



# 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

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### DALLAS

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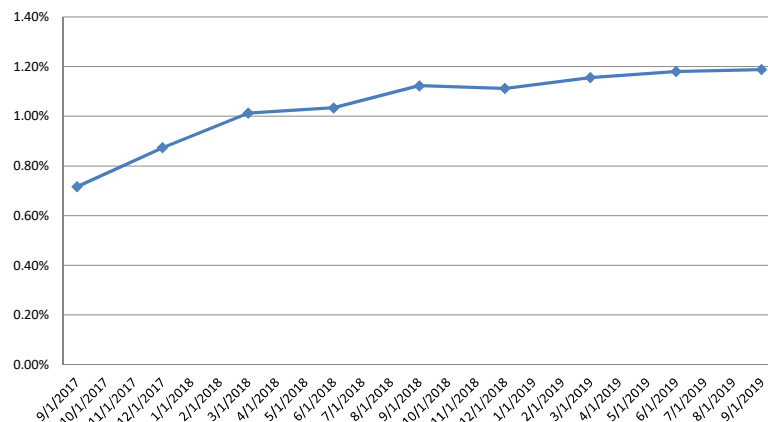
## ASSET SIZE DEFINITION

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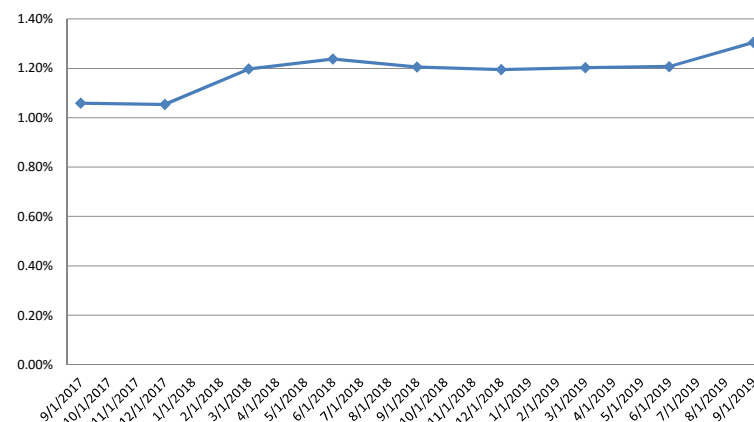
<b>Group A</b>	\$0-\$250 million
<b>Group B</b>	\$251 million-\$500 million
<b>Group C</b>	\$501 million-\$1 billion
<b>Group D</b>	Over \$1 billion-\$10 billion

# Performance Analysis

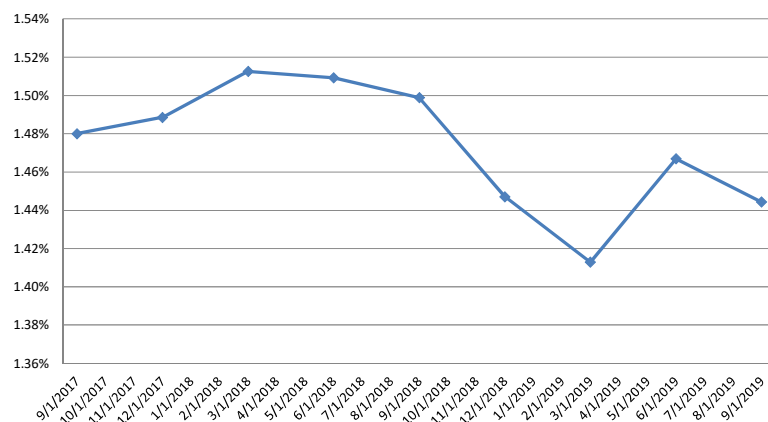
## Summary Trends of Historical Asset Group Averages: Return on Average Assets

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

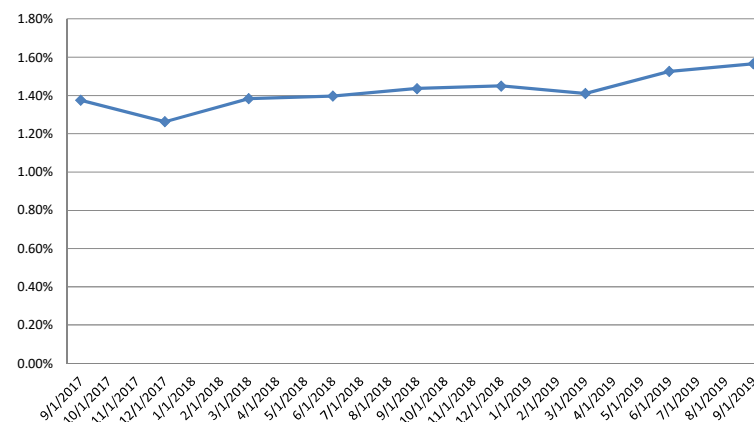
Return on Avg Assets	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	0.72%	0.87%	1.01%	1.03%	1.12%	1.11%	1.16%	1.18%	1.19%

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

Return on Avg Assets	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	1.06%	1.05%	1.20%	1.24%	1.20%	1.19%	1.20%	1.21%	1.30%

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

Return on Avg Assets	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	1.48%	1.49%	1.51%	1.51%	1.50%	1.45%	1.41%	1.47%	1.44%

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

Return on Avg Assets	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	1.37%	1.26%	1.38%	1.40%	1.44%	1.45%	1.41%	1.52%	1.57%

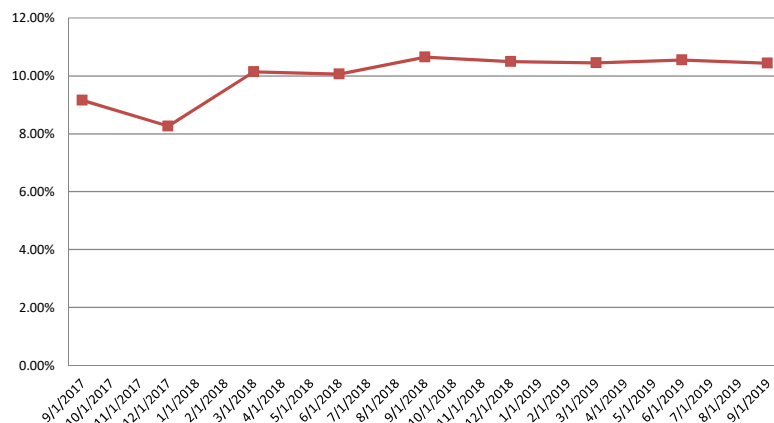
Source: SNL Financial

Note: Report includes only bank-level data.

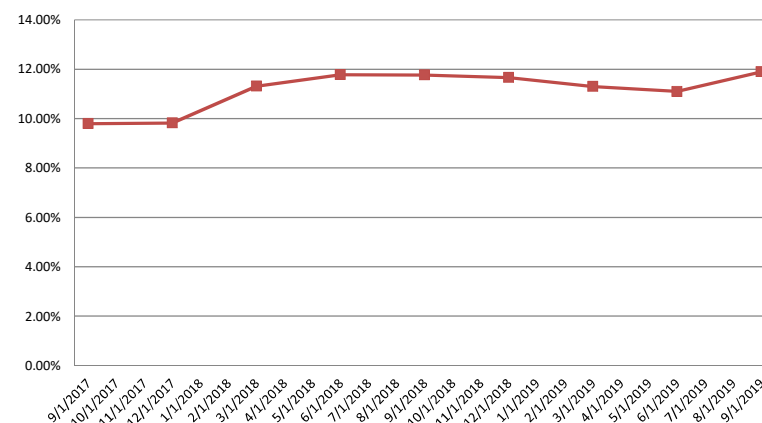
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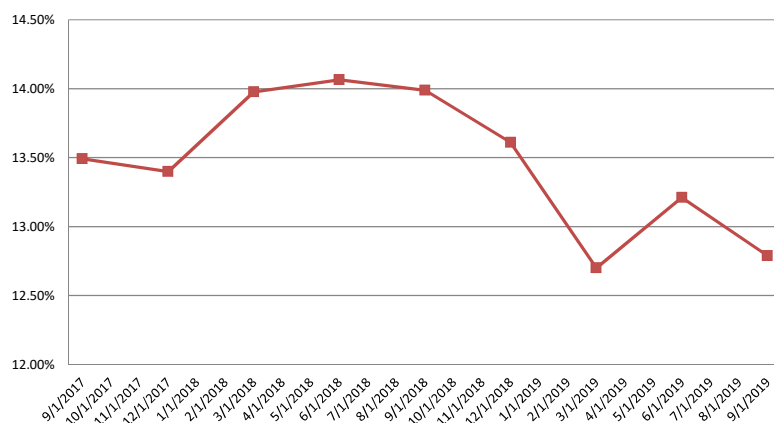
## Summary Trends of Historical Asset Group Averages: Return on Average Equity

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

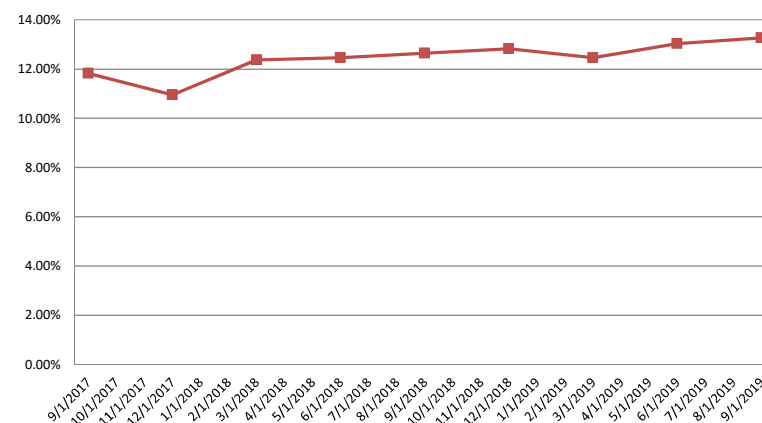
Return on Avg Equity	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	9.16%	8.27%	10.13%	10.06%	10.65%	10.49%	10.45%	10.55%	10.44%

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

Return on Avg Equity	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	9.80%	9.82%	11.31%	11.78%	11.77%	11.66%	11.29%	11.10%	11.89%

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

Return on Avg Equity	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	13.49%	13.40%	13.98%	14.06%	13.99%	13.61%	12.70%	13.21%	12.79%

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

Return on Avg Equity	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	11.83%	10.95%	12.37%	12.46%	12.64%	12.83%	12.47%	13.04%	13.26%

Source: SNL Financial

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## Performance Analysis

September 30, 2019

Run Date: November 9, 2019

		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)
Region	Institution Name											
Asset Group A - \$0 to \$250 million in total assets												
	First National Bank of Lipan	\$21,416	\$23	0.43%	4.64%	86.29%	\$53	\$82	0.50%	5.59%	84.45%	\$51
	Amistad Bank	\$28,818	\$125	1.72%	11.27%	70.69%	\$61	\$330	1.54%	10.02%	72.21%	\$61
	Powell State Bank	\$30,510	\$75	0.86%	8.77%	74.11%	\$56	\$226	0.77%	9.15%	73.89%	\$57
	Granger National Bank	\$31,943	\$37	0.47%	2.53%	83.10%	\$77	\$187	0.79%	4.42%	75.40%	\$74
	Citizens State Bank	\$32,059	\$53	0.66%	6.58%	71.17%	\$57	\$70	0.29%	2.91%	77.25%	\$60
	Brazos National Bank	\$32,735	\$304	4.12%	13.58%	84.03%	\$81	\$608	2.77%	9.27%	88.08%	\$86
	Chappell Hill Bank	\$33,352	\$111	1.34%	14.42%	67.15%	\$75	\$307	1.26%	13.74%	70.62%	\$72
	First State Bank	\$36,304	\$74	0.80%	8.22%	72.65%	\$55	\$241	0.83%	9.07%	70.74%	\$54
	State National Bank of Groom	\$37,064	\$31	0.32%	3.01%	91.00%	\$50	\$154	0.54%	5.05%	86.02%	\$47
	Crowell State Bank	\$37,284	\$241	2.48%	22.14%	51.64%	\$66	\$703	2.38%	22.50%	53.58%	\$65
	Kress National Bank	\$38,703	\$142	1.37%	11.45%	60.18%	\$93	\$338	1.03%	9.30%	69.41%	\$93
	Donley County State Bank	\$38,984	\$54	0.56%	2.79%	80.13%	\$71	\$191	0.64%	3.32%	79.82%	\$71
	Bank of San Jacinto County	\$40,544	\$100	1.02%	6.98%	80.39%	\$64	\$295	1.01%	7.06%	80.84%	\$66
	Menard Bank	\$41,805	\$81	0.86%	6.19%	80.92%	\$58	\$246	0.87%	6.54%	75.20%	\$59
	First National Bank of Paducah	\$43,863	(\$3)	(0.03%)	(0.27%)	90.81%	\$54	(\$64)	(0.19%)	(1.98%)	93.81%	\$54
	Lovelady State Bank	\$44,099	\$162	1.52%	12.55%	72.12%	\$80	\$523	1.58%	13.94%	67.33%	\$66
	First National Bank in Cooper	\$44,787	\$147	1.32%	8.94%	59.59%	\$54	\$380	1.12%	7.81%	62.77%	\$54
	Robert Lee State Bank	\$44,883	\$102	1.01%	6.59%	76.85%	\$50	\$250	0.80%	5.63%	79.67%	\$53
	Spur Security Bank	\$44,971	\$213	1.90%	15.62%	76.38%	\$53	\$330	0.97%	8.70%	79.35%	\$53
	First State Bank	\$45,914	\$172	1.51%	15.19%	74.74%	\$67	\$461	1.42%	13.80%	73.16%	\$66
	Freedom Bank	\$46,689	(\$62)	(0.54%)	(3.44%)	103.98%	\$55	\$181	0.54%	3.36%	85.12%	\$41
	Farmers State Bank of Newcastle	\$48,048	\$160	1.32%	12.91%	54.56%	\$59	\$477	1.35%	13.53%	56.56%	\$63
	First National Bank of Moody	\$48,181	\$135	1.13%	5.34%	68.71%	\$64	\$365	1.02%	4.97%	71.35%	\$67
	Citizens National Bank of Crosbyton	\$49,023	\$252	2.06%	11.62%	39.28%	\$48	\$692	1.83%	10.85%	42.19%	\$47
	First State Bank	\$49,671	\$146	1.19%	11.63%	66.67%	\$77	\$535	1.42%	14.79%	67.15%	\$78
	First Federal Bank Littlefield, Texas	\$50,307	\$102	0.82%	4.19%	73.52%	\$63	\$256	0.70%	3.54%	75.31%	\$61
	City National Bank	\$50,468	\$91	0.72%	6.60%	83.30%	\$77	\$261	0.71%	6.43%	84.39%	\$78
	First National Bank of Tahoka	\$51,661	\$91	0.69%	6.09%	81.47%	\$56	\$342	0.84%	7.90%	75.95%	\$57
	Santa Anna National Bank	\$54,252	\$242	1.87%	15.43%	52.49%	\$62	\$703	1.85%	15.80%	53.49%	\$62
	First Bank of Celeste	\$54,381	\$138	1.03%	13.15%	74.35%	\$78	\$398	1.02%	12.80%	75.15%	\$75
	Commercial Bank	\$54,956	\$205	1.57%	16.09%	50.36%	\$73	\$547	1.38%	15.31%	53.42%	\$75
	Commerce Bank Texas	\$55,204	\$126	0.94%	5.20%	71.58%	\$85	\$366	0.94%	5.08%	72.57%	\$86
	Citizens State Bank	\$55,605	\$15	0.11%	1.33%	95.20%	\$41	\$12	0.03%	0.39%	98.74%	\$41
	First Bank and Trust of Memphis	\$56,159	\$134	0.95%	6.88%	72.54%	\$75	\$581	1.32%	9.97%	63.76%	\$70
	First National Bank of South Padre Island	\$56,480	\$164	1.13%	9.68%	71.97%	\$57	\$409	0.94%	7.75%	76.14%	\$56
	First National Bank of Eldorado	\$58,932	\$425	2.89%	16.16%	51.28%	\$72	\$1,196	2.66%	15.87%	53.33%	\$73
	City National Bank of San Saba	\$60,004	\$107	0.71%	4.72%	72.50%	\$62	\$323	0.70%	4.85%	72.39%	\$64
	First National Bank of Aspermont	\$60,369	\$243	1.55%	8.58%	54.87%	\$53	\$743	1.52%	9.24%	48.92%	\$54
	First State Bank of San Diego	\$60,465	\$198	1.26%	12.82%	67.58%	\$57	\$608	1.27%	13.64%	69.37%	\$57
	First National Bank of Trinity	\$60,858	\$168	1.15%	10.94%	77.02%	\$68	\$541	1.24%	12.48%	72.85%	\$66
	First National Bank of Anson	\$61,047	\$367	2.42%	24.85%	57.57%	\$75	\$1,071	2.29%	25.14%	57.98%	\$75
	Security State Bank	\$61,667	\$199	1.27%	13.52%	65.57%	\$67	\$754	1.59%	17.67%	61.74%	\$59
	BOC Bank	\$61,980	\$276	2.01%	12.37%	52.79%	\$80	\$910	2.36%	14.11%	60.16%	\$96
	First Capital Bank	\$62,001	\$139	0.91%	9.95%	73.74%	\$71	\$379	0.83%	9.25%	75.37%	\$69
	First National Bank of Quitaque	\$64,929	\$224	1.39%	9.64%	59.71%	\$76	\$608	1.29%	8.94%	63.16%	\$74
	Angelina Savings Bank, SSB	\$66,238	\$180	1.08%	11.74%	72.97%	\$59	\$530	1.06%	11.53%	73.01%	\$59
	Burton State Bank	\$68,901	\$282	1.64%	13.32%	39.96%	\$48	\$801	1.56%	13.06%	42.30%	\$50
	Junction National Bank	\$69,004	\$269	1.54%	15.79%	59.12%	\$63	\$770	1.52%	16.29%	57.81%	\$61

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## Performance Analysis

September 30, 2019

Run Date: November 9, 2019

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)												
	Zavala County Bank	\$69,231	\$188	1.14%	7.86%	69.57%	\$44	\$565	1.14%	8.30%	69.54%	\$45
	Bandera Bank	\$70,411	\$330	1.85%	17.36%	60.43%	\$78	\$944	1.78%	16.79%	61.41%	\$78
	Citizens State Bank of Luling	\$70,477	\$221	1.26%	8.37%	69.66%	\$76	\$460	0.90%	5.89%	75.18%	\$77
	Haskell National Bank	\$71,914	\$146	0.83%	6.38%	79.34%	\$51	\$475	0.89%	7.18%	77.32%	\$51
	First National Bank	\$72,823	\$258	1.46%	12.08%	70.63%	\$91	\$497	0.93%	8.26%	76.69%	\$92
	Pavillion Bank	\$75,578	\$233	1.21%	9.05%	65.24%	\$65	\$738	1.27%	9.61%	62.59%	\$64
	First National Bank in Falfurrias	\$76,413	\$179	0.94%	8.90%	70.56%	\$52	\$493	0.84%	8.28%	74.01%	\$52
	First State Bank of Mobeetie	\$76,678	\$534	2.79%	20.88%	144.57%	\$56	\$864	1.50%	11.88%	89.40%	\$56
	Security Bank of Crawford	\$77,294	\$180	1.00%	11.49%	64.97%	\$82	\$424	0.84%	9.36%	66.96%	\$81
	Buckholts State Bank	\$79,135	\$438	2.30%	12.86%	46.94%	\$69	\$1,395	2.43%	13.91%	44.91%	\$69
	Peoples State Bank	\$80,857	\$381	1.91%	15.16%	37.56%	\$81	\$1,012	1.69%	13.73%	42.02%	\$78
	Zapata National Bank	\$81,221	\$272	1.33%	9.43%	63.48%	\$49	\$778	1.26%	9.08%	64.38%	\$50
	Commercial State Bank	\$82,428	\$251	1.22%	13.57%	60.68%	\$63	\$982	1.60%	19.01%	62.20%	\$64
	Carmine State Bank	\$82,897	\$183	0.88%	7.03%	61.55%	\$85	\$542	0.90%	7.09%	61.15%	\$88
	Spectra Bank	\$83,019	(\$2,089)	(9.96%)	(119.85%)	93.31%	\$77	(\$2,188)	(3.90%)	(40.33%)	99.40%	\$68
	American Bank, National Association	\$83,343	\$215	1.05%	5.92%	50.95%	\$48	\$494	1.06%	6.55%	55.90%	\$45
	Lakeside National Bank	\$83,882	\$21	NA	NA	80.30%	NA	\$21	NA	NA	80.30%	NA
	Fidelity Bank of Texas	\$85,732	\$206	0.94%	5.13%	75.18%	\$61	\$611	0.91%	5.13%	73.67%	\$62
	Lytle State Bank of Lytle, Texas	\$86,380	\$232	1.08%	6.21%	68.54%	\$66	\$748	1.13%	6.86%	66.49%	\$67
	Capital Bank of Texas	\$87,033	\$194	1.01%	7.32%	66.02%	\$46	\$675	1.16%	8.73%	60.78%	\$46
	Cowboy Bank of Texas	\$87,081	\$552	2.55%	23.67%	53.05%	\$77	\$1,490	2.32%	22.21%	54.98%	\$75
	Citizens State Bank	\$87,142	\$116	0.53%	5.49%	75.85%	\$58	\$430	0.67%	7.08%	80.01%	\$57
	Greater State Bank	\$87,255	\$118	0.58%	6.23%	84.65%	\$65	\$240	0.40%	4.30%	89.46%	\$63
	Chasewood Bank	\$88,869	\$17	0.08%	0.72%	98.13%	\$67	\$123	0.17%	1.80%	93.36%	\$67
	Citizens National Bank	\$88,880	\$241	1.07%	9.11%	71.24%	\$85	\$808	1.20%	10.46%	67.69%	\$87
	Atascosa Bank	\$89,101	\$285	1.27%	12.56%	47.85%	\$55	\$850	1.26%	13.05%	47.59%	\$55
	First Bank of Muleshoe	\$89,151	\$111	0.48%	3.04%	81.71%	\$65	\$475	0.67%	4.44%	75.28%	\$62
	First National Bank of Hebbronville	\$89,600	\$240	1.07%	5.86%	65.08%	\$52	\$935	1.36%	7.80%	62.24%	\$50
	Morris County National Bank	\$89,665	\$203	0.95%	8.67%	76.83%	\$57	\$161	0.24%	2.40%	77.68%	\$58
	Fort Davis State Bank	\$91,467	\$231	1.03%	10.32%	77.77%	\$51	\$557	0.83%	8.68%	80.04%	\$50
	Farmers and Merchants Bank	\$91,971	\$216	0.95%	10.02%	75.14%	\$54	\$492	0.73%	7.82%	79.40%	\$57
	First National Bank of Dublin	\$92,190	\$436	1.94%	17.35%	66.01%	\$69	\$1,089	1.63%	14.71%	67.41%	\$69
	Charis Bank	\$93,550	(\$101)	(0.44%)	(1.69%)	98.61%	\$127	(\$235)	(0.33%)	(1.30%)	99.81%	\$109
	First State Bank	\$95,663	\$620	2.51%	13.17%	53.96%	\$68	\$1,878	2.42%	13.53%	53.35%	\$68
	Stockmens National Bank in Cotulla	\$95,754	\$308	1.27%	10.66%	55.32%	\$58	\$936	1.31%	11.35%	54.74%	\$58
	First National Bank of Kemp	\$95,832	\$222	0.94%	8.27%	69.80%	\$75	\$619	0.89%	7.94%	71.22%	\$69
	Unity National Bank of Houston	\$97,094	\$78	0.31%	3.52%	68.14%	\$86	(\$449)	(0.61%)	(6.74%)	104.77%	\$88
	Community Bank	\$98,112	\$240	0.95%	9.29%	65.23%	\$64	\$532	0.73%	7.04%	72.31%	\$67
	POINTWEST Bank	\$98,343	\$315	1.30%	12.41%	69.74%	\$40	\$1,013	1.37%	14.16%	69.36%	\$42
	First National Bank of Evant	\$99,564	\$522	2.09%	22.59%	60.89%	\$60	\$1,483	1.97%	22.07%	61.82%	\$61
	Business Bank of Texas, N.A.	\$99,948	\$41	0.17%	1.19%	93.43%	\$110	\$317	0.40%	3.12%	84.74%	\$107
	Texas Financial Bank	\$102,108	\$317	1.24%	11.77%	63.78%	\$49	\$1,061	1.34%	13.45%	60.24%	\$52
	First State Bank of Brownsboro	\$102,188	\$370	1.46%	13.51%	67.26%	\$60	\$942	1.22%	11.97%	70.33%	\$62
	Dominion Bank	\$102,212	(\$1,168)	(5.28%)	(11.22%)	246.69%	\$139	(\$1,633)	(5.04%)	(16.72%)	239.36%	\$128
	First National Bank of Floydada	\$102,534	\$503	1.95%	15.80%	45.41%	\$69	\$1,384	1.73%	15.21%	48.46%	\$70
	American National Bank of Mount Pleasant	\$103,733	\$352	1.38%	10.06%	66.53%	\$64	\$1,143	1.50%	11.41%	63.71%	\$62
	Columbus State Bank	\$104,976	\$178	0.76%	5.28%	64.13%	\$68	\$563	0.81%	5.62%	63.79%	\$67
	First State Bank of Paint Rock	\$105,193	\$557	2.13%	16.64%	48.88%	\$99	\$1,595	2.04%	16.32%	50.34%	\$97

Source: SNL Financial

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## Performance Analysis

September 30, 2019

Run Date: November 9, 2019

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Asset Group A - \$0 to \$250 million in total assets (continued)												
	Cendera Bank, National Association	\$105,641	\$316	1.23%	9.64%	75.45%	\$94	\$919	1.20%	9.50%	75.59%	\$95
	Henderson Federal Savings Bank	\$105,744	\$287	1.07%	4.85%	56.05%	\$63	\$833	1.04%	4.76%	58.40%	\$64
	Citizens Bank, National Association	\$106,883	\$583	2.17%	15.97%	50.52%	\$62	\$1,630	2.03%	15.27%	53.67%	\$62
	Community Bank of Snyder	\$110,341	\$273	0.99%	8.53%	82.63%	\$69	\$685	0.83%	7.37%	82.90%	\$71
	Fannin Bank	\$110,704	\$328	1.22%	13.10%	71.93%	\$64	\$806	1.01%	11.31%	75.55%	\$66
	Dalhart Federal Savings & Loan Association, SSB	\$110,721	\$68	0.24%	2.03%	91.58%	\$74	\$134	0.16%	1.35%	89.42%	\$65
	Marion State Bank	\$111,622	\$429	1.55%	11.12%	48.17%	\$82	\$1,155	1.41%	10.41%	57.74%	\$85
	Panola National Bank	\$115,216	\$195	0.69%	6.15%	83.25%	\$78	\$547	0.65%	5.96%	84.22%	\$78
	First Bank and Trust of Childress	\$115,689	\$169	0.60%	6.87%	72.63%	\$71	\$488	0.58%	7.03%	74.47%	\$69
	One World Bank	\$116,494	\$303	1.06%	8.51%	79.72%	\$111	\$658	0.82%	6.30%	82.57%	\$114
	Mason Bank	\$119,394	\$509	1.71%	9.25%	52.36%	\$83	\$1,403	1.59%	8.93%	54.73%	\$81
	First Security State Bank	\$119,494	\$358	1.20%	15.38%	69.65%	\$58	\$1,067	1.20%	16.19%	69.57%	\$57
	Peoples State Bank	\$119,775	\$315	1.04%	10.69%	69.21%	\$53	\$786	0.82%	9.39%	73.05%	\$51
	Bank of Houston, National Association	\$119,991	\$1	0.00%	0.01%	102.09%	\$121	(\$288)	(0.43%)	(1.60%)	99.97%	\$105
	First National Bank of Bosque County	\$120,132	\$517	1.75%	15.20%	62.73%	\$63	\$1,395	1.56%	14.00%	64.97%	\$60
	Brady National Bank	\$120,588	\$361	1.19%	12.29%	66.36%	\$55	\$918	1.01%	11.06%	69.10%	\$54
	Normangee State Bank	\$121,254	\$497	1.65%	10.07%	58.36%	\$96	\$510	0.57%	3.49%	54.69%	\$93
	Coleman County State Bank	\$121,930	\$801	2.69%	26.68%	58.79%	\$71	\$2,182	2.50%	25.09%	60.31%	\$67
	First National Bank of Tom Bean	\$122,119	\$70	0.23%	2.55%	81.11%	\$69	\$376	0.41%	4.71%	81.26%	\$64
	Johnson City Bank	\$122,453	\$444	1.45%	12.06%	65.23%	\$67	\$1,221	1.35%	11.14%	66.38%	\$68
	Texas Advantage Community Bank, National Association	\$123,388	\$316	1.05%	10.59%	68.34%	\$83	\$762	0.88%	8.85%	72.04%	\$83
	First National Bank of Eagle Lake	\$125,174	\$355	1.20%	10.89%	66.67%	\$89	\$1,023	1.18%	10.73%	70.55%	\$94
	First Bank & Trust	\$127,397	\$135	0.43%	2.25%	81.80%	\$66	\$1,450	1.30%	8.58%	57.65%	\$81
	Austin Capital Bank SSB	\$127,644	\$33	0.10%	0.95%	99.12%	\$115	\$1,002	1.16%	9.93%	91.93%	\$90
	Citizens State Bank	\$131,950	\$644	1.98%	16.41%	56.50%	\$69	\$1,921	1.99%	16.82%	57.20%	\$67
	Farmers State Bank	\$132,536	\$454	1.39%	13.67%	69.83%	\$60	\$1,372	1.40%	14.00%	69.35%	\$57
	First National Bank of Fort Stockton	\$132,709	\$405	1.25%	11.31%	65.80%	\$74	\$1,128	1.16%	11.07%	66.07%	\$71
	West Texas State Bank	\$133,121	\$511	1.55%	11.70%	59.37%	\$64	\$1,511	1.52%	12.09%	60.60%	\$66
	Dilley State Bank	\$134,782	\$254	0.76%	4.58%	60.40%	\$72	\$841	0.84%	5.27%	59.06%	\$75
	City National Bank of Colorado City	\$135,147	\$468	1.42%	15.00%	57.99%	\$77	\$947	0.97%	10.46%	61.27%	\$75
	Lone Star Bank	\$135,230	\$383	1.15%	9.27%	64.22%	\$98	\$954	0.96%	7.84%	68.73%	\$94
	First National Bank of Winnsboro	\$136,406	\$613	1.77%	8.98%	57.58%	\$83	\$1,698	1.64%	8.47%	59.02%	\$81
	Big Bend Banks, N.A.	\$136,470	\$423	1.26%	7.88%	60.86%	\$59	\$1,312	1.33%	8.59%	59.78%	\$57
	Bank of South Texas	\$138,027	\$520	1.52%	12.29%	68.14%	\$68	\$1,352	1.36%	10.99%	71.65%	\$70
	First Texas Bank	\$138,059	\$530	1.55%	13.12%	54.85%	\$67	\$1,599	1.56%	13.37%	60.04%	\$74
	Graham Savings and Loan, SSB	\$138,538	\$346	1.00%	8.76%	78.98%	\$65	\$819	0.81%	6.91%	74.32%	\$64
	First National Bank of Alvin	\$140,382	\$526	1.51%	11.76%	49.15%	\$51	\$1,487	1.40%	11.52%	49.46%	\$51
	Sanger Bank	\$141,406	\$438	1.24%	8.34%	62.66%	\$92	\$1,190	1.15%	7.71%	65.37%	\$91
	Titan Bank, N.A.	\$142,287	\$1,071	2.60%	27.71%	50.31%	\$127	\$2,247	2.04%	20.78%	59.59%	\$130
	Texas National Bank	\$142,789	\$273	0.76%	7.17%	72.73%	\$68	\$767	0.72%	7.22%	74.23%	\$67
	Citizens State Bank	\$142,959	\$334	0.91%	9.30%	78.67%	\$58	\$870	0.78%	8.33%	80.72%	\$59
	Texas Heritage National Bank	\$143,099	\$361	1.03%	9.29%	73.95%	\$77	\$1,059	1.02%	9.16%	73.46%	\$77
	Hill Bank & Trust Co.	\$143,279	\$377	1.07%	6.19%	51.06%	\$70	\$1,200	1.14%	6.52%	49.82%	\$69

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

September 30, 2019

Run Date: November 9, 2019

		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)
Region	Institution Name											
Asset Group A - \$0 to \$250 million in total assets (continued)												
	First State Bank	\$144,835	\$523	1.46%	17.17%	63.27%	\$91	\$1,710	1.57%	19.45%	61.02%	\$90
	First State Bank of Odem	\$145,730	\$555	1.59%	12.83%	60.55%	\$64	\$1,589	1.54%	12.72%	61.91%	\$64
	Texas Heritage Bank	\$146,481	\$591	1.61%	17.25%	66.96%	\$79	\$1,638	1.49%	16.02%	68.97%	\$78
	Commercial National Bank of Brady	\$147,924	\$685	1.86%	14.19%	58.55%	\$78	\$1,911	1.67%	13.79%	60.55%	\$77
	First State Bank	\$148,144	\$240	0.66%	4.58%	67.46%	\$89	\$746	0.69%	5.03%	69.17%	\$90
	Peoples Bank	\$148,264	\$457	1.14%	14.34%	73.34%	\$66	\$1,231	1.07%	13.26%	75.49%	\$67
	First State Bank	\$148,746	\$572	1.55%	15.79%	63.64%	\$64	\$1,785	1.59%	16.72%	63.60%	\$63
	First State Bank	\$149,578	\$335	0.93%	6.62%	82.29%	\$74	\$686	0.61%	4.63%	83.11%	\$74
	Security State Bank	\$151,454	\$1,063	2.89%	20.01%	31.91%	\$93	\$3,351	2.99%	22.12%	30.81%	\$90
	First State Bank of Ben Wheeler, Texas	\$151,537	\$553	1.46%	10.78%	61.57%	\$49	\$1,806	1.62%	11.93%	59.20%	\$48
	Providence Bank of Texas	\$152,542	\$273	0.73%	5.45%	76.70%	\$113	\$878	0.78%	5.93%	75.31%	\$115
	Texas Hill Country Bank	\$153,347	\$406	1.05%	10.78%	69.29%	\$91	\$981	0.86%	8.91%	72.20%	\$84
	Citizens State Bank	\$155,224	\$828	2.16%	22.59%	46.57%	\$88	\$2,591	2.30%	24.01%	45.28%	\$86
	Sundown State Bank	\$159,326	\$731	1.83%	16.44%	57.81%	\$99	\$1,725	1.44%	13.37%	60.54%	\$96
	First State Bank of Bedia	\$160,560	\$826	2.08%	12.72%	46.99%	\$75	\$2,538	2.14%	13.39%	47.47%	\$77
	Bank of Austin	\$163,666	\$163	0.40%	2.01%	83.37%	\$132	\$94	0.08%	0.39%	89.89%	\$130
	Citizens National Bank of Hillsboro	\$165,007	\$525	1.29%	8.49%	63.12%	\$77	\$1,652	1.32%	9.31%	61.88%	\$78
	Muenster State Bank	\$165,033	\$772	1.89%	11.39%	42.58%	\$72	\$2,344	1.89%	12.22%	41.19%	\$73
	Roscoe State Bank	\$166,464	\$634	1.57%	13.54%	63.47%	\$75	\$1,896	1.56%	14.29%	63.44%	\$74
	First National Bank of Hereford	\$167,782	\$667	1.65%	15.71%	64.46%	\$86	\$2,073	1.70%	16.89%	61.14%	\$83
	Guadalupe Bank	\$168,773	\$712	1.68%	19.08%	60.34%	\$74	\$1,889	1.53%	17.31%	62.20%	\$75
	First State Bank of Texas	\$169,839	\$491	1.15%	8.36%	72.75%	\$78	\$784	0.61%	4.44%	72.85%	\$77
	Citizens Bank	\$170,333	\$1,201	2.85%	26.87%	44.27%	\$83	\$2,979	2.44%	22.74%	47.72%	\$84
	Lamar National Bank	\$174,033	\$686	1.62%	14.93%	68.04%	\$64	\$1,507	1.22%	11.59%	73.04%	\$60
	Perryton National Bank	\$174,052	\$716	1.63%	11.42%	49.14%	\$79	\$2,202	1.64%	12.33%	48.53%	\$78
	Castroville State Bank	\$174,926	\$519	1.20%	12.64%	56.02%	\$72	\$1,335	1.06%	11.28%	57.17%	\$72
	Incommons Bank, N.A.	\$177,025	\$363	0.82%	8.78%	74.62%	\$54	\$1,029	0.79%	8.50%	75.00%	\$53
	Keystone Bank, National Association	\$178,723	\$202	0.52%	2.79%	77.15%	\$125	(\$138)	(0.16%)	(0.65%)	92.36%	\$99
	Anahuac National Bank	\$179,204	\$570	1.24%	12.83%	67.16%	\$74	\$1,263	1.14%	10.83%	72.13%	\$73
	Bank of DeSoto, National Association	\$180,859	\$868	1.95%	16.99%	64.00%	\$101	\$2,734	2.09%	17.74%	61.88%	\$102
	First National Bank of Anderson	\$181,387	\$440	0.99%	8.77%	65.54%	\$59	\$1,248	0.95%	8.53%	67.21%	\$59
	First National Bank of Sterling City	\$181,791	\$543	1.19%	15.95%	55.09%	\$77	\$1,594	1.13%	17.75%	56.06%	\$77
	First National Bank of Ballinger	\$182,579	\$800	1.79%	16.60%	59.42%	\$75	\$2,125	1.59%	15.20%	62.41%	\$74
	Tejas Bank	\$183,590	\$1,418	3.01%	27.09%	37.96%	\$123	\$3,680	2.74%	24.59%	44.38%	\$121
	Austin County State Bank	\$184,747	\$630	1.41%	13.72%	64.41%	\$85	\$1,604	1.23%	12.24%	67.48%	\$80
	First State Bank	\$185,032	\$243	0.53%	4.54%	83.54%	\$73	\$931	0.69%	6.08%	89.40%	\$74
	Captex Bank, National Association	\$185,629	(\$276)	(0.59%)	(4.12%)	102.62%	\$97	(\$921)	(0.68%)	(4.62%)	102.77%	\$89
	Llano National Bank	\$185,835	\$710	1.55%	11.92%	59.75%	\$63	\$2,105	1.55%	12.33%	59.74%	\$64
	Pearland State Bank	\$188,638	\$803	1.70%	14.23%	45.21%	\$58	\$2,365	1.65%	14.48%	45.54%	\$60
	Cypress Bank, SSB	\$192,417	\$386	0.81%	7.40%	74.01%	\$58	\$1,245	0.88%	8.07%	73.08%	\$57
	Arrowhead Bank	\$192,942	\$773	1.64%	15.79%	61.27%	\$70	\$2,366	1.70%	16.54%	60.25%	\$63
	First National Bank of Burleson	\$197,053	\$822	1.67%	15.73%	51.38%	\$71	\$2,392	1.62%	15.33%	51.72%	\$70
	City National Bank of Taylor	\$199,904	\$865	1.78%	15.09%	64.66%	\$85	\$2,372	1.60%	14.38%	66.79%	\$85
	Interstate Bank, SSB	\$202,222	\$838	1.72%	16.21%	56.41%	\$77	\$2,538	1.74%	16.83%	57.87%	\$85
	Fayette Savings Bank, SSB	\$203,500	\$727	1.52%	16.29%	52.57%	\$75	\$1,856	1.37%	15.58%	56.77%	\$75
	Spring Hill State Bank	\$204,514	\$602	1.19%	10.24%	60.12%	\$64	\$1,731	1.14%	10.06%	62.13%	\$66
	HomeBank Texas	\$205,277	\$1,105	2.23%	20.28%	52.77%	\$78	\$3,139	2.15%	19.83%	53.72%	\$79

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

September 30, 2019

Run Date: November 9, 2019

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)												
	First National Bank of Giddings	\$206,092	\$654	1.28%	10.64%	59.50%	\$66	\$1,764	1.14%	10.04%	61.77%	\$66
	First State Bank	\$208,536	\$915	1.79%	19.04%	60.03%	\$81	\$2,606	1.77%	18.93%	60.46%	\$80
	Bridge City State Bank	\$210,165	\$515	0.98%	9.34%	61.49%	\$64	\$1,671	1.06%	10.88%	60.00%	\$62
	Texas Brand Bank	\$210,526	\$578	1.10%	8.43%	66.86%	\$115	\$1,381	0.89%	6.81%	71.04%	\$113
	Crossroads Bank	\$210,774	\$1,210	2.35%	19.22%	45.80%	\$59	\$3,328	2.19%	18.80%	49.25%	\$61
	National Bank & Trust	\$211,045	\$405	0.74%	6.19%	66.37%	\$82	\$1,285	0.73%	7.04%	65.04%	\$76
	Community National Bank	\$212,547	\$846	1.60%	13.77%	65.19%	\$72	\$2,051	1.31%	11.48%	69.53%	\$81
	Commercial National Bank of Texarkana	\$213,684	\$1,026	1.92%	21.50%	59.06%	\$54	\$2,858	1.79%	21.06%	60.13%	\$53
	Citizens National Bank at Brownwood	\$215,474	\$1,164	2.16%	16.83%	51.55%	\$55	\$5,272	3.33%	26.00%	41.35%	\$55
	Texana Bank, National Association	\$216,016	\$271	0.50%	5.95%	87.50%	\$94	\$820	0.51%	6.09%	86.70%	\$81
	First National Bank of Stanton	\$219,232	\$958	1.74%	16.14%	43.35%	\$95	\$2,527	1.55%	15.44%	44.77%	\$93
	Yoakum National Bank	\$220,470	\$765	1.39%	9.26%	52.97%	\$66	\$2,320	1.40%	9.77%	51.88%	\$67
	Community Bank	\$220,632	\$1,400	2.50%	22.52%	42.05%	\$50	\$4,157	2.52%	22.90%	41.70%	\$50
	National Bank of Andrews	\$224,469	\$1,334	2.42%	22.54%	64.39%	\$101	\$4,961	3.06%	28.82%	56.88%	\$97
	First National Bank	\$225,731	\$1,257	2.28%	16.29%	60.33%	\$78	\$3,166	1.96%	14.18%	62.23%	\$77
	Gilmer National Bank	\$226,776	\$720	1.28%	9.06%	57.42%	\$80	\$1,967	1.18%	8.41%	56.80%	\$74
	Grandview Bank	\$229,193	\$1,023	1.77%	18.14%	48.76%	\$86	\$2,854	1.74%	18.06%	50.01%	\$84
	Jacksboro National Bank	\$235,855	\$670	1.13%	8.65%	71.76%	\$93	\$1,894	1.06%	8.73%	73.05%	\$93
	UBank	\$240,149	\$506	0.85%	7.36%	81.41%	\$77	\$1,782	1.00%	8.60%	78.87%	\$76
	TransPecos Banks, SSB	\$242,591	\$257	0.43%	4.85%	62.85%	\$102	\$1,357	0.79%	8.91%	66.19%	\$98
	First National Bank of Jasper	\$243,616	\$597	0.95%	6.98%	65.22%	\$66	\$1,826	0.95%	7.38%	65.24%	\$66
	ValueBank Texas	\$243,667	\$882	1.41%	13.13%	68.60%	\$58	\$4,001	2.18%	20.64%	59.48%	\$57
	First State Bank of Burnet	\$246,165	\$760	1.23%	8.91%	62.74%	\$67	\$2,394	1.29%	9.86%	60.60%	\$65
	MINT National Bank	\$249,813	\$929	1.54%	13.26%	55.61%	\$146	\$2,808	1.65%	13.81%	56.62%	\$155
	Average of Asset Group A	\$121,486	\$387	1.22%	10.27%	67.48%	\$73	\$1,137	1.19%	10.44%	67.92%	\$72

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

September 30, 2019

Run Date: November 9, 2019

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												
	Ennis State Bank	\$250,062	\$1,267	2.10%	20.65%	57.15%	\$68	\$3,434	1.93%	19.40%	60.22%	\$70
	First State Bank	\$250,188	\$1,095	1.78%	14.95%	54.33%	\$85	\$3,115	1.71%	14.69%	55.29%	\$83
	United Bank of El Paso del Norte	\$254,684	\$817	1.35%	11.58%	64.67%	\$87	\$2,363	1.30%	11.54%	63.93%	\$93
	First National Bank of Lake Jackson	\$255,139	\$814	1.27%	12.21%	47.24%	\$59	\$2,261	1.14%	12.49%	49.27%	\$63
	Lone Star Capital Bank, National Association	\$256,229	\$353	0.56%	4.02%	83.26%	\$72	\$906	0.49%	3.50%	84.80%	\$72
	State Bank of De Kalb	\$260,023	\$1,473	2.23%	21.21%	58.54%	\$67	\$3,841	1.91%	18.68%	60.72%	\$67
	Pecos County State Bank	\$261,986	\$1,020	1.57%	17.32%	61.66%	\$57	\$2,985	1.51%	17.93%	61.59%	\$58
	Mineola Community Bank, SSB	\$263,506	\$387	0.60%	5.07%	76.76%	\$72	\$723	0.38%	3.20%	84.35%	\$73
	First National Bank of Hughes Springs	\$263,967	\$2,404	3.53%	26.04%	59.40%	\$54	\$5,284	2.57%	19.84%	60.80%	\$54
	Liberty Capital Bank	\$267,555	\$1,291	1.94%	19.67%	50.32%	\$137	\$3,742	1.84%	19.44%	49.30%	\$136
	Hondo National Bank	\$270,387	\$954	1.43%	13.83%	65.43%	\$70	\$2,681	1.37%	13.32%	65.22%	\$69
	Ozona National Bank	\$273,229	\$1,050	1.54%	13.88%	68.54%	\$84	\$2,812	1.41%	12.81%	71.03%	\$82
	Texas State Bank	\$274,197	\$1,215	1.81%	14.24%	60.57%	\$68	\$3,446	1.70%	14.06%	61.02%	\$70
	First-Lockhart National Bank	\$274,902	\$657	0.96%	9.81%	71.18%	\$76	\$1,655	0.82%	8.46%	74.60%	\$81
	First National Bank of Weatherford	\$276,125	\$826	1.23%	12.76%	66.19%	\$82	\$2,825	1.46%	14.79%	63.63%	\$86
	Peoples State Bank of Hallettsville	\$276,777	\$655	0.96%	7.69%	49.18%	\$78	\$1,895	0.92%	7.75%	51.05%	\$78
	TexStar National Bank	\$282,090	\$988	1.41%	12.74%	62.20%	\$115	\$2,761	1.37%	12.06%	64.22%	\$116
	National Bank of Texas at Fort Worth	\$285,274	\$636	0.91%	7.90%	76.93%	\$97	\$1,018	0.48%	4.32%	78.50%	\$91
	Waggoner National Bank of Vernon	\$286,725	\$2,144	3.03%	21.31%	43.95%	\$61	\$6,208	2.86%	21.14%	43.25%	\$62
	Worthington National Bank	\$293,093	\$720	1.00%	9.75%	70.98%	\$113	\$2,231	1.03%	10.41%	69.79%	\$112
	Trinity Bank, N.A.	\$294,995	\$1,247	1.83%	14.01%	45.46%	\$141	\$2,823	1.43%	10.84%	45.73%	\$137
	Texas National Bank	\$295,120	\$1,006	1.35%	14.65%	72.69%	\$71	\$2,907	1.33%	14.29%	70.85%	\$67
	Liberty National Bank in Paris	\$295,295	\$1,011	1.39%	8.20%	53.18%	\$66	\$2,968	1.38%	8.24%	53.11%	\$65
	Texas Republic Bank, National Association	\$297,575	\$1,294	1.73%	15.50%	54.20%	\$107	\$3,591	1.69%	14.89%	55.41%	\$104
	Fort Hood National Bank	\$297,604	\$806	1.17%	12.34%	79.46%	\$67	\$2,109	1.02%	11.34%	81.86%	\$64
	Heritage Bank	\$298,294	\$1,323	1.79%	13.66%	54.97%	\$74	\$3,345	1.56%	11.91%	56.32%	\$72
	Charter Bank	\$299,400	\$2,405	3.35%	30.54%	49.32%	\$137	\$7,401	3.49%	32.47%	47.77%	\$132
	Shelby Savings Bank, SSB	\$302,135	\$1,246	1.64%	12.64%	66.24%	\$59	\$3,399	1.50%	11.39%	68.97%	\$59
	Citizens State Bank	\$307,307	\$1,148	1.52%	14.18%	44.64%	\$86	\$3,230	1.47%	14.16%	45.67%	\$84
	First Texas Bank	\$315,572	\$675	0.92%	8.12%	70.04%	\$68	\$1,940	0.86%	7.82%	70.85%	\$68
	MCBank	\$316,163	\$1,032	1.30%	12.14%	64.25%	\$60	\$2,708	1.14%	11.13%	66.97%	\$62
	Texas Champion Bank	\$318,380	(\$219)	(0.28%)	(2.19%)	91.78%	\$65	\$1,237	0.51%	4.17%	88.34%	\$67
	Alliance Bank Central Texas	\$318,454	\$617	0.76%	9.39%	74.81%	\$79	\$1,430	0.60%	7.53%	75.90%	\$80
	First Liberty National Bank	\$323,553	\$1,351	1.69%	13.55%	66.11%	\$86	\$3,608	1.53%	12.22%	66.45%	\$89
	Texan Bank, National Association	\$329,200	\$436	0.52%	4.18%	79.77%	\$117	\$858	0.35%	2.76%	83.98%	\$120
	First National Bank in Port Lavaca	\$330,647	\$881	1.06%	10.27%	55.28%	\$70	\$2,625	1.08%	10.72%	55.60%	\$71
	Farmers State Bank	\$333,030	\$544	0.68%	4.87%	80.44%	\$78	\$1,614	0.66%	4.90%	80.42%	\$77
	First State Bank of Livingston	\$335,517	\$977	1.17%	7.12%	65.24%	\$57	\$2,744	1.08%	6.79%	66.03%	\$57
	TrustTexas Bank, SSB	\$342,982	\$467	0.55%	4.45%	81.86%	\$67	\$1,589	0.63%	5.31%	84.62%	\$70
	Lamesa National Bank	\$347,424	\$2,236	2.58%	24.60%	36.11%	\$79	\$4,366	1.66%	16.68%	41.90%	\$79
	Western Bank	\$347,786	\$1,098	1.27%	16.00%	63.78%	\$75	\$2,564	1.21%	14.16%	69.65%	\$72
	T Bank, National Association	\$351,008	\$743	0.88%	6.09%	71.07%	\$115	\$3,326	1.38%	9.80%	71.27%	\$114
	First Commercial Bank, National Association	\$352,708	\$1,438	1.65%	16.82%	62.48%	\$88	\$3,419	1.34%	13.67%	66.51%	\$83
	Frontier Bank of Texas	\$360,718	\$803	0.95%	8.83%	66.75%	\$83	\$1,907	0.82%	7.16%	71.12%	\$81
	Oakwood Bank	\$373,421	\$147	0.17%	1.66%	84.60%	\$133	\$444	0.19%	1.68%	84.28%	\$127

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

September 30, 2019

Run Date: November 9, 2019

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)												
	Brenham National Bank	\$379,200	\$1,481	1.64%	15.01%	55.49%	\$75	\$4,174	1.55%	15.11%	57.36%	\$79
	Bank of Texas	\$379,987	\$2,450	2.64%	19.90%	32.02%	\$129	\$7,577	2.77%	21.64%	31.07%	\$127
	Wellington State Bank	\$386,020	\$1,059	1.11%	8.67%	70.95%	\$73	\$2,911	1.00%	8.14%	72.98%	\$72
	Classic Bank, National Association	\$389,833	\$851	0.90%	9.42%	75.54%	\$66	\$2,511	0.90%	9.67%	74.59%	\$64
	International Bank of Commerce	\$397,497	\$1,228	1.24%	6.50%	67.75%	\$36	\$3,468	1.12%	6.20%	69.10%	\$36
	Texas First State Bank	\$398,238	\$349	0.35%	4.06%	83.86%	\$70	\$927	0.31%	3.63%	85.81%	\$71
	State National Bank of Big Spring	\$399,991	\$1,711	1.77%	15.35%	39.83%	\$75	\$4,678	1.61%	15.01%	42.98%	\$79
	SouthTrust Bank, N.A.	\$401,187	\$694	0.70%	6.31%	80.36%	\$89	\$2,097	0.72%	6.47%	79.93%	\$85
	First National Bank of Livingston	\$401,671	\$1,397	1.49%	9.79%	68.46%	\$81	\$3,752	1.33%	9.03%	70.63%	\$80
	First National Bank Baird	\$401,882	\$277	0.27%	2.74%	91.55%	\$114	\$848	0.27%	2.79%	78.92%	\$92
	Sage Capital Bank	\$406,526	\$1,180	1.16%	10.03%	66.32%	\$85	\$3,072	1.01%	8.92%	68.52%	\$84
	Schertz Bank & Trust	\$406,983	\$1,719	1.70%	13.49%	46.36%	\$73	\$4,464	1.46%	11.80%	50.26%	\$74
	Falls City National Bank	\$407,014	\$2,372	2.27%	19.60%	20.74%	\$65	\$7,172	2.31%	20.61%	20.38%	\$66
	Karnes County National Bank of Karnes City	\$407,731	\$1,463	1.43%	13.87%	68.92%	\$190	\$3,789	1.24%	13.04%	59.73%	\$149
	Citizens National Bank	\$414,287	\$1,115	1.09%	9.53%	59.09%	\$69	\$3,236	1.06%	9.35%	60.06%	\$65
	First National Bank of Gilmer	\$414,952	\$1,585	1.53%	12.78%	63.42%	\$58	\$4,936	1.65%	13.64%	61.99%	\$57
	Citizens Bank	\$418,535	\$1,154	1.11%	8.15%	64.46%	\$70	\$2,941	0.94%	7.08%	68.24%	\$70
	Texas Bank Financial	\$420,725	\$2,730	2.71%	28.54%	57.35%	\$109	\$6,898	2.39%	25.61%	60.10%	\$102
	First Community Bank	\$421,708	\$1,484	1.41%	11.57%	72.83%	\$70	\$4,329	1.38%	11.59%	73.10%	\$69
	AccessBank Texas	\$424,206	\$655	0.65%	6.96%	75.22%	\$103	\$1,864	0.64%	6.74%	76.27%	\$101
	Bank and Trust, SSB	\$426,811	\$1,514	1.44%	14.46%	68.13%	\$69	\$4,196	1.33%	13.79%	71.65%	\$77
	West Texas State Bank	\$431,288	\$3,398	3.20%	25.19%	48.53%	\$62	\$6,167	1.93%	15.96%	58.92%	\$72
	First National Bank of Sonora	\$439,573	\$1,334	1.23%	11.70%	69.13%	\$80	\$3,978	1.24%	11.66%	70.20%	\$80
	American State Bank	\$440,176	\$816	0.76%	7.38%	81.10%	\$72	\$2,313	0.74%	7.40%	78.06%	\$70
	American Bank, National Association	\$446,913	\$1,171	1.06%	9.93%	71.78%	\$75	\$3,443	1.06%	9.98%	71.77%	\$73
	First Federal Community Bank, SSB	\$447,699	\$799	0.72%	6.33%	71.92%	\$84	\$2,778	0.84%	7.50%	69.93%	\$84
	Herring Bank	\$448,229	\$850	0.78%	8.70%	84.67%	\$73	\$2,310	0.73%	7.84%	84.92%	\$70
	Southwest Bank	\$448,433	\$1,880	1.73%	20.00%	67.92%	\$116	\$5,660	1.75%	20.36%	66.00%	\$112
	Bank of Brenham, National Association	\$455,221	\$945	0.85%	6.05%	41.52%	\$76	\$3,052	0.94%	7.26%	40.17%	\$76
	Community Bank & Trust, Waco, Texas	\$460,101	\$1,515	1.34%	8.77%	64.41%	\$87	\$4,136	1.23%	8.25%	65.93%	\$86
	First State Bank	\$460,317	\$1,742	1.51%	13.11%	58.42%	\$82	\$3,778	1.06%	9.78%	60.46%	\$82
	First National Bank of Huntsville	\$465,614	\$1,304	1.13%	8.55%	64.75%	\$65	\$3,759	1.08%	8.45%	65.33%	\$64
	Capital Bank	\$468,379	\$1,305	1.14%	12.53%	65.43%	\$100	\$3,777	1.13%	12.44%	65.76%	\$100
	First Bank	\$469,037	\$3,249	2.95%	26.25%	65.09%	\$113	\$7,603	2.38%	20.92%	68.16%	\$108
	First Community Bank	\$477,068	\$1,770	1.52%	17.05%	60.84%	\$74	\$4,779	1.42%	16.17%	62.59%	\$72
	First National Bank of Mertzon	\$478,072	\$1,441	1.23%	17.23%	33.97%	\$70	\$4,074	1.19%	16.91%	36.24%	\$74
	Texas Security Bank	\$488,606	\$2,072	1.72%	13.15%	50.69%	\$133	\$5,340	1.45%	11.43%	53.27%	\$130
	First National Bank of McGregor	\$488,862	\$1,219	1.03%	8.46%	67.05%	\$108	\$3,556	1.04%	8.95%	65.75%	\$102
	Texas Bank	\$489,137	\$1,191	0.98%	9.16%	73.03%	\$69	\$3,726	1.01%	9.71%	70.56%	\$68
	Bank of the West	\$493,399	\$1,783	1.43%	14.97%	67.88%	\$102	\$5,048	1.36%	14.47%	68.62%	\$99
	TexasBank	\$497,431	\$3,080	2.50%	18.17%	53.02%	\$72	\$9,413	2.53%	18.77%	52.47%	\$73
	First State Bank	\$499,645	\$3,128	2.53%	26.58%	50.53%	\$70	\$8,372	2.30%	24.78%	54.83%	\$71
Average of Asset Group B		\$365,041	\$1,264	1.41%	12.58%	63.49%	\$84	\$3,463	1.30%	11.89%	64.43%	\$82

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

September 30, 2019

Run Date: November 9, 2019

		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)
Region	Institution Name											
Asset Group C - \$501 million to \$1 billion in total assets												
	First State Bank and Trust Company	\$505,165	\$1,522	1.21%	7.32%	52.21%	\$95	\$4,220	1.12%	7.03%	54.55%	\$96
	MapleMark Bank	\$511,469	(\$506)	(0.40%)	(2.73%)	115.40%	\$204	(\$2,927)	(0.93%)	(5.22%)	126.53%	\$200
	Commerce Bank	\$516,021	\$2,304	1.76%	9.54%	46.13%	\$43	\$7,157	1.68%	9.91%	42.60%	\$42
	Southwestern National Bank	\$516,878	\$1,367	1.11%	8.08%	63.00%	\$89	\$3,739	1.06%	7.92%	65.23%	\$81
	Texas Citizens Bank, National Association	\$520,939	\$723	0.54%	5.73%	79.70%	\$91	\$875	0.21%	2.38%	79.61%	\$90
	First National Bank	\$529,832	\$2,057	1.59%	16.43%	66.60%	\$121	\$4,952	1.35%	13.43%	69.65%	\$114
	Tolleson Private Bank	\$541,674	\$3,947	2.88%	31.08%	41.29%	\$142	\$10,379	2.56%	28.02%	44.50%	\$140
	Peoples Bank	\$542,922	\$2,096	1.60%	14.71%	60.56%	\$93	\$5,311	1.38%	12.85%	63.43%	\$86
	Pointbank	\$543,306	\$1,620	1.20%	10.69%	70.76%	\$97	\$4,659	1.14%	10.61%	71.45%	\$96
	Fayetteville Bank	\$545,542	\$1,408	1.10%	9.16%	50.09%	\$88	\$4,030	1.05%	9.51%	48.13%	\$88
	R Bank	\$546,956	\$960	0.72%	5.99%	74.83%	\$80	\$2,669	0.69%	6.44%	74.50%	\$74
	Rio Bank	\$554,406	\$1,568	1.13%	10.56%	68.88%	\$65	\$4,514	1.11%	10.54%	69.96%	\$67
	Pilgrim Bank	\$555,679	\$1,648	1.18%	8.75%	65.64%	\$66	\$4,453	1.04%	8.13%	67.75%	\$66
	Texas National Bank of Jacksonville	\$559,014	\$1,683	1.20%	11.94%	58.42%	\$91	\$4,808	1.17%	11.69%	59.52%	\$90
	Plains State Bank	\$561,838	\$2,047	1.47%	13.93%	55.43%	\$119	\$5,460	1.37%	12.91%	57.06%	\$119
	Kleberg Bank, N.A.	\$563,528	\$1,429	1.06%	8.64%	73.94%	\$70	\$4,333	1.08%	8.88%	73.18%	\$69
	Round Top State Bank	\$596,323	\$1,986	1.36%	11.62%	51.88%	\$86	\$5,676	1.31%	11.59%	52.34%	\$85
	First National Bank of Albany	\$603,524	\$4,010	2.66%	23.29%	38.41%	\$72	\$9,996	2.28%	19.93%	39.25%	\$74
	First National Bank of Bastrop	\$608,036	\$3,094	2.06%	18.54%	53.74%	\$73	\$8,096	1.81%	17.17%	57.23%	\$73
	First National Bank of Granbury	\$621,571	\$2,541	1.63%	13.83%	56.15%	\$64	\$6,226	1.35%	11.83%	59.89%	\$64
	Bank and Trust of Bryan/College Station	\$629,797	\$2,906	1.87%	15.95%	45.00%	\$99	\$8,506	1.83%	16.42%	45.65%	\$97
	Security State Bank	\$631,651	\$2,117	1.36%	10.05%	51.27%	\$89	\$5,799	1.24%	9.61%	52.49%	\$90
	HomeTown Bank, N.A.	\$632,872	\$2,242	1.47%	11.74%	56.38%	\$72	\$6,207	1.39%	11.37%	56.37%	\$72
	Ciera Bank	\$632,976	\$2,832	1.86%	15.05%	57.06%	\$88	\$9,785	2.22%	17.86%	57.76%	\$89
	Citizens State Bank	\$642,233	\$2,611	1.66%	15.11%	53.94%	\$75	\$7,320	1.59%	14.77%	54.61%	\$76
	National United	\$644,643	\$1,796	1.13%	10.56%	67.29%	\$75	\$4,382	0.93%	8.76%	70.36%	\$75
	United Texas Bank	\$645,537	\$1,379	0.92%	9.84%	51.27%	\$122	\$3,714	0.90%	8.99%	53.29%	\$119
	Crockett National Bank	\$651,626	\$5,698	3.50%	28.34%	66.74%	\$144	\$12,396	2.56%	20.81%	72.58%	\$136
	First Texas Bank	\$651,903	\$2,195	1.36%	15.37%	50.88%	\$73	\$6,354	1.32%	15.12%	53.44%	\$74
	Texas Gulf Bank, National Association	\$694,121	\$2,055	1.27%	12.04%	64.92%	\$100	\$5,707	1.23%	11.26%	66.53%	\$100
	Citizens 1st Bank	\$704,802	\$2,953	1.73%	7.96%	34.28%	\$64	\$9,167	1.76%	8.41%	34.05%	\$63
	First National Bank of Bellville	\$710,519	\$2,495	1.43%	9.55%	50.19%	\$100	\$6,814	1.29%	9.18%	50.47%	\$108
	Benchmark Bank	\$713,189	\$3,464	2.01%	22.39%	73.43%	\$162	\$9,269	1.92%	20.39%	75.19%	\$156
	Pegasus Bank	\$726,274	(\$3,429)	(2.02%)	(26.70%)	165.75%	\$781	\$655	0.13%	1.80%	92.95%	\$376
	NewFirst National Bank	\$727,596	\$4,981	2.76%	23.43%	48.40%	\$127	\$15,026	2.82%	23.93%	50.19%	\$128
	Community National Bank & Trust of Texas	\$746,542	\$2,811	1.52%	12.71%	60.90%	\$79	\$8,382	1.53%	13.05%	59.32%	\$73
	Central Bank	\$748,533	\$2,863	1.55%	15.38%	70.26%	\$139	\$7,872	1.41%	14.82%	70.51%	\$140
	Legend Bank, N.A.	\$765,411	\$3,145	1.68%	15.20%	66.41%	\$95	\$8,707	1.62%	14.78%	65.54%	\$89
	City National Bank of Sulphur Springs	\$774,938	\$3,871	2.06%	17.19%	58.46%	\$69	\$10,895	1.96%	16.53%	60.12%	\$69
	Wallis Bank	\$779,720	\$4,989	2.65%	21.91%	54.17%	\$98	\$14,931	2.72%	22.57%	53.82%	\$101
	Centennial Bank	\$782,612	\$2,973	1.50%	14.70%	70.10%	\$83	\$6,698	1.12%	11.29%	73.52%	\$85
	First Command Bank	\$786,542	\$4,597	2.41%	27.27%	57.08%	\$90	\$12,903	2.24%	27.47%	58.10%	\$95
	Commercial Bank of Texas, N.A.	\$786,709	\$2,529	1.33%	12.61%	60.22%	\$67	\$6,832	1.22%	11.90%	61.93%	\$67
	First National Bank of Shiner	\$806,999	\$2,527	1.29%	10.30%	43.35%	\$77	\$6,888	1.19%	10.21%	42.70%	\$78
	Bank of San Antonio	\$813,553	\$2,878	1.44%	14.07%	58.78%	\$109	\$7,743	1.31%	12.98%	61.89%	\$104
	American National Bank & Trust	\$819,424	\$2,689	1.31%	11.82%	64.12%	\$88	\$7,172	1.23%	11.36%	66.71%	\$84
	State Bank of Texas	\$823,039	\$8,770	4.14%	24.93%	23.66%	\$92	\$32,130	4.90%	30.41%	22.65%	\$92
	Industry State Bank	\$835,632	\$3,254	1.60%	12.66%	49.83%	\$93	\$9,879	1.64%	13.70%	48.24%	\$93

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

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
			Net Income	Return on Avg	Return on	Efficiency Ratio	Salary Exp/	Net Income	Return on Avg	Return on	Efficiency Ratio	Salary Exp/
		Total Assets (\$000)	(Loss) (\$000)	Assets (%)	Avg Equity (%)	(FTE) (%)	Employees (\$000)	(Loss) (\$000)	Assets (%)	Avg Equity (%)	(FTE) (%)	Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets (continued)												
	First National Bank of Central Texas	\$856,007	\$5,251	2.44%	24.69%	45.26%	\$103	\$15,861	2.47%	25.08%	44.05%	\$101
	SouthStar Bank, S.S.B.	\$860,573	\$2,362	1.21%	10.47%	70.29%	\$95	\$6,386	1.16%	9.70%	70.51%	\$90
	Vista Bank	\$863,597	\$2,412	1.17%	11.57%	62.94%	\$91	\$6,977	1.15%	11.54%	64.07%	\$89
	Security Bank	\$921,688	\$5,474	2.39%	17.30%	56.81%	\$96	\$14,822	2.20%	15.97%	58.59%	\$97
	Central National Bank	\$928,934	\$5,110	2.22%	24.37%	43.26%	\$108	\$14,040	2.09%	22.97%	45.02%	\$109
	Third Coast Bank, SSB	\$933,854	\$1,156	0.53%	5.85%	77.97%	\$128	\$3,537	0.56%	6.06%	79.92%	\$125
	Affiliated Bank, National Association	\$950,580	\$1,871	0.82%	5.97%	76.76%	\$129	\$5,202	0.82%	5.95%	76.05%	\$114
	Lone Star State Bank of West Texas	\$968,164	\$5,068	2.11%	17.24%	46.71%	\$135	\$12,395	1.81%	14.34%	48.54%	\$134
	American Bank of Commerce	\$971,035	\$2,491	1.02%	10.46%	67.94%	\$91	\$7,678	1.06%	11.23%	65.99%	\$89
	Alliance Bank	\$972,034	\$2,813	1.17%	10.50%	69.19%	\$69	\$6,950	0.96%	9.49%	72.91%	\$66
	Citizens State Bank	\$978,882	\$2,275	0.95%	7.20%	57.52%	\$69	\$6,824	0.95%	7.76%	55.20%	\$70
	Texas Regional Bank	\$987,184	\$3,103	1.27%	11.45%	77.54%	\$80	\$6,550	0.92%	8.38%	77.41%	\$78
	Dallas Capital Bank, National Association	\$988,352	\$1,981	0.84%	8.29%	60.66%	\$153	\$4,872	0.75%	7.02%	65.13%	\$154
	Golden Bank, National Association	\$991,869	\$3,709	1.51%	11.45%	49.98%	\$103	\$11,293	1.60%	12.02%	48.10%	\$98
	Average of Asset Group C	\$653,209	\$2,535	1.54%	13.09%	60.78%	\$108	\$7,307	1.48%	13.03%	60.57%	\$99

## Asset Group D - Over \$1 billion in total assets

FirstBank Southwest	\$1,008,841	\$3,066	1.23%	12.29%	66.78%	\$91	\$9,881	1.31%	13.83%	66.55%	\$89
International Bank of Commerce	\$1,055,317	\$6,239	2.28%	13.29%	42.18%	\$39	\$18,128	2.28%	13.04%	43.56%	\$39
Texas Exchange Bank, SSB	\$1,079,006	\$3,686	1.86%	12.96%	29.61%	\$115	\$21,733	3.64%	27.59%	17.21%	\$117
Security State Bank & Trust	\$1,090,241	\$5,535	2.06%	15.54%	65.63%	\$76	\$15,720	1.98%	14.91%	66.49%	\$75
Texas First Bank	\$1,096,591	\$4,908	1.79%	16.54%	57.18%	\$84	\$14,496	1.77%	16.56%	57.35%	\$83
Colonial Savings, F.A.	\$1,121,689	\$892	0.32%	1.43%	95.51%	\$111	\$2,270	0.28%	1.22%	98.41%	\$102
First State Bank	\$1,136,858	\$3,484	1.23%	12.91%	72.17%	\$90	\$9,695	1.16%	12.55%	72.78%	\$87
First Bank & Trust	\$1,158,320	\$2,927	1.05%	4.96%	64.78%	\$104	\$8,818	1.07%	5.03%	63.05%	\$97
Citizens National Bank of Texas	\$1,162,044	\$7,269	2.55%	23.39%	52.98%	\$110	\$21,240	2.55%	23.55%	53.56%	\$110
Horizon Bank, SSB	\$1,178,155	\$4,374	1.55%	18.42%	56.70%	\$108	\$16,437	2.00%	24.04%	54.38%	\$105
Moody National Bank	\$1,194,766	\$3,866	1.39%	9.28%	60.86%	\$89	\$12,406	1.53%	10.25%	60.24%	\$91
Falcon International Bank	\$1,260,172	\$5,251	1.67%	13.24%	56.28%	\$55	\$16,049	1.76%	13.97%	57.41%	\$59
North Dallas Bank & Trust Co.	\$1,280,421	\$2,341	0.73%	5.87%	68.17%	\$119	\$6,879	0.71%	5.88%	68.82%	\$118
West Texas National Bank	\$1,306,928	\$3,759	1.14%	10.00%	50.52%	\$82	\$15,296	1.52%	14.14%	47.15%	\$82
First United Bank	\$1,358,402	\$7,093	2.09%	19.38%	52.00%	\$91	\$20,050	1.99%	18.78%	53.51%	\$90
Community National Bank	\$1,381,285	\$6,545	1.89%	16.92%	48.43%	\$98	\$19,266	1.87%	17.31%	46.25%	\$93
Texas Community Bank	\$1,433,493	\$5,451	1.52%	13.85%	54.18%	\$89	\$15,343	1.42%	13.42%	56.41%	\$88
Pinnacle Bank	\$1,483,744	\$4,636	1.28%	9.32%	56.98%	\$76	\$12,327	1.17%	8.49%	59.33%	\$78
American Bank, National Association	\$1,516,046	\$4,149	1.11%	12.29%	73.77%	\$118	\$10,647	1.00%	11.48%	76.05%	\$116
AimBank	\$1,545,971	\$5,568	1.42%	13.40%	54.65%	\$101	\$15,855	1.44%	13.33%	54.31%	\$98
Extraco Banks, National Association	\$1,550,522	\$4,668	1.24%	11.82%	69.39%	\$95	\$13,347	1.21%	11.61%	69.76%	\$95
Beal Bank, SSB	\$1,593,604	(\$1,554)	(0.36%)	(1.23%)	113.23%	\$169	(\$3,667)	(0.25%)	(0.91%)	122.27%	\$148
American Momentum Bank	\$1,658,912	\$8,004	1.93%	13.09%	51.77%	\$84	\$20,514	1.63%	11.55%	53.72%	\$87
Pioneer Bank, SSB	\$1,687,303	\$3,046	0.73%	8.20%	70.14%	\$100	\$7,414	0.61%	6.84%	72.35%	\$102
FirstCapital Bank of Texas, N.A.	\$1,691,056	\$8,558	2.09%	19.46%	55.17%	\$123	\$14,697	1.52%	14.41%	62.02%	\$91
First State Bank of Uvalde	\$1,784,798	\$5,105	1.15%	11.96%	38.50%	\$77	\$17,538	1.32%	14.75%	33.48%	\$72
BTH Bank, National Association	\$1,807,038	\$7,880	1.84%	12.50%	34.80%	\$110	\$21,691	1.61%	12.00%	35.75%	\$110
Austin Bank, Texas National Association	\$1,842,784	\$7,671	1.67%	11.57%	60.06%	\$80	\$22,791	1.67%	11.79%	59.71%	\$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.



# Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
			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)
		Total Assets (\$000)										
Asset Group D - Over \$1 billion in total assets (continued)												
	Jefferson Bank	\$1,863,311	\$7,161	1.52%	17.05%	65.92%	\$118	\$18,483	1.30%	15.20%	69.16%	\$116
	WestStar Bank	\$1,863,705	\$13,948	3.00%	22.21%	43.86%	\$90	\$36,947	2.62%	20.30%	46.62%	\$89
	American First National Bank	\$1,870,513	\$7,423	1.60%	14.45%	43.97%	\$82	\$21,495	1.62%	14.49%	43.87%	\$80
	Spirit of Texas Bank, SSB	\$1,959,519	\$5,984	1.26%	8.99%	59.40%	\$111	\$17,496	1.34%	10.55%	61.30%	\$99
	Vantage Bank Texas	\$1,995,378	\$6,700	1.37%	9.56%	59.79%	\$81	\$18,155	1.25%	8.70%	61.47%	\$83
	First National Bank Texas	\$2,033,120	\$10,343	2.06%	21.71%	81.54%	\$50	\$29,132	1.93%	21.67%	83.05%	\$49
	Lone Star National Bank	\$2,172,196	\$7,389	1.36%	10.40%	67.15%	\$60	\$18,735	1.14%	9.20%	70.51%	\$64
	Guaranty Bank & Trust, N.A.	\$2,325,537	\$7,960	1.37%	12.03%	58.63%	\$74	\$20,326	1.17%	10.37%	61.39%	\$74
	VeraBank, National Association	\$2,398,767	\$6,497	1.10%	10.60%	66.68%	\$92	\$18,132	1.04%	10.24%	68.43%	\$90
	TIB The Independent BankersBank, National Association	\$2,633,523	\$6,381	1.00%	9.52%	74.43%	\$127	\$17,222	0.94%	8.65%	76.32%	\$126
	Texas Bank and Trust Company	\$2,635,522	\$10,419	1.60%	13.13%	53.68%	\$86	\$29,919	1.54%	12.94%	54.23%	\$83
	City Bank	\$2,793,705	\$9,802	1.41%	13.64%	69.43%	\$116	\$23,478	1.14%	11.18%	73.43%	\$119
	Inwood National Bank	\$2,959,466	\$13,901	1.94%	17.79%	42.51%	\$108	\$41,167	1.95%	17.71%	42.84%	\$107
	American National Bank of Texas	\$3,251,591	\$9,512	1.21%	12.30%	65.95%	\$99	\$28,359	1.22%	12.78%	63.51%	\$97
	CommunityBank of Texas, N.A.	\$3,432,117	\$13,394	1.58%	11.21%	55.26%	\$109	\$38,846	1.56%	11.15%	56.31%	\$110
	Happy State Bank	\$3,677,441	\$13,723	1.54%	10.05%	65.56%	\$99	\$34,419	1.31%	8.66%	66.54%	\$95
	Broadway National Bank	\$3,820,100	\$12,670	1.36%	12.11%	64.50%	\$107	\$36,626	1.33%	11.98%	65.15%	\$110
	Allegiance Bank	\$4,902,178	\$12,681	1.05%	6.86%	59.05%	\$138	\$40,628	1.13%	7.48%	59.07%	\$136
	TBK Bank, SSB	\$5,014,616	\$16,116	1.34%	9.32%	66.26%	\$104	\$46,836	1.34%	9.09%	65.61%	\$100
	Amarillo National Bank	\$5,389,648	\$25,212	1.88%	16.85%	51.75%	\$100	\$71,321	1.80%	16.39%	52.54%	\$94
	Wells Fargo Bank South Central, National Association	\$5,594,680	\$129,741	8.86%	65.26%	6.01%	\$128	\$249,228	5.64%	44.08%	9.57%	\$145
	Woodforest National Bank	\$6,307,633	\$30,026	1.92%	19.72%	80.22%	\$64	\$107,550	2.30%	24.50%	78.10%	\$64
	Southside Bank	\$6,537,453	\$21,985	1.39%	9.38%	47.56%	\$86	\$64,028	1.36%	9.37%	48.82%	\$85
	Veritex Community Bank	\$7,958,983	\$28,553	1.43%	9.06%	39.10%	\$106	\$68,947	1.16%	8.17%	52.31%	\$162
	First Financial Bank, National Association	\$8,081,774	\$41,454	2.11%	15.39%	44.80%	\$77	\$117,531	2.01%	15.26%	46.03%	\$77
	International Bank of Commerce	\$8,525,807	\$38,088	1.79%	10.41%	53.51%	\$47	\$123,455	1.93%	11.36%	51.87%	\$47
	NexBank SSB	\$10,157,505	\$19,535	0.82%	12.17%	39.20%	\$349	\$48,376	0.77%	9.77%	42.87%	\$298
	PlainsCapital Bank	\$11,095,771	\$63,381	2.37%	16.68%	70.60%	\$169	\$148,748	1.95%	13.26%	73.98%	\$147
	Independent Bank	\$14,954,237	\$67,886	1.85%	10.73%	39.28%	\$101	\$179,134	1.66%	10.05%	43.64%	\$108
	Average of Asset Group D	3,099,475.49	\$13,900	1.64%	13.53%	58.04%	\$101	\$37,045	1.57%	13.26%	59.13%	\$99

Source: SNL Financial

Note: Report includes only bank-level data.

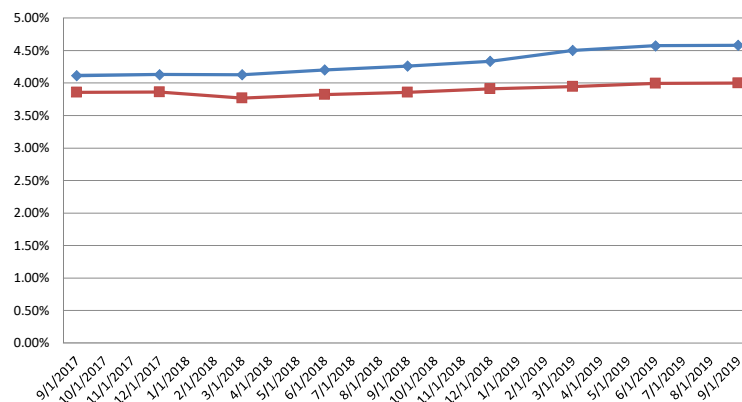
NA = data was not available.

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

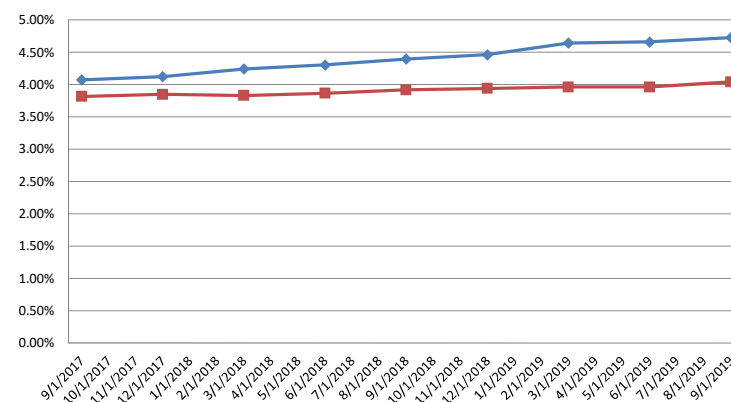


# Balance Sheet & Net Interest Margin

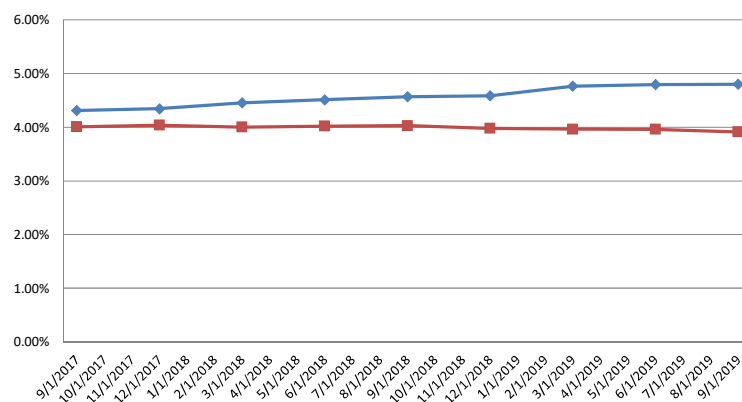
## Summary Trends of Historical Asset Group Averages: Yield on Earning Assets &amp; Net Interest Margin (FTE)

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

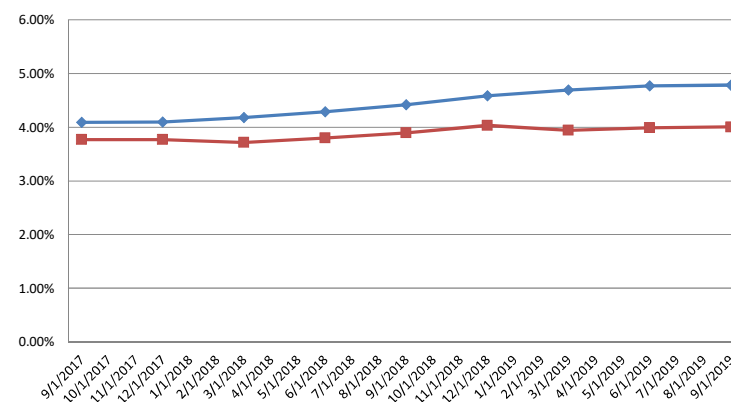
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.11%	4.13%	4.13%	4.20%	4.26%	4.33%	4.50%	4.57%	4.58%
Net Interest Margin (FTE)	3.85%	3.86%	3.77%	3.82%	3.86%	3.91%	3.94%	3.99%	4.00%

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

	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.07%	4.12%	4.24%	4.30%	4.39%	4.46%	4.64%	4.66%	4.73%
Net Interest Margin (FTE)	3.82%	3.85%	3.83%	3.86%	3.92%	3.94%	3.96%	3.96%	4.04%

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

	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.31%	4.34%	4.45%	4.51%	4.57%	4.58%	4.76%	4.79%	4.80%
Net Interest Margin (FTE)	4.01%	4.04%	4.00%	4.02%	4.03%	3.98%	3.96%	3.96%	3.91%

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

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

Source: SNL Financial

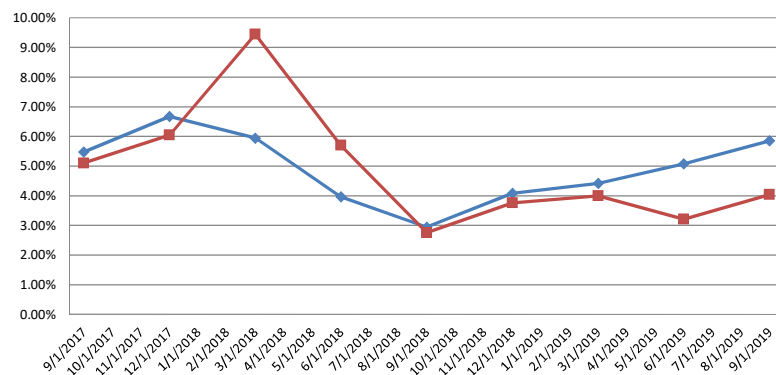
Note: Report includes only bank-level data.

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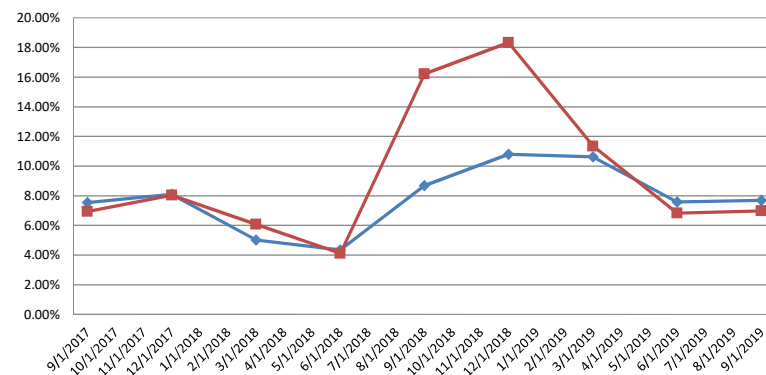
## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Deposit Growth Rate

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



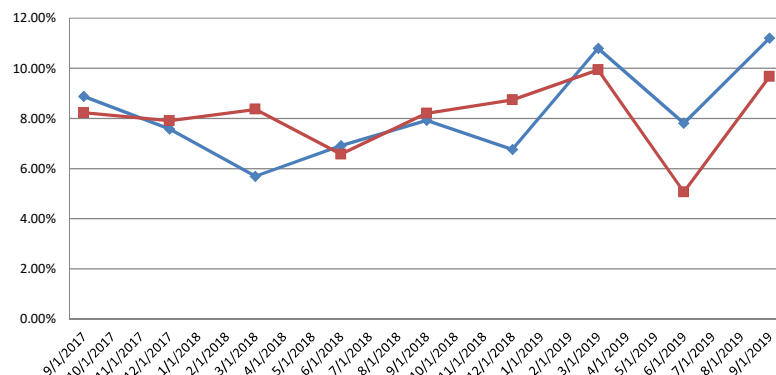
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Asset Growth Rate	5.47%	6.67%	5.94%	3.96%	2.94%	4.08%	4.42%	5.07%	5.85%
Deposit Growth Rate	5.10%	6.05%	9.45%	5.70%	2.76%	3.75%	4.00%	3.21%	4.03%

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



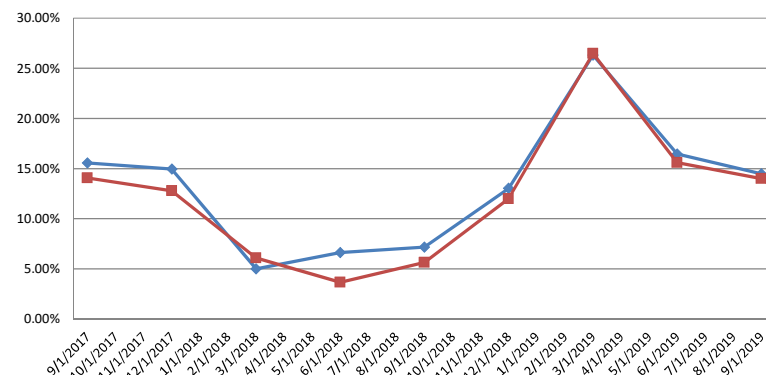
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Asset Growth Rate	7.54%	8.09%	5.00%	4.34%	8.68%	10.80%	10.63%	7.58%	7.70%
Deposit Growth Rate	6.94%	8.04%	6.07%	4.11%	16.22%	18.33%	11.35%	6.83%	6.98%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Asset Growth Rate	8.87%	7.58%	5.69%	6.91%	7.93%	6.77%	10.80%	7.81%	11.21%
Deposit Growth Rate	8.23%	7.91%	8.36%	6.57%	8.20%	8.74%	9.94%	5.07%	9.67%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Asset Growth Rate	15.55%	14.96%	5.00%	6.62%	7.15%	13.02%	26.31%	16.44%	14.48%
Deposit Growth Rate	14.05%	12.78%	6.08%	3.64%	5.63%	11.97%	26.49%	15.60%	13.98%

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 &amp; Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

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													
	First National Bank of Lipan	\$21,416	\$7,086	\$19,408	36.51%	70.57%	\$3,569	3.63%	0.25%	0.15%	3.49%	(6.85%)	(8.04%)
	Amistad Bank	\$28,818	\$20,712	\$23,986	86.35%	23.10%	\$2,620	5.73%	0.80%	0.48%	5.27%	2.50%	3.02%
	Powell State Bank	\$30,510	\$14,551	\$26,032	55.90%	25.06%	\$2,774	4.13%	0.68%	0.55%	3.69%	(44.74%)	(50.37%)
	Granger National Bank	\$31,943	\$8,450	\$25,920	32.60%	79.20%	\$4,563	4.12%	0.83%	0.61%	3.70%	(0.82%)	(4.69%)
	Citizens State Bank	\$32,059	\$17,864	\$28,688	62.27%	43.15%	\$4,007	4.67%	1.02%	0.82%	3.87%	(5.87%)	(7.08%)
	Brazos National Bank	\$32,735	\$26,470	\$16,378	161.62%	14.38%	\$779	5.69%	0.62%	0.36%	5.36%	30.27%	64.24%
	Chappell Hill Bank	\$33,352	\$26,408	\$30,168	87.54%	23.89%	\$4,169	5.24%	1.07%	0.65%	4.63%	8.65%	18.52%
	First State Bank	\$36,304	\$12,474	\$32,567	38.30%	56.08%	\$3,630	3.69%	0.13%	0.08%	3.61%	(8.87%)	(10.48%)
	State National Bank of Groom	\$37,064	\$24,606	\$32,870	74.86%	19.73%	\$3,706	4.98%	0.98%	0.77%	4.21%	4.33%	3.97%
	Crowell State Bank	\$37,284	\$22,567	\$32,533	69.37%	21.66%	\$3,728	5.18%	0.76%	0.44%	4.75%	(8.29%)	(11.46%)
	Kress National Bank	\$38,703	\$18,119	\$33,564	53.98%	47.25%	\$5,529	4.04%	0.73%	0.48%	3.61%	(16.10%)	(19.07%)
	Donley County State Bank	\$38,984	\$7,742	\$30,992	24.98%	70.48%	\$3,898	3.56%	1.36%	1.08%	2.53%	(12.29%)	(15.79%)
	Bank of San Jacinto County	\$40,544	\$17,294	\$34,704	49.83%	61.45%	\$2,703	5.15%	0.77%	0.38%	4.77%	3.87%	2.81%
	Menard Bank	\$41,805	\$13,369	\$36,461	36.67%	52.67%	\$4,181	3.60%	0.46%	0.28%	3.48%	18.68%	18.64%
	First National Bank of Paducah	\$43,863	\$29,572	\$39,355	75.14%	24.12%	\$2,437	4.84%	0.85%	0.63%	4.29%	(15.03%)	(17.18%)
	Lovelady State Bank	\$44,099	\$22,683	\$38,825	58.42%	42.41%	\$3,675	5.54%	0.61%	0.42%	5.07%	(11.31%)	(14.16%)
	First National Bank in Cooper	\$44,787	\$20,675	\$37,905	54.54%	51.21%	\$4,479	3.82%	0.72%	0.48%	3.41%	(4.76%)	(7.39%)
	Robert Lee State Bank	\$44,883	\$16,602	\$38,510	43.11%	26.24%	\$3,206	3.80%	0.37%	0.26%	3.64%	11.82%	10.92%
	Spur Security Bank	\$44,971	\$8,326	\$39,353	21.16%	69.69%	\$5,621	3.14%	0.98%	0.56%	2.69%	(0.97%)	(4.67%)
	First State Bank	\$45,914	\$29,260	\$31,944	91.60%	14.97%	\$3,280	7.61%	2.33%	1.57%	6.14%	12.98%	16.46%
	Freedom Bank	\$46,689	\$21,372	\$39,326	54.35%	41.31%	\$2,746	4.92%	0.76%	0.50%	4.43%	10.87%	12.68%
	Farmers State Bank of Newcastle	\$48,048	\$20,888	\$42,639	48.99%	57.96%	\$5,339	4.66%	1.45%	1.03%	3.85%	2.81%	1.10%
	First National Bank of Moody	\$48,181	\$20,403	\$36,015	56.65%	49.01%	\$4,818	4.47%	0.97%	0.77%	3.92%	3.13%	0.77%
	Citizens National Bank of Crosbyton	\$49,023	\$17,589	\$40,089	43.87%	71.32%	\$5,447	3.67%	1.19%	0.85%	2.94%	(7.09%)	(10.29%)
	First State Bank	\$49,671	\$30,858	\$44,056	70.04%	30.05%	\$4,516	4.73%	0.31%	0.22%	4.53%	(4.45%)	(7.23%)
	First Federal Bank Littlefield, Texas	\$50,307	\$43,833	\$38,246	114.61%	10.40%	\$2,959	5.88%	1.22%	0.99%	5.04%	(3.29%)	(3.50%)
	City National Bank	\$50,468	\$36,641	\$43,557	84.12%	24.08%	\$3,365	4.77%	0.94%	0.65%	4.17%	5.77%	5.93%
	First National Bank of Tahoka	\$51,661	\$15,964	\$45,528	35.06%	64.15%	\$4,696	4.55%	0.59%	0.42%	4.09%	(5.31%)	(7.49%)
	Santa Anna National Bank	\$54,252	\$28,778	\$44,527	64.63%	39.19%	\$4,521	5.12%	0.62%	0.45%	4.88%	12.96%	4.85%
	First Bank of Celeste	\$54,381	\$20,295	\$49,843	40.72%	61.95%	\$4,532	3.35%	0.57%	0.32%	3.10%	13.43%	13.64%
	Commercial Bank	\$54,956	\$28,365	\$46,346	61.20%	35.41%	\$6,106	4.43%	0.89%	0.68%	3.98%	11.03%	6.56%
	Commerce Bank Texas	\$55,204	\$34,954	\$44,281	78.94%	26.99%	\$6,134	5.11%	0.82%	0.59%	4.58%	9.49%	7.48%
	Citizens State Bank	\$55,605	\$9,429	\$50,883	18.53%	86.25%	\$3,972	3.02%	0.59%	0.39%	2.67%	(0.31%)	(2.96%)
	First Bank and Trust of Memphis	\$56,159	\$32,450	\$47,793	67.90%	46.92%	\$5,105	4.43%	1.37%	1.01%	3.52%	(9.26%)	(11.15%)
	First National Bank of South Padre Island	\$56,480	\$31,082	\$50,141	61.99%	45.38%	\$3,765	4.44%	0.80%	0.43%	3.97%	(2.48%)	(0.99%)
	First National Bank of Eldorado	\$58,932	\$34,388	\$47,832	71.89%	17.35%	\$3,929	5.98%	0.34%	0.21%	5.95%	(3.54%)	(8.05%)
	City National Bank of San Saba	\$60,004	\$8,831	\$50,764	17.40%	76.60%	\$5,455	3.41%	0.57%	0.37%	3.21%	(2.11%)	(4.20%)
	First National Bank of Aspermont	\$60,369	\$13,472	\$48,728	27.65%	60.94%	\$6,708	3.27%	0.99%	0.43%	3.07%	(14.77%)	(20.04%)
	First State Bank of San Diego	\$60,465	\$18,434	\$54,088	34.08%	41.34%	\$3,359	3.89%	0.62%	0.38%	3.55%	(10.57%)	(13.14%)
	First National Bank of Trinity	\$60,858	\$30,049	\$54,182	55.46%	37.61%	\$3,203	4.39%	0.55%	0.33%	4.19%	6.99%	4.81%
	First National Bank of Anson	\$61,047	\$37,113	\$54,826	67.69%	14.42%	\$4,361	5.29%	0.17%	0.09%	5.20%	(4.12%)	(6.32%)
	Security State Bank	\$61,667	\$29,145	\$55,241	52.76%	26.55%	\$3,083	4.44%	0.48%	0.34%	4.28%	(4.10%)	(5.97%)
	BOC Bank	\$61,980	\$31,092	\$52,445	59.28%	49.81%	\$6,887	5.20%	1.27%	0.87%	4.46%	15.79%	15.58%
	First Capital Bank	\$62,001	\$53,925	\$54,179	99.53%	7.49%	\$2,952	6.43%	1.67%	0.99%	5.44%	5.76%	0.30%
	First National Bank of Quitaque	\$64,929	\$35,652	\$54,460	65.46%	40.40%	\$4,638	5.04%	1.37%	0.96%	4.18%	14.60%	14.88%
	Angelina Savings Bank, SSB	\$66,238	\$39,464	\$60,043	65.73%	43.01%	\$2,760	4.71%	0.30%	0.23%	4.49%	(2.97%)	(3.37%)
	Burton State Bank	\$68,901	\$21,067	\$60,225	34.98%	71.36%	\$7,656	3.72%	1.25%	0.95%	2.82%	5.39%	4.15%
	Junction National Bank	\$69,004	\$14,309	\$61,916	23.11%	73.29%	\$5,750	3.13%	0.22%	0.12%	3.05%	12.42%	9.90%

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 &amp; Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

		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 (%)
Region	Institution Name												
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Zavala County Bank	\$69,231	\$8,741	\$59,178	14.77%	75.23%	\$3,147	3.30%	0.58%	0.38%	3.10%	9.03%	7.46%
	Bandera Bank	\$70,411	\$37,014	\$62,613	59.12%	47.36%	\$5,029	4.39%	0.30%	0.16%	4.24%	(2.72%)	(3.89%)
	Citizens State Bank of Luling	\$70,477	\$57,741	\$59,717	96.69%	13.69%	\$3,524	5.08%	0.65%	0.45%	4.69%	11.25%	12.81%
	Haskell National Bank	\$71,914	\$26,671	\$62,520	42.66%	56.12%	\$2,766	3.81%	0.51%	0.28%	3.57%	4.21%	2.77%
	First National Bank	\$72,823	\$30,402	\$62,921	48.32%	37.18%	\$4,551	3.90%	0.66%	0.52%	3.60%	(11.26%)	(17.32%)
	Pavillion Bank	\$75,578	\$51,696	\$65,003	79.53%	33.78%	\$3,978	5.27%	0.62%	0.42%	4.94%	(1.75%)	(2.43%)
	First National Bank in Falfurrias	\$76,413	\$15,953	\$67,978	23.47%	33.33%	\$4,022	3.30%	0.84%	0.58%	2.76%	(3.78%)	(5.17%)
	First State Bank of Mobeetie	\$76,678	\$12,644	\$66,343	19.06%	93.51%	\$6,390	2.97%	0.73%	0.53%	2.71%	2.26%	(0.41%)
	Security Bank of Crawford	\$77,294	\$55,348	\$70,290	78.74%	29.72%	\$7,027	5.70%	2.16%	1.90%	3.95%	28.63%	29.71%
	Buckholts State Bank	\$79,135	\$39,367	\$65,285	60.30%	44.26%	\$5,653	4.54%	0.68%	0.45%	4.18%	(2.90%)	(4.97%)
	Peoples State Bank	\$80,857	\$36,436	\$70,561	51.64%	47.15%	\$11,551	3.40%	0.71%	0.46%	3.04%	3.09%	2.46%
	Zapata National Bank	\$81,221	\$32,757	\$69,309	47.26%	36.15%	\$4,061	3.99%	1.18%	0.93%	3.17%	(4.23%)	(5.85%)
	Commercial State Bank	\$82,428	\$39,102	\$74,101	52.77%	41.10%	\$3,747	4.64%	0.46%	0.28%	4.51%	(1.22%)	(4.05%)
	Carmine State Bank	\$82,897	\$23,799	\$72,166	32.98%	81.00%	\$7,536	3.76%	1.63%	1.27%	2.86%	8.27%	7.82%
	Spectra Bank	\$83,019	\$55,147	\$76,139	72.43%	32.39%	\$2,306	5.51%	1.66%	0.92%	4.56%	24.12%	29.64%
	American Bank, National Association	\$83,343	\$32,795	\$68,083	48.17%	62.81%	\$3,473	7.38%	1.96%	1.39%	6.09%	69.68%	56.13%
	Lakeside National Bank	\$83,882	\$15,441	\$58,226	26.52%	103.48%	\$7,626	NA	NA	NA	NA	45.74%	5.10%
	Fidelity Bank of Texas	\$85,732	\$46,400	\$69,381	66.88%	55.63%	\$3,175	4.30%	0.42%	0.33%	4.01%	(8.66%)	(11.71%)
	Lytle State Bank of Lytle, Texas	\$86,380	\$32,494	\$69,361	46.85%	47.66%	\$3,926	4.15%	0.37%	0.28%	3.98%	(2.40%)	(5.79%)
	Capital Bank of Texas	\$87,033	\$21,274	\$75,923	28.02%	64.61%	\$5,440	3.39%	0.46%	0.30%	3.11%	19.66%	20.84%
	Cowboy Bank of Texas	\$87,081	\$59,733	\$74,384	80.30%	17.02%	\$5,122	5.05%	1.70%	1.32%	3.87%	8.37%	7.83%
	Citizens State Bank	\$87,142	\$47,422	\$78,146	60.68%	38.91%	\$2,723	6.10%	1.34%	1.14%	5.04%	4.71%	12.63%
	Greater State Bank	\$87,255	\$54,916	\$79,395	69.17%	35.97%	\$2,727	5.42%	1.16%	0.90%	4.55%	17.13%	17.97%
	Chasewood Bank	\$88,869	\$55,821	\$77,337	72.18%	35.05%	\$3,418	4.49%	1.24%	0.95%	3.60%	(28.88%)	(35.06%)
	Citizens National Bank	\$88,880	\$36,052	\$75,557	47.71%	47.97%	\$5,228	4.29%	0.37%	0.23%	4.16%	0.10%	(1.53%)
	Atascosa Bank	\$89,101	\$12,780	\$79,846	16.01%	94.50%	\$7,425	3.30%	0.56%	0.29%	3.09%	(3.89%)	(6.03%)
	First Bank of Muleshoe	\$89,151	\$15,036	\$74,121	20.29%	91.15%	\$3,715	3.22%	0.36%	0.22%	3.07%	(9.40%)	(12.91%)
	First National Bank of Hebbronville	\$89,600	\$32,154	\$72,574	44.31%	44.30%	\$4,480	4.33%	1.25%	1.00%	3.50%	(5.54%)	(9.05%)
	Morris County National Bank	\$89,665	\$58,528	\$72,888	80.30%	13.75%	\$2,989	5.07%	1.37%	1.13%	4.14%	(8.25%)	(4.15%)
	Fort Davis State Bank	\$91,467	\$42,188	\$82,097	51.39%	46.26%	\$2,613	4.40%	0.27%	0.15%	4.31%	8.73%	7.57%
	Farmers and Merchants Bank	\$91,971	\$56,209	\$82,581	68.07%	31.74%	\$2,705	4.51%	0.30%	0.18%	4.34%	(1.36%)	(2.59%)
	First National Bank of Dublin	\$92,190	\$68,801	\$81,621	84.29%	22.65%	\$2,794	5.78%	0.48%	0.29%	5.50%	2.45%	1.31%
	Charis Bank	\$93,550	\$44,383	\$69,447	63.91%	56.25%	\$4,067	5.75%	0.55%	0.36%	5.44%	(3.25%)	(3.90%)
	First State Bank	\$95,663	\$70,431	\$76,511	92.05%	13.40%	\$4,348	6.43%	1.78%	1.43%	5.19%	(19.74%)	(24.88%)
	Stockmens National Bank in Cotulla	\$95,754	\$16,001	\$83,832	19.09%	46.87%	\$6,384	2.96%	0.59%	0.39%	2.61%	(3.37%)	(5.87%)
	First National Bank of Kemp	\$95,832	\$47,405	\$84,408	56.16%	34.53%	\$3,549	4.33%	0.41%	0.21%	4.15%	12.73%	12.15%
	Unity National Bank of Houston	\$97,094	\$77,455	\$87,659	88.36%	14.95%	\$3,132	4.97%	1.73%	1.38%	3.68%	4.47%	4.90%
	Community Bank	\$98,112	\$70,401	\$87,334	80.61%	25.65%	\$3,504	5.64%	1.02%	0.73%	4.87%	(1.17%)	(2.72%)
	POINTWEST Bank	\$98,343	\$41,039	\$86,535	47.42%	55.09%	\$3,172	3.97%	0.51%	0.41%	3.65%	(5.40%)	(3.58%)
	First National Bank of Evant	\$99,564	\$72,509	\$89,866	80.69%	21.32%	\$3,688	5.16%	0.37%	0.24%	4.93%	1.75%	0.22%
	Business Bank of Texas, N.A.	\$99,948	\$60,940	\$85,972	70.88%	34.42%	\$7,688	4.23%	2.07%	1.27%	3.11%	(17.14%)	(20.44%)
	Texas Financial Bank	\$102,108	\$38,032	\$90,881	41.85%	49.83%	\$4,255	3.53%	0.19%	0.13%	3.43%	(1.81%)	(2.51%)
	First State Bank of Brownsboro	\$102,188	\$58,609	\$90,959	64.43%	23.23%	\$4,258	4.27%	0.58%	0.38%	3.96%	(1.51%)	(3.60%)
	Dominion Bank	\$102,212	\$67,717	\$55,757	121.45%	51.25%	\$3,006	4.38%	1.86%	1.46%	3.59%	264.67%	117.14%
	First National Bank of Floydada	\$102,534	\$60,108	\$89,220	67.37%	32.46%	\$7,324	4.29%	1.36%	0.94%	3.45%	(9.22%)	(12.87%)
	American National Bank of Mount Pleasant	\$103,733	\$54,514	\$89,252	61.08%	36.57%	\$3,842	4.77%	1.27%	0.91%	4.06%	4.78%	2.70%
	Columbus State Bank	\$104,976	\$9,645	\$91,175	10.58%	103.26%	\$8,075	2.89%	0.54%	0.41%	2.68%	(5.02%)	(6.32%)
	First State Bank of Paint Rock	\$105,193	\$49,212	\$89,920	54.73%	46.37%	\$7,514	4.25%	0.40%	0.25%	4.17%	3.54%	2.41%

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 &amp; Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

		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 (%)
Region	Institution Name												
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Cendera Bank, National Association	\$105,641	\$92,445	\$92,021	100.46%	8.37%	\$5,282	6.41%	1.69%	1.32%	5.17%	12.00%	12.58%
	Henderson Federal Savings Bank	\$105,744	\$79,955	\$81,445	98.17%	17.41%	\$4,807	4.88%	1.53%	1.47%	3.76%	(1.32%)	(3.20%)
	Citizens Bank, National Association	\$106,883	\$75,887	\$87,770	86.46%	9.68%	\$4,858	4.95%	1.06%	0.68%	4.42%	3.32%	3.46%
	Community Bank of Snyder	\$110,341	\$35,939	\$96,815	37.12%	74.76%	\$4,598	3.38%	0.67%	0.37%	3.07%	(1.56%)	(2.81%)
	Fannin Bank	\$110,704	\$68,946	\$92,491	74.54%	26.30%	\$3,571	5.34%	1.27%	0.91%	4.54%	14.75%	8.96%
	Dalhart Federal Savings & Loan Association, SSB	\$110,721	\$63,902	\$86,387	73.97%	41.63%	\$3,460	4.88%	1.43%	1.25%	3.89%	(0.29%)	0.88%
	Marion State Bank	\$111,622	\$50,254	\$95,616	52.56%	32.47%	\$6,566	4.10%	0.95%	0.70%	3.56%	10.06%	8.43%
	Panola National Bank	\$115,216	\$54,438	\$101,461	53.65%	49.83%	\$4,801	3.88%	0.50%	0.33%	3.55%	2.34%	0.05%
	First Bank and Trust of Childress	\$115,689	\$56,871	\$105,376	53.97%	15.83%	\$6,805	4.08%	1.98%	1.75%	2.53%	7.98%	6.02%
	One World Bank	\$116,494	\$68,140	\$100,236	67.98%	46.40%	\$5,065	5.15%	2.40%	1.61%	3.73%	22.40%	25.23%
	Mason Bank	\$119,394	\$44,047	\$92,703	47.51%	72.37%	\$6,633	3.79%	0.70%	0.48%	3.51%	(0.61%)	(3.91%)
	First Security State Bank	\$119,494	\$54,172	\$109,486	49.48%	54.80%	\$3,855	3.86%	0.55%	0.33%	3.58%	5.63%	5.40%
	Peoples State Bank	\$119,775	\$41,896	\$107,426	39.00%	42.54%	\$3,864	3.86%	0.83%	0.62%	3.32%	(3.85%)	(6.72%)
	Bank of Houston, National Association	\$119,991	\$78,898	\$80,935	97.48%	43.54%	\$4,615	5.48%	0.88%	0.56%	5.04%	97.84%	71.35%
	First National Bank of Bosque County	\$120,132	\$91,686	\$104,502	87.74%	17.87%	\$3,640	4.68%	0.53%	0.37%	4.37%	(0.67%)	(3.54%)
	Brady National Bank	\$120,588	\$60,668	\$108,229	56.06%	22.41%	\$5,243	3.66%	1.19%	0.87%	2.97%	(1.08%)	(3.71%)
	Normangee State Bank	\$121,254	\$73,008	\$100,645	72.54%	31.64%	\$6,382	5.27%	0.92%	0.65%	4.76%	5.04%	3.88%
	Coleman County State Bank	\$121,930	\$86,267	\$109,657	78.67%	23.96%	\$3,387	5.86%	0.63%	0.41%	5.46%	8.06%	7.58%
	First National Bank of Tom Bean	\$122,119	\$93,758	\$110,261	85.03%	13.04%	\$2,840	5.84%	1.89%	1.58%	4.33%	(7.19%)	(8.91%)
	Johnson City Bank	\$122,453	\$72,796	\$107,484	67.73%	42.06%	\$4,898	4.53%	0.97%	0.61%	3.97%	4.81%	4.91%
	Texas Advantage Community Bank, National Association	\$123,388	\$84,181	\$110,974	75.86%	32.16%	\$5,876	5.05%	1.34%	1.01%	4.08%	18.50%	18.89%
	First National Bank of Eagle Lake	\$125,174	\$82,870	\$91,683	90.39%	17.29%	\$5,007	5.33%	1.07%	0.56%	4.71%	5.90%	(9.70%)
	First Bank & Trust	\$127,397	\$32,148	\$102,418	31.39%	67.08%	\$4,900	2.86%	0.78%	0.46%	2.44%	(29.79%)	(38.60%)
	Austin Capital Bank SSB	\$127,644	\$100,204	\$87,708	114.25%	17.97%	\$857	5.55%	2.23%	2.04%	3.66%	27.61%	32.79%
	Citizens State Bank	\$131,950	\$78,292	\$115,284	67.91%	22.60%	\$4,256	4.80%	0.91%	0.70%	4.17%	6.63%	5.69%
	Farmers State Bank	\$132,536	\$68,422	\$118,432	57.77%	38.05%	\$3,313	4.20%	0.32%	0.18%	4.09%	(2.92%)	(4.28%)
	First National Bank of Fort Stockton	\$132,709	\$79,022	\$117,768	67.10%	20.07%	\$4,576	4.56%	0.44%	0.24%	4.42%	1.77%	2.18%
	West Texas State Bank	\$133,121	\$66,874	\$114,842	58.23%	33.52%	\$5,120	4.26%	0.95%	0.65%	3.73%	(1.37%)	(3.95%)
	Dilley State Bank	\$134,782	\$17,967	\$111,645	16.09%	94.62%	\$7,488	2.77%	0.54%	0.38%	2.44%	9.90%	8.15%
	City National Bank of Colorado City	\$135,147	\$84,175	\$122,386	68.78%	20.73%	\$4,360	4.77%	0.94%	0.75%	4.12%	10.51%	9.93%
	Lone Star Bank	\$135,230	\$115,148	\$118,110	97.49%	14.21%	\$5,635	5.60%	1.94%	1.76%	4.00%	6.19%	8.41%
	First National Bank of Winnsboro	\$136,406	\$87,574	\$102,586	85.37%	20.07%	\$4,547	5.46%	0.90%	0.61%	5.02%	(0.73%)	(5.38%)
	Big Bend Banks, N.A.	\$136,470	\$20,846	\$114,378	18.23%	81.68%	\$4,706	3.18%	0.10%	0.06%	3.47%	7.14%	3.98%
	Bank of South Texas	\$138,027	\$97,079	\$119,612	81.16%	23.71%	\$2,761	7.83%	1.84%	1.31%	6.44%	5.30%	4.77%
	First Texas Bank	\$138,059	\$61,877	\$119,907	51.60%	58.30%	\$4,931	3.88%	0.19%	0.11%	3.78%	0.59%	(0.23%)
	Graham Savings and Loan, SSB	\$138,538	\$101,174	\$109,963	92.01%	28.97%	\$4,469	4.88%	1.61%	1.54%	3.54%	10.08%	16.70%
	First National Bank of Alvin	\$140,382	\$21,937	\$121,544	18.05%	69.47%	\$7,389	2.94%	0.85%	0.45%	2.62%	0.09%	(2.80%)
	Sanger Bank	\$141,406	\$72,431	\$119,805	60.46%	44.70%	\$5,237	4.45%	1.08%	0.77%	3.87%	8.68%	8.35%
	Titan Bank, N.A.	\$142,287	\$92,617	\$123,764	74.83%	33.54%	\$5,691	4.82%	1.32%	0.84%	4.00%	46.68%	49.14%
	Texas National Bank	\$142,789	\$36,166	\$126,590	28.57%	47.92%	\$4,924	3.49%	0.91%	0.65%	2.97%	7.62%	4.98%
	Citizens State Bank	\$142,959	\$95,924	\$127,773	75.07%	16.44%	\$3,108	5.14%	0.70%	0.49%	4.65%	(1.15%)	(1.45%)
	Texas Heritage National Bank	\$143,099	\$105,598	\$107,549	98.19%	20.05%	\$4,336	5.43%	1.52%	1.35%	4.12%	8.85%	11.03%
	Hill Bank & Trust Co.	\$143,279	\$14,880	\$118,792	12.53%	95.83%	\$10,234	2.84%	0.95%	0.66%	2.44%	4.77%	6.26%

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 &amp; Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

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)													
	First State Bank	\$144,835	\$99,027	\$125,168	79.12%	24.03%	\$5,364	4.78%	1.27%	0.90%	3.96%	(2.40%)	(6.78%)
	First State Bank of Odem	\$145,730	\$82,563	\$127,726	64.64%	34.04%	\$3,643	5.28%	0.30%	0.16%	5.15%	2.65%	0.85%
	Texas Heritage Bank	\$146,481	\$117,731	\$130,223	90.41%	20.43%	\$4,069	5.11%	1.17%	0.77%	4.43%	(0.97%)	(1.30%)
	Commercial National Bank of Brady	\$147,924	\$78,939	\$127,976	61.68%	24.89%	\$4,623	4.46%	0.72%	0.51%	4.02%	(5.57%)	(7.16%)
	First State Bank	\$148,144	\$32,602	\$126,117	25.85%	60.85%	\$8,714	3.20%	1.28%	0.88%	2.47%	5.46%	4.63%
	Peoples Bank	\$148,264	\$100,115	\$115,084	86.99%	11.22%	\$3,616	4.46%	1.45%	1.07%	3.43%	(4.86%)	(13.10%)
	First State Bank	\$148,746	\$82,190	\$122,235	67.24%	42.04%	\$4,132	4.60%	1.16%	0.80%	3.88%	(3.72%)	(5.30%)
	First State Bank	\$149,578	\$86,214	\$128,726	66.97%	21.65%	\$3,648	4.92%	1.05%	0.72%	4.32%	(3.27%)	(5.40%)
	Security State Bank	\$151,454	\$105,047	\$129,317	81.23%	13.63%	\$10,097	4.90%	1.40%	0.94%	4.05%	(6.10%)	(10.29%)
	First State Bank of Ben Wheeler, Texas	\$151,537	\$81,037	\$129,931	62.37%	28.79%	\$4,096	4.18%	1.06%	0.80%	3.45%	5.29%	4.76%
	Providence Bank of Texas	\$152,542	\$115,909	\$130,327	88.94%	20.81%	\$6,632	5.41%	1.91%	1.51%	4.02%	2.32%	0.99%
	Texas Hill Country Bank	\$153,347	\$128,022	\$137,340	93.22%	13.02%	\$4,647	5.07%	1.27%	1.02%	4.07%	2.47%	1.25%
	Citizens State Bank	\$155,224	\$122,871	\$139,894	87.83%	21.98%	\$7,761	5.29%	1.37%	1.03%	4.32%	5.21%	4.74%
	Sundown State Bank	\$159,326	\$126,047	\$140,478	89.73%	14.97%	\$4,979	5.39%	1.11%	0.69%	4.85%	2.83%	1.00%
	First State Bank of Bedias	\$160,560	\$95,803	\$133,666	71.67%	41.07%	\$8,028	4.93%	1.06%	0.78%	4.25%	1.64%	(0.31%)
	Bank of Austin	\$163,666	\$114,288	\$130,590	87.52%	36.81%	\$8,614	4.35%	1.42%	0.94%	3.60%	40.77%	54.68%
	Citizens National Bank of Hillsboro	\$165,007	\$49,383	\$138,856	35.56%	65.99%	\$5,893	3.34%	0.84%	0.64%	2.79%	(7.36%)	(7.40%)
	Muenster State Bank	\$165,033	\$48,791	\$128,432	37.99%	67.53%	\$9,169	3.38%	0.54%	0.39%	3.16%	(5.23%)	(16.08%)
	Roscoe State Bank	\$166,464	\$73,806	\$147,005	50.21%	39.64%	\$4,162	4.30%	0.79%	0.49%	4.01%	4.50%	2.04%
	First National Bank of Hereford	\$167,782	\$111,761	\$143,193	78.05%	29.73%	\$4,935	4.94%	0.69%	0.47%	4.54%	(1.03%)	(4.94%)
	Guadalupe Bank	\$168,773	\$106,144	\$153,304	69.24%	36.25%	\$5,274	4.84%	0.64%	0.44%	4.41%	7.71%	7.74%
	First State Bank of Texas	\$169,839	\$120,793	\$145,473	83.03%	20.99%	\$4,355	4.89%	0.71%	0.37%	4.54%	4.67%	5.35%
	Citizens Bank	\$170,333	\$119,056	\$148,758	80.03%	22.31%	\$7,406	5.62%	1.40%	1.13%	4.55%	8.77%	7.60%
	Lamar National Bank	\$174,033	\$122,604	\$151,068	81.16%	25.85%	\$3,481	5.14%	0.71%	0.52%	4.68%	10.77%	7.63%
	Perryton National Bank	\$174,052	\$57,786	\$148,346	38.95%	63.08%	\$8,288	3.51%	0.86%	0.48%	3.15%	1.26%	(1.79%)
	Castroville State Bank	\$174,926	\$115,640	\$155,000	74.61%	18.68%	\$6,032	4.42%	1.22%	1.00%	3.54%	14.64%	13.56%
	Incommons Bank, N.A.	\$177,025	\$122,793	\$148,639	82.61%	11.41%	\$3,000	5.34%	1.33%	1.01%	4.45%	5.84%	6.70%
	Keystone Bank, National Association	\$178,723	\$103,434	\$148,986	69.43%	42.47%	\$5,257	5.61%	1.36%	0.82%	4.92%	183.35%	280.83%
	Anahuac National Bank	\$179,204	\$83,309	\$160,707	51.84%	21.47%	\$5,430	4.80%	0.81%	0.61%	4.28%	63.97%	65.16%
	Bank of DeSoto, National Association	\$180,859	\$114,486	\$160,149	71.49%	37.46%	\$4,521	7.93%	1.35%	0.86%	6.97%	6.17%	7.11%
	First National Bank of Anderson	\$181,387	\$119,838	\$157,673	76.00%	23.29%	\$3,859	4.96%	1.42%	1.00%	4.00%	7.95%	4.66%
	First National Bank of Sterling City	\$181,791	\$27,598	\$167,291	16.50%	60.33%	\$8,657	2.80%	0.41%	0.28%	2.63%	(1.26%)	(4.73%)
	First National Bank of Ballinger	\$182,579	\$128,856	\$161,975	79.55%	16.77%	\$4,347	5.33%	1.07%	0.74%	4.57%	1.76%	0.01%
	Tejas Bank	\$183,590	\$101,724	\$161,396	63.03%	37.34%	\$11,474	4.57%	0.43%	0.22%	4.39%	5.06%	2.89%
	Austin County State Bank	\$184,747	\$136,335	\$161,621	84.35%	19.47%	\$4,506	5.32%	1.43%	1.15%	4.31%	12.78%	10.51%
	First State Bank	\$185,032	\$92,527	\$151,778	60.96%	31.73%	\$4,406	3.83%	1.07%	0.87%	3.05%	3.38%	0.67%
	Captex Bank, National Association	\$185,629	\$116,794	\$155,337	75.19%	16.83%	\$3,502	4.51%	0.59%	0.41%	4.15%	7.95%	9.93%
	Llano National Bank	\$185,835	\$110,262	\$160,803	68.57%	43.36%	\$4,040	4.75%	0.51%	0.35%	4.57%	3.59%	1.35%
	Pearland State Bank	\$188,638	\$44,569	\$165,522	26.93%	70.91%	\$6,987	3.22%	0.60%	0.43%	2.88%	1.04%	(1.50%)
	Cypress Bank, SSB	\$192,417	\$128,061	\$152,605	83.92%	31.70%	\$2,960	5.10%	1.48%	1.29%	3.96%	3.43%	1.62%
	Arrowhead Bank	\$192,942	\$120,540	\$173,067	69.65%	36.13%	\$4,594	4.65%	0.36%	0.23%	4.43%	6.56%	6.11%
	First National Bank of Burleson	\$197,053	\$58,515	\$175,510	33.34%	64.64%	\$5,971	3.76%	0.20%	0.13%	3.92%	(5.99%)	(6.90%)
	City National Bank of Taylor	\$199,904	\$116,719	\$175,586	66.47%	42.00%	\$4,876	4.26%	0.34%	0.25%	4.07%	(6.36%)	(9.59%)
	Interstate Bank, SSB	\$202,222	\$111,894	\$179,090	62.48%	43.80%	\$5,617	4.43%	0.53%	0.40%	4.07%	3.26%	2.60%
	Fayette Savings Bank, SSB	\$203,500	\$166,699	\$181,523	91.83%	7.67%	\$7,017	4.51%	1.41%	1.36%	3.26%	21.63%	29.16%
	Spring Hill State Bank	\$204,514	\$149,976	\$172,842	86.77%	25.73%	\$4,545	4.77%	1.41%	1.10%	3.76%	(0.59%)	1.44%
	HomeBank Texas	\$205,277	\$160,658	\$175,314	91.64%	21.73%	\$5,132	5.34%	1.11%	0.63%	4.77%	11.41%	12.89%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

		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 (%)
Region	Institution Name												
Asset Group A - \$0 to \$250 million in total assets (continued)													
	First National Bank of Giddings	\$206,092	\$127,780	\$178,488	71.59%	15.86%	\$5,570	4.16%	1.27%	0.97%	3.37%	(2.45%)	(6.77%)
	First State Bank	\$208,536	\$128,668	\$186,573	68.96%	32.58%	\$4,965	4.67%	0.62%	0.34%	4.39%	12.75%	11.29%
	Bridge City State Bank	\$210,165	\$73,952	\$186,799	39.59%	62.50%	\$5,389	3.60%	0.62%	0.46%	3.27%	1.17%	(2.56%)
	Texas Brand Bank	\$210,526	\$177,328	\$181,486	97.71%	17.72%	\$5,848	5.61%	1.99%	1.52%	4.30%	4.57%	4.41%
	Crossroads Bank	\$210,774	\$118,519	\$183,569	64.56%	41.70%	\$4,790	4.69%	0.84%	0.66%	4.18%	5.55%	3.01%
	National Bank & Trust	\$211,045	\$94,127	\$173,533	54.24%	32.85%	\$8,117	3.17%	1.50%	1.40%	2.15%	(19.22%)	(29.16%)
	Community National Bank	\$212,547	\$123,608	\$183,262	67.45%	38.44%	\$5,061	4.58%	0.91%	0.57%	4.13%	7.73%	7.52%
	Commercial National Bank of Texarkana	\$213,684	\$134,161	\$194,044	69.14%	20.69%	\$3,010	4.71%	0.39%	0.36%	4.37%	4.75%	7.02%
	Citizens National Bank at Brownwood	\$215,474	\$105,853	\$186,351	56.80%	43.54%	\$4,489	4.34%	0.49%	0.28%	4.15%	6.38%	4.87%
	Texana Bank, National Association	\$216,016	\$185,136	\$194,726	95.08%	9.71%	\$3,131	5.28%	1.81%	1.41%	3.92%	3.27%	14.26%
	First National Bank of Stanton	\$219,232	\$57,775	\$193,344	29.88%	57.54%	\$9,965	3.66%	0.13%	0.05%	3.76%	(2.50%)	(7.19%)
	Yoakum National Bank	\$220,470	\$98,199	\$185,820	52.85%	47.90%	\$7,874	3.63%	1.07%	0.89%	2.87%	(1.99%)	(5.32%)
	Community Bank	\$220,632	\$181,765	\$195,233	93.10%	17.93%	\$5,963	4.43%	0.77%	0.51%	3.98%	0.64%	(1.07%)
	National Bank of Andrews	\$224,469	\$136,254	\$196,995	69.17%	31.03%	\$4,008	5.10%	0.40%	0.21%	4.96%	5.14%	2.94%
	First National Bank	\$225,731	\$152,633	\$173,175	88.14%	15.29%	\$4,907	5.03%	1.59%	1.22%	4.08%	(0.22%)	(14.59%)
	Gilmer National Bank	\$226,776	\$157,225	\$193,559	81.23%	34.03%	\$5,039	4.86%	1.49%	1.25%	3.76%	10.29%	9.91%
	Grandview Bank	\$229,193	\$143,819	\$205,497	69.99%	33.43%	\$6,548	4.84%	0.96%	0.60%	4.34%	17.22%	15.68%
	Jacksboro National Bank	\$235,855	\$112,516	\$202,274	55.63%	34.63%	\$4,625	4.30%	1.00%	0.54%	3.83%	(2.48%)	(7.57%)
	UBank	\$240,149	\$176,268	\$211,190	83.46%	15.90%	\$3,202	5.14%	0.68%	0.37%	4.80%	(7.05%)	1.06%
	TransPecos Banks, SSB	\$242,591	\$154,387	\$220,144	70.13%	26.22%	\$4,852	6.13%	1.34%	0.87%	5.31%	11.01%	10.55%
	First National Bank of Jasper	\$243,616	\$66,869	\$205,000	32.62%	25.09%	\$4,777	3.54%	0.42%	0.30%	3.29%	(7.35%)	(11.62%)
	ValueBank Texas	\$243,667	\$124,849	\$213,572	58.46%	44.92%	\$2,486	4.72%	0.48%	0.25%	4.54%	0.82%	(1.48%)
	First State Bank of Burnet	\$246,165	\$88,200	\$209,492	42.10%	65.26%	\$5,351	4.05%	0.49%	0.32%	3.83%	(0.05%)	(4.60%)
	MINT National Bank	\$249,813	\$180,689	\$219,651	82.26%	29.63%	\$8,922	5.77%	2.38%	2.14%	3.87%	27.63%	29.85%
Average of Asset Group A		\$121,486	\$66,884	\$104,174	62.69%	39.11%	\$4,877	4.58%	0.95%	0.68%	4.00%	5.85%	4.03%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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## Balance Sheet &amp; Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

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	\$250,062	\$173,775	\$198,189	87.68%	21.45%	\$4,387	5.35%	0.96%	0.67%	4.72%	10.78%	10.13%
	First State Bank	\$250,188	\$144,591	\$211,498	68.37%	33.84%	\$5,957	4.25%	1.20%	0.63%	3.63%	2.94%	0.02%
	United Bank of El Paso del Norte	\$254,684	\$184,686	\$215,466	85.71%	21.28%	\$5,306	6.03%	0.90%	0.57%	5.49%	4.93%	13.65%
	First National Bank of Lake Jackson	\$255,139	\$22,218	\$227,830	9.75%	31.08%	\$9,450	2.84%	0.84%	0.65%	2.19%	(5.85%)	(10.32%)
	Lone Star Capital Bank, National Association	\$256,229	\$183,866	\$218,147	84.29%	20.68%	\$3,768	4.62%	0.91%	0.65%	4.04%	7.01%	9.81%
	State Bank of De Kalb	\$260,023	\$221,774	\$225,977	98.14%	14.63%	\$3,514	5.31%	1.30%	0.99%	4.40%	4.60%	4.29%
	Pecos County State Bank	\$261,986	\$101,779	\$237,430	42.87%	19.31%	\$4,295	4.40%	1.06%	0.70%	3.78%	2.37%	0.28%
	Mineola Community Bank, SSB	\$263,506	\$174,447	\$202,279	86.24%	31.20%	\$4,320	4.14%	1.31%	1.17%	3.08%	6.25%	3.05%
	First National Bank of Hughes Springs	\$263,967	\$188,545	\$225,792	83.50%	14.70%	\$2,490	5.62%	0.23%	0.20%	5.53%	(5.41%)	(8.98%)
	Liberty Capital Bank	\$267,555	\$198,931	\$222,063	89.58%	28.27%	\$10,291	4.47%	1.00%	0.59%	3.92%	(6.51%)	(17.40%)
	Hondo National Bank	\$270,387	\$180,417	\$240,903	74.89%	21.82%	\$4,292	4.96%	1.13%	0.88%	4.28%	6.71%	5.83%
	Ozona National Bank	\$273,229	\$127,865	\$241,482	52.95%	52.66%	\$4,018	4.53%	0.26%	0.15%	4.46%	9.35%	8.78%
	Texas State Bank	\$274,197	\$140,547	\$235,087	59.79%	36.30%	\$4,092	4.02%	0.40%	0.23%	3.89%	1.76%	(0.21%)
	First-Lockhart National Bank	\$274,902	\$196,020	\$245,216	79.94%	14.98%	\$4,740	4.65%	1.34%	1.03%	3.67%	0.98%	0.17%
	First National Bank of Weatherford	\$276,125	\$212,423	\$249,071	85.29%	19.40%	\$5,020	5.88%	1.36%	0.90%	5.01%	17.40%	18.27%
	Peoples State Bank of Hallettsville	\$276,777	\$85,941	\$238,583	36.02%	62.40%	\$9,885	3.23%	1.31%	1.09%	2.41%	1.33%	(1.23%)
	TexStar National Bank	\$282,090	\$209,227	\$235,599	88.81%	22.75%	\$7,423	4.90%	1.13%	0.80%	4.14%	11.26%	13.77%
	National Bank of Texas at Fort Worth	\$285,274	\$196,339	\$251,702	78.00%	32.31%	\$4,389	4.66%	1.26%	0.83%	3.90%	2.20%	12.72%
	Waggoner National Bank of Vernon	\$286,725	\$169,934	\$243,551	69.77%	16.27%	\$4,625	5.37%	1.33%	1.15%	4.46%	(3.42%)	(2.57%)
	Worthington National Bank	\$293,093	\$219,234	\$261,812	83.74%	24.54%	\$5,530	4.83%	1.13%	0.61%	4.24%	2.00%	0.39%
	Trinity Bank, N.A.	\$294,995	\$157,475	\$257,231	61.22%	52.18%	\$12,826	4.60%	1.23%	0.79%	3.95%	19.60%	20.02%
	Texas National Bank	\$295,120	\$201,465	\$255,262	78.92%	14.70%	\$3,107	6.07%	1.76%	0.96%	5.10%	(3.74%)	(5.20%)
	Liberty National Bank in Paris	\$295,295	\$168,572	\$245,074	68.78%	31.56%	\$5,906	4.01%	0.83%	0.66%	3.51%	5.62%	6.76%
	Texas Republic Bank, National Association	\$297,575	\$249,065	\$234,708	106.12%	17.21%	\$5,723	6.11%	1.73%	1.32%	4.93%	21.37%	18.73%
	Fort Hood National Bank	\$297,604	\$112,274	\$263,985	42.53%	60.29%	\$4,442	3.24%	0.43%	0.25%	3.04%	8.45%	8.18%
	Heritage Bank	\$298,294	\$267,110	\$257,490	103.74%	5.26%	\$4,452	5.74%	1.04%	0.73%	5.04%	7.35%	6.24%
	Charter Bank	\$299,400	\$171,975	\$246,591	69.74%	45.72%	\$5,544	6.86%	0.93%	0.55%	6.69%	8.17%	8.57%
	Shelby Savings Bank, SSB	\$302,135	\$219,609	\$244,541	89.80%	21.76%	\$3,555	5.21%	1.30%	1.05%	4.26%	2.74%	5.15%
	Citizens State Bank	\$307,307	\$148,404	\$271,720	54.62%	53.52%	\$8,780	3.82%	1.05%	0.78%	3.30%	9.66%	7.87%
	First Texas Bank	\$315,572	\$116,646	\$279,322	41.76%	64.48%	\$4,641	3.52%	0.19%	0.11%	3.42%	9.42%	10.23%
	MCBank	\$316,163	\$136,973	\$280,403	48.85%	43.93%	\$3,856	4.17%	0.48%	0.32%	3.99%	0.39%	(2.06%)
	Texas Champion Bank	\$318,380	\$223,641	\$239,842	93.25%	21.26%	\$3,249	5.26%	0.80%	0.48%	4.78%	(0.54%)	(5.10%)
	Alliance Bank Central Texas	\$318,454	\$240,075	\$275,555	87.12%	20.27%	\$5,491	4.70%	1.76%	1.45%	3.29%	1.17%	0.73%
	First Liberty National Bank	\$323,553	\$205,471	\$279,941	73.40%	23.25%	\$4,314	4.94%	0.47%	0.44%	4.59%	7.11%	7.31%
	Texan Bank, National Association	\$329,200	\$282,454	\$286,720	98.51%	13.74%	\$5,580	5.59%	2.14%	1.77%	4.01%	13.57%	18.12%
	First National Bank in Port Lavaca	\$330,647	\$168,980	\$295,338	57.22%	28.74%	\$6,888	3.77%	0.99%	0.80%	3.07%	5.37%	3.38%
	Farmers State Bank	\$333,030	\$182,653	\$285,130	64.06%	38.15%	\$4,111	4.52%	1.06%	0.76%	3.84%	(0.44%)	(2.19%)
	First State Bank of Livingston	\$335,517	\$150,170	\$278,890	53.85%	36.97%	\$3,608	3.96%	1.00%	0.56%	3.52%	(1.20%)	(2.99%)
	TrustTexas Bank, SSB	\$342,982	\$176,594	\$297,098	59.44%	45.49%	\$4,132	4.13%	0.81%	0.71%	3.57%	3.62%	0.86%
	Lamesa National Bank	\$347,424	\$100,124	\$309,730	32.33%	55.00%	\$12,408	3.11%	1.37%	0.93%	2.28%	(1.10%)	(3.46%)
	Western Bank	\$347,786	\$254,003	\$292,741	86.77%	10.28%	\$4,968	5.31%	1.15%	0.84%	4.47%	59.30%	45.42%
	T Bank, National Association	\$351,008	\$299,276	\$281,449	106.33%	6.28%	\$4,333	5.92%	2.24%	1.89%	4.19%	19.69%	11.77%
	First Commercial Bank, National Association	\$352,708	\$206,233	\$315,414	65.38%	35.34%	\$4,150	4.76%	0.70%	0.36%	4.44%	9.91%	9.71%
	Frontier Bank of Texas	\$360,718	\$272,944	\$312,394	87.37%	20.25%	\$6,559	5.36%	1.70%	1.34%	4.12%	49.35%	49.02%

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 &amp; Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

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)													
	Oakwood Bank	\$373,421	\$271,246	\$316,037	85.83%	28.14%	\$8,684	4.90%	2.48%	2.12%	3.10%	54.82%	63.21%
	Brenham National Bank	\$379,200	\$168,069	\$335,231	50.14%	53.01%	\$6,538	4.07%	0.63%	0.37%	3.81%	8.12%	5.96%
	Bank of Texas	\$379,987	\$304,668	\$302,177	100.82%	21.35%	\$15,833	5.03%	1.75%	1.12%	4.03%	1.50%	(7.51%)
	Wellington State Bank	\$386,020	\$235,485	\$329,964	71.37%	17.63%	\$3,541	4.84%	0.73%	0.51%	4.42%	(3.92%)	(6.20%)
	Classic Bank, National Association	\$389,833	\$290,763	\$318,100	91.41%	13.30%	\$4,641	4.50%	1.45%	0.99%	3.53%	7.89%	(0.06%)
	International Bank of Commerce	\$397,497	\$158,596	\$295,849	53.61%	33.07%	\$2,944	4.01%	0.92%	0.64%	3.43%	(9.85%)	(4.59%)
	Texas First State Bank	\$398,238	\$175,552	\$362,772	48.39%	35.29%	\$5,689	3.42%	1.12%	0.90%	2.62%	0.43%	(0.07%)
	State National Bank of Big Spring	\$399,991	\$102,674	\$353,505	29.04%	77.05%	\$12,121	2.98%	0.36%	0.18%	2.86%	2.63%	(0.68%)
	SouthTrust Bank, N.A.	\$401,187	\$198,149	\$355,273	55.77%	43.55%	\$4,094	4.36%	0.55%	0.38%	3.97%	8.55%	8.70%
	First National Bank of Livingston	\$401,671	\$123,656	\$342,158	36.14%	62.96%	\$4,617	3.22%	0.32%	0.18%	3.10%	7.99%	7.48%
	First National Bank Baird	\$401,882	\$341,706	\$360,146	94.88%	11.21%	\$3,294	5.91%	1.03%	0.67%	5.27%	(4.90%)	(0.43%)
	Sage Capital Bank	\$406,526	\$261,906	\$356,383	73.49%	22.05%	\$4,620	4.86%	1.17%	0.74%	4.16%	0.34%	(0.85%)
	Schertz Bank & Trust	\$406,983	\$331,519	\$353,103	93.89%	13.73%	\$6,460	5.07%	1.65%	1.33%	3.88%	(0.47%)	(1.48%)
	Falls City National Bank	\$407,014	\$114,279	\$357,674	31.95%	55.30%	\$15,075	3.65%	0.21%	0.13%	3.57%	(0.08%)	(2.40%)
	Karnes County National Bank of Karnes City	\$407,731	\$60,166	\$362,850	16.58%	74.19%	\$12,355	3.04%	0.15%	0.09%	3.05%	(1.90%)	(5.37%)
	Citizens National Bank	\$414,287	\$257,042	\$366,002	70.23%	25.57%	\$4,874	4.11%	0.89%	0.85%	3.40%	(0.65%)	(0.49%)
	First National Bank of Gilmer	\$414,952	\$254,282	\$362,388	70.17%	25.17%	\$3,807	5.07%	1.32%	1.05%	4.10%	13.29%	13.00%
	Citizens Bank	\$418,535	\$274,204	\$339,063	80.87%	34.72%	\$3,912	4.80%	0.97%	0.47%	4.25%	(0.68%)	(2.12%)
	Texas Bank Financial	\$420,725	\$358,594	\$379,623	94.46%	13.62%	\$3,790	6.71%	2.41%	2.16%	4.73%	27.67%	27.54%
	First Community Bank	\$421,708	\$311,830	\$367,888	84.76%	21.54%	\$2,721	6.04%	0.86%	0.46%	5.70%	(0.36%)	(2.43%)
	AccessBank Texas	\$424,206	\$319,417	\$383,646	83.26%	22.96%	\$5,892	4.83%	1.48%	1.12%	3.75%	15.37%	15.57%
	Bank and Trust, SSB	\$426,811	\$288,482	\$367,354	78.53%	10.14%	\$3,527	4.34%	0.56%	0.33%	4.10%	4.57%	(1.58%)
	West Texas State Bank	\$431,288	\$200,662	\$374,694	53.55%	53.48%	\$4,588	4.48%	0.51%	0.19%	4.31%	4.41%	2.87%
	First National Bank of Sonora	\$439,573	\$301,842	\$355,998	84.79%	26.05%	\$5,111	5.20%	1.16%	0.82%	4.41%	5.09%	5.89%
	American State Bank	\$440,176	\$342,556	\$389,617	87.92%	11.25%	\$3,762	5.94%	1.33%	0.94%	5.00%	71.08%	89.12%
	American Bank, National Association	\$446,913	\$314,144	\$385,008	81.59%	24.55%	\$4,607	4.58%	1.17%	0.71%	3.85%	4.57%	5.19%
	First Federal Community Bank, SSB	\$447,699	\$374,442	\$366,176	102.26%	11.96%	\$5,267	4.82%	1.38%	1.28%	3.61%	4.32%	7.22%
	Herring Bank	\$448,229	\$318,913	\$407,127	78.33%	18.26%	\$2,668	5.13%	1.25%	0.90%	4.26%	12.70%	22.13%
	Southwest Bank	\$448,433	\$277,070	\$406,847	68.10%	35.91%	\$4,191	5.38%	0.31%	0.12%	5.28%	9.83%	11.63%
	Bank of Brenham, National Association	\$455,221	\$70,388	\$386,021	18.23%	53.59%	\$17,509	3.44%	1.94%	1.81%	2.32%	16.32%	10.51%
	Community Bank & Trust, Waco, Texas	\$460,101	\$315,103	\$388,904	81.02%	33.77%	\$4,260	4.45%	0.96%	0.67%	3.91%	2.88%	0.70%
	First State Bank	\$460,317	\$298,113	\$402,492	74.07%	16.41%	\$4,603	4.39%	0.97%	0.62%	3.83%	(2.95%)	(4.96%)
	First National Bank of Huntsville	\$465,614	\$258,425	\$401,755	64.32%	26.79%	\$4,610	3.92%	0.84%	0.55%	3.47%	(1.22%)	(3.33%)
	Capital Bank	\$468,379	\$359,608	\$418,646	85.90%	21.97%	\$5,147	5.23%	1.43%	0.73%	4.34%	12.75%	11.83%
	First Bank	\$469,037	\$385,739	\$410,869	93.88%	16.01%	\$2,950	5.82%	0.85%	0.50%	5.25%	15.56%	14.68%
	First Community Bank	\$477,068	\$305,427	\$428,544	71.27%	19.13%	\$3,910	5.29%	1.06%	0.68%	4.68%	13.15%	11.29%
	First National Bank of Mertzon	\$478,072	\$58,052	\$443,470	13.09%	81.32%	\$15,422	2.49%	0.29%	0.20%	2.33%	10.45%	9.82%
	Texas Security Bank	\$488,606	\$404,469	\$423,002	95.62%	18.51%	\$9,048	4.84%	1.51%	1.05%	3.91%	3.53%	3.02%
	First National Bank of McGregor	\$488,862	\$430,630	\$428,115	100.59%	9.48%	\$5,820	6.52%	2.13%	1.98%	4.71%	25.34%	18.76%
	Texas Bank	\$489,137	\$294,484	\$410,023	71.82%	26.44%	\$3,421	5.24%	1.69%	1.41%	4.12%	(1.99%)	2.70%
	Bank of the West	\$493,399	\$361,550	\$443,164	81.58%	22.92%	\$4,984	5.05%	1.14%	0.46%	4.48%	0.52%	(0.47%)
	TexasBank	\$497,431	\$359,698	\$425,651	84.51%	24.99%	\$4,363	5.08%	0.90%	0.57%	4.63%	2.91%	2.61%
	First State Bank	\$499,645	\$372,189	\$448,335	83.02%	23.92%	\$3,873	5.57%	0.35%	0.34%	5.32%	4.54%	3.40%
Average of Asset Group B		\$365,041	\$225,868	\$315,240	71.81%	29.86%	\$5,742	4.73%	1.08%	0.78%	4.04%	7.70%	6.98%

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 &amp; Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

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 State Bank and Trust Company	\$505,165	\$182,256	\$357,408	50.99%	36.65%	\$8,419	3.82%	1.32%	1.12%	2.93%	4.03%	(5.12%)
	MapleMark Bank	\$511,469	\$417,887	\$434,203	96.24%	17.64%	\$10,029	4.64%	2.29%	2.05%	2.87%	88.12%	120.68%
	Commerce Bank	\$516,021	\$193,979	\$404,777	47.92%	63.42%	\$9,215	3.75%	0.92%	0.63%	3.18%	(16.88%)	(24.15%)
	Southwestern National Bank	\$516,878	\$425,929	\$426,854	99.78%	16.49%	\$5,018	4.87%	1.69%	1.45%	3.59%	29.59%	27.09%
	Texas Citizens Bank, National Association	\$520,939	\$434,061	\$420,721	103.17%	14.54%	\$4,530	5.60%	1.79%	1.15%	4.51%	(8.42%)	(6.01%)
	First National Bank	\$529,832	\$496,812	\$416,500	119.28%	2.84%	\$5,352	5.23%	1.59%	1.24%	4.18%	15.22%	11.23%
	Tolleson Private Bank	\$541,674	\$410,086	\$488,809	83.89%	26.77%	\$13,212	3.71%	0.94%	0.77%	3.02%	6.66%	6.16%
	Peoples Bank	\$542,922	\$378,336	\$481,988	78.49%	27.16%	\$5,171	5.05%	1.37%	0.79%	4.10%	12.65%	12.15%
	Pointbank	\$543,306	\$322,603	\$477,214	67.60%	19.49%	\$4,644	4.45%	1.05%	0.55%	4.03%	(0.53%)	(2.67%)
	Fayetteville Bank	\$545,542	\$86,136	\$477,234	18.05%	59.11%	\$16,532	3.41%	1.89%	1.94%	2.25%	11.74%	9.46%
	R Bank	\$546,956	\$432,781	\$467,678	92.54%	13.78%	\$4,756	5.03%	1.57%	1.03%	3.97%	16.34%	14.29%
	Rio Bank	\$554,406	\$338,742	\$482,118	70.26%	20.05%	\$3,030	6.09%	1.71%	1.13%	4.96%	8.30%	8.81%
	Pilgrim Bank	\$555,679	\$344,658	\$444,147	77.60%	21.47%	\$5,098	4.34%	1.36%	0.76%	3.46%	(4.30%)	(3.60%)
	Texas National Bank of Jacksonville	\$559,014	\$500,719	\$467,305	107.15%	8.27%	\$5,823	5.35%	1.96%	1.71%	3.83%	6.89%	6.52%
	Plains State Bank	\$561,838	\$454,478	\$500,896	90.73%	16.11%	\$8,644	5.70%	2.13%	1.75%	4.16%	23.84%	24.73%
	Kleberg Bank, N.A.	\$563,528	\$347,850	\$439,777	79.10%	19.38%	\$3,941	4.46%	0.67%	0.51%	3.97%	8.87%	0.22%
	Round Top State Bank	\$596,323	\$381,362	\$525,484	72.57%	30.83%	\$8,058	4.10%	1.40%	1.01%	3.23%	8.59%	7.13%
	First National Bank of Albany	\$603,524	\$394,096	\$523,260	75.32%	31.71%	\$7,838	5.45%	1.66%	0.88%	4.48%	2.53%	1.72%
	First National Bank of Bastrop	\$608,036	\$364,221	\$534,753	68.11%	25.36%	\$4,826	4.68%	1.22%	0.78%	4.06%	9.18%	8.04%
	First National Bank of Granbury	\$621,571	\$338,230	\$544,634	62.10%	42.08%	\$4,036	4.23%	0.89%	0.53%	3.81%	5.11%	3.20%
	Bank and Trust of Bryan/College Station	\$629,797	\$442,139	\$554,075	79.80%	21.29%	\$7,588	4.61%	1.07%	0.49%	4.10%	3.47%	1.25%
	Security State Bank	\$631,651	\$374,757	\$543,484	68.95%	19.35%	\$7,703	4.02%	1.23%	0.89%	3.19%	2.11%	(0.67%)
	HomeTown Bank, N.A.	\$632,872	\$425,575	\$551,470	77.17%	27.29%	\$5,860	4.71%	1.01%	0.72%	4.13%	8.88%	6.96%
	Ciera Bank	\$632,976	\$451,111	\$548,769	82.20%	21.14%	\$5,504	5.46%	1.46%	0.76%	4.61%	15.46%	18.69%
	Citizens State Bank	\$642,233	\$416,962	\$563,109	74.05%	18.39%	\$5,308	5.28%	0.99%	0.93%	4.50%	12.94%	11.49%
	National United	\$644,643	\$408,476	\$574,707	71.08%	29.73%	\$4,029	4.67%	0.61%	0.56%	4.17%	8.97%	8.99%
	United Texas Bank	\$645,537	\$351,934	\$491,374	71.62%	48.70%	\$17,932	4.20%	2.35%	1.79%	2.54%	54.33%	43.77%
	Crockett National Bank	\$651,626	\$579,006	\$451,866	128.14%	5.77%	\$1,969	5.11%	1.38%	1.19%	4.06%	1.75%	(10.51%)
	First Texas Bank	\$651,903	\$235,643	\$591,529	39.84%	65.45%	\$6,391	3.26%	0.27%	0.16%	3.11%	(3.14%)	(4.16%)
	Texas Gulf Bank, National Association	\$694,121	\$420,270	\$625,873	67.15%	31.15%	\$6,310	4.37%	1.19%	0.63%	3.73%	21.31%	27.58%
	Citizens 1st Bank	\$704,802	\$251,734	\$449,563	56.00%	51.73%	\$11,187	3.78%	1.55%	1.42%	2.91%	(4.34%)	(11.93%)
	First National Bank of Bellville	\$710,519	\$173,159	\$597,430	28.98%	50.04%	\$14,210	3.70%	1.85%	1.64%	2.61%	5.27%	1.55%
	Benchmark Bank	\$713,189	\$498,475	\$645,871	77.18%	26.06%	\$5,022	4.97%	1.08%	0.62%	4.37%	29.84%	31.49%
	Pegasus Bank	\$726,274	\$397,007	\$671,660	59.11%	45.95%	\$16,139	4.21%	1.10%	0.66%	3.57%	18.18%	17.11%
	NewFirst National Bank	\$727,596	\$529,393	\$635,156	83.35%	27.23%	\$7,276	5.54%	1.09%	0.50%	4.95%	2.85%	2.65%
	Community National Bank & Trust of Texas	\$746,542	\$529,526	\$636,960	83.13%	16.01%	\$4,057	5.17%	0.79%	0.47%	4.73%	(0.88%)	(2.19%)
	Central Bank	\$748,533	\$602,720	\$656,125	91.86%	10.87%	\$5,162	6.51%	1.45%	0.86%	5.61%	(2.27%)	(6.20%)
	Legend Bank, N.A.	\$765,411	\$495,194	\$671,576	73.74%	19.86%	\$4,639	5.05%	0.77%	0.57%	4.53%	13.60%	15.82%
	City National Bank of Sulphur Springs	\$774,938	\$557,086	\$673,507	82.71%	25.20%	\$3,604	5.30%	0.73%	0.68%	4.68%	9.60%	8.14%
	Wallis Bank	\$779,720	\$585,786	\$658,331	88.98%	23.06%	\$4,873	6.65%	1.98%	1.24%	5.45%	11.22%	20.98%
	Centennial Bank	\$782,612	\$579,618	\$670,465	86.45%	5.72%	\$4,772	5.04%	1.33%	0.76%	4.21%	(3.48%)	(9.76%)
	First Command Bank	\$786,542	\$323,027	\$710,427	45.47%	58.39%	\$9,476	3.66%	0.15%	0.15%	3.52%	1.17%	(1.39%)
	Commercial Bank of Texas, N.A.	\$786,709	\$504,218	\$699,398	72.09%	19.02%	\$3,875	4.50%	0.47%	0.42%	4.09%	10.77%	10.16%
	First National Bank of Shiner	\$806,999	\$125,306	\$698,014	17.95%	63.51%	\$13,229	3.45%	1.62%	1.42%	2.61%	12.05%	7.51%
	Bank of San Antonio	\$813,553	\$666,305	\$721,164	92.39%	17.23%	\$5,611	4.58%	1.23%	0.88%	3.78%	9.12%	8.02%
	American National Bank & Trust	\$819,424	\$607,865	\$713,608	85.18%	10.70%	\$4,139	4.80%	1.74%	1.31%	3.63%	15.85%	18.73%
	State Bank of Texas	\$823,039	\$624,201	\$676,130	92.32%	25.33%	\$9,248	8.04%	2.19%	1.90%	6.37%	(13.98%)	(17.45%)
	Industry State Bank	\$835,632	\$195,152	\$721,118	27.06%	60.32%	\$7,597	3.69%	1.91%	1.68%	2.58%	9.06%	7.73%

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 &amp; Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

		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 (%)
Region	Institution Name												
Asset Group C - \$501 million to \$1 billion in total assets (continued)													
	First National Bank of Central Texas	\$856,007	\$736,096	\$752,073	97.88%	6.50%	\$9,106	5.00%	1.07%	0.79%	4.25%	0.67%	(0.56%)
	SouthStar Bank, S.S.B.	\$860,573	\$659,214	\$593,327	111.10%	11.99%	\$5,552	5.68%	1.25%	1.01%	4.74%	36.03%	15.49%
	Vista Bank	\$863,597	\$678,115	\$731,305	92.73%	16.71%	\$5,796	5.52%	1.58%	1.18%	4.42%	10.11%	5.85%
	Security Bank	\$921,688	\$504,046	\$785,489	64.17%	36.53%	\$5,237	5.34%	0.22%	0.07%	5.28%	7.61%	7.29%
	Central National Bank	\$928,934	\$763,554	\$785,900	97.16%	15.31%	\$9,676	4.68%	1.13%	0.83%	3.87%	6.78%	6.60%
	Third Coast Bank, SSB	\$933,854	\$781,118	\$801,354	97.47%	15.11%	\$6,226	5.94%	2.05%	1.89%	4.17%	13.94%	11.72%
	Affiliated Bank, National Association	\$950,580	\$786,431	\$792,486	99.24%	12.75%	\$4,527	6.14%	2.14%	1.76%	4.51%	35.28%	48.46%
	Lone Star State Bank of West Texas	\$968,164	\$727,965	\$845,357	86.11%	23.76%	\$10,639	4.84%	1.58%	1.00%	3.96%	8.57%	8.48%
	American Bank of Commerce	\$971,035	\$603,678	\$822,973	73.35%	23.94%	\$5,746	4.64%	1.11%	0.78%	3.84%	0.20%	(3.65%)
	Alliance Bank	\$972,034	\$511,299	\$825,483	61.94%	29.27%	\$4,282	3.88%	0.85%	0.64%	3.33%	40.45%	35.25%
	Citizens State Bank	\$978,882	\$178,599	\$839,363	21.28%	62.84%	\$9,789	3.50%	1.78%	1.54%	2.55%	9.62%	5.33%
	Texas Regional Bank	\$987,184	\$597,693	\$870,642	68.65%	28.80%	\$3,871	4.92%	1.07%	0.72%	4.23%	14.40%	16.22%
	Dallas Capital Bank, National Association	\$988,352	\$774,967	\$569,931	135.98%	13.11%	\$14,752	4.16%	1.94%	1.65%	2.62%	21.03%	6.32%
	Golden Bank, National Association	\$991,869	\$745,872	\$833,471	89.49%	26.25%	\$7,689	5.27%	1.78%	1.52%	3.94%	12.88%	12.68%
Average of Asset Group C		\$718,174	\$462,024	\$605,930	76.80%	27.11%	\$7,158	4.80%	1.35%	1.01%	3.91%	11.21%	9.67%

## Asset Group D - Over \$1 billion in total assets

	FirstBank Southwest	\$1,008,841	\$640,677	\$894,486	71.63%	22.77%	\$5,147	4.30%	1.12%	0.60%	3.60%	1.61%	(0.23%)
	International Bank of Commerce	\$1,055,317	\$625,253	\$836,966	74.70%	34.47%	\$4,397	4.82%	0.79%	0.49%	4.38%	5.09%	3.77%
	Texas Exchange Bank, SSB	\$1,079,006	\$270,475	\$661,117	40.91%	62.93%	\$49,046	4.59%	1.79%	2.34%	2.55%	55.63%	(1.78%)
	Security State Bank & Trust	\$1,090,241	\$714,678	\$907,261	78.77%	18.05%	\$3,922	5.11%	0.88%	0.54%	4.70%	8.13%	7.89%
	Texas First Bank	\$1,096,591	\$657,557	\$965,748	68.09%	26.96%	\$5,375	4.52%	0.73%	0.32%	4.25%	0.76%	(0.16%)
	Colonial Savings, F.A.	\$1,121,689	\$569,487	\$832,123	68.44%	33.76%	\$1,882	5.16%	1.41%	0.55%	4.63%	14.58%	51.53%
	First State Bank	\$1,136,858	\$653,230	\$1,015,505	64.33%	29.08%	\$4,226	4.53%	1.02%	0.50%	3.99%	6.25%	7.86%
	First Bank & Trust	\$1,158,320	\$652,172	\$903,410	72.19%	35.14%	\$6,734	5.34%	1.17%	0.93%	4.48%	5.81%	6.47%
	Citizens National Bank of Texas	\$1,162,044	\$956,008	\$1,030,869	92.74%	14.05%	\$6,492	5.34%	0.45%	0.25%	5.09%	5.28%	4.26%
	Horizon Bank, SSB	\$1,178,155	\$880,965	\$1,061,025	83.03%	22.08%	\$6,930	5.50%	1.43%	0.70%	4.76%	25.23%	23.55%
	Moody National Bank	\$1,194,766	\$785,710	\$1,018,285	77.16%	25.62%	\$6,159	4.60%	1.54%	0.79%	3.92%	25.94%	28.89%
	Falcon International Bank	\$1,260,172	\$818,161	\$1,093,336	74.83%	25.67%	\$3,500	5.00%	1.13%	0.87%	4.18%	12.68%	12.03%
	North Dallas Bank & Trust Co.	\$1,280,421	\$642,750	\$1,109,271	57.94%	50.57%	\$8,369	3.19%	0.84%	0.60%	2.67%	(2.41%)	(4.43%)
	West Texas National Bank	\$1,306,928	\$738,785	\$1,149,605	64.26%	45.31%	\$7,554	4.29%	0.80%	0.40%	3.97%	(11.52%)	(14.39%)
	First United Bank	\$1,358,402	\$971,198	\$1,072,979	90.51%	10.08%	\$6,500	5.07%	1.57%	1.15%	4.02%	4.32%	(4.23%)
	Community National Bank	\$1,381,285	\$841,085	\$1,219,213	68.99%	36.13%	\$6,515	4.56%	0.12%	0.23%	4.47%	2.91%	0.99%
	Texas Community Bank	\$1,433,493	\$857,263	\$1,257,854	68.15%	28.17%	\$6,699	4.26%	0.99%	0.61%	3.70%	(0.60%)	(2.91%)
	Pinnacle Bank	\$1,483,744	\$937,783	\$1,277,923	73.38%	30.15%	\$6,395	4.71%	0.91%	0.71%	4.05%	14.37%	16.43%
	American Bank, National Association	\$1,516,046	\$898,710	\$1,362,481	65.96%	36.64%	\$5,657	4.19%	0.49%	0.28%	3.95%	14.30%	11.97%
	AimBank	\$1,545,971	\$1,011,704	\$1,349,362	74.98%	22.94%	\$6,362	5.10%	1.56%	0.91%	4.10%	13.79%	12.69%
	Extraco Banks, National Association	\$1,550,522	\$998,546	\$1,246,309	80.12%	26.06%	\$4,684	4.02%	0.84%	0.62%	3.60%	11.31%	8.37%
	Beal Bank, SSB	\$1,593,604	\$1,024,652	\$1,028,433	99.63%	30.53%	\$7,625	7.06%	2.23%	2.13%	5.34%	(36.00%)	(34.57%)
	American Momentum Bank	\$1,658,912	\$1,264,591	\$1,395,799	90.60%	17.42%	\$6,011	5.49%	1.29%	0.77%	4.79%	69.78%	91.61%
	Pioneer Bank, SSB	\$1,687,303	\$994,923	\$1,078,193	92.28%	31.20%	\$7,959	4.36%	1.88%	1.41%	2.80%	11.49%	11.77%
	FirstCapital Bank of Texas, N.A.	\$1,691,056	\$1,325,969	\$1,387,462	95.57%	11.99%	\$6,061	6.67%	1.70%	0.85%	5.68%	67.53%	54.92%
	First State Bank of Uvalde	\$1,784,798	\$417,182	\$1,602,140	26.04%	60.39%	\$14,054	3.11%	1.03%	0.81%	2.35%	3.90%	1.08%
	BTH Bank, National Association	\$1,807,038	\$1,316,352	\$1,538,957	85.54%	18.15%	\$14,934	4.80%	1.96%	1.68%	3.47%	(7.52%)	8.73%
	Austin Bank, Texas National Association	\$1,842,784	\$1,381,432	\$1,516,094	91.12%	14.62%	\$3,831	5.05%	0.80%	0.37%	4.62%	3.77%	1.93%

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 &amp; Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

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)													
	Jefferson Bank	\$1,863,311	\$1,361,438	\$1,675,074	81.28%	23.58%	\$5,370	4.39%	1.11%	0.65%	3.67%	(2.96%)	(0.94%)
	WestStar Bank	\$1,863,705	\$1,367,137	\$1,601,803	85.35%	20.83%	\$5,842	4.86%	0.96%	0.47%	4.32%	2.94%	2.94%
	American First National Bank	\$1,870,513	\$1,558,165	\$1,644,016	94.78%	17.06%	\$8,313	5.75%	1.97%	1.61%	4.20%	23.79%	24.84%
	Spirit of Texas Bank, SSB	\$1,959,519	\$1,490,415	\$1,610,346	92.55%	10.57%	\$5,780	5.62%	1.42%	1.07%	4.66%	44.90%	44.18%
	Vantage Bank Texas	\$1,995,378	\$1,530,669	\$1,701,724	89.95%	19.12%	\$4,366	5.28%	1.33%	0.60%	4.53%	5.48%	5.45%
	First National Bank Texas	\$2,033,120	\$1,073,743	\$1,735,187	61.88%	41.95%	\$705	3.75%	0.54%	0.18%	3.68%	11.30%	12.01%
	Lone Star National Bank	\$2,172,196	\$1,179,645	\$1,858,023	63.49%	19.33%	\$3,481	4.53%	1.17%	0.99%	3.61%	(2.26%)	(5.28%)
	Guaranty Bank & Trust, N.A.	\$2,325,537	\$1,740,830	\$1,968,011	88.46%	9.65%	\$4,886	4.79%	1.54%	1.14%	3.74%	3.45%	6.57%
	VeraBank, National Association	\$2,398,767	\$1,387,182	\$2,129,706	65.13%	26.11%	\$5,039	4.46%	0.66%	0.48%	4.05%	5.21%	4.40%
	TIB The Independent BankersBank, National Association	\$2,633,523	\$1,218,222	\$2,270,678	53.65%	41.18%	\$9,176	3.63%	2.24%	1.94%	1.92%	6.39%	28.27%
	Texas Bank and Trust Company	\$2,635,522	\$2,119,192	\$2,303,236	92.01%	16.99%	\$5,537	4.60%	1.21%	0.65%	3.87%	5.67%	4.82%
	City Bank	\$2,793,705	\$2,012,745	\$2,354,142	85.50%	17.87%	\$4,595	5.09%	1.38%	1.07%	4.09%	4.08%	3.13%
	Inwood National Bank	\$2,959,466	\$1,810,779	\$2,590,513	69.90%	31.89%	\$13,391	4.07%	1.31%	0.66%	3.32%	6.73%	6.90%
	American National Bank of Texas	\$3,251,591	\$2,052,409	\$2,871,826	71.47%	11.09%	\$6,376	4.11%	0.63%	0.28%	3.85%	4.04%	0.68%
	CommunityBank of Texas, N.A.	\$3,432,117	\$2,676,823	\$2,788,925	95.98%	15.58%	\$6,810	5.01%	0.65%	0.58%	4.49%	6.18%	(1.09%)
	Happy State Bank	\$3,677,441	\$2,564,757	\$2,953,672	86.83%	12.34%	\$5,136	5.25%	1.40%	0.79%	4.39%	9.02%	4.20%
	Broadway National Bank	\$3,820,100	\$2,196,579	\$3,271,047	67.15%	26.29%	\$6,201	3.92%	0.67%	0.40%	3.59%	6.07%	5.23%
	Allegiance Bank	\$4,902,178	\$3,886,004	\$3,959,108	98.15%	15.10%	\$8,423	5.48%	1.82%	1.02%	4.29%	7.11%	10.54%
	TBK Bank, SSB	\$5,014,616	\$4,215,379	\$3,702,684	113.85%	7.97%	\$4,559	7.24%	1.48%	1.09%	6.13%	14.43%	8.75%
	Amarillo National Bank	\$5,389,648	\$4,325,142	\$4,644,749	93.12%	12.93%	\$6,416	5.16%	1.32%	1.18%	4.03%	31.19%	34.72%
	Wells Fargo Bank South Central, National Association	\$5,594,680	\$5,070,520	\$4,661,958	108.76%	3.50%	\$1,398,670	4.12%	0.41%	0.41%	3.76%	(28.83%)	(34.53%)
	Woodforest National Bank	\$6,307,633	\$4,207,276	\$5,617,417	74.90%	31.08%	\$1,261	4.49%	0.61%	0.55%	3.93%	8.64%	6.97%
	Southside Bank	\$6,537,453	\$3,500,917	\$4,512,995	77.57%	29.14%	\$7,764	4.20%	1.48%	1.18%	3.22%	9.15%	2.30%
	Veritex Community Bank	\$7,958,983	\$5,898,319	\$5,892,550	100.10%	17.37%	\$12,004	5.35%	1.97%	1.41%	4.08%	197.47%	161.71%
	First Financial Bank, National Association	\$8,081,774	\$4,140,815	\$6,505,827	63.65%	21.27%	\$6,663	4.33%	0.68%	0.38%	4.05%	6.55%	4.66%
	International Bank of Commerce	\$8,525,807	\$5,223,852	\$6,272,695	83.28%	23.46%	\$3,542	4.93%	0.90%	0.57%	4.42%	0.89%	5.41%
	NexBank SSB	\$10,157,505	\$7,287,204	\$7,856,797	92.75%	11.00%	\$116,753	3.45%	1.56%	1.60%	2.02%	29.74%	71.24%
	PlainsCapital Bank	\$11,095,771	\$8,747,295	\$8,430,960	103.75%	10.58%	\$3,021	5.02%	1.47%	0.85%	4.06%	13.07%	6.00%
	Independent Bank	\$14,954,237	\$11,627,530	\$11,737,806	99.06%	11.91%	\$10,524	5.14%	1.61%	0.92%	4.10%	69.25%	68.70%
Average of Asset Group D		\$3,099,475	\$2,128,391	\$2,507,644	79.76%	24.17%	\$33,397	4.79%	1.19%	0.83%	4.00%	14.48%	13.98%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

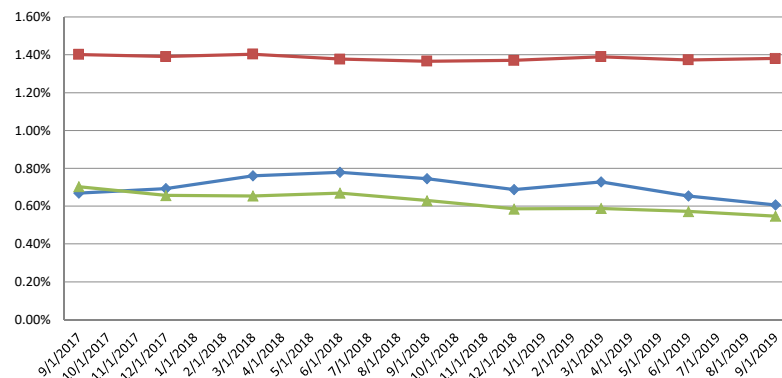
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality



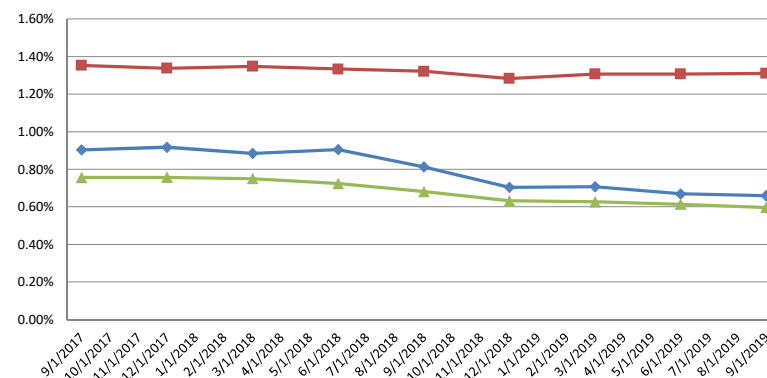
## Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans &amp; NPAs/Total Assets

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



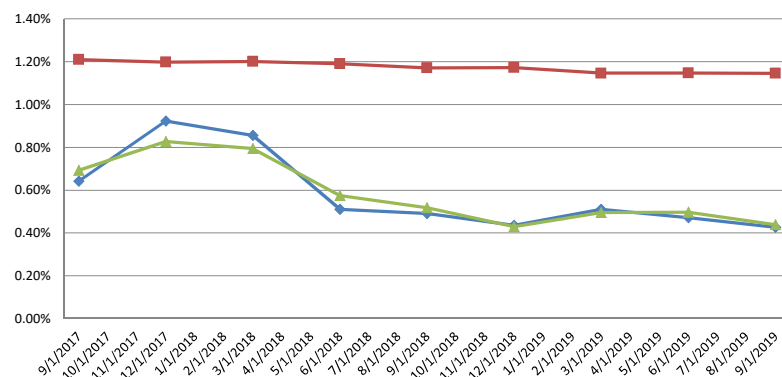
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.67%	0.69%	0.76%	0.78%	0.74%	0.69%	0.73%	0.65%	0.61%
Reserves/Loans	1.40%	1.39%	1.40%	1.38%	1.37%	1.37%	1.39%	1.37%	1.38%
NPAs/Total Assets	0.70%	0.66%	0.65%	0.67%	0.63%	0.58%	0.59%	0.57%	0.55%

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



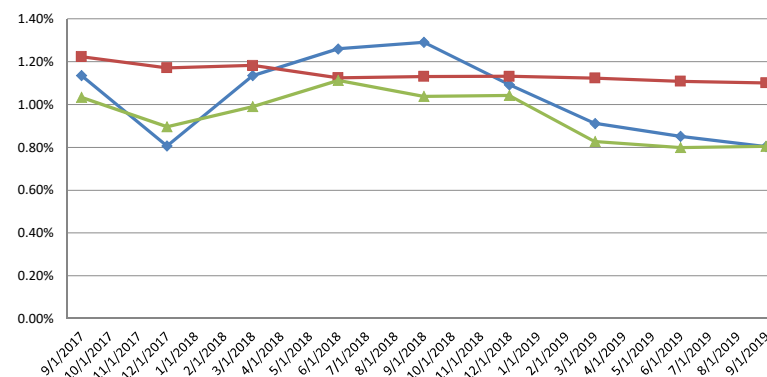
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.90%	0.92%	0.88%	0.90%	0.81%	0.70%	0.71%	0.67%	0.66%
Reserves/Loans	1.35%	1.34%	1.35%	1.33%	1.32%	1.28%	1.31%	1.31%	1.31%
NPAs/Total Assets	0.76%	0.76%	0.75%	0.72%	0.68%	0.63%	0.63%	0.61%	0.60%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.64%	0.92%	0.86%	0.51%	0.49%	0.43%	0.51%	0.47%	0.43%
Reserves/Loans	1.21%	1.20%	1.20%	1.19%	1.17%	1.17%	1.15%	1.15%	1.15%
NPAs/Total Assets	0.69%	0.83%	0.79%	0.57%	0.52%	0.43%	0.49%	0.50%	0.44%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	1.13%	0.81%	1.13%	1.26%	1.29%	1.09%	0.91%	0.85%	0.80%
Reserves/Loans	1.22%	1.17%	1.18%	1.12%	1.13%	1.13%	1.12%	1.11%	1.10%
NPAs/Total Assets	1.03%	0.90%	0.99%	1.11%	1.04%	1.04%	0.83%	0.80%	0.80%

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

September 30, 2019

Run Date: November 9, 2019

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

First National Bank of Lipan	\$21,416	\$0	0.00%	1.14%	NA	0.00%	0.00%
Amistad Bank	\$28,818	\$12	0.06%	1.53%	NM	0.25%	0.04%
Powell State Bank	\$30,510	\$290	1.99%	1.48%	74.14%	11.51%	1.36%
Granger National Bank	\$31,943	\$83	0.98%	2.47%	251.81%	1.35%	0.26%
Citizens State Bank	\$32,059	\$801	4.48%	0.96%	21.47%	23.40%	2.50%
Brazos National Bank	\$32,735	\$0	0.00%	0.61%	NM	0.17%	0.04%
Chappell Hill Bank	\$33,352	\$0	0.00%	2.23%	NA	0.00%	0.00%
First State Bank	\$36,304	\$0	0.00%	0.84%	NA	0.00%	0.00%
State National Bank of Groom	\$37,064	\$258	1.05%	1.24%	47.58%	45.57%	5.46%
Crowell State Bank	\$37,284	\$52	0.23%	1.09%	340.28%	7.70%	0.82%
Kress National Bank	\$38,703	\$88	0.49%	1.22%	251.14%	2.58%	0.34%
Donley County State Bank	\$38,984	\$30	0.39%	3.25%	840.00%	2.78%	0.08%
Bank of San Jacinto County	\$40,544	\$0	0.00%	1.39%	NA	0.00%	0.00%
Menard Bank	\$41,805	\$0	0.00%	1.53%	NA	0.00%	0.00%
First National Bank of Paducah	\$43,863	\$187	0.63%	1.26%	199.47%	3.88%	0.43%
Lovelady State Bank	\$44,099	\$160	0.71%	1.32%	187.50%	9.74%	1.16%
First National Bank in Cooper	\$44,787	\$0	0.00%	0.88%	NA	5.47%	0.00%
Robert Lee State Bank	\$44,883	\$95	0.57%	1.69%	294.74%	2.22%	0.21%
Spur Security Bank	\$44,971	\$0	0.00%	0.62%	NA	0.21%	0.00%
First State Bank	\$45,914	\$413	1.41%	0.99%	69.98%	9.69%	0.90%
Freedom Bank	\$46,689	\$12	0.06%	0.53%	950.00%	1.46%	0.03%
Farmers State Bank of Newcastle	\$48,048	\$90	0.43%	1.46%	338.89%	4.44%	0.19%
First National Bank of Moody	\$48,181	\$912	4.47%	3.91%	87.39%	8.31%	1.89%
Citizens National Bank of Crosbyton	\$49,023	\$0	0.00%	1.02%	NA	0.02%	0.00%
First State Bank	\$49,671	\$305	0.99%	1.33%	134.43%	5.56%	0.61%
First Federal Bank Littlefield, Texas	\$50,307	\$51	0.12%	1.47%	NM	0.55%	0.10%
City National Bank	\$50,468	\$0	0.00%	1.44%	NA	0.00%	0.00%
First National Bank of Tahoka	\$51,661	\$138	0.86%	2.24%	258.70%	2.18%	0.27%
Santa Anna National Bank	\$54,252	\$274	0.95%	1.57%	164.96%	4.05%	0.51%
First Bank of Celeste	\$54,381	\$0	0.00%	1.61%	NA	0.00%	0.00%
Commercial Bank	\$54,956	\$0	0.00%	1.37%	NA	0.00%	0.00%
Commerce Bank Texas	\$55,204	\$0	0.00%	0.97%	NA	19.16%	2.60%
Citizens State Bank	\$55,605	\$0	0.00%	1.34%	NA	0.00%	0.00%
First Bank and Trust of Memphis	\$56,159	\$0	0.00%	1.91%	NA	0.00%	0.00%
First National Bank of South Padre Island	\$56,480	\$178	0.57%	1.72%	301.12%	2.62%	0.32%
First National Bank of Eldorado	\$58,932	\$0	0.00%	2.19%	NA	0.00%	0.00%
City National Bank of San Saba	\$60,004	\$0	0.00%	3.25%	NA	0.00%	0.00%
First National Bank of Aspermont	\$60,369	\$0	0.00%	3.33%	NA	0.00%	0.00%
First State Bank of San Diego	\$60,465	\$142	0.77%	1.46%	189.44%	3.34%	0.23%
First National Bank of Trinity	\$60,858	\$112	0.37%	1.09%	293.75%	2.61%	0.18%
First National Bank of Anson	\$61,047	\$0	0.00%	1.40%	NA	7.36%	0.63%
Security State Bank	\$61,667	\$16	0.05%	1.16%	NM	3.92%	0.39%
BOC Bank	\$61,980	\$0	0.00%	1.15%	NA	0.00%	0.00%
First Capital Bank	\$62,001	\$225	0.42%	1.11%	244.49%	11.03%	0.90%
First National Bank of Quitaque	\$64,929	\$311	0.87%	1.22%	30.04%	14.79%	2.23%
Angelina Savings Bank, SSB	\$66,238	\$173	0.44%	0.61%	38.40%	10.10%	0.94%
Burton State Bank	\$68,901	\$7	0.03%	0.66%	NM	0.08%	0.01%
Junction National Bank	\$69,004	\$65	0.45%	1.38%	303.08%	0.91%	0.09%

Source: SNL Financial

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**Asset Quality**
**September 30, 2019**
**Run Date: November 9, 2019**

Region	Institution Name	As of Date					
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**Asset Group A - \$0 to \$250 million in total assets (continued)**

Zavala County Bank	\$69,231	\$0	0.00%	1.46%	NM	0.06%	0.01%
Bandera Bank	\$70,411	\$82	0.22%	0.94%	425.61%	3.08%	0.12%
Citizens State Bank of Luling	\$70,477	\$56	0.10%	1.66%	NM	0.48%	0.08%
Haskell National Bank	\$71,914	\$50	0.19%	1.17%	624.00%	0.58%	0.07%
First National Bank	\$72,823	\$1,280	4.21%	3.82%	90.78%	13.11%	1.76%
Pavillion Bank	\$75,578	\$2,005	3.88%	1.25%	29.36%	20.60%	2.99%
First National Bank in Falfurrias	\$76,413	\$323	2.02%	1.61%	57.24%	5.37%	0.59%
First State Bank of Mobeetie	\$76,678	\$501	3.96%	2.69%	53.97%	8.39%	0.82%
Security Bank of Crawford	\$77,294	\$30	0.05%	1.04%	NM	0.43%	0.04%
Buckholts State Bank	\$79,135	\$249	0.63%	0.94%	148.19%	9.81%	0.31%
Peoples State Bank	\$80,857	\$0	0.00%	0.30%	NA	0.00%	0.00%
Zapata National Bank	\$81,221	\$1,329	4.06%	1.29%	15.14%	25.09%	3.52%
Commercial State Bank	\$82,428	\$734	1.88%	1.67%	88.96%	11.75%	1.16%
Carminie State Bank	\$82,897	\$7	0.03%	0.64%	NM	0.07%	0.01%
Spectra Bank	\$83,019	\$0	0.00%	2.67%	NA	0.00%	0.00%
American Bank, National Association	\$83,343	\$11	0.03%	1.12%	831.82%	0.42%	0.05%
Lakeside National Bank	\$83,882	\$41	0.27%	0.06%	13.33%	0.35%	0.09%
Fidelity Bank of Texas	\$85,732	\$951	2.05%	1.33%	64.67%	5.66%	1.11%
Lytle State Bank of Lytle, Texas	\$86,380	\$549	1.69%	1.20%	70.71%	3.57%	0.64%
Capital Bank of Texas	\$87,033	\$0	0.00%	1.00%	NA	0.00%	0.00%
Cowboy Bank of Texas	\$87,081	\$183	0.31%	0.81%	265.57%	5.25%	0.21%
Citizens State Bank	\$87,142	\$0	0.00%	1.01%	87.91%	9.44%	0.63%
Greater State Bank	\$87,255	\$492	0.90%	0.94%	81.03%	9.06%	0.85%
Chasewood Bank	\$88,869	\$0	0.00%	0.83%	NA	0.00%	0.00%
Citizens National Bank	\$88,880	\$244	0.68%	1.95%	287.70%	2.71%	0.35%
Atascosa Bank	\$89,101	\$0	0.00%	1.37%	NA	0.00%	0.00%
First Bank of Muleshoe	\$89,151	\$87	0.58%	2.87%	410.48%	1.05%	0.18%
First National Bank of Hebbronville	\$89,600	\$242	0.75%	1.17%	108.33%	4.42%	0.83%
Morris County National Bank	\$89,665	\$1,737	2.97%	1.85%	61.22%	19.31%	2.00%
Fort Davis State Bank	\$91,467	\$140	0.33%	1.29%	233.05%	6.19%	0.53%
Farmers and Merchants Bank	\$91,971	\$344	0.61%	1.53%	250.58%	3.59%	0.37%
First National Bank of Dublin	\$92,190	\$31	0.05%	1.35%	NM	0.68%	0.03%
Charis Bank	\$93,550	\$0	0.00%	0.55%	NA	18.06%	1.68%
First State Bank	\$95,663	\$2,664	3.78%	3.32%	87.69%	14.98%	2.93%
Stockmens National Bank in Cotulla	\$95,754	\$0	0.00%	1.32%	NA	0.00%	0.00%
First National Bank of Kemp	\$95,832	\$0	0.00%	0.93%	NA	2.62%	0.24%
Unity National Bank of Houston	\$97,094	\$1,893	2.44%	1.23%	50.34%	20.47%	2.04%
Community Bank	\$98,112	\$0	0.00%	0.77%	NM	0.98%	0.03%
POINTWEST Bank	\$98,343	\$0	0.00%	0.99%	NM	0.07%	0.01%
First National Bank of Evant	\$99,564	\$280	0.39%	1.14%	296.07%	2.83%	0.28%
Business Bank of Texas, N.A.	\$99,948	\$830	1.36%	2.41%	101.52%	11.78%	1.81%
Texas Financial Bank	\$102,108	\$0	0.00%	1.86%	NA	0.00%	0.00%
First State Bank of Brownsboro	\$102,188	\$273	0.47%	1.11%	112.24%	5.41%	0.62%
Dominion Bank	\$102,212	\$33	0.05%	0.66%	NM	0.07%	0.03%
First National Bank of Floydada	\$102,534	\$0	0.00%	1.46%	NA	0.00%	0.00%
American National Bank of Mount Pleasant	\$103,733	\$3	0.01%	2.65%	NM	0.02%	0.00%
Columbus State Bank	\$104,976	\$0	0.00%	2.51%	NA	0.00%	0.00%
First State Bank of Paint Rock	\$105,193	\$440	0.89%	1.59%	84.43%	8.68%	0.88%

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							NPA's/Total Assets (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
	Cendera Bank, National Association	\$105,641	\$136	0.15%	0.94%	641.18%	2.52%
	Henderson Federal Savings Bank	\$105,744	\$1,752	2.19%	1.70%	77.68%	7.16%
	Citizens Bank, National Association	\$106,883	\$0	0.00%	1.51%	NA	0.00%
	Community Bank of Snyder	\$110,341	\$83	0.23%	0.48%	207.23%	0.64%
	Fannin Bank	\$110,704	\$562	0.82%	1.33%	163.70%	14.85%
	Dalhart Federal Savings & Loan Association, SSB	\$110,721	\$185	0.29%	0.42%	144.86%	3.24%
	Marion State Bank	\$111,622	\$333	0.66%	0.51%	77.48%	6.01%
	Panola National Bank	\$115,216	\$0	0.00%	0.95%	127.52%	3.09%
	First Bank and Trust of Childress	\$115,689	\$140	0.25%	0.51%	35.80%	8.76%
	One World Bank	\$116,494	\$805	1.18%	2.72%	230.43%	5.11%
	Mason Bank	\$119,394	\$189	0.43%	1.81%	421.69%	0.97%
	First Security State Bank	\$119,494	\$44	0.08%	1.14%	NM	0.84%
	Peoples State Bank	\$119,775	\$216	0.52%	1.21%	233.80%	1.73%
	Bank of Houston, National Association	\$119,991	\$0	0.00%	0.88%	NA	0.00%
	First National Bank of Bosque County	\$120,132	\$468	0.51%	1.38%	269.44%	7.08%
	Brady National Bank	\$120,588	\$675	1.11%	1.83%	164.15%	5.17%
	Normangee State Bank	\$121,254	\$2,268	3.11%	2.18%	52.01%	30.51%
	Coleman County State Bank	\$121,930	\$28	0.03%	1.02%	NM	1.25%
	First National Bank of Tom Bean	\$122,119	\$1,807	1.93%	1.94%	100.89%	24.63%
	Johnson City Bank	\$122,453	\$0	0.00%	0.89%	73.23%	9.77%
	Texas Advantage Community Bank, National Association	\$123,388	\$0	0.00%	0.74%	NA	1.27%
	First National Bank of Eagle Lake	\$125,174	\$1,047	1.26%	1.52%	102.52%	8.56%
	First Bank & Trust	\$127,397	\$41	0.13%	2.09%	NM	0.20%
	Austin Capital Bank SSB	\$127,644	\$70	0.07%	0.86%	NM	0.47%
	Citizens State Bank	\$131,950	\$1	0.00%	1.22%	NM	9.25%
	Farmers State Bank	\$132,536	\$25	0.04%	1.22%	207.48%	2.88%
	First National Bank of Fort Stockton	\$132,709	\$87	0.11%	2.22%	NM	0.70%
	West Texas State Bank	\$133,121	\$1,912	2.86%	1.71%	30.60%	21.24%
	Dilley State Bank	\$134,782	\$9	0.05%	0.62%	NM	0.04%
	City National Bank of Colorado City	\$135,147	\$383	0.46%	1.45%	319.58%	7.38%
	Lone Star Bank	\$135,230	\$505	0.44%	1.28%	292.87%	7.23%
	First National Bank of Winnsboro	\$136,406	\$133	0.15%	1.23%	35.80%	15.33%
	Big Bend Banks, N.A.	\$136,470	\$0	0.00%	2.60%	NA	0.00%
	Bank of South Texas	\$138,027	\$661	0.68%	0.91%	133.13%	4.57%
	First Texas Bank	\$138,059	\$155	0.25%	0.48%	192.26%	1.23%
	Graham Savings and Loan, SSB	\$138,538	\$452	0.45%	1.07%	240.27%	4.10%
	First National Bank of Alvin	\$140,382	\$0	0.00%	1.21%	NA	0.00%
	Sanger Bank	\$141,406	\$0	0.00%	1.17%	NA	0.00%
	Titan Bank, N.A.	\$142,287	\$123	0.13%	1.11%	837.40%	1.19%
	Texas National Bank	\$142,789	\$63	0.17%	1.18%	679.37%	0.42%
	Citizens State Bank	\$142,959	\$1,397	1.46%	0.97%	42.81%	21.73%
	Texas Heritage National Bank	\$143,099	\$1,182	1.12%	1.32%	118.19%	13.84%
	Hill Bank & Trust Co.	\$143,279	\$0	0.00%	1.79%	NA	0.00%

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	First State Bank	\$144,835	\$127	0.13%	0.89%	691.34%	0.96%	0.09%
	First State Bank of Odem	\$145,730	\$0	0.00%	2.00%	NA	0.00%	0.00%
	Texas Heritage Bank	\$146,481	\$147	0.12%	1.07%	853.74%	0.98%	0.10%
	Commercial National Bank of Brady	\$147,924	\$0	0.00%	1.58%	NA	0.92%	0.11%
	First State Bank	\$148,144	\$8	0.02%	0.75%	NM	0.07%	0.01%
	Peoples Bank	\$148,264	\$379	0.38%	1.56%	411.87%	10.57%	0.26%
	First State Bank	\$148,746	\$24	0.03%	1.43%	NM	0.48%	0.02%
	First State Bank	\$149,578	\$398	0.46%	1.56%	317.73%	11.77%	1.57%
	Security State Bank	\$151,454	\$0	0.00%	0.97%	NA	1.56%	0.23%
	First State Bank of Ben Wheeler, Texas	\$151,537	\$300	0.37%	1.15%	309.33%	2.94%	0.32%
	Providence Bank of Texas	\$152,542	\$515	0.44%	0.92%	30.97%	16.15%	2.25%
	Texas Hill Country Bank	\$153,347	\$0	0.00%	0.86%	NA	0.00%	0.00%
	Citizens State Bank	\$155,224	\$286	0.23%	1.34%	574.83%	1.74%	0.18%
	Sundown State Bank	\$159,326	\$0	0.00%	0.81%	NA	0.00%	0.00%
	First State Bank of Bedias	\$160,560	\$300	0.31%	1.41%	450.00%	4.88%	0.19%
	Bank of Austin	\$163,666	\$0	0.00%	0.95%	NA	0.00%	0.00%
	Citizens National Bank of Hillsboro	\$165,007	\$23	0.05%	0.95%	413.16%	0.50%	0.07%
	Muenster State Bank	\$165,033	\$1,300	2.66%	0.93%	35.00%	4.82%	0.79%
	Roscoe State Bank	\$166,464	\$0	0.00%	1.58%	NM	0.49%	0.06%
	First National Bank of Hereford	\$167,782	\$1,516	1.36%	1.43%	105.08%	12.27%	1.24%
	Guadalupe Bank	\$168,773	\$9	0.01%	1.10%	NM	5.15%	0.03%
	First State Bank of Texas	\$169,839	\$333	0.28%	0.79%	175.74%	2.67%	0.32%
	Citizens Bank	\$170,333	\$0	0.00%	0.56%	NA	0.02%	0.00%
	Lamar National Bank	\$174,033	\$3,571	2.91%	1.18%	35.59%	20.46%	2.34%
	Perryton National Bank	\$174,052	\$1,172	2.03%	2.02%	99.66%	4.85%	0.67%
	Castroville State Bank	\$174,926	\$443	0.38%	1.14%	183.15%	4.03%	0.41%
	Incommons Bank, N.A.	\$177,025	\$289	0.24%	1.03%	212.67%	4.02%	0.39%
	Keystone Bank, National Association	\$178,723	\$49	0.05%	0.41%	869.39%	0.23%	0.03%
	Anahuac National Bank	\$179,204	\$0	0.00%	2.32%	NA	0.56%	0.06%
	Bank of DeSoto, National Association	\$180,859	\$640	0.56%	0.88%	115.52%	5.10%	0.48%
	First National Bank of Anderson	\$181,387	\$169	0.14%	1.38%	644.14%	1.66%	0.17%
	First National Bank of Sterling City	\$181,791	\$136	0.49%	1.28%	259.56%	1.55%	0.11%
	First National Bank of Ballinger	\$182,579	\$1,593	1.24%	1.63%	131.17%	7.82%	0.88%
	Tejas Bank	\$183,590	\$0	0.00%	1.61%	NA	0.73%	0.00%
	Austin County State Bank	\$184,747	\$46	0.03%	1.85%	NM	3.25%	0.02%
	First State Bank	\$185,032	\$1,343	1.45%	1.37%	79.28%	6.96%	0.86%
	Captex Bank, National Association	\$185,629	\$471	0.40%	0.79%	196.60%	2.03%	0.25%
	Llano National Bank	\$185,835	\$1,097	0.99%	3.74%	375.84%	4.07%	0.62%
	Pearland State Bank	\$188,638	\$16	0.04%	1.14%	NM	0.21%	0.03%
	Cypress Bank, SSB	\$192,417	\$1,226	0.96%	1.16%	120.88%	10.64%	1.24%
	Arrowhead Bank	\$192,942	\$19	0.02%	0.67%	NM	0.82%	0.01%
	First National Bank of Burleson	\$197,053	\$0	0.00%	0.99%	NA	0.00%	0.00%
	City National Bank of Taylor	\$199,904	\$804	0.69%	1.53%	221.52%	3.24%	0.40%
	Interstate Bank, SSB	\$202,222	\$424	0.38%	1.16%	94.46%	6.43%	0.68%
	Fayette Savings Bank, SSB	\$203,500	\$883	0.53%	0.48%	90.49%	5.17%	0.43%
	Spring Hill State Bank	\$204,514	\$440	0.29%	2.11%	458.18%	7.69%	0.53%
	HomeBank Texas	\$205,277	\$68	0.04%	1.51%	NM	0.32%	0.04%

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Region	Institution Name							
Asset Group A - \$0 to \$250 million in total assets (continued)								
	First National Bank of Giddings	\$206,092	\$1,334	1.04%	1.75%	142.77%	5.74%	0.76%
	First State Bank	\$208,536	\$1,255	0.98%	1.32%	126.52%	10.36%	0.84%
	Bridge City State Bank	\$210,165	\$641	0.87%	0.97%	55.66%	6.65%	0.61%
	Texas Brand Bank	\$210,526	\$0	0.00%	1.35%	NA	0.00%	0.00%
	Crossroads Bank	\$210,774	\$690	0.58%	1.27%	218.12%	2.53%	0.33%
	National Bank & Trust	\$211,045	\$71	0.08%	1.05%	NM	0.26%	0.03%
	Community National Bank	\$212,547	\$564	0.46%	1.50%	327.84%	2.30%	0.27%
	Commercial National Bank of Texarkana	\$213,684	\$150	0.11%	0.94%	840.00%	0.93%	0.07%
	Citizens National Bank at Brownwood	\$215,474	\$473	0.45%	1.56%	243.02%	13.22%	1.75%
	Texana Bank, National Association	\$216,016	\$449	0.24%	0.91%	364.36%	7.66%	0.71%
	First National Bank of Stanton	\$219,232	\$45	0.08%	2.03%	NM	0.18%	0.02%
	Yoakum National Bank	\$220,470	\$35	0.04%	1.03%	NM	0.10%	0.02%
	Community Bank	\$220,632	\$0	0.00%	1.44%	NA	0.67%	0.00%
	National Bank of Andrews	\$224,469	\$5,773	4.24%	1.55%	36.69%	23.30%	2.57%
	First National Bank	\$225,731	\$2,662	1.74%	1.64%	87.90%	8.38%	1.26%
	Gilmer National Bank	\$226,776	\$2,469	1.57%	1.72%	109.52%	10.50%	1.09%
	Grandview Bank	\$229,193	\$27	0.02%	1.15%	NM	0.65%	0.01%
	Jacksboro National Bank	\$235,855	\$1,218	1.08%	1.47%	108.55%	14.24%	1.99%
	UBank	\$240,149	\$831	0.47%	1.79%	144.81%	7.30%	0.91%
	TransPecos Banks, SSB	\$242,591	\$1,846	1.20%	1.74%	145.77%	15.05%	0.76%
	First National Bank of Jasper	\$243,616	\$129	0.19%	1.20%	388.83%	2.20%	0.32%
	ValueBank Texas	\$243,667	\$0	0.00%	1.23%	NA	0.00%	0.00%
	First State Bank of Burnet	\$246,165	\$145	0.16%	1.12%	251.14%	1.35%	0.20%
	MINT National Bank	\$249,813	\$1,905	1.05%	1.87%	177.11%	7.70%	0.89%
	Average of Asset Group A	\$121,486	\$404	0.61%	1.38%	232.47%	5.06%	0.55%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**
**September 30, 2019**
**Run Date: November 9, 2019**

		As of Date						
Region	Institution Name	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 B - \$251 to \$500 million in total assets								
	Ennis State Bank	\$250,062	\$440	0.25%	1.31%	161.48%	5.98%	0.57%
	First State Bank	\$250,188	\$0	0.00%	0.54%	NA	0.00%	0.00%
	United Bank of El Paso del Norte	\$254,684	\$1,976	1.07%	1.47%	137.60%	6.30%	0.78%
	First National Bank of Lake Jackson	\$255,139	\$0	0.00%	1.57%	NA	0.00%	0.00%
	Lone Star Capital Bank, National Association	\$256,229	\$0	0.00%	1.07%	NA	0.00%	0.00%
	State Bank of De Kalb	\$260,023	\$1,185	0.53%	1.50%	281.43%	4.72%	0.46%
	Pecos County State Bank	\$261,986	\$666	0.65%	1.48%	225.83%	4.12%	0.31%
	Mineola Community Bank, SSB	\$263,506	\$171	0.10%	0.60%	125.69%	4.09%	0.33%
	First National Bank of Hughes Springs	\$263,967	\$1,200	0.64%	1.88%	84.67%	24.78%	3.27%
	Liberty Capital Bank	\$267,555	\$0	0.00%	1.02%	NA	0.00%	0.00%
	Hondo National Bank	\$270,387	\$0	0.00%	0.87%	NA	0.45%	0.05%
	Ozona National Bank	\$273,229	\$2,115	1.65%	1.79%	108.23%	7.46%	0.77%
	Texas State Bank	\$274,197	\$0	0.00%	0.97%	NA	0.00%	0.00%
	First-Lockhart National Bank	\$274,902	\$0	0.00%	1.55%	NA	1.08%	0.12%
	First National Bank of Weatherford	\$276,125	\$183	0.09%	1.20%	NM	3.20%	0.07%
	Peoples State Bank of Hallettsville	\$276,777	\$3,875	4.51%	0.99%	21.86%	10.92%	1.40%
	TexStar National Bank	\$282,090	\$459	0.22%	2.05%	932.24%	1.32%	0.16%
	National Bank of Texas at Fort Worth	\$285,274	\$614	0.31%	1.60%	503.05%	2.18%	0.22%
	Waggoner National Bank of Vernon	\$286,725	\$523	0.31%	3.26%	NM	5.76%	0.63%
	Worthington National Bank	\$293,093	\$89	0.04%	1.36%	NM	0.27%	0.03%
	Trinity Bank, N.A.	\$294,995	\$432	0.27%	1.43%	522.92%	1.97%	0.25%
	Texas National Bank	\$295,120	\$790	0.39%	1.55%	395.19%	7.22%	0.76%
	Liberty National Bank in Paris	\$295,295	\$696	0.41%	1.74%	421.84%	2.38%	0.37%
	Texas Republic Bank, National Association	\$297,575	\$0	0.00%	1.11%	NA	0.00%	0.00%
	Fort Hood National Bank	\$297,604	\$133	0.12%	0.47%	395.49%	21.29%	0.04%
	Heritage Bank	\$298,294	\$720	0.27%	1.18%	60.67%	13.56%	1.75%
	Charter Bank	\$299,400	\$837	0.49%	1.64%	336.44%	3.24%	0.32%
	Shelby Savings Bank, SSB	\$302,135	\$550	0.25%	1.18%	335.19%	3.33%	0.25%
	Citizens State Bank	\$307,307	\$0	0.00%	1.09%	NA	0.00%	0.00%
	First Texas Bank	\$315,572	\$60	0.05%	0.18%	356.67%	0.18%	0.02%
	MCBank	\$316,163	\$5,063	3.70%	1.38%	37.21%	14.77%	1.60%
	Texas Champion Bank	\$318,380	\$1,001	0.45%	1.17%	197.97%	15.56%	1.97%
	Alliance Bank Central Texas	\$318,454	\$135	0.06%	1.06%	183.13%	9.30%	0.79%
	First Liberty National Bank	\$323,553	\$535	0.26%	1.22%	468.60%	3.47%	0.24%
	Texan Bank, National Association	\$329,200	\$2,219	0.79%	1.25%	100.57%	13.14%	1.64%
	First National Bank in Port Lavaca	\$330,647	\$920	0.54%	0.75%	137.39%	2.55%	0.28%
	Farmers State Bank	\$333,030	\$3,775	2.07%	1.70%	65.68%	13.89%	1.95%
	First State Bank of Livingston	\$335,517	\$1,120	0.75%	1.15%	146.60%	5.81%	0.39%
	TrustTexas Bank, SSB	\$342,982	\$251	0.14%	0.65%	426.20%	2.72%	0.35%
	Lamesa National Bank	\$347,424	\$3,094	3.09%	1.77%	57.43%	11.07%	0.89%
	Western Bank	\$347,786	\$0	0.00%	0.82%	NA	0.00%	0.00%
	T Bank, National Association	\$351,008	\$6,897	2.30%	0.51%	22.31%	17.89%	1.96%
	First Commercial Bank, National Association	\$352,708	\$2,114	1.03%	1.43%	139.40%	5.91%	0.60%
	Frontier Bank of Texas	\$360,718	\$93	0.03%	0.51%	NM	0.38%	0.03%
	Oakwood Bank	\$373,421	\$0	0.00%	0.64%	NA	0.00%	0.00%

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# Asset Quality

September 30, 2019

Run Date: November 9, 2019

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 B - \$251 to \$500 million in total assets (continued)								
	Brenham National Bank	\$379,200	\$2,511	1.49%	1.52%	72.72%	8.14%	0.93%
	Bank of Texas	\$379,987	\$0	0.00%	1.19%	NA	0.00%	0.00%
	Wellington State Bank	\$386,020	\$307	0.13%	1.22%	935.83%	2.37%	0.08%
	Classic Bank, National Association	\$389,833	\$3,040	1.05%	1.20%	114.70%	7.61%	0.78%
	International Bank of Commerce	\$397,497	\$1,042	0.66%	1.42%	203.16%	3.03%	0.39%
	Texas First State Bank	\$398,238	\$5	0.00%	0.31%	NM	0.08%	0.00%
	State National Bank of Big Spring	\$399,991	\$51	0.05%	1.59%	NM	0.11%	0.01%
	SouthTrust Bank, N.A.	\$401,187	\$1,701	0.86%	3.15%	249.28%	4.96%	0.62%
	First National Bank of Livingston	\$401,671	\$664	0.54%	1.83%	340.21%	1.18%	0.17%
	First National Bank Baird	\$401,882	\$5,925	1.73%	1.07%	49.72%	17.39%	1.86%
	Sage Capital Bank	\$406,526	\$197	0.08%	1.42%	NM	0.91%	0.10%
	Schertz Bank & Trust	\$406,983	\$1,067	0.32%	1.13%	206.75%	3.25%	0.44%
	Falls City National Bank	\$407,014	\$3,130	2.74%	1.16%	36.68%	9.49%	1.04%
	Karnes County National Bank of Karnes City	\$407,731	\$1,671	2.78%	3.09%	27.23%	15.71%	1.73%
	Citizens National Bank	\$414,287	\$0	0.00%	1.62%	NA	0.00%	0.00%
	First National Bank of Gilmer	\$414,952	\$3,019	1.19%	1.31%	81.58%	10.82%	1.01%
	Citizens Bank	\$418,535	\$5,958	2.17%	1.59%	73.40%	10.04%	1.48%
	Texas Bank Financial	\$420,725	\$2,629	0.73%	0.99%	135.07%	8.38%	0.72%
	First Community Bank	\$421,708	\$3,681	1.18%	1.34%	113.50%	11.53%	1.54%
	AccessBank Texas	\$424,206	\$3,295	1.03%	1.26%	103.32%	9.38%	0.92%
	Bank and Trust, SSB	\$426,811	\$489	0.17%	0.72%	425.15%	1.54%	0.11%
	West Texas State Bank	\$431,288	\$294	0.15%	1.92%	678.35%	0.96%	0.13%
	First National Bank of Sonora	\$439,573	\$365	0.12%	1.73%	165.76%	7.58%	0.77%
	American State Bank	\$440,176	\$1,524	0.44%	0.73%	160.35%	12.00%	1.03%
	American Bank, National Association	\$446,913	\$593	0.19%	1.27%	673.52%	2.54%	0.13%
	First Federal Community Bank, SSB	\$447,699	\$3,202	0.86%	0.89%	103.56%	14.07%	1.60%
	Herring Bank	\$448,229	\$900	0.28%	1.07%	97.96%	11.56%	1.07%
	Southwest Bank	\$448,433	\$1,621	0.59%	1.26%	200.23%	6.46%	0.39%
	Bank of Brenham, National Association	\$455,221	\$2,441	3.47%	1.38%	39.21%	4.49%	0.54%
	Community Bank & Trust, Waco, Texas	\$460,101	\$295	0.09%	1.38%	391.34%	7.35%	1.09%
	First State Bank	\$460,317	\$3,153	1.06%	1.39%	131.02%	5.46%	0.68%
	First National Bank of Huntsville	\$465,614	\$311	0.12%	1.78%	NM	0.56%	0.07%
	Capital Bank	\$468,379	\$1,903	0.53%	0.96%	181.82%	6.57%	0.64%
	First Bank	\$469,037	\$5,578	1.45%	1.88%	129.99%	14.79%	1.75%
	First Community Bank	\$477,068	\$0	0.00%	1.30%	193.69%	5.27%	0.46%
	First National Bank of Mertzon	\$478,072	\$0	0.00%	2.22%	NA	0.00%	0.00%
	Texas Security Bank	\$488,606	\$0	0.00%	1.23%	557.42%	1.32%	0.18%
	First National Bank of McGregor	\$488,862	\$421	0.10%	1.07%	NM	4.89%	0.28%
	Texas Bank	\$489,137	\$2,141	0.73%	1.01%	134.22%	5.68%	0.51%
	Bank of the West	\$493,399	\$943	0.26%	1.07%	218.46%	7.55%	0.76%
	TexasBank	\$497,431	\$825	0.23%	1.39%	604.97%	1.89%	0.17%
	First State Bank	\$499,645	\$0	0.00%	1.22%	946.67%	1.02%	0.10%
Average of Asset Group B		\$365,041	\$1,285	0.66%	1.31%	252.59%	5.75%	0.60%

Source: SNL Financial

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# Asset Quality

September 30, 2019

Run Date: November 9, 2019

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 State Bank and Trust Company	\$505,165	\$2,657	1.46%	0.82%	56.08%	3.28%	0.53%
MapleMark Bank	\$511,469	\$0	0.00%	1.01%	NA	0.00%	0.00%
Commerce Bank	\$516,021	\$1,124	0.58%	0.96%	159.76%	1.41%	0.23%
Southwestern National Bank	\$516,878	\$0	0.00%	1.10%	NA	3.88%	0.11%
Texas Citizens Bank, National Association	\$520,939	\$7,800	1.80%	1.92%	97.60%	17.82%	2.03%
First National Bank	\$529,832	\$2,065	0.42%	1.20%	286.87%	6.19%	0.45%
Tolleson Private Bank	\$541,674	\$0	0.00%	1.04%	NM	0.11%	0.01%
Peoples Bank	\$542,922	\$410	0.11%	0.85%	781.95%	0.71%	0.08%
Pointbank	\$543,306	\$634	0.20%	1.61%	385.50%	2.02%	0.25%
Fayetteville Bank	\$545,542	\$0	0.00%	1.36%	NA	0.41%	0.05%
R Bank	\$546,956	\$0	0.00%	1.07%	NM	0.10%	0.01%
Rio Bank	\$554,406	\$3,089	0.91%	0.94%	103.37%	9.47%	0.76%
Pilgrim Bank	\$555,679	\$90	0.03%	0.73%	NM	0.48%	0.06%
Texas National Bank of Jacksonville	\$559,014	\$3,189	0.64%	1.48%	231.83%	5.37%	0.62%
Plains State Bank	\$561,838	\$9,574	2.11%	1.15%	33.09%	24.91%	2.82%
Kleberg Bank, N.A.	\$563,528	\$2,230	0.64%	1.30%	165.12%	5.96%	0.56%
Round Top State Bank	\$596,323	\$425	0.11%	0.80%	714.12%	0.59%	0.07%
First National Bank of Albany	\$603,524	\$1,841	0.47%	1.82%	327.59%	4.12%	0.44%
First National Bank of Bastrop	\$608,036	\$1,364	0.37%	1.45%	386.29%	2.11%	0.23%
First National Bank of Granbury	\$621,571	\$1,657	0.49%	1.21%	202.02%	3.14%	0.40%
Bank and Trust of Bryan/College Station	\$629,797	\$142	0.03%	1.35%	NM	0.25%	0.03%
Security State Bank	\$631,651	\$0	0.00%	0.42%	45.81%	4.07%	0.55%
HomeTown Bank, N.A.	\$632,872	\$971	0.23%	1.15%	504.94%	1.29%	0.17%
Ciera Bank	\$632,976	\$35	0.01%	1.82%	224.11%	5.45%	0.67%
Citizens State Bank	\$642,233	\$5,626	1.35%	1.11%	77.43%	11.18%	1.03%
National United	\$644,643	\$2,281	0.56%	1.45%	173.51%	6.16%	0.69%
United Texas Bank	\$645,537	\$0	0.00%	0.73%	NA	0.00%	0.00%
Crockett National Bank	\$651,626	\$226	0.04%	1.38%	NM	0.29%	0.03%
First Texas Bank	\$651,903	\$0	0.00%	0.43%	NA	0.33%	0.00%
Texas Gulf Bank, National Association	\$694,121	\$9,428	2.24%	1.13%	50.31%	13.96%	1.40%
Citizens 1st Bank	\$704,802	\$577	0.23%	0.64%	168.49%	1.39%	0.19%
First National Bank of Bellville	\$710,519	\$0	0.00%	1.57%	NM	0.05%	0.01%
Benchmark Bank	\$713,189	\$1,324	0.27%	0.97%	364.05%	6.48%	0.61%
Pegasus Bank	\$726,274	\$1,200	0.30%	0.88%	291.42%	2.15%	0.17%
NewFirst National Bank	\$727,596	\$4,806	0.91%	1.49%	164.42%	11.82%	1.33%
Community National Bank & Trust of Texas	\$746,542	\$138	0.03%	1.20%	460.06%	3.49%	0.37%
Central Bank	\$748,533	\$1,703	0.28%	1.09%	385.09%	2.10%	0.23%
Legend Bank, N.A.	\$765,411	\$2,595	0.52%	1.30%	212.97%	6.44%	0.63%
City National Bank of Sulphur Springs	\$774,938	\$995	0.18%	1.10%	274.30%	2.99%	0.29%
Wallis Bank	\$779,720	\$3,858	0.66%	0.96%	140.57%	4.28%	0.51%
Centennial Bank	\$782,612	\$4,419	0.76%	1.22%	151.36%	5.31%	0.60%
First Command Bank	\$786,542	\$0	0.00%	0.75%	249.13%	1.64%	0.12%
Commercial Bank of Texas, N.A.	\$786,709	\$2,655	0.53%	1.46%	161.33%	9.41%	0.92%
First National Bank of Shiner	\$806,999	\$252	0.20%	1.29%	640.48%	0.30%	0.03%
Bank of San Antonio	\$813,553	\$0	0.00%	0.93%	NM	0.11%	0.01%
American National Bank & Trust	\$819,424	\$3,507	0.58%	1.02%	175.04%	4.79%	0.56%
State Bank of Texas	\$823,039	\$5,675	0.91%	1.06%	116.62%	5.53%	1.00%
Industry State Bank	\$835,632	\$35	0.02%	1.41%	NM	0.20%	0.00%

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# Asset Quality

September 30, 2019

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Region	Institution Name							
Asset Group C - \$501 million to \$1 billion in total assets (continued)								
	First National Bank of Central Texas	\$856,007	\$70	0.01%	1.18%	NM	0.37%	0.01%
	SouthStar Bank, S.S.B.	\$860,573	\$1,524	0.23%	0.60%	253.98%	4.72%	0.23%
	Vista Bank	\$863,597	\$1,726	0.25%	0.97%	177.60%	4.68%	0.48%
	Security Bank	\$921,688	\$370	0.07%	2.00%	NM	1.03%	0.10%
	Central National Bank	\$928,934	\$80	0.01%	1.25%	NM	0.94%	0.06%
	Third Coast Bank, SSB	\$933,854	\$4,197	0.54%	1.00%	172.72%	7.56%	0.69%
	Affiliated Bank, National Association	\$950,580	\$31	0.00%	0.43%	348.40%	1.46%	0.16%
	Lone Star State Bank of West Texas	\$968,164	\$7,079	0.97%	1.70%	170.62%	8.92%	1.01%
	American Bank of Commerce	\$971,035	\$3,328	0.55%	1.40%	219.95%	3.72%	0.40%
	Alliance Bank	\$972,034	\$0	0.00%	1.17%	246.26%	2.90%	0.28%
	Citizens State Bank	\$978,882	\$2,173	1.22%	1.42%	74.22%	2.80%	0.36%
	Texas Regional Bank	\$987,184	\$602	0.10%	1.08%	163.84%	4.50%	0.48%
	Dallas Capital Bank, National Association	\$988,352	\$7,412	0.96%	0.50%	51.96%	8.46%	0.77%
	Golden Bank, National Association	\$991,869	\$2,588	0.35%	1.22%	351.89%	1.99%	0.26%
	Average of Asset Group C	\$653,209	\$1,887	0.44%	1.15%	256.08%	4.24%	0.46%

## Asset Group D - Over \$1 billion in total assets

FirstBank Southwest	\$1,008,841	\$2,909	0.45%	1.13%	249.60%	3.06%	0.32%
International Bank of Commerce	\$1,055,317	\$7,077	1.13%	1.05%	90.33%	5.71%	0.93%
Texas Exchange Bank, SSB	\$1,079,006	\$0	0.00%	1.21%	NA	0.00%	0.00%
Security State Bank & Trust	\$1,090,241	\$6,418	0.90%	0.45%	29.78%	9.05%	1.12%
Texas First Bank	\$1,096,591	\$10,164	1.55%	1.53%	70.04%	13.66%	1.56%
Colonial Savings, F.A.	\$1,121,689	\$68,639	12.05%	0.92%	5.57%	37.02%	8.45%
First State Bank	\$1,136,858	\$1,150	0.18%	1.07%	512.67%	1.60%	0.12%
First Bank & Trust	\$1,158,320	\$3,704	0.57%	0.62%	107.19%	3.62%	0.34%
Citizens National Bank of Texas	\$1,162,044	\$3,225	0.34%	0.95%	158.23%	4.85%	0.50%
Horizon Bank, SSB	\$1,178,155	\$39	0.00%	1.45%	NM	0.10%	0.01%
Moody National Bank	\$1,194,766	\$6,033	0.77%	1.28%	166.57%	3.37%	0.50%
Falcon International Bank	\$1,260,172	\$2,310	0.28%	1.27%	110.18%	8.28%	1.12%
North Dallas Bank & Trust Co.	\$1,280,421	\$0	0.00%	1.93%	NM	0.26%	0.04%
West Texas National Bank	\$1,306,928	\$4,684	0.63%	1.39%	213.37%	3.15%	0.37%
First United Bank	\$1,358,402	\$88	0.01%	1.43%	764.89%	1.18%	0.13%
Community National Bank	\$1,381,285	\$11,677	1.39%	1.85%	115.73%	8.52%	0.97%
Texas Community Bank	\$1,433,493	\$140	0.02%	1.83%	971.27%	1.20%	0.13%
Pinnacle Bank	\$1,483,744	\$342	0.04%	1.25%	NM	2.21%	0.20%
American Bank, National Association	\$1,516,046	\$11,880	1.32%	1.70%	128.15%	7.37%	0.78%
AimBank	\$1,545,971	\$505	0.05%	1.19%	NM	0.81%	0.09%
Extraco Banks, National Association	\$1,550,522	\$567	0.06%	2.31%	NM	0.31%	0.04%
Beal Bank, SSB	\$1,593,604	\$56,629	5.53%	0.82%	9.58%	25.30%	6.48%
American Momentum Bank	\$1,658,912	\$7,102	0.56%	0.91%	84.72%	13.46%	1.71%
Pioneer Bank, SSB	\$1,687,303	\$1,910	0.19%	0.81%	293.09%	2.72%	0.25%
FirstCapital Bank of Texas, N.A.	\$1,691,056	\$12,884	0.97%	1.09%	60.94%	13.29%	1.47%
First State Bank of Uvalde	\$1,784,798	\$884	0.21%	1.16%	548.30%	0.72%	0.05%
BTH Bank, National Association	\$1,807,038	\$29,311	2.23%	1.02%	45.82%	10.93%	1.63%
Austin Bank, Texas National Association	\$1,842,784	\$13,266	0.96%	1.00%	103.97%	5.16%	0.73%

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**
**September 30, 2019**
**Run Date: November 9, 2019**

		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 (%)
Region	Institution Name							
Asset Group D - Over \$1 billion in total assets (continued)								
	Jefferson Bank	\$1,863,311	\$2,179	0.16%	0.94%	290.84%	3.37%	0.28%
	WestStar Bank	\$1,863,705	\$1,937	0.14%	1.05%	264.42%	2.52%	0.29%
	American First National Bank	\$1,870,513	\$1,879	0.12%	1.07%	885.79%	1.12%	0.12%
	Spirit of Texas Bank, SSB	\$1,959,519	\$9,022	0.61%	0.44%	71.35%	4.76%	0.52%
	Vantage Bank Texas	\$1,995,378	\$14,375	0.94%	0.95%	101.38%	6.48%	0.82%
	First National Bank Texas	\$2,033,120	\$1,382	0.13%	1.41%	NM	15.31%	0.07%
	Lone Star National Bank	\$2,172,196	\$25,236	2.14%	1.86%	77.07%	14.22%	2.00%
	Guaranty Bank & Trust, N.A.	\$2,325,537	\$10,881	0.63%	0.94%	90.38%	7.60%	0.80%
	VeraBank, National Association	\$2,398,767	\$9,794	0.71%	1.16%	133.66%	6.25%	0.57%
	TIB The Independent BankersBank, National Association	\$2,633,523	\$1,702	0.14%	1.11%	767.41%	0.66%	0.07%
	Texas Bank and Trust Company	\$2,635,522	\$11,299	0.53%	1.55%	219.00%	5.12%	0.65%
	City Bank	\$2,793,705	\$5,235	0.26%	1.20%	342.19%	3.38%	0.33%
	Inwood National Bank	\$2,959,466	\$538	0.03%	1.03%	NM	0.18%	0.02%
	American National Bank of Texas	\$3,251,591	\$2,734	0.13%	1.48%	331.99%	2.90%	0.28%
	CommunityBank of Texas, N.A.	\$3,432,117	\$1,142	0.04%	0.96%	293.84%	2.06%	0.25%
	Happy State Bank	\$3,677,441	\$20,499	0.80%	1.27%	159.12%	4.15%	0.59%
	Broadway National Bank	\$3,820,100	\$1,074	0.05%	0.99%	180.78%	3.33%	0.35%
	Allegiance Bank	\$4,902,178	\$34,615	0.89%	0.77%	52.51%	12.42%	1.34%
	TBK Bank, SSB	\$5,014,616	\$34,751	0.82%	0.76%	91.48%	9.80%	0.75%
	Amarillo National Bank	\$5,389,648	\$27,287	0.63%	1.12%	153.56%	5.86%	0.60%
	Wells Fargo Bank South Central, National Association	\$5,594,680	\$30,410	0.60%	0.10%	4.96%	12.51%	1.79%
	Woodforest National Bank	\$6,307,633	\$36,289	0.86%	1.10%	85.11%	8.98%	0.92%
	Southside Bank	\$6,537,453	\$17,148	0.49%	0.72%	94.75%	3.64%	0.42%
	Veritex Community Bank	\$7,958,983	\$10,172	0.17%	0.44%	244.23%	5.69%	0.19%
	First Financial Bank, National Association	\$8,081,774	\$25,717	0.62%	1.25%	201.56%	2.82%	0.33%
	International Bank of Commerce	\$8,525,807	\$2,043	0.04%	0.85%	543.97%	4.75%	0.65%
	NexBank SSB	\$10,157,505	\$8,399	0.12%	0.50%	435.75%	1.90%	0.09%
	PlainsCapital Bank	\$11,095,771	\$35,531	0.41%	0.63%	149.91%	11.03%	0.50%
	Independent Bank	\$14,954,237	\$21,502	0.18%	0.43%	234.30%	1.94%	0.19%
Average of Asset Group D		\$3,099,475	\$11,725	0.80%	1.10%	231.46%	6.17%	0.80%

Source: SNL Financial

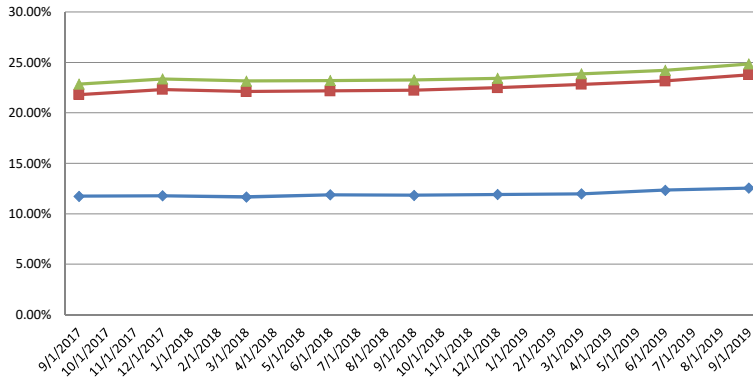
Note: Report includes only bank-level data.

NA = data was not available.

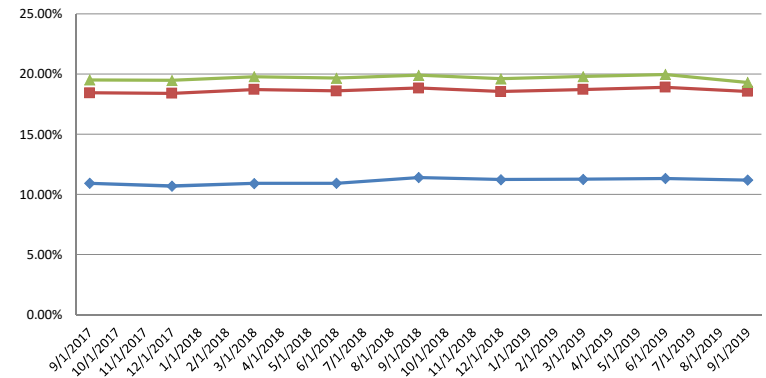
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Capital Adequacy

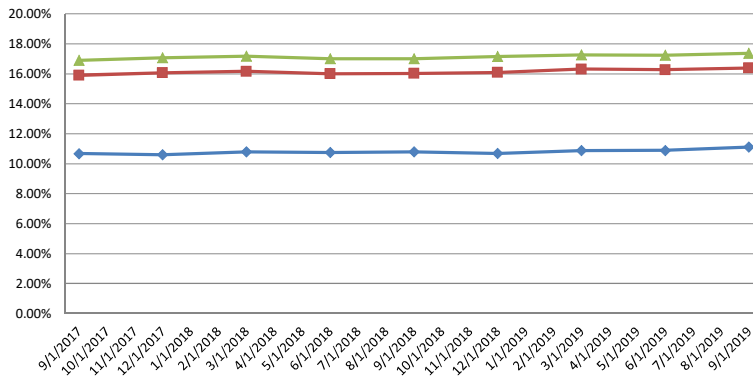
## Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio &amp; Risk Based Capital Ratio

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

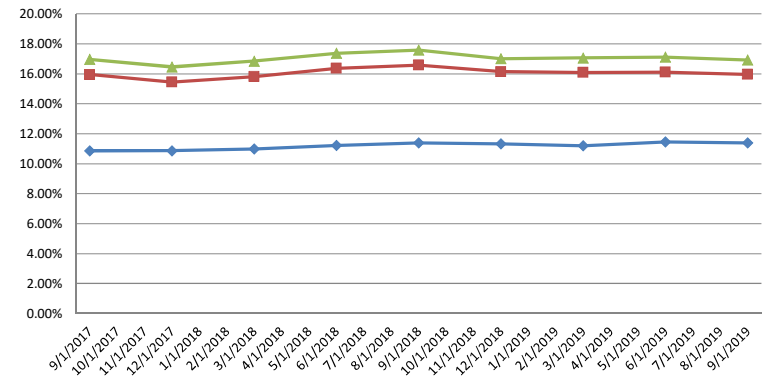
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	11.73%	11.77%	11.66%	11.86%	11.82%	11.89%	11.97%	12.33%	12.53%
Tier 1 Risk Based Ratio	21.79%	22.31%	22.10%	22.17%	22.22%	22.47%	22.81%	23.14%	23.78%
Risk Based Capital Ratio	22.84%	23.36%	23.15%	23.20%	23.27%	23.42%	23.86%	24.20%	24.86%

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

	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.91%	10.69%	10.89%	10.91%	11.40%	11.22%	11.25%	11.30%	11.17%
Tier 1 Risk Based Ratio	18.43%	18.39%	18.71%	18.58%	18.82%	18.54%	18.71%	18.90%	18.55%
Risk Based Capital Ratio	19.50%	19.46%	19.77%	19.65%	19.89%	19.59%	19.78%	19.97%	19.30%

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

	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.67%	10.59%	10.79%	10.75%	10.79%	10.68%	10.88%	10.88%	11.11%
Tier 1 Risk Based Ratio	15.90%	16.07%	16.16%	16.00%	16.02%	16.08%	16.31%	16.26%	16.39%
Risk Based Capital Ratio	16.90%	17.06%	17.17%	17.01%	17.00%	17.15%	17.26%	17.23%	17.36%

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

	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.86%	10.86%	10.98%	11.22%	11.39%	11.31%	11.19%	11.46%	11.38%
Tier 1 Risk Based Ratio	15.94%	15.44%	15.81%	16.36%	16.59%	16.14%	16.08%	16.11%	15.95%
Risk Based Capital Ratio	16.96%	16.46%	16.84%	17.36%	17.58%	17.00%	17.05%	17.11%	16.91%

Source: SNL Financial

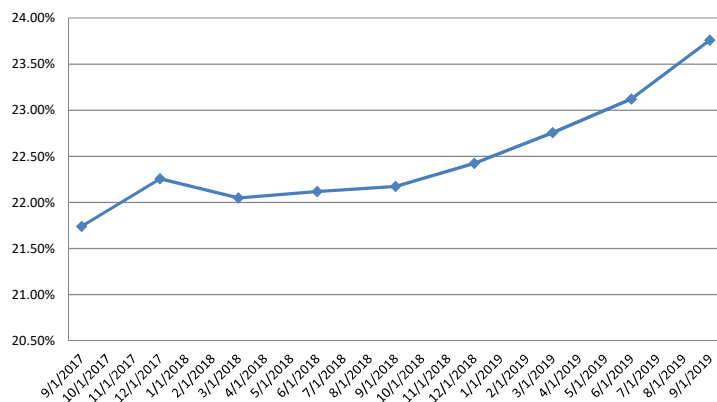
Note: Report includes only bank-level data.

NA = data was not available.

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

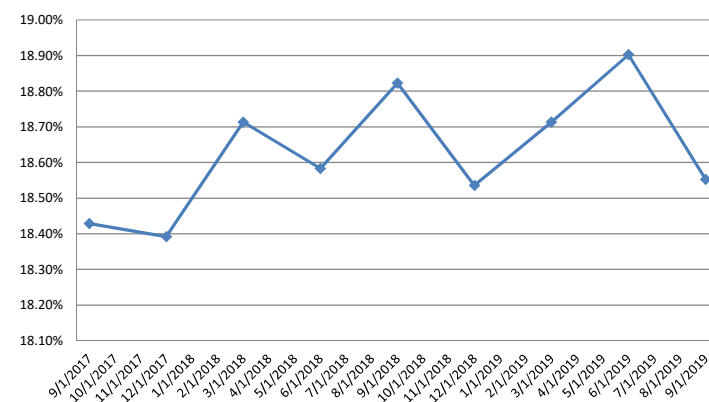
## Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



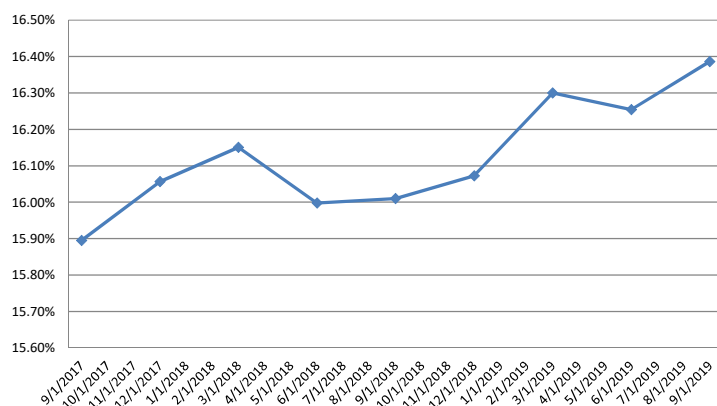
Common Equity Tier 1 RB Ratio	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	21.74%	22.26%	22.05%	22.12%	22.17%	22.42%	22.76%	23.12%	23.76%

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



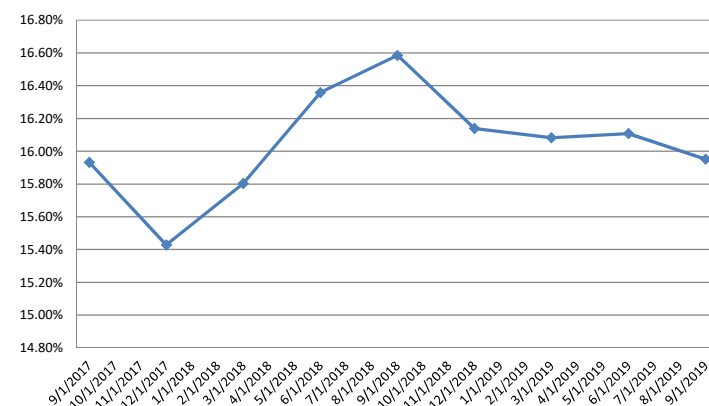
Common Equity Tier 1 RB Ratio	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	18.43%	18.39%	18.71%	18.58%	18.82%	18.54%	18.71%	18.90%	18.55%

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



Common Equity Tier 1 RB Ratio	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	15.89%	16.06%	16.15%	16.00%	16.01%	16.07%	16.30%	16.25%	16.39%

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



Common Equity Tier 1 RB Ratio	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
	15.93%	15.43%	15.80%	16.36%	16.59%	16.14%	16.08%	16.11%	15.95%

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.



## Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date						
		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 (%)

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

First National Bank of Lipan	\$21,416	\$1,993	\$1,993	\$1,993	9.40%	27.77%	28.90%	27.77%
Amistad Bank	\$28,818	\$4,498	\$4,497	\$4,497	15.47%	20.83%	22.09%	20.83%
Powell State Bank	\$30,510	\$3,460	\$3,419	\$3,419	9.82%	22.06%	23.31%	22.06%
Granger National Bank	\$31,943	\$5,917	\$5,665	\$5,665	18.00%	39.00%	40.25%	39.00%
Citizens State Bank	\$32,059	\$3,251	\$3,251	\$3,251	10.12%	14.71%	15.48%	14.71%
Brazos National Bank	\$32,735	\$9,109	\$7,896	\$7,896	27.91%	47.70%	48.68%	47.70%
Chappell Hill Bank	\$33,352	\$3,135	\$3,135	\$3,135	9.44%	14.47%	15.74%	14.47%
First State Bank	\$36,304	\$3,625	\$3,027	\$3,027	8.28%	23.65%	24.47%	23.65%
State National Bank of Groom	\$37,064	\$4,134	\$4,125	\$4,125	10.62%	14.94%	16.04%	14.94%
Crowell State Bank	\$37,284	\$4,433	\$4,425	\$4,425	11.40%	18.17%	19.18%	18.17%
Kress National Bank	\$38,703	\$5,020	\$4,984	\$4,984	12.04%	24.00%	25.14%	24.00%
Donley County State Bank	\$38,984	\$7,769	\$7,769	\$7,769	20.27%	61.89%	63.15%	61.89%
Bank of San Jacinto County	\$40,544	\$5,789	\$5,722	\$5,722	14.56%	41.08%	42.33%	41.08%
Menard Bank	\$41,805	\$5,291	\$5,098	\$5,098	13.54%	25.82%	26.86%	25.82%
First National Bank of Paducah	\$43,863	\$4,443	\$4,446	\$4,446	10.08%	14.37%	15.57%	14.37%
Lovelady State Bank	\$44,099	\$5,174	\$5,161	\$5,161	12.07%	19.70%	20.84%	19.70%
First National Bank in Cooper	\$44,787	\$6,642	\$6,642	\$6,642	14.90%	48.22%	49.47%	48.22%
Robert Lee State Bank	\$44,883	\$6,246	\$5,976	\$5,976	14.82%	28.54%	29.79%	28.54%
Spur Security Bank	\$44,971	\$5,540	\$5,542	\$5,542	12.35%	36.79%	37.14%	36.79%
First State Bank	\$45,914	\$4,609	\$4,013	\$4,013	8.92%	13.30%	14.26%	13.30%
Freedom Bank	\$46,689	\$7,172	\$4,790	\$4,790	11.00%	17.06%	17.46%	17.06%
Farmers State Bank of Newcastle	\$48,048	\$5,076	\$4,817	\$4,817	9.92%	19.36%	20.59%	19.36%
First National Bank of Moody	\$48,181	\$10,178	\$9,993	\$9,993	20.83%	39.29%	40.57%	39.29%
Citizens National Bank of Crosbyton	\$49,023	\$8,783	\$8,781	\$8,781	17.98%	45.41%	46.58%	45.41%
First State Bank	\$49,671	\$5,078	\$4,941	\$4,941	10.06%	15.65%	16.90%	15.65%
First Federal Bank Littlefield, Texas	\$50,307	\$9,795	\$9,795	\$9,795	19.74%	22.09%	23.35%	22.09%
City National Bank	\$50,468	\$5,557	\$5,548	\$5,548	11.04%	18.47%	19.72%	18.47%
First National Bank of Tahoka	\$51,661	\$6,032	\$5,968	\$5,968	11.34%	11.34%	12.05%	11.34%
Santa Anna National Bank	\$54,252	\$6,408	\$6,181	\$6,181	11.98%	17.88%	19.13%	17.88%
First Bank of Celeste	\$54,381	\$4,234	\$4,234	\$4,234	7.86%	18.55%	19.79%	18.55%
Commercial Bank	\$54,956	\$5,221	\$4,888	\$4,888	9.35%	16.53%	17.78%	16.53%
Commerce Bank Texas	\$55,204	\$9,722	\$7,167	\$7,167	14.04%	20.20%	21.15%	20.19%
Citizens State Bank	\$55,605	\$4,536	\$4,473	\$4,473	8.15%	24.73%	25.43%	24.73%
First Bank and Trust of Memphis	\$56,159	\$7,777	\$7,777	\$7,777	13.80%	23.69%	24.95%	23.69%
First National Bank of South Padre Island	\$56,480	\$6,259	\$6,218	\$6,218	10.72%	23.08%	24.34%	23.08%
First National Bank of Eldorado	\$58,932	\$10,729	\$10,552	\$10,552	17.92%	27.09%	28.35%	27.09%
City National Bank of San Saba	\$60,004	\$9,133	\$9,035	\$9,035	15.03%	30.30%	31.59%	30.30%
First National Bank of Aspermont	\$60,369	\$11,510	\$10,792	\$10,792	17.24%	51.42%	52.67%	51.41%
First State Bank of San Diego	\$60,465	\$6,232	\$5,933	\$5,933	9.44%	22.95%	23.99%	22.95%
First National Bank of Trinity	\$60,858	\$6,216	\$6,222	\$6,222	10.64%	18.27%	19.24%	18.27%
First National Bank of Anson	\$61,047	\$6,031	\$6,053	\$6,053	9.99%	17.05%	18.31%	17.05%
Security State Bank	\$61,667	\$5,958	\$5,926	\$5,926	9.49%	16.83%	17.79%	16.83%
BOC Bank	\$61,980	\$9,062	\$9,043	\$9,043	16.48%	26.41%	27.46%	26.41%
First Capital Bank	\$62,001	\$5,658	\$5,658	\$5,658	9.25%	10.84%	11.98%	10.84%
First National Bank of Quitaque	\$64,929	\$9,402	\$9,383	\$9,383	14.53%	24.12%	25.28%	24.12%
Angelina Savings Bank, SSB	\$66,238	\$5,951	\$5,951	\$5,951	8.93%	17.87%	18.59%	17.87%
Burton State Bank	\$68,901	\$8,589	\$7,334	\$7,334	10.69%	27.07%	29.68%	27.07%
Junction National Bank	\$69,004	\$6,922	\$6,785	\$6,785	9.73%	31.21%	32.11%	31.21%

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.

# Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		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)

Zavala County Bank	\$69,231	\$9,714	\$9,662	\$9,662	14.60%	52.45%	53.15%	52.45%
Bandera Bank	\$70,411	\$7,661	\$7,661	\$7,661	10.74%	25.55%	26.72%	25.55%
Citizens State Bank of Luling	\$70,477	\$10,629	\$10,611	\$10,611	15.16%	18.49%	19.75%	18.49%
Haskell National Bank	\$71,914	\$9,206	\$9,080	\$9,080	12.83%	28.91%	29.91%	28.91%
First National Bank	\$72,823	\$8,601	\$8,602	\$8,602	12.13%	24.42%	25.69%	24.42%
Pavillion Bank	\$75,578	\$10,312	\$10,253	\$10,253	13.33%	19.63%	20.88%	19.63%
First National Bank in Falfurrias	\$76,413	\$8,122	\$8,122	\$8,122	10.67%	40.13%	41.39%	40.13%
First State Bank of Mobeetie	\$76,678	\$10,300	\$10,353	\$10,353	13.54%	80.79%	82.05%	80.79%
Security Bank of Crawford	\$77,294	\$6,470	\$6,470	\$6,470	8.94%	13.55%	14.76%	13.55%
Buckholts State Bank	\$79,135	\$13,785	\$13,785	\$13,785	18.07%	33.16%	34.04%	33.16%
Peoples State Bank	\$80,857	\$10,135	\$10,210	\$10,210	12.78%	22.85%	23.10%	22.85%
Zapata National Bank	\$81,221	\$11,577	\$11,534	\$11,534	14.11%	39.98%	41.24%	39.98%
Commercial State Bank	\$82,428	\$7,558	\$7,170	\$7,170	8.69%	17.20%	18.46%	17.20%
Carmine State Bank	\$82,897	\$10,522	\$10,390	\$10,390	12.57%	43.40%	44.03%	43.40%
Spectra Bank	\$83,019	\$5,959	\$5,959	\$5,959	7.10%	10.24%	11.50%	10.24%
American Bank, National Association	\$83,343	\$14,569	\$10,056	\$10,056	13.00%	23.69%	24.55%	23.69%
Lakeside National Bank	\$83,882	\$24,590	\$22,175	\$22,175	27.32%	58.90%	58.93%	58.90%
Fidelity Bank of Texas	\$85,732	\$16,183	\$16,182	\$16,182	18.50%	41.99%	43.24%	41.99%
Lytle State Bank of Lytle, Texas	\$86,380	\$15,118	\$14,832	\$14,832	17.30%	29.77%	NA	29.77%
Capital Bank of Texas	\$87,033	\$10,699	\$10,087	\$10,087	13.19%	48.81%	49.84%	48.81%
Cowboy Bank of Texas	\$87,081	\$9,529	\$9,536	\$9,536	11.00%	16.60%	17.44%	16.60%
Citizens State Bank	\$87,142	\$8,545	\$8,445	\$8,445	9.69%	17.78%	18.79%	17.78%
Greater State Bank	\$87,255	\$7,658	\$7,748	\$7,748	9.49%	16.25%	17.33%	16.25%
Chasewood Bank	\$88,869	\$9,427	\$9,782	\$9,782	10.91%	16.60%	17.38%	16.60%
Citizens National Bank	\$88,880	\$10,713	\$10,643	\$10,643	11.85%	24.69%	25.94%	24.69%
Atascosa Bank	\$89,101	\$9,090	\$8,828	\$8,828	9.81%	34.19%	34.86%	34.19%
First Bank of Muleshoe	\$89,151	\$14,531	\$14,123	\$14,123	15.37%	62.19%	63.45%	62.19%
First National Bank of Hebbronville	\$89,600	\$16,461	\$16,287	\$16,287	18.13%	46.39%	47.46%	46.39%
Morris County National Bank	\$89,665	\$9,515	\$9,244	\$9,244	10.86%	14.56%	15.82%	14.56%
Fort Davis State Bank	\$91,467	\$9,094	\$8,592	\$8,592	9.54%	16.74%	17.79%	16.74%
Farmers and Merchants Bank	\$91,971	\$8,731	\$8,700	\$8,700	9.57%	14.66%	15.91%	14.66%
First National Bank of Dublin	\$92,190	\$10,166	\$10,164	\$10,164	11.29%	12.81%	13.98%	12.81%
Charis Bank	\$93,550	\$23,920	\$18,537	\$18,537	21.28%	37.66%	38.15%	37.66%
First State Bank	\$95,663	\$19,030	\$16,344	\$16,344	17.00%	23.57%	24.84%	23.57%
Stockmens National Bank in Cotulla	\$95,754	\$11,746	\$11,779	\$11,779	12.12%	40.62%	41.35%	40.62%
First National Bank of Kemp	\$95,832	\$10,866	\$8,705	\$8,705	9.36%	16.69%	17.53%	16.69%
Unity National Bank of Houston	\$97,094	\$8,896	\$8,974	\$8,224	8.90%	12.01%	13.25%	11.00%
Community Bank	\$98,112	\$10,479	\$10,305	\$10,305	10.24%	14.68%	15.44%	14.68%
POINTWEST Bank	\$98,343	\$10,279	\$10,496	\$10,496	10.83%	22.30%	23.16%	22.30%
First National Bank of Evant	\$99,564	\$9,504	\$9,134	\$9,134	9.19%	14.83%	16.07%	14.83%
Business Bank of Texas, N.A.	\$99,948	\$13,868	\$14,037	\$14,037	14.48%	20.65%	21.91%	20.65%
Texas Financial Bank	\$102,108	\$10,933	\$11,128	\$11,128	10.91%	27.41%	28.67%	27.41%
First State Bank of Brownsboro	\$102,188	\$11,117	\$10,991	\$10,991	10.81%	17.59%	18.66%	17.59%
Dominion Bank	\$102,212	\$46,068	\$44,667	\$44,667	51.30%	97.70%	98.67%	97.70%
First National Bank of Floydada	\$102,534	\$12,989	\$12,888	\$12,888	12.50%	18.26%	19.50%	18.26%
American National Bank of Mount Pleasant	\$103,733	\$14,260	\$13,687	\$13,687	13.43%	25.25%	26.52%	25.25%
Columbus State Bank	\$104,976	\$13,557	\$13,557	\$13,557	14.51%	26.77%	27.24%	26.77%
First State Bank of Paint Rock	\$105,193	\$13,553	\$13,478	\$13,478	12.88%	21.73%	22.98%	21.73%

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.

# Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		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)									
	Cendera Bank, National Association	\$105,641	\$13,190	\$13,220	\$13,220	12.85%	16.69%	17.81%	16.69%
	Henderson Federal Savings Bank	\$105,744	\$23,799	\$23,658	\$23,658	22.14%	39.78%	41.04%	39.78%
	Citizens Bank, National Association	\$106,883	\$14,656	\$9,933	\$9,933	9.63%	12.06%	13.31%	12.06%
	Community Bank of Snyder	\$110,341	\$12,860	\$12,876	\$12,876	11.63%	29.61%	30.01%	29.61%
	Fannin Bank	\$110,704	\$10,173	\$9,872	\$9,872	9.16%	13.88%	15.13%	13.88%
	Dalhart Federal Savings & Loan Association, SSB	\$110,721	\$13,414	\$13,349	\$13,349	11.98%	27.29%	27.83%	27.29%
	Marion State Bank	\$111,622	\$15,649	\$15,488	\$15,488	13.96%	23.24%	23.63%	23.24%
	Panola National Bank	\$115,216	\$12,729	\$12,331	\$12,331	10.95%	10.84%	11.29%	10.84%
	First Bank and Trust of Childress	\$115,689	\$10,091	\$10,165	\$10,165	9.07%	19.77%	20.34%	19.77%
	One World Bank	\$116,494	\$14,406	\$13,661	\$13,661	11.99%	17.63%	18.89%	17.63%
	Mason Bank	\$119,394	\$22,313	\$21,744	\$21,744	18.24%	42.14%	43.39%	42.14%
	First Security State Bank	\$119,494	\$9,382	\$8,732	\$8,732	7.35%	15.42%	16.51%	15.42%
	Peoples State Bank	\$119,775	\$11,992	\$11,821	\$11,821	9.71%	22.20%	23.17%	22.20%
	Bank of Houston, National Association	\$119,991	\$38,575	\$37,757	\$37,757	34.13%	39.95%	40.69%	39.95%
	First National Bank of Bosque County	\$120,132	\$13,781	\$13,719	\$13,719	11.59%	14.99%	16.24%	14.99%
	Brady National Bank	\$120,588	\$11,940	\$11,565	\$11,565	9.54%	16.10%	17.35%	16.10%
	Normangee State Bank	\$121,254	\$20,053	\$19,923	\$19,923	16.56%	27.57%	28.83%	27.57%
	Coleman County State Bank	\$121,930	\$12,189	\$12,123	\$12,123	10.18%	14.90%	15.98%	14.90%
	First National Bank of Tom Bean	\$122,119	\$11,392	\$10,854	\$10,854	9.03%	12.65%	13.91%	12.65%
	Johnson City Bank	\$122,453	\$14,801	\$14,801	\$14,801	12.12%	22.16%	23.14%	22.16%
	Texas Advantage Community Bank, National Association	\$123,388	\$12,095	\$12,096	\$12,096	10.07%	14.56%	15.31%	14.56%
	First National Bank of Eagle Lake	\$125,174	\$13,129	\$13,062	\$13,062	11.08%	13.30%	14.55%	13.30%
	First Bank & Trust	\$127,397	\$24,310	\$20,264	\$20,264	16.64%	38.69%	39.93%	38.69%
	Austin Capital Bank SSB	\$127,644	\$13,921	\$13,891	\$13,891	10.59%	19.56%	20.77%	19.56%
	Citizens State Bank	\$131,950	\$15,757	\$15,805	\$15,805	12.17%	19.70%	20.89%	19.70%
	Farmers State Bank	\$132,536	\$13,346	\$12,840	\$12,840	9.87%	17.88%	19.03%	17.88%
	First National Bank of Fort Stockton	\$132,709	\$14,546	\$13,385	\$13,385	10.43%	15.33%	16.59%	15.33%
	West Texas State Bank	\$133,121	\$17,497	\$16,528	\$16,528	12.53%	19.53%	20.78%	19.53%
	Dilley State Bank	\$134,782	\$22,578	\$22,526	\$22,526	16.81%	52.34%	52.60%	52.34%
	City National Bank of Colorado City	\$135,147	\$12,624	\$12,596	\$12,596	9.57%	14.38%	15.63%	14.38%
	Lone Star Bank	\$135,230	\$16,713	\$14,949	\$11,723	11.35%	14.12%	15.38%	11.08%
	First National Bank of Winnsboro	\$136,406	\$27,681	\$28,428	\$28,428	20.57%	29.98%	31.12%	29.98%
	Big Bend Banks, N.A.	\$136,470	\$21,786	\$19,837	\$19,837	14.81%	52.03%	53.28%	52.03%
	Bank of South Texas	\$138,027	\$17,192	\$13,698	\$13,698	10.24%	14.42%	15.35%	14.42%
	First Texas Bank	\$138,059	\$16,234	\$16,113	\$16,113	11.78%	22.08%	22.49%	22.08%
	Graham Savings and Loan, SSB	\$138,538	\$15,981	\$15,981	\$15,981	11.59%	19.96%	21.21%	19.96%
	First National Bank of Alvin	\$140,382	\$17,918	\$17,188	\$17,188	12.35%	36.98%	37.56%	36.98%
	Sanger Bank	\$141,406	\$21,213	\$21,179	\$21,179	14.96%	28.23%	29.36%	28.23%
	Titan Bank, N.A.	\$142,287	\$17,370	\$17,153	\$17,153	10.41%	21.99%	23.27%	21.99%
	Texas National Bank	\$142,789	\$15,514	\$14,042	\$14,042	9.87%	22.39%	23.16%	22.39%
	Citizens State Bank	\$142,959	\$14,453	\$14,345	\$14,345	9.72%	17.24%	18.35%	17.24%
	Texas Heritage National Bank	\$143,099	\$15,581	\$15,571	\$15,571	11.09%	13.84%	15.08%	13.84%
	Hill Bank & Trust Co.	\$143,279	\$23,942	\$23,942	\$23,942	16.95%	26.57%	26.87%	26.57%

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.

## Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

Region   Institution Name		As of Date							
		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)									
	First State Bank	\$144,835	\$12,342	\$13,766	\$13,766	9.62%	14.26%	15.20%	14.26%
	First State Bank of Odem	\$145,730	\$17,556	\$17,472	\$17,472	12.48%	20.91%	22.17%	20.91%
	Texas Heritage Bank	\$146,481	\$13,821	\$13,742	\$13,742	9.39%	12.57%	13.72%	12.57%
	Commercial National Bank of Brady	\$147,924	\$19,560	\$19,186	\$19,186	13.02%	22.21%	23.46%	22.21%
	First State Bank	\$148,144	\$21,178	\$20,952	\$20,952	14.45%	32.04%	32.41%	32.04%
	Peoples Bank	\$148,264	\$12,835	\$12,903	\$12,903	8.05%	14.09%	15.35%	14.09%
	First State Bank	\$148,746	\$14,547	\$13,783	\$13,783	9.33%	15.61%	16.86%	15.61%
	First State Bank	\$149,578	\$20,436	\$18,224	\$18,224	12.83%	18.63%	19.88%	18.63%
	Security State Bank	\$151,454	\$21,782	\$21,782	\$21,782	14.82%	20.45%	21.41%	20.45%
	First State Bank of Ben Wheeler, Texas	\$151,537	\$20,707	\$20,707	\$20,707	13.69%	24.01%	25.08%	24.01%
	Providence Bank of Texas	\$152,542	\$20,175	\$20,175	\$20,175	13.43%	16.47%	17.34%	16.47%
	Texas Hill Country Bank	\$153,347	\$15,278	\$15,289	\$15,289	9.91%	11.68%	12.52%	11.68%
	Citizens State Bank	\$155,224	\$14,821	\$14,821	\$14,821	9.69%	13.54%	14.79%	13.54%
	Sundown State Bank	\$159,326	\$18,154	\$18,154	\$18,154	11.37%	12.87%	13.59%	12.87%
	First State Bank of Bedias	\$160,560	\$26,290	\$26,288	\$26,288	16.55%	26.42%	27.67%	26.42%
	Bank of Austin	\$163,666	\$32,530	\$32,438	\$32,438	20.02%	25.20%	26.08%	25.20%
	Citizens National Bank of Hillsboro	\$165,007	\$24,964	\$23,875	\$23,875	14.69%	33.71%	34.38%	33.71%
	Muenster State Bank	\$165,033	\$27,577	\$26,516	\$26,516	16.22%	37.91%	38.57%	37.91%
	Roscoe State Bank	\$166,464	\$18,963	\$17,372	\$17,372	10.75%	18.44%	19.68%	18.44%
	First National Bank of Hereford	\$167,782	\$17,174	\$16,731	\$16,731	10.35%	12.35%	13.55%	12.35%
	Guadalupe Bank	\$168,773	\$15,069	\$15,069	\$15,069	8.91%	14.49%	15.61%	14.49%
	First State Bank of Texas	\$169,839	\$23,752	\$19,246	\$19,246	11.57%	14.71%	15.43%	14.71%
	Citizens Bank	\$170,333	\$18,111	\$18,070	\$18,070	10.72%	13.03%	13.51%	13.03%
	Lamar National Bank	\$174,033	\$19,813	\$19,536	\$19,536	11.51%	17.32%	18.57%	17.32%
	Perryton National Bank	\$174,052	\$25,413	\$24,725	\$24,725	14.04%	32.44%	33.70%	32.44%
	Castroville State Bank	\$174,926	\$16,664	\$16,397	\$16,397	9.52%	15.49%	16.73%	15.49%
	Incommons Bank, N.A.	\$177,025	\$16,726	\$15,693	\$15,693	8.92%	13.26%	14.32%	13.26%
	Keystone Bank, National Association	\$178,723	\$29,123	\$21,156	\$21,156	14.30%	18.25%	18.62%	18.25%
	Anahuac National Bank	\$179,204	\$18,021	\$17,816	\$17,816	9.69%	19.19%	20.45%	19.19%
	Bank of DeSoto, National Association	\$180,859	\$20,426	\$20,426	\$20,426	11.45%	17.81%	18.72%	17.81%
	First National Bank of Anderson	\$181,387	\$20,304	\$20,336	\$20,336	11.44%	16.43%	17.69%	16.43%
	First National Bank of Sterling City	\$181,791	\$13,932	\$15,860	\$15,860	8.72%	28.47%	29.10%	28.47%
	First National Bank of Ballinger	\$182,579	\$19,488	\$18,220	\$18,220	10.27%	14.33%	15.58%	14.33%
	Tejas Bank	\$183,590	\$21,448	\$18,824	\$18,824	10.10%	15.54%	16.80%	15.54%
	Austin County State Bank	\$184,747	\$18,708	\$18,152	\$18,152	10.13%	13.57%	14.84%	13.57%
	First State Bank	\$185,032	\$21,635	\$21,955	\$21,955	11.91%	19.65%	20.78%	19.65%
	Captex Bank, National Association	\$185,629	\$26,704	\$22,138	\$22,138	12.20%	17.53%	18.26%	17.53%
	Llano National Bank	\$185,835	\$24,290	\$23,800	\$23,800	13.02%	21.50%	22.78%	21.50%
	Pearland State Bank	\$188,638	\$22,621	\$21,709	\$21,709	11.51%	31.62%	32.36%	31.62%
	Cypress Bank, SSB	\$192,417	\$21,122	\$20,726	\$20,726	10.95%	17.36%	18.60%	17.35%
	Arrowhead Bank	\$192,942	\$19,755	\$19,806	\$19,806	10.49%	17.17%	17.87%	17.17%
	First National Bank of Burleson	\$197,053	\$20,967	\$20,837	\$20,837	10.57%	28.66%	29.45%	28.66%
	City National Bank of Taylor	\$199,904	\$23,328	\$23,104	\$23,104	11.85%	25.09%	26.35%	25.09%
	Interstate Bank, SSB	\$202,222	\$20,783	\$19,743	\$19,743	10.19%	15.33%	16.34%	15.33%
	Fayette Savings Bank, SSB	\$203,500	\$18,769	\$18,917	\$18,917	9.88%	14.62%	15.23%	14.62%
	Spring Hill State Bank	\$204,514	\$23,794	\$23,737	\$23,737	11.69%	22.37%	23.64%	22.37%
	HomeBank Texas	\$205,277	\$22,212	\$21,474	\$21,474	10.88%	14.33%	15.58%	14.33%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Capital Adequacy**
**September 30, 2019**
**Run Date: November 9, 2019**

		As of Date							
		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 (%)
Region	Institution Name								
Asset Group A - \$0 to \$250 million in total assets (continued)									
	First National Bank of Giddings	\$206,092	\$25,121	\$24,358	\$24,358	11.90%	18.58%	19.83%	18.58%
	First State Bank	\$208,536	\$19,475	\$18,916	\$18,916	9.27%	13.89%	15.14%	13.89%
	Bridge City State Bank	\$210,165	\$22,534	\$21,552	\$21,552	10.23%	22.76%	23.53%	22.76%
	Texas Brand Bank	\$210,526	\$27,690	\$27,661	\$27,661	13.13%	16.21%	17.46%	16.21%
	Crossroads Bank	\$210,774	\$25,779	\$24,824	\$24,824	12.05%	21.33%	22.58%	21.33%
	National Bank & Trust	\$211,045	\$26,622	\$25,850	\$25,850	11.78%	27.57%	28.64%	27.57%
	Community National Bank	\$212,547	\$24,963	\$21,898	\$21,898	10.48%	15.72%	16.97%	15.72%
	Commercial National Bank of Texarkana	\$213,684	\$19,369	\$19,535	\$19,535	9.14%	14.56%	15.51%	14.56%
	Citizens National Bank at Brownwood	\$215,474	\$27,847	\$27,582	\$27,582	12.77%	22.64%	23.89%	22.64%
	Texana Bank, National Association	\$216,016	\$18,369	\$18,289	\$18,289	8.48%	10.68%	11.66%	10.68%
	First National Bank of Stanton	\$219,232	\$24,443	\$22,751	\$22,751	10.34%	24.94%	26.19%	24.94%
	Yoakum National Bank	\$220,470	\$33,453	\$32,339	\$32,339	14.71%	31.36%	32.34%	31.36%
	Community Bank	\$220,632	\$25,141	\$25,141	\$25,141	11.22%	15.87%	17.13%	15.87%
	National Bank of Andrews	\$224,469	\$23,346	\$22,459	\$22,459	10.21%	12.93%	14.18%	12.93%
	First National Bank	\$225,731	\$31,397	\$30,348	\$30,348	13.75%	18.55%	19.81%	18.55%
	Gilmer National Bank	\$226,776	\$32,173	\$32,254	\$32,254	14.33%	20.76%	22.01%	20.76%
	Grandview Bank	\$229,193	\$23,199	\$22,396	\$22,396	9.71%	16.22%	17.42%	16.22%
	Jacksboro National Bank	\$235,855	\$31,548	\$29,043	\$29,043	12.22%	21.41%	22.62%	21.41%
	UBank	\$240,149	\$26,684	\$26,802	\$26,802	11.21%	15.16%	16.41%	15.16%
	TransPecos Banks, SSB	\$242,591	\$21,132	\$19,763	\$19,763	8.38%	11.80%	NA	11.80%
	First National Bank of Jasper	\$243,616	\$34,419	\$33,842	\$33,842	13.46%	42.81%	43.82%	42.81%
	ValueBank Texas	\$243,667	\$27,280	\$26,944	\$26,944	10.78%	20.32%	21.48%	20.32%
	First State Bank of Burnet	\$246,165	\$34,617	\$33,359	\$33,359	13.55%	28.34%	29.18%	28.34%
	MINT National Bank	\$249,813	\$28,418	\$28,418	\$28,418	11.77%	15.35%	16.61%	15.35%
	Average of Asset Group A	\$121,486	\$15,176	\$14,648	\$14,629	12.53%	23.78%	24.86%	23.76%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
		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 (%)
Region	Institution Name								
Asset Group B - \$251 to \$500 million in total assets									
	Ennis State Bank	\$250,062	\$24,962	\$24,291	\$24,291	10.07%	13.35%	14.60%	13.35%
	First State Bank	\$250,188	\$29,659	\$28,687	\$28,687	11.71%	14.62%	15.02%	14.62%
	United Bank of El Paso del Norte	\$254,684	\$28,647	\$28,459	\$28,459	11.79%	13.15%	14.40%	13.15%
	First National Bank of Lake Jackson	\$255,139	\$26,811	\$25,971	\$25,971	10.12%	46.17%	NA	46.17%
	Lone Star Capital Bank, National Association	\$256,229	\$35,311	\$27,064	\$27,064	11.16%	14.17%	15.22%	14.17%
	State Bank of De Kalb	\$260,023	\$28,058	\$27,153	\$27,153	10.30%	12.79%	14.04%	12.79%
	Pecos County State Bank	\$261,986	\$23,787	\$22,575	\$22,575	8.70%	16.39%	17.48%	16.39%
	Mineola Community Bank, SSB	\$263,506	\$30,746	\$29,811	\$29,811	11.53%	20.44%	21.16%	20.44%
	First National Bank of Hughes Springs	\$263,967	\$37,185	\$35,644	\$35,644	13.10%	19.09%	20.35%	19.09%
	Liberty Capital Bank	\$267,555	\$26,666	\$26,666	\$26,666	10.00%	12.93%	13.91%	12.93%
	Hondo National Bank	\$270,387	\$28,029	\$27,704	\$27,704	10.41%	14.27%	15.13%	14.27%
	Ozona National Bank	\$273,229	\$30,580	\$30,018	\$30,018	11.01%	22.02%	23.27%	22.02%
	Texas State Bank	\$274,197	\$34,636	\$33,763	\$33,763	12.56%	21.09%	21.94%	21.09%
	First-Lockhart National Bank	\$274,902	\$27,027	\$26,979	\$26,979	9.90%	14.22%	15.47%	14.22%
	First National Bank of Weatherford	\$276,125	\$26,668	\$26,671	\$26,671	9.91%	11.92%	13.05%	11.92%
	Peoples State Bank of Hallettsville	\$276,777	\$34,650	\$32,803	\$32,803	11.98%	38.18%	39.17%	38.18%
	TexStar National Bank	\$282,090	\$31,553	\$30,588	\$30,588	10.98%	14.20%	15.46%	14.20%
	National Bank of Texas at Fort Worth	\$285,274	\$32,507	\$32,854	\$32,854	11.78%	18.83%	20.09%	18.83%
	Waggoner National Bank of Vernon	\$286,725	\$40,578	\$41,437	\$41,437	14.49%	19.84%	21.11%	19.84%
	Worthington National Bank	\$293,093	\$29,909	\$29,934	\$29,934	10.41%	14.22%	15.47%	14.22%
	Trinity Bank, N.A.	\$294,995	\$35,934	\$34,920	\$34,920	12.83%	20.51%	21.76%	20.51%
	Texas National Bank	\$295,120	\$27,949	\$28,007	\$28,007	9.43%	13.22%	14.47%	13.22%
	Liberty National Bank in Paris	\$295,295	\$49,863	\$49,643	\$49,643	17.02%	28.10%	29.35%	28.10%
	Texas Republic Bank, National Association	\$297,575	\$34,035	\$32,885	\$32,885	11.06%	14.90%	16.15%	14.90%
	Fort Hood National Bank	\$297,604	\$26,619	\$24,762	\$24,762	8.97%	40.34%	41.20%	40.34%
	Heritage Bank	\$298,294	\$39,394	\$36,065	\$36,065	12.34%	13.35%	14.52%	13.35%
	Charter Bank	\$299,400	\$31,707	\$26,671	\$26,671	9.28%	13.41%	14.66%	13.41%
	Shelby Savings Bank, SSB	\$302,135	\$37,871	\$37,332	\$37,332	12.29%	15.52%	16.59%	15.52%
	Citizens State Bank	\$307,307	\$33,205	\$33,003	\$33,003	10.91%	21.83%	22.90%	21.83%
	First Texas Bank	\$315,572	\$33,314	\$33,245	\$33,245	11.29%	23.17%	23.32%	23.17%
	MCBank	\$316,163	\$34,616	\$30,087	\$30,087	9.53%	18.22%	19.38%	18.22%
	Texas Champion Bank	\$318,380	\$39,843	\$37,738	\$37,738	11.96%	15.84%	16.95%	15.84%
	Alliance Bank Central Texas	\$318,454	\$26,596	\$24,696	\$24,696	7.64%	11.67%	12.88%	11.67%
	First Liberty National Bank	\$323,553	\$39,844	\$39,137	\$39,137	12.21%	19.75%	21.00%	19.75%
	Texan Bank, National Association	\$329,200	\$41,992	\$40,494	\$40,494	12.11%	13.47%	14.66%	13.47%
	First National Bank in Port Lavaca	\$330,647	\$34,828	\$33,801	\$33,801	10.12%	22.14%	22.97%	22.14%
	Farmers State Bank	\$333,030	\$44,967	\$44,106	\$44,106	13.76%	20.24%	21.49%	20.24%
	First State Bank of Livingston	\$335,517	\$54,940	\$51,885	\$51,885	15.58%	37.12%	38.35%	37.12%
	TrustTexas Bank, SSB	\$342,982	\$42,561	\$41,546	\$41,546	12.27%	22.09%	22.70%	22.09%
	Lamesa National Bank	\$347,424	\$36,877	\$36,494	\$36,494	10.52%	20.54%	21.59%	20.54%
	Western Bank	\$347,786	\$31,540	\$31,279	\$31,279	9.05%	11.16%	11.90%	11.16%
	T Bank, National Association	\$351,008	\$49,170	\$36,913	\$36,913	11.33%	14.73%	15.34%	14.73%
	First Commercial Bank, National Association	\$352,708	\$34,596	\$32,012	\$32,012	9.26%	14.07%	15.32%	14.07%
	Frontier Bank of Texas	\$360,718	\$36,813	\$36,831	\$36,831	10.94%	13.47%	13.98%	13.47%
	Oakwood Bank	\$373,421	\$35,569	\$33,452	\$33,452	9.77%	11.23%	11.82%	11.23%

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.



## Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		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)									
	Brenham National Bank	\$379,200	\$40,626	\$37,479	\$37,479	10.36%	17.20%	18.37%	17.20%
	Bank of Texas	\$379,987	\$50,474	\$50,217	\$50,217	13.51%	12.75%	13.67%	12.75%
	Wellington State Bank	\$386,020	\$49,486	\$46,440	\$46,440	12.27%	15.73%	16.71%	15.73%
	Classic Bank, National Association	\$389,833	\$36,649	\$35,057	\$35,057	9.33%	12.22%	13.44%	12.22%
	International Bank of Commerce	\$397,497	\$76,404	\$71,452	\$71,452	18.20%	34.57%	35.68%	34.57%
	Texas First State Bank	\$398,238	\$34,560	\$33,926	\$33,926	8.62%	15.99%	16.25%	15.99%
	State National Bank of Big Spring	\$399,991	\$45,658	\$43,268	\$43,268	11.17%	28.12%	29.18%	28.12%
	SouthTrust Bank, N.A.	\$401,187	\$44,226	\$43,841	\$43,841	11.08%	18.30%	19.56%	18.30%
	First National Bank of Livingston	\$401,671	\$57,267	\$54,302	\$54,302	14.55%	43.08%	44.34%	43.08%
	First National Bank Baird	\$401,882	\$40,817	\$40,808	\$40,808	10.07%	11.93%	13.02%	11.93%
	Sage Capital Bank	\$406,526	\$47,598	\$42,751	\$42,751	10.62%	14.36%	15.61%	14.36%
	Schertz Bank & Trust	\$406,983	\$51,836	\$51,974	\$51,974	12.83%	14.00%	15.01%	14.00%
	Falls City National Bank	\$407,014	\$49,093	\$49,093	\$49,093	11.72%	33.29%	34.19%	33.29%
	Karnes County National Bank of Karnes City	\$407,731	\$42,983	\$44,050	\$44,050	10.77%	35.10%	36.36%	35.10%
	Citizens National Bank	\$414,287	\$47,082	\$46,881	\$46,881	11.50%	15.24%	16.49%	15.24%
	First National Bank of Gilmer	\$414,952	\$50,050	\$43,452	\$43,452	10.65%	16.41%	17.66%	16.41%
	Citizens Bank	\$418,535	\$57,227	\$56,659	\$56,659	13.63%	17.73%	18.98%	17.73%
	Texas Bank Financial	\$420,725	\$39,617	\$39,628	\$39,628	9.84%	15.53%	16.78%	15.53%
	First Community Bank	\$421,708	\$52,056	\$50,960	\$50,960	12.09%	16.28%	17.53%	16.28%
	AccessBank Texas	\$424,206	\$37,873	\$37,576	\$37,576	9.30%	11.51%	12.74%	11.51%
	Bank and Trust, SSB	\$426,811	\$42,254	\$38,897	\$38,897	9.29%	16.25%	17.12%	16.25%
	West Texas State Bank	\$431,288	\$55,700	\$55,197	\$55,197	13.00%	22.12%	23.38%	22.12%
	First National Bank of Sonora	\$439,573	\$45,955	\$44,719	\$44,719	10.32%	15.25%	16.51%	15.25%
	American State Bank	\$440,176	\$44,453	\$36,033	\$36,033	8.56%	10.42%	11.13%	10.42%
	American Bank, National Association	\$446,913	\$47,593	\$47,280	\$47,280	10.68%	15.28%	16.53%	15.28%
	First Federal Community Bank, SSB	\$447,699	\$50,895	\$50,841	\$50,841	11.38%	15.94%	16.98%	15.94%
	Herring Bank	\$448,229	\$39,273	\$43,178	\$43,178	9.96%	12.92%	13.94%	12.92%
	Southwest Bank	\$448,433	\$37,072	\$35,764	\$35,764	8.22%	11.28%	12.36%	11.28%
	Bank of Brenham, National Association	\$455,221	\$64,192	\$45,560	\$45,560	10.50%	28.47%	29.08%	28.47%
	Community Bank & Trust, Waco, Texas	\$460,101	\$69,986	\$69,710	\$69,710	15.37%	21.13%	22.38%	21.13%
	First State Bank	\$460,317	\$54,119	\$54,037	\$54,037	11.68%	19.82%	21.08%	19.82%
	First National Bank of Huntsville	\$465,614	\$61,638	\$55,628	\$55,628	12.19%	22.86%	24.12%	22.86%
	Capital Bank	\$468,379	\$42,329	\$42,199	\$42,199	9.23%	11.61%	12.56%	11.61%
	First Bank	\$469,037	\$50,352	\$50,745	\$50,745	11.52%	13.66%	14.92%	13.66%
	First Community Bank	\$477,068	\$42,435	\$40,646	\$40,646	8.71%	12.61%	13.86%	12.61%
	First National Bank of Mertzon	\$478,072	\$34,174	\$34,174	\$34,174	7.29%	35.94%	37.19%	35.94%
	Texas Security Bank	\$488,606	\$63,049	\$62,732	\$62,732	13.02%	15.49%	16.74%	15.49%
	First National Bank of McGregor	\$488,862	\$58,246	\$58,246	\$58,246	12.34%	15.38%	16.60%	15.38%
	Texas Bank	\$489,137	\$51,983	\$51,935	\$51,935	10.65%	15.06%	15.92%	15.06%
	Bank of the West	\$493,399	\$48,026	\$46,958	\$46,958	9.43%	12.47%	13.50%	12.47%
	TexasBank	\$497,431	\$68,394	\$66,622	\$66,622	13.58%	17.62%	18.87%	17.62%
	First State Bank	\$499,645	\$47,687	\$45,519	\$45,519	9.25%	11.15%	12.26%	11.15%
Average of Asset Group B		365,041	\$41,540	\$39,914	\$39,914	11.17%	18.55%	19.30%	18.55%

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.



## Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date							
		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									
	First State Bank and Trust Company	\$505,165	\$84,133	\$81,176	\$81,176	16.09%	36.60%	37.27%	36.60%
	MapleMark Bank	\$511,469	\$74,004	\$69,947	\$69,947	14.07%	15.95%	16.98%	15.95%
	Commerce Bank	\$516,021	\$97,942	\$89,462	\$89,462	17.33%	35.16%	35.91%	35.16%
	Southwestern National Bank	\$516,878	\$70,564	\$70,511	\$70,511	14.29%	15.26%	16.28%	15.26%
	Texas Citizens Bank, National Association	\$520,939	\$52,118	\$52,120	\$52,120	9.76%	11.41%	12.66%	11.41%
	First National Bank	\$529,832	\$50,817	\$50,452	\$50,452	9.77%	11.32%	12.58%	11.32%
	Tolleson Private Bank	\$541,674	\$51,427	\$50,361	\$50,361	9.19%	14.84%	16.09%	14.84%
	Peoples Bank	\$542,922	\$57,571	\$55,199	\$55,199	10.59%	13.69%	14.48%	13.69%
	Pointbank	\$543,306	\$61,484	\$59,210	\$59,210	10.92%	16.57%	17.82%	16.57%
	Fayetteville Bank	\$545,542	\$62,733	\$55,670	\$55,670	10.82%	24.86%	25.38%	24.86%
	R Bank	\$546,956	\$64,690	\$59,568	\$59,568	11.31%	13.77%	14.84%	13.77%
	Rio Bank	\$554,406	\$60,163	\$50,617	\$50,617	9.27%	13.00%	13.82%	13.00%
	Pilgrim Bank	\$555,679	\$75,757	\$66,284	\$66,284	12.06%	17.30%	17.95%	17.30%
	Texas National Bank of Jacksonville	\$559,014	\$57,236	\$57,138	\$57,138	10.20%	13.74%	15.00%	13.74%
	Plains State Bank	\$561,838	\$59,911	\$58,032	\$58,032	10.48%	12.74%	13.89%	12.74%
	Kleberg Bank, N.A.	\$563,528	\$66,332	\$47,943	\$47,943	9.19%	12.73%	13.93%	12.73%
	Round Top State Bank	\$596,323	\$69,496	\$68,978	\$68,978	11.80%	19.05%	19.89%	19.05%
	First National Bank of Albany	\$603,524	\$70,529	\$65,306	\$65,306	10.85%	14.90%	16.15%	14.90%
	First National Bank of Bastrop	\$608,036	\$68,480	\$66,037	\$66,037	10.99%	17.22%	18.47%	17.22%
	First National Bank of Granbury	\$621,571	\$74,695	\$73,016	\$73,016	11.74%	20.63%	21.83%	20.63%
	Bank and Trust of Bryan/College Station	\$629,797	\$74,745	\$72,522	\$72,522	11.67%	16.88%	18.13%	16.88%
	Security State Bank	\$631,651	\$85,726	\$82,168	\$82,168	13.24%	17.96%	18.31%	17.96%
	HomeTown Bank, N.A.	\$632,872	\$77,810	\$76,594	\$76,594	12.52%	16.98%	18.06%	16.98%
	Ciera Bank	\$632,976	\$75,953	\$68,210	\$68,210	11.33%	12.51%	13.76%	12.51%
	Citizens State Bank	\$642,233	\$70,391	\$69,244	\$69,244	11.00%	16.13%	17.21%	16.13%
	National United	\$644,643	\$68,477	\$68,378	\$68,378	10.79%	13.68%	14.86%	13.68%
	United Texas Bank	\$645,537	\$56,608	\$55,415	\$55,415	9.26%	13.51%	14.14%	13.51%
	Crockett National Bank	\$651,626	\$82,121	\$76,310	\$74,295	11.86%	14.63%	15.98%	14.25%
	First Texas Bank	\$651,903	\$57,585	\$57,403	\$57,403	8.91%	17.43%	17.73%	17.43%
	Texas Gulf Bank, National Association	\$694,121	\$65,982	\$63,037	\$63,037	9.72%	13.32%	14.32%	13.32%
	Citizens 1st Bank	\$704,802	\$146,198	\$140,201	\$140,201	20.59%	51.98%	52.57%	51.98%
	First National Bank of Bellville	\$710,519	\$105,843	\$76,658	\$76,658	11.27%	25.56%	26.47%	25.56%
	Benchmark Bank	\$713,189	\$62,422	\$62,419	\$62,419	9.07%	12.20%	13.14%	12.20%
	Pegasus Bank	\$726,274	\$52,207	\$52,286	\$52,286	7.71%	12.54%	13.38%	12.54%
	NewFirst National Bank	\$727,596	\$84,562	\$82,708	\$82,708	11.46%	14.98%	16.23%	14.98%
	Community National Bank & Trust of Texas	\$746,542	\$89,935	\$72,674	\$72,674	10.08%	12.61%	13.71%	12.61%
	Central Bank	\$748,533	\$75,967	\$73,205	\$73,205	9.93%	12.59%	13.71%	12.59%
	Legend Bank, N.A.	\$765,411	\$84,621	\$71,815	\$71,815	9.76%	12.99%	14.15%	12.99%
	City National Bank of Sulphur Springs	\$774,938	\$90,311	\$76,673	\$76,673	10.38%	13.81%	14.92%	13.81%
	Wallis Bank	\$779,720	\$91,080	\$88,846	\$88,846	11.81%	13.86%	14.74%	13.86%
	Centennial Bank	\$782,612	\$81,803	\$80,963	\$80,963	10.20%	12.18%	13.25%	12.18%
	First Command Bank	\$786,542	\$69,792	\$69,604	\$69,604	9.12%	15.54%	16.08%	15.54%
	Commercial Bank of Texas, N.A.	\$786,709	\$81,809	\$76,333	\$76,333	10.12%	14.09%	15.34%	14.09%
	First National Bank of Shiner	\$806,999	\$100,786	\$84,700	\$84,700	10.80%	26.51%	27.01%	26.51%
	Bank of San Antonio	\$813,553	\$83,320	\$77,258	\$77,258	9.75%	10.30%	11.17%	10.30%
	American National Bank & Trust	\$819,424	\$94,604	\$90,657	\$90,657	11.10%	13.22%	14.12%	13.22%
	State Bank of Texas	\$823,039	\$141,703	\$141,638	\$141,638	16.71%	19.86%	20.78%	19.86%
	Industry State Bank	\$835,632	\$104,448	\$86,811	\$86,811	10.77%	22.52%	23.24%	22.52%

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.

# Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
		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 (%)
Region	Institution Name								
Asset Group C - \$501 million to \$1 billion in total assets (continued)									
	First National Bank of Central Texas	\$856,007	\$86,013	\$84,836	\$84,836	9.89%	10.85%	11.96%	10.85%
	SouthStar Bank, S.S.B.	\$860,573	\$91,349	\$90,838	\$90,838	11.62%	13.73%	14.33%	13.73%
	Vista Bank	\$863,597	\$84,678	\$80,865	\$80,865	9.81%	11.24%	12.16%	11.24%
	Security Bank	\$921,688	\$128,396	\$100,533	\$100,366	11.28%	16.74%	18.00%	16.71%
	Central National Bank	\$928,934	\$85,085	\$84,733	\$84,733	9.22%	11.82%	13.07%	11.82%
	Third Coast Bank, SSB	\$933,854	\$79,665	\$79,662	\$79,662	9.05%	10.43%	11.45%	10.43%
	Affiliated Bank, National Association	\$950,580	\$136,570	\$104,325	\$104,325	11.88%	12.55%	12.96%	12.55%
	Lone Star State Bank of West Texas	\$968,164	\$119,209	\$111,455	\$111,455	11.70%	13.28%	14.53%	13.28%
	American Bank of Commerce	\$971,035	\$96,591	\$92,249	\$92,249	9.48%	12.82%	13.99%	12.82%
	Alliance Bank	\$972,034	\$109,078	\$88,205	\$88,205	9.35%	15.08%	16.10%	15.08%
	Citizens State Bank	\$978,882	\$129,627	\$109,185	\$109,185	11.46%	27.45%	28.09%	27.45%
	Texas Regional Bank	\$987,184	\$109,682	\$98,853	\$98,853	10.22%	13.34%	14.26%	13.34%
	Dallas Capital Bank, National Association	\$988,352	\$96,545	\$81,790	\$81,790	8.86%	10.12%	10.60%	10.12%
	Golden Bank, National Association	\$991,869	\$131,475	\$131,160	\$131,160	13.36%	15.82%	16.94%	15.82%
	Average of Asset Group C	\$653,209	\$76,810	\$71,703	\$71,661	11.28%	17.11%	18.08%	17.10%

## Asset Group D - Over \$1 billion in total assets

FirstBank Southwest	\$1,008,841	\$101,123	\$96,984	\$96,984	9.72%	13.44%	14.45%	13.44%
International Bank of Commerce	\$1,055,317	\$183,559	\$179,583	\$179,583	16.42%	22.72%	23.59%	22.72%
Texas Exchange Bank, SSB	\$1,079,006	\$110,583	\$109,715	\$109,715	13.85%	21.95%	22.60%	21.95%
Security State Bank & Trust	\$1,090,241	\$143,892	\$143,526	\$143,526	13.34%	17.87%	18.27%	17.87%
Texas First Bank	\$1,096,591	\$121,229	\$115,229	\$115,229	10.55%	14.55%	15.80%	14.55%
Colonial Savings, F.A.	\$1,121,689	\$250,896	\$102,365	\$102,365	10.53%	24.30%	25.80%	24.30%
First State Bank	\$1,136,858	\$109,464	\$105,647	\$105,647	9.46%	13.47%	14.36%	13.47%
First Bank & Trust	\$1,158,320	\$237,853	\$106,001	\$106,001	10.80%	13.18%	13.68%	13.18%
Citizens National Bank of Texas	\$1,162,044	\$126,271	\$122,445	\$122,445	10.77%	12.45%	13.38%	12.45%
Horizon Bank, SSB	\$1,178,155	\$96,187	\$92,070	\$92,070	8.16%	10.13%	11.38%	10.13%
Moody National Bank	\$1,194,766	\$168,874	\$168,206	\$168,206	15.07%	17.85%	18.94%	17.85%
Falcon International Bank	\$1,260,172	\$160,407	\$159,302	\$159,302	12.64%	18.86%	20.10%	18.86%
North Dallas Bank & Trust Co.	\$1,280,421	\$160,530	\$158,971	\$158,971	12.41%	26.26%	27.52%	26.26%
West Texas National Bank	\$1,306,928	\$151,850	\$140,200	\$140,200	10.66%	15.74%	16.94%	15.74%
First United Bank	\$1,358,402	\$148,524	\$138,448	\$138,448	10.28%	12.77%	14.02%	12.77%
Community National Bank	\$1,381,285	\$157,602	\$141,136	\$141,136	10.28%	14.00%	15.26%	14.00%
Texas Community Bank	\$1,433,493	\$158,832	\$156,136	\$156,136	10.92%	19.24%	20.50%	19.24%
Pinnacle Bank	\$1,483,744	\$201,810	\$132,560	\$132,560	9.59%	13.49%	14.68%	13.49%
American Bank, National Association	\$1,516,046	\$146,323	\$139,642	\$139,642	9.36%	14.12%	15.37%	14.12%
AimBank	\$1,545,971	\$169,370	\$149,210	\$149,210	9.61%	13.42%	14.51%	13.42%
Extraco Banks, National Association	\$1,550,522	\$159,802	\$157,311	\$157,311	10.45%	15.99%	17.25%	15.99%
Beal Bank, SSB	\$1,593,604	\$454,820	\$425,161	\$425,161	24.76%	39.04%	39.82%	39.04%
American Momentum Bank	\$1,658,912	\$248,568	\$210,246	\$210,246	12.94%	14.18%	15.32%	14.18%
Pioneer Bank, SSB	\$1,687,303	\$150,389	\$128,893	\$128,893	7.77%	10.97%	11.66%	10.97%
FirstCapital Bank of Texas, N.A.	\$1,691,056	\$233,065	\$172,259	\$172,259	10.91%	11.75%	12.75%	11.75%
First State Bank of Uvalde	\$1,784,798	\$174,486	\$162,947	\$162,947	9.15%	29.10%	29.97%	29.10%
BTH Bank, National Association	\$1,807,038	\$256,983	\$251,798	\$251,798	14.71%	17.81%	18.76%	17.81%
Austin Bank, Texas National Association	\$1,842,784	\$269,002	\$257,444	\$257,444	14.09%	18.81%	19.82%	18.81%

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.

# Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date							
		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)									
	Jefferson Bank	\$1,863,311	\$170,680	\$179,962	\$179,962	9.55%	12.60%	13.49%	12.60%
	WestStar Bank	\$1,863,705	\$252,589	\$206,219	\$206,219	11.35%	12.57%	13.44%	12.57%
	American First National Bank	\$1,870,513	\$209,478	\$208,690	\$208,690	11.22%	12.38%	13.37%	12.38%
	Spirit of Texas Bank, SSB	\$1,959,519	\$269,468	\$208,125	\$208,125	11.27%	13.38%	13.81%	13.38%
	Vantage Bank Texas	\$1,995,378	\$281,273	\$268,740	\$268,740	13.86%	15.43%	16.32%	15.43%
	First National Bank Texas	\$2,033,120	\$192,667	\$181,503	\$181,503	9.06%	22.88%	24.15%	22.88%
	Lone Star National Bank	\$2,172,196	\$289,699	\$274,758	\$274,758	12.64%	19.22%	20.47%	19.22%
	Guaranty Bank & Trust, N.A.	\$2,325,537	\$265,649	\$230,457	\$230,457	10.04%	12.03%	12.89%	12.03%
	VeraBank, National Association	\$2,398,767	\$249,148	\$204,311	\$204,311	8.83%	13.74%	14.86%	13.74%
	TIB The Independent BankersBank, National Association	\$2,633,523	\$270,187	\$265,087	\$265,087	10.40%	16.03%	16.85%	16.03%
	Texas Bank and Trust Company	\$2,635,522	\$321,265	\$298,502	\$298,502	11.52%	13.75%	15.00%	13.75%
	City Bank	\$2,793,705	\$290,592	\$284,485	\$284,485	10.25%	12.72%	13.81%	12.72%
	Inwood National Bank	\$2,959,466	\$315,956	\$285,472	\$285,472	10.06%	13.93%	14.85%	13.93%
	American National Bank of Texas	\$3,251,591	\$312,122	\$275,269	\$275,269	8.83%	11.80%	13.05%	11.80%
	CommunityBank of Texas, N.A.	\$3,432,117	\$483,642	\$396,161	\$396,161	11.97%	13.57%	14.45%	13.57%
	Happy State Bank	\$3,677,441	\$553,289	\$490,368	\$490,368	13.92%	16.22%	17.33%	16.22%
	Broadway National Bank	\$3,820,100	\$424,077	\$404,475	\$404,475	10.94%	14.99%	15.86%	14.99%
	Allegiance Bank	\$4,902,178	\$746,403	\$493,213	\$493,213	10.73%	12.28%	14.01%	12.28%
	TBK Bank, SSB	\$5,014,616	\$692,292	\$501,570	\$501,570	10.84%	10.75%	11.45%	10.75%
	Amarillo National Bank	\$5,389,648	\$607,301	\$521,919	\$521,919	9.88%	10.32%	11.34%	10.32%
	Wells Fargo Bank South Central, National Association	\$5,594,680	\$832,556	\$832,556	\$832,556	14.21%	28.85%	29.02%	28.85%
	Woodforest National Bank	\$6,307,633	\$614,711	\$604,313	\$604,313	9.68%	11.87%	12.81%	11.87%
	Southside Bank	\$6,537,453	\$942,062	\$717,392	\$717,392	11.69%	17.44%	18.09%	17.44%
	Veritex Community Bank	\$7,958,983	\$1,260,291	\$804,676	\$804,676	10.64%	11.61%	12.00%	11.61%
	First Financial Bank, National Association	\$8,081,774	\$1,085,954	\$852,797	\$852,797	11.10%	17.66%	18.75%	17.66%
	International Bank of Commerce	\$8,525,807	\$1,466,345	\$1,225,792	\$1,225,792	14.78%	17.44%	18.13%	17.44%
	NexBank SSB	\$10,157,505	\$625,672	\$735,221	\$735,221	7.73%	11.57%	12.15%	11.57%
	PlainsCapital Bank	\$11,095,771	\$1,516,315	\$1,226,270	\$1,226,270	11.79%	13.25%	13.87%	13.25%
	Independent Bank	\$14,954,237	\$2,560,778	\$1,463,771	\$1,463,771	10.73%	11.48%	11.88%	11.48%
	Average of Asset Group D	\$3,099,475	\$406,224	\$334,483	\$334,483	11.38%	15.95%	16.91%	15.95%

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.

# Definitions



<b>Total assets</b>	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
<b>Net income</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average equity (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Efficiency ratio (FTE) (%)</b>	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.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases</b>	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.
<b>Total deposits</b>	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.
<b>Liquidity ratio (%)</b>	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.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Loans ÷ deposits (%)</b>	Loans held for investment, before reserves, as a percent of total insured deposits.
<b>Yield on earning assets (%)</b>	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
<b>Cost of interest-bearing liability (%)</b>	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

<b>Cost of funds (%)</b>	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
<b>Net interest margin (FTE) (%)</b>	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Deposit growth rate (%)</b>	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
<b>Total loans and leases nonaccrual</b>	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
<b>Nonaccrual loans ÷ total loans (%)</b>	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Nonperforming assets / total assets (%)</b>	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
<b>Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)</b>	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.
<b>Total equity capital</b>	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.
<b>Tier 1 capital</b>	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.
<b>Leverage ratio (%)</b>	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
<b>Tier 1 risk-based ratio (%)</b>	Tier 1 capital as a percent of total risk-adjusted assets.
<b>Risk-Based Capital Ratio (%)</b>	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.
<b>Common Equity Tier Risk Based Ratio (%)</b>	Tier 1 common capital as a percent of risk-weighted assets.