

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
First St Bk	Chico	92.5	0.39	1	51,190	740	\$100M-500M	85.0	15,856	589	0
First NB	George West	92.5	0.386	1	55,284	1,019	\$100M-500M	97.5	55,284	1,019	0
City NB	Kilgore	92.5	0.269	1	46,069	805	\$100M-500M	100.0	46,069	805	0
First St Bk	Mesquite	92.5	0.435	1	81,014	1,675	\$100M-500M	97.5	81,014	1,675	0
Texas Star Bk	Van Alstyne	92.5	0.451	1	94,628	997	\$100M-500M	85.0	17,705	738	0
First St Bk	New Braunfels	90.0	0.429	1	94,064	783	\$100M-500M	70.0	11,845	495	0
Community Bk	Granbury	90.0	0.312	0.915	120,594	1,344	\$100M-500M	77.5	19,941	881	0
Peoples Bk	Paris	87.5	0.312	1	29,090	456	<\$100M	97.5	29,090	456	0.001
First NB	Graham	87.5	0.356	1	59,682	405	\$100M-500M	55.0	6,274	292	0
First NB of Albany Breckenri	Albany	87.5	0.235	1	59,305	1,154	\$100M-500M	97.5	59,305	1,154	0
Enterprise Bk	Houston	87.5	0.322	0.826	120,665	1,269	\$100M-500M	82.5	26,561	864	0
Sanger Bk	Sanger	85.0	0.315	1	26,274	549	<\$100M	95.0	26,274	549	0
Llano NB	Llano	85.0	0.313	1	27,289	360	<\$100M	80.0	8,167	293	0
East TX NB	Palestine	85.0	0.257	1	29,283	417	\$100M-500M	75.0	7,986	321	0
First St Bk	Frankston	85.0	0.317	1	43,228	455	\$100M-500M	72.5	8,633	331	0
Blanco NB	Blanco	85.0	0.31	1	45,249	565	\$100M-500M	85.0	16,024	368	0.003
First NB	Hughes Springs	85.0	0.239	1	38,419	812	\$100M-500M	100.0	38,419	812	0
First Cmnty Bk	Corpus Christi	85.0	0.293	1	49,095	831	\$100M-500M	85.0	15,796	669	0.001
First Bk of Conroe NA	Conroe	85.0	0.314	0.833	68,730	1,202	\$100M-500M	87.5	19,530	977	0
First Federal Community Bank	Paris	85.0	0.152	0.889	46,765	598	\$100M-500M	92.5	11,970	437	0
First NB	Dublin	82.5	0.298	1	20,140	643	<\$100M	97.5	20,140	643	0
First Bk W TS	Coahoma	82.5	0.261	1	28,530	393	\$100M-500M	72.5	7,759	282	0
First-Lockhart NB	Lockhart	82.5	0.437	0.851	50,361	721	\$100M-500M	87.5	17,121	576	0
SouthWest Bk	Odessa	82.5	0.346	0.901	41,148	555	\$100M-500M	72.5	9,015	376	0
Schertz B&TC	Schertz	82.5	0.353	0.971	46,072	455	\$100M-500M	50.0	4,871	212	0
Commercial St Bk	Andrews	82.5	0.339	0.695	96,587	1,277	\$100M-500M	85.0	27,591	937	0
Community Bk	Longview	80.0	0.291	1	22,561	457	<\$100M	95.0	22,561	457	0
Hondo NB	Hondo	80.0	0.348	0.987	36,286	467	\$100M-500M	80.0	10,225	359	0
Newfirst NB	El Campo	80.0	0.259	0.812	71,458	752	\$100M-500M	75.0	15,047	541	0
1st Choice Bk	Houston	80.0	0.293	0.678	89,226	942	\$100M-500M	70.0	16,275	597	0
Nexbank SSB	Dallas	80.0	0.289	1	87,959	105	\$100M-500M	10.0	417	21	0
Woodhaven NB	Fort Worth	80.0	0.299	0.742	91,531	773	\$100M-500M	67.5	14,853	511	0
Happy St Bk	Happy	80.0	0.196	0.875	110,465	1,691	\$500M-\$1B	82.5	32,236	1,315	0
Guaranty Bond Bk	Mount Pleasant	80.0	0.195	0.812	113,058	1,822	\$500M-\$1B	82.5	35,015	1,429	0
United Bk of EL Paso Del Nor	El Paso	77.5	0.422	0.901	37,820	397	<\$100M	72.5	8,180	262	0
First Nb	Mcgregor	77.5	0.232	1	21,435	380	<\$100M	95.0	21,435	380	0
Ennis St Bk	Ennis	77.5	0.337	0.865	31,742	561	<\$100M	80.0	9,608	406	0
Affiliated Bank	Bedford	77.5	0.138	1	14,766	171	\$100M-500M	95.0	14,766	171	0
Texas NB	Jacksonville	77.5	0.353	0.878	39,471	426	\$100M-500M	70.0	8,125	285	0
Worthington NB	Arlington	77.5	0.395	0.833	53,276	330	\$100M-500M	45.0	5,259	159	0
First NB	Sonora	77.5	0.267	0.827	43,911	727	\$100M-500M	85.0	16,212	580	0
First NB	Baird	77.5	0.251	0.718	45,271	1,585	\$100M-500M	85.0	16,226	1,281	0

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Round Top St Bk	Round Top	77.5	0.176	1	33,176	619	\$100M-500M	97.5	33,176	619	0.002
Citizens St Bk	Somerville	77.5	0.209	0.979	43,988	937	\$100M-500M	87.5	16,066	778	0
West Tx St Bk	Odessa	77.5	0.263	0.774	63,192	771	\$100M-500M	77.5	15,636	556	0
Texas Cmnty Bk NA	The Woodlands	77.5	0.315	0.776	76,208	511	\$100M-500M	62.5	10,066	310	0
Texas Cmnty Bk NA	Somerset	77.5	0.216	0.686	90,274	1,067	\$100M-500M	75.0	20,675	753	0
SouthWest Securities FSB	Arlington	77.5	0.132	0.538	139,907	619	\$1B-\$10B	70.0	9,493	241	0
Sterling Bk	Houston	77.5	0.254	0.493	1,122,058	7,979	\$1B-\$10B	67.5	153,243	4,566	0
Kilgore NB	Kilgore	75.0	0.261	1	15,840	240	<\$100M	72.5	5,451	186	0
Grandview Bk	Grandview	75.0	0.304	1	22,106	394	<\$100M	95.0	22,106	394	0
Professional Bk NA	Dallas	75.0	0.43	0.955	35,455	237	<\$100M	45.0	4,005	114	0
National Bk	Andrews	75.0	0.273	1	23,356	315	<\$100M	92.5	23,356	315	0
Texas St Bk	Joaquin	75.0	0.24	1	20,975	301	<\$100M	65.0	5,343	230	0.004
First St Bk	Clute	75.0	0.253	1	24,144	471	<\$100M	85.0	9,378	408	0
First CMRLI Bk NA	Seguin	75.0	0.315	0.92	31,630	325	\$100M-500M	55.0	4,837	208	0
Aimbank	Littlefield	75.0	0.294	0.859	30,004	647	\$100M-500M	85.0	10,844	487	0
First Cmnty Bk Cent TX NA	Meridian	75.0	0.274	1	29,468	301	\$100M-500M	77.5	9,029	237	0
Vintage Bk	Waxahachie	75.0	0.256	0.981	30,930	494	\$100M-500M	75.0	8,085	382	0.003
United Cmnty Bk NA	Highland Village	75.0	0.354	0.834	43,842	332	\$100M-500M	47.5	5,022	163	0
Elsa St B&TC	Elsa	75.0	0.222	1	30,671	361	\$100M-500M	92.5	30,671	361	0
RIO Bk	Mcallen	75.0	0.278	0.927	38,708	379	\$100M-500M	55.0	5,674	246	0
Commercial St Bk	El Campo	75.0	0.229	0.988	33,709	520	\$100M-500M	80.0	10,506	425	0
Fidelity Bk	Wichita Falls	75.0	0.322	0.664	48,384	435	\$100M-500M	55.0	6,590	262	0
First St Bk	Louise	75.0	0.192	1	33,701	431	\$100M-500M	75.0	10,531	346	0
Independent Bk	Waco	75.0	0.25	0.792	46,584	488	\$100M-500M	65.0	8,104	349	0
Capital Bk	Houston	75.0	0.317	0.678	59,426	524	\$100M-500M	62.5	9,221	324	0
Bank of the West	Grapevine	75.0	0.294	0.704	65,549	643	\$100M-500M	67.5	10,820	427	0
Hometown Bk NA	Galveston	75.0	0.231	0.762	54,054	559	\$100M-500M	62.5	8,609	385	0
First NB	Monahans	75.0	0.192	0.809	48,333	638	\$100M-500M	67.5	10,218	423	0
SouthWestern NB	Houston	75.0	0.344	0.556	94,633	417	\$100M-500M	32.5	5,553	130	0
First FNCL Bk NA	Southlake	75.0	0.197	0.882	59,088	745	\$100M-500M	72.5	12,692	539	0
SouthWest Bk	Fort Worth	75.0	0.238	0.755	74,559	725	\$100M-500M	57.5	8,430	394	0
Omnibank NA	Houston	75.0	0.305	0.618	95,808	440	\$100M-500M	50.0	8,859	204	0
First FNCL Bk NA	Stephenville	75.0	0.199	0.805	63,541	744	\$100M-500M	72.5	13,845	522	0
Legend Bk NA	Bowie	75.0	0.203	0.725	75,443	1,066	\$100M-500M	95.0	46,476	914	0
Community NB	Midland	75.0	0.243	0.494	106,599	1,074	\$100M-500M	62.5	16,593	646	0
Citizens NB	Waxahachie	75.0	0.255	0.554	115,043	738	\$100M-500M	55.0	11,367	384	0
First Command Bank	Fort Worth	75.0	0.026	1	14,878	1,062	\$500M-\$1B	95.0	14,878	1,062	0.059
United Central Bk	Garland	75.0	0.296	0.45	200,872	1,246	\$500M-\$1B	50.0	10,892	375	0
Austin Bk TX NA	Jacksonville	75.0	0.195	0.664	153,832	2,658	\$500M-\$1B	82.5	48,386	2,142	0
Hull St Bk	Hull	72.5	0.251	1	10,574	266	<\$100M	87.5	10,574	266	0
Citizens St Bk	Luling	72.5	0.413	0.947	22,898	315	<\$100M	72.5	6,199	234	0
First NB	Olney	72.5	0.311	1	17,524	140	<\$100M	35.0	2,155	105	0
Citizens NB	Teague	72.5	0.397	1	26,511	147	<\$100M	27.5	1,811	90	0

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Star Bk of TX	Lake Worth	72.5	0.25	1	17,232	163	<\$100M	47.5	3,329	109	0
Texas NB	Sweetwater	72.5	0.207	1	15,361	342	<\$100M	70.0	5,065	290	0
Community Bk	Wellington	72.5	0.304	1	23,192	400	<\$100M	77.5	6,316	319	0
First NB Hereford	Hereford	72.5	0.198	1	16,204	318	<\$100M	72.5	5,914	259	0
Brazos Valley Bk NA	College Station	72.5	0.457	0.794	38,384	333	<\$100M	60.0	6,261	202	0
First Cmnty Bk SA NA	San Antonio	72.5	0.34	0.917	29,609	239	<\$100M	42.5	3,168	146	0
Community NB	Hondo	72.5	0.276	0.848	24,904	430	<\$100M	75.0	7,361	365	0
Hbank TX	Grapevine	72.5	0.252	1	23,179	179	<\$100M	45.0	3,565	114	0
Lindale St Bk	Lindale	72.5	0.227	1	20,995	253	<\$100M	90.0	20,995	253	0
First St Bk	Graham	72.5	0.182	1	17,534	552	<\$100M	92.5	17,534	552	0
Texstar NB	Universal City	72.5	0.459	0.797	44,632	380	<\$100M	60.0	7,212	216	0
Spring Hill St Bk	Longview	72.5	0.243	0.842	29,609	631	\$100M-500M	85.0	11,714	522	0
Transpecos Banks	Pecos	72.5	0.25	0.813	31,702	473	\$100M-500M	77.5	10,276	380	0
Cypress Bank FSB	Pittsburg	72.5	0.12	0.815	15,512	387	\$100M-500M	92.5	7,955	337	0
Charter Bk	Corpus Christi	72.5	0.274	0.73	37,761	531	\$100M-500M	75.0	8,954	401	0
First Community Bank NA	San Benito	72.5	0.195	1	28,384	345	\$100M-500M	70.0	7,657	284	0
First TX Bk	Round Rock	72.5	0.256	0.752	40,018	503	\$100M-500M	62.5	7,605	359	0
Commercial NB	Texarkana	72.5	0.245	0.823	38,575	489	\$100M-500M	72.5	9,704	350	0
Citizens Bk	Slaton	72.5	0.242	0.873	43,567	479	\$100M-500M	67.5	8,784	360	0
First NB	Gilmer	72.5	0.216	0.79	39,832	614	\$100M-500M	80.0	11,831	475	0
First Bk	Azle	72.5	0.214	0.8	40,107	587	\$100M-500M	77.5	10,972	466	0
First Bk	Burkburnett	72.5	0.245	0.682	49,363	570	\$100M-500M	67.5	9,782	397	0
Security St Bk	Odessa	72.5	0.269	0.581	59,560	649	\$100M-500M	62.5	9,604	408	0.003
First Intl Bk	Plano	72.5	0.328	0.522	79,215	416	\$100M-500M	40.0	5,791	178	0
Wallis St Bk	Wallis	72.5	0.31	0.574	80,218	456	\$100M-500M	45.0	6,843	208	0.003
First St Bk	Athens	72.5	0.168	0.772	50,757	1,051	\$100M-500M	80.0	15,905	785	0
City NB	Sulphur Springs	72.5	0.154	0.841	47,893	1,038	\$100M-500M	85.0	18,047	896	0
Herring Bk	Amarillo	72.5	0.239	0.549	80,369	1,116	\$100M-500M	82.5	25,566	859	0.002
Independent Bk	Mckinney	72.5	0.189	0.693	92,820	855	\$100M-500M	62.5	16,362	555	0
Security St B&TC	Fredericksburg	72.5	0.181	0.714	103,993	1,567	\$500M-\$1B	77.5	27,853	1,188	0
Prosper Bk	Prosper	70.0	0.4	1	21,594	130	<\$100M	10.0	688	28	0
Justin St Bk	Justin	70.0	0.321	0.935	20,546	279	<\$100M	65.0	4,788	208	0
Peoples Bk	Colleyville	70.0	0.333	0.999	21,363	199	<\$100M	45.0	3,046	130	0
First NB	Mexia	70.0	0.24	1	17,849	271	<\$100M	60.0	4,523	205	0
Morris Cty NB	Naples	70.0	0.211	1	16,606	401	<\$100M	82.5	8,530	351	0
Capital Bk SSB	El Paso	70.0	0.357	1	28,953	143	<\$100M	25.0	2,028	45	0
Pecos Cty St Bk	Fort Stockton	70.0	0.247	1	24,667	242	<\$100M	55.0	4,141	179	0
Hereford St Bk	Hereford	70.0	0.256	0.702	28,484	619	\$100M-500M	82.5	10,583	488	0
Millennium St Bk of TX	Dallas	70.0	0.433	0.618	53,085	268	\$100M-500M	20.0	2,606	64	0
Countybk NA	Newton	70.0	0.187	1	24,287	311	\$100M-500M	60.0	5,973	223	0
Bank of Desoto NA	Desoto	70.0	0.256	0.795	35,257	326	\$100M-500M	57.5	6,151	214	0
Citizens NB	Fort Worth	70.0	0.294	0.712	41,097	441	\$100M-500M	57.5	6,613	231	0
T Bk NA	Dallas	70.0	0.395	0.668	55,533	259	\$100M-500M	27.5	3,374	99	0

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Main St Bk	Kingwood	70.0	0.206	0.95	29,864	471	\$100M-500M	75.0	8,894	336	0
First NB	Crockett	70.0	0.267	0.754	39,606	363	\$100M-500M	50.0	5,425	204	0.004
Huntington St Bk	Huntington	70.0	0.202	0.8	33,628	543	\$100M-500M	82.5	12,453	470	0.015
Border Cap Bk NA	Mcallen	70.0	0.259	0.65	45,737	405	\$100M-500M	55.0	6,833	236	0
Houston Cmnty Bk	Houston	70.0	0.25	0.786	45,367	359	\$100M-500M	47.5	5,663	215	0
Post Oak Bk NA	Houston	70.0	0.267	0.65	53,178	364	\$100M-500M	47.5	6,493	201	0
First NB	Jasper	70.0	0.139	1	28,983	242	\$100M-500M	37.5	3,611	151	0
Citizens St Bk	Buffalo	70.0	0.155	0.92	33,719	580	\$100M-500M	85.0	17,211	504	0.001
Preferred Bank	Houston	70.0	0.069	1	14,998	118	\$100M-500M	95.0	14,998	118	0
Texas Bk	Brownwood	70.0	0.226	0.562	49,298	681	\$100M-500M	72.5	13,080	512	0
Waggoner NB	Vernon	70.0	0.177	1	38,764	303	\$100M-500M	50.0	5,174	237	0
First NB	Livingston	70.0	0.145	1	31,811	344	\$100M-500M	50.0	5,081	251	0
Bank & Tr SSB	Del Rio	70.0	0.159	0.815	43,625	840	\$100M-500M	77.5	13,105	681	0
Crosby St Bk	Crosby	70.0	0.181	0.726	61,210	881	\$100M-500M	67.5	13,410	658	0
Community B&T	Waco	70.0	0.207	0.654	71,043	622	\$100M-500M	65.0	13,719	469	0
First B&TC	Lubbock	70.0	0.2	0.647	70,161	640	\$100M-500M	60.0	10,420	387	0.002
Tradition Bk	Houston	70.0	0.213	0.695	75,357	512	\$100M-500M	50.0	9,063	287	0
American FNB	Houston	70.0	0.298	0.457	129,237	505	\$100M-500M	30.0	5,110	112	0
Northstar Bk of TX	Denton	70.0	0.189	0.44	97,502	942	\$500M-\$1B	57.5	12,253	582	0
First B&TC East TX	Diboll	70.0	0.179	0.569	102,863	1,682	\$500M-\$1B	80.0	30,800	1,318	0.003
American Bk CMRC	Wolfforth	70.0	0.168	0.485	104,576	1,119	\$500M-\$1B	60.0	16,395	681	0
FirstBank Sw	Amarillo	70.0	0.157	0.627	97,796	1,840	\$500M-\$1B	82.5	38,108	1,507	0
American Bk NA	Corpus Christi	70.0	0.186	0.429	149,888	1,689	\$500M-\$1B	65.0	23,812	1,100	0
First St Bk Central TX	Temple	70.0	0.167	0.474	144,787	1,286	\$500M-\$1B	60.0	18,644	757	0
Texas B&TC	Longview	70.0	0.177	0.526	158,170	1,476	\$500M-\$1B	62.5	21,006	833	0.006
Metrobank NA	Houston	70.0	0.203	0.411	212,563	1,194	\$1B-\$10B	47.5	12,260	334	0
First Victoria NB	Victoria	70.0	0.172	0.554	208,742	1,795	\$1B-\$10B	62.5	26,808	1,005	0
Lone Star NB	Pharr	70.0	0.177	0.574	293,509	3,363	\$1B-\$10B	52.5	13,121	2,174	0.001
State NB	Fort Worth	70.0	0.173	0.58	331,304	3,543	\$1B-\$10B	67.5	61,961	2,376	0
Texas Coastal Bk	Pasadena	67.5	0.359	1	11,574	150	<\$100M	52.5	2,671	103	0
First Bk	Celeste	67.5	0.279	1	10,794	168	<\$100M	55.0	2,697	133	0
Riverbend Bk	Fort Worth	67.5	0.4	1	16,124	172	<\$100M	70.0	5,449	126	0
Commercial St Bk	Palmer	67.5	0.234	1	9,990	199	<\$100M	67.5	3,737	159	0
Bank TX	Devine	67.5	0.321	0.945	17,725	219	<\$100M	62.5	4,047	177	0
White Oak St Bk	White Oak	67.5	0.236	1	13,604	359	<\$100M	75.0	4,707	250	0
Bank of Navasota NA	Navasota	67.5	0.163	1	11,962	374	<\$100M	92.5	11,962	374	0
Independent Bk of TX	Irving	67.5	0.422	0.863	32,395	203	<\$100M	47.5	4,346	113	0
Dallas NB	Dallas	67.5	0.276	0.925	21,329	240	<\$100M	45.0	3,072	145	0.005
First B&TC	Childress	67.5	0.345	0.863	27,252	226	<\$100M	32.5	2,508	122	0
First NB	Canton	67.5	0.189	1	15,552	289	<\$100M	90.0	15,552	289	0.002
Bank of River Oaks	Houston	67.5	0.239	1	22,946	103	<\$100M	30.0	3,000	30	0
First Bk	Farmersville	67.5	0.308	0.765	32,047	333	\$100M-500M	55.0	5,105	230	0
First NB	Anderson	67.5	0.166	1	18,033	388	\$100M-500M	72.5	6,099	326	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
First Cmnty Bk The Woodlands	Tomball	67.5	0.282	0.789	35,683	280	\$100M-500M	40.0	4,142	163	0.003
First Scty Bk NA	Flower Mound	67.5	0.319	0.706	41,342	302	\$100M-500M	47.5	5,331	176	0
Texas St Bk	San Angelo	67.5	0.172	1	24,873	279	\$100M-500M	50.0	4,094	193	0
Citizens NB	Brownwood	67.5	0.221	0.608	35,320	446	\$100M-500M	80.0	13,333	334	0
Citizens St Bk	Tyler	67.5	0.217	0.505	39,431	706	\$100M-500M	75.0	12,208	577	0
First Federal Bank Texas	Tyler	67.5	0.084	0.734	18,301	186	\$100M-500M	82.5	5,111	132	0
First St Bk	Livingston	67.5	0.146	0.976	35,480	500	\$100M-500M	62.5	6,971	410	0
Union St Bk	Florence	67.5	0.177	0.662	49,135	847	\$100M-500M	72.5	13,737	669	0
First NB	Huntsville	67.5	0.131	0.91	37,447	773	\$100M-500M	77.5	12,693	651	0
First NB	Bastrop	67.5	0.15	0.829	44,088	831	\$100M-500M	75.0	12,150	678	0
First NB	Granbury	67.5	0.144	0.853	45,423	609	\$100M-500M	65.0	9,703	477	0
First NB Central TX	Waco	67.5	0.208	0.486	71,530	621	\$100M-500M	55.0	9,537	363	0
Lubbock NB	Lubbock	67.5	0.176	0.417	85,266	2,168	\$100M-500M	62.5	15,112	1,611	0
American NB TX	Terrell	67.5	0.144	0.498	207,024	1,899	\$1B-\$10B	60.0	27,338	1,143	0
First NB	Edinburg	67.5	0.161	0.431	624,228	6,042	\$1B-\$10B	65.0	104,996	4,108	0
Laredo NB	Laredo	67.5	0.116	0.67	526,054	5,420	\$1B-\$10B	67.5	111,792	3,714	0.001
First NB	Bronte	65.0	0.192	1	4,436	1,132	<\$100M	85.0	4,436	1,132	0
First B&TC	Dawson	65.0	0.249	1	6,451	195	<\$100M	80.0	6,451	195	0
Texas Enterprise Bk	Bryan	65.0	0.529	1	15,660	57	<\$100M	27.5	1,329	26	0
Texas Republic Bk NA	Frisco	65.0	0.335	0.921	14,075	187	<\$100M	62.5	3,915	147	0
Bank Brenham NA	Brenham	65.0	0.194	1	10,879	207	<\$100M	70.0	4,952	169	0
American Bk NA	Keller	65.0	0.196	1	11,623	184	<\$100M	87.5	11,623	184	0
Anahuac NB	Anahuac	65.0	0.225	1	14,373	204	<\$100M	85.0	14,373	204	0
First Cmnty Bk Fort Bend NA	Sugar Land	65.0	0.318	0.805	23,302	209	<\$100M	42.5	3,450	126	0
First St Bk	Brownsboro	65.0	0.237	0.931	17,968	242	<\$100M	65.0	5,071	180	0
Citizens NB	Breckenridge	65.0	0.283	0.803	24,805	268	<\$100M	57.5	4,689	222	0
Grand Bk of TX	Grand Prairie	65.0	0.266	0.777	25,656	260	<\$100M	57.5	5,545	166	0
National Bk of TX	Fort Worth	65.0	0.232	0.889	24,115	379	\$100M-500M	65.0	5,476	292	0
Trinity Bk NA	Fort Worth	65.0	0.251	0.758	26,744	270	\$100M-500M	40.0	3,374	139	0
Security Bk	Ralls	65.0	0.137	1	16,327	382	\$100M-500M	75.0	6,469	327	0
Fidelity Bk NA	Plano	65.0	0.263	0.826	33,463	209	\$100M-500M	30.0	3,370	100	0
Citizens St Bk	Sealy	65.0	0.17	0.904	23,717	407	\$100M-500M	72.5	7,986	324	0
First NB	Burleson	65.0	0.232	0.756	32,263	318	\$100M-500M	50.0	5,149	215	0
Texas First Bk	Texas City	65.0	0.196	0.919	29,011	280	\$100M-500M	55.0	5,206	185	0.014
First St Bk	Burnet	65.0	0.173	0.865	26,185	504	\$100M-500M	72.5	7,928	425	0
Texas Bk	Henderson	65.0	0.178	0.885	27,204	529	\$100M-500M	80.0	10,137	437	0
First NB	Jacksboro	65.0	0.19	0.725	31,476	414	\$100M-500M	65.0	8,023	305	0.002
Ozona NB	Ozona	65.0	0.188	0.72	31,913	402	\$100M-500M	57.5	6,392	291	0
First NB	Cameron	65.0	0.153	1	27,137	318	\$100M-500M	62.5	6,395	240	0
Industry St Bk	Industry	65.0	0.139	0.844	28,104	586	\$100M-500M	67.5	7,359	478	0.002
First NB	Midland	65.0	0.225	0.655	46,627	263	\$100M-500M	40.0	3,921	179	0
Pilgrim Bk	Pittsburg	65.0	0.186	0.641	38,715	474	\$100M-500M	50.0	5,721	293	0
Central Bk	Houston	65.0	0.209	0.481	47,761	342	\$100M-500M	47.5	6,228	191	0

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Texas Champion Bk	Alice	65.0	0.203	0.504	56,062	525	\$100M-500M	57.5	9,645	325	0
First St Bk	Gainesville	65.0	0.132	0.815	42,267	701	\$100M-500M	65.0	9,745	584	0
National Bk	Gatesville	65.0	0.145	0.666	61,268	785	\$100M-500M	62.5	11,767	566	0
Jefferson Bk	San Antonio	65.0	0.142	0.469	84,050	712	\$500M-\$1B	52.5	11,127	365	0
American Bk TX NA	Marble Falls	65.0	0.131	0.608	83,894	676	\$500M-\$1B	52.5	10,109	392	0.003
Citizens NB	Henderson	65.0	0.095	0.727	66,291	1,128	\$500M-\$1B	70.0	17,557	884	0
Falcon Intl Bk	Laredo	65.0	0.129	0.526	94,593	1,169	\$500M-\$1B	65.0	19,227	877	0.001
Extraco Bks NA	Temple	65.0	0.124	0.519	129,712	1,636	\$1B-\$10B	62.5	23,420	1,089	0
Century Bk NA	Texarkana	65.0	0.139	0.419	178,389	1,664	\$1B-\$10B	60.0	26,816	1,092	0
Plainscapital Bk	Lubbock	65.0	0.144	0.353	434,772	4,196	\$1B-\$10B	57.5	65,173	2,739	0
Prosperity Bk	El Campo	65.0	0.117	0.49	722,632	6,241	\$1B-\$10B	60.0	96,170	3,683	0
First NB	Rotan	62.5	0.184	1	7,943	202	<\$100M	55.0	2,210	168	0
Texas St Bk SSB	Lott	62.5	0.21	1	10,281	121	<\$100M	80.0	10,281	121	0
First Coleman NB	Coleman	62.5	0.205	1	11,301	149	<\$100M	42.5	2,010	118	0
Fort Davis St Bk	Fort Davis	62.5	0.226	1	12,996	148	<\$100M	50.0	3,332	104	0
Mylubbockbank	Lubbock	62.5	0.338	0.798	20,905	220	<\$100M	55.0	4,174	166	0
First NB	Linden	62.5	0.177	1	11,356	259	<\$100M	90.0	11,356	259	0
First TX Bk	Belton	62.5	0.188	1	12,097	299	<\$100M	65.0	3,597	264	0
First NB	Munday	62.5	0.244	1	15,906	190	<\$100M	50.0	2,784	148	0
Texas Savings Bk SSB	Snyder	62.5	0.175	1	11,966	222	<\$100M	87.5	11,966	222	0
Community Bk TX NA	Grand Prairie	62.5	0.309	0.895	21,503	196	<\$100M	42.5	1,125	99	0
Texas NB	Mercedes	62.5	0.271	0.979	19,197	164	<\$100M	57.5	4,537	114	0.004
American NB	Mount Pleasant	62.5	0.201	1	15,296	261	<\$100M	62.5	4,637	211	0
Citizens Bk NA	Abilene	62.5	0.258	0.778	19,835	243	<\$100M	47.5	3,276	175	0
Texas First Bk	Winnie	62.5	0.246	1	19,409	98	<\$100M	80.0	19,409	98	0
Citizens NB	Crockett	62.5	0.177	1	14,006	225	<\$100M	60.0	4,088	173	0.004
First TX Bk	Lampasas	62.5	0.13	1	12,201	290	<\$100M	65.0	4,120	251	0
Liberty Bk	North Richland Hill	62.5	0.188	0.875	18,671	326	<\$100M	57.5	4,405	247	0
First NB	Ballinger	62.5	0.172	1	18,289	285	\$100M-500M	55.0	4,155	218	0
Fort Worth NB	Fort Worth	62.5	0.247	0.6	31,006	426	\$100M-500M	67.5	7,993	334	0
Independence Bk NA	Houston	62.5	0.236	0.747	30,534	253	\$100M-500M	52.5	5,757	167	0
Lone Star Cap Bk NA	San Antonio	62.5	0.183	0.796	26,244	320	\$100M-500M	60.0	5,954	239	0
Mills Cty St Bk	Goldthwaite	62.5	0.134	0.845	21,419	747	\$100M-500M	87.5	10,958	678	0
Texas First Bk	Galveston	62.5	0.192	0.867	32,160	307	\$100M-500M	60.0	7,548	217	0
First NB	Wichita Falls	62.5	0.209	0.599	38,665	362	\$100M-500M	55.0	7,304	226	0
Corsicana Nat B&T	Corsicana	62.5	0.188	0.529	35,212	505	\$100M-500M	65.0	8,716	378	0
First NB	Weatherford	62.5	0.207	0.598	39,458	425	\$100M-500M	60.0	8,205	278	0
First NB	Texarkana	62.5	0.135	0.839	25,979	520	\$100M-500M	72.5	8,232	425	0
Farmers St Bk	Center	62.5	0.108	0.92	25,571	700	\$100M-500M	72.5	8,256	594	0
American Bk NA	Waco	62.5	0.179	0.513	54,892	468	\$100M-500M	47.5	7,765	283	0
Bank of the West	El Paso	62.5	0.135	0.37	86,668	710	\$500M-\$1B	47.5	10,176	376	0
American Bk of TX	Sherman	62.5	0.132	0.382	133,471	1,358	\$1B-\$10B	62.5	23,061	879	0
Broadway NB	San Antonio	62.5	0.109	0.505	185,911	2,623	\$1B-\$10B	65.0	40,642	1,887	0

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Southside Bk	Tyler	62.5	0.093	0.567	169,655	2,030	\$1B-\$10B	62.5	37,739	1,478	0.001
Frost NB	San Antonio	62.5	0.126	0.356	1,649,239	14,902	>\$10B	57.5	203,314	8,064	0
Falfurrias St Bk	Falfurrias	60.0	0.502	1	8,446	77	<\$100M	25.0	670	41	0
Lone Star St Bk	Lone Star	60.0	0.418	1	11,106	139	<\$100M	42.5	1,706	82	0
Lovelady St Bk	Lovelady	60.0	0.194	1	6,387	228	<\$100M	85.0	6,387	228	0
State NB	Groom	60.0	0.271	0.995	9,529	181	<\$100M	65.0	3,270	143	0
First NB	Borger	60.0	0.351	0.89	13,946	162	<\$100M	45.0	2,442	121	0
City NB	Corsicana	60.0	0.186	1	7,701	197	<\$100M	82.5	7,701	197	0
Angelina SB FSB	Lufkin	60.0	0.059	1	2,512	91	<\$100M	85.0	2,512	91	0
Citizens St Bk	Corrigan	60.0	0.182	1	7,723	151	<\$100M	80.0	7,723	151	0
Lakeside Nb	Rockwall	60.0	0.236	1	10,369	230	<\$100M	70.0	4,250	194	0
Preston NB	Dallas	60.0	0.352	0.78	18,319	176	<\$100M	45.0	3,012	107	0.01
One World Bk	Dallas	60.0	0.483	0.935	27,057	49	<\$100M	12.5	735	13	0
First St Bk	Ben Wheeler	60.0	0.155	1	12,839	354	<\$100M	90.0	12,839	354	0
Fidelity Bk of TX	Waco	60.0	0.192	0.962	17,216	296	<\$100M	75.0	6,614	232	0
First NB	Eagle Lake	60.0	0.24	0.792	21,615	245	<\$100M	50.0	4,248	169	0
First St Bk	Yoakum	60.0	0.134	1	12,257	180	<\$100M	85.0	12,257	180	0
Lamar NB	Paris	60.0	0.14	1	14,309	393	\$100M-500M	77.5	6,342	355	0.004
Town & Country Bk	Stephenville	60.0	0.148	0.999	18,573	259	\$100M-500M	57.5	4,802	195	0.005
State Bk TX	Houston	60.0	0.191	0.664	25,092	393	\$100M-500M	50.0	3,830	297	0
Valuebank TX	Corpus Christi	60.0	0.232	0.588	36,684	276	\$100M-500M	37.5	3,662	143	0
Texas First Bk	Santa Fe	60.0	0.179	0.626	36,616	390	\$100M-500M	60.0	8,254	281	0
Texas First St Bk	Riesel	60.0	0.151	0.74	31,240	521	\$100M-500M	67.5	8,441	401	0
First FNCL Bk NA	Cleburne	60.0	0.169	0.537	39,511	426	\$100M-500M	45.0	5,618	251	0
First Tx Bk	Georgetown	60.0	0.164	0.706	43,090	359	\$100M-500M	40.0	4,702	207	0
San Angelo NB	San Angelo	60.0	0.12	0.642	37,006	664	\$100M-500M	65.0	9,360	515	0
American NB	Wichita Falls	60.0	0.147	0.405	47,651	564	\$100M-500M	57.5	8,858	403	0
Grand Bk	Dallas	60.0	0.089	1	38,908	104	\$100M-500M	10.0	704	33	0
Alliance Bk	Sulphur Springs	60.0	0.123	0.549	58,962	897	\$100M-500M	67.5	14,596	691	0.003
First United Bk	Dimmitt	60.0	0.111	0.582	73,337	1,066	\$500M-\$1B	70.0	17,890	787	0
First FNCL Bk Na	Abilene	60.0	0.09	0.426	82,762	1,732	\$500M-\$1B	65.0	22,667	1,376	0
Legacytexas Bk	Plano	60.0	0.108	0.3	144,494	1,145	\$1B-\$10B	55.0	18,079	651	0
City Bk	Lubbock	60.0	0.107	0.275	143,262	1,312	\$1B-\$10B	57.5	21,620	837	0
American St Bk	Lubbock	60.0	0.098	0.435	203,039	4,262	\$1B-\$10B	70.0	63,141	3,598	0.004
Amarillo NB	Amarillo	60.0	0.106	0.317	252,095	3,536	\$1B-\$10B	70.0	85,878	2,686	0
Woodforest NB	Houston	60.0	0.107	0.383	262,305	2,226	\$1B-\$10B	57.5	34,156	1,274	0
Bank TX NA	Dallas	60.0	0.108	0.246	413,862	2,459	\$1B-\$10B	57.5	51,349	1,382	0
Texas St Bk	Mcallen	60.0	0.111	0.426	951,051	11,726	\$1B-\$10B	60.0	170,151	7,917	0
Guaranty Bank	Austin	60.0	0.02	0.102	310,069	4,558	>\$10B	75.0	128,588	4,088	0
Amistad Bk	Del Rio	57.5	0.448	1	6,199	100	<\$100M	60.0	2,931	72	0
Texas Advan Cmnty Bk NA	Alvin	57.5	0.311	1	5,073	48	<\$100M	35.0	969	34	0
First St Bk	Abilene	57.5	0.225	1	6,261	146	<\$100M	62.5	2,856	124	0
Uvalde NB	Uvalde	57.5	0.24	1	8,072	143	<\$100M	55.0	2,585	122	0

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First St Bk	Shallowater	57.5	0.283	0.96	9,902	146	<\$100M	60.0	2,879	115	0
First Security St Bk	Cranfills Gap	57.5	0.157	1	10,126	195	<\$100M	85.0	10,126	195	0
Johnson City Bk	Johnson City	57.5	0.211	0.948	14,392	168	<\$100M	55.0	3,902	116	0
Peoples St Bk	Shepherd	57.5	0.161	1	12,033	163	<\$100M	50.0	3,190	112	0
Medina Valley St Bk	Devine	57.5	0.124	1	9,435	249	<\$100M	85.0	9,435	249	0
Texas Heritage Bk	Cross Plains	57.5	0.202	0.987	16,154	182	<\$100M	45.0	2,765	124	0
Sundown St Bk	Sundown	57.5	0.169	1	14,094	216	<\$100M	50.0	3,112	174	0
First NB of Bosque Cty	Valley Mills	57.5	0.158	1	13,804	305	<\$100M	90.0	13,804	305	0
Hamlin NB	Hamlin	57.5	0.186	0.703	16,891	414	<\$100M	75.0	6,666	366	0
First St Bk	Huntsville	57.5	0.206	0.785	19,872	233	<\$100M	47.5	3,681	158	0
Dalhart FS & LA	Dalhart	57.5	0.046	1	4,436	79	<\$100M	87.5	4,436	79	0
First NB	Giddings	57.5	0.213	0.852	22,035	178	\$100M-500M	37.5	3,110	115	0
Intercontinental NB	San Antonio	57.5	0.258	0.747	28,077	127	\$100M-500M	15.0	1,332	36	0
Live Oak St Bk	Dallas	57.5	0.196	0.818	23,575	222	\$100M-500M	47.5	4,540	143	0
Jacksboro NB	Jacksboro	57.5	0.166	0.777	21,641	378	\$100M-500M	70.0	6,661	303	0.002
Brenham NB	Brenham	57.5	0.195	0.571	38,914	251	\$100M-500M	35.0	3,738	142	0
Equity Bk SSB	Dallas	57.5	0.239	0.428	48,298	228	\$100M-500M	20.0	2,048	80	0
First St Bk TX	Keene	57.5	0.152	0.618	32,359	444	\$100M-500M	60.0	7,411	325	0
Jefferson Bk	Dallas	57.5	0.174	0.604	41,474	361	\$100M-500M	40.0	4,942	205	0
Pointbank	Pilot Point	57.5	0.171	0.592	41,068	343	\$100M-500M	40.0	4,748	198	0
Weatherford NB	Weatherford	57.5	0.116	0.677	36,948	506	\$100M-500M	55.0	7,669	372	0
First St B&TC	Carthage	57.5	0.051	1	16,557	396	\$100M-500M	87.5	16,557	396	0
Kleberg First Nb	Kingsville	57.5	0.119	0.655	40,288	441	\$100M-500M	50.0	7,936	281	0.001
Commerce Bk	Laredo	57.5	0.125	0.586	55,969	539	\$100M-500M	50.0	8,768	339	0
Worth NB	Lake Worth	57.5	0.127	0.468	63,867	454	\$500M-\$1B	37.5	6,538	205	0.001
Inwood NB	Dallas	57.5	0.09	0.218	115,716	813	\$1B-\$10B	45.0	9,534	359	0
Viewpoint Bank	Plano	57.5	0.022	0.173	34,519	558	\$1B-\$10B	70.0	9,300	491	0
Texas Cap Bk NA	Dallas	57.5	0.08	0.163	314,665	1,947	\$1B-\$10B	55.0	27,565	937	0
International Bk of CMRC	Laredo	57.5	0.063	0.298	549,835	4,592	\$1B-\$10B	55.0	69,646	2,544	0.001
Amegy Bk NA	Houston	57.5	0.078	0.202	778,761	5,786	>\$10B	55.0	23,497	3,624	0
Bloomburg St Bk	Bloomburg	55.0	0.377	1	4,682	97	<\$100M	60.0	943	26	0
Powell St Bk	Powell	55.0	0.169	1	3,998	168	<\$100M	75.0	3,998	168	0
First St Bk of Miami TX	Miami	55.0	0.212	1	5,858	163	<\$100M	60.0	2,100	140	0
Citizens St Bk	Miles	55.0	0.184	1	8,172	165	<\$100M	80.0	8,172	165	0
Fannin Bk	Bonham	55.0	0.172	1	8,161	180	<\$100M	82.5	8,161	180	0
Coleman Cty St Bk	Coleman	55.0	0.211	0.896	10,914	217	<\$100M	62.5	3,298	180	0
Atascosa NB	Pleasanton	55.0	0.099	0.91	5,532	2,223	<\$100M	50.0	2,550	85	0
Nixon St Bk	Nixon	55.0	0.151	1	9,500	162	<\$100M	50.0	2,757	121	0
First St Bk	Mineral Wells	55.0	0.176	1	11,364	207	<\$100M	62.5	3,940	172	0
Castroville St Bk	Castroville	55.0	0.146	1	10,973	153	<\$100M	32.5	1,739	109	0
Bank South TX	Mcallen	55.0	0.167	0.919	13,337	187	<\$100M	55.0	3,888	139	0
Commercial NB	Brady	55.0	0.12	1	9,928	334	<\$100M	85.0	9,928	334	0
Signature Bk	Dallas	55.0	0.21	0.888	18,074	137	<\$100M	37.5	2,859	83	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

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Security St Bk	Littlefield	55.0	0.153	0.982	14,016	241	<\$100M	65.0	4,674	203	0
Interstate Bk SSB	Perryton	55.0	0.147	0.931	13,682	266	<\$100M	57.5	3,922	218	0
Falls City NB	Falls City	55.0	0.13	0.91	15,097	331	\$100M-500M	67.5	5,811	274	0
Citizens St Bk	Woodville	55.0	0.13	0.934	15,679	333	\$100M-500M	65.0	5,522	290	0
ARP St Bk	Arp	55.0	0.103	1	13,228	385	\$100M-500M	87.5	13,228	385	0
First FNCL Bk NA	Eastland	55.0	0.081	1	10,456	364	\$100M-500M	70.0	5,617	336	0
First NB	Trenton	55.0	0.15	0.952	20,757	220	\$100M-500M	40.0	3,291	149	0
Shelby Savings Bk SSB	Center	55.0	0.128	0.752	21,675	402	\$100M-500M	65.0	6,353	332	0
Peoples Bk	Lubbock	55.0	0.162	0.559	28,571	367	\$100M-500M	67.5	8,561	297	0
State B&TC	Carrollton	55.0	0.208	0.502	40,306	212	\$100M-500M	25.0	2,822	100	0
American NB	Gonzales	55.0	0.13	0.696	25,780	482	\$100M-500M	62.5	7,912	381	0
City NB	Taylor	55.0	0.087	0.829	18,008	796	\$100M-500M	75.0	7,313	741	0.007
Liberty NB	Paris	55.0	0.076	1	17,237	381	\$100M-500M	85.0	17,237	381	0
HCSB St Bkg Assn	Plainview	55.0	0.122	0.628	33,532	347	\$100M-500M	47.5	5,944	230	0
Orange SavingsS Bk SSB	Orange	55.0	0.093	0.716	29,056	502	\$100M-500M	50.0	5,423	361	0
Golden Bk NA	Houston	55.0	0.176	0.354	67,778	288	\$100M-500M	22.5	3,328	86	0
First St Bk	Uvalde	55.0	0.094	0.588	40,059	720	\$100M-500M	62.5	10,961	583	0
Central NB	Waco	55.0	0.121	0.309	59,227	457	\$100M-500M	42.5	7,791	246	0
North Dallas B&TC	Dallas	55.0	0.089	0.528	81,181	639	\$500M-\$1B	45.0	8,207	320	0
Omniamerican Bank	Ft. Worth	55.0	0.025	0.432	24,606	227	\$500M-\$1B	67.5	4,581	159	0
Encore Tr Co NA	Houston	55.0	0.077	0.4	99,286	575	\$1B-\$10B	37.5	7,080	225	0
Beal Bk SSB	Plano	55.0	0.051	0.598	68,113	1,863	\$1B-\$10B	57.5	12,793	1,217	0
Franklin Bk SSB	Houston	55.0	0.03	0.335	166,465	1,464	\$1B-\$10B	55.0	25,176	932	0
Farmers NB	Newcastle	52.5	0.188	1	3,729	120	<\$100M	72.5	3,729	120	0
Santa Anna NB	Santa Anna	52.5	0.216	0.96	6,487	164	<\$100M	57.5	2,118	141	0
Greater South TX Bk	Falfurrias	52.5	0.235	1	7,733	94	<\$100M	42.5	1,795	70	0
D Hanis St Bk	D Hanis	52.5	0.186	1	6,318	87	<\$100M	40.0	1,569	61	0
First NB	Moody	52.5	0.171	1	6,107	215	<\$100M	77.5	6,107	215	0
First NB	Tom Bean	52.5	0.171	1	6,426	185	<\$100M	80.0	6,426	185	0
First NB	Anson	52.5	0.16	0.987	7,365	256	<\$100M	72.5	4,549	238	0
Security St Bk NA	Ore City	52.5	0.115	1	5,532	155	<\$100M	62.5	3,450	139	0
First NB	Paducah	52.5	0.083	1	4,088	348	<\$100M	80.0	4,088	348	0
Unity NB	Houston	52.5	0.3	0.79	15,056	132	<\$100M	50.0	3,117	82	0.004
North TX Bk NA	Decatur	52.5	0.184	0.959	10,211	164	<\$100M	55.0	2,971	128	0
Horizon Bk SSB	Austin	52.5	0.232	0.77	13,394	160	<\$100M	62.5	3,918	67	0
First St Bk	Odem	52.5	0.167	0.907	10,698	229	<\$100M	62.5	3,465	178	0
Brady NB	Brady	52.5	0.172	0.999	12,104	137	<\$100M	32.5	1,585	114	0
Texas Citizens Bk NA	Pasadena	52.5	0.239	0.779	17,128	139	<\$100M	32.5	2,328	76	0
Mainland Bk	Texas City	52.5	0.207	0.931	14,916	105	<\$100M	25.0	1,656	71	0
Muleshoe St Bk	Muleshoe	52.5	0.152	0.996	11,770	260	<\$100M	65.0	4,426	224	0
First Bk	Muleshoe	52.5	0.084	1	6,749	247	<\$100M	82.5	6,749	247	0
First NB	Byers	52.5	0.132	1	10,756	269	<\$100M	87.5	10,756	269	0
Bridge City St Bk	Bridge City	52.5	0.173	0.918	17,020	158	<\$100M	32.5	2,524	80	0

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Arrowhead Bk	Llano	52.5	0.16	0.847	16,313	195	\$100M-500M	45.0	3,284	137	0
Farmers St Bk	Groesbeck	52.5	0.105	1	10,725	288	\$100M-500M	67.5	4,715	254	0
First NB	Fairfield	52.5	0.135	0.901	15,769	206	\$100M-500M	47.5	3,524	145	0.002
First St Bk-Brmd SSB	Bremond	52.5	0.118	0.957	14,353	302	\$100M-500M	72.5	6,514	264	0.004
First NB Sweetwater TX	Sweetwater	52.5	0.149	0.73	18,241	244	\$100M-500M	47.5	3,991	181	0
Vista Bk TX	Houston	52.5	0.176	0.607	25,151	250	\$100M-500M	55.0	6,086	192	0
Bank TX NA	Quitman	52.5	0.123	0.901	19,065	233	\$100M-500M	52.5	5,242	160	0
Gilmer NB	Gilmer	52.5	0.102	0.793	18,909	496	\$100M-500M	80.0	10,106	424	0
Citizens NB	Cameron	52.5	0.12	0.709	27,970	336	\$100M-500M	50.0	6,128	235	0
Commercial Bk	Nacogdoches	52.5	0.108	0.787	33,216	362	\$100M-500M	52.5	6,731	255	0.001
International Bk CMRC	Zapata	52.5	0.076	0.774	29,543	472	\$100M-500M	62.5	8,830	367	0
First NB TX	Killeen	52.5	0.089	0.636	64,578	377	\$500M-\$1B	35.0	4,985	177	0
Patriot Bk	Houston	52.5	0.107	0.376	79,005	459	\$500M-\$1B	42.5	9,620	265	0
International Bk of CMRC	Brownsville	52.5	0.083	0.421	66,190	553	\$500M-\$1B	47.5	9,818	323	0
Community NB	Detroit	50.0	0.163	1	2,836	132	<\$100M	70.0	2,836	132	0
Eagle Bk	Jarrell	50.0	0.18	1	3,181	60	<\$100M	65.0	3,181	60	0
Kent Cty St Bk	Jayton	50.0	0.167	1	3,887	85	<\$100M	70.0	3,887	85	0
Bank of Crowley	Crowley	50.0	0.16	1	4,027	104	<\$100M	70.0	4,027	104	0
Bank of Vernon	Vernon	50.0	0.203	1	5,766	115	<\$100M	62.5	2,236	132	0
Ballinger NB	Ballinger	50.0	0.121	1	4,061	173	<\$100M	72.5	4,061	173	0
Stockmens NB	Cotulla	50.0	0.146	1	5,111	146	<\$100M	77.5	5,111	146	0
Surety Bk	Fort Worth	50.0	0.329	0.711	12,543	93	<\$100M	25.0	1,158	42	0
Bandera Bk	Bandera	50.0	0.188	1	7,229	136	<\$100M	52.5	2,101	108	0
South Padre Bk NA	South Padre Island	50.0	0.21	1	8,262	58	<\$100M	15.0	775	28	0
First NB	Evant	50.0	0.205	0.88	8,424	165	<\$100M	57.5	2,922	127	0
Marion St Bk	Marion	50.0	0.143	1	6,753	168	<\$100M	77.5	6,753	168	0
First NB	Kemp	50.0	0.148	1	7,560	134	<\$100M	50.0	2,470	106	0
First St Bk	Mobeetie	50.0	0.122	1	6,409	248	<\$100M	80.0	6,409	248	0
Zavala Cty Bk	Crystal City	50.0	0.113	1	6,348	131	<\$100M	40.0	1,694	113	0
Muenster St Bk	Muenster	50.0	0.122	1	9,803	114	<\$100M	42.5	2,750	89	0
Henderson Federal Savings Bank	Henderson	50.0	0.047	0.902	3,772	35	<\$100M	62.5	836	26	0
Security Bk	Whitesboro	50.0	0.124	1	10,136	161	<\$100M	50.0	3,306	123	0
First NB	Emory	50.0	0.142	0.958	11,971	189	<\$100M	57.5	3,541	149	0
Bank	Weatherford	50.0	0.153	0.876	13,177	195	<\$100M	52.5	3,514	151	0
Bonham St Bk	Bonham	50.0	0.12	1	10,860	214	<\$100M	82.5	10,860	214	0
Pearland St Bk	Pearland	50.0	0.138	0.824	16,883	187	\$100M-500M	30.0	2,354	118	0
Lone St Bk SSB	Moulton	50.0	0.146	0.624	18,228	270	\$100M-500M	50.0	4,621	202	0.002
First NB	Port Lavaca	50.0	0.07	1	12,083	166	\$100M-500M	80.0	12,083	166	0
Lamesa NB	Lamesa	50.0	0.097	0.802	17,227	248	\$100M-500M	40.0	3,043	188	0
Texas Gulf Bk NA	Freeport	50.0	0.127	0.591	27,622	371	\$100M-500M	55.0	6,305	255	0
First Liberty NB	Liberty	50.0	0.08	0.81	19,185	342	\$100M-500M	55.0	5,738	275	0
West TX NB	Midland	50.0	0.108	0.353	45,334	494	\$100M-500M	47.5	7,986	311	0
Moody NB	Galveston	50.0	0.088	0.355	72,063	489	\$500M-\$1B	40.0	7,043	227	0

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Colonial Savings FA	Fort Worth	50.0	0.005	1	4,462	35	\$500M-\$1B	50.0	614	22	0
Inter NB	Mcallen	50.0	0.059	0.271	82,731	502	\$1B-\$10B	42.5	8,747	254	0
Bank of CMRC	Mclean	47.5	0.237	1	3,206	29	<\$100M	15.0	232	17	0
First St Bk	Avinger	47.5	0.289	1	4,130	50	<\$100M	55.0	1,477	54	0
Opportunity Bk NA	Richardson	47.5	0.174	1	2,758	14	<\$100M	22.5	371	8	0
Enloe St Bk	Enloe	47.5	0.184	1	3,263	95	<\$100M	65.0	3,263	95	0.003
Transpecos Bk Iraan	Iraan	47.5	0.137	1	3,212	60	<\$100M	65.0	3,212	60	0
Security St Bk	Winters	47.5	0.124	1	3,582	199	<\$100M	70.0	3,072	193	0
Icon Bk TX NA	Houston	47.5	0.166	1	5,040	40	<\$100M	27.5	900	24	0
Elkhart St Bk	Elkhart	47.5	0.09	1	2,900	149	<\$100M	32.5	254	87	0
Community St Bk	Austin	47.5	0.235	1	7,940	56	<\$100M	20.0	833	30	0
Brush Country Bk	Freer	47.5	0.181	0.902	6,298	158	<\$100M	70.0	2,347	61	0
First NB Bells/Savoy	Bells	47.5	0.175	1	7,069	135	<\$100M	52.5	2,315	108	0
First NB	Bedford	47.5	0.209	0.696	8,938	141	<\$100M	37.5	1,911	90	0.019
First NB	Trinity	47.5	0.166	0.988	7,214	174	<\$100M	57.5	2,462	149	0
Buckholts St Bk	Buckholts	47.5	0.124	1	5,449	223	<\$100M	75.0	5,449	223	0
First Bk	Snook	47.5	0.207	0.964	9,246	64	<\$100M	20.0	1,031	33	0
First St Bk	Paint Rock	47.5	0.099	1	4,718	219	<\$100M	77.5	4,718	219	0
First NB	Dalhart	47.5	0.227	0.773	11,803	126	<\$100M	32.5	1,882	80	0
Citizens St Bk	Roma	47.5	0.069	1	4,153	234	<\$100M	75.0	4,153	234	0
Farmers NB	Seymour	47.5	0.222	0.702	14,778	130	<\$100M	35.0	2,606	99	0
Texas Brand Bk	Garland	47.5	0.207	0.621	14,364	150	<\$100M	42.5	3,284	103	0
Citizens NB	Wills Point	47.5	0.124	1	9,907	131	<\$100M	80.0	9,907	131	0
Roscoe St Bk	Roscoe	47.5	0.116	1	9,730	159	<\$100M	55.0	3,287	131	0
First NB	Spearman	47.5	0.157	0.733	14,190	206	<\$100M	50.0	3,503	155	0
Panola NB	Carthage	47.5	0.08	1	7,375	172	<\$100M	77.5	7,375	172	0
Treaty Oak Bk	Austin	47.5	0.178	0.498	19,231	203	\$100M-500M	35.0	3,182	125	0
State Bk	De Kalb	47.5	0.147	0.664	17,162	304	\$100M-500M	60.0	5,377	253	0
Community NB	Bellaire	47.5	0.133	0.697	18,645	276	\$100M-500M	57.5	5,019	225	0
Bank of Houston	Houston	47.5	0.134	0.445	42,004	232	\$100M-500M	25.0	3,824	94	0
Park Cities Bk	Dallas	47.5	0.099	0.207	67,336	255	\$500M-\$1B	32.5	6,576	108	0
Western NB	Odessa	47.5	0.064	0.131	47,925	400	\$500M-\$1B	27.5	2,946	170	0.001
Commercial Bk	Mason	45.0	0.162	1	3,117	71	<\$100M	62.5	3,117	71	0
Bank Arlington	Pantego	45.0	0.158	1	3,596	30	<\$100M	27.5	721	18	0
Gladewater NB	Gladewater	45.0	0.226	0.853	5,558	72	<\$100M	37.5	1,156	47	0
Crowell St Bk	Crowell	45.0	0.152	0.922	3,982	196	<\$100M	67.5	3,007	187	0
Citizens St Bk	Anton	45.0	0.149	1	4,499	117	<\$100M	62.5	2,932	107	0
Union St Bk	Kerrville	45.0	0.124	1	4,061	92	<\$100M	70.0	4,061	92	0
Bank San Jacinto Cty	Coldspring	45.0	0.117	1	3,849	106	<\$100M	70.0	3,849	106	0
Junction NB	Junction	45.0	0.076	1	3,132	233	<\$100M	72.5	3,132	233	0
Lone Star Bk	Houston	45.0	0.281	0.694	11,686	85	<\$100M	25.0	1,365	43	0
First FS & LA of Littlefield	Littlefield	45.0	0.075	0.268	3,253	96	<\$100M	82.5	2,781	94	0
First St Bk	Overton	45.0	0.171	1	7,557	69	<\$100M	17.5	774	33	0

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First St Bk	San Diego	45.0	0.117	1	5,831	151	<\$100M	55.0	2,685	127	0
Farmers & Mrch Bk	De Leon	45.0	0.102	1	5,369	124	<\$100M	52.5	2,396	66	0
Fayette Savings Bk SSB	La Grange	45.0	0.097	1	5,974	62	<\$100M	25.0	1,066	38	0
Lytile St Bk of Lytle TX	Lytile	45.0	0.097	1	6,840	114	<\$100M	47.5	2,456	87	0
National Bk	Daingerfield	45.0	0.117	0.969	9,678	161	<\$100M	47.5	2,804	123	0
First St Bk	Three Rivers	45.0	0.11	1	9,201	169	<\$100M	45.0	2,618	129	0
First NB	Canadian	45.0	0.084	1	7,192	121	<\$100M	75.0	7,192	121	0
Perryton NB	Perryton	45.0	0.11	0.964	10,018	183	<\$100M	57.5	3,648	153	0
Graham S & LS FA	Graham	45.0	0.067	0.469	6,706	44	<\$100M	50.0	662	19	0
Wellington St Bk	Wellington	45.0	0.107	0.702	12,347	317	\$100M-500M	67.5	5,862	278	0
Comanche NB	Comanche	45.0	0.054	1	7,039	148	\$100M-500M	42.5	2,353	122	0
Midsouth Bk	Beaumont	45.0	0.123	0.547	20,044	305	\$100M-500M	45.0	4,137	236	0.002
Benchmark Bk	Plano	45.0	0.168	0.448	29,960	141	\$100M-500M	12.5	1,109	44	0
Redstone Bk NA	Houston	45.0	0.146	0.505	31,316	157	\$100M-500M	15.0	1,425	56	0
Crockett NB	Ozona	45.0	0.094	0.481	21,446	313	\$100M-500M	47.5	5,735	248	0
Community Bk	Bridgeport	42.5	0.023	1	220	214	<\$100M	50.0	220	214	0
First NB	Lipan	42.5	0.144	1	2,077	81	<\$100M	65.0	2,077	81	0
Menard NB	Menard	42.5	0.133	1	3,989	63	<\$100M	65.0	3,989	63	0
Capital Bk TX	Carrizo Springs	42.5	0.155	1	5,484	96	<\$100M	50.0	1,874	77	0
Gruver St Bk	Gruver	42.5	0.138	1	4,909	68	<\$100M	40.0	1,391	45	0
First NB	Colorado City	42.5	0.12	1	4,388	61	<\$100M	65.0	4,388	61	0
First NB	Quanah	42.5	0.113	1	4,115	96	<\$100M	47.5	1,793	81	0
Marfa NB	Marfa	42.5	0.13	1	5,179	130	<\$100M	60.0	2,852	117	0
First NB	Graford	42.5	0.128	1	5,196	132	<\$100M	75.0	5,196	132	0
First NB	Eldorado	42.5	0.09	1	3,984	106	<\$100M	60.0	2,848	93	0
Sanderson St Bk	Sanderson	42.5	0.134	1	6,152	6	<\$100M	67.5	6,152	6	0
City NB	Colorado City	42.5	0.084	1	4,670	151	<\$100M	72.5	4,670	151	0.003
Mason NB	Mason	42.5	0.105	1	7,208	120	<\$100M	72.5	7,208	120	0
First NB	Santo	42.5	0.113	1	8,478	90	<\$100M	72.5	8,478	90	0.003
West TX St Bk	Snyder	42.5	0.144	0.701	13,699	169	<\$100M	35.0	2,335	132	0
Graham NB	Graham	42.5	0.179	0.389	18,448	171	\$100M-500M	25.0	2,417	103	0
First St Bk NA	Canadian	42.5	0.155	0.516	16,006	202	\$100M-500M	40.0	2,955	156	0
Yoakum NB	Yoakum	42.5	0.091	0.956	10,672	155	\$100M-500M	40.0	2,737	120	0
First NB	Beeville	42.5	0.151	0.424	19,282	188	\$100M-500M	27.5	2,467	131	0
State NB TS	Iowa Park	42.5	0.101	0.635	14,976	281	\$100M-500M	60.0	5,378	230	0
Citizens Bk	Kilgore	42.5	0.1	0.3	25,384	292	\$100M-500M	35.0	4,276	198	0
Security St Bk	Pearsall	42.5	0.07	0.463	26,531	395	\$100M-500M	57.5	8,511	316	0
Town North Bk NA	Farmers Branch	42.5	0.037	0.326	42,408	401	\$1B-\$10B	45.0	7,872	296	0.213
USAA Federal Savings Bank	San Antonio	42.5	0	1	966	3	>\$10B	10.0	-	-	0.205
Libertad Bk SSB	Austin	40.0	0.275	0.684	5,951	35	<\$100M	20.0	640	19	0
Dublin NB	Dublin	40.0	0.107	1	2,899	80	<\$100M	47.5	1,465	70	0
First St Bk DbA Cowboy Bk	Maypearl	40.0	0.118	1	3,447	82	<\$100M	47.5	1,782	69	0
Robert Lee St Bk	Robert Lee	40.0	0.122	0.997	4,673	133	<\$100M	60.0	2,812	123	0

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
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First St Bk	Van	40.0	0.158	0.842	6,046	107	<\$100M	42.5	1,772	77	0
Wilson St Bk	Wilson	40.0	0.069	1	3,234	144	<\$100M	65.0	3,234	144	0
Town Center Bk	Coppell	40.0	0.204	0.8	10,688	45	<\$100M	10.0	483	16	0
Haskell NB	Haskell	40.0	0.097	1	5,789	129	<\$100M	55.0	2,941	117	0
Cattlemans NB	Round Mountain	40.0	0.131	0.812	9,787	105	<\$100M	35.0	2,078	69	0
First St Bk	Granger	40.0	0.167	0.586	13,014	100	<\$100M	20.0	1,254	50	0
First St Bk	Spearman	40.0	0.121	0.716	9,486	153	<\$100M	40.0	2,184	114	0
First NB	Floydada	40.0	0.081	1	6,524	123	<\$100M	72.5	6,524	123	0
Chasewood Bk	Houston	40.0	0.117	0.907	10,477	74	<\$100M	20.0	1,188	35	0
Fayetteville Bk	Fayetteville	40.0	0.081	1	8,347	94	\$100M-500M	72.5	8,347	94	0
First NB	Mount Vernon	40.0	0.072	1	8,947	130	\$100M-500M	37.5	2,481	103	0
City NB	Mineral Wells	40.0	0.102	0.761	13,906	178	\$100M-500M	40.0	3,227	118	0.004
State NB	Big Spring	40.0	0.068	0.73	12,373	210	\$100M-500M	40.0	2,972	166	0
Fort Hood NB	Fort Hood	40.0	0.079	1	16,191	43	\$100M-500M	10.0	67	3	0
First NB	Fabens	40.0	0.119	0.438	26,841	175	\$100M-500M	20.0	1,987	81	0
Oglesby St Bk	Oglesby	37.5	0.122	1	1,329	40	<\$100M	57.5	1,329	40	0
First St Bk	Rice	37.5	0.129	1	1,435	57	<\$100M	60.0	1,435	57	0
Chappell Hill Bk	Chappell Hill	37.5	0.12	1	2,732	33	<\$100M	35.0	831	22	0
First NB	Saint Jo	37.5	0.051	1	1,784	108	<\$100M	57.5	1,784	108	0
First NB	Cooper	37.5	0.092	1	3,545	108	<\$100M	67.5	3,545	108	0
First NB	Fort Stockton	37.5	0.12	0.963	5,162	100	<\$100M	40.0	1,676	75	0
Peoples St Bk	Rocksprings	37.5	0.058	1	3,282	99	<\$100M	60.0	3,282	99	0
Eden St Bk	Eden	37.5	0.083	1	4,664	91	<\$100M	42.5	1,888	77	0
Wood Cty NB	Quitman	37.5	0.086	1	5,229	69	<\$100M	67.5	5,229	69	0
Platinum Bk	Lubbock	37.5	0.136	0.613	10,844	96	<\$100M	32.5	2,376	59	0
Jourdanton St Bk	Jourdanton	37.5	0.092	0.789	8,095	181	<\$100M	45.0	2,663	150	0
Citizens NB	Hillsboro	37.5	0.111	0.658	10,033	192	<\$100M	50.0	3,290	167	0
Citizens Bk	Claude	37.5	0.012	1	1,124	104	<\$100M	75.0	6,563	97	0.002
First NB	Shiner	37.5	0.096	0.895	9,422	131	<\$100M	37.5	2,504	103	0
Snyder NB	Snyder	37.5	0.101	0.818	10,780	106	\$100M-500M	42.5	2,865	85	0
First NB	Winnsboro	37.5	0.132	0.45	17,429	178	\$100M-500M	27.5	2,671	117	0
First St Bk	Stratford	37.5	0.112	0.568	16,044	211	\$100M-500M	45.0	4,016	155	0
First NB	Mertzon	37.5	0.078	0.613	11,339	239	\$100M-500M	55.0	4,738	198	0.004
First TX Bk	Killeen	37.5	0.106	0.676	16,861	161	\$100M-500M	37.5	4,040	91	0
State Bk of TX	Irving	37.5	0.107	0.168	36,218	131	\$100M-500M	15.0	1,170	37	0
Sovereign Bk	Dallas	37.5	0.077	0.185	39,760	167	\$500M-\$1B	15.0	1,569	55	0
Brazos NB	Richwood	35.0	0.067	1	1,135	29	<\$100M	52.5	1,135	29	0
First NB	Edgewood	35.0	0.104	1	1,800	25	<\$100M	60.0	2,659	84	0
First St Bk	Tuscola	35.0	0.064	1	1,213	26	<\$100M	52.5	1,213	26	0
Plains St Bk	Plains	35.0	0.072	1	1,524	34	<\$100M	52.5	1,524	34	0
First Bk Roxton TX	Roxton	35.0	0.097	1	2,095	137	<\$100M	65.0	2,095	137	0
Kress NB	Kress	35.0	0.075	1	2,277	56	<\$100M	57.5	2,277	56	0
State Bk	Jewett	35.0	0.074	1	2,531	96	<\$100M	60.0	2,531	96	0

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First St Bk	Junction	35.0	0.067	1	2,304	76	<\$100M	57.5	2,304	76	0
First NB	Sterling City	35.0	0.086	1	3,719	62	<\$100M	25.0	794	50	0
Security St Bk	Anahuac	35.0	0.069	1	3,516	66	<\$100M	60.0	3,516	66	0
City NB	San Saba	35.0	0.068	1	3,571	57	<\$100M	27.5	880	47	0
First St Bk	Hemphill	35.0	0.106	0.972	5,665	64	<\$100M	32.5	1,303	52	0
First NB	South Padre Island	35.0	0.125	0.872	6,670	86	<\$100M	30.0	1,396	61	0
Pavillion Bk	Richardson	35.0	0.133	0.742	7,434	97	<\$100M	42.5	2,443	76	0
Hill B&TC	Weimar	35.0	0.037	1	3,292	89	<\$100M	37.5	1,295	77	0
First NB	Alvin	35.0	0.118	0.708	10,646	122	<\$100M	32.5	2,150	80	0
Synergy Bk SSB	Waco	35.0	0.093	0.82	8,920	78	<\$100M	25.0	1,487	47	0
Mineola Cmnty Bk SSB	Mineola	35.0	0.072	0.8	9,726	142	\$100M-500M	42.5	2,980	108	0
First NB	Bellville	35.0	0.088	0.599	13,622	208	\$100M-500M	60.0	6,332	163	0
Citizens 1st Bk	Tyler	35.0	0.056	0.377	32,056	229	\$500M-\$1B	27.5	3,851	113	0
Valliance Bk	Mckinney	32.5	0.026	1	350	3	<\$100M	20.0	58	1	0
Frontier Bk of TX	Elgin	32.5	0.002	1	53	4	<\$100M	32.5	53	4	0
La Coste NB	La Coste	32.5	0.073	1	2,245	43	<\$100M	57.5	2,245	43	0
Citizens NB	Crosbyton	32.5	0.013	1	449	49	<\$100M	37.5	449	49	0
First NBb	Woodsboro	32.5	0.069	1	2,441	40	<\$100M	57.5	2,441	40	0
Donley Cty St Bk	Clarendon	32.5	0.053	1	1,924	60	<\$100M	35.0	868	52	0
First Bk	Groveton	32.5	0.08	1	3,118	81	<\$100M	60.0	3,118	81	0
First NB	Quitaque	32.5	0.057	1	2,254	84	<\$100M	57.5	2,254	84	0
Carmine St Bk	Carmine	32.5	0.063	1	2,494	87	<\$100M	60.0	2,494	87	0
Normangee St Bk	Normangee	32.5	0.025	1	1,518	35	<\$100M	42.5	1,518	35	0
Karnes Cty NB	Karnes City	32.5	0.106	0.789	7,042	127	<\$100M	37.5	1,895	107	0
Texas Country Bk	Lakeway	32.5	0.023	1	1,595	4	<\$100M	10.0	6	1	0
First NB	Falfurrias	32.5	0.058	1	3,933	96	<\$100M	60.0	3,933	96	0
Independent Bk of Austin SSB	Lakeway	32.5	0.106	0.689	14,780	61	\$100M-500M	10.0	298	17	0
Trusttexas Bk SSB	Cuero	32.5	0.066	0.65	10,145	141	\$100M-500M	30.0	2,432	93	0
Grapeland St Bk	Grapeland	30.0	0.058	1	1,157	74	<\$100M	50.0	1,157	74	0
First Presidio Bk	Presidio	30.0	0.058	1	1,363	20	<\$100M	50.0	1,363	20	0
Citizens St Bk	Tenaha	30.0	0.089	1	2,199	35	<\$100M	30.0	629	26	0
First NB	Hico	30.0	0.087	1	2,710	92	<\$100M	60.0	2,710	92	0
Memphis St Bk	Memphis	30.0	0.053	1	1,828	71	<\$100M	50.0	1,828	71	0
First NB	Whitney	30.0	0.092	0.839	4,391	67	<\$100M	25.0	933	46	0
First NB	Groesbeck	30.0	0.056	1	2,670	110	<\$100M	57.5	2,670	110	0
Citizens St Bk	Ganado	30.0	0.059	1	2,868	35	<\$100M	52.5	2,868	35	0
Dilley St Bk	Dilley	30.0	0.014	1	704	28	<\$100M	32.5	704	28	0
First NB	Tahoka	30.0	0.05	1	2,535	69	<\$100M	37.5	1,232	62	0
First B&TC	Memphis	30.0	0.135	0.601	7,151	66	<\$100M	25.0	1,304	40	0
First St Bk	ColUmbus	30.0	0.061	1	4,824	78	<\$100M	32.5	1,435	62	0
Zapata NB	Zapata	30.0	0.069	0.9	5,787	95	<\$100M	35.0	1,892	71	0
Security St Bk	Farwell	30.0	0.028	1	2,347	61	<\$100M	45.0	2,347	61	0
National B&T	La Grange	30.0	0.051	0.835	5,244	116	\$100M-500M	42.5	2,313	96	0.003

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TIB Independent Bankers Bank	Irving	30.0	0.019	0.137	32,819	106	\$1B-\$10B	10.0	614	15	0.037
First NB	Amherst	27.5	0.012	1	202	3	<\$100M	17.5	30	2	0
Granger NB	Granger	27.5	0.066	1	1,489	40	<\$100M	52.5	1,489	40	0
First St Bk	Abernathy	27.5	0.058	1	1,351	37	<\$100M	27.5	451	30	0
First NB	Throckmorton	27.5	0.022	1	521	14	<\$100M	25.0	147	11	0
American Bk NA	Dallas	27.5	0.043	1	1,117	28	<\$100M	20.0	219	18	0
First NB	Mineola	27.5	0.031	1	944	39	<\$100M	40.0	944	39	0
First St Bk	Hallsville	27.5	0.046	1	1,451	31	<\$100M	45.0	1,451	31	0
Burton St Bk	Burton	27.5	0.034	1	1,483	35	<\$100M	40.0	1,483	35	0
State NB	West	27.5	0.077	0.691	3,497	161	<\$100M	40.0	1,176	148	0
Pointwest Bk	West	27.5	0.04	1	1,908	67	<\$100M	32.5	1,006	62	0
First Bk	Brownfield	27.5	0.075	0.612	9,565	90	\$100M-500M	17.5	1,407	64	0
North Houston Bk	Houston	27.5	0.059	0.143	19,644	118	\$100M-500M	20.0	2,073	81	0
Farmers St Bk	Bertram	25.0	0.059	1	1,576	39	<\$100M	50.0	1,576	39	0
Spur Security Bk	Spur	25.0	0.046	0.996	1,341	86	<\$100M	45.0	1,032	83	0
First NB	Aspermont	25.0	0.044	1	1,476	38	<\$100M	30.0	496	33	0
Westbound Bk	Katy	25.0	0.15	0.379	6,607	33	<\$100M	12.5	680	16	0
First NB	Stanton	25.0	0.078	0.771	4,219	88	<\$100M	55.0	3,014	82	0
ColUmbus St Bk	ColUmbus	25.0	0.05	0.84	3,856	67	<\$100M	32.5	1,242	58	0
United TX Bk	Dallas	25.0	0.111	0.386	8,799	60	<\$100M	10.0	804	30	0
Bank of TX	Austin	25.0	0.078	0.592	6,431	117	<\$100M	27.5	1,740	95	0
Peoples St Bk	Hallettsville	25.0	0.029	0.794	4,344	102	\$100M-500M	32.5	1,779	83	0
First NB	Lake Jackson	25.0	0.039	0.741	6,681	66	\$100M-500M	17.5	1,021	40	0
Madisonville St Bk	Madisonville	25.0	0.043	0.1	7,751	212	\$100M-500M	35.0	3,470	185	0
Vision Bk TS	Richardson	22.5	0.117	0.603	2,815	14	<\$100M	10.0	225	3	0
Schwertner St Bk	Schwertner	22.5	0.066	0.86	2,273	40	<\$100M	35.0	995	31	0
First NB	Seymour	22.5	0.085	0.757	3,406	47	<\$100M	20.0	627	33	0
First Private Bk TX	Dallas	22.5	0.003	0.991	109	2	<\$100M	27.5	70	1	0
Citizens St Bk	Princeton	22.5	0.069	0.552	4,193	139	<\$100M	47.5	2,452	123	0
Friona St Bk NA	Friona	22.5	0.073	0.172	5,739	100	<\$100M	25.0	1,812	86	0.004
Homebank	Seagoville	22.5	0.078	0.488	7,134	91	<\$100M	20.0	1,323	55	0
First NB	Hebbronville	22.5	0.027	0.716	2,851	67	\$100M-500M	30.0	1,254	56	0
Dallas City Bk	Dallas	22.5	0.07	0.37	10,164	96	\$100M-500M	22.5	2,300	75	0
Woodforest Bank FSB	Refugio	17.5	0	0	-	-	<\$100M	20.0	-	-	0
Texas Leadership Bk	Royse City	17.5	0.096	0.601	2,112	19	<\$100M	22.5	547	14	0
First NB	Chillicothe	17.5	0.096	0.461	3,609	36	<\$100M	20.0	828	26	0
City St Bk	Palacios	17.5	0.06	0.646	2,545	67	<\$100M	40.0	1,366	60	0
First NB	Refugio	17.5	0.033	0.799	1,990	20	<\$100M	20.0	462	16	0
Colorado Valley Bk	La Grange	15.0	0.075	0.598	2,665	42	<\$100M	37.5	1,401	35	0
Tolleson Private Bk	Dallas	15.0	0.026	0.102	5,705	22	\$100M-500M	10.0	155	7	0
Meridian Bk TX	Fort Worth	12.5	0.07	0.266	2,457	15	<\$100M	10.0	245	8	0
First St Bk	Bedias	12.5	0.04	0.307	2,662	93	<\$100M	37.5	1,862	85	0
Pioneer Bk SSB	Dripping Springs	10.0	0.037	0.187	402	4	<\$100M	17.5	218	3	0

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Security St Bk	Stockdale	10.0	0.025	0.258	624	3	<\$100M	10.0	6	1	0
Pegasus Bk	Dallas	10.0	0.048	0.274	1,849	13	<\$100M	10.0	150	5	0
Oakwood St Bk	Oakwood	NR	0	.	-	-	<\$100M	NR	-	-	0
First FNCL Tr Asset Mgmt Co	Abilene	NR	0	.	-	-	<\$100M	NR	-	-	0
Austin Cty St Bk	Bellville	NR	0	.	-	-	<\$100M	NR	-	-	0
Legacy TC NA	Houston	NR	0	.	-	-	<\$100M	NR	-	-	0
Oasis Bk SSB	Houston	NR	0	.	-	-	<\$100M	NR	-	-	0
Bank of San Antonio	San Antonio	NR	0	.	-	-	<\$100M	NR	-	-	0
First Assn Bk	Dallas	NR	0	.	-	-	<\$100M	NR	-	-	0
Share Plus Federal Bank	Plano	NR	0	.	-	-	\$100M-500M	NR	-	-	0
World Savings Bank FSB (Tex	Houston	NR	0	.	-	-	>\$10B	NR	-	-	0

Note: NR = not ranked

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

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)				CRD/TA (10)	
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)		LSBL# (9)
First NB	Hughes Springs	100.0	0.239	1	38,419	812	\$100M-500M	85.0	38,419	812	0
City NB	Kilgore	100.0	0.269	1	46,069	805	\$100M-500M	92.5	46,069	805	0
First NB	Dublin	97.5	0.298	1	20,140	643	<\$100M	82.5	20,140	643	0
Peoples Bk	Paris	97.5	0.312	1	29,090	456	<\$100M	87.5	29,090	456	0.001
First NB	George West	97.5	0.386	1	55,284	1,019	\$100M-500M	92.5	55,284	1,019	0
First St Bk	Mesquite	97.5	0.435	1	81,014	1,675	\$100M-500M	92.5	81,014	1,675	0
Round Top St Bk	Round Top	97.5	0.176	1	33,176	619	\$100M-500M	77.5	33,176	619	0.002
First NB of Albany Breckenri	Albany	97.5	0.235	1	59,305	1,154	\$100M-500M	87.5	59,305	1,154	0
Grandview Bk	Grandview	95.0	0.304	1	22,106	394	<\$100M	75.0	22,106	394	0
Community Bk	Longview	95.0	0.291	1	22,561	457	<\$100M	80.0	22,561	457	0
Sanger Bk	Sanger	95.0	0.315	1	26,274	549	<\$100M	85.0	26,274	549	0
First Nb	Mcgregor	95.0	0.232	1	21,435	380	<\$100M	77.5	21,435	380	0
Affiliated Bank	Bedford	95.0	0.138	1	14,766	171	\$100M-500M	77.5	14,766	171	0
Preferred Bank	Houston	95.0	0.069	1	14,998	118	\$100M-500M	70.0	14,998	118	0
Legend Bk NA	Bowie	95.0	0.125	0.447	46,476	914	\$100M-500M	75.0	75,443	1,066	0
First Command Bank	Fort Worth	95.0	0.026	1	14,878	1,062	\$500M-\$1B	75.0	14,878	1,062	0.059
Bank of Navasota NA	Navasota	92.5	0.163	1	11,962	374	<\$100M	67.5	11,962	374	0
National Bk	Andrews	92.5	0.273	1	23,356	315	<\$100M	75.0	23,356	315	0
First St Bk	Graham	92.5	0.182	1	17,534	552	<\$100M	72.5	17,534	552	0
Cypress Bank FSB	Pittsburg	92.5	0.061	0.418	7,955	337	\$100M-500M	72.5	15,512	387	0
Elsa St B&TC	Elsa	92.5	0.222	1	30,671	361	\$100M-500M	75.0	30,671	361	0
First Federal Community Bank	Paris	92.5	0.039	0.228	11,970	437	\$100M-500M	85.0	46,765	598	0
First NB	Linden	90.0	0.177	1	11,356	259	<\$100M	62.5	11,356	259	0
First NB	Canton	90.0	0.189	1	15,552	289	<\$100M	67.5	15,552	289	0.002
First St Bk	Ben Wheeler	90.0	0.155	1	12,839	354	<\$100M	60.0	12,839	354	0
First NB of Bosque Cty	Valley Mills	90.0	0.158	1	13,804	305	<\$100M	57.5	13,804	305	0
Lindale St Bk	Lindale	90.0	0.227	1	20,995	253	<\$100M	72.5	20,995	253	0
Hull St Bk	Hull	87.5	0.251	1	10,574	266	<\$100M	72.5	10,574	266	0
American Bk NA	Keller	87.5	0.196	1	11,623	184	<\$100M	65.0	11,623	184	0
Texas SVG Bk SSB	Snyder	87.5	0.175	1	11,966	222	<\$100M	62.5	11,966	222	0
First NB	Byers	87.5	0.132	1	10,756	269	<\$100M	52.5	10,756	269	0
Dalhart FS & LA	Dalhart	87.5	0.046	1	4,436	79	<\$100M	57.5	4,436	79	0
First-Lockhart NB	Lockhart	87.5	0.149	0.289	17,121	576	\$100M-500M	82.5	50,361	721	0
ARP St Bk	Arp	87.5	0.103	1	13,228	385	\$100M-500M	55.0	13,228	385	0
Mills Cty St Bk	Goldthwaite	87.5	0.069	0.432	10,958	678	\$100M-500M	62.5	21,419	747	0
Citizens St Bk	Somerville	87.5	0.076	0.358	16,066	778	\$100M-500M	77.5	43,988	937	0
First Bk of Conroe NA	Conroe	87.5	0.089	0.237	19,530	977	\$100M-500M	85.0	68,730	1,202	0
First St B&TC	Carthage	87.5	0.051	1	16,557	396	\$100M-500M	57.5	16,557	396	0
First NB	Bronte	85.0	0.192	1	4,436	1,132	<\$100M	65.0	4,436	1,132	0
Lovelady St Bk	Lovelady	85.0	0.194	1	6,387	228	<\$100M	60.0	6,387	228	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Angelina SB FSB	Lufkin	85.0	0.059	1	2,512	91	<\$100M	60.0	2,512	91	0
Anahuac NB	Anahuac	85.0	0.225	1	14,373	204	<\$100M	65.0	14,373	204	0
First Security St Bk	Cranfills Gap	85.0	0.157	1	10,126	195	<\$100M	57.5	10,126	195	0
Medina Valley St Bk	Devine	85.0	0.124	1	9,435	249	<\$100M	57.5	9,435	249	0
Commercial NB	Brady	85.0	0.12	1	9,928	334	<\$100M	55.0	9,928	334	0
First St Bk	Yoakum	85.0	0.134	1	12,257	180	<\$100M	60.0	12,257	180	0
First St Bk	Clute	85.0	0.098	0.388	9,378	408	<\$100M	75.0	24,144	471	0
Aimbank	Littlefield	85.0	0.106	0.31	10,844	487	\$100M-500M	75.0	30,004	647	0
Spring Hill St Bk	Longview	85.0	0.096	0.333	11,714	522	\$100M-500M	72.5	29,609	631	0
First St Bk	Chico	85.0	0.121	0.31	15,856	589	\$100M-500M	92.5	51,190	740	0
Blanco NB	Blanco	85.0	0.11	0.354	16,024	368	\$100M-500M	85.0	45,249	565	0.003
First NB	Sonora	85.0	0.099	0.305	16,212	580	\$100M-500M	77.5	43,911	727	0
First Cmnty Bk	Corpus Christi	85.0	0.094	0.322	15,796	669	\$100M-500M	85.0	49,095	831	0.001
First NB	Baird	85.0	0.09	0.257	16,226	1,281	\$100M-500M	77.5	45,271	1,585	0
Texas Star Bk	Van Alstyne	85.0	0.084	0.187	17,705	738	\$100M-500M	92.5	94,628	997	0
Citizens St Bk	Buffalo	85.0	0.079	0.469	17,211	504	\$100M-500M	70.0	33,719	580	0.001
Liberty NB	Paris	85.0	0.076	1	17,237	381	\$100M-500M	55.0	17,237	381	0
Commercial St Bk	Andrews	85.0	0.097	0.199	27,591	937	\$100M-500M	82.5	96,587	1,277	0
City NB	Sulphur Springs	85.0	0.058	0.317	18,047	896	\$100M-500M	72.5	47,893	1,038	0
City NB	Corsicana	82.5	0.186	1	7,701	197	<\$100M	60.0	7,701	197	0
First FS & LA of Littlefield	Littlefield	82.5	0.064	0.229	2,781	94	<\$100M	45.0	3,253	96	0
Fannin Bk	Bonham	82.5	0.172	1	8,161	180	<\$100M	55.0	8,161	180	0
Morris Cty NB	Naples	82.5	0.108	0.514	8,530	351	<\$100M	70.0	16,606	401	0
First Bk	Muleshoe	82.5	0.084	1	6,749	247	<\$100M	52.5	6,749	247	0
Bonham St Bk	Bonham	82.5	0.12	1	10,860	214	<\$100M	50.0	10,860	214	0
Hereford St Bk	Hereford	82.5	0.095	0.261	10,583	488	\$100M-500M	70.0	28,484	619	0
Huntington St Bk	Huntington	82.5	0.075	0.296	12,453	470	\$100M-500M	70.0	33,628	543	0.015
First Federal Bank Texas	Tyler	82.5	0.023	0.205	5,111	132	\$100M-500M	67.5	18,301	186	0
Herring Bk	Amarillo	82.5	0.076	0.175	25,566	859	\$100M-500M	72.5	80,369	1,116	0.002
Enterprise Bk	Houston	82.5	0.071	0.182	26,561	864	\$100M-500M	87.5	120,665	1,269	0
Happy St Bk	Happy	82.5	0.057	0.255	32,236	1,315	\$500M-\$1B	80.0	110,465	1,691	0
Guaranty Bond Bk	Mount Pleasant	82.5	0.06	0.252	35,015	1,429	\$500M-\$1B	80.0	113,058	1,822	0
Firstbank Sw	Amarillo	82.5	0.061	0.244	38,108	1,507	\$500M-\$1B	70.0	97,796	1,840	0
Austin Bk TX NA	Jacksonville	82.5	0.061	0.209	48,386	2,142	\$500M-\$1B	75.0	153,832	2,658	0
First B&TC	Dawson	80.0	0.249	1	6,451	195	<\$100M	65.0	6,451	195	0
First NB	Tom Bean	80.0	0.171	1	6,426	185	<\$100M	52.5	6,426	185	0
Citizens St Bk	Corrigan	80.0	0.182	1	7,723	151	<\$100M	60.0	7,723	151	0
Citizens St Bk	Miles	80.0	0.184	1	8,172	165	<\$100M	55.0	8,172	165	0
Texas St Bk SSB	Lott	80.0	0.21	1	10,281	121	<\$100M	62.5	10,281	121	0
First NB	Paducah	80.0	0.083	1	4,088	348	<\$100M	52.5	4,088	348	0
First St Bk	Mobeetie	80.0	0.122	1	6,409	248	<\$100M	50.0	6,409	248	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
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Texas First Bk	Winnie	80.0	0.246	1	19,409	98	<\$100M	62.5	19,409	98	0
Citizens NB	Wills Point	80.0	0.124	1	9,907	131	<\$100M	47.5	9,907	131	0
Llano NB	Llano	80.0	0.094	0.299	8,167	293	<\$100M	85.0	27,289	360	0
Ennis St Bk	Ennis	80.0	0.102	0.262	9,608	406	<\$100M	77.5	31,742	561	0
Hondo NB	Hondo	80.0	0.098	0.278	10,225	359	\$100M-500M	80.0	36,286	467	0
Commercial St Bk	El Campo	80.0	0.071	0.308	10,506	425	\$100M-500M	75.0	33,709	520	0
Texas Bk	Henderson	80.0	0.066	0.33	10,137	437	\$100M-500M	65.0	27,204	529	0
Citizens NB	Brownwood	80.0	0.084	0.23	13,333	334	\$100M-500M	67.5	35,320	446	0
First NB	Port Lavaca	80.0	0.07	1	12,083	166	\$100M-500M	50.0	12,083	166	0
First NB	Gilmer	80.0	0.064	0.235	11,831	475	\$100M-500M	72.5	39,832	614	0
Gilmer NB	Gilmer	80.0	0.054	0.424	10,106	424	\$100M-500M	52.5	18,909	496	0
First St Bk	Athens	80.0	0.053	0.242	15,905	785	\$100M-500M	72.5	50,757	1,051	0
First B&TC East TX	Diboll	80.0	0.054	0.17	30,800	1,318	\$500M-\$1B	70.0	102,863	1,682	0.003
Stockmens NB	Cotulla	77.5	0.146	1	5,111	146	<\$100M	50.0	5,111	146	0
First NB	Moody	77.5	0.171	1	6,107	215	<\$100M	52.5	6,107	215	0
Marion St Bk	Marion	77.5	0.143	1	6,753	168	<\$100M	50.0	6,753	168	0
First St Bk	Paint Rock	77.5	0.099	1	4,718	219	<\$100M	47.5	4,718	219	0
Community Bk	Wellington	77.5	0.083	0.272	6,316	319	<\$100M	72.5	23,192	400	0
Panola NB	Carthage	77.5	0.08	1	7,375	172	<\$100M	47.5	7,375	172	0
Lamar NB	Paris	77.5	0.062	0.443	6,342	355	\$100M-500M	60.0	14,309	393	0.004
First Cmnty Bk Cent TX NA	Meridian	77.5	0.084	0.306	9,029	237	\$100M-500M	75.0	29,468	301	0
Transpecos Banks	Pecos	77.5	0.081	0.264	10,276	380	\$100M-500M	72.5	31,702	473	0
First Bk	Azle	77.5	0.059	0.219	10,972	466	\$100M-500M	72.5	40,107	587	0
West Tx St Bk	Odessa	77.5	0.065	0.191	15,636	556	\$100M-500M	77.5	63,192	771	0
Bank & Tr SSB	Del Rio	77.5	0.048	0.245	13,105	681	\$100M-500M	70.0	43,625	840	0
First NB	Huntsville	77.5	0.045	0.308	12,693	651	\$100M-500M	67.5	37,447	773	0
Community Bk	Granbury	77.5	0.052	0.151	19,941	881	\$100M-500M	90.0	120,594	1,344	0
Security St B&TC	Fredericksburg	77.5	0.048	0.191	27,853	1,188	\$500M-\$1B	72.5	103,993	1,567	0
Citizens Bk	Claude	75.0	0.071	1	6,563	97	<\$100M	37.5	1,124	104	0.004
Powell St Bk	Powell	75.0	0.169	1	3,998	168	<\$100M	55.0	3,998	168	0
First NB	Graford	75.0	0.128	1	5,196	132	<\$100M	42.5	5,196	132	0
Buckholts St Bk	Buckholts	75.0	0.124	1	5,449	223	<\$100M	47.5	5,449	223	0
White Oak St Bk	White Oak	75.0	0.082	0.346	4,707	250	<\$100M	67.5	13,604	359	0
Citizens St Bk	Roma	75.0	0.069	1	4,153	234	<\$100M	47.5	4,153	234	0
First NB	Canadian	75.0	0.084	1	7,192	121	<\$100M	45.0	7,192	121	0
Fidelity Bk of TX	Waco	75.0	0.074	0.37	6,614	232	<\$100M	60.0	17,216	296	0
Community NB	Hondo	75.0	0.082	0.251	7,361	365	<\$100M	72.5	24,904	430	0
Hamlin NB	Hamlin	75.0	0.074	0.277	6,666	366	<\$100M	57.5	16,891	414	0
East TX NB	Palestine	75.0	0.07	0.273	7,986	321	\$100M-500M	85.0	29,283	417	0
Security Bk	Ralls	75.0	0.054	0.396	6,469	327	\$100M-500M	65.0	16,327	382	0
Vintage Bk	Waxahachie	75.0	0.067	0.257	8,085	382	\$100M-500M	75.0	30,930	494	0.003

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Charter Bk	Corpus Christi	75.0	0.065	0.173	8,954	401	\$100M-500M	72.5	37,761	531	0
Main St Bk	Kingwood	75.0	0.061	0.283	8,894	336	\$100M-500M	70.0	29,864	471	0
First St Bk	Louise	75.0	0.06	0.312	10,531	346	\$100M-500M	75.0	33,701	431	0
Citizens St Bk	Tyler	75.0	0.067	0.156	12,208	577	\$100M-500M	67.5	39,431	706	0
City NB	Taylor	75.0	0.035	0.337	7,313	741	\$100M-500M	55.0	18,008	796	0.007
Newfirst NB	El Campo	75.0	0.054	0.171	15,047	541	\$100M-500M	80.0	71,458	752	0
First NB	Bastrop	75.0	0.041	0.228	12,150	678	\$100M-500M	67.5	44,088	831	0
Texas Cmnty Bk NA	Somerset	75.0	0.049	0.157	20,675	753	\$100M-500M	77.5	90,274	1,067	0
Guaranty Bank	Austin	75.0	0.008	0.042	128,588	4,088	>\$10B	60.0	310,069	4,558	0
Farmers NB	Newcastle	72.5	0.188	1	3,729	120	<\$100M	52.5	3,729	120	0
Ballinger NB	Ballinger	72.5	0.121	1	4,061	173	<\$100M	50.0	4,061	173	0
Junction NB	Junction	72.5	0.076	1	3,132	233	<\$100M	45.0	3,132	233	0
First NB	Anson	72.5	0.099	0.609	4,549	238	<\$100M	52.5	7,365	256	0
Citizens St Bk	Luling	72.5	0.112	0.256	6,199	234	<\$100M	72.5	22,898	315	0
City NB	Colorado City	72.5	0.084	1	4,670	151	<\$100M	42.5	4,670	151	0.003
Kilgore NB	Kilgore	72.5	0.09	0.344	5,451	186	<\$100M	75.0	15,840	240	0
Mason NB	Mason	72.5	0.105	1	7,208	120	<\$100M	42.5	7,208	120	0
First NB	Santo	72.5	0.113	1	8,478	90	<\$100M	42.5	8,478	90	0.003
First NB	Floydada	72.5	0.081	1	6,524	123	<\$100M	40.0	6,524	123	0
First NB Hereford	Hereford	72.5	0.072	0.365	5,914	259	<\$100M	72.5	16,204	318	0
United Bk of EL Paso Del Nor	El Paso	72.5	0.091	0.195	8,180	262	<\$100M	77.5	37,820	397	0
Fayetteville Bk	Fayetteville	72.5	0.081	1	8,347	94	\$100M-500M	40.0	8,347	94	0
First NB	Anderson	72.5	0.056	0.338	6,099	326	\$100M-500M	67.5	18,033	388	0
First Bk W TS	Coahoma	72.5	0.071	0.272	7,759	282	\$100M-500M	82.5	28,530	393	0
Southwest Bk	Odessa	72.5	0.076	0.197	9,015	376	\$100M-500M	82.5	41,148	555	0
First St Bk-Brmd SSB	Bremond	72.5	0.054	0.434	6,514	264	\$100M-500M	52.5	14,353	302	0.004
First St Bk	Frankston	72.5	0.063	0.2	8,633	331	\$100M-500M	85.0	43,228	455	0
Citizens St Bk	Sealy	72.5	0.057	0.304	7,986	324	\$100M-500M	65.0	23,717	407	0
First St Bk	Burnet	72.5	0.052	0.262	7,928	425	\$100M-500M	65.0	26,185	504	0
Commercial NB	Texarkana	72.5	0.062	0.207	9,704	350	\$100M-500M	72.5	38,575	489	0
First NB	Texarkana	72.5	0.043	0.266	8,232	425	\$100M-500M	62.5	25,979	520	0
Texas Bk	Brownwood	72.5	0.06	0.149	13,080	512	\$100M-500M	70.0	49,298	681	0
Farmers St Bk	Center	72.5	0.035	0.297	8,256	594	\$100M-500M	62.5	25,571	700	0
Union St Bk	Florence	72.5	0.049	0.185	13,737	669	\$100M-500M	67.5	49,135	847	0
First FNCL Bk NA	Southlake	72.5	0.042	0.189	12,692	539	\$100M-500M	75.0	59,088	745	0
First FNCL Bk NA	Stephenville	72.5	0.043	0.175	13,845	522	\$100M-500M	75.0	63,541	744	0
Brush Country Bk	Freer	70.0	0.067	1	2,347	61	<\$100M	47.5	6,298	158	0
Community NB	Detroit	70.0	0.163	1	2,836	132	<\$100M	50.0	2,836	132	0
Kent Cty St Bk	Jayton	70.0	0.167	1	3,887	85	<\$100M	50.0	3,887	85	0
Bank of Crowley	Crowley	70.0	0.16	1	4,027	104	<\$100M	50.0	4,027	104	0
Security St Bk	Winters	70.0	0.106	0.858	3,072	193	<\$100M	47.5	3,582	199	0

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Union St Bk	Kerrville	70.0	0.124	1	4,061	92	<\$100M	45.0	4,061	92	0
Bank San Jacinto Cty	Coldspring	70.0	0.117	1	3,849	106	<\$100M	45.0	3,849	106	0
Riverbend Bk	Fort Worth	70.0	0.135	0.338	5,449	126	<\$100M	67.5	16,124	172	0
Lakeside Nb	Rockwall	70.0	0.097	0.41	4,250	194	<\$100M	60.0	10,369	230	0
Bank Brenham NA	Brenham	70.0	0.088	0.455	4,952	169	<\$100M	65.0	10,879	207	0
Texas NB	Sweetwater	70.0	0.068	0.33	5,065	290	<\$100M	72.5	15,361	342	0
Texas NB	Jacksonville	70.0	0.073	0.181	8,125	285	\$100M-500M	77.5	39,471	426	0
First FNCL Bk NA	Eastland	70.0	0.043	0.537	5,617	336	\$100M-500M	55.0	10,456	364	0
Jacksboro NB	Jacksboro	70.0	0.051	0.239	6,661	303	\$100M-500M	57.5	21,641	378	0.002
First Community Bank NA	San Benito	70.0	0.053	0.27	7,657	284	\$100M-500M	72.5	28,384	345	0
First St Bk	New Braunfels	70.0	0.054	0.126	11,845	495	\$100M-500M	90.0	94,064	783	0
1st Choice Bk	Houston	70.0	0.053	0.124	16,275	597	\$100M-500M	80.0	89,226	942	0
First United Bk	Dimmitt	70.0	0.027	0.142	17,890	787	\$500M-\$1B	60.0	73,337	1,066	0
Citizens NB	Henderson	70.0	0.025	0.193	17,557	884	\$500M-\$1B	65.0	66,291	1,128	0
Southwest Securities FSB	Arlington	70.0	0.009	0.037	9,493	241	\$1B-\$10B	77.5	139,907	619	0
Viewpoint Bank	Plano	70.0	0.006	0.047	9,300	491	\$1B-\$10B	57.5	34,519	558	0
American St Bk	Lubbock	70.0	0.031	0.135	63,141	3,598	\$1B-\$10B	60.0	203,039	4,262	0.004
Amarillo NB	Amarillo	70.0	0.036	0.108	85,878	2,686	\$1B-\$10B	60.0	252,095	3,536	0
Crowell St Bk	Crowell	67.5	0.115	0.696	3,007	187	<\$100M	45.0	3,982	196	0
First NB	Cooper	67.5	0.092	1	3,545	108	<\$100M	37.5	3,545	108	0
Commercial St Bk	Palmer	67.5	0.088	0.374	3,737	159	<\$100M	67.5	9,990	199	0
Sanderson St Bk	Sanderson	67.5	0.134	1	6,152	6	<\$100M	42.5	6,152	6	0
Wood Cty NB	Quitman	67.5	0.086	1	5,229	69	<\$100M	37.5	5,229	69	0
Farmers St Bk	Groesbeck	67.5	0.046	0.44	4,715	254	\$100M-500M	52.5	10,725	288	0
Wellington St Bk	Wellington	67.5	0.051	0.333	5,862	278	\$100M-500M	45.0	12,347	317	0
Falls City NB	Falls City	67.5	0.05	0.35	5,811	274	\$100M-500M	55.0	15,097	331	0
Fort Worth NB	Fort Worth	67.5	0.064	0.155	7,993	334	\$100M-500M	62.5	31,006	426	0
Peoples Bk	Lubbock	67.5	0.048	0.167	8,561	297	\$100M-500M	55.0	28,571	367	0
Citizens Bk	Slaton	67.5	0.049	0.176	8,784	360	\$100M-500M	72.5	43,567	479	0
First Bk	Burkburnett	67.5	0.049	0.135	9,782	397	\$100M-500M	72.5	49,363	570	0
Industry St Bk	Industry	67.5	0.036	0.221	7,359	478	\$100M-500M	65.0	28,104	586	0.002
Texas First St Bk	Riesel	67.5	0.041	0.2	8,441	401	\$100M-500M	60.0	31,240	521	0
Bank of The West	Grapevine	67.5	0.048	0.116	10,820	427	\$100M-500M	75.0	65,549	643	0
First NB	Monahans	67.5	0.041	0.171	10,218	423	\$100M-500M	75.0	48,333	638	0
Woodhaven NB	Fort Worth	67.5	0.049	0.12	14,853	511	\$100M-500M	80.0	91,531	773	0
Crosby St Bk	Crosby	67.5	0.04	0.159	13,410	658	\$100M-500M	70.0	61,210	881	0
Alliance Bk	Sulphur Springs	67.5	0.031	0.136	14,596	691	\$100M-500M	60.0	58,962	897	0.003
Omniamerican Bank	Ft. Worth	67.5	0.005	0.08	4,581	159	\$500M-\$1B	55.0	24,606	227	0
State NB	Fort Worth	67.5	0.032	0.108	61,961	2,376	\$1B-\$10B	70.0	331,304	3,543	0
Sterling Bk	Houston	67.5	0.035	0.067	153,243	4,566	\$1B-\$10B	77.5	1,122,058	7,979	0
Laredo NB	Laredo	67.5	0.025	0.142	111,792	3,714	\$1B-\$10B	67.5	526,054	5,420	0.001

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
First NB	Lipan	65.0	0.144	1	2,077	81	<\$100M	42.5	2,077	81	0
Eagle Bk	Jarrell	65.0	0.18	1	3,181	60	<\$100M	50.0	3,181	60	0
Enloe St Bk	Enloe	65.0	0.184	1	3,263	95	<\$100M	47.5	3,263	95	0.003
First Bk Roxton TX	Roxton	65.0	0.097	1	2,095	137	<\$100M	35.0	2,095	137	0
Transpecos Bk Iraan	Iraan	65.0	0.137	1	3,212	60	<\$100M	47.5	3,212	60	0
Menard NB	Menard	65.0	0.133	1	3,989	63	<\$100M	42.5	3,989	63	0
State NB	Groom	65.0	0.093	0.342	3,270	143	<\$100M	60.0	9,529	181	0
First NB	Colorado City	65.0	0.12	1	4,388	61	<\$100M	42.5	4,388	61	0
Wilson St Bk	Wilson	65.0	0.069	1	3,234	144	<\$100M	40.0	3,234	144	0
Justin St Bk	Justin	65.0	0.075	0.218	4,788	208	<\$100M	70.0	20,546	279	0
First TX Bk	Belton	65.0	0.056	0.297	3,597	264	<\$100M	62.5	12,097	299	0
First St Bk	Brownsboro	65.0	0.067	0.263	5,071	180	<\$100M	65.0	17,968	242	0
Muleshoe St Bk	Muleshoe	65.0	0.057	0.374	4,426	224	<\$100M	52.5	11,770	260	0
Texas St Bk	Joaquin	65.0	0.061	0.255	5,343	230	<\$100M	75.0	20,975	301	0.004
Security St Bk	Littlefield	65.0	0.051	0.328	4,674	203	<\$100M	55.0	14,016	241	0
First TX Bk	Lampasas	65.0	0.044	0.338	4,120	251	<\$100M	62.5	12,201	290	0
National Bk of TX	Fort Worth	65.0	0.053	0.202	5,476	292	\$100M-500M	65.0	24,115	379	0
Citizens St Bk	Woodville	65.0	0.046	0.329	5,522	290	\$100M-500M	55.0	15,679	333	0
First NB	Jacksboro	65.0	0.048	0.185	8,023	305	\$100M-500M	65.0	31,476	414	0.002
Shelby SVG Bk SSB	Center	65.0	0.038	0.22	6,353	332	\$100M-500M	55.0	21,675	402	0
Independent Bk	Waco	65.0	0.043	0.138	8,104	349	\$100M-500M	75.0	46,584	488	0
Corsicana Nat B&T	Corsicana	65.0	0.046	0.131	8,716	378	\$100M-500M	62.5	35,212	505	0
San Angelo NB	San Angelo	65.0	0.03	0.162	9,360	515	\$100M-500M	60.0	37,006	664	0
First NB	Granbury	65.0	0.031	0.182	9,703	477	\$100M-500M	67.5	45,423	609	0
First St Bk	Gainesville	65.0	0.03	0.188	9,745	584	\$100M-500M	65.0	42,267	701	0
Community B&T	Waco	65.0	0.04	0.126	13,719	469	\$100M-500M	70.0	71,043	622	0
Falcon Intl Bk	Laredo	65.0	0.026	0.107	19,227	877	\$500M-\$1B	65.0	94,593	1,169	0.001
American Bk NA	Corpus Christi	65.0	0.03	0.068	23,812	1,100	\$500M-\$1B	70.0	149,888	1,689	0
First FNCL Bk Na	Abilene	65.0	0.025	0.117	22,667	1,376	\$500M-\$1B	60.0	82,762	1,732	0
Broadway NB	San Antonio	65.0	0.024	0.11	40,642	1,887	\$1B-\$10B	62.5	185,911	2,623	0
First NB	Edinburg	65.0	0.027	0.072	104,996	4,108	\$1B-\$10B	67.5	624,228	6,042	0
Bank of Vernon	Vernon	62.5	0.079	0.484	2,236	132	<\$100M	50.0	5,766	115	0
Horizon Bk SSB	Austin	62.5	0.068	1	3,918	67	<\$100M	52.5	13,394	160	0
Commercial Bk	Mason	62.5	0.162	1	3,117	71	<\$100M	45.0	3,117	71	0
First St Bk	Abilene	62.5	0.102	0.456	2,856	124	<\$100M	57.5	6,261	146	0
Citizens St Bk	Anton	62.5	0.097	0.652	2,932	107	<\$100M	45.0	4,499	117	0
Texas Republic Bk NA	Frisco	62.5	0.093	0.256	3,915	147	<\$100M	65.0	14,075	187	0
Security St Bk NA	Ore City	62.5	0.072	0.624	3,450	139	<\$100M	52.5	5,532	155	0
Coleman Cty St Bk	Coleman	62.5	0.064	0.271	3,298	180	<\$100M	55.0	10,914	217	0
Bank TX	Devine	62.5	0.073	0.216	4,047	177	<\$100M	67.5	17,725	219	0
First St Bk	Odem	62.5	0.054	0.294	3,465	178	<\$100M	52.5	10,698	229	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
First St Bk	Mineral Wells	62.5	0.061	0.347	3,940	172	<\$100M	55.0	11,364	207	0
American NB	Mount Pleasant	62.5	0.061	0.303	4,637	211	<\$100M	62.5	15,296	261	0
Henderson Federal Savings Bank	Henderson	62.5	0.01	0.2	836	26	<\$100M	50.0	3,772	35	0
First TX Bk	Round Rock	62.5	0.049	0.143	7,605	359	\$100M-500M	72.5	40,018	503	0
First NB	Cameron	62.5	0.036	0.236	6,395	240	\$100M-500M	65.0	27,137	318	0
Capital Bk	Houston	62.5	0.049	0.105	9,221	324	\$100M-500M	75.0	59,426	524	0
American NB	Gonzales	62.5	0.04	0.214	7,912	381	\$100M-500M	55.0	25,780	482	0
Security St Bk	Odessa	62.5	0.043	0.094	9,604	408	\$100M-500M	72.5	59,560	649	0.003
Hometown Bk NA	Galveston	62.5	0.037	0.121	8,609	385	\$100M-500M	75.0	54,054	559	0
Texas Cmnty Bk NA	The Woodlands	62.5	0.042	0.102	10,066	310	\$100M-500M	77.5	76,208	511	0
First St Bk	Livingston	62.5	0.029	0.192	6,971	410	\$100M-500M	67.5	35,480	500	0
International Bk CMRC	Zapata	62.5	0.023	0.231	8,830	367	\$100M-500M	52.5	29,543	472	0
National Bk	Gatesville	62.5	0.028	0.128	11,767	566	\$100M-500M	65.0	61,268	785	0
First St Bk	Uvalde	62.5	0.026	0.161	10,961	583	\$100M-500M	55.0	40,059	720	0
Community NB	Midland	62.5	0.038	0.077	16,593	646	\$100M-500M	75.0	106,599	1,074	0
Lubbock NB	Lubbock	62.5	0.031	0.074	15,112	1,611	\$100M-500M	67.5	85,266	2,168	0
Independent Bk	Mckinney	62.5	0.033	0.122	16,362	555	\$100M-500M	72.5	92,820	855	0
Texas B&TC	Longview	62.5	0.024	0.07	21,006	833	\$500M-\$1B	70.0	158,170	1,476	0.006
American Bk of TX	Sherman	62.5	0.023	0.066	23,061	879	\$1B-\$10B	62.5	133,471	1,358	0
Extraco Bks NA	Temple	62.5	0.022	0.094	23,420	1,089	\$1B-\$10B	65.0	129,712	1,636	0
First Victoria NB	Victoria	62.5	0.022	0.071	26,808	1,005	\$1B-\$10B	70.0	208,742	1,795	0
Southside Bk	Tyler	62.5	0.021	0.126	37,739	1,478	\$1B-\$10B	62.5	169,655	2,030	0.001
First NB	Edgewood	60.0	0.154	1	2,659	84	<\$100M	35.0	1,800	25	0
Bloomburg St Bk	Bloomburg	60.0	0.076	1	943	26	<\$100M	55.0	4,682	97	0
First St Bk	Rice	60.0	0.129	1	1,435	57	<\$100M	37.5	1,435	57	0
Amistad Bk	Del Rio	60.0	0.212	0.473	2,931	72	<\$100M	57.5	6,199	100	0
First St Bk of Miami TX	Miami	60.0	0.076	0.358	2,100	140	<\$100M	55.0	5,858	163	0
First NB	Hico	60.0	0.087	1	2,710	92	<\$100M	30.0	2,710	92	0
State Bk	Jewett	60.0	0.074	1	2,531	96	<\$100M	35.0	2,531	96	0
First St Bk	Shallowater	60.0	0.082	0.279	2,879	115	<\$100M	57.5	9,902	146	0
Robert Lee St Bk	Robert Lee	60.0	0.073	0.6	2,812	123	<\$100M	40.0	4,673	133	0
First Bk	Groveton	60.0	0.08	1	3,118	81	<\$100M	32.5	3,118	81	0
Carmine St Bk	Carmine	60.0	0.063	1	2,494	87	<\$100M	32.5	2,494	87	0
Marfa NB	Marfa	60.0	0.072	0.551	2,852	117	<\$100M	42.5	5,179	130	0
First NB	Eldorado	60.0	0.064	0.715	2,848	93	<\$100M	42.5	3,984	106	0
Security St Bk	Anahuac	60.0	0.069	1	3,516	66	<\$100M	35.0	3,516	66	0
Peoples St Bk	Rocksprings	60.0	0.058	1	3,282	99	<\$100M	37.5	3,282	99	0
First NB	Falfurrias	60.0	0.058	1	3,933	96	<\$100M	32.5	3,933	96	0
First NB	Mexia	60.0	0.061	0.253	4,523	205	<\$100M	70.0	17,849	271	0
Citizens NB	Crockett	60.0	0.052	0.292	4,088	173	<\$100M	62.5	14,006	225	0.004
Brazos Valley Bk NA	College Station	60.0	0.075	0.13	6,261	202	<\$100M	72.5	38,384	333	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Texstar NB	Universal City	60.0	0.074	0.129	7,212	216	<\$100M	72.5	44,632	380	0
State Bk	De Kalb	60.0	0.046	0.208	5,377	253	\$100M-500M	47.5	17,162	304	0
Countybk NA	Newton	60.0	0.046	0.246	5,973	223	\$100M-500M	70.0	24,287	311	0
Lone Star Cap Bk NA	San Antonio	60.0	0.041	0.181	5,954	239	\$100M-500M	62.5	26,244	320	0
State NB TS	Iowa Park	60.0	0.036	0.228	5,378	230	\$100M-500M	42.5	14,976	281	0
First NB	Bellville	60.0	0.041	0.278	6,332	163	\$100M-500M	35.0	13,622	208	0
Texas First Bk	Galveston	60.0	0.045	0.203	7,548	217	\$100M-500M	62.5	32,160	307	0
First NB	Weatherford	60.0	0.043	0.124	8,205	278	\$100M-500M	62.5	39,458	425	0
Texas First Bk	Santa Fe	60.0	0.04	0.141	8,254	281	\$100M-500M	60.0	36,616	390	0
First St Bk TX	Keene	60.0	0.035	0.142	7,411	325	\$100M-500M	57.5	32,359	444	0
First B&TC	Lubbock	60.0	0.03	0.096	10,420	387	\$100M-500M	70.0	70,161	640	0.002
American Bk CMRC	Wolfforth	60.0	0.026	0.076	16,395	681	\$500M-\$1B	70.0	104,576	1,119	0
First St Bk Central TX	Temple	60.0	0.022	0.061	18,644	757	\$500M-\$1B	70.0	144,787	1,286	0
Century Bk NA	Texarkana	60.0	0.021	0.063	26,816	1,092	\$1B-\$10B	65.0	178,389	1,664	0
American NB TX	Terrell	60.0	0.019	0.066	27,338	1,143	\$1B-\$10B	67.5	207,024	1,899	0
Prosperity Bk	El Campo	60.0	0.016	0.065	96,170	3,683	\$1B-\$10B	65.0	722,632	6,241	0
Texas St Bk	Mcallen	60.0	0.02	0.076	170,151	7,917	\$1B-\$10B	60.0	951,051	11,726	0
Oglesby St Bk	Oglesby	57.5	0.122	1	1,329	40	<\$100M	37.5	1,329	40	0
Santa Anna NB	Santa Anna	57.5	0.07	0.314	2,118	141	<\$100M	52.5	6,487	164	0
Kress NB	Kress	57.5	0.075	1	2,277	56	<\$100M	35.0	2,277	56	0
La Coste NB	La Coste	57.5	0.073	1	2,245	43	<\$100M	32.5	2,245	43	0
First St Bk	Junction	57.5	0.067	1	2,304	76	<\$100M	35.0	2,304	76	0
First NB	Saint Jo	57.5	0.051	1	1,784	108	<\$100M	37.5	1,784	108	0
First NBb	Woodsboro	57.5	0.069	1	2,441	40	<\$100M	32.5	2,441	40	0
First NB	Quitaque	57.5	0.057	1	2,254	84	<\$100M	32.5	2,254	84	0
First NB	Evant	57.5	0.071	0.305	2,922	127	<\$100M	50.0	8,424	165	0
First NB	Trinity	57.5	0.057	0.337	2,462	149	<\$100M	47.5	7,214	174	0
First NB	Groesbeck	57.5	0.056	1	2,670	110	<\$100M	30.0	2,670	110	0
Texas NB	Mercedes	57.5	0.064	0.231	4,537	114	<\$100M	62.5	19,197	164	0.004
First NB	Emory	57.5	0.042	0.283	3,541	149	<\$100M	50.0	11,971	189	0
Citizens NB	Breckenridge	57.5	0.053	0.152	4,689	222	<\$100M	65.0	24,805	268	0
Perryton NB	Perryton	57.5	0.04	0.351	3,648	153	<\$100M	45.0	10,018	183	0
Interstate Bk SSB	Perryton	57.5	0.042	0.267	3,922	218	<\$100M	55.0	13,682	266	0
Grand Bk of TX	Grand Prairie	57.5	0.058	0.168	5,545	166	<\$100M	65.0	25,656	260	0
Liberty Bk	North Richland Hi	57.5	0.044	0.206	4,405	247	<\$100M	62.5	18,671	326	0
Town & Country Bk	Stephenville	57.5	0.038	0.258	4,802	195	\$100M-500M	60.0	18,573	259	0.005
Bank of Desoto NA	Desoto	57.5	0.045	0.139	6,151	214	\$100M-500M	70.0	35,257	326	0
Citizens NB	Fort Worth	57.5	0.047	0.115	6,613	231	\$100M-500M	70.0	41,097	441	0
Community NB	Bellaire	57.5	0.036	0.188	5,019	225	\$100M-500M	47.5	18,645	276	0
Ozona NB	Ozona	57.5	0.038	0.144	6,392	291	\$100M-500M	65.0	31,913	402	0
Texas Champion Bk	Alice	57.5	0.035	0.087	9,645	325	\$100M-500M	65.0	56,062	525	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Southwest Bk	Fort Worth	57.5	0.027	0.085	8,430	394	\$100M-500M	75.0	74,559	725	0
American NB	Wichita Falls	57.5	0.027	0.075	8,858	403	\$100M-500M	60.0	47,651	564	0
Security St Bk	Pearsall	57.5	0.022	0.148	8,511	316	\$100M-500M	42.5	26,531	395	0
Northstar Bk of TX	Denton	57.5	0.024	0.055	12,253	582	\$500M-\$1B	70.0	97,502	942	0
City Bk	Lubbock	57.5	0.016	0.042	21,620	837	\$1B-\$10B	60.0	143,262	1,312	0
Beal Bk SSB	Plano	57.5	0.01	0.112	12,793	1,217	\$1B-\$10B	55.0	68,113	1,863	0
Woodforest NB	Houston	57.5	0.014	0.05	34,156	1,274	\$1B-\$10B	60.0	262,305	2,226	0
Plainscapital Bk	Lubbock	57.5	0.022	0.053	65,173	2,739	\$1B-\$10B	65.0	434,772	4,196	0
Bank TX NA	Dallas	57.5	0.013	0.031	51,349	1,382	\$1B-\$10B	60.0	413,862	2,459	0
Frost NB	San Antonio	57.5	0.016	0.044	203,314	8,064	>\$10B	62.5	1,649,239	14,902	0
First St Bk	Avinger	55.0	0.103	0.516	1,477	54	<\$100M	47.5	4,130	50	0
Uvalde NB	Uvalde	55.0	0.077	0.32	2,585	122	<\$100M	57.5	8,072	143	0
First Bk	Celeste	55.0	0.07	0.25	2,697	133	<\$100M	67.5	10,794	168	0
First NB	Rotan	55.0	0.051	0.278	2,210	168	<\$100M	62.5	7,943	202	0
First St Bk	San Diego	55.0	0.054	0.46	2,685	127	<\$100M	45.0	5,831	151	0
First NB	Stanton	55.0	0.056	0.551	3,014	82	<\$100M	25.0	4,219	88	0
North TX Bk NA	Decatur	55.0	0.054	0.279	2,971	128	<\$100M	52.5	10,211	164	0
Haskell NB	Haskell	55.0	0.049	0.508	2,941	117	<\$100M	40.0	5,789	129	0
Mylubbockbank	Lubbock	55.0	0.068	0.159	4,174	166	<\$100M	62.5	20,905	220	0
Johnson City Bk	Johnson City	55.0	0.057	0.257	3,902	116	<\$100M	57.5	14,392	168	0
Bank South TX	Mcallen	55.0	0.049	0.268	3,888	139	<\$100M	55.0	13,337	187	0
Roscoe St Bk	Roscoe	55.0	0.039	0.338	3,287	131	<\$100M	47.5	9,730	159	0
Pecos Cty St Bk	Fort Stockton	55.0	0.041	0.168	4,141	179	<\$100M	70.0	24,667	242	0
First CMRLI Bk NA	Seguin	55.0	0.048	0.141	4,837	208	\$100M-500M	75.0	31,630	325	0
First Bk	Farmersville	55.0	0.049	0.122	5,105	230	\$100M-500M	67.5	32,047	333	0
First NB	Ballinger	55.0	0.039	0.227	4,155	218	\$100M-500M	62.5	18,289	285	0
RIO Bk	Mcallen	55.0	0.041	0.136	5,674	246	\$100M-500M	75.0	38,708	379	0
Vista Bk TX	Houston	55.0	0.043	0.147	6,086	192	\$100M-500M	52.5	25,151	250	0
First NB	Mertzon	55.0	0.033	0.256	4,738	198	\$100M-500M	37.5	11,339	239	0.004
Texas First Bk	Texas City	55.0	0.035	0.165	5,206	185	\$100M-500M	65.0	29,011	280	0.014
Fidelity Bk	Wichita Falls	55.0	0.044	0.09	6,590	262	\$100M-500M	75.0	48,384	435	0
First NB	Graham	55.0	0.037	0.105	6,274	292	\$100M-500M	87.5	59,682	405	0
Border Cap Bk NA	Mcallen	55.0	0.039	0.097	6,833	236	\$100M-500M	70.0	45,737	405	0
First NB	Wichita Falls	55.0	0.04	0.113	7,304	226	\$100M-500M	62.5	38,665	362	0
Texas Gulf Bk NA	Freeport	55.0	0.029	0.135	6,305	255	\$100M-500M	50.0	27,622	371	0
First Liberty NB	Liberty	55.0	0.024	0.242	5,738	275	\$100M-500M	50.0	19,185	342	0
Weatherford NB	Weatherford	55.0	0.024	0.141	7,669	372	\$100M-500M	57.5	36,948	506	0
First NB Central TX	Waco	55.0	0.028	0.065	9,537	363	\$100M-500M	67.5	71,530	621	0
Citizens NB	Waxahachie	55.0	0.025	0.055	11,367	384	\$100M-500M	75.0	115,043	738	0
Legacytexas Bk	Plano	55.0	0.014	0.038	18,079	651	\$1B-\$10B	60.0	144,494	1,145	0
Texas Cap Bk NA	Dallas	55.0	0.007	0.014	27,565	937	\$1B-\$10B	57.5	314,665	1,947	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Franklin Bk SSB	Houston	55.0	0.005	0.051	25,176	932	\$1B-\$10B	55.0	166,465	1,464	0
International Bk of CMRC	Laredo	55.0	0.008	0.038	69,646	2,544	\$1B-\$10B	57.5	549,835	4,592	0.001
Amegy Bk NA	Houston	55.0	0.002	0.006	23,497	3,624	>\$10B	57.5	778,761	5,786	0
Farmers & Mrch Bk	De Leon	52.5	0.045	0.344	2,396	66	<\$100M	45.0	5,369	124	0
Brazos NB	Richwood	52.5	0.067	1	1,135	29	<\$100M	35.0	1,135	29	0
First St Bk	Tuscola	52.5	0.064	1	1,213	26	<\$100M	35.0	1,213	26	0
Plains St Bk	Plains	52.5	0.072	1	1,524	34	<\$100M	35.0	1,524	34	0
Granger NB	Granger	52.5	0.066	1	1,489	40	<\$100M	27.5	1,489	40	0
Texas Coastal Bk	Pasadena	52.5	0.083	0.231	2,671	103	<\$100M	67.5	11,574	150	0
Bandera Bk	Bandera	52.5	0.055	0.291	2,101	108	<\$100M	50.0	7,229	136	0
First NB Bells/Savoy	Bells	52.5	0.057	0.327	2,315	108	<\$100M	47.5	7,069	135	0
Citizens St Bk	Ganado	52.5	0.059	1	2,868	35	<\$100M	30.0	2,868	35	0
Bank	Weatherford	52.5	0.041	0.234	3,514	151	<\$100M	50.0	13,177	195	0
Independence Bk NA	Houston	52.5	0.044	0.141	5,757	167	\$100M-500M	62.5	30,534	253	0
Bank TX NA	Quitman	52.5	0.034	0.248	5,242	160	\$100M-500M	52.5	19,065	233	0
Commercial Bk	Nacogdoches	52.5	0.022	0.16	6,731	255	\$100M-500M	52.5	33,216	362	0.001
Jefferson Bk	San Antonio	52.5	0.019	0.062	11,127	365	\$500M-\$1B	65.0	84,050	712	0
American Bk TX NA	Marble Falls	52.5	0.016	0.073	10,109	392	\$500M-\$1B	65.0	83,894	676	0.003
Lone Star NB	Pharr	52.5	0.008	0.026	13,121	2,174	\$1B-\$10B	70.0	293,509	3,363	0.001
Community Bk	Bridgeport	50.0	0.023	1	220	214	<\$100M	42.5	220	214	0
Grapeland St Bk	Grapeland	50.0	0.058	1	1,157	74	<\$100M	30.0	1,157	74	0
First Presidio Bk	Presidio	50.0	0.058	1	1,363	20	<\$100M	30.0	1,363	20	0
Farmers St Bk	Bertram	50.0	0.059	1	1,576	39	<\$100M	25.0	1,576	39	0
Memphis St Bk	Memphis	50.0	0.053	1	1,828	71	<\$100M	30.0	1,828	71	0
Capital Bk TX	Carrizo Springs	50.0	0.053	0.342	1,874	77	<\$100M	42.5	5,484	96	0
Unity NB	Houston	50.0	0.062	0.164	3,117	82	<\$100M	52.5	15,056	132	0.004
First NB	Kemp	50.0	0.049	0.327	2,470	106	<\$100M	50.0	7,560	134	0
Atascosa NB	Pleasanton	50.0	0.046	0.419	2,550	85	<\$100M	55.0	5,532	2,223	0
Fort Davis St Bk	Fort Davis	50.0	0.058	0.256	3,332	104	<\$100M	62.5	12,996	148	0
Nixon St Bk	Nixon	50.0	0.044	0.29	2,757	121	<\$100M	55.0	9,500	162	0
First NB	Munday	50.0	0.043	0.175	2,784	148	<\$100M	62.5	15,906	190	0
Peoples St Bk	Shepherd	50.0	0.043	0.265	3,190	112	<\$100M	57.5	12,033	163	0
Security Bk	Whitesboro	50.0	0.04	0.326	3,306	123	<\$100M	50.0	10,136	161	0
Sundown St Bk	Sundown	50.0	0.037	0.221	3,112	174	<\$100M	57.5	14,094	216	0
First NB	Eagle Lake	50.0	0.047	0.156	4,248	169	<\$100M	60.0	21,615	245	0
Citizens NB	Hillsboro	50.0	0.036	0.216	3,290	167	<\$100M	37.5	10,033	192	0
First NB	Spearman	50.0	0.039	0.181	3,503	155	<\$100M	47.5	14,190	206	0
Graham S & LS FA	Graham	50.0	0.007	0.046	662	19	<\$100M	45.0	6,706	44	0
Lone St Bk SSB	Moulton	50.0	0.037	0.158	4,621	202	\$100M-500M	50.0	18,228	270	0.002
Schertz B&TC	Schertz	50.0	0.037	0.103	4,871	212	\$100M-500M	82.5	46,072	455	0
State Bk TX	Houston	50.0	0.029	0.101	3,830	297	\$100M-500M	60.0	25,092	393	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
First NB	Burleson	50.0	0.037	0.121	5,149	215	\$100M-500M	65.0	32,263	318	0
Texas St Bk	San Angelo	50.0	0.028	0.165	4,094	193	\$100M-500M	67.5	24,873	279	0
First NB	Crockett	50.0	0.037	0.103	5,425	204	\$100M-500M	70.0	39,606	363	0.004
Pilgrim Bk	Pittsburg	50.0	0.028	0.095	5,721	293	\$100M-500M	65.0	38,715	474	0
Waggoner NB	Vernon	50.0	0.024	0.133	5,174	237	\$100M-500M	70.0	38,764	303	0
First NB	Livingston	50.0	0.023	0.16	5,081	251	\$100M-500M	70.0	31,811	344	0
Citizens NB	Cameron	50.0	0.026	0.155	6,128	235	\$100M-500M	52.5	27,970	336	0
Orange SVGS Bk SSB	Orange	50.0	0.017	0.134	5,423	361	\$100M-500M	55.0	29,056	502	0
Omnibank NA	Houston	50.0	0.028	0.057	8,859	204	\$100M-500M	75.0	95,808	440	0
Kleberg First Nb	Kingsville	50.0	0.023	0.129	7,936	281	\$100M-500M	57.5	40,288	441	0.001
Tradition Bk	Houston	50.0	0.026	0.084	9,063	287	\$100M-500M	70.0	75,357	512	0
Commerce Bk	Laredo	50.0	0.02	0.092	8,768	339	\$100M-500M	57.5	55,969	539	0
United Central Bk	Garland	50.0	0.016	0.024	10,892	375	\$500M-\$1B	75.0	200,872	1,246	0
Colonial Savings FA	Fort Worth	50.0	0.001	0.138	614	22	\$500M-\$1B	50.0	4,462	35	0
Dublin NB	Dublin	47.5	0.054	0.505	1,465	70	<\$100M	40.0	2,899	80	0
First St Bk DBa Cowboy Bk	Maypearl	47.5	0.061	0.517	1,782	69	<\$100M	40.0	3,447	82	0
First NB	Quanah	47.5	0.049	0.436	1,793	81	<\$100M	42.5	4,115	96	0
Citizens St Bk	Princeton	47.5	0.041	0.323	2,452	123	<\$100M	22.5	4,193	139	0
Star Bk of TX	Lake Worth	47.5	0.048	0.193	3,329	109	<\$100M	72.5	17,232	163	0
Lytle St Bk of Lytle TX	Lytle	47.5	0.035	0.359	2,456	87	<\$100M	45.0	6,840	114	0
Independent Bk of TX	Irving	47.5	0.057	0.116	4,346	113	<\$100M	67.5	32,395	203	0
Citizens Bk NA	Abilene	47.5	0.043	0.128	3,276	175	<\$100M	62.5	19,835	243	0
National Bk	Daingerfield	47.5	0.034	0.281	2,804	123	<\$100M	45.0	9,678	161	0
First St Bk	Huntsville	47.5	0.038	0.145	3,681	158	<\$100M	57.5	19,872	233	0
First NB	Fairfield	47.5	0.03	0.201	3,524	145	\$100M-500M	52.5	15,769	206	0.002
Live Oak St Bk	Dallas	47.5	0.038	0.158	4,540	143	\$100M-500M	57.5	23,575	222	0
First NB Sweetwater TX	Sweetwater	47.5	0.033	0.16	3,991	181	\$100M-500M	52.5	18,241	244	0
United Cmnty Bk NA	Highland Village	47.5	0.041	0.095	5,022	163	\$100M-500M	75.0	43,842	332	0
First Scty Bk NA	Flower Mound	47.5	0.041	0.091	5,331	176	\$100M-500M	67.5	41,342	302	0
Houston Cmnty Bk	Houston	47.5	0.031	0.098	5,663	215	\$100M-500M	70.0	45,367	359	0
Post Oak Bk NA	Houston	47.5	0.033	0.079	6,493	201	\$100M-500M	70.0	53,178	364	0
Central Bk	Houston	47.5	0.027	0.063	6,228	191	\$100M-500M	65.0	47,761	342	0
Crockett NB	Ozona	47.5	0.025	0.129	5,735	248	\$100M-500M	45.0	21,446	313	0
HCSB St Bkg Assn	Plainview	47.5	0.022	0.111	5,944	230	\$100M-500M	55.0	33,532	347	0
American Bk NA	Waco	47.5	0.025	0.073	7,765	283	\$100M-500M	62.5	54,892	468	0
West TX NB	Midland	47.5	0.019	0.062	7,986	311	\$100M-500M	50.0	45,334	494	0
Bank of The West	El Paso	47.5	0.016	0.043	10,176	376	\$500M-\$1B	62.5	86,668	710	0
International Bk of CMRC	Brownsville	47.5	0.012	0.063	9,818	323	\$500M-\$1B	52.5	66,190	553	0
Metrobank NA	Houston	47.5	0.012	0.024	12,260	334	\$1B-\$10B	70.0	212,563	1,194	0
Spur Security Bk	Spur	45.0	0.035	0.766	1,032	83	<\$100M	25.0	1,341	86	0
First St Bk	Hallsville	45.0	0.046	1	1,451	31	<\$100M	27.5	1,451	31	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

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First NB	Borger	45.0	0.061	0.156	2,442	121	<\$100M	60.0	13,946	162	0
Preston NB	Dallas	45.0	0.058	0.128	3,012	107	<\$100M	60.0	18,319	176	0.01
Peoples Bk	Colleyville	45.0	0.048	0.142	3,046	130	<\$100M	70.0	21,363	199	0
Dallas NB	Dallas	45.0	0.04	0.133	3,072	145	<\$100M	67.5	21,329	240	0.005
Texas Heritage Bk	Cross Plains	45.0	0.035	0.169	2,765	124	<\$100M	57.5	16,154	182	0
Professional Bk NA	Dallas	45.0	0.049	0.108	4,005	114	<\$100M	75.0	35,455	237	0
First St Bk	Three Rivers	45.0	0.031	0.285	2,618	129	<\$100M	45.0	9,201	169	0
Security St Bk	Farwell	45.0	0.028	1	2,347	61	<\$100M	30.0	2,347	61	0
Jourdanton St Bk	Jourdanton	45.0	0.03	0.26	2,663	150	<\$100M	37.5	8,095	181	0
Hbank TX	Grapevine	45.0	0.039	0.154	3,565	114	<\$100M	72.5	23,179	179	0
Arrowhead Bk	Llano	45.0	0.032	0.17	3,284	137	\$100M-500M	52.5	16,313	195	0
Worthington NB	Arlington	45.0	0.039	0.082	5,259	159	\$100M-500M	77.5	53,276	330	0
First St Bk	Stratford	45.0	0.028	0.142	4,016	155	\$100M-500M	37.5	16,044	211	0
Midsouth Bk	Beaumont	45.0	0.025	0.113	4,137	236	\$100M-500M	45.0	20,044	305	0.002
First FNCL Bk NA	Cleburne	45.0	0.024	0.076	5,618	251	\$100M-500M	60.0	39,511	426	0
Wallis St Bk	Wallis	45.0	0.026	0.049	6,843	208	\$100M-500M	72.5	80,218	456	0.003
North Dallas B&TC	Dallas	45.0	0.009	0.053	8,207	320	\$500M-\$1B	55.0	81,181	639	0
Town North Bk NA	Farmers Branch	45.0	0.007	0.061	7,872	296	\$1B-\$10B	42.5	42,408	401	0.213
Inwood NB	Dallas	45.0	0.007	0.018	9,534	359	\$1B-\$10B	57.5	115,716	813	0
Community Bk TX NA	Grand Prairie	42.5	0.016	1	1,125	99	<\$100M	62.5	21,503	196	0
Lone Star St Bk	Lone Star	42.5	0.064	0.154	1,706	82	<\$100M	60.0	11,106	139	0
Greater South TX Bk	Falfurrias	42.5	0.055	0.232	1,795	70	<\$100M	52.5	7,733	94	0
First St Bk	Van	42.5	0.046	0.247	1,772	77	<\$100M	40.0	6,046	107	0
First Coleman NB	Coleman	42.5	0.036	0.178	2,010	118	<\$100M	62.5	11,301	149	0
Pavillion Bk	Richardson	42.5	0.044	0.244	2,443	76	<\$100M	35.0	7,434	97	0
Eden St Bk	Eden	42.5	0.033	0.405	1,888	77	<\$100M	37.5	4,664	91	0
Normangee St Bk	Normangee	42.5	0.025	1	1,518	35	<\$100M	32.5	1,518	35	0
Texas Brand Bk	Garland	42.5	0.047	0.142	3,284	103	<\$100M	47.5	14,364	150	0
First Cmnty Bk Fort Bend NA	Sugar Land	42.5	0.047	0.119	3,450	126	<\$100M	65.0	23,302	209	0
Muenster St Bk	Muenster	42.5	0.034	0.281	2,750	89	<\$100M	50.0	9,803	114	0
First Cmnty Bk SA NA	San Antonio	42.5	0.036	0.098	3,168	146	<\$100M	72.5	29,609	239	0
National B&T	La Grange	42.5	0.022	0.368	2,313	96	\$100M-500M	30.0	5,244	116	0.003
Snyder NB	Snyder	42.5	0.027	0.217	2,865	85	\$100M-500M	37.5	10,780	106	0
Comanche NB	Comanche	42.5	0.018	0.334	2,353	122	\$100M-500M	45.0	7,039	148	0
Mineola Cmnty Bk SSB	Mineola	42.5	0.022	0.245	2,980	108	\$100M-500M	35.0	9,726	142	0
Central NB	Waco	42.5	0.016	0.041	7,791	246	\$100M-500M	55.0	59,227	457	0
Patriot Bk	Houston	42.5	0.013	0.046	9,620	265	\$500M-\$1B	52.5	79,005	459	0
Inter NB	Mcallen	42.5	0.006	0.029	8,747	254	\$1B-\$10B	50.0	82,731	502	0
First NB	Midland	40.0	0.019	0.049	3,921	179	\$100M-500M	65.0	46,627	263	0
First NB	Mineola	40.0	0.031	1	944	39	<\$100M	27.5	944	39	0
D Hanis St Bk	D Hanis	40.0	0.046	0.248	1,569	61	<\$100M	52.5	6,318	87	0

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		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Gruver St Bk	Gruver	40.0	0.039	0.283	1,391	45	<\$100M	42.5	4,909	68	0
City St Bk	Palacios	40.0	0.032	0.347	1,366	60	<\$100M	17.5	2,545	67	0
First NB	Fort Stockton	40.0	0.039	0.313	1,676	75	<\$100M	37.5	5,162	100	0
Burton St Bk	Burton	40.0	0.034	1	1,483	35	<\$100M	27.5	1,483	35	0
State NB	West	40.0	0.026	0.233	1,176	148	<\$100M	27.5	3,497	161	0
Zavala Cty Bk	Crystal City	40.0	0.03	0.267	1,694	113	<\$100M	50.0	6,348	131	0
First St Bk	Spearman	40.0	0.028	0.165	2,184	114	<\$100M	40.0	9,486	153	0
First St Bk NA	Canadian	40.0	0.029	0.095	2,955	156	\$100M-500M	42.5	16,006	202	0
Trinity Bk NA	Fort Worth	40.0	0.032	0.096	3,374	139	\$100M-500M	65.0	26,744	270	0
Yoakum NB	Yoakum	40.0	0.023	0.245	2,737	120	\$100M-500M	42.5	10,672	155	0
First Cmnty Bk The Woodlands	Tomball	40.0	0.033	0.092	4,142	163	\$100M-500M	67.5	35,683	280	0.003
City NB	Mineral Wells	40.0	0.024	0.177	3,227	118	\$100M-500M	40.0	13,906	178	0.004
First NB	Trenton	40.0	0.024	0.151	3,291	149	\$100M-500M	55.0	20,757	220	0
Lamesa NB	Lamesa	40.0	0.017	0.142	3,043	188	\$100M-500M	50.0	17,227	248	0
State NB	Big Spring	40.0	0.016	0.175	2,972	166	\$100M-500M	40.0	12,373	210	0
Jefferson Bk	Dallas	40.0	0.021	0.072	4,942	205	\$100M-500M	57.5	41,474	361	0
Pointbank	Pilot Point	40.0	0.02	0.068	4,748	198	\$100M-500M	57.5	41,068	343	0
First Intl Bk	Plano	40.0	0.024	0.038	5,791	178	\$100M-500M	72.5	79,215	416	0
First Tx Bk	Georgetown	40.0	0.018	0.077	4,702	207	\$100M-500M	60.0	43,090	359	0
Moody NB	Galveston	40.0	0.009	0.035	7,043	227	\$500M-\$1B	50.0	72,063	489	0
Gladewater NB	Gladewater	37.5	0.047	0.177	1,156	47	<\$100M	45.0	5,558	72	0
Citizens NB	Crosbyton	37.5	0.013	1	449	49	<\$100M	32.5	449	49	0
Colorado Valley Bk	La Grange	37.5	0.039	0.315	1,401	35	<\$100M	15.0	2,665	42	0
First NB	Bedford	37.5	0.045	0.149	1,911	90	<\$100M	47.5	8,938	141	0.019
First NB	Tahoka	37.5	0.024	0.486	1,232	62	<\$100M	30.0	2,535	69	0
First St Bk	Bedias	37.5	0.028	0.214	1,862	85	<\$100M	12.5	2,662	93	0
Karnes Cty NB	Karnes City	37.5	0.028	0.212	1,895	107	<\$100M	32.5	7,042	127	0
Signature Bk	Dallas	37.5	0.033	0.14	2,859	83	<\$100M	55.0	18,074	137	0
Hill B&TC	Weimar	37.5	0.015	0.393	1,295	77	<\$100M	35.0	3,292	89	0
First NB	Shiner	37.5	0.026	0.238	2,504	103	<\$100M	37.5	9,422	131	0
First NB	Giddings	37.5	0.03	0.12	3,110	115	\$100M-500M	57.5	22,035	178	0
First NB	Mount Vernon	37.5	0.02	0.277	2,481	103	\$100M-500M	40.0	8,947	130	0
Valuebank TX	Corpus Christi	37.5	0.023	0.059	3,662	143	\$100M-500M	60.0	36,684	276	0
First TX Bk	Killeen	37.5	0.025	0.162	4,040	91	\$100M-500M	37.5	16,861	161	0
First NB	Jasper	37.5	0.017	0.125	3,611	151	\$100M-500M	70.0	28,983	242	0
Worth NB	Lake Worth	37.5	0.013	0.048	6,538	205	\$500M-\$1B	57.5	63,867	454	0.001
Encore Tr Co NA	Houston	37.5	0.006	0.028	7,080	225	\$1B-\$10B	55.0	99,286	575	0
Texas Advan Cmnty Bk NA	Alvin	35.0	0.059	0.191	969	34	<\$100M	57.5	5,073	48	0
Chappell Hill Bk	Chappell Hill	35.0	0.037	0.304	831	22	<\$100M	37.5	2,732	33	0
Schwertner St Bk	Schwertner	35.0	0.029	0.376	995	31	<\$100M	22.5	2,273	40	0
Donley Cty St Bk	Clarendon	35.0	0.024	0.451	868	52	<\$100M	32.5	1,924	60	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
First NB	Olney	35.0	0.038	0.123	2,155	105	<\$100M	72.5	17,524	140	0
Farmers NB	Seymour	35.0	0.039	0.124	2,606	99	<\$100M	47.5	14,778	130	0
Cattlemans NB	Round Mountain	35.0	0.028	0.172	2,078	69	<\$100M	40.0	9,787	105	0
Zapata NB	Zapata	35.0	0.023	0.294	1,892	71	<\$100M	30.0	5,787	95	0
West TX St Bk	Snyder	35.0	0.025	0.119	2,335	132	<\$100M	42.5	13,699	169	0
Treaty Oak Bk	Austin	35.0	0.029	0.082	3,182	125	\$100M-500M	47.5	19,231	203	0
Madisonville St Bk	Madisonville	35.0	0.019	0.045	3,470	185	\$100M-500M	25.0	7,751	212	0
Brenham NB	Brenham	35.0	0.019	0.055	3,738	142	\$100M-500M	57.5	38,914	251	0
Citizens Bk	Kilgore	35.0	0.017	0.051	4,276	198	\$100M-500M	42.5	25,384	292	0
First NB TX	Killeen	35.0	0.007	0.049	4,985	177	\$500M-\$1B	52.5	64,578	377	0
Elkhart St Bk	Elkhart	32.5	0.008	0.246	254	87	<\$100M	47.5	2,900	149	0
Frontier Bk of TX	Elgin	32.5	0.002	1	53	4	<\$100M	32.5	53	4	0
Pointwest Bk	West	32.5	0.021	0.527	1,006	62	<\$100M	27.5	1,908	67	0
Dilley St Bk	Dilley	32.5	0.014	1	704	28	<\$100M	30.0	704	28	0
First NB	Dalhart	32.5	0.036	0.123	1,882	80	<\$100M	47.5	11,803	126	0
First St Bk	Hemphill	32.5	0.024	0.224	1,303	52	<\$100M	35.0	5,665	64	0
Brady NB	Brady	32.5	0.023	0.131	1,585	114	<\$100M	52.5	12,104	137	0
Texas Citizens Bk NA	Pasadena	32.5	0.032	0.106	2,328	76	<\$100M	52.5	17,128	139	0
Castroville St Bk	Castroville	32.5	0.023	0.158	1,739	109	<\$100M	55.0	10,973	153	0
Columbus St Bk	Columbus	32.5	0.016	0.271	1,242	58	<\$100M	25.0	3,856	67	0
First B&TC	Childress	32.5	0.032	0.079	2,508	122	<\$100M	67.5	27,252	226	0
First St Bk	Columbus	32.5	0.018	0.297	1,435	62	<\$100M	30.0	4,824	78	0
Platinum Bk	Lubbock	32.5	0.03	0.134	2,376	59	<\$100M	37.5	10,844	96	0
First NB	Alvin	32.5	0.024	0.143	2,150	80	<\$100M	35.0	10,646	122	0
Bridge City St Bk	Bridge City	32.5	0.026	0.136	2,524	80	<\$100M	52.5	17,020	158	0
Peoples St Bk	Hallettsville	32.5	0.012	0.325	1,779	83	\$100M-500M	25.0	4,344	102	0
Southwestern NB	Houston	32.5	0.02	0.033	5,553	130	\$100M-500M	75.0	94,633	417	0
Park Cities Bk	Dallas	32.5	0.01	0.02	6,576	108	\$500M-\$1B	47.5	67,336	255	0
Citizens St Bk	Tenaha	30.0	0.025	0.286	629	26	<\$100M	30.0	2,199	35	0
First NB	Aspermont	30.0	0.015	0.336	496	33	<\$100M	25.0	1,476	38	0
First NB	South Padre Islar	30.0	0.026	0.183	1,396	61	<\$100M	35.0	6,670	86	0
Bank of River Oaks	Houston	30.0	0.031	0.131	3,000	30	<\$100M	67.5	22,946	103	0
First NB	Hebbronville	30.0	0.012	0.315	1,254	56	\$100M-500M	22.5	2,851	67	0
Pearland St Bk	Pearland	30.0	0.019	0.115	2,354	118	\$100M-500M	50.0	16,883	187	0
Fidelity Bk NA	Plano	30.0	0.026	0.083	3,370	100	\$100M-500M	65.0	33,463	209	0
Trusttexas Bk SSB	Cuero	30.0	0.016	0.156	2,432	93	\$100M-500M	32.5	10,145	141	0
American FNB	Houston	30.0	0.012	0.018	5,110	112	\$100M-500M	70.0	129,237	505	0
Bank Arlington	Pantego	27.5	0.032	0.201	721	18	<\$100M	45.0	3,596	30	0
First St Bk	Abernathy	27.5	0.019	0.334	451	30	<\$100M	27.5	1,351	37	0
Texas Enterprise Bk	Bryan	27.5	0.045	0.085	1,329	26	<\$100M	65.0	15,660	57	0
Icon Bk TX NA	Houston	27.5	0.03	0.179	900	24	<\$100M	47.5	5,040	40	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
First Private Bk TX	Dallas	27.5	0.002	0.636	70	1	<\$100M	22.5	109	2	0
City NB	San Saba	27.5	0.017	0.246	880	47	<\$100M	35.0	3,571	57	0
Citizens NB	Teague	27.5	0.027	0.068	1,811	90	<\$100M	72.5	26,511	147	0
Bank of TX	Austin	27.5	0.021	0.16	1,740	95	<\$100M	25.0	6,431	117	0
First NB	Beeville	27.5	0.019	0.054	2,467	131	\$100M-500M	42.5	19,282	188	0
First NB	Winnsboro	27.5	0.02	0.069	2,671	117	\$100M-500M	37.5	17,429	178	0
T Bk NA	Dallas	27.5	0.024	0.041	3,374	99	\$100M-500M	70.0	55,533	259	0
Citizens 1st Bk	Tyler	27.5	0.007	0.045	3,851	113	\$500M-\$1B	35.0	32,056	229	0
Western NB	Odessa	27.5	0.004	0.008	2,946	170	\$500M-\$1B	47.5	47,925	400	0.001
Falfurrias St Bk	Falfurrias	25.0	0.04	0.079	670	41	<\$100M	60.0	8,446	77	0
First NB	Throckmorton	25.0	0.006	0.282	147	11	<\$100M	27.5	521	14	0
Surety Bk	Fort Worth	25.0	0.03	0.066	1,158	42	<\$100M	50.0	12,543	93	0
Lone Star Bk	Houston	25.0	0.033	0.081	1,365	43	<\$100M	45.0	11,686	85	0
First NB	Sterling City	25.0	0.018	0.213	794	50	<\$100M	35.0	3,719	62	0
First NB	Whitney	25.0	0.02	0.178	933	46	<\$100M	30.0	4,391	67	0
First B&TC	Memphis	25.0	0.025	0.11	1,304	40	<\$100M	30.0	7,151	66	0
Fayette SVG Bk SSB	La Grange	25.0	0.017	0.178	1,066	38	<\$100M	45.0	5,974	62	0
Mainland Bk	Texas City	25.0	0.023	0.103	1,656	71	<\$100M	52.5	14,916	105	0
Friona St Bk NA	Friona	25.0	0.023	0.054	1,812	86	<\$100M	22.5	5,739	100	0.004
Capital Bk SSB	El Paso	25.0	0.025	0.07	2,028	45	<\$100M	70.0	28,953	143	0
Synergy Bk SSB	Waco	25.0	0.015	0.137	1,487	47	<\$100M	35.0	8,920	78	0
Graham NB	Graham	25.0	0.023	0.051	2,417	103	\$100M-500M	42.5	18,448	171	0
State B&TC	Carrollton	25.0	0.015	0.035	2,822	100	\$100M-500M	55.0	40,306	212	0
Bank of Houston	Houston	25.0	0.012	0.04	3,824	94	\$100M-500M	47.5	42,004	232	0
Opportunity Bk NA	Richardson	22.5	0.023	0.135	371	8	<\$100M	47.5	2,758	14	0
Texas Leadership Bk	Royse City	22.5	0.025	0.156	547	14	<\$100M	17.5	2,112	19	0
Dallas City Bk	Dallas	22.5	0.016	0.084	2,300	75	\$100M-500M	22.5	10,164	96	0
Golden Bk NA	Houston	22.5	0.009	0.017	3,328	86	\$100M-500M	55.0	67,778	288	0
Valliance Bk	Mckinney	20.0	0.004	0.166	58	1	<\$100M	32.5	350	3	0
Woodforest Bank FSB	Refugio	20.0	0	0	-	-	<\$100M	17.5	-	-	0
Libertad Bk SSB	Austin	20.0	0.03	0.074	640	19	<\$100M	40.0	5,951	35	0
American Bk NA	Dallas	20.0	0.009	0.196	219	18	<\$100M	27.5	1,117	28	0
Community St Bk	Austin	20.0	0.025	0.105	833	30	<\$100M	47.5	7,940	56	0
First NB	Chillicothe	20.0	0.022	0.106	828	26	<\$100M	17.5	3,609	36	0
First NB	Seymour	20.0	0.016	0.139	627	33	<\$100M	22.5	3,406	47	0
First Bk	Snook	20.0	0.023	0.108	1,031	33	<\$100M	47.5	9,246	64	0
First NB	Refugio	20.0	0.008	0.185	462	16	<\$100M	17.5	1,990	20	0
First St Bk	Granger	20.0	0.016	0.057	1,254	50	<\$100M	40.0	13,014	100	0
Chasewood Bk	Houston	20.0	0.013	0.103	1,188	35	<\$100M	40.0	10,477	74	0
Homebank	Seagoville	20.0	0.015	0.091	1,323	55	<\$100M	22.5	7,134	91	0
Millennium St Bk of TX	Dallas	20.0	0.021	0.03	2,606	64	\$100M-500M	70.0	53,085	268	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

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Equity Bk SSB	Dallas	20.0	0.01	0.018	2,048	80	\$100M-500M	57.5	48,298	228	0
First NB	Fabens	20.0	0.009	0.032	1,987	81	\$100M-500M	40.0	26,841	175	0
North Houston Bk	Houston	20.0	0.006	0.015	2,073	81	\$100M-500M	27.5	19,644	118	0
Pioneer Bk SSB	Dripping Springs	17.5	0.02	0.101	218	3	<\$100M	10.0	402	4	0
First NB	Amherst	17.5	0.002	0.149	30	2	<\$100M	27.5	202	3	0
First St Bk	Overton	17.5	0.018	0.102	774	33	<\$100M	45.0	7,557	69	0
First Bk	Brownfield	17.5	0.011	0.09	1,407	64	\$100M-500M	27.5	9,565	90	0
First NB	Lake Jackson	17.5	0.006	0.113	1,021	40	\$100M-500M	25.0	6,681	66	0
Bank of CMRC	Mclean	15.0	0.017	0.072	232	17	<\$100M	47.5	3,206	29	0
South Padre Bk NA	South Padre Islar	15.0	0.02	0.094	775	28	<\$100M	50.0	8,262	58	0
Intercontinental NB	San Antonio	15.0	0.012	0.035	1,332	36	\$100M-500M	57.5	28,077	127	0
Redstone Bk NA	Houston	15.0	0.007	0.023	1,425	56	\$100M-500M	45.0	31,316	157	0
State Bk of TX	Irving	15.0	0.003	0.005	1,170	37	\$100M-500M	37.5	36,218	131	0
Sovereign Bk	Dallas	15.0	0.003	0.007	1,569	55	\$500M-\$1B	37.5	39,760	167	0
Westbound Bk	Katy	12.5	0.015	0.039	680	16	<\$100M	25.0	6,607	33	0
One World Bk	Dallas	12.5	0.013	0.025	735	13	<\$100M	60.0	27,057	49	0
Benchmark Bk	Plano	12.5	0.006	0.017	1,109	44	\$100M-500M	45.0	29,960	141	0
Vision Bk TS	Richardson	10.0	0.009	0.048	225	3	<\$100M	22.5	2,815	14	0
Security St Bk	Stockdale	10.0	0	0.002	6	1	<\$100M	10.0	624	3	0
Meridian Bk TX	Fort Worth	10.0	0.007	0.027	245	8	<\$100M	12.5	2,457	15	0
Pegasus Bk	Dallas	10.0	0.004	0.022	150	5	<\$100M	10.0	1,849	13	0
Town Center Bk	Coppell	10.0	0.009	0.036	483	16	<\$100M	40.0	10,688	45	0
Prosper Bk	Prosper	10.0	0.013	0.032	688	28	<\$100M	70.0	21,594	130	0
Texas Country Bk	Lakeway	10.0	0	0.004	6	1	<\$100M	32.5	1,595	4	0
United TX Bk	Dallas	10.0	0.01	0.035	804	30	<\$100M	25.0	8,799	60	0
Independent Bk of Austin SSB	Lakeway	10.0	0.002	0.014	298	17	\$100M-500M	32.5	14,780	61	0
Fort Hood NB	Fort Hood	10.0	0	0.004	67	3	\$100M-500M	40.0	16,191	43	0
Tolleson Private Bk	Dallas	10.0	0.001	0.003	155	7	\$100M-500M	15.0	5,705	22	0
Nexbank SSB	Dallas	10.0	0.001	0.005	417	21	\$100M-500M	80.0	87,959	105	0
Grand Bk	Dallas	10.0	0.002	0.018	704	33	\$100M-500M	60.0	38,908	104	0
TIB Independent Bankers Bank	Irving	10.0	0	0.003	614	15	\$1B-\$10B	30.0	32,819	106	0.037
USAA Federal Savings Bank	San Antonio	10.0	0	0	-	-	>\$10B	42.5	966	3	0.205
Oakwood St Bk	Oakwood	NR	0	.	-	-	<\$100M	NR	-	-	0
First FNCL Tr Asset Mgmt Co	Abilene	NR	0	.	-	-	<\$100M	NR	-	-	0
Austin Cty St Bk	Bellville	NR	0	.	-	-	<\$100M	NR	-	-	0
Legacy TC NA	Houston	NR	0	.	-	-	<\$100M	NR	-	-	0
Oasis Bk SSB	Houston	NR	0	.	-	-	<\$100M	NR	-	-	0
Bank of San Antonio	San Antonio	NR	0	.	-	-	<\$100M	NR	-	-	0
First Assn Bk	Dallas	NR	0	.	-	-	<\$100M	NR	-	-	0
Share Plus Federal Bank	Plano	NR	0	.	-	-	\$100M-500M	NR	-	-	0
World Savings Bank FSB (Tex	Houston	NR	0	.	-	-	>\$10B	NR	-	-	0

Table 3B Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2007

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Note: NR = not ranked

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