

Table 3A Expanded. Banks' Small Business Lending in Texas Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Republic NB	Houston	100.0	0.506	1	239,776	2,971	\$100M-500M	75.0	32,480	2,033	0
Pointbank	Pilot Point	95.0	0.355	1	75,556	688	\$100M-500M	62.5	11,156	493	0
Community B&T	Waco	92.5	0.335	1	88,140	674	\$100M-500M	62.5	13,649	394	0
First NB	George West	87.5	0.389	1	38,950	758	\$100M-500M	97.5	38,950	758	0
First St Bank	Mesquite	87.5	0.441	0.959	77,207	1,055	\$100M-500M	85.0	20,512	812	0
Blanco NB	Blanco	87.5	0.358	1	40,824	607	\$100M-500M	82.5	12,195	465	0.004
Union St Bank	Florence	87.5	0.28	1	71,047	873	\$100M-500M	82.5	21,743	662	0
Texas Star Bank	Van Alstyne	87.5	0.353	1	53,447	770	\$100M-500M	77.5	13,249	627	0
Community Bank	GraNBury	87.5	0.369	0.925	124,212	1,333	\$100M-500M	72.5	21,107	879	0
First Cmnty Bank NA	Houston	87.5	0.47	0.933	255,267	1,792	\$500M-\$1B	72.5	36,053	1,318	0
Newfirst NB	El Campo	87.5	0.256	1	39,754	449	\$100M-500M	67.5	9,352	348	0.002
Wallis St Bank	Wallis	87.5	0.536	1	78,263	508	\$100M-500M	65.0	11,419	350	0.006
Peoples Bank	Paris	85.0	0.275	1	24,877	446	<\$100M	97.5	24,877	446	0.002
First NB	Newton	85.0	0.241	1	26,634	580	\$100M-500M	97.5	26,634	580	0
First NB of Albany Breckenri	Albany	85.0	0.245	1	53,758	1,045	\$100M-500M	95.0	53,758	1,045	0
Citizens St Bank	Tyler	85.0	0.354	1	49,779	688	\$100M-500M	82.5	15,713	514	0
First St Bank	Chico	82.5	0.314	1	25,104	487	<\$100M	97.5	25,104	487	0
First St Bank	Louise	82.5	0.196	1	24,693	670	\$100M-500M	97.5	24,693	670	0
East Tx NB	Palestine	82.5	0.228	1	24,930	461	\$100M-500M	97.5	24,930	461	0
Texas NB	Jacksonville	82.5	0.424	1	26,567	306	<\$100M	92.5	26,567	306	0
Security St Bank	Odessa	82.5	0.411	0.873	66,310	1,201	\$100M-500M	85.0	21,248	982	0.003
Alamo Bank of TX	Alamo	82.5	0.365	0.826	99,595	1,529	\$100M-500M	80.0	27,285	1,146	0
First Cmnty Bank	Corpus Christi	82.5	0.338	1	37,053	631	\$100M-500M	77.5	10,618	506	0.002
Falcon Intl Bank	Laredo	82.5	0.317	0.98	102,924	918	\$100M-500M	67.5	18,107	670	0.003
United Central Bank	Garland	82.5	0.486	0.716	151,988	1,221	\$100M-500M	60.0	16,402	579	0
Live Oak St Bank	Dallas	82.5	0.4	1	28,763	216	<\$100M	37.5	3,550	131	0
Peoples St Bank	Clyde	80.0	0.189	1	21,462	725	\$100M-500M	100.0	21,462	725	0
Round Top St Bank	Round Top	80.0	0.218	1	28,488	531	\$100M-500M	95.0	28,488	531	0.002
First St Bank	Athens	80.0	0.195	1	48,280	638	\$100M-500M	92.5	48,280	638	0
Citizens NB	BeNBrook	80.0	0.504	0.913	46,684	605	<\$100M	90.0	26,526	435	0
Southwest Bank	Odessa	80.0	0.437	0.961	35,524	599	<\$100M	80.0	11,460	465	0
First St Bank	New Braunfels	80.0	0.399	0.913	60,433	823	\$100M-500M	75.0	14,310	592	0
Enterprise Bank	Houston	80.0	0.433	0.841	48,615	596	\$100M-500M	72.5	11,849	428	0
Woodhaven NB	Fort Worth	80.0	0.312	0.934	54,537	591	\$100M-500M	70.0	11,424	439	0
Farmers & Mrch St Bank	Krum	80.0	0.255	1	36,028	522	\$100M-500M	70.0	9,856	403	0
Huntington St Bank	Huntington	80.0	0.173	1	24,211	552	\$100M-500M	67.5	7,281	484	0.011
State NB	Lubbock	80.0	0.298	0.765	338,339	3,892	\$1B-\$10B	67.5	53,880	2,247	0
First Bank of West TX	Coahoma	80.0	0.23	1	21,711	341	<\$100M	60.0	5,624	255	0
Southwest Bank	Fort Worth	80.0	0.316	0.877	82,353	608	\$100M-500M	50.0	8,257	316	0
City NB	Sulphur Springs	77.5	0.151	1	36,086	960	\$100M-500M	95.0	36,086	960	0
Legend Bank NA	Bowie	77.5	0.203	0.922	61,999	2,393	\$100M-500M	92.5	44,305	2,267	0
Elsa St B&TC	Elsa	77.5	0.226	1	30,878	451	\$100M-500M	92.5	30,878	451	0

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Community Bank	Longview	77.5	0.232	1	13,411	583	<\$100M	92.5	13,411	583	0
Nationa Bank	Andrews	77.5	0.33	1	23,452	297	<\$100M	90.0	23,452	297	0
City NB	Kilgore	77.5	0.298	0.984	43,902	486	\$100M-500M	87.5	25,512	391	0
First NB	Borger	77.5	0.413	1	15,189	220	<\$100M	87.5	15,189	220	0
Herring NB	Vernon	77.5	0.284	0.671	96,527	1,700	\$100M-500M	80.0	31,718	1,414	0.002
Austin Bank TX NA	Jacksonville	77.5	0.229	0.774	142,976	2,681	\$500M-\$1B	80.0	46,057	2,206	0
First Bank of Conroe NA	Conroe	77.5	0.3	0.908	60,701	868	\$100M-500M	77.5	15,501	671	0
GNB Fncl NA	Gainesville	77.5	0.32	0.794	71,369	1,138	\$100M-500M	75.0	16,924	770	0
Commercial NB	Texarkana	77.5	0.283	0.855	44,896	630	\$100M-500M	75.0	12,083	476	0
Llano NB	Llano	77.5	0.253	1	17,372	309	<\$100M	75.0	7,677	278	0
First Texoma Bank	Sherman	77.5	0.616	1	23,070	180	<\$100M	72.5	10,043	127	0
Citizens St Bank	Somerville	77.5	0.139	1	25,704	550	\$100M-500M	70.0	9,090	434	0
Commercial St Bank	Andrews	77.5	0.46	0.888	48,341	536	\$100M-500M	70.0	10,705	363	0
Sterling Bank	Houston	77.5	0.294	0.594	905,926	11,327	\$1B-\$10B	70.0	181,143	6,602	0
South TX NB	Laredo	77.5	0.193	0.828	124,572	1,287	\$500M-\$1B	67.5	23,589	840	0.001
1st Choice Bank	Houston	77.5	0.37	0.761	76,394	798	\$100M-500M	67.5	13,344	522	0
American Bank Cmrc	Wolfforth	77.5	0.272	0.614	118,807	1,295	\$100M-500M	65.0	19,684	843	0
Summit Bank NA	Fort Worth	77.5	0.276	0.635	267,105	2,822	\$500M-\$1B	65.0	41,499	1,757	0
Pilgrim Bank	Pittsburg	77.5	0.28	0.864	66,682	694	\$100M-500M	60.0	10,602	475	0.003
Inter NB	Mcallen	77.5	0.192	0.897	172,954	1,041	\$500M-\$1B	45.0	7,682	633	0
First NB	Waco	77.5	0.351	0.761	92,941	473	\$100M-500M	40.0	6,859	239	0
Southwestern NB	Houston	77.5	0.485	0.741	76,413	426	\$100M-500M	40.0	6,313	174	0
United Cmnty Bank NA	Highland Village	77.5	0.431	0.958	39,530	317	<\$100M	37.5	3,984	133	0
State Bank TX	Irving	77.5	0.824	0.975	122,396	296	\$100M-500M	20.0	2,505	108	0
Happy St Bank	Happy	75.0	0.201	0.905	53,819	1,185	\$100M-500M	82.5	20,544	992	0
First NB	Hughes Springs	75.0	0.255	0.928	35,679	947	\$100M-500M	82.5	13,394	834	0
Morris Cty NB	Naples	75.0	0.22	1	16,260	409	<\$100M	80.0	8,927	371	0
First Bank	Azle	75.0	0.295	0.799	44,556	635	\$100M-500M	77.5	13,216	512	0
Guaranty Bond Bank	Mount Pleasant	75.0	0.213	0.827	110,419	1,701	\$500M-\$1B	77.5	31,430	1,330	0
Citizens NB	Brownwood	75.0	0.287	0.992	37,525	452	\$100M-500M	77.5	11,772	359	0
First NB	Sonora	75.0	0.278	0.896	33,960	578	\$100M-500M	77.5	11,341	450	0
Security St B&TC	Fredericksburg	75.0	0.242	0.688	122,949	1,783	\$500M-\$1B	75.0	31,822	1,354	0
Jacksboro NB	Jacksboro	75.0	0.178	1	17,107	451	<\$100M	72.5	6,835	391	0.003
Community NB	Midland	75.0	0.247	0.62	80,326	1,199	\$100M-500M	72.5	19,547	885	0
Gulf Coast Bank	Winnie	75.0	0.288	1	17,192	310	<\$100M	72.5	6,370	259	0
First St Bank Central TX	Temple	75.0	0.226	0.635	130,021	2,571	\$500M-\$1B	72.5	32,650	2,064	0
First St Bank	Clute	75.0	0.278	1	21,647	469	<\$100M	72.5	6,908	415	0
Texas St Bank	Joaquin	75.0	0.216	1	15,342	330	<\$100M	70.0	5,846	271	0.003
First NB	Bastrop	75.0	0.172	0.999	43,691	852	\$100M-500M	70.0	12,399	671	0.002
Texas Bank	Brownwood	75.0	0.315	0.719	50,272	622	\$100M-500M	70.0	12,145	456	0
Mercantile Bank TX	Fort Worth	75.0	0.308	0.753	65,461	725	\$100M-500M	70.0	14,317	505	0
Horizon Cap Bank	Webster	75.0	0.266	0.587	97,743	1,299	\$100M-500M	65.0	16,622	951	0
First Cmrl Bank NA	Seguin	75.0	0.415	0.915	31,597	398	<\$100M	65.0	6,546	297	0

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Justin St Bank	Justin	75.0	0.366	0.999	20,131	322	<\$100M	65.0	5,669	256	0
Charter Bank	Corpus Christi	75.0	0.33	0.874	36,357	467	\$100M-500M	62.5	7,063	332	0
Northstar Bank of Texas	Denton	75.0	0.29	0.653	77,086	663	\$100M-500M	62.5	12,142	433	0
Citizens NB	Waxahachie	75.0	0.279	0.588	106,290	798	\$100M-500M	57.5	14,448	479	0
Bank of The West	Irving	75.0	0.287	0.774	62,752	665	\$100M-500M	57.5	10,530	404	0
Schertz B&TC	Schertz	75.0	0.354	0.988	36,619	383	\$100M-500M	50.0	4,937	222	0
Houston Cmnty Bank	Houston	75.0	0.221	1	30,740	262	\$100M-500M	32.5	3,628	153	0
Millennium St Bank of TX	Dallas	75.0	0.664	1	20,456	141	<\$100M	30.0	1,953	70	0
American NB	Gonzales	72.5	0.152	1	28,151	509	\$100M-500M	92.5	28,151	509	0
Texas NB	Sweetwater	72.5	0.192	1	12,675	327	<\$100M	92.5	12,675	327	0
White Oak St Bank	White Oak	72.5	0.271	1	11,597	311	<\$100M	87.5	11,597	311	0
Kent Cty St Bank	Jayton	72.5	0.323	1	12,695	206	<\$100M	87.5	12,695	206	0
Star Bank	Lake Worth	72.5	0.242	1	14,337	205	<\$100M	87.5	14,337	205	0
First NB	Bedford	72.5	0.331	1	16,711	253	<\$100M	85.0	16,711	253	0.019
First NB	Baird	72.5	0.282	0.816	28,970	675	\$100M-500M	82.5	11,617	577	0
First St Bank	Frankston	72.5	0.282	0.852	30,749	402	\$100M-500M	82.5	16,087	339	0
Spring Hill St Bank	Longview	72.5	0.231	0.918	22,181	552	<\$100M	82.5	10,602	474	0
Community NB	Hondo	72.5	0.27	0.941	22,007	537	<\$100M	82.5	9,412	483	0
Ennis St Bank	Ennis	72.5	0.293	0.799	28,826	644	<\$100M	80.0	10,988	496	0
First NB	Dublin	72.5	0.191	1	11,087	540	<\$100M	80.0	6,805	512	0
Texas Premier Bank NA	Brookshire	72.5	0.379	0.947	26,340	371	<\$100M	72.5	8,102	283	0
First St Bank	Grandview	72.5	0.283	1	14,788	331	<\$100M	72.5	6,072	278	0
Riverbend Bank	Fort Worth	72.5	0.394	1	14,006	234	<\$100M	67.5	5,598	179	0
American Bank NA	Corpus Christi	72.5	0.241	0.495	140,054	1,686	\$500M-\$1B	67.5	27,090	1,148	0
Commercial St Bank	El Campo	72.5	0.224	0.972	26,977	434	\$100M-500M	65.0	6,786	345	0
Texas B&TC	Longview	72.5	0.207	0.631	118,604	1,328	\$500M-\$1B	62.5	19,679	815	0.009
Lubbock NB	Lubbock	72.5	0.2	0.569	80,803	986	\$100M-500M	62.5	16,297	682	0
First NB	MoNAhans	72.5	0.264	0.762	51,405	580	\$100M-500M	60.0	9,515	400	0
Fidelity Bank of TX	Waco	72.5	0.273	1	19,565	214	<\$100M	60.0	5,874	145	0
First St Bank	Livingston	72.5	0.212	0.925	44,611	504	\$100M-500M	50.0	6,386	397	0
First Bank	Farmersville	72.5	0.31	0.886	28,316	525	<\$100M	47.5	4,417	233	0
First St Bank	Granger	72.5	0.325	1	21,073	243	<\$100M	42.5	3,106	175	0
Texas First Bank	Galveston	70.0	0.17	1	25,677	318	\$100M-500M	92.5	25,677	318	0.002
Sanger Bank	Sanger	70.0	0.248	1	15,320	375	<\$100M	87.5	15,320	375	0
Hull St Bank	Hull	70.0	0.242	1	8,933	252	<\$100M	87.5	8,933	252	0
State Bank	La Grange	70.0	0.15	0.76	112,228	1,921	\$500M-\$1B	77.5	41,613	1,607	0
First B&TC	Lubbock	70.0	0.163	0.845	39,091	555	\$100M-500M	72.5	12,957	445	0.002
Security Bank	Ralls	70.0	0.143	1	16,978	396	\$100M-500M	72.5	7,758	343	0
Texas First St Bank	Riesel	70.0	0.221	0.819	35,814	619	\$100M-500M	72.5	11,503	493	0
West TX St Bank	Odessa	70.0	0.277	0.541	45,664	705	\$100M-500M	70.0	12,764	533	0
Citizens St Bank	Sealy	70.0	0.188	0.994	23,470	402	\$100M-500M	67.5	7,990	329	0
Planters & Mrch St Bank	Hearne	70.0	0.182	1	33,044	521	\$100M-500M	65.0	8,795	409	0
First NB	Livingston	70.0	0.127	1	26,418	401	\$100M-500M	65.0	8,413	324	0

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Vintage Bank	Waxahachie	70.0	0.346	0.976	23,040	293	<\$100M	62.5	5,977	202	0.003
Lone Star NB	Pharr	70.0	0.182	0.695	176,356	1,685	\$500M-\$1B	62.5	30,235	1,051	0.001
First Bank	Burkburnett	70.0	0.269	0.763	37,315	471	\$100M-500M	60.0	8,188	317	0
Right Bank TX NA	Houston	70.0	0.41	0.864	28,887	267	<\$100M	60.0	6,624	179	0
Texasbank	Fort Worth	70.0	0.19	0.455	273,900	2,416	\$1B-\$10B	57.5	37,874	1,505	0.002
Stephenville B&Tc	Stephenville	70.0	0.238	0.954	34,473	387	\$100M-500M	57.5	6,744	256	0
Metrobank NA	Houston	70.0	0.209	0.387	183,779	1,437	\$500M-\$1B	55.0	18,438	535	0
First Scty Bank NA	Flower Mound	70.0	0.363	0.901	32,870	286	<\$100M	50.0	5,683	184	0
Fort Worth NB	Fort Worth	70.0	0.332	0.84	29,396	269	<\$100M	50.0	4,827	180	0
Hbank TX	Grapevine	70.0	0.276	1	12,656	155	<\$100M	50.0	3,053	116	0
Heritage NB	GraNBury	70.0	0.148	1	34,015	434	\$100M-500M	47.5	4,925	344	0
First NB	Sachse	70.0	0.355	0.998	24,949	230	<\$100M	47.5	3,790	150	0
First NB	Crockett	70.0	0.308	0.822	39,864	348	\$100M-500M	45.0	5,413	215	0.004
State Bank TX	Houston	70.0	0.301	0.745	28,882	424	<\$100M	45.0	4,278	313	0
Gateway NB	Dallas	70.0	0.302	0.652	62,923	455	\$100M-500M	42.5	5,903	241	0
First B&TC	Childress	70.0	0.458	0.859	27,117	247	<\$100M	40.0	3,002	147	0
First Intl Bank	Plano	70.0	0.338	0.467	68,621	413	\$100M-500M	40.0	6,104	204	0
Texas Cmnty B&T NA	Dallas	70.0	0.18	1	24,773	210	\$100M-500M	30.0	2,885	120	0
American FNB	Houston	70.0	0.383	0.544	78,396	374	\$100M-500M	30.0	4,273	114	0
First St Bank	Graham	67.5	0.198	1	12,177	519	<\$100M	90.0	12,177	519	0.001
Bank of Navasota NA	Navasota	67.5	0.152	1	10,522	378	<\$100M	87.5	10,522	378	0
Surety Bank NA	Fort Worth	67.5	0.272	0.588	15,898	2,799	<\$100M	82.5	8,812	2,742	0
First NB	Dalhart	67.5	0.248	1	11,287	159	<\$100M	82.5	11,287	159	0
First Bank Sw NA	Amarillo	67.5	0.175	0.699	72,367	1,487	\$100M-500M	77.5	25,230	1,211	0
First B&TC East TX	Diboll	67.5	0.162	0.704	86,123	1,574	\$500M-\$1B	72.5	27,394	1,275	0.003
First NB	Anderson	67.5	0.183	1	15,443	463	<\$100M	72.5	6,526	414	0
Lamar Bank	Beaumont	67.5	0.174	1	19,048	484	\$100M-500M	70.0	6,647	434	0
Texas St Bank	Mcallen	67.5	0.187	0.486	1,014,865	12,965	\$1B-\$10B	65.0	229,096	9,464	0
American NB TX	Terrell	67.5	0.138	0.59	147,774	1,932	\$1B-\$10B	62.5	32,117	1,426	0
First St Bank TX	Keene	67.5	0.208	0.73	30,724	693	\$100M-500M	62.5	7,822	511	0
City NB	Weslaco	67.5	0.263	1	19,034	241	<\$100M	60.0	5,075	191	0
First Cmrc Bank	Corpus Christi	67.5	0.224	0.894	27,296	392	\$100M-500M	60.0	6,688	298	0
Lone Star Cap Bank NA	San Antonio	67.5	0.308	0.853	24,563	344	<\$100M	60.0	5,276	255	0
OzoNA NB	OzoNA	67.5	0.251	0.81	35,224	467	\$100M-500M	57.5	7,078	356	0
Rio Bank	Mcallen	67.5	0.29	0.989	20,513	304	<\$100M	57.5	4,721	230	0
Crosby St Bank	Crosby	67.5	0.251	0.678	41,182	450	\$100M-500M	55.0	7,826	321	0
Mcallen NB	Mcallen	67.5	0.274	0.63	40,264	375	\$100M-500M	52.5	7,655	244	0
Inwood NB	Dallas	67.5	0.186	0.38	167,353	1,228	\$500M-\$1B	52.5	17,749	671	0
Peoples Bank	Lubbock	67.5	0.272	0.867	26,145	307	<\$100M	50.0	5,078	221	0
Landmark Bank NA	Denison	67.5	0.28	0.944	20,342	251	<\$100M	50.0	4,359	176	0
Crockett NB	OzoNA	67.5	0.12	1	20,447	284	\$100M-500M	50.0	4,865	224	0
First NB	Burleson	67.5	0.269	0.805	30,315	340	\$100M-500M	45.0	4,560	247	0
Waggoner NB	Vernon	67.5	0.187	1	37,686	346	\$100M-500M	45.0	5,517	285	0

Table 3A Expanded. Banks' Small Business Lending in Texas Using Call Report Data, June 2004

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Texas Cmnty Bank NA	The Woodlands	67.5	0.367	0.98	26,882	178	<\$100M	42.5	4,452	113	0
Grand Bank of TX	Grand Prairie	67.5	0.338	0.882	24,677	245	<\$100M	40.0	3,384	160	0
Pecos Cty St Bank	Fort Stockton	65.0	0.19	1	15,924	235	<\$100M	85.0	15,924	235	0.003
First NB	Canton	65.0	0.182	1	12,791	235	<\$100M	85.0	12,791	235	0.001
First NB	Goliad	65.0	0.327	1	13,320	224	<\$100M	82.5	13,320	224	0
First NB	South Padre Island	65.0	0.244	1	13,854	228	<\$100M	82.5	13,854	228	0
Lindale St Bank	Lindale	65.0	0.225	1	16,451	165	<\$100M	82.5	16,451	165	0
Lovelady St Bank	Lovelady	65.0	0.202	1	5,422	313	<\$100M	82.5	5,422	313	0
First Coleman NB	Coleman	65.0	0.199	1	10,592	161	<\$100M	82.5	10,592	161	0
Bank Brenham NA	Brenham	65.0	0.253	1	9,285	179	<\$100M	82.5	9,285	179	0
City NB	Taylor	65.0	0.121	0.957	19,897	1,150	\$100M-500M	80.0	10,648	1,087	0.01
Hereford St Bank	Hereford	65.0	0.253	0.802	23,369	499	<\$100M	77.5	9,864	418	0
Mills Cty St Bank	Goldthwaite	65.0	0.158	0.959	21,425	719	\$100M-500M	77.5	10,457	656	0
First NB	Jacksboro	65.0	0.186	0.965	21,117	428	\$100M-500M	70.0	7,920	363	0.002
National Bank	Gatesville	65.0	0.143	0.757	45,670	836	\$100M-500M	70.0	14,117	673	0
First St Bank	Uvalde	65.0	0.145	0.644	53,292	1,050	\$100M-500M	67.5	15,623	833	0
Hondo NB	Hondo	65.0	0.258	0.996	17,327	278	<\$100M	65.0	5,536	221	0
First NB	Wichita Falls	65.0	0.211	0.723	30,355	460	\$100M-500M	65.0	9,039	356	0
Extraco Banks NA	Temple	65.0	0.131	0.611	109,895	1,730	\$500M-\$1B	65.0	25,065	1,266	0
Laredo NB	Laredo	65.0	0.13	0.706	349,388	4,233	\$1B-\$10B	65.0	81,048	3,053	0
First TX Bank	Round Rock	65.0	0.191	0.757	27,301	500	\$100M-500M	62.5	7,978	396	0
Woodforest NB	Houston	65.0	0.162	0.481	227,718	2,292	\$1B-\$10B	60.0	40,707	1,560	0
American NB	Wichita Falls	65.0	0.199	0.524	47,471	623	\$100M-500M	60.0	11,208	471	0
Citizens St Bank	Woodville	65.0	0.117	1	13,859	338	\$100M-500M	60.0	5,234	292	0
First NB	EdiNBurg	65.0	0.132	0.565	344,843	3,958	\$1B-\$10B	60.0	71,376	2,994	0
Commercial St Bank	Palmer	65.0	0.216	1	9,636	222	<\$100M	60.0	3,650	184	0
Plainscapital Bank	Lubbock	65.0	0.139	0.357	302,997	3,671	\$1B-\$10B	57.5	54,406	2,592	0.001
First Victoria NB	Victoria	65.0	0.145	0.484	119,110	1,214	\$500M-\$1B	57.5	20,070	769	0
American Bank NA	Waco	65.0	0.166	0.614	44,193	546	\$100M-500M	52.5	8,746	370	0
Capital Bank	Jacinto City	65.0	0.326	0.67	39,078	356	\$100M-500M	52.5	6,692	213	0
Bank of The West	El Paso	65.0	0.16	0.486	92,281	1,002	\$500M-\$1B	52.5	13,891	630	0
Northwest NB	Arlington	65.0	0.371	0.991	18,280	228	<\$100M	50.0	3,476	154	0
American Bank of TX	Sherman	65.0	0.143	0.375	115,002	1,059	\$500M-\$1B	50.0	15,430	662	0
First Fncl Bank NA	Cleburne	65.0	0.196	0.666	41,755	409	\$100M-500M	47.5	6,333	267	0
Commercial Bank	NAcogdoches	65.0	0.082	1	23,914	326	\$100M-500M	47.5	5,562	256	0
Bank of Desoto NA	Desoto	65.0	0.249	0.895	28,817	294	\$100M-500M	45.0	4,438	198	0
Parkway Bank NA	Plano	65.0	0.341	0.841	21,258	189	<\$100M	35.0	3,301	112	0
Texas First NB	Houston	65.0	0.237	0.445	75,642	416	\$100M-500M	32.5	5,689	167	0
Peoples Bank	Colleyville	65.0	0.324	1	9,721	107	<\$100M	30.0	1,495	78	0
SigNAture Bank	Dallas	65.0	0.255	1	15,635	113	<\$100M	22.5	1,765	68	0
Citizens NB	Teague	65.0	0.376	1	19,978	133	<\$100M	20.0	1,332	89	0
Community St Bank	Boling	62.5	0.138	1	8,735	4,464	<\$100M	87.5	8,735	4,464	0
First NB	Mexia	62.5	0.185	1	13,165	267	<\$100M	87.5	13,165	267	0

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Citizens NB	Breckenridge	62.5	0.197	1	12,040	288	<\$100M	85.0	12,040	288	0
Bosque Cty Bank	Meridian	62.5	0.191	1	11,687	280	<\$100M	85.0	11,687	280	0
Eastland NB	Eastland	62.5	0.17	1	9,815	306	<\$100M	85.0	9,815	306	0
Nixon St Bank	Nixon	62.5	0.175	1	9,547	247	<\$100M	85.0	9,547	247	0
First TX Bank	Lampasas	62.5	0.121	1	11,430	293	<\$100M	85.0	11,430	293	0
Panola NB	Carthage	62.5	0.138	1	10,180	237	<\$100M	82.5	10,180	237	0
Lone Star St Bank	Lone Star	62.5	0.325	1	8,425	120	<\$100M	80.0	8,425	120	0
Citizens St Bank	Corrigan	62.5	0.19	1	7,570	154	<\$100M	80.0	7,570	154	0
Hamlin NB	Hamlin	62.5	0.219	0.858	19,088	467	<\$100M	72.5	7,224	405	0
Corsicana Nat B&T	Corsicana	62.5	0.172	0.586	28,925	561	\$100M-500M	67.5	9,873	454	0.004
Alliance Bank	Sulphur Springs	62.5	0.113	0.631	46,559	1,311	\$100M-500M	67.5	16,106	1,170	0.001
Citizens St Bank	Luling	62.5	0.327	0.905	17,136	292	<\$100M	67.5	6,064	231	0
Lakeside NB	Rockwall	62.5	0.259	1	10,458	269	<\$100M	65.0	4,008	238	0
First NB	Huntsville	62.5	0.121	0.893	27,193	553	\$100M-500M	65.0	8,675	467	0
Texas First Bank	Santa Fe	62.5	0.171	0.905	34,022	388	\$100M-500M	62.5	9,989	290	0.005
Southside Bank	Tyler	62.5	0.096	0.669	144,860	1,880	\$1B-\$10B	62.5	34,941	1,416	0.001
First NB	Glen Rose	62.5	0.253	1	11,991	209	<\$100M	62.5	4,670	165	0
First NB	Mcgregor	62.5	0.23	0.95	15,269	252	<\$100M	62.5	5,122	199	0
Independent Bank	Mckinney	62.5	0.185	0.621	46,033	541	\$100M-500M	60.0	11,468	377	0
Community Bank	Wellington	62.5	0.268	0.933	14,691	300	<\$100M	60.0	3,813	240	0
American NB	Mount Pleasant	62.5	0.146	1	10,775	275	<\$100M	60.0	4,509	234	0
First United Bank	Dimmitt	62.5	0.146	0.693	49,982	818	\$100M-500M	57.5	11,501	534	0
Prosperity Bank	El Campo	62.5	0.098	0.664	238,459	2,251	\$1B-\$10B	57.5	35,248	1,415	0
West TX NB	Midland	62.5	0.155	0.549	49,766	764	\$100M-500M	55.0	10,845	590	0
First Community Bank NA	San Benito	62.5	0.195	0.91	21,410	333	\$100M-500M	55.0	5,126	258	0
Bank TX NA	Dallas	62.5	0.116	0.358	333,552	2,499	\$1B-\$10B	55.0	52,449	1,623	0
Frost NB	San Antonio	62.5	0.125	0.369	1,202,803	10,673	\$1B-\$10B	55.0	156,639	5,865	0
Century Bank NA	New Boston	62.5	0.144	0.479	81,273	881	\$500M-\$1B	55.0	15,157	611	0
Legacy Bank of TX	Plano	62.5	0.126	0.329	110,171	1,170	\$500M-\$1B	52.5	15,964	758	0
Preston NB	Dallas	62.5	0.334	0.836	16,142	195	<\$100M	45.0	3,330	126	0.013
Central Bank	Houston	62.5	0.188	0.443	69,516	560	\$100M-500M	45.0	8,357	347	0
Jefferson St Bank	San Antonio	62.5	0.14	0.54	79,748	661	\$500M-\$1B	45.0	9,915	359	0
Valuebank TX	Corpus Christi	62.5	0.262	0.667	37,151	325	\$100M-500M	42.5	4,821	187	0.005
Omnibank NA	Houston	62.5	0.204	0.375	64,198	509	\$100M-500M	42.5	6,710	256	0
First-Lockhart NB	Lockhart	62.5	0.269	0.588	28,525	307	\$100M-500M	40.0	4,068	210	0.002
First NB	Giddings	62.5	0.199	1	19,947	173	\$100M-500M	40.0	3,670	119	0
Unity NB	Houston	62.5	0.316	0.994	17,644	166	<\$100M	40.0	3,108	104	0
Liberty NB	GranBury	62.5	0.354	0.771	21,418	212	<\$100M	40.0	3,636	135	0
American Bank TX NA	Marble Falls	62.5	0.202	0.566	48,736	393	\$100M-500M	37.5	5,584	227	0
First NB	Colorado City	62.5	0.367	1	7,887	86	<\$100M	37.5	1,672	61	0
Texas Coastal Bank	Pasadena	62.5	0.344	1	9,814	98	<\$100M	37.5	1,902	62	0
First St Bank	Ben Wheeler	60.0	0.174	1	11,735	334	<\$100M	87.5	11,735	334	0
Bonham St Bank	Bonham	60.0	0.139	1	13,708	343	<\$100M	85.0	13,708	343	0

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Coleman Cty St Bank	Coleman	60.0	0.165	1	6,742	251	<\$100M	85.0	6,742	251	0
First NB	Anson	60.0	0.173	1	7,583	340	<\$100M	82.5	7,583	340	0
Van Horn St Bank	Van Horn	60.0	0.334	1	8,409	141	<\$100M	75.0	8,409	141	0
First St Bank	Burnet	60.0	0.175	0.818	22,064	524	\$100M-500M	72.5	8,113	440	0
First NB	Gilmer	60.0	0.144	0.955	23,640	393	\$100M-500M	72.5	10,270	320	0
Texas Bank	Henderson	60.0	0.167	0.816	20,070	433	\$100M-500M	67.5	7,236	353	0
American St Bank	Lubbock	60.0	0.097	0.542	166,839	3,316	\$1B-\$10B	65.0	51,815	2,755	0.003
Amarillo NB	Amarillo	60.0	0.105	0.392	157,624	2,742	\$1B-\$10B	62.5	51,202	2,204	0
National Bank of TX	Fort Worth	60.0	0.175	0.99	16,105	327	<\$100M	62.5	5,278	266	0
San Angelo NB	San Angelo	60.0	0.126	0.712	38,465	779	\$100M-500M	62.5	10,953	627	0
Broadway NB	San Antonio	60.0	0.097	0.46	130,775	2,056	\$1B-\$10B	60.0	32,797	1,541	0
Weatherford NB	Weatherford	60.0	0.146	0.72	32,422	476	\$100M-500M	60.0	9,225	375	0
Texas St Bank	San Angelo	60.0	0.164	0.843	24,277	332	\$100M-500M	60.0	7,465	243	0
Bank of TX	Devine	60.0	0.308	0.872	14,136	215	<\$100M	57.5	3,742	169	0
Bank of Alice	Alice	60.0	0.204	0.626	29,600	389	\$100M-500M	55.0	7,192	280	0
Texas First Bank	Texas City	60.0	0.175	0.965	23,051	290	\$100M-500M	52.5	5,687	212	0.004
Dallas NB	Dallas	60.0	0.226	0.898	19,259	258	<\$100M	52.5	4,641	189	0.003
City Bank	Lubbock	60.0	0.104	0.284	88,603	1,000	\$500M-\$1B	52.5	16,536	696	0.001
First NB	Bridgeport	60.0	0.158	0.876	24,650	416	\$100M-500M	52.5	5,507	328	0
First St Bank of Miami TX	Miami	60.0	0.283	1	7,100	155	<\$100M	52.5	2,482	134	0
First NB	GranBury	60.0	0.116	0.867	31,329	459	\$100M-500M	52.5	6,571	369	0
Cattlemans NB	Round Mountain	60.0	0.206	0.934	14,655	238	<\$100M	52.5	4,178	187	0
Texas Cap Bank NA	Dallas	60.0	0.108	0.283	259,213	1,370	\$1B-\$10B	52.5	19,847	637	0
United Bank of El Paso Del Nor	El Paso	60.0	0.345	0.838	15,583	174	<\$100M	52.5	3,973	124	0
Hometown Bank NA	Galveston	60.0	0.167	0.719	31,056	365	\$100M-500M	47.5	5,816	245	0
Central NB	Waco	60.0	0.159	0.385	61,759	651	\$100M-500M	47.5	10,282	420	0
Community Bank TX NA	Grand Prairie	60.0	0.331	0.725	14,439	196	<\$100M	45.0	2,854	139	0
First NB	Cameron	60.0	0.147	1	21,488	243	\$100M-500M	42.5	4,497	187	0
Worth NB	Lake Worth	60.0	0.186	0.53	54,429	399	\$100M-500M	40.0	6,405	205	0.003
Tradition Bank	Houston	60.0	0.199	0.506	42,904	325	\$100M-500M	40.0	6,461	183	0
Texas NB	Tomball	60.0	0.266	0.817	26,336	255	<\$100M	37.5	3,673	157	0.004
First NB	Jasper	60.0	0.157	0.965	29,912	262	\$100M-500M	35.0	3,821	176	0
Texas Heritage Bank	Cross Plains	60.0	0.226	1	11,168	80	<\$100M	32.5	2,160	53	0
Worthington NB	Arlington	60.0	0.521	0.963	19,599	126	<\$100M	32.5	2,168	62	0
First NB Midland	Midland	60.0	0.245	0.758	27,355	194	\$100M-500M	30.0	3,324	97	0.001
First B&TC	Memphis	60.0	0.431	0.947	17,276	135	<\$100M	15.0	1,112	60	0
First NB	Byers	57.5	0.172	1	10,794	294	<\$100M	82.5	10,794	294	0
Citizens NB	Wills Point	57.5	0.17	1	12,437	232	<\$100M	82.5	12,437	232	0
First NB	Emory	57.5	0.176	1	12,773	233	<\$100M	82.5	12,773	233	0
Security Bank	Whitesboro	57.5	0.166	1	12,244	183	<\$100M	82.5	12,244	183	0
Medina Valley St Bank	Devine	57.5	0.129	1	8,401	285	<\$100M	82.5	8,401	285	0
Fannin Bank	Windom	57.5	0.211	1	8,965	216	<\$100M	80.0	8,965	216	0
Junction NB	Junction	57.5	0.144	1	5,587	298	<\$100M	80.0	5,587	298	0

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First St B&TC	Carthage	57.5	0.047	1	12,606	356	\$100M-500M	80.0	12,606	356	0
Franklin NB	Mount Vernon	57.5	0.182	1	4,689	191	<\$100M	77.5	4,689	191	0
Northwest Bank	Roanoke	57.5	0.176	0.779	19,130	434	\$100M-500M	75.0	8,571	379	0
First NB	Olney	57.5	0.183	1	7,551	142	<\$100M	75.0	7,551	142	0
Security St Bank	Pecos	57.5	0.182	0.751	17,473	476	<\$100M	75.0	7,870	440	0
Citizens NB	Henderson	57.5	0.072	0.648	42,455	1,082	\$500M-\$1B	67.5	17,418	942	0
First St Bank	Gainesville	57.5	0.114	0.62	26,797	751	\$100M-500M	67.5	11,579	654	0
Iraan St Bank	Iraan	57.5	0.232	1	4,595	79	<\$100M	67.5	4,595	79	0
Industry St Bank	Industry	57.5	0.125	0.743	21,360	556	\$100M-500M	60.0	6,455	455	0.002
First NB	Graham	57.5	0.193	0.685	25,329	389	\$100M-500M	60.0	6,559	315	0
First NB	Abilene	57.5	0.096	0.401	70,265	1,416	\$500M-\$1B	57.5	18,279	1,114	0
InterNatioNAl Bank of Cmrc	Laredo	57.5	0.079	0.254	626,248	5,541	\$1B-\$10B	55.0	90,938	3,519	0.001
Southwest Bank of TX NA	Houston	57.5	0.082	0.232	520,323	5,820	\$1B-\$10B	55.0	76,745	3,368	0
Wellington St Bank	Wellington	57.5	0.151	0.932	14,441	320	<\$100M	52.5	4,254	280	0
First NB	Bryan	57.5	0.115	0.546	39,972	554	\$100M-500M	47.5	8,278	411	0
Southern NB of TX	Sugar Land	57.5	0.103	0.392	112,502	757	\$1B-\$10B	45.0	9,245	380	0
Commerce Bank	Laredo	57.5	0.112	0.566	42,180	458	\$100M-500M	45.0	7,575	304	0
First Fncl Bank NA	Southlake	57.5	0.253	0.781	19,488	249	<\$100M	42.5	3,702	170	0
First NB	Winnsboro	57.5	0.19	0.913	23,284	227	\$100M-500M	40.0	4,315	171	0.004
First NB	Ballinger	57.5	0.244	1	13,152	176	<\$100M	40.0	2,692	128	0
Karnes Cty NB	Karnes City	57.5	0.26	1	14,199	137	<\$100M	37.5	2,765	99	0
Gladewater NB	Gladewater	57.5	0.259	1.001	6,666	76	<\$100M	35.0	1,440	54	0
Benchmark Bank	Plano	57.5	0.317	0.623	31,132	176	<\$100M	25.0	2,872	76	0
Intercontinental NB	San Antonio	57.5	0.317	0.616	31,710	152	\$100M-500M	20.0	2,278	70	0
Texstar NB	Universal City	57.5	0.372	0.85	17,832	126	<\$100M	15.0	1,309	58	0
First NB	Fairfield	55.0	0.108	1	12,494	235	\$100M-500M	82.5	12,494	235	0.002
First Tx Bank	Belton	55.0	0.156	1	9,052	338	<\$100M	82.5	9,052	338	0
Commercial NB	Brady	55.0	0.13	1	10,688	393	<\$100M	82.5	10,688	393	0
Liberty NB	Paris	55.0	0.061	1	13,857	444	\$100M-500M	80.0	13,857	444	0
First St Bank	Stratford	55.0	0.093	1	13,402	201	\$100M-500M	80.0	13,402	201	0
Falls City NB	Falls City	55.0	0.101	1	10,323	286	\$100M-500M	80.0	10,323	286	0
Elgin Bank of TX	Elgin	55.0	0.112	1	9,275	215	<\$100M	80.0	9,275	215	0
Sundown St Bank	Sundown	55.0	0.128	1	7,710	236	<\$100M	77.5	7,710	236	0
Robert Lee St Bank	Robert Lee	55.0	0.16	1	6,074	199	<\$100M	77.5	6,074	199	0
Aimbank	Littlefield	55.0	0.177	1	5,534	130	<\$100M	75.0	5,534	130	0
Powell St Bank	Powell	55.0	0.216	1	3,944	134	<\$100M	72.5	3,944	134	0
Farmers St Bank	Center	55.0	0.097	0.829	19,015	546	\$100M-500M	70.0	8,370	496	0.001
Citizens St Bank	Buffalo	55.0	0.113	0.876	16,147	395	\$100M-500M	67.5	7,553	350	0.002
First St Bank	Mineral Wells	55.0	0.193	0.992	10,755	224	<\$100M	65.0	4,527	190	0
State NB TX	Iowa Park	55.0	0.127	0.924	17,744	343	\$100M-500M	57.5	6,243	277	0
Anahuac NB	ANAhuac	55.0	0.206	1	7,567	136	<\$100M	55.0	3,061	111	0
Texas Cmnty Bank NA	Somerset	55.0	0.195	0.805	15,448	282	<\$100M	55.0	4,772	232	0
Johnson City Bank	Johnson City	55.0	0.215	1	11,856	180	<\$100M	55.0	3,806	136	0

Table 3A Expanded. Banks' Small Business Lending in Texas Using Call Report Data, June 2004

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First NB Hereford	Hereford	55.0	0.194	0.939	11,389	189	<\$100M	55.0	3,726	151	0
International Bank of Cmrc	Brownsville	55.0	0.078	0.691	62,384	554	\$500M-\$1B	52.5	13,328	381	0
Town & Country Bank	Stephenville	55.0	0.126	1	12,971	236	\$100M-500M	50.0	4,218	187	0.005
Citizens NB	Cameron	55.0	0.116	0.871	23,626	314	\$100M-500M	47.5	5,340	244	0
Moody NB	Galveston	55.0	0.086	0.571	79,922	454	\$500M-\$1B	47.5	12,822	253	0
First NB	Evant	55.0	0.34	0.963	8,276	133	<\$100M	47.5	2,365	97	0
First NB	Munday	55.0	0.121	1	8,515	197	<\$100M	47.5	2,916	166	0
First Security St Bank	Cranfills Gap	55.0	0.138	1	7,889	144	<\$100M	47.5	2,859	114	0
State B&TC	Beeville	55.0	0.183	1	10,966	155	<\$100M	42.5	2,896	113	0
First NB	Quitman	55.0	0.159	0.939	21,631	216	\$100M-500M	40.0	4,297	137	0
First TX Bank	Georgetown	55.0	0.143	0.623	33,565	336	\$100M-500M	37.5	4,648	211	0
Cedar Creek Bank	Seven Points	55.0	0.214	0.828	22,500	194	\$100M-500M	37.5	3,731	118	0
Northeast NB	Mesquite	55.0	0.237	0.993	10,392	123	<\$100M	37.5	2,268	92	0
Western NB	Odessa	55.0	0.131	0.25	67,243	491	\$500M-\$1B	35.0	5,894	235	0.001
Bank of TX	Austin	55.0	0.23	0.899	15,952	169	<\$100M	35.0	2,698	119	0
Mcmullen Bank	Tilden	55.0	0.309	0.937	11,611	135	<\$100M	35.0	2,048	96	0
Park Cities Bank	Dallas	55.0	0.19	0.394	39,210	205	\$100M-500M	30.0	5,107	108	0
First NB	Fabens	55.0	0.184	0.448	37,275	317	\$100M-500M	27.5	3,248	182	0
Partners Bank of TX	Humble	55.0	0.337	0.725	20,484	79	<\$100M	15.0	1,589	29	0
First NB of Bosque Cty	Valley Mills	52.5	0.128	1	10,144	301	<\$100M	80.0	10,144	301	0
National Bank	Daingerfield	52.5	0.109	1	8,102	223	<\$100M	80.0	8,102	223	0
First NB	Tom Bean	52.5	0.176	1	6,874	224	<\$100M	77.5	6,874	224	0
City NB	Corsicana	52.5	0.152	1	6,749	181	<\$100M	75.0	6,749	181	0.002
Gilmer NB	Gilmer	52.5	0.089	0.817	15,874	559	\$100M-500M	75.0	10,587	513	0
First Bank	Muleshoe	52.5	0.078	1	5,715	258	<\$100M	75.0	5,715	258	0
Bank	Weatherford	52.5	0.221	1	8,273	118	<\$100M	72.5	8,273	118	0
First NB	Paducah	52.5	0.069	1	2,997	363	<\$100M	72.5	2,997	363	0
Ballinger NB	Ballinger	52.5	0.128	1	4,538	185	<\$100M	72.5	4,538	185	0
First NB	Rotan	52.5	0.122	1	4,759	182	<\$100M	72.5	4,759	182	0
First NB	Hamilton	52.5	0.163	1	5,470	147	<\$100M	70.0	5,470	147	0
Crowell St Bank	Crowell	52.5	0.146	1	3,212	187	<\$100M	67.5	3,212	187	0
First St Bank	Celina	52.5	0.161	0.871	14,475	290	<\$100M	62.5	5,104	243	0
Credicard NB	San Antonio	52.5	0.031	1	263	747	<\$100M	60.0	263	747	0.816
Bloomberg St Bank	Bloomberg	52.5	0.332	1	3,606	69	<\$100M	60.0	3,606	69	0
Citizens NB	Crockett	52.5	0.17	0.837	12,319	248	<\$100M	57.5	4,262	198	0.004
Brush Country Bank	Freer	52.5	0.165	1	4,696	169	<\$100M	57.5	2,339	152	0
First St Bank	Brownsboro	52.5	0.201	1	10,038	147	<\$100M	50.0	3,278	112	0
First Bank	Celeste	52.5	0.203	0.998	7,259	160	<\$100M	50.0	2,438	133	0
Oaks B&TC	Dallas	52.5	0.169	0.798	17,692	245	\$100M-500M	47.5	3,897	187	0
NAtioNAI Amer Bank	Uvalde	52.5	0.203	0.995	8,883	169	<\$100M	45.0	2,471	147	0
North Dallas B&TC	Dallas	52.5	0.087	0.536	76,347	705	\$500M-\$1B	45.0	10,829	413	0
First NB	Bellville	52.5	0.151	0.923	16,789	196	\$100M-500M	42.5	4,046	140	0
First St Bank	Van	52.5	0.18	1	6,074	121	<\$100M	42.5	2,016	95	0

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First St Bank	Huntsville	52.5	0.229	0.896	11,615	154	<\$100M	40.0	2,770	92	0
Klein Bank	Klein	52.5	0.081	0.702	48,266	487	\$500M-\$1B	37.5	5,854	285	0.003
First NB	Trenton	52.5	0.111	1	13,184	196	\$100M-500M	37.5	3,283	147	0
Colorado Valley Bank	La Grange	52.5	0.171	1	5,082	77	<\$100M	35.0	1,439	60	0.001
Trinity Bank NA	Fort Worth	52.5	0.256	0.931	12,437	118	<\$100M	35.0	2,341	71	0
Citizens Bank NA	Abilene	52.5	0.247	0.852	12,840	143	<\$100M	32.5	2,186	106	0
State B&TC	Dallas	52.5	0.2	0.456	28,109	214	\$100M-500M	20.0	2,695	111	0
First Independent NB	Plano	52.5	0.29	0.699	19,712	134	<\$100M	17.5	1,430	53	0
Concord Bank NA	Houston	52.5	0.284	0.417	32,411	114	\$100M-500M	10.0	962	21	0
State NB	West	50.0	0.105	1	5,057	249	<\$100M	75.0	5,057	249	0
National Bank	Madisonville	50.0	0.114	1	4,514	195	<\$100M	72.5	4,514	195	0
Stockmens NB	Cotulla	50.0	0.142	1	4,795	137	<\$100M	72.5	4,795	137	0
Zavala Cty Bank	Crystal City	50.0	0.09	1	5,935	177	<\$100M	72.5	5,935	177	0
Community NB	Detroit	50.0	0.167	1	3,249	149	<\$100M	70.0	3,249	149	0
First NB	Kemp	50.0	0.121	1	5,889	142	<\$100M	70.0	5,889	142	0
Lamar NB	Paris	50.0	0.112	0.914	11,535	463	\$100M-500M	67.5	6,024	431	0.004
Farmers St Bank	Groesbeck	50.0	0.106	1	9,743	308	<\$100M	65.0	5,174	280	0
First Liberty NB	Liberty	50.0	0.092	0.786	19,675	427	\$100M-500M	62.5	7,784	371	0
First NB	Trinity	50.0	0.196	0.991	7,038	189	<\$100M	52.5	2,505	161	0
First NB	Eldorado	50.0	0.156	1	5,850	124	<\$100M	50.0	2,483	100	0
First St Bank NA	CaNAdian	50.0	0.148	0.936	11,149	207	<\$100M	50.0	3,495	168	0
Bank of Frio Canyon	Leakey	50.0	0.187	1	5,957	91	<\$100M	47.5	2,208	69	0
Kilgore NB	Kilgore	50.0	0.248	0.972	7,977	131	<\$100M	47.5	2,396	100	0
First St Bank	Odem	50.0	0.132	1	7,084	139	<\$100M	45.0	2,507	114	0
Citizens St Bank	Princeton	50.0	0.106	1	7,588	169	<\$100M	42.5	2,645	140	0
First NB TX	Killeen	50.0	0.087	0.565	43,202	378	\$100M-500M	40.0	6,616	230	0
Independent Bank of TX	Irving	50.0	0.328	0.987	8,062	77	<\$100M	37.5	1,722	53	0
First NB	Fort Stockton	50.0	0.163	1	7,054	145	<\$100M	35.0	1,860	113	0.001
Fort Davis St Bank	Fort Davis	50.0	0.16	1	7,963	122	<\$100M	35.0	2,059	90	0
Falfurrias St Bank	Falfurrias	50.0	0.316	1	4,587	64	<\$100M	32.5	938	44	0
Pearland St Bank	Pearland	50.0	0.165	0.767	18,650	224	\$100M-500M	32.5	3,170	152	0
Brenham NB	Brenham	50.0	0.18	0.499	30,029	210	\$100M-500M	27.5	3,370	116	0
City NB	Mineral Wells	50.0	0.125	1	13,399	146	\$100M-500M	22.5	1,829	114	0.004
Mainland Bank	Texas City	50.0	0.202	1	12,050	81	<\$100M	17.5	1,461	49	0
First NB	Graford	47.5	0.113	1	5,265	194	<\$100M	72.5	5,265	194	0
Marion St Bank	Marion	47.5	0.134	1	5,508	176	<\$100M	72.5	5,508	176	0
Capital Bank of TX	Carrizo Springs	47.5	0.109	1	4,229	185	<\$100M	72.5	4,229	185	0
Bank of Crowley	Crowley	47.5	0.153	1	3,748	120	<\$100M	70.0	3,748	120	0
First NB	Saint Jo	47.5	0.123	1	3,977	129	<\$100M	70.0	3,977	129	0
D'hanis St Bank	D'hanis	47.5	0.167	1	4,790	79	<\$100M	67.5	4,790	79	0
First St Bank	Bremond	47.5	0.103	1	8,110	265	<\$100M	60.0	3,794	240	0.006
First NB	Santo	47.5	0.13	0.996	8,453	233	<\$100M	57.5	3,543	201	0.003
First NB	Linden	47.5	0.136	1	7,402	226	<\$100M	57.5	3,236	198	0

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First NB	Lubbock	47.5	0.256	0.826	9,646	167	<\$100M	52.5	3,043	142	0
Texas Gulf Bank NA	Freeport	47.5	0.113	0.471	22,220	375	\$100M-500M	50.0	6,638	277	0
First NB	Spearman	47.5	0.172	0.794	12,439	212	<\$100M	47.5	3,685	163	0
Main St NB	Cleveland	47.5	0.19	0.999	7,021	130	<\$100M	47.5	2,471	103	0
Hcsb St Bankg Assn	Plainview	47.5	0.1	0.69	22,990	321	\$100M-500M	47.5	6,097	239	0
State B&T	Seguin	47.5	0.086	0.769	21,998	328	\$100M-500M	45.0	5,209	235	0.009
Atascosa NB	Pleasanton	47.5	0.152	1	7,291	152	<\$100M	45.0	2,433	122	0
Comanche NB	Comanche	47.5	0.049	1	6,418	195	\$100M-500M	45.0	3,389	178	0
Town North Bank NA	Farmers Branch	47.5	0.06	0.309	28,912	465	\$100M-500M	40.0	6,241	351	0.112
Jourdanton St Bank	Jourdanton	47.5	0.162	0.849	12,968	220	<\$100M	37.5	2,794	173	0
Jefferson Bank	Dallas	47.5	0.134	0.702	21,399	246	\$100M-500M	37.5	4,313	171	0
Arrowhead Bank	Llano	47.5	0.142	0.844	14,218	156	\$100M-500M	27.5	2,426	112	0
First-Nichols NB	Kenedy	47.5	0.236	0.951	8,605	93	<\$100M	27.5	1,585	59	0
First Cmnty Bank Sa NA	San Antonio	47.5	0.185	1	3,216	32	<\$100M	27.5	743	19	0
Express Bank of TX	Round Rock	47.5	0.231	0.941	7,419	69	<\$100M	20.0	1,074	43	0
West TX St Bank	Snyder	45.0	0.084	1	6,782	189	<\$100M	75.0	6,782	189	0
Buckholts St Bank	Buckholts	45.0	0.134	1	5,641	201	<\$100M	72.5	5,641	201	0
First St Bank	Bedias	45.0	0.1	1	5,176	284	<\$100M	72.5	5,176	284	0
Citizens NB	Hillsboro	45.0	0.091	1	7,089	196	<\$100M	72.5	7,089	196	0
Arp St Bank	Arp	45.0	0.055	1	6,742	340	\$100M-500M	72.5	6,742	340	0
Bank of San Jacinto Cty	Coldspring	45.0	0.14	1	3,953	93	<\$100M	65.0	3,953	93	0
Elkhart St Bank	Elkhart	45.0	0.065	1	2,884	148	<\$100M	65.0	2,884	148	0
Security St Bank	Wingate	45.0	0.116	1	2,758	187	<\$100M	62.5	2,758	187	0
First St Bank	Avinger	45.0	0.262	1	3,648	57	<\$100M	60.0	3,648	57	0
Citizens Bank	Slaton	45.0	0.092	0.782	11,025	375	\$100M-500M	60.0	5,130	325	0
First St Bank	MeNArd	45.0	0.167	1	2,799	72	<\$100M	60.0	2,799	72	0
First NB Bells/Savoy	Bells	45.0	0.151	1	6,156	170	<\$100M	55.0	2,615	149	0
Citizens St Bank	Roma	45.0	0.045	1	2,641	265	<\$100M	55.0	2,497	264	0
Amistad Bank	Del Rio	45.0	0.285	0.918	4,078	91	<\$100M	50.0	1,782	75	0
First NB	Athens	45.0	0.1	0.49	21,336	360	\$100M-500M	50.0	7,583	308	0
First NB Sweetwater TX	Sweetwater	45.0	0.131	0.706	16,745	275	\$100M-500M	50.0	4,775	213	0
Bank of The Hills NA	Kerrville	45.0	0.108	0.543	25,325	382	\$100M-500M	50.0	7,630	286	0
Coupland St Bank	Coupland	45.0	0.15	0.884	8,636	192	<\$100M	45.0	2,636	158	0.002
First St Bank	Spearman	45.0	0.107	1	7,018	155	<\$100M	45.0	2,573	132	0
Bandera Bank	Bandera	45.0	0.244	0.87	6,784	104	<\$100M	40.0	1,829	77	0
Lake Area NB	Trinity	45.0	0.216	1	4,463	70	<\$100M	40.0	1,488	50	0
Liberty Bank	North Richland Hill	45.0	0.156	0.784	13,039	230	<\$100M	37.5	2,819	173	0
First NB	Eagle Lake	45.0	0.175	0.711	11,389	156	<\$100M	35.0	2,568	114	0
Citizens Bank	Kilgore	45.0	0.122	0.458	25,123	284	\$100M-500M	32.5	4,080	205	0
Brady NB	Brady	45.0	0.17	0.88	10,880	138	<\$100M	27.5	2,010	103	0
First NB	Moody	42.5	0.122	1	4,659	167	<\$100M	67.5	4,659	167	0
Wilson St Bank	Wilson	42.5	0.09	1	3,830	159	<\$100M	67.5	3,830	159	0
First NB	Canadian	42.5	0.073	1	4,443	106	<\$100M	62.5	4,443	106	0

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Union St Bank	Carrizo Springs	42.5	0.087	1	2,689	127	<\$100M	62.5	2,689	127	0
Perryton NB	Perryton	42.5	0.105	0.931	7,304	212	<\$100M	60.0	3,899	191	0
First B&TC	Dawson	42.5	0.141	1	3,154	67	<\$100M	60.0	3,154	67	0
First St Bank	Paint Rock	42.5	0.074	1	3,117	143	<\$100M	60.0	3,117	143	0
Muleshoe St Bank	Muleshoe	42.5	0.113	0.818	8,573	236	<\$100M	57.5	4,039	204	0
First St Bank	San Diego	42.5	0.097	1	4,330	161	<\$100M	50.0	2,501	146	0
Roscoe St Bank	Roscoe	42.5	0.12	1	6,365	147	<\$100M	47.5	2,689	126	0
International Bank Cmrc	Zapata	42.5	0.059	0.751	15,246	276	\$100M-500M	47.5	5,438	216	0
First NB	Lamesa	42.5	0.055	1	5,979	202	\$100M-500M	47.5	3,260	186	0
First NB	Bronte	42.5	0.183	0.951	4,668	106	<\$100M	45.0	1,669	88	0
State NB	Groom	42.5	0.214	0.926	4,960	92	<\$100M	42.5	1,609	78	0
Texas Republic Bank NA	Quanah	42.5	0.215	0.96	4,859	79	<\$100M	42.5	1,562	59	0
Community NB	Bellaire	42.5	0.112	0.989	11,471	156	\$100M-500M	40.0	2,957	123	0
Graham NB	Graham	42.5	0.137	0.634	12,459	196	<\$100M	32.5	2,762	142	0
First NB	Cisco	42.5	0.158	1	7,012	118	<\$100M	27.5	1,323	102	0
Professional Bank NA	Dallas	42.5	0.245	1	4,111	21	<\$100M	15.0	444	8	0
First St Bank	Shallowater	40.0	0.116	1	3,334	102	<\$100M	62.5	3,334	102	0
State Bank	Jewett	40.0	0.09	1	3,524	135	<\$100M	62.5	3,524	135	0
City St Bank	Palacios	40.0	0.092	1	3,809	92	<\$100M	62.5	3,809	92	0
Eden St Bank	Eden	40.0	0.069	1	3,856	112	<\$100M	60.0	3,856	112	0
City NB	Colorado City	40.0	0.049	1	2,916	146	<\$100M	57.5	2,916	146	0.004
First NB	Lipan	40.0	0.128	1	1,544	69	<\$100M	57.5	1,544	69	0
Texline St Bank	Texline	40.0	0.16	1	1,929	71	<\$100M	55.0	1,929	71	0
First NB	Mertzon	40.0	0.083	0.758	10,563	234	\$100M-500M	47.5	3,974	201	0.002
State NB	Big Spring	40.0	0.061	0.651	10,892	328	\$100M-500M	47.5	4,667	288	0
Lone Star Bank	Moulton	40.0	0.122	0.606	11,633	209	<\$100M	45.0	3,901	170	0.002
Security St Bank	Littlefield	40.0	0.08	1	5,536	140	<\$100M	42.5	2,221	127	0
National B&T	La Grange	40.0	0.055	1	4,992	108	<\$100M	37.5	2,068	83	0.003
First St Bank	Three Rivers	40.0	0.097	1	7,197	134	<\$100M	37.5	2,527	111	0
First NB	Beeville	40.0	0.135	0.59	14,699	175	\$100M-500M	35.0	3,407	134	0
Yoakum NB	Yoakum	40.0	0.08	0.998	9,012	170	\$100M-500M	35.0	2,565	140	0
Pavillion Bank	Dallas	40.0	0.106	1	5,404	77	<\$100M	27.5	1,371	61	0
First TX Bank	Killeen	40.0	0.091	0.567	13,334	304	\$100M-500M	27.5	2,645	162	0
First NB	Whitney	40.0	0.15	0.989	7,973	97	<\$100M	25.0	1,415	67	0
Commercial St Bank	Sinton	40.0	0.123	1	6,171	64	<\$100M	20.0	1,107	42	0
Bridge City St Bank	Bridge City	40.0	0.153	0.793	12,237	124	<\$100M	17.5	1,570	67	0.005
Northern Tr Bank of TX NA	Dallas	40.0	0.05	0.347	51,209	192	\$1B-\$10B	17.5	2,763	69	0
Redstone Bank NA	Houston	40.0	0.175	0.648	18,764	102	\$100M-500M	10.0	1,267	31	0
First NB	Mount Vernon	37.5	0.063	1	7,036	182	\$100M-500M	65.0	7,036	182	0
First NB	Floydada	37.5	0.081	1	5,825	124	<\$100M	65.0	5,825	124	0
First St Bank	Mobeetie	37.5	0.112	1	3,719	104	<\$100M	62.5	3,719	104	0
First NB	Groesbeck	37.5	0.087	1	3,248	179	<\$100M	62.5	3,248	179	0
Lott St Bank	Lott	37.5	0.079	1	2,844	67	<\$100M	60.0	2,844	67	0.004

Table 3A Expanded. Banks' Small Business Lending in Texas Using Call Report Data, June 2004

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Citizens St Bank	Miles	37.5	0.09	1	3,375	131	<\$100M	60.0	3,375	131	0
Wood Cty NB	Quitman	37.5	0.068	1	4,366	74	<\$100M	60.0	4,366	74	0
Enloe St Bank	Enloe	37.5	0.127	1	2,059	100	<\$100M	57.5	2,059	100	0.003
Fayetteville Bank	Fayetteville	37.5	0.06	1	3,739	109	<\$100M	57.5	3,739	109	0
Western NB	Amarillo	37.5	0.076	1	2,652	128	<\$100M	57.5	2,652	128	0
First NB	Quitaque	37.5	0.064	1	2,197	126	<\$100M	57.5	2,197	126	0
Delta Bank	Cooper	37.5	0.098	1	1,864	62	<\$100M	55.0	1,864	62	0.003
Farmers & Mrch Bank	De Leon	37.5	0.053	1	2,661	155	<\$100M	55.0	2,661	155	0
First NB	Edgewood	37.5	0.138	1	2,088	50	<\$100M	55.0	2,088	50	0
First St Bank	Junction	37.5	0.079	1	2,435	75	<\$100M	55.0	2,435	75	0
Lytle St Bank of Lytle TX	Lytle	37.5	0.053	1	3,382	107	<\$100M	55.0	3,382	107	0
Peoples St Bank	Rocksprings	37.5	0.058	1	2,305	104	<\$100M	52.5	2,305	104	0
First St Bank	Italy	37.5	0.106	1	1,304	60	<\$100M	52.5	1,304	60	0
Eagle Bank	Jarrell	37.5	0.09	1	1,317	43	<\$100M	50.0	1,317	43	0
Snyder NB	Snyder	37.5	0.075	0.972	8,159	145	\$100M-500M	47.5	3,802	126	0
Mason NB	Mason	37.5	0.111	0.999	6,849	137	<\$100M	47.5	2,928	114	0
State Bank	De Kalb	37.5	0.1	0.531	11,298	273	\$100M-500M	47.5	4,561	239	0
Citizens St Bank	Anton	37.5	0.094	1	2,802	94	<\$100M	45.0	1,834	84	0
Lamesa NB	Lamesa	37.5	0.071	0.703	11,563	272	\$100M-500M	45.0	4,353	233	0
Farmers NB	Seymour	37.5	0.15	0.805	7,487	141	<\$100M	42.5	2,310	121	0
Marfa NB	Marfa	37.5	0.101	1	3,500	103	<\$100M	40.0	1,483	91	0
Homebank	Seagoville	37.5	0.125	0.681	10,296	150	<\$100M	30.0	2,439	105	0
First NB	Alvin	37.5	0.118	0.698	11,201	149	<\$100M	27.5	2,533	109	0
Community St Bank	Austin	37.5	0.086	1	4,827	47	<\$100M	22.5	1,242	33	0
Citizens 1st Bank	Tyler	37.5	0.05	0.438	30,098	208	\$500M-\$1B	22.5	3,192	102	0
South Padre Bank NA	South Padre Island	37.5	0.2	0.907	6,028	40	<\$100M	22.5	1,078	22	0
Chasewood Bank	Houston	37.5	0.142	0.874	9,981	73	<\$100M	12.5	1,311	40	0
Haskell NB	Haskell	35.0	0.088	1	4,986	83	<\$100M	62.5	4,986	83	0
First St Bank	Hemphill	35.0	0.087	1	4,778	76	<\$100M	60.0	4,778	76	0
First NB	Bullard	35.0	0.093	1	4,032	109	<\$100M	60.0	4,032	109	0
First NB	Sterling City	35.0	0.083	1	3,247	67	<\$100M	57.5	3,247	67	0
Kress NB	Kress	35.0	0.085	1	2,190	59	<\$100M	57.5	2,190	59	0
Bank of Vernon	Vernon	35.0	0.114	1	1,925	94	<\$100M	55.0	1,925	94	0
First Bank	Groveton	35.0	0.09	1	3,154	76	<\$100M	55.0	3,154	76	0
Santa Anna NB	Santa Anna	35.0	0.08	1	2,849	163	<\$100M	55.0	2,183	155	0
Hill B&TC	Weimar	35.0	0.042	1	3,882	115	<\$100M	55.0	3,882	115	0
Farmers NB	Newcastle	35.0	0.074	1	1,350	68	<\$100M	50.0	1,350	68	0
Carmine St Bank	Carmine	35.0	0.055	1	1,810	108	<\$100M	50.0	1,810	108	0
Security St Bank NA	Ore City	35.0	0.069	1	2,883	149	<\$100M	50.0	2,167	144	0
Brazos NB	Richwood	35.0	0.062	1	796	33	<\$100M	45.0	796	33	0
Security St Bank	Pearsall	35.0	0.025	0.687	8,482	328	\$100M-500M	42.5	3,189	287	0
First St Bank	Yoakum	35.0	0.081	0.833	7,308	153	<\$100M	40.0	2,675	124	0
First NB	Brownfield	35.0	0.052	0.964	5,735	194	\$100M-500M	35.0	1,943	180	0.003

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First St Bank	Columbus	35.0	0.053	1	4,050	97	<\$100M	35.0	1,735	81	0
Zapata NB	Zapata	35.0	0.072	1	4,591	92	<\$100M	32.5	1,788	71	0
Peoples St Bank	Shepherd	35.0	0.125	0.912	7,249	87	<\$100M	30.0	1,864	57	0
First Bank	Snook	35.0	0.124	0.929	6,016	71	<\$100M	25.0	1,460	48	0
Dublin NB	Dublin	35.0	0.11	1	3,061	59	<\$100M	25.0	868	45	0
City NB	San Saba	35.0	0.063	1	2,941	50	<\$100M	22.5	844	44	0
Chappell Hill Bank	Chappell Hill	35.0	0.156	1	3,599	38	<\$100M	22.5	764	25	0
First Bank Roxton TX	Roxton	32.5	0.107	1	2,021	133	<\$100M	57.5	2,021	133	0
Menard NB	Menard	32.5	0.099	1	2,882	53	<\$100M	55.0	2,882	53	0
First St Bank	Maypearl	32.5	0.106	1	2,196	76	<\$100M	52.5	2,196	76	0
Security St Bank	ANahuac	32.5	0.05	1	3,218	86	<\$100M	52.5	3,218	86	0
Commercial Bank	Mason	32.5	0.085	1	1,575	72	<\$100M	52.5	1,575	72	0
First St Bank	Rice	32.5	0.079	1	771	50	<\$100M	52.5	771	50	0
First St Bank	Matador	32.5	0.134	1	1,504	44	<\$100M	50.0	1,504	44	0
First NB	Stanton	32.5	0.044	1	2,517	82	<\$100M	47.5	2,517	82	0
First NB	Cooper	32.5	0.05	1	913	66	<\$100M	45.0	913	66	0
First NB	Shiner	32.5	0.081	0.903	8,638	139	\$100M-500M	42.5	3,093	117	0
First NB	Quanah	32.5	0.042	1	1,299	53	<\$100M	42.5	1,299	53	0
First NB	Woodsboro	32.5	0.095	1	2,833	67	<\$100M	40.0	1,414	58	0
First NB	Claude	32.5	0.036	1	1,004	43	<\$100M	40.0	1,004	43	0
Plains St Bank	Plains	32.5	0.042	1	765	31	<\$100M	40.0	765	31	0
Citizens NB	Crosbyton	32.5	0.032	1	900	35	<\$100M	37.5	900	35	0
Normangee St Bank	Normangee	32.5	0.027	1	1,353	35	<\$100M	37.5	1,353	35	0
First St Bank	Tuscola	32.5	0.032	1	656	21	<\$100M	37.5	656	21	0
Oakwood St Bank	Oakwood	32.5	0.001	1	2	1	<\$100M	32.5	2	1	0
Muenster St Bank	Muenster	32.5	0.078	0.999	5,774	90	<\$100M	30.0	2,013	77	0
Kleberg First NB	Kingsville	32.5	0.065	0.438	11,494	210	\$100M-500M	27.5	2,921	145	0
Fidelity Bank	Wichita Falls	32.5	0.218	0.526	7,630	58	<\$100M	15.0	1,091	33	0
First St Bank Grapeland TX	Grapeland	32.5	0.112	0.919	7,337	59	<\$100M	12.5	1,063	36	0
Tib Independent Bankersbank	Irving	32.5	0.026	0.233	33,390	116	\$1B-\$10B	10.0	982	22	0.061
United TX Bank	Dallas	32.5	0.144	0.489	12,596	94	<\$100M	10.0	1,278	49	0
Gruver St Bank	Gruver	30.0	0.072	1	2,400	51	<\$100M	50.0	2,400	51	0
Citizens St Bank	Tenaha	30.0	0.076	1	1,626	58	<\$100M	50.0	1,626	58	0
Seaport Bank	Seadrift	30.0	0.071	1	1,821	69	<\$100M	47.5	1,821	69	0
Memphis St Bank	Memphis	30.0	0.039	1	1,473	81	<\$100M	45.0	1,473	81	0
Oglesby St Bank	Oglesby	30.0	0.056	1	431	17	<\$100M	45.0	431	17	0
Mercedes NB	Mercedes	30.0	0.125	0.744	4,953	96	<\$100M	42.5	2,243	69	0.007
First NB	Falfurrias	30.0	0.029	1	1,852	87	<\$100M	42.5	1,852	87	0
La Coste NB	La Coste	30.0	0.038	1	999	48	<\$100M	40.0	999	48	0
First Presidio Bank	Presidio	30.0	0.042	1	901	28	<\$100M	37.5	901	28	0
Peoples St Bank	Hallettsville	30.0	0.028	1	3,799	118	\$100M-500M	35.0	2,297	103	0
First NB	Tahoka	30.0	0.053	1	2,374	74	<\$100M	30.0	1,147	70	0
First NB	Holland	30.0	0.004	1	36	5	<\$100M	30.0	36	5	0

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Madisonville St Bank	Madisonville	30.0	0.051	0.092	11,079	229	\$100M-500M	27.5	3,208	186	0
Fort Hood NB	Fort Hood	30.0	0.079	0.82	14,841	57	\$100M-500M	10.0	252	6	0
First St Bank	Mount Calm	27.5	0.102	1	1,643	37	<\$100M	47.5	1,643	37	0
First NB	Hico	27.5	0.061	1	1,635	82	<\$100M	47.5	1,635	82	0
West B&TC	West	27.5	0.039	1	2,055	83	<\$100M	42.5	2,055	83	0
American Bank NA	Dallas	27.5	0.051	1	1,364	41	<\$100M	42.5	1,364	41	0
Dilley St Bank	Dilley	27.5	0.033	1	1,506	53	<\$100M	40.0	1,506	53	0
Farmers & Mrch St Bank	Ladonia	27.5	0.039	1	605	13	<\$100M	37.5	605	13	0
Granger NB	Granger	27.5	0.083	1	1,821	42	<\$100M	35.0	1,008	39	0
Donley Cty St Bank	Clarendon	27.5	0.063	1	2,043	93	<\$100M	35.0	1,104	86	0
Hebbronville St Bank	Hebbronville	27.5	0.093	0.632	5,351	119	<\$100M	30.0	1,735	101	0
First NB	Weatherford	27.5	0.09	0.316	9,801	135	\$100M-500M	30.0	3,098	106	0
First NB	Port Lavaca	27.5	0.057	0.754	7,284	114	\$100M-500M	30.0	2,491	87	0
First NB	Lake Jackson	27.5	0.038	0.84	7,062	98	\$100M-500M	25.0	1,989	72	0
Castroville St Bank	Castroville	27.5	0.1	0.806	6,678	100	<\$100M	25.0	1,828	76	0
First NB	Throckmorton	27.5	0.021	1	462	20	<\$100M	22.5	143	16	0
Sanderson St Bank	Sanderson	27.5	0.053	1	1,606	32	<\$100M	17.5	344	29	0
North Houston Bank	Houston	27.5	0.052	0.125	19,677	89	\$100M-500M	12.5	1,704	50	0
Farmers St Bank	Bertram	25.0	0.065	1	1,713	46	<\$100M	45.0	1,713	46	0
Citizens St Bank	GaNAdo	25.0	0.057	1	2,329	35	<\$100M	45.0	2,329	35	0
First NB	Mineola	25.0	0.031	1	993	59	<\$100M	35.0	993	59	0
Security St Bank	Farwell	25.0	0.022	1	2,155	47	<\$100M	35.0	2,155	47	0
First St Bank	Abernathy	25.0	0.034	1	748	22	<\$100M	32.5	748	22	0
Bank of Cmrc	Mclean	25.0	0.078	0.999	835	21	<\$100M	32.5	443	19	0
Burton St Bank	Burton	25.0	0.028	1	1,137	28	<\$100M	30.0	1,137	28	0
First St Bank	Hallsville	25.0	0.035	1	1,057	31	<\$100M	25.0	474	24	0
First NB	Aspermont	25.0	0.061	1	1,954	41	<\$100M	22.5	576	34	0
FrioNA St Bank NA	Friona	25.0	0.087	0.248	6,583	108	<\$100M	20.0	1,999	90	0.004
First NB	Refugio	25.0	0.048	1	2,688	42	<\$100M	17.5	579	35	0
First NB	Amherst	25.0	0.048	1	808	11	<\$100M	17.5	174	8	0
First NB	Seymour	25.0	0.054	1	1,579	21	<\$100M	12.5	165	17	0
Spur Security Bank	Spur	22.5	0.049	0.912	1,370	109	<\$100M	37.5	992	106	0
First NB	Hebbronville	22.5	0.035	0.855	2,783	81	<\$100M	30.0	1,493	72	0
First St Bank Honey Grove TX	Honey Grove	22.5	0.085	0.922	1,629	23	<\$100M	15.0	278	14	0
Grapeland St Bank	Grapeland	20.0	0.043	0.982	586	30	<\$100M	35.0	492	29	0
American Bank NA	Keller	20.0	0.08	0.516	3,308	104	<\$100M	35.0	1,610	79	0
Prosper St Bank	Prosper	20.0	0.046	0.95	476	12	<\$100M	25.0	187	10	0
Columbus St Bank	Columbus	20.0	0.036	0.738	2,978	73	<\$100M	22.5	1,121	67	0
First St Bank	Overton	20.0	0.101	0.7	4,454	56	<\$100M	17.5	955	35	0
Dallas City Bank	Dallas	17.5	0.091	0.431	2,740	34	<\$100M	15.0	822	28	0
Grand Bank	Dallas	17.5	0.056	0.427	8,328	39	\$100M-500M	10.0	386	13	0
Schwertner St Bank	Schwertner	15.0	0.054	0.768	1,064	25	<\$100M	30.0	587	21	0
First NB	Chillicothe	15.0	0.065	0.537	2,441	36	<\$100M	12.5	544	25	0

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Tolleson Private Bank	Dallas	12.5	0.026	0.199	2,498	15	<\$100M	10.0	335	7	0
Security St Bank	Stockdale	10.0	0.038	0.344	1,073	10	<\$100M	10.0	56	5	0
Eisenhower NB	San Antonio	10.0	0.005	0.331	883	12	\$100M-500M	10.0	96	8	0

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

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