

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The First National Bank of Albany	Albany	95.0	0.229	1.000	102,392	1,779	100M-500M	100	102,392	1,779	0.000
Community Bank	Fort Worth	92.5	0.247	0.785	137,987	1,226	500M-1B	73	15,056	708	0.000
Horizon Bank, SSB	Austin	87.5	0.303	0.628	120,355	1,081	100M-500M	83	17,565	734	0.000
Southwest Bank	Odessa	85.0	0.307	0.751	80,444	814	100M-500M	90	18,489	510	0.000
First State Bank	Clute	85.0	0.288	0.891	38,066	655	100M-500M	93	12,508	534	0.000
Citizens State Bank	Tyler	85.0	0.336	0.640	92,786	1,072	100M-500M	93	24,751	775	0.000
United Bank of El Paso del Norte	El Paso	85.0	0.383	0.791	71,116	578	100M-500M	78	10,240	312	0.000
First State Bank	Graham	82.5	0.208	0.970	30,171	686	100M-500M	95	10,006	598	0.000
Citizens State Bank	Somerville	82.5	0.157	0.862	62,241	1,226	100M-500M	95	20,498	1,025	0.000
First Community Bank	Corpus Chri	82.5	0.190	0.716	68,280	1,114	100M-500M	93	19,840	842	0.001
Commercial State Bank	Andrews	82.5	0.238	0.498	113,020	1,294	100M-500M	85	26,311	874	0.000
Enterprise Bank	Houston	82.5	0.232	0.512	118,713	951	500M-1B	75	16,554	557	0.000
First National Bank	George West	82.5	0.211	0.868	59,480	809	100M-500M	93	15,572	605	0.000
Austin Bank, Texas National Association	Jacksonvill	82.5	0.190	0.614	266,898	3,610	1B-10B	88	65,623	2,720	0.000
First Bank, National Association	Conroe	82.5	0.214	0.741	72,099	754	100M-500M	88	15,581	568	0.000
Liberty Bank	Hurst	82.5	0.255	0.616	82,691	627	100M-500M	73	11,800	371	0.000
The East Texas National Bank of Palestine	Palestine	82.5	0.214	1.000	35,305	418	100M-500M	80	7,442	296	0.000
Llano National Bank	Llano	82.5	0.243	1.000	32,880	342	100M-500M	75	6,632	256	0.000
Lone Star Capital Bank, National Associat	San Antonio	82.5	0.278	0.936	65,470	301	100M-500M	53	4,796	167	0.000
Allegiance Bank Texas	Houston	82.5	0.244	0.447	201,605	1,217	500M-1B	65	16,809	575	0.000
Legend Bank, N.A.	Bowie	80.0	0.151	0.687	87,236	1,055	500M-1B	98	51,308	901	0.000
Texas Star Bank	Van Alstyne	80.0	0.198	0.590	60,862	787	100M-500M	83	14,702	581	0.000
Grandview Bank	Grandview	80.0	0.275	0.791	36,375	447	100M-500M	80	7,582	303	0.000
First Commercial Bank, National Associati	Seguin	80.0	0.337	0.977	44,478	289	100M-500M	63	5,029	160	0.000
First Bank & Trust East Texas	Diboll	80.0	0.177	0.564	148,104	1,874	500M-1B	90	40,782	1,364	0.001
Commercial National Bank of Texarkana	Texarkana	80.0	0.240	0.802	45,495	485	100M-500M	80	9,033	305	0.000
Charter Bank	Corpus Chri	80.0	0.236	0.739	51,169	629	100M-500M	83	10,038	434	0.000
The First National Bank of McGregor	Mc Gregor	80.0	0.248	0.883	32,116	406	100M-500M	78	6,197	296	0.000
Trinity Bank, N.A.	Fort Worth	80.0	0.306	0.794	53,498	361	100M-500M	60	5,680	164	0.000
Texas Citizens Bank, National Association	Pasadena	80.0	0.319	0.566	95,989	650	100M-500M	65	8,719	290	0.000
Texas Advantage Community Bank, National	Alvin	80.0	0.526	0.981	48,790	258	<100M	58	4,016	125	0.000
Citizens National Bank	Henderson	77.5	0.112	0.702	114,589	1,532	1B-10B	80	24,782	1,138	0.000
First Bank Texas, SSB	Baird	77.5	0.200	0.476	74,504	1,150	100M-500M	88	19,287	871	0.002
West Texas State Bank	Odessa	77.5	0.193	0.591	72,536	826	100M-500M	80	14,513	545	0.000
Classic Bank, National Association	Cameron	77.5	0.183	0.861	48,563	476	100M-500M	73	7,814	315	0.000

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VINTAGE BANK	Waxahachie	77.5	0.284	0.751	44,485	359	100M-500M	60	5,058	217	0.002
Spirit of Texas Bank, SSB	College Sta	77.5	0.211	0.562	95,789	846	100M-500M	50	6,437	228	0.000
First State Bank	Athens	77.5	0.141	0.819	49,607	881	100M-500M	93	16,838	750	0.000
First Community Bank, National Associatio	San Benito	77.5	0.208	0.744	48,111	441	100M-500M	63	6,373	260	0.000
HomeTown Bank, National Association	Galveston	77.5	0.180	0.636	85,628	719	100M-500M	68	10,052	427	0.000
Ennis State Bank	Ennis	77.5	0.306	0.648	41,636	465	100M-500M	73	6,749	297	0.000
The First National Bank of Gilmer	Gilmer	77.5	0.180	0.723	49,930	732	100M-500M	85	14,202	572	0.000
Woodhaven National Bank	Fort Worth	77.5	0.241	0.561	97,378	916	100M-500M	75	14,923	588	0.000
Community Bank	Longview	77.5	0.235	0.725	48,726	465	100M-500M	73	7,760	280	0.000
The City National Bank of Sulphur Springs	Sulphur Spr	77.5	0.125	0.804	54,973	1,010	100M-500M	90	16,385	794	0.000
Capital Bank	Jacinto Cit	77.5	0.304	0.500	86,652	526	100M-500M	63	7,869	270	0.000
First National Bank of Dublin	Dublin	77.5	0.201	1.000	14,181	426	<100M	95	14,181	426	0.000
Cypress Bank, SSB	Pittsburg	77.5	0.151	1.000	26,269	442	100M-500M	98	26,269	442	0.000
Texas National Bank of Jacksonville	Jacksonvill	77.5	0.289	0.487	99,492	669	100M-500M	68	12,151	382	0.000
Triumph Savings Bank, SSB	Dallas	77.5	0.251	0.391	89,281	984	100M-500M	75	13,310	634	0.000
The First State Bank	Louise	77.5	0.184	0.757	59,542	778	100M-500M	85	14,959	570	0.000
Rio Bank	Mcallen	77.5	0.265	0.596	58,642	533	100M-500M	78	10,306	338	0.000
Johnson City Bank	Johnson Cit	77.5	0.243	1.000	23,610	242	<100M	73	5,079	170	0.000
FirstCapital Bank of Texas, National Asso	Midland	77.5	0.169	0.535	117,413	1,080	500M-1B	80	20,157	718	0.000
First National Bank of Hereford	Hereford	77.5	0.227	0.899	28,928	469	100M-500M	85	7,200	385	0.000
Veritex Community Bank	Dallas	77.5	0.230	0.471	137,110	757	500M-1B	63	12,845	348	0.000
Post Oak Bank, N.A.	Houston	77.5	0.198	0.415	143,146	754	500M-1B	60	13,313	337	0.000
Vista Bank Texas	Houston	75.0	0.183	0.403	121,748	717	500M-1B	58	10,637	377	0.000
The First National Bank of Ballinger	Ballinger	75.0	0.177	1.000	23,660	315	100M-500M	75	5,484	243	0.000
First National Bank of Burleson	Burleson	75.0	0.284	0.710	49,826	263	100M-500M	38	2,951	119	0.000
First National Bank of Central Texas	Waco	75.0	0.169	0.445	119,004	964	500M-1B	65	15,414	595	0.000
The National Bank of Texas at Fort Worth	Fort Worth	75.0	0.185	0.775	32,386	513	100M-500M	85	8,921	399	0.000
The National Bank of Andrews	Andrews	75.0	0.254	0.689	37,784	333	100M-500M	68	5,970	201	0.000
Citizens National Bank of Texas	Waxahachie	75.0	0.174	0.428	107,409	603	500M-1B	50	7,690	247	0.000
Schertz Bank & Trust	Schertz	75.0	0.245	0.607	49,581	313	100M-500M	48	4,245	146	0.000
The First National Bank of Sonora	Sonora	75.0	0.158	0.704	52,871	652	100M-500M	78	11,221	464	0.000
First National Bank and Trust Company of	Weatherford	75.0	0.220	0.658	43,220	486	100M-500M	75	7,686	355	0.000
First-Lockhart National Bank	Lockhart	75.0	0.219	0.788	39,144	309	100M-500M	55	4,271	173	0.000
First State Bank	Chico	75.0	0.190	0.688	41,387	668	100M-500M	85	10,950	503	0.000
Texana Bank, National Association	Linden	75.0	0.262	0.587	40,683	507	100M-500M	75	7,723	363	0.000
Tejas Bank	Monahans	75.0	0.236	0.800	26,198	466	100M-500M	88	9,606	371	0.000
Bank of the West	Grapevine	75.0	0.204	0.456	71,077	608	100M-500M	68	9,877	316	0.000

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First State Bank	Livingston	75.0	0.158	0.905	47,758	398	100M-500M	58	4,821	283	0.000
AIMBank	Littlefield	75.0	0.184	0.447	77,817	1,082	100M-500M	85	19,913	800	0.000
Fidelity Bank	Wichita Fal	75.0	0.237	0.541	59,185	621	100M-500M	78	10,535	398	0.000
T Bank, National Association	Dallas	75.0	0.485	0.649	61,012	253	100M-500M	20	1,513	54	0.000
Third Coast Bank, SSB	Humble	75.0	0.304	0.448	78,627	439	100M-500M	50	5,615	165	0.000
First State Bank of Ben Wheeler, Texas	Ben Wheeler	72.5	0.143	1.000	17,609	380	100M-500M	95	17,609	380	0.000
Independent Bank	Mckinney	72.5	0.159	0.352	301,695	1,752	1B-10B	63	22,012	810	0.000
First National Bank of Bosque County	Valley Mill	72.5	0.155	1.000	17,085	331	100M-500M	95	17,085	331	0.000
Western Bank	Coahoma	72.5	0.199	0.714	33,852	421	100M-500M	78	7,695	285	0.000
Security State Bank & Trust	Fredericksb	72.5	0.134	0.556	94,516	1,395	500M-1B	83	22,345	1,062	0.000
Wallis State Bank	Wallis	72.5	0.210	0.403	79,186	431	100M-500M	43	5,105	154	0.001
Community National Bank	Midland	72.5	0.154	0.379	148,104	1,248	500M-1B	70	19,081	661	0.000
American Bank, National Association	Woodway	72.5	0.191	0.541	70,330	463	100M-500M	53	5,557	213	0.000
Sanger Bank	Sanger	72.5	0.223	0.867	25,017	322	100M-500M	75	5,660	230	0.000
Happy State Bank	Happy	72.5	0.131	0.474	281,358	3,040	1B-10B	78	58,455	2,074	0.000
First Financial Bank, National Associatio	Abilene	72.5	0.115	0.540	567,889	7,175	1B-10B	80	127,349	5,228	0.000
Texas First Bank	Texas City	72.5	0.141	0.491	116,390	772	500M-1B	60	12,626	376	0.003
First Victoria National Bank	Victoria	72.5	0.130	0.407	314,695	2,412	1B-10B	65	33,549	1,225	0.000
Bank of DeSoto, National Association	De Soto	72.5	0.184	0.731	33,306	458	100M-500M	80	9,196	352	0.000
Northstar Bank of Texas	Denton	72.5	0.138	0.446	155,592	1,341	1B-10B	73	22,068	778	0.000
The First State Bank	Rice	72.5	0.204	0.895	27,589	292	100M-500M	68	4,791	193	0.000
American Bank, National Association	Corpus Chri	72.5	0.153	0.370	181,006	1,700	1B-10B	70	22,169	970	0.000
Peoples Bank	Lubbock	72.5	0.158	0.607	51,731	652	100M-500M	75	9,894	449	0.000
First Capital Bank	Quanah	72.5	0.252	1.000	11,962	216	<100M	78	4,359	182	0.000
First Command Bank	Fort Worth	72.5	0.106	0.774	69,474	452	500M-1B	60	8,066	265	0.057
Bank of Houston	Houston	72.5	0.167	0.319	156,069	1,000	500M-1B	55	12,167	378	0.000
First Bank	Burkburnett	70.0	0.187	0.439	51,073	598	100M-500M	75	9,923	402	0.000
Gilmer National Bank, Gilmer, Texas	Gilmer	70.0	0.152	0.722	31,658	492	100M-500M	85	10,033	376	0.000
Riverbend Bank	Fort Worth	70.0	0.404	1.000	17,253	124	<100M	53	2,093	71	0.000
Houston Community Bank, National Associat	Houston	70.0	0.176	0.579	51,835	373	100M-500M	50	4,149	195	0.000
HomeBank Texas	Seagoville	70.0	0.268	0.766	31,287	217	100M-500M	48	2,924	117	0.000
Texas Community Bank, National Associatio	Laredo	70.0	0.117	0.442	134,502	1,852	1B-10B	78	28,370	1,311	0.000
Community Bank & Trust, Waco, Texas	Waco	70.0	0.172	0.483	68,589	549	100M-500M	78	14,958	396	0.000
Security State Bank	Littlefield	70.0	0.216	0.751	25,803	316	100M-500M	73	5,479	229	0.000
First National Bank of Huntsville	Huntsville	70.0	0.118	0.728	47,624	839	100M-500M	88	15,002	686	0.000
The American National Bank of Texas	Terrell	70.0	0.126	0.387	278,932	1,818	1B-10B	60	19,149	776	0.000
Vista Bank	Ralls	70.0	0.165	0.702	40,006	512	100M-500M	73	7,644	377	0.000

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Texas Heritage Bank	Boerne	70.0	0.271	0.733	29,029	242	100M-500M	55	3,480	156	0.000
Security State Bank	Pearsall	70.0	0.143	0.452	61,420	916	100M-500M	85	19,576	744	0.000
LegacyTexas Bank	Plano	70.0	0.132	0.310	221,189	1,327	1B-10B	60	17,517	538	0.000
Commercial State Bank	Palmer	70.0	0.238	1.000	16,225	170	<100M	58	3,036	112	0.000
Peoples Bank	Paris	70.0	0.191	0.872	21,685	374	100M-500M	80	5,535	290	0.000
Worthington National Bank	Arlington	70.0	0.269	0.571	46,131	302	100M-500M	50	3,912	130	0.000
TexStar National Bank	Universal C	70.0	0.300	0.500	56,598	285	100M-500M	33	2,853	86	0.000
North Texas Bank, National Association	Decatur	70.0	0.217	0.695	29,897	260	100M-500M	53	3,794	149	0.000
Texas Brand Bank	Garland	70.0	0.311	0.692	33,846	221	100M-500M	53	3,221	120	0.000
The Bank of River Oaks	Houston	70.0	0.209	0.401	67,530	417	100M-500M	40	3,971	139	0.000
Texas Security Bank	Dallas	70.0	0.278	0.479	58,026	320	100M-500M	40	3,580	125	0.000
Texan Bank	Sugar Land	70.0	0.377	0.865	41,366	153	100M-500M	33	2,254	52	0.000
Vantage Bank Texas, National Association	Refugio	67.5	0.207	0.374	61,213	320	100M-500M	35	3,714	123	0.000
Guaranty Bond Bank, National Association	Mount Pleas	67.5	0.098	0.438	114,447	1,398	1B-10B	73	21,484	893	0.000
The Blanco National Bank	Blanco	67.5	0.163	1.000	25,572	162	100M-500M	38	2,244	92	0.002
First State Bank of Miami, Texas	Miami	67.5	0.299	0.975	12,555	207	<100M	75	3,885	157	0.000
Spring Hill State Bank	Longview	67.5	0.144	0.686	25,520	492	100M-500M	85	9,378	397	0.000
Greater South Texas Bank	Falfurrias	67.5	0.335	0.945	18,093	146	<100M	58	2,862	94	0.000
Grand Bank of Texas	Grand Prair	67.5	0.242	0.678	39,717	299	100M-500M	53	3,946	143	0.000
Shelby Savings Bank, SSB	Center	67.5	0.141	0.647	36,547	488	100M-500M	65	5,888	320	0.000
Lindale State Bank	Lindale	67.5	0.193	1.000	22,148	149	100M-500M	88	22,148	149	0.000
Heritage Bank	Pearland	67.5	0.269	0.688	26,577	180	<100M	58	4,334	112	0.000
Citizens Bank, National Association	Abilene	67.5	0.249	0.667	25,450	247	100M-500M	63	3,915	175	0.000
Security Bank	Odessa	67.5	0.161	0.307	122,984	884	500M-1B	60	11,276	431	0.000
Community National Bank	Hondo	67.5	0.157	0.724	27,341	507	100M-500M	85	8,222	413	0.000
CommunityBank of Texas, N.A.	Beaumont	67.5	0.133	0.279	235,723	1,938	1B-10B	65	29,318	1,024	0.000
FirstBank Southwest	Amarillo	67.5	0.106	0.466	95,506	1,561	500M-1B	83	30,007	1,201	0.000
Lone Star National Bank	Pharr	67.5	0.119	0.386	250,113	1,668	1B-10B	60	20,357	718	0.000
The First National Bank of Hughes Springs	Hughes Spri	67.5	0.147	0.561	33,189	591	100M-500M	80	9,103	463	0.000
Justin State Bank	Justin	67.5	0.247	0.875	16,872	150	<100M	55	2,780	90	0.000
The First Bank of Celeste	Celeste	67.5	0.254	1.000	10,308	150	<100M	58	1,689	119	0.000
Commercial Bank of Texas, National Associ	Nacogdoches	67.5	0.124	0.557	61,850	598	100M-500M	73	11,501	384	0.001
NewFirst National Bank	El Campo	67.5	0.128	0.460	63,732	607	100M-500M	63	9,783	370	0.000
The Elkhart State Bank	Elkhart	67.5	0.146	1.000	8,228	310	<100M	83	4,817	298	0.000
Texas Bank and Trust Company	Longview	67.5	0.110	0.335	184,807	1,466	1B-10B	63	16,533	679	0.003
American First National Bank	Houston	67.5	0.176	0.253	157,889	576	500M-1B	28	3,528	93	0.000
Independent Bank of Texas	Irving	67.5	0.310	0.547	33,951	290	100M-500M	58	4,265	141	0.000

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Memorial City Bank	Houston	67.5	0.205	0.404	49,472	358	100M-500M	53	5,397	164	0.000
Guadalupe National Bank	Kerrville	67.5	0.233	0.811	25,114	218	100M-500M	58	3,778	130	0.000
Jefferson Bank	San Antonio	65.0	0.109	0.382	119,235	816	1B-10B	53	10,071	359	0.000
The First National Bank of Byers	Byers	65.0	0.126	1.000	12,396	254	<100M	90	12,396	254	0.000
First State Bank of Bedias	Bedias	65.0	0.132	0.910	19,250	395	100M-500M	85	7,987	336	0.000
First Security Bank, National Association	Flower Moun	65.0	0.221	0.551	37,207	241	100M-500M	43	3,172	110	0.000
MetroBank, National Association	Houston	65.0	0.137	0.232	154,787	602	1B-10B	23	2,923	75	0.000
United Central Bank	Garland	65.0	0.106	0.236	179,621	1,333	1B-10B	38	4,702	250	0.000
1st Bank, National Association.	Texarkana	65.0	0.157	0.481	45,460	466	100M-500M	65	7,605	309	0.000
Elsa State Bank and Trust Company	Elsa	65.0	0.160	0.820	26,955	268	100M-500M	68	5,730	171	0.000
Incommons Bank, N.A.	Mexia	65.0	0.187	0.906	19,029	215	100M-500M	58	3,206	136	0.000
Brush Country Bank	Freer	65.0	0.192	1.000	9,254	211	<100M	78	3,937	186	0.000
First Texas Bank	Georgetown	65.0	0.119	0.516	60,604	453	500M-1B	50	5,957	251	0.000
Union State Bank	Florence	65.0	0.117	0.502	53,537	637	100M-500M	68	9,502	450	0.000
Broadway National Bank	San Antonio	65.0	0.071	0.408	206,762	2,309	1B-10B	65	29,924	1,495	0.000
The Commercial Bank	Mason	65.0	0.130	1.000	4,291	562	<100M	88	4,291	562	0.000
Herring Bank	Amarillo	65.0	0.132	0.379	64,472	904	100M-500M	78	15,342	674	0.001
Commercial State Bank of El Campo	El Campo	65.0	0.195	0.557	39,649	324	100M-500M	48	3,772	169	0.000
City National Bank	Corsicana	65.0	0.207	1.000	8,138	161	<100M	85	8,138	161	0.000
First State Bank Central Texas	Austin	65.0	0.106	0.387	129,288	1,158	1B-10B	63	15,331	686	0.000
The American National Bank of Mount Pleas	Mount Pleas	65.0	0.169	1.000	14,391	176	<100M	58	2,819	118	0.000
Unity National Bank of Houston	Houston	65.0	0.274	0.873	20,007	114	<100M	63	4,669	77	0.000
Pinnacle Bank	Keene	65.0	0.124	0.378	70,847	734	500M-1B	63	10,327	478	0.001
The Jacksboro National Bank	Jacksboro	65.0	0.128	0.864	26,954	413	100M-500M	80	7,844	330	0.000
Kilgore National Bank	Kilgore	65.0	0.204	0.805	17,624	191	<100M	55	2,705	129	0.000
Live Oak State Bank	Dallas	65.0	0.215	0.707	26,364	188	100M-500M	53	3,715	101	0.000
Austin County State Bank	Bellville	65.0	0.229	0.852	21,073	214	<100M	55	3,102	137	0.000
Pioneer Bank, SSB	Dripping Sp	65.0	0.191	0.575	45,322	255	100M-500M	40	3,507	106	0.000
Lone Star State Bank of West Texas	Lubbock	65.0	0.126	0.314	67,454	753	500M-1B	70	15,124	529	0.000
The First National Bank of Bastrop	Bastrop	62.5	0.114	0.516	43,395	507	100M-500M	60	6,925	344	0.000
The Hondo National Bank	Hondo	62.5	0.133	0.816	26,813	281	100M-500M	70	5,788	199	0.000
Haskell National Bank	Haskell	62.5	0.148	1.000	10,867	224	<100M	90	10,867	224	0.000
The City National Bank of Taylor	Taylor	62.5	0.094	0.876	17,906	518	100M-500M	75	5,272	454	0.005
American Bank of Commerce	Wolfforth	62.5	0.120	0.323	81,781	763	500M-1B	55	8,305	412	0.000
Citizens National Bank at Brownwood	Brownwood	62.5	0.142	0.578	26,552	351	100M-500M	75	8,519	259	0.000
Citizens State Bank	Miles	62.5	0.195	0.868	16,509	193	<100M	70	3,918	135	0.000
First State Bank of Burnet	Burnet	62.5	0.107	0.713	24,172	491	100M-500M	75	6,763	401	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
National Bank	Gatesville	62.5	0.101	0.507	54,994	685	500M-1B	65	9,716	475	0.000
Amarillo National Bank	Amarillo	62.5	0.089	0.285	310,763	3,777	1B-10B	75	83,858	2,462	0.001
The First National Bank of Anderson	Anderson	62.5	0.132	0.762	19,857	446	100M-500M	88	7,428	396	0.000
Fannin Bank	Bonham	62.5	0.132	1.000	9,624	253	<100M	88	9,624	253	0.000
The First National Bank of Evant	Evant	62.5	0.145	1.000	9,665	192	<100M	73	3,582	158	0.000
Texas Regional Bank	Harlingen	62.5	0.190	0.578	34,814	211	100M-500M	38	2,841	110	0.000
The Pecos County State Bank	Fort Stockt	62.5	0.147	0.742	28,234	273	100M-500M	60	4,538	183	0.000
Southwest Bank	Fort Worth	62.5	0.114	0.240	133,636	749	1B-10B	50	11,286	352	0.000
Anahuac National Bank	Anahuac	62.5	0.196	0.847	17,604	233	<100M	73	5,244	172	0.000
The Falls City National Bank	Falls City	62.5	0.082	0.901	23,306	320	100M-500M	63	5,234	226	0.000
The State National Bank of Groom	Groom	62.5	0.219	1.000	8,343	143	<100M	68	2,575	112	0.000
Marion State Bank	Marion	62.5	0.131	1.000	9,816	235	<100M	88	9,816	235	0.000
Mills County State Bank	Goldthwaite	62.5	0.098	0.786	22,622	568	100M-500M	85	8,535	484	0.000
Alliance Bank Central Texas	Waco	62.5	0.125	0.726	23,780	328	100M-500M	70	6,022	241	0.000
Round Top State Bank	Round Top	62.5	0.076	0.811	29,660	460	100M-500M	78	9,808	383	0.000
Community National Bank & Trust of Texas	Corsicana	62.5	0.127	0.405	46,512	583	100M-500M	68	9,000	395	0.000
Coleman County State Bank	Coleman	62.5	0.217	0.627	20,462	299	<100M	70	4,572	220	0.000
Lubbock National Bank	Lubbock	62.5	0.109	0.339	85,412	711	500M-1B	63	11,659	406	0.000
Texas Heritage National Bank	Daingerfiel	62.5	0.166	0.823	17,960	259	100M-500M	80	6,069	205	0.000
West Side Bank and Trust	Fort Worth	62.5	0.348	0.777	20,402	112	<100M	30	1,226	42	0.000
Citizens State Bank of Luling	Luling	62.5	0.343	0.726	21,534	173	<100M	43	2,264	82	0.000
ValueBank Texas	Corpus Chri	62.5	0.186	0.587	35,718	206	100M-500M	28	2,296	84	0.000
Centennial Bank	Plainview	62.5	0.113	0.391	79,697	701	500M-1B	58	9,815	420	0.000
WestStar Bank	El Paso	62.5	0.119	0.297	119,494	890	1B-10B	58	11,606	399	0.000
Texas Capital Bank, National Association	Dallas	62.5	0.085	0.184	931,614	77,296	10-50B	78	339,222	74,468	0.000
Star Bank of Texas	Lake Worth	62.5	0.174	0.758	25,063	217	100M-500M	58	3,979	137	0.000
HBank Texas	Grapevine	62.5	0.178	0.709	21,964	306	100M-500M	73	5,573	242	0.000
The Community Bank	Bridgeport	62.5	0.208	0.878	12,167	158	<100M	58	2,693	114	0.000
Farmers State Bank	Bertram	60.0	0.298	1.000	8,670	47	<100M	23	500	23	0.000
Bridge City State Bank	Bridge City	60.0	0.139	0.890	20,755	194	100M-500M	53	3,367	112	0.000
Bandera Bank	Bandera	60.0	0.149	1.000	7,323	186	<100M	73	3,160	159	0.000
Commerce Bank Texas	Stockdale	60.0	0.285	0.887	12,444	58	<100M	23	615	24	0.000
The First National Bank of Tom Bean	Tom Bean	60.0	0.169	1.000	9,696	172	<100M	85	9,696	172	0.000
First Bank & Trust Company	Lubbock	60.0	0.122	0.332	73,549	516	500M-1B	48	6,711	253	0.006
The Security State Bank	Winters	60.0	0.125	1.000	5,239	263	<100M	85	5,239	263	0.000
The First National Bank of Granbury	Granbury	60.0	0.079	0.871	37,119	389	100M-500M	60	5,386	266	0.000
Bank of Commerce	Mclean	60.0	0.325	1.000	9,600	43	<100M	18	374	12	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First National Bank	Fabens	60.0	0.130	0.423	41,644	347	100M-500M	63	8,497	217	0.000
First State Bank	Gainesville	60.0	0.084	0.491	55,245	604	500M-1B	63	9,381	418	0.000
The Santa Anna National Bank	Santa Anna	60.0	0.181	0.926	8,003	203	<100M	75	3,179	173	0.000
First State Bank	Shallowater	60.0	0.278	0.742	16,931	100	<100M	43	1,789	67	0.000
Extraco Banks, National Association	Temple	60.0	0.079	0.356	99,321	925	1B-10B	60	12,478	535	0.000
Falcon International Bank	Laredo	60.0	0.102	0.365	85,610	689	500M-1B	58	10,824	381	0.001
American Bank of Texas	Sherman	60.0	0.068	0.176	136,983	1,117	1B-10B	55	14,457	640	0.001
The First Liberty National Bank	Liberty	60.0	0.092	0.761	29,374	354	100M-500M	60	5,505	253	0.000
PlainsCapital Bank	Dallas	60.0	0.070	0.241	478,124	3,646	1B-10B	60	54,508	2,119	0.000
Texas First State Bank	Riesel	60.0	0.096	0.637	34,066	518	100M-500M	73	9,077	381	0.000
First National Bank	Edinburg	60.0	0.077	0.252	237,658	1,597	1B-10B	58	21,415	708	0.001
Prosperity Bank	El Campo	60.0	0.058	0.315	943,051	7,354	10-50B	58	95,494	3,811	0.001
Texas Republic Bank, National Association	Frisco	60.0	0.209	0.853	19,649	137	<100M	43	2,346	72	0.000
First Bank and Trust of Childress	Childress	60.0	0.244	0.814	19,398	136	<100M	40	1,817	74	0.000
The Morris County National Bank of Naples	Naples	60.0	0.134	1.000	11,671	215	<100M	70	3,792	172	0.000
Citizens State Bank	Corrigan	60.0	0.147	0.791	15,822	248	100M-500M	75	4,978	201	0.000
Inwood National Bank	Dallas	60.0	0.085	0.235	126,538	888	1B-10B	50	9,850	405	0.000
Texas Savings Bank	Snyder	60.0	0.182	0.876	14,680	168	<100M	63	3,228	118	0.000
Plains State Bank	Humble	60.0	0.194	0.370	48,728	255	100M-500M	30	2,843	100	0.000
Texas National Bank	Sweetwater	60.0	0.129	0.999	13,567	252	100M-500M	73	3,864	205	0.000
First National Bank	Rotan	60.0	0.134	1.000	10,278	209	<100M	90	10,278	209	0.000
Bank of Brenham, National Association	Brenham	60.0	0.123	1.000	12,309	199	100M-500M	65	3,532	148	0.000
Lone Star Bank	Houston	60.0	0.300	0.551	31,049	128	100M-500M	25	1,474	41	0.000
Icon Bank of Texas, National Association	Houston	60.0	0.137	0.351	65,877	396	100M-500M	45	5,669	173	0.000
Bandera First State Bank	Bandera	60.0	0.283	0.908	12,960	76	<100M	33	1,059	34	0.000
R Bank	Round Rock	60.0	0.186	0.495	34,253	257	100M-500M	40	3,273	104	0.000
Citizens State Bank	Buffalo	57.5	0.055	0.629	34,622	619	500M-1B	78	11,887	507	0.001
The First National Bank of Moody	Moody	57.5	0.158	1.000	7,752	124	<100M	83	7,752	124	0.000
Alliance Bank	Sulphur Spr	57.5	0.088	0.391	51,284	871	500M-1B	73	11,600	692	0.003
Texas Bank	Brownwood	57.5	0.130	0.355	38,188	426	100M-500M	65	7,506	287	0.000
American State Bank	Arp	57.5	0.145	0.367	38,114	355	100M-500M	55	5,662	232	0.000
First National Bank of Giddings	Giddings	57.5	0.139	0.615	23,538	200	100M-500M	50	3,452	119	0.000
Southside Bank	Tyler	57.5	0.038	0.366	128,248	2,754	1B-10B	60	19,808	2,213	0.001
Texas Bank	Henderson	57.5	0.089	0.554	29,846	548	100M-500M	80	10,480	449	0.000
Enloe State Bank	Cooper	57.5	0.178	1.000	4,482	127	<100M	78	4,482	127	0.000
Sage Capital Bank, National Association	Gonzales	57.5	0.113	0.441	35,058	505	100M-500M	70	8,206	383	0.000
Hamlin National Bank	Hamlin	57.5	0.125	0.946	11,770	207	<100M	65	3,251	159	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First State Bank	Abilene	57.5	0.225	0.795	8,381	146	<100M	60	2,315	110	0.000
Citizens State Bank	Sealy	57.5	0.103	0.954	21,041	237	100M-500M	58	3,814	151	0.000
TIB The Independent Bankersbank	Irving	57.5	0.040	0.459	83,980	76,221	1B-10B	90	61,021	75,953	0.035
City Bank	Lubbock	57.5	0.067	0.205	135,978	1,297	1B-10B	60	19,625	799	0.000
Texas Champion Bank	Alice	57.5	0.128	0.295	42,326	425	100M-500M	55	6,806	261	0.000
The First National Bank of Kemp	Kemp	57.5	0.158	1.000	8,790	110	<100M	45	1,470	76	0.000
The Bank and Trust, S.S.B.	Del Rio	57.5	0.078	0.643	32,907	542	100M-500M	73	8,084	413	0.000
Citizens State Bank	Woodville	57.5	0.111	1.000	14,716	162	100M-500M	88	14,716	162	0.000
Amegy Bank National Association	Houston	57.5	0.056	0.119	720,751	5,954	10-50B	55	71,859	3,874	0.001
Frost Bank	San Antonio	57.5	0.063	0.224	1,416,414	11,587	10-50B	55	143,022	5,540	0.000
Crowell State Bank	Crowell	57.5	0.144	1.000	4,965	191	<100M	73	3,056	178	0.000
State Bank and Trust Company, Dallas	Carrollton	57.5	0.175	0.417	36,307	228	100M-500M	30	2,319	104	0.000
Border Capital Bank, National Association	Mcallen	57.5	0.176	0.575	28,262	214	100M-500M	35	2,459	85	0.000
First Federal Community Bank	Paris	57.5	0.098	0.649	32,494	420	100M-500M	70	7,535	281	0.000
Preston National Bank	Dallas	57.5	0.342	0.680	18,418	116	<100M	45	2,138	60	0.011
Bank of Texas	Midland	57.5	0.202	0.354	41,399	200	100M-500M	35	3,274	81	0.000
Texas State Bank	Joaquin	57.5	0.193	0.491	24,148	271	100M-500M	63	4,592	188	0.004
Muleshoe State Bank	Muleshoe	57.5	0.124	0.999	13,262	256	100M-500M	68	3,437	226	0.000
First Bank of Muleshoe	Muleshoe	57.5	0.088	1.000	8,885	300	100M-500M	90	8,885	300	0.000
Affiliated Bank	Bedford	57.5	0.110	0.565	45,891	241	100M-500M	35	3,438	101	0.000
First National Bank of Jasper	Jasper	57.5	0.115	0.872	26,923	166	100M-500M	30	2,065	82	0.000
Frontier Bank of Texas	Elgin	57.5	0.118	0.853	15,423	323	100M-500M	73	4,484	280	0.000
AccessBank Texas	Denton	57.5	0.211	0.556	27,430	173	100M-500M	33	2,295	77	0.000
Liberty Capital Bank	Addison	57.5	0.260	0.452	27,648	149	100M-500M	30	2,229	55	0.000
Lamar National Bank	Paris	55.0	0.103	0.840	13,990	308	100M-500M	75	4,999	246	0.002
Bank of South Texas	Mcallen	55.0	0.184	0.870	13,650	123	<100M	48	2,285	69	0.000
Comerica Bank	Dallas	55.0	0.043	0.079	2,678,832	15,061	>50B	55	166,062	5,912	0.000
The Citizens National Bank of Hillsboro	Hillsboro	55.0	0.072	1.000	13,872	180	100M-500M	58	3,535	148	0.000
First National Bank	Spearman	55.0	0.137	0.595	25,818	228	100M-500M	45	3,397	140	0.000
First National Bank	Wichita Fal	55.0	0.114	0.405	35,990	319	100M-500M	55	5,640	194	0.000
International Bank of Commerce	Zapata	55.0	0.055	0.702	26,417	528	100M-500M	75	9,777	439	0.000
Woodforest National Bank	The Woodlan	55.0	0.034	0.192	134,215	1,023	1B-10B	50	12,586	424	0.000
American National Bank & Trust	Wichita Fal	55.0	0.100	0.267	42,817	624	100M-500M	55	6,132	450	0.000
First Bank & Trust Company	Dawson	55.0	0.142	1.000	5,298	110	<100M	78	5,298	110	0.000
Arrowhead Bank	Llano	55.0	0.138	0.659	18,849	239	100M-500M	63	4,262	169	0.000
The First National Bank of Eagle Lake	Eagle Lake	55.0	0.195	0.514	21,508	212	100M-500M	53	3,259	137	0.000
First National Bank of Colorado City	Colorado Ci	55.0	0.232	0.960	8,312	80	<100M	23	396	58	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Nixon State Bank	Nixon	55.0	0.128	1.000	11,137	121	<100M	48	2,078	80	0.000
Fidelity Bank of Texas	Waco	55.0	0.178	0.743	16,063	126	<100M	43	2,032	75	0.000
Junction National Bank	Junction	55.0	0.110	1.000	5,986	194	<100M	75	3,795	180	0.000
Lovelady State Bank	Lovelady	55.0	0.164	1.000	6,825	179	<100M	73	2,960	157	0.000
First State Bank of Odem	Odem	55.0	0.127	0.635	15,500	325	100M-500M	70	4,805	258	0.000
ViewPoint Bank, National Association	Plano	55.0	0.039	0.120	140,871	1,232	1B-10B	55	21,203	917	0.000
Inter National Bank	Mcallen	55.0	0.055	0.270	111,840	660	1B-10B	48	9,582	265	0.000
First National Bank in Dalhart	Dalhart	55.0	0.213	0.772	13,755	108	<100M	30	1,158	53	0.000
International Bank of Commerce	Laredo	55.0	0.035	0.155	334,475	2,482	1B-10B	55	31,661	1,223	0.000
Union State Bank	Kerrville	55.0	0.196	1.000	6,977	140	<100M	63	2,269	112	0.000
First State Bank and Trust Company	Carthage	55.0	0.060	0.746	26,848	461	100M-500M	70	8,127	363	0.000
Panola National Bank	Carthage	55.0	0.102	1.000	13,200	143	100M-500M	85	13,200	143	0.000
Independence Bank, National Association	Houston	55.0	0.151	0.430	33,308	214	100M-500M	23	1,732	60	0.000
Peoples Bank	Colleyville	55.0	0.195	0.838	13,838	128	<100M	48	2,029	75	0.000
The Bank & Trust of Bryan/College Station	Bryan	55.0	0.134	0.371	43,247	275	100M-500M	33	2,902	123	0.000
Platinum Bank	Lubbock	55.0	0.162	0.370	27,325	331	100M-500M	63	5,335	233	0.000
Business Bank of Texas, N.A.	Austin	55.0	0.240	0.638	21,042	133	<100M	45	2,672	67	0.000
Amistad Bank	Del Rio	52.5	0.246	0.780	6,571	74	<100M	45	1,133	40	0.000
Citizens National Bank	Cameron	52.5	0.086	0.474	30,545	346	100M-500M	55	5,682	233	0.000
The First National Bank of Bellville	Bellville	52.5	0.060	0.751	29,117	310	100M-500M	60	6,281	215	0.000
First State Bank of Brownsboro	Brownsboro	52.5	0.118	0.989	11,675	156	<100M	58	3,074	104	0.000
International Bank of Commerce	Brownsville	52.5	0.071	0.233	66,186	483	500M-1B	45	7,105	260	0.000
The Moody National Bank	Galveston	52.5	0.081	0.239	74,722	467	500M-1B	38	6,025	186	0.000
Citizens National Bank of Wills Point	Wills Point	52.5	0.105	1.000	10,617	141	100M-500M	85	10,617	141	0.000
The First State Bank	Abernathy	52.5	0.174	1.000	4,784	52	<100M	70	4,784	52	0.000
First Community Bank, National Associatio	Sugar Land	52.5	0.078	0.323	48,553	440	500M-1B	45	5,576	243	0.000
Menard National Bank	Menard	52.5	0.127	1.000	4,139	110	<100M	75	4,139	110	0.000
Sundown State Bank	Sundown	52.5	0.137	0.561	19,516	235	100M-500M	55	3,897	169	0.000
Security State Bank	Anahuac	52.5	0.139	0.617	20,106	212	100M-500M	68	5,309	150	0.000
Central National Bank	Waco	52.5	0.083	0.247	57,161	443	500M-1B	48	6,859	220	0.000
North Dallas Bank & Trust Co.	Dallas	52.5	0.060	0.387	74,667	506	1B-10B	43	6,057	219	0.000
First State Bank	Mesquite	52.5	0.122	0.558	22,371	253	100M-500M	58	4,229	171	0.000
Texas Gulf Bank, National Association	Freeport	52.5	0.099	0.317	47,793	371	100M-500M	48	5,673	200	0.000
Golden Bank, National Association	Houston	52.5	0.116	0.267	65,724	234	500M-1B	15	1,283	41	0.000
First United Bank	Dimmitt	52.5	0.066	0.280	74,905	901	1B-10B	63	14,303	601	0.000
Peoples State Bank	Shepherd	52.5	0.132	0.905	13,868	136	100M-500M	45	1,956	89	0.000
First State Bank	Paint Rock	52.5	0.079	1.000	6,503	279	<100M	88	6,503	279	0.000

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The Ozona National Bank	Ozona	52.5	0.123	0.499	26,523	291	100M-500M	48	3,801	190	0.000
The City National Bank of Colorado City	Colorado Ci	52.5	0.068	1.000	8,547	192	100M-500M	85	8,547	192	0.001
First Security State Bank	Cranfills G	52.5	0.081	1.000	8,875	218	100M-500M	88	8,875	218	0.000
Pointbank	Pilot Point	52.5	0.119	0.388	44,819	267	100M-500M	33	3,247	104	0.000
South Padre Bank, National Association	South Padre	52.5	0.187	0.967	8,318	69	<100M	38	1,215	32	0.000
The Bank of San Antonio	San Antonio	52.5	0.129	0.259	48,663	275	100M-500M	30	3,434	105	0.000
The Liberty National Bank in Paris	Paris	50.0	0.057	0.816	14,535	313	100M-500M	70	5,267	259	0.000
Bank Texas, National Association	Quitman	50.0	0.113	0.352	31,882	247	100M-500M	38	3,752	140	0.000
Bloomberg State Bank	Bloomberg	50.0	0.180	1.000	2,427	40	<100M	50	769	27	0.000
First State Bank of Mineral Wells	Mineral Wel	50.0	0.130	0.514	16,673	208	100M-500M	55	3,751	130	0.000
COMMUNITY BANK OF SNYDER	Snyder	50.0	0.156	0.633	20,825	127	100M-500M	45	3,141	72	0.000
Big Bend Banks, N.A.	Marfa	50.0	0.074	1.000	7,580	162	100M-500M	85	7,580	162	0.000
Wellington State Bank	Wellington	50.0	0.079	0.674	17,750	315	100M-500M	70	5,930	262	0.000
Grapeland State Bank	Grapeland	50.0	0.143	1.000	4,521	51	<100M	45	1,142	35	0.000
Fort Davis State Bank	Fort Davis	50.0	0.172	0.656	11,887	126	<100M	48	2,174	87	0.000
Tradition Bank - Bellaire	Houston	50.0	0.095	0.294	45,794	312	100M-500M	33	3,406	126	0.000
Mainland Bank	Texas City	50.0	0.197	0.524	21,828	136	100M-500M	33	2,418	55	0.000
Kleberg First National Bank of Kingsville	Kingsville	50.0	0.078	0.424	35,624	351	100M-500M	50	5,245	195	0.000
State Bank of De Kalb	De Kalb	50.0	0.145	0.406	19,137	230	100M-500M	60	4,544	174	0.000
The First National Bank of Livingston	Livingston	50.0	0.071	0.656	22,852	262	100M-500M	55	4,977	192	0.000
Citizens National Bank	Crockett	50.0	0.111	0.971	9,761	179	<100M	63	2,819	139	0.004
Citizens State Bank	Roma	50.0	0.078	1.000	6,369	213	<100M	85	6,369	213	0.000
Graham Savings and Loan, SSB	Graham	50.0	0.108	0.993	13,512	136	100M-500M	50	2,804	80	0.000
Powell State Bank	Powell	50.0	0.127	1.000	3,476	129	<100M	75	3,476	129	0.000
Pilgrim Bank	Pittsburg	50.0	0.092	0.396	34,005	333	100M-500M	48	4,653	206	0.000
Texas Community Bank, National Associatio	The Woodlan	50.0	0.136	0.397	27,011	184	100M-500M	38	3,157	110	0.000
Westbound Bank	Katy	50.0	0.169	0.387	23,426	177	100M-500M	35	2,527	72	0.000
Integrity Bank, SSB	Houston	50.0	0.105	0.227	46,896	315	100M-500M	35	4,219	129	0.000
The Perryton National Bank	Perryton	47.5	0.080	0.782	12,422	198	100M-500M	60	3,438	158	0.000
Lakeside National Bank	Rockwall	47.5	0.135	0.984	7,366	116	<100M	55	1,787	89	0.000
The Commercial National Bank of Brady	Brady	47.5	0.099	0.496	13,069	326	100M-500M	70	4,367	284	0.000
Patriot Bank	Houston	47.5	0.064	0.126	77,245	413	1B-10B	35	4,332	160	0.000
The Brady National Bank	Brady	47.5	0.130	0.811	12,858	88	<100M	35	1,580	64	0.000
First State Bank of Uvalde	Uvalde	47.5	0.038	0.479	37,891	507	500M-1B	58	7,913	370	0.000
The First National Bank of Anson	Anson	47.5	0.106	0.991	5,906	175	<100M	70	2,784	157	0.000
West Texas State Bank	Snyder	47.5	0.134	0.480	19,297	192	100M-500M	50	3,407	119	0.000
The First Bank	Roxton	47.5	0.119	1.000	6,666	86	<100M	48	1,581	60	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Texas National Bank	Mercedes	47.5	0.132	0.654	15,586	140	100M-500M	45	2,618	99	0.002
The First National Bank of Mertzson	Mertzson	47.5	0.064	0.733	19,395	264	100M-500M	58	4,748	186	0.002
Pavillion Bank	Richardson	47.5	0.148	0.681	11,853	118	<100M	45	2,024	82	0.000
State National Bank of Texas	Iowa Park	47.5	0.075	0.654	16,078	255	100M-500M	60	4,595	187	0.000
First State Bank	Junction	47.5	0.124	1.000	5,185	89	<100M	75	5,185	89	0.000
Robert Lee State Bank	Robert Lee	47.5	0.095	1.000	4,538	110	<100M	60	2,087	94	0.000
Stockmens National Bank in Cotulla	Cotulla	47.5	0.086	1.000	8,551	125	<100M	63	3,433	102	0.000
Farmers State Bank	Center	47.5	0.081	0.444	28,461	391	100M-500M	63	6,637	290	0.000
The Karnes County National Bank of Karnes	Karnes City	47.5	0.080	0.579	20,881	283	100M-500M	50	3,792	159	0.000
Ballinger National Bank	Ballinger	47.5	0.097	1.000	4,487	131	<100M	68	2,557	119	0.000
The MINT National Bank	Kingwood	47.5	0.229	0.612	13,011	43	<100M	10	160	7	0.000
OMNIBANK, National Association	Houston	45.0	0.116	0.292	35,340	198	100M-500M	23	2,055	72	0.000
Southwest Securities , FSB	Dallas	45.0	0.048	0.225	60,731	350	1B-10B	18	1,372	79	0.000
First Star Bank, S.S.B.	Bremond	45.0	0.064	0.729	18,219	216	100M-500M	50	3,743	151	0.001
Lone Star Bank, S.S.B.	Moulton	45.0	0.079	0.572	22,596	201	100M-500M	38	2,921	112	0.001
West Texas National Bank	Midland	45.0	0.050	0.142	41,926	409	500M-1B	43	5,551	219	0.000
First National Bank in Graham	Graham	45.0	0.097	0.324	24,261	290	100M-500M	55	5,216	207	0.000
Titan Bank, N.A.	Mineral Wel	45.0	0.191	0.590	12,131	56	<100M	10	240	12	0.000
First National Bank of South Padre Island	South Padre	45.0	0.107	1.000	6,749	49	<100M	33	960	28	0.000
The First National Bank of Emory	Emory	45.0	0.074	0.924	7,699	155	100M-500M	58	2,348	126	0.000
First Bank and Trust of Memphis	Memphis	45.0	0.186	0.512	11,686	91	<100M	30	1,369	55	0.000
The First National Bank of Stanton	Stanton	45.0	0.121	0.675	13,919	161	100M-500M	68	4,600	119	0.000
Farmers State Bank	Groesbeck	45.0	0.078	0.834	9,508	212	100M-500M	68	3,759	178	0.000
First National Bank Texas	Killeen	45.0	0.036	0.494	42,878	249	1B-10B	28	2,719	89	0.000
Farmers National Bank of Newcastle	Newcastle	45.0	0.122	0.995	4,748	111	<100M	53	1,378	77	0.000
Industry State Bank	Industry	45.0	0.047	0.448	25,312	431	500M-1B	60	7,109	340	0.001
The First National Bank in Cooper	Cooper	45.0	0.087	1.000	3,898	110	<100M	75	3,898	110	0.000
Oglesby State Bank	Oglesby	45.0	0.133	1.000	1,856	53	<100M	63	1,856	53	0.000
Western National Bank	Odessa	45.0	0.039	0.109	55,737	493	1B-10B	40	5,289	232	0.000
Interstate Bank, ssb	Perryton	45.0	0.083	0.663	14,983	209	100M-500M	60	3,900	153	0.000
Henderson Federal Savings Bank	Henderson	45.0	0.075	1.000	8,354	71	100M-500M	35	1,299	37	0.000
TransPecos Banks	Pecos	45.0	0.115	0.597	15,620	153	100M-500M	45	2,648	89	0.000
The Comanche National Bank	Comanche	45.0	0.053	0.817	14,966	216	100M-500M	53	3,472	156	0.000
Benchmark Bank	Plano	45.0	0.093	0.494	37,187	171	100M-500M	15	1,414	50	0.000
Beal Bank, SSB	Plano	45.0	0.014	0.086	39,529	853	1B-10B	43	4,064	496	0.000
Southwestern National Bank	Houston	45.0	0.113	0.347	39,556	147	100M-500M	15	1,546	36	0.000
Green Bank, National Association	Houston	45.0	0.046	0.088	78,613	364	1B-10B	28	3,396	103	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Capital Bank, SSB	El Paso	45.0	0.118	0.397	24,652	149	100M-500M	20	1,607	47	0.000
Sovereign Bank	Dallas	45.0	0.050	0.124	54,121	326	1B-10B	30	3,638	132	0.000
Vision Bank - Texas	Richardson	45.0	0.165	0.384	26,847	125	100M-500M	18	1,176	53	0.000
Mineola Community Bank, S.S.B.	Mineola	42.5	0.080	0.743	11,949	148	100M-500M	38	1,710	102	0.000
The First National Bank of Bells/Savoy	Bells	42.5	0.118	0.901	5,542	73	<100M	45	1,268	46	0.000
Texas Bank Financial	Weatherford	42.5	0.105	0.873	8,865	64	<100M	18	590	32	0.000
Mason Bank	Mason	42.5	0.061	1.000	5,355	99	<100M	75	5,355	99	0.000
The Cowboy Bank of Texas	Maypearl	42.5	0.072	1.000	3,936	68	<100M	50	1,637	52	0.000
The First National Bank of Trenton	Trenton	42.5	0.068	0.934	10,361	98	100M-500M	28	1,122	57	0.000
Fayetteville Bank	Fayettevill	42.5	0.049	0.853	16,691	132	100M-500M	30	2,035	75	0.000
The First National Bank of Trinity	Trinity	42.5	0.095	0.964	5,131	120	<100M	58	1,764	103	0.000
Farmers and Merchants Bank	De Leon	42.5	0.109	0.978	6,846	81	<100M	45	1,452	56	0.000
Dilley State Bank	Dilley	42.5	0.046	1.000	5,468	145	100M-500M	55	2,295	132	0.000
The Dublin National Bank	Dublin	42.5	0.096	1.000	2,652	61	<100M	48	793	49	0.000
Jourdanton State Bank	Jourdanton	42.5	0.070	0.757	10,225	195	100M-500M	58	3,031	152	0.000
Commerce Bank	Laredo	42.5	0.052	0.391	27,339	337	500M-1B	53	5,304	230	0.000
The Chasewood Bank	Houston	42.5	0.143	0.504	14,869	85	100M-500M	33	2,092	34	0.000
Castroville State Bank	Castroville	42.5	0.076	0.914	9,574	132	100M-500M	50	2,415	97	0.000
The Donley County State Bank	Clarendon	42.5	0.091	1.000	3,643	84	<100M	58	1,665	76	0.000
Texas Star Bank, SSB	Lott	42.5	0.081	0.922	7,940	65	<100M	20	686	34	0.000
First Texas Bank	Lampasas	42.5	0.068	0.959	7,670	116	100M-500M	45	1,761	86	0.000
Citizens Bank	Claude	42.5	0.067	0.955	8,571	115	100M-500M	38	1,541	84	0.001
Hull State Bank	Hull	42.5	0.141	0.758	6,628	93	<100M	55	1,836	64	0.000
Huntington State Bank	Huntington	42.5	0.109	0.354	24,554	144	100M-500M	23	1,838	58	0.010
The Buckholts State Bank	Buckholts	40.0	0.102	0.585	6,452	208	<100M	65	2,795	191	0.000
The First National Bank of Hico	Hico	40.0	0.068	1.000	2,861	60	<100M	43	877	48	0.000
The Brenham National Bank	Brenham	40.0	0.074	0.546	20,135	143	100M-500M	20	1,404	69	0.000
The Yoakum National Bank	Yoakum	40.0	0.056	0.826	10,891	170	100M-500M	53	2,863	136	0.000
The First National Bank of Shiner	Shiner	40.0	0.042	0.779	13,266	150	100M-500M	43	2,646	94	0.000
The First National Bank of Floydada	Floydada	40.0	0.056	1.000	5,469	71	<100M	73	5,469	71	0.000
First State Bank	Stratford	40.0	0.074	0.559	15,749	216	100M-500M	53	3,616	151	0.000
The First National Bank of Winnsboro	Winnsboro	40.0	0.118	0.389	15,882	147	100M-500M	35	2,407	93	0.000
TrustTexas Bank, SSB	Cuero	40.0	0.086	0.532	19,669	134	100M-500M	28	1,669	62	0.000
First State Bank	Yoakum	40.0	0.074	0.729	11,346	163	100M-500M	53	2,904	123	0.000
The First National Bank of Quitaque	Quitaque	40.0	0.054	1.000	2,505	98	<100M	68	2,505	98	0.000
Peoples State Bank	Rocksprings	40.0	0.050	1.000	3,009	102	<100M	68	3,009	102	0.000
The First National Bank of Eldorado	Eldorado	40.0	0.103	0.814	6,930	133	<100M	63	2,605	101	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Fayette Savings Bank, SSB	La Grange	40.0	0.075	1.000	6,525	46	<100M	25	781	23	0.000
The Bank of San Jacinto County, Coldsprin	Coldspring	40.0	0.079	1.000	2,651	89	<100M	70	2,651	89	0.000
First Texas Bank	Killeen	40.0	0.055	0.566	13,781	306	100M-500M	55	3,697	243	0.000
Citizens Bank	Kilgore	40.0	0.072	0.235	25,239	237	100M-500M	35	2,718	151	0.000
The First State Bank	Columbus	40.0	0.051	1.000	6,564	95	100M-500M	40	1,521	65	0.000
The First National Bank of Lipan	Lipan	40.0	0.091	1.000	1,641	40	<100M	60	1,641	40	0.000
The Lytle State Bank of Lytle, Texas	Lytle	40.0	0.050	1.000	4,012	91	<100M	45	1,448	75	0.000
Citizens 1st Bank	Tyler	40.0	0.048	0.358	36,270	246	500M-1B	28	3,098	107	0.000
The Oakwood State Bank	Oakwood	40.0	0.093	1.000	427	31	<100M	55	427	31	0.000
The First National Bank of Paducah	Paducah	40.0	0.040	1.000	1,757	146	<100M	65	1,757	146	0.000
Preston State Bank	Dallas	40.0	0.158	0.327	19,015	76	100M-500M	15	1,056	31	0.000
One World Bank	Dallas	40.0	0.185	0.321	15,409	79	<100M	10	285	8	0.000
Pegasus Bank	Dallas	40.0	0.098	0.409	24,760	125	100M-500M	15	994	38	0.000
Meridian Bank Texas	Fort Worth	40.0	0.111	0.192	28,758	161	100M-500M	23	2,002	70	0.000
Central Bank	Houston	37.5	0.063	0.237	29,301	230	100M-500M	28	2,671	126	0.000
Share Plus Federal Bank	Plano	37.5	0.074	0.507	22,459	74	100M-500M	10	694	15	0.000
Zapata National Bank	Zapata	37.5	0.074	0.818	7,065	98	<100M	35	1,203	67	0.000
First National Bank	Groesbeck	37.5	0.060	1.000	3,044	67	<100M	48	1,139	56	0.000
Colonial Savings, F.A.	Fort Worth	37.5	0.009	1.000	9,516	49	1B-10B	23	1,059	23	0.000
The First National Bank of Sterling City	Sterling Ci	37.5	0.042	1.000	5,426	84	100M-500M	70	5,426	84	0.000
The First National Bank in Falfurrias	Falfurrias	37.5	0.085	0.783	6,151	81	<100M	38	1,049	68	0.000
Memphis State Bank	Memphis	37.5	0.070	1.000	2,430	40	<100M	28	365	29	0.000
The Waggoner National Bank of Vernon	Vernon	37.5	0.065	0.356	16,812	236	100M-500M	53	4,412	185	0.000
D'Hanis State Bank	Hondo	37.5	0.136	0.704	6,147	51	<100M	30	928	32	0.000
First State Bank of San Diego	San Diego	37.5	0.103	0.660	7,849	132	<100M	80	7,849	132	0.000
Schwertner State Bank	Schwertner	37.5	0.073	1.000	2,970	54	<100M	65	2,970	54	0.000
Citizens State Bank	Princeton	37.5	0.079	1.000	3,182	28	<100M	18	239	16	0.000
Chappell Hill Bank	Chappell Hi	37.5	0.108	0.905	2,684	30	<100M	40	665	20	0.000
Muenster State Bank	Muenster	37.5	0.059	0.867	9,090	115	100M-500M	50	2,713	91	0.000
First State Bank	Overton	37.5	0.135	0.730	5,849	37	<100M	15	335	13	0.000
First National Bank in Port Lavaca	Port Lavaca	37.5	0.059	0.605	13,213	152	100M-500M	43	2,827	96	0.000
Citizens National Bank of Crosbyton	Crosbyton	37.5	0.068	1.000	3,018	39	<100M	65	3,018	39	0.000
Zavala County Bank	Crystal Cit	37.5	0.056	1.000	3,630	94	<100M	70	3,630	94	0.000
State Bank of Texas	Dallas	37.5	0.068	0.121	31,856	159	100M-500M	10	935	23	0.000
Libertad Bank SSB	Austin	37.5	0.161	0.545	9,049	26	<100M	10	154	6	0.000
Providence Bank of Texas	Southlake	37.5	0.154	0.386	16,903	57	100M-500M	10	427	13	0.000
First State Bank	Hemphill	35.0	0.065	1.000	3,469	25	<100M	25	511	18	0.000

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The First National Bank of Mount Vernon	Mount Verno	35.0	0.032	1.000	5,969	114	100M-500M	48	1,875	95	0.000
The First National Bank of Aspermont	Aspermont	35.0	0.065	1.000	3,827	38	<100M	38	1,004	28	0.000
The State National Bank of Big Spring	Big Spring	35.0	0.033	0.594	9,655	189	100M-500M	53	3,291	152	0.000
Gladewater National Bank	Gladewater	35.0	0.126	0.658	6,654	50	<100M	20	601	25	0.000
POINTWEST BANK	West	35.0	0.039	1.000	3,762	78	<100M	65	3,762	78	0.000
First State Bank	Spearman	35.0	0.082	0.460	10,044	143	100M-500M	40	2,193	94	0.000
Spur Security Bank	Spur	35.0	0.029	1.000	1,257	70	<100M	53	1,257	70	0.000
Citizens State Bank	Tenaha	35.0	0.035	1.000	1,264	64	<100M	55	1,264	64	0.000
Hill Bank & Trust Co.	Weimar	35.0	0.019	1.000	2,231	62	100M-500M	35	801	48	0.000
The First National Bank of Edgewood	Edgewood	35.0	0.065	1.000	1,228	25	<100M	43	522	19	0.000
The Lamesa National Bank	Lamesa	35.0	0.058	0.554	14,717	149	100M-500M	38	2,467	113	0.000
Prosper Bank	Prosper	35.0	0.148	0.368	10,570	92	<100M	13	471	16	0.000
Texas Financial Bank	Eden	35.0	0.068	0.810	5,790	72	<100M	40	1,548	56	0.000
The City State Bank of Palacios	Palacios	35.0	0.055	1.000	2,855	46	<100M	38	872	34	0.000
Texas State Bank	San Angelo	35.0	0.067	0.511	15,184	173	100M-500M	33	2,183	96	0.000
Brazos National Bank	Clute	35.0	0.063	1.000	1,678	34	<100M	58	1,678	34	0.000
Dalhart Federal Savings & Loan Associatio	Dalhart	35.0	0.037	1.000	3,851	62	100M-500M	65	3,851	62	0.000
Kress National Bank	Kress	35.0	0.065	1.000	2,639	43	<100M	65	2,639	43	0.000
First State Bank in Tuscola	Tuscola	35.0	0.091	0.884	2,019	34	<100M	40	561	23	0.000
The Roscoe State Bank	Roscoe	32.5	0.051	0.539	8,060	157	100M-500M	50	2,615	119	0.000
Preferred Bank	Houston	32.5	0.080	0.532	15,303	80	100M-500M	23	1,522	41	0.000
The Granger National Bank	Granger	32.5	0.043	1.000	1,368	39	<100M	55	1,368	39	0.000
Citizens State Bank	Ganado	32.5	0.022	1.000	1,344	22	<100M	45	1,344	22	0.000
The First State Bank	Hallsville	32.5	0.014	1.000	452	5	<100M	25	89	3	0.000
The First National Bank of Amherst	Amherst	32.5	0.021	1.000	357	14	<100M	33	161	12	0.000
Security State Bank	Farwell	32.5	0.072	0.507	7,947	117	100M-500M	45	2,056	90	0.000
First National Bank of Fort Stockton	Fort Stockt	32.5	0.103	0.630	6,331	84	<100M	43	1,554	56	0.000
The First National Bank of Throckmorton	Throckmorto	32.5	0.044	1.000	1,377	21	<100M	30	299	16	0.000
Citizens State Bank	Anton	32.5	0.044	1.000	1,416	38	<100M	55	1,416	38	0.000
The City National Bank of San Saba	San Saba	32.5	0.066	1.000	3,616	33	<100M	30	574	22	0.000
United Texas Bank	Dallas	32.5	0.086	0.333	17,414	92	100M-500M	28	2,250	44	0.000
Carmine State Bank	Carmine	32.5	0.046	1.000	2,748	53	<100M	60	2,748	53	0.000
Security State Bank, National Association	Ore City	32.5	0.054	0.854	2,514	98	<100M	60	1,757	90	0.000
Normangee State Bank	Normangee	32.5	0.028	1.000	2,790	53	100M-500M	55	2,790	53	0.000
OmniAmerican Bank	Fort Worth	32.5	0.021	0.204	27,289	185	1B-10B	23	2,631	77	0.000
Texas Leadership Bank	Royse City	32.5	0.129	0.386	8,735	78	<100M	30	1,322	42	0.000
The First National Bank of Beeville	Beeville	30.0	0.066	0.243	20,065	161	100M-500M	28	2,203	93	0.000

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First State Bank of Mobeetie	Mobeetie	30.0	0.053	0.747	5,356	65	100M-500M	28	877	45	0.000
The First National Bank of Hebbbronville	Hebbbronvill	30.0	0.049	0.746	6,654	71	100M-500M	30	1,256	50	0.000
First State Bank	Three River	30.0	0.063	0.470	9,021	151	100M-500M	53	2,969	119	0.000
Gruver State Bank	Gruver	30.0	0.103	0.543	6,683	76	<100M	30	1,033	51	0.000
First Bank	Whitney	30.0	0.060	0.844	3,521	61	<100M	25	513	31	0.000
The First National Bank of Tahoka	Tahoka	30.0	0.052	0.985	3,266	51	<100M	35	778	42	0.000
Peoples State Bank of Hallettsville	Hallettsvil	30.0	0.025	0.830	5,660	89	100M-500M	43	2,017	71	0.000
First National Bank of Lake Jackson	Lake Jackso	30.0	0.031	0.773	7,424	70	100M-500M	20	625	36	0.000
The State Bank of Texas	Houston	30.0	0.078	0.370	13,442	102	100M-500M	18	1,029	54	0.000
Pearland State Bank	Pearland	30.0	0.070	0.571	11,445	89	100M-500M	15	847	48	0.000
National Bank & Trust	La Grange	30.0	0.020	0.860	4,418	74	100M-500M	38	1,447	57	0.001
Synergy Bank, S.S.B.	Mckinney	30.0	0.101	0.384	11,748	87	100M-500M	18	920	37	0.000
Capital Bank of Texas	Carrizo Spr	30.0	0.115	0.542	6,702	53	<100M	20	682	28	0.000
Burton State Bank	Burton	27.5	0.045	0.998	2,472	32	<100M	28	490	23	0.000
The State National Bank in West	West	27.5	0.050	0.566	3,846	146	<100M	55	1,743	132	0.000
USAA Federal Savings Bank	San Antonio	27.5	0.000	0.997	315	3	>50B	10	0	0	0.252
Angelina Savings Bank, SSB	Lufkin	27.5	0.076	0.653	4,306	55	<100M	35	964	36	0.000
Crockett National Bank	Ozona	27.5	0.040	0.292	17,554	142	100M-500M	28	2,773	85	0.000
First National Bank of Alvin	Alvin	25.0	0.059	0.537	6,689	82	100M-500M	33	1,297	60	0.000
Town North Bank, National Association	Dallas	25.0	0.020	0.249	12,911	169	500M-1B	33	2,849	130	0.004
Texas Exchange Bank, ssb	Crowley	25.0	0.085	0.145	11,182	81	100M-500M	20	1,338	55	0.000
Grand Bank	Dallas	25.0	0.039	0.244	22,152	124	500M-1B	18	1,661	52	0.000
First Bank & Trust	Seymour	22.5	0.049	0.649	2,315	37	<100M	23	403	29	0.000
Atascosa National Bank	Pleasanton	22.5	0.033	0.722	2,919	56	<100M	28	603	42	0.000
Columbus State Bank	Columbus	22.5	0.042	0.689	3,515	48	<100M	25	737	35	0.000
Park Cities Bank	Dallas	22.5	0.032	0.110	13,447	138	100M-500M	18	1,442	69	0.000
First Private Bank of Texas	Dallas	22.5	0.036	0.342	12,219	63	100M-500M	10	385	16	0.000
First Federal Bank Littlefield, Texas	Littlefield	20.0	0.041	0.684	1,905	47	<100M	38	692	39	0.000
NexBank, SSB	Dallas	20.0	0.016	0.048	15,809	72	1B-10B	10	235	12	0.000
Fort Hood National Bank	Fort Hood	17.5	0.031	0.465	7,177	22	100M-500M	10	22	1	0.000
Collin Bank	Plano	17.5	0.053	0.190	9,573	54	100M-500M	10	593	26	0.000
The First National Bank of Chillicothe	Chillicothe	15.0	0.021	0.416	985	16	<100M	25	320	10	0.000
Tolleson Private Bank	Dallas	12.5	0.010	0.049	4,092	18	100M-500M	10	153	4	0.000
American Bank, National Association	Dallas	10.0	0.002	0.069	112	3	<100M	18	112	3	0.000
The First National Bank of Woodsboro	Woodsboro	10.0	0.023	0.256	1,246	14	<100M	43	1,246	14	0.000
Wells Fargo Bank South Central, National	Houston	10.0	0.000		0	0	10-50B	10	0	0	0.000

Table 3A Expanded. Small Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)				Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)		Number	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
The First National Bank of Albany	Albany	100.0	0.229	1.000	102,392	1,779	100M-500M	95.0	102,392	1,779	-
Legend Bank, N.A.	Bowie	97.5	0.089	0.404	51,308	901	500M-1B	80.0	87,236	1,055	-
Cypress Bank, SSB	Pittsburg	97.5	0.151	1.000	26,269	442	100M-500M	78.0	26,269	442	-
First State Bank of Ben Wheeler, Texas	Ben Wheeler	95.0	0.143	1.000	17,609	380	100M-500M	73.0	17,609	380	-
First National Bank of Bosque County	Valley Mill	95.0	0.155	1.000	17,085	331	100M-500M	73.0	17,085	331	-
First State Bank	Graham	95.0	0.069	0.322	10,006	598	100M-500M	83.0	30,171	686	-
Citizens State Bank	Somerville	95.0	0.052	0.284	20,498	1,025	100M-500M	83.0	62,241	1,226	-
First National Bank of Dublin	Dublin	95.0	0.201	1.000	14,181	426	<100M	78.0	14,181	426	-
First State Bank	Athens	92.5	0.048	0.278	16,838	750	100M-500M	78.0	49,607	881	-
First Community Bank	Corpus Chri	92.5	0.055	0.208	19,840	842	100M-500M	83.0	68,280	1,114	0.001
First National Bank	George West	92.5	0.055	0.227	15,572	605	100M-500M	83.0	59,480	809	-
First State Bank	Clute	92.5	0.095	0.293	12,508	534	100M-500M	85.0	38,066	655	-
Citizens State Bank	Tyler	92.5	0.090	0.171	24,751	775	100M-500M	85.0	92,786	1,072	-
The First National Bank of Byers	Byers	90.0	0.126	1.000	12,396	254	<100M	65.0	12,396	254	-
Haskell National Bank	Haskell	90.0	0.148	1.000	10,867	224	<100M	63.0	10,867	224	-
TIB The Independent Bankersbank	Irving	90.0	0.029	0.334	61,021	75,953	1B-10B	58.0	83,980	76,221	0.035
Southwest Bank	Odessa	90.0	0.070	0.173	18,489	510	100M-500M	85.0	80,444	814	-
The City National Bank of Sulphur Springs	Sulphur Spr	90.0	0.037	0.240	16,385	794	100M-500M	78.0	54,973	1,010	-
First Bank & Trust East Texas	Diboll	90.0	0.049	0.155	40,782	1,364	500M-1B	80.0	148,104	1,874	0.001
First Bank of Muleshoe	Muleshoe	90.0	0.088	1.000	8,885	300	100M-500M	58.0	8,885	300	-
First National Bank	Rotan	90.0	0.134	1.000	10,278	209	<100M	60.0	10,278	209	-
First Bank Texas, SSB	Baird	87.5	0.052	0.123	19,287	871	100M-500M	78.0	74,504	1,150	0.002
The First National Bank of Anderson	Anderson	87.5	0.049	0.285	7,428	396	100M-500M	63.0	19,857	446	-
Fannin Bank	Bonham	87.5	0.132	1.000	9,624	253	<100M	63.0	9,624	253	-
Marion State Bank	Marion	87.5	0.131	1.000	9,816	235	<100M	63.0	9,816	235	-
The Commercial Bank	Mason	87.5	0.130	1.000	4,291	562	<100M	65.0	4,291	562	-
Austin Bank, Texas National Association	Jacksonvill	87.5	0.047	0.151	65,623	2,720	1B-10B	83.0	266,898	3,610	-
Lindale State Bank	Lindale	87.5	0.193	1.000	22,148	149	100M-500M	68.0	22,148	149	-
First National Bank of Huntsville	Huntsville	87.5	0.037	0.229	15,002	686	100M-500M	70.0	47,624	839	-
Citizens State Bank	Woodville	87.5	0.111	1.000	14,716	162	100M-500M	58.0	14,716	162	-
First Bank, National Association	Conroe	87.5	0.046	0.160	15,581	568	100M-500M	83.0	72,099	754	-
First State Bank	Paint Rock	87.5	0.079	1.000	6,503	279	<100M	53.0	6,503	279	-
First Security State Bank	Cranfills G	87.5	0.081	1.000	8,875	218	100M-500M	53.0	8,875	218	-
Tejas Bank	Monahans	87.5	0.087	0.293	9,606	371	100M-500M	75.0	26,198	466	-
First State Bank of Bedia	Bedia	85.0	0.055	0.378	7,987	336	100M-500M	65.0	19,250	395	-

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Rank		(1,000)	Number
(1)	(2)	(3)	(4)	(5)	Asset Size	(7)	(8)	(9)	Amount/TA ¹	(10)	
The First National Bank of Tom Bean	Tom Bean	85.0	0.169	1.000	9,696	172	<100M	60.0	9,696	172	-
Citizens National Bank of Wills Point	Wills Point	85.0	0.105	1.000	10,617	141	100M-500M	53.0	10,617	141	-
The Security State Bank	Winters	85.0	0.125	1.000	5,239	263	<100M	60.0	5,239	263	-
Gilmer National Bank, Gilmer, Texas	Gilmer	85.0	0.048	0.229	10,033	376	100M-500M	70.0	31,658	492	-
Commercial State Bank	Andrews	85.0	0.055	0.116	26,311	874	100M-500M	83.0	113,020	1,294	-
Big Bend Banks, N.A.	Marfa	85.0	0.074	1.000	7,580	162	100M-500M	50.0	7,580	162	-
The National Bank of Texas at Fort Worth	Fort Worth	85.0	0.051	0.213	8,921	399	100M-500M	75.0	32,386	513	-
The First National Bank of Gilmer	Gilmer	85.0	0.051	0.206	14,202	572	100M-500M	78.0	49,930	732	-
Spring Hill State Bank	Longview	85.0	0.053	0.252	9,378	397	100M-500M	68.0	25,520	492	-
Mills County State Bank	Goldthwaite	85.0	0.037	0.296	8,535	484	100M-500M	63.0	22,622	568	-
Community National Bank	Hondo	85.0	0.047	0.218	8,222	413	100M-500M	68.0	27,341	507	-
City National Bank	Corsicana	85.0	0.207	1.000	8,138	161	<100M	65.0	8,138	161	-
First State Bank	Chico	85.0	0.050	0.182	10,950	503	100M-500M	75.0	41,387	668	-
The City National Bank of Colorado City	Colorado Ci	85.0	0.068	1.000	8,547	192	100M-500M	53.0	8,547	192	0.001
Citizens State Bank	Roma	85.0	0.078	1.000	6,369	213	<100M	50.0	6,369	213	-
Security State Bank	Pearsall	85.0	0.046	0.144	19,576	744	100M-500M	70.0	61,420	916	-
The First State Bank	Louise	85.0	0.046	0.190	14,959	570	100M-500M	78.0	59,542	778	-
AIMBank	Littlefield	85.0	0.047	0.114	19,913	800	100M-500M	75.0	77,817	1,082	-
Panola National Bank	Carthage	85.0	0.102	1.000	13,200	143	100M-500M	55.0	13,200	143	-
First National Bank of Hereford	Hereford	85.0	0.057	0.224	7,200	385	100M-500M	78.0	28,928	469	-
The First National Bank of Moody	Moody	82.5	0.158	1.000	7,752	124	<100M	58.0	7,752	124	-
Security State Bank & Trust	Fredericksb	82.5	0.032	0.131	22,345	1,062	500M-1B	73.0	94,516	1,395	-
Texas Star Bank	Van Alstyne	82.5	0.048	0.143	14,702	581	100M-500M	80.0	60,862	787	-
Horizon Bank, SSB	Austin	82.5	0.044	0.092	17,565	734	100M-500M	88.0	120,355	1,081	-
Charter Bank	Corpus Chri	82.5	0.046	0.145	10,038	434	100M-500M	80.0	51,169	629	-
FirstBank Southwest	Amarillo	82.5	0.033	0.146	30,007	1,201	500M-1B	68.0	95,506	1,561	-
The Elkhart State Bank	Elkhart	82.5	0.086	0.585	4,817	298	<100M	68.0	8,228	310	-
Citizens National Bank	Henderson	80.0	0.024	0.152	24,782	1,138	1B-10B	78.0	114,589	1,532	-
West Texas State Bank	Odessa	80.0	0.039	0.118	14,513	545	100M-500M	78.0	72,536	826	-
Grandview Bank	Grandview	80.0	0.057	0.165	7,582	303	100M-500M	80.0	36,375	447	-
Texas Bank	Henderson	80.0	0.031	0.195	10,480	449	100M-500M	58.0	29,846	548	-
First Financial Bank, National Associatio	Abilene	80.0	0.026	0.121	127,349	5,228	1B-10B	73.0	567,889	7,175	-
First State Bank of San Diego	San Diego	80.0	0.103	0.660	7,849	132	<100M	38.0	7,849	132	-
Bank of DeSoto, National Association	De Soto	80.0	0.051	0.202	9,196	352	100M-500M	73.0	33,306	458	-
Commercial National Bank of Texarkana	Texarkana	80.0	0.048	0.159	9,033	305	100M-500M	80.0	45,495	485	-
Texas Heritage National Bank	Daingerfiel	80.0	0.056	0.278	6,069	205	100M-500M	63.0	17,960	259	-

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The First National Bank of Hughes Springs	Hughes Springs	80.0	0.040	0.154	9,103	463	100M-500M	68.0	33,189	591	-
The East Texas National Bank of Palestine	Palestine	80.0	0.045	0.211	7,442	296	100M-500M	83.0	35,305	418	-
The Jacksboro National Bank	Jacksboro	80.0	0.037	0.252	7,844	330	100M-500M	65.0	26,954	413	-
Peoples Bank	Paris	80.0	0.049	0.222	5,535	290	100M-500M	70.0	21,685	374	-
FirstCapital Bank of Texas, National Association	Midland	80.0	0.029	0.092	20,157	718	500M-1B	78.0	117,413	1,080	-
Citizens State Bank	Buffalo	77.5	0.019	0.216	11,887	507	500M-1B	58.0	34,622	619	0.001
Western Bank	Coahoma	77.5	0.045	0.162	7,695	285	100M-500M	73.0	33,852	421	-
Enloe State Bank	Cooper	77.5	0.178	1.000	4,482	127	<100M	58.0	4,482	127	-
Brush Country Bank	Freer	77.5	0.082	0.425	3,937	186	<100M	65.0	9,254	211	-
Happy State Bank	Happy	77.5	0.027	0.098	58,455	2,074	1B-10B	73.0	281,358	3,040	-
Texas Community Bank, National Association	Laredo	77.5	0.025	0.093	28,370	1,311	1B-10B	70.0	134,502	1,852	-
Community Bank & Trust, Waco, Texas	Waco	77.5	0.038	0.105	14,958	396	100M-500M	70.0	68,589	549	-
First Bank & Trust Company	Dawson	77.5	0.142	1.000	5,298	110	<100M	55.0	5,298	110	-
The First National Bank of Sonora	Sonora	77.5	0.033	0.149	11,221	464	100M-500M	75.0	52,871	652	-
Herring Bank	Amarillo	77.5	0.031	0.090	15,342	674	100M-500M	65.0	64,472	904	0.001
Round Top State Bank	Round Top	77.5	0.025	0.268	9,808	383	100M-500M	63.0	29,660	460	-
The First National Bank of McGregor	Mc Gregor	77.5	0.048	0.170	6,197	296	100M-500M	80.0	32,116	406	-
First Capital Bank	Quanah	77.5	0.092	0.364	4,359	182	<100M	73.0	11,962	216	-
Rio Bank	McAllen	77.5	0.047	0.105	10,306	338	100M-500M	78.0	58,642	533	-
Texas Capital Bank, National Association	Dallas	77.5	0.031	0.067	339,222	74,468	10-50B	63.0	931,614	77,296	-
United Bank of El Paso del Norte	El Paso	77.5	0.055	0.114	10,240	312	100M-500M	85.0	71,116	578	-
Fidelity Bank	Wichita Falls	77.5	0.042	0.096	10,535	398	100M-500M	75.0	59,185	621	-
Lamar National Bank	Paris	75.0	0.037	0.300	4,999	246	100M-500M	55.0	13,990	308	0.002
The First National Bank of Ballinger	Ballinger	75.0	0.041	0.232	5,484	243	100M-500M	75.0	23,660	315	-
The City National Bank of Taylor	Taylor	75.0	0.028	0.258	5,272	454	100M-500M	63.0	17,906	518	0.005
First State Bank of Miami, Texas	Miami	75.0	0.092	0.302	3,885	157	<100M	68.0	12,555	207	-
Citizens National Bank at Brownwood	Brownwood	75.0	0.045	0.186	8,519	259	100M-500M	63.0	26,552	351	-
First Bank	Burkburnett	75.0	0.036	0.085	9,923	402	100M-500M	70.0	51,073	598	-
First State Bank of Burnet	Burnet	75.0	0.030	0.200	6,763	401	100M-500M	63.0	24,172	491	-
Sanger Bank	Sanger	75.0	0.051	0.196	5,660	230	100M-500M	73.0	25,017	322	-
Amarillo National Bank	Amarillo	75.0	0.024	0.077	83,858	2,462	1B-10B	63.0	310,763	3,777	0.001
Enterprise Bank	Houston	75.0	0.032	0.071	16,554	557	500M-1B	83.0	118,713	951	-
Mason Bank	Mason	75.0	0.061	1.000	5,355	99	<100M	43.0	5,355	99	-
Menard National Bank	Menard	75.0	0.127	1.000	4,139	110	<100M	53.0	4,139	110	-
International Bank of Commerce	Zapata	75.0	0.020	0.260	9,777	439	100M-500M	55.0	26,417	528	-
Woodhaven National Bank	Fort Worth	75.0	0.037	0.086	14,923	588	100M-500M	78.0	97,378	916	-

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
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		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Santa Anna National Bank	Santa Anna	75.0	0.072	0.368	3,179	173	<100M	60.0	8,003	203	-
First State Bank	Junction	75.0	0.124	1.000	5,185	89	<100M	48.0	5,185	89	-
First National Bank and Trust Company of	Weatherford	75.0	0.039	0.117	7,686	355	100M-500M	75.0	43,220	486	-
Junction National Bank	Junction	75.0	0.070	0.634	3,795	180	<100M	55.0	5,986	194	-
Triumph Savings Bank, SSB	Dallas	75.0	0.037	0.058	13,310	634	100M-500M	78.0	89,281	984	-
The First National Bank in Cooper	Cooper	75.0	0.087	1.000	3,898	110	<100M	45.0	3,898	110	-
Texana Bank, National Association	Linden	75.0	0.050	0.111	7,723	363	100M-500M	75.0	40,683	507	-
Peoples Bank	Lubbock	75.0	0.030	0.116	9,894	449	100M-500M	73.0	51,731	652	-
Powell State Bank	Powell	75.0	0.127	1.000	3,476	129	<100M	50.0	3,476	129	-
Citizens State Bank	Corrigan	75.0	0.046	0.249	4,978	201	100M-500M	60.0	15,822	248	-
Llano National Bank	Llano	75.0	0.049	0.202	6,632	256	100M-500M	83.0	32,880	342	-
Bandera Bank	Bandera	72.5	0.064	0.432	3,160	159	<100M	60.0	7,323	186	-
Guaranty Bond Bank, National Association	Mount Pleas	72.5	0.018	0.082	21,484	893	1B-10B	68.0	114,447	1,398	-
Alliance Bank	Sulphur Spr	72.5	0.020	0.088	11,600	692	500M-1B	58.0	51,284	871	0.003
Classic Bank, National Association	Cameron	72.5	0.029	0.139	7,814	315	100M-500M	78.0	48,563	476	-
Community Bank	Fort Worth	72.5	0.027	0.086	15,056	708	500M-1B	93.0	137,987	1,226	-
The First National Bank of Evant	Evant	72.5	0.054	0.371	3,582	158	<100M	63.0	9,665	192	-
The First National Bank of Floydada	Floydada	72.5	0.056	1.000	5,469	71	<100M	40.0	5,469	71	-
Anahuac National Bank	Anahuac	72.5	0.058	0.252	5,244	172	<100M	63.0	17,604	233	-
Ennis State Bank	Ennis	72.5	0.050	0.105	6,749	297	100M-500M	78.0	41,636	465	-
Security State Bank	Littlefield	72.5	0.046	0.159	5,479	229	100M-500M	70.0	25,803	316	-
Community Bank	Longview	72.5	0.037	0.115	7,760	280	100M-500M	78.0	48,726	465	-
The Bank and Trust, S.S.B.	Del Rio	72.5	0.019	0.158	8,084	413	100M-500M	58.0	32,907	542	-
Vista Bank	Ralls	72.5	0.031	0.134	7,644	377	100M-500M	70.0	40,006	512	-
Northstar Bank of Texas	Denton	72.5	0.020	0.063	22,068	778	1B-10B	73.0	155,592	1,341	-
Texas First State Bank	Riesel	72.5	0.026	0.170	9,077	381	100M-500M	60.0	34,066	518	-
Crowell State Bank	Crowell	72.5	0.089	0.615	3,056	178	<100M	58.0	4,965	191	-
Liberty Bank	Hurst	72.5	0.036	0.088	11,800	371	100M-500M	83.0	82,691	627	-
Lovelady State Bank	Lovelady	72.5	0.071	0.434	2,960	157	<100M	55.0	6,825	179	-
Commercial Bank of Texas, National Assn	Nacogdoches	72.5	0.023	0.104	11,501	384	100M-500M	68.0	61,850	598	0.001
Johnson City Bank	Johnson Cit	72.5	0.052	0.215	5,079	170	<100M	78.0	23,610	242	-
Texas National Bank	Sweetwater	72.5	0.037	0.285	3,864	205	100M-500M	60.0	13,567	252	-
HBank Texas	Grapevine	72.5	0.045	0.180	5,573	242	100M-500M	63.0	21,964	306	-
Frontier Bank of Texas	Elgin	72.5	0.034	0.248	4,484	280	100M-500M	58.0	15,423	323	-
The Liberty National Bank in Paris	Paris	70.0	0.021	0.296	5,267	259	100M-500M	50.0	14,535	313	-
The Commercial National Bank of Brady	Brady	70.0	0.033	0.166	4,367	284	100M-500M	48.0	13,069	326	-

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Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Hondo National Bank	Hondo	70.0	0.029	0.176	5,788	199	100M-500M	63.0	26,813	281	-
Community National Bank	Midland	70.0	0.020	0.049	19,081	661	500M-1B	73.0	148,104	1,248	-
Citizens State Bank	Miles	70.0	0.046	0.206	3,918	135	<100M	63.0	16,509	193	-
The First State Bank	Abernathy	70.0	0.174	1.000	4,784	52	<100M	53.0	4,784	52	-
The First National Bank of Anson	Anson	70.0	0.050	0.467	2,784	157	<100M	48.0	5,906	175	-
Wellington State Bank	Wellington	70.0	0.026	0.225	5,930	262	100M-500M	50.0	17,750	315	-
The First National Bank of Sterling City	Sterling Ci	70.0	0.042	1.000	5,426	84	100M-500M	38.0	5,426	84	-
Sage Capital Bank, National Association	Gonzales	70.0	0.027	0.103	8,206	383	100M-500M	58.0	35,058	505	-
Alliance Bank Central Texas	Waco	70.0	0.032	0.184	6,022	241	100M-500M	63.0	23,780	328	-
The Bank of San Jacinto County, Coldsprui	Coldspring	70.0	0.079	1.000	2,651	89	<100M	40.0	2,651	89	-
Coleman County State Bank	Coleman	70.0	0.049	0.140	4,572	220	<100M	63.0	20,462	299	-
The Morris County National Bank of Napl	Naples	70.0	0.044	0.325	3,792	172	<100M	60.0	11,671	215	-
First State Bank of Odem	Odem	70.0	0.039	0.197	4,805	258	100M-500M	55.0	15,500	325	-
American Bank, National Association	Corpus Chri	70.0	0.019	0.045	22,169	970	1B-10B	73.0	181,006	1,700	-
First Federal Community Bank	Paris	70.0	0.023	0.151	7,535	281	100M-500M	58.0	32,494	420	-
Zavala County Bank	Crystal Cit	70.0	0.056	1.000	3,630	94	<100M	38.0	3,630	94	-
First State Bank and Trust Company	Carthage	70.0	0.018	0.226	8,127	363	100M-500M	55.0	26,848	461	-
Lone Star State Bank of West Texas	Lubbock	70.0	0.028	0.070	15,124	529	500M-1B	65.0	67,454	753	-
Elsa State Bank and Trust Company	Elsa	67.5	0.034	0.174	5,730	171	100M-500M	65.0	26,955	268	-
HomeTown Bank, National Association	Galveston	67.5	0.021	0.075	10,052	427	100M-500M	78.0	85,628	719	-
Security State Bank	Anahuac	67.5	0.037	0.163	5,309	150	100M-500M	53.0	20,106	212	-
Union State Bank	Florence	67.5	0.021	0.089	9,502	450	100M-500M	65.0	53,537	637	-
The First National Bank of Stanton	Stanton	67.5	0.040	0.223	4,600	119	100M-500M	45.0	13,919	161	-
The State National Bank of Groom	Groom	67.5	0.068	0.309	2,575	112	<100M	63.0	8,343	143	-
Farmers State Bank	Groesbeck	67.5	0.031	0.330	3,759	178	100M-500M	45.0	9,508	212	-
The National Bank of Andrews	Andrews	67.5	0.040	0.109	5,970	201	100M-500M	75.0	37,784	333	-
The First National Bank of Quitaque	Quitaque	67.5	0.054	1.000	2,505	98	<100M	40.0	2,505	98	-
Peoples State Bank	Rocksprings	67.5	0.050	1.000	3,009	102	<100M	40.0	3,009	102	-
The First State Bank	Rice	67.5	0.035	0.155	4,791	193	100M-500M	73.0	27,589	292	-
Community National Bank & Trust of Tex	Corsicana	67.5	0.024	0.078	9,000	395	100M-500M	63.0	46,512	583	-
Texas National Bank of Jacksonville	Jacksonvill	67.5	0.035	0.059	12,151	382	100M-500M	78.0	99,492	669	-
Bank of the West	Grapevine	67.5	0.028	0.063	9,877	316	100M-500M	75.0	71,077	608	-
Muleshoe State Bank	Muleshoe	67.5	0.032	0.259	3,437	226	100M-500M	58.0	13,262	256	-
Ballinger National Bank	Ballinger	67.5	0.055	0.570	2,557	119	<100M	48.0	4,487	131	-
The Buckholts State Bank	Buckholts	65.0	0.044	0.253	2,795	191	<100M	40.0	6,452	208	-
Texas Bank	Brownwood	65.0	0.026	0.070	7,506	287	100M-500M	58.0	38,188	426	-

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		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
1st Bank, National Association.	Texarkana	65.0	0.026	0.081	7,605	309	100M-500M	65.0	45,460	466	-
POINTWEST BANK	West	65.0	0.039	1.000	3,762	78	<100M	35.0	3,762	78	-
National Bank	Gatesville	65.0	0.018	0.090	9,716	475	500M-1B	63.0	54,994	685	-
First National Bank of Central Texas	Waco	65.0	0.022	0.058	15,414	595	500M-1B	75.0	119,004	964	-
Hamlin National Bank	Hamlin	65.0	0.034	0.261	3,251	159	<100M	58.0	11,770	207	-
Broadway National Bank	San Antonio	65.0	0.010	0.059	29,924	1,495	1B-10B	65.0	206,762	2,309	-
First Victoria National Bank	Victoria	65.0	0.014	0.043	33,549	1,225	1B-10B	73.0	314,695	2,412	-
Shelby Savings Bank, SSB	Center	65.0	0.023	0.104	5,888	320	100M-500M	68.0	36,547	488	-
Schwertner State Bank	Schwertner	65.0	0.073	1.000	2,970	54	<100M	38.0	2,970	54	-
CommunityBank of Texas, N.A.	Beaumont	65.0	0.017	0.035	29,318	1,024	1B-10B	68.0	235,723	1,938	-
Citizens National Bank of Crosbyton	Crosbyton	65.0	0.068	1.000	3,018	39	<100M	38.0	3,018	39	-
Dalhart Federal Savings & Loan Associatic	Dalhart	65.0	0.037	1.000	3,851	62	100M-500M	35.0	3,851	62	-
Kress National Bank	Kress	65.0	0.065	1.000	2,639	43	<100M	35.0	2,639	43	-
The First National Bank of Paducah	Paducah	65.0	0.040	1.000	1,757	146	<100M	40.0	1,757	146	-
Bank of Brenham, National Association	Brenham	65.0	0.035	0.287	3,532	148	100M-500M	60.0	12,309	199	-
Texas Citizens Bank, National Association	Pasadena	65.0	0.029	0.051	8,719	290	100M-500M	80.0	95,989	650	-
Allegiance Bank Texas	Houston	65.0	0.020	0.037	16,809	575	500M-1B	83.0	201,605	1,217	-
Independent Bank	Mckinney	62.5	0.012	0.026	22,012	810	1B-10B	73.0	301,695	1,752	-
First Community Bank, National Associati	San Benito	62.5	0.027	0.099	6,373	260	100M-500M	78.0	48,111	441	-
First National Bank	Fabens	62.5	0.027	0.086	8,497	217	100M-500M	60.0	41,644	347	-
First Commercial Bank, National Associati	Seguin	62.5	0.038	0.110	5,029	160	100M-500M	80.0	44,478	289	-
First State Bank	Gainesville	62.5	0.014	0.083	9,381	418	500M-1B	60.0	55,245	604	-
The Falls City National Bank	Falls City	62.5	0.019	0.202	5,234	226	100M-500M	63.0	23,306	320	-
Arrowhead Bank	Llano	62.5	0.031	0.149	4,262	169	100M-500M	55.0	18,849	239	-
First United Bank	Dimmitt	62.5	0.013	0.053	14,303	601	1B-10B	53.0	74,905	901	-
Capital Bank	Jacinto Cit	62.5	0.028	0.045	7,869	270	100M-500M	78.0	86,652	526	-
Citizens Bank, National Association	Abilene	62.5	0.038	0.103	3,915	175	100M-500M	68.0	25,450	247	-
The First National Bank of Eldorado	Eldorado	62.5	0.039	0.306	2,605	101	<100M	40.0	6,930	133	-
Citizens National Bank	Crockett	62.5	0.032	0.280	2,819	139	<100M	50.0	9,761	179	0.004
First State Bank Central Texas	Austin	62.5	0.013	0.046	15,331	686	1B-10B	65.0	129,288	1,158	-
Lubbock National Bank	Lubbock	62.5	0.015	0.046	11,659	406	500M-1B	63.0	85,412	711	-
Oglesby State Bank	Oglesby	62.5	0.133	1.000	1,856	53	<100M	45.0	1,856	53	-
Stockmens National Bank in Cotulla	Cotulla	62.5	0.035	0.401	3,433	102	<100M	48.0	8,551	125	-
Unity National Bank of Houston	Houston	62.5	0.064	0.204	4,669	77	<100M	65.0	20,007	114	-
Pinnacle Bank	Keene	62.5	0.018	0.055	10,327	478	500M-1B	65.0	70,847	734	0.001
Farmers State Bank	Center	62.5	0.019	0.104	6,637	290	100M-500M	48.0	28,461	391	-

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		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Texas State Bank	Joaquin	62.5	0.037	0.093	4,592	188	100M-500M	58.0	24,148	271	0.004
NewFirst National Bank	El Campo	62.5	0.020	0.071	9,783	370	100M-500M	68.0	63,732	607	-
Texas Bank and Trust Company	Longview	62.5	0.010	0.030	16,533	679	1B-10B	68.0	184,807	1,466	0.003
Texas Savings Bank	Snyder	62.5	0.040	0.193	3,228	118	<100M	60.0	14,680	168	-
Union State Bank	Kerrville	62.5	0.064	0.325	2,269	112	<100M	55.0	6,977	140	-
Veritex Community Bank	Dallas	62.5	0.022	0.044	12,845	348	500M-1B	78.0	137,110	757	-
Platinum Bank	Lubbock	62.5	0.032	0.072	5,335	233	100M-500M	55.0	27,325	331	-
The Perryton National Bank	Perryton	60.0	0.022	0.216	3,438	158	100M-500M	48.0	12,422	198	-
The First National Bank of Bastrop	Bastrop	60.0	0.018	0.082	6,925	344	100M-500M	63.0	43,395	507	-
The First National Bank of Bellville	Bellville	60.0	0.013	0.162	6,281	215	100M-500M	53.0	29,117	310	-
VINTAGE BANK	Waxahachie	60.0	0.032	0.085	5,058	217	100M-500M	78.0	44,485	359	0.002
The First National Bank of Granbury	Granbury	60.0	0.011	0.126	5,386	266	100M-500M	60.0	37,119	389	-
Southside Bank	Tyler	60.0	0.006	0.057	19,808	2,213	1B-10B	58.0	128,248	2,754	0.001
The Pecos County State Bank	Fort Stockt	60.0	0.024	0.119	4,538	183	100M-500M	63.0	28,234	273	-
Texas First Bank	Texas City	60.0	0.015	0.053	12,626	376	500M-1B	73.0	116,390	772	0.003
First State Bank	Abilene	60.0	0.062	0.220	2,315	110	<100M	58.0	8,381	146	-
Extraco Banks, National Association	Temple	60.0	0.010	0.045	12,478	535	1B-10B	60.0	99,321	925	-
City Bank	Lubbock	60.0	0.010	0.030	19,625	799	1B-10B	58.0	135,978	1,297	-
State National Bank of Texas	Iowa Park	60.0	0.021	0.187	4,595	187	100M-500M	48.0	16,078	255	-
The American National Bank of Texas	Terrell	60.0	0.009	0.027	19,149	776	1B-10B	70.0	278,932	1,818	-
State Bank of De Kalb	De Kalb	60.0	0.034	0.096	4,544	174	100M-500M	50.0	19,137	230	-
The First Liberty National Bank	Liberty	60.0	0.017	0.143	5,505	253	100M-500M	60.0	29,374	354	-
PlainsCapital Bank	Dallas	60.0	0.008	0.027	54,508	2,119	1B-10B	60.0	478,124	3,646	-
Security Bank	Odessa	60.0	0.015	0.028	11,276	431	500M-1B	68.0	122,984	884	-
Carmine State Bank	Carmine	60.0	0.046	1.000	2,748	53	<100M	33.0	2,748	53	-
Industry State Bank	Industry	60.0	0.013	0.126	7,109	340	500M-1B	45.0	25,312	431	0.001
Interstate Bank, ssb	Perryton	60.0	0.022	0.173	3,900	153	100M-500M	45.0	14,983	209	-
Robert Lee State Bank	Robert Lee	60.0	0.044	0.460	2,087	94	<100M	48.0	4,538	110	-
The First National Bank of Lipan	Lipan	60.0	0.091	1.000	1,641	40	<100M	40.0	1,641	40	-
Lone Star National Bank	Pharr	60.0	0.010	0.031	20,357	718	1B-10B	68.0	250,113	1,668	-
Security State Bank, National Association	Ore City	60.0	0.038	0.597	1,757	90	<100M	33.0	2,514	98	-
LegacyTexas Bank	Plano	60.0	0.010	0.025	17,517	538	1B-10B	70.0	221,189	1,327	-
First Command Bank	Fort Worth	60.0	0.012	0.090	8,066	265	500M-1B	73.0	69,474	452	0.057
Trinity Bank, N.A.	Fort Worth	60.0	0.033	0.084	5,680	164	100M-500M	80.0	53,498	361	-
Post Oak Bank, N.A.	Houston	60.0	0.018	0.039	13,313	337	500M-1B	78.0	143,146	754	-
Vista Bank Texas	Houston	57.5	0.016	0.035	10,637	377	500M-1B	75.0	121,748	717	-

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Citizens National Bank of Hillsboro	Hillsboro	57.5	0.018	0.255	3,535	148	100M-500M	55.0	13,872	180	-
First State Bank of Brownsboro	Brownsboro	57.5	0.031	0.260	3,074	104	<100M	53.0	11,675	156	-
First State Bank of Uvalde	Uvalde	57.5	0.008	0.100	7,913	370	500M-1B	48.0	37,891	507	-
The First National Bank of Emory	Emory	57.5	0.022	0.282	2,348	126	100M-500M	45.0	7,699	155	-
Incommons Bank, N.A.	Mexia	57.5	0.032	0.153	3,206	136	100M-500M	65.0	19,029	215	-
The First National Bank of Trinity	Trinity	57.5	0.033	0.331	1,764	103	<100M	43.0	5,131	120	-
The First National Bank of Mertzon	Mertzon	57.5	0.016	0.179	4,748	186	100M-500M	48.0	19,395	264	0.002
First State Bank	Mesquite	57.5	0.023	0.105	4,229	171	100M-500M	53.0	22,371	253	-
Greater South Texas Bank	Falfurrias	57.5	0.053	0.150	2,862	94	<100M	68.0	18,093	146	-
Citizens State Bank	Sealy	57.5	0.019	0.173	3,814	151	100M-500M	58.0	21,041	237	-
Falcon International Bank	Laredo	57.5	0.013	0.046	10,824	381	500M-1B	60.0	85,610	689	0.001
Heritage Bank	Pearland	57.5	0.044	0.112	4,334	112	<100M	68.0	26,577	180	-
Jourdanton State Bank	Jourdanton	57.5	0.021	0.224	3,031	152	100M-500M	43.0	10,225	195	-
First National Bank	Edinburg	57.5	0.007	0.023	21,415	708	1B-10B	60.0	237,658	1,597	0.001
Prosperity Bank	El Campo	57.5	0.006	0.032	95,494	3,811	10-50B	60.0	943,051	7,354	0.001
The Donley County State Bank	Clarendon	57.5	0.042	0.457	1,665	76	<100M	43.0	3,643	84	-
The American National Bank of Mount Pleasant	Mount Pleasant	57.5	0.033	0.196	2,819	118	<100M	65.0	14,391	176	-
Brazos National Bank	Clute	57.5	0.063	1.000	1,678	34	<100M	35.0	1,678	34	-
The First Bank of Celeste	Celeste	57.5	0.042	0.164	1,689	119	<100M	68.0	10,308	150	-
First State Bank	Livingston	57.5	0.016	0.091	4,821	283	100M-500M	75.0	47,758	398	-
Centennial Bank	Plainview	57.5	0.014	0.048	9,815	420	500M-1B	63.0	79,697	701	-
Commercial State Bank	Palmer	57.5	0.045	0.187	3,036	112	<100M	70.0	16,225	170	-
WestStar Bank	El Paso	57.5	0.012	0.029	11,606	399	1B-10B	63.0	119,494	890	-
Star Bank of Texas	Lake Worth	57.5	0.028	0.120	3,979	137	100M-500M	63.0	25,063	217	-
Independent Bank of Texas	Irving	57.5	0.039	0.069	4,265	141	100M-500M	68.0	33,951	290	-
The Community Bank	Bridgeport	57.5	0.046	0.194	2,693	114	<100M	63.0	12,167	158	-
Texas Advantage Community Bank, National	Alvin	57.5	0.043	0.081	4,016	125	<100M	80.0	48,790	258	-
Guadalupe National Bank	Kerrville	57.5	0.035	0.122	3,778	130	100M-500M	68.0	25,114	218	-
Lakeside National Bank	Rockwall	55.0	0.033	0.239	1,787	89	<100M	48.0	7,366	116	-
Citizens National Bank	Cameron	55.0	0.016	0.088	5,682	233	100M-500M	53.0	30,545	346	-
Comerica Bank	Dallas	55.0	0.003	0.005	166,062	5,912	>50B	55.0	2,678,832	15,061	-
American Bank of Commerce	Wolfforth	55.0	0.012	0.033	8,305	412	500M-1B	63.0	81,781	763	-
First State Bank of Mineral Wells	Mineral Wells	55.0	0.029	0.116	3,751	130	100M-500M	50.0	16,673	208	-
American State Bank	Arp	55.0	0.021	0.055	5,662	232	100M-500M	58.0	38,114	355	-
The Granger National Bank	Granger	55.0	0.043	1.000	1,368	39	<100M	33.0	1,368	39	-
First National Bank in Graham	Graham	55.0	0.021	0.070	5,216	207	100M-500M	45.0	24,261	290	-

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First National Bank	Wichita Fal	55.0	0.018	0.063	5,640	194	100M-500M	55.0	35,990	319	-
Sundown State Bank	Sundown	55.0	0.027	0.112	3,897	169	100M-500M	53.0	19,516	235	-
Citizens State Bank	Tenaha	55.0	0.035	1.000	1,264	64	<100M	35.0	1,264	64	-
Citizens State Bank	Anton	55.0	0.044	1.000	1,416	38	<100M	33.0	1,416	38	-
The State National Bank in West	West	55.0	0.022	0.256	1,743	132	<100M	28.0	3,846	146	-
American National Bank & Trust	Wichita Fal	55.0	0.014	0.038	6,132	450	100M-500M	55.0	42,817	624	-
Dilley State Bank	Dilley	55.0	0.019	0.420	2,295	132	100M-500M	43.0	5,468	145	-
Texas Champion Bank	Alice	55.0	0.021	0.047	6,806	261	100M-500M	58.0	42,326	425	-
American Bank of Texas	Sherman	55.0	0.007	0.019	14,457	640	1B-10B	60.0	136,983	1,117	0.001
The First National Bank of Livingston	Livingston	55.0	0.015	0.143	4,977	192	100M-500M	50.0	22,852	262	-
First-Lockhart National Bank	Lockhart	55.0	0.024	0.086	4,271	173	100M-500M	75.0	39,144	309	-
Amegy Bank National Association	Houston	55.0	0.006	0.012	71,859	3,874	10-50B	58.0	720,751	5,954	0.001
Frost Bank	San Antonio	55.0	0.006	0.023	143,022	5,540	10-50B	58.0	1,416,414	11,587	-
First Texas Bank	Killeen	55.0	0.015	0.152	3,697	243	100M-500M	40.0	13,781	306	-
Texas Heritage Bank	Boerne	55.0	0.033	0.088	3,480	156	100M-500M	70.0	29,029	242	-
Justin State Bank	Justin	55.0	0.041	0.144	2,780	90	<100M	68.0	16,872	150	-
ViewPoint Bank, National Association	Plano	55.0	0.006	0.018	21,203	917	1B-10B	55.0	140,871	1,232	-
Hull State Bank	Hull	55.0	0.039	0.210	1,836	64	<100M	43.0	6,628	93	-
Normangee State Bank	Normangee	55.0	0.028	1.000	2,790	53	100M-500M	33.0	2,790	53	-
The Oakwood State Bank	Oakwood	55.0	0.093	1.000	427	31	<100M	40.0	427	31	-
International Bank of Commerce	Laredo	55.0	0.003	0.015	31,661	1,223	1B-10B	55.0	334,475	2,482	-
Kilgore National Bank	Kilgore	55.0	0.031	0.124	2,705	129	<100M	65.0	17,624	191	-
Bank of Houston	Houston	55.0	0.013	0.025	12,167	378	500M-1B	73.0	156,069	1,000	-
Austin County State Bank	Bellville	55.0	0.034	0.125	3,102	137	<100M	65.0	21,073	214	-
Bridge City State Bank	Bridge City	52.5	0.023	0.144	3,367	112	100M-500M	60.0	20,755	194	-
Jefferson Bank	San Antonio	52.5	0.009	0.032	10,071	359	1B-10B	65.0	119,235	816	-
The State National Bank of Big Spring	Big Spring	52.5	0.011	0.202	3,291	152	100M-500M	35.0	9,655	189	-
First State Bank	Three River	52.5	0.021	0.155	2,969	119	100M-500M	30.0	9,021	151	-
American Bank, National Association	Woodway	52.5	0.015	0.043	5,557	213	100M-500M	73.0	70,330	463	-
The Yoakum National Bank	Yoakum	52.5	0.015	0.217	2,863	136	100M-500M	40.0	10,891	170	-
Spur Security Bank	Spur	52.5	0.029	1.000	1,257	70	<100M	35.0	1,257	70	-
First State Bank	Stratford	52.5	0.017	0.128	3,616	151	100M-500M	40.0	15,749	216	-
Riverbend Bank	Fort Worth	52.5	0.049	0.121	2,093	71	<100M	70.0	17,253	124	-
Grand Bank of Texas	Grand Prair	52.5	0.024	0.067	3,946	143	100M-500M	68.0	39,717	299	-
The Waggoner National Bank of Vernon	Vernon	52.5	0.017	0.093	4,412	185	100M-500M	38.0	16,812	236	-
First State Bank	Yoakum	52.5	0.019	0.186	2,904	123	100M-500M	40.0	11,346	163	-

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Commerce Bank	Laredo	52.5	0.010	0.076	5,304	230	500M-1B	43.0	27,339	337	-
The First National Bank of Eagle Lake	Eagle Lake	52.5	0.030	0.078	3,259	137	100M-500M	55.0	21,508	212	-
Farmers National Bank of Newcastle	Newcastle	52.5	0.035	0.289	1,378	77	<100M	45.0	4,748	111	-
The Comanche National Bank	Comanche	52.5	0.012	0.189	3,472	156	100M-500M	45.0	14,966	216	-
Lone Star Capital Bank, National Associat	San Antonio	52.5	0.020	0.069	4,796	167	100M-500M	83.0	65,470	301	-
Live Oak State Bank	Dallas	52.5	0.030	0.100	3,715	101	100M-500M	65.0	26,364	188	-
North Texas Bank, National Association	Decatur	52.5	0.028	0.088	3,794	149	100M-500M	70.0	29,897	260	-
Texas Brand Bank	Garland	52.5	0.030	0.066	3,221	120	100M-500M	70.0	33,846	221	-
Memorial City Bank	Houston	52.5	0.022	0.044	5,397	164	100M-500M	68.0	49,472	358	-
The Roscoe State Bank	Roscoe	50.0	0.017	0.175	2,615	119	100M-500M	33.0	8,060	157	-
First Star Bank, S.S.B.	Bremond	50.0	0.013	0.150	3,743	151	100M-500M	45.0	18,219	216	0.001
Bloomburg State Bank	Bloomburg	50.0	0.057	0.317	769	27	<100M	50.0	2,427	40	-
Spirit of Texas Bank, SSB	College Sta	50.0	0.014	0.038	6,437	228	100M-500M	78.0	95,789	846	-
First National Bank of Giddings	Giddings	50.0	0.020	0.090	3,452	119	100M-500M	58.0	23,538	200	-
The Cowboy Bank of Texas	Maypearl	50.0	0.030	0.416	1,637	52	<100M	43.0	3,936	68	-
West Texas State Bank	Snyder	50.0	0.024	0.085	3,407	119	100M-500M	48.0	19,297	192	-
Woodforest National Bank	The Woodlan	50.0	0.003	0.018	12,586	424	1B-10B	55.0	134,215	1,023	-
Southwest Bank	Fort Worth	50.0	0.010	0.020	11,286	352	1B-10B	63.0	133,636	749	-
First Texas Bank	Georgetown	50.0	0.012	0.051	5,957	251	500M-1B	65.0	60,604	453	-
Houston Community Bank, National Asso	Houston	50.0	0.014	0.046	4,149	195	100M-500M	70.0	51,835	373	-
Citizens National Bank of Texas	Waxahachie	50.0	0.012	0.031	7,690	247	500M-1B	75.0	107,409	603	-
Kleberg First National Bank of Kingsville	Kingsville	50.0	0.011	0.062	5,245	195	100M-500M	50.0	35,624	351	-
Castroville State Bank	Castroville	50.0	0.019	0.231	2,415	97	100M-500M	43.0	9,574	132	-
Muenster State Bank	Muenster	50.0	0.017	0.259	2,713	91	100M-500M	38.0	9,090	115	-
Graham Savings and Loan, SSB	Graham	50.0	0.022	0.206	2,804	80	100M-500M	50.0	13,512	136	-
Inwood National Bank	Dallas	50.0	0.007	0.018	9,850	405	1B-10B	60.0	126,538	888	-
The Karnes County National Bank of Karn	Karnes City	50.0	0.015	0.105	3,792	159	100M-500M	48.0	20,881	283	-
Worthington National Bank	Arlington	50.0	0.023	0.048	3,912	130	100M-500M	70.0	46,131	302	-
Third Coast Bank, SSB	Humble	50.0	0.022	0.032	5,615	165	100M-500M	75.0	78,627	439	-
Bank of South Texas	Mcallen	47.5	0.031	0.146	2,285	69	<100M	55.0	13,650	123	-
The First National Bank of Mount Vernon	Mount Verno	47.5	0.010	0.314	1,875	95	100M-500M	35.0	5,969	114	-
First National Bank	Groesbeck	47.5	0.022	0.374	1,139	56	<100M	38.0	3,044	67	-
First Bank & Trust Company	Lubbock	47.5	0.011	0.030	6,711	253	500M-1B	60.0	73,549	516	0.006
Central National Bank	Waco	47.5	0.010	0.030	6,859	220	500M-1B	53.0	57,161	443	-
The First Bank	Roxton	47.5	0.028	0.237	1,581	60	<100M	48.0	6,666	86	-
Fort Davis State Bank	Fort Davis	47.5	0.031	0.120	2,174	87	<100M	50.0	11,887	126	-

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

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		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Texas Gulf Bank, National Association	Freeport	47.5	0.012	0.038	5,673	200	100M-500M	53.0	47,793	371	-
HomeBank Texas	Seagoville	47.5	0.025	0.072	2,924	117	100M-500M	70.0	31,287	217	-
Schertz Bank & Trust	Schertz	47.5	0.021	0.052	4,245	146	100M-500M	75.0	49,581	313	-
The Dublin National Bank	Dublin	47.5	0.029	0.299	793	49	<100M	43.0	2,652	61	-
Commercial State Bank of El Campo	El Campo	47.5	0.019	0.053	3,772	169	100M-500M	65.0	39,649	324	-
Nixon State Bank	Nixon	47.5	0.024	0.187	2,078	80	<100M	55.0	11,137	121	-
The Ozona National Bank	Ozona	47.5	0.018	0.072	3,801	190	100M-500M	53.0	26,523	291	-
Inter National Bank	Mcallen	47.5	0.005	0.023	9,582	265	1B-10B	55.0	111,840	660	-
Pilgrim Bank	Pittsburg	47.5	0.013	0.054	4,653	206	100M-500M	50.0	34,005	333	-
Peoples Bank	Colleyville	47.5	0.029	0.123	2,029	75	<100M	55.0	13,838	128	-
Amistad Bank	Del Rio	45.0	0.042	0.135	1,133	40	<100M	53.0	6,571	74	-
The First National Bank of Bells/Savoy	Bells	45.0	0.027	0.206	1,268	46	<100M	43.0	5,542	73	-
International Bank of Commerce	Brownsville	45.0	0.008	0.025	7,105	260	500M-1B	53.0	66,186	483	-
COMMUNITY BANK OF SNYDER	Snyder	45.0	0.023	0.095	3,141	72	100M-500M	50.0	20,825	127	-
First National Bank	Spearman	45.0	0.018	0.078	3,397	140	100M-500M	55.0	25,818	228	-
Citizens State Bank	Ganado	45.0	0.022	1.000	1,344	22	<100M	33.0	1,344	22	-
First Community Bank, National Associati	Sugar Land	45.0	0.009	0.037	5,576	243	500M-1B	53.0	48,553	440	-
Security State Bank	Farwell	45.0	0.019	0.131	2,056	90	100M-500M	33.0	7,947	117	-
Grapeland State Bank	Grapeland	45.0	0.036	0.253	1,142	35	<100M	50.0	4,521	51	-
Texas National Bank	Mercedes	45.0	0.022	0.110	2,618	99	100M-500M	48.0	15,586	140	0.002
Pavillion Bank	Richardson	45.0	0.025	0.116	2,024	82	<100M	48.0	11,853	118	-
Farmers and Merchants Bank	De Leon	45.0	0.023	0.207	1,452	56	<100M	43.0	6,846	81	-
Peoples State Bank	Shepherd	45.0	0.019	0.128	1,956	89	100M-500M	53.0	13,868	136	-
The First National Bank of Kemp	Kemp	45.0	0.026	0.167	1,470	76	<100M	58.0	8,790	110	-
The Lytle State Bank of Lytle, Texas	Lytle	45.0	0.018	0.361	1,448	75	<100M	40.0	4,012	91	-
First Texas Bank	Lampasas	45.0	0.016	0.220	1,761	86	100M-500M	43.0	7,670	116	-
TransPecos Banks	Pecos	45.0	0.019	0.101	2,648	89	100M-500M	45.0	15,620	153	-
Preston National Bank	Dallas	45.0	0.040	0.079	2,138	60	<100M	58.0	18,418	116	0.011
Icon Bank of Texas, National Association	Houston	45.0	0.012	0.030	5,669	173	100M-500M	60.0	65,877	396	-
Business Bank of Texas, N.A.	Austin	45.0	0.030	0.081	2,672	67	<100M	55.0	21,042	133	-
First Security Bank, National Association	Flower Moun	42.5	0.019	0.047	3,172	110	100M-500M	65.0	37,207	241	-
The First National Bank of Hico	Hico	42.5	0.021	0.307	877	48	<100M	40.0	2,861	60	-
West Texas National Bank	Midland	42.5	0.007	0.019	5,551	219	500M-1B	45.0	41,926	409	-
Wallis State Bank	Wallis	42.5	0.014	0.026	5,105	154	100M-500M	73.0	79,186	431	0.001
The First National Bank of Shiner	Shiner	42.5	0.008	0.155	2,646	94	100M-500M	40.0	13,266	150	-
First National Bank of Fort Stockton	Fort Stockt	42.5	0.025	0.155	1,554	56	<100M	33.0	6,331	84	-

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		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
North Dallas Bank & Trust Co.	Dallas	42.5	0.005	0.031	6,057	219	1B-10B	53.0	74,667	506	-
First State Bank	Shallowater	42.5	0.029	0.078	1,789	67	<100M	60.0	16,931	100	-
Peoples State Bank of Hallettsville	Hallettsvil	42.5	0.009	0.296	2,017	71	100M-500M	30.0	5,660	89	-
The First National Bank of Edgewood	Edgewood	42.5	0.028	0.425	522	19	<100M	35.0	1,228	25	-
The First National Bank of Woodsboro	Woodsboro	42.5	0.023	0.256	1,246	14	<100M	10.0	1,246	14	-
Texas Republic Bank, National Association	Frisco	42.5	0.025	0.102	2,346	72	<100M	60.0	19,649	137	-
Fidelity Bank of Texas	Waco	42.5	0.023	0.094	2,032	75	<100M	55.0	16,063	126	-
First National Bank in Port Lavaca	Port Lavaca	42.5	0.013	0.130	2,827	96	100M-500M	38.0	13,213	152	-
Citizens State Bank of Luling	Luling	42.5	0.036	0.076	2,264	82	<100M	63.0	21,534	173	-
Beal Bank, SSB	Plano	42.5	0.001	0.009	4,064	496	1B-10B	45.0	39,529	853	-
First State Bank	Spearman	40.0	0.018	0.100	2,193	94	100M-500M	35.0	10,044	143	-
Texas Financial Bank	Eden	40.0	0.018	0.217	1,548	56	<100M	35.0	5,790	72	-
Chappell Hill Bank	Chappell Hi	40.0	0.027	0.224	665	20	<100M	38.0	2,684	30	-
First Bank and Trust of Childress	Childress	40.0	0.023	0.076	1,817	74	<100M	60.0	19,398	136	-
Western National Bank	Odessa	40.0	0.004	0.010	5,289	232	1B-10B	45.0	55,737	493	-
The First State Bank	Columbus	40.0	0.012	0.232	1,521	65	100M-500M	40.0	6,564	95	-
First State Bank in Tuscola	Tuscola	40.0	0.025	0.246	561	23	<100M	35.0	2,019	34	-
The Bank of River Oaks	Houston	40.0	0.012	0.024	3,971	139	100M-500M	70.0	67,530	417	-
Pioneer Bank, SSB	Dripping Sp	40.0	0.015	0.044	3,507	106	100M-500M	65.0	45,322	255	-
Texas Security Bank	Dallas	40.0	0.017	0.030	3,580	125	100M-500M	70.0	58,026	320	-
R Bank	Round Rock	40.0	0.018	0.047	3,273	104	100M-500M	60.0	34,253	257	-
Mineola Community Bank, S.S.B.	Mineola	37.5	0.011	0.106	1,710	102	100M-500M	43.0	11,949	148	-
First Federal Bank Littlefield, Texas	Littlefield	37.5	0.015	0.248	692	39	<100M	20.0	1,905	47	-
Bank Texas, National Association	Quitman	37.5	0.013	0.041	3,752	140	100M-500M	50.0	31,882	247	-
The First National Bank of Aspermont	Aspermont	37.5	0.017	0.262	1,004	28	<100M	35.0	3,827	38	-
Lone Star Bank, S.S.B.	Moulton	37.5	0.010	0.074	2,921	112	100M-500M	45.0	22,596	201	0.001
The Blanco National Bank	Blanco	37.5	0.014	0.088	2,244	92	100M-500M	68.0	25,572	162	0.002
First National Bank of Burleson	Burleson	37.5	0.017	0.042	2,951	119	100M-500M	75.0	49,826	263	-
The Moody National Bank	Galveston	37.5	0.007	0.019	6,025	186	500M-1B	53.0	74,722	467	-
United Central Bank	Garland	37.5	0.003	0.006	4,702	250	1B-10B	65.0	179,621	1,333	-
Texas Regional Bank	Harlingen	37.5	0.015	0.047	2,841	110	100M-500M	63.0	34,814	211	-
The First National Bank in Falfurrias	Falfurrias	37.5	0.014	0.133	1,049	68	<100M	38.0	6,151	81	-
The Lamesa National Bank	Lamesa	37.5	0.010	0.093	2,467	113	100M-500M	35.0	14,717	149	-
The City State Bank of Palacios	Palacios	37.5	0.017	0.305	872	34	<100M	35.0	2,855	46	-
National Bank & Trust	La Grange	37.5	0.007	0.282	1,447	57	100M-500M	30.0	4,418	74	0.001
Citizens Bank	Claude	37.5	0.012	0.172	1,541	84	100M-500M	43.0	8,571	115	0.001

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
South Padre Bank, National Association	South Padre	37.5	0.027	0.141	1,215	32	<100M	53.0	8,318	69	-
Texas Community Bank, National Association	The Woodland	37.5	0.016	0.046	3,157	110	100M-500M	50.0	27,011	184	-
Vantage Bank Texas, National Association	Refugio	35.0	0.013	0.023	3,714	123	100M-500M	68.0	61,213	320	-
Patriot Bank	Houston	35.0	0.004	0.007	4,332	160	1B-10B	48.0	77,245	413	-
The Brady National Bank	Brady	35.0	0.016	0.100	1,580	64	<100M	48.0	12,858	88	-
Zapata National Bank	Zapata	35.0	0.013	0.139	1,203	67	<100M	38.0	7,065	98	-
The First National Bank of Tahoka	Tahoka	35.0	0.012	0.235	778	42	<100M	30.0	3,266	51	-
The First National Bank of Winnsboro	Winnsboro	35.0	0.018	0.059	2,407	93	100M-500M	40.0	15,882	147	-
Hill Bank & Trust Co.	Weimar	35.0	0.007	0.359	801	48	100M-500M	35.0	2,231	62	-
Angelina Savings Bank, SSB	Lufkin	35.0	0.017	0.146	964	36	<100M	28.0	4,306	55	-
Citizens Bank	Kilgore	35.0	0.008	0.025	2,718	151	100M-500M	40.0	25,239	237	-
Border Capital Bank, National Association	Mcallen	35.0	0.015	0.050	2,459	85	100M-500M	58.0	28,262	214	-
Henderson Federal Savings Bank	Henderson	35.0	0.012	0.155	1,299	37	100M-500M	45.0	8,354	71	-
Bank of Texas	Midland	35.0	0.016	0.028	3,274	81	100M-500M	58.0	41,399	200	-
Affiliated Bank	Bedford	35.0	0.008	0.042	3,438	101	100M-500M	58.0	45,891	241	-
Westbound Bank	Katy	35.0	0.018	0.042	2,527	72	100M-500M	50.0	23,426	177	-
Integrity Bank, SSB	Houston	35.0	0.009	0.020	4,219	129	100M-500M	50.0	46,896	315	-
First National Bank of South Padre Island	South Padre	32.5	0.015	0.142	960	28	<100M	45.0	6,749	49	-
First National Bank of Alvin	Alvin	32.5	0.011	0.104	1,297	60	100M-500M	25.0	6,689	82	-
The First National Bank of Amherst	Amherst	32.5	0.009	0.451	161	12	<100M	33.0	357	14	-
Town North Bank, National Association	Dallas	32.5	0.004	0.055	2,849	130	500M-1B	25.0	12,911	169	0.004
Tradition Bank - Bellaire	Houston	32.5	0.007	0.022	3,406	126	100M-500M	50.0	45,794	312	-
Mainland Bank	Texas City	32.5	0.022	0.058	2,418	55	100M-500M	50.0	21,828	136	-
The Chasewood Bank	Houston	32.5	0.020	0.071	2,092	34	100M-500M	43.0	14,869	85	-
Texas State Bank	San Angelo	32.5	0.010	0.073	2,183	96	100M-500M	35.0	15,184	173	-
Pointbank	Pilot Point	32.5	0.009	0.028	3,247	104	100M-500M	53.0	44,819	267	-
TexStar National Bank	Universal C	32.5	0.015	0.025	2,853	86	100M-500M	70.0	56,598	285	-
The Bank & Trust of Bryan/College Station	Bryan	32.5	0.009	0.025	2,902	123	100M-500M	55.0	43,247	275	-
AccessBank Texas	Denton	32.5	0.018	0.047	2,295	77	100M-500M	58.0	27,430	173	-
Texan Bank	Sugar Land	32.5	0.021	0.047	2,254	52	100M-500M	70.0	41,366	153	-
Bandera First State Bank	Bandera	32.5	0.023	0.074	1,059	34	<100M	60.0	12,960	76	-
The First National Bank of Hebbronville	Hebbronville	30.0	0.009	0.141	1,256	50	100M-500M	30.0	6,654	71	-
Gruver State Bank	Gruver	30.0	0.016	0.084	1,033	51	<100M	30.0	6,683	76	-
First Bank and Trust of Memphis	Memphis	30.0	0.022	0.060	1,369	55	<100M	45.0	11,686	91	-
Fayetteville Bank	Fayetteville	30.0	0.006	0.104	2,035	75	100M-500M	43.0	16,691	132	-
The First National Bank of Throckmorton	Throckmorton	30.0	0.010	0.217	299	16	<100M	33.0	1,377	21	-

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
D'Hanis State Bank	Hondo	30.0	0.021	0.106	928	32	<100M	38.0	6,147	51	-
The City National Bank of San Saba	San Saba	30.0	0.010	0.159	574	22	<100M	33.0	3,616	33	-
State Bank and Trust Company, Dallas	Carrollton	30.0	0.011	0.027	2,319	104	100M-500M	58.0	36,307	228	-
West Side Bank and Trust	Fort Worth	30.0	0.021	0.047	1,226	42	<100M	63.0	20,402	112	-
First National Bank in Dalhart	Dalhart	30.0	0.018	0.065	1,158	53	<100M	55.0	13,755	108	-
Plains State Bank	Humble	30.0	0.011	0.022	2,843	100	100M-500M	60.0	48,728	255	-
First National Bank of Jasper	Jasper	30.0	0.009	0.067	2,065	82	100M-500M	58.0	26,923	166	-
Sovereign Bank	Dallas	30.0	0.003	0.008	3,638	132	1B-10B	45.0	54,121	326	-
Texas Leadership Bank	Royse City	30.0	0.019	0.058	1,322	42	<100M	33.0	8,735	78	-
The Bank of San Antonio	San Antonio	30.0	0.009	0.018	3,434	105	100M-500M	53.0	48,663	275	-
Liberty Capital Bank	Addison	30.0	0.021	0.036	2,229	55	100M-500M	58.0	27,648	149	-
The First National Bank of Beeville	Beeville	27.5	0.007	0.027	2,203	93	100M-500M	30.0	20,065	161	-
Central Bank	Houston	27.5	0.006	0.022	2,671	126	100M-500M	38.0	29,301	230	-
First State Bank of Mobeetie	Mobeetie	27.5	0.009	0.122	877	45	100M-500M	30.0	5,356	65	-
Burton State Bank	Burton	27.5	0.009	0.198	490	23	<100M	28.0	2,472	32	-
The First National Bank of Trenton	Trenton	27.5	0.007	0.101	1,122	57	100M-500M	43.0	10,361	98	-
Memphis State Bank	Memphis	27.5	0.011	0.150	365	29	<100M	38.0	2,430	40	-
TrustTexas Bank, SSB	Cuero	27.5	0.007	0.045	1,669	62	100M-500M	40.0	19,669	134	-
First National Bank Texas	Killeen	27.5	0.002	0.031	2,719	89	1B-10B	45.0	42,878	249	-
United Texas Bank	Dallas	27.5	0.011	0.043	2,250	44	100M-500M	33.0	17,414	92	-
Atascosa National Bank	Pleasanton	27.5	0.007	0.149	603	42	<100M	23.0	2,919	56	-
Citizens 1st Bank	Tyler	27.5	0.004	0.031	3,098	107	500M-1B	40.0	36,270	246	-
ValueBank Texas	Corpus Chri	27.5	0.012	0.038	2,296	84	100M-500M	63.0	35,718	206	-
Crockett National Bank	Ozona	27.5	0.006	0.046	2,773	85	100M-500M	28.0	17,554	142	-
American First National Bank	Houston	27.5	0.004	0.006	3,528	93	500M-1B	68.0	157,889	576	-
Green Bank, National Association	Houston	27.5	0.002	0.004	3,396	103	1B-10B	45.0	78,613	364	-
First State Bank	Hemphill	25.0	0.010	0.147	511	18	<100M	35.0	3,469	25	-
The First State Bank	Hallsville	25.0	0.003	0.197	89	3	<100M	33.0	452	5	-
First Bank	Whitney	25.0	0.009	0.123	513	31	<100M	30.0	3,521	61	-
Fayette Savings Bank, SSB	La Grange	25.0	0.009	0.120	781	23	<100M	40.0	6,525	46	-
The First National Bank of Chillicothe	Chillicothe	25.0	0.007	0.135	320	10	<100M	15.0	985	16	-
Columbus State Bank	Columbus	25.0	0.009	0.144	737	35	<100M	23.0	3,515	48	-
Lone Star Bank	Houston	25.0	0.014	0.026	1,474	41	100M-500M	60.0	31,049	128	-
OMNIBANK, National Association	Houston	22.5	0.007	0.017	2,055	72	100M-500M	45.0	35,340	198	-
Farmers State Bank	Bertram	22.5	0.017	0.058	500	23	<100M	60.0	8,670	47	-
Commerce Bank Texas	Stockdale	22.5	0.014	0.044	615	24	<100M	60.0	12,444	58	-

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
MetroBank, National Association	Houston	22.5	0.003	0.004	2,923	75	1B-10B	65.0	154,787	602	-
Preferred Bank	Houston	22.5	0.008	0.053	1,522	41	100M-500M	33.0	15,303	80	-
Colonial Savings, F.A.	Fort Worth	22.5	0.001	0.111	1,059	23	1B-10B	38.0	9,516	49	-
First Bank & Trust	Seymour	22.5	0.009	0.113	403	29	<100M	23.0	2,315	37	-
First National Bank of Colorado City	Colorado Ci	22.5	0.011	0.046	396	58	<100M	55.0	8,312	80	-
Huntington State Bank	Huntington	22.5	0.008	0.026	1,838	58	100M-500M	43.0	24,554	144	0.010
OmniAmerican Bank	Fort Worth	22.5	0.002	0.020	2,631	77	1B-10B	33.0	27,289	185	-
Independence Bank, National Association	Houston	22.5	0.008	0.022	1,732	60	100M-500M	55.0	33,308	214	-
Meridian Bank Texas	Fort Worth	22.5	0.008	0.013	2,002	70	100M-500M	40.0	28,758	161	-
The Brenham National Bank	Brenham	20.0	0.005	0.038	1,404	69	100M-500M	40.0	20,135	143	-
Gladewater National Bank	Gladewater	20.0	0.011	0.059	601	25	<100M	35.0	6,654	50	-
First National Bank of Lake Jackson	Lake Jackso	20.0	0.003	0.065	625	36	100M-500M	30.0	7,424	70	-
Texas Star Bank, SSB	Lott	20.0	0.007	0.080	686	34	<100M	43.0	7,940	65	-
Texas Exchange Bank, ssb	Crowley	20.0	0.010	0.017	1,338	55	100M-500M	25.0	11,182	81	-
Capital Bank, SSB	El Paso	20.0	0.008	0.026	1,607	47	100M-500M	45.0	24,652	149	-
Capital Bank of Texas	Carrizo Spr	20.0	0.012	0.055	682	28	<100M	30.0	6,702	53	-
T Bank, National Association	Dallas	20.0	0.012	0.016	1,513	54	100M-500M	75.0	61,012	253	-
Southwest Securities , FSB	Dallas	17.5	0.001	0.005	1,372	79	1B-10B	45.0	60,731	350	-
Texas Bank Financial	Weatherford	17.5	0.007	0.058	590	32	<100M	43.0	8,865	64	-
Bank of Commerce	Mclean	17.5	0.013	0.039	374	12	<100M	60.0	9,600	43	-
American Bank, National Association	Dallas	17.5	0.002	0.069	112	3	<100M	10.0	112	3	-
Citizens State Bank	Princeton	17.5	0.006	0.075	239	16	<100M	38.0	3,182	28	-
The State Bank of Texas	Houston	17.5	0.006	0.028	1,029	54	100M-500M	30.0	13,442	102	-
Synergy Bank, S.S.B.	Mckinney	17.5	0.008	0.030	920	37	100M-500M	30.0	11,748	87	-
Park Cities Bank	Dallas	17.5	0.003	0.012	1,442	69	100M-500M	23.0	13,447	138	-
Grand Bank	Dallas	17.5	0.003	0.018	1,661	52	500M-1B	25.0	22,152	124	-
Vision Bank - Texas	Richardson	17.5	0.007	0.017	1,176	53	100M-500M	45.0	26,847	125	-
Golden Bank, National Association	Houston	15.0	0.002	0.005	1,283	41	500M-1B	53.0	65,724	234	-
Pearland State Bank	Pearland	15.0	0.005	0.042	847	48	100M-500M	30.0	11,445	89	-
First State Bank	Overton	15.0	0.008	0.042	335	13	<100M	38.0	5,849	37	-
Benchmark Bank	Plano	15.0	0.004	0.019	1,414	50	100M-500M	45.0	37,187	171	-
Southwestern National Bank	Houston	15.0	0.004	0.014	1,546	36	100M-500M	45.0	39,556	147	-
Preston State Bank	Dallas	15.0	0.009	0.018	1,056	31	100M-500M	40.0	19,015	76	-
Pegasus Bank	Dallas	15.0	0.004	0.016	994	38	100M-500M	40.0	24,760	125	-
Prosper Bank	Prosper	12.5	0.007	0.016	471	16	<100M	35.0	10,570	92	-
Share Plus Federal Bank	Plano	10.0	0.002	0.016	694	15	100M-500M	38.0	22,459	74	-

Table 3B. Expanded. Micro Business Lending Institutions in Texas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Rank		(1,000)	Number
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Fort Hood National Bank	Fort Hood	10.0	-	0.001	22	1	100M-500M	18.0	7,177	22	-
Titan Bank, N.A.	Mineral Wel	10.0	0.004	0.012	240	12	<100M	45.0	12,131	56	-
USAA Federal Savings Bank	San Antonio	10.0	-	-	-	-	>50B	28.0	315	3	0.252
NexBank, SSB	Dallas	10.0	-	0.001	235	12	1B-10B	20.0	15,809	72	-
State Bank of Texas	Dallas	10.0	0.002	0.004	935	23	100M-500M	38.0	31,856	159	-
Wells Fargo Bank South Central, National	Houston	10.0	-	-	-	-	10-50B	10.0	-	-	-
Tolleson Private Bank	Dallas	10.0	-	0.002	153	4	100M-500M	13.0	4,092	18	-
One World Bank	Dallas	10.0	0.003	0.006	285	8	<100M	40.0	15,409	79	-
Libertad Bank SSB	Austin	10.0	0.003	0.009	154	6	<100M	38.0	9,049	26	-
First Private Bank of Texas	Dallas	10.0	0.001	0.011	385	16	100M-500M	23.0	12,219	63	-
Collin Bank	Plano	10.0	0.003	0.012	593	26	100M-500M	18.0	9,573	54	-
Providence Bank of Texas	Southlake	10.0	0.004	0.010	427	13	100M-500M	38.0	16,903	57	-
The MINT National Bank	Kingwood	10.0	0.003	0.008	160	7	<100M	48.0	13,011	43	-

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.