bk NA	College Station	TX	60.0	0.11	0.168	5,174	154	<\$100M	60.0	20,046	211	0
Encore Bank	Houston	TX	60.0	0.004	0.025	5,361	162	\$1B-\$10B	65.0	82,627	409	0
Texas Bk	Henderson	TX	60.0	0.041	0.243	6,005	259	\$100M-500M	50.0	16,665	324	0
Texstar NB	Universal City	TX	60.0	0.081	0.135	6,189	194	<\$100M	77.5	43,184	352	0
Ozona NB	Ozona	TX	60.0	0.041	0.155	6,316	310	\$100M-500M	62.5	30,583	422	0
Independent Bk	Waco	TX	60.0	0.048	0.145	6,634	263	\$100M-500M	70.0	35,856	377	0
First St Bk	Livingston	TX	60.0	0.033	0.2	7,623	407	\$100M-500M	65.0	34,165	497	0
Citizens NB	Benbrook	TX	60.0	0.061	0.121	7,975	275	\$100M-500M	82.5	62,133	532	0
Texas First Bk	Santa Fe	TX	60.0	0.041	0.158	8,059	272	\$100M-500M	65.0	37,410	427	0.005
First NB	Granbury	TX	60.0	0.028	0.162	8,106	431	\$100M-500M	65.0	42,011	553	0
Pilgrim Bk	Pittsburg	TX	60.0	0.04	0.142	8,198	362	\$100M-500M	72.5	45,283	518	0
Texas Cmnty Bk NA	The Woodlands	TX	60.0	0.052	0.129	8,594	251	\$100M-500M	72.5	51,268	397	0
Weatherford NB	Weatherford	TX	60.0	0.032	0.155	9,170	374	\$100M-500M	55.0	35,891	495	0
Bank of The West	Grapevine	TX	60.0	0.045	0.112	9,495	399	\$100M-500M	80.0	67,155	651	0
Texas Champion Bk	Alice	TX	60.0	0.039	0.111	9,962	336	\$100M-500M	65.0	54,499	536	0
First B&TC	Lubbock	TX	60.0	0.033	0.134	10,561	421	\$100M-500M	70.0	60,610	658	0.002
American NB TX	Terrell	TX	60.0	0.021	0.077	28,853	1,216	\$1B-\$10B	67.5	198,391	1,931	0
First St Bk	Rice	TX	57.5	0.129	1	1,266	60	<\$100M	37.5	1,266	60	0
Eagle Bk	Jarrell	TX	57.5	0.095	1	1,573	49	<\$100M	37.5	1,573	49	0
Delta Bk	Cooper	TX	57.5	0.11	1	1,899	77	<\$100M	40.0	1,899	77	0.003
First NB	Edgewood	TX	57.5	0.118	1	1,926	86	<\$100M	40.0	1,926	86	0
Carmine St Bk	Carmine	TX	57.5	0.06	1	2,286	99	<\$100M	35.0	2,286	99	0
Bank of Crowley	Crowley	TX	57.5	0.094	0.484	2,295	78	<\$100M	52.5	4,743	91	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First St Bk	Junction	TX	57.5	0.073	1	2,372	76	<\$100M	35.0	2,372	76	0
First NB	Groesbeck	TX	57.5	0.059	1	2,390	114	<\$100M	30.0	2,390	114	0
Peoples St Bk	Rocksprings	TX	57.5	0.056	1	2,394	89	<\$100M	32.5	2,394	89	0
Kress NB	Kress	TX	57.5	0.087	1	2,419	59	<\$100M	35.0	2,419	59	0
First St Bk	Maypearl	TX	57.5	0.095	1	2,636	69	<\$100M	35.0	2,636	69	0
Commercial Bk	Mason	TX	57.5	0.12	1	2,655	76	<\$100M	37.5	2,655	76	0
Marfa NB	Marfa	TX	57.5	0.075	0.539	2,826	106	<\$100M	45.0	5,241	124	0
First Bk	Groveton	TX	57.5	0.081	1	2,986	50	<\$100M	30.0	2,986	50	0
First St Bk	Bedias	TX	57.5	0.046	0.453	3,031	166	<\$100M	25.0	4,015	176	0
First NB	Eldorado	TX	57.5	0.073	0.716	3,032	89	<\$100M	40.0	4,232	100	0
First Security St Bk	Cranfills Gap	TX	57.5	0.059	0.406	3,626	133	<\$100M	55.0	8,933	162	0
First NB	Lamesa	TX	57.5	0.032	0.571	3,702	197	\$100M-500M	45.0	6,479	212	0
Bank TX	Devine	TX	57.5	0.073	0.211	3,789	172	<\$100M	60.0	15,171	212	0
Liberty Bk	North Richland Hill	TX	57.5	0.046	0.202	4,030	256	<\$100M	62.5	17,332	327	0
Security Bk	Whitesboro	TX	57.5	0.05	0.345	4,195	153	<\$100M	57.5	12,147	198	0
Haskell NB	Haskell	TX	57.5	0.078	1	4,568	75	<\$100M	32.5	4,568	75	0
Citizens NB	Breckenridge	TX	57.5	0.064	0.2	4,624	228	<\$100M	47.5	13,473	256	0
First Bk	Farmersville	TX	57.5	0.055	0.143	5,081	237	<\$100M	75.0	31,168	342	0
Shelby SVG Bk SSB	Center	TX	57.5	0.033	0.24	5,132	275	\$100M-500M	50.0	17,026	331	0
State Bk	De Kalb	TX	57.5	0.045	0.216	5,160	253	\$100M-500M	50.0	16,888	308	0
First NB	Bellville	TX	57.5	0.048	0.257	5,889	150	\$100M-500M	50.0	18,688	206	0
First CMRC Bk	Corpus Christi	TX	57.5	0.051	0.189	6,116	232	\$100M-500M	67.5	28,923	334	0
First NB	Wichita Falls	TX	57.5	0.043	0.124	7,102	366	\$100M-500M	67.5	36,748	507	0
International Bk CMRC	Zapata	TX	57.5	0.021	0.303	7,520	296	\$100M-500M	45.0	20,187	372	0
Security St Bk	Pearsall	TX	57.5	0.022	0.177	7,863	1,497	\$100M-500M	52.5	24,383	1,582	0
Partners Bk of TS	Humble	TX	57.5	0.043	0.122	8,416	246	\$100M-500M	70.0	51,298	396	0
Bank of The Hills NA	Kerrville	TX	57.5	0.027	0.151	8,740	304	\$100M-500M	50.0	30,154	420	0
First St Bk	Uvalde	TX	57.5	0.026	0.131	10,212	553	\$100M-500M	57.5	42,972	684	0
Century Bk NA	Texarkana	TX	57.5	0.021	0.061	22,376	922	\$1B-\$10B	65.0	161,244	1,439	0
Woodforest NB	Houston	TX	57.5	0.017	0.054	35,529	1,382	\$1B-\$10B	62.5	274,606	2,358	0
Plainscapital Bk	Lubbock	TX	57.5	0.023	0.06	61,752	2,666	\$1B-\$10B	65.0	369,965	3,980	0
Bloomberg St Bk	Bloomberg	TX	55.0	0.146	0.448	1,461	52	<\$100M	52.5	3,257	69	0
Santa Anna NB	Santa Anna	TX	55.0	0.056	0.413	1,734	139	<\$100M	40.0	3,992	150	0
First St Bk	Paint Rock	TX	55.0	0.05	0.569	2,412	175	<\$100M	45.0	4,239	192	0
Bandera Bk	Bandera	TX	55.0	0.071	0.366	2,429	131	<\$100M	52.5	6,638	155	0
First St Bk	San Diego	TX	55.0	0.056	0.531	2,521	130	<\$100M	45.0	4,752	148	0
Security St Bk	Anahuac	TX	55.0	0.055	1	2,941	64	<\$100M	32.5	2,941	64	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First St Bk	Odem	TX	55.0	0.047	0.337	2,956	153	<\$100M	57.5	8,776	192	0
Sundown St Bk	Sundown	TX	55.0	0.04	0.354	3,224	186	<\$100M	52.5	9,108	224	0
First NB	Falfurrias	TX	55.0	0.052	1	3,452	98	<\$100M	32.5	3,452	98	0
Johnson City Bk	Johnson City	TX	55.0	0.058	0.256	3,738	121	<\$100M	52.5	12,511	170	0
Citizens NB	Crockett	TX	55.0	0.051	0.277	3,921	172	<\$100M	42.5	10,515	216	0.004
First NB	Ballinger	TX	55.0	0.046	0.228	4,263	197	<\$100M	65.0	18,678	259	0
Pecos Cty St Bk	Fort Stockton	TX	55.0	0.047	0.209	4,365	191	<\$100M	67.5	20,865	249	0
Town & Country Bk	Stephenville	TX	55.0	0.038	0.27	4,575	196	\$100M-500M	50.0	15,345	252	0.005
First NB	Mertzon	TX	55.0	0.034	0.329	4,750	214	\$100M-500M	47.5	13,089	254	0.003
Lone Star Cap Bk NA	San Antonio	TX	55.0	0.047	0.145	4,989	192	\$100M-500M	62.5	27,160	279	0
First NB	Burleson	TX	55.0	0.041	0.15	5,684	244	\$100M-500M	65.0	30,449	337	0
Texas First Bk	Texas City	TX	55.0	0.039	0.196	5,725	197	\$100M-500M	62.5	27,775	294	0.004
First NB	Cameron	TX	55.0	0.034	0.287	6,013	223	\$100M-500M	50.0	18,453	291	0
Fidelity Bk	Wichita Falls	TX	55.0	0.052	0.126	6,202	229	\$100M-500M	67.5	34,584	340	0
First NB	Weatherford	TX	55.0	0.041	0.114	6,281	246	\$100M-500M	65.0	36,841	387	0
Hometown Bk Na	Galveston	TX	55.0	0.037	0.126	7,770	352	\$100M-500M	72.5	47,528	514	0
Southwest Bk	Fort Worth	TX	55.0	0.031	0.098	8,774	362	\$100M-500M	77.5	75,150	652	0
American NB	Wichita Falls	TX	55.0	0.029	0.096	9,739	430	\$100M-500M	57.5	44,786	583	0
Wallis St Bk	Wallis	TX	55.0	0.043	0.078	10,480	283	\$100M-500M	77.5	85,040	508	0.003
Falcon Intl Bk	Laredo	TX	55.0	0.021	0.087	11,499	469	\$500M-\$1B	60.0	69,462	691	0.002
First NB	Bryan	TX	55.0	0.025	0.124	12,151	298	\$100M-500M	47.5	33,551	474	0
United Central Bk	Garland	TX	55.0	0.029	0.046	13,928	540	\$100M-500M	80.0	183,130	1,413	0
Beal Bk SSB	Plano	TX	55.0	0.008	0.094	16,137	1,567	\$1B-\$10B	57.5	87,942	2,360	0
City Bk	Lubbock	TX	55.0	0.016	0.041	17,437	739	\$1B-\$10B	60.0	117,295	1,137	0
Texas Cap Bk NA	Dallas	TX	55.0	0.008	0.016	28,124	931	\$1B-\$10B	60.0	323,448	1,904	0
Citibank TX NA	Dallas	TX	55.0	0.009	0.029	44,977	1,777	\$1B-\$10B	57.5	336,625	2,919	0
Bank TX NA	Dallas	TX	55.0	0.015	0.037	50,997	1,419	\$1B-\$10B	60.0	362,287	2,406	0
Prosperity Bk	El Campo	TX	55.0	0.012	0.049	55,173	2,001	\$1B-\$10B	60.0	479,760	3,690	0
International Bk of CMRC	Laredo	TX	55.0	0.009	0.039	76,247	2,914	\$1B-\$10B	57.5	607,526	5,162	0.001
Amegy Bk NA	Houston	TX	55.0	0.012	0.038	114,435	4,198	\$1B-\$10B	57.5	721,195	6,820	0
Frost Nb	San Antonio	TX	55.0	0.015	0.043	172,984	7,161	>\$10B	62.5	1,334,091	12,732	0
Graham S & LA FA	Graham	TX	52.5	0.008	0.069	768	25	<\$100M	50.0	6,656	49	0
Oglesby St Bk	Oglesby	TX	52.5	0.109	1	1,109	36	<\$100M	35.0	1,109	36	0
First NB	Quitaque	TX	52.5	0.054	1	2,042	98	<\$100M	32.5	2,042	98	0
Citizens St Bk	Anton	TX	52.5	0.069	0.567	2,082	86	<\$100M	40.0	3,675	95	0
Omniamerican Bank	Ft. Worth	TX	52.5	0.002	0.027	2,269	73	\$1B-\$10B	47.5	17,888	118	0
Memphis St Bk	Memphis	TX	52.5	0.062	1	2,321	72	<\$100M	32.5	2,321	72	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First NB	Evant	TX	52.5	0.082	0.293	2,348	108	<\$100M	47.5	7,317	141	0
First NB	Sterling City	TX	52.5	0.056	1	2,509	67	<\$100M	30.0	2,509	67	0
State NB	Groom	TX	52.5	0.08	0.333	2,572	110	<\$100M	55.0	7,720	140	0
First Bk	Celeste	TX	52.5	0.071	0.265	2,675	138	<\$100M	57.5	10,106	169	0
Nixon St Bk	Nixon	TX	52.5	0.047	0.314	3,098	130	<\$100M	50.0	9,864	168	0
Perryton NB	Perryton	TX	52.5	0.042	0.369	3,336	166	<\$100M	42.5	8,331	192	0
Independent Bk of TX	Irving	TX	52.5	0.07	0.174	3,807	130	<\$100M	65.0	20,415	195	0
First NB	Spearman	TX	52.5	0.047	0.22	4,507	179	<\$100M	55.0	17,251	235	0
Lone Star Bk SSB	Moulton	TX	52.5	0.043	0.193	4,774	196	\$100M-500M	50.0	16,337	248	0.002
Independence Bk NA	Houston	TX	52.5	0.043	0.147	4,916	186	\$100M-500M	62.5	26,405	284	0
Citizens Bk	Slaton	TX	52.5	0.032	0.21	5,627	234	\$100M-500M	55.0	23,424	301	0
Capital Bk	Jacinto City	TX	52.5	0.042	0.086	7,226	257	\$100M-500M	75.0	57,065	449	0
First United Bk	Dimmitt	TX	52.5	0.021	0.103	10,966	499	\$500M-\$1B	57.5	57,326	728	0
Moody NB	Galveston	TX	52.5	0.012	0.061	12,010	1,598	\$500M-\$1B	60.0	92,117	2,218	0
American Bk of TX	Sherman	TX	52.5	0.017	0.044	15,793	653	\$500M-\$1B	62.5	118,345	1,070	0
Franklin Bk SSB	Houston	TX	52.5	0.003	0.063	16,913	635	\$1B-\$10B	52.5	81,919	905	0
La Coste NB	La Coste	TX	50.0	0.059	1	1,781	39	<\$100M	30.0	1,781	39	0
First NB	Hico	TX	50.0	0.067	1	1,932	62	<\$100M	30.0	1,932	62	0
Brush Country Bk	Freer	TX	50.0	0.058	0.305	1,957	123	<\$100M	47.5	6,059	150	0
Greater South TX Bk	Falfurrias	TX	50.0	0.082	1	2,161	41	<\$100M	30.0	2,161	41	0
Farmers & Mrch Bk	De Leon	TX	50.0	0.039	0.373	2,172	140	<\$100M	42.5	5,829	161	0
First NB	Kemp	TX	50.0	0.047	0.316	2,261	112	<\$100M	42.5	7,141	140	0
Texas Coastal Bk	Pasadena	TX	50.0	0.074	0.232	2,380	85	<\$100M	57.5	10,165	123	0
First St Bk	Three Rivers	TX	50.0	0.035	0.326	2,830	142	<\$100M	45.0	8,680	179	0
Comanche NB	Comanche	TX	50.0	0.023	0.407	2,865	154	\$100M-500M	45.0	7,041	174	0
Roscoe St Bk	Roscoe	TX	50.0	0.04	0.365	3,077	136	<\$100M	37.5	7,418	157	0
National Bk	Daingerfield	TX	50.0	0.038	0.346	3,204	148	<\$100M	45.0	9,272	184	0
Community Bk TX NA	Grand Prairie	TX	50.0	0.066	0.133	3,719	151	<\$100M	70.0	23,773	240	0
First-Lockhart NB	Lockhart	TX	50.0	0.037	0.075	4,108	485	\$100M-500M	70.0	31,138	621	0
State Bk TX	Houston	TX	50.0	0.033	0.117	4,147	318	\$100M-500M	62.5	25,114	415	0
First St Bk NA	Canadian	TX	50.0	0.047	0.156	4,585	158	<\$100M	37.5	13,023	190	0
First CMRL Bk NA	Seguin	TX	50.0	0.054	0.117	4,656	224	<\$100M	77.5	39,576	366	0
First Liberty NB	Liberty	TX	50.0	0.021	0.219	5,011	252	\$100M-500M	45.0	17,281	318	0
First Scty Bk NA	Flower Mound	TX	50.0	0.047	0.107	5,296	168	\$100M-500M	70.0	39,048	284	0
First NB	Livingston	TX	50.0	0.025	0.175	5,541	285	\$100M-500M	72.5	31,613	376	0
Commercial Bk	Nacogdoches	TX	50.0	0.019	0.178	5,826	241	\$100M-500M	55.0	28,626	336	0
Orange Svgs Bk SSB	Orange	TX	50.0	0.021	0.161	6,137	401	\$100M-500M	55.0	29,405	532	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Mcallen NB	Mcallen	TX	50.0	0.042	0.106	7,605	233	\$100M-500M	62.5	43,552	392	0
Commerce Bk	Laredo	TX	50.0	0.016	0.084	8,201	311	\$500M-\$1B	55.0	55,829	509	0
American Bk TX NA	Marble Falls	TX	50.0	0.016	0.068	9,725	400	\$500M-\$1B	60.0	77,067	676	0.004
Jefferson St Bk	San Antonio	TX	50.0	0.017	0.066	10,013	369	\$500M-\$1B	65.0	85,140	708	0
Metrobank NA	Houston	TX	50.0	0.013	0.025	12,880	603	\$500M-\$1B	72.5	224,564	1,605	0
Legacytexas Bk	Plano	TX	50.0	0.015	0.043	17,763	651	\$1B-\$10B	62.5	130,353	1,109	0
Plains St Bk	Plains	TX	47.5	0.056	1	1,112	40	<\$100M	32.5	1,112	40	0
First St Bk	Tuscola	TX	47.5	0.061	1	1,192	20	<\$100M	35.0	1,192	20	0
Amistad Bk	Del Rio	TX	47.5	0.093	0.256	1,381	46	<\$100M	52.5	5,387	75	0
Capital Bk TS	Carrizo Springs	TX	47.5	0.056	0.294	1,705	79	<\$100M	50.0	5,807	104	0
Schwertner St Bk	Schwertner	TX	47.5	0.059	1	1,755	22	<\$100M	30.0	1,755	22	0
First NB Bells/Savoy	Bells	TX	47.5	0.049	0.334	1,872	125	<\$100M	47.5	5,598	157	0
Lytle St Bk of Lytle TX Bank	Lytle	TX	47.5	0.04	0.429	2,566	94	<\$100M	47.5	5,981	113	0
	Weatherford	TX	47.5	0.047	0.212	2,797	129	<\$100M	45.0	11,000	166	0
Texas Brand Bk	Garland	TX	47.5	0.071	0.173	2,805	79	<\$100M	57.5	15,054	124	0
Fort Davis St Bk	Fort Davis	TX	47.5	0.053	0.253	2,862	102	<\$100M	57.5	11,313	144	0
Jourdanton St Bk	Jourdanton	TX	47.5	0.033	0.26	2,938	183	<\$100M	40.0	9,413	215	0
Star Bk of TX	Lake Worth	TX	47.5	0.049	0.228	3,141	138	<\$100M	45.0	11,456	174	0
Interstate Bk SSB	Perryton	TX	47.5	0.034	0.224	3,158	197	<\$100M	50.0	11,915	244	0
Citizens NB	Hillsboro	TX	47.5	0.036	0.255	3,188	160	<\$100M	35.0	8,782	182	0
Peoples Bk	Colleyville	TX	47.5	0.057	0.169	3,199	123	<\$100M	60.0	16,712	175	0
HBank TX	Grapevine	TX	47.5	0.046	0.179	3,274	116	<\$100M	72.5	18,290	177	0
Preston NB	Dallas	TX	47.5	0.063	0.15	3,406	112	<\$100M	65.0	20,803	192	0.012
First St Bk	Granger	TX	47.5	0.048	0.156	3,500	151	<\$100M	65.0	21,358	219	0
First NB	Fairfield	TX	47.5	0.03	0.265	3,538	143	\$100M-500M	50.0	13,144	199	0.002
First St Bk	Huntsville	TX	47.5	0.048	0.161	3,797	132	<\$100M	35.0	10,266	184	0
First NB Sweetwater TX	Sweetwater	TX	47.5	0.033	0.178	4,118	191	\$100M-500M	45.0	15,572	256	0
First Cmnty Bk Sa NA	San Antonio	TX	47.5	0.049	0.147	4,332	115	<\$100M	80.0	29,523	198	0
Schertz B&TC	Schertz	TX	47.5	0.039	0.102	4,921	214	\$100M-500M	82.5	47,532	468	0
First TX Bk	Killeen	TX	47.5	0.031	0.181	5,044	123	\$100M-500M	45.0	18,308	186	0
United Cmnty Bk NA	Highland Village	TX	47.5	0.045	0.11	5,155	164	\$100M-500M	72.5	38,900	324	0
First NB	Crockett	TX	47.5	0.038	0.1	5,365	199	\$100M-500M	70.0	43,833	360	0.004
Waggoner NB	Vernon	TX	47.5	0.026	0.132	5,548	252	\$100M-500M	72.5	42,160	314	0
Citizens NB	Cameron	TX	47.5	0.027	0.16	5,751	217	\$100M-500M	67.5	35,106	314	0
Texas Gulf Bk NA	Freeport	TX	47.5	0.028	0.118	5,775	250	\$100M-500M	52.5	29,463	371	0
Royal Oaks Bk SSB	Houston	TX	47.5	0.036	0.08	6,466	197	\$100M-500M	70.0	54,386	379	0
West TX NB	Midland	TX	47.5	0.019	0.078	7,140	313	\$100M-500M	52.5	43,337	485	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Tradition Bk	Houston	TX	47.5	0.025	0.078	7,808	270	\$100M-500M	70.0	71,039	474	0
American Bk NA	Waco	TX	47.5	0.027	0.084	7,849	303	\$100M-500M	85.0	93,070	524	0
North Dallas B&TC	Dallas	TX	47.5	0.01	0.064	9,319	354	\$500M-\$1B	55.0	74,129	651	0
Citizens NB	Waxahachie	TX	47.5	0.022	0.047	9,580	374	\$100M-500M	75.0	115,502	757	0
International Bk of CMRC	Brownsville	TX	47.5	0.013	0.08	10,380	326	\$500M-\$1B	52.5	59,933	553	0
First NB	Cooper	TX	45.0	0.046	1	873	21	<\$100M	30.0	873	21	0
First Presidio Bk	Presidio	TX	45.0	0.053	1	1,211	23	<\$100M	30.0	1,211	23	0
Granger NB	Granger	TX	45.0	0.058	1	1,231	33	<\$100M	25.0	1,231	33	0
Citizens St Bk	Tenaha	TX	45.0	0.053	1	1,248	32	<\$100M	27.5	1,248	32	0
Farmers St Bk	Bertram	TX	45.0	0.065	1	1,752	43	<\$100M	27.5	1,752	43	0
First St Bk	Van	TX	45.0	0.051	0.301	1,942	86	<\$100M	52.5	6,447	115	0
West B&TC	West	TX	45.0	0.04	1	1,955	75	<\$100M	27.5	1,955	75	0
First NB	Stanton	TX	45.0	0.038	0.404	1,969	137	<\$100M	22.5	2,872	144	0
Citizens St Bk	Ganado	TX	45.0	0.046	1	2,160	32	<\$100M	27.5	2,160	32	0
Farmers NB	Seymour	TX	45.0	0.043	0.184	2,525	147	<\$100M	32.5	7,786	168	0
Citizens St Bk	Princeton	TX	45.0	0.037	0.33	2,598	131	<\$100M	42.5	7,857	165	0
First NB	Borger	TX	45.0	0.066	0.155	2,650	127	<\$100M	60.0	15,304	168	0
First NB	Munday	TX	45.0	0.043	0.196	2,660	161	<\$100M	67.5	13,599	205	0
First NB	Eagle Lake	TX	45.0	0.038	0.162	3,196	140	<\$100M	47.5	14,683	198	0
Arrowhead Bk	Llano	TX	45.0	0.033	0.182	3,462	146	\$100M-500M	47.5	15,713	197	0
Dallas NB	Dallas	TX	45.0	0.043	0.149	3,532	160	<\$100M	65.0	22,003	258	0.005
Community NB	Bellaire	TX	45.0	0.028	0.157	3,763	184	\$100M-500M	45.0	16,993	234	0
Grand Bk of TS	Grand Prairie	TX	45.0	0.046	0.126	3,780	135	<\$100M	65.0	25,600	227	0
Lamesa NB	Lamesa	TX	45.0	0.022	0.21	3,830	229	\$100M-500M	42.5	14,107	278	0
Live Oak St Bk	Dallas	TX	45.0	0.041	0.134	3,881	142	<\$100M	77.5	28,928	232	0
First FNCL Bk NA	Cleburne	TX	45.0	0.024	0.082	5,599	257	\$100M-500M	60.0	37,135	422	0
Pointbank	Pilot Point	TX	45.0	0.026	0.077	5,892	245	\$100M-500M	82.5	75,735	431	0
Bank of the West	El Paso	TX	45.0	0.015	0.042	9,501	368	\$500M-\$1B	57.5	73,898	677	0
First NB	Quanah	TX	42.5	0.032	1	973	47	<\$100M	32.5	973	47	0
American Bk NA	Dallas	TX	42.5	0.051	1	1,193	28	<\$100M	27.5	1,193	28	0
Dublin NB	Dublin	TX	42.5	0.045	0.421	1,237	55	<\$100M	40.0	2,937	69	0
Normangee St Bk	Normangee	TX	42.5	0.031	1	1,744	40	<\$100M	32.5	1,744	40	0
D Hanis St Bk	D Hanis	TX	42.5	0.055	0.279	1,768	59	<\$100M	52.5	6,337	84	0
First NB	Fort Stockton	TX	42.5	0.042	0.314	1,801	82	<\$100M	47.5	5,743	114	0
Security St Bk	Littlefield	TX	42.5	0.029	0.294	2,168	133	<\$100M	40.0	7,379	151	0
First St Bk	Spearman	TX	42.5	0.03	0.269	2,202	124	<\$100M	35.0	6,824	157	0
National B&T	La Grange	TX	42.5	0.028	0.415	2,459	90	<\$100M	25.0	4,931	107	0.004

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Snyder NB	Snyder	TX	42.5	0.026	0.387	2,917	93	\$100M-500M	32.5	6,854	110	0
Bank TX NA	Quitman	TX	42.5	0.025	0.185	3,658	126	\$100M-500M	42.5	15,649	190	0
Bank of Desoto NA	Desoto	TX	42.5	0.032	0.118	4,117	169	\$100M-500M	65.0	29,536	273	0
Texas St Bk	San Angelo	TX	42.5	0.029	0.166	4,122	177	\$100M-500M	70.0	24,766	263	0
Houston Cmnty Bk	Houston	TX	42.5	0.029	0.101	5,248	203	\$100M-500M	70.0	44,330	343	0
Hcsb St Bkg Assn	Plainview	TX	42.5	0.021	0.126	5,459	215	\$100M-500M	47.5	26,660	321	0
Omnibank NA	Houston	TX	42.5	0.021	0.037	6,293	239	\$100M-500M	62.5	63,899	479	0
Town North Bk NA	Farmers Branch	TX	42.5	0.008	0.057	6,750	337	\$500M-\$1B	40.0	21,964	468	0.134
Central NB	Waco	TX	42.5	0.017	0.045	7,982	248	\$100M-500M	52.5	49,790	423	0
Grapeland St Bk	Grapeland	TX	40.0	0.031	1	605	47	<\$100M	27.5	605	47	0
Spur Security Bk	Spur	TX	40.0	0.036	0.611	1,068	82	<\$100M	25.0	1,743	87	0
Citizens Bk	Claude	TX	40.0	0.016	1	1,367	47	<\$100M	32.5	1,367	47	0.002
Pavillion Bk	Richardson	TX	40.0	0.043	0.294	2,153	73	<\$100M	45.0	7,313	92	0
First NB	Dalhart	TX	40.0	0.047	0.167	2,216	97	<\$100M	50.0	11,252	142	0
First Coleman NB	Coleman	TX	40.0	0.04	0.144	2,255	137	<\$100M	55.0	14,042	171	0
Karnes Cty NB	Karnes City	TX	40.0	0.038	0.17	2,319	114	<\$100M	50.0	12,596	139	0
Peoples St Bk	Hallettsville	TX	40.0	0.016	0.512	2,325	99	\$100M-500M	30.0	4,493	114	0
Muenster St Bk	Muenster	TX	40.0	0.032	0.3	2,364	77	<\$100M	45.0	7,873	98	0
First B&TC	Childress	TX	40.0	0.038	0.11	2,829	132	<\$100M	70.0	25,598	232	0
Worthington NB	Arlington	TX	40.0	0.05	0.112	2,900	100	<\$100M	70.0	25,148	192	0
City NB	Mineral Wells	TX	40.0	0.024	0.196	3,142	129	\$100M-500M	50.0	16,051	181	0.004
State NB	Big Spring	TX	40.0	0.018	0.173	3,267	184	\$100M-500M	32.5	11,034	228	0
First NB	Port Lavaca	TX	40.0	0.021	0.287	3,524	115	\$100M-500M	42.5	12,256	150	0
First St Bk	Stratford	TX	40.0	0.026	0.185	3,572	134	\$100M-500M	30.0	11,096	170	0
Post Oak Bk NA	Houston	TX	40.0	0.042	0.098	3,938	114	<\$100M	67.5	32,970	216	0
Crockett NB	Ozona	TX	40.0	0.022	0.163	4,881	177	\$100M-500M	37.5	16,190	230	0
First TX Bk	Georgetown	TX	40.0	0.021	0.094	5,205	212	\$100M-500M	57.5	37,682	343	0
First NB Central TX	Waco	TX	40.0	0.02	0.046	6,158	239	\$100M-500M	62.5	60,170	464	0
Central Bk	Houston	TX	40.0	0.027	0.051	6,423	183	\$100M-500M	62.5	58,120	352	0
First NB TX	Killeen	TX	40.0	0.01	0.074	6,786	209	\$500M-\$1B	65.0	80,033	459	0
Brazos NB	Richwood	TX	37.5	0.045	0.514	600	20	<\$100M	35.0	1,167	33	0
First NB	Mineola	TX	37.5	0.03	1	851	41	<\$100M	27.5	851	41	0
First NB	Tahoka	TX	37.5	0.023	0.646	1,244	59	<\$100M	30.0	1,926	65	0
City St Bk	Palacios	TX	37.5	0.03	0.407	1,286	67	<\$100M	15.0	1,934	74	0
Northeast NB	Mesquite	TX	37.5	0.046	0.179	2,008	63	<\$100M	50.0	9,841	104	0
Bank South TS	Hebbronville	TX	37.5	0.037	0.251	2,118	88	<\$100M	45.0	8,439	122	0
First NB	Olney	TX	37.5	0.042	0.154	2,163	108	<\$100M	60.0	14,089	137	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Cattlemans NB	Round Mountain	TX	37.5	0.034	0.217	2,437	90	<\$100M	52.5	11,244	129	0
Castroville St Bk	Castroville	TX	37.5	0.033	0.223	2,466	95	<\$100M	30.0	6,956	115	0
Yoakum NB	Yoakum	TX	37.5	0.022	0.238	2,491	113	\$100M-500M	42.5	10,267	146	0
Peoples St Bk	Shepherd	TX	37.5	0.036	0.2	2,512	94	<\$100M	50.0	11,804	142	0
First NB	Shiner	TX	37.5	0.025	0.238	2,580	101	\$100M-500M	40.0	10,611	133	0
Pearland St Bk	Pearland	TX	37.5	0.028	0.137	3,070	141	\$100M-500M	47.5	16,409	207	0
First NB	Giddings	TX	37.5	0.032	0.14	3,228	113	<\$100M	65.0	22,985	175	0
First NB	Trenton	TX	37.5	0.024	0.172	3,249	130	\$100M-500M	60.0	18,869	198	0
Inwood NB	Dallas	TX	37.5	0.003	0.007	3,748	387	\$1B-\$10B	57.5	123,428	849	0
Parkway Bk NA	Plano	TX	37.5	0.036	0.089	3,803	112	\$100M-500M	67.5	33,855	225	0
Valuebank TX	Corpus Christi	TX	37.5	0.027	0.07	3,911	168	\$100M-500M	60.0	34,853	299	0
Citizens Bk	Kilgore	TX	37.5	0.019	0.061	4,769	219	\$100M-500M	45.0	25,618	310	0
First Intl Bk	Plano	TX	37.5	0.023	0.036	5,508	178	\$100M-500M	72.5	78,091	416	0
Worth NB	Lake Worth	TX	37.5	0.016	0.044	5,920	198	\$100M-500M	60.0	58,126	433	0.001
Citizens NB	Crosbyton	TX	35.0	0.016	1	540	14	<\$100M	32.5	540	14	0
Donley Cty St Bk	Clarendon	TX	35.0	0.028	0.464	851	55	<\$100M	25.0	1,835	63	0
Eden St Bk	Eden	TX	35.0	0.024	0.267	1,273	80	<\$100M	40.0	4,763	94	0
First St Bk	Columbus	TX	35.0	0.018	0.416	1,412	71	<\$100M	35.0	3,391	85	0
Security St Bk	Farwell	TX	35.0	0.019	1	1,605	36	<\$100M	27.5	1,605	36	0
Atascosa NB	Pleasanton	TX	35.0	0.029	0.25	1,656	97	<\$100M	42.5	6,624	128	0
Zapata NB	Zapata	TX	35.0	0.028	0.33	2,120	77	<\$100M	30.0	5,747	101	0
Citizens NB	Wills Point	TX	35.0	0.028	0.245	2,228	78	<\$100M	47.5	9,097	123	0
Texas Heritage Bk	Cross Plains	TX	35.0	0.037	0.152	2,337	107	<\$100M	60.0	15,403	157	0
Trinity Bk NA	Fort Worth	TX	35.0	0.037	0.103	2,823	115	<\$100M	60.0	22,070	216	0
Professional Bk NA	Dallas	TX	35.0	0.046	0.106	2,886	76	<\$100M	67.5	26,285	170	0.001
Lamar Bk	Beaumont	TX	35.0	0.019	0.075	2,906	184	\$100M-500M	42.5	18,566	261	0.001
Jefferson Bk	Dallas	TX	35.0	0.021	0.084	4,512	179	\$100M-500M	50.0	29,199	297	0
Southwestern NB	Houston	TX	35.0	0.025	0.038	5,398	133	\$100M-500M	75.0	92,296	413	0
Oakwood St Bk	Oakwood	TX	32.5	0.001	1	3	3	<\$100M	32.5	3	3	0
Sanderson St Bk	Sanderson	TX	32.5	0.016	1	424	3	<\$100M	27.5	424	3	0
Dilley St Bk	Dilley	TX	32.5	0.016	1	777	30	<\$100M	30.0	777	30	0
First NB	Woodsboro	TX	32.5	0.03	0.349	866	36	<\$100M	32.5	2,478	45	0
Gruver St Bk	Gruver	TX	32.5	0.041	0.297	976	39	<\$100M	32.5	3,281	57	0
National Amer Bk	Uvalde	TX	32.5	0.041	0.122	1,274	81	<\$100M	52.5	9,657	106	0
Hill B&TC	Weimar	TX	32.5	0.014	0.367	1,313	83	<\$100M	35.0	3,582	95	0
Surety Bk	Fort Worth	TX	32.5	0.048	0.125	1,556	63	<\$100M	60.0	11,777	116	0
American Bk NA	Keller	TX	32.5	0.031	0.174	1,644	81	<\$100M	32.5	6,186	112	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
North TX Bk NA	Decatur	TX	32.5	0.036	0.202	1,752	60	<\$100M	45.0	8,231	86	0
State B&TC	Beeville	TX	32.5	0.028	0.216	2,045	87	<\$100M	42.5	9,304	122	0
Mineola Cmnty Bk SSB	Mineola	TX	32.5	0.017	0.23	2,234	82	\$100M-500M	32.5	8,068	110	0
Signature Bk	Dallas	TX	32.5	0.031	0.123	2,395	84	<\$100M	57.5	19,406	137	0
Mainland Bk	Texas City	TX	32.5	0.039	0.142	2,647	71	<\$100M	47.5	14,650	112	0
First Nb	Beeville	TX	32.5	0.025	0.073	2,818	123	\$100M-500M	35.0	13,646	170	0
Madisonville St Bk	Madisonville	TX	32.5	0.021	0.046	3,568	208	\$100M-500M	30.0	8,644	237	0
Gateway NB	Dallas	TX	32.5	0.016	0.035	3,947	159	\$100M-500M	72.5	71,919	433	0
Northern Tr Bk of TX NA	Dallas	TX	32.5	0.008	0.049	8,688	100	\$1B-\$10B	42.5	51,811	250	0
First Holland Bk SSB	Holland	TX	30.0	0.037	0.247	656	21	<\$100M	45.0	2,659	33	0
Chappell Hill Bk	Chappell Hill	TX	30.0	0.036	0.233	713	19	<\$100M	35.0	2,992	30	0
Burton St Bk	Burton	TX	30.0	0.017	0.634	723	26	<\$100M	27.5	1,140	29	0
Colorado Valley Bk	La Grange	TX	30.0	0.038	0.219	1,201	44	<\$100M	52.5	5,475	64	0.001
First NB	Hebbronville	TX	30.0	0.012	0.479	1,226	53	<\$100M	22.5	2,556	61	0
Columbus St Bk	Columbus	TX	30.0	0.016	0.254	1,272	61	<\$100M	22.5	4,158	70	0
First NB	Whitney	TX	30.0	0.029	0.22	1,459	56	<\$100M	35.0	5,788	80	0
Synergy Bk SSB	Waco	TX	30.0	0.022	0.266	1,710	56	<\$100M	42.5	6,439	79	0
First NB	Alvin	TX	30.0	0.024	0.13	2,191	90	<\$100M	37.5	11,924	136	0
Capital Sav Bk SSB	El Paso	TX	30.0	0.039	0.091	2,373	48	<\$100M	65.0	25,070	136	0
Treaty Oak Bk	Austin	TX	30.0	0.038	0.106	2,596	106	<\$100M	45.0	13,709	155	0
Millennium St Bk of TX	Dallas	TX	30.0	0.038	0.054	3,102	70	<\$100M	67.5	43,205	245	0
Western NB	Odessa	TX	30.0	0.005	0.01	3,130	224	\$500M-\$1B	47.5	40,449	441	0.001
Bb	Jasper	TX	30.0	0.016	0.105	3,243	125	\$100M-500M	70.0	31,032	217	0
Brenham NB	Brenham	TX	30.0	0.019	0.064	3,498	117	\$100M-500M	52.5	33,674	222	0
First NB	Aspermont	TX	27.5	0.016	0.388	537	36	<\$100M	25.0	1,384	41	0
First St Bk	Hallsville	TX	27.5	0.02	0.385	621	30	<\$100M	27.5	1,611	40	0
Community St Bk	Austin	TX	27.5	0.029	0.248	1,020	29	<\$100M	27.5	3,721	39	0
Gladewater NB	Gladewater	TX	27.5	0.043	0.119	1,023	45	<\$100M	55.0	8,075	75	0
Unity NB	Houston	TX	27.5	0.031	0.117	1,710	49	<\$100M	52.5	12,714	101	0
Bank of TX	Austin	TX	27.5	0.023	0.171	1,896	99	<\$100M	25.0	6,789	122	0
Citizens NB	Teague	TX	27.5	0.032	0.073	1,957	94	<\$100M	52.5	19,148	127	0
Homebank	Seagoville	TX	27.5	0.027	0.13	2,199	72	<\$100M	32.5	9,557	111	0
Texas NB	Tomball	TX	27.5	0.023	0.088	2,222	90	<\$100M	57.5	21,766	167	0.003
Graham NB	Graham	TX	27.5	0.026	0.06	2,361	115	<\$100M	40.0	14,520	167	0
Cuero St Bk SSB	Cuero	TX	27.5	0.015	0.171	2,400	90	\$100M-500M	30.0	9,755	135	0
First NB	Winnsboro	TX	27.5	0.021	0.074	2,566	126	\$100M-500M	42.5	17,313	184	0
Kleberg First NB	Kingsville	TX	27.5	0.015	0.099	3,023	127	\$100M-500M	32.5	12,193	191	0

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			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Park Cities Bk	Dallas	TX	27.5	0.014	0.036	6,011	104	\$100M-500M	92.5	165,323	324	0
First St Bk	Abernathy	TX	25.0	0.016	0.272	393	21	<\$100M	27.5	1,443	28	0
First St Bk	Hemphill	TX	25.0	0.022	0.189	1,130	55	<\$100M	40.0	5,975	70	0
Bank of River Oaks	Houston	TX	25.0	0.025	0.16	1,255	24	<\$100M	50.0	7,839	45	0
Texas NB	Mercedes	TX	25.0	0.029	0.125	1,296	70	<\$100M	47.5	9,140	105	0.004
First NB	Lake Jackson	TX	25.0	0.009	0.209	1,540	66	\$100M-500M	25.0	6,071	93	0
Dallas City Bk	Dallas	TX	25.0	0.018	0.163	1,984	74	\$100M-500M	27.5	8,986	96	0
Bridge City St Bk	Bridge City	TX	25.0	0.022	0.123	2,259	74	\$100M-500M	42.5	14,408	135	0
Falfurrias St Bk	Falfurrias	TX	22.5	0.043	0.093	727	35	<\$100M	57.5	7,836	71	0
First NB	South Padre Island	TX	22.5	0.022	0.16	1,136	57	<\$100M	42.5	7,117	90	0
Commercial St Bk	Sinton	TX	22.5	0.022	0.166	1,205	43	<\$100M	35.0	6,342	68	0
First Bk	Snook	TX	22.5	0.027	0.141	1,322	42	<\$100M	45.0	8,970	72	0
First NB	Brownfield	TX	22.5	0.014	0.143	1,782	94	\$100M-500M	30.0	7,995	114	0
T Bk NA	Dallas	TX	22.5	0.032	0.056	1,928	69	<\$100M	60.0	26,009	148	0
First NB	Fabens	TX	22.5	0.012	0.04	2,669	119	\$100M-500M	42.5	28,271	222	0
Citizens 1st Bk	Tyler	TX	22.5	0.005	0.041	3,271	97	\$500M-\$1B	37.5	34,944	212	0
American FNB	Houston	TX	22.5	0.01	0.017	3,301	88	\$100M-500M	72.5	104,739	422	0
Patriot Bk	Houston	TX	22.5	0.01	0.034	3,334	104	\$100M-500M	45.0	37,032	197	0.001
Texas First NB	Houston	TX	22.5	0.01	0.021	3,481	109	\$100M-500M	55.0	62,825	308	0
Libertad Bk SSB	Austin	TX	20.0	0.03	0.07	245	5	<\$100M	32.5	2,139	10	0
First NB	Refugio	TX	20.0	0.005	0.232	283	15	<\$100M	12.5	677	18	0
Bank of CMRC	Mclean	TX	20.0	0.025	0.119	305	21	<\$100M	37.5	2,420	30	0
Lake Area NB	Trinity	TX	20.0	0.029	0.116	676	28	<\$100M	45.0	5,796	53	0
City NB	San Saba	TX	20.0	0.014	0.22	696	33	<\$100M	27.5	3,114	42	0
South Padre Bk NA	South Padre Island	TX	20.0	0.027	0.123	1,215	32	<\$100M	45.0	9,377	59	0
First Nb Midland	Midland	TX	20.0	0.014	0.054	2,221	81	\$100M-500M	52.5	29,749	203	0
State B&TC	Dallas	TX	20.0	0.012	0.031	2,412	102	\$100M-500M	52.5	37,395	225	0
Fayette Svg Bk SSB	La Grange	TX	17.5	0.015	0.157	880	33	<\$100M	42.5	5,615	60	0
First St Bk	Overton	TX	17.5	0.021	0.124	886	32	<\$100M	45.0	7,134	62	0
First B&TC	Memphis	TX	17.5	0.019	0.136	901	34	<\$100M	32.5	6,151	53	0
Mcmullen Bk	Tilden	TX	17.5	0.022	0.093	1,032	48	<\$100M	47.5	10,069	85	0
Friona St Bk NA	Friona	TX	17.5	0.019	0.039	1,540	74	<\$100M	20.0	6,333	88	0.004
Equity Bk SSB	Dallas	TX	17.5	0.014	0.02	1,823	97	\$100M-500M	57.5	39,254	211	0
North Houston Bk	Houston	TX	17.5	0.006	0.014	2,194	58	\$100M-500M	27.5	21,642	100	0
First NB	Amherst	TX	15.0	0.005	0.133	84	7	<\$100M	27.5	630	9	0
Chasewood Bk	Houston	TX	15.0	0.016	0.102	1,077	37	<\$100M	40.0	9,354	72	0
Sovereign Bk NA	Dallas	TX	15.0	0.004	0.01	1,510	43	\$100M-500M	32.5	30,667	129	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
State Bk of TX	Irving	TX	15.0	0.006	0.007	1,531	53	\$100M-500M	45.0	37,896	157	0
Intercontinental NB	San Antonio	TX	15.0	0.011	0.03	1,538	43	\$100M-500M	50.0	29,609	132	0
Benchmark Bk	Plano	TX	15.0	0.012	0.028	1,842	60	\$100M-500M	45.0	26,977	158	0
First NB	Throckmorton	TX	12.5	0.003	0.072	70	6	<\$100M	27.5	972	11	0
Town Center Bk	Coppell	TX	12.5	0.015	0.071	507	15	<\$100M	55.0	7,145	35	0
First NB	Chillicothe	TX	12.5	0.015	0.085	553	24	<\$100M	15.0	3,132	35	0
USAA Federal Savings Bank	San Antonio	TX	10.0	0	0	-	-	>\$10B	42.5	1,064	4	0.259
Olympic Sa SSB	Refugio	TX	10.0	0	0	-	-	<\$100M	20.0	1,207	5	0
Texas Country Bk	Lakeway	TX	10.0	0	0	-	-	<\$100M	32.5	2,080	3	0
Security St Bk	Stockdale	TX	10.0	0.002	0.02	44	4	<\$100M	10.0	861	8	0
First NB	Seymour	TX	10.0	0.002	0.019	62	31	<\$100M	12.5	1,704	44	0
Fort Hood NB	Fort Hood	TX	10.0	0	0.007	93	3	\$100M-500M	32.5	11,709	41	0
Tolleson Priv Bk	Dallas	TX	10.0	0.001	0.005	132	6	\$100M-500M	12.5	3,679	20	0
Texas Citizens Bk NA	Pasadena	TX	10.0	0.005	0.049	168	11	<\$100M	42.5	3,451	21	0
Independent Bk of Austin SSB	Lakeway	TX	10.0	0.004	0.029	314	14	<\$100M	20.0	6,143	32	0
Bank of Houston	Houston	TX	10.0	0.006	0.011	471	13	<\$100M	75.0	41,267	79	0
Tib Independent Bankersbank	Irving	TX	10.0	0	0.003	687	18	\$1B-\$10B	35.0	43,616	144	0.041
Nexbank SSB	Dallas	TX	10.0	0.004	0.019	713	21	\$100M-500M	17.5	7,204	76	0
One World Bk	Dallas	TX	10.0	0.013	0.028	753	12	<\$100M	60.0	26,852	48	0
Grand Bk	Dallas	TX	10.0	0.002	0.027	808	22	\$100M-500M	22.5	13,152	64	0
United TX Bk	Dallas	TX	10.0	0.013	0.036	913	33	<\$100M	20.0	7,378	60	0
Redstone Bk NA	Houston	TX	10.0	0.006	0.021	995	37	\$100M-500M	37.5	23,254	118	0
Texas Enterprise Bk	Bryan	TX	NR	0	.	-	-	<\$100M	NR	-	-	0
World Savings Bank Fsb (Tex	Houston	TX	NR	0	.	-	-	>\$10B	NR	-	-	0
Share Plus Federal Bank	Plano	TX	NR	0	.	-	-	\$100M-500M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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