

Table 1 Small-Business-Friendly Banks in Texas, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
FIRST CMRL BK NA	SEGUIN	100.0	\$100M-500M	58,188	1,032
FIRST BK OF CONROE NA	CONROE	97.5	\$100M-500M	39,775	853
SURETY BK NA	HURST	97.5	\$100M-500M	52,761	10,640
NAVIGATION BK	HOUSTON	95.0	<\$100M	39,395	627
FIRST B&TC	GROVES	92.5	\$100M-500M	110,163	2,902
HERITAGE BK	WAXAHACHIE	92.5	\$100M-500M	43,062	1,032
CITIZENS NB	BENBROOK	92.5	<\$100M	33,481	590
FIRST ST BK	MESQUITE	92.5	\$100M-500M	45,143	827
WOODHAVEN NB	FORT WORTH	92.5	<\$100M	34,991	673
WESTERN B&TC	DUNCANVILLE	92.5	\$100M-500M	55,702	433
STERLING BK	HOUSTON	80.0	\$1B-\$10B	484,692	7,998
METROBANK NA	HOUSTON	77.5	\$500M-\$1B	240,070	1,847
NORWEST BK TX NA	SAN ANTONIO	62.5	>\$10B	1,186,194	17,445

\*Figures reflect business loans of less than \$ 1 million

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

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
<b>National</b>	<b>8,966</b>	<b>8659</b>	<b>5302</b>	<b>2683</b>	<b>290</b>	<b>309</b>	<b>75</b>

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Texas , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Cmrl Bk Na	Seguin	100.0	25.0	25.0	25.0	25.0	\$100M-500M	58,188	1,032	100.0	100.0
First Bk Of Conroe Na	Conroe	97.5	25.0	25.0	22.5	25.0	\$100M-500M	39,775	853	100.0	100.0
Surety Bk Na	Hurst	97.5	25.0	22.5	25.0	25.0	\$100M-500M	52,761	10,640	87.5	90.0
Navigation Bk	Houston	95.0	25.0	25.0	22.5	22.5	<\$100M	39,395	627	80.0	77.5
Citizens Nb	Benbrook	92.5	25.0	22.5	22.5	22.5	<\$100M	33,481	590	97.5	97.5
First St Bk	Mesquite	92.5	25.0	22.5	22.5	22.5	\$100M-500M	45,143	827	82.5	72.5
Woodhaven Nb	Fort Worth	92.5	25.0	22.5	22.5	22.5	<\$100M	34,991	673	80.0	45.0
First B&Tc	Groves	92.5	20.0	22.5	25.0	25.0	\$100M-500M	110,163	2,902	67.5	65.0
Heritage Bk	Waxahachie	92.5	22.5	22.5	22.5	25.0	\$100M-500M	43,062	1,032	100.0	100.0
Western B&Tc	Duncanville	92.5	25.0	22.5	25.0	20.0	\$100M-500M	55,702	433	67.5	47.5
Texas Bk	Henderson	90.0	25.0	20.0	22.5	22.5	<\$100M	29,372	794	97.5	97.5
Community B&T	Waco	90.0	20.0	25.0	22.5	22.5	\$100M-500M	41,620	750	97.5	100.0
Abrams Centre Nb	Dallas	90.0	25.0	22.5	22.5	20.0	<\$100M	35,217	419	65.0	50.0
Nbc Bk-Laredo Na	Laredo	90.0	22.5	25.0	20.0	22.5	<\$100M	21,730	569	72.5	65.0
Founders Nb-Skillman	Dallas	90.0	25.0	22.5	22.5	20.0	<\$100M	32,569	511	75.0	62.5
Arlington Nb	Arlington	87.5	22.5	22.5	20.0	22.5	<\$100M	22,542	706	95.0	97.5
First Nb	Van Alstyne	87.5	20.0	25.0	20.0	22.5	\$100M-500M	23,099	666	95.0	97.5
Community Nb	Midland	87.5	22.5	25.0	20.0	20.0	<\$100M	24,725	408	92.5	97.5
Houston Cmnty Bk	Houston	87.5	22.5	25.0	20.0	20.0	<\$100M	22,961	451	70.0	70.0
Independence Bk Na	Houston	87.5	25.0	25.0	20.0	17.5	<\$100M	22,494	355	75.0	75.0
City Nb	Weslaco	85.0	25.0	25.0	17.5	17.5	<\$100M	17,902	337	90.0	92.5
First B&Tc	Lubbock	85.0	20.0	25.0	17.5	22.5	<\$100M	17,084	631	95.0	95.0
Ennis St Bk	Ennis	85.0	22.5	22.5	20.0	20.0	<\$100M	18,161	500	75.0	65.0
First St Bk	Happy	85.0	22.5	20.0	20.0	22.5	<\$100M	21,444	565	92.5	95.0
Homebank	Seagoville	85.0	20.0	22.5	20.0	22.5	<\$100M	18,900	527	95.0	97.5
Community Bk	Longview	85.0	25.0	25.0	15.0	20.0	<\$100M	11,580	474	90.0	95.0
Schertz B&Tc	Schertz	85.0	22.5	25.0	20.0	17.5	<\$100M	20,295	327	65.0	47.5
State Nb Tx	Iowa Park	85.0	17.5	25.0	20.0	22.5	\$100M-500M	23,108	539	92.5	97.5
Lone Star Nb	Pharr	85.0	25.0	10.0	25.0	25.0	\$100M-500M	99,338	1,187	80.0	75.0
First Nb	Sachse	85.0	22.5	22.5	17.5	22.5	<\$100M	13,942	540	92.5	95.0
City Nb	Taylor	82.5	17.5	20.0	20.0	25.0	\$100M-500M	23,600	1,112	92.5	95.0
Horizon Cap Bk	Webster	82.5	25.0	7.5	25.0	25.0	\$100M-500M	47,149	820	75.0	70.0
First Nb Of Albany Brecken	Albany	82.5	17.5	20.0	22.5	22.5	\$100M-500M	29,302	770	92.5	95.0
First Cmrc Bk	Corpus Christi	82.5	17.5	22.5	20.0	22.5	\$100M-500M	21,278	485	65.0	60.0
First Bk	Farmersville	82.5	25.0	22.5	20.0	15.0	<\$100M	21,951	254	52.5	45.0
Spring Hill St Bk	Longview	82.5	20.0	25.0	17.5	20.0	<\$100M	16,261	466	70.0	70.0
Austin Bk Tx Na	Jacksonville	82.5	20.0	12.5	25.0	25.0	\$100M-500M	117,199	68,365	90.0	90.0
Farmers & Mrch St Bk	Krum	82.5	22.5	22.5	17.5	20.0	<\$100M	17,362	435	77.5	75.0
First Nb Tx	Killeen	82.5	12.5	25.0	22.5	22.5	\$100M-500M	34,868	566	65.0	62.5
Bank Of Desoto Na	Desoto	82.5	20.0	22.5	20.0	20.0	<\$100M	21,036	439	72.5	70.0
Security St Bk	Mccamey	82.5	22.5	20.0	20.0	20.0	<\$100M	18,302	438	90.0	92.5
Northwest Bk	Roanoke	82.5	22.5	22.5	17.5	20.0	<\$100M	17,088	470	95.0	95.0

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Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Corsicana Nat B&T	Corsicana	82.5	20.0	17.5	22.5	22.5	\$100M-500M	29,324	523	62.5	57.5
Bank Of The West	Irving	82.5	25.0	10.0	25.0	22.5	\$100M-500M	53,780	828	82.5	80.0
Texas Cmnty B&T Na	Dallas	82.5	22.5	22.5	22.5	15.0	<\$100M	27,321	286	60.0	35.0
First Community Bk Na	Houston	82.5	25.0	7.5	25.0	25.0	\$100M-500M	58,440	1,175	85.0	82.5
First Bk	Houston	80.0	25.0	7.5	25.0	22.5	\$100M-500M	52,652	547	70.0	52.5
Texas Premier Bk Na	Brookshire	80.0	22.5	25.0	17.5	15.0	<\$100M	13,138	280	65.0	55.0
First Nb	Bridgeport	80.0	20.0	20.0	20.0	20.0	<\$100M	18,984	427	87.5	95.0
Alliance Bk	Sulphur Springs	80.0	15.0	15.0	25.0	25.0	\$100M-500M	47,070	1,178	87.5	90.0
Citizens B&Tc Of Baytown	Baytown	80.0	10.0	25.0	22.5	22.5	\$100M-500M	34,156	509	62.5	62.5
First St Bk	Smithville	80.0	25.0	10.0	22.5	22.5	<\$100M	33,652	653	82.5	72.5
United Central Bk	Garland	80.0	25.0	5.0	25.0	25.0	\$100M-500M	105,470	1,076	77.5	72.5
Community Bk	Granbury	80.0	22.5	7.5	25.0	25.0	\$100M-500M	64,057	888	72.5	65.0
Summit Cmnty Bk Na	Fort Worth	80.0	25.0	5.0	25.0	25.0	\$100M-500M	99,349	1,411	75.0	70.0
Texas First Bk	Texas City	80.0	20.0	25.0	17.5	17.5	<\$100M	17,098	347	92.5	92.5
First Nb	Winnsboro	80.0	17.5	20.0	20.0	22.5	\$100M-500M	23,423	507	90.0	95.0
First Nb	Decatur	80.0	22.5	7.5	25.0	25.0	\$100M-500M	76,415	1,264	75.0	72.5
Bank Of Alice	Alice	80.0	22.5	15.0	20.0	22.5	<\$100M	26,199	696	90.0	90.0
First Nb	Newton	80.0	20.0	17.5	20.0	22.5	<\$100M	19,752	582	90.0	92.5
Unity Nb	Houston	80.0	22.5	25.0	15.0	17.5	<\$100M	10,034	290	85.0	87.5
Farmers St Bk	Center	80.0	17.5	20.0	20.0	22.5	\$100M-500M	21,973	761	90.0	97.5
Security Nb	San Antonio	80.0	25.0	5.0	25.0	25.0	\$100M-500M	79,381	1,314	77.5	75.0
Brookhollow Nb	Dallas	80.0	25.0	10.0	22.5	22.5	\$100M-500M	38,642	713	77.5	72.5
City Nb	Kilgore	80.0	22.5	10.0	22.5	25.0	\$100M-500M	34,934	852	80.0	80.0
Sterling Bk	Houston	80.0	25.0	5.0	25.0	25.0	\$1B-\$10B	484,692	7,998	80.0	70.0
Townbank Na	Mesquite	80.0	22.5	22.5	17.5	17.5	<\$100M	16,922	325	67.5	57.5
First Mercantile Bk Na	Dallas	80.0	25.0	22.5	22.5	10.0	<\$100M	26,959	156	35.0	27.5
Lone Star Bk Na	Houston	77.5	25.0	10.0	22.5	20.0	<\$100M	28,763	437	75.0	60.0
First Bk	Azle	77.5	17.5	22.5	17.5	20.0	<\$100M	16,384	384	87.5	92.5
First Nb Bowie	Bowie	77.5	12.5	17.5	22.5	25.0	\$100M-500M	30,062	892	90.0	92.5
Guaranty Bk	Mount Pleasant	77.5	22.5	5.0	25.0	25.0	\$100M-500M	82,140	1,529	77.5	77.5
First Scty Bk	Flower Mound	77.5	25.0	22.5	15.0	15.0	<\$100M	9,703	267	65.0	62.5
Burkburnett Bk	Burkburnett	77.5	22.5	10.0	22.5	22.5	\$100M-500M	33,506	661	75.0	72.5
Metrobank Na	Houston	77.5	25.0	2.5	25.0	25.0	\$500M-\$1B	240,070	1,847	70.0	65.0
Citizens Nb	Breckenridge	77.5	20.0	20.0	17.5	20.0	<\$100M	13,443	423	87.5	92.5
Security St B&Tc	Fredericksburg	77.5	20.0	7.5	25.0	25.0	\$100M-500M	74,793	1,528	80.0	75.0
Wallis St Bk	Wallis	77.5	25.0	7.5	22.5	22.5	\$100M-500M	44,208	576	75.0	65.0
United B&Tc	Abilene	77.5	25.0	7.5	22.5	22.5	\$100M-500M	43,420	653	72.5	70.0
Alamo Bk Of Tx	Alamo	77.5	25.0	7.5	22.5	22.5	\$100M-500M	43,955	771	77.5	72.5
Landmark Bk	Eules	77.5	25.0	7.5	22.5	22.5	\$100M-500M	42,536	667	80.0	75.0
First St Bk Na	Abilene	77.5	20.0	7.5	25.0	25.0	\$100M-500M	73,778	1,547	77.5	72.5
Texas Bk	Weatherford	77.5	22.5	5.0	25.0	25.0	\$500M-\$1B	169,233	1,996	65.0	62.5
Weatherford Nb	Weatherford	77.5	15.0	22.5	20.0	20.0	\$100M-500M	25,508	373	87.5	92.5
White Oak St Bk	White Oak	77.5	22.5	25.0	15.0	15.0	<\$100M	10,288	284	85.0	87.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Lindale St Bk	Lindale	77.5	17.5	25.0	15.0	20.0	<\$100M	10,273	399	85.0	90.0
Texas Central Bk Na	Dallas	77.5	25.0	7.5	22.5	22.5	\$100M-500M	40,141	537	67.5	45.0
Dayton St Bk	Dayton	77.5	15.0	25.0	17.5	20.0	<\$100M	14,538	394	85.0	90.0
First B&Tc East Tx	Diboll	77.5	17.5	10.0	25.0	25.0	\$100M-500M	50,872	1,044	80.0	77.5
Commercial St Bk	El Campo	77.5	20.0	20.0	17.5	20.0	<\$100M	17,102	407	65.0	57.5
Bank Of The West	Odessa	77.5	25.0	25.0	12.5	15.0	<\$100M	7,826	296	65.0	55.0
American Bk Na	Corpus Christi	77.5	22.5	5.0	25.0	25.0	\$100M-500M	95,037	1,534	72.5	70.0
First Nb	Hughes Springs	77.5	22.5	7.5	22.5	25.0	\$100M-500M	27,971	948	82.5	80.0
Oaks B&Tc	Dallas	77.5	20.0	22.5	17.5	17.5	<\$100M	14,068	333	67.5	62.5
Inter Nb	Mcallen	77.5	20.0	7.5	25.0	25.0	\$100M-500M	83,873	1,205	72.5	60.0
Legacy Bk Of Tx	Plano	77.5	25.0	2.5	25.0	25.0	\$500M-\$1B	170,381	1,777	70.0	67.5
Longview B&Tc	Longview	77.5	20.0	7.5	25.0	25.0	\$100M-500M	81,353	3,041	75.0	72.5
Texas St Bk	Mcallen	77.5	22.5	5.0	25.0	25.0	\$1B-\$10B	483,390	5,976	72.5	67.5
First Intl Bk	Plano	77.5	25.0	10.0	25.0	17.5	\$100M-500M	57,377	295	52.5	45.0
First Nb	Borger	77.5	25.0	15.0	20.0	17.5	<\$100M	18,464	362	85.0	85.0
Central Bk	Houston	75.0	22.5	10.0	22.5	20.0	\$100M-500M	38,588	469	62.5	47.5
Northwest Nb	Arlington	75.0	25.0	10.0	20.0	20.0	<\$100M	22,202	393	65.0	55.0
American Bk Cmrc	Wolfforth	75.0	22.5	2.5	25.0	25.0	\$100M-500M	74,392	1,331	72.5	67.5
First Nb	Burleson	75.0	25.0	7.5	22.5	20.0	<\$100M	28,339	395	65.0	50.0
Harlingen Nb	Harlingen	75.0	20.0	5.0	25.0	25.0	\$100M-500M	47,319	1,065	70.0	72.5
Guaranty Nb	Gainesville	75.0	17.5	12.5	22.5	22.5	\$100M-500M	26,725	590	72.5	70.0
First Nb	Granbury	75.0	10.0	22.5	20.0	22.5	\$100M-500M	22,246	500	85.0	92.5
First Nb	San Benito	75.0	22.5	22.5	15.0	15.0	<\$100M	12,895	261	82.5	87.5
Sanger Bk	Sanger	75.0	20.0	22.5	12.5	20.0	<\$100M	8,973	397	80.0	87.5
First Nb	Wichita Falls	75.0	22.5	7.5	22.5	22.5	<\$100M	26,896	543	77.5	75.0
Southwest Bk	Fort Worth	75.0	22.5	5.0	25.0	22.5	\$100M-500M	56,730	598	62.5	55.0
Riverbend Bk Na	Fort Worth	75.0	22.5	22.5	15.0	15.0	<\$100M	9,349	237	82.5	85.0
City Nb	Sulphur Springs	75.0	17.5	15.0	20.0	22.5	\$100M-500M	26,551	802	90.0	90.0
Herring Nb	Vernon	75.0	20.0	7.5	22.5	25.0	\$100M-500M	44,666	1,062	80.0	80.0
State Bk	De Kalb	75.0	15.0	25.0	17.5	17.5	\$100M-500M	17,039	309	85.0	87.5
Citizens Bk Of Tx Na	New Waverly	75.0	25.0	7.5	22.5	20.0	<\$100M	29,796	469	70.0	57.5
Houston Cmrc Bk	Houston	75.0	25.0	7.5	22.5	20.0	\$100M-500M	37,731	445	67.5	57.5
Lubbock Nb	Lubbock	75.0	20.0	5.0	25.0	25.0	\$100M-500M	50,361	1,123	75.0	67.5
Western Nb	Odessa	75.0	22.5	2.5	25.0	25.0	\$100M-500M	55,325	929	70.0	60.0
Community Bk	Katy	75.0	22.5	10.0	20.0	22.5	<\$100M	25,196	579	70.0	72.5
Justin St Bk	Justin	75.0	22.5	22.5	15.0	15.0	<\$100M	9,658	250	82.5	87.5
First St Bk	Keene	75.0	20.0	22.5	17.5	15.0	<\$100M	15,329	247	65.0	55.0
Inwood Nb	Dallas	75.0	22.5	2.5	25.0	25.0	\$100M-500M	94,194	808	60.0	52.5
Main Bk Na	Dallas	75.0	22.5	5.0	25.0	22.5	\$100M-500M	48,218	685	67.5	57.5
Independent Nb	Irving	75.0	25.0	7.5	22.5	20.0	<\$100M	35,702	425	67.5	55.0
Northstar Bank Of Texas	Lake Dallas	75.0	22.5	22.5	17.5	12.5	<\$100M	13,791	218	57.5	40.0
Omnibank Na	Houston	72.5	22.5	2.5	25.0	22.5	\$100M-500M	64,905	708	65.0	50.0
First Nb	Bullard	72.5	17.5	25.0	12.5	17.5	<\$100M	7,360	345	67.5	72.5

Table A.1 Small Business Lending in Texas , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Southern Nb Of Tx	Sugarland	72.5	17.5	5.0	25.0	25.0	\$100M-500M	55,100	1,479	62.5	62.5
Walburg St Bk	Georgetown	72.5	20.0	20.0	17.5	15.0	<\$100M	15,275	250	82.5	85.0
Summit Nb	Fort Worth	72.5	22.5	2.5	25.0	22.5	\$100M-500M	66,269	824	62.5	55.0
Hartland Bk Na	Austin	72.5	20.0	5.0	25.0	22.5	\$100M-500M	69,597	766	65.0	50.0
American Bk Na	Waco	72.5	20.0	7.5	22.5	22.5	\$100M-500M	37,528	598	67.5	60.0
Texas First Nb	Houston	72.5	22.5	2.5	25.0	22.5	\$100M-500M	91,655	685	62.5	52.5
Kleberg First Nb	Kingsville	72.5	15.0	15.0	20.0	22.5	\$100M-500M	21,866	488	82.5	87.5
Whisperwood Nb	Lubbock	72.5	25.0	10.0	20.0	17.5	<\$100M	21,075	353	70.0	57.5
Express Bk	Alvin	72.5	20.0	22.5	15.0	15.0	<\$100M	12,250	264	65.0	55.0
Bank Of Houston	Houston	72.5	10.0	25.0	20.0	17.5	\$100M-500M	19,930	309	42.5	42.5
Nueces Nb	Corpus Christi	72.5	25.0	10.0	20.0	17.5	<\$100M	18,493	358	65.0	62.5
American Bk	Houston	72.5	22.5	2.5	25.0	22.5	\$100M-500M	66,977	573	65.0	55.0
Home St Bk	Rochester	72.5	22.5	15.0	12.5	22.5	<\$100M	8,178	522	80.0	85.0
Texas St Bk	San Angelo	72.5	12.5	25.0	17.5	17.5	\$100M-500M	16,535	320	80.0	87.5
Texas Coastal Bk	Pasadena	72.5	25.0	25.0	15.0	7.5	<\$100M	11,021	132	55.0	30.0
Mcallen Nb	Mcallen	72.5	22.5	25.0	15.0	10.0	<\$100M	13,042	177	55.0	32.5
National Bk Of Cmrc	Pampa	72.5	22.5	7.5	20.0	22.5	<\$100M	23,826	651	72.5	70.0
Gateway Nb	Dallas	72.5	25.0	5.0	22.5	20.0	\$100M-500M	39,009	384	65.0	37.5
Community St Bk	Houston	72.5	25.0	10.0	20.0	17.5	<\$100M	21,552	285	60.0	62.5
First Bk Of West Tx	Coahoma	72.5	22.5	10.0	20.0	20.0	<\$100M	18,768	396	70.0	70.0
Valuebank Tx	Corpus Christi	72.5	25.0	5.0	22.5	20.0	\$100M-500M	41,843	453	67.5	42.5
First Nb Of South Tx	San Antonio	72.5	20.0	2.5	25.0	25.0	\$100M-500M	61,408	927	70.0	65.0
Commercial St Bk	Palmer	72.5	20.0	22.5	15.0	15.0	<\$100M	9,547	229	80.0	85.0
Peoples Nb	Paris	72.5	20.0	15.0	17.5	20.0	<\$100M	15,604	386	80.0	87.5
Lamar Nb	Paris	70.0	17.5	15.0	17.5	20.0	<\$100M	13,163	449	62.5	52.5
First Nb	Bastrop	70.0	10.0	20.0	20.0	20.0	\$100M-500M	19,842	407	62.5	62.5
Commercial Nb	Brady	70.0	15.0	17.5	15.0	22.5	<\$100M	11,957	510	82.5	87.5
Jefferson St Bk	San Antonio	70.0	17.5	2.5	25.0	25.0	\$100M-500M	62,067	1,260	65.0	67.5
Peoples St Bk	Henderson	70.0	20.0	20.0	15.0	15.0	<\$100M	12,204	290	62.5	57.5
First Nb	Baird	70.0	22.5	10.0	17.5	20.0	<\$100M	14,213	459	75.0	67.5
First Nb	Monahans	70.0	22.5	20.0	15.0	12.5	<\$100M	12,028	226	50.0	47.5
Citizens Nb	Brownwood	70.0	17.5	12.5	20.0	20.0	\$100M-500M	19,317	487	82.5	85.0
Texas Nb	Southlake	70.0	17.5	22.5	15.0	15.0	<\$100M	12,571	255	52.5	40.0
Lamar Bk	Beaumont	70.0	12.5	22.5	15.0	20.0	<\$100M	12,358	430	80.0	90.0
First Nb Amarillo	Amarillo	70.0	20.0	2.5	25.0	22.5	\$100M-500M	52,576	804	60.0	55.0
National Bk	Gatesville	70.0	15.0	7.5	22.5	25.0	\$100M-500M	39,641	1,147	70.0	70.0
First Nb	Alvin	70.0	15.0	22.5	17.5	15.0	<\$100M	13,074	281	80.0	85.0
Southside Bk	Tyler	70.0	12.5	7.5	25.0	25.0	\$500M-\$1B	125,654	1,814	65.0	60.0
First Nb	Glen Rose	70.0	22.5	20.0	15.0	12.5	<\$100M	9,754	221	60.0	57.5
National Bk Of Tx	Fort Worth	70.0	15.0	22.5	15.0	17.5	<\$100M	10,107	338	57.5	57.5
First Nb	Mexia	70.0	20.0	15.0	17.5	17.5	<\$100M	13,845	350	85.0	87.5
Firstbank	Texarkana	70.0	20.0	5.0	22.5	22.5	\$100M-500M	42,654	668	65.0	57.5
First St Bk	Gainesville	70.0	15.0	10.0	20.0	25.0	\$100M-500M	26,585	1,058	75.0	72.5

Table A.1 Small Business Lending in Texas , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Texas First Bk	Galveston	70.0	12.5	25.0	17.5	15.0	\$100M-500M	14,113	267	77.5	85.0
American Nb	Wichita Falls	70.0	20.0	5.0	22.5	22.5	\$100M-500M	40,777	686	65.0	65.0
Guaranty B&Tc	Gatesville	70.0	10.0	25.0	15.0	20.0	\$100M-500M	11,803	455	80.0	87.5
First Nb	George West	70.0	20.0	17.5	15.0	17.5	<\$100M	12,262	313	82.5	85.0
Mills Cty St Bk	Goldthwaite	70.0	12.5	17.5	17.5	22.5	\$100M-500M	16,937	811	77.5	77.5
First Nb	Weatherford	70.0	15.0	22.5	17.5	15.0	<\$100M	14,597	284	82.5	87.5
American Bk Of Tx	Sherman	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	111,446	1,064	60.0	55.0
Plains Nb	Lubbock	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	165,003	2,541	62.5	60.0
First St Bk	Dime Box	70.0	25.0	15.0	12.5	17.5	<\$100M	8,402	305	77.5	82.5
First Nb	Edinburg	70.0	15.0	5.0	25.0	25.0	\$100M-500M	69,715	1,645	70.0	70.0
State B&Tc	Dallas	70.0	25.0	5.0	22.5	17.5	<\$100M	34,769	287	47.5	32.5
American Nb	Mount Pleasant	70.0	15.0	20.0	15.0	20.0	<\$100M	9,488	379	80.0	85.0
Charter Bk-Northwest	Corpus Christi	70.0	25.0	10.0	20.0	15.0	<\$100M	19,698	269	62.5	55.0
First Bk Sw Na	Amarillo	70.0	15.0	5.0	25.0	25.0	\$100M-500M	55,234	1,367	70.0	70.0
First Bk Howe	Howe	70.0	22.5	25.0	12.5	10.0	<\$100M	9,076	156	57.5	35.0
Prime Bk	Houston	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	195,148	3,148	65.0	62.5
First St Bk	Livingston	70.0	20.0	5.0	22.5	22.5	\$100M-500M	38,146	483	50.0	45.0
Century Bk Na	New Boston	70.0	22.5	5.0	22.5	20.0	\$100M-500M	37,965	428	55.0	52.5
East Tx Nb	Palestine	70.0	20.0	10.0	20.0	20.0	\$100M-500M	24,387	490	70.0	65.0
Hull St Bk	Hull	70.0	22.5	25.0	15.0	7.5	<\$100M	9,523	120	75.0	80.0
Preston Nb	Dallas	70.0	25.0	22.5	15.0	7.5	<\$100M	10,932	112	75.0	77.5
Rio Nb	Mcallen	70.0	20.0	25.0	12.5	12.5	<\$100M	8,424	215	80.0	85.0
Benchmark Bk	Quinlan	70.0	15.0	22.5	17.5	15.0	\$100M-500M	15,618	256	52.5	40.0
State Nb W Tx	Lubbock	70.0	20.0	5.0	22.5	22.5	\$100M-500M	38,658	599	65.0	65.0
Citizens Nb Of Tx	Bellaire	67.5	10.0	7.5	25.0	25.0	\$100M-500M	47,043	1,263	70.0	72.5
Citizens St Bk	Somerville	67.5	15.0	12.5	17.5	22.5	\$100M-500M	16,877	545	80.0	82.5
First St Bk	Athens	67.5	5.0	22.5	17.5	22.5	\$100M-500M	16,268	614	72.5	80.0
Citizens Nb	Wills Point	67.5	12.5	20.0	12.5	22.5	<\$100M	7,268	536	77.5	85.0
First B&Tc	Memphis	67.5	25.0	15.0	17.5	10.0	<\$100M	16,004	122	37.5	32.5
Woodforest Nb	Houston	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	90,093	1,620	65.0	67.5
Texas First Bk	Santa Fe	67.5	15.0	25.0	15.0	12.5	<\$100M	12,280	211	77.5	85.0
Central Nb	Waco	67.5	17.5	2.5	25.0	22.5	\$100M-500M	46,971	564	57.5	52.5
Tradition Bk	Houston	67.5	20.0	25.0	12.5	10.0	<\$100M	8,534	145	32.5	32.5
National Bk	Andrews	67.5	22.5	10.0	17.5	17.5	<\$100M	15,423	340	70.0	62.5
Mcmullen Bk	Tilden	67.5	22.5	17.5	15.0	12.5	<\$100M	10,919	206	60.0	50.0
Mid-Cities Nb	Hurst	67.5	20.0	10.0	20.0	17.5	<\$100M	19,065	377	67.5	60.0
Southwest Bk	Odessa	67.5	22.5	25.0	12.5	7.5	<\$100M	6,948	105	50.0	35.0
Nbc Bk Na	Eagle Pass	67.5	15.0	5.0	25.0	22.5	\$100M-500M	47,819	559	60.0	50.0
American Nb Tx	Terrell	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	96,523	2,193	70.0	70.0
First Nb	Jefferson	67.5	25.0	10.0	17.5	15.0	<\$100M	16,238	243	62.5	52.5
First Nb	Eldorado	67.5	22.5	20.0	15.0	10.0	<\$100M	9,283	182	47.5	35.0
Continental Nb	El Paso	67.5	20.0	5.0	22.5	20.0	\$100M-500M	28,359	400	60.0	55.0
Bank Tx Na	Dallas	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	80,243	1,063	60.0	60.0

Table A.1 Small Business Lending in Texas , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Pointbank Na	Pilot Point	67.5	17.5	10.0	20.0	20.0	\$100M-500M	23,064	456	57.5	45.0
Fredonia St Bk	Nacogdoches	67.5	15.0	5.0	22.5	25.0	\$100M-500M	37,510	930	67.5	67.5
Texas Heritage Bk	Hutto	67.5	22.5	7.5	20.0	17.5	<\$100M	26,155	324	60.0	47.5
Comerica Bk-Tx	Dallas	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	586,446	4,253	55.0	55.0
Crockett Nb	Ozona	67.5	17.5	12.5	17.5	20.0	<\$100M	15,220	364	77.5	80.0
State Bk Tx	Irving	67.5	25.0	7.5	22.5	12.5	<\$100M	37,270	154	35.0	22.5
Bank Of The West	El Paso	67.5	17.5	2.5	25.0	22.5	\$100M-500M	65,310	732	57.5	50.0
Brookhollow Nb	Richardson	65.0	25.0	22.5	10.0	7.5	<\$100M	6,311	154	60.0	40.0
Big Lake Bk Na	Big Lake	65.0	20.0	17.5	12.5	15.0	<\$100M	7,711	249	75.0	77.5
Bridge City St Bk	Bridge City	65.0	22.5	7.5	20.0	15.0	<\$100M	19,839	261	57.5	40.0
First Nb	Haskell	65.0	20.0	15.0	12.5	17.5	<\$100M	8,038	321	75.0	82.5
Planters & Mrch St Bk	Hearne	65.0	12.5	17.5	17.5	17.5	\$100M-500M	15,628	309	75.0	80.0
First St Bk	Graham	65.0	17.5	20.0	10.0	17.5	<\$100M	6,203	362	77.5	80.0
Texas Bk	Brownwood	65.0	20.0	2.5	22.5	20.0	\$100M-500M	31,983	488	65.0	57.5
First Nb	Burkburnett	65.0	20.0	7.5	20.0	17.5	<\$100M	19,532	307	55.0	47.5
Citizens Bk	Slaton	65.0	10.0	25.0	12.5	17.5	<\$100M	8,002	297	70.0	80.0
Heritage Nb	Granbury	65.0	10.0	22.5	17.5	15.0	\$100M-500M	13,912	287	47.5	42.5
First Nb	South Padre Isl:	65.0	20.0	22.5	12.5	10.0	<\$100M	8,982	155	72.5	80.0
Woodcreek Bk	Houston	65.0	20.0	5.0	20.0	20.0	\$100M-500M	23,755	507	67.5	60.0
Alvin St Bk	Alvin	65.0	20.0	5.0	20.0	20.0	\$100M-500M	25,636	487	57.5	60.0
Citizens Nb	Teague	65.0	25.0	12.5	17.5	10.0	<\$100M	14,349	74	12.5	12.5
Commercial St Bk	Andrews	65.0	22.5	10.0	12.5	20.0	<\$100M	7,915	441	75.0	80.0
Sundown St Bk	Sundown	65.0	20.0	15.0	15.0	15.0	<\$100M	10,088	292	50.0	45.0
Union St Bk	Florence	65.0	20.0	2.5	22.5	20.0	\$100M-500M	32,848	383	57.5	50.0
Extraco Bks Na	Temple	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	73,941	1,632	62.5	60.0
Citizens Nb	Waxahachie	65.0	17.5	5.0	22.5	20.0	\$100M-500M	28,183	427	55.0	50.0
First Nb	Huntsville	65.0	7.5	20.0	17.5	20.0	\$100M-500M	17,695	477	80.0	85.0
First Nb	Sonora	65.0	17.5	10.0	17.5	20.0	<\$100M	17,695	431	70.0	65.0
Eastland Nb	Eastland	65.0	17.5	12.5	15.0	20.0	<\$100M	9,792	375	77.5	80.0
Commerce Bk	Laredo	65.0	15.0	7.5	22.5	20.0	\$100M-500M	31,783	398	50.0	45.0
First-Lockhart Nb	Lockhart	65.0	20.0	7.5	20.0	17.5	\$100M-500M	21,787	300	50.0	40.0
Community Nb	Hondo	65.0	15.0	17.5	15.0	17.5	<\$100M	11,964	323	77.5	85.0
Texas First Bk	Riesel	65.0	17.5	7.5	20.0	20.0	<\$100M	18,001	399	65.0	62.5
Southwest Bk Of Tx Na	Houston	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	342,197	4,403	60.0	55.0
Frost Nb	San Antonio	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	977,813	13,777	60.0	57.5
Fidelity Bk Of Tx	Waco	65.0	17.5	25.0	12.5	10.0	<\$100M	7,573	170	75.0	77.5
First St Bk	Temple	65.0	15.0	2.5	22.5	25.0	\$100M-500M	32,949	1,648	70.0	72.5
Lone Star St Bk	Lone Star	65.0	22.5	17.5	12.5	12.5	<\$100M	8,352	180	72.5	77.5
First St Bk	Clute	65.0	12.5	22.5	12.5	17.5	<\$100M	9,137	316	65.0	65.0
Security Bk	Idalou	65.0	22.5	10.0	15.0	17.5	<\$100M	9,560	338	70.0	62.5
First Nb	Mcgregor	65.0	17.5	25.0	12.5	10.0	<\$100M	7,983	149	72.5	77.5
Pilgrim Bk	Pittsburg	65.0	17.5	5.0	20.0	22.5	\$100M-500M	23,922	538	60.0	62.5
Texas St Bk	Joaquin	65.0	15.0	20.0	15.0	15.0	<\$100M	9,884	242	67.5	67.5



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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Montwood Nb	El Paso	65.0	15.0	7.5	22.5	20.0	\$100M-500M	41,316	386	45.0	35.0
Coupland St Bk	Coupland	65.0	22.5	22.5	10.0	10.0	<\$100M	5,725	183	62.5	57.5
Kermit St Bk	Kermit	65.0	22.5	7.5	20.0	15.0	<\$100M	17,936	300	60.0	47.5
Liberty Nb	Granbury	65.0	25.0	10.0	17.5	12.5	<\$100M	17,079	242	70.0	57.5
American Fnb	Houston	65.0	25.0	2.5	22.5	15.0	\$100M-500M	44,767	278	52.5	37.5
Credicard Nb	San Antonio	65.0	25.0	25.0	10.0	5.0	<\$100M	6,229	81	67.5	70.0
Lakeside Nb	Rockwall	62.5	20.0	10.0	12.5	20.0	<\$100M	8,051	374	72.5	72.5
Baytown St Bk	Baytown	62.5	12.5	25.0	12.5	12.5	<\$100M	9,203	209	50.0	47.5
State Nb	Caddo Mills	62.5	17.5	22.5	10.0	12.5	<\$100M	6,232	192	70.0	75.0
Western Amer Nb	Bedford	62.5	25.0	10.0	17.5	10.0	<\$100M	15,074	132	47.5	47.5
North Houston Bk	Houston	62.5	25.0	2.5	22.5	12.5	\$100M-500M	40,590	150	27.5	25.0
Texas Nb	Brenham	62.5	12.5	20.0	12.5	17.5	<\$100M	9,232	355	62.5	55.0
Gladewater Nb	Gladewater	62.5	20.0	25.0	10.0	7.5	<\$100M	6,607	109	70.0	75.0
First St Bk	Burnet	62.5	12.5	10.0	17.5	22.5	\$100M-500M	13,917	554	70.0	67.5
First Nb	Goliad	62.5	22.5	15.0	12.5	12.5	<\$100M	8,520	227	60.0	57.5
First Cmnty Bk Na	Alice	62.5	20.0	7.5	17.5	17.5	<\$100M	14,360	348	65.0	57.5
Amarillo Nb	Amarillo	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	133,875	3,017	60.0	62.5
First Nb	Anderson	62.5	15.0	15.0	15.0	17.5	<\$100M	9,735	332	72.5	80.0
Enterprise Bk	Houston	62.5	25.0	10.0	15.0	12.5	<\$100M	12,563	235	65.0	47.5
Pecos Cty St Bk	Fort Stockton	62.5	15.0	17.5	15.0	15.0	<\$100M	11,158	274	77.5	82.5
First Nb	Santo	62.5	17.5	17.5	12.5	15.0	<\$100M	7,993	262	72.5	80.0
Citizens Nb	Victoria	62.5	17.5	7.5	17.5	20.0	<\$100M	13,660	472	70.0	67.5
First St Bk	Frankston	62.5	20.0	10.0	17.5	15.0	<\$100M	16,582	266	77.5	80.0
Farmers Nb	Forney	62.5	20.0	22.5	10.0	10.0	<\$100M	6,076	155	70.0	77.5
First Nb	Abilene	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	68,334	1,532	57.5	60.0
Broadway Nb	San Antonio	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	105,880	1,780	57.5	60.0
National Bk	Madisonville	62.5	15.0	17.5	12.5	17.5	<\$100M	6,940	355	72.5	80.0
First Nb	Trinity	62.5	17.5	20.0	12.5	12.5	<\$100M	6,967	178	70.0	77.5
Cedar Creek Bk	Seven Points	62.5	17.5	10.0	20.0	15.0	<\$100M	19,097	270	47.5	45.0
Marble Falls Nb	Marble Falls	62.5	20.0	10.0	17.5	15.0	<\$100M	17,352	273	50.0	40.0
First Victoria Nb	Victoria	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	59,571	1,246	62.5	62.5
North Dallas B&Tc	Dallas	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	72,269	1,212	57.5	57.5
Northeast Nb	Mesquite	62.5	25.0	10.0	15.0	12.5	<\$100M	12,732	237	67.5	55.0
Provident Bk	Dallas	62.5	17.5	2.5	22.5	20.0	\$100M-500M	36,385	475	57.5	50.0
Texas Gulf Bk Na	Freeport	62.5	15.0	5.0	22.5	20.0	\$100M-500M	29,537	403	52.5	45.0
Citizens St Bk	Sealy	62.5	12.5	10.0	17.5	22.5	\$100M-500M	14,501	672	77.5	82.5
Stephenville B&Tc	Stephenville	62.5	17.5	7.5	20.0	17.5	\$100M-500M	18,502	341	57.5	42.5
Bank Of The Southwest	Dallas	62.5	12.5	22.5	17.5	10.0	\$100M-500M	14,674	149	72.5	77.5
Del Rio Nb	Del Rio	62.5	17.5	7.5	20.0	17.5	\$100M-500M	22,879	328	45.0	45.0
First United Bk	Dimmitt	62.5	15.0	5.0	20.0	22.5	\$100M-500M	26,195	629	57.5	52.5
Capital Bk	Jacinto City	62.5	20.0	10.0	20.0	12.5	\$100M-500M	23,555	199	40.0	27.5
First St Bk Of Tx	Denton	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	144,388	2,168	57.5	60.0
First Prosperity Bk	El Campo	62.5	7.5	7.5	22.5	25.0	\$100M-500M	39,112	1,320	60.0	62.5

Table A.1 Small Business Lending in Texas , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
State Bk Tx	Houston	62.5	22.5	2.5	20.0	17.5	<\$100M	19,893	342	52.5	47.5
Pineland St Bk	Pineland	62.5	10.0	20.0	15.0	17.5	<\$100M	10,654	339	72.5	82.5
First St Bk	Chico	62.5	17.5	20.0	12.5	12.5	<\$100M	7,472	224	75.0	80.0
Bayshore Nb	La Porte	62.5	12.5	5.0	22.5	22.5	\$100M-500M	39,963	647	57.5	52.5
South Tx Nb	Laredo	62.5	12.5	7.5	22.5	20.0	\$100M-500M	31,682	483	57.5	52.5
Norwest Bk Tx Na	San Antonio	62.5	10.0	2.5	25.0	25.0	>\$10B	#####	17,445	55.0	55.0
American St Bk	Lubbock	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	129,329	3,141	62.5	65.0
First Nb	Cleburne	62.5	12.5	7.5	20.0	22.5	\$100M-500M	25,956	518	57.5	50.0
First St Bk	Louise	62.5	10.0	20.0	15.0	17.5	<\$100M	9,615	305	72.5	80.0
Caminoreal Bk Na	San Antonio	62.5	15.0	2.5	22.5	22.5	\$100M-500M	44,337	532	55.0	47.5
Texas Nb	Sweetwater	62.5	12.5	17.5	15.0	17.5	<\$100M	9,703	316	72.5	82.5
Republic Nb	Houston	62.5	25.0	5.0	20.0	12.5	<\$100M	19,623	220	52.5	40.0
Clear Lake Nb	San Antonio	62.5	20.0	25.0	10.0	7.5	<\$100M	5,488	107	65.0	72.5
First St Bk	Hemphill	60.0	17.5	20.0	15.0	7.5	<\$100M	9,545	112	70.0	75.0
First Nb Bells/Savoy	Bells	60.0	12.5	25.0	7.5	15.0	<\$100M	4,727	236	55.0	57.5
Bonham St Bk	Bonham	60.0	15.0	12.5	15.0	17.5	<\$100M	10,826	312	72.5	77.5
Texas Guaranty Bk Na	Houston	60.0	20.0	5.0	20.0	15.0	<\$100M	18,174	269	47.5	40.0
First Nb	Tom Bean	60.0	17.5	25.0	10.0	7.5	<\$100M	5,652	114	67.5	72.5
Blanco Nb	Blanco	60.0	17.5	10.0	15.0	17.5	<\$100M	10,321	355	75.0	77.5
Brenham Nb	Brenham	60.0	17.5	5.0	20.0	17.5	\$100M-500M	23,738	302	47.5	37.5
First Nb	Seminole	60.0	17.5	12.5	12.5	17.5	<\$100M	7,816	311	72.5	75.0
First Nb	Athens	60.0	12.5	5.0	22.5	20.0	\$100M-500M	27,961	476	57.5	55.0
First St Bk	Grandview	60.0	20.0	22.5	7.5	10.0	<\$100M	4,552	132	67.5	72.5
Heritage Bk	Wharton	60.0	7.5	10.0	22.5	20.0	\$100M-500M	34,688	453	47.5	47.5
Hometown Bk Na	Galveston	60.0	15.0	7.5	20.0	17.5	\$100M-500M	21,017	315	50.0	45.0
Gulf Coast Bk	Winnie	60.0	20.0	10.0	15.0	15.0	<\$100M	11,510	274	65.0	62.5
First Nb	Gilmer	60.0	12.5	5.0	20.0	22.5	\$100M-500M	19,766	577	72.5	67.5
Mercedes Nb	Mercedes	60.0	17.5	25.0	10.0	7.5	<\$100M	6,172	127	70.0	75.0
First Nb	Lake Jackson	60.0	10.0	22.5	15.0	12.5	\$100M-500M	12,109	189	37.5	32.5
First Nb	Kemp	60.0	15.0	22.5	10.0	12.5	<\$100M	6,425	214	70.0	77.5
Bank Of Frio Canyon	Leakey	60.0	20.0	17.5	10.0	12.5	<\$100M	5,662	195	70.0	72.5
Community St Bk	Austin	60.0	25.0	20.0	10.0	5.0	<\$100M	6,014	86	47.5	25.0
Cattlemans Nb	Round Mountai	60.0	17.5	10.0	15.0	17.5	<\$100M	10,744	306	62.5	55.0
San Angelo Nb	San Angelo	60.0	10.0	5.0	22.5	22.5	\$100M-500M	33,198	630	57.5	60.0
Intercontinental Nb	San Antonio	60.0	25.0	2.5	20.0	12.5	<\$100M	19,512	183	45.0	32.5
First Nb	Pecos	60.0	10.0	17.5	15.0	17.5	<\$100M	9,563	303	70.0	77.5
First Nb	Canton	60.0	17.5	20.0	12.5	10.0	<\$100M	9,102	165	70.0	77.5
First B&Tc	Childress	60.0	25.0	7.5	17.5	10.0	<\$100M	13,310	164	52.5	27.5
Peoples St Bk	Clyde	60.0	10.0	12.5	15.0	22.5	\$100M-500M	12,320	633	72.5	80.0
Laredo Nb	Laredo	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	170,023	2,549	55.0	55.0
First St Bk	Jasper	60.0	12.5	15.0	17.5	15.0	\$100M-500M	13,618	297	57.5	52.5
First Nb	Saint Jo	60.0	12.5	17.5	5.0	25.0	<\$100M	3,233	1,246	70.0	75.0
First St Bk	Rio Vista	60.0	7.5	7.5	20.0	25.0	\$100M-500M	22,977	1,548	70.0	75.0

Table A.1 Small Business Lending in Texas , June 1999

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
International Bk Of Cmrc	Laredo	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	376,561	4,008	55.0	55.0
Northwest Bk Na	Houston	60.0	15.0	5.0	20.0	20.0	\$100M-500M	23,558	432	57.5	52.5
First Citizens Bk Na	Dallas	60.0	20.0	22.5	10.0	7.5	<\$100M	6,059	134	50.0	42.5
Eagle Nb	Dallas	60.0	25.0	10.0	17.5	7.5	<\$100M	15,156	85	22.5	17.5
United Cmnty Bk Na	Highland Villag	60.0	20.0	22.5	10.0	7.5	<\$100M	5,847	116	70.0	75.0
Liberty Nb	Paris	57.5	5.0	15.0	15.0	22.5	\$100M-500M	11,762	521	65.0	72.5
Citizens St Bk	Buffalo	57.5	17.5	10.0	15.0	15.0	<\$100M	10,411	272	57.5	55.0
Citizens Nb	Henderson	57.5	5.0	5.0	22.5	25.0	\$100M-500M	27,509	971	62.5	65.0
First Nb	Bellaire	57.5	22.5	10.0	17.5	7.5	<\$100M	15,779	95	22.5	17.5
First Nb	Bryan	57.5	10.0	2.5	22.5	22.5	\$100M-500M	27,697	625	55.0	57.5
Asian Amer Nb	Houston	57.5	25.0	5.0	20.0	7.5	<\$100M	19,112	85	32.5	12.5
First St Bk	Brownsboro	57.5	12.5	22.5	7.5	15.0	<\$100M	4,982	250	65.0	70.0
International Bk Of Cmrc	Brownsville	57.5	10.0	2.5	22.5	22.5	\$100M-500M	45,841	664	55.0	52.5
Bank Of Sierra Blanca	Sierra Blanca	57.5	25.0	15.0	10.0	7.5	<\$100M	5,440	136	55.0	50.0
Lost Pines Nb	Smithville	57.5	15.0	20.0	10.0	12.5	<\$100M	5,738	181	67.5	72.5
First St Bk	Uvalde	57.5	7.5	2.5	22.5	25.0	\$100M-500M	30,350	915	60.0	62.5
First Nb	Graham	57.5	15.0	5.0	17.5	20.0	\$100M-500M	16,509	477	57.5	60.0
First Nb	Alpine	57.5	15.0	12.5	15.0	15.0	<\$100M	10,825	286	50.0	52.5
First Nb	Fort Stockton	57.5	17.5	17.5	10.0	12.5	<\$100M	6,371	184	45.0	45.0
First St Bk	Granger	57.5	17.5	7.5	15.0	17.5	<\$100M	10,532	354	52.5	42.5
Central Tx Bk	Flatonia	57.5	12.5	12.5	12.5	20.0	<\$100M	9,266	389	72.5	80.0
First Nb	San Augustine	57.5	15.0	20.0	12.5	10.0	<\$100M	7,127	145	32.5	32.5
Lone Star Bk	Dallas	57.5	20.0	2.5	22.5	12.5	\$100M-500M	28,038	180	35.0	25.0
Waggoner Nb	Vernon	57.5	5.0	20.0	15.0	17.5	\$100M-500M	10,648	349	70.0	77.5
City Bk	Lubbock	57.5	12.5	5.0	20.0	20.0	\$100M-500M	24,494	460	55.0	50.0
First Nb	Jacksboro	57.5	15.0	10.0	15.0	17.5	<\$100M	12,793	321	60.0	60.0
First Nb	Livingston	57.5	5.0	17.5	15.0	20.0	\$100M-500M	11,170	389	65.0	75.0
Norwest Bk El Paso Na	El Paso	57.5	7.5	2.5	25.0	22.5	\$1B-\$10B	96,223	691	52.5	47.5
Citizens Nb	Crockett	57.5	12.5	15.0	15.0	15.0	<\$100M	9,307	226	67.5	75.0
First Nb	Olney	57.5	15.0	20.0	10.0	12.5	<\$100M	5,846	217	70.0	75.0
Franklin Nb	Mount Vernon	57.5	17.5	12.5	12.5	15.0	<\$100M	7,972	265	70.0	75.0
Morris Cty Nb	Naples	57.5	12.5	17.5	12.5	15.0	<\$100M	8,232	243	67.5	77.5
National B&T	La Grange	57.5	20.0	5.0	20.0	12.5	<\$100M	20,754	222	47.5	25.0
Robert Lee St Bk	Robert Lee	57.5	17.5	12.5	12.5	15.0	<\$100M	7,909	265	67.5	72.5
Canyon Creek Nb	Richardson	57.5	17.5	2.5	20.0	17.5	\$100M-500M	24,607	312	47.5	40.0
Southwestern Nb	Houston	57.5	25.0	7.5	17.5	7.5	<\$100M	16,107	98	37.5	22.5
Chase Bk Tx Na	Houston	55.0	2.5	2.5	25.0	25.0	>\$10B	951,904	21,901	55.0	55.0
Buckholts St Bk	Buckholts	55.0	17.5	17.5	10.0	10.0	<\$100M	6,545	135	65.0	72.5
Hondo Nb	Hondo	55.0	17.5	17.5	10.0	10.0	<\$100M	6,848	137	65.0	72.5
Commercial Nb	Beeville	55.0	12.5	7.5	17.5	17.5	\$100M-500M	16,787	362	47.5	42.5
Sun Bk	Sunray	55.0	12.5	10.0	15.0	17.5	<\$100M	12,404	351	57.5	57.5
Van Horn St Bk	Van Horn	55.0	25.0	12.5	12.5	5.0	<\$100M	7,410	89	62.5	65.0
Wells Fargo Bk Tx Na	Houston	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	270,100	2,537	55.0	55.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Austin Cty St Bk	Bellville	55.0	15.0	7.5	17.5	15.0	<\$100M	13,120	293	60.0	47.5
First St Bk Of Miami Tx	Miami	55.0	17.5	17.5	10.0	10.0	<\$100M	5,500	172	52.5	47.5
United States Nb	Galveston	55.0	12.5	5.0	20.0	17.5	\$100M-500M	18,788	352	55.0	52.5
First Nb	Spearman	55.0	12.5	15.0	12.5	15.0	<\$100M	8,494	254	65.0	77.5
Gilmer Nb	Gilmer	55.0	2.5	25.0	10.0	17.5	\$100M-500M	6,797	308	50.0	45.0
First Nb	Uvalde	55.0	15.0	20.0	7.5	12.5	<\$100M	4,726	202	65.0	72.5
Elsa St B&Tc	Elsa	55.0	7.5	25.0	10.0	12.5	<\$100M	6,675	173	62.5	72.5
Wellington St Bk	Wellington	55.0	12.5	7.5	15.0	20.0	\$100M-500M	12,756	461	57.5	65.0
Fannin Bk	Windom	55.0	17.5	12.5	10.0	15.0	<\$100M	6,052	233	67.5	70.0
First Nb	Fabens	55.0	15.0	2.5	20.0	17.5	\$100M-500M	25,806	287	37.5	35.0
Security Bk	Whitesboro	55.0	5.0	25.0	12.5	12.5	<\$100M	6,877	214	60.0	72.5
American Nb	Gonzales	55.0	10.0	15.0	15.0	15.0	<\$100M	10,203	267	65.0	75.0
Hamlin Nb	Hamlin	55.0	17.5	7.5	15.0	15.0	<\$100M	10,297	276	47.5	40.0
Bank Of Tx	Austin	55.0	22.5	10.0	15.0	7.5	<\$100M	10,386	137	40.0	20.0
Falcon Nb	Laredo	55.0	15.0	10.0	17.5	12.5	\$100M-500M	17,162	196	40.0	25.0
Texas Country Bk	San Juan	55.0	12.5	25.0	10.0	7.5	<\$100M	6,767	104	30.0	20.0
Klein Bk	Klein	55.0	7.5	2.5	22.5	22.5	\$100M-500M	31,188	536	50.0	50.0
First Liberty Nb	Liberty	55.0	12.5	7.5	17.5	17.5	\$100M-500M	15,843	338	57.5	57.5
First Nb	Dublin	55.0	12.5	10.0	12.5	20.0	<\$100M	7,576	471	70.0	70.0
City Nb	Corsicana	55.0	12.5	17.5	10.0	15.0	<\$100M	6,615	272	70.0	77.5
Liberty Bk	North Richland	55.0	20.0	5.0	15.0	15.0	<\$100M	12,540	237	50.0	47.5
First Nb	Cisco	55.0	17.5	12.5	12.5	12.5	<\$100M	7,186	214	50.0	42.5
Ozona Nb	Ozona	55.0	12.5	5.0	17.5	20.0	\$100M-500M	15,561	379	55.0	55.0
First Nb	Linden	55.0	15.0	12.5	12.5	15.0	<\$100M	7,985	243	67.5	70.0
First Nb	Crockett	55.0	20.0	5.0	17.5	12.5	<\$100M	16,294	231	45.0	35.0
First Bank Tx Na	Houston	55.0	10.0	2.5	22.5	20.0	\$100M-500M	32,519	415	47.5	40.0
Brazoswood Nb	Richwood	55.0	17.5	22.5	5.0	10.0	<\$100M	2,325	135	60.0	65.0
First Tx Bk	Round Rock	55.0	12.5	7.5	17.5	17.5	\$100M-500M	14,372	375	57.5	52.5
Jacksboro Nb	Jacksboro	55.0	10.0	15.0	12.5	17.5	<\$100M	7,372	318	57.5	57.5
South Plains Bk	Levelland	55.0	12.5	15.0	12.5	15.0	<\$100M	7,187	249	52.5	50.0
Crosby St Bk	Crosby	55.0	10.0	25.0	12.5	7.5	<\$100M	8,584	99	62.5	72.5
First Nb	Rosenberg	55.0	15.0	7.5	17.5	15.0	<\$100M	14,763	287	50.0	47.5
Plaza Bk Na	San Antonio	55.0	22.5	2.5	15.0	15.0	<\$100M	10,666	260	62.5	60.0
Bank One Tx Na	Dallas	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	19,050	55.0	55.0
Ballinger Nb	Ballinger	55.0	15.0	20.0	7.5	12.5	<\$100M	4,943	210	50.0	50.0
Fort Worth Nb	Fort Worth	55.0	22.5	22.5	7.5	2.5	<\$100M	3,486	18	12.5	12.5
Perryton Nb	Perryton	52.5	12.5	17.5	10.0	12.5	<\$100M	6,686	215	47.5	52.5
First Nb	Quitman	52.5	7.5	20.0	12.5	12.5	<\$100M	7,759	208	60.0	70.0
Hereford St Bk	Hereford	52.5	12.5	7.5	15.0	17.5	<\$100M	10,240	376	55.0	45.0
First Nb	Moody	52.5	10.0	25.0	7.5	10.0	<\$100M	3,574	162	60.0	67.5
First St Bk	Moulton	52.5	10.0	15.0	12.5	15.0	<\$100M	7,262	242	60.0	70.0
First St Bk	Three Rivers	52.5	7.5	17.5	12.5	15.0	<\$100M	6,902	255	45.0	47.5
First Nb Of Bosque Cty	Valley Mills	52.5	10.0	12.5	12.5	17.5	<\$100M	7,849	338	62.5	72.5

Table A.1 Small Business Lending in Texas , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
State B&T	Seguin	52.5	10.0	5.0	20.0	17.5	\$100M-500M	23,501	367	45.0	42.5
Arp St Bk	Arp	52.5	2.5	25.0	7.5	17.5	\$100M-500M	4,248	359	57.5	65.0
Mercantile Bk	Fort Worth	52.5	17.5	5.0	17.5	12.5	<\$100M	16,931	248	52.5	35.0
Town North Nb	Farmers Branch	52.5	10.0	2.5	20.0	20.0	\$100M-500M	22,580	422	45.0	45.0
Fort Davis St Bk	Fort Davis	52.5	17.5	15.0	10.0	10.0	<\$100M	5,868	141	42.5	27.5
State Nb	West	52.5	5.0	25.0	7.5	15.0	<\$100M	3,352	262	55.0	65.0
Swiss Ave St Bk	Dallas	52.5	7.5	5.0	20.0	20.0	\$100M-500M	24,128	414	50.0	40.0
First Nb	Fairfield	52.5	12.5	12.5	12.5	15.0	<\$100M	9,212	256	67.5	75.0
Katy Bk Na	Katy	52.5	22.5	10.0	12.5	7.5	<\$100M	7,261	119	27.5	32.5
Round Top St Bk	Round Top	52.5	12.5	12.5	12.5	15.0	<\$100M	9,061	283	67.5	75.0
City St Bk	Palacios	52.5	15.0	17.5	10.0	10.0	<\$100M	6,494	133	62.5	70.0
Industry St Bk	Industry	52.5	12.5	7.5	17.5	15.0	\$100M-500M	15,035	282	47.5	45.0
First St Bk	Celina	52.5	10.0	22.5	10.0	10.0	<\$100M	5,245	169	65.0	72.5
First Tx Bk	Lampasas	52.5	7.5	15.0	12.5	17.5	<\$100M	9,041	290	65.0	75.0
Citizens St Bk	Chandler	52.5	17.5	2.5	15.0	17.5	<\$100M	12,088	344	65.0	60.0
First Coleman Nb	Coleman	52.5	15.0	12.5	12.5	12.5	<\$100M	9,107	215	62.5	72.5
Security St Bk Na	Ore City	52.5	7.5	25.0	7.5	12.5	<\$100M	3,983	193	60.0	67.5
Landmark Bk Na	Denison	52.5	15.0	25.0	7.5	5.0	<\$100M	4,766	66	32.5	22.5
Citizens St Bk	Luling	52.5	17.5	10.0	12.5	12.5	<\$100M	9,102	203	55.0	50.0
First St B&Tc	Carthage	52.5	2.5	17.5	15.0	17.5	\$100M-500M	9,358	323	60.0	67.5
American Bk	Keller	52.5	22.5	22.5	5.0	2.5	<\$100M	1,827	27	57.5	57.5
First Tx Bk	Belton	50.0	15.0	10.0	10.0	15.0	<\$100M	6,656	260	52.5	52.5
Roscoe St Bk	Roscoe	50.0	10.0	17.5	10.0	12.5	<\$100M	5,664	194	60.0	65.0
First Nb	Byers	50.0	12.5	12.5	10.0	15.0	<\$100M	5,646	246	60.0	65.0
Community St Bk	Boling	50.0	10.0	20.0	7.5	12.5	<\$100M	4,853	184	57.5	65.0
State Nb	Big Spring	50.0	5.0	15.0	12.5	17.5	\$100M-500M	8,321	341	55.0	67.5
First St Bk	Avinger	50.0	22.5	12.5	7.5	7.5	<\$100M	3,606	104	55.0	57.5
Bloomburg St Bk	Bloomburg	50.0	22.5	12.5	7.5	7.5	<\$100M	3,453	100	55.0	57.5
Friona St Bk	Friona	50.0	12.5	17.5	15.0	5.0	<\$100M	10,231	73	15.0	12.5
First Nb	Groesbeck	50.0	10.0	15.0	7.5	17.5	<\$100M	3,964	306	62.5	70.0
First Nb	Waco	50.0	12.5	2.5	20.0	15.0	\$100M-500M	25,443	236	37.5	22.5
First St Bk	Stratford	50.0	5.0	20.0	12.5	12.5	\$100M-500M	7,262	209	55.0	67.5
First Nb	Trenton	50.0	10.0	12.5	15.0	12.5	<\$100M	10,654	215	65.0	72.5
Farmers St Bk	Groesbeck	50.0	7.5	17.5	12.5	12.5	<\$100M	6,919	192	57.5	67.5
First Nb Sweetwater Tx	Sweetwater	50.0	7.5	17.5	12.5	12.5	\$100M-500M	8,863	216	60.0	70.0
Jourdanton St Bk	Jourdanton	50.0	15.0	7.5	15.0	12.5	<\$100M	10,526	214	47.5	37.5
Citizens St Bk	Woodville	50.0	5.0	20.0	12.5	12.5	<\$100M	7,276	201	60.0	70.0
First Tx Bk	Killeen	50.0	7.5	7.5	15.0	20.0	\$100M-500M	11,197	257	30.0	25.0
Citizens Bk	Kilgore	50.0	7.5	2.5	20.0	20.0	\$100M-500M	21,806	432	45.0	47.5
First St Bk	Overton	50.0	10.0	20.0	10.0	10.0	<\$100M	5,792	152	60.0	67.5
Main St Nb	Cleveland	50.0	15.0	25.0	5.0	5.0	<\$100M	2,957	87	40.0	37.5
Llano Nb	Llano	50.0	10.0	17.5	10.0	12.5	<\$100M	6,300	206	60.0	70.0
First Nb	Jasper	50.0	5.0	15.0	15.0	15.0	\$100M-500M	11,948	284	62.5	70.0

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Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
First Nb	Rotan	50.0	15.0	12.5	10.0	12.5	<\$100M	5,828	216	65.0	70.0
Bank Tanglewood Na	Houston	50.0	17.5	5.0	20.0	7.5	\$100M-500M	18,539	113	25.0	17.5
First St Bk Na	Canadian	50.0	20.0	15.0	10.0	5.0	<\$100M	5,797	94	37.5	20.0
Bank Hills Na	Kerrville	50.0	22.5	7.5	15.0	5.0	<\$100M	10,269	79	30.0	25.0
Redstone Bk Na	Houston	50.0	17.5	25.0	5.0	2.5	<\$100M	1,700	2	10.0	10.0
First Independent Nb	Plano	50.0	17.5	22.5	7.5	2.5	<\$100M	4,092	27	30.0	10.0
1St Choice Bk	Houston	50.0	22.5	10.0	12.5	5.0	<\$100M	8,542	80	37.5	22.5
First St Bk	Ben Wheeler	47.5	7.5	20.0	7.5	12.5	<\$100M	3,315	182	52.5	62.5
Brady Nb	Brady	47.5	12.5	17.5	10.0	7.5	<\$100M	6,661	116	57.5	67.5
First St Bk N Tx	Cedar Hill	47.5	2.5	22.5	7.5	15.0	<\$100M	3,681	224	50.0	55.0
Farmers Nb	Seymour	47.5	17.5	10.0	10.0	10.0	<\$100M	5,598	140	60.0	62.5
Moody Nb	Galveston	47.5	7.5	2.5	22.5	15.0	\$100M-500M	32,222	260	40.0	30.0
First St Bk	Spearman	47.5	10.0	15.0	10.0	12.5	<\$100M	6,863	187	45.0	37.5
First Nb	Mertzon	47.5	7.5	15.0	12.5	12.5	<\$100M	9,258	199	60.0	67.5
First St Bk	Shallowater	47.5	10.0	25.0	5.0	7.5	<\$100M	3,071	106	55.0	62.5
Grand Prairie St Bk	Grand Prairie	47.5	20.0	7.5	12.5	7.5	<\$100M	8,441	126	45.0	42.5
Arrowhead Bk	Llano	47.5	7.5	17.5	12.5	10.0	<\$100M	7,648	159	57.5	67.5
Community Nb	Detroit	47.5	15.0	17.5	5.0	10.0	<\$100M	3,133	140	57.5	62.5
First St Bk	Van	47.5	12.5	20.0	7.5	7.5	<\$100M	3,391	122	37.5	35.0
Citizens Bk Na	Abilene	47.5	10.0	20.0	7.5	10.0	<\$100M	4,554	133	57.5	65.0
Elgin Bk Of Tx	Elgin	47.5	7.5	20.0	10.0	10.0	<\$100M	6,305	137	55.0	65.0
Chasewood Bk	Houston	47.5	7.5	25.0	10.0	5.0	<\$100M	5,195	77	22.5	17.5
Pearland St Bk	Pearland	47.5	10.0	2.5	17.5	17.5	\$100M-500M	14,085	304	52.5	47.5
Coleman Cty St Bk	Coleman	47.5	10.0	12.5	10.0	15.0	<\$100M	5,353	273	57.5	67.5
First St Bk	Odem	47.5	10.0	22.5	7.5	7.5	<\$100M	4,786	103	30.0	30.0
Worth Nb	Lake Worth	47.5	15.0	5.0	17.5	10.0	<\$100M	13,925	152	35.0	22.5
Signature Bk	Dallas	47.5	20.0	7.5	12.5	7.5	<\$100M	7,468	96	37.5	27.5
Stockmens Nb	Cotulla	47.5	15.0	15.0	7.5	10.0	<\$100M	5,011	158	60.0	67.5
National Bk	Daingerfield	47.5	12.5	17.5	7.5	10.0	<\$100M	4,923	144	57.5	62.5
Security St Bk	Pearsall	47.5	7.5	2.5	17.5	20.0	\$100M-500M	16,636	408	55.0	50.0
Commercial Bk	Nacogdoches	47.5	5.0	7.5	17.5	17.5	\$100M-500M	16,022	342	47.5	40.0
Citizens St Bk	Corrigan	47.5	12.5	17.5	7.5	10.0	<\$100M	5,103	143	57.5	65.0
Huntington St Bk	Huntington	47.5	5.0	10.0	12.5	20.0	\$100M-500M	8,388	438	60.0	72.5
Zavala Cty Bk	Crystal City	47.5	5.0	20.0	7.5	15.0	<\$100M	3,645	241	55.0	62.5
Karnes Cty Nb	Karnes City	47.5	12.5	15.0	10.0	10.0	<\$100M	5,963	133	57.5	62.5
Panola Nb	Carthage	47.5	7.5	17.5	10.0	12.5	<\$100M	5,286	187	55.0	65.0
Texas Nb	Tomball	47.5	10.0	25.0	7.5	5.0	<\$100M	3,650	76	27.5	30.0
First St Bk	Hawkins	45.0	15.0	20.0	7.5	2.5	<\$100M	4,074	59	57.5	62.5
Community Bk	Wellington	45.0	17.5	10.0	7.5	10.0	<\$100M	4,974	157	50.0	45.0
First St Bk	Mineral Wells	45.0	15.0	7.5	12.5	10.0	<\$100M	7,208	173	42.5	37.5
Bank Of Vernon	Vernon	45.0	12.5	20.0	5.0	7.5	<\$100M	2,739	116	52.5	60.0
Lake Area Nb	Trinity	45.0	15.0	20.0	5.0	5.0	<\$100M	2,966	71	55.0	60.0
Mason Nb	Mason	45.0	10.0	17.5	10.0	7.5	<\$100M	5,134	122	55.0	65.0

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Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Seminole Nb	Seminole	45.0	7.5	12.5	10.0	15.0	<\$100M	6,024	261	55.0	67.5
Commercial St Bk	Sinton	45.0	7.5	22.5	7.5	7.5	<\$100M	4,608	101	27.5	30.0
Enloe St Bk	Enloe	45.0	17.5	12.5	5.0	10.0	<\$100M	3,253	154	55.0	60.0
Fayetteville Bk	Fayetteville	45.0	15.0	12.5	10.0	7.5	<\$100M	5,707	111	60.0	62.5
Banco Popular Na Tx	Houston	45.0	10.0	7.5	17.5	10.0	\$100M-500M	14,959	201	45.0	30.0
American Bk Na	Dallas	45.0	12.5	22.5	5.0	5.0	<\$100M	3,048	74	52.5	60.0
Santa Anna Nb	Santa Anna	45.0	15.0	10.0	7.5	12.5	<\$100M	3,392	206	55.0	55.0
Texline St Bk	Texline	45.0	20.0	12.5	5.0	7.5	<\$100M	3,012	97	52.5	57.5
State Bk	La Grange	45.0	7.5	2.5	17.5	17.5	\$100M-500M	14,120	322	47.5	40.0
Lamesa Nb	Lamesa	45.0	7.5	5.0	17.5	15.0	\$100M-500M	13,966	249	40.0	40.0
First Bk Of Tx	Tomball	45.0	7.5	5.0	17.5	15.0	\$100M-500M	14,003	232	40.0	35.0
Bank Of San Jacinto Cty	Coldspring	45.0	15.0	20.0	5.0	5.0	<\$100M	3,282	91	57.5	62.5
United Tx Bk	Dallas	45.0	15.0	5.0	17.5	7.5	<\$100M	13,132	113	20.0	17.5
Lone Oak St Bk	Lone Oak	45.0	12.5	22.5	2.5	7.5	<\$100M	1,499	102	52.5	57.5
Nbc Bk Central Na	Luling	45.0	17.5	7.5	10.0	10.0	<\$100M	5,625	137	50.0	45.0
Citizens 1St Bk	Tyler	45.0	5.0	2.5	22.5	15.0	\$100M-500M	33,785	273	40.0	32.5
First Bk	Celeste	45.0	7.5	22.5	7.5	7.5	<\$100M	3,375	98	52.5	60.0
First Nb	Dalhart	45.0	12.5	12.5	10.0	10.0	<\$100M	5,549	160	55.0	62.5
First Nb	El Campo	45.0	5.0	20.0	10.0	10.0	<\$100M	6,780	164	55.0	67.5
First Bk	Mulshoe	45.0	7.5	10.0	10.0	17.5	<\$100M	6,716	311	55.0	65.0
Johnson City Bk	Johnson City	45.0	12.5	10.0	10.0	12.5	<\$100M	5,125	186	55.0	62.5
Nbc Bk	Rockdale	45.0	5.0	17.5	12.5	10.0	\$100M-500M	7,383	135	52.5	60.0
Star Bk	Lake Worth	45.0	10.0	22.5	7.5	5.0	<\$100M	3,670	81	52.5	60.0
Pasadena St Bk	Pasadena	42.5	17.5	10.0	10.0	5.0	<\$100M	6,064	89	42.5	30.0
First St Bk	Bedias	42.5	5.0	15.0	5.0	17.5	<\$100M	2,887	302	50.0	55.0
First Nb	Bellville	42.5	10.0	10.0	12.5	10.0	<\$100M	7,720	169	57.5	65.0
First St Bk	Mobeetie	42.5	10.0	20.0	5.0	7.5	<\$100M	2,256	106	50.0	57.5
First St Bk	Bremond	42.5	5.0	17.5	7.5	12.5	<\$100M	4,018	194	50.0	57.5
First Nb	Mount Vernon	42.5	7.5	12.5	10.0	12.5	<\$100M	6,803	195	55.0	65.0
State B&Tc	Beeville	42.5	15.0	7.5	10.0	10.0	<\$100M	6,411	147	37.5	40.0
First Nb	Bronte	42.5	15.0	12.5	7.5	7.5	<\$100M	3,542	115	50.0	57.5
Yoakum Nb	Yoakum	42.5	5.0	12.5	12.5	12.5	<\$100M	7,354	187	52.5	62.5
First Nb	Anson	42.5	7.5	15.0	7.5	12.5	<\$100M	4,525	223	55.0	62.5
First Nb	Evant	42.5	7.5	25.0	5.0	5.0	<\$100M	1,891	88	47.5	52.5
Falfurrias St Bk	Falfurrias	42.5	17.5	12.5	5.0	7.5	<\$100M	2,427	96	50.0	52.5
Bank Of South Tx	Floresville	42.5	10.0	2.5	17.5	12.5	\$100M-500M	14,110	203	32.5	32.5
Marion St Bk	Marion	42.5	5.0	25.0	5.0	7.5	<\$100M	2,351	103	45.0	52.5
Mauriceville Nb	Mauriceville	42.5	17.5	5.0	10.0	10.0	<\$100M	5,753	188	57.5	47.5
Mainland Bk	Texas City	42.5	5.0	25.0	7.5	5.0	<\$100M	3,374	75	27.5	15.0
Bank Of Tx	Devine	42.5	10.0	17.5	7.5	7.5	<\$100M	3,339	104	50.0	55.0
First Nb	Quitaque	42.5	12.5	12.5	7.5	10.0	<\$100M	3,617	158	50.0	57.5
Crowell St Bk	Crowell	42.5	12.5	12.5	5.0	12.5	<\$100M	3,072	203	55.0	62.5
Nixon St Bk	Nixon	42.5	10.0	15.0	7.5	10.0	<\$100M	3,794	145	47.5	55.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Wood Cty Nb	Quitman	42.5	5.0	20.0	7.5	10.0	<\$100M	4,162	135	52.5	60.0
Bank Of Crowley	Crowley	42.5	10.0	22.5	5.0	5.0	<\$100M	2,288	63	47.5	55.0
Security St Bk	Pecos	42.5	5.0	17.5	7.5	12.5	<\$100M	4,277	212	50.0	60.0
Comanche Nb	Comanche	42.5	5.0	12.5	10.0	15.0	\$100M-500M	6,266	280	42.5	50.0
Hale Cty St Bk	Plainview	42.5	5.0	2.5	17.5	17.5	\$100M-500M	14,875	330	42.5	45.0
Northern Tr Bk Of Tx Na	Dallas	42.5	2.5	2.5	22.5	15.0	\$500M-\$1B	31,057	261	35.0	30.0
Highland Lakes Bk	Kingsland	42.5	7.5	17.5	12.5	5.0	<\$100M	7,547	59	12.5	10.0
Graham Nb	Graham	42.5	12.5	5.0	15.0	10.0	<\$100M	11,280	171	32.5	27.5
Secured Tr Bk	Tyler	42.5	7.5	25.0	7.5	2.5	<\$100M	3,977	51	20.0	22.5
City Nb	Austin	42.5	25.0	5.0	10.0	2.5	<\$100M	6,819	57	25.0	15.0
South Padre Bk Na	South Padre Isl:	42.5	12.5	22.5	5.0	2.5	<\$100M	1,695	19	50.0	52.5
First Bk Roxton Tx	Roxton	40.0	10.0	15.0	5.0	10.0	<\$100M	1,755	139	47.5	55.0
Citizens Nb Of Milam Cty	Cameron	40.0	7.5	7.5	15.0	10.0	\$100M-500M	11,487	179	35.0	25.0
First Bk Anna	Anna	40.0	15.0	5.0	10.0	10.0	<\$100M	5,510	153	35.0	42.5
First Nb	Ballinger	40.0	7.5	17.5	7.5	7.5	<\$100M	4,350	113	50.0	57.5
First St Bk	Monahans	40.0	12.5	2.5	12.5	12.5	<\$100M	8,632	193	45.0	45.0
Citizens Nb	Hillsboro	40.0	5.0	15.0	7.5	12.5	<\$100M	4,592	217	50.0	57.5
First Nb	Giddings	40.0	7.5	15.0	10.0	7.5	<\$100M	5,583	125	52.5	60.0
First Nb	Graford	40.0	15.0	17.5	5.0	2.5	<\$100M	3,066	59	52.5	57.5
Town & Country Bk	Stephenville	40.0	5.0	12.5	10.0	12.5	<\$100M	5,387	216	50.0	62.5
First Nb	Emory	40.0	10.0	7.5	10.0	12.5	<\$100M	5,947	179	45.0	45.0
International Bk Of Cmrc	Zapata	40.0	5.0	5.0	15.0	15.0	\$100M-500M	9,511	255	45.0	45.0
West Tx St Bk	Snyder	40.0	7.5	5.0	12.5	15.0	<\$100M	7,803	246	50.0	42.5
Brush Country Bk	Freer	40.0	10.0	12.5	7.5	10.0	<\$100M	3,283	162	50.0	57.5
Bevans St Bk	Menard	40.0	12.5	17.5	2.5	7.5	<\$100M	1,644	96	50.0	52.5
Somerset Nb	Somerset	40.0	7.5	25.0	2.5	5.0	<\$100M	1,287	89	42.5	35.0
First B&Tc	Dawson	40.0	12.5	17.5	2.5	7.5	<\$100M	1,691	95	50.0	52.5
First St Bk	San Diego	40.0	10.0	10.0	7.5	12.5	<\$100M	4,693	196	52.5	52.5
Peoples St Bk	Shepherd	40.0	17.5	7.5	10.0	5.0	<\$100M	6,142	91	35.0	40.0
First Nb	Edgewood	40.0	12.5	20.0	5.0	2.5	<\$100M	1,834	54	47.5	55.0
State Bk	Jewett	40.0	7.5	15.0	7.5	10.0	<\$100M	3,406	129	47.5	57.5
First St Bk	Junction	40.0	15.0	15.0	5.0	5.0	<\$100M	3,109	83	50.0	55.0
First Nb	Woodsboro	40.0	10.0	17.5	7.5	5.0	<\$100M	3,373	85	22.5	25.0
League City B&Tc	League City	40.0	7.5	7.5	15.0	10.0	\$100M-500M	10,433	169	32.5	27.5
Medina Valley St Bk	Devine	40.0	7.5	10.0	10.0	12.5	<\$100M	5,930	226	42.5	45.0
First Nb	Eagle Lake	40.0	10.0	7.5	12.5	10.0	<\$100M	7,767	158	37.5	32.5
Texas Nb	Jacksonville	40.0	12.5	12.5	7.5	7.5	<\$100M	4,768	123	52.5	60.0
Chappell Hill Bk	Chapel Hill	40.0	10.0	20.0	5.0	5.0	<\$100M	2,269	65	47.5	55.0
Lovelady St Bk	Lovelady	40.0	10.0	15.0	5.0	10.0	<\$100M	2,933	158	50.0	57.5
Riverway Bk	Houston	40.0	5.0	2.5	22.5	10.0	\$100M-500M	28,474	121	25.0	17.5
First Nb	Claude	40.0	12.5	10.0	7.5	10.0	<\$100M	4,196	150	52.5	60.0
Colorado Valley Bk	La Grange	40.0	15.0	12.5	7.5	5.0	<\$100M	3,462	82	50.0	55.0
Muleshoe St Bk	Muleshoe	40.0	10.0	5.0	12.5	12.5	<\$100M	7,924	177	37.5	42.5



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Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Bank Of Navasota Na	Navasota	40.0	5.0	15.0	7.5	12.5	<\$100M	4,209	215	52.5	60.0
First St Bk	Italy	40.0	7.5	22.5	2.5	7.5	<\$100M	1,302	127	47.5	57.5
State Bk	Kingsville	40.0	10.0	15.0	7.5	7.5	<\$100M	3,786	111	50.0	55.0
First Nb	O'Donnell	40.0	7.5	17.5	7.5	7.5	<\$100M	3,694	111	47.5	55.0
Dallas Nb	Dallas	40.0	17.5	7.5	10.0	5.0	<\$100M	5,619	94	37.5	32.5
Citizens Nb	Childress	40.0	15.0	12.5	7.5	5.0	<\$100M	3,637	69	47.5	52.5
First Nb Midland	Midland	40.0	22.5	7.5	7.5	2.5	<\$100M	4,796	26	25.0	20.0
Texas First Bk	Hitchcock	37.5	2.5	22.5	7.5	5.0	<\$100M	3,416	83	42.5	50.0
First Nb	Brownfield	37.5	2.5	20.0	5.0	10.0	\$100M-500M	2,956	133	42.5	42.5
First Nb	Shamrock	37.5	7.5	20.0	5.0	5.0	<\$100M	2,194	67	45.0	52.5
Snyder Nb	Snyder	37.5	7.5	5.0	15.0	10.0	\$100M-500M	9,842	153	27.5	25.0
First Bk	Groveton	37.5	5.0	20.0	5.0	7.5	<\$100M	2,250	116	45.0	55.0
West B&Tc	West	37.5	2.5	25.0	2.5	7.5	<\$100M	1,342	98	37.5	40.0
Citizens St Bk	Miles	37.5	5.0	17.5	5.0	10.0	<\$100M	1,851	141	45.0	52.5
Citizens St Bk	Ganado	37.5	10.0	15.0	7.5	5.0	<\$100M	4,434	66	47.5	55.0
First Nb	Shiner	37.5	5.0	15.0	10.0	7.5	<\$100M	5,145	122	45.0	60.0
Bosque Cty Bk	Meridian	37.5	7.5	12.5	7.5	10.0	<\$100M	3,829	171	45.0	52.5
First Nb West Tx	Hale Center	37.5	10.0	15.0	7.5	5.0	<\$100M	4,344	87	50.0	57.5
First Nb	Sterling City	37.5	7.5	20.0	5.0	5.0	<\$100M	2,925	78	45.0	52.5
Security St Bk	Anahuac	37.5	2.5	25.0	5.0	5.0	<\$100M	2,862	73	40.0	47.5
Wilson St Bk	Wilson	37.5	5.0	17.5	5.0	10.0	<\$100M	3,138	146	47.5	55.0
Western Nb	Amarillo	37.5	5.0	20.0	5.0	7.5	<\$100M	1,961	118	40.0	47.5
Peoples St Bk	Hallettsville	37.5	2.5	15.0	10.0	10.0	\$100M-500M	5,262	154	32.5	35.0
D'Hanis St Bk	D'Hanis	37.5	10.0	17.5	5.0	5.0	<\$100M	3,198	72	47.5	55.0
Citizens St Bk	Dickinson	37.5	5.0	10.0	12.5	10.0	\$100M-500M	8,046	145	32.5	27.5
First-Nichols Nb	Kenedy	37.5	15.0	7.5	10.0	5.0	<\$100M	5,654	96	32.5	20.0
Junction Nb	Junction	37.5	5.0	15.0	5.0	12.5	<\$100M	2,969	195	47.5	55.0
Castroville St Bk	Castroville	37.5	7.5	17.5	7.5	5.0	<\$100M	4,354	74	47.5	55.0
Oglesby St Bk	Oglesby	37.5	7.5	25.0	2.5	2.5	<\$100M	468	15	42.5	47.5
City Nb	Colorado City	37.5	2.5	17.5	7.5	10.0	<\$100M	3,427	140	42.5	50.0
First Security St Bk	Cranfills Gap	37.5	12.5	12.5	7.5	5.0	<\$100M	4,648	91	50.0	55.0
First Nb	Port Lavaca	37.5	5.0	12.5	12.5	7.5	\$100M-500M	6,943	109	40.0	50.0
Farmers Nb Of Rule Tx	Rule	37.5	10.0	15.0	5.0	7.5	<\$100M	1,864	99	45.0	50.0
Madisonville St Bk	Madisonville	37.5	7.5	2.5	15.0	12.5	\$100M-500M	12,266	209	25.0	25.0
Bandera Bk	Bandera	35.0	12.5	10.0	5.0	7.5	<\$100M	2,979	105	42.5	40.0
First St Bk Honey Grove Tx	Honey Grove	35.0	15.0	10.0	7.5	2.5	<\$100M	3,309	14	15.0	10.0
First Nb	Cameron	35.0	5.0	7.5	12.5	10.0	\$100M-500M	9,112	144	27.5	27.5
Zapata Nb	Zapata	35.0	5.0	20.0	5.0	5.0	<\$100M	2,655	81	22.5	20.0
First Bk	Snook	35.0	10.0	12.5	7.5	5.0	<\$100M	4,002	90	47.5	55.0
Granger Nb	Granger	35.0	7.5	20.0	2.5	5.0	<\$100M	1,517	68	30.0	32.5
Seaport Bk	Seadrift	35.0	10.0	12.5	5.0	7.5	<\$100M	2,894	105	45.0	50.0
First St Bk	Silverton	35.0	12.5	12.5	5.0	5.0	<\$100M	2,116	64	15.0	10.0
Marfa Nb	Marfa	35.0	5.0	17.5	5.0	7.5	<\$100M	2,321	107	42.5	50.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Anahuac Nb	Anahuac	35.0	2.5	25.0	2.5	5.0	<\$100M	1,642	70	40.0	45.0
Falls City Nb	Falls City	35.0	2.5	15.0	7.5	10.0	<\$100M	3,310	165	40.0	50.0
Follett Nb	Follett	35.0	5.0	17.5	5.0	7.5	<\$100M	2,083	110	40.0	47.5
Citizens St Bk	Tenaha	35.0	7.5	20.0	2.5	5.0	<\$100M	1,635	79	42.5	47.5
First Nb	Hamilton	35.0	7.5	15.0	5.0	7.5	<\$100M	2,758	93	42.5	50.0
First St Bk	Yoakum	35.0	5.0	12.5	10.0	7.5	<\$100M	6,198	98	45.0	55.0
First Nb	Holland	35.0	5.0	25.0	2.5	2.5	<\$100M	520	46	37.5	42.5
First Presidio Bk	Presidio	35.0	10.0	17.5	5.0	2.5	<\$100M	2,482	40	42.5	50.0
First Nb	Carthage	35.0	7.5	17.5	5.0	5.0	<\$100M	2,884	60	45.0	50.0
Lytle St Bk Of Lytle Tx	Lytle	35.0	7.5	10.0	7.5	10.0	<\$100M	4,245	160	45.0	55.0
Atascosa Nb	Pleasanton	35.0	10.0	10.0	7.5	7.5	<\$100M	4,423	118	47.5	57.5
Iraan St Bk	Iraan	35.0	10.0	17.5	5.0	2.5	<\$100M	2,010	24	42.5	47.5
First Nb	Paducah	35.0	5.0	12.5	5.0	12.5	<\$100M	2,596	200	40.0	50.0
Heights St Bk	Harker Heights	35.0	10.0	10.0	10.0	5.0	<\$100M	5,870	74	20.0	22.5
Texas Cap Bk Na	Dallas	35.0	7.5	2.5	17.5	7.5	\$100M-500M	16,986	110	20.0	15.0
Fort Hood Nb	Fort Hood	32.5	2.5	25.0	2.5	2.5	\$100M-500M	1,133	5	10.0	10.0
First St Bk	Hallsville	32.5	2.5	25.0	2.5	2.5	<\$100M	1,187	46	35.0	20.0
First St Bk	Maypearl	32.5	5.0	22.5	2.5	2.5	<\$100M	907	35	35.0	40.0
Menard Nb	Menard	32.5	7.5	17.5	5.0	2.5	<\$100M	1,809	56	37.5	47.5
Spur Security Bk	Spur	32.5	7.5	12.5	5.0	7.5	<\$100M	2,492	117	40.0	52.5
First Tx Bk	Georgetown	32.5	5.0	5.0	12.5	10.0	\$100M-500M	9,016	163	27.5	25.0
First Nb	Stanton	32.5	2.5	17.5	5.0	7.5	<\$100M	2,052	113	37.5	42.5
Commercial Bk	Mason	32.5	7.5	17.5	2.5	5.0	<\$100M	1,644	63	42.5	47.5
First Nb	Lamesa	32.5	2.5	10.0	7.5	12.5	\$100M-500M	4,090	187	37.5	37.5
Schwertner St Bk	Schwertner	32.5	7.5	20.0	2.5	2.5	<\$100M	1,621	30	42.5	47.5
Security Bk	Ralls	32.5	7.5	10.0	7.5	7.5	<\$100M	3,882	109	32.5	30.0
Farmers Nb	Newcastle	32.5	5.0	20.0	2.5	5.0	<\$100M	877	78	40.0	45.0
Muenster St Bk	Muenster	32.5	5.0	7.5	10.0	10.0	<\$100M	5,218	163	35.0	37.5
First St Bk	Needville	32.5	2.5	25.0	2.5	2.5	<\$100M	370	11	32.5	32.5
Kress Nb	Kress	32.5	5.0	20.0	2.5	5.0	<\$100M	1,475	69	37.5	45.0
Union St Bk	Carrizo Springs	32.5	7.5	12.5	5.0	7.5	<\$100M	2,414	118	40.0	52.5
Mission Nb	San Antonio	32.5	20.0	5.0	5.0	2.5	<\$100M	2,751	44	32.5	25.0
First Nb	Aspermont	30.0	2.5	20.0	2.5	5.0	<\$100M	1,474	60	35.0	40.0
City Nb	Mineral Wells	30.0	2.5	17.5	7.5	2.5	<\$100M	3,577	51	32.5	40.0
Security St Bk	Wingate	30.0	7.5	17.5	2.5	2.5	<\$100M	1,514	41	40.0	47.5
First Nb	Sudan	30.0	5.0	15.0	5.0	5.0	<\$100M	1,925	85	35.0	45.0
Pioneer Nb	Fredericksburg	30.0	5.0	15.0	5.0	5.0	<\$100M	3,103	84	35.0	45.0
First Nb	Floydada	30.0	2.5	12.5	7.5	7.5	<\$100M	3,896	110	37.5	45.0
Pavillion Bk	Dallas	30.0	12.5	2.5	10.0	5.0	<\$100M	6,411	68	22.5	17.5
Farmers & Mrch Bk	De Leon	30.0	2.5	12.5	5.0	10.0	<\$100M	2,256	142	35.0	42.5
Security St Bk	Littlefield	30.0	7.5	5.0	10.0	7.5	<\$100M	5,737	123	17.5	27.5
First Nb	Whitewright	30.0	7.5	10.0	7.5	5.0	<\$100M	3,891	99	32.5	30.0
Prosper St Bk	Prosper	30.0	2.5	22.5	2.5	2.5	<\$100M	262	9	32.5	35.0

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Duncanville Nb	Duncanville	30.0	2.5	22.5	2.5	2.5	<\$100M	634	48	32.5	35.0
Eden St Bk	Eden	30.0	5.0	12.5	2.5	10.0	<\$100M	901	165	35.0	42.5
City Nb	San Saba	30.0	2.5	20.0	5.0	2.5	<\$100M	1,981	57	37.5	40.0
First St Bk	Paint Rock	30.0	5.0	12.5	5.0	7.5	<\$100M	2,480	113	37.5	45.0
First Nb	Munday	30.0	5.0	15.0	5.0	5.0	<\$100M	1,719	60	32.5	37.5
First Nb	Lipan	30.0	2.5	22.5	2.5	2.5	<\$100M	425	22	32.5	37.5
Fnb Lockney	Lockney	30.0	5.0	12.5	7.5	5.0	<\$100M	3,945	61	40.0	47.5
First St Bk	Rankin	30.0	5.0	20.0	2.5	2.5	<\$100M	1,258	50	35.0	42.5
Columbus St Bk	Columbus	30.0	2.5	12.5	7.5	7.5	<\$100M	3,624	109	35.0	42.5
Delta Bk	Cooper	30.0	7.5	12.5	5.0	5.0	<\$100M	1,828	91	40.0	45.0
Eagle Bk	Jarrell	30.0	2.5	22.5	2.5	2.5	<\$100M	345	28	30.0	30.0
First St Bk	Kosse	30.0	7.5	17.5	2.5	2.5	<\$100M	1,171	20	37.5	12.5
First Nb Bay City	Bay City	30.0	5.0	17.5	2.5	5.0	<\$100M	1,259	71	35.0	42.5
First Nb	Refugio	27.5	2.5	17.5	5.0	2.5	<\$100M	2,191	40	12.5	17.5
First Nb	Beeville	27.5	5.0	5.0	10.0	7.5	<\$100M	5,561	135	30.0	30.0
First Nb	Hico	27.5	5.0	15.0	2.5	5.0	<\$100M	1,450	86	32.5	42.5
First B&Tc	Bartlett	27.5	2.5	20.0	2.5	2.5	<\$100M	1,465	49	32.5	40.0
Burton St Bk	Burton	27.5	2.5	20.0	2.5	2.5	<\$100M	259	16	30.0	30.0
Gruver St Bk	Gruver	27.5	5.0	15.0	5.0	2.5	<\$100M	2,307	53	32.5	42.5
First St Bk	Matador	27.5	5.0	17.5	2.5	2.5	<\$100M	567	23	30.0	35.0
First Nb	Whitney	27.5	2.5	15.0	5.0	5.0	<\$100M	2,688	75	32.5	40.0
First Nb	Mineola	27.5	2.5	20.0	2.5	2.5	<\$100M	1,192	41	30.0	35.0
First Amer Bk Na	Sulphur Springs	27.5	5.0	2.5	7.5	12.5	<\$100M	3,682	199	30.0	32.5
First Nb	Tahoka	27.5	2.5	17.5	2.5	5.0	<\$100M	1,469	74	22.5	25.0
First Nb	Throckmorton	27.5	2.5	20.0	2.5	2.5	<\$100M	891	27	17.5	22.5
Sanderson St Bk	Sanderson	27.5	2.5	20.0	2.5	2.5	<\$100M	243	40	30.0	30.0
Central Tx Bk	Gonzales	27.5	5.0	15.0	5.0	2.5	<\$100M	2,308	53	32.5	40.0
Dilley St Bk	Dilley	27.5	5.0	12.5	5.0	5.0	<\$100M	3,154	90	40.0	47.5
Dublin Nb	Dublin	27.5	7.5	12.5	5.0	2.5	<\$100M	2,873	56	40.0	47.5
First Nb	Colorado City	27.5	5.0	17.5	2.5	2.5	<\$100M	1,515	56	35.0	42.5
Security Nb	Quanah	27.5	5.0	15.0	2.5	5.0	<\$100M	832	72	32.5	37.5
First St Bk	Colmesneil	27.5	2.5	20.0	2.5	2.5	<\$100M	480	25	30.0	32.5
Citizens St Bk	Roma	27.5	2.5	20.0	2.5	2.5	<\$100M	417	14	30.0	30.0
Kent Cty St Bk	Jayton	27.5	5.0	15.0	2.5	5.0	<\$100M	798	76	32.5	40.0
Plains St Bk	Plains	27.5	2.5	20.0	2.5	2.5	<\$100M	764	50	30.0	35.0
First Nb	Canadian	27.5	2.5	15.0	5.0	5.0	<\$100M	2,074	77	30.0	37.5
First St Bk	Tuscola	27.5	2.5	20.0	2.5	2.5	<\$100M	212	10	30.0	30.0
Hebbronville St Bk	Hebbronville	25.0	10.0	5.0	5.0	5.0	<\$100M	3,045	72	30.0	20.0
Security St Bk	Farwell	25.0	2.5	17.5	2.5	2.5	<\$100M	362	41	27.5	27.5
Grapeland St Bk	Grapeland	25.0	5.0	15.0	2.5	2.5	<\$100M	541	32	27.5	32.5
Citizens St Bk	Anton	25.0	2.5	15.0	2.5	5.0	<\$100M	1,092	70	25.0	27.5
Tib Independent Bankersbar	Irving	25.0	2.5	2.5	17.5	2.5	\$500M-\$1B	14,128	20	10.0	10.0
Citizens St Bk	Princeton	25.0	5.0	7.5	5.0	7.5	<\$100M	2,766	101	30.0	30.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Carmine St Bk	Carmine	25.0	5.0	12.5	2.5	5.0	<\$100M	1,479	72	30.0	37.5
First St Bk	Rice	25.0	2.5	17.5	2.5	2.5	<\$100M	355	50	27.5	32.5
La Coste Nb	La Coste	25.0	2.5	17.5	2.5	2.5	<\$100M	795	43	27.5	30.0
First St Bk	Columbus	25.0	2.5	12.5	5.0	5.0	<\$100M	2,698	92	25.0	27.5
Powell St Bk	Powell	25.0	2.5	17.5	2.5	2.5	<\$100M	425	31	27.5	30.0
First Nb	Quanah	25.0	2.5	15.0	2.5	5.0	<\$100M	1,599	77	32.5	35.0
Farmers St Bk	Bertram	22.5	5.0	12.5	2.5	2.5	<\$100M	1,553	53	30.0	22.5
First St Bk	Bishop	22.5	7.5	5.0	5.0	5.0	<\$100M	2,230	76	22.5	27.5
First St Bk	Mount Calm	22.5	2.5	15.0	2.5	2.5	<\$100M	641	51	27.5	32.5
Haskell Nb	Haskell	22.5	2.5	15.0	2.5	2.5	<\$100M	820	30	25.0	25.0
Nortex St Bk	Whitney	22.5	2.5	15.0	2.5	2.5	<\$100M	34	1	25.0	25.0
First St Bk	Abernathy	22.5	2.5	15.0	2.5	2.5	<\$100M	552	22	25.0	25.0
Bank Of Cmrc	McLean	22.5	7.5	10.0	2.5	2.5	<\$100M	1,261	27	30.0	12.5
First Nb	Amherst	22.5	2.5	15.0	2.5	2.5	<\$100M	732	22	25.0	20.0
First Nb	Seymour	22.5	5.0	10.0	5.0	2.5	<\$100M	1,699	24	27.5	32.5
First Nb	Falfurrias	22.5	2.5	12.5	2.5	5.0	<\$100M	1,096	76	25.0	25.0
State Nb	Groom	22.5	5.0	12.5	2.5	2.5	<\$100M	826	57	30.0	35.0
Memphis St Bk	Memphis	22.5	2.5	15.0	2.5	2.5	<\$100M	1,189	54	27.5	37.5
First St Bk Grapeland Tx	Grapeland	22.5	2.5	15.0	2.5	2.5	<\$100M	1,558	27	30.0	35.0
Hill B&Tc	Weimar	22.5	2.5	5.0	7.5	7.5	<\$100M	3,866	115	22.5	25.0
Peoples St Bk	Rocksprings	22.5	2.5	12.5	2.5	5.0	<\$100M	1,237	69	27.5	35.0
Citizens St Bk	Cross Plains	22.5	2.5	12.5	2.5	5.0	<\$100M	1,150	84	27.5	32.5
Donley Cty St Bk	Clarendon	22.5	2.5	12.5	2.5	5.0	<\$100M	1,265	85	27.5	35.0
First Nb	Cooper	22.5	5.0	12.5	2.5	2.5	<\$100M	1,411	34	27.5	37.5
First Nb	Chillicothe	22.5	7.5	5.0	5.0	5.0	<\$100M	3,272	60	20.0	17.5
Elkhart St Bk	Elkhart	22.5	2.5	10.0	2.5	7.5	<\$100M	1,438	107	30.0	35.0
Normangee St Bk	Normangee	22.5	2.5	15.0	2.5	2.5	<\$100M	663	29	27.5	27.5
Oakwood St Bk	Oakwood	22.5	2.5	15.0	2.5	2.5	<\$100M	14	3	27.5	27.5
First Nb	Littlefield	22.5	2.5	15.0	2.5	2.5	<\$100M	515	42	27.5	32.5
Farmers & Mrch St Bk	Ladonia	20.0	2.5	12.5	2.5	2.5	<\$100M	657	16	27.5	30.0
Eisenhower Nb	San Antonio	20.0	2.5	5.0	10.0	2.5	\$100M-500M	5,809	16	10.0	10.0
Lorenzo St Bk	Lorenzo	20.0	2.5	12.5	2.5	2.5	<\$100M	611	14	22.5	10.0
Lott St Bk	Lott	20.0	2.5	12.5	2.5	2.5	<\$100M	841	45	25.0	27.5
Citizens Nb	Crosbyton	20.0	2.5	12.5	2.5	2.5	<\$100M	521	22	22.5	22.5
First Nb	Hebronville	15.0	2.5	2.5	5.0	5.0	<\$100M	2,123	92	25.0	27.5
Security St Bk	Stockdale	15.0	5.0	2.5	5.0	2.5	<\$100M	2,219	35	15.0	10.0
U S Tc Of Tx Na	Dallas	12.5	2.5	2.5	5.0	2.5	\$100M-500M	2,167	24	10.0	10.0
Security Bk Na	Garland	10.0	2.5	2.5	2.5	2.5	<\$100M	0	0	10.0	10.0
Chase Bk Tx San Angelo N	San Angelo	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Compubank Na	Houston	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

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

Table A.1 Small Business Lending in Texas , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

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

A.2 Top Small Business Lenders in Texas under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
CHASE MANHATTAN CORPORATION	NY	1,344,856	13,972	>\$50B	672,272	12,777	462,632	11,623	
WELLS FARGO & COMPANY	CA	810,938	14,972	>\$50B	508,241	14,381	330,368	13,353	
BANK OF AMERICA CORPORATION	NC	753,851	9,896	>\$50B	374,774	9,201	259,489	8,543	
BANK ONE CORPORATION	IL	593,939	6,521	>\$50B	274,674	5,942	161,553	5,313	
COMPASS BANCSHARES INC.	AL	529,873	4,840	\$10B-\$50B	225,826	4,253	126,300	3,681	
CULLEN/FROST BANKERS INC.	TX	441,009	4,189	\$1B-\$10B	201,823	3,721	107,090	3,181	
COMERICA INCORPORATED	MI	371,886	2,266	\$10B-\$50B	133,198	1,833	57,162	1,402	
STERLING BANCSHARES INC.	TX	343,154	4,002	\$1B-\$10B	190,619	3,687	98,859	3,156	
INTERNATIONAL BANCSHARES COR	TX	200,173	2,295	\$1B-\$10B	105,135	2,097	53,956	1,798	
SOUTHWEST BANCORPORATION OF	TX	188,511	1,318	\$1B-\$10B	70,544	1,099	34,551	898	
AMARILLO NATIONAL BANCORP I	TX	180,528	5,484	\$1B-\$10B	146,584	5,417	123,480	5,271	
REGIONS FINANCIAL CORPORATIO	AL	174,642	1,693	\$10B-\$50B	73,009	1,525	39,663	1,322	
TEXAS REGIONAL BANCSHARES I	TX	155,654	2,206	\$1B-\$10B	86,421	2,070	49,937	1,853	
FIRST FINANCIAL BANKSHARES	TX	141,336	2,508	\$1B-\$10B	85,381	2,399	48,938	2,180	
PLAINS CAPITAL CORPORATION	TX	128,606	1,616	\$1B-\$10B	63,585	1,477	35,779	1,311	
TEXAS FINANCIAL BANCORPORATI	MN	113,168	1,393	\$1B-\$10B	52,793	1,268	30,066	1,130	
PRIME BANCSHARES INC.	TX	111,588	1,443	\$1B-\$10B	54,685	1,324	29,546	1,176	
LAREDO NB	TX	108,134	1,141	\$1B-\$10B	53,585	1,032	27,994	875	
METROCORP BANCSHARES INC.	TX	107,342	732	<\$1B	45,949	622	22,547	489	
COASTAL BANC SSB	TX	99,046	1,115	N/A	47,219	1,016	28,148	904	
LONGVIEW FINANCIAL CORPORATI	TX	93,672	1,519	<\$1B	59,673	1,450	37,945	1,318	
BOK FINANCIAL CORPORATION	OK	75,086	612	\$1B-\$10B	31,136	520	14,541	422	
PACIFIC SOUTHWEST BANK	TX	73,014	952	N/A	35,645	880	22,548	803	
PLANO BANCSHARES INC.	TX	67,844	718	<\$1B	33,607	653	19,590	569	
FIRSTPERRYTON BANCORP INC.	TX	66,169	1,261	<\$1B	44,345	1,215	27,633	1,117	
MERCANTILE BANK N.A.	TX	64,216	611	N/A	31,166	540	15,654	448	
AMERICAN STATE FINANCIAL COR	TX	63,082	1,190	\$1B-\$10B	37,745	1,142	23,103	1,052	
ADVANTA BK CORP	UT	60,910	6,173	<\$1B	60,910	6,173	60,690	6,172	
AMERICAN BANK HOLDING CORPOR	TX	57,694	751	<\$1B	33,567	701	19,901	620	
BANK UNITED	TX	57,110	381	N/A	20,981	310	8,865	239	
BROADWAY BANCSHARES INC.	TX	55,788	744	\$1B-\$10B	32,439	691	21,509	628	
COMMUNITY BANK AND TRUST SSB	TX	53,966	1,228	N/A	40,827	1,200	28,780	1,127	
OVERTON BANK AND TRUST N. A	TX	53,239	573	N/A	26,630	523	13,421	446	
HSBC BK USA	NY	52,359	213	\$10B-\$50B	10,595	129	1,365	75	
FVNB CORP.	TX	50,154	657	<\$1B	26,765	619	15,864	557	
FIRST OF GROVES CORPORATION	TX	49,230	660	<\$1B	23,512	618	14,350	565	
1ST SOURCE CORPORATION	IN	48,220	420	\$1B-\$10B	18,586	364	8,940	302	
UNION PLANTERS CORPORATION	TN	48,046	758	\$10B-\$50B	32,461	721	17,275	630	
CAMINOREAL BANCSHARES OF TEX	TX	47,968	418	<\$1B	19,150	362	9,088	300	
JEFFERSON BANCSHARES INC.	TX	46,587	655	<\$1B	29,370	615	14,978	531	
SOUTHSIDE BANCSHARES INCORP	TX	45,633	769	<\$1B	26,590	728	16,026	663	
MORGAN STANLEY DEAN WITTER B	UT	41,743	13,825	<\$1B	41,743	13,825	41,743	13,825	
SECURITY HOLDING COMPANY	TX	40,303	839	<\$1B	25,715	808	16,833	752	
M & F BANCSHARES INC.	TX	39,343	804	<\$1B	26,000	777	17,088	723	
NORTH DALLAS B&TC	TX	37,016	520	<\$1B	20,493	485	12,916	442	
ANB CORPORATION THE	TX	36,407	809	<\$1B	23,972	780	16,948	738	

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NORTH AMERICAN BANCSHARES I	TX	35,832	316	<\$1B	13,852	273	7,212	233	
HIBERNIA CORPORATION	LA	34,911	1,054	\$10B-\$50B	27,313	1,038	22,784	1,011	
FIRST AMERICAN BANK SSB	TX	32,955	399	N/A	14,769	368	9,139	333	
BANK OF THE WEST	TX	32,165	260	<\$1B	15,884	226	7,549	181	
INWOOD BANCSHARES INC.	TX	29,273	258	<\$1B	12,657	228	5,526	187	
WOODFOREST BANCSHARES INC.	TX	28,963	564	<\$1B	21,150	549	12,784	495	
RIVERWAY HOLDINGS INCORPORA	TX	28,867	96	<\$1B	5,958	60	1,817	39	
TEXAS FIRST NB	TX	27,858	181	<\$1B	11,125	147	5,179	114	
WACHOVIA CORPORATION	NC	25,488	56	>\$50B	1,745	16	232	6	
CNBT BANCSHARES INC.	TX	24,679	619	<\$1B	15,961	601	12,395	580	
PROSPERITY BANCSHARES INC.	TX	23,439	305	<\$1B	13,648	283	7,983	248	
FIRST ST BK	TX	23,092	541	<\$1B	13,415	522	9,166	497	
KLEIN BANCSHARES INC.	TX	21,465	267	<\$1B	11,391	247	6,747	219	
FIRST BANKS INC.	MO	19,809	104	\$1B-\$10B	5,680	82	2,153	64	
EXTRACO CORPORATION	TX	19,268	243	<\$1B	9,634	224	5,308	198	
FIRST NATIONAL BANK GROUP I	TX	18,733	333	<\$1B	12,493	319	8,840	297	
CITIZENS BANKERS INC.	TX	18,623	397	<\$1B	10,872	381	7,053	358	
FIRST UNITED BANCSHARES INC	AR	18,600	185	\$1B-\$10B	8,900	166	4,457	139	
IMPERIAL BANCORP	CA	18,541	36	\$1B-\$10B	1,871	12	104	3	
CITIZENS 1ST BK	TX	18,014	118	<\$1B	7,115	96	2,810	71	
FIRST STATE BANK OF AUSTIN	TX	16,562	208	N/A	10,484	194	4,533	162	
U.S. BANCORP	MN	16,526	2,163	>\$50B	12,495	2,157	10,906	2,148	
HENDERSON CITIZENS BANCSHARE	TX	15,538	438	<\$1B	8,883	427	7,124	417	
ZIONS BANCORPORATION	UT	15,182	41	\$10B-\$50B	3,205	17	100	1	
COMMERCIAL BANCSHARES INC.	TX	14,489	283	<\$1B	7,822	269	5,336	253	
MOODY BANCSHARES INC.	TX	14,444	176	<\$1B	7,196	160	3,519	141	
MERRILL LYNCH BK USA	UT	14,390	54	\$1B-\$10B	5,715	40	1,305	16	
NORTHERN TRUST CORPORATION	IL	11,390	68	\$10B-\$50B	4,575	55	1,720	40	
FIRST SERVICE BANK	TX	10,846	394	N/A	7,897	387	6,007	376	
FIRSTCAPITAL BANK SSB	TX	10,431	226	N/A	7,268	217	4,724	200	
FREMONT BANCORPORATION	CA	10,356	1,070	\$1B-\$10B	8,000	1,067	6,908	1,060	
INDEPENDENT BANKSHARES INC.	TX	10,056	329	<\$1B	8,203	324	5,500	308	
GUARANTY FEDERAL BANK FBS	TX	9,064	46	N/A	2,640	35	1,341	28	
FIRSTAR CORPORATION	WI	8,987	34	\$10B-\$50B	1,189	20	809	18	
FIRST UNION CORPORATION	NC	8,931	405	>\$50B	5,260	398	5,110	397	
FIRST AMERICAN CORPORATION	TN	7,971	41	\$10B-\$50B	1,461	29	694	25	
SILICON VALLEY BANCSHARES	CA	6,950	16	\$1B-\$10B	850	4	100	1	
FBOP CORPORATION	IL	6,643	136	\$1B-\$10B	3,571	131	2,534	125	
BANK OF CMRC	CA	5,928	21	<\$1B	1,854	14	337	5	
SUNTRUST BANKS INC.	GA	5,534	61	>\$50B	1,594	53	630	47	
CITIGROUP INC.	NY	5,285	223	>\$50B	2,830	219	2,700	218	
BANCFIRST CORPORATION	OK	5,168	42	\$1B-\$10B	3,223	38	851	23	
STERLING BANK & TRUST	MI	5,151	55	N/A	2,310	47	1,817	44	
OCWEN FEDERAL BANK FSB	FL	5,060	17	N/A	1,109	10	291	4	
TEXAS SECURITY FIRST BANCSHA	TX	4,619	228	<\$1B	4,039	226	3,043	220	
FIRST INTERNATIONAL BANCORP	CT	3,558	18	<\$1B	1,227	15	357	11	
UMB FINANCIAL CORPORATION	MO	3,332	12	\$1B-\$10B	845	8	245	5	

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FIRST FEDERAL SAVINGS BANK	TX	3,247	22	N/A	1,242	17	361	11	
NORTH HOUSTON BK	TX	3,229	76	<\$1B	1,829	73	1,523	71	
UNION BK OF CA NA	CA	3,166	6	\$10B-\$50B	360	2	0	0	
SAND RIDGE BANK	IN	3,105	57	N/A	3,105	57	2,883	56	
WHITNEY HOLDING CORPORATION	LA	2,875	15	\$1B-\$10B	875	13	225	10	
PNC BANK CORP.	PA	2,855	5	>\$50B	10	1	10	1	
DFC ACQUISITION CORPORATION	MO	2,809	10	\$1B-\$10B	506	7	131	5	
MERCANTILE BANCORPORATION IN	MO	2,633	24	\$10B-\$50B	1,118	21	670	18	
PROVIDENT FINANCIAL GROUP I	OH	2,568	4	\$1B-\$10B	0	0	0	0	
TRUSTMARK CORPORATION	MS	2,556	15	\$1B-\$10B	492	11	352	10	
REGENCY SAVINGS BANK	IL	2,433	4	N/A	190	1	0	0	
COMMUNITY FIRST BANKSHARES	ND	2,316	20	\$1B-\$10B	411	15	411	15	
FIRST AMERICAN BANK TEXAS S	TX	2,310	60	N/A	1,185	58	935	57	
DURANT BANCORP INC.	OK	2,292	43	<\$1B	1,460	41	735	37	
NATIONAL CITY BANCORPORATION	MN	2,235	13	<\$1B	632	11	632	11	
INTRUST FINANCIAL CORPORATIO	KS	2,183	18	\$1B-\$10B	1,036	15	649	13	
KEYCORP	OH	2,042	12	>\$50B	542	10	198	8	
FIRST OF MCALESTER CORPORATI	OK	2,039	3	<\$1B	0	0	0	0	
COMMERCE BANCSHARES INC.	MO	1,986	27	\$10B-\$50B	1,986	27	713	21	
BB&T CORPORATION	NC	1,798	10	\$10B-\$50B	410	7	235	6	
SOUTHTRUST CORPORATION	AL	1,683	10	\$10B-\$50B	574	7	89	5	
MAGNOLIA BANKING CORPORATION	AR	1,672	8	<\$1B	392	5	242	4	
INDUSTRIAL BK OF JAPAN TC	NY	1,650	2	\$1B-\$10B	0	0	0	0	
BELMONT BANCORP	OH	1,590	8	<\$1B	810	7	265	4	
FIRST SECURITY CORPORATION	UT	1,445	20	\$10B-\$50B	1,145	19	467	15	
RIGGS NATIONAL CORPORATION	DC	1,359	7	\$1B-\$10B	572	5	121	3	
MELLON BANK CORPORATION	PA	1,334	4	\$10B-\$50B	34	2	34	2	
ATLANTIC BK OF NY	NY	1,332	2	\$1B-\$10B	0	0	0	0	
CITIZENS NB	TX	1,287	62	<\$1B	837	61	687	60	
HARRIS T&SB	IL	1,277	26	\$10B-\$50B	1,277	26	938	23	
POPULAR INC.	PR	1,230	4	\$1B-\$10B	270	2	0	0	
SUMMIT BANCORP.	NJ	1,200	2	\$10B-\$50B	0	0	0	0	
REPUBLIC NEW YORK CORPORATIO	NY	1,140	2	\$10B-\$50B	0	0	0	0	
NATIONAL COMMERCE BANCORPORA	TN	1,139	6	\$1B-\$10B	539	5	164	3	
FIRST FIDELITY BANCORP INC.	OK	1,124	3	<\$1B	209	2	9	1	
NATIONAL CITY CORPORATION	OH	1,090	13	>\$50B	690	12	76	9	
NORTH COUNTRY FINANCIAL CORP	MI	1,081	2	<\$1B	145	1	0	0	
MARSHALL & ILSLEY CORPORATIO	WI	1,060	6	\$10B-\$50B	791	5	121	2	
FIRST TENNESSEE NATIONAL COR	TN	1,055	8	\$10B-\$50B	580	7	369	6	
FLEET FINANCIAL GROUP INC.	MA	1,047	4	>\$50B	47	3	47	3	
LASALLE BK NA	IL	1,000	2	\$10B-\$50B	250	1	0	0	
AMERICAN EXPRESS CENTURION B	UT	205,271	28,510	\$10B-\$50B	205,271	28,510	205,125	28,509	0.81
MBNA CORPORATION	DE	21,905	2,367	\$10B-\$50B	21,905	2,367	21,505	2,365	0.55
PRUDENTIAL B&TC	GA	2,366	13	<\$1B	966	10	416	6	0.32
FIRST NATIONAL OF NEBRASKA	NE	1,523	73	\$1B-\$10B	773	72	407	69	0.35

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Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.