

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First NB	Monahans	92.5	0.39	1	83,458	2,717	\$100M-500M	95.0	83,458	2,717	0
Park Cities Bk	Dallas	92.5	0.468	1	154,769	314	\$100M-500M	32.5	5,865	113	0
First NB	Hughes Springs	90.0	0.279	1	40,123	968	\$100M-500M	100.0	40,123	968	0
First NB	George West	90.0	0.412	1	45,397	859	\$100M-500M	97.5	45,397	859	0
First St Bk	Chico	90.0	0.366	1	32,974	550	<\$100M	97.5	32,974	550	0
First Cmnty Bk NA	Houston	90.0	0.484	0.994	273,042	1,658	\$500M-\$1B	80.0	43,267	1,130	0
First St Bk	Louise	85.0	0.204	1	27,590	963	\$100M-500M	100.0	27,590	963	0
Peoples Bk	Paris	85.0	0.291	1	27,739	454	<\$100M	97.5	27,739	454	0.001
First NB of Albany Breckenri	Albany	85.0	0.228	1	54,143	1,166	\$100M-500M	95.0	54,143	1,166	0
Security St Bk	Odessa	85.0	0.45	0.894	79,714	1,254	\$100M-500M	85.0	21,779	1,000	0.002
Alamo Bk of TX	Alamo	85.0	0.392	0.858	121,268	1,656	\$100M-500M	82.5	29,320	1,235	0
GNB FNCL NA	Gainesville	85.0	0.313	0.9	82,103	1,149	\$100M-500M	82.5	19,449	774	0
First Cmnty Bk	Corpus Christi	85.0	0.322	1	39,887	676	\$100M-500M	82.5	12,168	537	0.002
Texas Star Bk	Van Alstyne	85.0	0.388	1	59,271	826	\$100M-500M	77.5	13,699	658	0
Falcon Intl Bk	Laredo	85.0	0.289	0.989	119,047	954	\$100M-500M	65.0	15,872	660	0.002
American Bk NA	Waco	85.0	0.304	1	81,716	514	\$100M-500M	50.0	8,051	325	0
City NB	Sulphur Springs	82.5	0.183	1	45,232	1,074	\$100M-500M	97.5	45,232	1,074	0
First St Bk	Athens	82.5	0.202	1	50,913	1,792	\$100M-500M	95.0	50,913	1,792	0
Round Top St Bk	Round Top	82.5	0.208	1	30,350	557	\$100M-500M	95.0	30,350	557	0.002
Texas NB	Jacksonville	82.5	0.393	1	26,588	335	<\$100M	95.0	26,588	335	0
Legend Bk NA	Bowie	82.5	0.236	0.993	75,478	1,157	\$100M-500M	92.5	44,352	1,039	0
Equity Bk SSB	Dallas	82.5	0.609	0.989	52,773	477	<\$100M	87.5	22,248	414	0
Citizens St Bk	Tyler	82.5	0.377	0.952	58,598	734	\$100M-500M	82.5	17,068	533	0
East TX NB	Palestine	82.5	0.237	1	26,416	473	\$100M-500M	77.5	8,962	385	0
Citizens NB	Benbrook	82.5	0.489	0.918	53,146	670	\$100M-500M	77.5	11,783	439	0
Llano NB	Llano	82.5	0.298	1	21,429	335	<\$100M	77.5	8,123	280	0
Republic NB	Houston	82.5	0.325	0.665	193,874	1,858	\$500M-\$1B	70.0	28,800	1,156	0
Woodhaven NB	Fort Worth	82.5	0.323	0.942	66,736	851	\$100M-500M	67.5	11,132	426	0
Southwest Bk	Fort Worth	82.5	0.315	0.943	88,475	663	\$100M-500M	62.5	11,784	379	0
United Central Bk	Garland	82.5	0.451	0.675	167,410	1,301	\$100M-500M	60.0	15,434	560	0
First St Bk	Clute	82.5	0.283	1	24,289	483	<\$100M	57.5	4,336	399	0
Schertz B&TC	Schertz	82.5	0.412	1	44,004	262	\$100M-500M	27.5	2,875	70	0
Countybk NA	Newton	80.0	0.237	1	25,881	430	\$100M-500M	97.5	25,881	430	0
Star Bk of TX	Lake Worth	80.0	0.337	1	20,908	296	<\$100M	95.0	20,908	296	0
First NB	Dublin	80.0	0.259	1	15,689	589	<\$100M	92.5	15,689	589	0
First St Bk	Mesquite	80.0	0.409	0.877	74,283	948	\$100M-500M	87.5	22,724	726	0
First NB	Sonora	80.0	0.317	1	41,397	667	\$100M-500M	85.0	16,411	548	0
Happy St Bk	Happy	80.0	0.199	1	73,847	1,358	\$100M-500M	82.5	23,610	1,114	0
Commercial NB	Texarkana	80.0	0.298	0.888	46,347	636	\$100M-500M	77.5	12,013	471	0
State Bk	La Grange	80.0	0.192	0.896	186,703	2,585	\$500M-\$1B	75.0	41,007	1,569	0
Community Bk	Granbury	80.0	0.272	0.664	96,862	1,319	\$100M-500M	75.0	21,210	892	0
First St Bk	New Braunfels	80.0	0.407	0.859	69,298	826	\$100M-500M	75.0	14,455	568	0
Commercial St Bk	Andrews	80.0	0.396	0.8	62,913	727	\$100M-500M	75.0	14,342	496	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1st Choice Bk	Houston	80.0	0.412	0.774	91,150	897	\$100M-500M	70.0	14,763	575	0
National Bk	Andrews	80.0	0.351	1	25,928	302	<\$100M	70.0	7,210	229	0
Enterprise Bk	Houston	80.0	0.404	0.78	69,697	656	\$100M-500M	67.5	12,583	406	0
First Bk W TX	Coahoma	80.0	0.239	1	21,501	342	<\$100M	65.0	5,731	246	0
Commerce Bk	Laredo	80.0	0.175	1	79,501	517	\$100M-500M	50.0	8,066	326	0
First Bk of Conroe NA	Conroe	77.5	0.265	0.793	57,177	939	\$100M-500M	80.0	16,084	752	0
First Bk	Azle	77.5	0.275	0.841	45,181	699	\$100M-500M	80.0	14,771	570	0
Ennis St Bk	Ennis	77.5	0.321	0.806	31,313	643	<\$100M	80.0	10,436	490	0
Security St B&TC	Fredericksburg	77.5	0.237	0.699	125,105	1,796	\$500M-\$1B	77.5	31,740	1,357	0
Northwest Bk	Roanoke	77.5	0.316	0.879	38,553	529	\$100M-500M	72.5	10,444	398	0
Sterling Bk	Houston	77.5	0.275	0.547	988,926	8,832	\$1B-\$10B	70.0	181,510	6,341	0
Summit Bk NA	Fort Worth	77.5	0.286	0.626	288,261	2,847	\$1B-\$10B	67.5	43,179	1,715	0
Community Bk	Wellington	77.5	0.328	1	22,291	367	<\$100M	62.5	4,884	283	0
Bank of The West	Irving	77.5	0.318	0.777	71,667	667	\$100M-500M	60.0	10,411	395	0
Waggoner NB	Vernon	77.5	0.217	1	43,265	345	\$100M-500M	47.5	5,940	272	0
Southwestern NB	Houston	77.5	0.451	0.735	80,301	409	\$100M-500M	37.5	5,172	143	0
City NB	Kilgore	75.0	0.267	0.882	42,054	527	\$100M-500M	92.5	27,071	434	0
Elsa St B&TC	Elsa	75.0	0.202	1	28,656	537	\$100M-500M	92.5	28,656	537	0
Community Bk	Longview	75.0	0.24	1	15,057	503	<\$100M	92.5	15,057	503	0
First St Bk	Frankston	75.0	0.294	0.886	34,954	446	\$100M-500M	90.0	19,854	376	0
Sanger Bk	Sanger	75.0	0.272	1	19,116	431	<\$100M	90.0	19,116	431	0
Hull St Bk	Hull	75.0	0.313	1	11,758	262	<\$100M	87.5	11,758	262	0
Firstbank SW NA	Amarillo	75.0	0.185	0.669	85,903	1,781	\$100M-500M	85.0	34,743	1,475	0
First NB	Baird	75.0	0.274	0.854	37,241	773	\$100M-500M	82.5	13,930	619	0
Spring Hill St Bk	Longview	75.0	0.271	0.923	26,502	607	<\$100M	82.5	11,645	510	0
Austin Bk TX NA	Jacksonville	75.0	0.204	0.702	146,612	2,794	\$500M-\$1B	80.0	47,405	2,279	0
Guaranty Bond Bk	Mount Pleasant	75.0	0.185	0.76	104,495	1,702	\$500M-\$1B	77.5	31,189	1,327	0
Herring Bk	Amarillo	75.0	0.237	0.575	82,837	1,292	\$100M-500M	77.5	25,166	1,039	0.002
First St Bk Central TX	Temple	75.0	0.24	0.636	155,898	2,690	\$500M-\$1B	75.0	36,315	2,089	0
First NB	Bastrop	75.0	0.159	1	43,678	798	\$100M-500M	75.0	13,098	672	0
Texas Cmnty Bk NA	Somerset	75.0	0.277	0.82	39,176	562	\$100M-500M	72.5	10,105	426	0
Citizens St Bk	Sealy	75.0	0.196	1	24,681	388	\$100M-500M	72.5	7,916	312	0
South TX NB	Laredo	75.0	0.177	0.796	117,157	1,198	\$500M-\$1B	70.0	25,265	786	0.001
Texas Bk	Brownwood	75.0	0.312	0.685	51,922	600	\$100M-500M	70.0	11,578	431	0
State NB	Lubbock	75.0	0.233	0.571	317,668	3,356	\$1B-\$10B	67.5	57,777	2,114	0
Lone Star NB	Pharr	75.0	0.185	0.682	212,700	2,054	\$1B-\$10B	67.5	37,961	1,293	0.001
Northstar Bk of TX	Denton	75.0	0.265	0.655	82,585	758	\$100M-500M	67.5	14,813	502	0
Blanco NB	Blanco	75.0	0.247	1	32,826	336	\$100M-500M	67.5	8,178	250	0.003
Charter Bk	Corpus Christi	75.0	0.332	0.866	40,868	518	\$100M-500M	67.5	8,449	372	0
Commercial St Bk	El Campo	75.0	0.257	0.971	31,372	456	\$100M-500M	67.5	7,271	355	0
American Bk CMRC	Wolfforth	75.0	0.255	0.582	124,115	1,310	\$100M-500M	65.0	18,740	827	0
National Bk of TS	Fort Worth	75.0	0.239	1	22,187	351	<\$100M	65.0	5,777	280	0
Justin St Bk	Justin	75.0	0.421	0.997	24,291	321	<\$100M	65.0	5,491	235	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Bk	Farmersville	75.0	0.374	0.967	34,406	375	<\$100M	60.0	5,960	270	0
Wallis St Bk	Wallis	75.0	0.363	0.687	64,974	482	\$100M-500M	57.5	8,502	261	0.005
Capital Bk	Jacinto City	75.0	0.369	0.729	52,008	415	\$100M-500M	55.0	6,893	238	0
Bank TX	Devine	75.0	0.361	1	16,189	213	<\$100M	55.0	3,649	168	0
Independent Bk of TX	Irving	75.0	0.488	1	20,089	157	<\$100M	50.0	3,428	102	0
Capital Sav Bk SSB	El Paso	75.0	0.446	1	23,051	128	<\$100M	32.5	2,477	54	0
American FNB	Houston	75.0	0.325	0.529	87,746	396	\$100M-500M	30.0	4,311	111	0
Texas First Bk	Texas City	72.5	0.187	1	25,623	304	\$100M-500M	92.5	25,623	304	0.004
Morris Cty NB	Naples	72.5	0.205	1	15,695	378	<\$100M	92.5	15,695	378	0
Texas NB	Sweetwater	72.5	0.205	1	13,203	348	<\$100M	92.5	13,203	348	0
Hondo NB	Hondo	72.5	0.271	1	21,091	337	<\$100M	90.0	21,091	337	0
First St Bk	Graham	72.5	0.194	1	14,390	563	<\$100M	90.0	14,390	563	0
First St Bk	Grandview	72.5	0.296	1	16,530	370	<\$100M	87.5	16,530	370	0
Lone Star St Bk	Lone Star	72.5	0.429	1	13,025	217	<\$100M	87.5	13,025	217	0
First NB	Bedford	72.5	0.348	1	18,514	291	<\$100M	85.0	18,514	291	0.017
First NB	Borger	72.5	0.346	1	12,460	151	<\$100M	85.0	12,460	151	0
Citizens St Bk	Somerville	72.5	0.169	0.972	32,281	741	\$100M-500M	80.0	12,907	622	0
Community NB	Hondo	72.5	0.247	0.998	22,837	481	<\$100M	77.5	8,362	420	0
West TX St Bk	Odessa	72.5	0.277	0.632	50,759	745	\$100M-500M	75.0	14,158	557	0
Texas Premier Bk NA	Brookshire	72.5	0.398	0.956	27,664	359	<\$100M	72.5	7,877	271	0
Citizens St Bk	Luling	72.5	0.376	0.982	20,820	317	<\$100M	72.5	6,268	249	0
Hereford St Bk	Hereford	72.5	0.289	0.911	27,998	482	<\$100M	70.0	7,594	386	0
Vintage Bk	Waxahachie	72.5	0.304	0.964	25,517	381	<\$100M	70.0	7,164	281	0.003
Community NB	Midland	72.5	0.237	0.643	77,817	1,009	\$100M-500M	67.5	17,259	695	0
Planters & Mrch St Bk	Hearne	72.5	0.182	0.988	33,800	528	\$100M-500M	67.5	8,596	410	0
Texas B&TB	Longview	72.5	0.2	0.58	128,262	2,355	\$500M-\$1B	65.0	19,536	1,807	0.007
Newfirst NB	El Campo	72.5	0.244	0.808	46,884	490	\$100M-500M	65.0	9,861	342	0
Gulf Coast Bk	Winnie	72.5	0.303	1	19,079	260	<\$100M	65.0	5,387	209	0
Horizon Cap Bk	Houston	72.5	0.21	0.53	82,814	1,176	\$100M-500M	62.5	14,536	851	0
Pilgrim Bk	Pittsburg	72.5	0.238	0.764	55,344	660	\$100M-500M	62.5	10,708	475	0.003
Citizens NB	Crockett	72.5	0.208	1	14,463	242	<\$100M	60.0	4,190	189	0.004
First CMRL Bk NA	Seguin	72.5	0.452	0.865	35,364	364	<\$100M	57.5	5,606	248	0
Metrobank NA	Houston	72.5	0.256	0.471	232,896	1,368	\$500M-\$1B	52.5	17,075	498	0
First Scty Bk NA	Flower Mound	72.5	0.338	0.809	35,794	304	\$100M-500M	52.5	5,835	192	0
Texas Cmnty Bk NA	The Woodlands	72.5	0.345	0.884	42,106	286	\$100M-500M	50.0	5,898	166	0
First FNCL Bk NA	Southlake	72.5	0.298	0.998	32,829	292	\$100M-500M	50.0	4,858	200	0
United Cmnty Bk NA	Highland Village	72.5	0.405	0.853	38,301	353	<\$100M	50.0	5,030	170	0
First NB	Crockett	72.5	0.313	0.804	44,918	379	\$100M-500M	45.0	5,030	213	0.004
Citizens NB	Waxahachie	72.5	0.254	0.518	102,621	784	\$100M-500M	42.5	6,088	403	0
Live Oak St Bk	Dallas	72.5	0.355	1	30,747	223	<\$100M	42.5	3,738	131	0
First St Bk	Granger	72.5	0.312	1	21,917	217	<\$100M	42.5	3,239	149	0
First Intl Bk	Plano	72.5	0.354	0.515	78,727	422	\$100M-500M	40.0	5,771	185	0
Royal Oaks Bk SSB	Houston	72.5	0.313	0.798	44,854	369	\$100M-500M	40.0	4,391	140	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First NB TS	Killeen	72.5	0.137	1	83,807	401	\$500M-\$1B	37.5	5,651	198	0
First Cmnty Bk SA NA	San Antonio	72.5	0.477	1	16,900	97	<\$100M	30.0	1,793	44	0
Bank of Navasota NA	Navasota	70.0	0.165	1	11,837	379	<\$100M	90.0	11,837	379	0
Lindale St Bk	Lindale	70.0	0.236	1	18,330	261	<\$100M	87.5	18,330	261	0
First NB	Mexia	70.0	0.239	1	17,492	270	<\$100M	87.5	17,492	270	0
First B&TC East TX	Diboll	70.0	0.162	0.619	87,605	1,582	\$500M-\$1B	77.5	28,657	1,265	0.003
Texas First St Bk	Riesel	70.0	0.213	0.833	37,977	661	\$100M-500M	75.0	11,514	526	0
First NB	Anderson	70.0	0.214	1	18,395	453	<\$100M	75.0	7,414	399	0
First NB	Jacksboro	70.0	0.211	0.972	24,196	428	\$100M-500M	72.5	8,022	354	0.002
First FNCL Bk NA	Stephenville	70.0	0.206	0.698	53,840	696	\$100M-500M	67.5	12,067	485	0
American Bk NA	Corpus Christi	70.0	0.201	0.454	135,933	1,611	\$500M-\$1B	65.0	24,145	1,079	0
First B&TC	Lubbock	70.0	0.186	0.771	49,727	664	\$100M-500M	65.0	11,017	443	0.002
First TX Bk	Round Rock	70.0	0.247	0.781	39,162	527	\$100M-500M	65.0	8,671	398	0
RIO Bk	Mcallen	70.0	0.298	0.917	26,900	342	<\$100M	65.0	6,110	253	0
White Oak St Bk	White Oak	70.0	0.249	1	11,546	297	<\$100M	65.0	4,407	227	0
Texasbank	Fort Worth	70.0	0.197	0.462	317,386	3,125	\$1B-\$10B	62.5	46,624	2,090	0.002
Independent Bk	Mckinney	70.0	0.19	0.665	74,704	826	\$100M-500M	62.5	15,074	581	0
Texas First Bk	Santa Fe	70.0	0.187	0.917	36,994	411	\$100M-500M	60.0	7,769	250	0.005
Crosby St Bk	Crosby	70.0	0.25	0.73	47,337	518	\$100M-500M	60.0	8,723	362	0
Mcallen NB	Mcallen	70.0	0.276	0.636	46,835	430	\$100M-500M	60.0	8,283	259	0
City NB	Weslaco	70.0	0.326	1	20,237	210	<\$100M	55.0	3,897	149	0
Union St Bk	Florence	70.0	0.188	0.741	49,752	718	\$100M-500M	52.5	7,127	526	0
Tradition Bk	Houston	70.0	0.255	0.68	62,018	388	\$100M-500M	45.0	6,533	209	0
Grand Bk of TX	Grand Prairie	70.0	0.331	0.885	23,366	226	<\$100M	42.5	3,297	143	0
Gateway NB	Dallas	70.0	0.305	0.602	67,538	415	\$100M-500M	32.5	4,241	163	0
First NB	Canton	67.5	0.192	1	13,678	242	<\$100M	90.0	13,678	242	0.002
Affiliated Bank	Bedford	67.5	0.183	1	18,681	193	\$100M-500M	87.5	18,681	193	0.003
MyLubbockbank	Lubbock	67.5	0.275	1	14,787	223	<\$100M	82.5	14,787	223	0
First NB	Dalhart	67.5	0.242	1	11,727	151	<\$100M	82.5	11,727	151	0
First NB	Huntsville	67.5	0.139	0.915	36,413	763	\$100M-500M	75.0	12,489	639	0
First St Bk	Uvalde	67.5	0.136	0.667	51,423	1,007	\$100M-500M	72.5	16,157	831	0
American NB	Gonzales	67.5	0.172	0.947	32,267	511	\$100M-500M	70.0	10,088	395	0
Huntington St Bk	Huntington	67.5	0.183	0.92	25,638	536	\$100M-500M	70.0	7,093	463	0.013
Laredo NB	Laredo	67.5	0.126	0.7	352,373	4,004	\$1B-\$10B	67.5	78,400	2,834	0
First St Bk-Bremont SSB	Bremont	67.5	0.147	1	13,244	315	<\$100M	67.5	5,747	276	0.005
Texas St Bk	Mcallen	67.5	0.166	0.473	1,034,557	12,564	\$1B-\$10B	65.0	222,249	9,139	0
First United Bk	Dimmitt	67.5	0.151	0.7	60,944	1,049	\$100M-500M	65.0	14,681	637	0
Industry St Bk	Industry	67.5	0.163	0.919	28,772	580	\$100M-500M	65.0	7,296	478	0.002
First NB	Edinburg	67.5	0.143	0.51	405,838	4,335	\$1B-\$10B	62.5	76,977	3,180	0
American NB TX	Terrell	67.5	0.146	0.58	174,102	1,927	\$1B-\$10B	62.5	30,865	1,318	0
Lubbock NB	Lubbock	67.5	0.19	0.475	80,024	1,432	\$100M-500M	62.5	15,848	1,035	0
Ozona NB	Ozona	67.5	0.223	0.715	32,028	450	\$100M-500M	62.5	6,808	339	0
First St Bk TS	Keene	67.5	0.222	0.742	31,829	489	\$100M-500M	62.5	7,812	383	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Cmrc Bk	Corpus Christi	67.5	0.243	0.867	29,150	363	\$100M-500M	62.5	6,586	260	0
Commercial St Bk	Palmer	67.5	0.248	1	10,867	218	<\$100M	62.5	3,909	174	0
Right Bk TX NA	Houston	67.5	0.316	0.837	33,164	288	\$100M-500M	60.0	6,675	203	0
Bank Brenham NA	Brenham	67.5	0.227	1	9,607	195	<\$100M	60.0	3,596	157	0
Century Bk NA	Texarkana	67.5	0.165	0.469	130,994	1,166	\$500M-\$1B	57.5	18,125	744	0
Texas Champion Bk	Alice	67.5	0.229	0.685	37,685	403	\$100M-500M	57.5	7,792	271	0
Peoples Bk	Lubbock	67.5	0.221	0.746	26,221	556	\$100M-500M	57.5	5,166	425	0
First NB	Livingston	67.5	0.13	1	27,642	379	\$100M-500M	55.0	6,004	297	0
First Community Bank NA	San Benito	67.5	0.197	0.995	22,361	311	\$100M-500M	55.0	5,354	226	0
Dallas NB	Dallas	67.5	0.276	0.928	23,379	280	<\$100M	52.5	4,626	196	0.004
Pointbank	Pilot Point	67.5	0.23	0.652	49,167	410	\$100M-500M	47.5	6,302	247	0
Hbank TX	Grapevine	67.5	0.203	1	14,647	161	<\$100M	45.0	2,892	114	0
Heritage NB	Granbury	67.5	0.166	1	39,525	297	\$100M-500M	42.5	4,877	191	0
First NB	Giddings	67.5	0.279	1	28,564	177	\$100M-500M	37.5	3,409	107	0
First B&TC	Childress	67.5	0.416	0.871	26,104	235	<\$100M	37.5	2,854	137	0
Millennium St Bk of TX	Dallas	67.5	0.507	0.711	33,132	228	<\$100M	25.0	2,427	69	0
First Independent NB	Plano	67.5	0.376	1	24,602	162	<\$100M	22.5	1,886	70	0
Citizens NB	Teague	67.5	0.381	1	24,476	131	<\$100M	20.0	1,428	89	0
First FNCL Bk NA	Eastland	65.0	0.118	1	16,282	485	\$100M-500M	90.0	16,282	485	0
First TS Bk	Lampasas	65.0	0.137	1	13,494	314	<\$100M	90.0	13,494	314	0
Citizens NB	Wills Point	65.0	0.166	1	12,824	431	<\$100M	87.5	12,824	431	0
Coleman Cty St Bk	Coleman	65.0	0.205	1	8,478	246	<\$100M	87.5	8,478	246	0
Lovelady St Bk	Lovelady	65.0	0.206	1	5,609	349	<\$100M	85.0	5,609	349	0
First NB	Goliad	65.0	0.299	1	12,630	189	<\$100M	82.5	12,630	189	0
First Command Bank	Fort Worth	65.0	0.034	1	16,217	583	\$100M-500M	80.0	16,217	583	0.053
Anahuac NB	Anahuac	65.0	0.277	1	11,346	173	<\$100M	80.0	11,346	173	0
Bank & Tr SSB	Del Rio	65.0	0.153	0.849	38,517	857	\$100M-500M	77.5	12,879	730	0
First St Bk	Burnet	65.0	0.183	0.868	25,548	568	\$100M-500M	77.5	9,643	484	0
Transpecos Banks	Pecos	65.0	0.223	0.665	23,937	513	\$100M-500M	77.5	9,052	459	0
Southwest Bk	Odessa	65.0	0.277	0.656	26,222	501	<\$100M	77.5	9,836	425	0
Citizens NB	Brownwood	65.0	0.22	0.561	31,274	458	\$100M-500M	75.0	13,305	359	0
Security Bk	Ralls	65.0	0.151	1	18,002	534	\$100M-500M	75.0	7,708	464	0
Surety Bk	Fort Worth	65.0	0.441	0.823	21,542	186	<\$100M	72.5	9,254	117	0
Jacksboro NB	Jacksboro	65.0	0.185	0.942	19,663	429	\$100M-500M	70.0	6,419	356	0.003
Texas First Bk	Galveston	65.0	0.172	0.976	28,113	327	\$100M-500M	67.5	8,069	246	0.002
First NB	Bridgeport	65.0	0.184	0.9	26,225	417	\$100M-500M	67.5	7,355	332	0
Extraco Bks NA	Temple	65.0	0.131	0.554	118,434	1,732	\$500M-\$1B	65.0	24,083	1,232	0
Mulshoe St Bk	Mulshoe	65.0	0.153	1	11,180	245	<\$100M	62.5	4,269	215	0
Plainscapital Bk	Lubbock	65.0	0.145	0.362	369,088	4,093	\$1B-\$10B	60.0	63,183	2,774	0
Woodforest NB	Houston	65.0	0.141	0.469	252,890	2,211	\$1B-\$10B	60.0	41,986	1,455	0
First Victoria NB	Victoria	65.0	0.154	0.491	133,548	1,247	\$500M-\$1B	60.0	19,586	754	0
American NB	Mount Pleasant	65.0	0.169	1	13,084	250	<\$100M	60.0	4,330	202	0
Riverbend Bk	Fort Worth	65.0	0.259	1	11,542	185	<\$100M	60.0	4,109	130	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2005

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Orange Svgs Bk SSB	Orange	65.0	0.134	0.817	33,427	637	\$100M-500M	57.5	7,527	503	0
Hometown Bk NA	Galveston	65.0	0.181	0.795	34,117	427	\$100M-500M	57.5	6,615	295	0
West TX NB	Midland	65.0	0.159	0.605	54,723	660	\$100M-500M	55.0	9,846	481	0
Fort Worth NB	Fort Worth	65.0	0.259	0.673	29,425	320	\$100M-500M	55.0	6,089	222	0
American Bk of TX	Sherman	65.0	0.14	0.356	117,855	1,060	\$500M-\$1B	52.5	15,282	639	0
First St Bk	Livingston	65.0	0.179	0.876	37,832	480	\$100M-500M	52.5	6,299	382	0
First NB	Burleson	65.0	0.248	0.771	30,898	337	\$100M-500M	52.5	5,215	239	0
Independent Bk	Waco	65.0	0.272	0.871	23,083	233	<\$100M	50.0	4,695	158	0
Worthington NB	Arlington	65.0	0.496	0.935	22,633	169	<\$100M	50.0	3,870	97	0
State Bk TX	Houston	65.0	0.28	0.751	27,588	366	<\$100M	47.5	3,905	262	0
First NB	Munday	65.0	0.188	1	13,738	223	<\$100M	47.5	2,906	174	0
Preston NB	Dallas	65.0	0.369	0.898	18,244	207	<\$100M	47.5	3,439	129	0.014
Partners Bk of TX	Humble	65.0	0.316	0.694	36,925	258	\$100M-500M	45.0	5,361	158	0
First-Lockhart NB	Lockhart	65.0	0.284	0.575	30,083	307	\$100M-500M	45.0	4,116	200	0
Community Bk TX NA	Grand Prairie	65.0	0.423	0.851	21,431	197	<\$100M	45.0	3,278	136	0
Southwest Securities Bank	Arlington	65.0	0.14	0.588	113,397	553	\$500M-\$1B	42.5	8,935	241	0
Central Bk	Houston	65.0	0.253	0.442	59,476	419	\$100M-500M	42.5	6,684	201	0
Houston Cmnty Bk	Houston	65.0	0.223	0.846	34,521	296	\$100M-500M	42.5	4,639	180	0
First NB	Weatherford	65.0	0.235	0.685	30,012	311	\$100M-500M	42.5	4,531	186	0
American Bk TX NA	Marble Falls	65.0	0.2	0.544	58,669	448	\$100M-500M	40.0	5,956	255	0
First NB	Jasper	65.0	0.183	0.991	35,314	248	\$100M-500M	37.5	3,967	147	0
Parkway Bk NA	Plano	65.0	0.324	0.849	26,426	194	<\$100M	35.0	3,367	93	0
Texas NB	Tomball	65.0	0.268	0.898	27,228	222	\$100M-500M	32.5	2,968	122	0.004
Texstar NB	Universal City	65.0	0.489	0.869	29,272	174	<\$100M	30.0	2,300	73	0
Security Bk	Whitesboro	62.5	0.175	1	13,551	231	<\$100M	87.5	13,551	231	0
First NB	Byers	62.5	0.17	1	11,802	300	<\$100M	87.5	11,802	300	0
Bosque Cty Bk	Meridian	62.5	0.166	1	11,608	267	<\$100M	85.0	11,608	267	0
City NB	Corsicana	62.5	0.211	1	9,136	202	<\$100M	82.5	9,136	202	0
Robert Lee St Bk	Robert Lee	62.5	0.197	1	7,303	195	<\$100M	82.5	7,303	195	0
First Bk	Celeste	62.5	0.245	1	8,545	158	<\$100M	82.5	8,545	158	0
Mills Cty St Bk	Goldthwaite	62.5	0.14	0.943	19,498	708	\$100M-500M	77.5	9,830	651	0
Kent Cty St Bk	Jayton	62.5	0.254	1	7,814	129	<\$100M	77.5	7,814	129	0
Powell St Bk	Powell	62.5	0.277	1	5,284	165	<\$100M	77.5	5,284	165	0
Texas St Bk	Joaquin	62.5	0.19	1	14,147	312	<\$100M	70.0	5,754	260	0.003
Lakeside NB	Rockwall	62.5	0.243	1	11,039	295	<\$100M	70.0	4,616	264	0
National Bk	Gatesville	62.5	0.122	0.75	48,070	788	\$100M-500M	67.5	12,567	616	0
Southside Bk	Tyler	62.5	0.091	0.641	153,105	1,935	\$1B-\$10B	65.0	35,527	1,451	0.001
Corsicana Nat B&T	Corsicana	62.5	0.18	0.621	32,667	538	\$100M-500M	65.0	9,270	418	0
State NB TX	Iowa Park	62.5	0.181	0.84	26,039	415	\$100M-500M	65.0	7,599	323	0
Citizens St Bk	Woodville	62.5	0.12	1	14,018	352	\$100M-500M	65.0	5,057	294	0
First Federal Community Bank	Paris	62.5	0.127	0.902	34,833	452	\$100M-500M	62.5	8,411	323	0
American NB	Wichita Falls	62.5	0.179	0.488	45,197	586	\$100M-500M	62.5	10,961	445	0
First NB	Wichita Falls	62.5	0.213	0.54	32,351	470	\$100M-500M	62.5	8,672	356	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Bk	Burkburnett	62.5	0.208	0.594	31,607	442	\$100M-500M	62.5	8,001	318	0
Inter NB	Mcallen	62.5	0.133	0.486	131,901	1,062	\$500M-\$1B	60.0	22,174	702	0
First NB Hereford	Hereford	62.5	0.221	0.972	14,257	243	<\$100M	60.0	4,413	198	0
Prosperity Bk	El Campo	62.5	0.112	0.496	387,530	3,296	\$1B-\$10B	57.5	52,074	1,957	0
First NB	Granbury	62.5	0.13	0.891	36,007	509	\$100M-500M	57.5	7,821	405	0
Fidelity Bk of TX	Waco	62.5	0.243	0.886	19,287	232	<\$100M	57.5	5,142	174	0
Frost NB	San Antonio	62.5	0.122	0.333	1,224,809	10,519	\$1B-\$10B	55.0	146,146	5,501	0
First St Bk	Huntsville	62.5	0.248	0.999	16,247	197	<\$100M	52.5	3,804	123	0
Lone Star Cap Bk NA	San Antonio	62.5	0.251	0.812	24,955	290	<\$100M	50.0	4,582	202	0
Jefferson St Bk	San Antonio	62.5	0.146	0.508	78,663	651	\$500M-\$1B	47.5	9,140	342	0
First NB	Ballinger	62.5	0.203	1	15,172	223	<\$100M	47.5	3,460	165	0
Texas Republic Bk NA	Frisco	62.5	0.31	1	8,435	112	<\$100M	47.5	2,013	85	0
Bank of Desoto NA	Desoto	62.5	0.232	0.873	28,336	289	\$100M-500M	45.0	4,328	191	0
Omnibank NA	Houston	62.5	0.206	0.388	66,828	494	\$100M-500M	42.5	6,021	235	0
First NB Central TX	Waco	62.5	0.205	0.45	57,738	440	\$100M-500M	37.5	5,435	222	0
Texas Coastal Bk	Pasadena	62.5	0.272	1	8,688	96	<\$100M	32.5	1,398	60	0
Mainland Bk	Texas City	62.5	0.251	1	15,427	97	<\$100M	20.0	1,352	47	0
Patriot Bk	Houston	62.5	0.408	0.969	31,245	56	<\$100M	10.0	852	13	0
First St Bk	Ben Wheeler	60.0	0.181	1	13,273	335	<\$100M	87.5	13,273	335	0
Panola NB	Carthage	60.0	0.12	1	9,573	237	<\$100M	85.0	9,573	237	0
National Amer Bk	Uvalde	60.0	0.293	1	9,129	140	<\$100M	77.5	9,129	140	0
City NB	Taylor	60.0	0.097	0.918	17,653	958	\$100M-500M	75.0	8,243	897	0.008
Lamar NB	Paris	60.0	0.134	1	13,821	491	\$100M-500M	75.0	6,852	456	0.004
First NB	Colorado City	60.0	0.267	1	7,869	86	<\$100M	72.5	7,869	86	0
American St Bk	Lubbock	60.0	0.103	0.488	191,843	4,042	\$1B-\$10B	70.0	59,250	3,438	0.003
Citizens NB	Henderson	60.0	0.076	0.732	48,150	1,102	\$500M-\$1B	70.0	17,906	939	0
First St Bk	Gainesville	60.0	0.125	0.756	34,166	774	\$100M-500M	70.0	11,384	664	0
Citizens St Bk	Buffalo	60.0	0.141	0.831	22,937	436	\$100M-500M	70.0	8,177	364	0.002
Amarillo NB	Amarillo	60.0	0.104	0.406	166,232	2,721	\$1B-\$10B	67.5	53,505	2,143	0
Alliance Bk	Sulphur Springs	60.0	0.113	0.594	47,069	884	\$100M-500M	67.5	13,213	716	0.002
First NB	Mcgregor	60.0	0.215	0.946	15,647	270	<\$100M	67.5	5,989	215	0
First FNCL Bk NA	Abilene	60.0	0.098	0.45	82,699	1,714	\$500M-\$1B	65.0	24,015	1,387	0
San Angelo NB	San Angelo	60.0	0.128	0.73	37,744	764	\$100M-500M	65.0	10,318	616	0
Broadway NB	San Antonio	60.0	0.091	0.456	142,860	2,265	\$1B-\$10B	62.5	35,234	1,690	0
Pecos Cty St Bk	Fort Stockton	60.0	0.167	1	15,244	236	<\$100M	62.5	5,222	196	0
First NB	Linden	60.0	0.142	1	8,451	241	<\$100M	62.5	3,912	211	0
Wellington St Bk	Wellington	60.0	0.14	1	13,767	338	<\$100M	60.0	4,318	299	0
United Bk of El Paso Del Nor	El Paso	60.0	0.331	0.772	19,268	207	<\$100M	60.0	4,961	141	0
Bank TX NA	Dallas	60.0	0.111	0.289	334,625	2,358	\$1B-\$10B	57.5	49,142	1,487	0
First NB	Bryan	60.0	0.112	0.619	45,693	642	\$100M-500M	57.5	10,657	484	0
Texas Cap Bk NA	Dallas	60.0	0.11	0.242	308,833	1,745	\$1B-\$10B	55.0	28,640	866	0
City Bk	Lubbock	60.0	0.106	0.278	98,440	1,045	\$500M-\$1B	55.0	16,823	709	0
Weatherford NB	Weatherford	60.0	0.135	0.707	34,049	439	\$100M-500M	55.0	7,595	328	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Legacy Bk of TX	Plano	60.0	0.11	0.294	100,954	1,133	\$500M-\$1B	52.5	14,120	737	0
Southern NB of TS	Sugar Land	60.0	0.114	0.339	126,762	843	\$1B-\$10B	50.0	13,464	431	0
Brazos Valley Bk NA	College Station	60.0	0.574	0.902	15,053	117	<\$100M	50.0	3,073	78	0
First NB	Sachse	60.0	0.297	0.746	21,808	206	<\$100M	45.0	4,186	135	0
Inwood NB	Dallas	60.0	0.113	0.264	113,095	886	\$500M-\$1B	42.5	5,126	430	0
First FNCL Bk NA	Cleburne	60.0	0.158	0.545	35,660	410	\$100M-500M	42.5	5,042	249	0
Cattlemans NB	Round Mountain	60.0	0.166	1	11,840	161	<\$100M	42.5	2,765	120	0
Worth NB	Lake Worth	60.0	0.179	0.504	60,025	414	\$100M-500M	40.0	6,034	202	0.002
First TX Bk	Georgetown	60.0	0.161	0.672	39,085	326	\$100M-500M	40.0	4,823	192	0
Valuebank TS	Corpus Christi	60.0	0.263	0.627	36,416	294	\$100M-500M	40.0	4,328	162	0
Karnes Cty NB	Karnes City	60.0	0.295	0.937	16,418	149	<\$100M	37.5	2,274	105	0
Texas First NB	Houston	60.0	0.202	0.394	67,588	356	\$100M-500M	27.5	4,345	132	0
Gladewater NB	Gladewater	60.0	0.299	1	7,242	71	<\$100M	27.5	1,014	45	0
First St B&TC	Carthage	57.5	0.048	1	13,202	372	\$100M-500M	82.5	13,202	372	0
Bonham St Bk	Bonham	57.5	0.116	1	11,221	308	<\$100M	82.5	11,221	308	0
Fannin Bk	Bonham	57.5	0.195	1	8,453	214	<\$100M	82.5	8,453	214	0
First NB of Bosque Cty	Valley Mills	57.5	0.137	1	11,141	268	<\$100M	80.0	11,141	268	0
First NB	Kemp	57.5	0.14	1	6,845	246	<\$100M	80.0	6,845	246	0
Citizens St Bk	Corrigan	57.5	0.18	1	7,122	149	<\$100M	80.0	7,122	149	0
Junction NB	Junction	57.5	0.134	1	5,236	266	<\$100M	80.0	5,236	266	0
First NB	Gilmer	57.5	0.134	0.947	20,434	373	\$100M-500M	75.0	9,412	304	0
Citizens Bk	Slaton	57.5	0.154	0.878	21,716	292	\$100M-500M	62.5	6,466	245	0
First St Bk	Mineral Wells	57.5	0.194	0.993	11,413	213	<\$100M	57.5	3,674	168	0
International Bk of CMRC	Laredo	57.5	0.065	0.27	570,253	4,738	\$1B-\$10B	55.0	76,657	2,701	0.001
Amegy Bk NA	Houston	57.5	0.08	0.23	621,397	6,844	\$1B-\$10B	55.0	87,275	3,861	0
Citibank TX NA	Dallas	57.5	0.083	0.231	368,533	3,515	\$1B-\$10B	55.0	59,129	2,330	0
First NB	Cameron	57.5	0.13	1	20,808	271	\$100M-500M	55.0	5,419	211	0
First NB	Graham	57.5	0.193	0.621	27,086	364	\$100M-500M	55.0	6,195	276	0
First NB	Emory	57.5	0.168	1	12,931	218	<\$100M	55.0	3,966	176	0
Moody NB	Galveston	57.5	0.105	0.544	97,156	510	\$500M-\$1B	50.0	15,057	288	0
Bank of The West	El Paso	57.5	0.125	0.374	77,953	730	\$500M-\$1B	47.5	10,091	423	0
First NB	Trenton	57.5	0.119	1	15,296	185	\$100M-500M	40.0	3,246	127	0
Peoples Bk	Colleyville	57.5	0.28	0.941	12,070	138	<\$100M	40.0	2,091	98	0
Falfurrias St Bk	Falfurrias	57.5	0.413	1	6,261	73	<\$100M	35.0	1,097	45	0
Community St Bk	Boling	55.0	0.131	1	9,019	314	<\$100M	82.5	9,019	314	0
First NB	Santo	55.0	0.132	1	8,485	242	<\$100M	82.5	8,485	242	0.003
First TX Bk	Belton	55.0	0.169	1	10,296	278	<\$100M	82.5	10,296	278	0
Liberty NB	Paris	55.0	0.065	1	14,559	399	\$100M-500M	80.0	14,559	399	0
Medina Valley St Bk	Devine	55.0	0.107	1	7,818	270	<\$100M	80.0	7,818	270	0
First Bk	Muleshoe	55.0	0.096	1	6,785	279	<\$100M	80.0	6,785	279	0
First NB	Anson	55.0	0.15	1	6,605	331	<\$100M	80.0	6,605	331	0
Gilmer NB	Gilmer	55.0	0.091	0.837	16,807	553	\$100M-500M	77.5	10,097	494	0
Security St Bk NA	Ore City	55.0	0.155	1	6,260	161	<\$100M	77.5	6,260	161	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Stockmens NB	Cotulla	55.0	0.178	1	5,661	145	<\$100M	77.5	5,661	145	0
Capital Bk TX	Carrizo Springs	55.0	0.153	1	5,832	153	<\$100M	75.0	5,832	153	0
Texas Bk	Henderson	55.0	0.139	0.769	18,619	429	\$100M-500M	67.5	7,743	350	0
First St Bk	Avinger	55.0	0.371	1	5,433	79	<\$100M	67.5	5,433	79	0
Citizens NB	Breckenridge	55.0	0.202	0.517	14,505	306	<\$100M	65.0	5,763	274	0
Aimbank	Littlefield	55.0	0.205	0.899	10,018	242	<\$100M	65.0	4,553	209	0.001
Beal Bk SSB	Plano	55.0	0.051	0.41	114,930	3,016	\$1B-\$10B	57.5	20,296	1,962	0
Guaranty Bank	Austin	55.0	0.008	0.05	125,492	3,242	>\$10B	55.0	53,720	2,876	0
First NB	Fairfield	55.0	0.108	1	12,736	252	\$100M-500M	55.0	4,302	202	0.002
Bandera Bk	Bandera	55.0	0.235	1	7,628	142	<\$100M	50.0	2,362	113	0
North Dallas B&TC	Dallas	55.0	0.079	0.522	72,096	672	\$500M-\$1B	47.5	10,179	384	0
Citizens NB	Cameron	55.0	0.118	0.814	23,539	302	\$100M-500M	47.5	5,221	225	0
Liberty Bk	North Richland Hill	55.0	0.177	0.798	15,668	286	<\$100M	47.5	3,659	224	0
First NB	Olney	55.0	0.251	0.996	10,986	145	<\$100M	45.0	2,475	123	0
Unity NB	Houston	55.0	0.267	0.921	14,109	114	<\$100M	42.5	2,972	64	0
Fidelity Bk	Wichita Falls	55.0	0.284	0.641	20,060	194	<\$100M	40.0	3,416	120	0
Professional Bk NA	Dallas	55.0	0.321	0.997	12,749	74	<\$100M	22.5	1,333	39	0
First B&TC	Memphis	55.0	0.328	0.859	13,602	126	<\$100M	15.0	983	57	0
Falls City NB	Falls City	52.5	0.104	1	11,003	295	\$100M-500M	85.0	11,003	295	0
Commercial NB	Brady	52.5	0.126	1	10,737	381	<\$100M	82.5	10,737	381	0
National Bk	Daingerfield	52.5	0.108	1	8,375	215	<\$100M	82.5	8,375	215	0
Elgin Bk TX	Elgin	52.5	0.11	1	9,343	210	<\$100M	80.0	9,343	210	0
Hamlin NB	Hamlin	52.5	0.161	0.662	13,925	495	<\$100M	77.5	8,025	438	0
Sundown St Bk	Sundown	52.5	0.125	1	8,056	223	<\$100M	77.5	8,056	223	0
Zavala Cty Bk	Crystal City	52.5	0.124	1	6,762	170	<\$100M	77.5	6,762	170	0
State NB	West	52.5	0.124	1	5,522	233	<\$100M	77.5	5,522	233	0
First NB	Rotan	52.5	0.118	1	4,586	198	<\$100M	75.0	4,586	198	0
First NB	Paducah	52.5	0.072	1	3,358	377	<\$100M	72.5	3,358	377	0
Bank of Frio Canyon	Leakey	52.5	0.173	1	5,421	98	<\$100M	70.0	5,421	98	0
Crowell St Bk	Crowell	52.5	0.153	1	3,383	181	<\$100M	70.0	3,383	181	0
Transpecos Bk Iraan	Iraan	52.5	0.223	1	4,375	78	<\$100M	70.0	4,375	78	0
Farmers St Bk	Center	52.5	0.091	0.807	18,969	484	\$100M-500M	67.5	7,838	443	0
Lake Area NB	Trinity	52.5	0.269	1	5,564	61	<\$100M	65.0	5,564	61	0
First St Bk of Miami TX	Miami	52.5	0.221	0.994	5,667	164	<\$100M	60.0	2,510	139	0
Franklin Bk SSB	Houston	52.5	0.017	0.559	73,332	849	\$1B-\$10B	55.0	17,459	621	0
First NB	Spearman	52.5	0.182	0.81	14,281	233	<\$100M	55.0	4,331	185	0
Nixon St Bk	Nixon	52.5	0.167	1	10,082	187	<\$100M	55.0	3,506	149	0
Texas Gulf Bk NA	Freeport	52.5	0.145	0.637	28,336	371	\$100M-500M	52.5	6,399	259	0
Town & Country Bk	Stephenville	52.5	0.127	0.981	14,056	239	\$100M-500M	52.5	4,109	188	0.006
Commercial Bk	Nacogdoches	52.5	0.081	0.942	24,003	333	\$100M-500M	50.0	5,238	248	0
First St Bk	Van	52.5	0.184	1	6,611	116	<\$100M	50.0	2,154	89	0
Bloomberg St Bk	Bloomberg	52.5	0.335	1	3,522	72	<\$100M	50.0	1,281	53	0
International Bk of CMRC	Brownsville	52.5	0.082	0.505	58,958	566	\$500M-\$1B	47.5	10,242	343	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Hcsb St Bkg Assn	Plainview	52.5	0.113	0.75	26,578	328	\$100M-500M	47.5	5,649	228	0
First NB	Bellville	52.5	0.151	0.938	17,984	208	\$100M-500M	47.5	4,452	146	0
Interstate Bk SSB	Perryton	52.5	0.163	0.807	13,053	241	<\$100M	45.0	3,050	190	0
Fort Davis St Bk	Fort Davis	52.5	0.182	1	9,584	124	<\$100M	45.0	2,510	87	0
Central NB	Waco	52.5	0.106	0.291	46,373	423	\$100M-500M	42.5	6,949	250	0
Community NB	Bellaire	52.5	0.13	0.975	15,516	222	\$100M-500M	42.5	3,457	177	0
State B&TC	Beeville	52.5	0.184	0.891	11,624	143	<\$100M	42.5	2,467	103	0
Citizens Bk NA	Abilene	52.5	0.218	0.83	14,313	151	<\$100M	40.0	2,599	109	0
Colorado Valley Bk	La Grange	52.5	0.174	1	5,396	82	<\$100M	40.0	1,538	63	0.001
Western NB	Odessa	52.5	0.091	0.175	49,397	510	\$500M-\$1B	37.5	5,076	281	0.002
Balcones Bk SSB	San Marcos	52.5	0.174	0.944	18,937	174	\$100M-500M	35.0	2,819	104	0
First NB Midland	Midland	52.5	0.203	0.642	27,689	203	\$100M-500M	30.0	3,571	100	0.001
Bridge City St Bk	Bridge City	52.5	0.185	0.87	16,133	154	<\$100M	30.0	2,442	86	0
Brenham NB	Brenham	52.5	0.176	0.562	31,489	208	\$100M-500M	27.5	3,299	111	0
State B&TC	Dallas	52.5	0.213	0.457	32,832	216	\$100M-500M	25.0	2,520	112	0
City NB	Mineral Wells	52.5	0.127	1	15,051	169	\$100M-500M	25.0	1,781	124	0.004
State Bk of TX	Irving	52.5	0.197	0.243	41,380	188	\$100M-500M	15.0	1,766	62	0
Intercontinental NB	San Antonio	52.5	0.259	0.521	28,934	153	\$100M-500M	15.0	1,681	62	0
Express Bk of TX	Round Rock	52.5	0.17	1	7,583	45	<\$100M	12.5	641	23	0
Concord Bk NA	Houston	52.5	0.307	0.419	35,190	104	\$100M-500M	10.0	631	12	0
ARP St Bk	Arp	50.0	0.073	1	8,956	352	\$100M-500M	77.5	8,956	352	0
Preferred Bank	Houston	50.0	0.072	1	11,893	119	\$100M-500M	75.0	11,893	119	0
Texas Svg Bk SSB	Snyder	50.0	0.111	1	5,421	146	<\$100M	75.0	5,421	146	0
First NB	Tom Bean	50.0	0.145	1	6,565	205	<\$100M	75.0	6,565	205	0
Marion St Bk	Marion	50.0	0.134	1	5,510	171	<\$100M	72.5	5,510	171	0
First NB	Hamilton	50.0	0.151	1	5,602	144	<\$100M	72.5	5,602	144	0
First B&TC	Dawson	50.0	0.176	1	4,113	172	<\$100M	72.5	4,113	172	0
Texas Star Bk SSB	Lott	50.0	0.148	1	5,338	84	<\$100M	70.0	5,338	84	0.003
Community NB	Detroit	50.0	0.181	1	3,341	147	<\$100M	70.0	3,341	147	0
First St Bk	Menard	50.0	0.196	1	4,048	100	<\$100M	67.5	4,048	100	0
Farmers St Bk	Groesbeck	50.0	0.108	0.999	10,396	302	<\$100M	65.0	5,012	274	0
Ballinger NB	Ballinger	50.0	0.116	1	4,098	150	<\$100M	57.5	2,280	139	0
First NB	Trinity	50.0	0.183	0.985	6,450	185	<\$100M	55.0	2,555	161	0
Citizens St Bk	Anton	50.0	0.149	1	4,646	112	<\$100M	55.0	2,632	98	0
Bank of The Hills NA	Kerrville	50.0	0.102	0.569	28,103	395	\$100M-500M	52.5	7,972	286	0
Johnson City Bk	Johnson City	50.0	0.212	0.872	11,674	177	<\$100M	52.5	3,669	129	0
State B&T	Seguin	50.0	0.094	0.696	25,730	346	\$100M-500M	50.0	6,235	242	0.008
State NB	Groom	50.0	0.261	0.929	7,538	119	<\$100M	50.0	2,201	92	0
Texas St Bk	San Angelo	50.0	0.142	0.682	19,845	288	\$100M-500M	47.5	4,698	206	0
Kilgore NB	Kilgore	50.0	0.221	0.877	8,440	132	<\$100M	47.5	2,553	95	0
First NB	Fort Stockton	50.0	0.167	1	6,998	132	<\$100M	45.0	2,088	98	0
Bank TS NA	Quitman	50.0	0.151	0.861	20,360	219	\$100M-500M	42.5	4,286	138	0
Bank of TS	Austin	50.0	0.177	0.965	13,636	161	<\$100M	40.0	2,721	121	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Jefferson Bk	Dallas	50.0	0.132	0.667	27,115	261	\$100M-500M	35.0	4,139	167	0
Pearland St Bk	Pearland	50.0	0.177	0.768	19,536	208	\$100M-500M	35.0	3,229	137	0
Texas Heritage Bk	Cross Plains	50.0	0.214	0.875	11,210	139	<\$100M	32.5	1,763	103	0
Mcmullen Bk	Tilden	50.0	0.289	0.876	10,061	109	<\$100M	32.5	1,574	75	0
Texas Cmnty B&T NA	Dallas	50.0	0.152	0.816	20,049	196	\$100M-500M	27.5	2,402	109	0
First-Nichols NB	Kenedy	50.0	0.236	0.905	9,579	107	<\$100M	27.5	1,325	66	0
First NB	Fabens	50.0	0.16	0.48	31,403	209	\$100M-500M	25.0	2,817	113	0
First NB	Cisco	50.0	0.152	1	6,082	102	<\$100M	22.5	844	88	0
Post Oak Bk NA	Houston	50.0	0.3	0.71	16,783	83	<\$100M	17.5	1,433	35	0
Citizens St Bk	Princeton	47.5	0.084	1	5,988	169	<\$100M	70.0	5,988	169	0
First St Bk	Paint Rock	47.5	0.092	1	4,171	194	<\$100M	70.0	4,171	194	0
D Hanis St Bk	D Hanis	47.5	0.172	1	4,990	81	<\$100M	70.0	4,990	81	0
Bank San Jacinto Cty	Coldspring	47.5	0.166	1	4,808	62	<\$100M	67.5	4,808	62	0
First NB	Bronte	47.5	0.19	1	4,556	106	<\$100M	67.5	4,556	106	0
Cypress Bank FSB	Pittsburg	47.5	0.107	0.778	11,661	320	\$100M-500M	65.0	5,778	284	0
Amistad Bk	Del Rio	47.5	0.321	1	4,645	82	<\$100M	65.0	4,645	82	0
Citizens St Bk	Roma	47.5	0.06	1	3,636	253	<\$100M	60.0	2,796	248	0
First Liberty NB	Liberty	47.5	0.08	0.787	18,311	352	\$100M-500M	57.5	6,443	293	0
Main St NB	Kingwood	47.5	0.154	0.975	9,181	175	<\$100M	57.5	3,529	143	0
First NB Bells/Savoy	Bells	47.5	0.147	1	6,076	165	<\$100M	57.5	2,973	141	0
First NB	Eldorado	47.5	0.129	1	5,258	113	<\$100M	57.5	3,300	96	0
First Security St Bk	Cranfills Gap	47.5	0.134	0.999	7,675	142	<\$100M	52.5	2,846	109	0
First NB Sweetwater TX	Sweetwater	47.5	0.129	0.681	14,985	257	\$100M-500M	50.0	4,343	197	0
Lone Star Bk SSB	Moulton	47.5	0.15	0.631	15,295	237	\$100M-500M	50.0	4,495	188	0.002
First St Bk	Odem	47.5	0.138	1	7,522	162	<\$100M	50.0	2,705	130	0
First NB	Evant	47.5	0.252	0.887	6,007	122	<\$100M	47.5	1,996	91	0
Comanche NB	Comanche	47.5	0.05	1	6,273	184	\$100M-500M	45.0	2,943	162	0
Oaks B&TB	Dallas	47.5	0.14	0.751	15,068	224	\$100M-500M	42.5	3,503	168	0
First NB	Eagle Lake	47.5	0.191	0.739	13,616	176	<\$100M	42.5	3,170	128	0
Citizens Bk	Kilgore	47.5	0.126	0.47	28,914	333	\$100M-500M	40.0	5,118	228	0
Community B&T	Waco	47.5	0.116	0.313	32,231	230	\$100M-500M	37.5	6,181	153	0
Arrowhead Bk	Llano	47.5	0.148	0.859	15,466	175	\$100M-500M	37.5	2,866	126	0
Trinity Bk NA	Fort Worth	47.5	0.227	0.646	14,385	173	<\$100M	37.5	2,836	95	0
Atascosa NB	Pleasanton	47.5	0.122	1	6,354	132	<\$100M	37.5	1,851	102	0
Bank	Weatherford	47.5	0.21	0.966	8,819	99	<\$100M	35.0	1,901	71	0
Benchmark Bk	Plano	47.5	0.205	0.477	27,697	165	\$100M-500M	20.0	2,675	71	0
West TX St Bk	Snyder	45.0	0.075	1	7,401	176	<\$100M	72.5	7,401	176	0
First NB	Moody	45.0	0.129	1	4,735	190	<\$100M	70.0	4,735	190	0
Bank of Crowley	Crowley	45.0	0.152	1	3,998	93	<\$100M	67.5	3,998	93	0
Security St Bk	Wingate	45.0	0.121	1	2,930	195	<\$100M	67.5	2,930	195	0
First St Bk	Brownsboro	45.0	0.158	0.726	8,877	223	<\$100M	65.0	4,714	178	0
Enloe St Bk	Enloe	45.0	0.15	1	2,382	100	<\$100M	60.0	2,382	100	0.003
First NB	Lamesa	45.0	0.058	1	6,414	217	\$100M-500M	57.5	3,812	203	0

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Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Brush Country Bk	Freer	45.0	0.157	0.992	4,924	149	<\$100M	55.0	2,367	133	0
First NB	Mertzson	45.0	0.097	0.843	12,606	238	\$100M-500M	52.5	4,331	201	0.003
Peoples St Bk	Shepherd	45.0	0.179	0.933	10,467	134	<\$100M	47.5	2,872	92	0
First St Bk	Three Rivers	45.0	0.11	1	7,970	162	<\$100M	45.0	2,750	135	0
Lamar Bk	Beaumont	45.0	0.118	0.594	14,622	268	\$100M-500M	40.0	3,274	205	0
Pavillion Bk	Dallas	45.0	0.135	1	6,644	79	<\$100M	35.0	1,703	61	0
Encore Bank	Houston	45.0	0.039	0.291	50,665	308	\$1B-\$10B	32.5	5,228	165	0
First NB	South Padre Islanc	45.0	0.146	0.982	9,475	130	<\$100M	30.0	1,679	91	0
Brady NB	Brady	45.0	0.171	0.948	11,004	113	<\$100M	27.5	1,593	81	0
Fayette Svg Bk SSB	La Grange	45.0	0.107	1	6,226	75	<\$100M	22.5	1,068	48	0
North TX Bk NA	Decatur	45.0	0.153	1	3,974	34	<\$100M	22.5	652	22	0
Texas Brand Bk	Garland	45.0	0.243	1	5,366	31	<\$100M	22.5	667	13	0
South Padre Bk NA	South Padre Islanc	45.0	0.225	0.947	8,749	54	<\$100M	17.5	940	26	0
Redstone Bk NA	Houston	45.0	0.169	0.585	21,206	108	\$100M-500M	12.5	1,333	37	0
Bank of Houston	Houston	45.0	0.13	1.002	5,184	19	<\$100M	12.5	523	8	0
First NB	Mount Vernon	42.5	0.08	1	9,116	174	\$100M-500M	72.5	9,116	174	0
First NB	Canadian	42.5	0.075	1	4,787	117	<\$100M	70.0	4,787	117	0
First St Bk	Bedias	42.5	0.098	0.889	5,495	253	<\$100M	70.0	4,254	241	0
Farmers & Mrch Bk	De Leon	42.5	0.087	1	4,675	169	<\$100M	67.5	4,675	169	0
First NB	Saint Jo	42.5	0.109	1	3,571	109	<\$100M	67.5	3,571	109	0
City NB	Colorado City	42.5	0.064	1	3,560	155	<\$100M	65.0	3,560	155	0.003
Elkhart St Bk	Elkhart	42.5	0.073	1	2,892	136	<\$100M	62.5	2,892	136	0
Perryton NB	Perryton	42.5	0.104	0.94	7,944	221	<\$100M	60.0	3,821	196	0
Union St Bk	Kerrville	42.5	0.062	1	2,498	130	<\$100M	60.0	2,498	130	0
Shelby Svg Bk SSB	Center	42.5	0.092	0.727	13,793	291	\$100M-500M	57.5	4,791	243	0
State Bk	De Kalb	42.5	0.124	0.572	14,001	293	\$100M-500M	57.5	5,122	248	0
International Bk CMRC	Zapata	42.5	0.05	0.721	16,988	302	\$100M-500M	55.0	6,109	234	0
First St Bk NA	Canadian	42.5	0.126	0.67	11,974	185	<\$100M	55.0	4,530	151	0
First St Bk	Italy	42.5	0.141	1	1,627	34	<\$100M	55.0	1,627	34	0
First St Bk	San Diego	42.5	0.09	1	4,265	155	<\$100M	52.5	2,342	137	0
First TX Bk	Killeen	42.5	0.112	0.654	17,800	212	\$100M-500M	47.5	4,778	149	0
Town North Bk NA	Farmers Branch	42.5	0.043	0.304	29,792	375	\$500M-\$1B	42.5	6,536	278	0.148
Jourdanton St Bk	Jourdanton	42.5	0.121	0.872	9,668	189	<\$100M	42.5	2,415	158	0
Muenster St Bk	Muenster	42.5	0.081	1	5,948	95	<\$100M	40.0	2,203	81	0
Yoakum NB	Yoakum	42.5	0.083	1	9,255	155	\$100M-500M	37.5	2,537	128	0
Treaty Oak Bk	Austin	42.5	0.201	0.518	9,584	144	<\$100M	37.5	2,248	115	0
First NB	Woodsboro	42.5	0.127	1	3,659	69	<\$100M	35.0	1,159	55	0
First NB	Winnsboro	42.5	0.138	0.5	17,611	182	\$100M-500M	32.5	3,315	130	0.004
Synergy Bk SSB	Waco	42.5	0.067	1	6,203	78	<\$100M	30.0	1,782	54	0
First St Bk Grapeland TX	Grapeland	42.5	0.151	0.891	11,037	89	<\$100M	27.5	1,845	52	0
First NB	Whitney	42.5	0.158	0.995	8,219	88	<\$100M	27.5	1,444	54	0
First Bk	Snook	42.5	0.169	0.947	7,945	80	<\$100M	27.5	1,394	53	0
Northern TR Bk of TX NA	Dallas	42.5	0.054	0.364	54,043	209	\$500M-\$1B	25.0	4,098	75	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2005

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		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Signature Bk	Dallas	42.5	0.179	0.722	11,843	116	<\$100M	22.5	1,792	69	0
First NB	Floydata	40.0	0.081	1	6,189	136	<\$100M	70.0	6,189	136	0
Mason NB	Mason	40.0	0.097	1	6,610	132	<\$100M	70.0	6,610	132	0
Buckholts St Bk	Buckholts	40.0	0.11	1	4,684	201	<\$100M	70.0	4,684	201	0
Wilson St Bk	Wilson	40.0	0.079	1	3,772	154	<\$100M	67.5	3,772	154	0
City St Bk	Palacios	40.0	0.085	1	3,757	90	<\$100M	65.0	3,757	90	0
Mercedes NB	Mercedes	40.0	0.124	1	4,570	81	<\$100M	65.0	4,570	81	0.007
Eden St Bk	Eden	40.0	0.077	1	4,307	100	<\$100M	62.5	4,307	100	0
First St Bk	Mobeetie	40.0	0.121	1	4,705	99	<\$100M	62.5	4,705	99	0
First Bk Roxton TX	Roxton	40.0	0.114	1	2,286	158	<\$100M	62.5	2,286	158	0
Carmine St Bk	Carmine	40.0	0.066	1	2,309	116	<\$100M	60.0	2,309	116	0
Marfa NB	Marfa	40.0	0.127	1	4,695	113	<\$100M	57.5	2,846	98	0
Delta Bk	Cooper	40.0	0.104	1	1,921	58	<\$100M	57.5	1,921	58	0.003
First NB	Lipan	40.0	0.118	1	1,615	74	<\$100M	57.5	1,615	74	0
Plains St Bk	Plains	40.0	0.093	1	1,810	59	<\$100M	55.0	1,810	59	0
Roscoe St Bk	Roscoe	40.0	0.125	0.809	7,893	160	<\$100M	50.0	2,993	136	0
Lamesa NB	Lamesa	40.0	0.075	0.766	12,899	275	\$100M-500M	47.5	3,716	236	0
Angelina SB FSB	Lufkin	40.0	0.061	1	2,599	80	<\$100M	42.5	1,379	75	0
Security St Bk	Littlefield	40.0	0.071	1	4,846	126	<\$100M	40.0	1,764	113	0
First NB	Alvin	40.0	0.122	0.731	11,865	139	<\$100M	32.5	2,531	95	0
Northeast NB	Mesquite	40.0	0.17	0.673	7,617	100	<\$100M	32.5	1,785	60	0
Graham NB	Graham	40.0	0.146	0.359	13,482	185	<\$100M	30.0	2,635	119	0
Chappell Hill Bk	Chappell Hill	40.0	0.123	1	2,832	33	<\$100M	30.0	790	21	0
First St Bk	Mount Calm	40.0	0.171	1	2,816	51	<\$100M	27.5	535	42	0
First St Bk	Overton	40.0	0.136	1	7,005	66	<\$100M	17.5	905	35	0
Chasewood Bk	Houston	40.0	0.135	0.891	9,473	67	<\$100M	12.5	962	33	0
Fort Hood NB	Fort Hood	40.0	0.075	1	14,845	53	\$100M-500M	10.0	223	5	0
Haskell NB	Haskell	37.5	0.103	1	5,943	87	<\$100M	65.0	5,943	87	0
Fayetteville Bk	Fayetteville	37.5	0.069	1	5,444	86	<\$100M	62.5	5,444	86	0
State Bk	Jewett	37.5	0.082	1	3,150	100	<\$100M	60.0	3,150	100	0
Western NB	Amarillo	37.5	0.076	1	2,537	115	<\$100M	60.0	2,537	115	0
First NB	Edgewood	37.5	0.146	1	2,252	52	<\$100M	57.5	2,252	52	0
Citizens St Bk	Miles	37.5	0.12	1	4,474	132	<\$100M	55.0	2,264	117	0
Farmers NB	Newcastle	37.5	0.085	1	1,669	84	<\$100M	55.0	1,669	84	0
Wood Cty NB	Quitman	37.5	0.065	1	3,787	75	<\$100M	52.5	3,631	74	0
Citizens Bk	Claude	37.5	0.035	1	2,804	60	<\$100M	50.0	2,804	60	0.002
Santa Anna NB	Santa Anna	37.5	0.093	1	2,945	144	<\$100M	50.0	1,818	134	0
Crockett NB	Ozona	37.5	0.072	0.648	13,059	234	\$100M-500M	47.5	4,622	184	0
First St Bk	Shallowater	37.5	0.114	0.998	3,490	94	<\$100M	47.5	1,756	84	0
First St Bk	Spearman	37.5	0.102	0.936	6,903	147	<\$100M	45.0	2,380	117	0
First NB	Shiner	37.5	0.091	0.886	9,638	133	\$100M-500M	42.5	2,780	106	0
First St Bk	Stratford	37.5	0.086	0.629	11,507	208	\$100M-500M	40.0	3,416	159	0
First St Bk	Yoakum	37.5	0.088	0.802	8,248	152	<\$100M	40.0	2,606	121	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Coleman NB	Coleman	37.5	0.155	0.642	9,964	173	<\$100M	40.0	2,415	142	0
Citizens 1st Bk	Tyler	37.5	0.049	0.436	30,613	212	\$500M-\$1B	25.0	3,568	102	0
Tib Independent Bankersbank	Irving	37.5	0.036	0.23	49,654	157	\$1B-\$10B	10.0	394	17	0.05
First St Bk	Hemphill	35.0	0.094	1	5,297	71	<\$100M	60.0	5,297	71	0
First NB	Graford	35.0	0.096	1	3,933	78	<\$100M	60.0	3,933	78	0
Commercial Bk	Mason	35.0	0.105	1	2,011	81	<\$100M	60.0	2,011	81	0
First NB	Groesbeck	35.0	0.067	1	2,576	138	<\$100M	57.5	2,576	138	0
Gruver St Bk	Gruver	35.0	0.1	1	3,400	62	<\$100M	57.5	3,400	62	0
Kress NB	Kress	35.0	0.078	1	2,081	56	<\$100M	57.5	2,081	56	0
First St Bk	Maypearl	35.0	0.102	1	2,271	60	<\$100M	57.5	2,271	60	0
Citizens St Bk	Tenaha	35.0	0.101	1	2,283	33	<\$100M	55.0	2,283	33	0
Eagle Bk	Jarrell	35.0	0.08	1	1,314	44	<\$100M	55.0	1,314	44	0
Brazos NB	Richwood	35.0	0.101	1	1,404	37	<\$100M	55.0	1,404	37	0
First NB	Quitaque	35.0	0.046	1	1,769	110	<\$100M	50.0	1,769	110	0
Oglesby St Bk	Oglesby	35.0	0.092	1	824	25	<\$100M	50.0	824	25	0
Peoples St Bk	Rocksprings	35.0	0.045	1	1,968	99	<\$100M	47.5	1,968	99	0
Lytle St Bk of Lytle TX	Lytle	35.0	0.08	1	5,167	112	<\$100M	42.5	2,406	95	0
First NB	Beeville	35.0	0.128	0.465	13,433	178	\$100M-500M	37.5	3,187	134	0
Granger NB	Granger	35.0	0.082	1.001	1,851	42	<\$100M	37.5	935	38	0
Castroville St Bk	Castroville	35.0	0.106	0.794	7,432	107	<\$100M	35.0	2,056	79	0
First NB	Tahoka	35.0	0.058	1	2,898	76	<\$100M	35.0	1,240	70	0
First NB	Sterling City	35.0	0.08	1	3,487	63	<\$100M	35.0	1,179	52	0
First Federal Bank Texas	Tyler	35.0	0.049	0.697	11,943	206	\$100M-500M	32.5	2,736	156	0
Donley Cty St Bk	Clarendon	35.0	0.062	1	1,876	62	<\$100M	32.5	789	53	0
Community St Bk	Austin	35.0	0.13	0.992	5,176	44	<\$100M	17.5	704	25	0
T Bk NA	Dallas	35.0	0.23	0.516	6,828	50	<\$100M	12.5	687	23	0
Olympic Sa SSB	Refugio	35.0	0.067	1	1,151	6	<\$100M	10.0	0	0	0
Independent Bk of Austin SSB	Lakeway	35.0	0.073	1	1,119	4	<\$100M	10.0	46	1	0
Menard NB	Menard	32.5	0.097	1	2,962	51	<\$100M	60.0	2,962	51	0
Security St Bk	Anahuac	32.5	0.047	1	3,433	82	<\$100M	52.5	3,433	82	0
First St Bk	Junction	32.5	0.069	1	2,179	58	<\$100M	52.5	2,179	58	0
Spur Security Bk	Spur	32.5	0.063	1	1,864	86	<\$100M	52.5	1,864	86	0
Bank of Vernon	Vernon	32.5	0.094	1	1,612	76	<\$100M	52.5	1,612	76	0
First St Bk	Rice	32.5	0.075	1	770	53	<\$100M	52.5	770	53	0
First Bk	Groveton	32.5	0.069	1	2,499	69	<\$100M	50.0	2,499	69	0
First NB	Cooper	32.5	0.073	1	1,338	28	<\$100M	50.0	1,338	28	0
Citizens NB	Hillsboro	32.5	0.073	0.699	6,551	186	<\$100M	47.5	2,928	173	0
Normangee St Bk	Normangee	32.5	0.04	1	2,050	43	<\$100M	47.5	2,050	43	0
First NB	Quanah	32.5	0.04	1	1,231	54	<\$100M	47.5	1,231	54	0
Farmers NB	Seymour	32.5	0.124	0.602	7,225	166	<\$100M	45.0	2,528	146	0
State NB	Big Spring	32.5	0.046	0.506	8,599	254	\$100M-500M	42.5	3,618	219	0
Zapata NB	Zapata	32.5	0.072	0.878	4,856	99	<\$100M	42.5	2,091	79	0
First NB	Brownfield	32.5	0.055	0.726	6,394	186	\$100M-500M	40.0	2,252	171	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First NB	Stanton	32.5	0.045	1	2,568	87	<\$100M	40.0	1,393	79	0
First St Bk	Tuscola	32.5	0.036	1	701	23	<\$100M	40.0	701	23	0
Dublin NB	Dublin	32.5	0.093	1	2,731	64	<\$100M	37.5	1,172	52	0
Citizens NB	Crosbyton	32.5	0.017	1	568	32	<\$100M	35.0	568	32	0
Colonial Savings Fa	Fort Worth	32.5	0.001	1	787	22	\$1B-\$10B	32.5	787	22	0.002
Madisonville St Bk	Madisonville	32.5	0.054	0.118	11,080	234	\$100M-500M	32.5	3,279	188	0
Oakwood St Bk	Oakwood	32.5	0.003	1	9	1	<\$100M	32.5	9	1	0
Homebank	Seagoville	32.5	0.13	0.627	10,754	119	<\$100M	30.0	2,017	75	0
Commercial St Bk	Sinton	32.5	0.133	0.812	7,049	70	<\$100M	20.0	1,146	44	0
Sovereign Bk NA	Irving	32.5	0.096	0.326	21,841	88	\$100M-500M	12.5	1,187	31	0
Usaa Federal Savings Bank	San Antonio	32.5	0	1	1,291	5	>\$10B	10.0	0	0	0.383
First NB	Throckmorton	32.5	0.045	1.001	968	18	<\$100M	10.0	57	12	0
First NB	Hico	30.0	0.074	1	2,027	81	<\$100M	55.0	2,027	81	0
Greater South TX Bk	Falfurrias	30.0	0.071	1	1,802	34	<\$100M	47.5	1,802	34	0
Seaport Bk	Seadrift	30.0	0.073	1	1,811	63	<\$100M	47.5	1,811	63	0
National B&T	La Grange	30.0	0.057	0.834	5,037	114	<\$100M	45.0	2,787	96	0.003
First NB	Falfurrias	30.0	0.033	1	2,226	72	<\$100M	45.0	2,226	72	0
First Presidio Bk	Presidio	30.0	0.052	1	1,143	25	<\$100M	45.0	1,143	25	0
Memphis St Bk	Memphis	30.0	0.037	1	1,374	62	<\$100M	42.5	1,374	62	0
Grapeland St Bk	Grapeland	30.0	0.047	1	680	67	<\$100M	42.5	680	67	0
Prosper St Bk	Prosper	30.0	0.049	1	436	16	<\$100M	42.5	436	16	0
La Coste NB	La Coste	30.0	0.031	1	879	37	<\$100M	40.0	879	37	0
Security St Bk	Pearsall	30.0	0.022	0.624	7,467	188	\$100M-500M	35.0	2,540	165	0
Hill B&TC	Weimar	30.0	0.043	1	4,058	111	<\$100M	35.0	1,550	97	0
Peoples St Bk	Hallettsville	30.0	0.033	0.985	4,562	113	\$100M-500M	32.5	1,992	96	0
First NB	Holland	30.0	0.022	1	199	9	<\$100M	32.5	199	9	0
Cuero St Bk SSB	Cuero	30.0	0.055	0.723	9,776	128	\$100M-500M	30.0	2,669	90	0
Bank of CMRC	McLean	30.0	0.103	1	1,121	23	<\$100M	22.5	222	15	0
Hebbronville St Bk	Hebbronville	30.0	0.102	0.775	5,017	75	<\$100M	17.5	749	53	0
West B&TC	West	27.5	0.041	1	2,065	73	<\$100M	45.0	2,065	73	0
Security St Bk	Farwell	27.5	0.024	1	2,049	48	<\$100M	40.0	2,049	48	0
First NB	Mineola	27.5	0.032	1	1,020	55	<\$100M	40.0	1,020	55	0
Farmers & Mrch St Bk	Ladonia	27.5	0.046	1	642	14	<\$100M	40.0	642	14	0
Dilley St Bk	Dilley	27.5	0.029	1	1,319	42	<\$100M	37.5	1,319	42	0
American Bk NA	Dallas	27.5	0.034	1	837	27	<\$100M	37.5	837	27	0
First NB	Hebbronville	27.5	0.025	1	2,144	64	<\$100M	35.0	1,345	59	0
Kleberg First NB	Kingsville	27.5	0.054	0.46	10,162	190	\$100M-500M	32.5	3,147	133	0
Sanderson St Bk	Sanderson	27.5	0.017	1	405	13	<\$100M	32.5	405	13	0
First St Bk	Matador	27.5	0.085	0.989	1,070	39	<\$100M	32.5	379	33	0
First NB	Lake Jackson	27.5	0.03	0.808	5,594	99	\$100M-500M	27.5	1,630	75	0
Mineola Cmnty Bk SSB	Mineola	27.5	0.043	0.881	5,513	80	\$100M-500M	27.5	1,600	59	0
First NB	Aspermont	27.5	0.054	1	1,859	39	<\$100M	25.0	546	33	0
Friena St Bk NA	Friena	27.5	0.111	0.266	9,319	112	<\$100M	20.0	1,738	85	0.004

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Heritage Bk SSB	Dallas	27.5	0.108	0.403	11,068	92	\$100M-500M	17.5	1,762	46	0
United TX Bk	Dallas	27.5	0.125	0.432	9,981	78	<\$100M	10.0	961	43	0
Farmers St Bk	Bertram	25.0	0.077	1	2,009	49	<\$100M	50.0	2,009	49	0
Citizens St Bk	Ganado	25.0	0.049	1	2,101	37	<\$100M	45.0	2,101	37	0
Snyder NB	Snyder	25.0	0.053	0.731	6,238	119	\$100M-500M	42.5	3,189	102	0
First St Bk	Columbus	25.0	0.046	0.882	3,591	92	<\$100M	35.0	1,781	78	0
Burton St Bk	Burton	25.0	0.027	1	1,114	27	<\$100M	32.5	1,114	27	0
First NB	Amherst	25.0	0.035	1	563	10	<\$100M	25.0	247	9	0
Grand Bk	Dallas	25.0	0.061	0.363	11,999	60	\$100M-500M	10.0	592	18	0
American Bk NA	Keller	22.5	0.073	0.54	3,445	96	<\$100M	32.5	1,535	69	0
First NB	Port Lavaca	22.5	0.042	0.536	6,014	107	\$100M-500M	30.0	2,174	84	0
Henderson Federal Savings Bank	Henderson	22.5	0.046	0.966	3,518	38	<\$100M	30.0	1,377	32	0
First St Bk	Hallsville	22.5	0.039	0.999	1,147	33	<\$100M	30.0	633	27	0
Dallas City Bk	Dallas	22.5	0.109	0.32	6,849	83	<\$100M	22.5	1,800	66	0
City NB	San Saba	22.5	0.064	0.877	2,850	36	<\$100M	17.5	519	28	0
North Houston Bk	Houston	22.5	0.035	0.077	14,081	87	\$100M-500M	15.0	1,744	55	0
Graham S & LA FA	Graham	22.5	0.068	0.718	5,738	52	<\$100M	12.5	798	29	0
Town Center Bk	Coppell	22.5	0.15	0.539	2,105	13	<\$100M	10.0	115	8	0
Columbus St Bk	Columbus	20.0	0.036	0.755	2,961	65	<\$100M	27.5	1,234	59	0
Schwertner St Bk	Schwertner	20.0	0.065	0.868	1,242	27	<\$100M	25.0	430	21	0
First St Bk	Abernathy	20.0	0.044	0.952	994	19	<\$100M	15.0	136	13	0
One World Bk	Dallas	20.0	0.116	0.373	2,491	7	<\$100M	10.0	40	1	0
First NB	Chillicothe	15.0	0.076	0.476	2,783	36	<\$100M	17.5	723	26	0
First NB	Seymour	15.0	0.042	0.672	1,239	28	<\$100M	12.5	170	21	0
First NB	Refugio	12.5	0.021	0.646	1,075	33	<\$100M	17.5	284	27	0
First FS & LA of Littlefield	Littlefield	10.0	0.051	0.196	2,120	52	<\$100M	22.5	1,181	47	0
Tolleson Private Bk	Dallas	10.0	0.013	0.16	2,100	20	\$100M-500M	10.0	238	10	0
Dalhart FS & LA	Dalhart	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Security St Bk	Stockdale	10.0	0.032	0.278	864	6	<\$100M	10.0	43	2	0
World Savings Bank FSB (Tex)	Houston	NR	0	.	0	0	>\$10B	NR	0	0	0
Share Plus Federal Bank	Plano	NR	0	.	0	0	\$100M-500M	NR	0	0	0
First Heights Bank A FSB	Houston	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

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

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB	TX	100.0	0.279	1	40,123	968	\$100M-500M	90.0	40,123	968	0
First St Bk	TX	100.0	0.204	1	27,590	963	\$100M-500M	85.0	27,590	963	0
First NB	TX	97.5	0.412	1	45,397	859	\$100M-500M	90.0	45,397	859	0
First St Bk	TX	97.5	0.366	1	32,974	550	<\$100M	90.0	32,974	550	0
Peoples Bk	TX	97.5	0.291	1	27,739	454	<\$100M	85.0	27,739	454	0.001
City NB	TX	97.5	0.183	1	45,232	1,074	\$100M-500M	82.5	45,232	1,074	0
Countybk NA	TX	97.5	0.237	1	25,881	430	\$100M-500M	80.0	25,881	430	0
First NB	TX	95.0	0.39	1	83,458	2,717	\$100M-500M	92.5	83,458	2,717	0
First NB of Albany Breckenri	TX	95.0	0.228	1	54,143	1,166	\$100M-500M	85.0	54,143	1,166	0
First St Bk	TX	95.0	0.202	1	50,913	1,792	\$100M-500M	82.5	50,913	1,792	0
Round Top St Bk	TX	95.0	0.208	1	30,350	557	\$100M-500M	82.5	30,350	557	0.002
Texas NB	TX	95.0	0.393	1	26,588	335	<\$100M	82.5	26,588	335	0
Star Bk of TX	TX	95.0	0.337	1	20,908	296	<\$100M	80.0	20,908	296	0
Legend Bk NA	TX	92.5	0.139	0.584	44,352	1,039	\$100M-500M	82.5	75,478	1,157	0
First NB	TX	92.5	0.259	1	15,689	589	<\$100M	80.0	15,689	589	0
City NB	TX	92.5	0.172	0.568	27,071	434	\$100M-500M	75.0	42,054	527	0
Elsa St B&TC	TX	92.5	0.202	1	28,656	537	\$100M-500M	75.0	28,656	537	0
Community Bk	TX	92.5	0.24	1	15,057	503	<\$100M	75.0	15,057	503	0
Texas First Bk	TX	92.5	0.187	1	25,623	304	\$100M-500M	72.5	25,623	304	0.004
Morris Cty NB	TX	92.5	0.205	1	15,695	378	<\$100M	72.5	15,695	378	0
Texas NB	TX	92.5	0.205	1	13,203	348	<\$100M	72.5	13,203	348	0
First St Bk	TX	90.0	0.167	0.503	19,854	376	\$100M-500M	75.0	34,954	446	0
Sanger Bk	TX	90.0	0.272	1	19,116	431	<\$100M	75.0	19,116	431	0
Hondo NB	TX	90.0	0.271	1	21,091	337	<\$100M	72.5	21,091	337	0
First St Bk	TX	90.0	0.194	1	14,390	563	<\$100M	72.5	14,390	563	0
Bank of Navasota NA	TX	90.0	0.165	1	11,837	379	<\$100M	70.0	11,837	379	0
First NB	TX	90.0	0.192	1	13,678	242	<\$100M	67.5	13,678	242	0.002
First FNCL Bk NA	TX	90.0	0.118	1	16,282	485	\$100M-500M	65.0	16,282	485	0
First TX Bk	TX	90.0	0.137	1	13,494	314	<\$100M	65.0	13,494	314	0
Equity Bk SSB	TX	87.5	0.257	0.417	22,248	414	<\$100M	82.5	52,773	477	0
First St Bk	TX	87.5	0.125	0.268	22,724	726	\$100M-500M	80.0	74,283	948	0
Hull St Bk	TX	87.5	0.313	1	11,758	262	<\$100M	75.0	11,758	262	0
First St Bk	TX	87.5	0.296	1	16,530	370	<\$100M	72.5	16,530	370	0
Lone Star St Bk	TX	87.5	0.429	1	13,025	217	<\$100M	72.5	13,025	217	0
Lindale St Bk	TX	87.5	0.236	1	18,330	261	<\$100M	70.0	18,330	261	0
First NB	TX	87.5	0.239	1	17,492	270	<\$100M	70.0	17,492	270	0
Affiliated Bank	TX	87.5	0.183	1	18,681	193	\$100M-500M	67.5	18,681	193	0.003
Citizens NB	TX	87.5	0.166	1	12,824	431	<\$100M	65.0	12,824	431	0
Coleman Cty St Bk	TX	87.5	0.205	1	8,478	246	<\$100M	65.0	8,478	246	0
Security Bk	TX	87.5	0.175	1	13,551	231	<\$100M	62.5	13,551	231	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB	TX	87.5	0.17	1	11,802	300	<\$100M	62.5	11,802	300	0
First St Bk	TX	87.5	0.181	1	13,273	335	<\$100M	60.0	13,273	335	0
Security St Bk	TX	85.0	0.123	0.244	21,779	1,000	\$100M-500M	85.0	79,714	1,254	0.002
First NB	TX	85.0	0.126	0.396	16,411	548	\$100M-500M	80.0	41,397	667	0
Firstbank SW NA	TX	85.0	0.075	0.27	34,743	1,475	\$100M-500M	75.0	85,903	1,781	0
First NB	TX	85.0	0.348	1	18,514	291	<\$100M	72.5	18,514	291	0.017
First NB	TX	85.0	0.346	1	12,460	151	<\$100M	72.5	12,460	151	0
Lovelady St Bk	TX	85.0	0.206	1	5,609	349	<\$100M	65.0	5,609	349	0
Bosque Cty Bk	TX	85.0	0.166	1	11,608	267	<\$100M	62.5	11,608	267	0
Panola NB	TX	85.0	0.12	1	9,573	237	<\$100M	60.0	9,573	237	0
Falls City NB	TX	85.0	0.104	1	11,003	295	\$100M-500M	52.5	11,003	295	0
Alamo Bk Of TX	TX	82.5	0.095	0.207	29,320	1,235	\$100M-500M	85.0	121,268	1,656	0
Gnb FNCL NA	TX	82.5	0.074	0.213	19,449	774	\$100M-500M	85.0	82,103	1,149	0
First Cmnty Bk	TX	82.5	0.098	0.305	12,168	537	\$100M-500M	85.0	39,887	676	0.002
Citizens St Bk	TX	82.5	0.11	0.277	17,068	533	\$100M-500M	82.5	58,598	734	0
Happy St Bk	TX	82.5	0.064	0.32	23,610	1,114	\$100M-500M	80.0	73,847	1,358	0
First NB	TX	82.5	0.103	0.319	13,930	619	\$100M-500M	75.0	37,241	773	0
Spring Hill St Bk	TX	82.5	0.119	0.406	11,645	510	<\$100M	75.0	26,502	607	0
Mylubbockbank	TX	82.5	0.275	1	14,787	223	<\$100M	67.5	14,787	223	0
First NB	TX	82.5	0.242	1	11,727	151	<\$100M	67.5	11,727	151	0
First NB	TX	82.5	0.299	1	12,630	189	<\$100M	65.0	12,630	189	0
City NB	TX	82.5	0.211	1	9,136	202	<\$100M	62.5	9,136	202	0
Robert Lee St Bk	TX	82.5	0.197	1	7,303	195	<\$100M	62.5	7,303	195	0
First Bk	TX	82.5	0.245	1	8,545	158	<\$100M	62.5	8,545	158	0
First St B&TC	TX	82.5	0.048	1	13,202	372	\$100M-500M	57.5	13,202	372	0
Bonham St Bk	TX	82.5	0.116	1	11,221	308	<\$100M	57.5	11,221	308	0
Fannin Bk	TX	82.5	0.195	1	8,453	214	<\$100M	57.5	8,453	214	0
Community St Bk	TX	82.5	0.131	1	9,019	314	<\$100M	55.0	9,019	314	0
First NB	TX	82.5	0.132	1	8,485	242	<\$100M	55.0	8,485	242	0.003
First TX Bk	TX	82.5	0.169	1	10,296	278	<\$100M	55.0	10,296	278	0
Commercial NB	TX	82.5	0.126	1	10,737	381	<\$100M	52.5	10,737	381	0
National Bk	TX	82.5	0.108	1	8,375	215	<\$100M	52.5	8,375	215	0
First Cmnty Bk NA	TX	80.0	0.077	0.158	43,267	1,130	\$500M-\$1B	90.0	273,042	1,658	0
First Bk Of Conroe NA	TX	80.0	0.075	0.223	16,084	752	\$100M-500M	77.5	57,177	939	0
First Bk	TX	80.0	0.09	0.275	14,771	570	\$100M-500M	77.5	45,181	699	0
Ennis St Bk	TX	80.0	0.107	0.269	10,436	490	<\$100M	77.5	31,313	643	0
Austin Bk TX NA	TX	80.0	0.066	0.227	47,405	2,279	\$500M-\$1B	75.0	146,612	2,794	0
Citizens St Bk	TX	80.0	0.068	0.389	12,907	622	\$100M-500M	72.5	32,281	741	0
First Command Bank	TX	80.0	0.034	1	16,217	583	\$100M-500M	65.0	16,217	583	0.053
Anahuac NB	TX	80.0	0.277	1	11,346	173	<\$100M	65.0	11,346	173	0
First NB Of Bosque Cty	TX	80.0	0.137	1	11,141	268	<\$100M	57.5	11,141	268	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB	TX	80.0	0.14	1	6,845	246	<\$100M	57.5	6,845	246	0
Citizens St Bk	TX	80.0	0.18	1	7,122	149	<\$100M	57.5	7,122	149	0
Junction NB	TX	80.0	0.134	1	5,236	266	<\$100M	57.5	5,236	266	0
Liberty NB	TX	80.0	0.065	1	14,559	399	\$100M-500M	55.0	14,559	399	0
Medina Valley St Bk	TX	80.0	0.107	1	7,818	270	<\$100M	55.0	7,818	270	0
First Bk	TX	80.0	0.096	1	6,785	279	<\$100M	55.0	6,785	279	0
First NB	TX	80.0	0.15	1	6,605	331	<\$100M	55.0	6,605	331	0
Elgin Bk TX	TX	80.0	0.11	1	9,343	210	<\$100M	52.5	9,343	210	0
Texas Star Bk	TX	77.5	0.09	0.231	13,699	658	\$100M-500M	85.0	59,271	826	0
East TS NB	TX	77.5	0.08	0.339	8,962	385	\$100M-500M	82.5	26,416	473	0
Citizens NB	TX	77.5	0.108	0.203	11,783	439	\$100M-500M	82.5	53,146	670	0
Llano NB	TX	77.5	0.113	0.379	8,123	280	<\$100M	82.5	21,429	335	0
Commercial NB	TX	77.5	0.077	0.23	12,013	471	\$100M-500M	80.0	46,347	636	0
Security St B&TC	TX	77.5	0.06	0.177	31,740	1,357	\$500M-\$1B	77.5	125,105	1,796	0
Guaranty Bond Bk	TX	77.5	0.055	0.227	31,189	1,327	\$500M-\$1B	75.0	104,495	1,702	0
Herring Bk	TX	77.5	0.072	0.175	25,166	1,039	\$100M-500M	75.0	82,837	1,292	0.002
Community NB	TX	77.5	0.09	0.365	8,362	420	<\$100M	72.5	22,837	481	0
First B&TC East TS	TX	77.5	0.053	0.203	28,657	1,265	\$500M-\$1B	70.0	87,605	1,582	0.003
Bank & TR SSB	TX	77.5	0.051	0.284	12,879	730	\$100M-500M	65.0	38,517	857	0
First St Bk	TX	77.5	0.069	0.328	9,643	484	\$100M-500M	65.0	25,548	568	0
Transpecos Banks	TX	77.5	0.084	0.251	9,052	459	\$100M-500M	65.0	23,937	513	0
Southwest Bk	TX	77.5	0.104	0.246	9,836	425	<\$100M	65.0	26,222	501	0
Mills Cty St Bk	TX	77.5	0.07	0.476	9,830	651	\$100M-500M	62.5	19,498	708	0
Kent Cty St Bk	TX	77.5	0.254	1	7,814	129	<\$100M	62.5	7,814	129	0
Powell St Bk	TX	77.5	0.277	1	5,284	165	<\$100M	62.5	5,284	165	0
National Amer Bk	TX	77.5	0.293	1	9,129	140	<\$100M	60.0	9,129	140	0
Gilmer Nb	TX	77.5	0.055	0.503	10,097	494	\$100M-500M	55.0	16,807	553	0
Security St Bk NA	TX	77.5	0.155	1	6,260	161	<\$100M	55.0	6,260	161	0
Stockmens NB	TX	77.5	0.178	1	5,661	145	<\$100M	55.0	5,661	145	0
Hamlin NB	TX	77.5	0.093	0.382	8,025	438	<\$100M	52.5	13,925	495	0
Sundown St Bk	TX	77.5	0.125	1	8,056	223	<\$100M	52.5	8,056	223	0
Zavala Cty Bk	TX	77.5	0.124	1	6,762	170	<\$100M	52.5	6,762	170	0
State NB	TX	77.5	0.124	1	5,522	233	<\$100M	52.5	5,522	233	0
Arp St Bk	TX	77.5	0.073	1	8,956	352	\$100M-500M	50.0	8,956	352	0
State Bk	TX	75.0	0.042	0.197	41,007	1,569	\$500M-\$1B	80.0	186,703	2,585	0
Community Bk	TX	75.0	0.06	0.145	21,210	892	\$100M-500M	80.0	96,862	1,319	0
First St Bk	TX	75.0	0.085	0.179	14,455	568	\$100M-500M	80.0	69,298	826	0
Commercial St Bk	TX	75.0	0.09	0.182	14,342	496	\$100M-500M	80.0	62,913	727	0
First St Bk Central TS	TX	75.0	0.056	0.148	36,315	2,089	\$500M-\$1B	75.0	155,898	2,690	0
First NB	TX	75.0	0.048	0.3	13,098	672	\$100M-500M	75.0	43,678	798	0
West Tx St Bk	TX	75.0	0.077	0.176	14,158	557	\$100M-500M	72.5	50,759	745	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Texas First St Bk	TX	75.0	0.065	0.252	11,514	526	\$100M-500M	70.0	37,977	661	0
First NB	TX	75.0	0.086	0.403	7,414	399	<\$100M	70.0	18,395	453	0
First NB	TX	75.0	0.048	0.314	12,489	639	\$100M-500M	67.5	36,413	763	0
Citizens NB	TX	75.0	0.094	0.239	13,305	359	\$100M-500M	65.0	31,274	458	0
Security Bk	TX	75.0	0.065	0.428	7,708	464	\$100M-500M	65.0	18,002	534	0
City NB	TX	75.0	0.045	0.429	8,243	897	\$100M-500M	60.0	17,653	958	0.008
Lamar NB	TX	75.0	0.067	0.496	6,852	456	\$100M-500M	60.0	13,821	491	0.004
First NB	TX	75.0	0.062	0.436	9,412	304	\$100M-500M	57.5	20,434	373	0
Capital Bk TX	TX	75.0	0.153	1	5,832	153	<\$100M	55.0	5,832	153	0
First NB	TX	75.0	0.118	1	4,586	198	<\$100M	52.5	4,586	198	0
Preferred Bank	TX	75.0	0.072	1	11,893	119	\$100M-500M	50.0	11,893	119	0
Texas Svg Bk SSB	TX	75.0	0.111	1	5,421	146	<\$100M	50.0	5,421	146	0
First NB	TX	75.0	0.145	1	6,565	205	<\$100M	50.0	6,565	205	0
Northwest Bk	TX	72.5	0.086	0.238	10,444	398	\$100M-500M	77.5	38,553	529	0
Texas Cmnty Bk NA	TX	72.5	0.071	0.212	10,105	426	\$100M-500M	75.0	39,176	562	0
Citizens St Bk	TX	72.5	0.063	0.321	7,916	312	\$100M-500M	75.0	24,681	388	0
Texas Premier Bk NA	TX	72.5	0.113	0.272	7,877	271	<\$100M	72.5	27,664	359	0
Citizens St Bk	TX	72.5	0.113	0.296	6,268	249	<\$100M	72.5	20,820	317	0
First NB	TX	72.5	0.07	0.322	8,022	354	\$100M-500M	70.0	24,196	428	0.002
First St Bk	TX	72.5	0.043	0.21	16,157	831	\$100M-500M	67.5	51,423	1,007	0
Surety Bk	TX	72.5	0.19	0.354	9,254	117	<\$100M	65.0	21,542	186	0
First NB	TX	72.5	0.267	1	7,869	86	<\$100M	60.0	7,869	86	0
First NB	TX	72.5	0.072	1	3,358	377	<\$100M	52.5	3,358	377	0
Marion St Bk	TX	72.5	0.134	1	5,510	171	<\$100M	50.0	5,510	171	0
First NB	TX	72.5	0.151	1	5,602	144	<\$100M	50.0	5,602	144	0
First B&TC	TX	72.5	0.176	1	4,113	172	<\$100M	50.0	4,113	172	0
West TX St Bk	TX	72.5	0.075	1	7,401	176	<\$100M	45.0	7,401	176	0
First NB	TX	72.5	0.08	1	9,116	174	\$100M-500M	42.5	9,116	174	0
Republic NB	TX	70.0	0.048	0.099	28,800	1,156	\$500M-\$1B	82.5	193,874	1,858	0
1st Choice Bk	TX	70.0	0.067	0.125	14,763	575	\$100M-500M	80.0	91,150	897	0
National Bk	TX	70.0	0.098	0.278	7,210	229	<\$100M	80.0	25,928	302	0
Sterling Bk	TX	70.0	0.05	0.1	181,510	6,341	\$1B-\$10B	77.5	988,926	8,832	0
South TX NB	TX	70.0	0.038	0.172	25,265	786	\$500M-\$1B	75.0	117,157	1,198	0.001
Texas Bk	TX	70.0	0.07	0.153	11,578	431	\$100M-500M	75.0	51,922	600	0
Hereford St Bk	TX	70.0	0.078	0.247	7,594	386	<\$100M	72.5	27,998	482	0
Vintage Bk	TX	70.0	0.085	0.271	7,164	281	<\$100M	72.5	25,517	381	0.003
American NB	TX	70.0	0.054	0.296	10,088	395	\$100M-500M	67.5	32,267	511	0
Huntington St Bk	TX	70.0	0.051	0.255	7,093	463	\$100M-500M	67.5	25,638	536	0.013
Jacksboro NB	TX	70.0	0.06	0.307	6,419	356	\$100M-500M	65.0	19,663	429	0.003
Texas St Bk	TX	70.0	0.077	0.407	5,754	260	<\$100M	62.5	14,147	312	0.003
Lakeside NB	TX	70.0	0.102	0.418	4,616	264	<\$100M	62.5	11,039	295	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
American St Bk	TX	70.0	0.032	0.151	59,250	3,438	\$1B-\$10B	60.0	191,843	4,042	0.003
Citizens NB	TX	70.0	0.028	0.272	17,906	939	\$500M-\$1B	60.0	48,150	1,102	0
First St Bk	TX	70.0	0.042	0.252	11,384	664	\$100M-500M	60.0	34,166	774	0
Citizens St Bk	TX	70.0	0.05	0.296	8,177	364	\$100M-500M	60.0	22,937	436	0.002
Bank Of Frio Canyon	TX	70.0	0.173	1	5,421	98	<\$100M	52.5	5,421	98	0
Crowell St Bk	TX	70.0	0.153	1	3,383	181	<\$100M	52.5	3,383	181	0
Transpecos Bk Iraan	TX	70.0	0.223	1	4,375	78	<\$100M	52.5	4,375	78	0
Texas Star Bk SSB	TX	70.0	0.148	1	5,338	84	<\$100M	50.0	5,338	84	0.003
Community NB	TX	70.0	0.181	1	3,341	147	<\$100M	50.0	3,341	147	0
Citizens St Bk	TX	70.0	0.084	1	5,988	169	<\$100M	47.5	5,988	169	0
First St Bk	TX	70.0	0.092	1	4,171	194	<\$100M	47.5	4,171	194	0
D Hanis St Bk	TX	70.0	0.172	1	4,990	81	<\$100M	47.5	4,990	81	0
First NB	TX	70.0	0.129	1	4,735	190	<\$100M	45.0	4,735	190	0
First NB	TX	70.0	0.075	1	4,787	117	<\$100M	42.5	4,787	117	0
First St Bk	TX	70.0	0.076	0.688	4,254	241	<\$100M	42.5	5,495	253	0
First NB	TX	70.0	0.081	1	6,189	136	<\$100M	40.0	6,189	136	0
Mason NB	TX	70.0	0.097	1	6,610	132	<\$100M	40.0	6,610	132	0
Buckholts St Bk	TX	70.0	0.11	1	4,684	201	<\$100M	40.0	4,684	201	0
Woodhaven NB	TX	67.5	0.054	0.157	11,132	426	\$100M-500M	82.5	66,736	851	0
Enterprise Bk	TX	67.5	0.073	0.141	12,583	406	\$100M-500M	80.0	69,697	656	0
Summit Bk NA	TX	67.5	0.043	0.094	43,179	1,715	\$1B-\$10B	77.5	288,261	2,847	0
State NB	TX	67.5	0.042	0.104	57,777	2,114	\$1B-\$10B	75.0	317,668	3,356	0
Lone Star NB	TX	67.5	0.033	0.122	37,961	1,293	\$1B-\$10B	75.0	212,700	2,054	0.001
Northstar Bk Of TX	TX	67.5	0.048	0.118	14,813	502	\$100M-500M	75.0	82,585	758	0
Blanco NB	TX	67.5	0.061	0.249	8,178	250	\$100M-500M	75.0	32,826	336	0.003
Charter Bk	TX	67.5	0.069	0.179	8,449	372	\$100M-500M	75.0	40,868	518	0
Commercial St Bk	TX	67.5	0.06	0.225	7,271	355	\$100M-500M	75.0	31,372	456	0
Community NB	TX	67.5	0.053	0.143	17,259	695	\$100M-500M	72.5	77,817	1,009	0
Planters & Mrch St Bk	TX	67.5	0.046	0.251	8,596	410	\$100M-500M	72.5	33,800	528	0
First FNCL Bk NA	TX	67.5	0.046	0.156	12,067	485	\$100M-500M	70.0	53,840	696	0
Laredo NB	TX	67.5	0.028	0.156	78,400	2,834	\$1B-\$10B	67.5	352,373	4,004	0
First St Bk-Bremond SSB	TX	67.5	0.064	0.434	5,747	276	<\$100M	67.5	13,244	315	0.005
Texas First Bk	TX	67.5	0.049	0.28	8,069	246	\$100M-500M	65.0	28,113	327	0.002
First NB	TX	67.5	0.052	0.252	7,355	332	\$100M-500M	65.0	26,225	417	0
National Bk	TX	67.5	0.032	0.196	12,567	616	\$100M-500M	62.5	48,070	788	0
Amarillo NB	TX	67.5	0.033	0.131	53,505	2,143	\$1B-\$10B	60.0	166,232	2,721	0
Alliance Bk	TX	67.5	0.032	0.167	13,213	716	\$100M-500M	60.0	47,069	884	0.002
First NB	TX	67.5	0.082	0.362	5,989	215	<\$100M	60.0	15,647	270	0
Texas Bk	TX	67.5	0.058	0.32	7,743	350	\$100M-500M	55.0	18,619	429	0
First St Bk	TX	67.5	0.371	1	5,433	79	<\$100M	55.0	5,433	79	0
Farmers St Bk	TX	67.5	0.038	0.334	7,838	443	\$100M-500M	52.5	18,969	484	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First St Bk	TX	67.5	0.196	1	4,048	100	<\$100M	50.0	4,048	100	0
Bank San Jacinto Cty	TX	67.5	0.166	1	4,808	62	<\$100M	47.5	4,808	62	0
First NB	TX	67.5	0.19	1	4,556	106	<\$100M	47.5	4,556	106	0
Bank Of Crowley	TX	67.5	0.152	1	3,998	93	<\$100M	45.0	3,998	93	0
Security St Bk	TX	67.5	0.121	1	2,930	195	<\$100M	45.0	2,930	195	0
Farmers & Mrch Bk	TX	67.5	0.087	1	4,675	169	<\$100M	42.5	4,675	169	0
First NB	TX	67.5	0.109	1	3,571	109	<\$100M	42.5	3,571	109	0
Wilson St Bk	TX	67.5	0.079	1	3,772	154	<\$100M	40.0	3,772	154	0
Falcon Intl Bk	TX	65.0	0.039	0.132	15,872	660	\$100M-500M	85.0	119,047	954	0.002
First Bk W TX	TX	65.0	0.064	0.267	5,731	246	<\$100M	80.0	21,501	342	0
American Bk Cmrc	TX	65.0	0.038	0.088	18,740	827	\$100M-500M	75.0	124,115	1,310	0
National Bk Of TX	TX	65.0	0.062	0.26	5,777	280	<\$100M	75.0	22,187	351	0
Justin St Bk	TX	65.0	0.095	0.225	5,491	235	<\$100M	75.0	24,291	321	0
Texas B&TC	TX	65.0	0.03	0.088	19,536	1,807	\$500M-\$1B	72.5	128,262	2,355	0.007
Newfirst NB	TX	65.0	0.051	0.17	9,861	342	\$100M-500M	72.5	46,884	490	0
Gulf Coast Bk	TX	65.0	0.086	0.282	5,387	209	<\$100M	72.5	19,079	260	0
American Bk NA	TX	65.0	0.036	0.081	24,145	1,079	\$500M-\$1B	70.0	135,933	1,611	0
First B&TC	TX	65.0	0.041	0.171	11,017	443	\$100M-500M	70.0	49,727	664	0.002
First TX Bk	TX	65.0	0.055	0.173	8,671	398	\$100M-500M	70.0	39,162	527	0
Rio Bk	TX	65.0	0.068	0.208	6,110	253	<\$100M	70.0	26,900	342	0
White Oak St Bk	TX	65.0	0.095	0.382	4,407	227	<\$100M	70.0	11,546	297	0
Texas St Bk	TX	65.0	0.036	0.102	222,249	9,139	\$1B-\$10B	67.5	1,034,557	12,564	0
First United Bk	TX	65.0	0.036	0.169	14,681	637	\$100M-500M	67.5	60,944	1,049	0
Industry St Bk	TX	65.0	0.041	0.233	7,296	478	\$100M-500M	67.5	28,772	580	0.002
Extraco Bks NA	TX	65.0	0.027	0.113	24,083	1,232	\$500M-\$1B	65.0	118,434	1,732	0
Southside Bk	TX	65.0	0.021	0.149	35,527	1,451	\$1B-\$10B	62.5	153,105	1,935	0.001
Corsicana Nat B&T	TX	65.0	0.051	0.176	9,270	418	\$100M-500M	62.5	32,667	538	0
State NB TX	TX	65.0	0.053	0.245	7,599	323	\$100M-500M	62.5	26,039	415	0
Citizens St Bk	TX	65.0	0.043	0.361	5,057	294	\$100M-500M	62.5	14,018	352	0
First FNCL Bk NA	TX	65.0	0.029	0.131	24,015	1,387	\$500M-\$1B	60.0	82,699	1,714	0
San Angelo NB	TX	65.0	0.035	0.2	10,318	616	\$100M-500M	60.0	37,744	764	0
Citizens NB	TX	65.0	0.08	0.205	5,763	274	<\$100M	55.0	14,505	306	0
Aimbank	TX	65.0	0.093	0.409	4,553	209	<\$100M	55.0	10,018	242	0.001
Lake Area NB	TX	65.0	0.269	1	5,564	61	<\$100M	52.5	5,564	61	0
Farmers St Bk	TX	65.0	0.052	0.482	5,012	274	<\$100M	50.0	10,396	302	0
Cypress Bank FSB	TX	65.0	0.053	0.386	5,778	284	\$100M-500M	47.5	11,661	320	0
Amistad Bk	TX	65.0	0.321	1	4,645	82	<\$100M	47.5	4,645	82	0
First St Bk	TX	65.0	0.084	0.385	4,714	178	<\$100M	45.0	8,877	223	0
City NB	TX	65.0	0.064	1	3,560	155	<\$100M	42.5	3,560	155	0.003
City St Bk	TX	65.0	0.085	1	3,757	90	<\$100M	40.0	3,757	90	0
Mercedes NB	TX	65.0	0.124	1	4,570	81	<\$100M	40.0	4,570	81	0.007

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Haskell NB	TX	65.0	0.103	1	5,943	87	<\$100M	37.5	5,943	87	0
Southwest Bk	TX	62.5	0.042	0.126	11,784	379	\$100M-500M	82.5	88,475	663	0
Community Bk	TX	62.5	0.072	0.219	4,884	283	<\$100M	77.5	22,291	367	0
Horizon Cap Bk	TX	62.5	0.037	0.093	14,536	851	\$100M-500M	72.5	82,814	1,176	0
Pilgrim Bk	TX	62.5	0.046	0.148	10,708	475	\$100M-500M	72.5	55,344	660	0.003
Texasbank	TX	62.5	0.029	0.068	46,624	2,090	\$1B-\$10B	70.0	317,386	3,125	0.002
Independent Bk	TX	62.5	0.038	0.134	15,074	581	\$100M-500M	70.0	74,704	826	0
First NB	TX	62.5	0.027	0.097	76,977	3,180	\$1B-\$10B	67.5	405,838	4,335	0
American NB TX	TX	62.5	0.026	0.103	30,865	1,318	\$1B-\$10B	67.5	174,102	1,927	0
Lubbock NB	TX	62.5	0.038	0.094	15,848	1,035	\$100M-500M	67.5	80,024	1,432	0
Ozona NB	TX	62.5	0.048	0.152	6,808	339	\$100M-500M	67.5	32,028	450	0
First St Bk TS	TX	62.5	0.055	0.182	7,812	383	\$100M-500M	67.5	31,829	489	0
First Cmrc Bk	TX	62.5	0.055	0.196	6,586	260	\$100M-500M	67.5	29,150	363	0
Commercial St Bk	TX	62.5	0.089	0.36	3,909	174	<\$100M	67.5	10,867	218	0
Muleshoe St Bk	TX	62.5	0.058	0.382	4,269	215	<\$100M	65.0	11,180	245	0
First Federal Community Bank	TX	62.5	0.031	0.218	8,411	323	\$100M-500M	62.5	34,833	452	0
American NB	TX	62.5	0.043	0.118	10,961	445	\$100M-500M	62.5	45,197	586	0
First NB	TX	62.5	0.057	0.145	8,672	356	\$100M-500M	62.5	32,351	470	0
First Bk	TX	62.5	0.053	0.15	8,001	318	\$100M-500M	62.5	31,607	442	0
Broadway NB	TX	62.5	0.022	0.112	35,234	1,690	\$1B-\$10B	60.0	142,860	2,265	0
Pecos Cty St Bk	TX	62.5	0.057	0.342	5,222	196	<\$100M	60.0	15,244	236	0
First NB	TX	62.5	0.066	0.463	3,912	211	<\$100M	60.0	8,451	241	0
Citizens Bk	TX	62.5	0.046	0.261	6,466	245	\$100M-500M	57.5	21,716	292	0
Elkhart St Bk	TX	62.5	0.073	1	2,892	136	<\$100M	42.5	2,892	136	0
Eden St Bk	TX	62.5	0.077	1	4,307	100	<\$100M	40.0	4,307	100	0
First St Bk	TX	62.5	0.121	1	4,705	99	<\$100M	40.0	4,705	99	0
First Bk Roxton TX	TX	62.5	0.114	1	2,286	158	<\$100M	40.0	2,286	158	0
Fayetteville Bk	TX	62.5	0.069	1	5,444	86	<\$100M	37.5	5,444	86	0
United Central Bk	TX	60.0	0.042	0.062	15,434	560	\$100M-500M	82.5	167,410	1,301	0
Bank Of The West	TX	60.0	0.046	0.113	10,411	395	\$100M-500M	77.5	71,667	667	0
First Bk	TX	60.0	0.065	0.168	5,960	270	<\$100M	75.0	34,406	375	0
Citizens NB	TX	60.0	0.06	0.29	4,190	189	<\$100M	72.5	14,463	242	0.004
Texas First Bk	TX	60.0	0.039	0.192	7,769	250	\$100M-500M	70.0	36,994	411	0.005
Crosby St Bk	TX	60.0	0.046	0.135	8,723	362	\$100M-500M	70.0	47,337	518	0
Mcallen NB	TX	60.0	0.049	0.112	8,283	259	\$100M-500M	70.0	46,835	430	0
Right Bk Tx NA	TX	60.0	0.064	0.168	6,675	203	\$100M-500M	67.5	33,164	288	0
Bank Brenham NA	TX	60.0	0.085	0.374	3,596	157	<\$100M	67.5	9,607	195	0
Plainscapital Bk	TX	60.0	0.025	0.062	63,183	2,774	\$1B-\$10B	65.0	369,088	4,093	0
Woodforest NB	TX	60.0	0.023	0.078	41,986	1,455	\$1B-\$10B	65.0	252,890	2,211	0
First Victoria NB	TX	60.0	0.023	0.072	19,586	754	\$500M-\$1B	65.0	133,548	1,247	0
American Nb	TX	60.0	0.056	0.331	4,330	202	<\$100M	65.0	13,084	250	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Riverbend Bk	TX	60.0	0.092	0.356	4,109	130	<\$100M	65.0	11,542	185	0
Inter NB	TX	60.0	0.022	0.082	22,174	702	\$500M-\$1B	62.5	131,901	1,062	0
First Nb Hereford	TX	60.0	0.068	0.301	4,413	198	<\$100M	62.5	14,257	243	0
Wellington St Bk	TX	60.0	0.044	0.314	4,318	299	<\$100M	60.0	13,767	338	0
United Bk Of El Paso Del Nor	TX	60.0	0.085	0.199	4,961	141	<\$100M	60.0	19,268	207	0
First St Bk Of Miami TS	TX	60.0	0.098	0.44	2,510	139	<\$100M	52.5	5,667	164	0
Citizens St Bk	TX	60.0	0.046	0.769	2,796	248	<\$100M	47.5	3,636	253	0
Enloe St Bk	TX	60.0	0.15	1	2,382	100	<\$100M	45.0	2,382	100	0.003
Perryton NB	TX	60.0	0.05	0.452	3,821	196	<\$100M	42.5	7,944	221	0
Union St Bk	TX	60.0	0.062	1	2,498	130	<\$100M	42.5	2,498	130	0
Carmine St Bk	TX	60.0	0.066	1	2,309	116	<\$100M	40.0	2,309	116	0
State Bk	TX	60.0	0.082	1	3,150	100	<\$100M	37.5	3,150	100	0
Western NB	TX	60.0	0.076	1	2,537	115	<\$100M	37.5	2,537	115	0
First St Bk	TX	60.0	0.094	1	5,297	71	<\$100M	35.0	5,297	71	0
First NB	TX	60.0	0.096	1	3,933	78	<\$100M	35.0	3,933	78	0
Commercial Bk	TX	60.0	0.105	1	2,011	81	<\$100M	35.0	2,011	81	0
Menard NB	TX	60.0	0.097	1	2,962	51	<\$100M	32.5	2,962	51	0
First St Bk	TX	57.5	0.05	0.179	4,336	399	<\$100M	82.5	24,289	483	0
Wallis St Bk	TX	57.5	0.048	0.09	8,502	261	\$100M-500M	75.0	64,974	482	0.005
First Cmrl Bk NA	TX	57.5	0.072	0.137	5,606	248	<\$100M	72.5	35,364	364	0
Century Bk NA	TX	57.5	0.023	0.065	18,125	744	\$500M-\$1B	67.5	130,994	1,166	0
Texas Champion Bk	TX	57.5	0.047	0.142	7,792	271	\$100M-500M	67.5	37,685	403	0
Peoples Bk	TX	57.5	0.043	0.147	5,166	425	\$100M-500M	67.5	26,221	556	0
Orange Svgs Bk SSB	TX	57.5	0.03	0.184	7,527	503	\$100M-500M	65.0	33,427	637	0
Hometown Bk NA	TX	57.5	0.035	0.154	6,615	295	\$100M-500M	65.0	34,117	427	0
Prosperity Bk	TX	57.5	0.015	0.067	52,074	1,957	\$1B-\$10B	62.5	387,530	3,296	0
First NB	TX	57.5	0.028	0.194	7,821	405	\$100M-500M	62.5	36,007	509	0
Fidelity Bk Of TX	TX	57.5	0.065	0.236	5,142	174	<\$100M	62.5	19,287	232	0
Bank TX NA	TX	57.5	0.016	0.042	49,142	1,487	\$1B-\$10B	60.0	334,625	2,358	0
First NB	TX	57.5	0.026	0.144	10,657	484	\$100M-500M	60.0	45,693	642	0
First St Bk	TX	57.5	0.063	0.32	3,674	168	<\$100M	57.5	11,413	213	0
Beal Bk SSB	TX	57.5	0.009	0.072	20,296	1,962	\$1B-\$10B	55.0	114,930	3,016	0
Ballinger NB	TX	57.5	0.065	0.556	2,280	139	<\$100M	50.0	4,098	150	0
First Liberty NB	TX	57.5	0.028	0.277	6,443	293	\$100M-500M	47.5	18,311	352	0
Main St NB	TX	57.5	0.059	0.375	3,529	143	<\$100M	47.5	9,181	175	0
First NB Bells/Savoy	TX	57.5	0.072	0.489	2,973	141	<\$100M	47.5	6,076	165	0
First NB	TX	57.5	0.081	0.628	3,300	96	<\$100M	47.5	5,258	113	0
First NB	TX	57.5	0.035	0.594	3,812	203	\$100M-500M	45.0	6,414	217	0
Shelby Svg Bk SSB	TX	57.5	0.032	0.252	4,791	243	\$100M-500M	42.5	13,793	291	0
State Bk	TX	57.5	0.045	0.209	5,122	248	\$100M-500M	42.5	14,001	293	0
Marfa NB	TX	57.5	0.077	0.606	2,846	98	<\$100M	40.0	4,695	113	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Delta Bk	TX	57.5	0.104	1	1,921	58	<\$100M	40.0	1,921	58	0.003
First NB	TX	57.5	0.118	1	1,615	74	<\$100M	40.0	1,615	74	0
First NB	TX	57.5	0.146	1	2,252	52	<\$100M	37.5	2,252	52	0
First NB	TX	57.5	0.067	1	2,576	138	<\$100M	35.0	2,576	138	0
Gruver St Bk	TX	57.5	0.1	1	3,400	62	<\$100M	35.0	3,400	62	0
Kress NB	TX	57.5	0.078	1	2,081	56	<\$100M	35.0	2,081	56	0
First St Bk	TX	57.5	0.102	1	2,271	60	<\$100M	35.0	2,271	60	0
Capital Bk	TX	55.0	0.049	0.097	6,893	238	\$100M-500M	75.0	52,008	415	0
Bank TX	TX	55.0	0.081	0.225	3,649	168	<\$100M	75.0	16,189	213	0
City NB	TX	55.0	0.063	0.193	3,897	149	<\$100M	70.0	20,237	210	0
First NB	TX	55.0	0.028	0.217	6,004	297	\$100M-500M	67.5	27,642	379	0
First Community Bank NA	TX	55.0	0.047	0.238	5,354	226	\$100M-500M	67.5	22,361	311	0
West TX NB	TX	55.0	0.029	0.109	9,846	481	\$100M-500M	65.0	54,723	660	0
Fort Worth NB	TX	55.0	0.054	0.139	6,089	222	\$100M-500M	65.0	29,425	320	0
Frost NB	TX	55.0	0.015	0.04	146,146	5,501	\$1B-\$10B	62.5	1,224,809	10,519	0
Texas Cap Bk NA	TX	55.0	0.01	0.022	28,640	866	\$1B-\$10B	60.0	308,833	1,745	0
City Bk	TX	55.0	0.018	0.048	16,823	709	\$500M-\$1B	60.0	98,440	1,045	0
Weatherford NB	TX	55.0	0.03	0.158	7,595	328	\$100M-500M	60.0	34,049	439	0
International Bk Of Cmrc	TX	55.0	0.009	0.036	76,657	2,701	\$1B-\$10B	57.5	570,253	4,738	0.001
Amegy Bk NA	TX	55.0	0.011	0.032	87,275	3,861	\$1B-\$10B	57.5	621,397	6,844	0
Citibank TX NA	TX	55.0	0.013	0.037	59,129	2,330	\$1B-\$10B	57.5	368,533	3,515	0
First NB	TX	55.0	0.034	0.26	5,419	211	\$100M-500M	57.5	20,808	271	0
First NB	TX	55.0	0.044	0.142	6,195	276	\$100M-500M	57.5	27,086	364	0
First NB	TX	55.0	0.052	0.307	3,966	176	<\$100M	57.5	12,931	218	0
Guaranty Bank	TX	55.0	0.003	0.021	53,720	2,876	\$50B-\$10B	55.0	125,492	3,242	0
First NB	TX	55.0	0.037	0.338	4,302	202	\$100M-500M	55.0	12,736	252	0.002
Franklin Bk SSB	TX	55.0	0.004	0.133	17,459	621	\$1B-\$10B	52.5	73,332	849	0
First NB	TX	55.0	0.055	0.246	4,331	185	<\$100M	52.5	14,281	233	0
Nixon St Bk	TX	55.0	0.058	0.348	3,506	149	<\$100M	52.5	10,082	187	0
First NB	TX	55.0	0.072	0.39	2,555	161	<\$100M	50.0	6,450	185	0
Citizens St Bk	TX	55.0	0.084	0.567	2,632	98	<\$100M	50.0	4,646	112	0
Brush Country Bk	TX	55.0	0.075	0.477	2,367	133	<\$100M	45.0	4,924	149	0
International Bk Cmrc	TX	55.0	0.018	0.259	6,109	234	\$100M-500M	42.5	16,988	302	0
First St Bk NA	TX	55.0	0.048	0.254	4,530	151	<\$100M	42.5	11,974	185	0
First St Bk	TX	55.0	0.141	1	1,627	34	<\$100M	42.5	1,627	34	0
Plains St Bk	TX	55.0	0.093	1	1,810	59	<\$100M	40.0	1,810	59	0
Citizens St Bk	TX	55.0	0.061	0.506	2,264	117	<\$100M	37.5	4,474	132	0
Farmers NB	TX	55.0	0.085	1	1,669	84	<\$100M	37.5	1,669	84	0
Citizens St Bk	TX	55.0	0.101	1	2,283	33	<\$100M	35.0	2,283	33	0
Eagle Bk	TX	55.0	0.08	1	1,314	44	<\$100M	35.0	1,314	44	0
Brazos NB	TX	55.0	0.101	1	1,404	37	<\$100M	35.0	1,404	37	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB	TX	55.0	0.074	1	2,027	81	<\$100M	30.0	2,027	81	0
Metrobank NA	TX	52.5	0.019	0.035	17,075	498	\$500M-\$1B	72.5	232,896	1,368	0
First Scty Bk NA	TX	52.5	0.055	0.132	5,835	192	\$100M-500M	72.5	35,794	304	0
Union St Bk	TX	52.5	0.027	0.106	7,127	526	\$100M-500M	70.0	49,752	718	0
Dallas NB	TX	52.5	0.055	0.184	4,626	196	<\$100M	67.5	23,379	280	0.004
American Bk of TX	TX	52.5	0.018	0.046	15,282	639	\$500M-\$1B	65.0	117,855	1,060	0
First St Bk	TX	52.5	0.03	0.146	6,299	382	\$100M-500M	65.0	37,832	480	0
First NB	TX	52.5	0.042	0.13	5,215	239	\$100M-500M	65.0	30,898	337	0
First St Bk	TX	52.5	0.058	0.234	3,804	123	<\$100M	62.5	16,247	197	0
Legacy Bk of TX	TX	52.5	0.015	0.041	14,120	737	\$500M-\$1B	60.0	100,954	1,133	0
Texas Gulf Bk NA	TX	52.5	0.033	0.144	6,399	259	\$100M-500M	52.5	28,336	371	0
Town & Country Bk	TX	52.5	0.037	0.287	4,109	188	\$100M-500M	52.5	14,056	239	0.006
Bank of The Hills NA	TX	52.5	0.029	0.161	7,972	286	\$100M-500M	50.0	28,103	395	0
Johnson City Bk	TX	52.5	0.067	0.274	3,669	129	<\$100M	50.0	11,674	177	0
First Security St Bk	TX	52.5	0.05	0.37	2,846	109	<\$100M	47.5	7,675	142	0
First NB	TX	52.5	0.033	0.29	4,331	201	\$100M-500M	45.0	12,606	238	0.003
First St Bk	TX	52.5	0.049	0.549	2,342	137	<\$100M	42.5	4,265	155	0
Wood Cty NB	TX	52.5	0.063	0.959	3,631	74	<\$100M	37.5	3,787	75	0
Security St Bk	TX	52.5	0.047	1	3,433	82	<\$100M	32.5	3,433	82	0
First St Bk	TX	52.5	0.069	1	2,179	58	<\$100M	32.5	2,179	58	0
Spur Security Bk	TX	52.5	0.063	1	1,864	86	<\$100M	32.5	1,864	86	0
Bank of Vernon	TX	52.5	0.094	1	1,612	76	<\$100M	32.5	1,612	76	0
First St Bk	TX	52.5	0.075	1	770	53	<\$100M	32.5	770	53	0
American Bk NA	TX	50.0	0.03	0.099	8,051	325	\$100M-500M	85.0	81,716	514	0
Commerce Bk	TX	50.0	0.018	0.101	8,066	326	\$100M-500M	80.0	79,501	517	0
Independent Bk of TX	TX	50.0	0.083	0.171	3,428	102	<\$100M	75.0	20,089	157	0
Texas Cmnty Bk NA	TX	50.0	0.048	0.124	5,898	166	\$100M-500M	72.5	42,106	286	0
First FNCL Bk NA	TX	50.0	0.044	0.148	4,858	200	\$100M-500M	72.5	32,829	292	0
United Cmnty Bk NA	TX	50.0	0.053	0.112	5,030	170	<\$100M	72.5	38,301	353	0
Independent Bk	TX	50.0	0.055	0.177	4,695	158	<\$100M	65.0	23,083	233	0
Worthington NB	TX	50.0	0.085	0.16	3,870	97	<\$100M	65.0	22,633	169	0
Lone Star Cap Bk NA	TX	50.0	0.046	0.149	4,582	202	<\$100M	62.5	24,955	290	0
Southern NB of TX	TX	50.0	0.012	0.036	13,464	431	\$1B-\$10B	60.0	126,762	843	0
Brazos Valley Bk NA	TX	50.0	0.117	0.184	3,073	78	<\$100M	60.0	15,053	117	0
Moody NB	TX	50.0	0.016	0.084	15,057	288	\$500M-\$1B	57.5	97,156	510	0
Bandera Bk	TX	50.0	0.073	0.31	2,362	113	<\$100M	55.0	7,628	142	0
Commercial Bk	TX	50.0	0.018	0.205	5,238	248	\$100M-500M	52.5	24,003	333	0
First St Bk	TX	50.0	0.06	0.326	2,154	89	<\$100M	52.5	6,611	116	0
Bloomberg St Bk	TX	50.0	0.122	0.364	1,281	53	<\$100M	52.5	3,522	72	0
State B&T	TX	50.0	0.023	0.169	6,235	242	\$100M-500M	50.0	25,730	346	0.008
State NB	TX	50.0	0.076	0.271	2,201	92	<\$100M	50.0	7,538	119	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB Sweetwater TX	TX	50.0	0.037	0.197	4,343	197	\$100M-500M	47.5	14,985	257	0
Lone Star Bk SSB	TX	50.0	0.044	0.185	4,495	188	\$100M-500M	47.5	15,295	237	0.002
First St Bk	TX	50.0	0.05	0.36	2,705	130	<\$100M	47.5	7,522	162	0
Roscoe St Bk	TX	50.0	0.047	0.307	2,993	136	<\$100M	40.0	7,893	160	0
Citizens Bk	TX	50.0	0.035	1	2,804	60	<\$100M	37.5	2,804	60	0.002
Santa Anna NB	TX	50.0	0.057	0.617	1,818	134	<\$100M	37.5	2,945	144	0
First NB	TX	50.0	0.046	1	1,769	110	<\$100M	35.0	1,769	110	0
Oglesby St Bk	TX	50.0	0.092	1	824	25	<\$100M	35.0	824	25	0
First Bk	TX	50.0	0.069	1	2,499	69	<\$100M	32.5	2,499	69	0
First NB	TX	50.0	0.073	1	1,338	28	<\$100M	32.5	1,338	28	0
Farmers St Bk	TX	50.0	0.077	1	2,009	49	<\$100M	25.0	2,009	49	0
Waggoner NB	TX	47.5	0.03	0.137	5,940	272	\$100M-500M	77.5	43,265	345	0
Pointbank	TX	47.5	0.029	0.084	6,302	247	\$100M-500M	67.5	49,167	410	0
State Bk TX	TX	47.5	0.04	0.106	3,905	262	<\$100M	65.0	27,588	366	0
First NB	TX	47.5	0.04	0.212	2,906	174	<\$100M	65.0	13,738	223	0
Preston NB	TX	47.5	0.069	0.169	3,439	129	<\$100M	65.0	18,244	207	0.014
Jefferson St Bk	TX	47.5	0.017	0.059	9,140	342	\$500M-\$1B	62.5	78,663	651	0
First NB	TX	47.5	0.046	0.228	3,460	165	<\$100M	62.5	15,172	223	0
Texas Republic Bk NA	TX	47.5	0.074	0.239	2,013	85	<\$100M	62.5	8,435	112	0
Bank of The West	TX	47.5	0.016	0.048	10,091	423	\$500M-\$1B	57.5	77,953	730	0
North Dallas B&TC	TX	47.5	0.011	0.074	10,179	384	\$500M-\$1B	55.0	72,096	672	0
Citizens NB	TX	47.5	0.026	0.181	5,221	225	\$100M-500M	55.0	23,539	302	0
Liberty Bk	TX	47.5	0.041	0.186	3,659	224	<\$100M	55.0	15,668	286	0
International Bk Of Cmrc	TX	47.5	0.014	0.088	10,242	343	\$500M-\$1B	52.5	58,958	566	0
Hcsb St Bkg Assn	TX	47.5	0.024	0.159	5,649	228	\$100M-500M	52.5	26,578	328	0
First NB	TX	47.5	0.037	0.232	4,452	146	\$100M-500M	52.5	17,984	208	0
Texas St Bk	TX	47.5	0.034	0.162	4,698	206	\$100M-500M	50.0	19,845	288	0
Kilgore NB	TX	47.5	0.067	0.265	2,553	95	<\$100M	50.0	8,440	132	0
First NB	TX	47.5	0.084	0.295	1,996	91	<\$100M	47.5	6,007	122	0
Peoples St Bk	TX	47.5	0.049	0.256	2,872	92	<\$100M	45.0	10,467	134	0
First TX Bk	TX	47.5	0.03	0.175	4,778	149	\$100M-500M	42.5	17,800	212	0
Lamesa NB	TX	47.5	0.022	0.221	3,716	236	\$100M-500M	40.0	12,899	275	0
Crockett NB	TX	47.5	0.026	0.229	4,622	184	\$100M-500M	37.5	13,059	234	0
First St Bk	TX	47.5	0.057	0.502	1,756	84	<\$100M	37.5	3,490	94	0
Peoples St Bk	TX	47.5	0.045	1	1,968	99	<\$100M	35.0	1,968	99	0
Citizens NB	TX	47.5	0.033	0.313	2,928	173	<\$100M	32.5	6,551	186	0
Normangee St Bk	TX	47.5	0.04	1	2,050	43	<\$100M	32.5	2,050	43	0
First NB	TX	47.5	0.04	1	1,231	54	<\$100M	32.5	1,231	54	0
Greater South TX Bk	TX	47.5	0.071	1	1,802	34	<\$100M	30.0	1,802	34	0
Seaport Bk	TX	47.5	0.073	1	1,811	63	<\$100M	30.0	1,811	63	0
First NB	TX	45.0	0.035	0.09	5,030	213	\$100M-500M	72.5	44,918	379	0.004

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Tradition Bk	TX	45.0	0.027	0.072	6,533	209	\$100M-500M	70.0	62,018	388	0
Hbank Tx	TX	45.0	0.04	0.197	2,892	114	<\$100M	67.5	14,647	161	0
Partners Bk Of TX	TX	45.0	0.046	0.101	5,361	158	\$100M-500M	65.0	36,925	258	0
First-Lockhart NB	TX	45.0	0.039	0.079	4,116	200	\$100M-500M	65.0	30,083	307	0
Community Bk TX NA	TX	45.0	0.065	0.13	3,278	136	<\$100M	65.0	21,431	197	0
Bank Of Desoto NA	TX	45.0	0.035	0.133	4,328	191	\$100M-500M	62.5	28,336	289	0
First NB	TX	45.0	0.057	0.143	4,186	135	<\$100M	60.0	21,808	206	0
First NB	TX	45.0	0.057	0.224	2,475	123	<\$100M	55.0	10,986	145	0
Interstate Bk SSB	TX	45.0	0.038	0.189	3,050	190	<\$100M	52.5	13,053	241	0
Fort Davis St Bk	TX	45.0	0.048	0.262	2,510	87	<\$100M	52.5	9,584	124	0
First NB	TX	45.0	0.05	0.298	2,088	98	<\$100M	50.0	6,998	132	0
Comanche NB	TX	45.0	0.024	0.469	2,943	162	\$100M-500M	47.5	6,273	184	0
First St Bk	TX	45.0	0.038	0.345	2,750	135	<\$100M	45.0	7,970	162	0
First St Bk	TX	45.0	0.035	0.323	2,380	117	<\$100M	37.5	6,903	147	0
Farmers NB	TX	45.0	0.043	0.211	2,528	146	<\$100M	32.5	7,225	166	0
National B&T	TX	45.0	0.031	0.462	2,787	96	<\$100M	30.0	5,037	114	0.003
First NB	TX	45.0	0.033	1	2,226	72	<\$100M	30.0	2,226	72	0
First Presidio Bk	TX	45.0	0.052	1	1,143	25	<\$100M	30.0	1,143	25	0
West B&TC	TX	45.0	0.041	1	2,065	73	<\$100M	27.5	2,065	73	0
Citizens St Bk	TX	45.0	0.049	1	2,101	37	<\$100M	25.0	2,101	37	0
Citizens NB	TX	42.5	0.015	0.031	6,088	403	\$100M-500M	72.5	102,621	784	0
Live Oak St Bk	TX	42.5	0.043	0.122	3,738	131	<\$100M	72.5	30,747	223	0
First St Bk	TX	42.5	0.046	0.148	3,239	149	<\$100M	72.5	21,917	217	0
Grand Bk of TX	TX	42.5	0.047	0.125	3,297	143	<\$100M	70.0	23,366	226	0
Heritage NB	TX	42.5	0.021	0.123	4,877	191	\$100M-500M	67.5	39,525	297	0
Southwest Securities Bank	TX	42.5	0.011	0.046	8,935	241	\$500M-\$1B	65.0	113,397	553	0
Central Bk	TX	42.5	0.028	0.05	6,684	201	\$100M-500M	65.0	59,476	419	0
Houston Cmnty Bk	TX	42.5	0.03	0.114	4,639	180	\$100M-500M	65.0	34,521	296	0
First NB	TX	42.5	0.036	0.103	4,531	186	\$100M-500M	65.0	30,012	311	0
Omnibank NA	TX	42.5	0.019	0.035	6,021	235	\$100M-500M	62.5	66,828	494	0
Inwood NB	TX	42.5	0.005	0.012	5,126	430	\$500M-\$1B	60.0	113,095	886	0
First FNCL Bk NA	TX	42.5	0.022	0.077	5,042	249	\$100M-500M	60.0	35,660	410	0
Cattlemans NB	TX	42.5	0.039	0.234	2,765	120	<\$100M	60.0	11,840	161	0
Unity NB	TX	42.5	0.056	0.194	2,972	64	<\$100M	55.0	14,109	114	0
Central NB	TX	42.5	0.016	0.044	6,949	250	\$100M-500M	52.5	46,373	423	0
Community NB	TX	42.5	0.029	0.217	3,457	177	\$100M-500M	52.5	15,516	222	0
State B&TC	TX	42.5	0.039	0.189	2,467	103	<\$100M	52.5	11,624	143	0
Bank TX NA	TX	42.5	0.032	0.181	4,286	138	\$100M-500M	50.0	20,360	219	0
Oaks B&TC	TX	42.5	0.033	0.175	3,503	168	\$100M-500M	47.5	15,068	224	0
First NB	TX	42.5	0.044	0.172	3,170	128	<\$100M	47.5	13,616	176	0
Town North Bk NA	TX	42.5	0.009	0.067	6,536	278	\$500M-\$1B	42.5	29,792	375	0.148

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Jourdanton St Bk	TX	42.5	0.03	0.218	2,415	158	<\$100M	42.5	9,668	189	0
Angelina SB FSB	TX	42.5	0.033	0.531	1,379	75	<\$100M	40.0	2,599	80	0
First NB	TX	42.5	0.026	0.256	2,780	106	\$100M-500M	37.5	9,638	133	0
Lytle St Bk Of Lytle TX	TX	42.5	0.037	0.466	2,406	95	<\$100M	35.0	5,167	112	0
State NB	TX	42.5	0.019	0.213	3,618	219	\$100M-500M	32.5	8,599	254	0
Zapata NB	TX	42.5	0.031	0.378	2,091	79	<\$100M	32.5	4,856	99	0
Memphis St Bk	TX	42.5	0.037	1	1,374	62	<\$100M	30.0	1,374	62	0
Grapeland St Bk	TX	42.5	0.047	1	680	67	<\$100M	30.0	680	67	0
Prosper St Bk	TX	42.5	0.049	1	436	16	<\$100M	30.0	436	16	0
Snyder NB	TX	42.5	0.027	0.374	3,189	102	\$100M-500M	25.0	6,238	119	0
First Intl Bk	TX	40.0	0.026	0.038	5,771	185	\$100M-500M	72.5	78,727	422	0
Royal Oaks Bk SSB	TX	40.0	0.031	0.078	4,391	140	\$100M-500M	72.5	44,854	369	0
American Bk TX NA	TX	40.0	0.02	0.055	5,956	255	\$100M-500M	65.0	58,669	448	0
Worth NB	TX	40.0	0.018	0.051	6,034	202	\$100M-500M	60.0	60,025	414	0.002
First TX Bk	TX	40.0	0.02	0.083	4,823	192	\$100M-500M	60.0	39,085	326	0
Valuebank TX	TX	40.0	0.031	0.075	4,328	162	\$100M-500M	60.0	36,416	294	0
First NB	TX	40.0	0.025	0.212	3,246	127	\$100M-500M	57.5	15,296	185	0
Peoples Bk	TX	40.0	0.049	0.163	2,091	98	<\$100M	57.5	12,070	138	0
Fidelity Bk	TX	40.0	0.048	0.109	3,416	120	<\$100M	55.0	20,060	194	0
Citizens Bk NA	TX	40.0	0.04	0.151	2,599	109	<\$100M	52.5	14,313	151	0
Colorado Valley Bk	TX	40.0	0.05	0.285	1,538	63	<\$100M	52.5	5,396	82	0.001
Bank of TX	TX	40.0	0.035	0.193	2,721	121	<\$100M	50.0	13,636	161	0
Citizens Bk	TX	40.0	0.022	0.083	5,118	228	\$100M-500M	47.5	28,914	333	0
Lamar Bk	TX	40.0	0.026	0.133	3,274	205	\$100M-500M	45.0	14,622	268	0
Muenster St Bk	TX	40.0	0.03	0.37	2,203	81	<\$100M	42.5	5,948	95	0
Security St Bk	TX	40.0	0.026	0.364	1,764	113	<\$100M	40.0	4,846	126	0
First St Bk	TX	40.0	0.026	0.187	3,416	159	\$100M-500M	37.5	11,507	208	0
First St Bk	TX	40.0	0.028	0.253	2,606	121	<\$100M	37.5	8,248	152	0
First Coleman NB	TX	40.0	0.038	0.156	2,415	142	<\$100M	37.5	9,964	173	0
First NB	TX	40.0	0.019	0.256	2,252	171	\$100M-500M	32.5	6,394	186	0
First NB	TX	40.0	0.024	0.542	1,393	79	<\$100M	32.5	2,568	87	0
First St Bk	TX	40.0	0.036	1	701	23	<\$100M	32.5	701	23	0
La Coste NB	TX	40.0	0.031	1	879	37	<\$100M	30.0	879	37	0
Security St Bk	TX	40.0	0.024	1	2,049	48	<\$100M	27.5	2,049	48	0
First NB	TX	40.0	0.032	1	1,020	55	<\$100M	27.5	1,020	55	0
Farmers & Mrch St Bk	TX	40.0	0.046	1	642	14	<\$100M	27.5	642	14	0
Southwestern NB	TX	37.5	0.029	0.047	5,172	143	\$100M-500M	77.5	80,301	409	0
First NB TX	TX	37.5	0.009	0.067	5,651	198	\$500M-\$1B	72.5	83,807	401	0
First NB	TX	37.5	0.033	0.119	3,409	107	\$100M-500M	67.5	28,564	177	0
First B&TB	TX	37.5	0.046	0.095	2,854	137	<\$100M	67.5	26,104	235	0
First NB	TX	37.5	0.021	0.111	3,967	147	\$100M-500M	65.0	35,314	248	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB Central TX	TX	37.5	0.019	0.042	5,435	222	\$100M-500M	62.5	57,738	440	0
Karnes Cty NB	TX	37.5	0.041	0.13	2,274	105	<\$100M	60.0	16,418	149	0
Western NB	TX	37.5	0.009	0.018	5,076	281	\$500M-\$1B	52.5	49,397	510	0.002
Community B&T	TX	37.5	0.022	0.06	6,181	153	\$100M-500M	47.5	32,231	230	0
Arrowhead Bk	TX	37.5	0.027	0.159	2,866	126	\$100M-500M	47.5	15,466	175	0
Trinity Bk NA	TX	37.5	0.045	0.127	2,836	95	<\$100M	47.5	14,385	173	0
Atascosa NB	TX	37.5	0.036	0.291	1,851	102	<\$100M	47.5	6,354	132	0
Yoakum NB	TX	37.5	0.023	0.274	2,537	128	\$100M-500M	42.5	9,255	155	0
Treaty Oak Bk	TX	37.5	0.047	0.121	2,248	115	<\$100M	42.5	9,584	144	0
First NB	TX	37.5	0.03	0.11	3,187	134	\$100M-500M	35.0	13,433	178	0
Granger NB	TX	37.5	0.042	0.505	935	38	<\$100M	35.0	1,851	42	0
Dublin NB	TX	37.5	0.04	0.429	1,172	52	<\$100M	32.5	2,731	64	0
Dilley St Bk	TX	37.5	0.029	1	1,319	42	<\$100M	27.5	1,319	42	0
American Bk NA	TX	37.5	0.034	1	837	27	<\$100M	27.5	837	27	0
Parkway Bk NA	TX	35.0	0.041	0.108	3,367	93	<\$100M	65.0	26,426	194	0
Falfurrias St Bk	TX	35.0	0.072	0.175	1,097	45	<\$100M	57.5	6,261	73	0
Balcones Bk SSB	TX	35.0	0.026	0.141	2,819	104	\$100M-500M	52.5	18,937	174	0
Jefferson Bk	TX	35.0	0.02	0.102	4,139	167	\$100M-500M	50.0	27,115	261	0
Pearland St Bk	TX	35.0	0.029	0.127	3,229	137	\$100M-500M	50.0	19,536	208	0
Bank	TX	35.0	0.045	0.208	1,901	71	<\$100M	47.5	8,819	99	0
Pavillion Bk	TX	35.0	0.035	0.256	1,703	61	<\$100M	45.0	6,644	79	0
First NB	TX	35.0	0.04	0.317	1,159	55	<\$100M	42.5	3,659	69	0
Castroville St Bk	TX	35.0	0.029	0.22	2,056	79	<\$100M	35.0	7,432	107	0
First NB	TX	35.0	0.025	0.428	1,240	70	<\$100M	35.0	2,898	76	0
First NB	TX	35.0	0.027	0.338	1,179	52	<\$100M	35.0	3,487	63	0
Citizens NB	TX	35.0	0.017	1	568	32	<\$100M	32.5	568	32	0
Security St Bk	TX	35.0	0.007	0.212	2,540	165	\$100M-500M	30.0	7,467	188	0
Hill B&TB	TX	35.0	0.016	0.382	1,550	97	<\$100M	30.0	4,058	111	0
First NB	TX	35.0	0.016	0.627	1,345	59	<\$100M	27.5	2,144	64	0
First St Bk	TX	35.0	0.023	0.437	1,781	78	<\$100M	25.0	3,591	92	0
Park Cities Bk	TX	32.5	0.018	0.038	5,865	113	\$100M-500M	92.5	154,769	314	0
Capital Sav Bk SSB	TX	32.5	0.048	0.107	2,477	54	<\$100M	75.0	23,051	128	0
Gateway NB	TX	32.5	0.019	0.038	4,241	163	\$100M-500M	70.0	67,538	415	0
Texas NB	TX	32.5	0.029	0.098	2,968	122	\$100M-500M	65.0	27,228	222	0.004
Texas Coastal Bk	TX	32.5	0.044	0.161	1,398	60	<\$100M	62.5	8,688	96	0
Texas Heritage Bk	TX	32.5	0.034	0.138	1,763	103	<\$100M	50.0	11,210	139	0
Mcmullen Bk	TX	32.5	0.045	0.137	1,574	75	<\$100M	50.0	10,061	109	0
Encore Bank	TX	32.5	0.004	0.03	5,228	165	\$1B-\$10B	45.0	50,665	308	0
First NB	TX	32.5	0.026	0.094	3,315	130	\$100M-500M	42.5	17,611	182	0.004
First NB	TX	32.5	0.026	0.156	2,531	95	<\$100M	40.0	11,865	139	0
Northeast NB	TX	32.5	0.04	0.158	1,785	60	<\$100M	40.0	7,617	100	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Federal Bank Texas	TX	32.5	0.011	0.16	2,736	156	\$100M-500M	35.0	11,943	206	0
Donley Cty St Bk	TX	32.5	0.026	0.421	789	53	<\$100M	35.0	1,876	62	0
Colonial Savings FA	TX	32.5	0.001	1	787	22	\$1B-\$10B	32.5	787	22	0.002
Madisonville St Bk	TX	32.5	0.016	0.035	3,279	188	\$100M-500M	32.5	11,080	234	0
Oakwood St Bk	TX	32.5	0.003	1	9	1	<\$100M	32.5	9	1	0
Peoples St Bk	TX	32.5	0.014	0.43	1,992	96	\$100M-500M	30.0	4,562	113	0
First NB	TX	32.5	0.022	1	199	9	<\$100M	30.0	199	9	0
Kleberg First NB	TX	32.5	0.017	0.142	3,147	133	\$100M-500M	27.5	10,162	190	0
Sanderson St Bk	TX	32.5	0.017	1	405	13	<\$100M	27.5	405	13	0
First St Bk	TX	32.5	0.03	0.35	379	33	<\$100M	27.5	1,070	39	0
Burton St Bk	TX	32.5	0.027	1	1,114	27	<\$100M	25.0	1,114	27	0
American Bk NA	TX	32.5	0.032	0.241	1,535	69	<\$100M	22.5	3,445	96	0
American FNB	TX	30.0	0.016	0.026	4,311	111	\$100M-500M	75.0	87,746	396	0
First Cmnty Bk SA NA	TX	30.0	0.051	0.106	1,793	44	<\$100M	72.5	16,900	97	0
Texstar NB	TX	30.0	0.038	0.068	2,300	73	<\$100M	65.0	29,272	174	0
First NB Midland	TX	30.0	0.026	0.083	3,571	100	\$100M-500M	52.5	27,689	203	0.001
Bridge City St Bk	TX	30.0	0.028	0.132	2,442	86	<\$100M	52.5	16,133	154	0
First NB	TX	30.0	0.026	0.174	1,679	91	<\$100M	45.0	9,475	130	0
Synergy Bk SSB	TX	30.0	0.019	0.287	1,782	54	<\$100M	42.5	6,203	78	0
Graham NA	TX	30.0	0.028	0.07	2,635	119	<\$100M	40.0	13,482	185	0
Chappell Hill Bk	TX	30.0	0.034	0.279	790	21	<\$100M	40.0	2,832	33	0
Homebank	TX	30.0	0.024	0.118	2,017	75	<\$100M	32.5	10,754	119	0
Cuero St Bk SSB	TX	30.0	0.015	0.197	2,669	90	\$100M-500M	30.0	9,776	128	0
First NB	TX	30.0	0.015	0.194	2,174	84	\$100M-500M	22.5	6,014	107	0
Henderson Federal Savings Ba	TX	30.0	0.018	0.378	1,377	32	<\$100M	22.5	3,518	38	0
First St Bk	TX	30.0	0.021	0.551	633	27	<\$100M	22.5	1,147	33	0
Schertz B&TC	TX	27.5	0.027	0.065	2,875	70	\$100M-500M	82.5	44,004	262	0
Texas First NC	TX	27.5	0.013	0.025	4,345	132	\$100M-500M	60.0	67,588	356	0
Gladewater NC	TX	27.5	0.042	0.14	1,014	45	<\$100M	60.0	7,242	71	0
Brenham NC	TX	27.5	0.018	0.059	3,299	111	\$100M-500M	52.5	31,489	208	0
Texas Cmnty B&T NA	TX	27.5	0.018	0.098	2,402	109	\$100M-500M	50.0	20,049	196	0
First-Nichols NB	TX	27.5	0.033	0.125	1,325	66	<\$100M	50.0	9,579	107	0
Brady NB	TX	27.5	0.025	0.137	1,593	81	<\$100M	45.0	11,004	113	0
First St Bk Grapeland TA	TX	27.5	0.025	0.149	1,845	52	<\$100M	42.5	11,037	89	0
First NB	TX	27.5	0.028	0.175	1,444	54	<\$100M	42.5	8,219	88	0
First Bk	TX	27.5	0.03	0.166	1,394	53	<\$100M	42.5	7,945	80	0
First St Bk	TX	27.5	0.033	0.19	535	42	<\$100M	40.0	2,816	51	0
First NB	TX	27.5	0.009	0.236	1,630	75	\$100M-500M	27.5	5,594	99	0
Mineola Cmnty Bk SSB	TX	27.5	0.013	0.256	1,600	59	\$100M-500M	27.5	5,513	80	0
Columbus St Bk	TX	27.5	0.015	0.315	1,234	59	<\$100M	20.0	2,961	65	0
Millennium St Bk Of TX	TX	25.0	0.037	0.052	2,427	69	<\$100M	67.5	33,132	228	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
State B&TC	TX	25.0	0.016	0.035	2,520	112	\$100M-500M	52.5	32,832	216	0
City NB	TX	25.0	0.015	0.118	1,781	124	\$100M-500M	52.5	15,051	169	0.004
First NB	TX	25.0	0.014	0.043	2,817	113	\$100M-500M	50.0	31,403	209	0
Northern TR Bk of TX NA	TX	25.0	0.004	0.028	4,098	75	\$500M-\$1B	42.5	54,043	209	0
Citizens 1st Bk	TX	25.0	0.006	0.051	3,568	102	\$500M-\$1B	37.5	30,613	212	0
First NB	TX	25.0	0.016	0.294	546	33	<\$100M	27.5	1,859	39	0
First NB	TX	25.0	0.015	0.439	247	9	<\$100M	25.0	563	10	0
Schwertner St Bk	TX	25.0	0.022	0.3	430	21	<\$100M	20.0	1,242	27	0
First Independent NB	TX	22.5	0.029	0.077	1,886	70	<\$100M	67.5	24,602	162	0
Professional Bk NA	TX	22.5	0.034	0.104	1,333	39	<\$100M	55.0	12,749	74	0
First NB	TX	22.5	0.021	0.139	844	88	<\$100M	50.0	6,082	102	0
Fayette Svg Bk SSB	TX	22.5	0.018	0.172	1,068	48	<\$100M	45.0	6,226	75	0
North TX Bk NA	TX	22.5	0.025	0.164	652	22	<\$100M	45.0	3,974	34	0
Texas Brand Bk	TX	22.5	0.03	0.124	667	13	<\$100M	45.0	5,366	31	0
Signature Bk	TX	22.5	0.027	0.109	1,792	69	<\$100M	42.5	11,843	116	0
Bank of Cmrc	TX	22.5	0.02	0.198	222	15	<\$100M	30.0	1,121	23	0
Dallas City Bk	TX	22.5	0.029	0.084	1,800	66	<\$100M	22.5	6,849	83	0
First FS & LA of Littlefield	TX	22.5	0.028	0.109	1,181	47	<\$100M	10.0	2,120	52	0
Citizens NB	TX	20.0	0.022	0.058	1,428	89	<\$100M	67.5	24,476	131	0
Mainland Bk	TX	20.0	0.022	0.088	1,352	47	<\$100M	62.5	15,427	97	0
Benchmark Bk	TX	20.0	0.02	0.046	2,675	71	\$100M-500M	47.5	27,697	165	0
Commercial St Bk	TX	20.0	0.022	0.132	1,146	44	<\$100M	32.5	7,049	70	0
Friona St Bk NA	TX	20.0	0.021	0.05	1,738	85	<\$100M	27.5	9,319	112	0.004
Post Oak Bk NA	TX	17.5	0.026	0.061	1,433	35	<\$100M	50.0	16,783	83	0
South Padre Bk NA	TX	17.5	0.024	0.102	940	26	<\$100M	45.0	8,749	54	0
First St Bk	TX	17.5	0.018	0.129	905	35	<\$100M	40.0	7,005	66	0
Community St Bk	TX	17.5	0.018	0.135	704	25	<\$100M	35.0	5,176	44	0
Hebbronville St Bk	TX	17.5	0.015	0.116	749	53	<\$100M	30.0	5,017	75	0
Heritage Bk SSB	TX	17.5	0.017	0.064	1,762	46	\$100M-500M	27.5	11,068	92	0
City NB	TX	17.5	0.012	0.16	519	28	<\$100M	22.5	2,850	36	0
First NB	TX	17.5	0.02	0.124	723	26	<\$100M	15.0	2,783	36	0
First NB	TX	17.5	0.005	0.171	284	27	<\$100M	12.5	1,075	33	0
First B&TC	TX	15.0	0.024	0.062	983	57	<\$100M	55.0	13,602	126	0
State Bk Of TX	TX	15.0	0.008	0.01	1,766	62	\$100M-500M	52.5	41,380	188	0
Intercontinental NB	TX	15.0	0.015	0.03	1,681	62	\$100M-500M	52.5	28,934	153	0
North Houston Bk	TX	15.0	0.004	0.01	1,744	55	\$100M-500M	22.5	14,081	87	0
First St Bk	TX	15.0	0.006	0.13	136	13	<\$100M	20.0	994	19	0
Express Bk of TX	TX	12.5	0.014	0.085	641	23	<\$100M	52.5	7,583	45	0
Redstone Bk NA	TX	12.5	0.011	0.037	1,333	37	\$100M-500M	45.0	21,206	108	0
Bank of Houston	TX	12.5	0.013	0.101	523	8	<\$100M	45.0	5,184	19	0
Chasewood Bk	TX	12.5	0.014	0.09	962	33	<\$100M	40.0	9,473	67	0

Table 3B Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
T Bk NA	TX	12.5	0.023	0.052	687	23	<\$100M	35.0	6,828	50	0
Sovereign Bk NA	TX	12.5	0.005	0.018	1,187	31	\$100M-500M	32.5	21,841	88	0
Graham S & La Fa	TX	12.5	0.009	0.1	798	29	<\$100M	22.5	5,738	52	0
First NB	TX	12.5	0.006	0.092	170	21	<\$100M	15.0	1,239	28	0
Patriot Bk	TX	10.0	0.011	0.026	852	13	<\$100M	62.5	31,245	56	0
Concord Bk NA	TX	10.0	0.006	0.008	631	12	\$100M-500M	52.5	35,190	104	0
Fort Hood NB	TX	10.0	0.001	0.015	223	5	\$100M-500M	40.0	14,845	53	0
Tib Independent Bankersbank	TX	10.0	0	0.002	394	17	\$1B-\$10B	37.5	49,654	157	0.05
Olympic Sa SSB	TX	10.0	0	0	0	0	<\$100M	35.0	1,151	6	0
Independent Bk Of Austin SSB	TX	10.0	0.003	0.041	46	1	<\$100M	35.0	1,119	4	0
Usaa Federal Savings Bank	TX	10.0	0	0	0	0	\$50B-\$10B	32.5	1,291	5	0.383
First NB	TX	10.0	0.003	0.059	57	12	<\$100M	32.5	968	18	0
United TX Bk	TX	10.0	0.012	0.042	961	43	<\$100M	27.5	9,981	78	0
Grand Bk	TX	10.0	0.003	0.018	592	18	\$100M-500M	25.0	11,999	60	0
Town Center Bk	TX	10.0	0.008	0.029	115	8	<\$100M	22.5	2,105	13	0
One World Bk	TX	10.0	0.002	0.006	40	1	<\$100M	20.0	2,491	7	0
Tolleson Private Bk	TX	10.0	0.001	0.018	238	10	\$100M-500M	10.0	2,100	20	0
Dalhart FX & LA	TX	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Security St Bk	TX	10.0	0.002	0.014	43	2	<\$100M	10.0	864	6	0
World Savings Bank FSB (Tex	TX	NR	0	.	0	0	\$50B-\$10B	NR	0	0	0
Share Plus Federal Bank	TX	NR	0	.	0	0	\$100M-500M	NR	0	0	0
First Heights Bank A FSB	TX	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

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