

Table A.2 Small Business Lending in Texas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Republic Nb	Houston	97.5	10.0	10.0	10.0	9.0	\$100M-500M	97,292	890	80.0	75.0
Western B&Tc	Duncanville	95.0	10.0	10.0	10.0	8.0	\$100M-500M	56,749	473	72.5	60.0
Independent Nb	Irving	95.0	10.0	10.0	9.0	9.0	\$100M-500M	53,657	650	80.0	72.5
Summit Cmnty Bk Na	Fort Worth	92.5	10.0	7.0	10.0	10.0	\$100M-500M	135,541	1,330	82.5	80.0
First Cmrl Bk Na	Seguin	92.5	10.0	7.0	10.0	10.0	\$100M-500M	62,903	1,049	95.0	95.0
First Bk Of Conroe Na	Conroe	92.5	10.0	8.0	9.0	10.0	\$100M-500M	49,029	933	97.5	97.5
Austin Bk Tx Na	Jacksonville	92.5	9.0	8.0	10.0	10.0	\$500M-\$1B	136,967	2,664	95.0	95.0
Founders Nb-Skillman	Dallas	92.5	10.0	10.0	9.0	8.0	<\$100M	33,641	471	72.5	62.5
1St Choice Bk	Houston	92.5	10.0	10.0	9.0	8.0	<\$100M	35,277	397	70.0	60.0
Union St Bk	Florence	87.5	9.0	7.0	10.0	9.0	\$100M-500M	54,811	856	77.5	72.5
Community B&T	Waco	87.5	9.0	8.0	9.0	9.0	\$100M-500M	53,327	739	67.5	65.0
Corsicana Nat B&T	Corsicana	87.5	8.0	9.0	9.0	9.0	\$100M-500M	32,497	531	65.0	65.0
First Nb	Borger	87.5	10.0	10.0	8.0	7.0	<\$100M	20,699	325	90.0	92.5
Texas Bk	Henderson	87.5	10.0	7.0	9.0	9.0	<\$100M	33,952	830	92.5	95.0
Liberty Nb	Granbury	87.5	10.0	10.0	8.0	7.0	<\$100M	23,871	378	75.0	65.0
Northwest Bk	Roanoke	87.5	10.0	8.0	8.0	9.0	<\$100M	22,887	550	92.5	95.0
Clear Lake Nb	San Antonio	87.5	10.0	10.0	8.0	7.0	<\$100M	20,589	366	77.5	77.5
American Bk Na	Waco	85.0	9.0	6.0	10.0	9.0	\$100M-500M	56,031	669	67.5	57.5
Bank Of Alice	Alice	85.0	9.0	8.0	9.0	8.0	\$100M-500M	35,150	500	92.5	95.0
Pointbank Na	Pilot Point	85.0	8.0	9.0	9.0	8.0	\$100M-500M	33,011	419	52.5	40.0
East Tx Nb	Palestine	85.0	8.0	10.0	8.0	8.0	\$100M-500M	24,447	516	72.5	65.0
Security St Bk	Mccamey	85.0	9.0	8.0	8.0	9.0	<\$100M	23,787	599	92.5	95.0
First Nb	Newton	85.0	8.0	9.0	8.0	9.0	<\$100M	20,589	569	92.5	95.0
First Nb	Sachse	85.0	8.0	10.0	7.0	9.0	<\$100M	15,514	527	92.5	95.0
Lone Star Nb	Pharr	82.5	10.0	3.0	10.0	10.0	\$100M-500M	100,533	1,676	80.0	75.0
First Nb	Hughes Springs	82.5	10.0	4.0	9.0	10.0	\$100M-500M	43,109	1,163	87.5	80.0
First Community Bk Na	Houston	82.5	10.0	3.0	10.0	10.0	\$100M-500M	78,830	1,273	82.5	80.0
Woodhaven Nb	Fort Worth	82.5	10.0	5.0	9.0	9.0	\$100M-500M	38,104	598	82.5	60.0
Citizens Nb	Benbrook	82.5	10.0	5.0	9.0	9.0	<\$100M	34,710	629	87.5	87.5
United Central Bk	Garland	80.0	10.0	2.0	10.0	10.0	\$100M-500M	117,215	1,157	77.5	70.0
Community Bk	Granbury	80.0	9.0	3.0	10.0	10.0	\$100M-500M	78,983	1,019	90.0	65.0
Bank Of The West	Irving	80.0	10.0	3.0	10.0	9.0	\$100M-500M	60,970	845	72.5	65.0
Herring Nb	Vernon	80.0	9.0	3.0	10.0	10.0	\$100M-500M	59,488	1,461	82.5	82.5
First Bk	Houston	80.0	10.0	3.0	10.0	9.0	\$100M-500M	58,844	559	70.0	55.0
Alamo Bk Of Tx	Alamo	80.0	10.0	3.0	9.0	10.0	\$100M-500M	54,214	918	80.0	72.5
First St Bk	Mesquite	80.0	10.0	4.0	9.0	9.0	\$100M-500M	51,236	796	80.0	70.0
Brookhollow Nb	Dallas	80.0	10.0	4.0	9.0	9.0	\$100M-500M	44,532	810	75.0	72.5
Community Nb	Midland	80.0	10.0	5.0	9.0	8.0	\$100M-500M	35,540	453	75.0	67.5
City Nb	Kilgore	80.0	9.0	4.0	9.0	10.0	\$100M-500M	32,108	1,014	82.5	82.5
First Nb	Van Alstyne	80.0	9.0	6.0	8.0	9.0	\$100M-500M	27,967	702	90.0	90.0
Texas Cmnty B&T Na	Dallas	80.0	8.0	10.0	8.0	6.0	\$100M-500M	25,338	244	50.0	25.0
State Nb Tx	Iowa Park	80.0	6.0	8.0	8.0	10.0	\$100M-500M	21,761	2,021	90.0	95.0
Lone Star Bk	Houston	80.0	10.0	3.0	10.0	9.0	\$100M-500M	57,373	527	67.5	50.0
Horizon Cap Bk	Webster	80.0	10.0	3.0	9.0	10.0	\$100M-500M	53,657	1,017	80.0	77.5

Table A.2 Small Business Lending in Texas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Surety Bk Na	Fort Worth	80.0	10.0	3.0	9.0	10.0	<\$100M	38,226	5,841	82.5	82.5
Schertz B&Tc	Schertz	80.0	9.0	8.0	8.0	7.0	<\$100M	24,132	333	65.0	50.0
First Cmnty Bk Na	Alice	80.0	10.0	6.0	8.0	8.0	<\$100M	23,632	433	77.5	72.5
Commercial St Bk	El Campo	80.0	8.0	8.0	8.0	8.0	<\$100M	20,963	407	65.0	57.5
Peoples Nb	Paris	80.0	8.0	10.0	7.0	7.0	<\$100M	16,928	379	90.0	92.5
Security Bk	Idalou	80.0	10.0	9.0	6.0	7.0	<\$100M	11,471	376	87.5	90.0
Farmers & Mrch St Bk	Krum	80.0	9.0	8.0	7.0	8.0	<\$100M	19,078	443	77.5	75.0
Longview B&Tc	Longview	77.5	8.0	3.0	10.0	10.0	\$100M-500M	105,025	1,707	77.5	75.0
Guaranty Bk	Mount Pleasant	77.5	8.0	3.0	10.0	10.0	\$100M-500M	97,651	1,911	80.0	77.5
American Bk Cmrc	Wolfforth	77.5	9.0	2.0	10.0	10.0	\$100M-500M	92,131	1,426	75.0	70.0
Southwest Bk	Fort Worth	77.5	10.0	2.0	10.0	9.0	\$100M-500M	71,469	622	60.0	52.5
First Nb Bowie	Bowie	77.5	7.0	5.0	9.0	10.0	\$100M-500M	41,645	1,099	87.5	90.0
First Nb Of Albany Breckenri	Albany	77.5	7.0	6.0	9.0	9.0	\$100M-500M	33,863	866	90.0	92.5
Weatherford Nb	Weatherford	77.5	6.0	8.0	9.0	8.0	\$100M-500M	31,256	442	87.5	90.0
City Nb	Sulphur Springs	77.5	6.0	8.0	8.0	9.0	\$100M-500M	27,256	891	90.0	95.0
First Cmrc Bk	Corpus Christi	77.5	7.0	7.0	8.0	9.0	\$100M-500M	21,687	696	70.0	67.5
Texas St Bk	Mcallen	77.5	9.0	2.0	10.0	10.0	\$1B-\$10B	634,723	6,565	72.5	67.5
Sterling Bk	Houston	77.5	9.0	2.0	10.0	10.0	\$1B-\$10B	592,419	8,349	77.5	72.5
First Bk	Burkburnett	77.5	9.0	6.0	8.0	8.0	<\$100M	25,519	398	85.0	87.5
First St Bk	Keene	77.5	9.0	5.0	8.0	9.0	<\$100M	24,469	573	82.5	77.5
Oaks B&Tc	Dallas	77.5	8.0	9.0	7.0	7.0	<\$100M	16,327	301	57.5	57.5
Community Nb	Hondo	77.5	8.0	8.0	7.0	8.0	<\$100M	15,949	419	87.5	90.0
Bank Of The West	Odessa	77.5	10.0	9.0	5.0	7.0	<\$100M	8,478	300	62.5	57.5
Preston Nb	Dallas	77.5	10.0	10.0	6.0	5.0	<\$100M	11,982	230	70.0	57.5
Hull St Bk	Hull	77.5	8.0	10.0	4.0	9.0	<\$100M	7,846	582	87.5	90.0
American Bk Na	Corpus Christi	75.0	9.0	1.0	10.0	10.0	\$100M-500M	99,428	1,535	72.5	67.5
Security St B&Tc	Fredericksburg	75.0	8.0	2.0	10.0	10.0	\$100M-500M	87,812	1,633	77.5	75.0
First St Bk Na	Abilene	75.0	8.0	2.0	10.0	10.0	\$100M-500M	76,882	1,354	80.0	80.0
Fredonia St Bk	Nacogdoches	75.0	7.0	3.0	10.0	10.0	\$100M-500M	66,482	1,433	75.0	72.5
First St Bk	Temple	75.0	8.0	2.0	10.0	10.0	\$100M-500M	63,636	2,181	72.5	75.0
Valuebank Tx	Corpus Christi	75.0	10.0	3.0	9.0	8.0	\$100M-500M	45,075	453	62.5	42.5
Landmark Bk	Eules	75.0	9.0	3.0	9.0	9.0	\$100M-500M	39,703	666	75.0	72.5
Woodcreek Bk	Houston	75.0	9.0	3.0	9.0	9.0	\$100M-500M	35,070	563	70.0	67.5
Commercial Nb	Texarkana	75.0	9.0	3.0	9.0	9.0	\$100M-500M	33,763	648	75.0	70.0
City Nb	Taylor	75.0	7.0	5.0	8.0	10.0	\$100M-500M	29,721	1,468	90.0	92.5
Community Bk	Katy	75.0	9.0	4.0	8.0	9.0	\$100M-500M	27,640	586	72.5	72.5
Peoples St Bk	Clyde	75.0	5.0	9.0	7.0	9.0	\$100M-500M	15,742	624	82.5	90.0
First Nb	Decatur	75.0	8.0	2.0	10.0	10.0	\$100M-500M	75,506	1,116	67.5	62.5
State Bk Tx	Irving	75.0	10.0	4.0	10.0	6.0	\$100M-500M	69,578	242	30.0	25.0
Security Bk Na	Garland	75.0	10.0	2.0	9.0	9.0	\$100M-500M	53,537	589	75.0	62.5
Wallis St Bk	Wallis	75.0	10.0	2.0	9.0	9.0	\$100M-500M	43,436	537	72.5	60.0
State Bk	De Kalb	75.0	7.0	8.0	8.0	7.0	\$100M-500M	22,863	364	87.5	92.5
Metrobank Na	Houston	75.0	9.0	1.0	10.0	10.0	\$500M-\$1B	200,890	1,730	67.5	60.0
State Nb El Paso Tx	El Paso	75.0	8.0	2.0	10.0	10.0	\$500M-\$1B	106,381	1,460	72.5	75.0
First Nb	George West	75.0	9.0	7.0	7.0	7.0	<\$100M	17,766	328	82.5	85.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
First Nb	Mexia	75.0	8.0	7.0	7.0	8.0	<\$100M	17,121	449	85.0	90.0
National Bk	Andrews	75.0	9.0	7.0	7.0	7.0	<\$100M	15,549	328	82.5	85.0
White Oak St Bk	White Oak	75.0	10.0	8.0	6.0	6.0	<\$100M	10,552	238	77.5	80.0
Community Bk	Longview	75.0	9.0	8.0	5.0	8.0	<\$100M	10,096	464	82.5	87.5
Independence Bk Na	Houston	75.0	10.0	3.0	9.0	8.0	<\$100M	31,859	403	62.5	60.0
Northwest Nb	Arlington	75.0	10.0	4.0	8.0	8.0	<\$100M	30,438	401	62.5	50.0
Arlington Nb	Arlington	75.0	9.0	4.0	8.0	9.0	<\$100M	26,536	714	80.0	82.5
Homebank	Seagoville	75.0	8.0	7.0	7.0	8.0	<\$100M	19,384	464	87.5	92.5
First Bk Howe	Howe	75.0	10.0	9.0	7.0	4.0	<\$100M	16,165	183	57.5	40.0
Justin St Bk	Justin	75.0	9.0	9.0	6.0	6.0	<\$100M	12,744	290	85.0	90.0
First Nb Amarillo	Amarillo	72.5	9.0	1.0	10.0	9.0	\$100M-500M	84,689	826	65.0	57.5
Jefferson St Bk	San Antonio	72.5	7.0	2.0	10.0	10.0	\$100M-500M	77,183	1,154	67.5	65.0
Omnibank Na	Houston	72.5	9.0	1.0	10.0	9.0	\$100M-500M	75,615	677	62.5	47.5
Summit Nb	Fort Worth	72.5	9.0	1.0	10.0	9.0	\$100M-500M	66,152	764	60.0	52.5
Main Bk Na	Dallas	72.5	9.0	2.0	9.0	9.0	\$100M-500M	53,192	681	67.5	62.5
Lubbock Nb	Lubbock	72.5	8.0	2.0	9.0	10.0	\$100M-500M	51,311	956	65.0	62.5
Central Bk	Houston	72.5	8.0	3.0	9.0	9.0	\$100M-500M	43,815	560	67.5	57.5
Texas Heritage Bk	Hutto	72.5	10.0	2.0	9.0	8.0	\$100M-500M	40,104	400	62.5	52.5
First Nb	Winnsboro	72.5	6.0	7.0	8.0	8.0	\$100M-500M	21,250	433	82.5	90.0
Citizens Nb	Brownwood	72.5	7.0	6.0	8.0	8.0	\$100M-500M	21,170	498	85.0	90.0
Fort Hood Nb	Fort Hood	72.5	6.0	6.0	7.0	10.0	\$100M-500M	18,493	7,270	85.0	87.5
Texas Bk	Weatherford	72.5	8.0	1.0	10.0	10.0	\$500M-\$1B	210,980	2,311	65.0	60.0
Legacy Bk Of Tx	Plano	72.5	8.0	1.0	10.0	10.0	\$500M-\$1B	164,522	1,749	65.0	60.0
Inwood Nb	Dallas	72.5	8.0	1.0	10.0	10.0	\$500M-\$1B	117,455	1,061	57.5	52.5
Citizens Bk Of Tx Na	New Waverly	72.5	10.0	2.0	9.0	8.0	<\$100M	35,245	464	70.0	57.5
Northstar Bank Of Texas	Denton	72.5	10.0	3.0	9.0	7.0	<\$100M	33,215	362	57.5	35.0
Nueces Nb	Corpus Christi	72.5	10.0	2.0	9.0	8.0	<\$100M	30,793	449	70.0	62.5
First Nb	Burleson	72.5	10.0	3.0	8.0	8.0	<\$100M	28,561	431	67.5	57.5
First St Bk	Happy	72.5	8.0	4.0	8.0	9.0	<\$100M	25,198	648	80.0	75.0
National Bk Cmrc	Pampa	72.5	9.0	3.0	8.0	9.0	<\$100M	24,774	575	62.5	65.0
Whisperwood Nb	Lubbock	72.5	10.0	4.0	8.0	7.0	<\$100M	23,403	327	50.0	52.5
First Bk	Azle	72.5	8.0	5.0	8.0	8.0	<\$100M	21,592	406	82.5	85.0
Houston Cmnty Bk	Houston	72.5	8.0	7.0	8.0	6.0	<\$100M	20,848	298	42.5	27.5
First Nb	Weatherford	72.5	8.0	8.0	7.0	6.0	<\$100M	20,315	288	62.5	65.0
Texas First Bk	Texas City	72.5	8.0	7.0	7.0	7.0	<\$100M	18,801	338	85.0	87.5
Dayton St Bk	Dayton	72.5	7.0	8.0	7.0	7.0	<\$100M	16,762	371	85.0	90.0
City Nb	Weslaco	72.5	9.0	6.0	7.0	7.0	<\$100M	15,627	320	80.0	82.5
Lindale St Bk	Lindale	72.5	7.0	8.0	6.0	8.0	<\$100M	11,360	390	80.0	85.0
Townbank Na	Mesquite	72.5	10.0	4.0	8.0	7.0	<\$100M	23,485	357	70.0	60.0
Southwest Bk	Odessa	72.5	10.0	5.0	7.0	7.0	<\$100M	18,996	307	70.0	67.5
First St Bk	Frankston	72.5	8.0	7.0	7.0	7.0	<\$100M	18,852	327	77.5	77.5
Mcallen Nb	Mcallen	72.5	9.0	9.0	7.0	4.0	<\$100M	16,560	163	62.5	40.0
Citizens St Bk	Sealy	72.5	5.0	7.0	7.0	10.0	<\$100M	15,072	911	85.0	90.0
First Nb	Mcgregor	72.5	9.0	10.0	6.0	4.0	<\$100M	12,397	185	80.0	85.0
Rio Nb	Mcallen	72.5	9.0	10.0	6.0	4.0	<\$100M	10,803	179	52.5	50.0

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Mission Nb	San Antonio	72.5	10.0	10.0	5.0	4.0	<\$100M	10,150	141	57.5	47.5
Inter Nb	Mcallen	70.0	7.0	1.0	10.0	10.0	\$100M-500M	77,787	1,001	65.0	57.5
Southern Nb Of Tx	Sugar Land	70.0	7.0	2.0	10.0	9.0	\$100M-500M	70,209	690	62.5	60.0
Citizens Nb Of Tx	Bellaire	70.0	5.0	3.0	10.0	10.0	\$100M-500M	64,481	1,399	70.0	70.0
Western Nb	Odessa	70.0	8.0	1.0	10.0	9.0	\$100M-500M	62,913	892	62.5	57.5
Central Nb	Waco	70.0	8.0	1.0	10.0	9.0	\$100M-500M	57,904	630	57.5	52.5
Nbc Bk Na	Eagle Pass	70.0	7.0	2.0	10.0	9.0	\$100M-500M	56,803	566	57.5	50.0
Bayshore Nb	La Porte	70.0	6.0	3.0	10.0	9.0	\$100M-500M	56,556	710	57.5	52.5
Century Bk Na	New Boston	70.0	8.0	2.0	9.0	9.0	\$100M-500M	51,607	527	60.0	60.0
Firstbank	Texarkana	70.0	8.0	2.0	9.0	9.0	\$100M-500M	48,055	655	62.5	57.5
American Nb	Wichita Falls	70.0	8.0	2.0	9.0	9.0	\$100M-500M	47,957	697	62.5	62.5
First Intl Bk	Plano	70.0	10.0	1.0	9.0	8.0	\$100M-500M	45,441	393	57.5	55.0
First St Bk	Livingston	70.0	8.0	2.0	9.0	9.0	\$100M-500M	41,588	648	55.0	57.5
Guaranty Nb	Gainesville	70.0	7.0	3.0	9.0	9.0	\$100M-500M	31,043	601	67.5	67.5
First St Bk	Gainesville	70.0	6.0	4.0	8.0	10.0	\$100M-500M	29,042	955	72.5	72.5
First Nb	Wichita Falls	70.0	9.0	2.0	8.0	9.0	\$100M-500M	27,836	536	70.0	62.5
Nbc Bk-Laredo Na	Laredo	70.0	8.0	3.0	8.0	9.0	\$100M-500M	23,133	668	70.0	62.5
Mills Cty St Bk	Goldthwaite	70.0	5.0	7.0	7.0	9.0	\$100M-500M	17,351	795	72.5	75.0
American Bk	Houston	70.0	8.0	1.0	10.0	9.0	\$100M-500M	67,074	634	57.5	47.5
American Fnb	Houston	70.0	10.0	1.0	10.0	7.0	\$100M-500M	57,475	318	55.0	35.0
National Bk	Gatesville	70.0	7.0	2.0	9.0	10.0	\$100M-500M	44,406	1,178	75.0	75.0
State B&T	Seguin	70.0	5.0	6.0	9.0	8.0	\$100M-500M	32,130	398	52.5	47.5
First Nb	Edinburg	70.0	6.0	2.0	10.0	10.0	\$500M-\$1B	99,260	1,900	65.0	67.5
First St Bk	New Braunfels	70.0	9.0	2.0	8.0	9.0	<\$100M	27,268	551	82.5	67.5
Texas Guaranty Bk Na	Houston	70.0	10.0	4.0	8.0	6.0	<\$100M	27,152	299	55.0	42.5
First Nb	Bridgeport	70.0	8.0	5.0	7.0	8.0	<\$100M	20,333	471	82.5	87.5
Ennis St Bk	Ennis	70.0	9.0	4.0	7.0	8.0	<\$100M	19,738	468	75.0	67.5
First Bk Of West Tx	Coahoma	70.0	9.0	4.0	7.0	8.0	<\$100M	19,144	391	67.5	62.5
Eastland Nb	Eastland	70.0	7.0	8.0	6.0	7.0	<\$100M	11,323	352	80.0	87.5
Commercial St Bk	Palmer	70.0	7.0	10.0	5.0	6.0	<\$100M	9,565	249	65.0	57.5
Lone Star St Bk	Lone Star	70.0	10.0	9.0	5.0	4.0	<\$100M	9,208	178	75.0	80.0
First St Bk	Chico	70.0	7.0	9.0	5.0	7.0	<\$100M	9,081	324	77.5	85.0
Fidelity Bk Of Tx	Waco	70.0	7.0	9.0	5.0	7.0	<\$100M	8,534	302	77.5	82.5
Texas Premier Bk Na	Brookshire	70.0	10.0	5.0	7.0	6.0	<\$100M	16,526	276	70.0	57.5
Unity Nb	Houston	70.0	8.0	9.0	6.0	5.0	<\$100M	11,170	192	50.0	45.0
American Nb	Mount Pleasant	70.0	6.0	9.0	6.0	7.0	<\$100M	11,004	362	77.5	85.0
First Citizens Bk Na	Dallas	70.0	9.0	10.0	5.0	4.0	<\$100M	9,307	174	55.0	45.0
First Bk Sw Na	Amarillo	67.5	5.0	2.0	10.0	10.0	\$100M-500M	57,634	1,303	67.5	70.0
First B&Tc East Tx	Diboll	67.5	6.0	2.0	9.0	10.0	\$100M-500M	49,780	1,018	70.0	67.5
Alliance Bk	Sulphur Springs	67.5	5.0	3.0	9.0	10.0	\$100M-500M	47,503	1,104	62.5	67.5
State Nb W Tx	Lubbock	67.5	7.0	2.0	9.0	9.0	\$100M-500M	41,539	660	67.5	70.0
Gateway Nb	Dallas	67.5	9.0	2.0	9.0	7.0	\$100M-500M	39,042	314	52.5	32.5
Citizens B&Tc Of Baytown Tx	Baytown	67.5	5.0	5.0	9.0	8.0	\$100M-500M	37,518	474	60.0	57.5
Texas Bk	Brownwood	67.5	8.0	2.0	9.0	8.0	\$100M-500M	36,050	497	65.0	60.0
Pilgrim Bk	Pittsburg	67.5	7.0	3.0	9.0	8.0	\$100M-500M	31,589	520	60.0	55.0

Table A.2 Small Business Lending in Texas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Falcon Intl Bk	Laredo	67.5	8.0	4.0	9.0	6.0	\$100M-500M	31,273	257	45.0	35.0
Benchmark Bk	Quinlan	67.5	8.0	4.0	8.0	7.0	\$100M-500M	24,009	307	80.0	47.5
Planters & Mrch St Bk	Hearne	67.5	6.0	5.0	8.0	8.0	\$100M-500M	20,791	386	80.0	85.0
First Nb Tx	Killeen	67.5	2.0	8.0	7.0	10.0	\$100M-500M	19,977	3,423	77.5	85.0
Central Tx Bk	Flatonia	67.5	5.0	7.0	7.0	8.0	\$100M-500M	18,949	459	82.5	87.5
Citizens St Bk	Somerville	67.5	5.0	6.0	7.0	9.0	\$100M-500M	17,115	585	80.0	85.0
Texas St Bk	San Angelo	67.5	4.0	9.0	7.0	7.0	\$100M-500M	16,260	335	77.5	85.0
Huntington St Bk	Huntington	67.5	3.0	10.0	6.0	8.0	\$100M-500M	10,844	497	75.0	85.0
Pnb Fncl Bk	Lubbock	67.5	6.0	1.0	10.0	10.0	\$1B-\$10B	180,518	2,705	60.0	60.0
American Bk Of Tx	Sherman	67.5	6.0	1.0	10.0	10.0	\$500M-\$1B	115,134	1,149	60.0	57.5
American Nb Tx	Terrell	67.5	5.0	2.0	10.0	10.0	\$500M-\$1B	102,811	2,229	70.0	75.0
Extraco Bks Na	Temple	67.5	5.0	2.0	10.0	10.0	\$500M-\$1B	93,601	1,777	62.5	62.5
First Bk	Farmersville	67.5	10.0	3.0	8.0	6.0	<\$100M	22,461	263	52.5	45.0
Bank Of Desoto Na	Desoto	67.5	8.0	4.0	8.0	7.0	<\$100M	20,558	379	70.0	62.5
First Nb	Sonora	67.5	8.0	4.0	7.0	8.0	<\$100M	19,372	476	75.0	67.5
First B&Tc	Memphis	67.5	10.0	6.0	7.0	4.0	<\$100M	18,506	144	32.5	25.0
First Nb	Baird	67.5	9.0	3.0	7.0	8.0	<\$100M	17,393	453	77.5	70.0
Enterprise Bk	Houston	67.5	10.0	4.0	7.0	6.0	<\$100M	16,818	279	70.0	57.5
First Nb	San Benito	67.5	8.0	6.0	7.0	6.0	<\$100M	15,542	266	77.5	82.5
Citizens Nb	Breckenridge	67.5	8.0	6.0	6.0	7.0	<\$100M	14,235	364	80.0	85.0
Round Top St Bk	Round Top	67.5	6.0	8.0	6.0	7.0	<\$100M	12,898	313	80.0	85.0
Northeast Nb	Mesquite	67.5	9.0	7.0	6.0	5.0	<\$100M	11,903	193	62.5	47.5
Western Amer Nb	Bedford	67.5	9.0	5.0	6.0	7.0	<\$100M	11,564	308	77.5	82.5
First Coleman Nb	Coleman	67.5	7.0	9.0	6.0	5.0	<\$100M	11,046	200	77.5	82.5
Texas Nb	Sweetwater	67.5	5.0	10.0	5.0	7.0	<\$100M	10,208	301	80.0	85.0
Jacksboro Nb	Jacksboro	67.5	5.0	10.0	5.0	7.0	<\$100M	9,985	326	77.5	85.0
Robert Lee St Bk	Robert Lee	67.5	7.0	9.0	5.0	6.0	<\$100M	8,633	262	77.5	82.5
Southwestern Nb	Houston	67.5	10.0	4.0	8.0	5.0	<\$100M	30,325	198	47.5	37.5
Charter Bk-Northwest	Corpus Christi	67.5	10.0	3.0	8.0	6.0	<\$100M	23,304	279	55.0	42.5
Blanco Nb	Blanco	67.5	8.0	6.0	6.0	7.0	<\$100M	13,731	379	82.5	85.0
Eagle Nb	Dallas	67.5	8.0	10.0	6.0	3.0	<\$100M	13,580	132	32.5	27.5
Texas Coastal Bk	Pasadena	67.5	10.0	9.0	5.0	3.0	<\$100M	8,183	117	47.5	30.0
Citizens Nb	Waxahachie	65.0	7.0	1.0	9.0	9.0	\$100M-500M	47,066	573	57.5	55.0
First St Bk	Uvalde	65.0	5.0	2.0	9.0	10.0	\$100M-500M	45,817	940	62.5	62.5
First Mercantile Bk Na	Dallas	65.0	9.0	3.0	9.0	5.0	\$100M-500M	37,600	216	40.0	32.5
San Angelo Nb	San Angelo	65.0	5.0	3.0	9.0	9.0	\$100M-500M	36,467	672	60.0	65.0
First Nb	Cleburne	65.0	6.0	3.0	9.0	8.0	\$100M-500M	31,546	427	57.5	45.0
First Nb	Granbury	65.0	4.0	6.0	8.0	8.0	\$100M-500M	23,776	483	75.0	85.0
First-Lockhart Nb	Lockhart	65.0	8.0	3.0	8.0	7.0	\$100M-500M	23,259	306	45.0	40.0
Farmers St Bk	Center	65.0	5.0	4.0	8.0	9.0	\$100M-500M	22,351	764	72.5	75.0
Texas First St Bk	Riesel	65.0	7.0	3.0	8.0	8.0	\$100M-500M	22,165	431	60.0	60.0
Stephenville B&Tc	Stephenville	65.0	7.0	4.0	8.0	7.0	\$100M-500M	21,987	332	62.5	47.5
Commercial Bk	Nacogdoches	65.0	2.0	9.0	7.0	8.0	\$100M-500M	20,000	382	50.0	45.0
Kleberg First Nb	Kingsville	65.0	4.0	8.0	7.0	7.0	\$100M-500M	18,410	378	77.5	82.5
Waggoner Nb	Vernon	65.0	4.0	8.0	7.0	7.0	\$100M-500M	18,319	358	72.5	82.5

Table A.2 Small Business Lending in Texas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Texas First Bk	Galveston	65.0	6.0	7.0	7.0	6.0	\$100M-500M	17,360	265	75.0	82.5
Texas First Nb	Houston	65.0	7.0	1.0	10.0	8.0	\$100M-500M	74,540	520	52.5	40.0
Bank Of The West	El Paso	65.0	6.0	1.0	10.0	9.0	\$100M-500M	70,639	738	57.5	50.0
Mercantile Bk Tx	Fort Worth	65.0	8.0	2.0	8.0	8.0	\$100M-500M	27,450	431	65.0	55.0
Ozona Nb	Ozona	65.0	7.0	3.0	8.0	8.0	\$100M-500M	21,743	416	50.0	52.5
Frost Nb	San Antonio	65.0	5.0	1.0	10.0	10.0	\$1B-\$10B	1,084,947	13,539	60.0	57.5
Abrams Centre Nb	Dallas	65.0	10.0	2.0	8.0	6.0	<\$100M	28,080	298	55.0	37.5
Bridge City St Bk	Bridge City	65.0	9.0	3.0	8.0	6.0	<\$100M	23,412	261	60.0	42.5
Kermit St Bk	Kermit	65.0	10.0	2.0	7.0	7.0	<\$100M	19,872	324	65.0	55.0
First Nb	Monahans	65.0	9.0	4.0	7.0	6.0	<\$100M	14,492	255	60.0	50.0
Grand Prairie St Bk	Grand Prairie	65.0	9.0	7.0	6.0	4.0	<\$100M	14,397	181	47.5	32.5
Pecos Cty St Bk	Fort Stockton	65.0	7.0	7.0	6.0	6.0	<\$100M	13,404	299	80.0	85.0
Commercial Nb	Brady	65.0	6.0	5.0	6.0	9.0	<\$100M	13,167	580	77.5	82.5
Wellington St Bk	Wellington	65.0	6.0	6.0	6.0	8.0	<\$100M	12,993	424	52.5	60.0
First Nb	Pecos	65.0	5.0	9.0	6.0	6.0	<\$100M	12,346	258	72.5	82.5
First Scty Bk	Flower Mound	65.0	10.0	4.0	6.0	6.0	<\$100M	11,787	288	62.5	60.0
Citizens Nb	Crockett	65.0	6.0	8.0	6.0	6.0	<\$100M	11,361	243	77.5	80.0
First Nb	Anderson	65.0	6.0	6.0	6.0	8.0	<\$100M	11,243	407	75.0	80.0
National Bk Of Tx	Fort Worth	65.0	6.0	7.0	6.0	7.0	<\$100M	11,129	309	55.0	57.5
First Tx Bk	Lampasas	65.0	4.0	9.0	6.0	7.0	<\$100M	10,907	310	77.5	82.5
First Nb	Eldorado	65.0	9.0	8.0	5.0	4.0	<\$100M	9,935	177	55.0	37.5
Citizens Nb	Wills Point	65.0	6.0	6.0	5.0	9.0	<\$100M	9,474	530	75.0	82.5
Lakeside Nb	Rockwall	65.0	8.0	5.0	5.0	8.0	<\$100M	9,018	436	75.0	72.5
Landmark Bk Na	Denison	65.0	9.0	10.0	5.0	2.0	<\$100M	8,944	97	35.0	22.5
Franklin Nb	Mount Vernon	65.0	7.0	9.0	5.0	5.0	<\$100M	8,706	226	75.0	80.0
Panola Nb	Carthage	65.0	5.0	10.0	5.0	6.0	<\$100M	8,353	236	72.5	80.0
First Nb	Linden	65.0	6.0	9.0	5.0	6.0	<\$100M	8,230	249	77.5	80.0
Texas Nb	Jacksonville	65.0	7.0	9.0	4.0	6.0	<\$100M	7,105	272	72.5	82.5
First St Bk	Kosse	65.0	8.0	10.0	4.0	4.0	<\$100M	6,417	151	57.5	45.0
City St Bk	Palacios	65.0	4.0	9.0	3.0	10.0	<\$100M	5,214	2,698	72.5	82.5
First Bk Anna	Anna	65.0	9.0	5.0	6.0	6.0	<\$100M	14,378	257	60.0	55.0
First Nb	Santo	65.0	8.0	7.0	5.0	6.0	<\$100M	10,323	298	80.0	82.5
Riverbend Bk Na	Fort Worth	65.0	9.0	7.0	5.0	5.0	<\$100M	8,655	226	75.0	77.5
Fort Worth Nb	Fort Worth	65.0	9.0	10.0	5.0	2.0	<\$100M	8,244	73	35.0	27.5
Bank Of Frio Canyon	Leakey	65.0	9.0	8.0	4.0	5.0	<\$100M	6,867	214	72.5	77.5
Caminoreal Bk Na	San Antonio	62.5	6.0	1.0	9.0	9.0	\$100M-500M	49,187	574	52.5	45.0
Texas Gulf Bk Na	Freeport	62.5	6.0	2.0	9.0	8.0	\$100M-500M	31,843	435	52.5	47.5
State Bk	La Grange	62.5	5.0	2.0	9.0	9.0	\$100M-500M	31,318	739	65.0	62.5
Northwest Bk Na	Houston	62.5	7.0	2.0	8.0	8.0	\$100M-500M	28,954	479	60.0	55.0
Del Rio Nb	Del Rio	62.5	7.0	3.0	8.0	7.0	\$100M-500M	27,829	358	50.0	45.0
United B&Tc	Abilene	62.5	8.0	1.0	8.0	8.0	\$100M-500M	27,679	520	62.5	62.5
First Nb	Gilmer	62.5	5.0	3.0	8.0	9.0	\$100M-500M	24,375	573	70.0	67.5
Lamar Bk	Beaumont	62.5	6.0	4.0	7.0	8.0	\$100M-500M	17,734	460	67.5	67.5
First Nb	Livingston	62.5	2.0	8.0	7.0	8.0	\$100M-500M	15,260	437	72.5	82.5
State B&Tc	Dallas	62.5	9.0	1.0	9.0	6.0	\$100M-500M	32,078	284	42.5	30.0

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Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
First Nb	Huntsville	62.5	4.0	4.0	8.0	9.0	\$100M-500M	21,738	540	57.5	60.0
First St Bk	Athens	62.5	2.0	6.0	7.0	10.0	\$100M-500M	19,804	1,047	75.0	82.5
Comerica Bk-Tx	Dallas	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	462,264	4,110	55.0	55.0
Southwest Bk Of Tx Na	Houston	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	364,592	4,308	55.0	55.0
Amarillo Nb	Amarillo	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	140,108	3,022	60.0	62.5
Bank Tx Na	Dallas	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	131,934	1,369	57.5	57.5
American St Bk	Lubbock	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	125,252	2,812	62.5	65.0
Southside Bk	Tyler	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	120,050	1,809	60.0	60.0
Broadway Nb	San Antonio	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	116,050	1,828	57.5	60.0
Woodforest Nb	Houston	62.5	4.0	1.0	10.0	10.0	\$500M-\$1B	97,898	1,896	60.0	57.5
First Victoria Nb	Victoria	62.5	4.0	1.0	10.0	10.0	\$500M-\$1B	70,899	1,292	62.5	65.0
North Dallas B&Tc	Dallas	62.5	4.0	1.0	10.0	10.0	\$500M-\$1B	72,370	1,133	57.5	57.5
Marble Falls Nb	Marble Falls	62.5	8.0	3.0	8.0	6.0	<\$100M	22,233	298	45.0	40.0
First Nb	Rosenberg	62.5	8.0	3.0	7.0	7.0	<\$100M	19,463	323	62.5	47.5
Texas Nb	Southlake	62.5	9.0	3.0	7.0	6.0	<\$100M	16,192	254	57.5	45.0
Plaza Bk Na	San Antonio	62.5	10.0	1.0	7.0	7.0	<\$100M	14,990	306	67.5	65.0
Community St Bk	Houston	62.5	9.0	4.0	7.0	5.0	<\$100M	14,825	190	47.5	40.0
Texas First Bk	Santa Fe	62.5	7.0	7.0	6.0	5.0	<\$100M	14,270	212	75.0	80.0
Gulf Coast Bk	Winnie	62.5	8.0	4.0	6.0	7.0	<\$100M	12,200	317	67.5	67.5
Morris Cty Nb	Naples	62.5	5.0	9.0	5.0	6.0	<\$100M	9,245	245	72.5	80.0
Sanger Bk	Sanger	62.5	7.0	6.0	5.0	7.0	<\$100M	9,185	370	75.0	82.5
First Nb	Glen Rose	62.5	7.0	7.0	5.0	6.0	<\$100M	7,965	246	62.5	62.5
Home St Bk	Rochester	62.5	9.0	9.0	4.0	3.0	<\$100M	6,871	133	70.0	72.5
Coupland St Bk	Coupland	62.5	8.0	10.0	3.0	4.0	<\$100M	5,773	179	60.0	52.5
Citizens Nb	Teague	62.5	10.0	5.0	7.0	3.0	<\$100M	18,335	136	12.5	12.5
Fort Davis St Bk	Fort Davis	62.5	9.0	7.0	5.0	4.0	<\$100M	9,092	154	70.0	75.0
Llano Nb	Llano	62.5	5.0	10.0	5.0	5.0	<\$100M	8,548	210	72.5	80.0
Klein Bk	Klein	60.0	4.0	2.0	9.0	9.0	\$100M-500M	46,314	658	55.0	52.5
City Bk	Lubbock	60.0	4.0	2.0	9.0	9.0	\$100M-500M	38,151	740	62.5	60.0
South Tx Nb	Laredo	60.0	4.0	3.0	9.0	8.0	\$100M-500M	37,295	486	60.0	52.5
Commerce Bk	Laredo	60.0	5.0	2.0	9.0	8.0	\$100M-500M	34,772	404	50.0	45.0
First United Bk	Dimmitt	60.0	5.0	2.0	8.0	9.0	\$100M-500M	26,184	601	60.0	60.0
Capital Bk	Jacinto City	60.0	8.0	3.0	8.0	5.0	\$100M-500M	24,327	205	37.5	25.0
Cedar Creek Bk	Seven Points	60.0	7.0	4.0	7.0	6.0	\$100M-500M	19,079	292	47.5	50.0
First St B&Tc	Carthage	60.0	1.0	10.0	5.0	8.0	\$100M-500M	10,505	387	67.5	72.5
League City B&Tc	League City	60.0	4.0	8.0	6.0	6.0	\$100M-500M	13,715	238	40.0	35.0
International Bk Of Cmrc	Laredo	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	459,272	3,802	55.0	55.0
Laredo Nb	Laredo	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	213,383	2,968	57.5	55.0
First St Bk Of Tx	Denton	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	167,476	2,629	57.5	57.5
First Nb	Abilene	60.0	3.0	1.0	10.0	10.0	\$500M-\$1B	66,001	1,502	57.5	60.0
First B&Tc	Lubbock	60.0	7.0	3.0	7.0	7.0	<\$100M	17,935	331	60.0	47.5
First B&Tc	Childress	60.0	9.0	4.0	7.0	4.0	<\$100M	15,981	177	47.5	27.5
Hereford St Bk	Hereford	60.0	6.0	5.0	6.0	7.0	<\$100M	13,891	374	60.0	57.5
Lamar Nb	Paris	60.0	6.0	5.0	6.0	7.0	<\$100M	12,912	376	70.0	65.0
First St Bk	Granger	60.0	7.0	4.0	6.0	7.0	<\$100M	12,205	320	45.0	37.5

Table A.2 Small Business Lending in Texas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
First Nb	Alpine	60.0	6.0	6.0	6.0	6.0	<\$100M	12,090	262	50.0	50.0
Crosby St Bk	Crosby	60.0	5.0	10.0	6.0	3.0	<\$100M	11,445	117	25.0	22.5
First St Bk Grapeland Tx	Grapeland	60.0	9.0	7.0	6.0	2.0	<\$100M	11,155	92	47.5	17.5
First Nb	South Padre Island	60.0	9.0	4.0	6.0	5.0	<\$100M	10,530	188	55.0	37.5
First Nb	Goliad	60.0	8.0	6.0	5.0	5.0	<\$100M	9,448	225	62.5	60.0
First Nb	Haskell	60.0	8.0	4.0	5.0	7.0	<\$100M	8,914	342	72.5	70.0
Sundown St Bk	Sundown	60.0	6.0	7.0	5.0	6.0	<\$100M	8,347	240	45.0	37.5
First St Bk Of Miami Tx	Miami	60.0	9.0	6.0	5.0	4.0	<\$100M	8,105	167	67.5	72.5
First St Bk	Graham	60.0	7.0	6.0	4.0	7.0	<\$100M	6,928	363	70.0	80.0
Johnson City Bk	Johnson City	60.0	6.0	10.0	4.0	4.0	<\$100M	6,665	186	70.0	75.0
Fnb Lockney	Lockney	60.0	2.0	9.0	3.0	10.0	<\$100M	5,142	1,089	70.0	77.5
First Nb	Bellaire	60.0	10.0	4.0	7.0	3.0	<\$100M	18,135	112	22.5	17.5
Bank Hills Na	Kerrville	60.0	8.0	5.0	7.0	4.0	<\$100M	15,442	166	47.5	35.0
Express Bk	Alvin	60.0	7.0	4.0	7.0	6.0	<\$100M	15,328	277	57.5	50.0
McMullen Bk	Tilden	60.0	9.0	4.0	6.0	5.0	<\$100M	11,792	206	57.5	55.0
Citizens St Bk	Luling	60.0	9.0	4.0	6.0	5.0	<\$100M	11,499	220	57.5	47.5
City Nb	Corsicana	60.0	6.0	8.0	4.0	6.0	<\$100M	7,396	241	70.0	77.5
Farmers Nb	Forney	60.0	9.0	7.0	4.0	4.0	<\$100M	7,024	178	70.0	75.0
Commercial St Bk	Andrews	60.0	8.0	6.0	4.0	6.0	<\$100M	6,370	238	70.0	72.5
Community St Bk	Austin	60.0	10.0	8.0	4.0	2.0	<\$100M	6,197	84	45.0	32.5
First Nb	Fabens	57.5	7.0	1.0	9.0	6.0	\$100M-500M	32,808	284	35.0	32.5
First Nb	Bastrop	57.5	4.0	3.0	8.0	8.0	\$100M-500M	23,929	453	60.0	62.5
First Nb	Graham	57.5	6.0	2.0	7.0	8.0	\$100M-500M	20,051	396	62.5	60.0
First Liberty Nb	Liberty	57.5	5.0	4.0	7.0	7.0	\$100M-500M	18,492	372	55.0	55.0
Sun Bk	Sunray	57.5	5.0	5.0	6.0	7.0	\$100M-500M	13,975	366	60.0	57.5
First Nb	Trenton	57.5	4.0	7.0	6.0	6.0	\$100M-500M	13,103	246	72.5	77.5
Nbc Bk	Rockdale	57.5	3.0	10.0	6.0	4.0	\$100M-500M	11,120	158	65.0	72.5
Hometown Bk Na	Galveston	57.5	5.0	4.0	7.0	7.0	\$100M-500M	19,151	322	52.5	40.0
First St Bk	Burnet	57.5	5.0	3.0	7.0	8.0	\$100M-500M	15,478	515	67.5	65.0
Texas Cap Bk Na	Dallas	57.5	4.0	1.0	10.0	8.0	\$500M-\$1B	81,270	473	45.0	37.5
First Nb	Jacksboro	57.5	6.0	4.0	6.0	7.0	<\$100M	13,573	347	60.0	62.5
American Nb	Gonzales	57.5	4.0	7.0	6.0	6.0	<\$100M	13,082	289	75.0	80.0
First Nb	Alvin	57.5	5.0	6.0	6.0	6.0	<\$100M	12,806	261	70.0	80.0
Peoples St Bk	Henderson	57.5	8.0	3.0	6.0	6.0	<\$100M	12,343	272	60.0	60.0
First St Bk	Monahans	57.5	7.0	5.0	6.0	5.0	<\$100M	12,154	201	47.5	45.0
Hamlin Nb	Hamlin	57.5	6.0	3.0	6.0	8.0	<\$100M	11,871	396	65.0	67.5
Bonham St Bk	Bonham	57.5	5.0	5.0	6.0	7.0	<\$100M	11,212	355	67.5	77.5
First Nb	Fairfield	57.5	4.0	8.0	5.0	6.0	<\$100M	9,634	261	67.5	80.0
First St Bk	Louise	57.5	3.0	9.0	5.0	6.0	<\$100M	9,154	289	70.0	80.0
First Tx Bk	Belton	57.5	7.0	5.0	5.0	6.0	<\$100M	8,389	276	67.5	75.0
State Nb	Caddo Mills	57.5	8.0	5.0	5.0	5.0	<\$100M	8,204	201	67.5	70.0
First St Bk	Celina	57.5	5.0	9.0	4.0	5.0	<\$100M	7,438	214	65.0	77.5
Citizens Bk Na	Abilene	57.5	7.0	8.0	4.0	4.0	<\$100M	7,104	160	67.5	72.5
First St Bk Na	Canadian	57.5	4.0	10.0	4.0	5.0	<\$100M	7,059	204	65.0	75.0
First Nb	Olney	57.5	6.0	9.0	4.0	4.0	<\$100M	6,934	171	35.0	40.0



Table A.2 Small Business Lending in Texas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
First Nb	Rotan	57.5	5.0	10.0	3.0	5.0	<\$100M	5,435	200	65.0	72.5
State Bk Tx	Houston	57.5	8.0	1.0	7.0	7.0	<\$100M	20,293	358	47.5	40.0
First Nb	Crockett	57.5	8.0	3.0	7.0	5.0	<\$100M	18,419	215	45.0	32.5
First Nb	El Campo	57.5	3.0	10.0	5.0	5.0	<\$100M	10,164	209	70.0	80.0
First Nb	Canton	57.5	6.0	9.0	5.0	3.0	<\$100M	9,282	133	70.0	75.0
Tradition Bk	Houston	57.5	7.0	7.0	5.0	4.0	<\$100M	8,433	150	27.5	37.5
First Nb	Kemp	57.5	6.0	8.0	4.0	5.0	<\$100M	7,216	234	70.0	77.5
Karnes Cty Nb	Karnes City	57.5	5.0	10.0	4.0	4.0	<\$100M	6,646	138	65.0	70.0
National Bk	Madisonville	57.5	5.0	7.0	4.0	7.0	<\$100M	6,089	337	67.5	77.5
Ballinger Nb	Ballinger	57.5	5.0	10.0	3.0	5.0	<\$100M	4,954	210	45.0	50.0
Bank One Tx Na	Dallas	57.5	2.0	1.0	10.0	10.0	>\$10B	2,039,510	28,408	55.0	55.0
Wells Fargo Bk Tx Na	San Antonio	57.5	2.0	1.0	10.0	10.0	>\$10B	1,650,685	20,471	55.0	55.0
International Bk Of Cmrc	Brownsville	55.0	3.0	1.0	9.0	9.0	\$100M-500M	52,279	596	52.5	50.0
Brenham Nb	Brenham	55.0	6.0	1.0	8.0	7.0	\$100M-500M	24,889	319	45.0	37.5
Pearland St Bk	Pearland	55.0	6.0	2.0	7.0	7.0	\$100M-500M	19,851	380	60.0	60.0
Heritage Nb	Granbury	55.0	4.0	4.0	7.0	7.0	\$100M-500M	14,972	306	52.5	50.0
First St Bk	Jasper	55.0	5.0	3.0	7.0	7.0	\$100M-500M	14,646	308	60.0	50.0
Liberty Nb	Paris	55.0	2.0	5.0	7.0	8.0	\$100M-500M	14,421	496	65.0	75.0
First Prosperity Bk	El Campo	55.0	2.0	1.0	9.0	10.0	\$500M-\$1B	42,826	899	62.5	57.5
Intercontinental Nb	San Antonio	55.0	9.0	1.0	8.0	4.0	<\$100M	20,638	177	42.5	30.0
Baytown St Bk	Baytown	55.0	6.0	4.0	7.0	5.0	<\$100M	14,437	204	52.5	47.5
Crockett Nb	Ozona	55.0	5.0	3.0	6.0	8.0	<\$100M	14,339	385	62.5	57.5
Spring Hill St Bk	Longview	55.0	6.0	2.0	6.0	8.0	<\$100M	12,396	478	62.5	55.0
Texas Nb	Brenham	55.0	6.0	4.0	6.0	6.0	<\$100M	11,438	288	57.5	52.5
First Nb	Spearman	55.0	5.0	6.0	5.0	6.0	<\$100M	9,354	253	65.0	75.0
Seminole Nb	Seminole	55.0	4.0	7.0	5.0	6.0	<\$100M	8,377	289	35.0	42.5
Texas Country Bk	San Juan	55.0	6.0	8.0	5.0	3.0	<\$100M	8,110	117	32.5	22.5
Van Horn St Bk	Van Horn	55.0	10.0	5.0	4.0	3.0	<\$100M	7,571	106	62.5	67.5
First Nb Bells/Savoy	Bells	55.0	7.0	5.0	4.0	6.0	<\$100M	6,565	253	55.0	57.5
Security St Bk	Pecos	55.0	3.0	10.0	4.0	5.0	<\$100M	6,556	216	62.5	72.5
Citizens St Bk	Corrigan	55.0	5.0	10.0	3.0	4.0	<\$100M	5,479	144	62.5	72.5
Coleman Cty St Bk	Coleman	55.0	4.0	9.0	3.0	6.0	<\$100M	5,340	270	62.5	75.0
Security St Bk Na	Ore City	55.0	4.0	10.0	3.0	5.0	<\$100M	5,147	213	65.0	72.5
First Nb	Saint Jo	55.0	5.0	9.0	3.0	5.0	<\$100M	4,012	198	65.0	70.0
American Bk	Keller	55.0	7.0	10.0	3.0	2.0	<\$100M	3,813	67	60.0	35.0
Asian Amer Nb	Houston	55.0	10.0	2.0	8.0	2.0	<\$100M	22,243	94	22.5	10.0
Liberty Bk	North Richland Hill	55.0	8.0	3.0	6.0	5.0	<\$100M	13,918	208	47.5	42.5
Cattlemans Nb	Round Mountain	55.0	6.0	4.0	6.0	6.0	<\$100M	11,167	246	57.5	47.5
Katy Bk Na	Katy	55.0	9.0	4.0	5.0	4.0	<\$100M	8,988	155	50.0	42.5
First Nb	Bullard	55.0	7.0	4.0	4.0	7.0	<\$100M	7,071	330	67.5	70.0
Bank Of Navasota Na	Navasota	55.0	3.0	10.0	3.0	6.0	<\$100M	5,094	248	60.0	70.0
Chase Bk Of Texas Na	Houston	55.0	1.0	1.0	10.0	10.0	>\$10B	815,983	18,884	55.0	55.0
Heritage Bk	Wharton	52.5	2.0	2.0	9.0	8.0	\$100M-500M	32,560	520	45.0	45.0
Lone Star Bk	Dallas	52.5	7.0	1.0	8.0	5.0	\$100M-500M	30,538	211	37.5	22.5
Citizens Nb	Henderson	52.5	2.0	2.0	8.0	9.0	\$100M-500M	29,981	845	57.5	65.0

Table A.2 Small Business Lending in Texas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Town North Nb	Farmers Branch	52.5	4.0	1.0	8.0	8.0	\$100M-500M	27,006	493	50.0	47.5
Worth Nb	Lake Worth	52.5	7.0	1.0	8.0	5.0	\$100M-500M	24,898	223	35.0	27.5
National B&T	La Grange	52.5	7.0	2.0	7.0	5.0	\$100M-500M	19,358	218	47.5	35.0
First Tx Bk	Round Rock	52.5	4.0	2.0	7.0	8.0	\$100M-500M	14,833	397	57.5	57.5
First Nb	Lake Jackson	52.5	3.0	8.0	6.0	4.0	\$100M-500M	11,004	163	32.5	25.0
First Nb	Bryan	52.5	3.0	1.0	8.0	9.0	\$100M-500M	27,366	827	52.5	50.0
First Nb	Athens	52.5	3.0	2.0	8.0	8.0	\$100M-500M	23,906	456	47.5	50.0
Comanche Nb	Comanche	52.5	1.0	10.0	4.0	6.0	\$100M-500M	6,647	276	45.0	52.5
Friona St Bk	Friona	52.5	7.0	5.0	7.0	2.0	<\$100M	17,762	90	15.0	12.5
United Cmnty Bk Na	Highland Village	52.5	10.0	3.0	5.0	3.0	<\$100M	10,306	109	37.5	27.5
Citizens St Bk	Buffalo	52.5	6.0	4.0	5.0	6.0	<\$100M	10,036	266	57.5	52.5
West Tx St Bk	Snyder	52.5	4.0	7.0	5.0	5.0	<\$100M	9,840	190	65.0	72.5
First Nb	Dublin	52.5	5.0	8.0	5.0	3.0	<\$100M	8,136	134	67.5	72.5
Lorenzo St Bk	Lorenzo	52.5	5.0	9.0	4.0	3.0	<\$100M	7,318	105	62.5	72.5
First St Bk	Grandview	52.5	7.0	6.0	4.0	4.0	<\$100M	6,765	152	62.5	67.5
Fannin Bk	Windom	52.5	6.0	6.0	4.0	5.0	<\$100M	6,489	223	65.0	70.0
Mercedes Nb	Mercedes	52.5	7.0	7.0	4.0	3.0	<\$100M	6,291	108	62.5	65.0
Medina Valley St Bk	Devine	52.5	3.0	8.0	4.0	6.0	<\$100M	5,876	273	60.0	72.5
Nixon St Bk	Nixon	52.5	5.0	8.0	3.0	5.0	<\$100M	5,467	200	62.5	70.0
First St Bk	Avinger	52.5	10.0	5.0	3.0	3.0	<\$100M	4,929	126	60.0	65.0
First Nb	Groesbeck	52.5	5.0	6.0	3.0	7.0	<\$100M	4,676	359	62.5	72.5
First Nb	Bronte	52.5	8.0	6.0	3.0	4.0	<\$100M	4,673	149	62.5	65.0
Zavala Cty Bk	Crystal City	52.5	3.0	10.0	3.0	5.0	<\$100M	4,513	218	57.5	70.0
Enloe St Bk	Enloe	52.5	8.0	7.0	2.0	4.0	<\$100M	3,619	139	62.5	65.0
Brazoswood Nb	Richwood	52.5	7.0	9.0	2.0	3.0	<\$100M	2,635	134	62.5	67.5
Mauriceville Nb	Mauriceville	52.5	8.0	2.0	5.0	6.0	<\$100M	8,163	255	62.5	60.0
Elsa St B&Tc	Elsa	52.5	3.0	6.0	4.0	8.0	<\$100M	7,537	453	62.5	75.0
First Nb	Cisco	52.5	7.0	5.0	4.0	5.0	<\$100M	6,892	210	52.5	45.0
First Independent Nb	Plano	52.5	7.0	10.0	3.0	1.0	<\$100M	5,644	42	40.0	15.0
Lovelady St Bk	Lovelady	52.5	5.0	9.0	2.0	5.0	<\$100M	3,694	196	60.0	67.5
First Nb	Waco	50.0	5.0	1.0	8.0	6.0	\$100M-500M	27,483	251	35.0	25.0
Citizens Bk	Kilgore	50.0	3.0	1.0	8.0	8.0	\$100M-500M	24,217	423	45.0	47.5
Bank Tanglewood Na	Houston	50.0	6.0	2.0	8.0	4.0	\$100M-500M	22,779	147	35.0	20.0
Citizens St Bk	Chandler	50.0	6.0	1.0	6.0	7.0	<\$100M	13,312	356	57.5	60.0
Walburg St Bk	Georgetown	50.0	5.0	5.0	6.0	4.0	<\$100M	10,633	160	65.0	70.0
First Nb	Emory	50.0	6.0	3.0	6.0	5.0	<\$100M	10,617	195	47.5	42.5
Citizens Bk	Slaton	50.0	4.0	6.0	5.0	5.0	<\$100M	10,136	217	62.5	72.5
State B&Tc	Beeville	50.0	7.0	4.0	5.0	4.0	<\$100M	9,759	185	42.5	42.5
Arrowhead Bk	Llano	50.0	3.0	8.0	5.0	4.0	<\$100M	8,861	167	30.0	32.5
First St Bk	Yoakum	50.0	3.0	8.0	5.0	4.0	<\$100M	8,580	148	57.5	65.0
Big Lake Bk Na	Big Lake	50.0	6.0	5.0	4.0	5.0	<\$100M	6,778	209	60.0	67.5
Farmers Nb	Seymour	50.0	7.0	6.0	4.0	3.0	<\$100M	6,548	129	60.0	67.5
Lost Pines Nb	Smithville	50.0	6.0	6.0	4.0	4.0	<\$100M	6,036	183	62.5	67.5
Fayetteville Bk	Fayetteville	50.0	6.0	7.0	4.0	3.0	<\$100M	5,957	117	57.5	65.0
Stockmens Nb	Cotulla	50.0	5.0	9.0	3.0	3.0	<\$100M	4,607	126	62.5	70.0

Table A.2 Small Business Lending in Texas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Falfurrias St Bk	Falfurrias	50.0	9.0	6.0	3.0	2.0	<\$100M	4,325	103	60.0	65.0
First Bk	Celeste	50.0	4.0	9.0	3.0	4.0	<\$100M	4,184	147	60.0	67.5
Community Nb	Detroit	50.0	6.0	8.0	2.0	4.0	<\$100M	3,319	147	57.5	62.5
First Nb Bay City	Bay City	50.0	5.0	10.0	2.0	3.0	<\$100M	3,190	126	57.5	67.5
Union St Bk	Carrizo Springs	50.0	4.0	10.0	2.0	4.0	<\$100M	2,954	164	55.0	67.5
Jourdanton St Bk	Jourdanton	50.0	6.0	3.0	6.0	5.0	<\$100M	11,153	230	52.5	42.5
First Nb	Tom Bean	50.0	7.0	5.0	4.0	4.0	<\$100M	7,619	139	65.0	70.0
Hondo Nb	Hondo	50.0	7.0	5.0	4.0	4.0	<\$100M	7,506	166	60.0	52.5
Star Bk	Lake Worth	50.0	5.0	10.0	3.0	2.0	<\$100M	5,725	97	62.5	70.0
National Bk	Daingerfield	50.0	4.0	9.0	3.0	4.0	<\$100M	5,285	155	60.0	70.0
First Nb	Hamilton	50.0	6.0	8.0	3.0	3.0	<\$100M	5,071	121	60.0	62.5
Bank Of Sierra Blanca	Sierra Blanca	50.0	10.0	4.0	3.0	3.0	<\$100M	4,176	107	55.0	50.0
Santa Anna Nb	Santa Anna	50.0	6.0	7.0	2.0	5.0	<\$100M	3,582	204	55.0	55.0
Texline St Bk	Texline	50.0	7.0	8.0	2.0	3.0	<\$100M	3,441	112	60.0	65.0
Moody Nb	Galveston	47.5	3.0	1.0	9.0	6.0	\$100M-500M	35,508	264	42.5	32.5
First Nb Sweetwater Tx	Sweetwater	47.5	4.0	3.0	6.0	6.0	\$100M-500M	12,608	255	47.5	42.5
First Tx Bk	Killeen	47.5	3.0	2.0	6.0	8.0	\$100M-500M	12,474	517	32.5	27.5
First St Bk	Stratford	47.5	2.0	7.0	5.0	5.0	\$100M-500M	10,368	228	62.5	70.0
Citizens 1St Bk	Tyler	47.5	2.0	1.0	9.0	7.0	\$100M-500M	40,156	310	40.0	32.5
Bank Of Tx	Austin	47.5	8.0	2.0	6.0	3.0	<\$100M	11,126	107	32.5	22.5
Signature Bk	Dallas	47.5	7.0	5.0	5.0	2.0	<\$100M	9,610	87	30.0	17.5
Pineland St Bk	Pineland	47.5	3.0	5.0	5.0	6.0	<\$100M	8,815	249	47.5	50.0
City Nb	Austin	47.5	9.0	3.0	5.0	2.0	<\$100M	8,664	66	37.5	15.0
First Nb Of Bosque Cty	Valley Mills	47.5	3.0	5.0	4.0	7.0	<\$100M	7,464	338	62.5	75.0
Farmers St Bk	Groesbeck	47.5	3.0	7.0	4.0	5.0	<\$100M	7,350	216	57.5	70.0
Gladewater Nb	Gladewater	47.5	7.0	6.0	4.0	2.0	<\$100M	6,170	100	35.0	30.0
First Nb	Byers	47.5	4.0	5.0	4.0	6.0	<\$100M	6,025	243	60.0	65.0
First Security St Bk	Cranfills Gap	47.5	5.0	9.0	3.0	2.0	<\$100M	5,644	90	60.0	70.0
First St Bk	Van	47.5	5.0	8.0	3.0	3.0	<\$100M	4,150	122	37.5	35.0
Bank Of Tx	Devine	47.5	4.0	8.0	3.0	4.0	<\$100M	3,996	147	55.0	62.5
Bank Of San Jacinto Cty	Coldspring	47.5	6.0	8.0	2.0	3.0	<\$100M	3,606	114	57.5	62.5
Iraan St Bk	Iraan	47.5	7.0	9.0	2.0	1.0	<\$100M	3,468	50	32.5	20.0
Colorado Valley Bk	La Grange	47.5	5.0	10.0	2.0	2.0	<\$100M	3,235	73	55.0	62.5
First Nb	Paducah	47.5	2.0	10.0	2.0	5.0	<\$100M	3,193	187	55.0	62.5
Citizens Nb	Childress	47.5	5.0	10.0	2.0	2.0	<\$100M	2,902	76	12.5	20.0
Crowell St Bk	Crowell	47.5	4.0	8.0	2.0	5.0	<\$100M	2,846	203	55.0	62.5
Eden St Bk	Eden	47.5	4.0	8.0	1.0	6.0	<\$100M	1,708	279	60.0	65.0
Parkway Bk Na	Plano	47.5	7.0	10.0	1.0	1.0	<\$100M	1,680	18	15.0	20.0
First Nb	Mertzon	47.5	3.0	7.0	5.0	4.0	<\$100M	9,449	178	60.0	70.0
First St Bk	Hemphill	47.5	6.0	5.0	5.0	3.0	<\$100M	8,474	114	25.0	22.5
Elgin Bk Of Tx	Elgin	47.5	3.0	8.0	4.0	4.0	<\$100M	7,574	171	57.5	70.0
First Nb	Trinity	47.5	6.0	7.0	3.0	3.0	<\$100M	5,820	133	57.5	67.5
Main St Nb	Cleveland	47.5	6.0	9.0	2.0	2.0	<\$100M	3,533	93	42.5	40.0
Bloomburg St Bk	Bloomburg	47.5	9.0	6.0	2.0	2.0	<\$100M	3,151	91	52.5	60.0
First Bk Of Tx	Tomball	45.0	3.0	2.0	7.0	6.0	\$100M-500M	15,241	234	40.0	35.0

Table A.2 Small Business Lending in Texas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
International Bk Of Cmrc	Zapata	45.0	2.0	2.0	7.0	7.0	\$100M-500M	14,882	362	52.5	50.0
U S Tc Of Tx Na	Dallas	45.0	1.0	10.0	6.0	1.0	\$100M-500M	11,144	30	10.0	10.0
Citizens St Bk	Dickinson	45.0	3.0	4.0	6.0	5.0	\$100M-500M	11,991	189	37.5	27.5
State Nb	Big Spring	45.0	2.0	5.0	5.0	6.0	\$100M-500M	8,770	300	55.0	67.5
First Nb	Eagle Lake	45.0	6.0	2.0	6.0	4.0	<\$100M	11,260	165	37.5	27.5
First St Bk	Moulton	45.0	4.0	3.0	5.0	6.0	<\$100M	9,650	242	37.5	25.0
Texas St Bk	Joaquin	45.0	4.0	4.0	5.0	5.0	<\$100M	9,637	224	57.5	60.0
First St Bk	Mineral Wells	45.0	7.0	3.0	5.0	3.0	<\$100M	8,307	136	40.0	37.5
First Bk	Muleshoe	45.0	3.0	4.0	4.0	7.0	<\$100M	7,626	320	55.0	57.5
First Nb	Dalhart	45.0	6.0	4.0	4.0	4.0	<\$100M	7,367	143	45.0	35.0
First St Bk	Spearman	45.0	3.0	7.0	4.0	4.0	<\$100M	6,697	181	40.0	37.5
Perryton Nb	Perryton	45.0	4.0	5.0	4.0	5.0	<\$100M	6,282	225	50.0	55.0
Nbc Bk Central Na	Luling	45.0	7.0	3.0	4.0	4.0	<\$100M	6,103	145	50.0	47.5
Bosque Cty Bk	Meridian	45.0	4.0	6.0	3.0	5.0	<\$100M	5,834	201	57.5	67.5
Community Bk	Wellington	45.0	7.0	5.0	3.0	3.0	<\$100M	5,706	131	52.5	42.5
First St Bk	Overton	45.0	3.0	9.0	3.0	3.0	<\$100M	5,238	128	57.5	70.0
Fnb Bk	Seminole	45.0	3.0	6.0	3.0	6.0	<\$100M	4,590	291	57.5	65.0
First St Bk	Shallowater	45.0	5.0	7.0	3.0	3.0	<\$100M	4,019	122	52.5	60.0
City Nb	Colorado City	45.0	2.0	9.0	3.0	4.0	<\$100M	4,010	155	47.5	55.0
Bank Of Crowley	Crowley	45.0	5.0	9.0	2.0	2.0	<\$100M	2,960	86	52.5	60.0
First Nb	O'Donnell	45.0	3.0	10.0	2.0	3.0	<\$100M	2,913	106	47.5	57.5
Dallas Nb	Dallas	45.0	6.0	4.0	5.0	3.0	<\$100M	7,965	134	42.5	35.0
Chasewood Bk	Houston	45.0	4.0	8.0	4.0	2.0	<\$100M	6,135	87	22.5	22.5
Buckholts St Bk	Buckholts	45.0	6.0	5.0	4.0	3.0	<\$100M	6,085	132	55.0	62.5
Secured Tr Bk	Tyler	45.0	4.0	10.0	3.0	1.0	<\$100M	5,284	60	32.5	12.5
First Nb	Moody	45.0	6.0	5.0	3.0	4.0	<\$100M	5,059	163	55.0	62.5
Arp St Bk	Arp	45.0	1.0	6.0	3.0	8.0	<\$100M	4,661	401	52.5	57.5
Lake Area Nb	Trinity	45.0	7.0	6.0	3.0	2.0	<\$100M	4,280	77	52.5	60.0
State Bk	Jewett	45.0	4.0	8.0	3.0	3.0	<\$100M	4,201	126	52.5	65.0
First Nb	Quitaque	45.0	4.0	8.0	2.0	4.0	<\$100M	3,598	170	55.0	65.0
Chappell Hill Bk	Chappell Hill	45.0	6.0	9.0	2.0	1.0	<\$100M	3,365	62	57.5	60.0
Junction Nb	Junction	45.0	2.0	9.0	2.0	5.0	<\$100M	2,771	209	47.5	60.0
Bank Of Houston	Houston	42.5	2.0	2.0	7.0	6.0	\$100M-500M	18,329	300	37.5	37.5
First Nb	Cameron	42.5	2.0	5.0	6.0	4.0	\$100M-500M	12,045	154	55.0	67.5
First Nb	Jasper	42.5	2.0	3.0	6.0	6.0	\$100M-500M	11,032	239	47.5	40.0
Yoakum Nb	Yoakum	42.5	2.0	6.0	4.0	5.0	\$100M-500M	7,609	198	32.5	37.5
First Nb	Port Lavaca	42.5	1.0	9.0	4.0	3.0	\$100M-500M	6,591	111	50.0	57.5
Security St Bk	Pearsall	42.5	2.0	1.0	7.0	7.0	\$100M-500M	15,121	325	47.5	45.0
First Nb	Quitman	42.5	2.0	5.0	5.0	5.0	<\$100M	8,203	190	52.5	60.0
Brady Nb	Brady	42.5	5.0	5.0	4.0	3.0	<\$100M	7,157	117	52.5	62.5
First Nb	Ballinger	42.5	5.0	5.0	4.0	3.0	<\$100M	6,356	110	27.5	27.5
Town & Country Bk	Stephenville	42.5	2.0	6.0	4.0	5.0	<\$100M	6,079	220	52.5	62.5
First St Bk	Bremond	42.5	3.0	5.0	4.0	5.0	<\$100M	5,978	234	55.0	62.5
Security Bk	Whitesboro	42.5	2.0	7.0	4.0	4.0	<\$100M	5,834	187	50.0	60.0
First Nb West Tx	Hale Center	42.5	5.0	7.0	3.0	2.0	<\$100M	5,331	87	20.0	20.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
First Nb	Anson	42.5	3.0	6.0	3.0	5.0	<\$100M	4,747	219	55.0	65.0
Wood Cty Nb	Quitman	42.5	2.0	9.0	3.0	3.0	<\$100M	4,606	136	52.5	60.0
Wilson St Bk	Wilson	42.5	3.0	7.0	3.0	4.0	<\$100M	3,788	139	50.0	57.5
State Bk	Kingsville	42.5	3.0	10.0	2.0	2.0	<\$100M	3,000	70	47.5	57.5
First Nb	Claude	42.5	3.0	9.0	2.0	3.0	<\$100M	2,498	117	50.0	57.5
First St Bk	Italy	42.5	3.0	10.0	1.0	3.0	<\$100M	1,228	120	45.0	52.5
First Nb	Whitewright	42.5	6.0	4.0	5.0	2.0	<\$100M	9,670	88	32.5	25.0
First St Bk	Three Rivers	42.5	3.0	5.0	4.0	5.0	<\$100M	7,237	193	42.5	40.0
First Nb	Fort Stockton	42.5	6.0	3.0	4.0	4.0	<\$100M	6,865	177	40.0	42.5
Community St Bk	Boling	42.5	4.0	4.0	4.0	5.0	<\$100M	6,641	214	52.5	52.5
Mason Nb	Mason	42.5	4.0	6.0	4.0	3.0	<\$100M	6,507	131	55.0	62.5
First St Bk	Brownsboro	42.5	4.0	6.0	4.0	3.0	<\$100M	6,167	129	45.0	37.5
First St Bk	Ben Wheeler	42.5	4.0	5.0	3.0	5.0	<\$100M	4,742	214	52.5	62.5
Castroville St Bk	Castroville	42.5	3.0	9.0	3.0	2.0	<\$100M	4,489	69	30.0	27.5
Falls City Nb	Falls City	42.5	2.0	7.0	3.0	5.0	<\$100M	4,123	228	50.0	60.0
Brush Country Bk	Freer	42.5	5.0	5.0	3.0	4.0	<\$100M	4,114	153	47.5	50.0
First Nb	Woodsboro	42.5	4.0	8.0	3.0	2.0	<\$100M	3,878	80	25.0	27.5
State Nb	West	42.5	2.0	7.0	2.0	6.0	<\$100M	3,712	264	50.0	62.5
First St Bk	Paint Rock	42.5	3.0	9.0	2.0	3.0	<\$100M	3,454	138	52.5	60.0
Hale Cty St Bk	Plainview	40.0	2.0	1.0	6.0	7.0	\$100M-500M	14,241	319	42.5	45.0
Lamesa Nb	Lamesa	40.0	2.0	2.0	6.0	6.0	\$100M-500M	13,662	270	42.5	40.0
Riverway Bk	Houston	40.0	2.0	1.0	9.0	4.0	\$500M-\$1B	45,784	182	27.5	15.0
First Nb	Beeville	40.0	4.0	2.0	5.0	5.0	<\$100M	9,398	210	37.5	40.0
Muleshoe St Bk	Muleshoe	40.0	4.0	2.0	5.0	5.0	<\$100M	8,241	212	45.0	50.0
First Nb	Bellville	40.0	3.0	5.0	4.0	4.0	<\$100M	7,704	173	52.5	62.5
First St Bk	Clute	40.0	3.0	2.0	4.0	7.0	<\$100M	7,459	317	55.0	57.5
Security St Bk	Littlefield	40.0	4.0	4.0	4.0	4.0	<\$100M	7,350	173	35.0	50.0
First Nb	Mount Vernon	40.0	3.0	4.0	4.0	5.0	<\$100M	7,314	194	42.5	37.5
Claritybk.Com Na	Uvalde	40.0	4.0	3.0	4.0	5.0	<\$100M	7,135	201	37.5	45.0
Heights St Bk	Harker Heights	40.0	5.0	5.0	4.0	2.0	<\$100M	6,831	85	20.0	15.0
Citizens St Bk	Woodville	40.0	1.0	8.0	3.0	4.0	<\$100M	5,687	158	47.5	57.5
Roscoe St Bk	Roscoe	40.0	3.0	5.0	3.0	5.0	<\$100M	5,053	218	50.0	60.0
Commercial St Bk	Sinton	40.0	3.0	7.0	3.0	3.0	<\$100M	4,817	110	37.5	32.5
First St Bk	San Diego	40.0	4.0	5.0	3.0	4.0	<\$100M	4,392	181	52.5	52.5
Security Bk	Ralls	40.0	3.0	8.0	3.0	2.0	<\$100M	4,281	82	50.0	57.5
First St Bk	Hawkins	40.0	5.0	5.0	3.0	3.0	<\$100M	3,754	108	50.0	57.5
Security St Bk	Stockdale	40.0	5.0	5.0	3.0	3.0	<\$100M	3,728	116	50.0	55.0
Columbus St Bk	Columbus	40.0	1.0	10.0	2.0	3.0	<\$100M	3,354	112	45.0	50.0
D'Hanis St Bk	D'Hanis	40.0	4.0	8.0	2.0	2.0	<\$100M	2,900	67	45.0	52.5
Lott St Bk	Lott	40.0	3.0	9.0	2.0	2.0	<\$100M	2,572	69	47.5	55.0
First B&Tc	Dawson	40.0	4.0	8.0	1.0	3.0	<\$100M	1,643	116	47.5	52.5
Lone Oak St Bk	Lone Oak	40.0	4.0	9.0	1.0	2.0	<\$100M	1,532	94	50.0	57.5
Texas Nb	Tomball	40.0	6.0	3.0	4.0	3.0	<\$100M	6,936	122	32.5	27.5
Atascosa Nb	Pleasanton	40.0	5.0	4.0	3.0	4.0	<\$100M	5,512	157	50.0	40.0
Lytle St Bk Of Lytle Tx	Lytle	40.0	2.0	9.0	2.0	3.0	<\$100M	3,610	132	47.5	57.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Citizens St Bk	Miles	40.0	4.0	6.0	2.0	4.0	<\$100M	3,194	179	52.5	60.0
First St Bk	Junction	40.0	4.0	8.0	2.0	2.0	<\$100M	2,644	84	47.5	55.0
First Bank Tx Na	Houston	37.5	2.0	1.0	8.0	4.0	\$100M-500M	24,257	172	22.5	20.0
First Tx Bk	Georgetown	37.5	2.0	3.0	6.0	4.0	\$100M-500M	12,209	172	30.0	25.0
Eisenhower Nb	San Antonio	37.5	1.0	8.0	5.0	1.0	\$100M-500M	8,003	26	10.0	10.0
Gilmer Nb	Gilmer	37.5	1.0	5.0	4.0	5.0	\$100M-500M	7,940	222	45.0	45.0
North Houston Bk	Houston	37.5	3.0	1.0	7.0	4.0	\$100M-500M	17,983	150	25.0	20.0
Peoples St Bk	Shepherd	37.5	6.0	3.0	4.0	2.0	<\$100M	6,650	90	42.5	35.0
First Bk	Snook	37.5	4.0	6.0	3.0	2.0	<\$100M	4,305	93	47.5	57.5
First St Bk	Columbus	37.5	2.0	9.0	2.0	2.0	<\$100M	3,636	95	47.5	55.0
First St Bk	Silverton	37.5	7.0	4.0	2.0	2.0	<\$100M	3,032	69	17.5	10.0
Western Nb	Amarillo	37.5	2.0	7.0	2.0	4.0	<\$100M	2,799	143	45.0	55.0
Spur Security Bk	Spur	37.5	3.0	7.0	2.0	3.0	<\$100M	2,670	127	45.0	55.0
First Nb	Canadian	37.5	1.0	10.0	2.0	2.0	<\$100M	2,655	86	40.0	47.5
Farmers & Mrch Bk	De Leon	37.5	1.0	8.0	2.0	4.0	<\$100M	2,641	154	40.0	47.5
First St Bk	Rankin	37.5	3.0	9.0	2.0	1.0	<\$100M	2,227	26	45.0	50.0
Plains St Bk	Plains	37.5	2.0	10.0	1.0	2.0	<\$100M	1,264	78	40.0	47.5
First Nb	Shiner	37.5	2.0	6.0	4.0	3.0	<\$100M	6,482	138	50.0	57.5
Peoples St Bk	Hallettsville	37.5	1.0	8.0	3.0	3.0	<\$100M	4,134	126	32.5	30.0
First Nb	Sterling City	37.5	3.0	7.0	2.0	3.0	<\$100M	3,461	107	47.5	55.0
Dublin Nb	Dublin	37.5	3.0	8.0	2.0	2.0	<\$100M	2,969	77	42.5	35.0
First Nb	Graford	37.5	4.0	6.0	2.0	3.0	<\$100M	2,726	108	47.5	52.5
Bank Of Vernon	Vernon	37.5	4.0	6.0	2.0	3.0	<\$100M	2,489	107	47.5	52.5
Security St Bk	Wingate	37.5	4.0	6.0	2.0	3.0	<\$100M	2,050	125	47.5	52.5
Delta Bk	Cooper	37.5	2.0	10.0	1.0	2.0	<\$100M	1,695	75	45.0	50.0
Bank Of The Southwest	Dallas	35.0	3.0	2.0	6.0	3.0	\$100M-500M	11,498	131	27.5	20.0
Industry St Bk	Industry	35.0	2.0	1.0	5.0	6.0	\$100M-500M	9,831	251	37.5	37.5
Citizens Nb Of Milam Cty	Cameron	35.0	2.0	3.0	5.0	4.0	\$100M-500M	9,815	160	27.5	22.5
Northern Tr Bk Of Tx Na	Dallas	35.0	1.0	1.0	8.0	4.0	\$500M-\$1B	27,279	184	30.0	20.0
Graham Nb	Graham	35.0	4.0	1.0	5.0	4.0	<\$100M	10,198	174	30.0	20.0
Texas First Bk	Hitchcock	35.0	3.0	5.0	4.0	2.0	<\$100M	7,446	93	25.0	20.0
Pasadena St Bk	Pasadena	35.0	5.0	5.0	3.0	1.0	<\$100M	5,528	62	35.0	17.5
Redstone Bk Na	Houston	35.0	7.0	3.0	3.0	1.0	<\$100M	4,538	35	10.0	10.0
First Nb	Floydada	35.0	1.0	7.0	3.0	3.0	<\$100M	4,053	109	40.0	50.0
Bandera Bk	Bandera	35.0	5.0	4.0	2.0	3.0	<\$100M	3,368	105	35.0	42.5
First Bk	Groveton	35.0	3.0	6.0	2.0	3.0	<\$100M	3,103	105	42.5	52.5
First Nb	Munday	35.0	2.0	9.0	2.0	1.0	<\$100M	1,905	55	37.5	45.0
Somerset Nb	Somerset	35.0	3.0	7.0	1.0	3.0	<\$100M	1,786	106	45.0	50.0
Kress Nb	Kress	35.0	1.0	10.0	1.0	2.0	<\$100M	1,341	69	37.5	45.0
Kent Cty St Bk	Jayton	35.0	2.0	10.0	1.0	1.0	<\$100M	817	45	37.5	45.0
United Tx Bk	Dallas	35.0	4.0	1.0	6.0	3.0	<\$100M	12,577	108	15.0	15.0
Citizens Nb	Hillsboro	35.0	2.0	4.0	3.0	5.0	<\$100M	5,671	215	32.5	37.5
First St Bk	Bedias	35.0	2.0	5.0	2.0	5.0	<\$100M	3,410	204	45.0	52.5
First St Bk	Mobeetie	35.0	4.0	5.0	2.0	3.0	<\$100M	2,481	104	42.5	50.0
Marion St Bk	Marion	35.0	2.0	7.0	2.0	3.0	<\$100M	2,299	117	40.0	47.5

Table A.2 Small Business Lending in Texas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Bank	Whitney	35.0	5.0	6.0	2.0	1.0	<\$100M	2,153	46	45.0	47.5
Citizens St Bk	Tenaha	35.0	3.0	7.0	2.0	2.0	<\$100M	1,997	71	42.5	50.0
First Nb	Edgewood	35.0	4.0	8.0	1.0	1.0	<\$100M	1,760	55	47.5	40.0
Carmine St Bk	Carmine	35.0	2.0	9.0	1.0	2.0	<\$100M	1,716	74	40.0	45.0
Madisonville St Bk	Madisonville	32.5	2.0	1.0	5.0	5.0	\$100M-500M	10,218	211	25.0	25.0
First Nb	Lamesa	32.5	1.0	4.0	3.0	5.0	\$100M-500M	3,981	188	37.5	37.5
Tib Independent Bankersbank	Irving	32.5	1.0	1.0	9.0	2.0	\$500M-\$1B	30,984	85	12.5	12.5
First Nb	Giddings	32.5	3.0	3.0	4.0	3.0	<\$100M	7,612	126	27.5	25.0
Pavillion Bk	Dallas	32.5	5.0	2.0	4.0	2.0	<\$100M	6,593	83	30.0	25.0
First-Nichols Nb	Kenedy	32.5	5.0	3.0	3.0	2.0	<\$100M	4,874	89	35.0	27.5
First St Bk	Odem	32.5	3.0	4.0	3.0	3.0	<\$100M	4,147	106	32.5	32.5
Citizens St Bk	Ganado	32.5	3.0	6.0	3.0	1.0	<\$100M	4,041	55	40.0	47.5
Hebbronville St Bk	Hebbronville	32.5	6.0	2.0	3.0	2.0	<\$100M	3,749	92	25.0	25.0
Anahuac Nb	Anahuac	32.5	2.0	7.0	2.0	2.0	<\$100M	2,736	80	37.5	45.0
Seaport Bk	Seadrift	32.5	3.0	6.0	2.0	2.0	<\$100M	2,673	88	42.5	50.0
American Bk Na	Dallas	32.5	3.0	7.0	2.0	1.0	<\$100M	2,360	59	40.0	50.0
First Presidio Bk	Presidio	32.5	2.0	9.0	1.0	1.0	<\$100M	1,538	35	37.5	45.0
First Nb	Quanah	32.5	1.0	10.0	1.0	1.0	<\$100M	1,443	56	32.5	42.5
First Nb	Cooper	32.5	2.0	9.0	1.0	1.0	<\$100M	1,440	41	37.5	45.0
Elkhart St Bk	Elkhart	32.5	1.0	10.0	1.0	1.0	<\$100M	1,350	52	32.5	40.0
Donley Cty St Bk	Clarendon	32.5	1.0	9.0	1.0	2.0	<\$100M	1,259	92	32.5	37.5
Security Nb	Quanah	32.5	2.0	9.0	1.0	1.0	<\$100M	781	48	35.0	40.0
Citizens Nb	Crosbyton	32.5	1.0	10.0	1.0	1.0	<\$100M	595	28	32.5	32.5
First St Bk	Tuscola	32.5	1.0	10.0	1.0	1.0	<\$100M	431	35	32.5	35.0
Citizens St Bk	Princeton	32.5	3.0	4.0	3.0	3.0	<\$100M	5,048	132	40.0	35.0
Dilley St Bk	Dilley	32.5	1.0	8.0	2.0	2.0	<\$100M	2,567	71	35.0	45.0
First Nb	Stanton	32.5	1.0	7.0	2.0	3.0	<\$100M	2,347	124	37.5	47.5
First Nb	Evant	32.5	3.0	6.0	2.0	2.0	<\$100M	2,209	98	42.5	50.0
Bevans St Bk	Menard	32.5	3.0	7.0	1.0	2.0	<\$100M	1,664	85	45.0	50.0
Farmers Nb	Newcastle	32.5	2.0	8.0	1.0	2.0	<\$100M	908	77	37.5	42.5
Normangee St Bk	Normangee	32.5	1.0	10.0	1.0	1.0	<\$100M	860	31	32.5	32.5
Eagle Bk	Jarrell	32.5	1.0	10.0	1.0	1.0	<\$100M	754	26	35.0	40.0
First St Bk	Rice	32.5	2.0	9.0	1.0	1.0	<\$100M	694	63	37.5	45.0
First Nb	Littlefield	32.5	1.0	10.0	1.0	1.0	<\$100M	566	38	35.0	37.5
Oglesby St Bk	Oglesby	32.5	2.0	9.0	1.0	1.0	<\$100M	448	17	37.5	42.5
Oakwood St Bk	Oakwood	32.5	1.0	10.0	1.0	1.0	<\$100M	12	3	32.5	32.5
Pioneer Nb	Fredericksburg	30.0	1.0	7.0	2.0	2.0	<\$100M	3,252	85	37.5	45.0
Zapata Nb	Zapata	30.0	2.0	6.0	2.0	2.0	<\$100M	3,193	91	27.5	30.0
First Nb	Whitney	30.0	2.0	6.0	2.0	2.0	<\$100M	3,165	66	37.5	45.0
Gruver St Bk	Gruver	30.0	2.0	6.0	2.0	2.0	<\$100M	2,559	69	37.5	45.0
Marfa Nb	Marfa	30.0	2.0	6.0	2.0	2.0	<\$100M	2,434	95	40.0	47.5
City Nb	San Saba	30.0	1.0	8.0	2.0	1.0	<\$100M	2,272	54	35.0	42.5
Menard Nb	Menard	30.0	3.0	6.0	2.0	1.0	<\$100M	2,075	51	37.5	42.5
First Bk Roxton Tx	Roxton	30.0	3.0	5.0	1.0	3.0	<\$100M	1,708	123	40.0	47.5
Citizens St Bk	Cross Plains	30.0	1.0	8.0	1.0	2.0	<\$100M	1,481	102	37.5	45.0

Table A.2 Small Business Lending in Texas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Snyder Nb	Snyder	30.0	2.0	1.0	5.0	4.0	<\$100M	8,230	145	25.0	22.5
First Nb Midland	Midland	30.0	6.0	1.0	4.0	1.0	<\$100M	6,400	49	15.0	10.0
Muenster St Bk	Muenster	30.0	2.0	3.0	3.0	4.0	<\$100M	5,242	166	35.0	40.0
Mainland Bk	Texas City	30.0	2.0	5.0	3.0	2.0	<\$100M	4,492	69	22.5	20.0
Security St Bk	Anahuac	30.0	1.0	7.0	2.0	2.0	<\$100M	2,716	94	35.0	42.5
Peoples St Bk	Rocksprings	30.0	1.0	8.0	1.0	2.0	<\$100M	1,299	82	32.5	40.0
First Nb	Colorado City	30.0	1.0	8.0	1.0	2.0	<\$100M	1,221	68	35.0	37.5
La Coste Nb	La Coste	30.0	1.0	9.0	1.0	1.0	<\$100M	991	47	30.0	35.0
First St Bk	Colmesneil	30.0	1.0	9.0	1.0	1.0	<\$100M	575	23	30.0	35.0
First Nb	Lipan	30.0	1.0	9.0	1.0	1.0	<\$100M	489	32	35.0	40.0
Powell St Bk	Powell	30.0	1.0	9.0	1.0	1.0	<\$100M	395	26	32.5	35.0
First St Bk	Needville	30.0	1.0	9.0	1.0	1.0	<\$100M	363	8	30.0	30.0
Citizens St Bk	Roma	30.0	1.0	9.0	1.0	1.0	<\$100M	326	12	32.5	32.5
First Nb	Brownfield	27.5	1.0	5.0	2.0	3.0	\$100M-500M	2,670	119	30.0	32.5
First Nb Hereford	Hereford	27.5	3.0	4.0	2.0	2.0	<\$100M	2,563	65	35.0	37.5
First Nb	Tahoka	27.5	1.0	7.0	1.0	2.0	<\$100M	1,443	82	25.0	25.0
Commercial Bk	Mason	27.5	2.0	7.0	1.0	1.0	<\$100M	1,093	57	32.5	40.0
Memphis St Bk	Memphis	27.5	1.0	7.0	1.0	2.0	<\$100M	1,068	72	32.5	35.0
Farmers & Mrch St Bk	Ladonia	27.5	1.0	8.0	1.0	1.0	<\$100M	413	12	27.5	30.0
First Nb	Refugio	27.5	2.0	5.0	3.0	1.0	<\$100M	3,906	51	10.0	15.0
First Nb	Falfurrias	27.5	1.0	7.0	1.0	2.0	<\$100M	1,238	82	30.0	32.5
Prosper St Bk	Prosper	27.5	1.0	8.0	1.0	1.0	<\$100M	496	22	32.5	37.5
First Nb	Holland	27.5	1.0	8.0	1.0	1.0	<\$100M	415	49	32.5	37.5
First St Bk	Bishop	25.0	3.0	4.0	2.0	1.0	<\$100M	3,521	56	17.5	15.0
City Nb	Mineral Wells	25.0	1.0	6.0	2.0	1.0	<\$100M	3,379	44	30.0	37.5
First Nb	Hico	25.0	2.0	5.0	1.0	2.0	<\$100M	1,485	85	32.5	40.0
West B&Tc	West	25.0	1.0	6.0	1.0	2.0	<\$100M	1,396	92	27.5	35.0
Bank Of Cmrc	Mclean	25.0	2.0	6.0	1.0	1.0	<\$100M	1,106	17	32.5	37.5
First St Bk	Maypearl	25.0	2.0	6.0	1.0	1.0	<\$100M	1,080	40	30.0	35.0
First Nb	Throckmorton	25.0	1.0	7.0	1.0	1.0	<\$100M	1,013	31	27.5	32.5
First Nb	Seymour	25.0	1.0	7.0	1.0	1.0	<\$100M	935	19	27.5	30.0
State Nb	Groom	25.0	1.0	7.0	1.0	1.0	<\$100M	794	56	30.0	37.5
Sanderson St Bk	Sanderson	25.0	1.0	7.0	1.0	1.0	<\$100M	246	40	27.5	27.5
Security St Bk	Farwell	25.0	1.0	7.0	1.0	1.0	<\$100M	720	36	27.5	27.5
Grapeland St Bk	Grapeland	25.0	1.0	7.0	1.0	1.0	<\$100M	632	40	32.5	35.0
Hill B&Tc	Weimar	22.5	1.0	2.0	3.0	3.0	<\$100M	4,662	123	22.5	25.0
Granger Nb	Granger	22.5	2.0	4.0	1.0	2.0	<\$100M	1,459	71	32.5	32.5
First Nb	Sudan	22.5	1.0	6.0	1.0	1.0	<\$100M	1,458	63	30.0	35.0
First Nb	Mineola	22.5	1.0	6.0	1.0	1.0	<\$100M	1,167	48	27.5	30.0
First Nb	Amherst	22.5	1.0	6.0	1.0	1.0	<\$100M	445	10	25.0	25.0
First St Bk	Matador	22.5	1.0	6.0	1.0	1.0	<\$100M	327	13	25.0	27.5
First St Bk N Tx	Cedar Hill	22.5	1.0	4.0	3.0	1.0	<\$100M	4,576	62	22.5	22.5
South Padre Bk Na	South Padre Island	22.5	5.0	1.0	2.0	1.0	<\$100M	2,672	27	17.5	17.5
First B&Tc	Bartlett	22.5	2.0	5.0	1.0	1.0	<\$100M	1,607	47	32.5	37.5
First St Bk	Abernathy	22.5	1.0	6.0	1.0	1.0	<\$100M	652	35	25.0	25.0



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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Burton St Bk	Burton	22.5	1.0	6.0	1.0	1.0	<\$100M	355	19	25.0	25.0
First Nb	Chillicothe	20.0	3.0	2.0	2.0	1.0	<\$100M	3,583	56	20.0	15.0
First Nb	Shamrock	20.0	2.0	2.0	2.0	2.0	<\$100M	2,157	87	30.0	35.0
Citizens St Bk	Anton	20.0	1.0	4.0	1.0	2.0	<\$100M	1,490	74	27.5	35.0
First St Bk	Mount Calm	20.0	1.0	5.0	1.0	1.0	<\$100M	707	31	25.0	30.0
Haskell Nb	Haskell	20.0	1.0	5.0	1.0	1.0	<\$100M	428	27	22.5	25.0
Farmers St Bk	Bertram	20.0	2.0	4.0	1.0	1.0	<\$100M	1,615	33	25.0	22.5
Schwertner St Bk	Schwertner	20.0	2.0	4.0	1.0	1.0	<\$100M	1,575	37	27.5	27.5
First Nb	Aspermont	20.0	1.0	5.0	1.0	1.0	<\$100M	1,250	58	22.5	32.5
First St Bk	Hallsville	17.5	1.0	4.0	1.0	1.0	<\$100M	1,382	42	22.5	22.5
First Nb	Hebbronville	15.0	1.0	1.0	2.0	2.0	<\$100M	2,478	94	22.5	27.5
Highland Lakes Bk	Kingsland	12.5	1.0	1.0	2.0	1.0	<\$100M	3,689	56	12.5	10.0
First St Bk Honey Grove Tx	Honey Grove	12.5	2.0	1.0	1.0	1.0	<\$100M	1,740	13	10.0	10.0
Compubank Na	Houston	7.5	1.0	.	1.0	1.0	<\$100M	-	-	.	.
Chase Bk Of Tx San Angelo Na	San Angelo	-	-	-	-	-	<\$100M	-	-	.	.
Credicard Nb	San Antonio	-	-	-	-	-	<\$100M	15	1	32.5	32.5

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

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