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Bankers' Index

AN ANALYSIS OF TEXAS COMMUNITY BANKS





The Bankers' Index is published by the Texas office of Moss Adams. For more information on the data presented in this report, contact **Kalgi Ganatra, Manager, at (214) 242-7435.**

Texas

DALLAS

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Dallas, TX 75254
(972) 458-2296

HOUSTON

500 Dallas Street
Suite 2500
Houston, TX 77002
(713) 850-9814

PLANO

4965 Preston Park Boulevard
Suite 300
Plano, TX 75093
(972) 732-8100

ASSET SIZE DEFINITION

Group A \$0-\$250 million

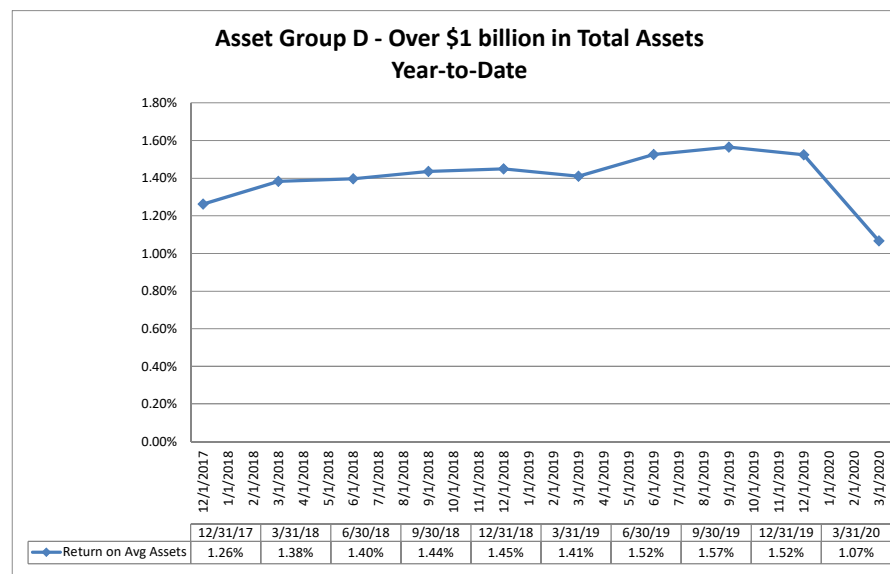
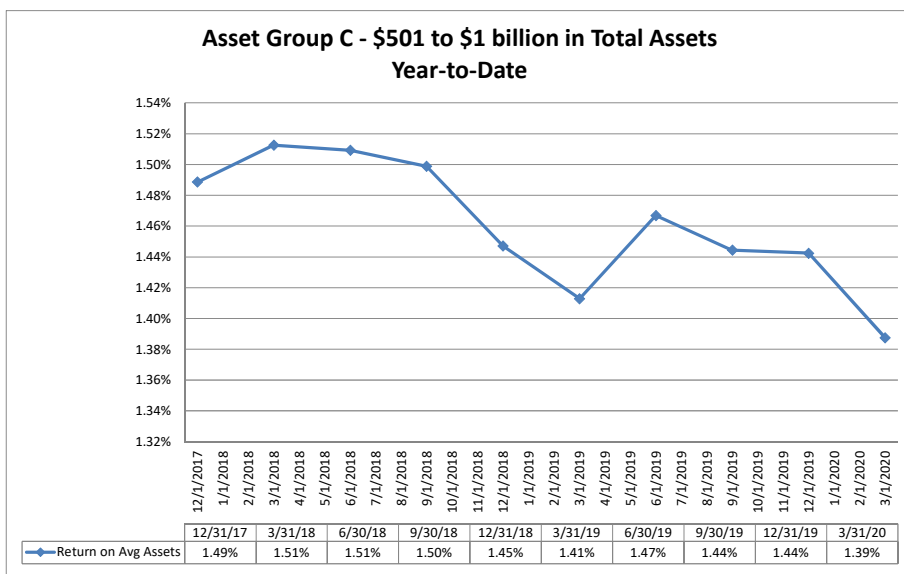
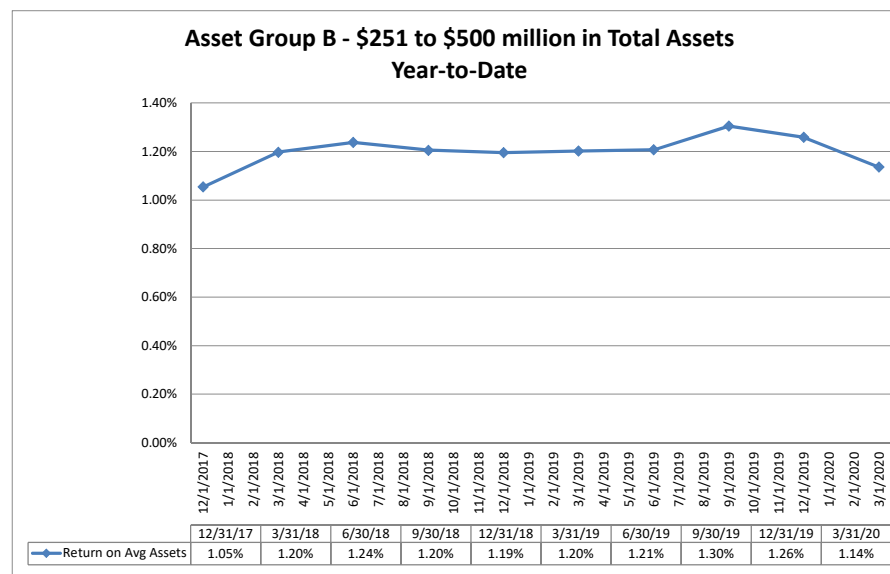
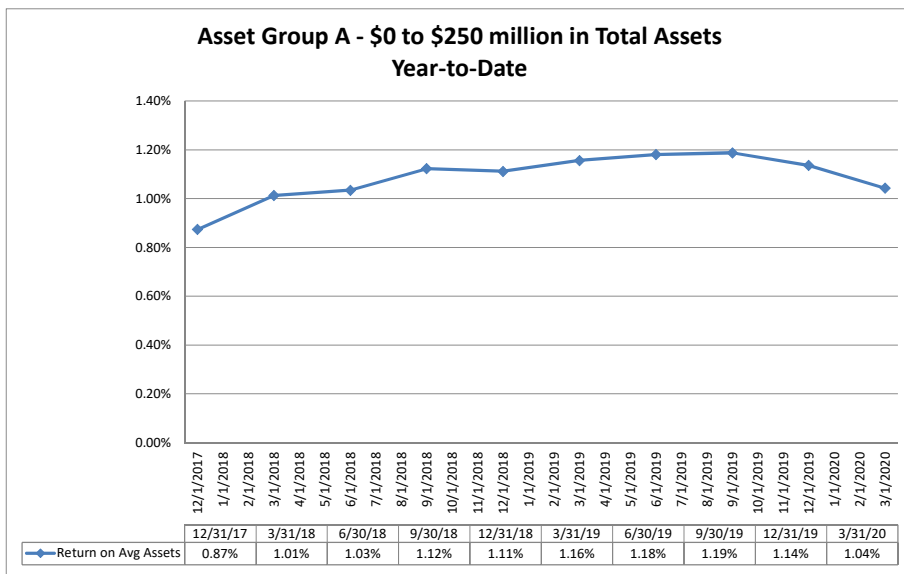
Group B \$251 million-\$500 million

Group C \$501 million-\$1 billion

Group D Over \$1 billion

Performance Analysis

Summary Trends of Historical Asset Group Averages: Return on Average Assets



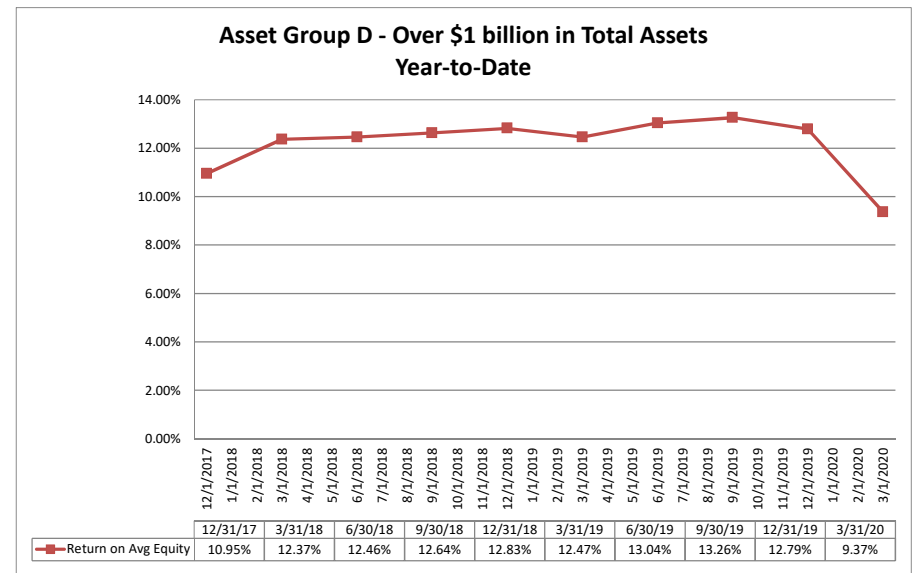
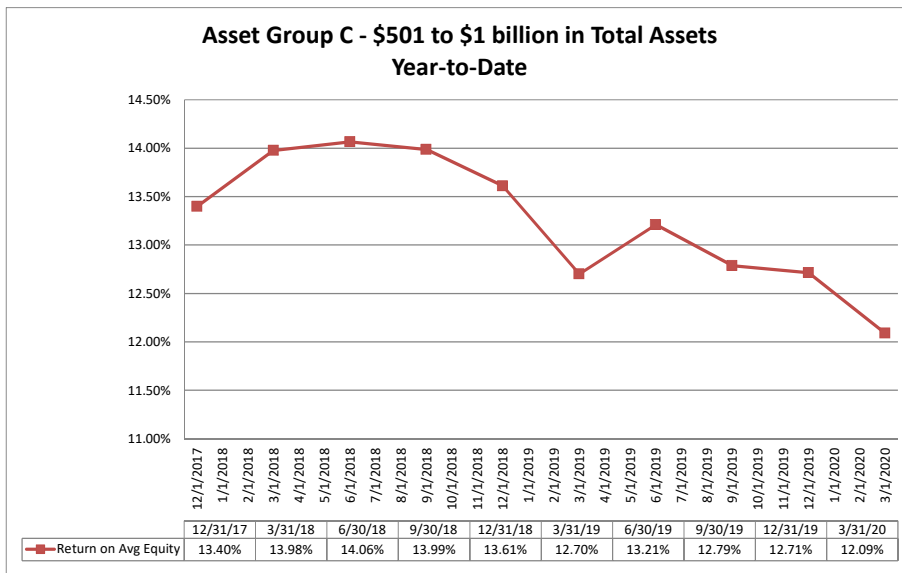
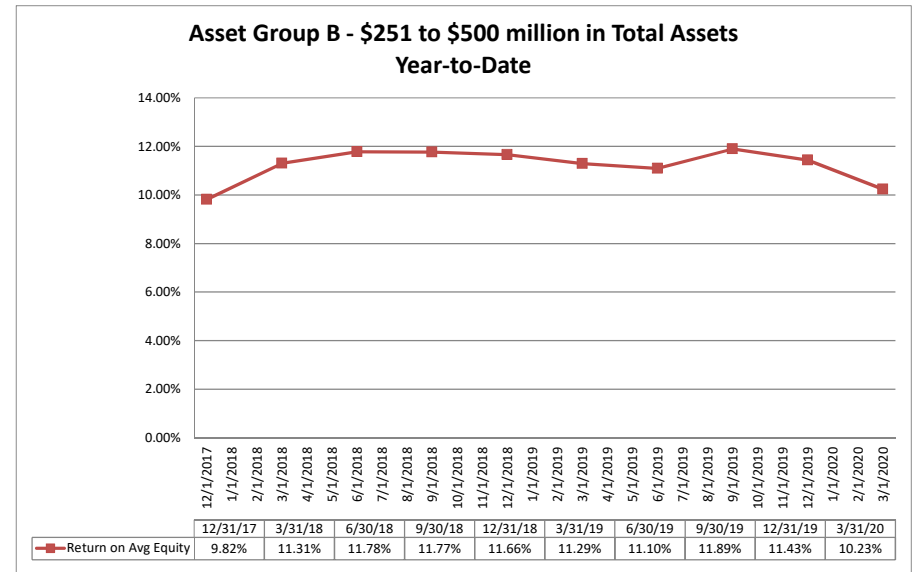
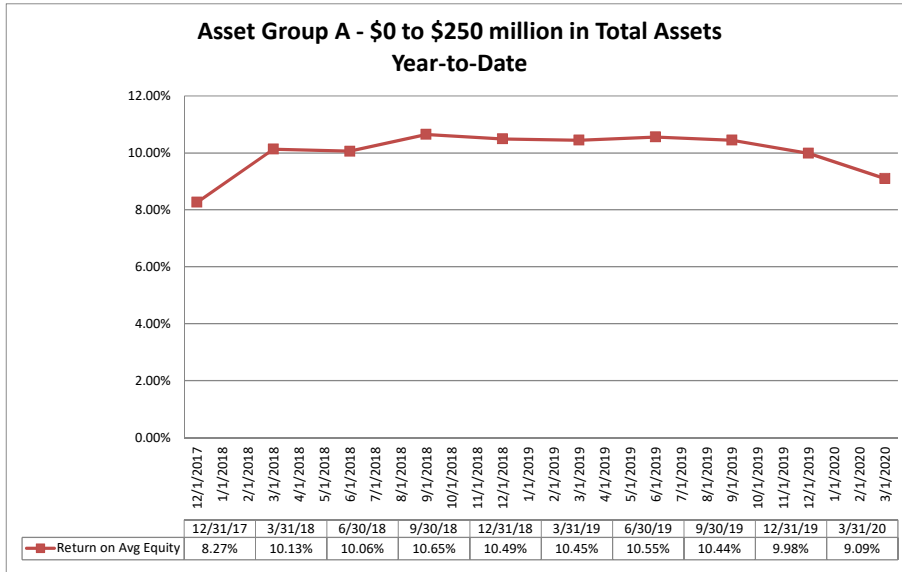
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Return on Average Equity



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Asset Group A - \$0 to \$250 million in total assets											
	First National Bank of Lipan	\$22,991	\$30	0.54%	6.01%	81.73%	\$49	\$30	0.54%	6.01%	81.73%	\$49
	Powell State Bank	\$29,592	\$41	0.55%	5.04%	83.13%	\$55	\$41	0.55%	5.04%	83.13%	\$55
	Granger National Bank	\$32,257	\$14	0.17%	0.93%	90.64%	\$78	\$14	0.17%	0.93%	90.64%	\$78
	Citizens State Bank	\$33,739	(\$16)	(0.19%)	(1.95%)	106.61%	\$64	(\$16)	(0.19%)	(1.95%)	106.61%	\$64
	Amistad Bank	\$34,034	\$130	1.60%	11.16%	67.95%	\$67	\$130	1.60%	11.16%	67.95%	\$67
	Chappell Hill Bank	\$36,205	\$132	1.49%	15.70%	76.04%	\$65	\$132	1.49%	15.70%	76.04%	\$65
	State National Bank of Groom	\$36,513	\$50	0.52%	4.78%	85.56%	\$42	\$50	0.52%	4.78%	85.56%	\$42
	Kress National Bank	\$38,725	\$66	0.61%	5.18%	86.57%	\$96	\$66	0.61%	5.18%	86.57%	\$96
	Crowell State Bank	\$39,471	\$179	1.75%	16.73%	63.17%	\$63	\$179	1.75%	16.73%	63.17%	\$63
	Brazos National Bank	\$39,639	\$191	2.74%	8.06%	89.03%	\$102	\$191	2.74%	8.06%	89.03%	\$102
	Donley County State Bank	\$39,880	\$16	0.16%	0.82%	93.88%	\$74	\$16	0.16%	0.82%	93.88%	\$74
	Bank of San Jacinto County	\$40,414	\$118	1.18%	8.04%	75.31%	\$58	\$118	1.18%	8.04%	75.31%	\$58
	First State Bank	\$41,016	\$172	1.70%	14.68%	75.79%	\$70	\$172	1.70%	14.68%	75.79%	\$70
	First National Bank in Cooper	\$42,791	\$83	0.76%	5.01%	70.00%	\$65	\$83	0.76%	5.01%	70.00%	\$65
	Menard Bank	\$43,198	\$80	0.75%	6.25%	71.85%	\$74	\$80	0.75%	6.25%	71.85%	\$74
	Lovelady State Bank	\$44,626	\$82	0.73%	6.41%	81.31%	\$70	\$82	0.73%	6.41%	81.31%	\$70
	First State Bank	\$46,236	\$41	0.38%	4.52%	84.69%	\$55	\$41	0.38%	4.52%	84.69%	\$55
	Spur Security Bank	\$47,262	(\$12)	(0.10%)	(0.89%)	92.75%	\$53	(\$12)	(0.10%)	(0.89%)	92.75%	\$53
	First National Bank of Moody	\$47,307	\$91	0.78%	3.51%	77.57%	\$63	\$91	0.78%	3.51%	77.57%	\$63
	Robert Lee State Bank	\$48,440	\$115	0.96%	7.48%	79.12%	\$50	\$115	0.96%	7.48%	79.12%	\$50
	Farmers State Bank of Newcastle	\$48,676	\$107	0.89%	9.20%	68.70%	\$76	\$107	0.89%	9.20%	68.70%	\$76
	First Federal Bank Littlefield, Texas	\$49,776	\$15	0.12%	0.60%	80.18%	\$60	\$15	0.12%	0.60%	80.18%	\$60
	Santa Anna National Bank	\$51,476	\$205	1.53%	13.96%	58.91%	\$62	\$205	1.53%	13.96%	58.91%	\$62
	First National Bank of Tahoka	\$52,281	(\$51)	(0.36%)	(3.40%)	114.58%	\$56	(\$51)	(0.36%)	(3.40%)	114.58%	\$56
	Freedom Bank	\$52,357	\$64	0.47%	3.36%	85.23%	\$46	\$64	0.47%	3.36%	85.23%	\$46
	Citizens National Bank of Crosbyton	\$52,482	\$152	1.14%	6.80%	54.35%	\$47	\$152	1.14%	6.80%	54.35%	\$47
	Commerce Bank Texas	\$53,298	\$85	0.63%	3.47%	79.63%	\$90	\$85	0.63%	3.47%	79.63%	\$90
	First Bank of Celeste	\$53,398	\$125	0.94%	11.64%	74.48%	\$69	\$125	0.94%	11.64%	74.48%	\$69
	City National Bank	\$53,696	\$81	0.62%	5.89%	86.13%	\$82	\$81	0.62%	5.89%	86.13%	\$82
	Citizens State Bank	\$56,938	(\$29)	(0.21%)	(2.39%)	109.89%	\$42	(\$29)	(0.21%)	(2.39%)	109.89%	\$42
	Commercial Bank	\$57,124	\$228	1.65%	18.60%	55.56%	\$74	\$228	1.65%	18.60%	55.56%	\$74
	BOC Bank	\$57,346	\$159	1.27%	6.76%	62.92%	\$90	\$159	1.27%	6.76%	62.92%	\$90
	First Bank and Trust of Memphis	\$57,776	\$68	0.46%	3.51%	84.96%	\$74	\$68	0.46%	3.51%	84.96%	\$74
	First National Bank of South Padre Island	\$57,945	\$143	1.01%	8.80%	74.45%	\$56	\$143	1.01%	8.80%	74.45%	\$56
	First National Bank of Aspermont	\$58,913	\$191	1.27%	7.02%	54.82%	\$54	\$191	1.27%	7.02%	54.82%	\$54
	First State Bank	\$59,048	\$191	1.28%	15.13%	65.34%	\$69	\$191	1.28%	15.13%	65.34%	\$69
	First National Bank of Trinity	\$59,055	\$192	1.27%	12.55%	73.55%	\$63	\$192	1.27%	12.55%	73.55%	\$63
	Security State Bank	\$59,058	\$141	0.93%	9.50%	62.05%	\$53	\$141	0.93%	9.50%	62.05%	\$53
	First National Bank of Eldorado	\$61,607	\$372	2.33%	14.24%	53.78%	\$74	\$372	2.33%	14.24%	53.78%	\$74
	Spectra Bank	\$62,945	(\$132)	(0.82%)	(9.04%)	103.01%	\$76	(\$132)	(0.82%)	(9.04%)	103.01%	\$76
	Angelina Savings Bank, SSB	\$64,672	\$140	0.86%	9.08%	75.63%	\$60	\$140	0.86%	9.08%	75.63%	\$60
	First Capital Bank	\$65,233	\$80	0.48%	5.70%	80.99%	\$69	\$80	0.48%	5.70%	80.99%	\$69
	First National Bank of Anson	\$67,158	\$362	2.19%	25.20%	57.61%	\$78	\$362	2.19%	25.20%	57.61%	\$78
	First State Bank of San Diego	\$69,177	\$167	0.96%	10.52%	71.83%	\$58	\$167	0.96%	10.52%	71.83%	\$58
	Citizens State Bank of Luling	\$69,373	\$180	0.99%	6.75%	73.25%	\$85	\$180	0.99%	6.75%	73.25%	\$85
	Bandera Bank	\$71,259	\$233	1.33%	12.03%	68.17%	\$70	\$233	1.33%	12.03%	68.17%	\$70
	Junction National Bank	\$71,844	\$197	1.13%	11.85%	59.08%	\$58	\$197	1.13%	11.85%	59.08%	\$58

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Haskell National Bank	\$72,215	\$77	0.43%	3.29%	90.55%	\$47	\$77	0.43%	3.29%	90.55%	\$47
	Pavillion Bank	\$73,163	\$258	1.40%	10.15%	66.56%	\$76	\$258	1.40%	10.15%	66.56%	\$76
	First National Bank	\$73,577	\$236	1.28%	12.09%	79.84%	\$96	\$236	1.28%	12.09%	79.84%	\$96
	First National Bank of Quitaque	\$73,584	\$135	0.75%	5.72%	72.26%	\$78	\$135	0.75%	5.72%	72.26%	\$78
	City National Bank of San Saba	\$74,648	\$124	0.68%	5.30%	70.26%	\$63	\$124	0.68%	5.30%	70.26%	\$63
	Zavala County Bank	\$74,815	\$189	0.98%	7.82%	69.39%	\$46	\$189	0.98%	7.82%	69.39%	\$46
	Buckholts State Bank	\$76,172	\$366	1.93%	10.58%	52.20%	\$72	\$366	1.93%	10.58%	52.20%	\$72
	Burton State Bank	\$76,519	\$62	0.33%	2.90%	44.04%	\$52	\$62	0.33%	2.90%	44.04%	\$52
	Security Bank of Crawford	\$76,864	\$24	0.13%	1.37%	89.04%	\$80	\$24	0.13%	1.37%	89.04%	\$80
	Peoples State Bank	\$78,306	\$327	1.64%	12.26%	45.18%	\$83	\$327	1.64%	12.26%	45.18%	\$83
	First National Bank in Falfurrias	\$80,834	\$80	0.40%	3.93%	85.99%	\$54	\$80	0.40%	3.93%	85.99%	\$54
	Commercial State Bank	\$81,611	\$439	2.13%	24.40%	67.53%	\$67	\$439	2.13%	24.40%	67.53%	\$67
	Carmine State Bank	\$84,386	\$197	0.94%	7.45%	56.41%	\$86	\$197	0.94%	7.45%	56.41%	\$86
	Zapata National Bank	\$85,370	\$300	1.39%	10.25%	60.79%	\$47	\$300	1.39%	10.25%	60.79%	\$47
	Capital Bank of Texas	\$85,410	\$493	2.37%	17.88%	41.56%	\$49	\$493	2.37%	17.88%	41.56%	\$49
	Citizens National Bank	\$85,951	\$165	0.74%	6.10%	74.57%	\$96	\$165	0.74%	6.10%	74.57%	\$96
	Morris County National Bank	\$88,330	\$386	1.80%	16.13%	59.89%	\$47	\$386	1.80%	16.13%	59.89%	\$47
	First Bank of Muleshoe	\$88,353	\$128	0.55%	3.74%	76.39%	\$47	\$128	0.55%	3.74%	76.39%	\$47
	Business Bank of Texas, N.A.	\$88,441	(\$235)	(1.03%)	(6.64%)	96.48%	\$100	(\$235)	(1.03%)	(6.64%)	96.48%	\$100
	Citizens State Bank	\$89,031	\$83	0.38%	4.07%	87.88%	\$60	\$83	0.38%	4.07%	87.88%	\$60
	Greater State Bank	\$89,071	\$96	0.44%	4.88%	86.37%	\$69	\$96	0.44%	4.88%	86.37%	\$69
	Atascosa Bank	\$89,546	\$229	1.01%	9.73%	52.81%	\$54	\$229	1.01%	9.73%	52.81%	\$54
	First National Bank of Hebronville	\$90,357	\$319	1.42%	7.92%	64.04%	\$52	\$319	1.42%	7.92%	64.04%	\$52
	Lytle State Bank of Lytle, Texas	\$90,732	\$332	1.47%	8.83%	71.81%	\$67	\$332	1.47%	8.83%	71.81%	\$67
	Chasewood Bank	\$91,285	\$14	0.06%	0.58%	98.61%	\$68	\$14	0.06%	0.58%	98.61%	\$68
	Fidelity Bank of Texas	\$91,440	\$77	0.34%	1.88%	86.29%	\$62	\$77	0.34%	1.88%	86.29%	\$62
	Cowboy Bank of Texas	\$92,155	\$486	2.13%	19.52%	56.13%	\$73	\$486	2.13%	19.52%	56.13%	\$73
	Fort Davis State Bank	\$94,924	\$153	0.67%	6.64%	84.13%	\$53	\$153	0.67%	6.64%	84.13%	\$53
	First National Bank of Dublin	\$95,318	\$339	1.45%	13.13%	69.50%	\$72	\$339	1.45%	13.13%	69.50%	\$72
	Farmers and Merchants Bank	\$96,182	\$154	0.66%	6.73%	81.77%	\$57	\$154	0.66%	6.73%	81.77%	\$57
	First State Bank	\$96,591	\$330	1.37%	6.77%	69.98%	\$62	\$330	1.37%	6.77%	69.98%	\$62
	First National Bank of Kemp	\$99,434	\$210	0.86%	7.56%	71.89%	\$78	\$210	0.86%	7.56%	71.89%	\$78
	American Bank, National Association	\$101,932	\$212	0.86%	5.74%	63.18%	\$63	\$212	0.86%	5.74%	63.18%	\$63
	First National Bank of Evant	\$104,350	\$442	1.76%	17.36%	65.95%	\$67	\$442	1.76%	17.36%	65.95%	\$67
	Citizens Bank, National Association	\$104,998	\$637	2.43%	17.89%	56.99%	\$57	\$637	2.43%	17.89%	56.99%	\$57
	Community Bank	\$105,116	\$241	0.93%	9.06%	73.25%	\$62	\$241	0.93%	9.06%	73.25%	\$62
	POINTWEST Bank	\$105,992	\$285	1.10%	10.78%	70.45%	\$43	\$285	1.10%	10.78%	70.45%	\$43
	Henderson Federal Savings Bank	\$107,198	\$219	0.82%	3.63%	62.22%	\$59	\$219	0.82%	3.63%	62.22%	\$59
	One World Bank	\$107,521	\$63	0.24%	1.67%	94.08%	\$104	\$63	0.24%	1.67%	94.08%	\$104
	Texas Financial Bank	\$107,833	\$370	1.35%	12.90%	62.23%	\$67	\$370	1.35%	12.90%	62.23%	\$67
	Unity National Bank of Houston	\$107,905	(\$73)	(0.27%)	(2.89%)	106.68%	\$88	(\$73)	(0.27%)	(2.89%)	106.68%	\$88
	First National Bank of Floydada	\$108,223	\$269	0.97%	9.04%	60.85%	\$75	\$269	0.97%	9.04%	60.85%	\$75
	Columbus State Bank	\$108,322	\$197	0.73%	5.75%	61.12%	\$73	\$197	0.73%	5.75%	61.12%	\$73
	First State Bank of Brownsboro	\$108,377	\$310	1.12%	11.31%	71.02%	\$70	\$310	1.12%	11.31%	71.02%	\$70
	American National Bank of Mount Pleasant	\$108,641	\$327	1.22%	9.82%	69.77%	\$64	\$327	1.22%	9.82%	69.77%	\$64

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Performance Analysis

March 31, 2020

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	Dalhart Federal Savings & Loan Association, SSB	\$111,960	\$80	0.29%	2.41%	87.38%	\$73	\$80	0.29%	2.41%	87.38%	\$73
	Cendera Bank, National Association	\$112,402	\$155	0.56%	4.71%	83.17%	\$91	\$155	0.56%	4.71%	83.17%	\$91
	Lakeside Bank	\$112,479	\$14	0.05%	0.21%	76.67%	\$90	\$14	0.05%	0.21%	76.67%	\$90
	Marion State Bank	\$112,551	\$310	1.10%	7.94%	61.16%	\$90	\$310	1.10%	7.94%	61.16%	\$90
	Fannin Bank	\$112,676	\$290	1.05%	11.79%	75.67%	\$73	\$290	1.05%	11.79%	75.67%	\$73
	Panola National Bank	\$114,441	\$279	1.00%	8.08%	81.50%	\$77	\$279	1.00%	8.08%	81.50%	\$77
	First State Bank of Paint Rock	\$114,650	\$479	1.66%	13.87%	51.30%	\$101	\$479	1.66%	13.87%	51.30%	\$101
	First National Bank of Tom Bean	\$114,680	\$104	0.35%	3.57%	84.73%	\$82	\$104	0.35%	3.57%	84.73%	\$82
	Mason Bank	\$117,026	\$432	1.46%	7.94%	58.53%	\$88	\$432	1.46%	7.94%	58.53%	\$88
	First National Bank of Eagle Lake	\$119,119	\$244	0.79%	7.33%	75.21%	\$87	\$244	0.79%	7.33%	75.21%	\$87
	Stockmens National Bank in Cotulla	\$119,262	\$335	1.21%	11.36%	53.32%	\$64	\$335	1.21%	11.36%	53.32%	\$64
	Johnson City Bank	\$119,388	\$391	1.32%	10.55%	65.35%	\$60	\$391	1.32%	10.55%	65.35%	\$60
	Texas Advantage Community Bank, National Association	\$119,629	\$150	0.50%	4.79%	80.57%	\$82	\$150	0.50%	4.79%	80.57%	\$82
	Normangee State Bank	\$121,315	\$299	1.00%	5.90%	61.90%	\$104	\$299	1.00%	5.90%	61.90%	\$104
	First Bank & Trust	\$123,030	\$155	0.51%	2.96%	81.91%	\$61	\$155	0.51%	2.96%	81.91%	\$61
	First Security State Bank	\$123,199	\$355	1.20%	14.78%	69.86%	\$64	\$355	1.20%	14.78%	69.86%	\$64
	First National Bank of Bosque County	\$123,279	\$414	1.37%	12.07%	68.11%	\$66	\$414	1.37%	12.07%	68.11%	\$66
	First Bank and Trust of Childress	\$124,080	\$215	0.71%	8.23%	69.86%	\$62	\$215	0.71%	8.23%	69.86%	\$62
	Coleman County State Bank	\$128,139	\$660	2.08%	21.22%	63.17%	\$76	\$660	2.08%	21.22%	63.17%	\$76
	Charis Bank	\$130,158	(\$552)	(1.84%)	(6.61%)	118.21%	\$131	(\$552)	(1.84%)	(6.61%)	118.21%	\$131
	Peoples State Bank	\$130,465	\$283	0.85%	9.30%	70.58%	\$53	\$283	0.85%	9.30%	70.58%	\$53
	First National Bank of Fort Stockton	\$131,640	\$456	1.37%	13.14%	69.02%	\$78	\$456	1.37%	13.14%	69.02%	\$78
	Farmers State Bank	\$133,445	\$396	1.20%	11.44%	72.15%	\$58	\$396	1.20%	11.44%	72.15%	\$58
	First National Bank of Winnsboro	\$134,485	\$273	0.81%	3.79%	71.01%	\$88	\$273	0.81%	3.79%	71.01%	\$88
	Citizens State Bank	\$135,687	\$649	1.91%	16.01%	57.21%	\$65	\$649	1.91%	16.01%	57.21%	\$65
	Graham Savings and Loan, SSB	\$138,043	\$222	0.65%	5.53%	73.89%	\$65	\$222	0.65%	5.53%	73.89%	\$65
	Bank of South Texas	\$139,417	\$109	0.32%	2.47%	79.17%	\$71	\$109	0.32%	2.47%	79.17%	\$71
	Dilley State Bank	\$140,276	\$235	0.68%	4.03%	66.95%	\$70	\$235	0.68%	4.03%	66.95%	\$70
	Sanger Bank	\$141,054	\$382	1.07%	7.12%	66.30%	\$76	\$382	1.07%	7.12%	66.30%	\$76
	First State Bank of Odem	\$143,472	\$438	1.23%	9.52%	66.72%	\$74	\$438	1.23%	9.52%	66.72%	\$74
	Brady National Bank	\$143,769	\$468	1.38%	15.14%	62.82%	\$58	\$468	1.38%	15.14%	62.82%	\$58
	Hill Bank & Trust Co.	\$144,307	\$383	1.06%	6.30%	49.73%	\$69	\$383	1.06%	6.30%	49.73%	\$69
	West Texas State Bank	\$144,313	\$735	2.04%	17.14%	66.79%	\$71	\$735	2.04%	17.14%	66.79%	\$71
	Lone Star Bank	\$144,726	\$302	0.85%	7.11%	70.25%	\$89	\$302	0.85%	7.11%	70.25%	\$89
	First State Bank	\$145,393	\$340	0.93%	10.64%	67.59%	\$103	\$340	0.93%	10.64%	67.59%	\$103
	Peoples Bank	\$147,740	\$905	2.55%	25.53%	58.55%	\$65	\$905	2.55%	25.53%	58.55%	\$65
	First Texas Bank	\$148,135	\$484	1.36%	11.76%	54.78%	\$68	\$484	1.36%	11.76%	54.78%	\$68
	City National Bank of Colorado City	\$149,199	\$943	2.61%	32.24%	61.60%	\$94	\$943	2.61%	32.24%	61.60%	\$94
	Commercial National Bank of Brady	\$149,304	\$559	1.50%	11.27%	65.26%	\$79	\$559	1.50%	11.27%	65.26%	\$79
	First State Bank	\$151,815	(\$257)	(0.68%)	(4.79%)	68.25%	\$93	(\$257)	(0.68%)	(4.79%)	68.25%	\$93
	Citizens State Bank	\$152,269	\$128	0.34%	3.64%	95.69%	\$61	\$128	0.34%	3.64%	95.69%	\$61
	Austin Capital Bank SSB	\$152,344	\$9	0.02%	0.26%	99.24%	\$107	\$9	0.02%	0.26%	99.24%	\$107
	Texas National Bank	\$153,654	\$276	0.73%	7.26%	71.96%	\$66	\$276	0.73%	7.26%	71.96%	\$66

Source: SNL Financial

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Texas Heritage Bank	\$154,098	\$590	1.55%	16.25%	67.41%	\$89	\$590	1.55%	16.25%	67.41%	\$89
	First National Bank of Alvin	\$154,706	\$364	0.97%	7.55%	59.35%	\$54	\$364	0.97%	7.55%	59.35%	\$54
	First State Bank	\$156,769	\$506	1.35%	13.77%	68.38%	\$64	\$506	1.35%	13.77%	68.38%	\$64
	First State Bank	\$158,037	\$195	0.49%	3.79%	86.15%	\$77	\$195	0.49%	3.79%	86.15%	\$77
	First State Bank of Ben Wheeler, Texas	\$158,203	\$828	2.14%	15.52%	49.60%	\$48	\$828	2.14%	15.52%	49.60%	\$48
	Citizens State Bank	\$158,203	\$854	2.17%	22.34%	46.13%	\$89	\$854	2.17%	22.34%	46.13%	\$89
	Providence Bank of Texas	\$159,887	\$255	0.67%	4.97%	78.97%	\$115	\$255	0.67%	4.97%	78.97%	\$115
	Security State Bank	\$160,220	\$1,334	3.01%	25.14%	31.55%	\$98	\$1,334	3.01%	25.14%	31.55%	\$98
	Texas Heritage National Bank	\$161,575	\$177	0.46%	4.54%	83.50%	\$83	\$177	0.46%	4.54%	83.50%	\$83
	First State Bank of Bedia	\$164,036	\$981	2.43%	14.38%	45.30%	\$73	\$981	2.43%	14.38%	45.30%	\$73
	Big Bend Banks, N.A.	\$167,969	\$408	1.15%	8.62%	61.67%	\$58	\$408	1.15%	8.62%	61.67%	\$58
	First National Bank of Hereford	\$170,460	\$603	1.36%	13.63%	66.04%	\$84	\$603	1.36%	13.63%	66.04%	\$84
	Guadalupe Bank	\$170,946	\$657	1.54%	16.69%	63.00%	\$84	\$657	1.54%	16.69%	63.00%	\$84
	Sundown State Bank	\$171,064	\$403	0.94%	9.03%	69.28%	\$93	\$403	0.94%	9.03%	69.28%	\$93
	Texas Hill Country Bank	\$171,132	\$359	0.86%	9.11%	72.57%	\$87	\$359	0.86%	9.11%	72.57%	\$87
	Muenster State Bank	\$172,562	\$777	1.89%	11.32%	43.30%	\$75	\$777	1.89%	11.32%	43.30%	\$75
	Roscoe State Bank	\$173,057	\$674	1.55%	14.54%	67.10%	\$73	\$674	1.55%	14.54%	67.10%	\$73
	Bank of Houston, National Association	\$175,920	\$25	0.06%	0.26%	88.15%	\$149	\$25	0.06%	0.26%	88.15%	\$149
	Citizens National Bank of Hillsboro	\$176,484	\$614	1.42%	9.24%	66.15%	\$79	\$614	1.42%	9.24%	66.15%	\$79
	Incommons Bank, N.A.	\$178,495	\$409	0.92%	9.65%	73.28%	\$61	\$409	0.92%	9.65%	73.28%	\$61
	Perryton National Bank	\$184,232	\$376	0.81%	5.83%	50.77%	\$78	\$376	0.81%	5.83%	50.77%	\$78
	Castroville State Bank	\$184,361	\$514	1.11%	12.18%	58.95%	\$79	\$514	1.11%	12.18%	58.95%	\$79
	First State Bank of Texas	\$184,780	\$330	0.74%	5.48%	81.57%	\$78	\$330	0.74%	5.48%	81.57%	\$78
	First National Bank of Anderson	\$186,665	\$374	0.82%	7.48%	68.51%	\$63	\$374	0.82%	7.48%	68.51%	\$63
	Llano National Bank	\$188,923	\$645	1.36%	10.74%	62.94%	\$78	\$645	1.36%	10.74%	62.94%	\$78
	Arrowhead Bank	\$190,163	\$816	1.70%	16.02%	57.80%	\$67	\$816	1.70%	16.02%	57.80%	\$67
	Captex Bank, National Association	\$190,487	(\$445)	(0.94%)	(6.89%)	121.94%	\$109	(\$445)	(0.94%)	(6.89%)	121.94%	\$109
	First National Bank of Ballinger	\$190,489	\$670	1.41%	13.22%	59.87%	\$78	\$670	1.41%	13.22%	59.87%	\$78
	Citizens Bank	\$190,781	\$827	1.76%	17.89%	50.49%	\$81	\$827	1.76%	17.89%	50.49%	\$81
	Dominion Bank	\$191,313	(\$835)	(2.10%)	(7.30%)	172.01%	\$140	(\$835)	(2.10%)	(7.30%)	172.01%	\$140
	Bank of DeSoto, National Association	\$192,655	\$867	1.85%	16.85%	61.28%	\$106	\$867	1.85%	16.85%	61.28%	\$106
	Interstate Bank	\$192,814	\$406	0.85%	7.71%	75.97%	\$106	\$406	0.85%	7.71%	75.97%	\$106
	City National Bank of Taylor	\$193,964	\$761	1.57%	13.56%	70.22%	\$89	\$761	1.57%	13.56%	70.22%	\$89
	Tejas Bank	\$195,093	\$1,117	2.45%	21.28%	43.15%	\$125	\$1,117	2.45%	21.28%	43.15%	\$125
	Lamar National Bank	\$195,156	\$471	0.99%	8.78%	71.49%	\$68	\$471	0.99%	8.78%	71.49%	\$68
	Cypress Bank, SSB	\$195,870	\$336	0.70%	6.24%	79.44%	\$57	\$336	0.70%	6.24%	79.44%	\$57
	First National Bank of Burleson	\$197,352	\$674	1.37%	12.80%	52.29%	\$68	\$674	1.37%	12.80%	52.29%	\$68
	Austin County State Bank	\$198,877	\$559	1.20%	12.18%	67.78%	\$84	\$559	1.20%	12.18%	67.78%	\$84
	First National Bank of Sterling City	\$201,200	\$458	0.92%	12.48%	60.84%	\$78	\$458	0.92%	12.48%	60.84%	\$78
	Titan Bank, N.A.	\$202,237	\$1,243	2.56%	26.57%	47.51%	\$121	\$1,243	2.56%	26.57%	47.51%	\$121
	National Bank & Trust	\$202,323	\$405	0.81%	5.82%	66.90%	\$70	\$405	0.81%	5.82%	66.90%	\$70
	Spring Hill State Bank	\$202,686	\$600	1.21%	9.75%	60.25%	\$68	\$600	1.21%	9.75%	60.25%	\$68
	Bank of Austin	\$202,738	\$81	0.17%	0.98%	88.31%	\$161	\$81	0.17%	0.98%	88.31%	\$161
	Pearland State Bank	\$205,719	\$684	1.39%	11.16%	52.62%	\$68	\$684	1.39%	11.16%	52.62%	\$68
	Anahuac National Bank	\$209,847	\$534	0.95%	11.30%	73.27%	\$77	\$534	0.95%	11.30%	73.27%	\$77
	First State Bank	\$211,522	\$936	1.80%	18.42%	61.86%	\$81	\$936	1.80%	18.42%	61.86%	\$81

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Community Bank	\$215,981	\$1,401	2.56%	21.99%	40.74%	\$53	\$1,401	2.56%	21.99%	40.74%	\$53
	HomeBank Texas	\$217,349	\$971	1.85%	17.02%	55.09%	\$86	\$971	1.85%	17.02%	55.09%	\$86
	Community National Bank	\$217,520	\$763	1.42%	11.95%	67.04%	\$69	\$763	1.42%	11.95%	67.04%	\$69
	Citizens National Bank at Brownwood	\$218,240	\$1,110	2.01%	15.62%	54.13%	\$58	\$1,110	2.01%	15.62%	54.13%	\$58
	Texana Bank, National Association	\$218,804	\$342	0.64%	7.39%	86.39%	\$92	\$342	0.64%	7.39%	86.39%	\$92
	Fayette Savings Bank, SSB	\$219,620	\$548	1.03%	11.21%	63.91%	\$78	\$548	1.03%	11.21%	63.91%	\$78
	National Bank of Andrews	\$221,405	\$834	1.59%	14.68%	65.01%	\$94	\$834	1.59%	14.68%	65.01%	\$94
	Commercial National Bank of Texarkana	\$222,467	\$828	1.53%	16.01%	64.47%	\$62	\$828	1.53%	16.01%	64.47%	\$62
	Keystone Bank, National Association	\$222,777	\$68	0.13%	0.82%	87.67%	\$118	\$68	0.13%	0.82%	87.67%	\$118
	Crossroads Bank	\$224,023	\$1,208	2.19%	19.57%	47.17%	\$60	\$1,208	2.19%	19.57%	47.17%	\$60
	Bridge City State Bank	\$224,064	\$485	0.90%	8.46%	64.09%	\$63	\$485	0.90%	8.46%	64.09%	\$63
	Gilmer National Bank	\$226,541	\$692	1.21%	8.57%	57.89%	\$70	\$692	1.21%	8.57%	57.89%	\$70
	First National Bank	\$229,599	\$1,349	2.42%	17.08%	64.33%	\$79	\$1,349	2.42%	17.08%	64.33%	\$79
	First National Bank of Giddings	\$230,693	\$567	1.00%	8.89%	62.68%	\$66	\$567	1.00%	8.89%	62.68%	\$66
	Yoakum National Bank	\$230,860	\$746	1.32%	8.80%	56.65%	\$76	\$746	1.32%	8.80%	56.65%	\$76
	Jacksboro National Bank	\$240,571	\$545	0.93%	7.05%	75.19%	\$96	\$545	0.93%	7.05%	75.19%	\$96
	First State Bank	\$240,888	\$978	1.63%	12.99%	56.16%	\$83	\$978	1.63%	12.99%	56.16%	\$83
	First State Bank of Burnet	\$244,615	\$785	1.30%	9.03%	60.15%	\$66	\$785	1.30%	9.03%	60.15%	\$66
	United Bank of El Paso del Norte	\$245,110	\$621	1.03%	8.41%	64.09%	\$87	\$621	1.03%	8.41%	64.09%	\$87
	ValueBank Texas	\$245,561	\$760	1.26%	11.19%	71.48%	\$59	\$760	1.26%	11.19%	71.48%	\$59
	MINT National Bank	\$246,182	\$887	1.44%	11.57%	57.85%	\$213	\$887	1.44%	11.57%	57.85%	\$213
	Texas Brand Bank	\$248,235	\$563	0.96%	7.92%	69.33%	\$122	\$563	0.96%	7.92%	69.33%	\$122
	Average of Asset Group A	\$126,132	\$346	1.04%	9.09%	70.78%	\$75	\$346	1.04%	9.09%	70.78%	\$75

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Performance Analysis

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		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Ennis State Bank	\$250,152	\$975	1.52%	15.36%	61.93%	\$72	\$975	1.52%	15.36%	61.93%	\$72
	First National Bank of Stanton	\$250,520	\$661	1.06%	10.88%	50.95%	\$112	\$661	1.06%	10.88%	50.95%	\$112
	TransPecos Banks, SSB	\$250,747	\$7	0.01%	0.13%	74.98%	\$93	\$7	0.01%	0.13%	74.98%	\$93
	Lone Star Capital Bank, National Association	\$251,566	\$322	0.52%	3.60%	82.39%	\$73	\$322	0.52%	3.60%	82.39%	\$73
	First National Bank of Jasper	\$251,640	\$637	1.02%	7.27%	63.92%	\$63	\$637	1.02%	7.27%	63.92%	\$63
	First National Bank of Lake Jackson	\$264,919	\$643	0.93%	8.83%	53.61%	\$63	\$643	0.93%	8.83%	53.61%	\$63
	Grandview Bank	\$266,664	\$1,107	1.70%	17.76%	50.85%	\$90	\$1,107	1.70%	17.76%	50.85%	\$90
	Mineola Community Bank, SSB	\$269,899	\$265	0.40%	3.39%	84.43%	\$76	\$265	0.40%	3.39%	84.43%	\$76
	UBank	\$271,181	\$741	1.17%	10.85%	74.26%	\$79	\$741	1.17%	10.85%	74.26%	\$79
	Liberty Capital Bank	\$272,674	\$911	1.33%	13.27%	55.56%	\$143	\$911	1.33%	13.27%	55.56%	\$143
	Ozona National Bank	\$273,097	\$503	0.75%	6.40%	81.46%	\$93	\$503	0.75%	6.40%	81.46%	\$93
	Peoples State Bank of Hallettsville	\$274,244	\$606	0.88%	7.19%	51.83%	\$87	\$606	0.88%	7.19%	51.83%	\$87
	First National Bank of Hughes Springs	\$274,633	\$1,117	1.65%	13.40%	67.73%	\$57	\$1,117	1.65%	13.40%	67.73%	\$57
	Hondo National Bank	\$282,030	\$99	0.14%	1.47%	72.39%	\$81	\$99	0.14%	1.47%	72.39%	\$81
	Charter Bank	\$283,761	\$2,244	3.22%	28.19%	48.30%	\$148	\$2,244	3.22%	28.19%	48.30%	\$148
	Waggoner National Bank of Vernon	\$289,001	\$1,815	2.47%	18.66%	48.24%	\$64	\$1,815	2.47%	18.66%	48.24%	\$64
	Pecos County State Bank	\$289,365	\$972	1.34%	15.36%	62.61%	\$61	\$972	1.34%	15.36%	62.61%	\$61
	First National Bank of Weatherford	\$291,403	\$701	0.99%	10.50%	70.93%	\$91	\$701	0.99%	10.50%	70.93%	\$91
	Trinity Bank, N.A.	\$291,665	\$1,124	1.55%	12.01%	50.65%	\$149	\$1,124	1.55%	12.01%	50.65%	\$149
	First-Lockhart National Bank	\$294,606	\$680	0.93%	9.76%	70.82%	\$85	\$680	0.93%	9.76%	70.82%	\$85
	Texas State Bank	\$296,982	\$1,042	1.39%	11.72%	63.62%	\$81	\$1,042	1.39%	11.72%	63.62%	\$81
	State Bank of De Kalb	\$297,674	\$1,306	1.82%	18.28%	59.71%	\$67	\$1,306	1.82%	18.28%	59.71%	\$67
	Citizens State Bank	\$302,682	\$1,092	1.46%	12.96%	48.87%	\$94	\$1,092	1.46%	12.96%	48.87%	\$94
	National Bank of Texas at Fort Worth	\$303,463	\$305	0.41%	3.69%	80.25%	\$91	\$305	0.41%	3.69%	80.25%	\$91
	Fort Hood National Bank	\$307,682	\$722	1.03%	10.33%	81.53%	\$57	\$722	1.03%	10.33%	81.53%	\$57
	TexStar National Bank	\$307,837	\$812	1.09%	9.90%	64.48%	\$106	\$812	1.09%	9.90%	64.48%	\$106
	Worthington National Bank	\$310,045	\$583	0.80%	7.47%	70.62%	\$124	\$583	0.80%	7.47%	70.62%	\$124
	Liberty National Bank in Paris	\$310,617	\$1,027	1.39%	8.41%	53.66%	\$67	\$1,027	1.39%	8.41%	53.66%	\$67
	First Texas Bank	\$314,774	\$678	0.88%	8.04%	65.57%	\$71	\$678	0.88%	8.04%	65.57%	\$71
	Texas Champion Bank	\$316,475	(\$391)	(0.49%)	(3.93%)	88.23%	\$65	(\$391)	(0.49%)	(3.93%)	88.23%	\$65
	Texas Republic Bank, National Association	\$318,432	\$1,201	1.56%	13.39%	57.66%	\$114	\$1,201	1.56%	13.39%	57.66%	\$114
	Shelby Savings Bank, SSB	\$322,164	\$983	1.27%	10.06%	70.85%	\$63	\$983	1.27%	10.06%	70.85%	\$63
	MCBank	\$324,872	\$979	1.23%	11.29%	68.42%	\$66	\$979	1.23%	11.29%	68.42%	\$66
	Alliance Bank Central Texas	\$334,414	\$621	0.75%	8.63%	75.41%	\$79	\$621	0.75%	8.63%	75.41%	\$79
	First National Bank in Port Lavaca	\$338,990	\$925	1.10%	10.39%	52.10%	\$74	\$925	1.10%	10.39%	52.10%	\$74
	TrustTexas Bank, SSB	\$341,160	\$419	0.49%	4.01%	93.53%	\$81	\$419	0.49%	4.01%	93.53%	\$81
	Texan Bank, National Association	\$344,520	\$482	0.55%	4.56%	79.17%	\$112	\$482	0.55%	4.56%	79.17%	\$112
	Texas National Bank	\$345,199	\$974	1.19%	13.44%	70.54%	\$76	\$974	1.19%	13.44%	70.54%	\$76
	Farmers State Bank	\$349,036	\$550	0.66%	4.83%	81.86%	\$81	\$550	0.66%	4.83%	81.86%	\$81
	First Liberty National Bank	\$354,097	\$1,000	1.14%	10.09%	70.96%	\$90	\$1,000	1.14%	10.09%	70.96%	\$90
	First State Bank of Livingston	\$369,205	\$1,210	1.36%	8.90%	60.97%	\$63	\$1,210	1.36%	8.90%	60.97%	\$63
	Western Bank	\$369,376	\$1,342	1.48%	16.54%	62.90%	\$77	\$1,342	1.48%	16.54%	62.90%	\$77
	First National Bank of Livingston	\$378,804	\$1,277	1.35%	8.76%	70.14%	\$68	\$1,277	1.35%	8.76%	70.14%	\$68
	Lamesa National Bank	\$379,839	\$724	0.75%	8.18%	66.08%	\$90	\$724	0.75%	8.18%	66.08%	\$90
	Brenham National Bank	\$380,093	\$1,683	1.81%	15.91%	59.72%	\$87	\$1,683	1.81%	15.91%	59.72%	\$87
	First Commercial Bank, National Association	\$382,485	\$1,372	1.50%	15.38%	66.94%	\$103	\$1,372	1.50%	15.38%	66.94%	\$103

Source: SNL Financial

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets (continued)												
	Bank of Texas	\$394,671	\$1,917	1.96%	15.20%	36.31%	\$135	\$1,917	1.96%	15.20%	36.31%	\$135
	Frontier Bank of Texas	\$395,587	\$575	0.62%	5.78%	69.14%	\$91	\$575	0.62%	5.78%	69.14%	\$91
	International Bank of Commerce	\$397,290	\$1,092	1.13%	5.64%	63.78%	\$39	\$1,092	1.13%	5.64%	63.78%	\$39
	T Bank, National Association	\$411,584	\$1,787	1.96%	13.84%	62.77%	\$118	\$1,787	1.96%	13.84%	62.77%	\$118
	Citizens National Bank	\$415,760	\$1,014	0.96%	8.42%	62.09%	\$68	\$1,014	0.96%	8.42%	62.09%	\$68
	Classic Bank, National Association	\$415,804	\$1,408	1.32%	14.51%	70.16%	\$66	\$1,408	1.32%	14.51%	70.16%	\$66
	Karnes County National Bank of Karnes City	\$416,745	\$993	0.93%	8.51%	58.08%	\$125	\$993	0.93%	8.51%	58.08%	\$125
	SouthTrust Bank, N.A.	\$418,733	\$470	0.46%	4.06%	85.81%	\$89	\$470	0.46%	4.06%	85.81%	\$89
	Sage Capital Bank	\$423,895	\$1,032	0.94%	8.38%	70.76%	\$92	\$1,032	0.94%	8.38%	70.76%	\$92
	State National Bank of Big Spring	\$427,401	\$1,311	1.24%	11.25%	48.51%	\$79	\$1,311	1.24%	11.25%	48.51%	\$79
	Citizens Bank	\$427,571	\$626	0.60%	4.28%	75.06%	\$70	\$626	0.60%	4.28%	75.06%	\$70
	Schertz Bank & Trust	\$433,845	\$1,487	1.39%	10.98%	52.81%	\$80	\$1,487	1.39%	10.98%	52.81%	\$80
	Bank and Trust, SSB	\$437,054	\$1,519	1.46%	14.40%	68.27%	\$75	\$1,519	1.46%	14.40%	68.27%	\$75
	Falls City National Bank	\$438,760	\$2,137	1.98%	16.77%	22.89%	\$67	\$2,137	1.98%	16.77%	22.89%	\$67
	Wellington State Bank	\$442,505	\$791	0.72%	6.13%	76.32%	\$68	\$791	0.72%	6.13%	76.32%	\$68
	First Community Bank	\$444,898	\$1,397	1.30%	10.57%	75.23%	\$72	\$1,397	1.30%	10.57%	75.23%	\$72
	Texas Bank Financial	\$447,706	\$2,654	2.48%	24.48%	59.46%	\$107	\$2,654	2.48%	24.48%	59.46%	\$107
	Herring Bank	\$448,241	\$2,398	2.13%	24.14%	69.81%	\$71	\$2,398	2.13%	24.14%	69.81%	\$71
	First Federal Community Bank, SSB	\$450,558	\$716	0.64%	5.49%	75.80%	\$90	\$716	0.64%	5.49%	75.80%	\$90
	American Bank, National Association	\$455,115	\$477	0.42%	4.03%	79.74%	\$80	\$477	0.42%	4.03%	79.74%	\$80
	First National Bank of Sonora	\$456,577	\$1,176	1.04%	10.25%	69.30%	\$86	\$1,176	1.04%	10.25%	69.30%	\$86
	First National Bank Baird	\$456,843	\$837	0.79%	8.01%	77.29%	\$81	\$837	0.79%	8.01%	77.29%	\$81
	AccessBank Texas	\$457,001	(\$91)	(0.08%)	(0.76%)	80.65%	\$112	(\$91)	(0.08%)	(0.76%)	80.65%	\$112
	First National Bank of Gilmer	\$458,121	\$1,116	0.96%	9.11%	64.64%	\$57	\$1,116	0.96%	9.11%	64.64%	\$57
	Southwest Bank	\$459,829	\$1,921	1.67%	19.69%	64.44%	\$106	\$1,921	1.67%	19.69%	64.44%	\$106
	Community Bank & Trust, Waco, Texas	\$468,200	\$1,381	1.20%	7.59%	65.74%	\$91	\$1,381	1.20%	7.59%	65.74%	\$91
	American State Bank	\$469,591	\$988	0.87%	8.74%	80.20%	\$76	\$988	0.87%	8.74%	80.20%	\$76
	Capital Bank	\$470,447	\$1,117	0.96%	10.21%	68.79%	\$103	\$1,117	0.96%	10.21%	68.79%	\$103
	First National Bank of Huntsville	\$483,536	\$1,166	0.97%	7.49%	67.26%	\$70	\$1,166	0.97%	7.49%	67.26%	\$70
	First State Bank	\$485,939	\$1,499	1.26%	10.79%	61.90%	\$78	\$1,499	1.26%	10.79%	61.90%	\$78
	First Bank	\$487,737	\$1,911	1.61%	14.40%	72.15%	\$120	\$1,911	1.61%	14.40%	72.15%	\$120
	Average of Asset Group B	\$361,587	\$1,011	1.14%	10.23%	66.45%	\$86	\$1,011	1.14%	10.23%	66.45%	\$86

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	First National Bank of Mertzson	\$500,167	\$1,196	0.99%	13.49%	37.88%	\$69	\$1,196	0.99%	13.49%	37.88%	\$69
	Bank of Brenham, National Association	\$500,674	\$3,055	2.55%	18.05%	39.36%	\$79	\$3,055	2.55%	18.05%	39.36%	\$79
	Oakwood Bank	\$503,264	\$270	0.22%	2.20%	85.35%	\$129	\$270	0.22%	2.20%	85.35%	\$129
	First State Bank and Trust Company	\$503,346	\$1,477	1.19%	7.26%	55.01%	\$100	\$1,477	1.19%	7.26%	55.01%	\$100
	First Community Bank	\$505,058	\$1,957	1.57%	18.07%	63.48%	\$75	\$1,957	1.57%	18.07%	63.48%	\$75
	Texas Bank	\$505,627	\$1,067	0.85%	8.05%	73.87%	\$68	\$1,067	0.85%	8.05%	73.87%	\$68
	Bank of the West	\$509,850	\$1,125	0.90%	9.22%	76.65%	\$99	\$1,125	0.90%	9.22%	76.65%	\$99
	TexasBank	\$514,858	\$2,795	2.21%	16.47%	56.52%	\$71	\$2,795	2.21%	16.47%	56.52%	\$71
	Texas Citizens Bank, National Association	\$516,766	(\$1,185)	(0.92%)	(9.10%)	103.68%	\$97	(\$1,185)	(0.92%)	(9.10%)	103.68%	\$97
	First State Bank	\$518,768	\$3,109	2.38%	25.21%	52.12%	\$68	\$3,109	2.38%	25.21%	52.12%	\$68
	Commerce Bank	\$532,437	\$1,619	1.27%	6.56%	47.68%	\$43	\$1,619	1.27%	6.56%	47.68%	\$43
	First National Bank of McGregor	\$533,934	\$1,294	0.98%	8.63%	68.51%	\$103	\$1,294	0.98%	8.63%	68.51%	\$103
	Pointbank	\$542,960	\$2,377	1.73%	15.28%	63.07%	\$102	\$2,377	1.73%	15.28%	63.07%	\$102
	First National Bank of Albany	\$548,038	\$3,058	2.20%	17.68%	39.03%	\$76	\$3,058	2.20%	17.68%	39.03%	\$76
	Pilgrim Bank	\$553,776	\$1,638	1.19%	8.66%	67.05%	\$70	\$1,638	1.19%	8.66%	67.05%	\$70
	Tolleson Private Bank	\$560,828	\$2,767	1.98%	21.64%	50.90%	\$145	\$2,767	1.98%	21.64%	50.90%	\$145
	Rio Bank	\$566,367	\$1,614	1.17%	10.30%	68.77%	\$60	\$1,614	1.17%	10.30%	68.77%	\$60
	R Bank	\$568,888	\$802	0.57%	4.84%	81.70%	\$82	\$802	0.57%	4.84%	81.70%	\$82
	Texas National Bank of Jacksonville	\$571,361	\$1,346	0.96%	9.19%	60.13%	\$94	\$1,346	0.96%	9.19%	60.13%	\$94
	Peoples Bank	\$580,579	\$1,769	1.24%	12.18%	63.42%	\$86	\$1,769	1.24%	12.18%	63.42%	\$86
	First National Bank	\$581,455	\$1,633	1.23%	12.61%	71.70%	\$129	\$1,633	1.23%	12.61%	71.70%	\$129
	Fayetteville Bank	\$581,774	\$3,451	2.47%	20.78%	47.21%	\$88	\$3,451	2.47%	20.78%	47.21%	\$88
	Kleberg Bank, N.A.	\$593,825	\$1,209	0.86%	7.10%	75.63%	\$71	\$1,209	0.86%	7.10%	75.63%	\$71
	Plains State Bank	\$601,525	\$1,942	1.28%	12.28%	52.13%	\$125	\$1,942	1.28%	12.28%	52.13%	\$125
	Texas Gulf Bank, National Association	\$610,629	\$2,220	1.37%	13.00%	65.08%	\$106	\$2,220	1.37%	13.00%	65.08%	\$106
	Southwestern National Bank	\$616,339	\$1,463	0.96%	8.13%	63.42%	\$99	\$1,463	0.96%	8.13%	63.42%	\$99
	Round Top State Bank	\$619,883	\$2,030	1.34%	11.33%	52.05%	\$87	\$2,030	1.34%	11.33%	52.05%	\$87
	MapleMark Bank	\$628,346	\$66	0.04%	0.36%	110.21%	\$193	\$66	0.04%	0.36%	110.21%	\$193
	Texas Security Bank	\$629,251	\$1,212	0.78%	7.48%	66.00%	\$142	\$1,212	0.78%	7.48%	66.00%	\$142
	First National Bank of Granbury	\$634,457	\$2,321	1.47%	12.50%	60.32%	\$67	\$2,321	1.47%	12.50%	60.32%	\$67
	First National Bank of Bastrop	\$634,863	\$2,900	1.85%	17.28%	56.17%	\$79	\$2,900	1.85%	17.28%	56.17%	\$79
	HomeTown Bank, N.A.	\$639,172	\$2,152	1.38%	10.93%	56.71%	\$76	\$2,152	1.38%	10.93%	56.71%	\$76
	Citizens State Bank	\$664,804	\$2,883	1.76%	15.54%	51.62%	\$74	\$2,883	1.76%	15.54%	51.62%	\$74
	National United	\$667,049	\$1,704	1.06%	9.66%	67.66%	\$81	\$1,704	1.06%	9.66%	67.66%	\$81
	United Texas Bank	\$667,211	\$1,590	0.97%	11.35%	52.26%	\$123	\$1,590	0.97%	11.35%	52.26%	\$123
	Crockett National Bank	\$672,339	\$3,728	2.31%	17.28%	69.57%	\$133	\$3,728	2.31%	17.28%	69.57%	\$133
	First Texas Bank	\$675,849	\$1,962	1.17%	13.31%	52.51%	\$74	\$1,962	1.17%	13.31%	52.51%	\$74
	Benchmark Bank	\$680,861	\$1,893	0.98%	11.31%	84.73%	\$143	\$1,893	0.98%	11.31%	84.73%	\$143
	Security State Bank	\$681,317	\$1,792	1.08%	8.48%	53.77%	\$96	\$1,792	1.08%	8.48%	53.77%	\$96
	Citizens 1st Bank	\$706,504	\$2,801	1.62%	7.61%	37.52%	\$68	\$2,801	1.62%	7.61%	37.52%	\$68

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Asset Group C - \$501 million to \$1 billion in total assets (continued)												
	Ciera Bank	\$735,717	\$3,069	1.91%	16.02%	56.67%	\$90	\$3,069	1.91%	16.02%	56.67%	\$90
	NewFirst National Bank	\$757,783	\$3,617	1.92%	16.75%	50.48%	\$127	\$3,617	1.92%	16.75%	50.48%	\$127
	Pegasus Bank	\$762,786	\$1,254	0.72%	8.23%	62.16%	\$208	\$1,254	0.72%	8.23%	62.16%	\$208
	First National Bank of Bellville	\$765,358	\$4,559	2.50%	16.85%	50.36%	\$113	\$4,559	2.50%	16.85%	50.36%	\$113
	City National Bank of Sulphur Springs	\$783,869	\$3,084	1.60%	13.09%	61.87%	\$72	\$3,084	1.60%	13.09%	61.87%	\$72
	Community National Bank & Trust of Texas	\$786,089	\$2,731	1.46%	11.77%	60.70%	\$78	\$2,731	1.46%	11.77%	60.70%	\$78
	Legend Bank, N.A.	\$788,501	\$2,622	1.37%	11.76%	68.27%	\$92	\$2,622	1.37%	11.76%	68.27%	\$92
	Commercial Bank of Texas, N.A.	\$790,781	\$2,388	1.24%	11.10%	59.79%	\$67	\$2,388	1.24%	11.10%	59.79%	\$67
	Centennial Bank	\$794,564	\$1,600	0.82%	7.60%	69.88%	\$86	\$1,600	0.82%	7.60%	69.88%	\$86
	Central Bank	\$803,505	\$2,377	1.22%	12.16%	73.21%	\$148	\$2,377	1.22%	12.16%	73.21%	\$148
	Wallis Bank	\$838,108	\$3,901	2.02%	17.09%	56.37%	\$100	\$3,901	2.02%	17.09%	56.37%	\$100
	Bank of San Antonio	\$883,225	\$2,307	1.09%	10.78%	61.39%	\$116	\$2,307	1.09%	10.78%	61.39%	\$116
	First National Bank of Shiner	\$884,747	\$5,189	2.44%	19.57%	39.60%	\$80	\$5,189	2.44%	19.57%	39.60%	\$80
	First National Bank of Central Texas	\$888,987	\$5,078	2.34%	23.41%	47.61%	\$103	\$5,078	2.34%	23.41%	47.61%	\$103
	American National Bank & Trust	\$902,827	\$2,300	1.01%	8.88%	65.28%	\$92	\$2,300	1.01%	8.88%	65.28%	\$92
	Vista Bank	\$905,054	\$2,021	0.89%	9.53%	68.12%	\$102	\$2,021	0.89%	9.53%	68.12%	\$102
	SouthStar Bank, S.S.B.	\$914,881	\$2,218	1.10%	9.42%	69.82%	\$98	\$2,218	1.10%	9.42%	69.82%	\$98
	State Bank of Texas	\$918,137	\$7,162	3.25%	20.13%	29.49%	\$94	\$7,162	3.25%	20.13%	29.49%	\$94
	Industry State Bank	\$922,109	\$5,845	2.68%	21.71%	46.23%	\$100	\$5,845	2.68%	21.71%	46.23%	\$100
	Dallas Capital Bank, National Association	\$922,548	\$1,485	0.73%	6.26%	65.89%	\$160	\$1,485	0.73%	6.26%	65.89%	\$160
	Central National Bank	\$962,471	\$4,468	1.92%	20.45%	47.82%	\$118	\$4,468	1.92%	20.45%	47.82%	\$118
	Lone Star State Bank of West Texas	\$980,442	\$2,454	0.98%	8.14%	51.08%	\$127	\$2,454	0.98%	8.14%	51.08%	\$127
	Alliance Bank	\$990,932	\$2,427	0.99%	8.62%	73.05%	\$69	\$2,427	0.99%	8.62%	73.05%	\$69
	Average of Asset Group C	\$684,261	\$2,353	1.39%	12.09%	60.88%	\$99	\$2,353	1.39%	12.09%	60.88%	\$99

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Asset Group D - Over \$1 billion in total assets												
	Affiliated Bank, National Association	\$1,009,419	(\$376)	(0.15%)	(1.08%)	82.41%	\$123	(\$376)	(0.15%)	(1.08%)	82.41%	\$123
	FirstBank Southwest	\$1,036,301	\$2,991	1.15%	11.51%	70.75%	\$99	\$2,991	1.15%	11.51%	70.75%	\$99
	American Bank of Commerce	\$1,066,096	\$1,415	0.54%	5.61%	78.89%	\$74	\$1,415	0.54%	5.61%	78.89%	\$74
	Golden Bank, National Association	\$1,071,625	\$2,592	0.99%	7.57%	55.83%	\$104	\$2,592	0.99%	7.57%	55.83%	\$104
	International Bank of Commerce	\$1,079,803	\$4,976	1.84%	10.79%	46.37%	\$40	\$4,976	1.84%	10.79%	46.37%	\$40
	Texas Regional Bank	\$1,088,123	\$1,789	0.68%	6.53%	75.13%	\$76	\$1,789	0.68%	6.53%	75.13%	\$76
	Citizens State Bank	\$1,133,219	\$5,045	1.87%	14.77%	57.13%	\$70	\$5,045	1.87%	14.77%	57.13%	\$70
	Texas Exchange Bank, SSB	\$1,153,413	(\$549)	(0.21%)	(1.83%)	86.17%	\$139	(\$549)	(0.21%)	(1.83%)	86.17%	\$139
	First Bank & Trust	\$1,163,181	\$1,757	0.61%	3.06%	69.60%	\$97	\$1,757	0.61%	3.06%	69.60%	\$97
	First State Bank	\$1,173,891	\$2,655	0.92%	9.50%	77.53%	\$94	\$2,655	0.92%	9.50%	77.53%	\$94
	Security State Bank & Trust	\$1,174,614	\$4,399	1.50%	11.80%	60.69%	\$77	\$4,399	1.50%	11.80%	60.69%	\$77
	Citizens National Bank of Texas	\$1,196,845	\$5,846	1.98%	17.98%	52.33%	\$114	\$5,846	1.98%	17.98%	52.33%	\$114
	Moody National Bank	\$1,223,366	\$3,727	1.24%	8.64%	56.44%	\$93	\$3,727	1.24%	8.64%	56.44%	\$93
	Horizon Bank, SSB	\$1,230,489	\$4,836	1.60%	19.05%	56.85%	\$116	\$4,836	1.60%	19.05%	56.85%	\$116
	North Dallas Bank & Trust Co.	\$1,285,272	\$2,362	0.74%	5.75%	68.50%	\$116	\$2,362	0.74%	5.75%	68.50%	\$116
	Third Coast Bank, SSB	\$1,316,354	\$3,249	1.01%	11.80%	67.55%	\$123	\$3,249	1.01%	11.80%	67.55%	\$123
	Falcon International Bank	\$1,349,605	\$4,733	1.42%	11.35%	60.89%	\$55	\$4,733	1.42%	11.35%	60.89%	\$55
	West Texas National Bank	\$1,380,873	\$4,037	1.15%	10.29%	51.57%	\$80	\$4,037	1.15%	10.29%	51.57%	\$80
	First United Bank	\$1,407,279	\$6,290	1.83%	16.01%	56.71%	\$95	\$6,290	1.83%	16.01%	56.71%	\$95
	Community National Bank	\$1,419,682	\$4,802	1.35%	12.29%	52.76%	\$95	\$4,802	1.35%	12.29%	52.76%	\$95
	Texas Community Bank	\$1,434,247	\$4,763	1.33%	11.46%	58.47%	\$92	\$4,763	1.33%	11.46%	58.47%	\$92
	Texas First Bank	\$1,437,226	\$6,039	1.68%	14.68%	59.15%	\$91	\$6,039	1.68%	14.68%	59.15%	\$91
	Pinnacle Bank	\$1,512,016	\$4,308	1.16%	8.27%	58.89%	\$80	\$4,308	1.16%	8.27%	58.89%	\$80
	Extraco Banks, National Association	\$1,541,005	\$3,143	0.83%	7.76%	72.87%	\$99	\$3,143	0.83%	7.76%	72.87%	\$99
	American Bank, National Association	\$1,595,206	\$1,453	0.37%	3.79%	83.88%	\$123	\$1,453	0.37%	3.79%	83.88%	\$123
	Beal Bank, SSB	\$1,695,955	(\$10,569)	(2.78%)	(9.29%)	NM	\$124	(\$10,569)	(2.78%)	(9.29%)	NM	\$124
	FirstCapital Bank of Texas, N.A.	\$1,729,186	\$5,277	1.22%	8.90%	57.95%	\$97	\$5,277	1.22%	8.90%	57.95%	\$97
	Pioneer Bank, SSB	\$1,756,669	\$1,037	0.24%	2.66%	72.07%	\$102	\$1,037	0.24%	2.66%	72.07%	\$102
	First State Bank of Uvalde	\$1,792,663	\$5,418	1.21%	11.71%	34.14%	\$60	\$5,418	1.21%	11.71%	34.14%	\$60
	AimBank	\$1,823,542	\$10,767	2.40%	21.66%	60.38%	\$110	\$10,767	2.40%	21.66%	60.38%	\$110
	BTH Bank, National Association	\$1,827,932	\$4,705	1.03%	7.61%	38.85%	\$118	\$4,705	1.03%	7.61%	38.85%	\$118
	Austin Bank, Texas National Association	\$1,903,073	\$6,529	1.39%	9.35%	59.99%	\$82	\$6,529	1.39%	9.35%	59.99%	\$82
	WestStar Bank	\$1,905,817	\$13,882	2.94%	22.25%	50.70%	\$91	\$13,882	2.94%	22.25%	50.70%	\$91
	Jefferson Bank	\$1,940,800	\$5,930	1.24%	13.85%	70.20%	\$116	\$5,930	1.24%	13.85%	70.20%	\$116
	American First National Bank	\$1,944,494	\$5,757	1.19%	10.98%	49.84%	\$84	\$5,757	1.19%	10.98%	49.84%	\$84
	Vantage Bank Texas	\$2,265,222	\$6,284	1.19%	8.93%	66.52%	\$89	\$6,284	1.19%	8.93%	66.52%	\$89
	First National Bank Texas	\$2,318,660	\$8,252	1.52%	16.54%	85.40%	\$52	\$8,252	1.52%	16.54%	85.40%	\$52
	Lone Star National Bank	\$2,362,560	\$6,653	1.15%	9.12%	69.71%	\$63	\$6,653	1.15%	9.12%	69.71%	\$63
	Guaranty Bank & Trust, N.A.	\$2,391,235	\$6,871	1.18%	9.96%	60.59%	\$80	\$6,871	1.18%	9.96%	60.59%	\$80
	VeraBank, National Association	\$2,496,001	\$10,316	1.69%	15.75%	53.62%	\$71	\$10,316	1.69%	15.75%	53.62%	\$71
	Spirit of Texas Bank, SSB	\$2,543,119	\$4,985	0.83%	5.88%	70.91%	\$102	\$4,985	0.83%	5.88%	70.91%	\$102
	American Momentum Bank	\$2,612,114	\$4,316	0.83%	5.65%	58.45%	\$70	\$4,316	0.83%	5.65%	58.45%	\$70
	Texas Bank and Trust Company	\$2,686,223	\$9,698	1.45%	11.59%	58.57%	\$89	\$9,698	1.45%	11.59%	58.57%	\$89

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets (continued)												
	TIB The Independent BankersBank, National Association	\$2,851,074	\$4,401	0.60%	6.36%	72.60%	\$140	\$4,401	0.60%	6.36%	72.60%	\$140
	Inwood National Bank	\$3,032,613	\$14,469	1.89%	17.42%	41.81%	\$110	\$14,469	1.89%	17.42%	41.81%	\$110
	City Bank	\$3,214,746	\$7,983	1.00%	8.39%	69.62%	\$125	\$7,983	1.00%	8.39%	69.62%	\$125
	CommunityBank of Texas, N.A.	\$3,425,852	\$7,947	0.92%	6.40%	59.11%	\$110	\$7,947	0.92%	6.40%	59.11%	\$110
	American National Bank of Texas	\$3,584,050	\$8,681	1.01%	10.48%	66.91%	\$95	\$8,681	1.01%	10.48%	66.91%	\$95
	Happy State Bank	\$3,927,357	\$14,727	1.53%	9.80%	62.87%	\$98	\$14,727	1.53%	9.80%	62.87%	\$98
	Broadway National Bank	\$3,953,416	\$9,943	1.04%	9.12%	69.92%	\$115	\$9,943	1.04%	9.12%	69.92%	\$115
	Allegiance Bank	\$4,997,924	\$4,453	0.36%	2.34%	63.82%	\$135	\$4,453	0.36%	2.34%	63.82%	\$135
	TBK Bank, SSB	\$5,331,411	(\$2,277)	(0.19%)	(1.30%)	76.17%	\$109	(\$2,277)	(0.19%)	(1.30%)	76.17%	\$109
	Amarillo National Bank	\$5,846,865	\$21,502	1.53%	13.65%	49.81%	\$97	\$21,502	1.53%	13.65%	49.81%	\$97
	Woodforest National Bank	\$6,945,211	\$30,732	1.85%	20.29%	81.29%	\$64	\$30,732	1.85%	20.29%	81.29%	\$64
	Wells Fargo Bank South Central, National Association	\$7,164,797	(\$2,292)	(0.16%)	(1.25%)	146.22%	\$129	(\$2,292)	(0.16%)	(1.25%)	146.22%	\$129
	Southside Bank	\$7,269,459	\$6,197	0.36%	2.65%	50.70%	\$92	\$6,197	0.36%	2.65%	50.70%	\$92
	Veritex Community Bank	\$8,528,409	\$5,956	0.29%	1.85%	46.86%	\$114	\$5,956	0.29%	1.85%	46.86%	\$114
	International Bank of Commerce	\$8,988,754	\$28,804	1.31%	7.65%	53.86%	\$47	\$28,804	1.31%	7.65%	53.86%	\$47
	First Financial Bank, National Association	\$9,664,682	\$35,017	1.55%	11.30%	48.48%	\$78	\$35,017	1.55%	11.30%	48.48%	\$78
	NexBank SSB	\$9,777,354	\$26,976	1.20%	18.52%	22.59%	\$322	\$26,976	1.20%	18.52%	22.59%	\$322
	PlainsCapital Bank	\$11,882,082	\$36,416	1.36%	9.49%	69.16%	\$151	\$36,416	1.36%	9.49%	69.16%	\$151
	Independent Bank	\$15,568,677	\$48,664	1.30%	7.49%	47.89%	\$101	\$48,664	1.30%	7.49%	47.89%	\$101
	Average of Asset Group D	\$3,152,083	\$8,076	1.07%	9.37%	62.87%	\$100	\$8,076	1.07%	9.37%	62.87%	\$100

Source: SNL Financial

Note: Report includes only bank-level data.

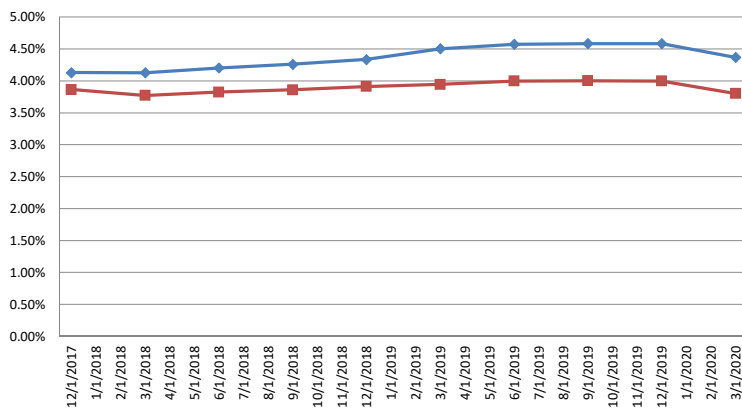
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

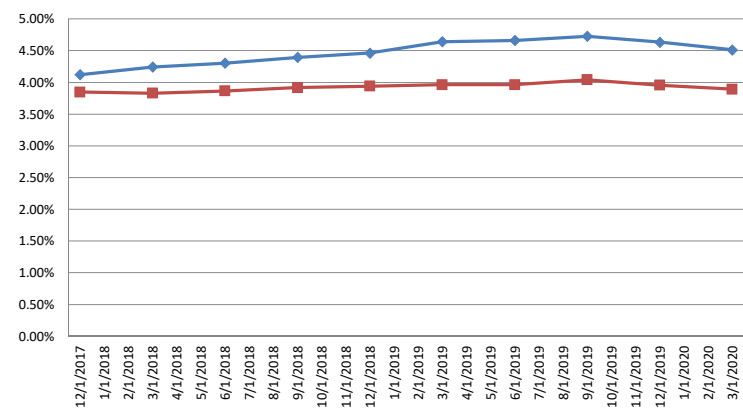
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



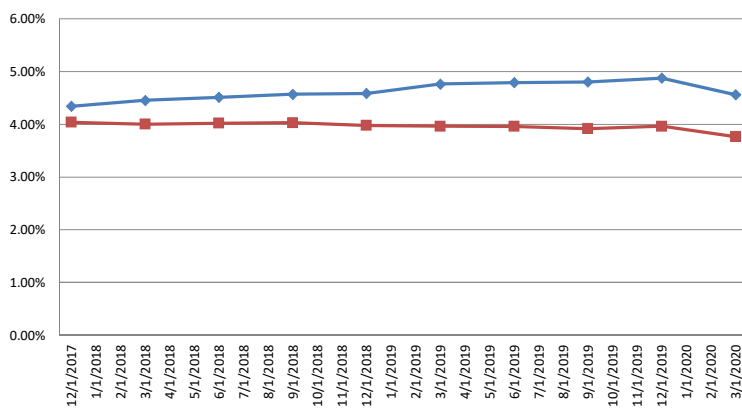
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.13%	4.13%	4.20%	4.26%	4.33%	4.50%	4.57%	4.58%	4.58%	4.37%
Net Interest Margin (FTE)	3.86%	3.77%	3.82%	3.86%	3.91%	3.94%	3.99%	4.00%	3.99%	3.80%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



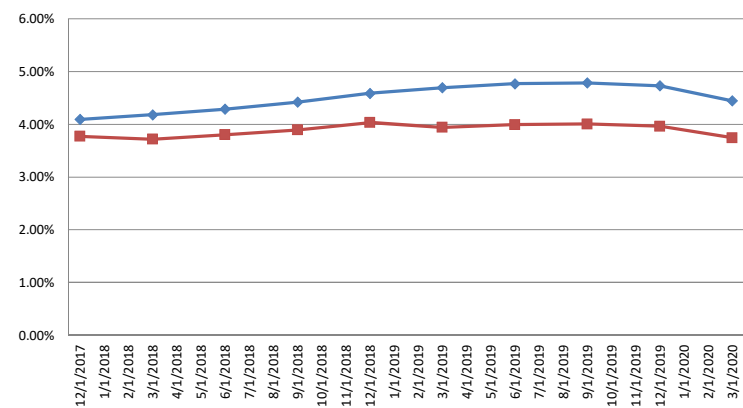
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.12%	4.24%	4.30%	4.39%	4.46%	4.64%	4.66%	4.73%	4.63%	4.51%
Net Interest Margin (FTE)	3.85%	3.83%	3.86%	3.92%	3.94%	3.96%	3.96%	4.04%	3.96%	3.89%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.34%	4.45%	4.51%	4.57%	4.58%	4.76%	4.79%	4.80%	4.87%	4.56%
Net Interest Margin (FTE)	4.04%	4.00%	4.02%	4.03%	3.98%	3.96%	3.96%	3.91%	3.96%	3.77%

Asset Group D - Over \$1 billion in Total Assets
Year-to-Date



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.09%	4.18%	4.29%	4.42%	4.59%	4.69%	4.77%	4.79%	4.73%	4.44%
Net Interest Margin (FTE)	3.77%	3.71%	3.80%	3.89%	4.03%	3.94%	3.99%	4.00%	3.96%	3.74%

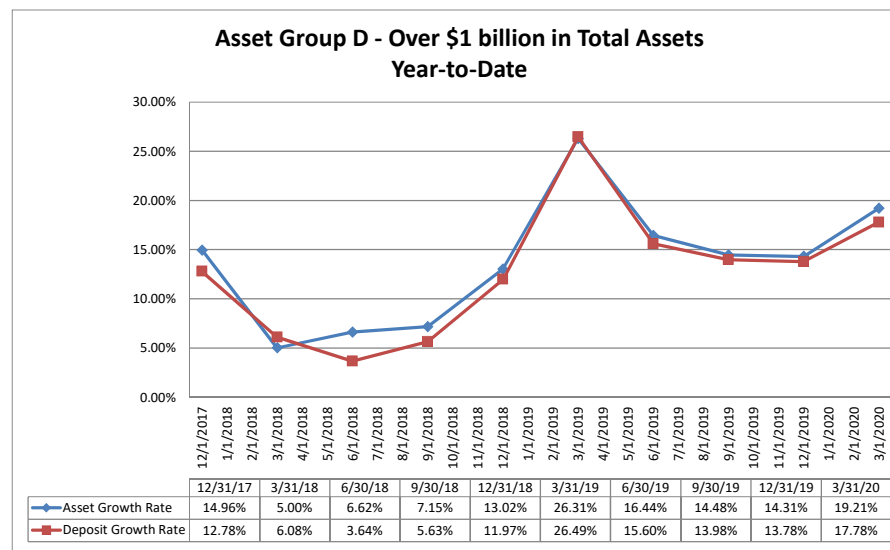
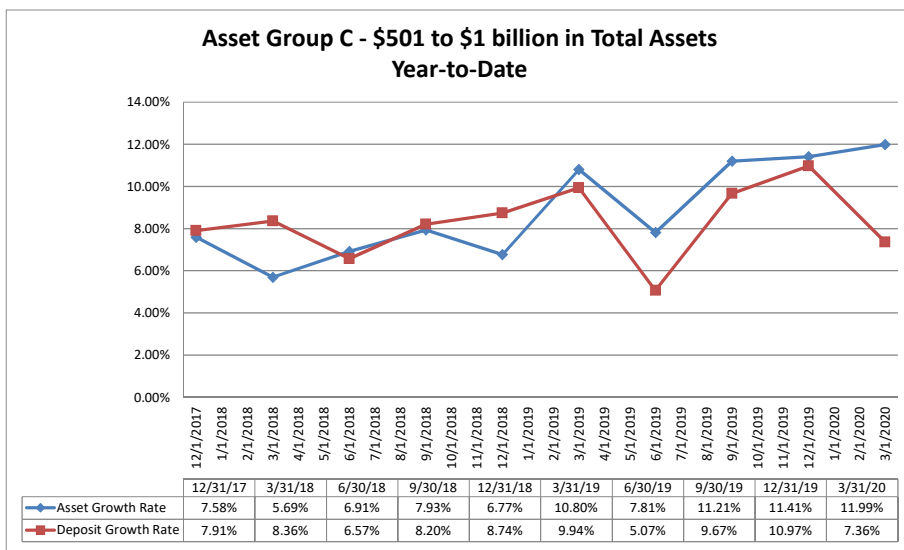
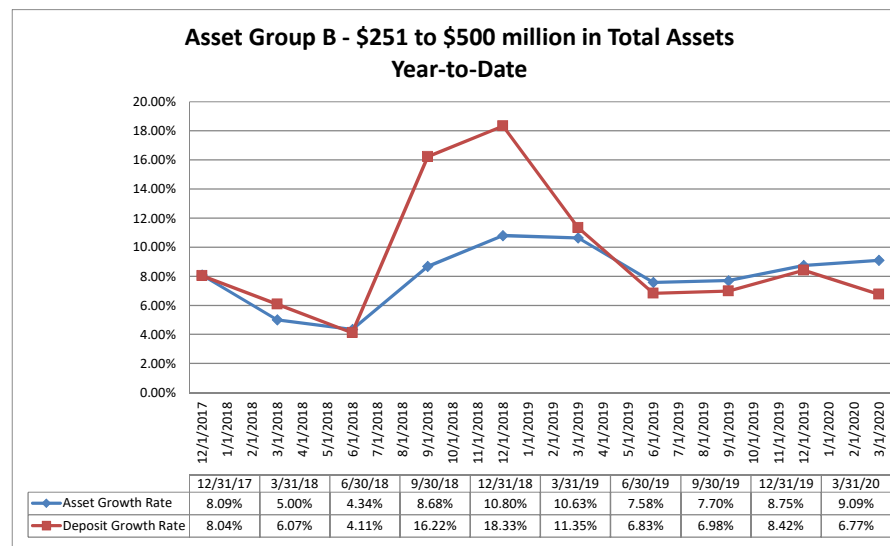
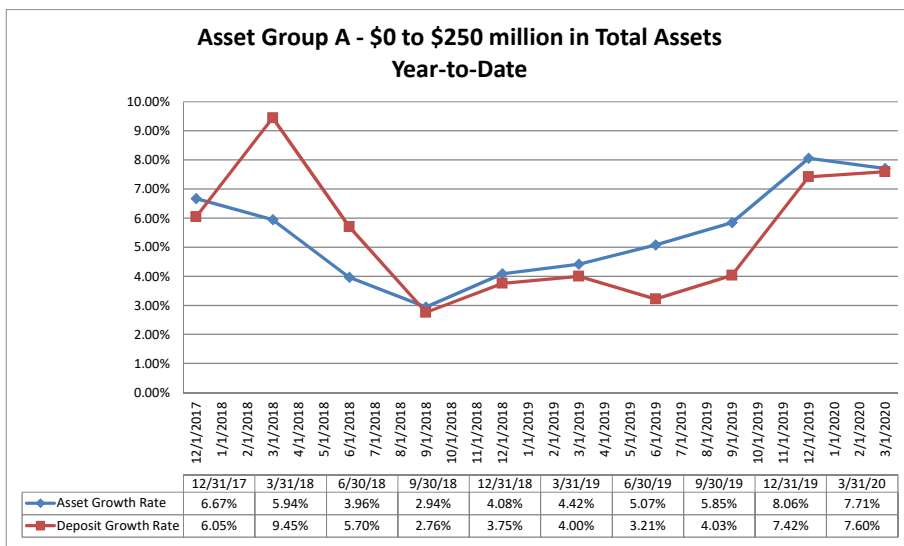
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)

Asset Group A - \$0 to \$250 million in total assets

First National Bank of Lipan	\$22,991	\$7,155	\$20,968	34.12%	72.50%	\$3,832	3.53%	0.20%	0.15%	3.42%	27.92%	30.20%
Powell State Bank	\$29,592	\$13,898	\$25,240	55.06%	36.75%	\$2,690	4.52%	0.78%	0.56%	4.07%	1.96%	1.62%
Granger National Bank	\$32,257	\$7,883	\$25,970	30.35%	79.80%	\$4,608	3.49%	0.81%	0.59%	3.11%	(6.57%)	(13.83%)
Citizens State Bank	\$33,739	\$13,767	\$30,385	45.31%	60.24%	\$4,217	3.57%	0.97%	0.75%	2.82%	(12.96%)	(14.23%)
Amistad Bank	\$34,034	\$23,149	\$29,022	79.76%	28.87%	\$3,094	5.22%	0.56%	0.30%	4.93%	37.54%	42.44%
Chappell Hill Bank	\$36,205	\$25,803	\$32,696	78.92%	30.05%	\$3,621	4.90%	1.17%	0.79%	4.18%	31.41%	33.13%
State National Bank of Groom	\$36,513	\$26,513	\$32,245	82.22%	11.71%	\$3,651	5.04%	1.20%	0.90%	4.10%	(22.04%)	(26.23%)
Kress National Bank	\$38,725	\$14,646	\$33,481	43.74%	57.81%	\$5,532	3.59%	0.78%	0.48%	3.16%	(54.16%)	(62.17%)
Crowell State Bank	\$39,471	\$23,432	\$34,793	67.35%	18.18%	\$3,947	4.84%	0.85%	0.49%	4.37%	(17.59%)	(21.86%)
Brazos National Bank	\$39,639	\$27,575	\$20,705	133.18%	30.88%	\$944	5.34%	0.59%	0.42%	4.93%	137.92%	160.35%
Donley County State Bank	\$39,880	\$8,855	\$31,885	27.77%	60.68%	\$3,988	3.18%	1.18%	0.92%	2.29%	(17.11%)	(20.35%)
Bank of San Jacinto County	\$40,414	\$16,371	\$34,457	47.51%	64.41%	\$2,887	4.77%	0.92%	0.37%	4.36%	0.30%	(0.63%)
First State Bank	\$41,016	\$24,167	\$30,876	78.27%	22.10%	\$2,930	7.87%	1.72%	0.85%	6.88%	(2.32%)	(29.35%)
First National Bank in Cooper	\$42,791	\$20,697	\$35,963	57.55%	47.87%	\$5,349	3.61%	0.81%	0.55%	3.13%	(19.32%)	(23.92%)
Menard Bank	\$43,198	\$11,988	\$38,101	31.46%	48.68%	\$4,320	3.45%	0.40%	0.24%	3.37%	0.36%	1.61%
Lovelady State Bank	\$44,626	\$22,013	\$39,310	56.00%	45.01%	\$3,719	5.08%	0.55%	0.40%	4.62%	(3.79%)	(5.34%)
First State Bank	\$46,236	\$12,803	\$42,482	30.14%	71.65%	\$4,624	2.83%	0.15%	0.10%	2.73%	21.76%	23.35%
Spur Security Bank	\$47,262	\$7,733	\$41,933	18.44%	71.48%	\$5,908	2.85%	1.02%	0.57%	2.36%	8.84%	13.12%
First National Bank of Moody	\$47,307	\$22,109	\$34,774	63.58%	46.23%	\$4,731	4.39%	0.87%	0.74%	3.88%	(7.25%)	(12.64%)
Robert Lee State Bank	\$48,440	\$17,162	\$42,249	40.62%	28.63%	\$3,460	3.72%	0.48%	0.34%	3.49%	21.46%	26.25%
Farmers State Bank of Newcastle	\$48,676	\$23,452	\$44,039	53.25%	52.22%	\$5,408	4.45%	1.27%	0.99%	3.70%	13.10%	22.28%
First Federal Bank Littlefield, Texas	\$49,776	\$37,634	\$39,719	94.75%	25.31%	\$2,928	5.19%	1.28%	1.02%	4.33%	(6.25%)	(8.22%)
Santa Anna National Bank	\$51,476	\$29,691	\$42,950	69.13%	32.53%	\$4,290	5.00%	0.65%	0.48%	4.73%	(18.19%)	(19.64%)
First National Bank of Tahoka	\$52,281	\$10,890	\$46,255	23.54%	78.11%	\$4,753	3.15%	0.58%	0.40%	2.71%	(22.33%)	(24.39%)
Freedom Bank	\$52,357	\$28,491	\$44,119	64.58%	34.54%	\$2,493	5.02%	1.28%	0.82%	4.23%	34.97%	33.14%
Citizens National Bank of Crosbyton	\$52,482	\$12,795	\$43,350	29.52%	73.76%	\$5,831	3.01%	1.19%	0.82%	2.30%	4.51%	4.34%
Commerce Bank Texas	\$53,298	\$33,761	\$43,305	77.96%	25.18%	\$5,922	4.74%	0.82%	0.61%	4.20%	(8.26%)	(10.52%)
First Bank of Celeste	\$53,398	\$21,489	\$48,923	43.92%	58.68%	\$4,450	3.79%	0.59%	0.34%	3.49%	4.02%	3.69%
City National Bank	\$53,696	\$39,325	\$46,792	84.04%	23.21%	\$3,580	4.70%	1.04%	0.73%	4.02%	12.59%	14.82%
Citizens State Bank	\$56,938	\$8,848	\$51,612	17.14%	86.41%	\$3,796	2.80%	0.62%	0.39%	2.44%	4.85%	1.00%
Commercial Bank	\$57,124	\$28,976	\$48,046	60.31%	37.71%	\$6,347	4.22%	0.81%	0.60%	3.86%	22.84%	8.95%
BOC Bank	\$57,346	\$32,092	\$47,598	67.42%	48.96%	\$4,779	4.89%	1.17%	0.84%	4.20%	60.09%	74.57%
First Bank and Trust of Memphis	\$57,776	\$32,692	\$49,423	66.15%	47.95%	\$5,252	3.67%	1.17%	0.86%	2.91%	(2.64%)	(3.35%)
First National Bank of South Padre Island	\$57,945	\$28,713	\$51,313	55.96%	51.20%	\$4,457	4.38%	0.82%	0.44%	3.86%	17.86%	18.80%
First National Bank of Aspermont	\$58,913	\$15,566	\$48,177	32.31%	49.14%	\$6,546	3.36%	0.97%	0.41%	3.17%	(10.00%)	(8.29%)
First State Bank	\$59,048	\$26,953	\$53,454	50.42%	31.06%	\$4,921	3.82%	0.34%	0.21%	3.62%	(4.88%)	(7.68%)
First National Bank of Trinity	\$59,055	\$30,447	\$52,864	57.59%	30.92%	\$2,812	4.57%	0.65%	0.38%	4.30%	(8.71%)	(0.61%)
Security State Bank	\$59,058	\$28,491	\$52,582	54.18%	28.26%	\$2,953	4.35%	0.48%	0.32%	4.19%	(16.94%)	(19.88%)
First National Bank of Eldorado	\$61,607	\$34,540	\$50,825	67.96%	24.51%	\$4,107	5.77%	0.42%	0.25%	5.68%	(0.64%)	(0.93%)
Spectra Bank	\$62,945	\$47,207	\$56,430	83.66%	22.32%	\$2,248	5.73%	1.42%	0.84%	4.86%	(30.88%)	(16.53%)
Angelina Savings Bank, SSB	\$64,672	\$41,875	\$58,232	71.91%	37.43%	\$2,695	4.72%	0.31%	0.25%	4.49%	(6.73%)	(8.59%)
First Capital Bank	\$65,233	\$51,986	\$59,465	87.42%	16.01%	\$2,965	5.81%	1.85%	1.14%	4.66%	0.88%	0.18%
First National Bank of Anson	\$67,158	\$37,172	\$61,171	60.77%	27.31%	\$4,797	5.05%	0.22%	0.12%	4.93%	9.89%	8.73%
First State Bank of San Diego	\$69,177	\$19,148	\$62,534	30.62%	46.18%	\$4,069	3.50%	0.72%	0.41%	3.13%	8.86%	7.39%
Citizens State Bank of Luling	\$69,373	\$57,789	\$58,538	98.72%	19.59%	\$4,081	4.83%	0.70%	0.48%	4.42%	(25.37%)	(30.70%)
Bandera Bank	\$71,259	\$36,862	\$63,399	58.14%	48.94%	\$4,751	4.07%	0.32%	0.18%	3.90%	10.32%	11.57%
Junction National Bank	\$71,844	\$14,723	\$65,129	22.61%	71.72%	\$5,987	3.03%	0.31%	0.16%	2.91%	21.50%	24.13%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Haskell National Bank	\$72,215	\$23,870	\$62,418	38.24%	61.02%	\$2,579	3.49%	0.48%	0.26%	3.28%	4.95%	2.12%
	Pavillion Bank	\$73,163	\$51,008	\$62,779	81.25%	32.50%	\$3,851	5.55%	0.65%	0.45%	5.17%	(5.50%)	(3.77%)
	First National Bank	\$73,577	\$30,443	\$63,430	47.99%	28.91%	\$4,599	4.02%	0.57%	0.47%	3.72%	(24.58%)	(11.23%)
	First National Bank of Quitaque	\$73,584	\$26,849	\$62,964	42.64%	60.67%	\$5,256	3.79%	1.15%	0.83%	3.05%	18.19%	20.14%
	City National Bank of San Saba	\$74,648	\$9,060	\$64,981	13.94%	74.98%	\$6,786	2.89%	0.51%	0.32%	2.71%	36.86%	38.62%
	Zavala County Bank	\$74,815	\$8,187	\$64,618	12.67%	67.72%	\$3,563	2.80%	0.51%	0.32%	2.61%	(3.30%)	(2.91%)
	Buckholts State Bank	\$76,172	\$41,082	\$62,208	66.04%	35.28%	\$5,441	4.19%	0.73%	0.49%	3.80%	(4.09%)	(6.02%)
	Burton State Bank	\$76,519	\$21,174	\$67,847	31.21%	66.09%	\$8,502	3.36%	1.20%	0.91%	2.49%	22.37%	25.11%
	Security Bank of Crawford	\$76,864	\$55,890	\$69,240	80.72%	28.79%	\$4,521	5.32%	1.96%	1.71%	3.75%	(3.71%)	(4.31%)
	Peoples State Bank	\$78,306	\$36,585	\$67,212	54.43%	45.40%	\$11,187	3.35%	0.67%	0.45%	2.99%	(23.15%)	(29.98%)
	First National Bank in Falfurrias	\$80,834	\$18,810	\$72,236	26.04%	36.80%	\$4,254	3.03%	0.99%	0.70%	2.38%	9.85%	8.96%
	Commercial State Bank	\$81,611	\$36,375	\$73,931	49.20%	43.03%	\$3,710	4.38%	0.45%	0.27%	4.26%	1.27%	4.34%
	Carmine State Bank	\$84,386	\$22,996	\$73,582	31.25%	82.59%	\$7,671	3.60%	1.56%	1.25%	2.76%	11.77%	11.98%
	Zapata National Bank	\$85,370	\$33,444	\$73,246	45.66%	40.32%	\$4,269	3.67%	1.00%	0.78%	2.99%	(5.75%)	(8.82%)
	Capital Bank of Texas	\$85,410	\$20,351	\$73,625	27.64%	70.08%	\$6,101	2.57%	0.43%	0.28%	2.32%	17.63%	18.17%
	Citizens National Bank	\$85,951	\$35,268	\$72,867	48.40%	46.73%	\$5,372	4.38%	0.48%	0.12%	4.16%	(21.47%)	(23.69%)
	Morris County National Bank	\$88,330	\$54,683	\$73,796	74.10%	17.12%	\$3,155	4.85%	1.19%	0.99%	4.04%	(7.06%)	4.50%
	First Bank of Muleshoe	\$88,353	\$14,135	\$75,301	18.77%	90.20%	\$3,398	2.72%	0.26%	0.15%	2.62%	(10.36%)	(2.09%)
	Business Bank of Texas, N.A.	\$88,441	\$55,885	\$74,061	75.46%	32.39%	\$6,317	4.13%	1.70%	1.09%	3.23%	(23.36%)	(28.58%)
	Citizens State Bank	\$89,031	\$48,058	\$80,419	59.76%	39.35%	\$2,782	5.76%	1.44%	1.24%	4.67%	5.34%	8.06%
	Greater State Bank	\$89,071	\$64,135	\$80,899	79.28%	23.88%	\$2,783	5.53%	1.24%	0.91%	4.61%	(0.91%)	(2.19%)
	Atascosa Bank	\$89,546	\$13,626	\$79,777	17.08%	93.99%	\$6,888	2.92%	0.66%	0.33%	2.69%	(8.03%)	(10.56%)
	First National Bank of Hebbronville	\$90,357	\$31,090	\$73,626	42.23%	45.17%	\$4,518	4.23%	1.23%	0.95%	3.43%	5.81%	5.73%
	Lytle State Bank of Lytle, Texas	\$90,732	\$32,502	\$74,019	43.91%	43.92%	\$4,124	3.98%	0.35%	0.25%	3.83%	3.42%	5.69%
	Chasewood Bank	\$91,285	\$61,136	\$80,545	75.90%	32.41%	\$3,511	4.49%	1.40%	1.06%	3.50%	4.01%	(1.37%)
	Fidelity Bank of Texas	\$91,440	\$43,020	\$74,811	57.50%	63.67%	\$3,387	3.72%	0.42%	0.34%	3.44%	(0.03%)	(0.95%)
	Cowboy Bank of Texas	\$92,155	\$60,478	\$78,909	76.64%	20.67%	\$5,120	4.74%	1.54%	1.26%	3.70%	11.53%	12.11%
	Fort Davis State Bank	\$94,924	\$40,510	\$85,394	47.44%	49.30%	\$2,712	4.27%	0.28%	0.15%	4.19%	13.58%	14.18%
	First National Bank of Dublin	\$95,318	\$72,327	\$84,794	85.30%	21.80%	\$2,979	5.40%	0.48%	0.28%	5.13%	9.97%	10.14%
	Farmers and Merchants Bank	\$96,182	\$59,444	\$86,470	68.75%	32.07%	\$2,829	4.27%	0.27%	0.15%	4.12%	11.79%	10.25%
	First State Bank	\$96,591	\$64,074	\$76,839	83.39%	21.48%	\$3,331	5.52%	1.52%	1.17%	4.53%	5.87%	5.82%
	First National Bank of Kemp	\$99,434	\$48,961	\$87,838	55.74%	37.07%	\$3,683	4.30%	0.36%	0.20%	4.14%	12.07%	13.69%
	American Bank, National Association	\$101,932	\$45,293	\$86,480	52.37%	52.29%	\$4,077	6.76%	1.61%	1.34%	5.51%	11.71%	12.02%
	First National Bank of Evant	\$104,350	\$71,344	\$93,784	76.07%	26.88%	\$3,865	5.22%	0.38%	0.25%	4.99%	20.52%	20.74%
	Citizens Bank, National Association	\$104,998	\$72,783	\$86,862	83.79%	9.96%	\$4,200	4.90%	0.79%	0.50%	4.56%	(8.14%)	(2.15%)
	Community Bank	\$105,116	\$73,930	\$94,431	78.29%	25.21%	\$3,504	5.46%	1.06%	0.78%	4.71%	20.99%	24.60%
	POINTWEST Bank	\$105,992	\$40,226	\$93,638	42.96%	59.82%	\$3,533	3.75%	0.46%	0.36%	3.47%	9.08%	7.22%
	Henderson Federal Savings Bank	\$107,198	\$78,126	\$82,534	94.66%	22.19%	\$4,467	4.68%	1.61%	1.54%	3.51%	4.30%	4.58%
	One World Bank	\$107,521	\$68,855	\$90,688	75.93%	41.28%	\$4,675	4.32%	2.35%	1.45%	3.03%	3.29%	3.31%
	Texas Financial Bank	\$107,833	\$40,642	\$95,876	42.39%	43.63%	\$4,902	3.38%	0.21%	0.13%	3.25%	7.19%	6.16%
	Unity National Bank of Houston	\$107,905	\$87,213	\$97,434	89.51%	14.28%	\$3,597	4.79%	1.53%	1.22%	3.67%	6.65%	7.66%
	First National Bank of Floydada	\$108,223	\$42,545	\$95,810	44.41%	53.09%	\$8,325	3.16%	1.03%	0.70%	2.53%	(27.96%)	(32.88%)
	Columbus State Bank	\$108,322	\$7,707	\$94,419	8.16%	105.39%	\$9,027	2.50%	0.45%	0.36%	2.30%	(32.56%)	(37.05%)
	First State Bank of Brownsboro	\$108,377	\$56,182	\$96,142	58.44%	26.98%	\$4,712	4.13%	0.52%	0.36%	3.86%	(8.85%)	(13.37%)
	American National Bank of Mount Pleasant	\$108,641	\$54,522	\$96,309	56.61%	36.42%	\$4,024	4.52%	1.27%	0.91%	3.84%	18.39%	31.11%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Dalhart Federal Savings & Loan Association, SSB	\$111,960	\$62,906	\$86,732	72.53%	43.22%	\$3,732	4.68%	1.43%	1.26%	3.70%	1.52%	0.52%
	Cendera Bank, National Association	\$112,402	\$89,891	\$98,951	90.84%	17.47%	\$5,352	6.18%	1.90%	1.64%	4.69%	13.42%	16.70%
	Lakeside Bank	\$112,479	\$25,317	\$84,853	29.84%	95.03%	\$10,225	4.91%	0.38%	0.37%	4.69%	8.04%	9.22%
	Marion State Bank	\$112,551	\$49,102	\$96,988	50.63%	34.21%	\$7,503	3.93%	1.04%	0.79%	3.31%	(3.04%)	0.09%
	Fannin Bank	\$112,676	\$70,365	\$95,173	73.93%	27.75%	\$3,756	5.36%	1.27%	0.94%	4.52%	7.34%	12.33%
	Panola National Bank	\$114,441	\$53,089	\$99,027	53.61%	48.47%	\$4,976	3.85%	0.48%	0.32%	3.54%	3.61%	(1.27%)
	First State Bank of Paint Rock	\$114,650	\$48,128	\$99,225	48.50%	48.64%	\$8,189	3.89%	0.37%	0.22%	3.81%	8.13%	9.22%
	First National Bank of Tom Bean	\$114,680	\$93,224	\$102,616	90.85%	4.99%	\$2,667	6.25%	1.63%	1.31%	4.98%	(17.80%)	(20.21%)
	Mason Bank	\$117,026	\$43,596	\$89,518	48.70%	71.78%	\$6,884	3.82%	0.75%	0.54%	3.49%	(12.01%)	(22.05%)
	First National Bank of Eagle Lake	\$119,119	\$72,201	\$93,846	76.94%	26.32%	\$4,254	4.71%	0.87%	0.46%	4.21%	(19.27%)	10.51%
	Stockmens National Bank in Cotulla	\$119,262	\$16,536	\$107,666	15.36%	74.81%	\$8,519	2.74%	0.58%	0.33%	2.41%	10.66%	14.30%
	Johnson City Bank	\$119,388	\$72,238	\$104,358	69.22%	40.85%	\$4,975	4.19%	0.98%	0.61%	3.64%	2.92%	2.74%
	Texas Advantage Community Bank, Normangee State Bank	\$119,629	\$86,649	\$106,705	81.20%	27.65%	\$5,697	4.53%	1.29%	1.01%	3.61%	(20.96%)	(23.95%)
	First Bank & Trust	\$121,315	\$70,144	\$100,299	69.93%	35.61%	\$6,740	5.08%	1.08%	0.75%	4.47%	12.71%	11.75%
	First Security State Bank	\$123,199	\$55,227	\$112,973	48.89%	55.40%	\$4,248	3.86%	0.58%	0.21%	3.64%	19.40%	20.72%
	First National Bank of Bosque County	\$123,279	\$90,883	\$107,739	84.35%	22.30%	\$3,852	4.50%	0.57%	0.39%	4.15%	12.88%	13.62%
	First Bank and Trust of Childress	\$124,080	\$57,121	\$113,219	50.45%	16.74%	\$6,531	3.71%	1.78%	1.55%	2.34%	23.89%	24.78%
	Coleman County State Bank	\$128,139	\$90,733	\$115,440	78.60%	24.98%	\$3,559	5.32%	0.59%	0.39%	4.96%	10.34%	10.11%
	Charis Bank	\$130,158	\$77,993	\$96,940	80.45%	43.24%	\$5,916	3.79%	0.92%	0.46%	3.42%	67.61%	103.00%
	Peoples State Bank	\$130,465	\$44,187	\$117,861	37.49%	40.27%	\$4,077	3.83%	0.72%	0.53%	3.35%	0.75%	(0.42%)
	First National Bank of Fort Stockton	\$131,640	\$72,669	\$118,414	61.37%	27.50%	\$4,876	4.31%	0.42%	0.23%	4.22%	(1.19%)	4.46%
	Farmers State Bank	\$133,445	\$71,603	\$118,567	60.39%	33.01%	\$3,255	4.21%	0.39%	0.21%	4.06%	6.62%	4.69%
	First National Bank of Winnsboro	\$134,485	\$85,375	\$102,593	83.22%	20.52%	\$4,637	5.21%	0.80%	0.54%	4.82%	(2.45%)	(1.15%)
	Citizens State Bank	\$135,687	\$77,814	\$118,677	65.57%	21.55%	\$4,377	4.88%	1.06%	0.79%	4.13%	7.37%	7.64%
	Graham Savings and Loan, SSB	\$138,043	\$99,877	\$109,096	91.55%	28.97%	\$4,314	4.79%	1.66%	1.60%	3.40%	0.66%	(0.64%)
	Bank of South Texas	\$139,417	\$92,309	\$120,840	76.39%	27.99%	\$2,788	7.15%	1.82%	1.24%	5.87%	4.17%	4.04%
	Dilley State Bank	\$140,276	\$16,520	\$116,233	14.21%	97.40%	\$7,793	2.17%	0.54%	0.40%	1.83%	7.28%	7.75%
	Sanger Bank	\$141,054	\$73,943	\$119,098	62.09%	41.42%	\$4,408	4.30%	1.09%	0.79%	3.70%	(13.78%)	(18.04%)
	First State Bank of Odem	\$143,472	\$80,113	\$124,460	64.37%	35.66%	\$3,878	5.13%	0.30%	0.17%	4.98%	(15.87%)	(20.54%)
	Brady National Bank	\$143,769	\$59,981	\$130,968	45.80%	39.21%	\$6,846	3.54%	0.84%	0.57%	3.09%	26.41%	28.84%
	Hill Bank & Trust Co.	\$144,307	\$16,653	\$119,332	13.96%	91.76%	\$10,308	2.83%	1.01%	0.70%	2.37%	2.65%	2.17%
	West Texas State Bank	\$144,313	\$61,630	\$127,132	48.48%	36.21%	\$5,773	3.92%	0.90%	0.63%	3.40%	(3.97%)	(1.25%)
	Lone Star Bank	\$144,726	\$124,402	\$127,268	97.75%	13.78%	\$6,030	5.41%	1.77%	1.66%	3.92%	8.45%	8.92%
	First State Bank	\$145,393	\$99,123	\$127,253	77.89%	23.14%	\$5,385	4.74%	1.31%	0.93%	3.90%	1.21%	0.27%
	Peoples Bank	\$147,740	\$102,418	\$112,863	90.75%	19.91%	\$3,788	4.49%	0.87%	0.69%	3.82%	(14.96%)	(4.04%)
	First Texas Bank	\$148,135	\$69,304	\$129,775	53.40%	55.72%	\$5,486	4.00%	0.22%	0.13%	3.88%	17.72%	19.34%
	City National Bank of Colorado City	\$149,199	\$105,712	\$136,766	77.29%	11.36%	\$4,973	5.17%	0.97%	0.78%	4.47%	30.62%	30.10%
	Commercial National Bank of Brady	\$149,304	\$77,043	\$128,910	59.76%	30.03%	\$4,391	4.29%	0.51%	0.36%	4.00%	9.37%	7.88%
	First State Bank	\$151,815	\$34,261	\$129,322	26.49%	56.99%	\$8,434	3.31%	1.27%	0.89%	2.59%	16.33%	17.43%
	Citizens State Bank	\$152,269	\$105,553	\$137,466	76.78%	15.41%	\$3,461	4.59%	0.64%	0.43%	4.15%	14.52%	16.71%
	Austin Capital Bank SSB	\$152,344	\$107,637	\$115,593	93.12%	26.64%	\$1,058	5.06%	1.76%	1.53%	3.62%	38.06%	38.03%
	Texas National Bank	\$153,654	\$36,350	\$138,037	26.33%	49.81%	\$5,298	3.21%	0.62%	0.44%	2.89%	23.08%	26.91%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Texas Heritage Bank	\$154,098	\$124,576	\$132,314	94.15%	19.76%	\$4,670	4.99%	0.97%	0.66%	4.41%	9.75%	11.19%
	First National Bank of Alvin	\$154,706	\$22,086	\$133,802	16.51%	80.38%	\$7,735	2.52%	0.78%	0.42%	2.19%	20.14%	18.03%
	First State Bank	\$156,769	\$87,162	\$132,468	65.80%	41.51%	\$4,020	4.77%	1.11%	0.76%	4.09%	17.10%	21.46%
	First State Bank	\$158,037	\$89,346	\$137,286	65.08%	24.44%	\$3,855	4.47%	1.02%	0.69%	3.90%	18.12%	21.69%
	First State Bank of Ben Wheeler, Texas	\$158,203	\$78,337	\$136,213	57.51%	34.66%	\$4,520	4.08%	1.07%	0.81%	3.35%	12.50%	12.15%
	Citizens State Bank	\$158,203	\$117,422	\$142,456	82.43%	27.71%	\$7,910	4.83%	1.22%	0.93%	3.97%	(1.96%)	(2.50%)
	Providence Bank of Texas	\$159,887	\$122,466	\$125,940	97.24%	20.15%	\$5,922	5.41%	1.64%	1.36%	4.14%	20.97%	(11.63%)
	Security State Bank	\$160,220	\$99,690	\$138,023	72.23%	21.01%	\$10,681	4.14%	1.78%	1.13%	3.22%	(54.82%)	(65.16%)
	Texas Heritage National Bank	\$161,575	\$124,593	\$121,220	102.78%	18.02%	\$4,252	5.21%	1.53%	1.41%	3.87%	41.42%	37.49%
	First State Bank of Bedia	\$164,036	\$94,224	\$136,033	69.27%	46.25%	\$7,811	5.41%	1.19%	0.86%	4.64%	9.29%	10.35%
	Big Bend Banks, N.A.	\$167,969	\$21,081	\$119,219	17.68%	82.39%	\$5,792	3.04%	0.10%	0.07%	3.31%	80.16%	5.80%
	First National Bank of Hereford	\$170,460	\$129,516	\$139,883	92.59%	19.80%	\$4,870	4.56%	0.77%	0.55%	4.10%	(13.83%)	(20.10%)
	Guadalupe Bank	\$170,946	\$118,038	\$154,372	76.46%	29.66%	\$5,514	4.76%	0.46%	0.32%	4.46%	(3.62%)	(5.92%)
	Sundown State Bank	\$171,064	\$100,188	\$152,665	65.63%	39.07%	\$5,346	4.22%	0.90%	0.59%	3.74%	(5.99%)	(7.46%)
	Texas Hill Country Bank	\$171,132	\$127,566	\$154,664	82.48%	23.65%	\$4,754	4.84%	1.14%	0.93%	3.93%	3.20%	3.30%
	Muenster State Bank	\$172,562	\$46,373	\$134,809	34.40%	66.05%	\$9,587	3.36%	0.48%	0.36%	3.16%	1.91%	(6.48%)
	Roscoe State Bank	\$173,057	\$71,817	\$154,589	46.46%	41.75%	\$4,437	3.93%	0.75%	0.46%	3.64%	7.55%	10.51%
	Bank of Houston, National Association	\$175,920	\$130,706	\$121,588	107.50%	28.26%	\$6,283	5.38%	1.10%	0.82%	4.73%	71.03%	63.98%
	Citizens National Bank of Hillsboro	\$176,484	\$48,992	\$147,233	33.28%	63.62%	\$5,883	3.27%	0.70%	0.52%	2.82%	4.79%	(0.78%)
	Incommons Bank, N.A.	\$178,495	\$123,559	\$148,544	83.18%	12.39%	\$3,187	5.41%	1.05%	0.81%	4.75%	(2.47%)	(5.03%)
	Perryton National Bank	\$184,232	\$56,931	\$158,137	36.00%	62.51%	\$8,773	3.30%	0.78%	0.45%	2.96%	3.98%	4.11%
	Castroville State Bank	\$184,361	\$123,020	\$164,042	74.99%	17.10%	\$6,357	4.38%	1.23%	1.01%	3.48%	6.28%	5.95%
	First State Bank of Texas	\$184,780	\$132,498	\$160,276	82.67%	16.27%	\$4,106	4.99%	1.03%	0.55%	4.46%	14.04%	16.65%
	First National Bank of Anderson	\$186,665	\$118,334	\$166,035	71.27%	28.46%	\$4,148	4.52%	1.36%	0.96%	3.60%	14.79%	15.22%
	Llano National Bank	\$188,923	\$111,607	\$164,789	67.73%	42.90%	\$4,198	4.56%	0.56%	0.38%	4.36%	(1.50%)	5.87%
	Arrowhead Bank	\$190,163	\$126,502	\$169,438	74.66%	29.47%	\$4,876	4.48%	0.35%	0.23%	4.27%	(16.70%)	(19.81%)
	Captex Bank, National Association	\$190,487	\$123,905	\$161,638	76.66%	19.05%	\$3,663	4.46%	0.80%	0.57%	3.93%	13.22%	18.04%
	First National Bank of Ballinger	\$190,489	\$123,399	\$169,182	72.94%	24.06%	\$4,646	5.13%	0.95%	0.65%	4.48%	4.03%	4.29%
	Citizens Bank	\$190,781	\$121,106	\$164,556	73.60%	31.15%	\$8,295	4.55%	1.21%	0.93%	3.67%	21.23%	12.11%
	Dominion Bank	\$191,313	\$119,888	\$145,438	82.43%	43.90%	\$4,348	4.10%	1.59%	1.14%	3.18%	127.53%	190.02%
	Bank of DeSoto, National Association	\$192,655	\$115,209	\$171,724	67.09%	41.13%	\$4,816	7.74%	1.56%	1.02%	6.50%	27.25%	29.99%
	Interstate Bank	\$192,814	\$109,368	\$169,553	64.50%	43.13%	\$5,211	4.08%	0.55%	0.45%	3.69%	(2.94%)	(3.93%)
	City National Bank of Taylor	\$193,964	\$121,354	\$171,077	70.94%	37.00%	\$4,731	4.24%	0.13%	0.10%	4.20%	(6.40%)	(7.41%)
	Tejas Bank	\$195,093	\$104,550	\$172,983	60.44%	38.83%	\$12,193	4.49%	0.37%	0.19%	4.32%	9.78%	9.57%
	Lamar National Bank	\$195,156	\$130,823	\$171,505	76.28%	29.25%	\$3,903	4.89%	0.83%	0.63%	4.37%	23.13%	28.64%
	Cypress Bank, SSB	\$195,870	\$128,522	\$154,235	83.33%	32.95%	\$2,798	4.95%	1.44%	1.24%	3.84%	11.69%	7.45%
	First National Bank of Burleson	\$197,352	\$57,165	\$175,942	32.49%	66.14%	\$6,366	3.44%	0.19%	0.13%	3.58%	(3.40%)	(2.33%)
	Austin County State Bank	\$198,877	\$147,929	\$170,665	86.68%	17.38%	\$4,625	5.60%	1.44%	1.20%	4.53%	31.42%	20.72%
	First National Bank of Sterling City	\$201,200	\$25,477	\$184,776	13.79%	62.49%	\$9,581	2.52%	0.30%	0.19%	2.43%	6.95%	3.90%
	Titan Bank, N.A.	\$202,237	\$109,210	\$182,189	59.94%	46.84%	\$8,793	4.68%	0.38%	0.31%	4.38%	49.11%	53.01%
	National Bank & Trust	\$202,323	\$86,703	\$167,663	51.71%	46.13%	\$7,493	3.33%	1.15%	1.00%	2.61%	2.53%	(2.01%)
	Spring Hill State Bank	\$202,686	\$154,168	\$171,505	89.89%	23.05%	\$4,504	4.92%	1.23%	0.97%	4.04%	15.67%	12.21%
	Bank of Austin	\$202,738	\$140,161	\$169,106	82.88%	36.47%	\$11,263	4.05%	1.33%	0.85%	3.34%	80.86%	99.89%
	Pearland State Bank	\$205,719	\$48,119	\$179,666	26.78%	68.25%	\$8,229	2.93%	0.60%	0.42%	2.59%	25.21%	23.88%
	Anahuac National Bank	\$209,847	\$85,482	\$188,406	45.37%	22.01%	\$5,996	3.72%	0.97%	0.63%	3.17%	42.40%	36.08%
	First State Bank	\$211,522	\$135,692	\$189,209	71.72%	28.40%	\$4,700	4.69%	0.67%	0.35%	4.41%	20.06%	20.67%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Community Bank	\$215,981	\$181,676	\$189,692	95.77%	16.04%	\$5,999	4.47%	0.84%	0.56%	3.99%	4.67%	2.19%
	HomeBank Texas	\$217,349	\$162,069	\$193,755	83.65%	26.03%	\$5,573	5.04%	1.15%	0.68%	4.44%	31.60%	45.03%
	Community National Bank	\$217,520	\$133,298	\$189,079	70.50%	35.65%	\$5,059	4.56%	1.33%	0.83%	3.87%	3.44%	6.80%
	Citizens National Bank at Brownwood	\$218,240	\$106,910	\$188,136	56.83%	42.74%	\$4,547	4.21%	0.48%	0.27%	4.03%	(14.72%)	(18.98%)
	Texana Bank, National Association	\$218,804	\$189,879	\$177,509	106.97%	8.81%	\$2,404	5.42%	1.55%	1.23%	4.23%	2.19%	(0.79%)
	Fayette Savings Bank, SSB	\$219,620	\$181,187	\$196,715	92.11%	3.47%	\$6,863	4.60%	1.52%	1.44%	3.23%	21.11%	23.61%
	National Bank of Andrews	\$221,405	\$146,637	\$195,221	75.11%	25.09%	\$3,954	5.52%	0.45%	0.26%	5.35%	12.05%	12.19%
	Commercial National Bank of Texarkana	\$222,467	\$136,741	\$201,178	67.97%	27.79%	\$3,423	4.48%	0.34%	0.32%	4.17%	9.47%	8.87%
	Keystone Bank, National Association	\$222,777	\$130,532	\$184,910	70.59%	43.18%	\$6,021	4.87%	1.56%	1.09%	3.88%	43.07%	31.22%
	Crossroads Bank	\$224,023	\$116,910	\$198,409	58.92%	46.46%	\$5,091	4.53%	0.97%	0.78%	3.92%	8.15%	11.71%
	Bridge City State Bank	\$224,064	\$82,814	\$200,226	41.36%	58.64%	\$5,465	3.66%	0.65%	0.50%	3.27%	16.89%	17.86%
	Gilmer National Bank	\$226,541	\$165,508	\$192,884	85.81%	29.70%	\$4,623	5.03%	1.56%	1.28%	3.90%	1.83%	(0.84%)
	First National Bank	\$229,599	\$151,859	\$179,260	84.71%	21.03%	\$4,885	4.98%	1.33%	1.05%	4.06%	2.74%	0.27%
	First National Bank of Giddings	\$230,693	\$125,159	\$204,742	61.13%	21.45%	\$6,235	3.83%	1.24%	0.92%	3.09%	15.77%	17.37%
	Yoakum National Bank	\$230,860	\$100,651	\$195,048	51.60%	46.69%	\$7,695	3.53%	0.89%	0.75%	2.93%	8.13%	5.90%
	Jacksboro National Bank	\$240,571	\$110,655	\$202,081	54.76%	35.58%	\$4,717	4.27%	0.97%	0.52%	3.84%	8.67%	(1.56%)
	First State Bank	\$240,888	\$132,634	\$207,041	64.06%	35.57%	\$5,875	3.98%	0.91%	0.49%	3.52%	(5.38%)	(10.65%)
	First State Bank of Burnet	\$244,615	\$86,987	\$209,637	41.49%	65.70%	\$5,436	3.51%	0.50%	0.31%	3.31%	(5.26%)	(6.25%)
	United Bank of El Paso del Norte	\$245,110	\$189,380	\$207,108	91.44%	15.56%	\$5,106	5.77%	0.94%	0.58%	5.22%	15.33%	27.70%
	ValueBank Texas	\$245,561	\$135,371	\$216,601	62.50%	40.57%	\$2,480	4.55%	0.53%	0.27%	4.35%	13.46%	15.38%
	MINT National Bank	\$246,182	\$197,550	\$212,513	92.96%	20.59%	\$8,792	5.46%	2.18%	1.62%	3.76%	(1.30%)	(4.05%)
	Texas Brand Bank	\$248,235	\$194,098	\$208,268	93.20%	24.07%	\$6,895	5.58%	1.59%	1.24%	4.46%	34.14%	18.64%
	Average of Asset Group A	\$126,132	\$68,954	\$108,244	61.38%	39.98%	\$5,063	4.37%	0.92%	0.66%	3.80%	7.71%	7.60%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets													
	Ennis State Bank	\$250,152	\$182,638	\$201,650	90.57%	19.17%	\$4,389	4.99%	1.00%	0.69%	4.36%	(16.71%)	(19.65%)
	First National Bank of Stanton	\$250,520	\$53,673	\$226,047	23.74%	65.27%	\$10,892	3.00%	0.12%	0.05%	3.09%	(0.95%)	0.71%
	TransPecos Banks, SSB	\$250,747	\$173,797	\$227,346	76.45%	20.17%	\$5,117	5.74%	1.03%	0.76%	5.12%	30.96%	31.96%
	Lone Star Capital Bank, National Association	\$251,566	\$183,817	\$212,944	86.32%	20.34%	\$3,931	4.62%	0.96%	0.69%	4.01%	0.68%	0.20%
	First National Bank of Jasper	\$251,640	\$66,738	\$213,138	31.31%	36.13%	\$4,748	3.48%	0.45%	0.31%	3.24%	15.40%	16.39%
	First National Bank of Lake Jackson	\$264,919	\$24,373	\$233,704	10.43%	28.56%	\$9,461	2.54%	0.71%	0.53%	1.99%	(27.10%)	(35.11%)
	Grandview Bank	\$266,664	\$171,220	\$240,329	71.24%	32.58%	\$6,504	5.03%	0.84%	0.50%	4.61%	12.19%	11.11%
	Mineola Community Bank, SSB	\$269,899	\$183,300	\$201,839	90.81%	29.58%	\$4,353	4.20%	1.26%	1.13%	3.16%	3.30%	(4.84%)
	UBank	\$271,181	\$204,458	\$223,856	91.33%	14.42%	\$3,568	5.55%	0.75%	0.45%	5.13%	41.88%	13.65%
	Liberty Capital Bank	\$272,674	\$212,965	\$226,610	93.98%	24.26%	\$10,099	4.12%	0.87%	0.53%	3.63%	(16.61%)	2.80%
	Ozona National Bank	\$273,097	\$123,879	\$240,170	51.58%	53.17%	\$3,958	4.17%	0.28%	0.16%	4.07%	9.71%	9.65%
	Peoples State Bank of Hallettsville	\$274,244	\$92,319	\$236,349	39.06%	59.38%	\$10,548	3.12%	1.23%	1.01%	2.36%	(10.30%)	(15.18%)
	First National Bank of Hughes Springs	\$274,633	\$177,604	\$240,751	73.77%	22.66%	\$2,567	5.25%	0.21%	0.19%	5.15%	9.94%	10.43%
	Hondo National Bank	\$282,030	\$172,853	\$254,373	67.95%	26.45%	\$5,036	4.50%	1.22%	0.90%	3.72%	15.18%	16.97%
	Charter Bank	\$283,761	\$169,806	\$232,292	73.10%	43.54%	\$5,354	7.12%	0.86%	0.52%	6.95%	(14.76%)	(4.61%)
	Waggoner National Bank of Vernon	\$289,001	\$168,296	\$249,180	67.54%	18.33%	\$4,661	4.66%	1.13%	0.97%	3.94%	(8.52%)	(4.81%)
	Pecos County State Bank	\$289,365	\$100,892	\$262,944	38.37%	18.16%	\$4,823	3.90%	0.71%	0.47%	3.49%	30.79%	32.96%
	First National Bank of Weatherford	\$291,403	\$214,051	\$263,600	81.20%	23.17%	\$5,204	5.56%	1.39%	0.94%	4.64%	21.46%	21.98%
	Trinity Bank, N.A.	\$291,665	\$174,135	\$252,307	69.02%	45.39%	\$12,681	4.14%	0.92%	0.59%	3.65%	(22.52%)	(27.20%)
	First-Lockhart National Bank	\$294,606	\$189,681	\$263,997	71.85%	21.34%	\$5,456	4.58%	1.12%	0.88%	3.72%	(12.40%)	(14.50%)
	Texas State Bank	\$296,982	\$135,012	\$256,622	52.61%	47.17%	\$4,869	3.44%	0.43%	0.23%	3.30%	12.99%	13.81%
	State Bank of De Kalb	\$297,674	\$229,913	\$258,120	89.07%	23.71%	\$3,866	5.07%	1.14%	0.87%	4.27%	47.05%	44.26%
	Citizens State Bank	\$302,682	\$152,913	\$266,213	57.44%	51.35%	\$8,902	3.64%	1.13%	0.82%	3.07%	4.46%	5.22%
	National Bank of Texas at Fort Worth	\$303,463	\$215,866	\$269,333	80.15%	29.72%	\$4,335	4.52%	1.05%	0.70%	3.86%	10.70%	11.42%
	Fort Hood National Bank	\$307,682	\$103,523	\$273,521	37.85%	66.14%	\$4,662	2.93%	0.35%	0.21%	2.78%	19.36%	17.71%
	TexStar National Bank	\$307,837	\$213,214	\$258,999	82.32%	18.86%	\$7,508	4.64%	1.19%	0.87%	3.81%	35.16%	37.01%
	Worthington National Bank	\$310,045	\$243,142	\$277,761	87.54%	20.79%	\$6,079	4.69%	0.92%	0.49%	4.22%	19.81%	20.81%
	Liberty National Bank in Paris	\$310,617	\$177,096	\$260,409	68.01%	32.22%	\$6,091	4.11%	0.83%	0.67%	3.60%	31.50%	34.43%
	First Texas Bank	\$314,774	\$128,745	\$278,055	46.30%	60.14%	\$5,160	3.53%	0.21%	0.11%	3.43%	22.49%	24.55%
	Texas Champion Bank	\$316,475	\$226,094	\$242,190	93.35%	19.14%	\$3,263	4.96%	0.76%	0.44%	4.53%	5.39%	9.95%
	Texas Republic Bank, National Association	\$318,432	\$280,855	\$243,509	115.34%	11.68%	\$6,369	5.81%	1.64%	1.29%	4.66%	18.24%	4.96%
	Shelby Savings Bank, SSB	\$322,164	\$235,202	\$254,442	92.44%	21.89%	\$3,790	6.67%	1.17%	0.96%	5.54%	25.40%	14.77%
	MCBank	\$324,872	\$133,997	\$284,257	47.14%	49.03%	\$4,011	4.12%	0.39%	0.26%	4.01%	(0.36%)	(6.78%)
	Alliance Bank Central Texas	\$334,414	\$238,777	\$292,542	81.62%	24.59%	\$5,308	4.67%	1.62%	1.27%	3.42%	11.64%	11.52%
	First National Bank in Port Lavaca	\$338,990	\$174,230	\$300,847	57.91%	29.37%	\$7,213	3.72%	0.85%	0.68%	3.12%	4.84%	0.77%
	TrustTexas Bank, SSB	\$341,160	\$174,899	\$298,605	58.57%	44.46%	\$4,212	4.11%	0.87%	0.77%	3.50%	(6.11%)	(2.05%)
	Texan Bank, National Association	\$344,520	\$291,376	\$301,458	96.66%	14.02%	\$5,839	5.35%	1.95%	1.62%	3.90%	2.46%	2.23%
	Texas National Bank	\$345,199	\$220,316	\$284,410	77.46%	16.87%	\$3,384	5.61%	1.61%	0.86%	4.74%	18.38%	(1.60%)
	Farmers State Bank	\$349,036	\$179,544	\$300,645	59.72%	41.83%	\$4,475	4.25%	1.03%	0.73%	3.59%	17.85%	19.20%
	First Liberty National Bank	\$354,097	\$213,831	\$311,797	68.58%	26.05%	\$4,540	4.67%	0.48%	0.44%	4.31%	2.95%	3.36%
	First State Bank of Livingston	\$369,205	\$159,058	\$312,913	50.83%	37.28%	\$4,057	3.82%	0.85%	0.50%	3.50%	28.49%	32.41%
	Western Bank	\$369,376	\$277,353	\$315,431	87.93%	6.29%	\$4,676	5.16%	1.27%	0.95%	4.26%	32.65%	31.53%
	First National Bank of Livingston	\$378,804	\$125,324	\$316,489	39.60%	61.28%	\$3,608	3.16%	0.33%	0.18%	3.04%	(0.73%)	(4.20%)
	Lamesa National Bank	\$379,839	\$63,201	\$342,694	18.44%	69.08%	\$15,194	2.45%	1.65%	1.08%	1.47%	(6.65%)	(9.63%)
	Brenham National Bank	\$380,093	\$168,966	\$332,844	50.76%	53.58%	\$6,668	3.82%	0.53%	0.32%	3.62%	9.30%	6.81%
	First Commercial Bank, National Association	\$382,485	\$209,309	\$343,643	60.91%	40.91%	\$4,722	4.48%	0.76%	0.41%	4.11%	24.28%	26.09%

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Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets (continued)													
	Bank of Texas	\$394,671	\$346,883	\$268,176	129.35%	11.97%	\$16,445	4.37%	1.64%	1.22%	3.37%	(0.49%)	(59.96%)
	Frontier Bank of Texas	\$395,587	\$298,790	\$321,526	92.93%	23.29%	\$6,940	5.14%	1.50%	1.17%	4.04%	36.53%	10.41%
	International Bank of Commerce	\$397,290	\$145,364	\$303,057	47.97%	40.19%	\$3,485	4.22%	0.73%	0.49%	3.78%	13.55%	11.63%
	T Bank, National Association	\$411,584	\$303,489	\$354,639	85.58%	23.88%	\$4,786	5.97%	1.75%	1.70%	4.48%	58.87%	86.55%
	Citizens National Bank	\$415,760	\$251,623	\$366,027	68.74%	28.89%	\$4,834	4.01%	0.79%	0.77%	3.35%	(26.23%)	(30.25%)
	Classic Bank, National Association	\$415,804	\$320,939	\$349,427	91.85%	8.88%	\$5,071	4.46%	1.21%	0.87%	3.62%	(18.87%)	(0.07%)
	Karnes County National Bank of Karnes City	\$416,745	\$59,172	\$366,772	16.13%	68.93%	\$13,023	2.65%	0.17%	0.10%	2.63%	(7.68%)	(13.29%)
	SouthTrust Bank, N.A.	\$418,733	\$204,244	\$369,913	55.21%	46.15%	\$4,362	4.29%	0.53%	0.38%	3.85%	11.88%	10.71%
	Sage Capital Bank	\$423,895	\$288,346	\$371,110	77.70%	18.22%	\$5,107	4.66%	1.16%	0.75%	3.97%	3.76%	2.65%
	State National Bank of Big Spring	\$427,401	\$82,575	\$379,632	21.75%	82.51%	\$12,571	2.64%	0.37%	0.18%	2.53%	1.49%	0.10%
	Citizens Bank	\$427,571	\$270,569	\$346,766	78.03%	38.05%	\$3,959	4.62%	0.97%	0.48%	4.06%	15.79%	18.46%
	Schertz Bank & Trust	\$433,845	\$367,156	\$377,064	97.37%	10.49%	\$6,675	5.16%	1.72%	1.38%	3.92%	17.09%	18.38%
	Bank and Trust, SSB	\$437,054	\$290,835	\$366,976	79.25%	15.92%	\$3,612	4.31%	0.62%	0.36%	4.03%	19.49%	7.78%
	Falls City National Bank	\$438,760	\$114,726	\$386,468	29.69%	59.74%	\$16,250	3.45%	0.20%	0.13%	3.38%	14.74%	14.45%
	Wellington State Bank	\$442,505	\$263,934	\$384,015	68.73%	20.24%	\$3,352	4.66%	0.81%	0.57%	4.18%	(4.86%)	(6.93%)
	First Community Bank	\$444,898	\$312,343	\$390,837	79.92%	25.20%	\$2,729	5.79%	0.75%	0.39%	5.52%	14.92%	16.46%
	Texas Bank Financial	\$447,706	\$379,780	\$399,192	95.14%	14.40%	\$3,700	6.66%	2.06%	1.79%	4.86%	5.38%	16.56%
	Herring Bank	\$448,241	\$330,581	\$403,916	81.84%	16.14%	\$2,547	5.02%	1.21%	0.84%	4.20%	2.56%	3.01%
	First Federal Community Bank, SSB	\$450,558	\$385,844	\$370,083	104.26%	10.65%	\$5,301	4.87%	1.39%	1.28%	3.66%	3.31%	4.55%
	American Bank, National Association	\$455,115	\$347,262	\$393,167	88.32%	16.37%	\$4,551	4.44%	1.12%	0.64%	3.72%	8.60%	10.33%
	First National Bank of Sonora	\$456,577	\$306,973	\$373,102	82.28%	27.72%	\$5,309	4.84%	1.11%	0.79%	4.07%	4.51%	5.26%
	First National Bank Baird	\$456,843	\$355,939	\$376,255	94.60%	19.51%	\$3,714	5.53%	1.00%	0.67%	4.89%	38.37%	2.66%
	AccessBank Texas	\$457,001	\$352,999	\$407,935	86.53%	21.09%	\$5,859	4.67%	1.41%	1.05%	3.65%	(8.51%)	(8.98%)
	First National Bank of Gilmer	\$458,121	\$259,193	\$407,087	63.67%	30.94%	\$4,090	4.75%	1.48%	1.19%	3.59%	(9.48%)	(10.97%)
	Southwest Bank	\$459,829	\$325,577	\$416,547	78.16%	23.32%	\$4,258	4.79%	0.31%	0.11%	4.69%	3.09%	1.72%
	Community Bank & Trust, Waco, Texas	\$468,200	\$320,680	\$387,890	82.67%	34.18%	\$4,546	4.34%	0.98%	0.69%	3.81%	1.42%	(7.39%)
	American State Bank	\$469,591	\$353,100	\$397,429	88.85%	15.96%	\$4,348	5.22%	1.31%	0.95%	4.27%	22.14%	3.20%
	Capital Bank	\$470,447	\$370,794	\$422,561	87.75%	19.64%	\$5,005	5.02%	1.55%	0.80%	4.06%	3.27%	3.07%
	First National Bank of Huntsville	\$483,536	\$250,058	\$418,383	59.77%	34.37%	\$5,090	3.83%	0.90%	0.60%	3.32%	(1.92%)	(4.20%)
	First State Bank	\$485,939	\$299,024	\$425,643	70.25%	17.71%	\$4,672	4.34%	0.70%	0.44%	3.94%	16.24%	16.24%
	First Bank	\$487,737	\$384,615	\$431,835	89.07%	19.85%	\$3,147	5.05%	0.95%	0.56%	4.41%	7.53%	7.68%
	Average of Asset Group B	\$361,587	\$220,203	\$310,579	70.54%	30.96%	\$5,786	4.51%	0.97%	0.69%	3.89%	9.09%	6.77%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
	Asset Group C - \$501 million to \$1 billion in total assets												
	First National Bank of Mertzson	\$500,167	\$57,060	\$463,499	12.31%	81.08%	\$16,672	2.12%	0.26%	0.18%	1.98%	11.96%	11.53%
	Bank of Brenham, National Association	\$500,674	\$74,087	\$423,228	17.51%	53.62%	\$18,543	3.36%	1.80%	1.65%	2.32%	11.87%	7.18%
	Oakwood Bank	\$503,264	\$353,888	\$441,898	80.08%	29.67%	\$7,743	4.11%	1.67%	1.35%	3.01%	124.12%	151.12%
	First State Bank and Trust Company	\$503,346	\$179,451	\$395,576	45.36%	33.50%	\$8,531	3.83%	0.99%	0.84%	3.20%	8.94%	12.18%
	First Community Bank	\$505,058	\$313,967	\$452,398	69.40%	19.40%	\$4,140	5.00%	0.99%	0.64%	4.44%	12.96%	14.79%
	Texas Bank	\$505,627	\$307,495	\$430,811	71.38%	27.26%	\$3,586	4.93%	1.53%	1.28%	3.89%	10.38%	12.39%
	Bank of the West	\$509,850	\$373,727	\$459,413	81.35%	22.98%	\$4,856	4.72%	1.22%	0.50%	4.09%	3.37%	3.88%
	TexasBank	\$514,858	\$348,392	\$445,619	78.18%	29.23%	\$4,290	4.76%	0.72%	0.44%	4.40%	15.77%	21.32%
	Texas Citizens Bank, National Association	\$516,766	\$403,655	\$406,775	99.23%	20.30%	\$4,533	5.08%	1.00%	1.00%	4.15%	0.01%	(13.51%)
	First State Bank	\$518,768	\$387,664	\$466,301	83.14%	23.89%	\$3,843	5.60%	0.32%	0.30%	5.37%	(0.04%)	(0.32%)
	Commerce Bank	\$532,437	\$195,750	\$406,532	48.15%	66.68%	\$9,508	3.67%	0.89%	0.64%	3.11%	19.06%	4.73%
	First National Bank of McGregor	\$533,934	\$479,682	\$470,635	101.92%	7.15%	\$5,620	6.67%	1.97%	1.83%	4.96%	2.04%	1.26%
	Pointbank	\$542,960	\$322,622	\$479,371	67.30%	21.17%	\$4,763	4.28%	0.84%	0.43%	3.98%	(7.59%)	(5.70%)
	First National Bank of Albany	\$548,038	\$400,378	\$467,151	85.71%	22.13%	\$7,211	5.42%	1.50%	0.87%	4.53%	(13.36%)	(15.04%)
	Pilgrim Bank	\$553,776	\$348,256	\$443,063	78.60%	20.70%	\$5,325	4.42%	1.19%	0.63%	3.68%	4.13%	(0.41%)
	Tolleson Private Bank	\$560,828	\$448,323	\$508,860	88.10%	22.02%	\$12,463	3.56%	0.72%	0.59%	3.06%	6.19%	8.04%
	Rio Bank	\$566,367	\$337,310	\$488,181	69.10%	22.16%	\$3,045	5.94%	1.50%	0.99%	4.90%	15.72%	13.72%
	R Bank	\$568,888	\$460,543	\$489,500	94.08%	11.59%	\$4,376	5.04%	1.53%	0.99%	4.01%	11.02%	11.09%
	Texas National Bank of Jacksonville	\$571,361	\$493,799	\$478,047	103.30%	11.49%	\$5,890	5.42%	2.05%	1.78%	3.81%	6.82%	6.63%
	Peoples Bank	\$580,579	\$382,825	\$515,044	74.33%	27.65%	\$5,376	4.76%	1.05%	0.59%	4.04%	6.82%	3.42%
	First National Bank	\$581,455	\$533,946	\$450,658	118.48%	5.30%	\$5,815	5.11%	1.48%	1.20%	4.09%	41.12%	23.43%
	Fayetteville Bank	\$581,774	\$85,329	\$497,820	17.14%	59.02%	\$17,630	3.24%	1.80%	1.84%	2.15%	13.11%	3.06%
	Kleberg Bank, N.A.	\$593,825	\$346,543	\$468,061	74.04%	22.46%	\$3,985	4.38%	0.55%	0.43%	3.97%	14.95%	(5.32%)
	Plains State Bank	\$601,525	\$469,715	\$535,429	87.73%	18.18%	\$9,399	5.27%	1.93%	1.54%	3.86%	(2.86%)	(4.69%)
	Texas Gulf Bank, National Association	\$610,629	\$409,664	\$541,967	75.59%	20.97%	\$5,551	4.17%	0.89%	0.50%	3.69%	(31.64%)	(32.92%)
	Southwestern National Bank	\$616,339	\$507,543	\$527,364	96.24%	17.10%	\$6,043	4.95%	1.81%	1.52%	3.55%	17.54%	22.30%
	Round Top State Bank	\$619,883	\$394,550	\$545,155	72.37%	30.39%	\$8,156	4.20%	1.47%	1.08%	3.25%	9.98%	8.60%
	MapleMark Bank	\$628,346	\$495,158	\$500,280	98.98%	20.07%	\$10,301	4.22%	1.85%	1.65%	2.67%	15.72%	28.04%
	Texas Security Bank	\$629,251	\$411,385	\$480,816	85.56%	34.22%	\$10,149	4.09%	1.43%	1.11%	3.17%	49.06%	(9.33%)
	First National Bank of Granbury	\$634,457	\$331,842	\$557,821	59.49%	44.30%	\$4,120	4.21%	0.73%	0.51%	3.86%	3.22%	3.61%
	First National Bank of Bastrop	\$634,863	\$375,759	\$564,920	66.52%	24.66%	\$5,079	4.64%	1.09%	0.68%	4.11%	8.24%	13.77%
	HomeTown Bank, N.A.	\$639,172	\$419,309	\$557,671	75.19%	29.13%	\$5,864	4.37%	1.06%	0.84%	3.77%	7.84%	8.55%
	Citizens State Bank	\$664,804	\$429,673	\$580,402	74.03%	16.46%	\$5,276	5.27%	0.99%	0.88%	4.50%	6.67%	3.27%
	National United	\$667,049	\$433,528	\$594,297	72.95%	28.69%	\$4,447	4.73%	0.59%	0.47%	4.27%	13.03%	13.52%
	United Texas Bank	\$667,211	\$416,007	\$495,775	83.91%	39.51%	\$16,680	3.93%	1.76%	1.60%	2.56%	2.18%	(10.70%)
	Crockett National Bank	\$672,339	\$558,725	\$460,668	121.29%	9.11%	\$2,050	4.95%	1.06%	0.91%	4.16%	6.64%	15.19%
	First Texas Bank	\$675,849	\$227,790	\$613,765	37.11%	67.90%	\$7,040	3.14%	0.26%	0.15%	3.00%	12.31%	12.39%
	Benchmark Bank	\$680,861	\$544,336	\$610,858	89.11%	15.92%	\$4,393	4.00%	1.07%	0.64%	3.39%	(59.94%)	(66.79%)
	Security State Bank	\$681,317	\$387,019	\$595,925	64.94%	20.96%	\$8,624	3.79%	1.14%	0.83%	3.01%	11.49%	13.85%
	Citizens 1st Bank	\$706,504	\$254,414	\$458,251	55.52%	45.88%	\$11,395	3.66%	1.37%	1.24%	2.88%	(4.67%)	(8.68%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets (continued)													
	Ciera Bank	\$735,717	\$508,160	\$553,099	91.88%	24.50%	\$6,398	5.38%	1.46%	0.90%	4.40%	65.68%	3.30%
	NewFirst National Bank	\$757,783	\$534,698	\$663,472	80.59%	29.95%	\$7,578	5.14%	0.73%	0.34%	4.75%	6.61%	6.92%
	Pegasus Bank	\$762,786	\$477,111	\$699,270	68.23%	38.05%	\$16,951	3.71%	0.68%	0.44%	3.28%	10.80%	10.56%
	First National Bank of Bellville	\$765,358	\$181,151	\$635,482	28.51%	51.32%	\$15,620	3.57%	1.73%	1.54%	2.56%	21.38%	14.79%
	City National Bank of Sulphur Springs	\$783,869	\$554,053	\$682,279	81.21%	26.77%	\$3,663	5.20%	0.67%	0.63%	4.65%	7.51%	6.17%
	Community National Bank & Trust of Texas	\$786,089	\$537,088	\$646,751	83.04%	19.78%	\$4,416	5.16%	0.78%	0.46%	4.72%	22.70%	8.15%
	Legend Bank, N.A.	\$788,501	\$506,377	\$688,466	73.55%	15.53%	\$4,480	4.90%	0.70%	0.54%	4.41%	15.74%	17.97%
	Commercial Bank of Texas, N.A.	\$790,781	\$545,144	\$696,864	78.23%	12.27%	\$3,695	4.60%	0.48%	0.44%	4.18%	1.83%	8.74%
	Centennial Bank	\$794,564	\$596,738	\$705,234	84.62%	9.34%	\$4,966	4.87%	1.10%	0.66%	4.12%	4.04%	3.68%
	Central Bank	\$803,505	\$633,836	\$700,047	90.54%	11.36%	\$5,781	5.90%	1.24%	0.70%	5.20%	13.99%	5.15%
	Wallis Bank	\$838,108	\$589,845	\$707,766	83.34%	27.88%	\$4,930	5.61%	1.79%	1.06%	4.53%	20.80%	18.17%
	Bank of San Antonio	\$883,225	\$708,307	\$745,326	95.03%	19.16%	\$5,888	4.63%	0.74%	0.63%	4.07%	22.47%	(0.35%)
	First National Bank of Shiner	\$884,747	\$141,059	\$765,561	18.43%	63.58%	\$14,996	3.32%	1.58%	1.39%	2.51%	11.87%	9.43%
	First National Bank of Central Texas	\$888,987	\$763,238	\$757,311	100.78%	7.17%	\$9,559	4.96%	1.00%	0.72%	4.27%	4.88%	(9.91%)
	American National Bank & Trust	\$902,827	\$678,511	\$788,196	86.08%	13.79%	\$4,404	4.58%	1.40%	1.05%	3.66%	8.01%	8.16%
	Vista Bank	\$905,054	\$675,741	\$772,472	87.48%	20.66%	\$6,074	4.94%	1.42%	1.02%	3.98%	(6.72%)	(4.86%)
	SouthStar Bank, S.S.B.	\$914,881	\$733,805	\$641,173	114.45%	7.80%	\$5,827	5.39%	1.10%	0.93%	4.55%	48.52%	18.66%
	State Bank of Texas	\$918,137	\$717,643	\$768,269	93.41%	21.86%	\$10,433	6.52%	2.10%	1.84%	4.90%	30.50%	47.83%
	Industry State Bank	\$922,109	\$193,456	\$774,840	24.97%	59.26%	\$8,460	3.51%	1.79%	1.58%	2.50%	27.27%	14.29%
	Dallas Capital Bank, National Association	\$922,548	\$731,991	\$586,647	124.78%	5.47%	\$14,193	3.76%	1.30%	1.12%	2.72%	33.72%	(2.71%)
	Central National Bank	\$962,471	\$761,786	\$809,942	94.05%	17.73%	\$10,026	4.59%	1.10%	0.73%	3.80%	10.13%	12.99%
	Lone Star State Bank of West Texas	\$980,442	\$697,002	\$858,593	81.18%	28.57%	\$11,016	4.11%	1.50%	0.97%	3.23%	(15.19%)	(16.80%)
	Alliance Bank	\$990,932	\$532,045	\$846,056	62.89%	26.14%	\$4,385	3.91%	0.77%	0.59%	3.41%	4.56%	3.94%
	Average of Asset Group C	\$684,261	\$439,681	\$575,602	76.22%	27.01%	\$7,556	4.56%	1.20%	0.91%	3.77%	11.99%	7.36%

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Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
	Asset Group D - Over \$1 billion in total assets												
	Affiliated Bank, National Association	\$1,009,419	\$802,640	\$828,230	96.91%	16.58%	\$4,609	5.46%	2.06%	1.77%	3.86%	14.93%	8.20%
	FirstBank Southwest	\$1,036,301	\$651,393	\$915,040	71.19%	24.38%	\$5,130	4.22%	0.99%	0.52%	3.60%	(0.14%)	(3.95%)
	American Bank of Commerce	\$1,066,096	\$633,606	\$916,363	69.14%	31.39%	\$4,461	4.32%	1.07%	0.75%	3.54%	34.64%	28.14%
	Golden Bank, National Association	\$1,071,625	\$783,789	\$875,129	89.56%	28.74%	\$8,180	4.59%	1.83%	1.57%	3.22%	19.17%	12.36%
	International Bank of Commerce	\$1,079,803	\$627,262	\$860,613	72.89%	35.81%	\$4,695	4.62%	0.77%	0.48%	4.18%	1.83%	5.57%
	Texas Regional Bank	\$1,088,123	\$619,286	\$952,833	64.99%	29.93%	\$3,957	4.61%	0.96%	0.62%	4.00%	26.66%	21.61%
	Citizens State Bank	\$1,133,219	\$194,581	\$981,985	19.82%	57.91%	\$10,028	3.37%	1.68%	1.43%	2.49%	20.71%	20.43%
	Texas Exchange Bank, SSB	\$1,153,413	\$347,545	\$1,032,245	33.67%	66.13%	\$52,428	3.42%	2.10%	2.11%	1.84%	83.66%	104.91%
	First Bank & Trust	\$1,163,181	\$602,130	\$900,399	66.87%	21.84%	\$7,602	4.72%	1.10%	0.86%	3.93%	8.95%	3.13%
	First State Bank	\$1,173,891	\$645,471	\$1,015,264	63.58%	31.34%	\$4,269	4.34%	0.72%	0.36%	4.00%	9.03%	(4.51%)
	Security State Bank & Trust	\$1,174,614	\$737,932	\$978,622	75.41%	18.68%	\$3,982	4.77%	0.86%	0.57%	4.33%	0.66%	1.19%
	Citizens National Bank of Texas	\$1,196,845	\$985,738	\$1,058,639	93.11%	14.19%	\$6,878	5.27%	0.72%	0.39%	4.84%	9.58%	9.65%
	Moody National Bank	\$1,223,366	\$804,976	\$1,043,931	77.11%	23.69%	\$6,405	4.23%	1.39%	0.77%	3.57%	11.59%	13.52%
	Horizon Bank, SSB	\$1,230,489	\$922,717	\$1,054,932	87.47%	22.27%	\$7,154	5.01%	1.12%	0.60%	4.39%	(4.26%)	(23.27%)
	North Dallas Bank & Trust Co.	\$1,285,272	\$641,430	\$1,111,643	57.70%	52.14%	\$7,837	3.12%	0.77%	0.56%	2.64%	(6.88%)	(10.47%)
	Third Coast Bank, SSB	\$1,316,354	\$1,113,524	\$1,123,284	99.13%	12.43%	\$6,268	5.64%	1.68%	1.30%	4.45%	168.34%	154.41%
	Falcon International Bank	\$1,349,605	\$878,544	\$1,171,855	74.97%	25.07%	\$3,533	4.57%	1.03%	0.81%	3.82%	17.04%	15.85%
	West Texas National Bank	\$1,380,873	\$776,759	\$1,215,244	63.92%	46.11%	\$7,802	3.87%	0.75%	0.37%	3.58%	(3.38%)	(6.06%)
	First United Bank	\$1,407,279	\$981,194	\$1,208,170	81.21%	8.66%	\$6,607	4.89%	1.31%	0.96%	4.02%	10.87%	12.81%
	Community National Bank	\$1,419,682	\$923,995	\$1,262,724	73.17%	30.26%	\$6,453	4.25%	0.15%	0.25%	4.14%	(4.33%)	(2.01%)
	Texas Community Bank	\$1,434,247	\$880,426	\$1,245,960	70.66%	26.48%	\$6,579	4.05%	0.83%	0.52%	3.57%	(11.27%)	(15.94%)
	Texas First Bank	\$1,437,226	\$808,338	\$1,269,013	63.70%	33.42%	\$5,939	4.30%	0.83%	0.37%	3.93%	(9.58%)	(9.05%)
	Pinnacle Bank	\$1,512,016	\$961,948	\$1,295,494	74.25%	29.58%	\$6,407	4.61%	0.89%	0.69%	3.96%	6.94%	5.48%
	Extraco Banks, National Association	\$1,541,005	\$1,017,569	\$1,235,592	82.35%	24.74%	\$4,670	3.91%	0.79%	0.60%	3.51%	4.18%	2.91%
	American Bank, National Association	\$1,595,206	\$976,222	\$1,348,653	72.38%	33.34%	\$5,801	3.73%	0.58%	0.31%	3.41%	5.77%	(5.75%)
	Beal Bank, SSB	\$1,695,955	\$938,983	\$1,146,424	81.91%	44.10%	\$9,069	6.94%	1.56%	1.62%	5.66%	32.55%	62.28%
	FirstCapital Bank of Texas, N.A.	\$1,729,186	\$1,297,894	\$1,438,333	90.24%	15.98%	\$6,154	5.39%	1.41%	0.77%	4.52%	(0.75%)	(1.71%)
	Pioneer Bank, SSB	\$1,756,669	\$1,036,509	\$1,189,858	87.11%	30.63%	\$8,486	3.95%	1.57%	1.16%	2.65%	15.51%	42.48%
	First State Bank of Uvalde	\$1,792,663	\$444,509	\$1,587,317	28.00%	57.96%	\$13,279	2.78%	0.86%	0.68%	2.16%	5.15%	0.74%
	AimBank	\$1,823,542	\$1,161,192	\$1,584,620	73.28%	20.36%	\$6,224	5.02%	1.20%	0.66%	4.27%	10.75%	10.84%
	BTH Bank, National Association	\$1,827,932	\$1,373,817	\$1,576,171	87.16%	14.83%	\$15,895	4.34%	1.63%	1.37%	3.25%	7.96%	11.50%
	Austin Bank, Texas National Association	\$1,903,073	\$1,420,192	\$1,561,692	90.94%	14.78%	\$3,965	4.93%	0.77%	0.36%	4.52%	9.26%	8.71%
	WestStar Bank	\$1,905,817	\$1,385,784	\$1,633,944	84.81%	20.11%	\$5,810	4.68%	0.76%	0.35%	4.27%	(0.15%)	0.47%
	Jefferson Bank	\$1,940,800	\$1,386,390	\$1,680,695	82.49%	25.20%	\$5,514	4.21%	0.89%	0.52%	3.63%	(2.72%)	(13.64%)
	American First National Bank	\$1,944,494	\$1,704,728	\$1,710,848	99.64%	12.23%	\$8,418	4.87%	1.99%	1.65%	3.38%	8.45%	9.13%
	Vantage Bank Texas	\$2,265,222	\$1,722,774	\$1,742,722	98.86%	20.30%	\$4,989	4.86%	1.07%	0.54%	4.18%	16.83%	9.28%
	First National Bank Texas	\$2,318,660	\$1,130,076	\$2,011,287	56.19%	47.27%	\$790	3.47%	0.49%	0.17%	3.41%	25.59%	60.94%
	Lone Star National Bank	\$2,362,560	\$1,180,634	\$1,992,050	59.27%	18.57%	\$3,646	4.22%	0.98%	0.82%	3.47%	(9.31%)	(4.34%)
	Guaranty Bank & Trust, N.A.	\$2,391,235	\$1,722,833	\$2,004,710	85.94%	10.62%	\$5,099	4.70%	1.18%	0.88%	3.92%	12.55%	8.28%
	VeraBank, National Association	\$2,496,001	\$1,442,830	\$2,204,703	65.44%	28.80%	\$5,368	4.34%	0.68%	0.49%	3.91%	14.61%	13.24%
	Spirit of Texas Bank, SSB	\$2,543,119	\$2,021,132	\$2,089,838	96.71%	10.71%	\$5,677	5.26%	1.22%	0.97%	4.37%	26.57%	32.18%
	American Momentum Bank	\$2,612,114	\$1,723,341	\$2,222,404	77.54%	23.96%	\$6,132	4.76%	1.01%	0.52%	4.22%	199.80%	202.05%
	Texas Bank and Trust Company	\$2,686,223	\$2,111,657	\$2,336,168	90.39%	19.25%	\$5,516	4.30%	1.17%	0.64%	3.59%	2.56%	1.67%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group D - Over \$1 billion in total assets (continued)													
	TIB The Independent BankersBank, National Association	\$2,851,074	\$1,266,607	\$2,453,644	51.62%	45.75%	\$9,969	2.79%	1.54%	1.16%	1.77%	20.39%	24.16%
	Inwood National Bank	\$3,032,613	\$1,927,227	\$2,574,106	74.87%	27.82%	\$13,128	3.91%	1.12%	0.59%	3.26%	(0.72%)	(11.36%)
	City Bank	\$3,214,746	\$2,171,441	\$2,673,752	81.21%	21.62%	\$4,834	4.79%	0.93%	0.68%	4.18%	(2.52%)	(4.05%)
	CommunityBank of Texas, N.A.	\$3,425,852	\$2,672,468	\$2,831,721	94.38%	15.98%	\$6,691	4.53%	0.61%	0.53%	4.06%	(6.09%)	(9.01%)
	American National Bank of Texas	\$3,584,050	\$2,095,153	\$3,106,686	67.44%	9.99%	\$6,600	3.82%	0.64%	0.30%	3.51%	13.51%	8.44%
	Happy State Bank	\$3,927,357	\$2,660,152	\$3,232,006	82.31%	14.90%	\$5,286	5.02%	1.03%	0.59%	4.37%	10.77%	20.19%
	Broadway National Bank	\$3,953,416	\$2,188,519	\$3,405,822	64.26%	34.26%	\$6,285	3.59%	0.54%	0.33%	3.32%	12.68%	14.33%
	Allegiance Bank	\$4,997,924	\$3,955,545	\$3,976,728	99.47%	15.50%	\$8,514	5.26%	1.56%	0.88%	4.22%	0.98%	(10.34%)
	TBK Bank, SSB	\$5,331,411	\$4,422,019	\$3,688,300	119.89%	9.89%	\$4,743	6.71%	1.23%	0.94%	5.74%	23.33%	(13.62%)
	Amarillo National Bank	\$5,846,865	\$4,491,934	\$5,049,497	88.96%	17.72%	\$7,002	4.60%	1.10%	0.97%	3.67%	10.26%	10.44%
	Woodforest National Bank	\$6,945,211	\$4,558,163	\$6,280,164	72.58%	31.71%	\$1,408	4.00%	0.50%	0.42%	3.56%	31.06%	34.06%
	Wells Fargo Bank South Central, National Association	\$7,164,797	\$5,892,649	\$6,355,645	92.72%	17.97%	\$1,791,199	3.38%	0.13%	0.15%	3.25%	109.03%	174.01%
	Southside Bank	\$7,269,459	\$3,602,832	\$4,767,023	75.58%	22.52%	\$8,623	3.89%	1.14%	0.96%	3.14%	31.20%	4.59%
	Veritex Community Bank	\$8,528,409	\$6,239,944	\$5,808,456	107.43%	14.80%	\$13,060	4.72%	1.33%	1.04%	3.77%	29.03%	(8.88%)
	International Bank of Commerce	\$8,988,754	\$5,334,800	\$6,458,947	82.60%	28.44%	\$3,815	4.44%	0.84%	0.52%	3.96%	12.10%	10.83%
	First Financial Bank, National Association	\$9,664,682	\$4,681,423	\$7,327,763	63.89%	20.97%	\$7,423	4.20%	0.53%	0.31%	4.00%	69.83%	35.30%
	NexBank SSB	\$9,777,354	\$7,319,517	\$6,693,410	109.35%	12.88%	\$112,383	3.58%	1.23%	1.41%	2.36%	0.38%	(4.95%)
	PlainsCapital Bank	\$11,882,082	\$9,272,407	\$9,549,901	97.09%	13.09%	\$3,379	4.60%	1.14%	0.71%	3.80%	19.29%	37.24%
	Independent Bank	\$15,568,677	\$11,855,674	\$11,888,461	99.72%	10.30%	\$10,774	4.73%	1.27%	0.76%	3.86%	16.46%	(2.05%)
	Average of Asset Group D	\$3,152,083	\$2,115,045	\$2,528,027	78.33%	25.27%	\$37,787	4.44%	1.06%	0.76%	3.74%	19.21%	17.78%

Source: SNL Financial

Note: Report includes only bank-level data.

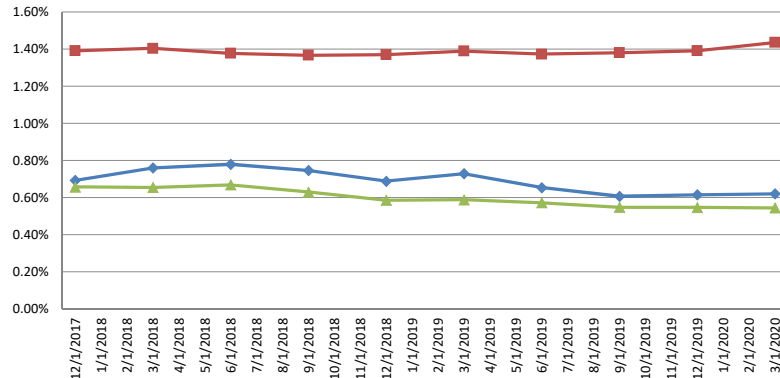
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

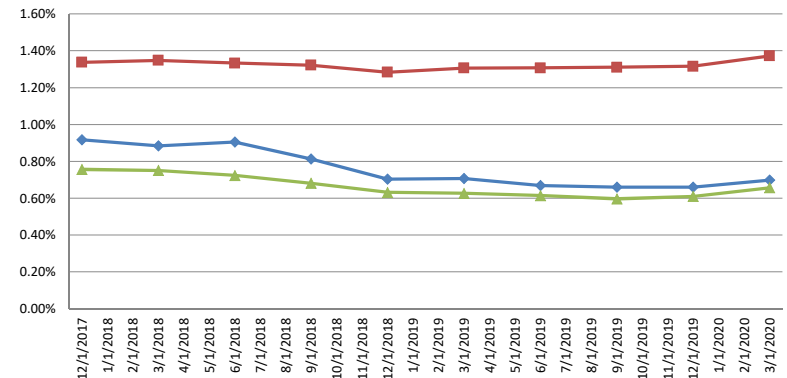
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



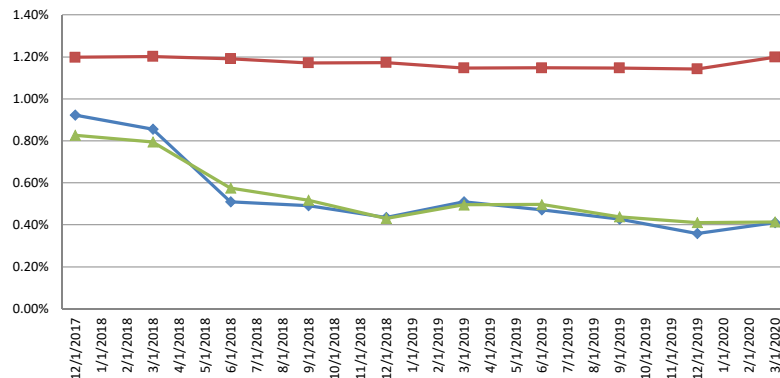
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.69%	0.76%	0.78%	0.74%	0.69%	0.73%	0.65%	0.61%	0.61%	0.62%
Reserves/Loans	1.39%	1.40%	1.38%	1.37%	1.37%	1.39%	1.37%	1.38%	1.39%	1.44%
NPAs/Total Assets	0.66%	0.65%	0.67%	0.63%	0.58%	0.59%	0.57%	0.55%	0.55%	0.54%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



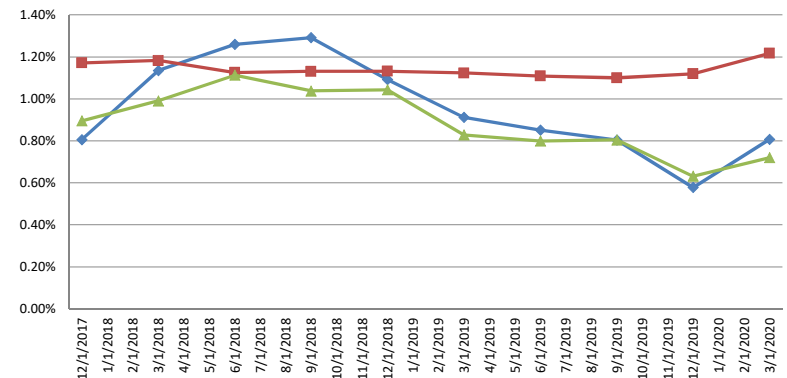
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.92%	0.88%	0.90%	0.81%	0.70%	0.71%	0.67%	0.66%	0.66%	0.70%
Reserves/Loans	1.34%	1.35%	1.33%	1.32%	1.28%	1.31%	1.31%	1.31%	1.32%	1.37%
NPAs/Total Assets	0.76%	0.75%	0.72%	0.68%	0.63%	0.63%	0.61%	0.60%	0.61%	0.66%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.92%	0.86%	0.51%	0.49%	0.43%	0.51%	0.47%	0.43%	0.36%	0.41%
Reserves/Loans	1.20%	1.20%	1.19%	1.17%	1.17%	1.15%	1.15%	1.15%	1.14%	1.20%
NPAs/Total Assets	0.83%	0.79%	0.57%	0.52%	0.43%	0.49%	0.50%	0.44%	0.41%	0.41%

Asset Group D - Over \$1 billion in Total Assets
As of Date



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.81%	1.13%	1.26%	1.29%	1.09%	0.91%	0.85%	0.80%	0.58%	0.81%
Reserves/Loans	1.17%	1.18%	1.12%	1.13%	1.13%	1.12%	1.11%	1.10%	1.12%	1.22%
NPAs/Total Assets	0.90%	0.99%	1.11%	1.04%	1.04%	0.83%	0.80%	0.80%	0.63%	0.72%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	First National Bank of Lipan	\$22,991	\$0	0.00%	1.13%	NA	0.00%	0.00%
	Powell State Bank	\$29,592	\$329	2.37%	1.64%	65.71%	9.93%	1.17%
	Granger National Bank	\$32,257	\$126	1.60%	2.52%	157.94%	1.99%	0.39%
	Citizens State Bank	\$33,739	\$110	0.80%	1.17%	146.36%	3.20%	0.33%
	Amistad Bank	\$34,034	\$8	0.03%	1.48%	NM	0.16%	0.02%
	Chappell Hill Bank	\$36,205	\$0	0.00%	2.19%	NA	15.78%	1.74%
	State National Bank of Groom	\$36,513	\$232	0.88%	1.28%	56.88%	43.15%	5.42%
	Kress National Bank	\$38,725	\$86	0.59%	1.58%	269.77%	2.47%	0.33%
	Crowell State Bank	\$39,471	\$62	0.26%	0.90%	277.63%	5.66%	0.53%
	Brazos National Bank	\$39,639	\$0	0.00%	0.64%	NM	0.16%	0.04%
	Donley County State Bank	\$39,880	\$30	0.34%	2.83%	836.67%	2.31%	0.08%
	Bank of San Jacinto County	\$40,414	\$0	0.00%	1.47%	NA	0.00%	0.00%
	First State Bank	\$41,016	\$206	0.85%	1.39%	163.11%	4.65%	0.50%
	First National Bank in Cooper	\$42,791	\$0	0.00%	0.86%	NA	4.63%	0.00%
	Menard Bank	\$43,198	\$0	0.00%	1.71%	NA	0.00%	0.00%
	Lovelady State Bank	\$44,626	\$591	2.68%	1.40%	52.28%	17.26%	2.11%
	First State Bank	\$46,236	\$0	0.00%	0.87%	NA	0.00%	0.00%
	Spur Security Bank	\$47,262	\$0	0.00%	0.66%	NA	0.13%	0.00%
	First National Bank of Moody	\$47,307	\$1,189	5.38%	3.70%	68.88%	10.97%	2.51%
	Robert Lee State Bank	\$48,440	\$112	0.65%	1.79%	275.00%	1.75%	0.23%
	Farmers State Bank of Newcastle	\$48,676	\$69	0.29%	1.36%	460.87%	2.80%	0.14%
	First Federal Bank Littlefield, Texas	\$49,776	\$0	0.00%	1.08%	NA	4.41%	0.00%
	Santa Anna National Bank	\$51,476	\$21	0.07%	1.35%	NM	1.81%	0.22%
	First National Bank of Tahoka	\$52,281	\$245	2.25%	3.21%	142.86%	3.88%	0.47%
	Freedom Bank	\$52,357	\$17	0.06%	0.59%	988.24%	1.29%	0.03%
	Citizens National Bank of Crosbyton	\$52,482	\$0	0.00%	1.52%	NA	0.00%	0.00%
	Commerce Bank Texas	\$53,298	\$0	0.00%	1.00%	NA	12.54%	1.79%
	First Bank of Celeste	\$53,398	\$0	0.00%	1.56%	NA	0.02%	0.00%
	City National Bank	\$53,696	\$51	0.13%	1.35%	NM	0.84%	0.09%
	Citizens State Bank	\$56,938	\$0	0.00%	1.38%	NA	0.00%	0.00%
	Commercial Bank	\$57,124	\$521	1.80%	2.07%	115.36%	10.14%	0.91%
	BOC Bank	\$57,346	\$0	0.00%	1.26%	NA	0.00%	0.00%
	First Bank and Trust of Memphis	\$57,776	\$0	0.00%	1.89%	NA	0.00%	0.00%
	First National Bank of South Padre Island	\$57,945	\$73	0.25%	1.88%	741.10%	1.03%	0.13%
	First National Bank of Aspermont	\$58,913	\$0	0.00%	2.90%	NA	0.00%	0.00%
	First State Bank	\$59,048	\$333	1.24%	1.60%	129.13%	5.92%	0.56%
	First National Bank of Trinity	\$59,055	\$132	0.43%	1.11%	255.30%	4.92%	0.51%
	Security State Bank	\$59,058	\$169	0.59%	1.45%	244.97%	3.46%	0.29%
	First National Bank of Eldorado	\$61,607	\$65	0.19%	2.35%	NM	1.33%	0.11%
	Spectra Bank	\$62,945	\$546	1.16%	3.36%	144.44%	15.10%	1.74%
	Angelina Savings Bank, SSB	\$64,672	\$215	0.51%	0.65%	32.73%	12.77%	1.28%
	First Capital Bank	\$65,233	\$575	1.11%	1.22%	106.72%	14.31%	1.37%
	First National Bank of Anson	\$67,158	\$0	0.00%	2.10%	NA	8.66%	0.61%
	First State Bank of San Diego	\$69,177	\$133	0.69%	1.60%	230.83%	1.95%	0.19%
	Citizens State Bank of Luling	\$69,373	\$48	0.08%	1.66%	NM	0.56%	0.07%
	Bandera Bank	\$71,259	\$161	0.44%	0.94%	216.15%	2.03%	0.23%
	Junction National Bank	\$71,844	\$59	0.40%	1.75%	435.59%	0.86%	0.08%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio

Asset Group A - \$0 to \$250 million in total assets (continued)

Haskell National Bank	\$72,215	\$0	0.00%	1.27%	NM	0.14%	0.02%
Pavillion Bank	\$73,163	\$213	0.42%	1.46%	350.23%	2.50%	0.37%
First National Bank	\$73,577	\$1,289	4.23%	3.93%	92.86%	15.34%	1.75%
First National Bank of Quitaque	\$73,584	\$201	0.75%	1.65%	33.43%	13.27%	1.80%
City National Bank of San Saba	\$74,648	\$0	0.00%	3.21%	NA	0.00%	0.00%
Zavala County Bank	\$74,815	\$0	0.00%	1.58%	NM	0.01%	0.00%
Buckholts State Bank	\$76,172	\$1,237	3.01%	0.97%	32.26%	8.81%	1.62%
Burton State Bank	\$76,519	\$3	0.01%	0.68%	NM	0.03%	0.00%
Security Bank of Crawford	\$76,864	\$201	0.36%	1.32%	366.67%	2.60%	0.26%
Peoples State Bank	\$78,306	\$0	0.00%	0.31%	NA	0.00%	0.00%
First National Bank in Falfurrias	\$80,834	\$249	1.32%	1.38%	76.70%	3.98%	0.42%
Commercial State Bank	\$81,611	\$461	1.27%	1.55%	122.13%	7.27%	0.56%
Carmine State Bank	\$84,386	\$0	0.00%	0.70%	NA	1.16%	0.00%
Zapata National Bank	\$85,370	\$1,272	3.80%	1.27%	33.41%	10.32%	1.49%
Capital Bank of Texas	\$85,410	\$0	0.00%	0.73%	NA	0.00%	0.00%
Citizens National Bank	\$85,951	\$0	0.00%	1.97%	NA	1.98%	0.05%
Morris County National Bank	\$88,330	\$2,041	3.73%	2.21%	58.20%	21.24%	2.52%
First Bank of Muleshoe	\$88,353	\$0	0.00%	2.96%	NM	0.20%	0.01%
Business Bank of Texas, N.A.	\$88,441	\$803	1.44%	2.89%	114.93%	11.52%	2.00%
Citizens State Bank	\$89,031	\$147	0.31%	1.11%	57.23%	11.14%	1.05%
Greater State Bank	\$89,071	\$366	0.57%	0.91%	142.79%	6.65%	0.64%
Atascosa Bank	\$89,546	\$0	0.00%	1.31%	NA	3.16%	0.00%
First National Bank of Hebronville	\$90,357	\$216	0.69%	1.16%	103.75%	3.99%	0.73%
Lytle State Bank of Lytle, Texas	\$90,732	\$408	1.26%	1.21%	94.69%	2.72%	0.46%
Chasewood Bank	\$91,285	\$310	0.51%	0.76%	149.03%	3.03%	0.34%
Fidelity Bank of Texas	\$91,440	\$883	2.05%	1.41%	68.86%	5.18%	0.97%
Cowboy Bank of Texas	\$92,155	\$163	0.27%	0.84%	312.88%	4.66%	0.18%
Fort Davis State Bank	\$94,924	\$48	0.12%	1.37%	129.23%	6.86%	0.62%
First National Bank of Dublin	\$95,318	\$129	0.18%	1.39%	776.74%	1.32%	0.14%
Farmers and Merchants Bank	\$96,182	\$352	0.59%	1.72%	290.06%	3.34%	0.37%
First State Bank	\$96,591	\$2,194	3.42%	3.30%	96.26%	11.47%	2.27%
First National Bank of Kemp	\$99,434	\$0	0.00%	0.99%	NA	2.21%	0.22%
American Bank, National Association	\$101,932	\$31	0.07%	1.36%	NM	0.53%	0.06%
First National Bank of Evant	\$104,350	\$138	0.19%	1.11%	575.36%	1.26%	0.13%
Citizens Bank, National Association	\$104,998	\$0	0.00%	1.58%	NA	0.00%	0.00%
Community Bank	\$105,116	\$6	0.01%	0.85%	NM	1.86%	0.03%
POINTWEST Bank	\$105,992	\$0	0.00%	1.06%	NA	0.00%	0.00%
Henderson Federal Savings Bank	\$107,198	\$1,620	2.07%	1.74%	84.01%	6.92%	1.65%
One World Bank	\$107,521	\$563	0.82%	2.77%	338.37%	3.40%	0.52%
Texas Financial Bank	\$107,833	\$0	0.00%	1.75%	384.32%	1.49%	0.17%
Unity National Bank of Houston	\$107,905	\$1,896	2.17%	1.14%	52.53%	34.76%	1.84%
First National Bank of Floydada	\$108,223	\$0	0.00%	2.29%	NA	0.11%	0.00%
Columbus State Bank	\$108,322	\$0	0.00%	3.14%	NA	0.00%	0.00%
First State Bank of Brownsboro	\$108,377	\$294	0.52%	1.17%	114.24%	5.77%	0.55%
American National Bank of Mount Pleasant	\$108,641	\$0	0.00%	2.65%	NA	0.06%	0.00%

Source: SNL Financial

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Asset Quality

March 31, 2020

Run Date: June 22, 2020

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		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Dalhart Federal Savings & Loan Association, SSB	\$111,960	\$190	0.30%	0.44%	146.84%	1.42%	0.17%
	Cendera Bank, National Association	\$112,402	\$0	0.00%	1.03%	52.66%	21.74%	1.76%
	Lakeside Bank	\$112,479	\$36	0.14%	0.86%	602.78%	0.16%	0.03%
	Marion State Bank	\$112,551	\$324	0.66%	0.57%	86.11%	5.15%	0.64%
	Fannin Bank	\$112,676	\$759	1.08%	1.57%	145.98%	16.73%	0.83%
	Panola National Bank	\$114,441	\$68	0.13%	0.92%	132.52%	2.52%	0.32%
	First State Bank of Paint Rock	\$114,650	\$905	1.88%	1.72%	37.81%	16.68%	1.91%
	First National Bank of Tom Bean	\$114,680	\$1,367	1.47%	1.60%	109.07%	21.33%	1.52%
	Mason Bank	\$117,026	\$175	0.40%	1.98%	492.57%	3.15%	0.15%
	First National Bank of Eagle Lake	\$119,119	\$557	0.77%	1.29%	137.52%	5.62%	0.57%
	Stockmens National Bank in Cotulla	\$119,262	\$0	0.00%	1.28%	NA	0.00%	0.00%
	Johnson City Bank	\$119,388	\$15	0.02%	0.97%	77.95%	5.91%	0.75%
	Texas Advantage Community Bank, National Association	\$119,629	\$0	0.00%	0.74%	NA	1.41%	0.00%
	Normangee State Bank	\$121,315	\$2,042	2.91%	2.33%	50.17%	18.48%	3.35%
	First Bank & Trust	\$123,030	\$38	0.12%	2.16%	NM	0.21%	0.03%
	First Security State Bank	\$123,199	\$18	0.03%	1.16%	NM	0.23%	0.01%
	First National Bank of Bosque County	\$123,279	\$1,153	1.27%	1.49%	117.35%	11.26%	0.96%
	First Bank and Trust of Childress	\$124,080	\$0	0.00%	0.52%	59.88%	4.62%	0.40%
	Coleman County State Bank	\$128,139	\$20	0.02%	1.03%	NM	0.15%	0.02%
	Charis Bank	\$130,158	\$0	0.00%	0.87%	116.44%	9.56%	1.84%
	Peoples State Bank	\$130,465	\$0	0.00%	1.16%	NA	0.00%	0.00%
	First National Bank of Fort Stockton	\$131,640	\$0	0.00%	2.59%	NA	1.58%	0.02%
	Farmers State Bank	\$133,445	\$23	0.03%	1.16%	216.67%	2.59%	0.29%
	First National Bank of Winnsboro	\$134,485	\$835	0.98%	1.36%	31.58%	16.90%	3.72%
	Citizens State Bank	\$135,687	\$9	0.01%	1.23%	NM	0.28%	0.01%
	Graham Savings and Loan, SSB	\$138,043	\$501	0.50%	1.15%	229.94%	4.36%	0.55%
	Bank of South Texas	\$139,417	\$1,360	1.47%	1.01%	68.53%	8.98%	0.98%
	Dilley State Bank	\$140,276	\$17	0.10%	0.76%	741.18%	0.08%	0.01%
	Sanger Bank	\$141,054	\$939	1.27%	1.18%	93.18%	4.17%	0.67%
	First State Bank of Odem	\$143,472	\$0	0.00%	2.26%	NA	0.00%	0.00%
	Brady National Bank	\$143,769	\$2,124	3.54%	1.92%	54.28%	15.54%	1.48%
	Hill Bank & Trust Co.	\$144,307	\$0	0.00%	1.60%	NA	0.00%	0.00%
	West Texas State Bank	\$144,313	\$1,726	2.80%	1.78%	32.25%	19.84%	2.36%
	Lone Star Bank	\$144,726	\$488	0.39%	1.25%	319.26%	5.19%	0.67%
	First State Bank	\$145,393	\$57	0.06%	0.97%	NM	0.41%	0.04%
	Peoples Bank	\$147,740	\$289	0.28%	0.97%	343.60%	2.89%	0.29%
	First Texas Bank	\$148,135	\$145	0.21%	0.56%	268.28%	0.86%	0.10%
	City National Bank of Colorado City	\$149,199	\$779	0.74%	1.42%	192.55%	10.21%	0.74%
	Commercial National Bank of Brady	\$149,304	\$6	0.01%	1.61%	NM	0.03%	0.00%
	First State Bank	\$151,815	\$7	0.02%	0.71%	NM	4.70%	0.00%
	Citizens State Bank	\$152,269	\$3,284	3.11%	0.72%	22.08%	23.45%	2.27%
	Austin Capital Bank SSB	\$152,344	\$72	0.07%	0.80%	NM	0.48%	0.05%
	Texas National Bank	\$153,654	\$0	0.00%	1.16%	NA	0.17%	0.02%

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	Texas Heritage Bank	\$154,098	\$526	0.42%	1.02%	241.06%	3.86%	0.34%
	First National Bank of Alvin	\$154,706	\$0	0.00%	1.22%	NA	0.00%	0.00%
	First State Bank	\$156,769	\$39	0.04%	1.34%	NM	1.12%	0.02%
	First State Bank	\$158,037	\$432	0.48%	1.48%	299.55%	6.00%	0.76%
	First State Bank of Ben Wheeler, Texas	\$158,203	\$37	0.05%	1.12%	NM	0.16%	0.02%
	Citizens State Bank	\$158,203	\$0	0.00%	1.44%	NM	0.60%	0.07%
	Providence Bank of Texas	\$159,887	\$515	0.42%	0.86%	30.96%	15.71%	2.13%
	Security State Bank	\$160,220	\$0	0.00%	1.06%	NA	1.87%	0.19%
	Texas Heritage National Bank	\$161,575	\$2,395	1.92%	1.23%	63.80%	14.49%	1.48%
	First State Bank of Bedias	\$164,036	\$426	0.45%	1.63%	361.27%	1.77%	0.26%
	Big Bend Banks, N.A.	\$167,969	\$0	0.00%	3.06%	251.36%	1.58%	0.15%
	First National Bank of Hereford	\$170,460	\$721	0.56%	1.28%	229.40%	6.67%	0.76%
	Guadalupe Bank	\$170,946	\$0	0.00%	0.97%	NM	0.25%	0.03%
	Sundown State Bank	\$171,064	\$0	0.00%	1.04%	NA	0.00%	0.00%
	Texas Hill Country Bank	\$171,132	\$0	0.00%	0.95%	NA	0.00%	0.00%
	Muenster State Bank	\$172,562	\$1,231	2.65%	1.04%	38.99%	4.21%	0.71%
	Roscoe State Bank	\$173,057	\$0	0.00%	1.64%	NM	0.51%	0.06%
	Bank of Houston, National Association	\$175,920	\$0	0.00%	0.79%	NA	0.00%	0.00%
	Citizens National Bank of Hillsboro	\$176,484	\$20	0.04%	0.98%	471.57%	0.62%	0.06%
	Incommons Bank, N.A.	\$178,495	\$233	0.19%	1.13%	261.35%	4.12%	0.38%
	Perryton National Bank	\$184,232	\$1,019	1.79%	2.69%	150.15%	3.75%	0.55%
	Castroville State Bank	\$184,361	\$453	0.37%	1.16%	313.69%	2.52%	0.25%
	First State Bank of Texas	\$184,780	\$932	0.70%	0.89%	104.96%	7.22%	0.77%
	First National Bank of Anderson	\$186,665	\$200	0.17%	1.48%	617.96%	1.69%	0.18%
	Llano National Bank	\$188,923	\$915	0.82%	3.66%	379.83%	4.49%	0.57%
	Arrowhead Bank	\$190,163	\$17	0.01%	0.77%	NM	1.24%	0.01%
	Captex Bank, National Association	\$190,487	\$446	0.36%	0.93%	259.19%	2.00%	0.23%
	First National Bank of Ballinger	\$190,489	\$2,996	2.43%	1.85%	50.89%	20.62%	2.36%
	Citizens Bank	\$190,781	\$0	0.00%	0.59%	NA	4.79%	0.00%
	Dominion Bank	\$191,313	\$73	0.06%	0.82%	NM	0.16%	0.04%
	Bank of DeSoto, National Association	\$192,655	\$318	0.28%	0.67%	175.92%	3.16%	0.27%
	Interstate Bank	\$192,814	\$1,327	1.21%	1.25%	60.31%	10.37%	1.18%
	City National Bank of Taylor	\$193,964	\$672	0.55%	1.34%	242.26%	4.41%	0.35%
	Tejas Bank	\$195,093	\$15	0.01%	1.48%	NM	0.40%	0.01%
	Lamar National Bank	\$195,156	\$3,158	2.41%	1.23%	48.11%	16.59%	1.80%
	Cypress Bank, SSB	\$195,870	\$1,408	1.10%	1.16%	105.61%	7.36%	0.86%
	First National Bank of Burleson	\$197,352	\$71	0.12%	1.40%	NM	0.32%	0.04%
	Austin County State Bank	\$198,877	\$23	0.02%	1.75%	NM	0.11%	0.01%
	First National Bank of Sterling City	\$201,200	\$125	0.49%	1.37%	278.40%	2.03%	0.10%
	Titan Bank, N.A.	\$202,237	\$59	0.05%	1.27%	NM	2.12%	0.22%
	National Bank & Trust	\$202,323	\$102	0.12%	1.23%	NM	0.34%	0.05%
	Spring Hill State Bank	\$202,686	\$445	0.29%	2.10%	728.31%	5.90%	0.22%
	Bank of Austin	\$202,738	\$0	0.00%	0.94%	NA	0.00%	0.00%
	Pearland State Bank	\$205,719	\$0	0.00%	1.02%	NA	0.00%	0.00%
	Anahuac National Bank	\$209,847	\$18	0.02%	2.27%	NM	1.06%	0.06%
	First State Bank	\$211,522	\$840	0.62%	1.17%	171.66%	9.97%	0.63%

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	Community Bank	\$215,981	\$0	0.00%	1.44%	NA	0.02%	0.00%
	HomeBank Texas	\$217,349	\$0	0.00%	1.59%	NM	0.29%	0.03%
	Community National Bank	\$217,520	\$623	0.47%	1.46%	313.16%	2.59%	0.29%
	Citizens National Bank at Brownwood	\$218,240	\$141	0.13%	1.71%	593.20%	3.06%	0.36%
	Texana Bank, National Association	\$218,804	\$412	0.22%	1.05%	476.13%	7.52%	0.71%
	Fayette Savings Bank, SSB	\$219,620	\$1,147	0.63%	0.49%	77.51%	5.51%	0.52%
	National Bank of Andrews	\$221,405	\$5,391	3.68%	1.79%	48.77%	21.70%	2.43%
	Commercial National Bank of Texarkana	\$222,467	\$51	0.04%	0.98%	NM	0.92%	0.02%
	Keystone Bank, National Association	\$222,777	\$184	0.14%	0.57%	407.07%	0.88%	0.08%
	Crossroads Bank	\$224,023	\$543	0.46%	1.28%	276.24%	2.16%	0.24%
	Bridge City State Bank	\$224,064	\$1,081	1.31%	0.95%	46.48%	8.39%	0.87%
	Gilmer National Bank	\$226,541	\$2,563	1.55%	1.67%	107.57%	10.82%	1.21%
	First National Bank	\$229,599	\$2,191	1.44%	1.65%	106.26%	6.87%	1.03%
	First National Bank of Giddings	\$230,693	\$1,091	0.87%	1.79%	169.98%	4.88%	0.57%
	Yoakum National Bank	\$230,860	\$30	0.03%	1.03%	NM	0.08%	0.01%
	Jacksboro National Bank	\$240,571	\$1,480	1.34%	1.52%	113.31%	5.88%	0.75%
	First State Bank	\$240,888	\$0	0.00%	0.59%	NA	0.00%	0.00%
	First State Bank of Burnet	\$244,615	\$20	0.02%	1.15%	376.23%	0.98%	0.14%
	United Bank of El Paso del Norte	\$245,110	\$1,304	0.69%	1.37%	199.54%	4.03%	0.53%
	ValueBank Texas	\$245,561	\$0	0.00%	1.13%	NA	0.00%	0.00%
	MINT National Bank	\$246,182	\$812	0.41%	1.68%	408.87%	4.67%	0.65%
	Texas Brand Bank	\$248,235	\$0	0.00%	1.32%	NA	0.00%	0.00%
	Average of Asset Group A	\$126,132	\$423	0.62%	1.44%	219.18%	4.89%	0.54%

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Asset Group B - \$251 to \$500 million in total assets								
	Ennis State Bank	\$250,152	\$371	0.20%	1.41%	162.39%	6.59%	0.64%
	First National Bank of Stanton	\$250,520	\$43	0.08%	1.95%	NM	0.17%	0.02%
	TransPecos Banks, SSB	\$250,747	\$240	0.14%	1.02%	736.25%	6.03%	0.11%
	Lone Star Capital Bank, National Association	\$251,566	\$0	0.00%	1.09%	64.44%	10.39%	1.24%
	First National Bank of Jasper	\$251,640	\$54	0.08%	1.23%	NM	1.66%	0.24%
	First National Bank of Lake Jackson	\$264,919	\$0	0.00%	1.42%	NA	0.00%	0.00%
	Grandview Bank	\$266,664	\$1,176	0.69%	1.15%	168.11%	4.39%	0.44%
	Mineola Community Bank, SSB	\$269,899	\$665	0.36%	0.60%	98.92%	4.17%	0.49%
	UBank	\$271,181	\$2,017	0.99%	1.44%	88.48%	10.84%	1.22%
	Liberty Capital Bank	\$272,674	\$0	0.00%	1.05%	NA	0.00%	0.00%
	Ozona National Bank	\$273,097	\$2,006	1.62%	1.55%	95.56%	6.95%	0.73%
	Peoples State Bank of Hallettsville	\$274,244	\$386	0.42%	0.91%	218.65%	1.12%	0.14%
	First National Bank of Hughes Springs	\$274,633	\$3,173	1.79%	1.56%	42.49%	33.01%	4.13%
	Hondo National Bank	\$282,030	\$9,479	5.48%	1.39%	25.27%	33.71%	3.41%
	Charter Bank	\$283,761	\$728	0.43%	1.89%	440.52%	2.49%	0.26%
	Waggoner National Bank of Vernon	\$289,001	\$1,979	1.18%	3.18%	154.12%	10.13%	1.49%
	Pecos County State Bank	\$289,365	\$458	0.45%	1.58%	348.91%	4.66%	0.21%
	First National Bank of Weatherford	\$291,403	\$688	0.32%	1.15%	356.40%	6.54%	0.25%
	Trinity Bank, N.A.	\$291,665	\$408	0.23%	1.30%	556.13%	1.83%	0.25%
	First-Lockhart National Bank	\$294,606	\$0	0.00%	1.60%	NA	0.25%	0.00%
	Texas State Bank	\$296,982	\$0	0.00%	1.01%	NA	0.00%	0.00%
	State Bank of De Kalb	\$297,674	\$1,286	0.56%	1.45%	259.72%	4.34%	0.43%
	Citizens State Bank	\$302,682	\$0	0.00%	1.09%	NA	0.00%	0.00%
	National Bank of Texas at Fort Worth	\$303,463	\$728	0.34%	1.50%	415.70%	2.33%	0.26%
	Fort Hood National Bank	\$307,682	\$132	0.13%	0.51%	400.00%	23.48%	0.04%
	TexStar National Bank	\$307,837	\$159	0.07%	2.06%	NM	0.43%	0.05%
	Worthington National Bank	\$310,045	\$72	0.03%	1.30%	NM	0.21%	0.02%
	Liberty National Bank in Paris	\$310,617	\$551	0.31%	1.72%	553.90%	1.25%	0.18%
	First Texas Bank	\$314,774	\$54	0.04%	0.28%	24.29%	4.30%	0.47%
	Texas Champion Bank	\$316,475	\$4,242	1.88%	1.33%	70.65%	19.55%	2.48%
	Texas Republic Bank, National Association	\$318,432	\$0	0.00%	1.02%	NA	4.25%	0.38%
	Shelby Savings Bank, SSB	\$322,164	\$638	0.27%	1.11%	300.00%	6.60%	0.27%
	MCBank	\$324,872	\$4,320	3.22%	1.55%	48.01%	12.49%	1.33%
	Alliance Bank Central Texas	\$334,414	\$203	0.09%	1.08%	NM	4.45%	0.40%
	First National Bank in Port Lavaca	\$338,990	\$890	0.51%	0.80%	156.52%	2.42%	0.26%
	TrustTexas Bank, SSB	\$341,160	\$164	0.09%	0.91%	891.57%	2.56%	0.31%
	Texan Bank, National Association	\$344,520	\$417	0.14%	1.21%	192.96%	14.50%	1.68%
	Texas National Bank	\$345,199	\$923	0.42%	1.55%	370.31%	5.65%	0.54%
	Farmers State Bank	\$349,036	\$2,963	1.65%	1.55%	70.60%	15.10%	1.62%
	First Liberty National Bank	\$354,097	\$1,110	0.52%	1.26%	243.33%	4.94%	0.31%
	First State Bank of Livingston	\$369,205	\$883	0.56%	1.10%	184.19%	2.98%	0.29%
	Western Bank	\$369,376	\$0	0.00%	0.96%	NA	0.00%	0.00%
	First National Bank of Livingston	\$378,804	\$505	0.40%	1.76%	437.03%	0.87%	0.13%
	Lamesa National Bank	\$379,839	\$0	0.00%	3.16%	NA	2.67%	0.00%
	Brenham National Bank	\$380,093	\$3,120	1.85%	1.60%	43.20%	13.39%	1.64%
	First Commercial Bank, National Association	\$382,485	\$826	0.39%	1.56%	395.40%	2.20%	0.22%

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Asset Group B - \$251 to \$500 million in total assets (continued)								
	Bank of Texas	\$394,671	\$0	0.00%	1.12%	NA	0.00%	0.00%
	Frontier Bank of Texas	\$395,587	\$188	0.06%	0.70%	NM	0.43%	0.05%
	International Bank of Commerce	\$397,290	\$635	0.44%	1.16%	240.66%	2.52%	0.36%
	T Bank, National Association	\$411,584	\$1,930	0.64%	0.73%	115.08%	4.70%	0.47%
	Citizens National Bank	\$415,760	\$0	0.00%	1.77%	NA	0.00%	0.00%
	Classic Bank, National Association	\$415,804	\$2,638	0.82%	1.13%	137.95%	7.39%	0.63%
	Karnes County National Bank of Karnes City	\$416,745	\$1,820	3.08%	2.94%	62.62%	10.52%	0.70%
	SouthTrust Bank, N.A.	\$418,733	\$817	0.40%	3.07%	364.40%	3.19%	0.41%
	Sage Capital Bank	\$423,895	\$197	0.07%	1.21%	NM	1.07%	0.12%
	State National Bank of Big Spring	\$427,401	\$1	0.00%	2.20%	NM	0.00%	0.00%
	Citizens Bank	\$427,571	\$8,557	3.16%	1.79%	56.38%	13.94%	2.08%
	Schertz Bank & Trust	\$433,845	\$2,015	0.55%	1.14%	206.95%	4.56%	0.46%
	Bank and Trust, SSB	\$437,054	\$673	0.23%	0.68%	246.51%	2.04%	0.19%
	Falls City National Bank	\$438,760	\$2,888	2.52%	1.34%	44.93%	9.12%	0.84%
	Wellington State Bank	\$442,505	\$3,458	1.31%	1.15%	87.62%	8.16%	0.78%
	First Community Bank	\$444,898	\$1,941	0.62%	1.43%	229.73%	9.62%	1.22%
	Texas Bank Financial	\$447,706	\$2,049	0.54%	1.09%	202.59%	5.45%	0.47%
	Herring Bank	\$448,241	\$582	0.18%	0.99%	562.71%	4.62%	0.41%
	First Federal Community Bank, SSB	\$450,558	\$2,997	0.78%	0.88%	113.71%	6.37%	0.68%
	American Bank, National Association	\$455,115	\$769	0.22%	1.22%	549.80%	1.48%	0.17%
	First National Bank of Sonora	\$456,577	\$264	0.09%	1.81%	136.12%	9.59%	0.94%
	First National Bank Baird	\$456,843	\$5,400	1.52%	1.03%	54.04%	16.21%	1.51%
	AccessBank Texas	\$457,001	\$7,884	2.23%	1.13%	47.80%	16.13%	1.82%
	First National Bank of Gilmer	\$458,121	\$2,652	1.02%	1.28%	125.53%	10.88%	0.59%
	Southwest Bank	\$459,829	\$2,258	0.69%	1.23%	169.81%	5.75%	0.55%
	Community Bank & Trust, Waco, Texas	\$468,200	\$452	0.14%	1.44%	363.67%	6.35%	1.07%
	American State Bank	\$469,591	\$2,181	0.62%	0.69%	112.01%	22.97%	1.91%
	Capital Bank	\$470,447	\$2,514	0.68%	0.91%	133.97%	7.56%	0.77%
	First National Bank of Huntsville	\$483,536	\$193	0.08%	1.94%	NM	0.36%	0.04%
	First State Bank	\$485,939	\$5,395	1.80%	1.48%	82.19%	8.80%	1.11%
	First Bank	\$487,737	\$5,101	1.33%	2.03%	150.81%	13.50%	1.59%
	Average of Asset Group B	\$361,587	\$1,513	0.70%	1.37%	227.79%	6.61%	0.66%

Source: SNL Financial

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Asset Quality

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio

Asset Group C - \$501 million to \$1 billion in total assets

First National Bank of Mertzog	\$500,167	\$70	0.12%	2.33%	NM	0.19%	0.01%
Bank of Brenham, National Association	\$500,674	\$669	0.90%	1.55%	162.66%	1.15%	0.14%
Oakwood Bank	\$503,264	\$437	0.12%	0.55%	446.68%	0.89%	0.09%
First State Bank and Trust Company	\$503,346	\$2,607	1.45%	0.79%	54.70%	3.83%	0.54%
First Community Bank	\$505,058	\$388	0.12%	1.27%	NM	1.31%	0.12%
Texas Bank	\$505,627	\$2,721	0.88%	0.97%	106.46%	7.80%	0.55%
Bank of the West	\$509,850	\$1,016	0.27%	1.07%	222.07%	7.25%	0.74%
TexasBank	\$514,858	\$267	0.08%	1.44%	NM	1.15%	0.07%
Texas Citizens Bank, National Association	\$516,766	\$8,954	2.22%	2.18%	94.88%	18.38%	2.14%
First State Bank	\$518,768	\$75	0.02%	1.22%	NM	0.14%	0.01%
Commerce Bank	\$532,437	\$1,055	0.54%	1.11%	198.08%	1.37%	0.21%
First National Bank of McGregor	\$533,934	\$479	0.10%	1.08%	NM	3.73%	0.20%
Pointbank	\$542,960	\$597	0.19%	1.62%	833.55%	0.95%	0.12%
First National Bank of Albany	\$548,038	\$3,390	0.85%	2.18%	235.80%	4.92%	0.67%
Pilgrim Bank	\$553,776	\$98	0.03%	0.75%	NM	0.36%	0.05%
Tolleson Private Bank	\$560,828	\$0	0.00%	1.06%	NM	0.60%	0.01%
Rio Bank	\$566,367	\$2,489	0.74%	0.98%	132.99%	14.50%	0.48%
R Bank	\$568,888	\$116	0.03%	1.05%	NM	0.21%	0.02%
Texas National Bank of Jacksonville	\$571,361	\$4,162	0.84%	1.30%	153.82%	8.17%	0.92%
Peoples Bank	\$580,579	\$371	0.10%	0.89%	915.09%	0.63%	0.06%
First National Bank	\$581,455	\$1,541	0.29%	1.17%	403.96%	3.13%	0.31%
Fayetteville Bank	\$581,774	\$0	0.00%	1.50%	NA	0.37%	0.05%
Kieberg Bank, N.A.	\$593,825	\$2,470	0.71%	1.32%	155.80%	5.33%	0.49%
Plains State Bank	\$601,525	\$1,379	0.29%	1.23%	76.31%	20.22%	2.30%
Texas Gulf Bank, National Association	\$610,629	\$187	0.05%	1.16%	807.80%	1.18%	0.14%
Southwestern National Bank	\$616,339	\$1,414	0.28%	1.15%	412.80%	4.64%	0.23%
Round Top State Bank	\$619,883	\$1,471	0.37%	0.79%	210.67%	2.03%	0.24%
MapleMark Bank	\$628,346	\$0	0.00%	1.00%	NA	0.00%	0.00%
Texas Security Bank	\$629,251	\$0	0.00%	1.33%	NM	0.67%	0.07%
First National Bank of Granbury	\$634,457	\$2,883	0.87%	1.24%	126.87%	4.60%	0.54%
First National Bank of Bastrop	\$634,863	\$1,491	0.40%	1.44%	363.98%	2.69%	0.24%
HomeTown Bank, N.A.	\$639,172	\$864	0.21%	1.21%	480.97%	1.38%	0.18%
Citizens State Bank	\$664,804	\$7,699	1.79%	1.13%	60.65%	11.61%	1.28%
National United	\$667,049	\$2,223	0.51%	1.46%	188.15%	4.79%	0.53%
United Texas Bank	\$667,211	\$0	0.00%	0.79%	NA	0.00%	0.00%
Crockett National Bank	\$672,339	\$420	0.08%	1.55%	NM	1.00%	0.06%
First Texas Bank	\$675,849	\$0	0.00%	0.54%	33.28%	6.08%	0.55%
Benchmark Bank	\$680,861	\$3,005	0.55%	0.83%	150.58%	4.15%	0.44%
Security State Bank	\$681,317	\$0	0.00%	0.47%	52.29%	4.16%	0.51%
Citizens 1st Bank	\$706,504	\$784	0.31%	0.63%	116.64%	1.40%	0.30%

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Asset Quality

March 31, 2020

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Asset Group C - \$501 million to \$1 billion in total assets (continued)								
	Ciera Bank	\$735,717	\$1,649	0.32%	1.64%	160.01%	7.00%	0.75%
	NewFirst National Bank	\$757,783	\$2,507	0.47%	1.60%	340.29%	8.43%	0.90%
	Pegasus Bank	\$762,786	\$600	0.13%	0.76%	602.50%	0.92%	0.08%
	First National Bank of Bellville	\$765,358	\$40	0.02%	1.52%	NM	0.09%	0.01%
	City National Bank of Sulphur Springs	\$783,869	\$522	0.09%	1.16%	525.92%	2.94%	0.30%
	Community National Bank & Trust of Texas	\$786,089	\$3,087	0.57%	1.26%	219.18%	3.84%	0.41%
	Legend Bank, N.A.	\$788,501	\$2,023	0.40%	1.36%	228.76%	5.72%	0.61%
	Commercial Bank of Texas, N.A.	\$790,781	\$2,327	0.43%	1.62%	210.02%	7.50%	0.80%
	Centennial Bank	\$794,564	\$4,331	0.73%	1.22%	162.01%	7.72%	0.56%
	Central Bank	\$803,505	\$2,303	0.36%	1.12%	307.43%	2.73%	0.29%
	Wallis Bank	\$838,108	\$3,539	0.60%	0.93%	142.24%	7.18%	0.75%
	Bank of San Antonio	\$883,225	\$0	0.00%	1.09%	NA	0.00%	0.00%
	First National Bank of Shiner	\$884,747	\$325	0.23%	1.51%	655.08%	0.33%	0.04%
	First National Bank of Central Texas	\$888,987	\$8,931	1.17%	1.17%	100.32%	9.42%	1.00%
	American National Bank & Trust	\$902,827	\$4,247	0.63%	1.14%	179.81%	5.38%	0.59%
	Vista Bank	\$905,054	\$870	0.13%	1.11%	270.44%	4.12%	0.41%
	SouthStar Bank, S.S.B.	\$914,881	\$971	0.13%	0.56%	422.97%	6.46%	0.46%
	State Bank of Texas	\$918,137	\$7,600	1.06%	1.09%	102.93%	6.83%	1.06%
	Industry State Bank	\$922,109	\$980	0.51%	1.52%	300.00%	0.91%	0.11%
	Dallas Capital Bank, National Association	\$922,548	\$936	0.13%	0.52%	407.80%	1.04%	0.10%
	Central National Bank	\$962,471	\$14	0.00%	1.30%	NM	0.68%	0.06%
	Lone Star State Bank of West Texas	\$980,442	\$9,756	1.40%	1.85%	132.46%	8.60%	1.10%
	Alliance Bank	\$990,932	\$164	0.03%	1.11%	NM	0.56%	0.04%
	Average of Asset Group C	\$684,261	\$1,834	0.41%	1.20%	275.38%	4.05%	0.41%

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Asset Group D - Over \$1 billion in total assets								
	Affiliated Bank, National Association	\$1,009,419	\$2,140	0.27%	0.80%	202.49%	2.82%	0.31%
	FirstBank Southwest	\$1,036,301	\$2,202	0.34%	1.10%	325.34%	3.58%	0.22%
	American Bank of Commerce	\$1,066,096	\$2,995	0.47%	1.35%	265.25%	2.91%	0.30%
	Golden Bank, National Association	\$1,071,625	\$1,142	0.15%	1.22%	838.70%	0.77%	0.11%
	International Bank of Commerce	\$1,079,803	\$353	0.06%	1.38%	NM	2.09%	0.31%
	Texas Regional Bank	\$1,088,123	\$1,647	0.27%	1.14%	128.65%	5.86%	0.57%
	Citizens State Bank	\$1,133,219	\$2,239	1.15%	1.56%	132.13%	1.69%	0.20%
	Texas Exchange Bank, SSB	\$1,153,413	\$0	0.00%	1.52%	NA	0.00%	0.00%
	First Bank & Trust	\$1,163,181	\$2,703	0.45%	1.24%	271.78%	2.68%	0.24%
	First State Bank	\$1,173,891	\$4,738	0.73%	1.13%	148.51%	5.26%	0.42%
	Security State Bank & Trust	\$1,174,614	\$11,503	1.56%	0.57%	36.04%	7.81%	1.02%
	Citizens National Bank of Texas	\$1,196,845	\$4,148	0.42%	0.90%	110.66%	6.64%	0.68%
	Moody National Bank	\$1,223,366	\$3,265	0.41%	1.37%	327.16%	3.23%	0.29%
	Horizon Bank, SSB	\$1,230,489	\$233	0.03%	1.56%	NM	0.25%	0.02%
	North Dallas Bank & Trust Co.	\$1,285,272	\$0	0.00%	1.97%	NM	0.17%	0.02%
	Third Coast Bank, SSB	\$1,316,354	\$8,775	0.79%	0.78%	64.01%	12.38%	1.18%
	Falcon International Bank	\$1,349,605	\$1,272	0.14%	1.18%	126.64%	7.82%	1.05%
	West Texas National Bank	\$1,380,873	\$5,004	0.64%	1.86%	281.14%	3.10%	0.37%
	First United Bank	\$1,407,279	\$323	0.03%	1.44%	956.33%	1.92%	0.10%
	Community National Bank	\$1,419,682	\$7,593	0.82%	1.94%	191.36%	8.69%	0.94%
	Texas Community Bank	\$1,434,247	\$111	0.01%	1.75%	NM	0.14%	0.01%
	Texas First Bank	\$1,437,226	\$6,585	0.81%	1.35%	90.29%	8.10%	0.88%
	Pinnacle Bank	\$1,512,016	\$159	0.02%	1.21%	NM	1.00%	0.10%
	Extraco Banks, National Association	\$1,541,005	\$338	0.03%	2.37%	NM	0.18%	0.02%
	American Bank, National Association	\$1,595,206	\$6,316	0.65%	1.22%	189.01%	3.97%	0.41%
	Beal Bank, SSB	\$1,695,955	\$153,867	16.39%	0.78%	3.99%	47.46%	11.64%
	FirstCapital Bank of Texas, N.A.	\$1,729,186	\$14,733	1.14%	1.28%	70.22%	12.89%	1.42%
	Pioneer Bank, SSB	\$1,756,669	\$6,230	0.60%	0.94%	142.40%	4.93%	0.45%
	First State Bank of Uvalde	\$1,792,663	\$1,182	0.27%	1.09%	409.31%	0.67%	0.07%
	AimBank	\$1,823,542	\$762	0.07%	1.25%	NM	1.28%	0.13%
	BTH Bank, National Association	\$1,827,932	\$43,238	3.15%	1.20%	37.98%	16.88%	2.38%
	Austin Bank, Texas National Association	\$1,903,073	\$15,676	1.10%	1.07%	96.54%	5.52%	0.83%
	WestStar Bank	\$1,905,817	\$2,371	0.17%	1.07%	451.74%	1.46%	0.17%
	Jefferson Bank	\$1,940,800	\$3,955	0.29%	0.96%	228.50%	4.36%	0.34%
	American First National Bank	\$1,944,494	\$6,706	0.39%	1.06%	269.30%	2.96%	0.35%
	Vantage Bank Texas	\$2,265,222	\$13,447	0.78%	1.06%	136.38%	6.01%	0.69%
	First National Bank Texas	\$2,318,660	\$1,464	0.13%	1.47%	NM	14.20%	0.07%
	Lone Star National Bank	\$2,362,560	\$29,420	2.49%	1.86%	68.99%	13.77%	1.85%
	Guaranty Bank & Trust, N.A.	\$2,391,235	\$16,232	0.94%	1.27%	93.59%	8.97%	1.01%
	VeraBank, National Association	\$2,496,001	\$8,710	0.60%	1.22%	161.37%	5.58%	0.50%
	Spirit of Texas Bank, SSB	\$2,543,119	\$7,721	0.38%	0.38%	98.58%	4.44%	0.45%
	American Momentum Bank	\$2,612,114	\$15,861	0.92%	0.82%	89.51%	15.42%	1.23%
	Texas Bank and Trust Company	\$2,686,223	\$9,849	0.47%	1.56%	250.53%	3.94%	0.49%

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Asset Group D - Over \$1 billion in total assets (continued)								
	TIB The Independent BankersBank, National Association	\$2,851,074	\$2,105	0.17%	1.41%	824.27%	1.66%	0.08%
	Inwood National Bank	\$3,032,613	\$523	0.03%	0.99%	NM	0.16%	0.02%
	City Bank	\$3,214,746	\$5,900	0.27%	1.34%	378.81%	2.71%	0.29%
	CommunityBank of Texas, N.A.	\$3,425,852	\$1,448	0.05%	1.17%	191.30%	3.66%	0.48%
	American National Bank of Texas	\$3,584,050	\$2,801	0.13%	1.49%	339.84%	2.67%	0.26%
	Happy State Bank	\$3,927,357	\$46,579	1.75%	1.35%	77.01%	8.26%	1.23%
	Broadway National Bank	\$3,953,416	\$267	0.01%	1.03%	929.48%	1.12%	0.09%
	Allegiance Bank	\$4,997,924	\$21,622	0.55%	0.95%	95.04%	9.46%	1.06%
	TBK Bank, SSB	\$5,331,411	\$47,128	1.07%	1.01%	94.38%	10.58%	0.94%
	Amarillo National Bank	\$5,846,865	\$42,706	0.95%	1.15%	109.84%	8.05%	0.81%
	Woodforest National Bank	\$6,945,211	\$32,044	0.70%	1.23%	80.90%	11.07%	1.05%
	Wells Fargo Bank South Central, National Association	\$7,164,797	\$36,076	0.61%	0.04%	2.30%	13.95%	1.38%
	Southside Bank	\$7,269,459	\$5,221	0.14%	1.49%	714.51%	1.08%	0.11%
	Veritex Community Bank	\$8,528,409	\$38,836	0.62%	1.62%	249.48%	12.87%	0.57%
	International Bank of Commerce	\$8,988,754	\$1,128	0.02%	1.21%	940.91%	7.82%	0.59%
	First Financial Bank, National Association	\$9,664,682	\$39,229	0.84%	1.29%	153.97%	3.56%	0.42%
	NexBank SSB	\$9,777,354	\$21,324	0.29%	0.77%	265.96%	4.76%	0.23%
	PlainsCapital Bank	\$11,882,082	\$87,422	0.94%	1.15%	118.63%	15.04%	0.88%
	Independent Bank	\$15,568,677	\$42,346	0.36%	0.49%	133.15%	3.05%	0.30%
	Average of Asset Group D	\$3,152,083	\$14,547	0.81%	1.22%	249.89%	6.21%	0.72%

Source: SNL Financial

Note: Report includes only bank-level data.

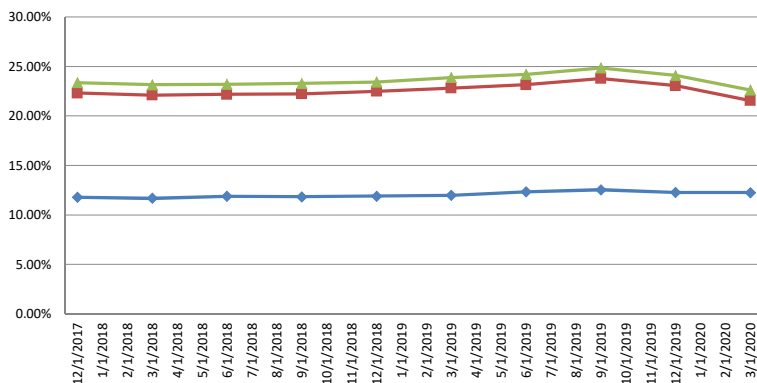
NA = data was not available.

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Capital Adequacy

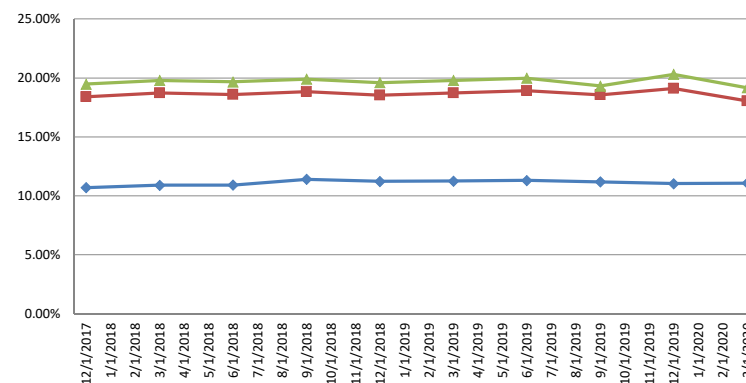
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



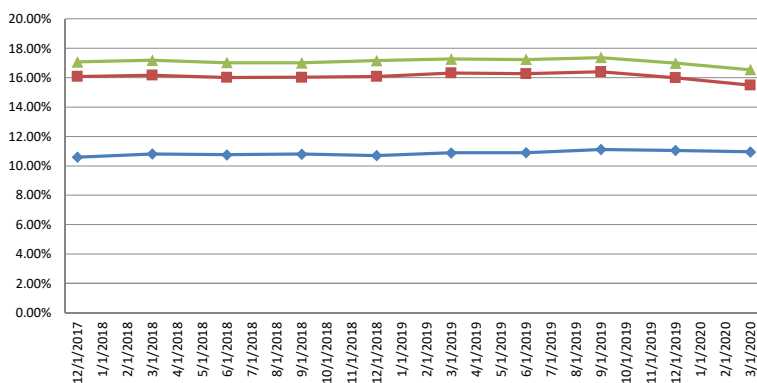
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	11.77%	11.66%	11.86%	11.82%	11.89%	11.97%	12.33%	12.53%	12.25%	12.24%
Tier 1 Risk Based Ratio	22.31%	22.10%	22.17%	22.22%	22.47%	22.81%	23.14%	23.78%	23.05%	21.56%
Risk Based Capital Ratio	23.36%	23.15%	23.20%	23.27%	23.42%	23.86%	24.20%	24.86%	24.08%	22.61%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



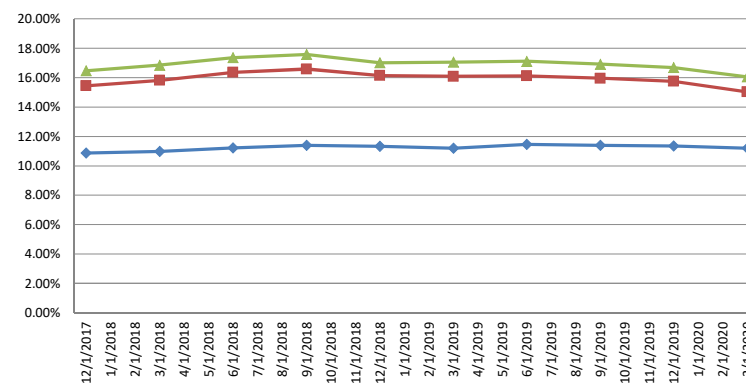
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.69%	10.89%	10.91%	11.40%	11.22%	11.25%	11.30%	11.17%	11.02%	11.06%
Tier 1 Risk Based Ratio	18.39%	18.71%	18.58%	18.82%	18.54%	18.71%	18.90%	18.55%	19.10%	18.05%
Risk Based Capital Ratio	19.46%	19.77%	19.65%	19.89%	19.59%	19.78%	19.97%	19.30%	20.30%	19.16%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.59%	10.79%	10.75%	10.79%	10.68%	10.88%	10.88%	11.11%	11.05%	10.94%
Tier 1 Risk Based Ratio	16.07%	16.16%	16.00%	16.02%	16.08%	16.31%	16.26%	16.39%	15.99%	15.49%
Risk Based Capital Ratio	17.06%	17.17%	17.01%	17.00%	17.15%	17.26%	17.23%	17.36%	16.98%	16.53%

Asset Group D - Over \$1 billion in Total Assets
As of Date



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.86%	10.98%	11.22%	11.39%	11.31%	11.19%	11.46%	11.38%	11.35%	11.20%
Tier 1 Risk Based Ratio	15.44%	15.81%	16.36%	16.59%	16.14%	16.08%	16.11%	15.95%	15.75%	15.03%
Risk Based Capital Ratio	16.46%	16.84%	17.36%	17.58%	17.00%	17.05%	17.11%	16.91%	16.68%	16.05%

Source: SNL Financial

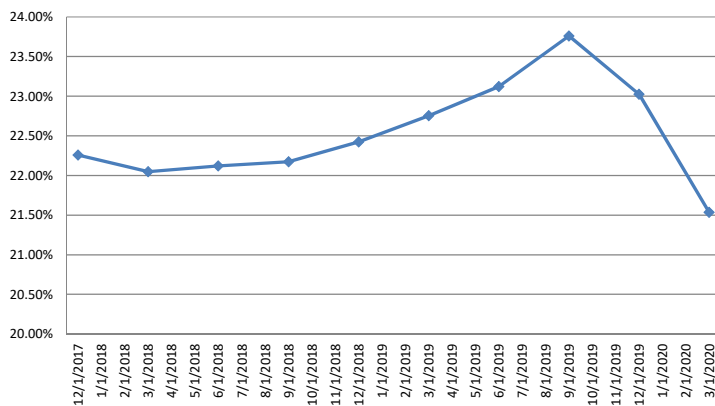
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

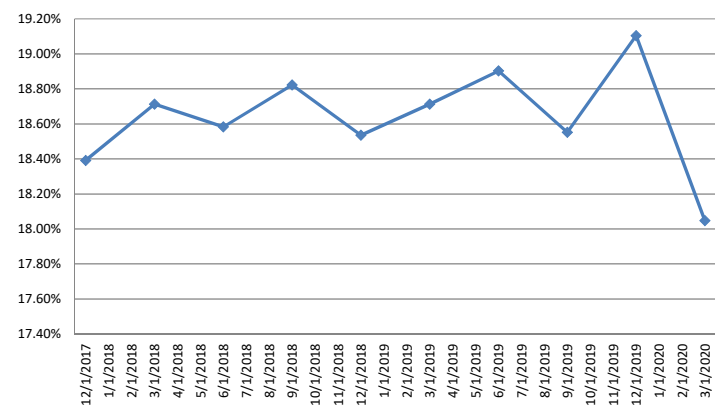
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



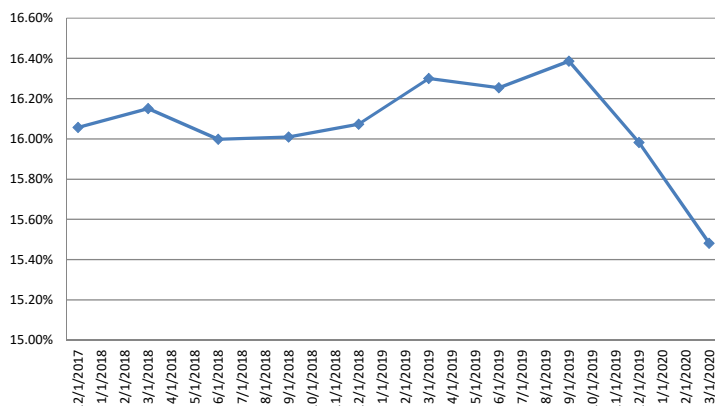
Common Equity Tier 1 RB Ratio	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
	22.26%	22.05%	22.12%	22.17%	22.42%	22.76%	23.12%	23.76%	23.03%	21.53%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



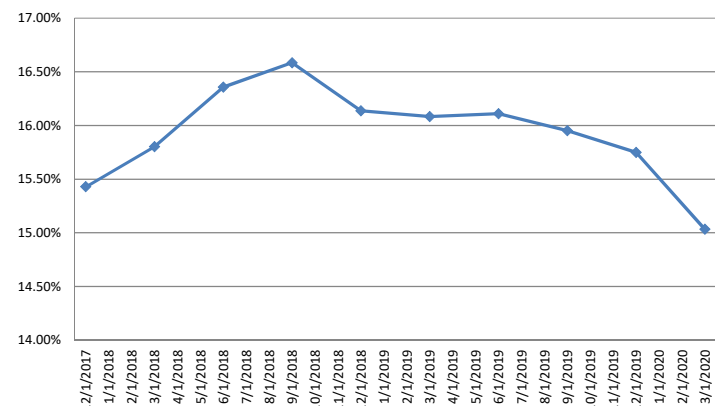
Common Equity Tier 1 RB Ratio	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
	18.39%	18.71%	18.58%	18.82%	18.54%	18.71%	18.90%	18.55%	19.10%	18.05%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



Common Equity Tier 1 RB Ratio	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
	16.06%	16.15%	16.00%	16.01%	16.07%	16.30%	16.25%	16.39%	15.98%	15.48%

Asset Group D - Over \$1 billion in Total Assets
As of Date



Common Equity Tier 1 RB Ratio	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
	15.43%	15.80%	16.36%	16.59%	16.14%	16.08%	16.11%	15.95%	15.75%	15.03%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	First National Bank of Lipan	\$22,991	\$2,012	\$2,012	\$2,012	9.11%	26.61%	27.69%	26.61%
	Powell State Bank	\$29,592	\$3,278	\$3,226	\$3,226	10.78%	NA	NA	NA
	Granger National Bank	\$32,257	\$6,143	\$5,714	\$5,714	17.63%	39.35%	40.60%	39.35%
	Citizens State Bank	\$33,739	\$3,274	\$3,274	\$3,274	9.51%	17.49%	18.35%	17.49%
	Amistad Bank	\$34,034	\$4,724	\$4,724	\$4,724	14.53%	NA	NA	NA
	Chappell Hill Bank	\$36,205	\$3,429	\$3,429	\$3,429	9.68%	15.33%	16.60%	15.33%
	State National Bank of Groom	\$36,513	\$4,245	\$4,167	\$4,167	10.76%	14.15%	15.31%	14.15%
	Kress National Bank	\$38,725	\$5,114	\$4,940	\$4,940	11.51%	28.16%	29.41%	28.16%
	Crowell State Bank	\$39,471	\$4,380	\$4,355	\$4,355	10.62%	NA	NA	NA
	Brazos National Bank	\$39,639	\$9,569	\$8,356	\$8,356	31.30%	NA	NA	NA
	Donley County State Bank	\$39,880	\$7,852	\$7,852	\$7,852	19.18%	56.79%	58.04%	56.79%
	Bank of San Jacinto County	\$40,414	\$5,914	\$5,780	\$5,780	14.49%	NA	NA	NA
	First State Bank	\$41,016	\$4,720	\$4,122	\$4,122	10.38%	15.54%	16.79%	15.54%
	First National Bank in Cooper	\$42,791	\$6,667	\$6,667	\$6,667	15.28%	NA	NA	NA
	Menard Bank	\$43,198	\$5,059	\$5,090	\$5,090	11.86%	NA	NA	NA
	Lovelady State Bank	\$44,626	\$5,155	\$5,139	\$5,139	11.52%	NA	NA	NA
	First State Bank	\$46,236	\$3,651	\$3,049	\$3,049	7.09%	24.21%	25.10%	24.21%
	Spur Security Bank	\$47,262	\$5,251	\$5,464	\$5,464	11.45%	33.22%	33.53%	33.22%
	First National Bank of Moody	\$47,307	\$10,479	\$10,073	\$10,073	21.49%	NA	NA	NA
	Robert Lee State Bank	\$48,440	\$6,108	\$6,057	\$6,057	12.69%	NA	NA	NA
	Farmers State Bank of Newcastle	\$48,676	\$4,438	\$4,772	\$4,772	9.95%	18.08%	19.28%	18.08%
	First Federal Bank Littlefield, Texas	\$49,776	\$9,926	\$9,926	\$9,926	19.57%	NA	NA	NA
	Santa Anna National Bank	\$51,476	\$5,793	\$5,937	\$5,937	11.09%	NA	NA	NA
	First National Bank of Tahoka	\$52,281	\$5,961	\$5,702	\$5,702	10.13%	NA	NA	NA
	Freedom Bank	\$52,357	\$8,045	\$5,799	\$5,799	11.07%	15.78%	16.24%	15.78%
	Citizens National Bank of Crosbyton	\$52,482	\$9,006	\$9,006	\$9,006	16.94%	55.47%	56.72%	55.47%
	Commerce Bank Texas	\$53,298	\$9,828	\$7,249	\$7,249	14.17%	NA	NA	NA
	First Bank of Celeste	\$53,398	\$4,313	\$4,313	\$4,313	8.14%	17.48%	18.73%	17.48%
	City National Bank	\$53,696	\$5,569	\$5,509	\$5,509	10.48%	17.11%	18.37%	17.11%
	Citizens State Bank	\$56,938	\$5,101	\$4,532	\$4,532	8.06%	26.45%	27.16%	26.45%
	Commercial Bank	\$57,124	\$4,538	\$5,057	\$5,057	9.16%	15.84%	17.10%	15.84%
	BOC Bank	\$57,346	\$9,509	\$9,470	\$9,470	18.86%	20.68%	21.56%	20.68%
	First Bank and Trust of Memphis	\$57,776	\$7,761	\$7,761	\$7,761	13.11%	22.71%	23.96%	22.71%
	First National Bank of South Padre Island	\$57,945	\$6,580	\$6,530	\$6,530	11.56%	NA	NA	NA
	First National Bank of Aspermont	\$58,913	\$10,681	\$10,594	\$10,594	17.60%	NA	NA	NA
	First State Bank	\$59,048	\$5,199	\$5,042	\$5,042	8.42%	13.71%	14.88%	13.71%
	First National Bank of Trinity	\$59,055	\$5,807	\$6,512	\$6,512	10.77%	NA	NA	NA
	Security State Bank	\$59,058	\$6,003	\$5,985	\$5,985	9.86%	17.44%	18.65%	17.44%
	First National Bank of Eldorado	\$61,607	\$10,458	\$10,618	\$10,618	16.65%	26.77%	28.03%	26.77%
	Spectra Bank	\$62,945	\$5,776	\$5,686	\$5,686	8.89%	11.17%	12.44%	11.17%
	Angelina Savings Bank, SSB	\$64,672	\$6,235	\$6,235	\$6,235	9.52%	17.38%	18.14%	17.38%
	First Capital Bank	\$65,233	\$5,656	\$5,656	\$5,656	8.54%	10.80%	12.01%	10.80%
	First National Bank of Anson	\$67,158	\$5,904	\$5,838	\$5,838	8.85%	16.05%	17.31%	16.05%
	First State Bank of San Diego	\$69,177	\$6,518	\$5,990	\$5,990	8.63%	21.78%	22.90%	21.78%
	Citizens State Bank of Luling	\$69,373	\$10,725	\$10,697	\$10,697	14.71%	NA	NA	NA
	Bandera Bank	\$71,259	\$7,750	\$7,781	\$7,781	11.08%	26.81%	27.90%	26.81%
	Junction National Bank	\$71,844	\$6,639	\$6,703	\$6,703	9.62%	30.35%	31.51%	30.35%

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Haskell National Bank	\$72,215	\$9,631	\$9,004	\$9,004	12.61%	29.78%	30.79%	29.78%
	Pavillion Bank	\$73,163	\$10,172	\$10,163	\$10,163	13.74%	19.65%	20.90%	19.65%
	First National Bank	\$73,577	\$7,205	\$8,438	\$8,438	11.46%	22.40%	23.67%	22.40%
	First National Bank of Quitaque	\$73,584	\$9,517	\$9,470	\$9,470	13.09%	NA	NA	NA
	City National Bank of San Saba	\$74,648	\$9,624	\$9,145	\$9,145	12.58%	NA	NA	NA
	Zavala County Bank	\$74,815	\$9,769	\$9,517	\$9,517	12.33%	52.27%	52.98%	52.27%
	Buckholts State Bank	\$76,172	\$13,922	\$13,922	\$13,922	18.32%	NA	NA	NA
	Burton State Bank	\$76,519	\$8,580	\$8,531	\$8,531	11.34%	NA	NA	NA
	Security Bank of Crawford	\$76,864	\$7,001	\$7,001	\$7,001	9.12%	14.62%	15.87%	14.62%
	Peoples State Bank	\$78,306	\$10,972	\$10,536	\$10,536	13.21%	25.46%	25.73%	25.46%
	First National Bank in Falfurrias	\$80,834	\$8,337	\$7,807	\$7,807	9.76%	NA	NA	NA
	Commercial State Bank	\$81,611	\$6,880	\$7,466	\$7,466	9.06%	19.61%	20.86%	19.61%
	Carmine State Bank	\$84,386	\$10,698	\$10,569	\$10,569	12.65%	NA	NA	NA
	Zapata National Bank	\$85,370	\$11,897	\$11,556	\$11,556	13.36%	NA	NA	NA
	Capital Bank of Texas	\$85,410	\$11,168	\$10,518	\$10,518	12.72%	NA	NA	NA
	Citizens National Bank	\$85,951	\$10,642	\$10,561	\$10,561	11.86%	23.93%	25.19%	23.93%
	Morris County National Bank	\$88,330	\$9,375	\$9,587	\$9,587	11.20%	16.23%	17.49%	16.23%
	First Bank of Muleshoe	\$88,353	\$12,775	\$14,087	\$14,087	15.20%	62.31%	63.56%	62.31%
	Business Bank of Texas, N.A.	\$88,441	\$14,315	\$13,892	\$13,892	15.19%	21.99%	23.26%	21.99%
	Citizens State Bank	\$89,031	\$8,243	\$8,050	\$8,050	9.13%	17.23%	18.37%	17.23%
	Greater State Bank	\$89,071	\$7,940	\$7,902	\$7,902	9.00%	13.89%	14.92%	13.89%
	Atascosa Bank	\$89,546	\$9,560	\$9,414	\$9,414	10.42%	NA	NA	NA
	First National Bank of Hebronville	\$90,357	\$16,238	\$16,100	\$16,100	17.87%	47.41%	48.47%	47.41%
	Lytle State Bank of Lytle, Texas	\$90,732	\$14,937	\$15,175	\$15,175	16.81%	NA	NA	NA
	Chasewood Bank	\$91,285	\$9,758	\$9,792	\$9,792	10.80%	14.92%	15.62%	14.92%
	Fidelity Bank of Texas	\$91,440	\$16,452	\$16,447	\$16,447	18.37%	NA	NA	NA
	Cowboy Bank of Texas	\$92,155	\$10,092	\$9,818	\$9,818	10.76%	16.48%	17.34%	16.48%
	Fort Davis State Bank	\$94,924	\$9,311	\$8,764	\$8,764	9.53%	16.92%	18.00%	16.92%
	First National Bank of Dublin	\$95,318	\$10,404	\$10,404	\$10,404	11.11%	12.55%	13.76%	12.55%
	Farmers and Merchants Bank	\$96,182	\$9,507	\$9,004	\$9,004	9.68%	NA	NA	NA
	First State Bank	\$96,591	\$19,655	\$16,821	\$16,821	17.89%	25.73%	27.00%	25.73%
	First National Bank of Kemp	\$99,434	\$11,121	\$9,255	\$9,255	9.64%	NA	NA	NA
	American Bank, National Association	\$101,932	\$14,917	\$10,490	\$10,490	11.11%	NA	NA	NA
	First National Bank of Evant	\$104,350	\$10,430	\$10,045	\$10,045	10.02%	17.58%	18.83%	17.58%
	Citizens Bank, National Association	\$104,998	\$13,792	\$10,047	\$10,047	9.96%	NA	NA	NA
	Community Bank	\$105,116	\$10,556	\$10,804	\$10,804	10.38%	NA	NA	NA
	POINTWEST Bank	\$105,992	\$10,863	\$10,679	\$10,679	10.31%	23.18%	24.11%	23.18%
	Henderson Federal Savings Bank	\$107,198	\$24,208	\$24,070	\$24,070	22.55%	NA	NA	NA
	One World Bank	\$107,521	\$15,142	\$14,564	\$14,564	13.69%	NA	NA	NA
	Texas Financial Bank	\$107,833	\$11,689	\$11,708	\$11,708	10.65%	NA	NA	NA
	Unity National Bank of Houston	\$107,905	\$10,054	\$9,388	\$9,388	8.68%	11.49%	12.71%	11.49%
	First National Bank of Floydada	\$108,223	\$12,256	\$11,729	\$11,729	10.58%	20.01%	21.26%	20.01%
	Columbus State Bank	\$108,322	\$13,686	\$13,686	\$13,686	12.63%	25.50%	25.95%	25.50%
	First State Bank of Brownsboro	\$108,377	\$10,641	\$11,057	\$11,057	10.01%	17.67%	18.74%	17.67%
	American National Bank of Mount Pleasant	\$108,641	\$12,211	\$12,324	\$12,324	11.54%	NA	NA	NA

Source: SNL Financial

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Dalhart Federal Savings & Loan Association, SSB	\$111,960	\$13,121	\$13,450	\$13,450	12.17%	27.84%	28.41%	27.84%
	Cendera Bank, National Association	\$112,402	\$12,969	\$12,978	\$12,978	11.65%	16.62%	17.82%	16.62%
	Lakeside Bank	\$112,479	\$26,657	\$24,340	\$24,340	22.92%	41.11%	41.48%	41.11%
	Marion State Bank	\$112,551	\$15,266	\$16,043	\$16,043	14.27%	NA	NA	NA
	Fannin Bank	\$112,676	\$9,528	\$10,100	\$10,100	9.13%	14.19%	15.45%	14.19%
	Panola National Bank	\$114,441	\$14,484	\$12,788	\$12,788	11.47%	25.00%	25.96%	25.00%
	First State Bank of Paint Rock	\$114,650	\$13,849	\$14,028	\$14,028	12.12%	NA	NA	NA
	First National Bank of Tom Bean	\$114,680	\$11,716	\$11,278	\$11,278	9.59%	13.50%	14.76%	13.50%
	Mason Bank	\$117,026	\$21,225	\$21,366	\$21,366	17.99%	41.83%	43.08%	41.83%
	First National Bank of Eagle Lake	\$119,119	\$13,228	\$13,322	\$13,322	10.79%	14.99%	16.04%	14.99%
	Stockmens National Bank in Cotulla	\$119,262	\$11,491	\$11,427	\$11,427	10.29%	NA	NA	NA
	Johnson City Bank	\$119,388	\$14,855	\$14,879	\$14,879	12.59%	NA	NA	NA
	Texas Advantage Community Bank, National Association	\$119,629	\$12,594	\$12,583	\$12,583	10.47%	15.07%	15.84%	15.07%
	Normangee State Bank	\$121,315	\$20,580	\$20,050	\$20,050	16.71%	30.67%	31.93%	30.66%
	First Bank & Trust	\$123,030	\$21,663	\$16,519	\$16,519	14.10%	33.39%	34.64%	33.39%
	First Security State Bank	\$123,199	\$9,714	\$8,950	\$8,950	7.58%	15.25%	16.35%	15.25%
	First National Bank of Bosque County	\$123,279	\$13,845	\$13,769	\$13,769	11.37%	15.26%	16.52%	15.26%
	First Bank and Trust of Childress	\$124,080	\$10,650	\$10,494	\$10,494	8.68%	20.22%	20.79%	20.22%
	Coleman County State Bank	\$128,139	\$12,647	\$12,394	\$12,394	9.78%	14.08%	15.15%	14.08%
	Charis Bank	\$130,158	\$33,150	\$27,909	\$27,909	24.31%	33.96%	34.79%	33.96%
	Peoples State Bank	\$130,465	\$12,305	\$12,157	\$12,157	9.18%	22.72%	23.69%	22.72%
	First National Bank of Fort Stockton	\$131,640	\$13,034	\$13,805	\$13,805	10.42%	NA	NA	NA
	Farmers State Bank	\$133,445	\$14,245	\$13,328	\$13,328	10.13%	NA	NA	NA
	First National Bank of Winnsboro	\$134,485	\$28,876	\$28,278	\$28,278	21.00%	NA	NA	NA
	Citizens State Bank	\$135,687	\$16,566	\$16,576	\$16,576	12.20%	NA	NA	NA
	Graham Savings and Loan, SSB	\$138,043	\$16,181	\$16,181	\$16,181	11.78%	20.42%	21.67%	20.42%
	Bank of South Texas	\$139,417	\$17,746	\$14,221	\$14,221	10.82%	NA	NA	NA
	Dilley State Bank	\$140,276	\$23,411	\$23,519	\$23,519	16.95%	NA	NA	NA
	Sanger Bank	\$141,054	\$21,653	\$21,581	\$21,581	15.09%	27.10%	28.20%	27.10%
	First State Bank of Odem	\$143,472	\$18,804	\$18,386	\$18,386	12.90%	22.91%	24.17%	22.91%
	Brady National Bank	\$143,769	\$12,519	\$12,043	\$12,043	8.90%	15.57%	16.82%	15.57%
	Hill Bank & Trust Co.	\$144,307	\$24,409	\$24,409	\$24,409	16.87%	25.73%	26.01%	25.73%
	West Texas State Bank	\$144,313	\$16,614	\$16,334	\$16,334	11.31%	19.36%	20.61%	19.36%
	Lone Star Bank	\$144,726	\$17,140	\$15,501	\$12,275	11.02%	13.80%	15.05%	10.93%
	First State Bank	\$145,393	\$13,045	\$14,746	\$14,746	10.05%	NA	NA	NA
	Peoples Bank	\$147,740	\$14,701	\$14,597	\$14,597	10.29%	NA	NA	NA
	First Texas Bank	\$148,135	\$16,567	\$16,298	\$16,298	11.43%	NA	NA	NA
	City National Bank of Colorado City	\$149,199	\$12,088	\$11,978	\$11,978	8.28%	12.22%	13.47%	12.22%
	Commercial National Bank of Brady	\$149,304	\$20,246	\$19,236	\$19,236	12.93%	23.04%	24.29%	23.04%
	First State Bank	\$151,815	\$21,515	\$21,068	\$21,068	14.02%	31.91%	32.28%	31.91%
	Citizens State Bank	\$152,269	\$13,954	\$14,294	\$14,294	9.56%	16.01%	16.86%	16.01%
	Austin Capital Bank SSB	\$152,344	\$14,100	\$14,046	\$14,046	9.74%	23.27%	24.52%	23.27%
	Texas National Bank	\$153,654	\$15,043	\$14,279	\$14,279	9.51%	22.25%	22.99%	22.25%

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Texas Heritage Bank	\$154,098	\$14,652	\$14,552	\$14,552	9.54%	12.26%	13.32%	12.26%
	First National Bank of Alvin	\$154,706	\$20,122	\$17,597	\$17,597	11.68%	NA	NA	NA
	First State Bank	\$156,769	\$14,893	\$13,874	\$13,874	9.23%	14.47%	15.68%	14.47%
	First State Bank	\$158,037	\$20,521	\$18,640	\$18,640	11.86%	NA	NA	NA
	First State Bank of Ben Wheeler, Texas	\$158,203	\$21,756	\$21,756	\$21,756	14.06%	NA	NA	NA
	Citizens State Bank	\$158,203	\$15,369	\$15,369	\$15,369	9.76%	14.11%	15.37%	14.11%
	Providence Bank of Texas	\$159,887	\$20,658	\$20,658	\$20,658	13.66%	16.16%	16.99%	16.16%
	Security State Bank	\$160,220	\$21,884	\$21,884	\$21,884	12.35%	NA	NA	NA
	Texas Heritage National Bank	\$161,575	\$15,397	\$15,683	\$15,683	10.24%	11.39%	12.50%	11.39%
	First State Bank of Bedias	\$164,036	\$27,500	\$27,598	\$27,598	17.09%	NA	NA	NA
	Big Bend Banks, N.A.	\$167,969	\$15,589	\$20,588	\$20,588	14.55%	38.18%	39.41%	38.18%
	First National Bank of Hereford	\$170,460	\$17,894	\$17,424	\$17,424	9.86%	12.36%	13.57%	12.36%
	Guadalupe Bank	\$170,946	\$16,050	\$16,051	\$16,051	9.39%	NA	NA	NA
	Sundown State Bank	\$171,064	\$18,048	\$18,048	\$18,048	10.55%	13.91%	14.72%	13.91%
	Texas Hill Country Bank	\$171,132	\$15,973	\$15,922	\$15,922	9.50%	NA	NA	NA
	Muenster State Bank	\$172,562	\$28,728	\$25,775	\$25,775	15.65%	NA	NA	NA
	Roscoe State Bank	\$173,057	\$18,121	\$17,798	\$17,798	10.22%	NA	NA	NA
	Bank of Houston, National Association	\$175,920	\$38,620	\$37,729	\$37,729	24.15%	26.35%	27.08%	26.35%
	Citizens National Bank of Hillsboro	\$176,484	\$27,883	\$24,304	\$24,304	14.07%	32.87%	33.52%	32.87%
	Incommons Bank, N.A.	\$178,495	\$17,068	\$16,184	\$16,184	9.17%	13.56%	14.73%	13.56%
	Perryton National Bank	\$184,232	\$25,845	\$25,192	\$25,192	13.56%	NA	NA	NA
	Castroville State Bank	\$184,361	\$17,048	\$16,995	\$16,995	9.19%	NA	NA	NA
	First State Bank of Texas	\$184,780	\$23,964	\$19,360	\$19,360	11.05%	NA	NA	NA
	First National Bank of Anderson	\$186,665	\$20,221	\$20,176	\$20,176	11.02%	16.87%	18.12%	16.87%
	Liano National Bank	\$188,923	\$23,480	\$24,711	\$24,711	13.01%	NA	NA	NA
	Arrowhead Bank	\$190,163	\$20,649	\$20,638	\$20,638	10.77%	17.55%	18.37%	17.55%
	Captex Bank, National Association	\$190,487	\$25,403	\$21,652	\$21,652	11.76%	14.47%	15.24%	14.47%
	First National Bank of Ballinger	\$190,489	\$20,591	\$18,916	\$18,916	10.04%	14.99%	16.25%	14.99%
	Citizens Bank	\$190,781	\$18,738	\$18,526	\$18,526	9.85%	12.92%	13.42%	12.92%
	Dominion Bank	\$191,313	\$45,323	\$43,925	\$43,925	27.88%	35.59%	36.38%	35.59%
	Bank of DeSoto, National Association	\$192,655	\$20,704	\$20,704	\$20,704	11.02%	17.25%	17.93%	17.25%
	Interstate Bank	\$192,814	\$21,297	\$19,802	\$19,802	10.40%	NA	NA	NA
	City National Bank of Taylor	\$193,964	\$22,355	\$22,797	\$22,797	11.77%	NA	NA	NA
	Tejas Bank	\$195,093	\$21,263	\$18,802	\$18,802	10.45%	15.21%	16.46%	15.21%
	Lamar National Bank	\$195,156	\$21,100	\$21,245	\$21,245	11.12%	17.04%	18.29%	17.04%
	Cypress Bank, SSB	\$195,870	\$21,608	\$21,394	\$21,394	11.14%	NA	NA	NA
	First National Bank of Burleson	\$197,352	\$21,088	\$20,786	\$20,786	10.54%	NA	NA	NA
	Austin County State Bank	\$198,877	\$18,564	\$18,127	\$18,127	9.70%	12.33%	13.58%	12.33%
	First National Bank of Sterling City	\$201,200	\$15,106	\$16,465	\$16,465	8.26%	31.97%	32.65%	31.97%
	Titan Bank, N.A.	\$202,237	\$19,359	\$19,119	\$19,119	9.85%	NA	NA	NA
	National Bank & Trust	\$202,323	\$28,688	\$26,581	\$26,581	13.25%	NA	NA	NA
	Spring Hill State Bank	\$202,686	\$24,857	\$24,759	\$24,759	12.44%	22.52%	23.79%	22.52%
	Bank of Austin	\$202,738	\$33,045	\$32,859	\$32,859	17.64%	21.30%	22.19%	21.30%
	Pearland State Bank	\$205,719	\$25,544	\$22,465	\$22,465	11.45%	NA	NA	NA
	Anahuac National Bank	\$209,847	\$21,090	\$20,092	\$20,092	8.98%	19.64%	20.90%	19.64%
	First State Bank	\$211,522	\$20,732	\$19,913	\$19,913	9.58%	NA	NA	NA

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Community Bank	\$215,981	\$26,185	\$26,185	\$26,185	11.94%	NA	NA	NA
	HomeBank Texas	\$217,349	\$23,022	\$22,494	\$22,494	10.76%	14.90%	16.15%	14.90%
	Community National Bank	\$217,520	\$25,427	\$22,731	\$22,731	10.72%	15.59%	16.85%	15.59%
	Citizens National Bank at Brownwood	\$218,240	\$28,973	\$27,906	\$27,906	12.65%	23.45%	24.71%	23.45%
	Texana Bank, National Association	\$218,804	\$18,636	\$18,475	\$18,475	8.62%	10.92%	12.10%	10.92%
	Fayette Savings Bank, SSB	\$219,620	\$19,945	\$19,894	\$19,894	9.34%	13.71%	14.32%	13.71%
	National Bank of Andrews	\$221,405	\$23,042	\$22,383	\$22,383	10.66%	12.62%	13.88%	12.62%
	Commercial National Bank of Texarkana	\$222,467	\$21,071	\$20,217	\$20,217	9.34%	14.71%	15.70%	14.71%
	Keystone Bank, National Association	\$222,777	\$37,259	\$29,317	\$29,317	14.72%	20.34%	20.86%	20.34%
	Crossroads Bank	\$224,023	\$24,275	\$25,050	\$25,050	11.33%	NA	NA	NA
	Bridge City State Bank	\$224,064	\$23,089	\$22,189	\$22,189	10.24%	21.66%	22.44%	21.66%
	Gilmer National Bank	\$226,541	\$32,755	\$33,102	\$33,102	14.42%	20.43%	21.68%	20.43%
	First National Bank	\$229,599	\$31,909	\$31,089	\$31,089	13.92%	18.80%	20.06%	18.80%
	First National Bank of Giddings	\$230,693	\$25,542	\$25,368	\$25,368	11.23%	NA	NA	NA
	Yoakum National Bank	\$230,860	\$34,831	\$32,730	\$32,730	14.43%	30.23%	31.19%	30.23%
	Jacksboro National Bank	\$240,571	\$29,399	\$29,927	\$29,927	12.75%	22.53%	23.78%	22.53%
	First State Bank	\$240,888	\$29,463	\$28,832	\$28,832	12.05%	NA	NA	NA
	First State Bank of Burnet	\$244,615	\$34,785	\$33,665	\$33,665	13.97%	NA	NA	NA
	United Bank of El Paso del Norte	\$245,110	\$29,774	\$29,630	\$29,630	12.34%	13.47%	14.66%	13.47%
	ValueBank Texas	\$245,561	\$27,117	\$27,597	\$27,597	11.44%	NA	NA	NA
	MINT National Bank	\$246,182	\$31,038	\$31,038	\$31,038	12.56%	NA	NA	NA
	Texas Brand Bank	\$248,235	\$28,642	\$28,626	\$28,626	12.22%	13.68%	14.90%	13.68%
	Average of Asset Group A	\$126,132	\$15,426	\$14,951	\$14,935	12.24%	21.56%	22.61%	21.53%

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets									
	Ennis State Bank	\$250,152	\$25,476	\$25,047	\$25,047	9.76%	13.22%	14.47%	13.22%
	First National Bank of Stanton	\$250,520	\$23,863	\$23,804	\$23,804	9.50%	24.59%	25.84%	24.59%
	TransPecos Banks, SSB	\$250,747	\$22,326	\$21,511	\$21,511	8.73%	11.89%	12.87%	11.89%
	Lone Star Capital Bank, National Association	\$251,566	\$35,929	\$27,722	\$27,722	11.45%	14.42%	15.48%	14.42%
	First National Bank of Jasper	\$251,640	\$35,408	\$34,799	\$34,799	13.95%	45.73%	46.81%	45.73%
	First National Bank of Lake Jackson	\$264,919	\$30,828	\$26,313	\$26,313	9.50%	38.37%	38.89%	38.37%
	Grandview Bank	\$266,664	\$25,456	\$24,619	\$24,619	9.46%	16.36%	17.61%	16.36%
	Mineola Community Bank, SSB	\$269,899	\$31,366	\$30,475	\$30,475	11.55%	NA	NA	NA
	UBank	\$271,181	\$27,692	\$27,630	\$27,630	10.95%	NA	NA	NA
	Liberty Capital Bank	\$272,674	\$27,697	\$27,697	\$27,697	10.08%	12.83%	13.86%	12.83%
	Ozona National Bank	\$273,097	\$31,941	\$30,889	\$30,889	11.55%	23.36%	24.61%	23.36%
	Peoples State Bank of Hallettsville	\$274,244	\$33,771	\$32,724	\$32,724	11.88%	NA	NA	NA
	First National Bank of Hughes Springs	\$274,633	\$33,452	\$32,864	\$32,864	12.16%	18.26%	19.51%	18.26%
	Hondo National Bank	\$282,030	\$26,707	\$25,986	\$25,986	9.40%	13.62%	14.87%	13.62%
	Charter Bank	\$283,761	\$31,899	\$26,673	\$26,673	9.55%	14.30%	15.56%	14.30%
	Waggoner National Bank of Vernon	\$289,001	\$37,278	\$41,695	\$41,695	14.17%	19.63%	20.89%	19.63%
	Pecos County State Bank	\$289,365	\$25,780	\$24,145	\$24,145	8.36%	19.08%	20.33%	19.08%
	First National Bank of Weatherford	\$291,403	\$27,138	\$26,982	\$26,982	9.57%	11.77%	12.84%	11.77%
	Trinity Bank, N.A.	\$291,665	\$37,579	\$36,069	\$36,069	12.45%	19.23%	20.44%	19.23%
	First-Lockhart National Bank	\$294,606	\$28,177	\$27,870	\$27,870	9.57%	15.25%	16.51%	15.25%
	Texas State Bank	\$296,982	\$35,991	\$34,760	\$34,760	11.57%	20.95%	21.77%	20.95%
	State Bank of De Kalb	\$297,674	\$28,835	\$27,962	\$27,962	9.78%	NA	NA	NA
	Citizens State Bank	\$302,682	\$34,267	\$33,803	\$33,803	11.29%	NA	NA	NA
	National Bank of Texas at Fort Worth	\$303,463	\$33,335	\$33,335	\$33,335	11.32%	18.03%	19.29%	18.03%
	Fort Hood National Bank	\$307,682	\$29,751	\$25,503	\$25,503	9.07%	42.06%	42.93%	42.06%
	TexStar National Bank	\$307,837	\$33,332	\$32,104	\$32,104	10.83%	NA	NA	NA
	Worthington National Bank	\$310,045	\$31,495	\$31,495	\$31,495	10.77%	NA	NA	NA
	Liberty National Bank in Paris	\$310,617	\$49,748	\$48,658	\$48,658	16.51%	NA	NA	NA
	First Texas Bank	\$314,774	\$33,933	\$33,435	\$33,435	10.80%	NA	NA	NA
	Texas Champion Bank	\$316,475	\$39,605	\$37,453	\$37,453	11.84%	NA	NA	NA
	Texas Republic Bank, National Association	\$318,432	\$36,474	\$35,337	\$35,337	11.49%	NA	NA	NA
	Shelby Savings Bank, SSB	\$322,164	\$39,515	\$39,195	\$39,195	12.70%	15.46%	16.49%	15.46%
	MCBank	\$324,872	\$34,699	\$31,484	\$31,484	9.92%	18.87%	20.12%	18.87%
	Alliance Bank Central Texas	\$334,414	\$29,354	\$27,028	\$27,028	8.18%	11.96%	13.09%	11.96%
	First National Bank in Port Lavaca	\$338,990	\$37,057	\$34,193	\$34,193	10.16%	22.40%	23.31%	22.40%
	TrustTexas Bank, SSB	\$341,160	\$40,262	\$42,652	\$42,652	12.44%	NA	NA	NA
	Texan Bank, National Association	\$344,520	\$42,631	\$40,986	\$40,986	11.85%	13.09%	14.23%	13.09%
	Texas National Bank	\$345,199	\$29,705	\$29,690	\$29,690	9.04%	12.70%	13.95%	12.70%
	Farmers State Bank	\$349,036	\$45,902	\$44,603	\$44,603	13.34%	17.68%	18.78%	17.68%
	First Liberty National Bank	\$354,097	\$39,416	\$38,869	\$38,869	11.06%	18.24%	19.49%	18.24%
	First State Bank of Livingston	\$369,205	\$54,906	\$52,468	\$52,468	14.74%	NA	NA	NA
	Western Bank	\$369,376	\$32,763	\$32,137	\$32,137	8.84%	10.50%	11.37%	10.50%
	First National Bank of Livingston	\$378,804	\$59,135	\$55,031	\$55,031	14.65%	NA	NA	NA
	Lamesa National Bank	\$379,839	\$36,387	\$35,316	\$35,316	9.12%	20.12%	21.35%	20.12%
	Brenham National Bank	\$380,093	\$43,980	\$39,383	\$39,383	10.56%	17.97%	19.21%	17.97%
	First Commercial Bank, National Association	\$382,485	\$36,051	\$33,689	\$33,689	9.29%	14.57%	15.82%	14.57%

Source: SNL Financial

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets (continued)									
	Bank of Texas	\$394,671	\$51,462	\$51,127	\$51,127	13.08%	12.83%	13.81%	12.83%
	Frontier Bank of Texas	\$395,587	\$42,156	\$42,082	\$42,082	11.40%	14.02%	14.72%	14.02%
	International Bank of Commerce	\$397,290	\$77,445	\$69,202	\$69,202	18.13%	35.50%	36.37%	35.50%
	T Bank, National Association	\$411,584	\$52,555	\$40,359	\$40,359	11.44%	15.44%	16.29%	15.44%
	Citizens National Bank	\$415,760	\$48,595	\$48,213	\$48,213	11.41%	15.33%	16.59%	15.33%
	Classic Bank, National Association	\$415,804	\$37,848	\$39,106	\$39,106	9.19%	12.44%	13.59%	12.44%
	Karnes County National Bank of Karnes City	\$416,745	\$48,503	\$46,004	\$46,004	10.79%	36.09%	37.35%	36.09%
	SouthTrust Bank, N.A.	\$418,733	\$47,655	\$44,992	\$44,992	10.94%	18.58%	19.85%	18.58%
	Sage Capital Bank	\$423,895	\$49,861	\$44,948	\$44,948	10.32%	14.24%	15.47%	14.24%
	State National Bank of Big Spring	\$427,401	\$47,314	\$44,843	\$44,843	10.62%	31.79%	33.04%	31.79%
	Citizens Bank	\$427,571	\$58,896	\$58,028	\$58,028	13.91%	17.96%	19.21%	17.96%
	Schertz Bank & Trust	\$433,845	\$54,817	\$54,791	\$54,791	12.76%	NA	NA	NA
	Bank and Trust, SSB	\$437,054	\$41,590	\$39,636	\$39,636	9.55%	16.39%	17.20%	16.39%
	Falls City National Bank	\$438,760	\$52,050	\$52,050	\$52,050	12.06%	NA	NA	NA
	Wellington State Bank	\$442,505	\$52,191	\$47,164	\$47,164	10.76%	13.95%	14.85%	13.95%
	First Community Bank	\$444,898	\$53,024	\$52,562	\$52,562	12.24%	16.38%	17.64%	16.38%
	Texas Bank Financial	\$447,706	\$44,690	\$44,690	\$44,690	10.44%	16.85%	18.10%	16.85%
	Herring Bank	\$448,241	\$40,266	\$43,136	\$43,136	9.64%	12.31%	13.25%	12.31%
	First Federal Community Bank, SSB	\$450,558	\$52,600	\$52,338	\$52,338	11.76%	16.12%	17.17%	16.12%
	American Bank, National Association	\$455,115	\$47,844	\$46,986	\$46,986	10.45%	13.59%	14.82%	13.59%
	First National Bank of Sonora	\$456,577	\$46,082	\$44,757	\$44,757	9.94%	15.78%	17.04%	15.78%
	First National Bank Baird	\$456,843	\$41,806	\$41,657	\$41,657	9.80%	11.82%	12.88%	11.82%
	AccessBank Texas	\$457,001	\$47,983	\$47,711	\$47,711	10.36%	12.92%	13.99%	12.92%
	First National Bank of Gilmer	\$458,121	\$49,118	\$43,653	\$43,653	9.51%	NA	NA	NA
	Southwest Bank	\$459,829	\$39,871	\$37,806	\$37,806	8.22%	10.51%	11.67%	10.51%
	Community Bank & Trust, Waco, Texas	\$468,200	\$74,393	\$71,997	\$71,997	15.69%	21.66%	22.91%	21.66%
	American State Bank	\$469,591	\$46,176	\$36,784	\$36,784	8.26%	9.79%	10.44%	9.79%
	Capital Bank	\$470,447	\$44,552	\$43,970	\$43,970	9.41%	11.59%	12.47%	11.59%
	First National Bank of Huntsville	\$483,536	\$63,105	\$56,565	\$56,565	11.93%	NA	NA	NA
	First State Bank	\$485,939	\$56,845	\$55,700	\$55,700	11.70%	20.66%	21.91%	20.66%
	First Bank	\$487,737	\$53,508	\$53,539	\$53,539	11.30%	13.71%	14.97%	13.71%
	Average of Asset Group B	\$361,587	\$40,949	\$39,253	\$39,253	11.06%	18.05%	19.16%	18.05%

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

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Asset Group C - \$501 million to \$1 billion in total assets									
	First National Bank of Mertzon	\$500,167	\$36,066	\$36,066	\$36,066	7.48%	40.92%	42.17%	40.92%
	Bank of Brenham, National Association	\$500,674	\$70,212	\$49,621	\$49,621	10.59%	NA	NA	NA
	Oakwood Bank	\$503,264	\$55,290	\$46,681	\$46,681	9.53%	12.00%	12.50%	12.00%
	First State Bank and Trust Company	\$503,346	\$81,331	\$79,969	\$79,969	16.06%	NA	NA	NA
	First Community Bank	\$505,058	\$42,908	\$43,381	\$43,381	8.69%	12.12%	13.30%	12.12%
	Texas Bank	\$505,627	\$53,279	\$53,248	\$53,248	10.62%	NA	NA	NA
	Bank of the West	\$509,850	\$48,753	\$48,210	\$48,210	9.63%	12.61%	13.66%	12.61%
	TexasBank	\$514,858	\$66,310	\$64,450	\$64,450	12.78%	NA	NA	NA
	Texas Citizens Bank, National Association	\$516,766	\$51,483	\$51,483	\$51,483	9.98%	12.04%	13.30%	12.04%
	First State Bank	\$518,768	\$49,754	\$47,825	\$47,825	9.18%	NA	NA	NA
	Commerce Bank	\$532,437	\$98,263	\$86,078	\$86,078	17.10%	33.30%	34.16%	33.30%
	First National Bank of McGregor	\$533,934	\$60,487	\$60,487	\$60,487	11.50%	13.73%	14.91%	13.73%
	Pointbank	\$542,960	\$60,704	\$62,894	\$62,894	11.42%	17.24%	18.49%	17.24%
	First National Bank of Albany	\$548,038	\$66,632	\$64,365	\$64,365	11.60%	NA	NA	NA
	Pilgrim Bank	\$553,776	\$76,739	\$65,506	\$65,506	12.07%	16.79%	17.46%	16.79%
	Tolleson Private Bank	\$560,828	\$50,663	\$50,344	\$50,344	9.02%	13.30%	14.55%	13.30%
	Rio Bank	\$566,367	\$63,642	\$53,068	\$53,068	9.73%	13.39%	14.23%	13.39%
	R Bank	\$568,888	\$66,833	\$61,502	\$61,502	11.10%	13.47%	14.53%	13.47%
	Texas National Bank of Jacksonville	\$571,361	\$59,322	\$59,095	\$59,095	10.50%	13.96%	15.21%	13.96%
	Peoples Bank	\$580,579	\$58,027	\$56,295	\$56,295	9.85%	12.93%	13.71%	12.93%
	First National Bank	\$581,455	\$51,500	\$51,794	\$51,794	9.77%	10.71%	11.96%	10.71%
	Fayetteville Bank	\$581,774	\$69,285	\$60,095	\$60,095	10.73%	NA	NA	NA
	Kleberg Bank, N.A.	\$593,825	\$68,473	\$50,207	\$50,207	9.24%	13.15%	14.35%	13.15%
	Plains State Bank	\$601,525	\$64,387	\$62,330	\$62,330	10.28%	NA	NA	NA
	Texas Gulf Bank, National Association	\$610,629	\$66,817	\$67,292	\$67,292	10.37%	NA	NA	NA
	Southwestern National Bank	\$616,339	\$72,608	\$72,630	\$72,630	11.95%	NA	NA	NA
	Round Top State Bank	\$619,883	\$73,102	\$71,572	\$71,572	11.81%	NA	NA	NA
	MapleMark Bank	\$628,346	\$74,271	\$69,654	\$69,654	11.46%	13.32%	14.32%	13.32%
	Texas Security Bank	\$629,251	\$64,561	\$66,232	\$66,232	10.69%	14.35%	15.57%	14.35%
	First National Bank of Granbury	\$634,457	\$74,007	\$75,025	\$75,025	11.85%	NA	NA	NA
	First National Bank of Bastrop	\$634,863	\$66,299	\$67,459	\$67,459	10.75%	16.82%	18.07%	16.82%
	HomeTown Bank, N.A.	\$639,172	\$78,545	\$79,565	\$79,565	12.78%	17.97%	19.11%	17.97%
	Citizens State Bank	\$664,804	\$76,301	\$73,688	\$73,688	11.24%	16.56%	17.65%	16.56%
	National United	\$667,049	\$71,406	\$70,523	\$70,523	10.98%	13.91%	15.16%	13.91%
	United Texas Bank	\$667,211	\$54,956	\$57,064	\$57,064	8.78%	9.90%	10.47%	9.90%
	Crockett National Bank	\$672,339	\$87,415	\$81,762	\$79,589	12.83%	16.34%	17.70%	15.90%
	First Texas Bank	\$675,849	\$59,575	\$58,790	\$58,790	8.79%	17.96%	18.34%	17.96%
	Benchmark Bank	\$680,861	\$67,925	\$67,925	\$67,925	8.83%	12.22%	13.03%	12.22%
	Security State Bank	\$681,317	\$83,980	\$82,976	\$82,976	12.54%	NA	NA	NA
	Citizens 1st Bank	\$706,504	\$148,828	\$142,144	\$142,144	20.54%	48.23%	48.78%	48.23%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets (continued)									
	Ciera Bank	\$735,717	\$76,314	\$70,419	\$70,419	11.04%	11.54%	12.80%	11.54%
	NewFirst National Bank	\$757,783	\$87,696	\$85,427	\$85,427	11.36%	NA	NA	NA
	Pegasus Bank	\$762,786	\$61,686	\$61,537	\$61,537	8.83%	12.58%	13.31%	12.58%
	First National Bank of Bellville	\$765,358	\$110,286	\$79,406	\$79,406	11.18%	NA	NA	NA
	City National Bank of Sulphur Springs	\$783,869	\$96,588	\$80,851	\$80,851	10.63%	NA	NA	NA
	Community National Bank & Trust of Texas	\$786,089	\$93,055	\$75,107	\$75,107	10.27%	12.65%	13.79%	12.65%
	Legend Bank, N.A.	\$788,501	\$90,546	\$76,079	\$76,079	10.10%	13.48%	14.69%	13.48%
	Commercial Bank of Texas, N.A.	\$790,781	\$88,008	\$80,986	\$80,986	10.60%	14.05%	15.31%	14.05%
	Centennial Bank	\$794,564	\$85,007	\$85,219	\$85,219	10.88%	13.99%	15.18%	13.99%
	Central Bank	\$803,505	\$78,321	\$75,224	\$75,224	9.63%	12.55%	13.73%	12.55%
	Wallis Bank	\$838,108	\$91,292	\$88,558	\$88,558	11.48%	13.41%	14.24%	13.41%
	Bank of San Antonio	\$883,225	\$85,253	\$77,740	\$77,740	9.29%	9.89%	10.91%	9.89%
	First National Bank of Shiner	\$884,747	\$109,771	\$91,807	\$91,807	10.81%	NA	NA	NA
	First National Bank of Central Texas	\$888,987	\$88,226	\$87,439	\$87,439	10.07%	11.15%	12.29%	11.15%
	American National Bank & Trust	\$902,827	\$104,375	\$100,346	\$100,346	11.08%	NA	NA	NA
	Vista Bank	\$905,054	\$85,672	\$82,657	\$82,657	9.14%	11.47%	12.51%	11.47%
	SouthStar Bank, S.S.B.	\$914,881	\$95,081	\$94,560	\$94,560	11.68%	12.91%	13.47%	12.91%
	State Bank of Texas	\$918,137	\$134,209	\$137,119	\$137,119	15.56%	NA	NA	NA
	Industry State Bank	\$922,109	\$111,020	\$91,407	\$91,407	10.55%	NA	NA	NA
	Dallas Capital Bank, National Association	\$922,548	\$95,955	\$81,129	\$81,129	10.12%	NA	NA	NA
	Central National Bank	\$962,471	\$87,805	\$87,352	\$87,352	9.40%	12.11%	13.36%	12.11%
	Lone Star State Bank of West Texas	\$980,442	\$119,929	\$111,389	\$111,389	11.16%	14.30%	15.56%	14.30%
	Alliance Bank	\$990,932	\$113,381	\$93,765	\$93,765	9.71%	15.34%	16.30%	15.34%
	Average of Asset Group C	\$684,261	\$77,467	\$72,457	\$72,423	10.94%	15.49%	16.53%	15.48%

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over \$1 billion in total assets									
	Affiliated Bank, National Association	\$1,009,419	\$139,201	\$107,215	\$107,215	11.24%	12.71%	13.48%	12.71%
	FirstBank Southwest	\$1,036,301	\$108,138	\$97,953	\$97,953	9.40%	13.68%	14.68%	13.68%
	American Bank of Commerce	\$1,066,096	\$103,703	\$95,532	\$95,532	9.14%	12.55%	13.67%	12.55%
	Golden Bank, National Association	\$1,071,625	\$138,632	\$137,648	\$137,648	13.14%	15.60%	16.70%	15.60%
	International Bank of Commerce	\$1,079,803	\$180,198	\$171,645	\$171,645	15.91%	22.40%	23.56%	22.40%
	Texas Regional Bank	\$1,088,123	\$109,088	\$102,691	\$102,691	9.86%	13.04%	13.98%	13.04%
	Citizens State Bank	\$1,133,219	\$140,241	\$113,758	\$113,758	10.62%	NA	NA	NA
	Texas Exchange Bank, SSB	\$1,153,413	\$105,867	\$132,227	\$132,227	12.80%	24.81%	25.81%	24.81%
	First Bank & Trust	\$1,163,181	\$225,620	\$103,219	\$103,219	10.04%	13.39%	14.52%	13.39%
	First State Bank	\$1,173,891	\$113,008	\$108,944	\$108,944	9.53%	13.67%	14.58%	13.67%
	Security State Bank & Trust	\$1,174,614	\$149,100	\$148,734	\$148,734	12.70%	16.30%	16.76%	16.30%
	Citizens National Bank of Texas	\$1,196,845	\$131,135	\$127,287	\$127,287	10.80%	12.63%	13.52%	12.63%
	Moody National Bank	\$1,223,366	\$172,592	\$175,557	\$175,557	14.60%	NA	NA	NA
	Horizon Bank, SSB	\$1,230,489	\$102,771	\$98,069	\$98,069	8.12%	9.80%	11.05%	9.80%
	North Dallas Bank & Trust Co.	\$1,285,272	\$167,261	\$161,576	\$161,576	12.60%	NA	NA	NA
	Third Coast Bank, SSB	\$1,316,354	\$137,176	\$121,968	\$121,968	9.60%	11.22%	12.01%	11.22%
	Falcon International Bank	\$1,349,605	\$171,252	\$166,952	\$166,952	12.57%	18.01%	19.12%	18.01%
	West Texas National Bank	\$1,380,873	\$160,286	\$145,228	\$145,228	10.43%	15.69%	16.94%	15.69%
	First United Bank	\$1,407,279	\$159,117	\$146,832	\$146,832	10.74%	13.32%	14.57%	13.32%
	Community National Bank	\$1,419,682	\$150,537	\$133,147	\$133,147	9.43%	12.14%	13.40%	12.14%
	Texas Community Bank	\$1,434,247	\$169,947	\$164,141	\$164,141	11.46%	19.12%	20.38%	19.12%
	Texas First Bank	\$1,437,226	\$164,869	\$143,872	\$143,872	10.12%	NA	NA	NA
	Pinnacle Bank	\$1,512,016	\$212,003	\$141,737	\$141,737	9.96%	13.92%	15.07%	13.92%
	Extraco Banks, National Association	\$1,541,005	\$162,397	\$160,252	\$160,252	10.64%	15.97%	17.24%	15.97%
	American Bank, National Association	\$1,595,206	\$155,057	\$142,328	\$142,328	9.07%	12.50%	13.59%	12.50%
	Beal Bank, SSB	\$1,695,955	\$439,717	\$431,668	\$431,668	28.36%	39.40%	40.07%	39.40%
	FirstCapital Bank of Texas, N.A.	\$1,729,186	\$235,204	\$173,432	\$173,432	10.43%	NA	NA	NA
	Pioneer Bank, SSB	\$1,756,669	\$157,844	\$135,552	\$135,552	7.94%	10.98%	11.77%	10.98%
	First State Bank of Uvalde	\$1,792,663	\$193,473	\$171,070	\$171,070	9.57%	27.59%	28.37%	27.59%
	AimBank	\$1,823,542	\$200,321	\$173,993	\$173,993	9.83%	NA	NA	NA
	BTH Bank, National Association	\$1,827,932	\$241,556	\$244,079	\$244,079	13.35%	NA	NA	NA
	Austin Bank, Texas National Association	\$1,903,073	\$283,587	\$269,879	\$269,879	14.45%	NA	NA	NA
	WestStar Bank	\$1,905,817	\$253,383	\$204,137	\$204,137	11.06%	12.14%	13.02%	12.14%
	Jefferson Bank	\$1,940,800	\$169,151	\$183,322	\$183,322	9.57%	12.37%	13.27%	12.37%
	American First National Bank	\$1,944,494	\$213,225	\$211,173	\$211,173	10.91%	11.48%	12.46%	11.48%
	Vantage Bank Texas	\$2,265,222	\$281,916	\$270,389	\$270,389	12.89%	13.63%	14.61%	13.63%
	First National Bank Texas	\$2,318,660	\$210,913	\$187,491	\$187,491	8.62%	22.06%	23.33%	22.06%
	Lone Star National Bank	\$2,362,560	\$303,932	\$275,220	\$275,220	11.88%	NA	NA	NA
	Guaranty Bank & Trust, N.A.	\$2,391,235	\$283,851	\$246,932	\$246,932	10.80%	12.50%	13.62%	12.50%
	VeraBank, National Association	\$2,496,001	\$271,058	\$216,742	\$216,742	9.00%	13.45%	14.58%	13.45%
	Spirit of Texas Bank, SSB	\$2,543,119	\$341,626	\$248,304	\$248,304	10.79%	12.02%	12.39%	12.02%
	American Momentum Bank	\$2,612,114	\$356,332	\$223,392	\$223,392	11.49%	10.96%	12.65%	10.96%
	Texas Bank and Trust Company	\$2,686,223	\$338,131	\$315,160	\$315,160	11.85%	14.64%	15.90%	14.64%

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over \$1 billion in total assets (continued)									
	TIB The Independent BankersBank, National Association	\$2,851,074	\$278,660	\$269,049	\$269,049	9.12%	15.84%	16.88%	15.84%
	Inwood National Bank	\$3,032,613	\$335,303	\$304,819	\$304,819	10.05%	NA	NA	NA
	City Bank	\$3,214,746	\$389,214	\$346,136	\$346,136	10.89%	13.71%	14.87%	13.71%
	CommunityBank of Texas, N.A.	\$3,425,852	\$499,978	\$408,922	\$408,922	12.09%	13.97%	15.16%	13.97%
	American National Bank of Texas	\$3,584,050	\$340,409	\$293,771	\$293,771	8.57%	12.41%	13.66%	12.41%
	Happy State Bank	\$3,927,357	\$608,990	\$545,099	\$545,099	14.33%	17.03%	18.20%	17.03%
	Broadway National Bank	\$3,953,416	\$442,340	\$405,976	\$405,976	10.66%	NA	NA	NA
	Allegiance Bank	\$4,997,924	\$764,830	\$512,816	\$512,816	10.94%	12.58%	14.48%	12.58%
	TBK Bank, SSB	\$5,331,411	\$688,726	\$514,024	\$514,024	10.93%	10.45%	11.33%	10.45%
	Amarillo National Bank	\$5,846,865	\$635,702	\$557,399	\$557,399	10.07%	10.71%	11.74%	10.71%
	Woodforest National Bank	\$6,945,211	\$605,139	\$592,645	\$592,645	8.94%	10.68%	11.73%	10.68%
	Wells Fargo Bank South Central, National Association	\$7,164,797	\$713,019	\$712,193	\$712,193	12.09%	22.01%	22.08%	22.01%
	Southside Bank	\$7,269,459	\$923,045	\$697,153	\$697,153	10.53%	15.73%	16.73%	15.73%
	Veritex Community Bank	\$8,528,409	\$1,281,903	\$834,035	\$834,035	10.83%	NA	NA	NA
	International Bank of Commerce	\$8,988,754	\$1,503,642	\$1,222,196	\$1,222,196	14.28%	17.23%	18.19%	17.23%
	First Financial Bank, National Association	\$9,664,682	\$1,394,706	\$965,613	\$965,613	11.05%	17.27%	18.37%	17.27%
	NexBank SSB	\$9,777,354	\$472,552	\$766,772	\$766,772	8.54%	11.30%	12.14%	11.30%
	PlainsCapital Bank	\$11,882,082	\$1,547,035	\$1,263,998	\$1,263,998	12.06%	13.33%	14.26%	13.33%
	Independent Bank	\$15,568,677	\$2,608,293	\$1,507,572	\$1,507,572	10.88%	11.67%	12.12%	11.67%
	Average of Asset Group D	\$3,152,083	\$395,773	\$326,623	\$326,623	11.20%	15.03%	16.05%	15.03%

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Definitions



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.	Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.	Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Efficiency ratio (FTE) (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.	Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Total loans and leases	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Total deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Liquidity ratio (%)	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.	Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	Total equity capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.	Tier 1 capital	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.	Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
		Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
		Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.