

Table 1. Small Business Lending in Texas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bank Asset Sz.	Rank by Bank Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST CMRL BK NA	SEGUIN	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	53,548	1,034	100.0	100.0
EAST TX NB	MARSHALL	100.0	25.0	25.0	25.0	25.0	\$100M-500M	2	57,830	1,022	100.0	100.0
MIDLAND AMER BK	MIDLAND	100.0	25.0	25.0	25.0	25.0	\$100M-500M	3	103,758	1,419	100.0	100.0
FIRST ST BK	TEMPLE	97.5	22.5	25.0	25.0	25.0	\$100M-500M	4	45,777	1,525	72.5	72.5
NAVIGATION BK	HOUSTON	95.0	25.0	22.5	22.5	25.0	<\$100M	1	38,391	870	82.5	77.5
FIRST WACO NB	WACO	95.0	25.0	25.0	22.5	22.5	\$100M-500M	5	37,567	623	80.0	67.5
FIRSTBANK	TEXARKANA	95.0	22.5	25.0	25.0	22.5	\$100M-500M	6	45,869	641	80.0	80.0
FIRST BK OF CONROE NA	CONROE	95.0	25.0	25.0	22.5	22.5	\$100M-500M	7	35,134	729	97.5	100.0
WOODHAVEN NB	FORT WORTH	92.5	25.0	22.5	22.5	22.5	<\$100M	2	31,588	781	100.0	100.0
BURKBURNETT BK	BURKBURNETT	92.5	22.5	25.0	22.5	22.5	\$100M-500M	8	28,162	640	77.5	77.5
WESTERN B&TC	DUNCANVILLE	92.5	25.0	22.5	25.0	20.0	\$100M-500M	9	44,140	390	57.5	50.0
AZLE ST BK	AZLE	90.0	22.5	22.5	20.0	25.0	<\$100M	3	21,634	1,073	95.0	97.5
CITIZENS NB	BENBROOK	90.0	25.0	22.5	20.0	22.5	<\$100M	4	23,859	510	92.5	95.0
FIRST NB	WICHITA FALLS	90.0	22.5	25.0	20.0	22.5	<\$100M	5	21,563	507	95.0	97.5
COMMUNITY BK	KATY	90.0	22.5	25.0	20.0	22.5	<\$100M	6	22,254	514	70.0	67.5
FIRST COMMUNITY BK NA	PEARLAND	90.0	25.0	20.0	22.5	22.5	<\$100M	7	34,559	737	82.5	80.0
UNION ST BK	FLORENCE	90.0	25.0	20.0	22.5	22.5	\$100M-500M	10	41,546	647	77.5	70.0
FIRST ST BK	MESQUITE	90.0	25.0	22.5	22.5	20.0	\$100M-500M	11	42,768	421	80.0	70.0
FIRST B&TC	GROVES	90.0	20.0	20.0	25.0	25.0	\$100M-500M	12	96,871	3,624	95.0	97.5
FIRST NB	EDINBURG	90.0	15.0	25.0	25.0	25.0	\$100M-500M	13	55,513	1,316	65.0	67.5
ARLINGTON NB	ARLINGTON	87.5	22.5	22.5	20.0	22.5	<\$100M	8	19,565	621	95.0	97.5
COMMUNITY NB	MIDLAND	87.5	22.5	25.0	20.0	20.0	<\$100M	9	20,173	405	92.5	95.0
SEAGOVILLE ST BK	SEAGOVILLE	87.5	22.5	22.5	20.0	22.5	<\$100M	10	20,897	530	92.5	95.0
COMMUNITY BK	LONGVIEW	87.5	25.0	25.0	17.5	20.0	<\$100M	11	12,418	455	90.0	95.0
HERITAGE BK	RED OAK	87.5	22.5	22.5	20.0	22.5	<\$100M	12	21,343	574	92.5	95.0
AUSTIN BK NA	LONGVIEW	87.5	17.5	25.0	22.5	22.5	\$100M-500M	14	32,484	686	95.0	97.5
LONE STAR BK NA	HOUSTON	85.0	25.0	22.5	20.0	17.5	<\$100M	13	23,706	329	72.5	60.0
TEXAS GUARANTY NB	HOUSTON	85.0	22.5	22.5	22.5	17.5	<\$100M	14	27,745	359	55.0	50.0
STATE B&T	SEGUIN	85.0	17.5	25.0	22.5	20.0	\$100M-500M	15	31,524	446	90.0	95.0
FIRST NB	VAN ALSTYNE	85.0	20.0	25.0	20.0	20.0	<\$100M	15	17,984	446	90.0	95.0
CITY NB	WESLACO	85.0	25.0	25.0	17.5	17.5	<\$100M	16	17,004	310	90.0	90.0
AUSTIN BK WHITEHOUSE TX NA	WHITEHOUSE	85.0	20.0	25.0	20.0	20.0	<\$100M	17	18,783	378	92.5	95.0
TEXAS BK	HENDERSON	85.0	25.0	17.5	20.0	22.5	<\$100M	18	22,832	762	92.5	95.0
TEXAS FIRST BK	TEXAS CITY	85.0	22.5	22.5	20.0	20.0	<\$100M	19	17,719	394	92.5	92.5
SCHERTZ B&TC	SCHERTZ	85.0	22.5	25.0	20.0	17.5	<\$100M	20	19,616	344	90.0	95.0
COMMUNITY ST BK	HOUSTON	85.0	25.0	25.0	20.0	15.0	<\$100M	21	22,331	253	60.0	52.5
PLAZA BK NA	SAN ANTONIO	85.0	25.0	25.0	15.0	20.0	<\$100M	22	11,156	380	75.0	75.0
TEXAS BK	WEATHERFORD	82.5	25.0	7.5	25.0	25.0	\$500M-\$1B	1	174,067	1,839	70.0	62.5
AUSTIN BK TX NA	JACKSONVILLE	82.5	22.5	12.5	22.5	25.0	\$100M-500M	16	32,818	896	82.5	80.0
CITY NB	SULPHUR SPRINGS	82.5	20.0	15.0	22.5	25.0	\$100M-500M	17	26,726	821	92.5	92.5
CITIZENS BK	KILGORE	82.5	15.0	25.0	22.5	20.0	\$100M-500M	18	30,973	487	92.5	95.0
SOUTH TX NB	LAREDO	82.5	15.0	25.0	22.5	20.0	\$100M-500M	19	31,767	463	90.0	95.0
ENNIS ST BK	ENNIS	82.5	22.5	22.5	17.5	20.0	<\$100M	23	17,206	405	70.0	57.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
SPRING HILL ST BK	SPRING HILL	82.5	20.0	25.0	17.5	20.0	<\$100M	24	12,899	394	70.0	70.0
FIRST ST BK	HAPPY	82.5	20.0	20.0	20.0	22.5	<\$100M	25	18,211	563	90.0	92.5
HOUSTON CMNTY BK	HOUSTON	82.5	20.0	22.5	20.0	20.0	<\$100M	26	17,982	375	92.5	92.5
WHITE OAK ST BK	WHITE OAK	82.5	25.0	25.0	15.0	17.5	<\$100M	27	10,395	346	85.0	90.0
STATE NB	IOWA PARK	82.5	20.0	25.0	17.5	20.0	<\$100M	28	13,960	459	90.0	95.0
BANK OF THE WEST	ODESSA	82.5	25.0	25.0	15.0	17.5	<\$100M	29	8,645	295	67.5	57.5
FIRST NB	NEWTON	82.5	22.5	17.5	20.0	22.5	<\$100M	30	24,292	612	90.0	92.5
BRAZOS BK NA	JOSHUA	82.5	22.5	22.5	17.5	20.0	<\$100M	31	17,415	444	75.0	65.0
TEXAS HERITAGE BK	HUTTO	82.5	25.0	20.0	20.0	17.5	<\$100M	32	24,680	345	65.0	60.0
KERMIT ST BK	KERMIT	82.5	25.0	20.0	20.0	17.5	<\$100M	33	20,032	308	67.5	55.0
STERLING BK	HOUSTON	80.0	25.0	5.0	25.0	25.0	\$1B-\$10B	1	395,152	6,196	80.0	70.0
SUMMIT NB	FORT WORTH	80.0	25.0	5.0	25.0	25.0	\$100M-500M	20	69,410	867	70.0	60.0
UNITED CENTRAL BK	GARLAND	80.0	25.0	5.0	25.0	25.0	\$100M-500M	21	81,913	930	80.0	70.0
COMMUNITY BK	GRANBURY	80.0	22.5	10.0	25.0	22.5	\$100M-500M	22	52,103	785	72.5	65.0
UNITED B&TC	ABILENE	80.0	25.0	7.5	25.0	22.5	\$100M-500M	23	47,558	690	72.5	65.0
ALAMO BK OF TX	ALAMO	80.0	25.0	10.0	22.5	22.5	\$100M-500M	24	40,720	659	75.0	70.0
FIRST NB OF ALBANY BRECKENRI	ALBANY	80.0	17.5	17.5	22.5	22.5	\$100M-500M	25	27,590	750	87.5	92.5
SUMMIT CMNTY BK NA	FORT WORTH	80.0	25.0	5.0	25.0	25.0	\$100M-500M	26	90,874	1,368	80.0	80.0
FIRST NB	WINNSBORO	80.0	17.5	20.0	20.0	22.5	\$100M-500M	27	24,355	510	90.0	95.0
FIRST NB	DECATUR	80.0	22.5	7.5	25.0	25.0	\$100M-500M	28	72,686	1,219	77.5	72.5
KLEBERG FIRST NB	KINGSVILLE	80.0	20.0	15.0	22.5	22.5	\$100M-500M	29	34,322	728	87.5	92.5
CORSICANA NAT B&T	CORSICANA	80.0	20.0	17.5	22.5	20.0	\$100M-500M	30	28,819	477	57.5	57.5
TEXAS ST BK	SAN ANGELO	80.0	15.0	25.0	20.0	20.0	\$100M-500M	31	17,688	377	87.5	90.0
SURETY BK NA	HURST	80.0	25.0	5.0	25.0	25.0	\$100M-500M	32	74,938	16,570	87.5	87.5
LONE STAR NB	PHARR	80.0	25.0	5.0	25.0	25.0	\$100M-500M	33	68,008	1,336	80.0	70.0
TEXAS PREMIER BK NA	BROOKSHIRE	80.0	25.0	22.5	17.5	15.0	<\$100M	34	12,882	268	85.0	90.0
POINTBANK NA	PILOT POINT	80.0	17.5	22.5	20.0	20.0	\$100M-500M	34	19,189	374	57.5	42.5
FIRST BK	AZLE	80.0	20.0	22.5	17.5	20.0	<\$100M	35	13,998	469	92.5	95.0
SECURITY NB	SAN ANTONIO	80.0	25.0	5.0	25.0	25.0	\$100M-500M	35	72,551	1,276	80.0	75.0
FARMERS & MRCH ST BK	KRUM	80.0	22.5	22.5	17.5	17.5	<\$100M	36	12,653	334	85.0	90.0
LINDALE ST BK	LINDALE	80.0	22.5	25.0	15.0	17.5	<\$100M	37	11,414	312	85.0	87.5
BANK OF ALICE	ALICE	80.0	22.5	15.0	20.0	22.5	<\$100M	38	22,528	646	87.5	90.0
BANK OF DESOTO NA	DESOTO	80.0	20.0	22.5	20.0	17.5	<\$100M	39	18,706	322	62.5	55.0
OAKS B&TC	DALLAS	80.0	20.0	22.5	17.5	20.0	<\$100M	40	12,606	473	70.0	65.0
SECURITY BK	IDALOU	80.0	22.5	25.0	15.0	17.5	<\$100M	41	8,987	336	70.0	67.5
PRESTON NB	DALLAS	80.0	25.0	22.5	15.0	17.5	<\$100M	42	11,496	295	72.5	67.5
FIRST NB	SACHSE	80.0	22.5	22.5	15.0	20.0	<\$100M	43	10,063	452	85.0	90.0
MERCHANTS BK	HOUSTON	77.5	22.5	5.0	25.0	25.0	\$500M-\$1B	2	163,177	2,227	75.0	70.0
METROBANK NA	HOUSTON	77.5	25.0	2.5	25.0	25.0	\$500M-\$1B	3	194,110	1,800	70.0	62.5
LEGACY BK OF TX	PLANO	77.5	22.5	5.0	25.0	25.0	\$500M-\$1B	4	138,669	1,708	67.5	67.5
GUARANTY BK	MOUNT PLEASANT	77.5	22.5	5.0	25.0	25.0	\$100M-500M	36	69,986	1,325	80.0	75.0
CITIZENS B&TC OF BAYTOWN TX	BAYTOWN	77.5	10.0	22.5	22.5	22.5	\$100M-500M	37	30,728	494	62.5	62.5
AMERICAN BK CMRC	WOLFFORTH	77.5	22.5	5.0	25.0	25.0	\$100M-500M	38	64,308	1,174	72.5	67.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST NB	GRAHAM	77.5	17.5	20.0	20.0	20.0	\$100M-500M	39	18,314	409	57.5	57.5
SOUTHWEST BK	FORT WORTH	77.5	22.5	5.0	25.0	25.0	\$100M-500M	40	47,912	986	62.5	55.0
TEXAS FIRST NB	HOUSTON	77.5	25.0	2.5	25.0	25.0	\$100M-500M	41	105,049	1,019	67.5	57.5
AMERICAN BK NA	CORPUS CHRISTI	77.5	22.5	5.0	25.0	25.0	\$100M-500M	42	96,567	1,578	75.0	70.0
BANK OF THE WEST	IRVING	77.5	25.0	7.5	22.5	22.5	\$100M-500M	43	41,909	671	72.5	62.5
FIRST NB	BRIDGEPORT	77.5	20.0	20.0	17.5	20.0	<\$100M	44	17,562	414	87.5	90.0
BROOKHOLLOW NB	DALLAS	77.5	25.0	7.5	22.5	22.5	\$100M-500M	44	33,849	654	75.0	67.5
WALBURG ST BK	WALBURG	77.5	22.5	20.0	17.5	17.5	<\$100M	45	16,299	300	85.0	87.5
FIRST VALLEY BK	HARLINGEN	77.5	20.0	7.5	25.0	25.0	\$100M-500M	45	99,355	2,105	77.5	75.0
FIRST ST BK	GRAHAM	77.5	22.5	20.0	15.0	20.0	<\$100M	46	8,856	427	85.0	87.5
FIRST ST BK	RIO VISTA	77.5	10.0	22.5	20.0	25.0	\$100M-500M	46	22,183	1,630	75.0	77.5
FIRST ST BK	SMITHVILLE	77.5	25.0	7.5	22.5	22.5	<\$100M	47	26,487	506	80.0	72.5
FIRST B&TC	LUBBOCK	77.5	20.0	25.0	15.0	17.5	<\$100M	48	10,376	310	85.0	87.5
SECURITY BK NA	GARLAND	77.5	25.0	7.5	22.5	22.5	<\$100M	49	40,685	581	77.5	70.0
HUMBLE NB	HUMBLE	77.5	22.5	22.5	17.5	15.0	<\$100M	50	15,324	276	57.5	50.0
CITIZENS BK OF TX NA	NEW WAVERLY	77.5	25.0	7.5	22.5	22.5	<\$100M	51	29,710	495	70.0	65.0
FIRST NB	HUGHES SPRINGS	77.5	22.5	7.5	22.5	25.0	<\$100M	52	27,900	894	85.0	82.5
FOUNDERS NB-SKILLMAN	DALLAS	77.5	25.0	10.0	22.5	20.0	<\$100M	53	28,816	455	75.0	65.0
BENCHMARK BK	QUINLAN	77.5	17.5	22.5	20.0	17.5	<\$100M	54	18,195	343	85.0	90.0
LAKE CITIES ST BK	LAKE DALLAS	77.5	22.5	22.5	12.5	20.0	<\$100M	55	8,295	435	82.5	90.0
TEXAS ST BK	MCALLEN	75.0	22.5	2.5	25.0	25.0	\$1B-\$10B	2	416,453	5,299	72.5	67.5
FIRST BK	HOUSTON	75.0	25.0	5.0	22.5	22.5	\$100M-500M	47	42,273	507	67.5	45.0
OMNIBANK NA	HOUSTON	75.0	22.5	5.0	25.0	22.5	\$100M-500M	48	49,504	630	67.5	47.5
FIRST NB	BOWIE	75.0	12.5	17.5	20.0	25.0	\$100M-500M	49	24,753	892	87.5	90.0
ALLIANCE BK	SULPHUR SPRINGS	75.0	12.5	15.0	22.5	25.0	\$100M-500M	50	41,612	1,146	85.0	90.0
SECURITY ST B&TC	FREDERICKSBURG	75.0	20.0	5.0	25.0	25.0	\$100M-500M	51	67,990	1,298	75.0	72.5
WALLIS ST BK	WALLIS	75.0	25.0	7.5	22.5	20.0	\$100M-500M	52	36,837	438	67.5	57.5
HORIZON CAP BK	WEBSTER	75.0	25.0	5.0	22.5	22.5	\$100M-500M	53	40,037	594	70.0	67.5
AMERICAN BK NA	WACO	75.0	22.5	7.5	22.5	22.5	\$100M-500M	54	34,562	517	70.0	57.5
GUARANTY NB	GAINESVILLE	75.0	20.0	12.5	20.0	22.5	\$100M-500M	55	26,227	560	72.5	70.0
CENTRAL BK	HOUSTON	75.0	25.0	7.5	22.5	20.0	<\$100M	56	28,884	415	55.0	42.5
FIRST SVC BK	MARSHALL	75.0	17.5	7.5	25.0	25.0	\$100M-500M	56	59,647	1,002	77.5	80.0
NORTHWEST NB	ARLINGTON	75.0	25.0	7.5	20.0	22.5	<\$100M	57	24,280	594	75.0	67.5
SECURITY ST BK	ABILENE	75.0	20.0	5.0	25.0	25.0	\$100M-500M	57	63,644	2,156	75.0	72.5
TEXAS NB	SOUTHLAKE	75.0	20.0	22.5	17.5	15.0	<\$100M	58	14,672	267	60.0	50.0
LANGHAM CREEK NB	HOUSTON	75.0	25.0	5.0	22.5	22.5	\$100M-500M	58	38,311	561	72.5	60.0
SANGER BK	SANGER	75.0	20.0	22.5	12.5	20.0	<\$100M	59	7,982	389	80.0	85.0
HERRING NB	VERNON	75.0	20.0	7.5	22.5	25.0	\$100M-500M	59	37,574	1,041	77.5	75.0
FIRST ST BK	GRANGER	75.0	22.5	20.0	15.0	17.5	<\$100M	60	11,979	318	57.5	47.5
DEL RIO B&TC	DEL RIO	75.0	12.5	20.0	20.0	22.5	\$100M-500M	60	21,787	702	85.0	90.0
TEXAS CENTRAL BK NA	DALLAS	75.0	25.0	7.5	22.5	20.0	<\$100M	61	33,375	424	67.5	50.0
BAYSHORE NB	LA PORTE	75.0	17.5	10.0	25.0	22.5	\$100M-500M	61	49,569	705	65.0	52.5
TEXAS FIRST BK	RIESEL	75.0	20.0	25.0	15.0	15.0	<\$100M	62	12,168	237	47.5	47.5

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LUBBOCK NB	LUBBOCK	75.0	20.0	5.0	25.0	25.0	\$100M-500M	62	44,256	1,116	75.0	72.5
NORTHWEST BK	ROANOKE	75.0	20.0	22.5	15.0	17.5	<\$100M	63	11,078	354	70.0	70.0
FARMERS ST BK	CENTER	75.0	15.0	17.5	20.0	22.5	\$100M-500M	63	18,067	696	85.0	87.5
HOUSTON CMRC BK	HOUSTON	75.0	25.0	10.0	22.5	17.5	<\$100M	64	34,624	368	62.5	55.0
INWOOD NB	DALLAS	75.0	22.5	2.5	25.0	25.0	\$100M-500M	64	75,906	813	60.0	55.0
NBC BK-LAREDO NA	LAREDO	75.0	17.5	25.0	17.5	15.0	<\$100M	65	14,660	273	62.5	55.0
CITY NB	KILGORE	75.0	22.5	7.5	22.5	22.5	\$100M-500M	65	29,623	785	72.5	77.5
JUSTIN ST BK	JUSTIN	75.0	22.5	22.5	15.0	15.0	<\$100M	66	9,450	238	80.0	82.5
LONGVIEW B&TC	LONGVIEW	75.0	20.0	5.0	25.0	25.0	\$100M-500M	66	76,949	1,475	77.5	72.5
INDEPENDENT NB	IRVING	75.0	25.0	7.5	22.5	20.0	<\$100M	67	26,383	446	72.5	72.5
TOWNBANK NA	MESQUITE	75.0	22.5	22.5	17.5	12.5	<\$100M	68	13,556	224	60.0	52.5
PRIME BK	HOUSTON	72.5	17.5	5.0	25.0	25.0	\$1B-\$10B	3	174,101	2,970	65.0	62.5
SOUTHSIDE BK	TYLER	72.5	15.0	7.5	25.0	25.0	\$500M-\$1B	5	104,932	1,723	75.0	77.5
HARTLAND BK NA	AUSTIN	72.5	22.5	2.5	25.0	22.5	\$100M-500M	67	67,846	791	65.0	55.0
HARLINGEN NB	HARLINGEN	72.5	20.0	5.0	22.5	25.0	\$100M-500M	68	43,470	1,067	70.0	72.5
FIRST NB	MISSOURI CITY	72.5	25.0	5.0	22.5	20.0	<\$100M	69	43,025	386	57.5	42.5
FIRST NB	GRANBURY	72.5	10.0	22.5	20.0	20.0	\$100M-500M	69	17,890	452	80.0	87.5
FIRST NB	SAN BENITO	72.5	22.5	20.0	15.0	15.0	<\$100M	70	11,518	262	80.0	87.5
CENTRAL NB	WACO	72.5	20.0	5.0	25.0	22.5	\$100M-500M	70	49,413	637	62.5	60.0
FIRST NB	ALVIN	72.5	17.5	20.0	17.5	17.5	<\$100M	71	15,087	350	85.0	87.5
FIRST ST BK	GAINESVILLE	72.5	15.0	10.0	22.5	25.0	\$100M-500M	71	27,981	1,003	77.5	75.0
COMMERCIAL ST BK	ANDREWS	72.5	25.0	10.0	17.5	20.0	<\$100M	72	13,111	403	80.0	82.5
FIRST ST BK NA	ABILENE	72.5	17.5	5.0	25.0	25.0	\$100M-500M	72	45,660	927	75.0	70.0
NATIONAL BK OF TX	FORT WORTH	72.5	17.5	22.5	15.0	17.5	<\$100M	73	11,081	350	62.5	62.5
MILLS CTY ST BK	GOLDTHWAITE	72.5	15.0	17.5	17.5	22.5	\$100M-500M	73	16,991	792	75.0	77.5
TEXAS FIRST BK	GALVESTON	72.5	15.0	22.5	17.5	17.5	<\$100M	74	14,737	327	82.5	90.0
WEATHERFORD NB	WEATHERFORD	72.5	12.5	22.5	20.0	17.5	\$100M-500M	74	22,153	368	85.0	90.0
CEDAR CREEK BK	SEVEN POINTS	72.5	17.5	22.5	17.5	15.0	<\$100M	75	15,140	236	77.5	82.5
STATE BK	DE KALB	72.5	12.5	25.0	17.5	17.5	\$100M-500M	75	12,565	317	77.5	85.0
FIRST NB	WEATHERFORD	72.5	15.0	22.5	17.5	17.5	<\$100M	76	13,380	295	82.5	87.5
BANK OF HOUSTON	HOUSTON	72.5	10.0	25.0	20.0	17.5	\$100M-500M	76	18,757	301	40.0	40.0
SECURITY ST BK	MCCAMEY	72.5	20.0	20.0	15.0	17.5	<\$100M	77	11,265	369	82.5	87.5
CONTINENTAL NB	EL PASO	72.5	22.5	7.5	22.5	20.0	\$100M-500M	77	30,048	371	62.5	40.0
HOME ST BK	ROCHESTER	72.5	22.5	15.0	12.5	22.5	<\$100M	78	8,071	495	80.0	85.0
GATEWAY NB	DALLAS	72.5	25.0	5.0	22.5	20.0	\$100M-500M	78	38,330	454	72.5	42.5
TEXAS COASTAL BK	PASADENA	72.5	25.0	25.0	15.0	7.5	<\$100M	79	10,129	115	45.0	32.5
FIRST NB	CLEBURNE	72.5	17.5	22.5	17.5	15.0	\$100M-500M	79	17,398	255	52.5	42.5
NATIONAL BK OF CMRC	PAMPA	72.5	22.5	7.5	20.0	22.5	<\$100M	80	21,037	624	72.5	70.0
INTER NB	MCALLEN	72.5	17.5	5.0	25.0	25.0	\$100M-500M	80	61,129	845	65.0	57.5
FIRST ST BK	KEENE	72.5	20.0	22.5	15.0	15.0	<\$100M	81	11,288	251	82.5	85.0
INTERNATIONAL BK	CORPUS CHRISTI	72.5	25.0	5.0	22.5	20.0	\$100M-500M	81	39,349	479	65.0	50.0
FIRST BK OF WEST TX	COAHOMA	72.5	22.5	10.0	20.0	20.0	<\$100M	82	19,288	419	70.0	67.5
RIO NB	MCALLEN	72.5	22.5	25.0	12.5	12.5	<\$100M	83	7,950	220	77.5	82.5

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Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank by Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
TEXAS CMNTY BK NA	DALLAS	72.5	25.0	10.0	22.5	15.0	<\$100M	84	29,057	284	62.5	42.5
LIBERTY NB	GRANBURY	72.5	25.0	22.5	15.0	10.0	<\$100M	85	10,761	147	62.5	47.5
SOUTHWEST BK OF TX NA	HOUSTON	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	4	357,573	3,847	65.0	65.0
PLAINS NB OF WEST TX	LUBBOCK	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	6	158,644	2,419	62.5	60.0
COMMUNITY BK OF TX	BEAUMONT	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	7	87,776	2,174	75.0	70.0
SOUTHERN NB OF TX	SUGARLAND	70.0	17.5	5.0	25.0	22.5	\$100M-500M	82	45,049	657	62.5	62.5
FIRST ST BK	ATHENS	70.0	7.5	22.5	20.0	20.0	\$100M-500M	83	18,814	444	75.0	85.0
FIRST NB AMARILLO	AMARILLO	70.0	20.0	2.5	25.0	22.5	\$100M-500M	84	45,118	671	62.5	55.0
ALVIN ST BK	ALVIN	70.0	20.0	5.0	22.5	22.5	\$100M-500M	85	26,292	572	62.5	60.0
PEOPLES ST BK	HENDERSON	70.0	22.5	17.5	15.0	15.0	<\$100M	86	11,754	275	62.5	62.5
BANK OF GALVESTON NA	GALVESTON	70.0	15.0	22.5	17.5	15.0	\$100M-500M	86	17,061	280	50.0	45.0
BONHAM ST BK	BONHAM	70.0	17.5	12.5	15.0	25.0	<\$100M	87	11,838	2,167	82.5	87.5
SILSBEE ST BK	SILSBEE	70.0	10.0	20.0	17.5	22.5	\$100M-500M	87	17,624	699	65.0	67.5
FIRST NB	BULLARD	70.0	17.5	25.0	12.5	15.0	<\$100M	88	6,721	249	75.0	82.5
COMMUNITY B&T	WACO	70.0	20.0	5.0	22.5	22.5	\$100M-500M	88	33,108	684	65.0	65.0
FIRST NB	BURLESON	70.0	25.0	7.5	20.0	17.5	<\$100M	89	25,523	349	57.5	50.0
FIRST NB	HUNTSVILLE	70.0	10.0	20.0	20.0	20.0	\$100M-500M	89	19,776	474	82.5	90.0
FIRST CMNTY BK NA	ALICE	70.0	20.0	15.0	17.5	17.5	<\$100M	90	13,866	309	65.0	57.5
FIRST LIBERTY NB	LIBERTY	70.0	12.5	22.5	17.5	17.5	\$100M-500M	90	14,779	337	55.0	52.5
FIRST B&TC	MEMPHIS	70.0	22.5	25.0	15.0	7.5	<\$100M	91	9,682	114	32.5	27.5
AMERICAN BK	HOUSTON	70.0	22.5	2.5	25.0	20.0	\$100M-500M	91	53,473	434	60.0	50.0
FIRST NB	MEXIA	70.0	20.0	15.0	17.5	17.5	<\$100M	92	12,336	321	77.5	87.5
WESTERN NB	ODESSA	70.0	20.0	2.5	22.5	25.0	\$100M-500M	92	41,098	976	72.5	65.0
RIVERBEND BK NA	FORT WORTH	70.0	22.5	22.5	12.5	12.5	<\$100M	93	6,913	224	77.5	82.5
FIRST ST BK	LIVINGSTON	70.0	17.5	7.5	22.5	22.5	\$100M-500M	93	30,913	812	60.0	62.5
GRAND PRAIRIE ST BK	GRAND PRAIRIE	70.0	22.5	22.5	15.0	10.0	<\$100M	94	8,674	168	47.5	37.5
EAST TX NB	PALESTINE	70.0	20.0	10.0	20.0	20.0	\$100M-500M	94	22,432	409	67.5	65.0
DAYTON ST BK	DAYTON	70.0	15.0	22.5	15.0	17.5	<\$100M	95	11,656	332	80.0	90.0
MAIN BK NA	DALLAS	70.0	20.0	5.0	22.5	22.5	\$100M-500M	95	39,605	556	65.0	55.0
AUSTIN BK RUSK TX	RUSK	70.0	20.0	12.5	17.5	20.0	<\$100M	96	13,049	381	80.0	82.5
FIRST NB OF SOUTH TX	SAN ANTONIO	70.0	20.0	2.5	25.0	22.5	\$100M-500M	96	52,138	768	65.0	62.5
INDEPENDENCE BK NA	HOUSTON	70.0	25.0	7.5	20.0	17.5	<\$100M	97	21,835	357	67.5	57.5
FIRST INTL BK	PLANO	70.0	25.0	2.5	25.0	17.5	\$100M-500M	97	45,982	337	50.0	37.5
UNITY NB	HOUSTON	70.0	20.0	25.0	12.5	12.5	<\$100M	98	7,890	230	80.0	82.5
HULL ST BK	HULL	70.0	22.5	25.0	12.5	10.0	<\$100M	99	7,742	130	75.0	77.5
FROST NB	SAN ANTONIO	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	5	874,305	12,824	60.0	57.5
MERCANTILE BK NA	BROWNSVILLE	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	8	111,222	1,458	60.0	57.5
HIBERNIA NB	TEXARKANA	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	9	132,542	2,688	62.5	60.0
FIRST VICTORIA NB	VICTORIA	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	10	62,785	1,130	62.5	57.5
AMERICAN NB TX	TERRELL	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	11	82,627	2,006	72.5	72.5
AMERICAN BK OF TX	SHERMAN	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	12	93,557	971	60.0	52.5
FIRST NB	BASTROP	67.5	10.0	20.0	20.0	17.5	\$100M-500M	98	17,709	357	52.5	55.0
JEFFERSON ST BK	SAN ANTONIO	67.5	15.0	2.5	25.0	25.0	\$100M-500M	99	49,465	1,166	65.0	65.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
COMMERCIAL NB	BRADY	67.5	15.0	15.0	15.0	22.5	<\$100M	100	11,846	564	82.5	87.5
CITIZENS NB OF TX	HOUSTON	67.5	12.5	7.5	22.5	25.0	\$100M-500M	100	42,362	1,363	70.0	72.5
FIRST NB	BAIRD	67.5	22.5	10.0	15.0	20.0	<\$100M	101	11,370	377	70.0	60.0
NATIONAL BK	GATESVILLE	67.5	12.5	7.5	22.5	25.0	\$100M-500M	101	30,286	994	67.5	72.5
WESTERN AMER NB	BEDFORD	67.5	25.0	10.0	20.0	12.5	<\$100M	102	19,511	192	47.5	30.0
FIRST CMRC BK	CORPUS CHRISTI	67.5	20.0	7.5	20.0	20.0	\$100M-500M	102	21,572	477	62.5	60.0
CITIZENS NB	BRECKENRIDGE	67.5	15.0	17.5	15.0	20.0	<\$100M	103	9,118	432	77.5	82.5
BANK OF CMRC	FORT WORTH	67.5	20.0	5.0	22.5	20.0	\$100M-500M	103	34,192	460	55.0	50.0
TEXAS NB	BRENNHAM	67.5	15.0	20.0	15.0	17.5	<\$100M	104	10,085	324	60.0	55.0
AMERICAN NB	WICHITA FALLS	67.5	20.0	2.5	22.5	22.5	\$100M-500M	104	36,788	629	65.0	67.5
TEXAS FIRST BK	SANTA FE	67.5	15.0	22.5	15.0	15.0	<\$100M	105	10,468	240	77.5	82.5
GUARANTY B&TC	GATESVILLE	67.5	7.5	25.0	15.0	20.0	\$100M-500M	105	9,992	417	75.0	82.5
NATIONAL BK	ANDREWS	67.5	22.5	10.0	17.5	17.5	<\$100M	106	16,297	344	77.5	82.5
STEPHENVILLE B&TC	STEPHENVILLE	67.5	20.0	10.0	20.0	17.5	\$100M-500M	106	21,115	320	57.5	47.5
FIRST NB	GEORGE WEST	67.5	22.5	15.0	15.0	15.0	<\$100M	107	12,038	285	82.5	85.0
KILGORE FIRST NB	KILGORE	67.5	20.0	5.0	22.5	20.0	\$100M-500M	107	33,825	480	57.5	55.0
FIRST-LOCKHART NB	LOCKHART	67.5	12.5	20.0	17.5	17.5	\$100M-500M	108	14,203	309	77.5	82.5
COMMUNITY NB	HONDO	67.5	17.5	17.5	15.0	17.5	<\$100M	108	11,751	301	80.0	82.5
NUECES NB	CORPUS CHRISTI	67.5	25.0	10.0	15.0	17.5	<\$100M	109	11,762	363	67.5	70.0
BANK TX NA	DALLAS	67.5	15.0	2.5	25.0	25.0	\$100M-500M	109	73,055	1,178	60.0	55.0
ABRAMS CENTRE NB	DALLAS	67.5	25.0	7.5	20.0	15.0	<\$100M	110	23,939	291	57.5	45.0
FIRST BK SW NA	AMARILLO	67.5	12.5	5.0	25.0	25.0	\$100M-500M	110	51,639	1,298	70.0	70.0
STATE B&TC	DALLAS	67.5	25.0	5.0	22.5	15.0	<\$100M	111	29,077	288	50.0	32.5
FREDONIA ST BK	NACOGDOCHES	67.5	12.5	7.5	22.5	25.0	\$100M-500M	111	33,119	915	70.0	67.5
LONE STAR ST BK	LONE STAR	67.5	25.0	17.5	12.5	12.5	<\$100M	112	8,327	175	72.5	77.5
MONTWOOD NB	EL PASO	67.5	17.5	7.5	22.5	20.0	\$100M-500M	112	40,828	413	47.5	42.5
FIRST ST BK	CLUTE	67.5	15.0	20.0	15.0	17.5	<\$100M	113	9,241	312	70.0	55.0
NORTHWEST BK NA	HOUSTON	67.5	15.0	7.5	22.5	22.5	\$100M-500M	113	27,498	553	60.0	52.5
CHARTER BK-NORTHWEST	CORPUS CHRISTI	67.5	25.0	10.0	17.5	15.0	<\$100M	114	17,307	262	62.5	57.5
BANK OF THE WEST	EL PASO	67.5	17.5	2.5	25.0	22.5	\$100M-500M	114	60,465	689	55.0	50.0
FIRST BK HOWE	HOWE	67.5	22.5	25.0	12.5	7.5	<\$100M	115	6,567	103	70.0	75.0
STATE NB W TX	LUBBOCK	67.5	17.5	7.5	22.5	20.0	\$100M-500M	115	34,462	447	65.0	60.0
FIRST NB	MCGREGOR	67.5	20.0	25.0	12.5	10.0	<\$100M	116	8,188	157	72.5	82.5
FIRST NB	PALESTINE	67.5	22.5	10.0	20.0	15.0	<\$100M	117	26,069	285	82.5	82.5
CANYON CREEK NB	RICHARDSON	67.5	25.0	7.5	20.0	15.0	<\$100M	118	24,478	289	50.0	40.0
COMMERCIAL ST BK	PALMER	67.5	17.5	22.5	12.5	15.0	<\$100M	119	7,765	243	75.0	77.5
AMARILLO NB	AMARILLO	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	6	134,782	3,156	62.5	67.5
FIRST ST BK OF TX	DENTON	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	7	136,086	2,032	60.0	60.0
FIRST NB	ABILENE	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	13	71,950	1,631	60.0	62.5
NORTH DALLAS B&TC	DALLAS	65.0	10.0	5.0	25.0	25.0	\$500M-\$1B	14	63,398	1,091	62.5	62.5
AMERICAN ST BK	LUBBOCK	65.0	10.0	5.0	25.0	25.0	\$500M-\$1B	15	85,178	1,871	62.5	62.5
TEXAS BK	BROWNWOOD	65.0	20.0	2.5	22.5	20.0	\$100M-500M	116	28,023	403	60.0	55.0
HERITAGE NB	GRANBURY	65.0	10.0	22.5	17.5	15.0	\$100M-500M	117	12,375	276	52.5	45.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST ST BK	UVALDE	65.0	12.5	5.0	22.5	25.0	\$100M-500M	118	37,658	873	60.0	62.5
WOODFOREST NB	HOUSTON	65.0	10.0	5.0	25.0	25.0	\$100M-500M	119	51,098	1,095	62.5	57.5
BROOKHOLLOW NB	RICHARDSON	65.0	25.0	20.0	10.0	10.0	<\$100M	120	6,405	161	70.0	75.0
LANDMARK BK	EULESS	65.0	20.0	2.5	20.0	22.5	\$100M-500M	120	22,401	601	37.5	17.5
HEREFORD ST BK	HEREFORD	65.0	17.5	12.5	17.5	17.5	<\$100M	121	13,440	354	72.5	65.0
STATE FIRST NB	TEXARKANA	65.0	17.5	2.5	22.5	22.5	\$100M-500M	121	36,339	711	65.0	65.0
FIRST NB	HASKELL	65.0	20.0	15.0	12.5	17.5	<\$100M	122	7,249	301	72.5	77.5
CITY BK	LUBBOCK	65.0	15.0	7.5	20.0	22.5	\$100M-500M	122	19,771	594	57.5	52.5
HIGHLANDS ST BK	HIGHLANDS	65.0	22.5	7.5	17.5	17.5	<\$100M	123	16,797	294	57.5	47.5
FIRST UNITED BK	DIMMITT	65.0	17.5	2.5	22.5	22.5	\$100M-500M	123	28,444	798	57.5	57.5
LAMAR BK	BEAUMONT	65.0	10.0	20.0	15.0	20.0	<\$100M	124	11,312	398	75.0	82.5
FIRST B&TC EAST TX	DIBOLL	65.0	15.0	5.0	22.5	22.5	\$100M-500M	124	28,485	670	67.5	67.5
FIRST NB	SOUTH PADRE ISLAND	65.0	20.0	20.0	12.5	12.5	<\$100M	125	7,091	177	72.5	77.5
LONGVIEW NB	LONGVIEW	65.0	17.5	5.0	22.5	20.0	\$100M-500M	125	29,096	413	57.5	47.5
SUNDOWN ST BK	SUNDOWN	65.0	20.0	15.0	15.0	15.0	<\$100M	126	10,617	232	52.5	42.5
PILGRIM BK	PITTSBURG	65.0	17.5	7.5	20.0	20.0	\$100M-500M	126	20,645	478	60.0	60.0
CITIZENS NB	VICTORIA	65.0	17.5	10.0	17.5	20.0	<\$100M	127	15,121	408	67.5	65.0
STONE FORT NB	NACOGDOCHES	65.0	17.5	5.0	20.0	22.5	\$100M-500M	127	25,458	500	60.0	57.5
MARBLE FALLS NB	MARBLE FALLS	65.0	20.0	12.5	17.5	15.0	<\$100M	128	13,249	232	52.5	47.5
HILL COUNTRY BK	AUSTIN	65.0	15.0	20.0	17.5	12.5	\$100M-500M	128	15,724	214	52.5	40.0
NORTHEAST NB	MESQUITE	65.0	22.5	7.5	17.5	17.5	<\$100M	129	16,065	302	65.0	57.5
CITIZENS ST BK	SEALY	65.0	15.0	10.0	17.5	22.5	<\$100M	130	13,793	575	77.5	82.5
MCMULLEN CTY ST BK	TILDEN	65.0	22.5	15.0	15.0	12.5	<\$100M	131	10,595	189	57.5	50.0
CAPITAL BK	JACINTO CITY	65.0	22.5	7.5	20.0	15.0	<\$100M	132	23,438	244	50.0	40.0
FIRST NB	JEFFERSON	65.0	25.0	10.0	17.5	12.5	<\$100M	133	13,558	194	60.0	47.5
EXPRESS BK	ALVIN	65.0	17.5	20.0	15.0	12.5	<\$100M	134	10,925	227	60.0	57.5
CLEAR LAKE NB	HOUSTON	65.0	22.5	5.0	20.0	17.5	<\$100M	135	23,486	365	67.5	62.5
COMMERCIAL ST BK	EL CAMPO	65.0	17.5	10.0	17.5	20.0	<\$100M	136	13,751	388	60.0	57.5
PINELAND ST BK	PINELAND	65.0	12.5	17.5	15.0	20.0	<\$100M	137	11,977	416	77.5	82.5
FIRST ST BK	CHICO	65.0	20.0	20.0	12.5	12.5	<\$100M	138	7,622	221	75.0	80.0
AMERICAN NB	MOUNT PLEASANT	65.0	15.0	20.0	12.5	17.5	<\$100M	139	6,941	360	75.0	82.5
FIRST NB	CROCKETT	65.0	22.5	7.5	20.0	15.0	<\$100M	140	18,456	247	47.5	40.0
CITIZENS ST BK	CHANDLER	65.0	20.0	10.0	17.5	17.5	<\$100M	141	12,858	307	67.5	62.5
FIRST NB	NEW BOSTON	65.0	22.5	5.0	20.0	17.5	<\$100M	142	21,570	318	47.5	45.0
SECURITY ST BK	ORE CITY	65.0	15.0	25.0	10.0	15.0	<\$100M	143	4,657	236	70.0	75.0
PEOPLES NB	PARIS	65.0	20.0	7.5	17.5	20.0	<\$100M	144	15,592	413	72.5	70.0
FIRST NB	BORGER	65.0	22.5	15.0	15.0	12.5	<\$100M	145	10,743	225	75.0	77.5
COMERICA BK-TX	DALLAS	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	8	454,823	4,474	55.0	55.0
BROADWAY NB	SAN ANTONIO	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	16	100,733	1,732	57.5	57.5
CITIZENS NB	BROWNWOOD	62.5	15.0	10.0	17.5	20.0	\$100M-500M	129	17,097	491	80.0	82.5
CITIZENS ST BK	SOMERVILLE	62.5	12.5	12.5	17.5	20.0	\$100M-500M	130	14,050	445	72.5	80.0
WELLINGTON ST BK	WELLINGTON	62.5	15.0	7.5	17.5	22.5	\$100M-500M	131	15,333	517	70.0	67.5
TEXAS GULF BK NA	FREEMONT	62.5	15.0	5.0	22.5	20.0	\$100M-500M	132	28,610	395	52.5	42.5

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Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank by Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST NB	TEMPLE	62.5	12.5	2.5	25.0	22.5	\$100M-500M	133	44,264	636	52.5	47.5
BANK OF THE SOUTHWEST	DALLAS	62.5	12.5	22.5	17.5	10.0	\$100M-500M	134	13,573	150	67.5	75.0
CITIZENS NB	WAXAHACHIE	62.5	17.5	5.0	20.0	20.0	\$100M-500M	135	24,019	381	50.0	45.0
FIRST NB	KILLEEN	62.5	12.5	7.5	22.5	20.0	\$100M-500M	136	27,298	457	55.0	55.0
KLEIN BK	KLEIN	62.5	12.5	2.5	25.0	22.5	\$100M-500M	137	46,203	635	55.0	52.5
COMMERCE BK	LAREDO	62.5	15.0	10.0	20.0	17.5	\$100M-500M	138	23,543	310	45.0	40.0
SAN ANGELO NB	SAN ANGELO	62.5	10.0	7.5	22.5	22.5	\$100M-500M	139	29,376	672	62.5	67.5
PEARLAND ST BK	PEARLAND	62.5	17.5	7.5	20.0	17.5	\$100M-500M	140	17,664	298	65.0	67.5
CAMINOREAL BK NA	SAN ANTONIO	62.5	15.0	2.5	22.5	22.5	\$100M-500M	141	41,421	577	50.0	50.0
FIRST NB BELLS/SAVOY	BELLS	62.5	12.5	25.0	7.5	17.5	<\$100M	146	3,764	300	52.5	55.0
FIRST SCTY BK	FLOWER MOUND	62.5	20.0	20.0	10.0	12.5	<\$100M	147	5,862	183	70.0	75.0
AUSTIN CTY ST BK	BELLVILLE	62.5	17.5	10.0	17.5	17.5	<\$100M	148	15,353	308	75.0	77.5
NORTH HOUSTON BK	HOUSTON	62.5	25.0	5.0	22.5	10.0	<\$100M	149	33,356	146	25.0	22.5
CITIZENS BK	SLATON	62.5	7.5	25.0	12.5	17.5	<\$100M	150	6,557	319	65.0	75.0
PECOS CTY ST BK	FORT STOCKTON	62.5	15.0	17.5	15.0	15.0	<\$100M	151	10,054	254	72.5	80.0
FIRST ST BK	FRANKSTON	62.5	20.0	10.0	17.5	15.0	<\$100M	152	13,582	239	72.5	77.5
FARMERS NB	FORNEY	62.5	20.0	22.5	10.0	10.0	<\$100M	153	4,996	136	67.5	62.5
MID-CITIES NB	HURST	62.5	20.0	7.5	17.5	17.5	<\$100M	154	14,533	303	65.0	55.0
WHISPERWOOD NB	LUBBOCK	62.5	22.5	5.0	17.5	17.5	<\$100M	155	16,854	294	70.0	55.0
ELECTRA ST B&TC	ELECTRA	62.5	17.5	25.0	10.0	10.0	<\$100M	156	6,167	129	67.5	72.5
FIRST ST BK	DIME BOX	62.5	20.0	15.0	10.0	17.5	<\$100M	157	5,916	307	72.5	75.0
CATTLEMANS NB	ROUND MOUNTAIN	62.5	20.0	10.0	15.0	17.5	<\$100M	158	11,286	299	65.0	60.0
CITY NB	CORSICANA	62.5	15.0	17.5	12.5	17.5	<\$100M	159	6,843	312	70.0	77.5
SIGNATURE BK	DALLAS	62.5	22.5	22.5	12.5	5.0	<\$100M	160	6,774	80	37.5	30.0
CLEBURNE ST BK	CLEBURNE	62.5	17.5	10.0	17.5	17.5	<\$100M	161	13,626	303	55.0	42.5
TEXAS ST BK	JOAQUIN	62.5	17.5	17.5	15.0	12.5	<\$100M	162	10,459	227	72.5	77.5
CROCKETT CTY NB	OZONA	62.5	17.5	12.5	15.0	17.5	<\$100M	163	11,614	307	72.5	77.5
FIRST MERCANTILE BK NA	DALLAS	62.5	22.5	22.5	15.0	2.5	<\$100M	164	8,943	47	22.5	17.5
NORWEST BK TX NA	SAN ANTONIO	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	9	765,764	13,686	60.0	60.0
LAREDO NB	LAREDO	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	10	150,366	1,988	55.0	55.0
INTERNATIONAL BK OF CMRC	LAREDO	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	11	354,040	3,738	57.5	55.0
COMPASS BK	HOUSTON	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	12	540,024	6,897	55.0	55.0
FIRST ST BK	AUSTIN	60.0	10.0	2.5	25.0	22.5	\$500M-\$1B	17	65,501	567	52.5	45.0
CITY NB	TAYLOR	60.0	12.5	5.0	20.0	22.5	\$100M-500M	142	18,051	702	65.0	67.5
FIRST NB	ATHENS	60.0	12.5	2.5	22.5	22.5	\$100M-500M	143	28,963	504	62.5	57.5
FIRST ST BK	BURNET	60.0	12.5	7.5	17.5	22.5	\$100M-500M	144	12,949	555	67.5	65.0
WAGGONER NB	VERNON	60.0	5.0	20.0	15.0	20.0	\$100M-500M	145	9,839	408	67.5	75.0
FIRST NB	LAKE JACKSON	60.0	10.0	20.0	17.5	12.5	\$100M-500M	146	12,218	210	40.0	35.0
NBC BK NA	EAGLE PASS	60.0	12.5	5.0	22.5	20.0	\$100M-500M	147	32,100	456	57.5	52.5
FIRST TX BK	BELTON	60.0	17.5	25.0	10.0	7.5	<\$100M	165	6,389	102	67.5	70.0
CITIZENS ST BK	BUFFALO	60.0	17.5	15.0	12.5	15.0	<\$100M	166	8,241	266	70.0	77.5
FIRST BK ANNA	ANNA	60.0	17.5	22.5	10.0	10.0	<\$100M	167	5,899	155	65.0	70.0
FIRST ST BK	MONAHANS	60.0	20.0	10.0	17.5	12.5	<\$100M	168	14,339	214	42.5	45.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST NB	MONAHANS	60.0	22.5	10.0	15.0	12.5	<\$100M	169	12,136	228	50.0	45.0
FIRST NB	SEMINOLE	60.0	17.5	12.5	12.5	17.5	<\$100M	170	7,043	303	72.5	75.0
ARP ST BK	ARP	60.0	5.0	25.0	10.0	20.0	<\$100M	171	4,946	448	60.0	70.0
FIRST NB	GOLIAD	60.0	22.5	12.5	12.5	12.5	<\$100M	172	7,986	206	70.0	75.0
WOODCREEK BK	HOUSTON	60.0	17.5	5.0	17.5	20.0	<\$100M	173	17,204	449	67.5	62.5
FIRST NB	UVALDE	60.0	17.5	20.0	10.0	12.5	<\$100M	174	4,748	197	67.5	70.0
ENTERPRISE BK	HOUSTON	60.0	20.0	22.5	10.0	7.5	<\$100M	175	5,863	125	72.5	75.0
FANNIN BK	WINDOM	60.0	20.0	12.5	12.5	15.0	<\$100M	176	6,630	253	65.0	77.5
FIRST BK	FARMERSVILLE	60.0	22.5	5.0	17.5	15.0	<\$100M	177	14,972	243	45.0	40.0
HAMLIN NB	HAMLIN	60.0	20.0	7.5	17.5	15.0	<\$100M	178	12,357	258	45.0	45.0
NATIONAL BK	MADISONVILLE	60.0	15.0	15.0	12.5	17.5	<\$100M	179	6,701	334	70.0	80.0
FIRST NB	TRINITY	60.0	17.5	20.0	10.0	12.5	<\$100M	180	5,581	180	70.0	72.5
EASTLAND NB	EASTLAND	60.0	15.0	12.5	12.5	20.0	<\$100M	181	8,332	387	70.0	77.5
COMMUNITY ST BK	AUSTIN	60.0	25.0	20.0	10.0	5.0	<\$100M	182	6,016	81	42.5	32.5
LIBERTY BK	NORTH RICHLAND HILL	60.0	25.0	2.5	17.5	15.0	<\$100M	183	16,030	256	55.0	45.0
FIRST NB	PECOS	60.0	12.5	17.5	15.0	15.0	<\$100M	184	8,797	254	70.0	77.5
FIRST NB	CANTON	60.0	17.5	20.0	12.5	10.0	<\$100M	185	7,715	172	72.5	75.0
FIRST NB	LA GRANGE	60.0	20.0	7.5	20.0	12.5	<\$100M	186	17,835	202	52.5	30.0
NBC BK CENTRAL NA	LULING	60.0	20.0	20.0	10.0	10.0	<\$100M	187	6,141	136	52.5	47.5
STATE BK TX	IRVING	60.0	25.0	7.5	20.0	7.5	<\$100M	188	21,063	125	27.5	20.0
FIRST CITIZENS BK NA	DALLAS	60.0	20.0	22.5	10.0	7.5	<\$100M	189	4,911	121	52.5	45.0
WELLS FARGO BK TX NA	HOUSTON	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	13	321,191	3,047	55.0	55.0
LIBERTY NB	PARIS	57.5	5.0	15.0	15.0	22.5	\$100M-500M	148	10,625	553	62.5	70.0
PLANTERS & MRCH ST BK	HEARNE	57.5	10.0	17.5	15.0	15.0	\$100M-500M	149	11,917	261	67.5	77.5
BRENNHAM NB	BRENNHAM	57.5	20.0	2.5	20.0	15.0	\$100M-500M	150	24,590	289	45.0	35.0
UNITED STATES NB	GALVESTON	57.5	15.0	5.0	20.0	17.5	\$100M-500M	151	22,004	329	55.0	47.5
FIRST NB	FABENS	57.5	17.5	2.5	20.0	17.5	\$100M-500M	152	25,751	307	40.0	35.0
FIRST BK KATY NA	KATY	57.5	5.0	10.0	20.0	22.5	\$100M-500M	153	20,980	522	57.5	52.5
FIRST NB	GILMER	57.5	10.0	5.0	20.0	22.5	\$100M-500M	154	18,103	759	67.5	67.5
PROVIDENT BK	DALLAS	57.5	15.0	2.5	22.5	17.5	\$100M-500M	155	27,666	366	52.5	47.5
STATE BK	LA GRANGE	57.5	12.5	7.5	17.5	20.0	\$100M-500M	156	16,253	404	57.5	50.0
PEOPLES ST BK	CLYDE	57.5	7.5	12.5	15.0	22.5	\$100M-500M	157	8,569	522	62.5	72.5
TYLER B&TC NA	TYLER	57.5	12.5	2.5	22.5	20.0	\$100M-500M	158	38,126	436	47.5	40.0
LUFKIN NB	LUFKIN	57.5	15.0	5.0	20.0	17.5	\$100M-500M	159	20,151	308	40.0	40.0
BIG LAKE BK NA	BIG LAKE	57.5	17.5	17.5	10.0	12.5	<\$100M	190	6,097	230	70.0	72.5
BAYTOWN ST BK	BAYTOWN	57.5	10.0	22.5	12.5	12.5	<\$100M	191	8,357	190	47.5	45.0
FIRST NB	BELLAIRE	57.5	25.0	7.5	17.5	7.5	<\$100M	192	16,506	105	27.5	17.5
SECURITYBANK	ARLINGTON	57.5	17.5	7.5	17.5	15.0	<\$100M	193	15,197	277	55.0	52.5
ASIAN AMER NB	HOUSTON	57.5	25.0	7.5	17.5	7.5	<\$100M	194	17,582	95	40.0	17.5
GLADEWATER NB	GLADEWATER	57.5	15.0	25.0	7.5	10.0	<\$100M	195	4,339	150	65.0	70.0
FIRST NB	SPEARMAN	57.5	15.0	15.0	12.5	15.0	<\$100M	196	8,255	231	67.5	75.0
ELSA ST B&TC	ELSA	57.5	10.0	25.0	12.5	10.0	<\$100M	197	7,075	130	65.0	72.5
SECURITY BK	WHITESBORO	57.5	7.5	25.0	12.5	12.5	<\$100M	198	6,731	204	60.0	70.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
GULF COAST BK	WINNIE	57.5	17.5	10.0	15.0	15.0	<\$100M	199	8,834	251	62.5	57.5
FIRST NB	ELDORADO	57.5	17.5	17.5	12.5	10.0	<\$100M	200	6,865	153	37.5	30.0
FIRST NB	OLNEY	57.5	15.0	20.0	10.0	12.5	<\$100M	201	5,104	229	67.5	75.0
FIRST ST BK	CELINA	57.5	15.0	22.5	10.0	10.0	<\$100M	202	5,566	164	65.0	72.5
ROBERT LEE ST BK	ROBERT LEE	57.5	17.5	12.5	12.5	15.0	<\$100M	203	7,662	236	67.5	70.0
MCALLEN NB	MCALLEN	57.5	20.0	10.0	17.5	10.0	<\$100M	204	12,226	137	42.5	27.5
FIRST TX BK	ROUND ROCK	57.5	15.0	7.5	17.5	17.5	<\$100M	205	12,203	298	55.0	52.5
FIRST ST BK	LOUISE	57.5	10.0	20.0	12.5	15.0	<\$100M	206	7,690	241	65.0	72.5
TEXAS NB	SWEETWATER	57.5	12.5	17.5	12.5	15.0	<\$100M	207	8,093	286	70.0	77.5
BANK TANGLEWOOD NA	HOUSTON	57.5	12.5	25.0	15.0	5.0	<\$100M	208	10,183	64	12.5	10.0
CHASE BK TX NA	HOUSTON	55.0	2.5	2.5	25.0	25.0	>\$10B	1	1,044,100	18,370	55.0	55.0
BANK ONE TX NA	DALLAS	55.0	2.5	2.5	25.0	25.0	>\$10B	2	1,021,339	16,709	55.0	55.0
NORWEST BK EL PASO NA	EL PASO	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	14	55,321	905	52.5	47.5
BANK AMER TX NA	DALLAS	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	15	172,602	7,116	55.0	57.5
FIRST NB	BRYAN	55.0	12.5	2.5	20.0	20.0	\$100M-500M	160	25,671	466	52.5	47.5
STATE NB	BIG SPRING	55.0	5.0	15.0	15.0	20.0	\$100M-500M	161	9,376	376	62.5	70.0
INTERNATIONAL BK OF CMRC	BROWNSVILLE	55.0	7.5	2.5	22.5	22.5	\$100M-500M	162	37,242	604	57.5	52.5
FIRST NB SWEETWATER TX	SWEETWATER	55.0	7.5	17.5	15.0	15.0	\$100M-500M	163	9,971	279	67.5	75.0
INDUSTRY ST BK	INDUSTRY	55.0	12.5	10.0	17.5	15.0	\$100M-500M	164	12,583	257	50.0	40.0
OZONA NB	OZONA	55.0	15.0	2.5	17.5	20.0	\$100M-500M	165	15,251	468	57.5	52.5
BOATMENS NB AUSTIN	AUSTIN	55.0	15.0	7.5	20.0	12.5	\$100M-500M	166	19,205	220	47.5	32.5
BRIDGE CITY ST BK	BRIDGE CITY	55.0	20.0	5.0	17.5	12.5	<\$100M	209	16,301	223	60.0	42.5
BUCKHOLTS ST BK	BUCKHOLTS	55.0	17.5	17.5	10.0	10.0	<\$100M	210	5,140	129	62.5	67.5
FIRST NB	MOODY	55.0	10.0	25.0	7.5	12.5	<\$100M	211	3,086	174	60.0	67.5
FIRST ST BK	HAWKINS	55.0	15.0	20.0	7.5	12.5	<\$100M	212	3,580	176	62.5	67.5
SUN BK	SUNRAY	55.0	7.5	17.5	15.0	15.0	<\$100M	213	8,788	268	52.5	50.0
BLANCO NB	BLANCO	55.0	15.0	10.0	12.5	17.5	<\$100M	214	8,490	334	67.5	77.5
BANK OF VAN ZANDT	CANTON	55.0	12.5	20.0	12.5	10.0	<\$100M	215	7,832	150	35.0	32.5
BANK OF SIERRA BLANCA	SIERRA BLANCA	55.0	25.0	15.0	7.5	7.5	<\$100M	216	4,419	97	52.5	47.5
MERCANTILE BK	FORT WORTH	55.0	20.0	5.0	17.5	12.5	<\$100M	217	15,725	212	57.5	35.0
FIRST ST BK	GRANDVIEW	55.0	17.5	22.5	7.5	7.5	<\$100M	218	3,874	112	65.0	65.0
FIRST NB	ALPINE	55.0	15.0	10.0	15.0	15.0	<\$100M	219	10,517	287	52.5	55.0
FIRST NB	ANDERSON	55.0	12.5	12.5	12.5	17.5	<\$100M	220	7,719	343	67.5	75.0
ADDISON NB	ADDISON	55.0	20.0	10.0	15.0	10.0	<\$100M	221	8,912	140	60.0	42.5
FIRST NB	KEMP	55.0	10.0	22.5	10.0	12.5	<\$100M	222	4,943	174	60.0	67.5
BANK OF FRIO CANYON	LEAKEY	55.0	17.5	17.5	10.0	10.0	<\$100M	223	4,638	152	62.5	65.0
INTERCONTINENTAL NB	SAN ANTONIO	55.0	22.5	2.5	17.5	12.5	<\$100M	224	14,922	184	45.0	35.0
STATE BK TX	HOUSTON	55.0	20.0	5.0	17.5	12.5	<\$100M	225	14,661	215	47.5	40.0
FIRST PRESIDIO BK	PRESIDIO	55.0	22.5	17.5	10.0	5.0	<\$100M	226	5,822	70	62.5	65.0
FIDELITY BK OF TX	WACO	55.0	12.5	25.0	10.0	7.5	<\$100M	227	5,778	127	65.0	70.0
FIRST B&TC	CHILDRESS	55.0	22.5	7.5	15.0	10.0	<\$100M	228	12,199	142	52.5	20.0
FIRST NB	CISCO	55.0	17.5	12.5	10.0	15.0	<\$100M	229	5,957	237	52.5	45.0
FRANKLIN NB	MOUNT VERNON	55.0	15.0	12.5	12.5	15.0	<\$100M	230	6,852	282	67.5	75.0

Table 1. Small Business Lending in Texas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank by Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
MORRIS CTY NB	NAPLES	55.0	10.0	17.5	12.5	15.0	<\$100M	231	6,669	242	62.5	72.5
FIRST NB	LINDEN	55.0	15.0	12.5	12.5	15.0	<\$100M	232	6,836	245	62.5	70.0
FIRST TX BK	LAMPASAS	55.0	7.5	15.0	15.0	17.5	<\$100M	233	8,737	326	62.5	75.0
SOUTH PLAINS BK	LEVELLAND	55.0	15.0	10.0	15.0	15.0	<\$100M	234	8,810	263	55.0	50.0
CROSBY ST BK	CROSBY	55.0	10.0	25.0	12.5	7.5	<\$100M	235	7,519	107	60.0	67.5
BALLINGER NB	BALLINGER	55.0	15.0	17.5	10.0	12.5	<\$100M	236	5,295	221	52.5	47.5
EAGLE NB	DALLAS	55.0	25.0	10.0	15.0	5.0	<\$100M	237	10,525	73	25.0	17.5
SUNWEST BK NA	EL PASO	52.5	5.0	2.5	22.5	22.5	\$500M-\$1B	18	40,760	579	52.5	47.5
CITIZENS NB	HENDERSON	52.5	5.0	5.0	20.0	22.5	\$100M-500M	167	17,772	723	57.5	60.0
COMMERCIAL NB	BEEVILLE	52.5	10.0	7.5	17.5	17.5	\$100M-500M	168	14,869	364	52.5	47.5
FIRST NB	WACO	52.5	17.5	2.5	22.5	10.0	\$100M-500M	169	29,315	165	37.5	22.5
HERITAGE BK	WHARTON	52.5	7.5	2.5	22.5	20.0	\$100M-500M	170	26,395	491	50.0	47.5
TOWN NORTH NB	FARMERS BRANCH	52.5	12.5	2.5	20.0	17.5	\$100M-500M	171	21,167	358	42.5	42.5
SWISS AVE ST BK	DALLAS	52.5	10.0	2.5	20.0	20.0	\$100M-500M	172	19,590	390	52.5	42.5
FIRST NB	LIVINGSTON	52.5	5.0	17.5	12.5	17.5	\$100M-500M	173	8,329	295	60.0	67.5
FIRST PROSPERITY BK	EL CAMPO	52.5	5.0	5.0	20.0	22.5	\$100M-500M	174	22,700	567	57.5	57.5
SECURITY ST BK	PEARSALL	52.5	10.0	2.5	20.0	20.0	\$100M-500M	175	17,778	449	52.5	52.5
HALE CTY ST BK	PLAINVIEW	52.5	7.5	7.5	17.5	20.0	\$100M-500M	176	17,417	400	52.5	55.0
FIRST NB	JASPER	52.5	5.0	15.0	15.0	17.5	\$100M-500M	177	11,262	298	60.0	67.5
FIRST NB	QUITMAN	52.5	7.5	20.0	12.5	12.5	<\$100M	238	7,102	210	60.0	70.0
FIRST ST BK	HEMPHILL	52.5	15.0	17.5	12.5	7.5	<\$100M	239	6,552	112	57.5	67.5
FIRST NB	BYERS	52.5	15.0	12.5	12.5	12.5	<\$100M	240	6,782	205	60.0	70.0
COMMUNITY ST BK	BOLING	52.5	10.0	20.0	10.0	12.5	<\$100M	241	4,670	179	60.0	67.5
STATE NB	CADDO MILLS	52.5	20.0	10.0	10.0	12.5	<\$100M	242	6,384	191	55.0	55.0
VAN HORN ST BK	VAN HORN	52.5	25.0	12.5	10.0	5.0	<\$100M	243	5,906	81	57.5	60.0
WINDTHORST NB	WINDTHORST	52.5	12.5	25.0	7.5	7.5	<\$100M	244	3,830	106	60.0	62.5
FIRST NB	BURKBURNETT	52.5	15.0	5.0	17.5	15.0	<\$100M	245	13,415	277	57.5	50.0
FIRST NB	SANTO	52.5	15.0	17.5	10.0	10.0	<\$100M	246	4,838	147	60.0	65.0
FIRST NB	GLEN ROSE	52.5	15.0	17.5	10.0	10.0	<\$100M	247	4,568	150	57.5	65.0
FIRST NB	TRENTON	52.5	12.5	12.5	15.0	12.5	<\$100M	248	9,516	202	45.0	40.0
FIRST AMER BK MORTGAGE NA	SULPHUR SPRINGS	52.5	17.5	2.5	15.0	17.5	<\$100M	249	10,912	340	57.5	60.0
ALIEF ALAMO BK	HARRIS COUNTY	52.5	20.0	10.0	12.5	10.0	<\$100M	250	7,967	171	47.5	40.0
BANK OF TX	AUSTIN	52.5	17.5	20.0	10.0	5.0	<\$100M	251	4,913	63	37.5	17.5
STATE NB	WEST	52.5	5.0	25.0	7.5	15.0	<\$100M	252	3,388	251	55.0	62.5
MERCEDES NB	MERCEDES	52.5	12.5	25.0	7.5	7.5	<\$100M	253	4,274	125	62.5	67.5
REUNION BK	DALLAS	52.5	20.0	2.5	20.0	10.0	<\$100M	254	17,937	157	37.5	27.5
BANK OF TROY	TROY	52.5	17.5	25.0	5.0	5.0	<\$100M	255	2,376	82	57.5	62.5
COMMUNITY NB	DETROIT	52.5	17.5	17.5	7.5	10.0	<\$100M	256	3,446	149	60.0	65.0
FIRST NB	SONORA	52.5	15.0	7.5	15.0	15.0	<\$100M	257	11,846	253	60.0	50.0
FIRST NB	JACKSBORO	52.5	12.5	10.0	15.0	15.0	<\$100M	258	9,664	292	55.0	55.0
MAYDE CREEK BK NA	KATY	52.5	25.0	10.0	12.5	5.0	<\$100M	259	7,006	90	40.0	32.5
FIRST-NICHOLS NB	KENEDY	52.5	17.5	15.0	10.0	10.0	<\$100M	260	5,763	149	47.5	45.0
CITIZENS ST BK	WOODVILLE	52.5	5.0	20.0	12.5	15.0	<\$100M	261	6,557	241	60.0	70.0

Table 1. Small Business Lending in Texas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank by Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
CITIZENS NB	CROCKETT	52.5	12.5	15.0	12.5	12.5	<\$100M	262	7,969	229	62.5	70.0
CROWELL ST BK	CROWELL	52.5	17.5	12.5	7.5	15.0	<\$100M	263	3,570	240	62.5	65.0
CITY ST BK	PALACIOS	52.5	12.5	17.5	10.0	12.5	<\$100M	264	5,078	177	60.0	67.5
FIRST B&TC	CLEVELAND	52.5	15.0	7.5	15.0	15.0	<\$100M	265	11,429	266	52.5	47.5
COLEMAN CTY ST BK	COLEMAN	52.5	12.5	12.5	10.0	17.5	<\$100M	266	4,979	315	57.5	67.5
LAKE WORTH NB	LAKE WORTH	52.5	12.5	22.5	10.0	7.5	<\$100M	267	5,492	127	62.5	70.0
WOOD CTY NB	QUITMAN	52.5	10.0	20.0	10.0	12.5	<\$100M	268	4,877	180	57.5	65.0
FIRST ST BK	OVERTON	52.5	12.5	17.5	12.5	10.0	<\$100M	269	6,532	148	60.0	67.5
BRAZOSWOOD NB	RICHWOOD	52.5	20.0	20.0	5.0	7.5	<\$100M	270	2,352	114	57.5	62.5
FIRST NB	SAINT JO	52.5	15.0	17.5	7.5	12.5	<\$100M	271	3,627	187	60.0	55.0
FIRST NB	EL CAMPO	52.5	7.5	20.0	12.5	12.5	<\$100M	272	7,444	200	60.0	67.5
COUPLAND ST BK	COUPLAND	52.5	22.5	10.0	10.0	10.0	<\$100M	273	5,689	160	62.5	55.0
KELLER ST BK	KELLER	52.5	5.0	22.5	10.0	15.0	<\$100M	274	5,377	235	45.0	50.0
FIRST TX BK	KILLEEN	50.0	7.5	7.5	15.0	20.0	\$100M-500M	178	10,037	439	35.0	25.0
FIRST ST B&TC	CARTHAGE	50.0	2.5	17.5	12.5	17.5	\$100M-500M	179	7,737	360	60.0	65.0
PERRYTON NB	PERRYTON	50.0	10.0	17.5	10.0	12.5	<\$100M	275	6,054	198	45.0	47.5
FIRST ST BK	MOULTON	50.0	10.0	15.0	10.0	15.0	<\$100M	276	6,076	253	57.5	67.5
FIRST NB OF BOSQUE CTY	VALLEY MILLS	50.0	10.0	10.0	12.5	17.5	<\$100M	277	7,200	360	65.0	70.0
FIRST ST BK	BROWNSBORO	50.0	10.0	22.5	7.5	10.0	<\$100M	278	3,797	148	55.0	60.0
FIRST NB	EMORY	50.0	15.0	10.0	12.5	12.5	<\$100M	279	8,358	228	55.0	50.0
FIRST NB	SULPHUR SPRINGS	50.0	17.5	15.0	7.5	10.0	<\$100M	280	3,996	151	57.5	62.5
PEOPLES ST BK	SHEPHERD	50.0	17.5	17.5	10.0	5.0	<\$100M	281	5,022	81	40.0	40.0
FIRST NB	FAIRFIELD	50.0	10.0	12.5	12.5	15.0	<\$100M	282	6,969	234	60.0	70.0
CITIZENS BK	KNOX CITY	50.0	15.0	15.0	10.0	10.0	<\$100M	283	5,039	141	55.0	65.0
LEAGUE CITY B&TC	LEAGUE CITY	50.0	12.5	7.5	17.5	12.5	<\$100M	284	12,586	208	45.0	35.0
BANK OF TX	DEVINE	50.0	15.0	17.5	7.5	10.0	<\$100M	285	4,211	159	57.5	67.5
BANK OF SAN JACINTO CTY	COLDSRING	50.0	17.5	17.5	7.5	7.5	<\$100M	286	3,541	92	55.0	60.0
FIRST BK	CELESTE	50.0	10.0	22.5	7.5	10.0	<\$100M	287	3,755	136	57.5	62.5
ZAVALA CTY BK	CRYSTAL CITY	50.0	7.5	20.0	7.5	15.0	<\$100M	288	3,129	232	55.0	62.5
FIRST NB	ROSENBERG	50.0	12.5	7.5	15.0	15.0	<\$100M	289	11,277	286	45.0	50.0
FIRST NB	PADUCAH	50.0	15.0	12.5	10.0	12.5	<\$100M	290	4,822	203	57.5	62.5
HEIGHTS ST BK	HARKER HEIGHTS	50.0	10.0	25.0	10.0	5.0	<\$100M	291	4,814	68	20.0	15.0
FIRST NB	ROTAN	50.0	15.0	12.5	10.0	12.5	<\$100M	292	5,438	213	62.5	70.0
DALLAS NB	DALLAS	50.0	17.5	22.5	7.5	2.5	<\$100M	293	3,814	52	30.0	27.5
STAR BK	LAKE WORTH	50.0	20.0	22.5	5.0	2.5	<\$100M	294	2,369	48	55.0	60.0
MOODY NB	GALVESTON	47.5	7.5	2.5	20.0	17.5	\$100M-500M	180	25,674	360	45.0	32.5
DEL RIO NB	DEL RIO	47.5	10.0	7.5	15.0	15.0	\$100M-500M	181	11,021	292	40.0	42.5
FIRST ST BK	JASPER	47.5	10.0	10.0	15.0	12.5	\$100M-500M	182	11,412	222	50.0	42.5
HONDO NB	HONDO	47.5	15.0	17.5	7.5	7.5	<\$100M	295	4,309	117	57.5	65.0
BRADY NB	BRADY	47.5	12.5	15.0	10.0	10.0	<\$100M	296	6,264	135	60.0	65.0
FIRST ST BK	AVINGER	47.5	22.5	12.5	7.5	5.0	<\$100M	297	3,417	85	52.5	57.5
BLOOMBURG ST BK	BLOOMBURG	47.5	22.5	12.5	5.0	7.5	<\$100M	298	2,825	111	55.0	55.0
FIRST ST BK OF MIAMI TX	MIAMI	47.5	15.0	17.5	7.5	7.5	<\$100M	299	3,199	120	45.0	40.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FRIONA ST BK	FRIONA	47.5	15.0	10.0	15.0	7.5	<\$100M	300	11,862	104	32.5	40.0
FIRST NB	GROESBECK	47.5	10.0	15.0	7.5	15.0	<\$100M	301	3,675	292	57.5	67.5
FIRST NB	FRANKLIN	47.5	10.0	10.0	12.5	15.0	<\$100M	302	6,657	231	50.0	47.5
FIRST NB	GRAFORD	47.5	15.0	17.5	5.0	10.0	<\$100M	303	2,696	138	57.5	60.0
WEST TX ST BK	SNYDER	47.5	10.0	7.5	15.0	15.0	<\$100M	304	9,494	231	52.5	45.0
AMERICAN NB	GONZALES	47.5	10.0	12.5	12.5	12.5	<\$100M	305	8,517	228	60.0	70.0
FORT DAVIS ST BK	FORT DAVIS	47.5	17.5	15.0	7.5	7.5	<\$100M	306	4,262	99	45.0	35.0
SANTA ANNA NB	SANTA ANNA	47.5	17.5	12.5	7.5	10.0	<\$100M	307	3,497	174	52.5	55.0
FALCON NB	LAREDO	47.5	12.5	10.0	15.0	10.0	<\$100M	308	10,336	147	42.5	22.5
STATE BK	JEWETT	47.5	12.5	15.0	10.0	10.0	<\$100M	309	4,712	151	55.0	60.0
FIRST ST BK	VAN	47.5	12.5	20.0	7.5	7.5	<\$100M	310	3,212	99	42.5	37.5
FIRST NB	DUBLIN	47.5	15.0	12.5	12.5	7.5	<\$100M	311	8,051	117	55.0	67.5
ROUND TOP ST BK	ROUND TOP	47.5	10.0	12.5	12.5	12.5	<\$100M	312	6,500	221	55.0	67.5
ELGIN BK OF TX	ELGIN	47.5	7.5	20.0	10.0	10.0	<\$100M	313	5,196	130	55.0	62.5
CHAPPELL HILL BK	CHAPEL HILL	47.5	17.5	20.0	7.5	2.5	<\$100M	314	3,154	43	55.0	57.5
LORENA ST BK	LORENA	47.5	10.0	25.0	5.0	7.5	<\$100M	315	2,897	111	40.0	35.0
STOCKMENS NB	COTULLA	47.5	15.0	15.0	7.5	10.0	<\$100M	316	4,330	137	57.5	62.5
FIRST NB	CLAUDE	47.5	12.5	10.0	10.0	15.0	<\$100M	317	5,249	241	60.0	67.5
SECURITY ST BK	PECOS	47.5	7.5	17.5	10.0	12.5	<\$100M	318	5,281	223	57.5	65.0
JACKSBORO NB	JACKSBORO	47.5	7.5	15.0	10.0	15.0	<\$100M	319	6,278	286	52.5	57.5
MULESHOE ST BK	MULESHOE	47.5	12.5	7.5	15.0	12.5	<\$100M	320	9,283	183	32.5	40.0
FIRST BK	MULESHOE	47.5	7.5	10.0	12.5	17.5	<\$100M	321	7,592	317	60.0	67.5
LLANO NB	LLANO	47.5	10.0	15.0	10.0	12.5	<\$100M	322	5,378	182	60.0	67.5
PANOLA NB	CARTHAGE	47.5	7.5	17.5	10.0	12.5	<\$100M	323	4,973	222	57.5	67.5
RESOURCE BK NA	DALLAS	47.5	22.5	10.0	10.0	5.0	<\$100M	324	4,974	67	30.0	25.0
CITY NB	AUSTIN	47.5	20.0	20.0	5.0	2.5	<\$100M	325	1,534	6	10.0	10.0
NORTHERN TR BK OF TX NA	DALLAS	45.0	5.0	2.5	22.5	15.0	\$500M-\$1B	19	28,635	263	35.0	27.5
FIRST NB	CAMERON	45.0	5.0	17.5	12.5	10.0	\$100M-500M	183	7,282	136	50.0	57.5
BANK OF SOUTH TX	FLORESVILLE	45.0	10.0	2.5	17.5	15.0	\$100M-500M	184	13,387	236	37.5	30.0
FIRST NB	MERTZON	45.0	5.0	15.0	12.5	12.5	\$100M-500M	185	7,570	220	52.5	65.0
BANKTEXAS NA	HOUSTON	45.0	7.5	2.5	20.0	15.0	\$100M-500M	186	21,541	256	35.0	30.0
CITIZENS 1ST BK	TYLER	45.0	7.5	2.5	22.5	12.5	\$100M-500M	187	28,710	198	32.5	25.0
HUNTINGTON ST BK	HUNTINGTON	45.0	7.5	10.0	15.0	12.5	\$100M-500M	188	8,814	178	55.0	62.5
NBC BK	ROCKDALE	45.0	2.5	17.5	10.0	15.0	\$100M-500M	189	5,208	278	55.0	60.0
LAMAR NB	PARIS	45.0	10.0	2.5	12.5	20.0	<\$100M	326	7,491	380	60.0	55.0
LAKESIDE NB	ROCKWALL	45.0	17.5	2.5	10.0	15.0	<\$100M	327	5,504	258	62.5	57.5
AUSTIN BK BIG SANDY TX	BIG SANDY	45.0	10.0	25.0	5.0	5.0	<\$100M	328	2,518	63	52.5	57.5
FIRST NB	MOUNT VERNON	45.0	10.0	12.5	10.0	12.5	<\$100M	329	6,300	188	55.0	62.5
FIRST ST BK	THREE RIVERS	45.0	7.5	15.0	10.0	12.5	<\$100M	330	5,975	223	42.5	45.0
COMMUNITY BK	WELLINGTON	45.0	17.5	10.0	7.5	10.0	<\$100M	331	3,539	137	52.5	47.5
FIRST ST BK	MINERAL WELLS	45.0	15.0	7.5	12.5	10.0	<\$100M	332	6,689	156	42.5	37.5
FIRST NB	FORT STOCKTON	45.0	17.5	5.0	10.0	12.5	<\$100M	333	6,147	179	45.0	42.5
FIRST ST BK	SPEARMAN	45.0	7.5	15.0	10.0	12.5	<\$100M	334	6,028	177	55.0	62.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
BANCO POPULAR NA TX	HARRIS COUNTY	45.0	5.0	22.5	10.0	7.5	<\$100M	335	4,553	108	50.0	57.5
MAURICEVILLE NB	MAURICEVILLE	45.0	20.0	5.0	10.0	10.0	<\$100M	336	5,400	148	55.0	45.0
ARROWHEAD BK	LLANO	45.0	7.5	15.0	12.5	10.0	<\$100M	337	6,570	145	52.5	62.5
FIRST ST BK	SAN DIEGO	45.0	12.5	10.0	10.0	12.5	<\$100M	338	4,753	197	52.5	55.0
TEXAS COUNTRY BK	SAN JUAN	45.0	15.0	10.0	12.5	7.5	<\$100M	339	7,817	117	40.0	25.0
UNITED TX BK	DALLAS	45.0	15.0	2.5	17.5	10.0	<\$100M	340	13,220	134	25.0	20.0
BANK OF CROWLEY	CROWLEY	45.0	12.5	22.5	5.0	5.0	<\$100M	341	2,706	85	55.0	60.0
FIRST COLEMAN NB	COLEMAN	45.0	10.0	12.5	10.0	12.5	<\$100M	342	4,811	184	50.0	57.5
SOUTHWESTERN NB	HOUSTON	45.0	25.0	7.5	10.0	2.5	<\$100M	343	6,416	28	25.0	12.5
CITIZENS NB OF MILAM CTY	CAMERON	42.5	7.5	7.5	15.0	12.5	\$100M-500M	190	11,120	187	32.5	25.0
LAMESA NB	LAMESA	42.5	7.5	2.5	17.5	15.0	\$100M-500M	191	14,043	277	47.5	42.5
COMANCHE NB	COMANCHE	42.5	5.0	12.5	10.0	15.0	\$100M-500M	192	6,493	285	47.5	45.0
MADISONVILLE ST BK	MADISONVILLE	42.5	10.0	2.5	17.5	12.5	\$100M-500M	193	12,410	227	30.0	30.0
ROSCOE ST BK	ROSCOE	42.5	7.5	17.5	7.5	10.0	<\$100M	344	4,300	157	52.5	62.5
FIRST BK ROXTON TX	ROXTON	42.5	12.5	15.0	5.0	10.0	<\$100M	345	2,037	166	50.0	60.0
FIRST NB	BELLVILLE	42.5	10.0	10.0	12.5	10.0	<\$100M	346	7,238	174	57.5	65.0
FIRST ST BK	MOBEETIE	42.5	10.0	20.0	5.0	7.5	<\$100M	347	2,239	98	50.0	57.5
SNYDER NB	SNYDER	42.5	10.0	5.0	15.0	12.5	<\$100M	348	10,846	175	32.5	25.0
BANK OF VERNON	VERNON	42.5	10.0	20.0	5.0	7.5	<\$100M	349	2,273	114	50.0	57.5
FIRST BK	GROVETON	42.5	7.5	20.0	5.0	10.0	<\$100M	350	2,534	130	50.0	55.0
FIRST NB	ANSON	42.5	7.5	15.0	7.5	12.5	<\$100M	351	3,451	186	47.5	55.0
MASON NB	MASON	42.5	10.0	17.5	7.5	7.5	<\$100M	352	3,915	111	50.0	57.5
FIRST NB	EVANT	42.5	7.5	25.0	5.0	5.0	<\$100M	353	2,219	77	47.5	55.0
COMMERCIAL ST BK	SINTON	42.5	7.5	20.0	7.5	7.5	<\$100M	354	3,565	99	47.5	55.0
ENLOE ST BK	ENLOE	42.5	17.5	12.5	5.0	7.5	<\$100M	355	2,691	122	52.5	55.0
BRUSH COUNTRY BK	FREER	42.5	12.5	12.5	7.5	10.0	<\$100M	356	3,270	161	50.0	57.5
FARMERS ST BK	GROESBECK	42.5	5.0	15.0	10.0	12.5	<\$100M	357	4,856	189	47.5	60.0
MARION ST BK	MARION	42.5	5.0	25.0	5.0	7.5	<\$100M	358	1,693	107	42.5	47.5
AMERICAN BK NA	DALLAS	42.5	10.0	22.5	5.0	5.0	<\$100M	359	2,868	74	50.0	57.5
FIRST ST BK	SHALLOWATER	42.5	7.5	25.0	5.0	5.0	<\$100M	360	2,164	78	45.0	52.5
FIRST ST BK	YOAKUM	42.5	7.5	12.5	12.5	10.0	<\$100M	361	6,584	134	40.0	30.0
SECURITY BK	RALLS	42.5	15.0	12.5	7.5	7.5	<\$100M	362	3,754	100	35.0	37.5
FIRST NB	EAGLE LAKE	42.5	12.5	7.5	12.5	10.0	<\$100M	363	8,024	150	42.5	27.5
CHASEWOOD BK	HOUSTON	42.5	7.5	25.0	7.5	2.5	<\$100M	364	4,361	55	20.0	12.5
CASTROVILLE ST BK	CASTROVILLE	42.5	10.0	17.5	10.0	5.0	<\$100M	365	4,576	81	32.5	27.5
OGLESBY ST BK	OGLESBY	42.5	12.5	25.0	2.5	2.5	<\$100M	366	592	16	47.5	50.0
LONE OAK ST BK	LONE OAK	42.5	12.5	22.5	2.5	5.0	<\$100M	367	1,303	76	45.0	52.5
MAIN ST NB	CLEVELAND	42.5	10.0	25.0	5.0	2.5	<\$100M	368	1,626	54	30.0	37.5
CITIZENS ST BK	CORRIGAN	42.5	7.5	17.5	7.5	10.0	<\$100M	369	3,568	141	50.0	57.5
JOHNSON CITY BK	JOHNSON CITY	42.5	12.5	10.0	10.0	10.0	<\$100M	370	4,795	150	52.5	57.5
KARNES CTY NB	KARNES CITY	42.5	7.5	15.0	10.0	10.0	<\$100M	371	4,525	139	50.0	57.5
STATE BK	KINGSVILLE	42.5	12.5	15.0	7.5	7.5	<\$100M	372	4,263	115	52.5	57.5
FIRST NB	O'DONNELL	42.5	10.0	15.0	7.5	10.0	<\$100M	373	3,803	136	55.0	60.0

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Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank by Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST ST BK NA	CANADIAN	42.5	12.5	15.0	7.5	7.5	<\$100M	374	3,842	95	32.5	22.5
FIRST NB	BROWNFIELD	40.0	2.5	20.0	7.5	10.0	\$100M-500M	194	3,402	137	40.0	45.0
GILMER NB	GILMER	40.0	5.0	10.0	12.5	12.5	\$100M-500M	195	7,078	208	42.5	40.0
FIRST BK OF TX	TOMBALL	40.0	10.0	2.5	15.0	12.5	\$100M-500M	196	11,211	203	37.5	32.5
FIRST NB	PORT LAVACA	40.0	5.0	12.5	12.5	10.0	\$100M-500M	197	6,749	168	42.5	55.0
FIRST ST BK	BEN WHEELER	40.0	5.0	20.0	5.0	10.0	<\$100M	375	2,298	151	45.0	52.5
FIRST ST BK	BREMOND	40.0	5.0	17.5	7.5	10.0	<\$100M	376	3,224	156	42.5	52.5
FIRST NB	BALLINGER	40.0	7.5	17.5	7.5	7.5	<\$100M	377	4,170	107	50.0	57.5
CITIZENS NB	HILLSBORO	40.0	5.0	15.0	7.5	12.5	<\$100M	378	4,047	204	47.5	52.5
FIRST ST BK	WASKOM	40.0	5.0	25.0	5.0	5.0	<\$100M	379	1,777	63	42.5	47.5
LOST PINES NB	SMITHVILLE	40.0	7.5	20.0	7.5	5.0	<\$100M	380	3,173	82	47.5	55.0
CITIZENS NB	WILLS POINT	40.0	5.0	20.0	7.5	7.5	<\$100M	381	3,400	91	45.0	52.5
YOAKUM NB	YOAKUM	40.0	5.0	12.5	12.5	10.0	<\$100M	382	6,522	143	45.0	55.0
TOWN & COUNTRY BK	STEPHENVILLE	40.0	5.0	12.5	10.0	12.5	<\$100M	383	5,031	180	45.0	57.5
LAKE AREA NB	TRINITY	40.0	12.5	20.0	5.0	2.5	<\$100M	384	2,316	53	47.5	55.0
FIRST NB WEST TX	HALE CENTER	40.0	12.5	12.5	10.0	5.0	<\$100M	385	4,505	72	20.0	17.5
FIRST NB	STERLING CITY	40.0	10.0	17.5	7.5	5.0	<\$100M	386	3,714	76	27.5	30.0
CENTRAL TX BK	FLATONIA	40.0	7.5	12.5	10.0	10.0	<\$100M	387	5,655	148	50.0	60.0
FAYETTEVILLE BK	FAYETTEVILLE	40.0	12.5	12.5	7.5	7.5	<\$100M	388	3,509	97	50.0	55.0
BEVANS ST BK	MENARD	40.0	12.5	17.5	5.0	5.0	<\$100M	389	1,674	88	47.5	52.5
PEOPLES ST BK	HALLETTSVILLE	40.0	5.0	10.0	10.0	15.0	<\$100M	390	6,132	269	50.0	45.0
UNION ST BK	EAST BERNARD	40.0	5.0	20.0	7.5	7.5	<\$100M	391	3,854	111	45.0	50.0
TEXLINE ST BK	TEXLINE	40.0	17.5	12.5	5.0	5.0	<\$100M	392	1,911	72	45.0	47.5
FIRST ST BK	JUNCTION	40.0	12.5	15.0	5.0	7.5	<\$100M	393	2,815	103	50.0	52.5
FIRST NB	WOODSBORO	40.0	10.0	17.5	7.5	5.0	<\$100M	394	3,194	76	20.0	20.0
FIRST NB	COLORADO CITY	40.0	5.0	17.5	2.5	15.0	<\$100M	395	1,366	251	42.5	50.0
NIXON ST BK	NIXON	40.0	10.0	12.5	7.5	10.0	<\$100M	396	3,522	160	47.5	57.5
TEXAS NB	JACKSONVILLE	40.0	12.5	12.5	7.5	7.5	<\$100M	397	4,347	123	50.0	57.5
CITY NB	COLORADO CITY	40.0	5.0	17.5	7.5	10.0	<\$100M	398	3,318	160	42.5	52.5
LANDMARK BK NA	DENISON	40.0	7.5	25.0	5.0	2.5	<\$100M	399	1,521	34	45.0	50.0
BANK OF NAVASOTA NA	NAVASOTA	40.0	7.5	12.5	7.5	12.5	<\$100M	400	4,117	211	50.0	60.0
FIRST ST BK	STRATFORD	37.5	5.0	7.5	12.5	12.5	\$100M-500M	198	7,190	205	35.0	40.0
CITIZENS ST BK	DICKINSON	37.5	5.0	7.5	12.5	12.5	\$100M-500M	199	7,709	219	42.5	37.5
COMMERCIAL BK	NACOGDOCHES	37.5	5.0	5.0	17.5	10.0	\$100M-500M	200	13,161	164	35.0	27.5
FIRST NB	BEEVILLE	37.5	7.5	10.0	12.5	7.5	<\$100M	401	6,557	129	50.0	60.0
FIRST ST BK	MORTON	37.5	10.0	12.5	10.0	5.0	<\$100M	402	5,216	76	12.5	12.5
FIRST NB	BRONTE	37.5	12.5	12.5	5.0	7.5	<\$100M	403	2,840	109	47.5	52.5
FARMERS NB	SEYMOUR	37.5	12.5	10.0	7.5	7.5	<\$100M	404	4,290	111	50.0	55.0
SUTTON CTY NB	SONORA	37.5	7.5	17.5	5.0	7.5	<\$100M	405	2,284	96	45.0	52.5
WEST B&TC	WEST	37.5	2.5	25.0	2.5	7.5	<\$100M	406	1,482	120	40.0	45.0
FALLS CITY NB	FALLS CITY	37.5	5.0	15.0	5.0	12.5	<\$100M	407	2,918	186	42.5	50.0
WESTERN NB	AMARILLO	37.5	5.0	20.0	5.0	7.5	<\$100M	408	2,173	109	27.5	32.5
SOMERSET NB	SOMERSET	37.5	5.0	25.0	2.5	5.0	<\$100M	409	1,060	73	40.0	47.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
D'HANIS ST BK	D'HANIS	37.5	10.0	17.5	5.0	5.0	<\$100M	410	2,792	66	47.5	50.0
JEFFERSON NB	JEFFERSON	37.5	7.5	17.5	5.0	7.5	<\$100M	411	2,669	106	45.0	50.0
JOURDANTON ST BK	JOURDANTON	37.5	10.0	5.0	12.5	10.0	<\$100M	412	6,690	161	40.0	35.0
FIRST NB	QUITAQUE	37.5	10.0	10.0	7.5	10.0	<\$100M	413	3,108	152	47.5	55.0
FIRST NB	CARTHAGE	37.5	15.0	7.5	10.0	5.0	<\$100M	414	4,658	64	37.5	22.5
JUNCTION NB	JUNCTION	37.5	7.5	15.0	5.0	10.0	<\$100M	415	2,726	141	45.0	50.0
FARMERS NB OF RULE TX	RULE	37.5	10.0	15.0	5.0	7.5	<\$100M	416	1,971	100	45.0	52.5
CITIZENS ST BK	LULING	37.5	12.5	5.0	10.0	10.0	<\$100M	417	6,186	153	40.0	35.0
CITIZENS NB	CHILDRESS	37.5	12.5	12.5	7.5	5.0	<\$100M	418	3,046	70	45.0	50.0
FORT HOOD NB	FORT HOOD	35.0	2.5	25.0	5.0	2.5	\$100M-500M	201	1,890	12	12.5	10.0
INTERNATIONAL BK OF CMRC	ZAPATA	35.0	5.0	5.0	12.5	12.5	\$100M-500M	202	8,265	176	40.0	42.5
RIVERWAY BK	HOUSTON	35.0	2.5	2.5	20.0	10.0	\$100M-500M	203	20,094	139	22.5	17.5
FIRST NB	REFUGIO	35.0	5.0	17.5	7.5	5.0	<\$100M	419	3,872	57	10.0	12.5
TEXAS FIRST BK	HITCHCOCK	35.0	2.5	22.5	5.0	5.0	<\$100M	420	2,442	86	37.5	45.0
BANDERA BK	BANDERA	35.0	15.0	10.0	5.0	5.0	<\$100M	421	2,769	81	47.5	35.0
FIRST B&TC	BARTLETT	35.0	5.0	20.0	5.0	5.0	<\$100M	422	1,809	72	40.0	45.0
ZAPATA NB	ZAPATA	35.0	5.0	20.0	5.0	5.0	<\$100M	423	2,462	68	22.5	20.0
SECURITY ST BK	WINGATE	35.0	10.0	17.5	2.5	5.0	<\$100M	424	1,401	76	42.5	47.5
FIRST NB	GIDDINGS	35.0	5.0	15.0	7.5	7.5	<\$100M	425	4,224	110	42.5	50.0
FIRST NB	SHINER	35.0	5.0	15.0	7.5	7.5	<\$100M	426	3,386	112	37.5	45.0
MENARD NB	MENARD	35.0	10.0	17.5	5.0	2.5	<\$100M	427	2,208	55	45.0	52.5
FALFURRIAS ST BK	FALFURRIAS	35.0	12.5	10.0	5.0	7.5	<\$100M	428	1,777	93	42.5	47.5
ANAHUAC NB	ANAHUAC	35.0	5.0	22.5	5.0	2.5	<\$100M	429	1,893	52	40.0	47.5
SECURITY ST BK	ANAHUAC	35.0	2.5	22.5	5.0	5.0	<\$100M	430	1,858	69	37.5	40.0
FIRST NB	FALFURRIAS	35.0	2.5	10.0	2.5	20.0	<\$100M	431	1,123	414	40.0	42.5
FOLLETT NB	FOLLETT	35.0	7.5	15.0	5.0	7.5	<\$100M	432	2,510	127	42.5	52.5
FIRST NB	STANTON	35.0	5.0	17.5	5.0	7.5	<\$100M	433	2,057	106	30.0	35.0
FIRST NB	EDGEWOOD	35.0	10.0	20.0	2.5	2.5	<\$100M	434	1,388	55	47.5	52.5
FIRST NB	HOLLAND	35.0	5.0	25.0	2.5	2.5	<\$100M	435	439	48	37.5	40.0
LOVELADY ST BK	LOVELADY	35.0	7.5	15.0	5.0	7.5	<\$100M	436	2,203	116	42.5	52.5
MUENSTER ST BK	MUENSTER	35.0	7.5	7.5	10.0	10.0	<\$100M	437	5,049	153	40.0	37.5
NATIONAL BK	DAINGERFIELD	35.0	10.0	7.5	7.5	10.0	<\$100M	438	4,320	135	40.0	32.5
LYTLE ST BK OF LYTLE TX	LYTLE	35.0	7.5	10.0	7.5	10.0	<\$100M	439	4,189	162	45.0	55.0
FIRST NB	CHILLICOTHE	35.0	7.5	15.0	7.5	5.0	<\$100M	440	3,125	59	12.5	12.5
FIRST NB	DALHART	35.0	7.5	12.5	7.5	7.5	<\$100M	441	4,141	125	45.0	55.0
COLORADO VALLEY BK	LA GRANGE	35.0	12.5	12.5	5.0	5.0	<\$100M	442	2,661	71	47.5	50.0
FIRST ST BK	ITALY	35.0	2.5	22.5	2.5	7.5	<\$100M	443	719	110	37.5	42.5
GRAHAM NB	GRAHAM	35.0	7.5	2.5	12.5	12.5	<\$100M	444	7,469	211	45.0	37.5
FIRST TX BK	GEORGETOWN	32.5	5.0	5.0	12.5	10.0	\$100M-500M	204	7,225	131	30.0	25.0
FIRST NB	LAMESA	32.5	2.5	10.0	7.5	12.5	\$100M-500M	205	4,431	176	37.5	35.0
TEXAS B&T	DALLAS	32.5	7.5	5.0	15.0	5.0	\$100M-500M	206	9,085	79	17.5	12.5
HEBBRONVILLE ST BK	HEBBRONVILLE	32.5	12.5	7.5	7.5	5.0	<\$100M	445	3,934	87	22.5	25.0
FIRST NB	TOM BEAN	32.5	2.5	25.0	2.5	2.5	<\$100M	446	695	19	32.5	35.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
STATE B&TC	BEEVILLE	32.5	7.5	10.0	7.5	7.5	<\$100M	447	3,888	117	45.0	55.0
CITY NB	MINERAL WELLS	32.5	2.5	17.5	7.5	5.0	<\$100M	448	3,506	61	37.5	42.5
GRANGER NB	GRANGER	32.5	5.0	20.0	2.5	5.0	<\$100M	449	1,219	63	40.0	47.5
CITIZENS ST BK	MILES	32.5	5.0	17.5	2.5	7.5	<\$100M	450	1,443	126	45.0	50.0
GRUVER ST BK	GRUVER	32.5	7.5	15.0	5.0	5.0	<\$100M	451	2,457	72	37.5	45.0
FIRST ST BK	HALLSVILLE	32.5	2.5	25.0	2.5	2.5	<\$100M	452	1,064	39	35.0	40.0
CITIZENS NB	TEAGUE	32.5	15.0	2.5	7.5	7.5	<\$100M	453	4,332	95	12.5	15.0
FIRST ST BK	MAYPEARL	32.5	5.0	22.5	2.5	2.5	<\$100M	454	991	36	35.0	40.0
BOSQUE CTY BK	MERIDIAN	32.5	5.0	10.0	7.5	10.0	<\$100M	455	3,419	142	42.5	50.0
WILSON ST BK	WILSON	32.5	5.0	15.0	5.0	7.5	<\$100M	456	2,672	123	42.5	50.0
CITIZENS ST BK	TENAHA	32.5	7.5	17.5	5.0	2.5	<\$100M	457	1,614	38	40.0	45.0
COMMERCIAL BK	MASON	32.5	7.5	17.5	2.5	5.0	<\$100M	458	1,340	67	37.5	45.0
FIRST NB	HAMILTON	32.5	7.5	15.0	5.0	5.0	<\$100M	459	2,280	82	37.5	45.0
MAINLAND BK	TEXAS CITY	32.5	7.5	7.5	10.0	7.5	<\$100M	460	4,654	92	32.5	25.0
FIRST B&TC	DAWSON	32.5	7.5	17.5	2.5	5.0	<\$100M	461	1,177	89	42.5	50.0
FARMERS NB	NEWCASTLE	32.5	5.0	20.0	2.5	5.0	<\$100M	462	915	79	40.0	45.0
CITY NB	SAN SABA	32.5	5.0	17.5	5.0	5.0	<\$100M	463	2,010	72	35.0	42.5
FIRST NB	MUNDAY	32.5	7.5	15.0	5.0	5.0	<\$100M	464	2,348	76	37.5	45.0
FIRST ST BK	NEEDVILLE	32.5	2.5	25.0	2.5	2.5	<\$100M	465	280	11	32.5	32.5
FIRST ST BK	ODEM	32.5	10.0	10.0	7.5	5.0	<\$100M	466	4,174	87	27.5	25.0
FIRST SECURITY ST BK	CRANFILLS GAP	32.5	10.0	10.0	7.5	5.0	<\$100M	467	3,987	90	47.5	55.0
KRESS NB	KRESS	32.5	5.0	20.0	2.5	5.0	<\$100M	468	1,337	71	35.0	27.5
SECURED TR BK	TYLER	32.5	2.5	25.0	2.5	2.5	<\$100M	469	1,362	17	17.5	10.0
TEXAS NB	TOMBALL	32.5	2.5	25.0	2.5	2.5	<\$100M	470	500	22	32.5	35.0
TEXAS INDEPENDENT BK	IRVING	30.0	2.5	2.5	20.0	5.0	\$500M-\$1B	20	19,627	89	15.0	10.0
FIRST ST BK	BISHOP	30.0	10.0	10.0	5.0	5.0	<\$100M	471	2,433	63	27.5	30.0
FIRST ST BK	BEDIAS	30.0	5.0	12.5	5.0	7.5	<\$100M	472	2,160	116	35.0	45.0
FIRST NB	ASPERMONT	30.0	5.0	17.5	5.0	2.5	<\$100M	473	1,662	53	32.5	40.0
FIRST NB	HEBBRONVILLE	30.0	2.5	15.0	5.0	7.5	<\$100M	474	2,158	107	32.5	37.5
FIRST NB	HICO	30.0	5.0	15.0	2.5	7.5	<\$100M	475	1,320	92	35.0	42.5
SEAPORT BK	SEADRIFT	30.0	7.5	12.5	5.0	5.0	<\$100M	476	1,921	73	35.0	40.0
BANK OF CMRC	MCLEAN	30.0	12.5	10.0	5.0	2.5	<\$100M	477	1,664	21	30.0	15.0
MARFA NB	MARFA	30.0	2.5	17.5	2.5	7.5	<\$100M	478	1,391	91	37.5	40.0
FIRST NB	WHITNEY	30.0	5.0	15.0	5.0	5.0	<\$100M	479	2,954	74	37.5	45.0
PIONEER NB	FREDERICKSBURG	30.0	5.0	12.5	7.5	5.0	<\$100M	480	3,026	86	37.5	45.0
SEMINOLE NB	SEMINOLE	30.0	5.0	5.0	10.0	10.0	<\$100M	481	4,896	168	30.0	32.5
GRAPELAND ST BK	GRAPELAND	30.0	5.0	15.0	2.5	7.5	<\$100M	482	621	112	37.5	42.5
SPUR SECURITY BK	SPUR	30.0	7.5	10.0	5.0	7.5	<\$100M	483	2,268	123	37.5	37.5
FARMERS & MRCH BK	DE LEON	30.0	5.0	12.5	5.0	7.5	<\$100M	484	2,086	93	32.5	40.0
PROSPER ST BK	PROSPER	30.0	2.5	22.5	2.5	2.5	<\$100M	485	233	13	30.0	32.5
CITIZENS ST BK	PRINCETON	30.0	2.5	22.5	2.5	2.5	<\$100M	486	1,152	17	20.0	12.5
DUNCANVILLE NB	DUNCANVILLE	30.0	2.5	22.5	2.5	2.5	<\$100M	487	895	50	32.5	35.0
FIRST ST BK	PAINT ROCK	30.0	5.0	12.5	5.0	7.5	<\$100M	488	2,133	108	35.0	42.5

Table 1. Small Business Lending in Texas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank by Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
SECURITY NB	QUANAH	30.0	7.5	15.0	2.5	5.0	<\$100M	489	1,065	76	37.5	45.0
FIRST NB	LIPAN	30.0	2.5	22.5	2.5	2.5	<\$100M	490	47	7	32.5	32.5
KENT CTY ST BK	JAYTON	30.0	7.5	15.0	2.5	5.0	<\$100M	491	940	62	37.5	37.5
DELTA BK	COOPER	30.0	7.5	12.5	5.0	5.0	<\$100M	492	1,568	75	35.0	40.0
HIGHLAND LAKES BK	KINGSLAND	30.0	10.0	2.5	12.5	5.0	<\$100M	493	8,469	74	15.0	10.0
FIRST NB	CANADIAN	30.0	2.5	15.0	5.0	7.5	<\$100M	494	2,214	97	35.0	40.0
UNION ST BK	CARRIZO SPRINGS	30.0	7.5	12.5	5.0	5.0	<\$100M	495	2,097	58	37.5	45.0
UNITED CMNTY BK NA	HIGHLAND VILLAGE	30.0	2.5	22.5	2.5	2.5	<\$100M	496	26	2	30.0	30.0
BANK HILLS NA	KERRVILLE	30.0	12.5	10.0	5.0	2.5	<\$100M	497	2,294	14	10.0	10.0
PASADENA ST BK	PASADENA	27.5	10.0	5.0	7.5	5.0	<\$100M	498	3,528	79	32.5	27.5
CALDWELL NB	CALDWELL	27.5	5.0	12.5	5.0	5.0	<\$100M	499	2,930	90	35.0	42.5
FIRST NB	SHAMROCK	27.5	2.5	20.0	2.5	2.5	<\$100M	500	1,143	54	35.0	40.0
BURTON ST BK	BURTON	27.5	2.5	20.0	2.5	2.5	<\$100M	501	394	19	30.0	30.0
FIRST ST BK	SILVERTON	27.5	10.0	10.0	5.0	2.5	<\$100M	502	1,727	38	10.0	10.0
FIRST NB	SUDAN	27.5	5.0	15.0	2.5	5.0	<\$100M	503	1,496	77	32.5	37.5
FIRST NB	MINEOLA	27.5	2.5	20.0	2.5	2.5	<\$100M	504	1,253	48	30.0	35.0
FIRST NB	THROCKMORTON	27.5	2.5	20.0	2.5	2.5	<\$100M	505	408	27	27.5	30.0
CITIZENS ST BK	ANTON	27.5	5.0	15.0	2.5	5.0	<\$100M	506	1,253	72	25.0	27.5
PAVILLION BK	DALLAS	27.5	10.0	2.5	10.0	5.0	<\$100M	507	5,470	81	25.0	20.0
FIRST NB	SAN AUGUSTINE	27.5	5.0	7.5	7.5	7.5	<\$100M	508	3,575	115	35.0	35.0
SANDERSON ST BK	SANDERSON	27.5	2.5	20.0	2.5	2.5	<\$100M	509	318	38	27.5	27.5
CENTRAL TX BK	GONZALES	27.5	7.5	12.5	5.0	2.5	<\$100M	510	2,675	54	40.0	45.0
WINKLER CTY ST BK	WINK	27.5	2.5	20.0	2.5	2.5	<\$100M	511	551	27	30.0	32.5
SECURITY ST BK	LITTLEFIELD	27.5	5.0	5.0	7.5	10.0	<\$100M	512	4,355	132	20.0	30.0
DILLEY ST BK	DILLEY	27.5	5.0	12.5	5.0	5.0	<\$100M	513	2,317	83	32.5	42.5
DUBLIN NB	DUBLIN	27.5	7.5	12.5	5.0	2.5	<\$100M	514	2,067	48	32.5	22.5
FIRST NB	WHITEWRIGHT	27.5	7.5	7.5	7.5	5.0	<\$100M	515	4,041	80	30.0	25.0
MEDINA VALLEY ST BK	DEVINE	27.5	5.0	5.0	7.5	10.0	<\$100M	516	3,894	173	37.5	35.0
CITIZENS ST BK	CROSS PLAINS	27.5	5.0	12.5	2.5	7.5	<\$100M	517	1,425	96	32.5	37.5
FIRST ST BK	COLMESNEIL	27.5	2.5	20.0	2.5	2.5	<\$100M	518	443	21	30.0	30.0
FIRST ST BK	COLUMBUS	27.5	2.5	12.5	5.0	7.5	<\$100M	519	2,506	94	32.5	32.5
FIRST NB	LOCKNEY	27.5	2.5	12.5	7.5	5.0	<\$100M	520	3,081	83	35.0	45.0
FIRST ST BK	RANKIN	27.5	2.5	20.0	2.5	2.5	<\$100M	521	101	8	30.0	30.0
COLUMBUS ST BK	COLUMBUS	27.5	2.5	12.5	5.0	7.5	<\$100M	522	2,330	112	30.0	35.0
ELKHART ST BK	ELKHART	27.5	5.0	10.0	5.0	7.5	<\$100M	523	1,698	108	35.0	37.5
PLAINS ST BK	PLAINS	27.5	2.5	20.0	2.5	2.5	<\$100M	524	860	44	32.5	35.0
EAGLE BK	JARRELL	27.5	2.5	20.0	2.5	2.5	<\$100M	525	560	41	32.5	35.0
BANK OF LIVINGSTON	LIVINGSTON	27.5	2.5	17.5	5.0	2.5	<\$100M	526	1,866	54	32.5	20.0
FIRST ST BK	TUSCOLA	27.5	2.5	20.0	2.5	2.5	<\$100M	527	301	26	30.0	30.0
EISENHOWER NB	SAN ANTONIO	25.0	5.0	5.0	12.5	2.5	\$100M-500M	207	7,548	36	12.5	10.0
FIRSTBANK	DALLAS	25.0	2.5	2.5	12.5	7.5	\$100M-500M	208	7,043	125	27.5	17.5
HASKELL NB	HASKELL	25.0	2.5	15.0	5.0	2.5	<\$100M	528	1,548	28	27.5	30.0
FIRST ST BK OF NORTH TX	CEDAR HILL	25.0	2.5	10.0	7.5	5.0	<\$100M	529	3,450	65	30.0	30.0

Table 1. Small Business Lending in Texas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		(7)			(8)	(9)
CITIZENS ST BK	GANADO	25.0	2.5	15.0	5.0	2.5	<\$100M	530	1,818	53	30.0	35.0
FIRST ST BK	MATADOR	25.0	2.5	17.5	2.5	2.5	<\$100M	531	358	17	30.0	32.5
SECURITY ST BK	FARWELL	25.0	2.5	17.5	2.5	2.5	<\$100M	532	522	41	27.5	27.5
FIRST NB	FLOYDADA	25.0	2.5	12.5	5.0	5.0	<\$100M	533	2,941	91	37.5	42.5
FIRST NB	TAHOKA	25.0	2.5	15.0	2.5	5.0	<\$100M	534	1,100	63	22.5	25.0
MEMPHIS ST BK	MEMPHIS	25.0	2.5	15.0	2.5	5.0	<\$100M	535	1,146	67	30.0	37.5
CARMINE ST BK	CARMINE	25.0	5.0	12.5	2.5	5.0	<\$100M	536	1,380	56	32.5	37.5
FIRST ST BK	RICE	25.0	2.5	17.5	2.5	2.5	<\$100M	537	264	44	27.5	30.0
LA COSTE NB	LA COSTE	25.0	2.5	17.5	2.5	2.5	<\$100M	538	641	35	27.5	22.5
DONLEY CTY ST BK	CLARENDON	25.0	2.5	12.5	2.5	7.5	<\$100M	539	1,095	92	27.5	27.5
FIRST NB	COOPER	25.0	7.5	12.5	2.5	2.5	<\$100M	540	1,444	34	32.5	37.5
CITIZENS ST BK	ROMA	25.0	2.5	17.5	2.5	2.5	<\$100M	541	628	19	27.5	27.5
ATASCOSA NB	PLEASANTON	25.0	7.5	10.0	5.0	2.5	<\$100M	542	2,827	56	40.0	45.0
POWELL ST BK	POWELL	25.0	2.5	17.5	2.5	2.5	<\$100M	543	355	27	27.5	27.5
IRAAN ST BK	IRAAN	25.0	2.5	17.5	2.5	2.5	<\$100M	544	774	24	30.0	32.5
FIRST NB	QUANAH	25.0	2.5	15.0	2.5	5.0	<\$100M	545	1,518	77	32.5	35.0
FIRST NB	LITTLEFIELD	25.0	5.0	15.0	2.5	2.5	<\$100M	546	847	44	30.0	35.0
FIRST NB BAY CITY	BAY CITY	25.0	2.5	17.5	2.5	2.5	<\$100M	547	121	10	27.5	27.5
FIRST ST BK	MOUNT CALM	22.5	2.5	15.0	2.5	2.5	<\$100M	548	495	45	27.5	30.0
NORTEX ST BK	WHITNEY	22.5	2.5	15.0	2.5	2.5	<\$100M	549	72	7	25.0	25.0
FIRST NB	AMHERST	22.5	2.5	15.0	2.5	2.5	<\$100M	550	338	15	25.0	25.0
STATE NB	GROOM	22.5	5.0	12.5	2.5	2.5	<\$100M	551	828	45	27.5	30.0
FIRST ST BK GRAPELAND TX	GRAPELAND	22.5	2.5	15.0	2.5	2.5	<\$100M	552	1,151	28	15.0	17.5
HILL B&TC	WEIMAR	22.5	2.5	5.0	7.5	7.5	<\$100M	553	3,639	123	22.5	25.0
EDEN ST BK	EDEN	22.5	2.5	12.5	2.5	5.0	<\$100M	554	669	68	27.5	30.0
PEOPLES ST BK	ROCKSPRINGS	22.5	2.5	12.5	2.5	5.0	<\$100M	555	1,388	73	30.0	32.5
FIRST ST BK	PETERSBURG	22.5	2.5	15.0	2.5	2.5	<\$100M	556	368	16	25.0	25.0
NORMANGEE ST BK	NORMANGEE	22.5	2.5	15.0	2.5	2.5	<\$100M	557	1,293	34	25.0	30.0
OAKWOOD ST BK	OAKWOOD	22.5	2.5	15.0	2.5	2.5	<\$100M	558	4	2	25.0	27.5
AMERICAN FNB	HOUSTON	22.5	7.5	2.5	10.0	2.5	<\$100M	559	5,841	34	12.5	10.0
FARMERS ST BK	BERTRAM	20.0	2.5	12.5	2.5	2.5	<\$100M	560	841	23	17.5	17.5
FIRST BK	SNOOK	20.0	7.5	2.5	5.0	5.0	<\$100M	561	2,617	62	37.5	20.0
FIRST ST BK	ABERNATHY	20.0	2.5	12.5	2.5	2.5	<\$100M	562	557	23	25.0	25.0
FARMERS & MRCH ST BK	LADONIA	20.0	2.5	12.5	2.5	2.5	<\$100M	563	351	19	22.5	27.5
LORENZO ST BK	LORENZO	20.0	2.5	12.5	2.5	2.5	<\$100M	564	300	10	22.5	15.0
LOTT ST BK	LOTT	20.0	2.5	12.5	2.5	2.5	<\$100M	565	909	53	22.5	30.0
CITIZENS NB	CROSBYTON	20.0	2.5	12.5	2.5	2.5	<\$100M	566	524	30	22.5	22.5
FIRST ST BK HONEY GROVE TX	HONEY GROVE	17.5	5.0	7.5	2.5	2.5	<\$100M	567	1,440	8	12.5	10.0
FIRST NB	SEYMOUR	17.5	2.5	10.0	2.5	2.5	<\$100M	568	1,283	19	25.0	30.0
SCHWERTNER ST BK	SCHWERTNER	17.5	7.5	5.0	2.5	2.5	<\$100M	569	1,344	23	27.5	22.5
U S TC OF TX NA	DALLAS	15.0	2.5	2.5	7.5	2.5	\$100M-500M	209	3,145	19	10.0	10.0
SECURITY ST BK	STOCKDALE	15.0	5.0	2.5	5.0	2.5	<\$100M	570	1,951	38	17.5	10.0
CHASE BK TX SAN ANGELO NA	SAN ANGELO	0.0	2.5		2.5	2.5	<\$100M	571	0	0		

Table 1. Small Business Lending in Texas, June 1998

Bank Name	Location	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL (\$) (4)	Rank LSBL(#) (5)	Bnk Asset Sz. (6)	Rank by Bnk Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
FIRST ST BK	KOSSE	0.0	2.5		2.5	2.5	<\$100M	572	0	0		

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

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

Table 2. Small-Business-Friendly Banks by Bank Size in Texas, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$)(4)	Rank LSBL(#)(5)	Bank Asset Sz. (6)	Rank by Bnk Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
FIRST CMRL BK NA	SEGUIN	TX	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	53,548	1,034	100.0	100.0
EAST TX NB	MARSHALL	TX	100.0	25.0	25.0	25.0	25.0	\$100M-500M	2	57,830	1,022	100.0	100.0
MIDLAND AMER BK	MIDLAND	TX	100.0	25.0	25.0	25.0	25.0	\$100M-500M	3	103,758	1,419	100.0	100.0
FIRST ST BK	TEMPLE	TX	97.5	22.5	25.0	25.0	25.0	\$100M-500M	4	45,777	1,525	72.5	72.5
NAVIGATION BK	HOUSTON	TX	95.0	25.0	22.5	22.5	25.0	<\$100M	1	38,391	870	82.5	77.5
FIRST WACO NB	WACO	TX	95.0	25.0	25.0	22.5	22.5	\$100M-500M	5	37,567	623	80.0	67.5
FIRSTBANK	TEXARKANA	TX	95.0	22.5	25.0	25.0	22.5	\$100M-500M	6	45,869	641	80.0	80.0
FIRST BK OF CONROE NA	CONROE	TX	95.0	25.0	25.0	22.5	22.5	\$100M-500M	7	35,134	729	97.5	100.0
WOODHAVEN NB	FORT WORTH	TX	92.5	25.0	22.5	22.5	22.5	<\$100M	2	31,588	781	100.0	100.0
BURKBURNETT BK	BURKBURNETT	TX	92.5	22.5	25.0	22.5	22.5	\$100M-500M	8	28,162	640	77.5	77.5
WESTERN B&TC	DUNCANVILLE	TX	92.5	25.0	22.5	25.0	20.0	\$100M-500M	9	44,140	390	57.5	50.0
TEXAS BK	WEATHERFORD	TX	82.5	25.0	7.5	25.0	25.0	\$500M-\$1B	1	174,067	1,839	70.0	62.5
STERLING BK	HOUSTON	TX	80.0	25.0	5.0	25.0	25.0	\$1B-\$10B	1	395,152	6,196	80.0	70.0
CHASE BK TX NA	HOUSTON	TX	55.0	2.5	2.5	25.0	25.0	>\$10B	1	1,044,100	18,370	55.0	55.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

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

Table 3. Top Lenders in Small Business Loans in Texas under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
CHASE MANHATTAN CORPORATION	NY	1,339,782	14,707	>\$50B	363,252	12,031	608,458	13,402	
BANC ONE CORPORATION	OH	663,527	7,592	>\$50B	186,757	6,268	305,092	6,927	
NORWEST CORPORATION	MN	607,449	9,395	>\$50B	220,119	8,053	363,314	8,909	
COMERICA INCORPORATED	MI	400,468	2,915	\$10B-\$50B	73,333	1,891	166,068	2,438	
CULLEN/FROST BANKERS INC.	TX	378,023	3,820	\$1B-\$10B	93,803	2,991	172,061	3,439	
COMPASS BANCSHARES INC.	AL	342,553	3,155	\$10B-\$50B	73,459	2,367	141,567	2,766	
WELLS FARGO & COMPANY	CA	329,381	9,740	>\$50B	169,152	9,255	218,421	9,528	
BANKAMERICA CORPORATION	CA	289,075	4,771	>\$50B	170,008	4,449	199,344	4,610	
AMERICAN EXPRESS CENTURION B	UT	271,232	23,363	\$10B-\$50B	271,232	23,363	271,232	23,363	**
STERLING BANCSHARES INC.	TX	266,190	3,729	\$1B-\$10B	89,334	3,093	159,025	3,497	
LAREDO NB	TX	183,055	1,847	\$1B-\$10B	48,473	1,433	88,491	1,668	
SOUTHWEST BANCORPORATION OF	TX	153,790	1,342	\$1B-\$10B	34,905	986	64,432	1,152	
INTERNATIONAL BANCSHARES COR	TX	141,249	1,432	\$1B-\$10B	33,362	1,092	64,766	1,282	
FIRST COMMERCIAL CORPORATION	AR	139,414	1,978	\$1B-\$10B	45,935	1,676	72,465	1,839	
PLAINS CAPITAL CORPORATION	TX	137,705	1,642	<\$1B	35,672	1,330	64,906	1,501	
FIRST FINANCIAL BANKSHARES	TX	112,937	2,261	\$1B-\$10B	45,345	2,027	69,628	2,174	
AMARILLO NATIONAL BANCORP I	TX	105,571	2,130	\$1B-\$10B	37,809	1,902	59,177	2,039	
METROBANK NA	TX	101,537	690	<\$1B	19,065	433	42,280	571	
TEXAS REGIONAL BANCSHARES I	TX	100,099	1,580	\$1B-\$10B	38,591	1,349	63,181	1,500	
LONGVIEW FINANCIAL CORPORATI	TX	90,175	1,420	<\$1B	32,331	1,213	54,879	1,350	
SOUTHEAST TEXAS BANCSHARES	TX	85,181	1,606	<\$1B	37,485	1,437	55,712	1,546	
PLANO BANCSHARES INC.	TX	81,951	695	<\$1B	17,251	507	33,989	604	
NATIONSBANK CORPORATION	NC	80,824	1,335	>\$50B	48,181	1,243	56,125	1,288	
MERCHANTS BANCSHARES INC.	TX	79,568	860	<\$1B	19,575	692	33,739	777	
AMERICAN STATE FINANCIAL COR	TX	74,427	1,666	\$1B-\$10B	31,094	1,520	47,575	1,612	
PRIME BANCSHARES INC.	TX	67,031	1,075	\$1B-\$10B	23,212	920	39,118	1,012	
ANB CORPORATION THE	TX	65,455	1,092	<\$1B	22,578	961	35,150	1,032	
HEMISPHERE FINANCIAL LTD.		64,964	604	<\$1B	14,509	453	27,537	531	
ADVANTA FNCL CORP	UT	63,309	6,462	<\$1B	63,309	6,462	63,309	6,462	
BROADWAY BANCSHARES INC.	TX	62,346	921	\$1B-\$10B	21,473	797	33,846	867	
FIRSTPERRYTON BANCORP INC.	TX	58,315	1,127	<\$1B	23,729	994	38,239	1,083	
M & F BANCSHARES INC.	TX	54,471	944	<\$1B	21,136	832	33,094	904	
1ST SOURCE CORPORATION	IN	53,256	274	\$1B-\$10B	5,874	138	17,252	206	
FIRST VICTORIA NB	TX	52,317	759	<\$1B	15,689	636	29,130	713	
JEFFERSON BANCSHARES INC.	TX	52,076	751	<\$1B	17,109	620	32,115	711	
SOUTHSIDE BANCSHARES INCORP	TX	50,110	1,025	<\$1B	22,616	924	32,856	987	
WOODFOREST BANCSHARES INC.	TX	49,520	694	<\$1B	17,617	572	30,352	651	
MOUNTAINWEST FNCL	UT	48,183	18,806	<\$1B	48,183	18,806	48,183	18,806	
FIRST BANKS INC.	MO	47,557	272	\$1B-\$10B	8,810	168	17,357	217	
MARINE MIDLAND BK	NY	46,227	192	\$10B-\$50B	1,736	45	13,572	117	
TEXAS FINANCIAL BANCORPORATI	MN	45,529	838	\$1B-\$10B	16,806	740	26,098	797	
NORTH DALLAS B&TC	TX	37,860	567	<\$1B	14,493	489	22,648	538	

Table 3. Top Lenders in Small Business Loans in Texas under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
FIRST OF GROVES CORPORATION	TX	27,494	532	<\$1B	11,124	467	18,616	511	
NORTH AMERICAN BANCSHARES I	TX	25,892	324	<\$1B	6,035	258	12,723	297	
HIBERNIA CORPORATION	LA	25,107	1,196	\$10B-\$50B	21,247	1,188	21,707	1,191	
MBNA CORPORATION	DE	24,493	2,031	\$10B-\$50B	23,374	2,028	23,743	2,030	**
EXTRACO BANKSHARES INC.	TX	22,907	281	<\$1B	5,956	236	9,339	255	
IMPERIAL BANCORP	CA	18,035	35	\$1B-\$10B	262	4	1,855	13	
BOK FINANCIAL CORPORATION	OK	17,189	92	\$1B-\$10B	709	16	11,767	79	
CITIZENS BANKERS INC.	TX	16,143	409	<\$1B	8,082	381	10,779	398	
FIRST NATIONAL BANK GROUP I	TX	15,188	1,239	<\$1B	8,064	1,218	9,525	1,227	
NORTHERN TRUST CORPORATION	IL	14,765	77	\$10B-\$50B	2,147	43	5,252	60	
STAR BANCSHARES INC.	TX	13,347	158	<\$1B	3,590	125	7,110	145	
WACHOVIA CORPORATION	NC	12,987	37	>\$50B	656	14	1611	19	
FIRST UNITED BANCSHARES INC	AR	12,393	145	\$1B-\$10B	3,387	116	5,851	130	
CITIZENS 1ST BK	TX	12,174	70	<\$1B	1,609	38	4,608	57	
SAND RIDGE FINANCIAL CORPORA	IN	12,022	1,483	<\$1B	9,348	1,471	10,404	1,479	
ZIONS BANCORPORATION	UT	11,192	23	\$10B-\$50B	0	0	868	5	
MELLON BANK CORPORATION	PA	9,665	20	\$10B-\$50B	254	3	704	5	
MOODY BANCSHARES INC.	TX	9,360	128	<\$1B	3,395	101	7,215	122	
SILICON VALLEY BANCSHARES	CA	9,215	21	\$1B-\$10B	140	2	1,680	9	
HENDERSON CITIZENS BANCSHARE	TX	9,183	413	<\$1B	5,717	400	7,401	409	
DURANT BANCORP INC.	OK	7,261	61	<\$1B	1,059	44	2,450	52	
UNION BK OF CA NA	CA	5,400	9	\$10B-\$50B	100	1	250	2	
PROVIDENT FINANCIAL GROUP I	OH	5,020	14	\$1B-\$10B	295	4	698	6	
REGIONS FINANCIAL CORPORATIO	AL	4,528	25	\$10B-\$50B	269	14	914	18	
FIRST AMERICAN CORPORATION	TN	4,518	26	\$10B-\$50B	384	13	1,387	19	
BANCFIRST CORPORATION	OK	3,798	37	\$1B-\$10B	687	26	1,800	32	
NATIONAL CITY CORPORATION	OH	3,444	23	>\$50B	391	15	906	18	
PNC BANK CORP.	PA	3,442	9	>\$50B	170	4	280	5	
INTRUST FINANCIAL CORPORATIO	KS	3,020	11	\$1B-\$10B	85	5	535	7	
MERCANTILE BANCORPORATION IN	MO	2,958	20	\$10B-\$50B	730	12	1,702	18	
FBOP CORPORATION	IL	2,913	91	\$1B-\$10B	1,065	85	1,913	90	
NORTH HOUSTON BK	TX	2,861	77	<\$1B	1,571	70	2,511	76	
FIRST CHICAGO NBD CORPORATIO	IL	2,795	14	>\$50B	388	7	823	9	
UMB FINANCIAL CORPORATION	MO	2,783	9	\$1B-\$10B	267	6	267	6	
KEYCORP	OH	2,577	8	>\$50B	61	4	61	4	
MARSHALL & ILSLEY CORPORATIO	WI	2,425	14	\$10B-\$50B	475	7	900	10	
SUNTRUST BANKS INC.	GA	2,370	26	>\$50B	316	18	943	22	
BANK OF NEW MEXICO HOLDING C	NM	2,250	6	<\$1B	79	1	324	2	
DFC ACQUISITION CORPORATION	MO	2,245	7	\$1B-\$10B	38	3	202	4	
COMMERCE BANCSHARES INC.	MO	2,226	37	\$10B-\$50B	717	31	1,045	34	
SOUTHWEST BANCORP INC.	OK	2,125	7	<\$1B	149	3	389	4	
LASALLE NB	IL	2,065	8	\$10B-\$50B	265	4	765	6	

Table 3. Top Lenders in Small Business Loans in Texas under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
ROCK ISLAND BK NA	IA	2,000	3	<\$1B	0	0	0	0	
WHITNEY HOLDING CORPORATION	LA	1,985	7	\$1B-\$10B	85	3	85	3	
PROFESSIONAL BANCORP INC.	CA	1,940	4	<\$1B	0	0	450	2	
HUNTINGTON BANCSHARES INCORP	OH	1,874	11	\$10B-\$50B	124	8	374	9	
BB&T CORPORATION	NC	1,823	12	\$10B-\$50B	273	8	923	11	
MICHIGAN NB	MI	1,822	13	\$10B-\$50B	127	8	454	10	
FIRST NATIONAL OF NEBRASKA	NE	1,779	86	\$1B-\$10B	470	83	683	84	**
NATIONAL COMMERCE BANCORPORA	TN	1,695	8	\$1B-\$10B	333	5	581	6	
FIRST OAK BROOK BANCSHARES	IL	1,650	3	<\$1B	50	1	50	1	
BELMONT BANCORP	OH	1,631	9	<\$1B	149	4	299	5	
FIRSTAR CORPORATION	WI	1,555	19	\$10B-\$50B	485	15	1,098	18	
SUMMIT BANCORP	NJ	1,500	2	\$10B-\$50B	0	0	0	0	
TRUSTMARK CORPORATION	MS	1,336	11	\$1B-\$10B	336	10	336	10	
PRUDENTIAL B&TC	GA	1,265	7	<\$1B	130	3	455	5	**
PACIFIC CENTURY FINANCIAL CO	HI	1,033	3	\$10B-\$50B	33	2	33	2	
BANKBOSTON CORPORATION	MA	1,030	4	>\$50B	200	2	200	2	
FIRST NB OF MD	MD	1,000	1	\$10B-\$50B	0	0	0	0	

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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