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Bankers' Index

AN ANALYSIS OF TEXAS COMMUNITY BANKS





The Bankers' Index is published by the Texas office of Moss Adams. For more information on the data presented in this report, contact **Charlie Shannon, Partner, at (214)-242-7452.**

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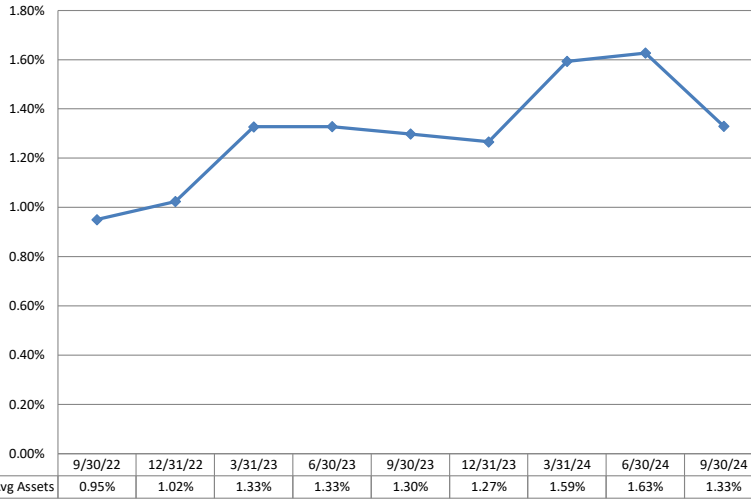
ASSET SIZE DEFINITION

Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion

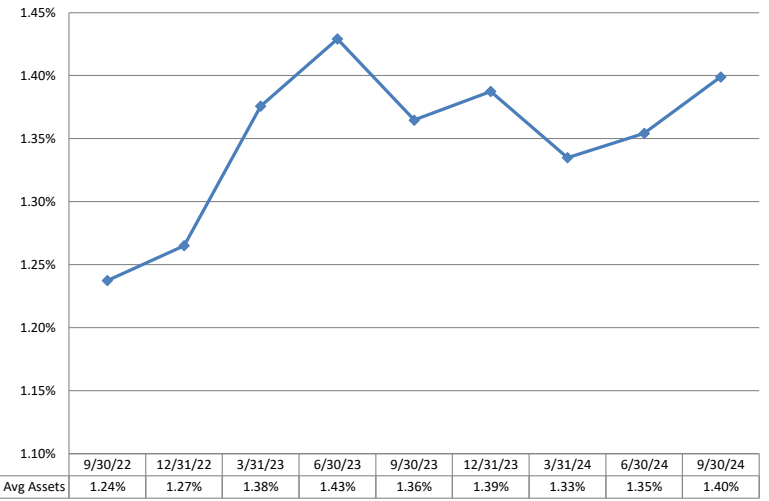
Performance Analysis

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

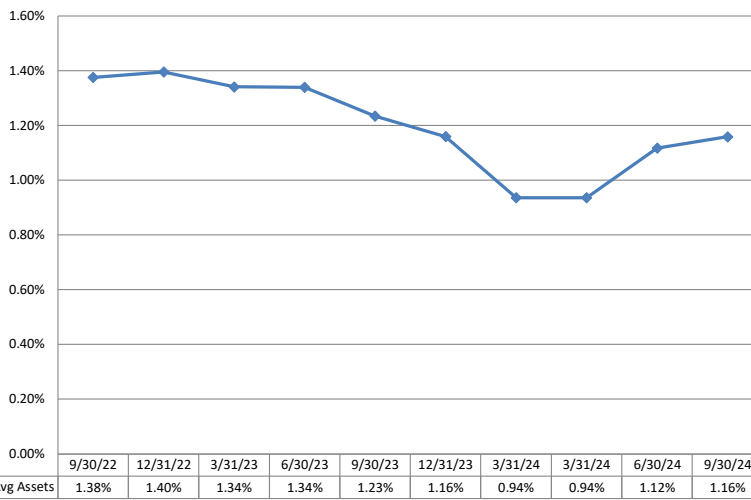
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



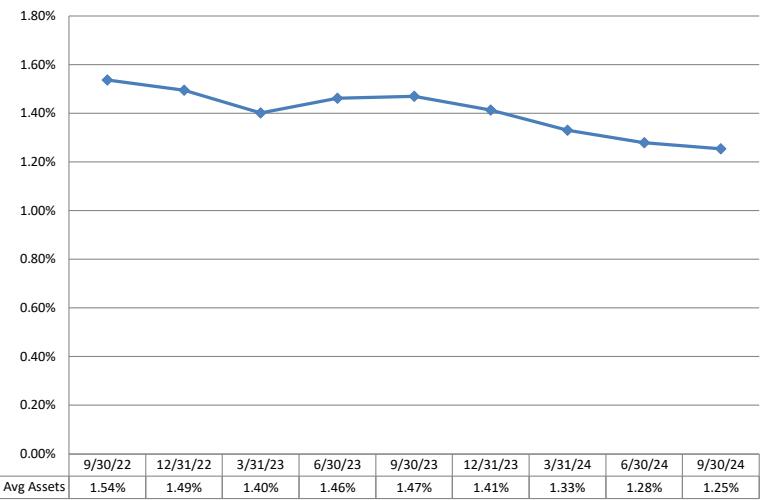
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



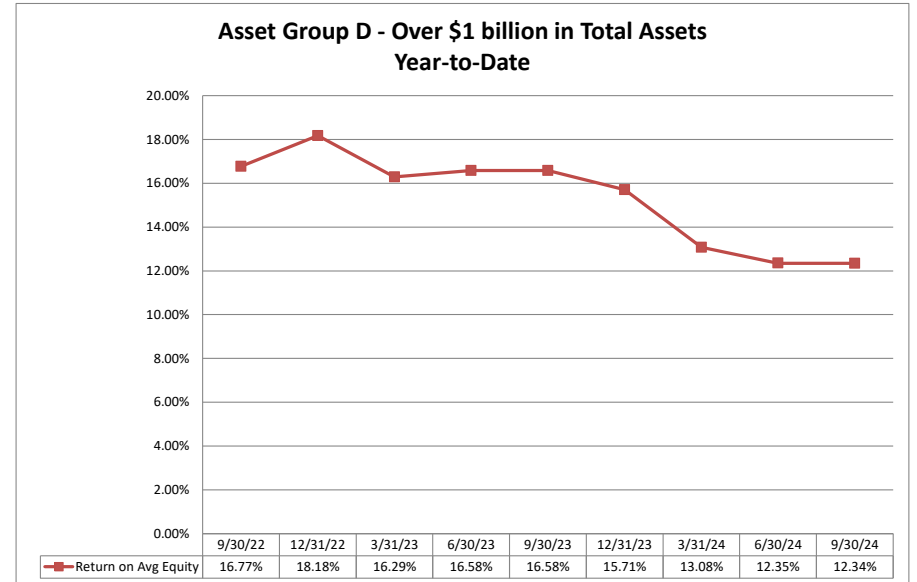
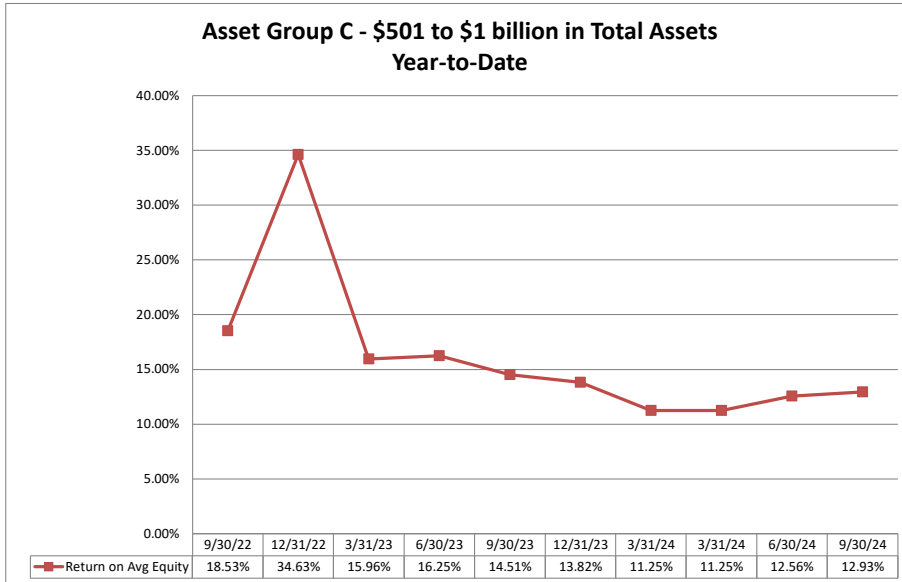
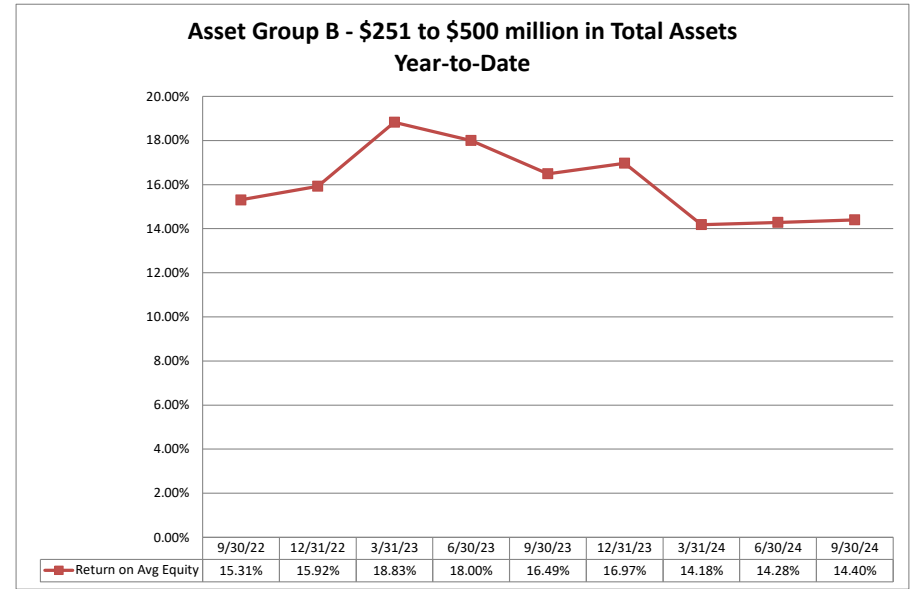
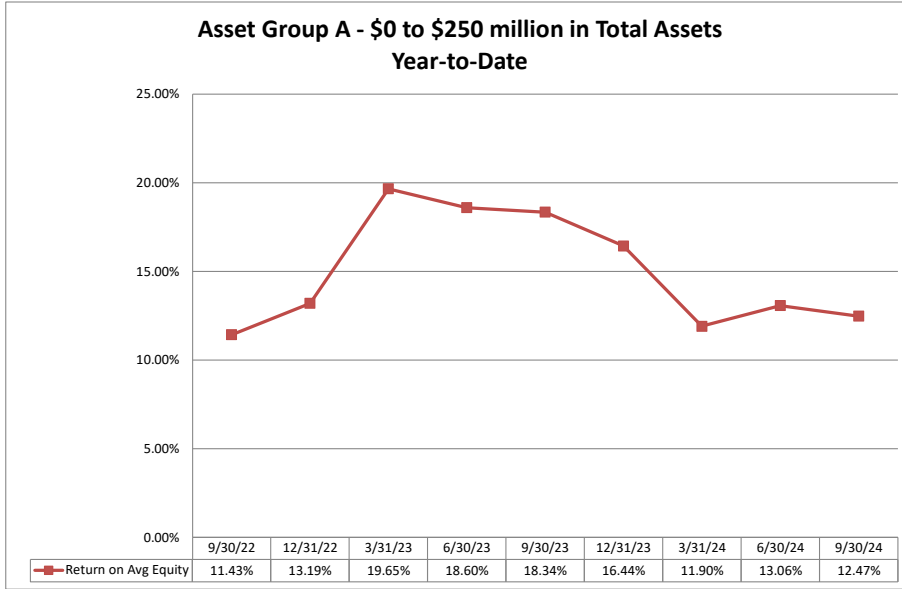
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

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											
Hightower Trust Company, National Association	\$18,187	\$131	2.92%	3.43%	91.97%	\$246	\$255	1.83%	2.24%	94.98%	\$253
The First National Bank of Lipan	\$26,663	\$56	0.83%	9.23%	75.19%	\$62	\$163	0.80%	9.16%	74.97%	\$58
Brazos National Bank	\$29,999	\$209	2.65%	5.46%	86.63%	\$182	\$348	1.52%	3.05%	90.45%	\$87
Powell State Bank	\$31,853	(\$472)	0.00%	(59.39%)	84.60%	\$76	(\$404)	0.00%	(16.44%)	84.21%	\$78
Legacy Trust Company, National Association	\$34,514	\$1,180	14.02%	16.88%	72.91%	\$264	\$2,996	11.65%	13.87%	74.07%	\$262
Avana Bank	\$39,464	\$3	0.03%	0.13%	95.97%	\$63	\$80	0.27%	1.20%	90.65%	\$74
Robert Lee State Bank	\$42,179	\$64	0.57%	5.08%	81.90%	\$67	\$237	0.67%	6.55%	78.74%	\$66
The Bank of San Jacinto County, Coldspring, Texas	\$45,106	\$319	2.85%	23.32%	55.88%	\$71	\$784	2.38%	20.40%	60.34%	\$69
Crowell State Bank	\$45,501	\$246	2.13%	18.98%	58.76%	\$77	\$673	1.90%	18.05%	60.24%	\$77
Amistad Bank	\$45,695	\$272	2.36%	11.91%	51.14%	\$68	\$130	0.63%	3.68%	54.27%	\$70
The Granger National Bank	\$47,246	(\$287)	0.00%	(18.13%)	170.65%	\$171	(\$368)	0.00%	(9.79%)	135.17%	\$112
The Donley County State Bank	\$48,549	\$135	1.14%	6.15%	65.65%	\$78	\$371	1.05%	5.72%	67.57%	\$80
Kress National Bank	\$48,706	\$143	1.17%	10.53%	67.26%	\$101	\$582	1.48%	14.79%	59.04%	\$101
The State National Bank of Groom	\$49,007	(\$117)	0.00%	(5.27%)	112.52%	\$98	(\$511)	0.00%	(7.54%)	120.50%	\$102
Farmers State Bank of Newcastle	\$49,308	\$101	0.79%	17.85%	68.47%	\$70	\$311	0.79%	20.52%	68.72%	\$73
The First National Bank in Cooper	\$51,377	\$135	1.02%	8.10%	64.26%	\$75	\$384	0.95%	7.84%	65.17%	\$75
The First National Bank of Moody	\$53,160	\$155	1.13%	6.82%	71.69%	\$65	\$493	1.13%	7.48%	69.83%	\$57
Lovelady State Bank	\$53,184	\$154	1.21%	10.08%	74.50%	\$91	\$552	1.48%	12.57%	70.54%	\$83
The Citizens State Bank of Ganado	\$55,868	(\$28)	0.00%	(3.36%)	107.95%	\$53	(\$130)	0.00%	(5.89%)	112.30%	\$53
First State Bank Kimble	\$56,729	\$261	1.84%	21.53%	67.02%	\$93	\$502	1.11%	15.31%	60.96%	\$91
First Federal Bank Littlefield, Texas, SSB	\$57,986	\$55	0.38%	1.96%	89.21%	\$86	\$159	0.37%	1.90%	89.60%	\$84
First Bank and Trust of Memphis	\$65,252	\$536	3.13%	24.46%	42.68%	\$88	\$1,344	2.51%	20.79%	46.60%	\$92
Citizens National Bank of Crosbyton	\$66,111	\$590	3.64%	20.40%	26.80%	\$77	\$1,567	3.17%	18.57%	31.06%	\$86
The Santa Anna National Bank	\$66,175	\$288	1.80%	22.44%	52.80%	\$68	\$779	1.68%	21.68%	55.52%	\$70
Commerce Bank Texas	\$66,932	\$18	0.11%	0.95%	95.22%	\$102	\$117	0.24%	2.13%	89.68%	\$101
City National Bank	\$68,381	\$11	0.06%	0.65%	98.19%	\$94	\$39	0.08%	0.77%	97.66%	\$103
The First National Bank of Anson	\$70,671	\$546	3.10%	34.91%	52.14%	\$87	\$1,485	2.77%	34.23%	55.48%	\$87
Pavillion Bank	\$71,480	\$301	1.69%	10.54%	65.17%	\$102	\$1,024	1.93%	12.11%	60.76%	\$93
Citizens State Bank of Luling	\$72,121	\$160	0.87%	6.36%	78.74%	\$90	\$469	0.87%	6.37%	78.78%	\$87
First State Bank of San Diego	\$72,450	\$182	1.03%	12.10%	73.83%	\$64	\$521	0.93%	11.88%	75.35%	\$69
The First National Bank in Falfurrias	\$74,962	\$469	2.50%	22.89%	51.04%	\$66	\$1,303	2.26%	22.10%	53.82%	\$62
Haskell National Bank	\$75,842	\$118	0.63%	6.55%	80.44%	\$54	\$204	0.36%	4.07%	87.91%	\$56
Zavala County Bank	\$76,801	\$286	1.50%	12.39%	61.69%	\$54	\$976	1.63%	15.45%	59.08%	\$54
Citizens State Bank Hockley	\$77,870	\$254	1.30%	7.94%	69.22%	\$105	\$823	1.40%	8.76%	63.59%	\$100
Citizens State Bank Starr	\$77,881	\$46	0.23%	2.73%	93.85%	\$67	\$74	0.12%	1.51%	96.19%	\$72
First National Bank of South Padre Island	\$79,069	\$430	2.16%	18.45%	54.11%	\$66	\$1,352	2.21%	20.21%	52.68%	\$66
The First Bank of Celeste	\$79,447	\$286	1.45%	18.62%	63.91%	\$102	\$826	1.41%	18.36%	64.71%	\$102
Angelina Savings Bank, SSB	\$81,015	\$268	1.35%	13.60%	65.99%	\$81	\$721	1.24%	12.57%	66.75%	\$84
The First National Bank of Hebbroville	\$83,236	\$222	1.07%	7.81%	70.45%	\$54	\$547	0.87%	6.73%	74.16%	\$55
The Chasewood Bank	\$83,472	\$96	0.45%	3.28%	86.56%	\$104	\$369	0.56%	4.27%	83.58%	\$104
The City National Bank of San Saba	\$83,979	\$145	0.66%	6.90%	68.36%	\$64	\$253	0.36%	4.21%	75.77%	\$63
Menard Bank	\$85,186	\$444	2.17%	42.67%	45.35%	\$80	\$1,172	1.96%	47.93%	44.96%	\$81
Zapata National Bank	\$86,408	\$349	1.64%	11.74%	58.97%	\$53	\$1,124	1.73%	12.97%	57.34%	\$54
First National Bank Fisher	\$86,651	\$137	0.59%	21.04%	76.94%	\$93	(\$817)	0.00%	(51.12%)	78.80%	\$93
Atascosa Bank	\$87,078	\$249	1.12%	11.93%	54.09%	\$55	\$802	1.19%	13.73%	50.91%	\$56
Junction National Bank	\$87,373	\$306	1.34%	24.00%	54.88%	\$81	\$1,016	1.48%	31.34%	53.87%	\$80

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

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)											
Agility Bank, National Association	\$87,966	(\$1,272)	0.00%	(15.46%)	168.97%	\$153	(\$2,922)	0.00%	(11.51%)	162.94%	\$129
The First National Bank of Trinity	\$90,896	\$228	1.04%	19.65%	73.40%	\$76	\$598	0.90%	18.29%	77.28%	\$77
First Capital Bank	\$94,389	\$47	0.21%	2.09%	67.90%	\$82	\$470	0.70%	7.11%	67.43%	\$79
Bandera Bank	\$95,804	\$614	2.59%	25.86%	49.20%	\$83	\$1,678	2.39%	24.25%	50.54%	\$82
The First National Bank of Eldorado	\$96,023	\$798	3.34%	20.35%	45.26%	\$90	\$2,277	3.20%	20.36%	46.69%	\$89
Citizens National Bank Houston	\$98,554	\$256	1.03%	9.91%	77.86%	\$154	\$797	1.08%	11.06%	76.85%	\$155
Spur Security Bank	\$99,815	\$185	0.76%	10.81%	90.40%	\$122	\$4	0.01%	0.09%	97.58%	\$123
Spectra Bank	\$99,929	\$102	0.45%	11.31%	90.22%	\$91	\$280	0.43%	11.15%	90.96%	\$92
Stockmens National Bank in Cotulla	\$102,623	\$512	1.96%	19.26%	46.62%	\$67	\$1,458	1.87%	20.03%	48.18%	\$66
The Commercial Bank	\$106,804	\$298	1.12%	13.44%	51.63%	\$98	\$1,007	1.25%	15.84%	49.69%	\$102
The Cowboy Bank of Texas	\$107,328	\$907	3.53%	22.21%	40.76%	\$76	\$2,578	3.36%	21.82%	42.63%	\$78
The First State Bank Hale	\$108,412	\$350	1.34%	10.02%	74.09%	\$123	\$1,463	1.91%	14.24%	67.56%	\$111
The Lytle State Bank of Lytle, Texas	\$109,864	\$168	0.57%	6.38%	83.35%	\$84	\$1,013	1.13%	14.20%	70.15%	\$86
Commercial State Bank	\$111,366	\$434	1.56%	16.84%	55.01%	\$78	\$1,732	2.09%	23.72%	54.37%	\$73
Henderson Federal Savings Bank	\$112,726	\$360	1.30%	5.14%	55.83%	\$76	\$985	1.20%	4.76%	58.84%	\$73
The First National Bank of Aspermont	\$118,026	\$132	0.46%	18.06%	78.37%	\$87	\$420	0.49%	25.40%	77.01%	\$80
The Buckholts State Bank	\$122,260	\$841	2.80%	16.66%	37.60%	\$91	\$2,504	2.84%	16.91%	38.04%	\$90
First State Bank of Brownsboro	\$123,565	\$231	0.75%	16.32%	76.95%	\$79	\$750	0.80%	19.29%	75.12%	\$75
First State Bank Lubbock	\$123,870	\$592	1.88%	9.85%	68.79%	\$90	\$2,203	2.27%	12.47%	63.50%	\$90
Fidelity Bank of Texas	\$126,902	\$3	0.01%	0.05%	90.65%	\$95	\$196	0.21%	1.06%	85.90%	\$94
Carmine State Bank	\$126,963	\$259	0.83%	14.38%	59.02%	\$93	\$747	0.81%	14.43%	59.16%	\$91
First National Bank of Dublin	\$128,349	\$968	3.03%	26.44%	53.96%	\$90	\$2,854	2.96%	26.61%	53.51%	\$90
Citizens Bank, National Association	\$130,133	\$425	1.30%	11.75%	56.32%	\$69	\$879	0.88%	8.17%	67.62%	\$68
The American National Bank of Mount Pleasant	\$133,188	\$713	2.06%	27.11%	54.49%	\$74	\$2,015	1.95%	28.08%	56.73%	\$74
Peoples State Bank Edwards	\$135,044	\$557	1.64%	23.23%	47.32%	\$114	\$1,453	1.45%	22.43%	49.68%	\$111
POINTWEST Bank	\$135,357	\$537	1.62%	22.04%	65.67%	\$64	\$1,526	1.54%	23.37%	66.18%	\$62
Marion State Bank	\$136,560	\$459	1.35%	13.85%	61.68%	\$132	\$1,436	1.40%	15.28%	58.46%	\$121
Security Bank of Texas	\$137,029	\$426	1.26%	9.37%	66.43%	\$108	\$1,246	1.26%	10.38%	65.30%	\$99
The First National Bank of Quitaque	\$137,900	\$368	1.06%	10.40%	41.62%	\$90	\$1,525	1.46%	14.97%	43.19%	\$87
First National Bank of Fort Stockton	\$138,023	\$663	1.93%	20.66%	65.18%	\$107	\$1,405	1.34%	15.11%	71.86%	\$107
Johnson City Bank	\$139,510	\$503	1.46%	12.09%	62.93%	\$77	\$1,472	1.44%	11.95%	63.02%	\$76
Mason Bank	\$141,515	\$481	1.37%	9.88%	60.43%	\$103	\$1,462	1.38%	10.57%	59.80%	\$102
Dalhart Federal Savings & Loan Association, SSB	\$141,983	(\$223)	0.00%	(6.85%)	110.86%	\$75	(\$606)	0.00%	(6.06%)	108.00%	\$73

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Performance Analysis

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Asset Group A - \$0 to \$250 million in total assets (continued)											
Texas Financial Bank	\$142,296	\$658	1.90%	11.27%	51.38%	\$100	\$836	1.38%	10.04%	52.88%	\$97
Fannin Bank	\$142,504	\$325	0.88%	20.21%	73.43%	\$73	\$797	0.72%	18.48%	76.40%	\$74
The Brady National Bank	\$142,638	\$386	1.06%	14.62%	65.71%	\$83	\$1,178	1.05%	15.43%	64.49%	\$81
The First State Bank Colorado	\$143,753	\$351	0.93%	8.68%	64.97%	\$94	\$961	0.88%	8.49%	67.27%	\$98
The First National Bank of Tom Bean	\$145,827	\$307	0.85%	7.78%	78.03%	\$76	\$925	0.88%	7.93%	75.95%	\$71
Normangee State Bank	\$146,127	\$284	0.78%	6.37%	76.46%	\$87	\$863	0.81%	6.73%	75.95%	\$88
Texas National Bank Nolan	\$147,324	(\$7)	0.00%	(0.39%)	96.49%	\$79	\$68	0.05%	1.39%	93.58%	\$79
First National Bank of Alvin	\$150,890	\$158	0.38%	8.80%	78.52%	\$64	\$654	0.51%	14.58%	71.92%	\$68
First State Bank Concho	\$151,196	\$1,061	2.86%	20.71%	35.66%	\$123	\$3,122	2.78%	21.13%	38.51%	\$123
Hill Bank & Trust Co.	\$151,281	\$303	0.83%	5.34%	56.02%	\$56	\$1,165	1.06%	6.99%	54.89%	\$57
The Big Bend Banks, N.A.	\$156,084	\$608	1.59%	13.13%	58.89%	\$71	\$2,088	1.81%	15.56%	55.07%	\$68
Graham Savings and Loan, SSB	\$161,214	\$24	0.06%	0.59%	97.15%	\$74	\$167	0.14%	1.37%	94.57%	\$75
Columbus State Bank	\$162,056	\$661	1.68%	19.97%	35.02%	\$72	\$1,672	1.52%	18.58%	38.33%	\$73
The First National Bank of Winnsboro	\$162,136	\$950	2.38%	10.70%	48.14%	\$84	\$4,332	3.60%	16.74%	40.06%	\$88
Greater State Bank	\$163,866	\$555	1.37%	15.47%	66.77%	\$74	\$1,376	1.16%	13.34%	69.35%	\$76
Bank of South Texas	\$163,870	\$649	1.58%	9.39%	70.77%	\$69	\$1,909	1.52%	9.43%	70.54%	\$69
Peoples Bank Lamar	\$164,560	\$565	1.31%	17.08%	75.58%	\$72	\$1,575	1.20%	16.33%	72.23%	\$71
Lone Star Bank	\$166,452	\$221	0.54%	4.03%	72.67%	\$95	\$690	0.57%	4.24%	76.88%	\$103
Victory Bank	\$167,262	\$238	0.58%	3.13%	69.66%	\$106	\$259	0.24%	1.15%	77.36%	\$108
First Security State Bank	\$168,505	\$597	1.42%	40.18%	66.36%	\$75	\$1,277	1.04%	36.63%	72.15%	\$74
First Texas National Bank	\$170,659	\$466	1.13%	10.67%	60.01%	\$87	\$1,990	1.68%	15.76%	58.96%	\$79
Peoples State Bank San Jacinto	\$171,575	\$478	1.07%	16.87%	68.44%	\$71	\$1,515	1.11%	19.84%	66.87%	\$70
Farmers and Merchants Bank	\$171,792	\$491	1.19%	9.70%	64.37%	\$84	\$1,393	1.17%	11.15%	64.47%	\$78
The First National Bank of Eagle Lake	\$172,448	\$583	1.44%	14.87%	68.67%	\$122	\$1,743	1.46%	15.23%	69.14%	\$125
First National Bank of Bosque County	\$172,472	\$856	2.04%	17.97%	57.18%	\$73	\$2,714	2.09%	19.64%	55.12%	\$72
The Community Bank	\$174,984	\$582	1.30%	16.91%	65.08%	\$91	\$1,737	1.29%	17.87%	64.35%	\$89
First State Bank Hansford	\$177,368	\$647	1.46%	13.19%	57.51%	\$74	\$1,810	1.35%	12.64%	60.50%	\$81
Farmers State Bank Limestone	\$178,348	\$561	1.22%	15.82%	75.78%	\$75	\$1,912	1.36%	18.64%	69.60%	\$74
The First National Bank of Evant	\$181,720	\$678	1.54%	19.53%	63.67%	\$71	\$2,068	1.60%	20.62%	61.30%	\$69
First State Bank of Ben Wheeler, Texas	\$185,828	\$477	1.02%	7.08%	64.51%	\$61	\$1,465	1.04%	7.35%	65.77%	\$62
The Perryton National Bank	\$186,199	\$768	1.62%	12.39%	52.60%	\$91	\$1,916	1.33%	10.88%	54.26%	\$90
Citizens State Bank Polk	\$188,176	\$894	1.96%	21.52%	49.92%	\$76	\$2,481	1.81%	21.06%	53.39%	\$79
Global One Bank	\$188,879	\$246	0.55%	3.11%	61.99%	\$113	\$773	0.65%	3.29%	75.72%	\$113
Pearland State Bank	\$189,490	\$352	0.69%	11.81%	68.60%	\$58	\$1,278	0.82%	16.37%	62.59%	\$59
Texas Advantage Community Bank, National Association	\$191,691	\$268	0.56%	5.43%	75.51%	\$128	\$955	0.67%	6.68%	74.33%	\$106

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

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)											
Unity National Bank of Houston	\$200,703	\$623	1.18%	9.71%	93.14%	\$147	\$2,697	1.76%	13.75%	91.72%	\$133
PrimeBank of Texas	\$201,437	\$547	1.13%	7.67%	59.22%	\$98	\$1,288	0.91%	6.17%	63.54%	\$104
First State Bank of Bedias	\$202,079	\$1,290	2.60%	15.27%	47.46%	\$112	\$4,283	2.90%	17.28%	44.31%	\$105
First National Bank of Lake Jackson	\$203,917	(\$29)	0.00%	(7.19%)	103.23%	\$74	(\$500)	0.00%	NA	107.33%	\$75
First State Bank of Odem	\$208,392	\$1,254	2.50%	16.50%	44.95%	\$84	\$3,841	2.68%	17.65%	46.54%	\$86
Sanger Bank	\$209,648	\$514	1.01%	6.37%	67.26%	\$101	\$1,752	1.16%	7.37%	64.00%	\$98
Bridge City State Bank	\$210,742	\$558	0.98%	13.67%	67.35%	\$74	\$1,752	1.01%	14.97%	65.19%	\$70
Muenster State Bank	\$211,972	\$1,082	1.99%	18.63%	37.79%	\$86	\$3,202	1.94%	20.17%	37.27%	\$86
Coleman County State Bank	\$212,297	\$1,204	2.28%	27.28%	56.25%	\$87	\$2,759	1.79%	21.75%	62.73%	\$87
The First National Bank of Anderson	\$214,613	\$588	1.12%	10.02%	63.75%	\$73	\$1,720	1.10%	10.13%	64.03%	\$73
Cendera Bank, N.A.	\$215,567	\$34	0.07%	0.53%	96.69%	\$151	\$130	0.09%	0.68%	95.60%	\$145
First Texas Bank Lampasas	\$216,297	\$700	1.29%	13.17%	53.41%	\$91	\$2,103	1.32%	13.45%	53.67%	\$92
The Citizens National Bank of Hillsboro	\$218,404	\$367	0.70%	15.19%	75.76%	\$91	\$890	0.57%	15.52%	78.41%	\$91
Texas Heritage Bank	\$221,670	\$76	0.13%	1.47%	70.37%	\$106	\$1,088	0.64%	7.06%	73.79%	\$109
National Bank & Trust	\$222,433	\$125	0.22%	2.55%	89.67%	\$89	\$381	0.22%	2.73%	90.72%	\$80
BOC Bank	\$222,978	\$674	1.21%	12.56%	58.25%	\$112	\$1,594	0.94%	10.21%	64.60%	\$114
The First National Bank of Sterling City	\$226,115	\$695	1.17%	22.87%	50.22%	\$68	\$2,226	1.20%	30.64%	48.59%	\$68
Cypress Bank, SSB	\$231,739	\$369	0.64%	6.04%	78.48%	\$77	\$1,031	0.60%	5.66%	79.53%	\$76
Anahuac National Bank	\$234,205	\$97	0.16%	3.36%	82.86%	\$99	\$1,386	0.73%	18.87%	73.51%	\$99
Tejas Bank	\$235,016	\$1,457	2.48%	25.44%	35.28%	\$169	\$5,445	3.14%	33.63%	31.87%	\$141
Citizens State Bank Runnels	\$240,796	\$1,464	2.48%	24.71%	42.88%	\$124	\$4,377	2.50%	25.44%	41.95%	\$119
Spring Hill State Bank	\$241,971	\$752	1.25%	8.84%	58.86%	\$83	\$2,328	1.34%	9.32%	57.99%	\$79
Freedom Bank	\$243,016	\$687	1.16%	8.04%	66.22%	\$72	\$1,785	1.05%	7.08%	67.05%	\$70
The City National Bank of Taylor	\$245,415	\$1,134	1.89%	17.78%	62.47%	\$109	\$1,266	0.70%	6.84%	63.34%	\$108
Citizens Bank Randall	\$246,958	\$1,832	2.97%	29.19%	41.32%	\$118	\$5,315	2.92%	29.39%	41.33%	\$116
Guadalupe Bank	\$249,765	\$1,325	2.10%	24.15%	47.32%	\$119	\$3,846	2.04%	23.24%	48.60%	\$122
Average of Asset Group A	\$131,843	\$417	1.38%	11.90%	67.87%	\$90	\$1,237	1.33%	12.47%	67.76%	\$87

Source: SNL Financial

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Asset Group B - \$251 to \$500 million in total assets											
Texas Traditions Bank	\$251,951	\$852	1.41%	8.69%	65.17%	\$175	\$2,103	1.20%	7.33%	71.12%	\$171
Bank of DeSoto, National Association	\$252,592	\$1,267	2.11%	19.86%	60.72%	\$115	\$3,204	1.84%	17.06%	64.95%	\$118
One World Bank	\$256,498	\$991	1.63%	10.87%	57.19%	\$124	\$3,127	1.81%	11.64%	56.27%	\$118
First National Bank of Burleson	\$258,581	\$2,125	3.27%	31.33%	33.52%	\$97	\$6,717	3.41%	33.37%	31.88%	\$97
The First National Bank of Ballinger	\$259,591	\$1,152	1.77%	19.54%	59.43%	\$114	\$3,285	1.69%	19.54%	60.59%	\$107
Castroville State Bank	\$262,684	\$556	0.83%	9.86%	62.78%	\$83	\$1,414	0.69%	8.68%	62.46%	\$83
Incommons Bank, National Association	\$263,144	\$733	1.12%	15.16%	64.84%	\$68	\$2,086	1.07%	15.03%	67.50%	\$73
Sundown State Bank	\$264,145	\$1,181	1.79%	16.89%	51.26%	\$127	\$3,346	1.67%	16.62%	52.61%	\$127
Interstate Bank	\$266,263	\$1,206	1.80%	33.24%	40.78%	\$86	\$2,753	1.38%	26.63%	47.49%	\$97
First State Bank Young	\$272,133	\$981	1.45%	18.31%	62.57%	\$80	\$2,837	1.44%	18.65%	63.20%	\$80
Arrowhead Bank	\$282,438	\$1,195	1.70%	18.13%	51.44%	\$67	\$3,345	1.56%	18.04%	53.91%	\$66
Maverick Bank	\$283,223	\$709	1.05%	8.18%	58.79%	\$93	\$2,027	1.16%	8.49%	59.89%	\$80
The City National Bank of Colorado City	\$284,757	\$847	1.21%	11.41%	60.90%	\$94	\$2,031	0.96%	9.33%	64.99%	\$91
Citizens National Bank at Brownwood	\$288,452	\$537	0.74%	9.26%	73.11%	\$69	\$1,449	0.67%	8.89%	74.89%	\$70
Security State Bank Parmer	\$293,609	\$1,930	2.79%	20.37%	31.79%	\$152	\$5,587	2.66%	20.92%	31.52%	\$154
Llano National Bank	\$294,241	\$774	1.06%	13.07%	64.81%	\$91	\$2,095	0.95%	12.42%	68.36%	\$91
First State Bank of Burnet	\$294,685	\$699	0.92%	10.62%	69.86%	\$86	\$2,157	0.93%	11.85%	68.63%	\$83
The National Bank of Andrews	\$294,766	\$2,534	3.47%	33.22%	52.64%	\$129	\$7,234	3.30%	33.02%	53.21%	\$122
Community Bank	\$295,120	\$1,904	2.64%	23.23%	41.11%	\$69	\$6,010	2.68%	25.00%	39.38%	\$66
First State Bank of Texas	\$297,276	\$1,093	1.50%	13.58%	69.01%	\$93	\$3,335	1.56%	14.31%	66.64%	\$90
The First National Bank of Hereford	\$298,007	\$1,572	2.14%	20.87%	55.36%	\$97	\$4,377	2.03%	21.37%	56.45%	\$93
The First National Bank of Hughes Springs	\$302,254	\$1,114	1.44%	12.12%	55.77%	\$65	\$5,595	2.38%	21.20%	54.82%	\$65
ValueBank Texas	\$305,714	\$1,418	1.83%	15.61%	59.72%	\$72	\$4,084	1.79%	15.55%	60.38%	\$71
West Texas State Bank	\$305,868	\$1,638	2.13%	19.86%	41.94%	\$93	\$4,962	2.23%	21.20%	41.55%	\$90
The Commercial National Bank of Brady	\$306,925	\$2,812	3.54%	49.97%	43.21%	\$95	\$5,548	2.42%	35.84%	54.17%	\$99
Charter Bank	\$309,419	\$2,208	2.78%	39.16%	50.54%	\$128	\$6,382	2.70%	38.36%	50.97%	\$124
The Jacksboro National Bank	\$309,714	\$676	0.85%	15.00%	73.97%	\$100	\$1,433	0.58%	11.38%	76.85%	\$100
Commercial National Bank of Texarkana	\$311,001	\$1,163	1.50%	26.58%	65.77%	\$79	\$3,409	1.48%	29.02%	65.55%	\$78
Texana Bank, National Association	\$312,634	\$1,043	1.37%	17.04%	89.61%	\$128	\$2,679	1.24%	15.14%	87.64%	\$100
The Pecos County State Bank	\$321,505	\$819	1.03%	14.13%	53.54%	\$71	\$3,244	1.36%	19.80%	55.75%	\$74
The Waggoner National Bank of Vernon	\$323,261	\$1,841	2.24%	17.51%	47.30%	\$66	\$5,014	1.98%	16.52%	50.15%	\$70
First National Bank of Giddings	\$325,500	\$769	0.94%	11.61%	62.45%	\$91	\$2,100	0.87%	11.01%	64.56%	\$84
The Yoakum National Bank	\$327,193	\$745	0.92%	11.92%	70.64%	\$115	\$1,962	0.82%	10.91%	72.83%	\$110
Crossroads Bank	\$336,088	\$1,579	1.98%	27.47%	49.16%	\$86	\$4,470	1.89%	28.23%	50.62%	\$80
First State Bank Sherman	\$338,052	\$1,796	2.13%	21.76%	46.34%	\$90	\$5,022	1.96%	21.73%	47.83%	\$92

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Asset Group B - \$251 to \$500 million in total assets (continued)											
HomeBank Texas	\$341,066	\$1,775	2.13%	18.91%	49.24%	\$116	\$5,030	2.05%	18.48%	50.10%	\$114
Ozona Bank	\$341,435	\$715	0.81%	11.07%	79.49%	\$100	\$1,933	0.73%	10.77%	80.03%	\$105
CapTex Bank	\$344,460	\$470	0.54%	4.37%	80.56%	\$115	\$975	0.39%	3.05%	85.30%	\$118
Lakeside Bank	\$346,858	\$1,547	1.61%	14.17%	31.43%	\$69	\$4,754	1.68%	15.12%	41.36%	\$154
Citizens State Bank Tyler	\$348,740	\$863	0.99%	10.36%	68.80%	\$122	\$2,479	0.97%	11.01%	66.69%	\$117
Gilmer National Bank	\$350,573	\$586	0.68%	7.99%	69.87%	\$92	\$1,377	0.56%	6.41%	74.09%	\$90
Farmers State Bank Shelby	\$351,724	\$1,541	1.77%	12.26%	59.57%	\$92	\$4,839	1.82%	13.28%	60.11%	\$92
Lamar National Bank	\$372,031	\$537	0.56%	7.66%	80.20%	\$94	\$1,409	0.49%	7.04%	80.19%	\$91
First State Bank Brazoria	\$372,919	\$1,929	2.17%	24.25%	50.82%	\$99	\$5,385	2.06%	23.62%	52.05%	\$100
Peoples State Bank of Hallettsville	\$380,468	\$582	0.62%	7.93%	59.90%	\$112	\$1,758	0.61%	8.36%	59.28%	\$110
First-Lockhart National Bank	\$382,172	\$475	0.50%	5.67%	83.35%	\$103	\$1,362	0.48%	5.53%	84.42%	\$104
TrustTexas Bank, S.S.B.	\$388,907	(\$851)	0.00%	(58.42%)	127.12%	\$86	(\$2,354)	0.00%	(46.05%)	122.57%	\$82
Austin County State Bank	\$389,614	\$2,174	2.28%	22.87%	54.68%	\$124	\$5,511	1.96%	20.11%	55.47%	\$120
First National Bank in Port Lavaca	\$389,973	\$831	0.82%	10.60%	63.93%	\$95	\$2,543	0.86%	11.57%	62.89%	\$94
The Lamesa National Bank	\$395,734	\$1,259	1.27%	12.53%	43.09%	\$100	\$3,544	1.19%	12.64%	42.21%	\$88
Texas State Bank	\$407,619	\$2,452	2.44%	21.85%	50.15%	\$94	\$6,708	2.18%	21.37%	52.46%	\$94
Liberty Capital Bank	\$410,135	\$1,840	1.77%	15.10%	48.92%	\$157	\$3,792	1.24%	10.56%	52.60%	\$155
Ennis State Bank	\$413,270	\$1,030	1.03%	16.44%	67.51%	\$86	\$2,759	0.94%	15.91%	71.16%	\$86
The First National Bank of Stanton	\$414,238	\$2,476	2.46%	19.38%	27.17%	\$107	\$7,411	2.58%	21.00%	27.62%	\$119
MCBank	\$416,534	\$1,051	0.95%	12.62%	70.15%	\$88	\$3,705	1.11%	15.99%	65.46%	\$81
First Texas Bank Bell	\$416,663	\$1,268	1.24%	11.52%	54.49%	\$94	\$3,875	1.27%	11.91%	54.61%	\$94
Shelby Savings Bank, SSB	\$417,200	\$2,196	2.16%	19.10%	64.56%	\$65	\$4,995	1.64%	14.95%	65.85%	\$68
Austin Capital Bank SSB	\$417,854	\$406	0.43%	4.66%	93.30%	\$144	(\$676)	0.00%	(2.75%)	101.54%	\$141
The MINT National Bank	\$423,457	\$1,558	1.47%	10.12%	53.70%	\$221	\$4,063	1.28%	8.96%	54.86%	\$214
Citizens State Bank Austin	\$426,955	\$1,342	1.21%	14.58%	47.62%	\$120	\$3,828	1.17%	14.62%	48.64%	\$116
The Liberty National Bank in Paris	\$439,513	\$1,290	1.18%	10.44%	52.55%	\$84	\$3,356	1.03%	9.41%	56.48%	\$86
Texas Champion Bank	\$440,194	\$1,252	1.12%	11.31%	70.92%	\$94	\$3,119	0.95%	9.46%	73.10%	\$95
Broadstreet Bank, SSB	\$445,147	\$600	0.54%	5.66%	70.94%	\$102	(\$1,593)	0.00%	(5.09%)	124.41%	\$104
Fayette Savings Bank, SSB	\$454,578	\$1,455	1.28%	14.38%	54.79%	\$114	\$4,087	1.21%	14.27%	56.64%	\$115
State Bank of De Kalb	\$457,515	\$2,137	1.90%	16.74%	57.39%	\$93	\$6,884	2.04%	18.53%	56.85%	\$90
First Liberty Bank	\$475,078	\$1,409	1.12%	13.01%	66.04%	\$97	\$3,699	1.00%	11.98%	69.94%	\$99
International Bank of Commerce Zapata	\$479,310	\$2,008	1.62%	16.34%	56.31%	\$52	\$5,811	1.57%	16.45%	55.79%	\$49
The First National Bank of Livingston	\$480,545	\$1,551	1.28%	12.25%	69.94%	\$84	\$4,366	1.20%	12.46%	70.71%	\$83
Citizens Bank Gregg	\$485,755	\$636	0.53%	3.77%	77.94%	\$75	\$2,197	0.60%	4.43%	76.35%	\$75
Texas Republic Bank, National Association	\$497,836	\$1,477	1.19%	9.88%	65.61%	\$130	\$4,374	1.19%	10.00%	64.80%	\$125
The Brenham National Bank	\$499,766	\$1,391	1.12%	14.49%	63.96%	\$114	\$3,429	0.92%	12.70%	67.72%	\$114
Average of Asset Group B	\$353,030	\$1,264	1.49%	14.81%	60.32%	\$100	\$3,481	1.40%	14.40%	62.45%	\$100

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Asset Group C - \$501 million to \$1 billion in total assets											
Herring Bank	\$500,758	(\$288)	0.00%	(2.09%)	98.91%	\$96	\$1,000	0.27%	2.47%	93.28%	\$88
Trinity Bank, N.A.	\$501,332	\$2,100	1.73%	15.73%	39.90%	\$196	\$6,281	1.73%	16.19%	43.04%	\$186
NBT Financial Bank	\$507,775	\$1,580	1.33%	12.59%	64.36%	\$137	\$3,894	1.12%	10.67%	68.78%	\$138
Lone Star Capital Bank, National Association	\$509,333	\$133	0.10%	1.20%	94.01%	\$95	\$237	0.06%	0.74%	95.54%	\$96
First Commercial Bank, National Association	\$513,252	\$1,934	1.53%	16.20%	65.38%	\$104	\$5,328	1.42%	15.28%	67.71%	\$107
The Karnes County National Bank of Karnes City	\$514,208	\$653	0.49%	6.00%	71.19%	\$126	\$2,359	0.60%	7.71%	69.40%	\$126
The First National Bank of Mertzton	\$521,741	\$2,764	2.10%	17.77%	23.97%	\$82	\$7,960	2.08%	17.84%	24.74%	\$82
The Bank and Trust, SSB	\$530,889	\$1,839	1.37%	17.23%	72.40%	\$93	\$5,829	1.43%	19.28%	71.09%	\$91
First National Bank of Huntsville	\$531,406	\$2,025	1.53%	11.43%	57.51%	\$75	\$5,541	1.37%	10.84%	59.44%	\$74
Bank of Texas	\$535,811	\$3,513	2.59%	22.37%	29.38%	\$162	\$10,774	2.69%	21.15%	28.68%	\$163
Gulf Capital Bank	\$544,422	\$286	0.21%	1.63%	89.82%	\$167	(\$362)	0.00%	(0.71%)	99.54%	\$166
American Bank, National Association Dallas	\$549,370	\$2,313	1.74%	15.73%	37.56%	\$113	\$5,115	1.35%	12.01%	42.52%	\$113
Dominion Bank	\$549,846	\$1,302	0.97%	8.56%	64.89%	\$172	\$3,620	0.90%	8.10%	67.43%	\$178
The State National Bank of Big Spring	\$552,037	\$1,845	1.33%	14.24%	43.03%	\$92	\$5,895	1.41%	16.96%	41.35%	\$89
The First National Bank of East Texas	\$556,051	(\$183)	0.00%	(1.52%)	78.98%	\$74	\$1,422	0.34%	4.01%	77.52%	\$74
First State Bank and Trust Company	\$558,418	\$528	0.36%	4.42%	75.44%	\$106	\$1,569	0.35%	4.69%	76.37%	\$107
SouthTrust Bank, N.A.	\$559,958	\$1,629	1.17%	10.61%	66.82%	\$105	\$5,560	1.32%	12.46%	69.71%	\$107
First Federal Community Bank, SSB	\$563,155	\$1,291	0.92%	7.70%	70.24%	\$102	\$3,530	0.85%	7.17%	71.56%	\$102
The Falls City National Bank	\$573,197	\$3,514	2.46%	17.10%	19.32%	\$71	\$10,451	2.45%	17.54%	20.42%	\$73
Wellington State Bank	\$588,681	\$1,073	0.72%	10.81%	76.98%	\$80	\$2,393	0.54%	8.54%	80.94%	\$82
Worthington Bank	\$594,971	\$988	0.68%	8.12%	74.33%	\$132	\$2,070	0.48%	5.81%	79.85%	\$134
American Bank National Association	\$596,379	\$1,524	1.02%	10.56%	70.03%	\$98	\$3,702	0.82%	8.74%	74.26%	\$99
Citizens National Bank Milam	\$616,311	\$1,634	1.06%	9.82%	56.99%	\$85	\$4,666	1.01%	9.68%	56.75%	\$84
Capital Bank	\$618,162	\$1,845	1.19%	12.39%	64.46%	\$121	\$4,949	1.08%	11.35%	66.16%	\$120
The First National Bank of Sonora	\$627,966	\$1,864	1.21%	14.77%	74.71%	\$124	\$5,272	1.14%	13.75%	75.93%	\$126
Community Bank & Trust, Waco, Texas	\$639,775	\$1,293	0.79%	7.15%	70.71%	\$100	\$3,506	0.71%	6.74%	69.91%	\$98
First Bank	\$645,929	\$3,198	2.01%	14.72%	70.22%	\$130	\$8,484	1.78%	13.18%	72.33%	\$132
Grandview Bank	\$653,964	\$5,930	3.64%	43.03%	28.41%	\$115	\$13,594	2.87%	36.05%	33.32%	\$109
TXN Bank	\$654,161	\$902	0.53%	9.98%	78.52%	\$90	\$2,204	0.43%	8.70%	80.14%	\$89
Sage Capital Bank	\$664,607	\$2,183	1.31%	12.29%	57.35%	\$107	\$5,981	1.21%	11.61%	59.94%	\$107
Titan Bank, N.A.	\$671,723	\$4,700	3.18%	35.10%	33.42%	\$178	\$16,045	3.63%	41.66%	29.46%	\$160
First Community Bank Nueces	\$679,583	\$1,975	1.18%	12.49%	73.71%	\$81	\$5,050	0.99%	10.97%	75.65%	\$80
Classic Bank, National Association	\$682,465	\$2,733	1.54%	17.95%	58.11%	\$87	\$6,079	1.14%	13.63%	65.05%	\$92
First State Bank of Livingston	\$689,499	\$2,108	1.18%	9.87%	61.39%	\$72	\$5,677	1.03%	9.28%	64.03%	\$72
Bank of Brenham, National Association	\$690,613	(\$2,658)	0.00%	NA	177.48%	\$82	(\$6,282)	0.00%	NA	167.39%	\$87
Kleberg Bank, N.A.	\$693,721	\$2,241	1.24%	14.90%	64.05%	\$97	\$7,350	1.34%	17.06%	63.85%	\$96
Fayetteville Bank	\$694,217	(\$1,079)	0.00%	NA	129.38%	\$86	(\$3,749)	0.00%	NA	139.93%	\$87
Pilgrim Bank	\$699,964	\$1,130	0.63%	7.28%	75.28%	\$77	\$3,888	0.72%	8.60%	71.75%	\$74
First State Bank Henderson	\$700,781	\$2,035	1.15%	12.29%	65.25%	\$99	\$6,620	1.22%	13.95%	62.96%	\$98
Southwest Bank	\$713,303	\$5,285	3.00%	31.02%	53.00%	\$123	\$14,520	2.83%	29.51%	54.18%	\$119
Bank of Houston	\$713,848	\$2,144	1.20%	10.45%	52.58%	\$187	\$5,545	1.07%	9.22%	56.43%	\$179
Texas Gulf Bank, National Association	\$721,807	\$1,613	0.90%	8.46%	71.24%	\$109	\$3,282	0.62%	5.85%	77.31%	\$110

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, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets (continued)											
Citizens 1st Bank	\$729,209	\$2,141	1.12%	6.82%	42.99%	\$75	\$5,929	1.03%	6.54%	47.19%	\$85
Commerce Bank	\$733,628	\$3,708	1.99%	18.46%	34.29%	\$59	\$11,036	2.04%	19.03%	32.67%	\$58
UBank	\$757,339	\$3,226	1.98%	19.33%	51.41%	\$105	\$7,101	1.45%	14.78%	57.53%	\$101
First Community Bank Cameron	\$766,426	\$2,830	1.46%	21.93%	56.94%	\$97	\$8,000	1.41%	21.76%	56.55%	\$91
The First National Bank of Bellville	\$780,838	(\$372)	0.00%	NA	85.67%	\$94	(\$646)	0.00%	NA	85.76%	\$97
Western Bank	\$787,875	\$2,907	1.58%	18.98%	67.51%	\$97	\$7,818	1.44%	17.67%	69.61%	\$100
Bank of the West	\$798,694	\$3,649	1.84%	22.14%	58.82%	\$112	\$9,554	1.62%	19.92%	62.20%	\$115
Harmony Bank	\$816,135	\$1,667	0.81%	5.70%	62.43%	\$135	\$4,500	0.78%	5.21%	66.05%	\$137
The First State Bank Wharton	\$824,606	\$5,264	2.54%	32.95%	52.91%	\$85	\$14,722	2.42%	32.48%	53.04%	\$85
T Bank, National Association	\$838,815	\$3,518	1.72%	12.43%	66.71%	\$134	\$8,224	1.41%	9.90%	68.23%	\$132
TransPecos Banks, SSB	\$838,894	\$490	0.26%	2.66%	93.44%	\$123	\$13,983	2.51%	27.77%	58.29%	\$129
Clear Fork Bank National Association	\$844,594	\$4,360	2.07%	20.22%	54.64%	\$128	\$11,085	1.78%	17.33%	57.23%	\$114
Texas National Bank of Jacksonville	\$854,238	\$1,868	0.88%	8.92%	64.63%	\$104	\$5,195	0.83%	8.46%	66.36%	\$105
Industry State Bank	\$857,707	(\$312)	0.00%	NA	73.12%	\$113	(\$348)	0.00%	NA	72.30%	\$113
Texas Bank	\$865,179	\$2,706	1.29%	12.65%	66.15%	\$81	\$7,709	1.23%	12.12%	66.93%	\$81
Frontier Bank of Texas	\$867,668	\$2,827	1.31%	13.87%	55.28%	\$108	\$8,349	1.32%	14.27%	56.63%	\$107
Texas Heritage National Bank	\$871,515	\$2,530	1.31%	14.03%	56.14%	\$138	\$5,544	1.06%	11.78%	60.55%	\$117
Security State Bank Frio	\$871,774	\$1,860	0.84%	8.35%	57.00%	\$116	\$5,557	0.83%	8.63%	56.64%	\$116
The First National Bank of Shiner	\$872,309	(\$987)	0.00%	NA	90.66%	\$83	(\$1,636)	0.00%	NA	84.12%	\$83
First Texas Bank Williamson	\$875,296	\$2,572	1.16%	11.18%	49.84%	\$88	\$7,391	1.12%	10.87%	50.91%	\$89
Plains State Bank	\$883,578	\$4,460	2.10%	13.70%	49.12%	\$146	\$12,849	2.03%	13.62%	49.20%	\$148
Round Top State Bank	\$887,220	\$2,019	0.85%	9.79%	58.41%	\$107	\$5,616	0.79%	9.55%	58.89%	\$109
Schertz Bank & Trust	\$896,787	\$3,184	1.43%	14.30%	42.39%	\$98	\$7,965	1.22%	12.21%	46.80%	\$104
The First National Bank of Granbury	\$900,008	\$2,406	1.06%	11.57%	58.78%	\$76	\$6,609	0.97%	11.19%	62.03%	\$77
Texas National Bank Hidalgo	\$902,911	\$2,565	1.15%	12.04%	62.16%	\$102	\$6,172	0.93%	10.14%	66.05%	\$98
NewFirst National Bank	\$912,379	\$8,224	3.62%	30.53%	36.38%	\$162	\$24,028	3.49%	30.36%	37.41%	\$166
American State Bank	\$921,199	(\$679)	0.00%	(3.50%)	119.67%	\$88	(\$3,388)	0.00%	(5.76%)	122.39%	\$91
Keystone Bank, SSB	\$935,860	\$1,879	0.80%	8.13%	67.61%	\$135	\$5,374	0.79%	7.96%	65.35%	\$127
Rio Bank	\$936,408	\$2,190	0.93%	11.10%	70.55%	\$79	\$6,140	0.92%	11.09%	71.73%	\$75
Ciera Bank	\$941,691	\$6,245	2.71%	26.23%	56.26%	\$111	\$12,363	1.80%	17.80%	59.49%	\$112
The First National Bank of McGregor	\$947,985	\$1,986	0.88%	9.72%	68.56%	\$148	\$5,173	0.79%	8.72%	71.02%	\$147
Alliance Bank Central Texas	\$949,224	\$1,640	0.69%	5.82%	69.67%	\$115	\$5,034	0.71%	6.08%	67.78%	\$113
Hometown Bank, National Association	\$952,570	\$1,351	0.54%	6.83%	75.12%	\$88	\$3,621	0.49%	6.39%	75.49%	\$89
Tolleson Private Bank	\$967,834	\$2,648	1.08%	13.68%	64.89%	\$162	\$8,008	1.09%	13.95%	65.51%	\$164
The First National Bank of Bastrop	\$995,023	\$2,429	0.97%	13.25%	70.30%	\$109	\$6,681	0.88%	12.82%	72.11%	\$105
Average of Asset Group C	\$724,790	\$2,507	1.22%	13.32%	63.09%	\$111	\$7,031	1.16%	12.93%	63.62%	\$110

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets											
R Bank	\$1,014,878	\$470	0.18%	2.07%	94.63%	\$117	(\$102)	0.00%	(0.15%)	96.79%	\$123
Pointbank	\$1,029,201	\$3,206	1.22%	19.32%	60.66%	\$105	\$7,443	0.92%	16.29%	65.53%	\$121
First National Bank and Trust Company of Weatherford	\$1,035,373	\$2,234	0.88%	9.66%	75.02%	\$112	\$7,071	0.92%	10.57%	75.79%	\$113
Colonial Savings, FA	\$1,053,210	\$3	0.00%	0.01%	107.35%	\$124	\$1,287	0.16%	0.72%	100.65%	\$117
United Texas Bank	\$1,071,099	\$2,974	1.13%	7.38%	67.91%	\$176	\$10,021	1.18%	8.49%	64.52%	\$179
Peoples Bank Lubbock	\$1,072,933	\$4,115	1.51%	17.37%	52.46%	\$108	\$11,718	1.45%	17.36%	54.21%	\$107
Citizens State Bank Burleson	\$1,089,760	\$4,600	1.70%	15.16%	53.27%	\$104	\$12,588	1.56%	14.51%	52.56%	\$97
Legend Bank, N. A.	\$1,117,120	\$4,411	1.57%	18.48%	62.30%	\$106	\$12,739	1.52%	18.74%	63.31%	\$110
MapleMark Bank	\$1,133,969	\$618	0.22%	2.37%	92.30%	\$210	\$2,309	0.27%	3.00%	91.08%	\$215
Central Bank	\$1,142,551	\$5,369	1.92%	20.67%	64.35%	\$174	\$15,454	1.87%	20.49%	65.22%	\$175
Dallas Capital Bank, National Association	\$1,190,789	\$1,751	0.59%	5.26%	71.61%	\$194	\$4,325	0.51%	4.40%	74.95%	\$193
Texas Security Bank	\$1,199,142	\$1,849	0.61%	7.87%	73.48%	\$184	\$5,866	0.64%	8.60%	72.51%	\$183
SouthStar Bank, S.S.B.	\$1,202,956	\$4,519	1.50%	12.68%	57.63%	\$118	\$12,860	1.41%	12.42%	58.62%	\$117
Benchmark Bank	\$1,205,463	\$5,887	2.03%	21.21%	69.80%	\$173	\$13,990	1.65%	16.97%	70.26%	\$168
Southwestern National Bank	\$1,221,138	\$3,553	1.17%	10.69%	59.15%	\$114	\$9,127	1.04%	9.42%	62.33%	\$118
The City National Bank of Sulphur Springs	\$1,299,364	\$5,935	1.82%	21.51%	56.54%	\$79	\$16,168	1.67%	20.18%	58.19%	\$82
Community National Bank & Trust of Texas	\$1,305,545	\$4,264	1.31%	11.62%	60.45%	\$98	\$12,150	1.27%	11.42%	60.52%	\$94
Wallis Bank	\$1,306,775	\$9,782	2.99%	30.67%	49.54%	\$122	\$25,034	2.64%	26.39%	57.11%	\$114
Central National Bank	\$1,311,231	\$6,005	1.91%	21.65%	47.06%	\$142	\$16,373	1.79%	20.37%	48.85%	\$142
Citizens State Bank Leon	\$1,341,525	(\$1,064)	0.00%	NA	87.13%	\$77	(\$1,245)	0.00%	NA	81.06%	\$78
Alliance Bank	\$1,372,872	\$2,622	0.74%	9.85%	73.66%	\$88	\$5,305	0.50%	7.18%	75.44%	\$88
Pegasus Bank	\$1,438,125	\$5,667	1.70%	16.98%	41.74%	\$212	\$12,967	1.34%	13.36%	45.14%	\$213
American Bank of Commerce	\$1,464,340	\$2,083	0.55%	9.40%	75.20%	\$119	\$5,757	0.51%	9.08%	73.90%	\$114
Commercial Bank of Texas, N.A.	\$1,479,125	\$5,067	1.38%	16.02%	60.99%	\$87	\$13,681	1.27%	15.26%	61.87%	\$85
First National Bank of Central Texas	\$1,576,834	\$8,604	2.08%	20.54%	45.63%	\$133	\$28,142	2.28%	23.20%	42.40%	\$126
First National Bank Wichita	\$1,579,402	\$1,684	0.47%	4.63%	71.72%	\$118	\$6,926	0.66%	6.53%	75.03%	\$120
First Command Financial Services, Inc.	\$1,634,398	(\$1,453)	0.00%	(5.63%)	NA	\$131	\$1,146	0.11%	1.49%	NA	\$121
Moody National Bank	\$1,745,527	\$1,940	0.44%	3.73%	78.12%	\$116	\$7,583	0.58%	4.98%	72.23%	\$115
First State Bank Cooke	\$1,745,658	\$2,498	0.55%	8.70%	82.36%	\$104	\$5,579	0.40%	7.32%	85.23%	\$107
FirstBank Southwest	\$1,815,973	\$6,324	1.37%	17.20%	62.48%	\$104	\$16,844	1.23%	16.31%	63.63%	\$105
First State Bank of Uvalde	\$1,866,415	\$5,184	1.08%	13.47%	41.84%	\$88	\$15,066	1.01%	13.86%	42.98%	\$85
North Dallas Bank & Trust Co.	\$1,867,356	\$503	0.11%	1.19%	94.17%	\$137	\$2,187	0.16%	1.75%	89.56%	\$130
Security State Bank & Trust	\$1,868,852	\$9,588	2.05%	20.84%	56.67%	\$104	\$27,844	1.98%	20.42%	55.38%	\$97
Citizens National Bank of Texas	\$1,933,910	\$5,596	1.16%	10.46%	53.93%	\$178	\$18,704	1.38%	11.79%	55.96%	\$177
Falcon International Bank	\$1,968,691	\$7,876	1.55%	14.12%	57.29%	\$79	\$24,023	1.56%	14.89%	53.91%	\$74

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets (continued)											
Texas Community Bank	\$1,980,764	\$12,300	2.50%	18.71%	38.48%	\$98	\$36,199	2.49%	18.93%	37.59%	\$97
Golden Bank, National Association	\$1,984,800	\$8,083	1.65%	13.31%	44.25%	\$143	\$21,917	1.55%	12.41%	44.42%	\$138
First United Bank	\$2,161,162	\$8,687	1.56%	17.87%	55.12%	\$102	\$24,693	1.48%	17.74%	56.01%	\$102
Community National Bank	\$2,232,023	\$13,028	2.35%	20.74%	44.99%	\$137	\$38,371	2.38%	21.15%	44.76%	\$131
American National Bank & Trust	\$2,263,807	\$4,525	0.82%	8.14%	70.19%	\$122	\$11,844	0.72%	7.41%	71.68%	\$118
Texas First Bank	\$2,285,184	\$6,509	1.13%	12.80%	64.95%	\$116	\$17,136	1.01%	11.65%	66.51%	\$113
Texas Partners Bank	\$2,315,435	\$4,517	0.77%	9.23%	70.04%	\$141	\$9,809	0.57%	6.93%	60.97%	\$145
Horizon Bank, SSB	\$2,356,880	\$9,410	1.58%	19.03%	49.13%	\$132	\$25,593	1.44%	17.77%	52.39%	\$133
Vista Bank	\$2,410,430	\$6,747	1.18%	10.79%	58.35%	\$142	\$19,245	1.14%	10.56%	60.20%	\$142
TexasBank	\$2,419,352	\$10,146	1.72%	16.06%	57.16%	\$113	\$29,469	1.69%	16.23%	56.92%	\$107
Extraco Banks, National Association	\$2,421,309	\$5,223	0.85%	10.67%	68.20%	\$120	\$13,076	0.74%	8.93%	71.88%	\$123
Susser Bank	\$2,436,477	\$3,974	0.68%	6.32%	63.00%	\$146	\$13,344	0.79%	7.34%	65.31%	\$144
West Texas National Bank	\$2,493,450	\$12,927	1.99%	22.42%	40.76%	\$115	\$30,933	1.66%	18.88%	42.00%	\$110
American Bank, National Association Nueces	\$2,514,876	\$7,547	1.18%	12.96%	65.98%	\$118	\$18,595	0.97%	10.95%	71.12%	\$124
Cornerstone Capital Bank, SSB	\$2,620,577	\$5,496	0.92%	6.70%	81.61%	\$154	\$14,929	0.90%	6.09%	82.52%	\$157
American Momentum Bank	\$2,673,780	\$13,292	2.01%	10.07%	44.00%	\$106	\$38,862	1.98%	10.08%	48.23%	\$105
Pinnacle Bank	\$2,678,855	\$1,654	0.24%	2.12%	78.72%	\$101	\$11,793	0.56%	5.21%	60.81%	\$101
Texas Regional Bank	\$2,716,145	\$2,357	0.34%	4.10%	82.92%	\$127	\$7,780	0.37%	4.67%	81.59%	\$114
American First National Bank	\$2,792,590	\$9,530	1.39%	11.09%	43.99%	\$105	\$28,909	1.44%	11.56%	46.22%	\$106
State Bank of Texas	\$2,812,104	\$30,991	4.48%	32.82%	17.83%	\$149	\$92,844	4.59%	33.54%	17.39%	\$148
Austin Bank, Texas National Association	\$2,918,667	\$11,550	1.62%	11.48%	57.09%	\$106	\$33,444	1.57%	11.39%	57.61%	\$103
TIB, National Association	\$2,931,925	\$10,150	1.34%	10.66%	67.11%	\$152	\$32,363	1.38%	11.68%	56.45%	\$148
Jefferson Bank	\$2,947,108	\$4,611	0.62%	9.94%	81.76%	\$133	\$11,776	0.53%	9.07%	85.62%	\$131
Lone Star National Bank	\$2,988,965	\$10,913	1.45%	13.62%	66.75%	\$77	\$31,725	1.40%	13.81%	66.97%	\$75
Guaranty Bank & Trust, N.A.	\$3,094,039	\$8,077	1.05%	9.13%	67.10%	\$95	\$23,604	1.00%	9.01%	67.88%	\$98
WestStar Bank	\$3,100,930	\$12,359	1.54%	16.21%	51.54%	\$111	\$38,702	1.62%	17.71%	52.14%	\$112
Wells Fargo Bank South Central, National Association	\$3,879,943	\$10,325	1.08%	5.26%	20.01%	\$150	\$31,025	1.07%	5.33%	23.28%	\$198
International Bank of Commerce Cameron	\$4,162,790	\$25,281	2.42%	25.84%	33.33%	\$52	\$76,982	2.49%	28.64%	33.05%	\$50
First National Bank Texas	\$4,203,075	\$10,557	0.98%	19.33%	85.63%	\$60	\$32,009	0.99%	20.80%	85.21%	\$59
VeraBank, National Association	\$4,245,126	\$13,559	1.30%	12.49%	58.68%	\$127	\$40,450	1.31%	12.50%	59.40%	\$126
Texas Exchange Bank	\$4,301,652	\$48,261	6.44%	49.20%	47.87%	\$165	\$121,803	5.70%	41.54%	45.39%	\$180
City Bank	\$4,335,976	\$12,924	1.19%	11.84%	65.10%	\$133	\$38,502	1.19%	12.03%	64.03%	\$134
Texas Bank and Trust Company	\$4,458,808	\$9,929	0.90%	8.67%	66.67%	\$109	\$31,324	0.95%	9.37%	65.73%	\$108
Vantage Bank Texas	\$4,571,355	\$15,662	1.39%	16.72%	54.60%	\$122	\$52,581	1.65%	19.21%	54.87%	\$124
Third Coast Bank	\$4,616,596	\$14,524	1.30%	10.55%	55.59%	\$175	\$39,341	1.18%	9.68%	57.69%	\$179
Inwood National Bank	\$4,684,210	\$9,219	0.80%	8.34%	55.48%	\$121	\$21,850	0.65%	6.63%	61.15%	\$124
The American National Bank of Texas	\$5,633,482	\$6,714	0.47%	10.26%	76.32%	\$113	\$21,557	0.49%	12.61%	76.52%	\$117
Beal Bank	\$5,824,989	(\$66,890)	0.00%	(26.25%)	(23.34%)	\$234	\$131,219	3.19%	17.03%	21.41%	\$189
Broadway National Bank	\$5,835,558	\$16,760	1.13%	17.70%	65.56%	\$135	\$45,290	1.04%	16.92%	65.74%	\$133
TBK Bank, SSB	\$5,862,238	\$8,216	0.56%	3.30%	83.62%	\$144	\$20,136	0.47%	2.73%	84.89%	\$144

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, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets (continued)											
Sunflower Bank, National Association	\$8,126,894	\$24,387	1.22%	10.07%	62.26%	\$136	\$66,007	1.12%	9.38%	62.04%	\$134
Southside Bank	\$8,356,978	\$22,766	1.09%	9.67%	49.85%	\$112	\$73,400	1.17%	10.48%	50.08%	\$113
Woodforest National Bank	\$9,202,104	\$39,582	1.70%	21.24%	76.15%	\$84	\$124,158	1.76%	22.28%	74.14%	\$81
Amarillo National Bank	\$9,426,139	\$52,703	2.26%	22.49%	39.50%	\$116	\$121,448	1.75%	17.79%	41.67%	\$117
International Bank of Commerce Webb	\$9,480,904	\$64,422	2.76%	15.65%	36.32%	\$72	\$187,165	2.70%	15.70%	35.16%	\$69
Charles Schwab Trust Bank	\$9,622,859	\$41,586	1.67%	19.29%	30.67%	\$189	\$126,586	1.64%	21.57%	30.34%	\$191
Stellar Bank	\$10,616,715	\$36,074	1.36%	9.02%	57.98%	\$154	\$95,887	1.20%	8.12%	57.94%	\$152
Veritex Community Bank	\$12,993,076	\$33,826	1.05%	7.81%	57.61%	\$172	\$90,773	0.96%	7.02%	55.38%	\$159
PlainsCapital Bank	\$13,239,499	\$28,176	0.87%	7.38%	78.65%	\$157	\$78,088	0.80%	6.69%	78.47%	\$154
First Financial Bank	\$13,528,330	\$50,761	1.48%	14.13%	45.52%	\$94	\$148,826	1.45%	14.52%	46.18%	\$93
NexBank	\$13,809,058	\$24,770	0.67%	7.53%	52.59%	\$379	\$108,284	0.93%	11.11%	45.25%	\$398
Independent Bank	\$18,576,369	\$27,888	0.60%	4.96%	65.56%	\$131	(\$425,295)	0.00%	(22.87%)	65.62%	\$127
Charles Schwab Premier Bank, SSB	\$25,776,000	\$48,000	0.70%	9.88%	25.30%	\$199	\$158,000	0.76%	11.77%	22.76%	\$161
Texas Capital Bank	\$31,488,755	(\$56,339)	0.00%	(6.47%)	62.91%	\$259	\$21,752	0.10%	0.86%	69.06%	\$263
Prosperity Bank	\$40,114,483	\$130,856	1.31%	7.17%	43.46%	\$88	\$359,846	1.21%	6.68%	46.27%	\$87
Frost Bank	\$51,060,144	\$149,894	1.19%	15.61%	59.70%	\$129	\$439,498	1.15%	15.96%	60.35%	\$128
Comerica Bank	\$79,753,000	\$194,000	0.94%	12.31%	68.25%	\$173	\$562,000	0.89%	12.90%	69.91%	\$172
Average of Asset Group D	\$5,946,090	\$15,405	1.27%	12.25%	59.86%	\$131	\$44,613	1.25%	12.34%	60.45%	\$130

Source: SNL Financial

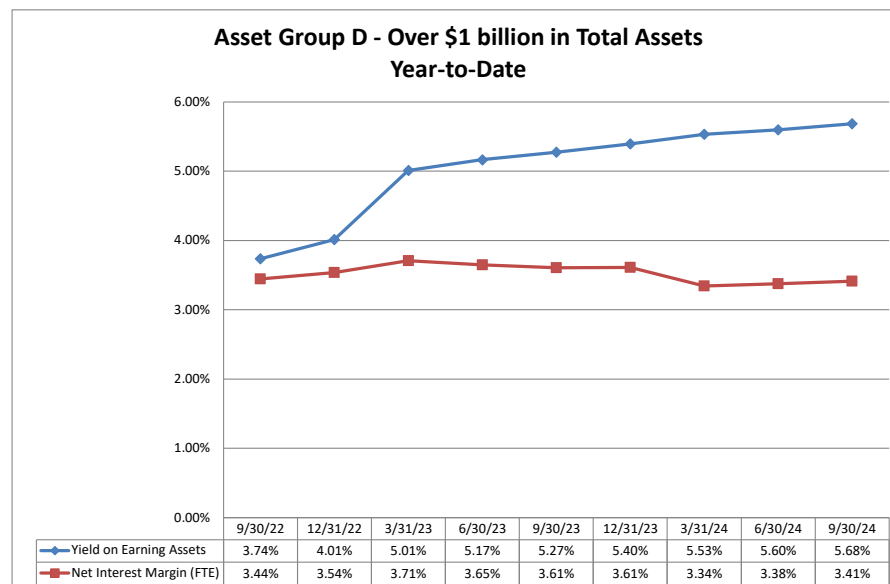
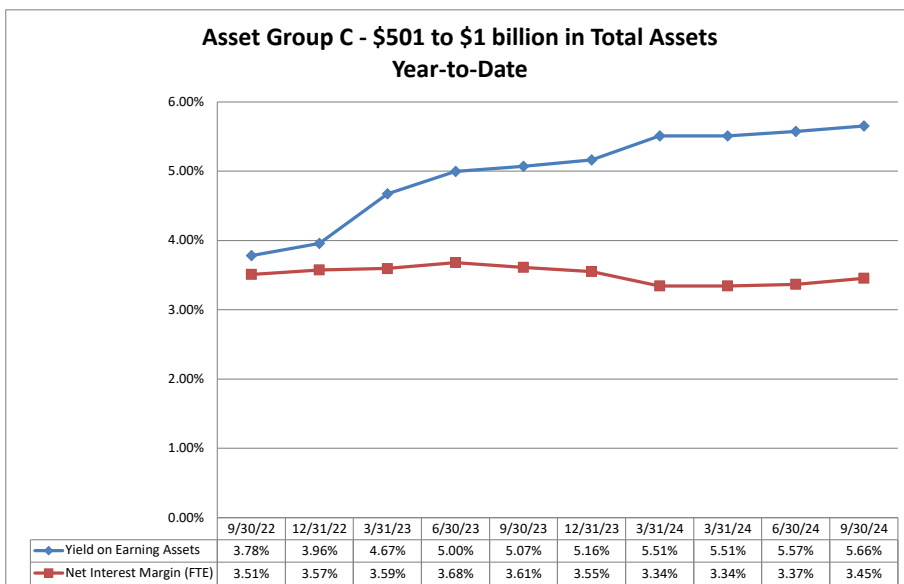
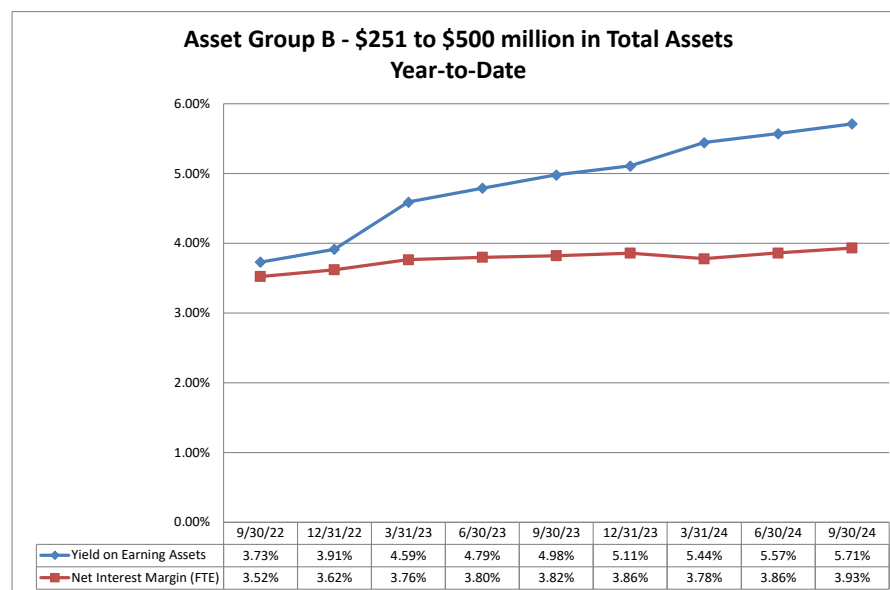
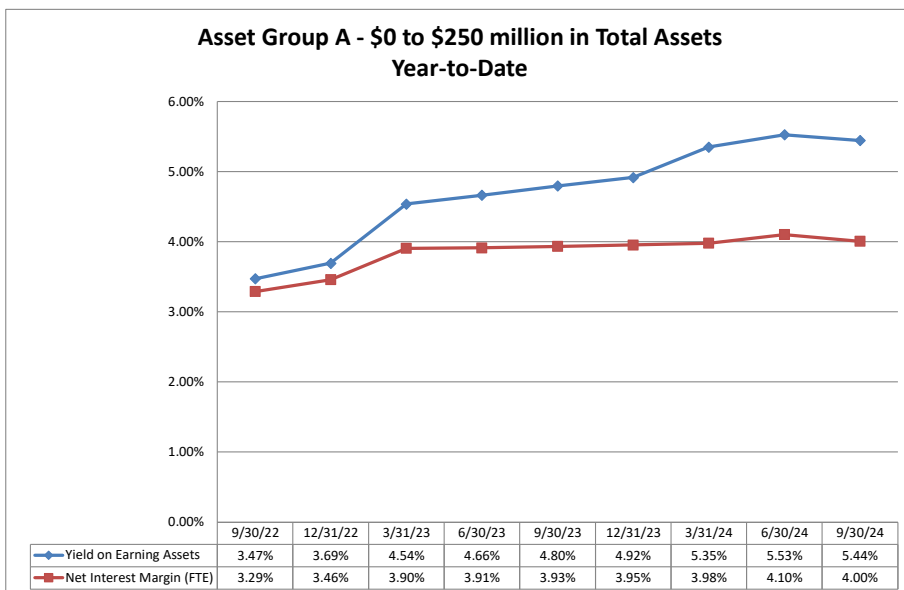
Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

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



Source: SNL Financial

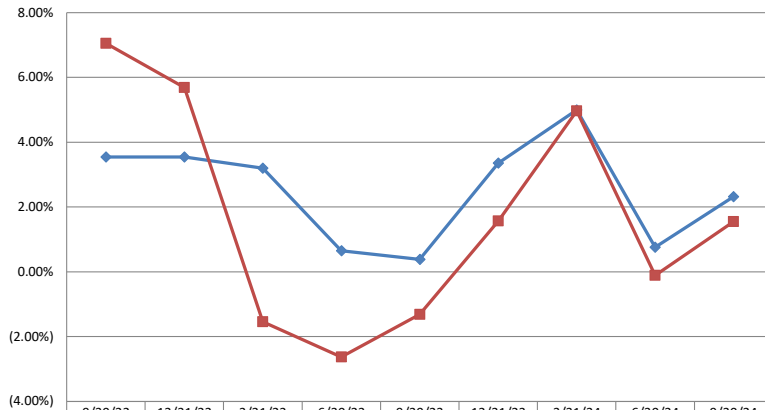
Note: Report includes only bank-level data.

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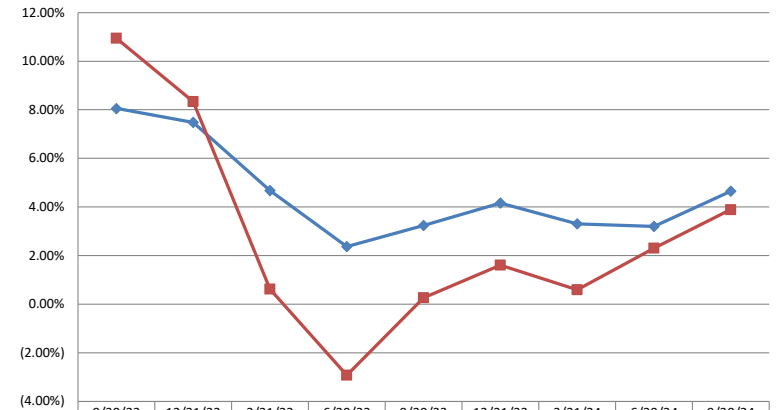
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



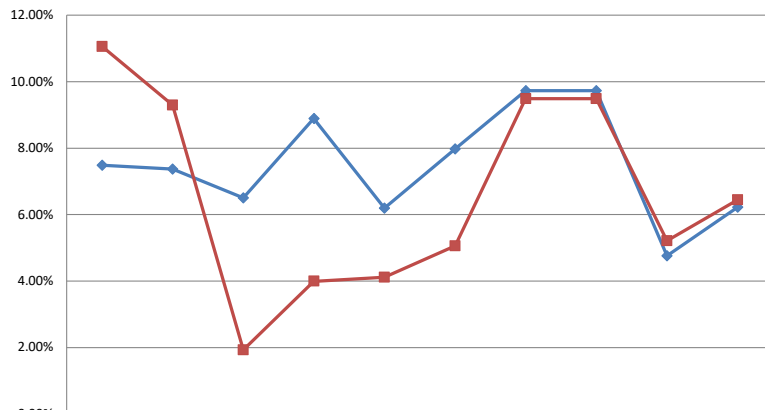
Asset Growth Rate	3.55%	3.54%	3.20%	0.65%	0.39%	3.35%	4.99%	0.76%	2.32%
Deposit Growth Rate	7.05%	5.69%	(1.54%)	(2.63%)	(1.31%)	1.57%	4.96%	(0.11%)	1.55%

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



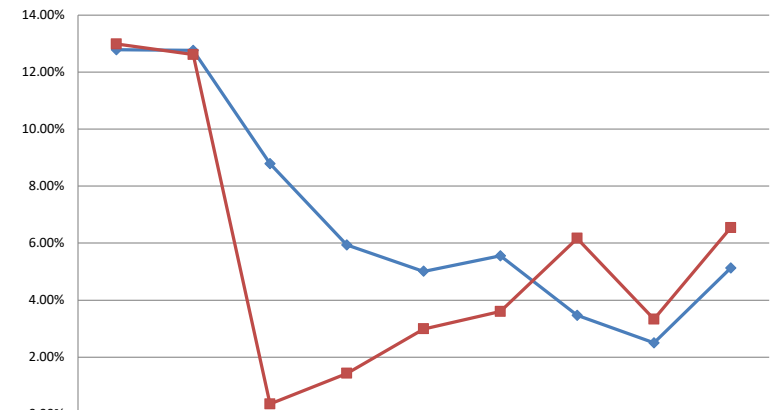
Asset Growth Rate	8.05%	7.48%	4.68%	2.38%	3.24%	4.16%	3.31%	3.20%	4.65%
Deposit Growth Rate	10.94%	8.34%	0.62%	(2.92%)	0.27%	1.60%	0.59%	2.30%	3.89%

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



Asset Growth Rate	7.49%	7.37%	6.51%	8.89%	6.19%	7.97%	9.73%	9.73%	4.76%	6.22%
Deposit Growth Rate	11.06%	9.30%	1.93%	4.00%	4.11%	5.06%	9.49%	9.49%	5.22%	6.44%

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



Asset Growth Rate	12.79%	12.76%	8.79%	5.94%	5.01%	5.55%	3.47%	2.49%	5.13%
Deposit Growth Rate	12.99%	12.62%	0.36%	1.43%	2.99%	3.60%	6.17%	3.33%	6.55%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total 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												
Hightower Trust Company, National Association	\$18,187	\$0	\$0	NA	NM	\$1,137	4.79%	NA	NA	4.79%	5.35%	NA
The First National Bank of Lipan	\$26,663	\$7,711	\$24,163	31.91%	75.69%	\$4,444	4.03%	0.18%	0.08%	3.95%	(9.44%)	(11.25%)
Brazos National Bank	\$29,999	\$20,339	\$11,436	177.85%	34.38%	\$1,111	7.56%	0.17%	0.06%	7.52%	6.97%	(18.70%)
Powell State Bank	\$31,853	\$18,022	\$27,852	64.71%	27.03%	\$3,982	5.62%	2.14%	1.45%	4.37%	(3.07%)	(2.14%)
Legacy Trust Company, National Association	\$34,514	\$0	\$0	NA	380.81%	\$1,015	3.20%	NA	NA	3.20%	(1.13%)	NA
Avana Bank	\$39,464	\$9,371	\$30,422	30.80%	80.99%	\$3,588	5.83%	1.86%	1.08%	4.89%	8.59%	10.96%
Robert Lee State Bank	\$42,179	\$15,226	\$36,799	41.38%	6.11%	\$3,834	4.06%	1.05%	0.75%	3.57%	(0.66%)	(1.59%)
The Bank of San Jacinto County, Coldspring, Texas	\$45,106	\$12,554	\$39,147	32.07%	82.24%	\$3,759	5.25%	0.66%	0.20%	5.04%	2.07%	0.73%
Crowell State Bank	\$45,501	\$24,491	\$39,761	61.60%	22.03%	\$4,136	5.98%	2.19%	1.16%	4.87%	(2.91%)	(5.83%)
Amistad Bank	\$45,695	\$27,601	\$35,759	77.19%	35.56%	\$3,515	7.48%	1.79%	1.14%	6.39%	5.45%	(6.16%)
The Granger National Bank	\$47,246	\$15,524	\$40,670	38.17%	64.78%	\$4,295	4.06%	2.46%	1.55%	2.72%	17.97%	9.94%
The Donley County State Bank	\$48,549	\$8,150	\$39,377	20.70%	64.86%	\$6,069	4.24%	2.21%	1.73%	2.62%	(0.45%)	(1.97%)
Kress National Bank	\$48,706	\$18,806	\$42,771	43.97%	56.58%	\$8,118	5.26%	2.78%	1.83%	3.63%	(18.76%)	(22.22%)
The State National Bank of Groom	\$49,007	\$33,541	\$36,028	93.10%	24.15%	\$5,445	6.82%	3.39%	2.68%	4.59%	9.91%	(0.69%)
Farmers State Bank of Newcastle	\$49,308	\$21,589	\$46,255	46.67%	33.11%	\$5,479	4.90%	3.23%	2.30%	3.02%	(14.01%)	(15.93%)
The First National Bank in Cooper	\$51,377	\$32,788	\$44,251	74.10%	24.68%	\$6,422	4.28%	1.89%	1.30%	3.12%	0.08%	(1.85%)
The First National Bank of Moody	\$53,160	\$19,024	\$41,550	45.79%	52.61%	\$4,833	5.58%	2.28%	1.89%	3.92%	(6.78%)	(10.72%)
Lovelady State Bank	\$53,184	\$22,730	\$46,062	49.35%	54.67%	\$4,835	5.69%	1.26%	0.81%	4.95%	8.35%	6.67%
The Citizens State Bank of Ganado	\$55,868	\$10,333	\$51,752	19.97%	79.50%	\$3,725	3.74%	1.42%	0.85%	2.96%	2.44%	(0.10%)
First State Bank Kimble	\$56,729	\$20,774	\$51,080	40.67%	29.92%	\$6,303	5.92%	0.59%	0.40%	5.47%	(13.13%)	(17.44%)
First Federal Bank Littlefield, Texas, SSB	\$57,986	\$48,304	\$46,187	104.58%	15.19%	\$3,624	6.77%	3.20%	2.32%	4.83%	5.07%	5.08%
First Bank and Trust of Memphis	\$65,252	\$46,994	\$54,985	85.47%	29.79%	\$7,250	6.77%	3.98%	2.68%	4.34%	(15.54%)	(14.15%)
Citizens National Bank of Crosbyton	\$66,111	\$19,209	\$53,792	35.71%	80.41%	\$9,444	6.30%	3.07%	2.26%	4.37%	(8.27%)	(12.48%)
The Santa Anna National Bank	\$66,175	\$42,477	\$60,217	70.54%	26.77%	\$4,727	6.24%	2.91%	2.09%	4.42%	16.35%	21.77%
Commerce Bank Texas	\$66,932	\$33,539	\$50,217	66.79%	24.38%	\$8,367	4.74%	2.80%	2.15%	2.80%	0.35%	12.62%
City National Bank	\$68,381	\$44,876	\$55,717	80.54%	27.30%	\$5,698	4.85%	2.69%	1.96%	3.03%	(3.86%)	8.41%
The First National Bank of Anson	\$70,671	\$44,669	\$63,628	70.20%	12.40%	\$5,048	6.63%	1.33%	0.58%	6.09%	(4.13%)	1.05%
Pavillion Bank	\$71,480	\$48,455	\$58,031	83.50%	32.14%	\$4,765	7.39%	1.51%	0.87%	6.59%	3.70%	3.13%
Citizens State Bank of Luling	\$72,121	\$51,858	\$61,528	84.28%	32.10%	\$3,606	5.88%	1.19%	0.71%	5.24%	7.66%	12.02%
First State Bank of San Diego	\$72,450	\$20,142	\$65,783	30.62%	41.42%	\$4,025	5.15%	2.97%	1.83%	3.43%	(2.76%)	(4.36%)
The First National Bank in Falfurrias	\$74,962	\$27,358	\$66,496	41.14%	63.95%	\$4,165	5.32%	1.68%	0.95%	4.45%	0.24%	(1.81%)
Haskell National Bank	\$75,842	\$26,699	\$67,847	39.35%	63.61%	\$3,447	3.61%	1.15%	0.59%	3.13%	(1.05%)	(3.91%)
Zavala County Bank	\$76,801	\$6,810	\$66,649	10.22%	68.80%	\$4,518	3.99%	0.86%	0.46%	3.59%	(11.02%)	(15.58%)
Citizens State Bank Hockley	\$77,870	\$57,752	\$64,296	89.82%	22.17%	\$4,581	7.42%	3.03%	2.34%	5.45%	(1.23%)	(2.60%)
Citizens State Bank Starr	\$77,881	\$43,118	\$69,072	62.42%	31.64%	\$3,386	5.68%	2.61%	2.05%	3.77%	(7.43%)	(11.55%)
First National Bank of South Padre Island	\$79,069	\$30,090	\$69,233	43.46%	63.27%	\$5,648	5.12%	0.94%	0.49%	4.64%	(0.91%)	(3.64%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total 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)												
The First Bank of Celeste	\$79,447	\$28,592	\$72,583	39.39%	60.78%	\$6,621	4.84%	1.74%	0.94%	3.93%	0.70%	(0.73%)
Angelina Savings Bank, SSB	\$81,015	\$37,682	\$72,724	51.82%	58.45%	\$4,264	6.14%	1.27%	0.93%	5.27%	15.86%	15.99%
The First National Bank of Hebbronville	\$83,236	\$27,092	\$70,636	38.35%	31.62%	\$4,896	4.53%	2.51%	1.81%	2.94%	(2.87%)	(4.68%)
The Chasewood Bank	\$83,472	\$64,176	\$68,963	93.06%	22.46%	\$4,637	6.18%	2.86%	1.70%	4.70%	(13.81%)	(16.86%)
The City National Bank of San Saba	\$83,979	\$9,410	\$75,062	12.54%	75.78%	\$8,398	3.30%	2.43%	1.57%	1.95%	(10.99%)	(13.84%)
Menard Bank	\$85,186	\$12,610	\$79,919	15.78%	67.68%	\$8,519	3.28%	1.93%	1.43%	2.00%	18.11%	13.53%
Zapata National Bank	\$86,408	\$38,769	\$73,574	52.69%	36.04%	\$4,548	5.26%	2.30%	1.74%	3.74%	(3.52%)	(6.17%)
First National Bank Fisher	\$86,651	\$36,365	\$82,430	44.12%	20.86%	\$5,097	4.43%	2.24%	1.75%	2.94%	(19.30%)	(8.02%)
Atascosa Bank	\$87,078	\$19,202	\$77,851	24.67%	71.26%	\$7,916	4.01%	1.91%	1.12%	3.08%	(2.17%)	(4.79%)
Junction National Bank	\$87,373	\$21,735	\$80,766	26.91%	60.33%	\$7,943	3.61%	1.20%	0.64%	3.08%	0.21%	(4.03%)
Agility Bank, National Association	\$87,966	\$68,573	\$52,777	129.93%	28.95%	\$3,033	7.04%	4.33%	3.02%	5.31%	19.71%	48.47%
The First National Bank of Trinity	\$90,896	\$43,530	\$84,872	51.29%	36.52%	\$4,328	4.84%	2.38%	1.33%	3.64%	2.98%	1.69%
First Capital Bank	\$94,389	\$76,423	\$85,043	89.86%	15.53%	\$3,630	8.01%	3.61%	2.08%	5.86%	(3.30%)	(4.51%)
Bandera Bank	\$95,804	\$49,437	\$85,860	57.58%	47.21%	\$5,988	5.41%	1.46%	0.76%	4.72%	2.04%	1.30%
The First National Bank of Eldorado	\$96,023	\$67,367	\$79,384	84.86%	20.43%	\$5,335	8.10%	3.20%	2.19%	6.22%	9.61%	7.29%
Citizens National Bank Houston	\$98,554	\$33,354	\$85,391	39.06%	48.87%	\$7,040	4.77%	0.68%	0.36%	4.46%	(1.18%)	(4.81%)
Spur Security Bank	\$99,815	\$55,984	\$91,485	61.19%	26.33%	\$5,545	6.44%	3.97%	2.67%	3.75%	25.45%	22.22%
Spectra Bank	\$99,929	\$50,344	\$95,581	52.67%	44.42%	\$4,759	6.33%	4.42%	2.78%	3.35%	25.04%	25.67%
Stockmens National Bank in Cotulla	\$102,623	\$31,063	\$91,309	34.02%	28.51%	\$7,330	4.55%	1.84%	1.09%	3.52%	(6.07%)	(10.33%)
The Commercial Bank	\$106,804	\$43,626	\$93,077	46.87%	44.10%	\$10,680	5.21%	2.64%	2.13%	3.31%	0.87%	(3.14%)
The Cowboy Bank of Texas	\$107,328	\$73,796	\$87,122	84.70%	17.83%	\$6,708	6.91%	2.50%	1.87%	5.33%	4.24%	2.92%
The First State Bank Hale	\$108,412	\$69,881	\$69,069	101.18%	7.99%	\$5,421	9.80%	4.16%	2.55%	7.54%	11.20%	(1.08%)
The Lytle State Bank of Lytle, Texas	\$109,864	\$45,484	\$94,444	48.16%	25.48%	\$5,232	4.00%	1.14%	0.80%	3.28%	(5.17%)	(8.29%)
Commercial State Bank	\$111,366	\$42,842	\$99,937	42.87%	38.94%	\$3,977	5.50%	0.44%	0.20%	5.51%	6.63%	4.61%
Henderson Federal Savings Bank	\$112,726	\$85,023	\$83,918	101.32%	20.70%	\$5,368	5.51%	2.64%	2.39%	3.76%	3.59%	2.70%
The First National Bank of Aspermont	\$118,026	\$37,090	\$113,428	32.70%	35.93%	\$7,377	3.99%	2.78%	1.50%	2.57%	11.38%	14.57%
The Buckholts State Bank	\$122,260	\$77,682	\$101,540	76.50%	23.42%	\$8,151	5.59%	2.08%	1.36%	4.47%	6.70%	6.28%
First State Bank of Brownsboro	\$123,565	\$59,821	\$116,707	51.26%	19.58%	\$5,372	4.37%	2.34%	1.51%	3.09%	(7.74%)	(5.96%)
First State Bank Lubbock	\$123,870	\$82,511	\$98,367	83.88%	20.81%	\$3,643	8.66%	3.67%	2.65%	6.34%	(6.05%)	(9.97%)
Fidelity Bank of Texas	\$126,902	\$66,841	\$96,369	69.36%	42.32%	\$4,532	5.89%	2.08%	1.63%	4.42%	10.83%	5.11%
Carmine State Bank	\$126,963	\$33,092	\$118,973	27.81%	75.96%	\$10,580	4.43%	3.43%	2.56%	2.33%	7.31%	6.78%
First National Bank of Dublin	\$128,349	\$88,189	\$112,907	78.11%	32.79%	\$3,775	7.25%	1.88%	0.97%	6.35%	(5.32%)	(7.59%)
Citizens Bank, National Association	\$130,133	\$74,609	\$114,369	65.24%	23.77%	\$5,658	5.06%	3.18%	2.05%	3.31%	(6.84%)	(9.07%)
The American National Bank of Mount Pleasant	\$133,188	\$78,324	\$119,576	65.50%	29.76%	\$4,757	6.41%	2.95%	1.87%	4.70%	5.65%	1.56%
Peoples State Bank Edwards	\$135,044	\$50,200	\$124,213	40.41%	40.58%	\$15,005	4.01%	2.19%	1.22%	2.92%	16.61%	14.66%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total 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)												
POINTWEST Bank	\$135,357	\$43,775	\$121,527	36.02%	40.27%	\$4,834	4.13%	0.56%	0.37%	3.81%	(0.65%)	(3.92%)
Marion State Bank	\$136,560	\$61,217	\$121,324	50.46%	43.07%	\$8,535	4.57%	1.83%	1.31%	3.45%	(2.13%)	(4.68%)
Security Bank of Texas	\$137,029	\$90,865	\$117,300	77.46%	30.48%	\$5,481	7.65%	3.49%	2.85%	4.92%	8.35%	3.27%
The First National Bank of Quitaque	\$137,900	\$63,875	\$121,685	52.49%	42.34%	\$7,661	6.79%	3.41%	2.44%	4.48%	1.28%	(0.41%)
First National Bank of Fort Stockton	\$138,023	\$85,080	\$118,103	72.04%	16.68%	\$5,751	5.49%	1.89%	1.01%	4.70%	(3.63%)	(0.76%)
Johnson City Bank	\$139,510	\$87,557	\$122,368	71.55%	36.17%	\$5,813	5.17%	2.61%	1.56%	3.79%	2.71%	2.30%
Mason Bank	\$141,515	\$67,298	\$116,857	57.59%	56.73%	\$8,324	4.57%	2.16%	1.46%	3.38%	(3.10%)	0.09%
Dalhart Federal Savings & Loan Association, SSB	\$141,983	\$83,451	\$95,186	87.67%	30.54%	\$5,071	5.20%	3.53%	3.11%	2.37%	1.30%	5.72%
Texas Financial Bank	\$142,296	\$39,076	\$116,533	33.53%	16.69%	\$5,473	6.26%	0.70%	0.43%	5.87%	16.07%	3.00%
Fannin Bank	\$142,504	\$82,678	\$133,364	61.99%	28.99%	\$5,278	5.21%	3.52%	1.73%	3.07%	(1.43%)	(0.57%)
The Brady National Bank	\$142,638	\$79,491	\$130,575	60.88%	23.77%	\$7,132	4.54%	2.34%	1.78%	3.01%	(8.47%)	(5.34%)
The First State Bank Colorado	\$143,753	\$47,504	\$125,593	37.82%	69.91%	\$8,456	3.80%	2.28%	1.27%	2.81%	(0.46%)	(3.75%)
The First National Bank of Tom Bean	\$145,827	\$106,391	\$129,059	82.44%	26.36%	\$3,557	7.51%	3.45%	2.75%	4.95%	11.52%	12.43%
Normangee State Bank	\$146,127	\$79,056	\$126,650	62.42%	28.31%	\$4,871	5.27%	2.04%	1.36%	4.12%	5.06%	2.96%
Texas National Bank Nolan	\$147,324	\$38,219	\$125,490	30.46%	36.81%	\$5,893	3.73%	2.72%	1.89%	2.01%	(17.36%)	(5.35%)
First National Bank of Alvin	\$150,890	\$22,652	\$141,105	16.05%	21.81%	\$10,059	3.05%	2.11%	1.24%	1.96%	(8.32%)	(11.51%)
First State Bank Concho	\$151,196	\$58,548	\$128,313	45.63%	49.57%	\$11,630	5.46%	2.06%	1.23%	4.45%	(4.17%)	(7.15%)
Hill Bank & Trust Co.	\$151,281	\$10,615	\$126,090	8.42%	93.88%	\$12,607	3.02%	1.90%	1.28%	1.94%	1.65%	(1.65%)
The Big Bend Banks, N.A.	\$156,084	\$22,609	\$136,028	16.62%	76.60%	\$5,203	3.89%	0.54%	0.27%	4.07%	(0.87%)	(2.27%)
Graham Savings and Loan, SSB	\$161,214	\$117,724	\$132,522	88.83%	24.60%	\$4,742	5.37%	3.08%	2.78%	2.85%	2.89%	3.13%
Columbus State Bank	\$162,056	\$5,170	\$147,238	3.51%	101.26%	\$14,732	3.55%	0.88%	0.59%	3.00%	11.07%	8.18%
The First National Bank of Winnsboro	\$162,136	\$97,469	\$118,653	82.15%	29.17%	\$5,405	6.46%	2.58%	1.63%	5.18%	1.11%	4.41%
Greater State Bank	\$163,866	\$118,114	\$141,937	83.22%	23.62%	\$3,641	6.67%	2.84%	1.91%	4.87%	10.01%	8.96%
Bank of South Texas	\$163,870	\$99,993	\$134,071	74.58%	36.84%	\$2,643	8.81%	3.47%	2.19%	6.80%	(4.68%)	(7.98%)
Peoples Bank Lamar	\$164,560	\$128,452	\$149,759	85.77%	19.73%	\$4,840	5.01%	2.75%	1.86%	3.26%	(6.50%)	2.02%
Lone Star Bank	\$166,452	\$142,055	\$143,475	99.01%	15.80%	\$6,658	6.86%	4.21%	3.81%	3.53%	6.51%	6.48%
Victory Bank	\$167,262	\$68,344	\$135,319	50.51%	57.29%	\$5,575	6.53%	2.73%	1.40%	5.27%	48.44%	64.24%
First Security State Bank	\$168,505	\$74,327	\$154,223	48.19%	39.37%	\$5,106	3.91%	1.18%	0.90%	3.14%	2.75%	(5.24%)
First Texas National Bank	\$170,659	\$132,942	\$148,773	89.36%	12.67%	\$7,420	6.25%	3.81%	2.81%	3.57%	5.76%	1.66%
Peoples State Bank San Jacinto	\$171,575	\$75,568	\$158,381	47.71%	30.18%	\$4,902	4.73%	1.25%	0.95%	3.84%	(5.47%)	(8.57%)
Farmers and Merchants Bank	\$171,792	\$98,449	\$145,341	67.74%	40.79%	\$4,643	5.40%	1.92%	1.10%	4.37%	14.83%	5.99%
The First National Bank of Eagle Lake	\$172,448	\$103,124	\$144,938	71.15%	27.46%	\$6,387	6.06%	2.37%	1.11%	4.70%	12.46%	13.54%
First National Bank of Bosque County	\$172,472	\$125,651	\$151,968	82.68%	20.83%	\$5,390	5.09%	1.25%	0.79%	4.36%	(2.49%)	4.09%
The Community Bank	\$174,984	\$107,369	\$158,893	67.57%	33.39%	\$5,147	5.92%	2.57%	1.69%	4.34%	10.40%	9.02%
First State Bank Hansford	\$177,368	\$157,971	\$155,528	101.57%	6.36%	\$5,543	6.52%	3.78%	3.06%	3.84%	(6.24%)	(9.12%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total 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)												
Farmers State Bank Limestone	\$178,348	\$105,349	\$162,130	64.98%	21.23%	\$4,693	5.00%	1.67%	0.90%	4.14%	(3.37%)	(5.10%)
The First National Bank of Evant	\$181,720	\$111,777	\$161,383	69.26%	31.45%	\$6,057	5.23%	1.97%	1.46%	3.86%	10.78%	15.11%
First State Bank of Ben Wheeler, Texas	\$185,828	\$69,994	\$158,540	44.15%	46.34%	\$5,807	3.90%	1.88%	1.37%	2.69%	(2.81%)	(4.21%)
The Perryton National Bank	\$186,199	\$85,285	\$154,902	55.06%	31.73%	\$9,310	4.86%	3.31%	2.69%	2.71%	0.86%	(5.26%)
Citizens State Bank Polk	\$188,176	\$119,970	\$169,368	70.83%	11.78%	\$6,489	5.34%	2.56%	1.79%	3.67%	7.51%	5.93%
Global One Bank	\$188,879	\$126,048	\$155,692	80.96%	28.72%	\$6,296	7.63%	4.86%	3.76%	4.25%	78.61%	106.01%
Pearland State Bank	\$189,490	\$46,519	\$174,288	26.69%	26.68%	\$8,239	3.45%	2.37%	1.63%	2.03%	(4.92%)	(8.32%)
Texas Advantage Community Bank, National Association	\$191,691	\$97,554	\$170,315	57.28%	52.15%	\$7,100	5.52%	3.27%	2.26%	3.49%	2.73%	1.75%
Unity National Bank of Houston	\$200,703	\$113,217	\$170,624	66.35%	41.43%	\$4,561	5.70%	3.41%	3.36%	3.09%	(5.30%)	(6.14%)
PrimeBank of Texas	\$201,437	\$116,364	\$171,149	67.99%	37.22%	\$8,057	5.84%	2.91%	2.29%	3.79%	13.07%	13.81%
First State Bank of Bedias	\$202,079	\$123,987	\$166,135	74.63%	37.73%	\$9,623	6.35%	2.35%	1.53%	5.10%	1.30%	(0.67%)
First National Bank of Lake Jackson	\$203,917	\$31,461	\$188,300	16.71%	21.75%	\$7,843	3.17%	2.76%	1.97%	1.14%	(15.99%)	(9.94%)
First State Bank of Odem	\$208,392	\$96,062	\$176,119	54.54%	42.39%	\$6,129	6.83%	1.77%	0.95%	5.98%	13.30%	12.01%
Sanger Bank	\$209,648	\$126,126	\$175,439	71.89%	30.71%	\$6,988	5.93%	3.08%	2.25%	4.00%	1.50%	0.23%
Bridge City State Bank	\$210,742	\$101,388	\$191,906	52.83%	35.99%	\$5,018	4.32%	1.48%	0.99%	3.54%	(4.82%)	(4.38%)
Muenster State Bank	\$211,972	\$68,922	\$175,775	39.21%	50.53%	\$13,248	4.03%	1.84%	1.23%	3.03%	(3.43%)	(11.81%)
Coleman County State Bank	\$212,297	\$149,203	\$192,252	77.61%	11.19%	\$4,825	6.64%	2.69%	1.79%	4.92%	9.15%	8.49%
The First National Bank of Anderson	\$214,613	\$138,250	\$190,131	72.71%	23.32%	\$4,471	5.42%	2.38%	1.46%	4.04%	(1.67%)	(3.59%)
Cendera Bank, N.A.	\$215,567	\$166,122	\$188,728	88.02%	22.39%	\$6,532	7.22%	3.98%	3.57%	3.99%	22.08%	30.56%
First Texas Bank Lampasas	\$216,297	\$90,281	\$192,817	46.82%	50.38%	\$9,012	4.25%	1.91%	1.17%	3.16%	5.47%	5.11%
The Citizens National Bank of Hillsboro	\$218,404	\$62,265	\$204,723	30.41%	42.95%	\$8,089	3.54%	2.29%	1.61%	1.90%	3.59%	0.55%
Texas Heritage Bank	\$221,670	\$162,496	\$184,782	87.94%	21.37%	\$5,833	5.37%	2.66%	1.77%	3.79%	(0.46%)	(2.12%)
National Bank & Trust	\$222,433	\$119,927	\$179,119	66.95%	32.15%	\$6,951	4.26%	3.08%	2.34%	2.17%	(6.10%)	2.45%
BOC Bank	\$222,978	\$139,909	\$200,078	69.93%	26.71%	\$7,193	6.65%	4.40%	3.86%	3.20%	(16.07%)	(4.63%)
The First National Bank of Sterling City	\$226,115	\$37,597	\$210,990	17.82%	49.35%	\$10,278	3.16%	1.47%	0.91%	2.50%	(5.21%)	(9.01%)
Cypress Bank, SSB	\$231,739	\$152,105	\$182,405	83.39%	29.28%	\$4,138	6.06%	3.09%	2.60%	3.72%	(1.51%)	(3.88%)
Anahuac National Bank	\$234,205	\$89,887	\$219,423	40.97%	5.67%	\$6,506	4.10%	1.66%	1.18%	3.11%	(10.54%)	(5.86%)
Tejas Bank	\$235,016	\$122,954	\$209,169	58.78%	36.89%	\$14,689	5.26%	0.68%	0.28%	5.10%	7.97%	5.63%
Citizens State Bank Runnels	\$240,796	\$179,303	\$215,918	83.04%	20.21%	\$10,945	6.58%	3.64%	2.64%	4.11%	6.04%	5.13%
Spring Hill State Bank	\$241,971	\$184,361	\$199,856	92.25%	24.54%	\$5,499	5.91%	2.67%	1.97%	4.22%	9.97%	6.54%
Freedom Bank	\$243,016	\$159,513	\$192,363	82.92%	21.43%	\$4,960	7.26%	4.31%	3.23%	4.26%	31.26%	23.81%
The City National Bank of Taylor	\$245,415	\$143,946	\$217,459	66.19%	41.40%	\$6,633	4.90%	0.73%	0.48%	4.51%	(4.61%)	(7.11%)
Citizens Bank Randall	\$246,958	\$172,613	\$214,406	80.51%	23.32%	\$10,737	7.91%	3.55%	2.74%	5.27%	6.11%	5.20%
Guadalupe Bank	\$249,765	\$190,951	\$221,578	86.18%	21.28%	\$10,859	6.06%	2.05%	1.45%	4.68%	(1.86%)	(2.60%)
Average of Asset Group A	\$131,032	\$68,114	\$113,011	59.82%	39.62%	\$6,160	5.44%	2.37%	1.64%	4.00%	2.32%	1.55%

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Asset Group B - \$251 to \$500 million in total assets												
Texas Traditions Bank	\$251,951	\$178,364	\$207,169	86.10%	31.62%	\$6,630	7.62%	3.41%	1.98%	5.86%	16.50%	16.66%
Bank of DeSoto, National Association	\$252,592	\$161,679	\$226,342	71.43%	37.29%	\$6,315	8.03%	3.96%	2.61%	5.61%	13.10%	14.10%
One World Bank	\$256,498	\$180,004	\$209,516	85.91%	34.32%	\$6,256	8.25%	4.83%	3.23%	5.55%	22.83%	26.42%
First National Bank of Burleson	\$258,581	\$110,164	\$230,420	47.81%	54.09%	\$9,235	6.04%	1.76%	1.09%	5.14%	(6.24%)	(7.92%)
The First National Bank of Ballinger	\$259,591	\$164,797	\$233,102	70.70%	20.82%	\$5,900	5.50%	2.52%	1.56%	4.05%	5.15%	3.43%
Castroville State Bank	\$262,684	\$173,447	\$238,563	72.70%	24.15%	\$8,474	4.85%	2.83%	2.31%	2.75%	0.36%	1.16%
Incommons Bank, National Association	\$263,144	\$175,178	\$215,519	81.28%	17.77%	\$4,784	6.36%	3.33%	2.53%	3.96%	2.35%	(0.81%)
Sundown State Bank	\$264,145	\$214,530	\$234,195	91.60%	10.48%	\$8,521	6.71%	3.51%	2.45%	4.42%	(5.94%)	(8.76%)
Interstate Bank	\$266,263	\$178,566	\$249,449	71.58%	31.45%	\$8,589	5.37%	1.97%	1.68%	3.87%	(4.85%)	(6.34%)
First State Bank Young	\$272,133	\$141,844	\$241,054	58.84%	42.17%	\$5,554	5.67%	2.78%	1.80%	3.94%	8.31%	7.68%
Arrowhead Bank	\$282,438	\$179,845	\$253,093	71.06%	29.42%	\$5,329	5.23%	1.82%	1.16%	4.17%	(5.33%)	(9.11%)
Maverick Bank	\$283,223	\$124,409	\$245,745	50.63%	52.59%	\$5,447	6.50%	3.50%	1.90%	4.73%	81.94%	92.62%
The City National Bank of Colorado City	\$284,757	\$197,166	\$231,359	85.22%	29.95%	\$7,301	6.81%	4.10%	3.68%	3.46%	2.57%	6.87%
Citizens National Bank at Brownwood	\$288,452	\$110,278	\$242,858	45.41%	39.22%	\$6,868	4.06%	2.54%	1.70%	2.46%	0.32%	(6.16%)
Security State Bank Parmer	\$293,609	\$190,071	\$252,601	75.25%	24.16%	\$18,351	6.93%	3.85%	3.18%	4.08%	(2.61%)	(7.07%)
Llano National Bank	\$294,241	\$162,613	\$255,844	63.56%	28.93%	\$6,260	4.61%	2.36%	1.60%	3.25%	(2.32%)	(6.36%)
First State Bank of Burnet	\$294,685	\$126,177	\$265,184	47.58%	55.23%	\$6,549	3.67%	1.47%	0.88%	2.92%	(1.16%)	(4.23%)
The National Bank of Andrews	\$294,766	\$205,488	\$257,914	79.67%	22.42%	\$4,913	6.70%	1.40%	0.70%	6.04%	(4.81%)	(8.45%)
Community Bank	\$295,120	\$235,365	\$247,621	95.05%	19.46%	\$7,378	5.31%	1.85%	1.29%	4.20%	(0.73%)	(9.51%)
First State Bank of Texas	\$297,276	\$197,635	\$262,042	75.42%	25.60%	\$5,215	7.04%	3.69%	2.07%	5.03%	8.11%	15.44%
The First National Bank of Hereford	\$298,007	\$237,341	\$261,221	90.86%	16.39%	\$5,843	7.18%	3.59%	2.31%	4.90%	8.57%	6.74%
The First National Bank of Hughes Springs	\$302,254	\$230,454	\$263,523	87.45%	10.96%	\$2,773	6.56%	0.45%	0.24%	6.45%	(7.03%)	(10.82%)
ValueBank Texas	\$305,714	\$158,786	\$264,490	60.03%	44.66%	\$3,474	5.81%	1.58%	0.87%	5.05%	6.26%	4.88%
West Texas State Bank	\$305,868	\$208,635	\$268,793	77.62%	17.15%	\$7,283	7.46%	3.88%	2.72%	5.01%	11.30%	15.51%
The Commercial National Bank of Brady	\$306,925	\$235,791	\$281,279	83.83%	5.78%	\$5,580	7.29%	3.16%	2.00%	5.39%	6.42%	11.95%
Charter Bank	\$309,419	\$191,214	\$260,984	73.27%	40.33%	\$5,730	6.86%	3.10%	1.75%	5.54%	2.97%	6.31%
The Jacksboro National Bank	\$309,714	\$146,057	\$256,516	56.94%	23.01%	\$6,073	4.78%	2.94%	1.99%	3.02%	(7.31%)	(10.70%)
Commercial National Bank of Texarkana	\$311,001	\$221,560	\$290,261	76.33%	10.27%	\$5,098	5.62%	2.18%	1.68%	3.94%	0.96%	0.95%
Texana Bank, National Association	\$312,634	\$281,070	\$245,868	114.32%	7.13%	\$1,261	6.16%	3.28%	2.42%	3.86%	15.23%	2.19%
The Pecos County State Bank	\$321,505	\$131,575	\$295,402	44.54%	11.75%	\$6,430	5.31%	2.58%	1.82%	3.68%	(1.44%)	(3.58%)
The Waggoner National Bank of Vernon	\$323,261	\$185,723	\$276,822	67.09%	20.16%	\$5,214	5.33%	2.64%	2.21%	3.47%	(8.67%)	(11.86%)
First National Bank of Giddings	\$325,500	\$220,850	\$286,160	77.18%	16.09%	\$8,797	4.88%	3.10%	2.31%	2.85%	8.31%	7.70%
The Yoakum National Bank	\$327,193	\$205,124	\$268,267	76.46%	17.70%	\$7,436	5.40%	2.75%	2.13%	3.47%	5.71%	7.10%

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Asset Group B - \$251 to \$500 million in total assets (continued)												
Crossroads Bank	\$336,088	\$196,940	\$308,889	63.76%	34.14%	\$7,002	5.25%	2.01%	1.61%	3.81%	6.56%	4.97%
First State Bank Sherman	\$338,052	\$190,629	\$286,727	66.48%	31.15%	\$8,668	5.16%	3.00%	1.52%	3.45%	(6.37%)	(15.27%)
HomeBank Texas	\$341,066	\$271,429	\$295,387	91.89%	20.06%	\$8,745	6.20%	3.26%	2.04%	4.36%	4.61%	5.68%
Ozona Bank	\$341,435	\$130,948	\$285,879	45.81%	59.89%	\$5,420	4.89%	2.25%	1.38%	3.62%	1.03%	(0.10%)
CapTex Bank	\$344,460	\$297,865	\$297,861	100.00%	9.80%	\$7,030	6.06%	3.48%	2.66%	3.68%	4.12%	4.71%
Lakeside Bank	\$346,858	\$219,376	\$280,966	78.08%	39.96%	\$21,679	6.42%	4.25%	3.58%	3.26%	(1.80%)	10.05%
Citizens State Bank Tyler	\$348,740	\$221,769	\$305,368	72.62%	22.44%	\$7,117	5.67%	2.67%	1.57%	3.83%	16.38%	15.15%
Gilmer National Bank	\$350,573	\$240,535	\$318,463	75.53%	29.74%	\$7,155	5.95%	3.97%	3.51%	2.76%	14.34%	20.87%
Farmers State Bank Shelby	\$351,724	\$216,079	\$297,184	72.71%	27.84%	\$4,690	6.05%	1.87%	1.15%	5.02%	(5.84%)	(9.23%)
Lamar National Bank	\$372,031	\$232,134	\$317,275	73.16%	16.99%	\$5,027	5.72%	2.50%	1.88%	3.91%	(1.23%)	(3.39%)
First State Bank Brazoria	\$372,919	\$276,565	\$336,593	82.17%	22.84%	\$8,107	6.09%	2.75%	1.94%	4.34%	5.75%	4.34%
Peoples State Bank of Hallettsville	\$380,468	\$141,062	\$347,852	40.55%	31.33%	\$16,542	4.30%	3.08%	2.60%	1.94%	(2.21%)	1.04%
First-Lockhart National Bank	\$382,172	\$279,291	\$345,519	80.83%	22.18%	\$6,949	5.26%	2.47%	1.90%	3.48%	(0.31%)	(1.11%)
Trusttexas Bank, S.S.B.	\$388,907	\$171,638	\$338,678	50.68%	30.02%	\$5,636	3.91%	2.73%	2.39%	1.88%	(15.38%)	(0.43%)
Austin County State Bank	\$389,614	\$314,449	\$344,857	91.18%	15.38%	\$8,117	6.76%	2.80%	2.19%	4.79%	17.23%	17.56%
First National Bank in Port Lavaca	\$389,973	\$220,805	\$313,793	70.37%	19.52%	\$8,478	4.17%	2.29%	1.75%	2.61%	10.70%	(3.92%)
The Lamesa National Bank	\$395,734	\$90,187	\$352,030	25.62%	73.06%	\$14,657	3.38%	2.60%	1.48%	2.05%	(3.43%)	(6.95%)
Texas State Bank	\$407,619	\$242,202	\$322,916	75.00%	21.62%	\$5,908	4.77%	1.92%	1.09%	3.77%	(9.45%)	(14.90%)
Liberty Capital Bank	\$410,135	\$320,973	\$359,079	89.39%	24.69%	\$12,428	5.95%	3.95%	2.79%	3.53%	0.22%	7.39%
Ennis State Bank	\$413,270	\$300,866	\$318,706	94.40%	11.57%	\$6,358	5.71%	3.11%	2.39%	3.46%	9.85%	2.63%
The First National Bank of Stanton	\$414,238	\$106,294	\$358,224	29.67%	68.92%	\$17,260	4.71%	2.04%	1.12%	3.98%	6.96%	3.02%
MCBank	\$416,534	\$187,581	\$366,459	51.19%	24.82%	\$5,481	4.62%	2.21%	1.46%	3.32%	(5.35%)	(2.99%)
First Texas Bank Bell	\$416,663	\$192,334	\$368,439	52.20%	43.93%	\$8,333	3.95%	1.16%	0.66%	3.34%	7.38%	7.40%
Shelby Savings Bank, SSB	\$417,200	\$293,908	\$323,266	90.92%	22.42%	\$4,090	6.14%	2.19%	1.62%	4.58%	3.37%	3.22%
Austin Capital Bank SSB	\$417,854	\$359,318	\$340,078	105.66%	11.18%	\$6,145	8.25%	1.09%	1.10%	7.22%	59.73%	51.23%
The MINT National Bank	\$423,457	\$331,929	\$347,043	95.64%	24.10%	\$10,328	7.95%	4.70%	4.36%	4.30%	4.63%	3.46%
Citizens State Bank Austin	\$426,955	\$249,188	\$383,397	64.99%	39.43%	\$12,558	4.57%	2.82%	2.10%	2.84%	8.77%	7.71%
The Liberty National Bank in Paris	\$439,513	\$313,025	\$371,352	84.29%	11.85%	\$8,970	4.96%	2.88%	2.30%	2.89%	8.37%	4.07%
Texas Champion Bank	\$440,194	\$348,281	\$328,054	106.17%	17.60%	\$5,119	6.35%	3.15%	2.13%	4.37%	(0.48%)	3.93%
Broadstreet Bank, SSB	\$445,147	\$296,132	\$334,819	88.45%	26.85%	\$6,955	5.29%	2.81%	2.50%	3.02%	(1.83%)	2.96%
Fayette Savings Bank, SSB	\$454,578	\$361,987	\$411,366	88.00%	20.00%	\$11,656	5.55%	3.19%	2.99%	2.79%	3.08%	3.78%
State Bank of De Kalb	\$457,515	\$342,454	\$387,917	88.28%	19.83%	\$5,447	6.10%	2.50%	1.88%	4.39%	10.51%	6.22%
First Liberty Bank	\$475,078	\$322,448	\$409,744	78.69%	13.23%	\$6,420	5.47%	2.85%	2.04%	3.53%	(1.21%)	(2.01%)
International Bank of Commerce Zapata	\$479,310	\$136,324	\$414,374	32.90%	60.62%	\$5,154	4.55%	2.51%	1.23%	3.05%	4.30%	2.57%
The First National Bank of Livingston	\$480,545	\$198,462	\$396,311	50.08%	40.47%	\$5,058	3.18%	1.42%	0.81%	2.49%	(3.80%)	(6.39%)
Citizens Bank Gregg	\$485,755	\$266,865	\$413,117	64.60%	45.55%	\$4,716	5.02%	1.87%	1.26%	3.91%	2.02%	0.54%
Texas Republic Bank, National Association	\$497,836	\$399,689	\$373,619	106.98%	19.50%	\$6,465	6.98%	3.95%	2.93%	4.36%	3.92%	7.50%
The Brenham National Bank	\$499,766	\$229,403	\$455,056	50.41%	40.06%	\$8,471	4.15%	1.69%	0.93%	3.18%	6.37%	4.98%
Average of Asset Group B	\$353,030	\$219,340	\$302,477	72.99%	27.99%	\$7,454	5.71%	2.74%	1.95%	3.93%	4.65%	3.89%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total 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												
Herring Bank	\$500,758	\$360,816	\$439,957	82.01%	20.74%	\$2,999	6.72%	2.35%	1.49%	5.29%	2.07%	1.09%
Trinity Bank, N.A.	\$501,332	\$296,906	\$442,604	67.08%	42.30%	\$17,905	5.91%	3.70%	2.57%	3.84%	4.32%	3.21%
NBT Financial Bank	\$507,775	\$423,539	\$419,822	100.89%	14.73%	\$6,956	6.93%	3.60%	2.42%	4.67%	18.02%	7.12%
Lone Star Capital Bank, National Association	\$509,333	\$312,779	\$440,255	71.04%	28.18%	\$6,977	5.06%	3.35%	2.68%	2.47%	4.34%	0.68%
First Commercial Bank, National Association	\$513,252	\$330,066	\$447,633	73.74%	26.74%	\$5,767	5.19%	2.71%	1.50%	3.84%	5.54%	1.75%
The Karnes County National Bank of Karnes City	\$514,208	\$211,135	\$434,791	48.56%	35.38%	\$11,178	4.47%	2.44%	1.63%	2.94%	0.88%	(1.59%)
The First National Bank of Mertzton	\$521,741	\$72,839	\$457,189	15.93%	58.09%	\$17,991	3.96%	0.71%	0.50%	3.51%	3.36%	1.35%
The Bank and Trust, SSB	\$530,889	\$355,157	\$481,222	73.80%	16.74%	\$4,022	4.95%	1.47%	0.86%	4.14%	(1.63%)	(3.53%)
First National Bank of Huntsville	\$531,406	\$298,362	\$455,774	65.46%	30.63%	\$5,535	4.73%	1.89%	1.16%	3.71%	(8.80%)	(12.31%)
Bank of Texas	\$535,811	\$434,302	\$437,723	99.22%	18.69%	\$20,608	7.19%	3.72%	2.73%	4.82%	2.96%	10.73%
Gulf Capital Bank	\$544,422	\$209,519	\$391,805	53.48%	53.17%	\$11,835	5.90%	4.91%	4.20%	2.19%	(8.23%)	(7.34%)
American Bank, National Association Dallas	\$549,370	\$392,948	\$449,964	87.33%	25.47%	\$10,565	8.86%	4.48%	3.99%	5.16%	28.97%	33.80%
Dominion Bank	\$549,846	\$477,138	\$482,328	98.92%	12.88%	\$11,221	7.21%	5.00%	4.04%	3.62%	4.00%	3.15%
The State National Bank of Big Spring	\$552,037	\$101,960	\$491,778	20.73%	83.86%	\$14,920	3.41%	1.77%	0.88%	2.46%	(7.17%)	(11.78%)
The First National Bank of East Texas	\$556,051	\$401,535	\$503,995	79.67%	15.27%	\$4,089	6.21%	3.14%	2.43%	3.92%	2.88%	11.44%
First State Bank and Trust Company	\$558,418	\$182,034	\$452,868	40.20%	16.91%	\$9,972	3.89%	2.70%	2.10%	1.85%	(3.72%)	(10.83%)
SouthTrust Bank, N.A.	\$559,958	\$329,884	\$475,906	69.32%	28.32%	\$5,544	5.35%	2.17%	1.44%	3.98%	2.59%	(0.90%)
First Federal Community Bank, SSB	\$563,155	\$459,352	\$490,332	93.68%	11.85%	\$6,785	5.55%	2.50%	2.29%	3.46%	2.66%	2.07%
The Falls City National Bank	\$573,197	\$160,775	\$488,543	32.91%	60.54%	\$22,046	5.11%	2.14%	1.29%	4.00%	(1.08%)	(3.64%)
Wellington State Bank	\$588,681	\$350,605	\$530,548	66.08%	11.13%	\$5,031	5.88%	3.40%	2.35%	3.43%	4.64%	10.41%
Worthington Bank	\$594,971	\$442,417	\$540,390	81.87%	23.57%	\$7,933	5.70%	4.03%	2.50%	3.27%	6.27%	10.93%
American Bank National Association	\$596,379	\$464,982	\$535,282	86.87%	20.14%	\$7,273	5.19%	2.96%	2.12%	3.23%	(7.18%)	(8.09%)
Citizens National Bank Milam	\$616,311	\$432,721	\$545,009	79.40%	20.13%	\$7,704	4.81%	2.90%	2.22%	2.79%	0.78%	(1.02%)
Capital Bank	\$618,162	\$523,333	\$545,660	95.91%	11.32%	\$6,507	5.70%	3.24%	2.05%	3.85%	5.92%	4.90%
The First National Bank of Sonora	\$627,966	\$420,396	\$541,083	77.70%	25.89%	\$6,343	6.24%	2.53%	1.70%	4.55%	(0.25%)	6.28%
Community Bank & Trust, Waco, Texas	\$639,775	\$387,456	\$561,548	69.00%	41.93%	\$5,612	4.55%	2.64%	1.94%	2.96%	2.50%	1.00%
First Bank	\$645,929	\$555,406	\$554,438	100.17%	12.20%	\$3,755	6.57%	2.65%	1.51%	4.90%	(0.17%)	4.23%
Grandview Bank	\$653,964	\$432,393	\$584,517	73.97%	24.72%	\$10,061	6.47%	3.60%	1.98%	4.60%	8.81%	5.97%
TXN Bank	\$654,161	\$310,790	\$548,391	56.67%	23.79%	\$7,110	4.69%	3.05%	2.30%	2.50%	4.23%	(0.57%)
Sage Capital Bank	\$664,607	\$381,054	\$586,979	64.92%	33.81%	\$7,303	5.48%	2.68%	1.70%	3.85%	0.06%	(1.41%)
Titan Bank, N.A.	\$671,723	\$296,459	\$615,053	48.20%	51.57%	\$19,192	5.87%	1.53%	1.03%	4.78%	53.86%	58.25%
First Community Bank Nueces	\$679,583	\$455,525	\$609,759	74.71%	27.89%	\$4,221	5.95%	3.50%	2.04%	4.16%	0.82%	12.32%
Classic Bank, National Association	\$682,465	\$558,827	\$593,290	94.19%	14.74%	\$7,755	5.44%	3.49%	2.22%	2.98%	(6.96%)	(8.38%)
First State Bank of Livingston	\$689,499	\$215,500	\$597,434	36.07%	20.11%	\$5,146	4.86%	2.75%	1.90%	3.28%	(1.38%)	(3.85%)
Bank of Brenham, National Association	\$690,613	\$129,157	\$611,044	21.14%	40.72%	\$17,265	3.72%	4.15%	3.89%	0.50%	6.97%	6.71%
Kleberg Bank, N.A.	\$693,721	\$442,015	\$621,621	71.11%	21.32%	\$5,781	4.92%	1.74%	1.28%	3.71%	(4.46%)	0.22%

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

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets (continued)												
Fayetteville Bank	\$694,217	\$116,332	\$639,025	18.20%	29.57%	\$23,141	3.65%	3.95%	3.65%	0.65%	14.40%	14.23%
Pilgrim Bank	\$699,964	\$483,327	\$565,978	85.40%	9.59%	\$7,142	4.80%	3.36%	2.30%	2.63%	2.96%	1.09%
First State Bank Henderson	\$700,781	\$482,204	\$608,904	79.19%	6.59%	\$5,840	5.05%	2.47%	1.57%	3.59%	(3.69%)	(2.28%)
Southwest Bank	\$713,303	\$484,655	\$635,857	76.22%	21.73%	\$5,487	7.00%	2.29%	0.89%	6.18%	9.86%	9.04%
Bank of Houston	\$713,848	\$607,253	\$577,240	105.20%	14.11%	\$14,277	6.56%	4.33%	3.50%	3.36%	10.71%	12.27%
Texas Gulf Bank, National Association	\$721,807	\$480,873	\$629,257	76.42%	20.34%	\$6,332	5.06%	2.92%	2.17%	3.21%	7.20%	11.48%
Citizens 1st Bank	\$729,209	\$408,679	\$529,116	77.24%	21.33%	\$12,359	4.51%	2.97%	2.58%	2.48%	(1.44%)	(6.58%)
Commerce Bank	\$733,628	\$155,926	\$631,400	24.70%	83.11%	\$15,948	4.66%	2.82%	1.49%	2.96%	18.73%	15.27%
UBank	\$757,339	\$578,744	\$655,146	88.34%	20.71%	\$7,728	6.88%	3.76%	2.79%	4.21%	26.50%	30.57%
First Community Bank Cameron	\$766,426	\$466,714	\$664,247	70.26%	9.64%	\$6,231	5.44%	2.89%	1.79%	3.79%	9.27%	10.28%
The First National Bank of Bellville	\$780,838	\$248,816	\$731,139	34.03%	16.43%	\$12,801	3.90%	3.72%	3.13%	1.39%	(0.27%)	(1.24%)
Western Bank	\$787,875	\$643,173	\$699,644	91.93%	12.06%	\$5,510	7.46%	3.62%	2.88%	4.64%	14.95%	19.58%
Bank of the West	\$798,694	\$469,362	\$726,568	64.60%	40.28%	\$7,006	5.90%	3.11%	1.77%	4.18%	1.99%	1.19%
Harmony Bank	\$816,135	\$554,241	\$672,017	82.47%	28.12%	\$9,170	6.47%	3.82%	2.71%	3.96%	18.42%	15.99%
The First State Bank Wharton	\$824,606	\$559,476	\$749,737	74.62%	30.64%	\$5,090	5.75%	0.98%	0.97%	4.89%	2.87%	1.26%
T Bank, National Association	\$838,815	\$658,999	\$691,026	95.37%	17.53%	\$4,849	8.37%	5.16%	4.66%	4.35%	33.96%	40.04%
TransPecos Banks, SSB	\$838,894	\$589,729	\$757,975	77.80%	16.73%	\$8,224	7.87%	3.78%	3.97%	3.90%	12.11%	26.43%
Clear Fork Bank National Association	\$844,594	\$659,258	\$748,812	88.04%	11.80%	\$7,609	7.01%	3.66%	2.81%	4.48%	0.41%	4.63%
Texas National Bank of Jacksonville	\$854,238	\$696,274	\$763,105	91.24%	17.76%	\$7,301	6.32%	4.25%	3.53%	3.18%	7.74%	7.78%
Industry State Bank	\$857,707	\$198,097	\$790,976	25.04%	22.06%	\$8,664	3.86%	3.80%	3.34%	1.26%	(3.41%)	(5.19%)
Texas Bank	\$865,179	\$641,153	\$748,277	85.68%	15.71%	\$4,888	6.55%	3.56%	2.89%	4.01%	7.22%	8.81%
Frontier Bank of Texas	\$867,668	\$683,744	\$725,753	94.21%	18.20%	\$9,038	6.45%	3.49%	2.71%	3.90%	0.98%	(5.16%)
Texas Heritage National Bank	\$871,515	\$680,959	\$749,856	90.81%	20.95%	\$11,467	6.99%	4.30%	4.10%	3.16%	57.62%	69.24%
Security State Bank Frio	\$871,774	\$533,265	\$776,116	68.71%	11.43%	\$11,322	4.69%	3.10%	2.54%	2.49%	(0.88%)	(2.78%)
The First National Bank of Shiner	\$872,309	\$189,017	\$821,484	23.01%	18.33%	\$16,154	3.64%	3.51%	3.11%	1.24%	(4.84%)	(6.39%)
First Texas Bank Williamson	\$875,296	\$331,235	\$779,505	42.49%	54.53%	\$10,674	3.51%	1.68%	0.93%	2.65%	2.74%	4.09%
Plains State Bank	\$883,578	\$652,097	\$745,299	87.49%	23.57%	\$10,156	7.29%	3.53%	2.76%	4.94%	10.81%	11.43%
Round Top State Bank	\$887,220	\$576,306	\$797,284	72.28%	26.54%	\$11,231	4.57%	3.22%	2.45%	2.40%	1.16%	(0.74%)
Schertz Bank & Trust	\$896,787	\$692,566	\$783,823	88.36%	22.27%	\$14,012	6.19%	4.24%	3.61%	2.93%	10.75%	12.83%
The First National Bank of Granbury	\$900,008	\$477,965	\$807,140	59.22%	43.93%	\$5,844	4.52%	2.22%	1.57%	3.19%	(2.22%)	(4.52%)
Texas National Bank Hidalgo	\$902,911	\$619,734	\$767,400	80.76%	13.46%	\$5,940	6.47%	3.85%	2.63%	3.98%	11.67%	19.25%
NewFirst National Bank	\$912,379	\$685,071	\$792,414	86.45%	23.40%	\$10,862	6.94%	2.41%	1.71%	5.37%	(1.10%)	(2.72%)
American State Bank	\$921,199	\$694,309	\$803,419	86.42%	16.48%	\$7,489	5.85%	4.51%	3.70%	2.19%	(4.49%)	(4.29%)
Keystone Bank, SSB	\$935,860	\$740,584	\$789,985	93.75%	17.71%	\$11,275	6.46%	4.33%	3.62%	3.16%	13.34%	8.37%
Rio Bank	\$936,408	\$446,778	\$748,047	59.73%	31.94%	\$4,459	5.93%	3.30%	1.93%	4.01%	22.19%	3.33%
Ciera Bank	\$941,691	\$632,305	\$807,822	78.27%	27.10%	\$7,783	6.70%	4.17%	2.47%	3.97%	6.06%	9.10%
The First National Bank of McGregor	\$947,985	\$715,173	\$853,641	83.78%	20.23%	\$9,875	7.29%	3.84%	3.51%	3.90%	12.87%	11.89%
Alliance Bank Central Texas	\$949,224	\$810,662	\$831,813	97.46%	12.37%	\$10,207	6.23%	4.75%	3.59%	2.83%	8.70%	8.71%
Hometown Bank, National Association	\$952,570	\$567,950	\$865,442	65.63%	34.22%	\$8,142	4.58%	3.25%	2.33%	2.50%	5.79%	12.43%
Tolleson Private Bank	\$967,834	\$767,622	\$836,793	91.73%	17.00%	\$16,131	4.70%	3.69%	3.34%	1.65%	6.57%	7.35%
The First National Bank of Bastrop	\$995,023	\$548,876	\$908,268	60.43%	20.63%	\$6,769	4.75%	3.06%	1.97%	2.96%	4.67%	7.60%
Average of Asset Group C	\$724,790	\$452,462	\$631,341	71.36%	25.53%	\$9,290	5.66%	3.21%	2.40%	3.45%	6.22%	6.44%

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

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total 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												
R Bank	\$1,014,878	\$822,416	\$888,758	92.54%	16.98%	\$6,423	6.06%	3.82%	3.04%	3.30%	2.24%	4.31%
Pointbank	\$1,029,201	\$546,520	\$927,670	58.91%	11.46%	\$9,896	4.92%	3.56%	1.97%	2.76%	(7.57%)	(13.14%)
First National Bank and Trust Company of Weatherford	\$1,035,373	\$715,218	\$937,772	76.27%	18.33%	\$5,337	6.75%	3.31%	2.24%	4.60%	6.18%	6.25%
Colonial Savings, FA	\$1,053,210	\$727,932	\$714,630	101.86%	10.15%	\$5,514	3.88%	3.65%	1.61%	1.80%	(3.09%)	12.03%
United Texas Bank	\$1,071,099	\$528,057	\$721,135	73.23%	43.65%	\$13,223	5.70%	3.92%	3.06%	3.10%	(22.94%)	(22.12%)
Peoples Bank Lubbock	\$1,072,933	\$689,589	\$967,861	71.25%	25.81%	\$7,059	6.00%	3.06%	2.20%	3.95%	2.42%	0.80%
Citizens State Bank Burleson	\$1,089,760	\$700,453	\$949,591	73.76%	25.33%	\$7,464	5.91%	2.46%	1.80%	4.14%	4.43%	1.98%
Legend Bank, N. A.	\$1,117,120	\$760,753	\$1,002,719	75.87%	19.56%	\$5,671	5.89%	2.34%	1.75%	4.29%	2.96%	8.81%
MapleMark Bank	\$1,133,969	\$854,427	\$927,051	92.17%	22.33%	\$16,434	5.77%	4.56%	3.79%	2.29%	(3.67%)	(7.57%)
Central Bank	\$1,142,551	\$903,638	\$1,019,050	88.67%	8.67%	\$7,186	6.87%	3.29%	1.59%	5.21%	4.04%	2.70%
Dallas Capital Bank, National Association	\$1,190,789	\$913,354	\$984,419	92.78%	16.89%	\$15,465	5.72%	4.34%	3.53%	2.51%	15.05%	25.18%
Texas Security Bank	\$1,199,142	\$878,778	\$941,185	93.37%	13.07%	\$13,177	5.54%	4.14%	3.04%	2.77%	0.66%	1.99%
SouthStar Bank, S.S.B.	\$1,202,956	\$917,558	\$918,747	99.87%	15.55%	\$7,811	6.38%	2.86%	2.24%	4.35%	(1.23%)	(1.17%)
Benchmark Bank	\$1,205,463	\$829,725	\$1,077,915	76.97%	28.23%	\$7,049	6.51%	3.45%	2.15%	4.47%	9.14%	8.91%
Southwestern National Bank	\$1,221,138	\$983,929	\$1,077,741	91.30%	20.10%	\$8,600	6.51%	4.46%	3.80%	3.04%	13.46%	13.85%
The City National Bank of Sulphur Springs	\$1,299,364	\$898,339	\$1,122,114	80.06%	25.95%	\$5,347	5.64%	2.46%	1.66%	4.10%	7.28%	5.26%
Community National Bank & Trust of Texas	\$1,305,545	\$893,705	\$1,091,517	81.88%	21.31%	\$6,369	5.86%	3.18%	2.02%	3.96%	8.05%	7.90%
Wallis Bank	\$1,306,775	\$1,010,942	\$1,115,974	90.59%	20.11%	\$5,860	8.78%	4.62%	3.19%	5.68%	10.01%	10.97%
Central National Bank	\$1,311,231	\$1,005,547	\$1,170,151	85.93%	25.11%	\$13,949	5.72%	3.01%	2.52%	3.46%	14.00%	15.21%
Citizens State Bank Leon	\$1,341,525	\$270,672	\$1,171,143	23.11%	29.27%	\$11,978	3.83%	3.51%	2.97%	1.43%	1.72%	0.14%
Alliance Bank	\$1,372,872	\$833,594	\$1,201,195	69.40%	16.12%	\$5,918	4.50%	2.44%	1.89%	2.74%	1.12%	(1.34%)
Pegasus Bank	\$1,438,125	\$870,081	\$1,295,341	67.17%	32.27%	\$20,255	6.28%	4.18%	2.82%	3.67%	24.90%	25.98%
American Bank of Commerce	\$1,464,340	\$895,748	\$1,320,406	67.84%	24.10%	\$9,387	5.01%	3.63%	2.62%	2.67%	1.44%	2.66%
Commercial Bank of Texas, N.A.	\$1,479,125	\$972,743	\$1,336,458	72.79%	20.32%	\$5,823	5.16%	2.57%	1.82%	3.46%	12.68%	11.80%
First National Bank of Central Texas	\$1,576,834	\$1,144,407	\$1,376,957	83.11%	20.13%	\$13,832	5.73%	3.14%	1.90%	3.71%	(1.43%)	9.81%
First National Bank Wichita	\$1,579,402	\$1,306,419	\$1,195,317	109.29%	13.89%	\$11,528	5.75%	3.75%	3.34%	2.64%	9.28%	4.02%
First Command Financial Services, Inc.	\$1,634,398	\$460,570	\$922,214	49.94%	48.87%	\$1,826	3.78%	0.58%	0.58%	NA	20.97%	(4.71%)
Moody National Bank	\$1,745,527	\$1,190,308	\$1,490,165	79.88%	17.63%	\$9,187	5.19%	4.61%	2.75%	2.56%	3.56%	2.71%
First State Bank Cooke	\$1,745,658	\$887,342	\$1,551,108	57.21%	18.92%	\$6,394	4.65%	3.05%	1.93%	2.85%	(0.65%)	0.25%
FirstBank Southwest	\$1,815,973	\$1,308,135	\$1,566,382	83.51%	16.54%	\$7,567	6.01%	3.74%	2.96%	3.31%	4.19%	0.48%
First State Bank of Uvalde	\$1,866,415	\$687,582	\$1,687,887	40.74%	47.17%	\$14,931	4.15%	3.95%	1.64%	2.10%	(3.73%)	(6.13%)
North Dallas Bank & Trust Co.	\$1,867,356	\$1,211,656	\$1,543,618	78.49%	28.39%	\$10,984	4.38%	3.42%	2.28%	1.90%	7.24%	5.71%
Security State Bank & Trust	\$1,868,852	\$1,369,610	\$1,661,186	82.45%	16.35%	\$6,068	6.31%	2.90%	1.48%	4.65%	0.93%	0.73%
Citizens National Bank of Texas	\$1,933,910	\$1,568,067	\$1,696,185	92.45%	16.21%	\$12,087	6.27%	2.74%	1.60%	4.48%	20.42%	21.75%
Falcon International Bank	\$1,968,691	\$1,234,026	\$1,724,627	71.55%	16.07%	\$4,897	5.66%	3.14%	2.18%	3.68%	3.86%	2.19%
Texas Community Bank	\$1,980,764	\$1,052,041	\$1,701,020	61.85%	43.21%	\$8,803	6.38%	3.01%	1.81%	4.76%	3.47%	1.63%
Golden Bank, National Association	\$1,984,800	\$1,615,163	\$1,669,263	96.76%	19.23%	\$13,688	7.15%	4.46%	3.98%	3.69%	16.32%	17.47%

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total 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)												
First United Bank	\$2,161,162	\$1,383,738	\$1,762,097	78.53%	9.22%	\$8,750	5.54%	3.65%	2.11%	3.13%	(2.08%)	(4.10%)
Community National Bank	\$2,232,023	\$1,498,635	\$1,945,337	77.04%	26.03%	\$8,719	6.48%	1.59%	1.35%	5.14%	6.51%	5.10%
American National Bank & Trust	\$2,263,807	\$1,765,988	\$2,009,146	87.90%	16.63%	\$7,303	5.87%	4.30%	3.65%	2.60%	7.85%	10.17%
Texas First Bank	\$2,285,184	\$1,268,541	\$1,989,903	63.75%	17.33%	\$8,789	4.89%	3.09%	1.50%	3.14%	6.44%	9.82%
Texas Partners Bank	\$2,315,435	\$1,873,343	\$2,089,781	89.64%	7.22%	\$10,430	5.16%	3.12%	2.71%	2.68%	6.61%	6.06%
Horizon Bank, SSB	\$2,356,880	\$1,504,895	\$2,098,717	71.71%	20.80%	\$11,441	5.23%	2.98%	1.94%	3.45%	(2.67%)	(2.25%)
Vista Bank	\$2,410,430	\$1,815,783	\$2,118,406	85.71%	21.76%	\$10,214	6.98%	4.08%	3.29%	4.00%	9.65%	9.97%
TexasBank	\$2,419,352	\$1,750,023	\$1,912,180	91.52%	28.10%	\$7,632	6.89%	4.22%	3.51%	3.71%	12.04%	14.68%
Extraco Banks, National Association	\$2,421,309	\$1,300,948	\$1,950,151	66.71%	30.49%	\$8,349	4.77%	2.78%	2.01%	2.87%	5.10%	6.33%
Susser Bank	\$2,436,477	\$1,808,886	\$2,162,728	83.64%	25.64%	\$9,444	6.97%	4.27%	3.54%	3.74%	8.30%	7.22%
West Texas National Bank	\$2,493,450	\$1,478,636	\$2,224,267	66.48%	26.52%	\$11,386	6.08%	3.55%	1.89%	4.04%	3.55%	3.29%
American Bank, National Association Nueces	\$2,514,876	\$1,671,583	\$2,241,969	74.56%	20.04%	\$6,909	5.45%	2.66%	1.90%	3.69%	2.73%	7.30%
Cornerstone Capital Bank, SSB	\$2,620,577	\$1,295,545	\$1,581,313	81.93%	42.88%	\$1,859	6.24%	4.91%	4.48%	2.12%	20.81%	58.12%
American Momentum Bank	\$2,673,780	\$1,919,493	\$2,099,772	91.41%	18.06%	\$7,574	6.42%	2.52%	1.37%	5.25%	4.61%	3.31%
Pinnacle Bank	\$2,678,855	\$1,674,681	\$2,340,107	71.56%	25.34%	\$10,588	4.88%	3.61%	2.60%	2.44%	2.70%	3.46%
Texas Regional Bank	\$2,716,145	\$1,427,146	\$2,438,379	58.53%	29.39%	\$5,854	5.29%	3.08%	1.77%	3.19%	1.83%	(0.45%)
American First National Bank	\$2,792,590	\$2,362,945	\$2,388,847	98.92%	16.27%	\$11,398	6.93%	4.50%	3.76%	3.63%	10.53%	9.57%
State Bank of Texas	\$2,812,104	\$2,307,491	\$2,314,625	99.69%	17.99%	\$29,601	9.97%	5.31%	4.97%	5.57%	12.59%	10.05%
Austin Bank, Texas National Association	\$2,918,667	\$2,322,703	\$2,460,059	94.42%	12.58%	\$5,667	5.77%	2.52%	1.56%	4.38%	7.46%	9.11%
TIB, National Association	\$2,931,925	\$1,778,610	\$2,440,456	72.88%	34.79%	\$12,319	5.98%	5.67%	4.48%	2.07%	(0.43%)	14.93%
Jefferson Bank	\$2,947,108	\$1,861,579	\$2,592,565	71.80%	25.88%	\$7,313	4.77%	3.38%	1.89%	2.48%	2.34%	2.35%
Lone Star National Bank	\$2,988,965	\$1,542,218	\$2,615,201	58.97%	20.46%	\$4,240	5.11%	2.22%	1.60%	3.70%	2.08%	0.37%
Guaranty Bank & Trust, N.A.	\$3,094,039	\$2,136,910	\$2,675,733	79.86%	16.52%	\$6,379	5.52%	3.42%	2.01%	3.35%	(3.70%)	2.00%
WestStar Bank	\$3,100,930	\$2,283,234	\$2,713,606	84.14%	7.61%	\$9,454	5.11%	3.31%	2.26%	3.02%	2.11%	15.44%
Wells Fargo Bank South Central, National Association	\$3,879,943	\$2,236,381	\$2,918,821	76.62%	52.03%	\$1,939,972	4.42%	3.53%	3.53%	1.73%	(1.62%)	(3.80%)
International Bank of Commerce Cameron	\$4,162,790	\$1,349,845	\$3,640,090	37.08%	69.10%	\$8,914	5.20%	2.57%	1.15%	3.78%	8.33%	4.83%
First National Bank Texas	\$4,203,075	\$1,971,324	\$3,617,850	54.49%	39.55%	\$1,355	4.23%	1.84%	0.75%	3.50%	(3.07%)	4.85%
VeraBank, National Association	\$4,245,126	\$2,836,183	\$3,778,164	75.07%	17.58%	\$7,905	5.47%	2.47%	1.48%	3.81%	5.70%	5.83%
Texas Exchange Bank	\$4,301,652	\$1,174,507	\$2,550,429	46.05%	57.74%	\$159,320	8.09%	2.08%	2.53%	5.91%	77.34%	21.43%
City Bank	\$4,335,976	\$3,048,764	\$3,818,774	79.84%	20.44%	\$7,674	5.92%	3.29%	1.97%	3.77%	4.23%	3.78%
Texas Bank and Trust Company	\$4,458,808	\$3,502,515	\$3,783,129	92.58%	17.59%	\$8,397	4.91%	3.30%	2.22%	2.63%	1.88%	3.85%
Vantage Bank Texas	\$4,571,355	\$3,231,178	\$3,990,425	80.97%	25.44%	\$9,425	6.11%	3.97%	2.82%	3.47%	30.19%	35.45%
Third Coast Bank	\$4,616,596	\$3,889,831	\$3,995,245	97.36%	13.87%	\$12,896	7.44%	4.58%	4.15%	3.78%	6.91%	6.67%
Inwood National Bank	\$4,684,210	\$2,486,609	\$3,858,978	64.44%	29.29%	\$22,520	4.18%	3.74%	2.28%	1.68%	10.80%	11.88%
The American National Bank of Texas	\$5,633,482	\$3,095,816	\$4,707,720	65.76%	21.24%	\$10,006	4.22%	2.93%	1.61%	2.33%	(10.72%)	(3.84%)
Beal Bank	\$5,824,989	\$1,654,119	\$3,529,856	46.86%	25.64%	\$38,322	5.12%	4.33%	4.03%	1.75%	2.78%	95.75%
Broadway National Bank	\$5,835,558	\$3,414,795	\$5,244,756	65.11%	9.03%	\$9,061	4.90%	2.69%	1.71%	2.95%	11.10%	13.10%
TBK Bank, SSB	\$5,862,238	\$4,332,992	\$4,739,925	91.41%	17.95%	\$3,832	8.39%	2.27%	1.40%	7.14%	12.89%	23.81%
Sunflower Bank, National Association	\$8,126,894	\$6,516,003	\$6,760,556	96.38%	9.43%	\$7,141	6.26%	3.07%	2.38%	4.14%	4.43%	7.33%

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September 30, 2024

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	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total 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)												
Southside Bank	\$8,356,978	\$4,578,816	\$6,446,017	71.03%	14.71%	\$10,646	5.38%	3.24%	2.32%	3.09%	1.26%	(2.21%)
Woodforest National Bank	\$9,202,104	\$6,681,243	\$7,918,751	84.37%	12.50%	\$2,032	6.24%	2.68%	1.73%	4.57%	1.78%	(2.79%)
Amarillo National Bank	\$9,426,139	\$7,281,204	\$8,311,537	87.60%	18.44%	\$10,201	7.27%	4.27%	3.54%	4.01%	3.80%	4.47%
International Bank of Commerce Webb	\$9,480,904	\$6,245,592	\$6,396,466	97.64%	18.17%	\$6,724	6.81%	3.15%	1.63%	5.12%	7.45%	0.90%
Charles Schwab Trust Bank	\$9,622,859	\$0	\$8,679,260	0.00%	45.22%	\$48,847	2.69%	0.77%	0.66%	2.07%	(7.84%)	(11.74%)
Stellar Bank	\$10,616,715	\$7,551,124	\$8,803,380	85.78%	18.93%	\$10,208	6.08%	3.41%	2.15%	4.15%	(0.25%)	(1.43%)
Veritex Community Bank	\$12,993,076	\$9,707,721	\$11,062,380	87.75%	11.08%	\$15,021	6.44%	4.38%	3.43%	3.37%	6.55%	8.98%
PlainsCapital Bank	\$13,239,499	\$8,545,722	\$10,945,109	78.08%	30.53%	\$5,603	5.41%	3.87%	2.31%	2.86%	(1.67%)	(1.50%)
First Financial Bank	\$13,528,330	\$7,743,306	\$11,887,831	65.14%	22.02%	\$9,663	4.79%	2.45%	1.59%	3.28%	4.93%	7.07%
NexBank	\$13,809,058	\$9,054,488	\$10,392,138	87.13%	18.24%	\$132,779	5.56%	4.72%	4.04%	1.76%	(18.22%)	(17.68%)
Independent Bank	\$18,576,369	\$14,301,735	\$16,020,982	89.27%	11.93%	\$12,758	5.52%	4.07%	3.21%	2.57%	(3.18%)	2.47%
Charles Schwab Premier Bank, SSB	\$25,776,000	\$1,022,000	\$21,486,000	4.76%	57.81%	\$182,809	2.38%	1.07%	1.06%	1.38%	(9.48%)	(10.46%)
Texas Capital Bank	\$31,488,755	\$22,303,193	\$26,011,198	85.74%	30.75%	\$16,875	5.82%	4.66%	3.18%	3.11%	14.97%	19.66%
Prosperity Bank	\$40,114,483	\$22,380,852	\$28,204,778	79.35%	9.87%	\$10,296	4.61%	2.74%	1.51%	2.89%	5.39%	4.71%
Frost Bank	\$51,060,144	\$20,054,637	\$42,170,008	47.56%	46.39%	\$8,823	5.03%	2.53%	1.74%	3.50%	0.27%	(0.76%)
Comerica Bank	\$79,753,000	\$50,722,000	\$64,581,000	78.54%	21.52%	\$10,671	5.12%	3.74%	2.39%	2.89%	(9.54%)	(7.36%)
Average of Asset Group D	\$5,946,090	\$3,471,816	\$4,870,471	75.93%	23.53%	\$35,927	5.68%	3.35%	2.40%	3.41%	5.13%	6.55%

Source: SNL Financial

Note: Report includes only bank-level data.

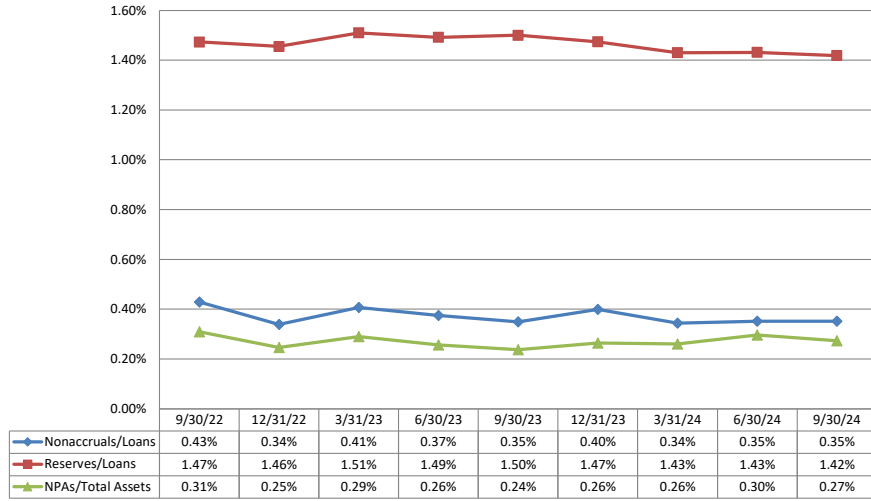
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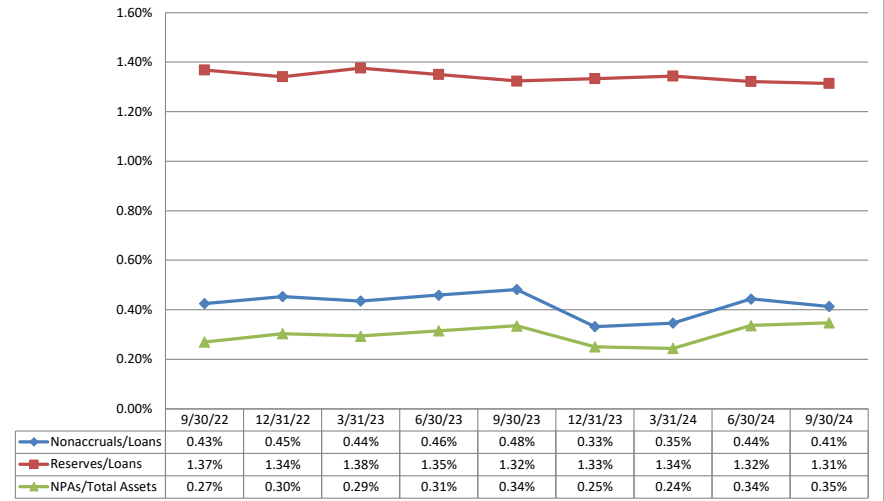
Asset Quality

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

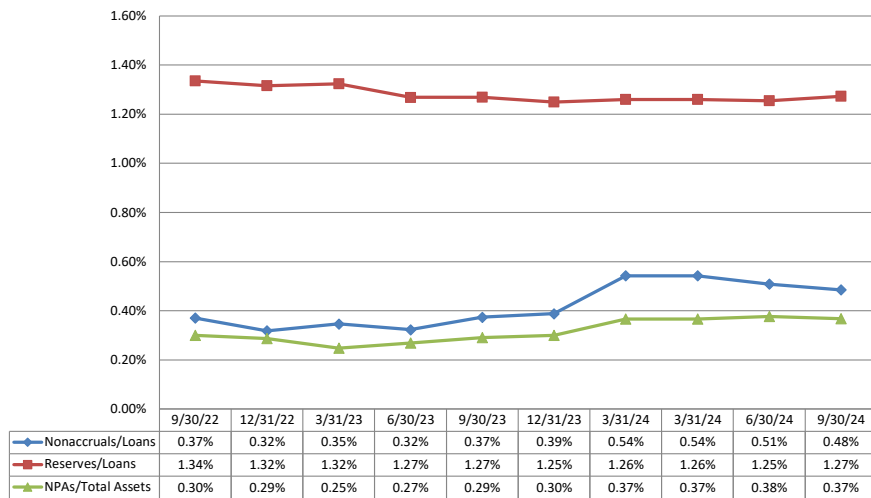
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



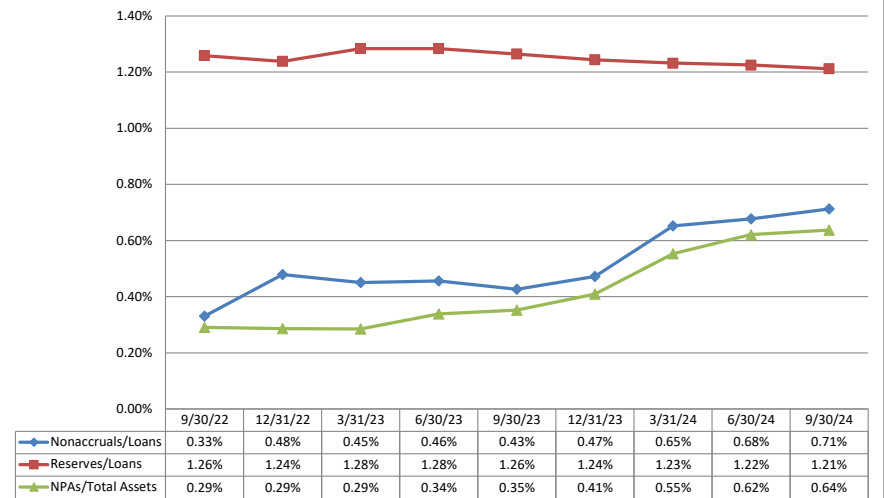
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



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, 2024

Run Date: November 18, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets							
Hightower Trust Company, National Association	\$18,187	\$0	NA	NA	NA	0.00%	0.00%
The First National Bank of Lipan	\$26,663	\$0	0.00%	1.15%	NA	0.00%	0.00%
Brazos National Bank	\$29,999	\$0	0.00%	1.16%	NA	7.43%	0.00%
Powell State Bank	\$31,853	\$248	1.38%	4.54%	159.14%	13.55%	1.61%
Legacy Trust Company, National Association	\$34,514	\$0	NA	NA	NA	0.00%	0.00%
Avana Bank	\$39,464	\$0	0.00%	1.37%	NA	0.00%	0.00%
Robert Lee State Bank	\$42,179	\$222	1.46%	1.64%	112.16%	4.01%	0.53%
The Bank of San Jacinto County, Coldspring, Texas	\$45,106	\$0	0.00%	1.96%	NA	1.22%	0.17%
Crowell State Bank	\$45,501	\$24	0.10%	0.75%	766.67%	1.08%	0.05%
Amistad Bank	\$45,695	\$0	0.00%	1.57%	NA	0.00%	0.00%
The Granger National Bank	\$47,246	\$7	0.05%	1.38%	NM	0.10%	0.01%
The Donley County State Bank	\$48,549	\$35	0.43%	2.87%	668.57%	0.39%	0.07%
Kress National Bank	\$48,706	\$0	0.00%	1.89%	NA	0.00%	0.00%
The State National Bank of Groom	\$49,007	\$162	0.48%	1.24%	256.79%	7.78%	1.47%
Farmers State Bank of Newcastle	\$49,308	\$0	0.00%	0.87%	NA	0.00%	0.00%
The First National Bank in Cooper	\$51,377	\$0	0.00%	0.75%	NA	0.00%	0.00%
The First National Bank of Moody	\$53,160	\$0	0.00%	1.51%	NA	0.00%	0.00%
Lovelady State Bank	\$53,184	\$343	1.51%	1.43%	95.04%	8.98%	1.11%
The Citizens State Bank of Ganado	\$55,868	\$139	1.35%	1.90%	70.25%	7.01%	0.50%
First State Bank Kimble	\$56,729	\$549	2.64%	2.45%	92.53%	9.53%	0.97%
First Federal Bank Littlefield, Texas, SSB	\$57,986	\$89	0.18%	1.35%	731.46%	1.29%	0.15%
First Bank and Trust of Memphis	\$65,252	\$953	2.03%	1.32%	64.95%	10.03%	1.46%
Citizens National Bank of Crosbyton	\$66,111	\$0	0.00%	0.97%	NA	0.00%	0.00%
The Santa Anna National Bank	\$66,175	\$196	0.46%	1.28%	277.04%	3.28%	0.30%
Commerce Bank Texas	\$66,932	\$0	0.00%	0.92%	NA	0.00%	0.00%
City National Bank	\$68,381	\$0	0.00%	1.31%	NA	0.00%	0.00%
The First National Bank of Anson	\$70,671	\$112	0.25%	2.07%	826.79%	1.58%	0.16%
Pavillion Bank	\$71,480	\$0	0.00%	1.44%	NA	0.03%	0.00%
Citizens State Bank of Luling	\$72,121	\$575	1.11%	2.02%	182.61%	5.08%	0.80%
First State Bank of San Diego	\$72,450	\$36	0.18%	1.61%	900.00%	5.57%	0.05%
The First National Bank in Falfurrias	\$74,962	\$53	0.19%	1.73%	578.05%	0.93%	0.11%
Haskell National Bank	\$75,842	\$0	0.00%	1.12%	NA	0.04%	0.00%
Zavala County Bank	\$76,801	\$0	0.00%	1.64%	NA	0.00%	0.00%
Citizens State Bank Hockley	\$77,870	\$39	0.07%	1.09%	NM	0.29%	0.05%
Citizens State Bank Starr	\$77,881	\$238	0.55%	1.07%	113.02%	5.43%	0.52%
First National Bank of South Padre Island	\$79,069	\$614	2.04%	1.93%	94.46%	5.99%	0.78%
The First Bank of Celeste	\$79,447	\$0	0.00%	1.61%	NA	0.00%	0.00%
Angelina Savings Bank, SSB	\$81,015	\$557	1.48%	1.60%	72.53%	9.63%	1.02%
The First National Bank of Hebbbronville	\$83,236	\$32	0.12%	1.00%	843.75%	1.26%	0.04%
The Chasewood Bank	\$83,472	\$0	0.00%	0.83%	NA	0.00%	0.00%
The City National Bank of San Saba	\$83,979	\$0	0.00%	3.15%	NA	0.00%	0.00%
Menard Bank	\$85,186	\$0	0.00%	1.76%	NA	0.00%	0.00%
Zapata National Bank	\$86,408	\$1,451	3.74%	1.11%	29.77%	11.48%	1.68%
First National Bank Fisher	\$86,651	\$686	1.89%	3.76%	199.27%	14.46%	0.79%
Atascosa Bank	\$87,078	\$0	0.00%	0.86%	NA	0.00%	0.00%
Junction National Bank	\$87,373	\$8	0.04%	1.51%	NM	0.13%	0.01%

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Asset Quality

September 30, 2024

Run Date: November 18, 2024

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

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

Agility Bank, National Association	\$87,966	\$13	0.02%	2.17%	NM	0.05%	0.01%
The First National Bank of Trinity	\$90,896	\$19	0.04%	1.26%	NM	4.27%	0.02%
First Capital Bank	\$94,389	\$712	0.93%	1.60%	156.21%	23.71%	0.83%
Bandera Bank	\$95,804	\$0	0.00%	0.91%	NA	0.09%	0.00%
The First National Bank of Eldorado	\$96,023	\$26	0.04%	1.75%	NM	0.38%	0.03%
Citizens National Bank Houston	\$98,554	\$0	0.00%	2.01%	NA	0.00%	0.00%
Spur Security Bank	\$99,815	\$0	0.00%	1.12%	NA	0.00%	0.00%
Spectra Bank	\$99,929	\$189	0.38%	1.50%	398.94%	4.06%	0.19%
Stockmens National Bank in Cotulla	\$102,623	\$0	0.00%	0.89%	NA	0.00%	0.00%
The Commercial Bank	\$106,804	\$0	0.00%	1.41%	NA	0.00%	0.00%
The Cowboy Bank of Texas	\$107,328	\$1,475	2.00%	0.72%	36.27%	8.50%	1.37%
The First State Bank Hale	\$108,412	\$0	0.00%	1.13%	NA	25.89%	3.34%
The Lytle State Bank of Lytle, Texas	\$109,864	\$0	0.00%	0.91%	209.64%	1.66%	0.18%
Commercial State Bank	\$111,366	\$840	1.96%	1.65%	84.29%	9.14%	0.75%
Henderson Federal Savings Bank	\$112,726	\$1,098	1.29%	1.73%	133.97%	4.87%	1.28%
The First National Bank of Aspermont	\$118,026	\$145	0.39%	1.34%	342.07%	3.59%	0.12%
The Buckholts State Bank	\$122,260	\$465	0.60%	0.90%	150.54%	2.20%	0.38%
First State Bank of Brownsboro	\$123,565	\$68	0.11%	1.13%	995.59%	2.15%	0.06%
First State Bank Lubbock	\$123,870	\$660	0.80%	2.43%	304.39%	2.77%	0.53%
Fidelity Bank of Texas	\$126,902	\$0	0.00%	0.94%	NA	0.00%	0.00%
Carmine State Bank	\$126,963	\$0	0.00%	0.53%	NA	0.00%	0.00%
First National Bank of Dublin	\$128,349	\$85	0.10%	1.97%	NM	0.51%	0.07%
Citizens Bank, National Association	\$130,133	\$755	1.01%	1.57%	154.83%	6.28%	0.58%
The American National Bank of Mount Pleasant	\$133,188	\$0	0.00%	1.89%	NA	0.12%	0.00%
Peoples State Bank Edwards	\$135,044	\$0	0.00%	0.33%	NA	0.00%	0.00%
POINTWEST Bank	\$135,357	\$0	0.00%	1.09%	NM	0.15%	0.01%
Marion State Bank	\$136,560	\$309	0.50%	0.76%	150.16%	2.14%	0.23%
Security Bank of Texas	\$137,029	\$216	0.24%	1.45%	612.04%	2.39%	0.34%
The First National Bank of Quitaque	\$137,900	\$987	1.55%	1.41%	91.19%	6.45%	0.72%
First National Bank of Fort Stockton	\$138,023	\$752	0.88%	2.59%	293.48%	15.10%	0.54%
Johnson City Bank	\$139,510	\$212	0.24%	1.17%	483.96%	1.40%	0.15%
Mason Bank	\$141,515	\$1,115	1.66%	1.47%	88.88%	7.23%	1.01%
Dalhart Federal Savings & Loan Association, SSB	\$141,983	\$7	0.01%	0.46%	NM	0.31%	0.00%
Texas Financial Bank	\$142,296	\$0	0.00%	1.24%	NA	0.00%	0.00%
Fannin Bank	\$142,504	\$229	0.28%	1.49%	536.68%	2.69%	0.16%
The Brady National Bank	\$142,638	\$0	0.00%	1.62%	NA	0.00%	0.00%
The First State Bank Colorado	\$143,753	\$0	0.00%	0.74%	NA	0.25%	0.00%
The First National Bank of Tom Bean	\$145,827	\$192	0.18%	1.60%	888.54%	2.21%	0.27%
Normangee State Bank	\$146,127	\$71	0.09%	1.65%	NM	0.36%	0.05%
Texas National Bank Nolan	\$147,324	\$0	0.00%	1.56%	NA	0.00%	0.00%
First National Bank of Alvin	\$150,890	\$0	0.00%	1.21%	NA	0.00%	0.00%
First State Bank Concho	\$151,196	\$371	0.63%	1.92%	78.37%	6.49%	0.95%
Hill Bank & Trust Co.	\$151,281	\$0	0.00%	1.32%	NA	0.03%	0.00%

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Asset Quality

September 30, 2024

Run Date: November 18, 2024

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

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

The Big Bend Banks, N.A.	\$156,084	\$0	0.00%	2.96%	NA	0.01%	0.00%
Graham Savings and Loan, SSB	\$161,214	\$537	0.46%	1.53%	335.94%	5.53%	0.33%
Columbus State Bank	\$162,056	\$0	0.00%	1.32%	NA	0.00%	0.00%
The First National Bank of Winnsboro	\$162,136	\$484	0.50%	1.37%	42.38%	8.57%	1.94%
Greater State Bank	\$163,866	\$58	0.05%	1.19%	NM	0.36%	0.04%
Bank of South Texas	\$163,870	\$593	0.59%	1.65%	277.74%	5.26%	0.36%
Peoples Bank Lamar	\$164,560	\$302	0.24%	0.89%	380.13%	2.04%	0.18%
Lone Star Bank	\$166,452	\$0	0.00%	1.20%	NA	1.72%	0.25%
Victory Bank	\$167,262	\$50	0.07%	1.14%	NM	0.18%	0.03%
First Security State Bank	\$168,505	\$0	0.00%	1.05%	NA	0.07%	0.00%
First Texas National Bank	\$170,659	\$0	0.00%	0.91%	NA	0.00%	0.00%
Peoples State Bank San Jacinto	\$171,575	\$50	0.07%	0.78%	NM	0.39%	0.03%
Farmers and Merchants Bank	\$171,792	\$0	0.00%	1.64%	NA	0.00%	0.00%
The First National Bank of Eagle Lake	\$172,448	\$29	0.03%	1.74%	NM	0.16%	0.02%
First National Bank of Bosque County	\$172,472	\$561	0.45%	1.37%	280.91%	4.40%	0.36%
The Community Bank	\$174,984	\$188	0.18%	0.84%	478.72%	1.22%	0.11%
First State Bank Hansford	\$177,368	\$314	0.20%	1.18%	79.19%	13.62%	1.33%
Farmers State Bank Limestone	\$178,348	\$69	0.07%	1.01%	436.63%	1.56%	0.14%
The First National Bank of Evant	\$181,720	\$36	0.03%	0.70%	NM	0.23%	0.02%
First State Bank of Ben Wheeler, Texas	\$185,828	\$0	0.00%	1.43%	NA	0.00%	0.00%
The Perryton National Bank	\$186,199	\$0	0.00%	2.28%	NA	0.00%	0.00%
Citizens State Bank Polk	\$188,176	\$12	0.01%	1.21%	NM	7.27%	0.01%
Global One Bank	\$188,879	\$0	0.00%	1.22%	NA	0.00%	0.00%
Pearland State Bank	\$189,490	\$159	0.34%	1.18%	346.54%	1.10%	0.08%
Texas Advantage Community Bank, National Association	\$191,691	\$1,019	1.04%	1.10%	105.50%	4.77%	0.53%
Unity National Bank of Houston	\$200,703	\$2,778	2.45%	1.55%	63.28%	9.75%	1.38%
PrimeBank of Texas	\$201,437	\$0	0.00%	1.10%	NM	0.06%	0.01%
First State Bank of Bedias	\$202,079	\$551	0.44%	1.54%	347.37%	1.65%	0.27%
First National Bank of Lake Jackson	\$203,917	\$0	0.00%	1.11%	NA	0.00%	0.00%
First State Bank of Odem	\$208,392	\$0	0.00%	3.04%	NA	1.37%	0.23%
Sanger Bank	\$209,648	\$0	0.00%	1.24%	NA	0.00%	0.00%
Bridge City State Bank	\$210,742	\$464	0.46%	1.03%	90.62%	6.17%	0.55%
Muenster State Bank	\$211,972	\$0	0.00%	1.05%	NA	0.00%	0.00%
Coleman County State Bank	\$212,297	\$121	0.08%	1.00%	NM	0.92%	0.06%
The First National Bank of Anderson	\$214,613	\$38	0.03%	1.38%	NM	0.51%	0.05%

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Asset Quality

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date						
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Asset Group A - \$0 to \$250 million in total assets (continued)							
Cendera Bank, N.A.	\$215,567	\$442	0.27%	1.07%	403.85%	1.61%	0.21%
First Texas Bank Lampasas	\$216,297	\$0	0.00%	0.46%	NA	0.00%	0.00%
The Citizens National Bank of Hillsboro	\$218,404	\$0	0.00%	0.97%	NA	0.19%	0.00%
Texas Heritage Bank	\$221,670	\$218	0.13%	1.04%	774.77%	0.96%	0.10%
National Bank & Trust	\$222,433	\$40	0.03%	1.14%	NM	0.22%	0.02%
BOC Bank	\$222,978	\$0	0.00%	1.51%	NA	0.00%	0.00%
The First National Bank of Sterling City	\$226,115	\$0	0.00%	1.05%	NA	0.00%	0.00%
Cypress Bank, SSB	\$231,739	\$147	0.10%	0.94%	974.15%	0.57%	0.06%
Anahuac National Bank	\$234,205	\$0	0.00%	2.62%	NA	0.24%	0.00%
Tejas Bank	\$235,016	\$0	0.00%	1.53%	NA	1.35%	0.07%
Citizens State Bank Runnels	\$240,796	\$0	0.00%	1.39%	195.62%	4.81%	0.53%
Spring Hill State Bank	\$241,971	\$83	0.05%	2.23%	NM	2.41%	0.14%
Freedom Bank	\$243,016	\$0	0.00%	1.09%	NA	0.00%	0.00%
The City National Bank of Taylor	\$245,415	\$733	0.51%	1.12%	219.65%	3.55%	0.30%
Citizens Bank Randall	\$246,958	\$0	0.00%	0.72%	NA	0.62%	0.00%
Guadalupe Bank	\$249,765	\$0	0.00%	1.04%	NA	0.00%	0.00%
Average of Asset Group A	\$131,032	\$203	0.35%	1.42%	324.71%	2.72%	0.27%

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Asset Quality

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Asset Group B - \$251 to \$500 million in total assets							
Texas Traditions Bank	\$251,951	\$0	0.00%	0.85%	NA	0.00%	0.00%
Bank of DeSoto, National Association	\$252,592	\$377	0.23%	1.06%	196.23%	6.34%	0.59%
One World Bank	\$256,498	\$0	0.00%	1.67%	NA	0.50%	0.08%
First National Bank of Burleson	\$258,581	\$67	0.06%	1.33%	NM	0.23%	0.03%
The First National Bank of Ballinger	\$259,591	\$82	0.05%	1.83%	NM	0.31%	0.03%
Castroville State Bank	\$262,684	\$404	0.23%	1.17%	500.74%	1.89%	0.15%
Incommons Bank, National Association	\$263,144	\$1,057	0.60%	1.36%	225.92%	5.19%	0.40%
Sundown State Bank	\$264,145	\$0	0.00%	0.81%	NA	0.00%	0.00%
Interstate Bank	\$266,263	\$2,433	1.36%	1.42%	88.08%	18.81%	1.08%
First State Bank Young	\$272,133	\$178	0.13%	1.04%	829.78%	2.96%	0.07%
Arrowhead Bank	\$282,438	\$0	0.00%	0.90%	NA	0.53%	0.00%
Maverick Bank	\$283,223	\$340	0.27%	0.95%	347.06%	1.17%	0.12%
The City National Bank of Colorado City	\$284,757	\$665	0.34%	1.56%	463.76%	2.00%	0.23%
Citizens National Bank at Brownwood	\$288,452	\$256	0.23%	1.74%	645.12%	2.97%	0.10%
Security State Bank Parmer	\$293,609	\$5,029	2.65%	1.25%	47.17%	12.27%	1.76%
Llano National Bank	\$294,241	\$758	0.47%	2.38%	509.63%	3.11%	0.26%
First State Bank of Burnet	\$294,685	\$0	0.00%	1.06%	235.27%	1.89%	0.19%
The National Bank of Andrews	\$294,766	\$185	0.09%	1.74%	NM	5.87%	0.57%
Community Bank	\$295,120	\$0	0.00%	1.11%	NA	0.00%	0.00%
First State Bank of Texas	\$297,276	\$1,476	0.75%	0.98%	130.23%	5.13%	0.54%
The First National Bank of Hereford	\$298,007	\$3,827	1.61%	1.13%	69.95%	10.64%	1.28%
The First National Bank of Hughes Springs	\$302,254	\$6,283	2.73%	0.97%	29.77%	23.00%	2.49%
ValueBank Texas	\$305,714	\$0	0.00%	1.25%	NA	0.00%	0.00%
West Texas State Bank	\$305,868	\$0	0.00%	1.28%	NA	12.02%	1.21%
The Commercial National Bank of Brady	\$306,925	\$0	0.00%	1.26%	NA	0.00%	0.00%
Charter Bank	\$309,419	\$77	0.04%	1.36%	917.25%	1.06%	0.09%
The Jacksboro National Bank	\$309,714	\$54	0.04%	1.55%	NM	0.73%	0.05%
Commercial National Bank of Texarkana	\$311,001	\$0	0.00%	0.88%	NA	0.11%	0.00%
Texana Bank, National Association	\$312,634	\$138	0.05%	1.09%	NM	2.80%	0.17%
The Pecos County State Bank	\$321,505	\$24	0.02%	1.65%	NM	9.55%	0.01%
The Waggoner National Bank of Vernon	\$323,261	\$2,562	1.38%	2.88%	208.51%	5.25%	0.79%
First National Bank of Giddings	\$325,500	\$1,625	0.74%	1.51%	204.86%	5.23%	0.50%
The Yoakum National Bank	\$327,193	\$5	0.00%	1.17%	NM	0.02%	0.00%
Crossroads Bank	\$336,088	\$5,702	2.90%	1.18%	40.63%	20.71%	1.70%
First State Bank Sherman	\$338,052	\$0	0.00%	0.54%	NA	0.00%	0.00%
HomeBank Texas	\$341,066	\$0	0.00%	1.50%	NA	1.25%	0.00%

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	Total Assets (\$000)	Total 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)							
Ozona Bank	\$341,435	\$720	0.55%	1.58%	286.94%	3.83%	0.34%
CapTex Bank	\$344,460	\$161	0.05%	1.05%	NM	1.05%	0.13%
Lakeside Bank	\$346,858	\$839	0.38%	1.11%	290.58%	1.83%	0.24%
Citizens State Bank Tyler	\$348,740	\$142	0.06%	1.31%	NM	1.36%	0.16%
Gilmer National Bank	\$350,573	\$1,787	0.74%	1.27%	171.35%	7.58%	0.51%
Farmers State Bank Shelby	\$351,724	\$2,040	0.94%	1.64%	173.28%	6.27%	0.75%
Lamar National Bank	\$372,031	\$290	0.12%	1.28%	223.42%	4.15%	0.36%
First State Bank Brazoria	\$372,919	\$620	0.22%	1.20%	523.10%	1.76%	0.17%
Peoples State Bank of Hallettsville	\$380,468	\$53	0.04%	0.87%	NM	0.17%	0.01%
First-Lockhart National Bank	\$382,172	\$0	0.00%	1.16%	NA	6.33%	0.17%
Trusttexas Bank, S.S.B.	\$388,907	\$544	0.32%	1.06%	333.27%	6.56%	0.14%
Austin County State Bank	\$389,614	\$371	0.12%	1.82%	NM	1.63%	0.10%
First National Bank in Port Lavaca	\$389,973	\$0	0.00%	0.76%	NA	0.43%	0.00%
The Lamesa National Bank	\$395,734	\$1,078	1.20%	1.86%	155.19%	2.44%	0.27%
Texas State Bank	\$407,619	\$0	0.00%	0.86%	NA	0.00%	0.00%
Liberty Capital Bank	\$410,135	\$0	0.00%	1.08%	NA	0.00%	0.00%
Ennis State Bank	\$413,270	\$247	0.08%	0.98%	NM	0.81%	0.06%
The First National Bank of Stanton	\$414,238	\$11	0.01%	2.15%	NM	0.02%	0.00%
MCBank	\$416,534	\$406	0.22%	1.70%	784.48%	1.08%	0.10%
First Texas Bank Bell	\$416,663	\$0	0.00%	0.45%	NA	0.00%	0.00%
Shelby Savings Bank, SSB	\$417,200	\$96	0.03%	1.01%	105.49%	6.98%	0.67%
Austin Capital Bank SSB	\$417,854	\$51	0.01%	0.42%	NM	0.92%	0.01%
The MINT National Bank	\$423,457	\$15,979	4.81%	2.51%	52.24%	23.63%	3.94%
Citizens State Bank Austin	\$426,955	\$0	0.00%	1.16%	NA	0.00%	0.00%
The Liberty National Bank in Paris	\$439,513	\$127	0.04%	1.70%	NM	0.46%	0.03%
Texas Champion Bank	\$440,194	\$259	0.07%	1.14%	NM	0.55%	0.06%
Broadstreet Bank, SSB	\$445,147	\$2,061	0.70%	1.07%	154.00%	5.50%	0.57%
Fayette Savings Bank, SSB	\$454,578	\$41	0.01%	0.85%	NM	0.09%	0.01%
State Bank of De Kalb	\$457,515	\$470	0.14%	1.43%	NM	1.01%	0.10%
First Liberty Bank	\$475,078	\$190	0.06%	1.11%	NM	3.89%	0.19%
International Bank of Commerce Zapata	\$479,310	\$249	0.18%	1.85%	492.58%	1.93%	0.20%
The First National Bank of Livingston	\$480,545	\$55	0.03%	1.52%	NM	0.10%	0.01%
Citizens Bank Gregg	\$485,755	\$828	0.31%	2.34%	754.11%	1.38%	0.17%
Texas Republic Bank, National Association	\$497,836	\$3,035	0.76%	1.37%	180.07%	8.87%	0.61%
The Brenham National Bank	\$499,766	\$436	0.19%	1.25%	656.19%	0.99%	0.09%
Average of Asset Group B	\$353,030	\$941	0.41%	1.31%	324.30%	3.76%	0.35%

Source: SNL Financial

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Asset Quality

September 30, 2024

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Institution Name	As of Date						
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Asset Group C - \$501 million to \$1 billion in total assets							
Herring Bank	\$500,758	\$456	0.13%	0.91%	308.57%	2.01%	0.22%
Trinity Bank, N.A.	\$501,332	\$0	0.00%	1.76%	NM	0.83%	0.10%
NBT Financial Bank	\$507,775	\$62	0.01%	1.16%	NM	9.88%	0.01%
Lone Star Capital Bank, National Association	\$509,333	\$214	0.07%	1.08%	NM	4.33%	0.09%
First Commercial Bank, National Association	\$513,252	\$24	0.01%	1.41%	NM	0.64%	0.03%
The Karnes County National Bank of Karnes City	\$514,208	\$13,438	6.36%	1.13%	17.60%	30.94%	2.64%
The First National Bank of Mertzon	\$521,741	\$61	0.08%	2.07%	NM	0.09%	0.01%
The Bank and Trust, SSB	\$530,889	\$199	0.06%	1.12%	899.09%	0.94%	0.08%
First National Bank of Huntsville	\$531,406	\$291	0.10%	1.98%	NM	0.47%	0.05%
Bank of Texas	\$535,811	\$628	0.14%	1.34%	926.91%	1.04%	0.12%
Gulf Capital Bank	\$544,422	\$5,539	2.64%	1.72%	64.92%	7.29%	1.02%
American Bank, National Association Dallas	\$549,370	\$335	0.09%	1.35%	NM	3.37%	0.09%
Dominion Bank	\$549,846	\$0	0.00%	0.84%	NM	0.39%	0.05%
The State National Bank of Big Spring	\$552,037	\$0	0.00%	1.86%	NA	0.00%	0.00%
The First National Bank of East Texas	\$556,051	\$1,392	0.35%	1.10%	180.65%	6.83%	0.47%
First State Bank and Trust Company	\$558,418	\$2,323	1.28%	1.06%	83.21%	4.68%	0.43%
SouthTrust Bank, N.A.	\$559,958	\$415	0.13%	1.49%	NM	0.61%	0.07%
First Federal Community Bank, SSB	\$563,155	\$1,433	0.31%	1.26%	402.30%	2.07%	0.25%
The Falls City National Bank	\$573,197	\$2,353	1.46%	1.12%	70.61%	4.14%	0.61%
Wellington State Bank	\$588,681	\$547	0.16%	1.41%	665.50%	16.30%	0.13%
Worthington Bank	\$594,971	\$45	0.01%	0.93%	NM	0.08%	0.01%
American Bank National Association	\$596,379	\$2,967	0.64%	1.10%	172.46%	4.66%	0.50%
Citizens National Bank Milam	\$616,311	\$238	0.06%	1.56%	NM	1.35%	0.04%
Capital Bank	\$618,162	\$0	0.00%	1.20%	NA	0.15%	0.01%
The First National Bank of Sonora	\$627,966	\$4,028	0.96%	1.25%	129.46%	7.89%	0.64%
Community Bank & Trust, Waco, Texas	\$639,775	\$6,541	1.69%	1.66%	98.50%	8.70%	1.02%
First Bank	\$645,929	\$8,104	1.46%	1.95%	133.76%	8.63%	1.28%
Grandview Bank	\$653,964	\$77	0.02%	1.28%	NM	0.12%	0.01%
TXN Bank	\$654,161	\$247	0.08%	1.27%	NM	2.69%	0.18%
Sage Capital Bank	\$664,607	\$0	0.00%	1.18%	NA	0.00%	0.00%
Titan Bank, N.A.	\$671,723	\$267	0.09%	1.12%	NM	0.84%	0.04%
First Community Bank Nueces	\$679,583	\$1,679	0.37%	1.78%	471.99%	2.67%	0.29%
Classic Bank, National Association	\$682,465	\$0	0.00%	1.06%	NA	0.00%	0.00%
First State Bank of Livingston	\$689,499	\$643	0.30%	1.17%	312.39%	1.13%	0.12%
Bank of Brenham, National Association	\$690,613	\$657	0.51%	1.11%	217.81%	NA	0.10%
Kleberg Bank, N.A.	\$693,721	\$581	0.13%	1.24%	947.16%	1.14%	0.08%
Fayetteville Bank	\$694,217	\$0	0.00%	1.74%	NA	NA	0.07%
Pilgrim Bank	\$699,964	\$139	0.03%	0.81%	407.07%	1.62%	0.14%
First State Bank Henderson	\$700,781	\$1,773	0.37%	1.31%	355.02%	2.76%	0.29%
Southwest Bank	\$713,303	\$4,729	0.98%	2.13%	218.69%	6.69%	0.76%
Bank of Houston	\$713,848	\$874	0.14%	0.71%	494.85%	1.01%	0.12%
Texas Gulf Bank, National Association	\$721,807	\$0	0.00%	1.06%	664.93%	3.28%	0.11%
Citizens 1st Bank	\$729,209	\$3,886	0.95%	0.45%	47.45%	3.03%	0.53%
Commerce Bank	\$733,628	\$0	0.00%	1.95%	NM	1.17%	0.00%
UBank	\$757,339	\$8,317	1.44%	1.46%	94.76%	11.53%	1.17%

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Asset Quality

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Asset Group C - \$501 million to \$1 billion in total assets (continued)							
First Community Bank Cameron	\$766,426	\$0	0.00%	1.21%	NA	0.00%	0.00%
The First National Bank of Bellville	\$780,838	\$282	0.11%	1.45%	NM	NA	0.06%
Western Bank	\$787,875	\$1,166	0.18%	1.14%	631.39%	2.16%	0.19%
Bank of the West	\$798,694	\$2,858	0.61%	1.12%	107.00%	7.69%	0.70%
Harmony Bank	\$816,135	\$1,003	0.18%	1.13%	622.93%	1.28%	0.12%
The First State Bank Wharton	\$824,606	\$182	0.03%	1.34%	414.53%	2.50%	0.22%
T Bank, National Association	\$838,815	\$14,438	2.19%	1.33%	60.51%	14.18%	1.72%
TransPecos Banks, SSB	\$838,894	\$9,826	1.67%	1.27%	54.18%	22.77%	1.68%
Clear Fork Bank National Association	\$844,594	\$1,786	0.27%	1.36%	503.25%	1.90%	0.21%
Texas National Bank of Jacksonville	\$854,238	\$1,031	0.15%	1.21%	815.03%	1.78%	0.12%
Industry State Bank	\$857,707	\$39	0.02%	1.68%	NM	0.52%	0.00%
Texas Bank	\$865,179	\$1	0.00%	1.00%	NM	1.12%	0.01%
Frontier Bank of Texas	\$867,668	\$130	0.02%	0.64%	NM	1.34%	0.13%
Texas Heritage National Bank	\$871,515	\$78	0.01%	1.01%	NM	0.24%	0.01%
Security State Bank Frio	\$871,774	\$3,573	0.67%	0.88%	131.85%	3.76%	0.41%
The First National Bank of Shiner	\$872,309	\$770	0.41%	1.61%	394.68%	NA	0.09%
First Texas Bank Williamson	\$875,296	\$30	0.01%	0.52%	NM	0.03%	0.00%
Plains State Bank	\$883,578	\$4,584	0.70%	1.36%	193.94%	3.86%	0.55%
Round Top State Bank	\$887,220	\$0	0.00%	0.90%	NM	0.09%	0.01%
Schertz Bank & Trust	\$896,787	\$491	0.07%	1.27%	326.50%	3.50%	0.30%
The First National Bank of Granbury	\$900,008	\$7,136	1.49%	1.27%	64.22%	10.06%	1.05%
Texas National Bank Hidalgo	\$902,911	\$3,782	0.61%	1.44%	235.91%	4.62%	0.50%
NewFirst National Bank	\$912,379	\$1,985	0.29%	1.32%	455.97%	1.79%	0.22%
American State Bank	\$921,199	\$4,691	0.68%	1.28%	175.18%	19.69%	1.42%
Keystone Bank, SSB	\$935,860	\$45	0.01%	0.93%	NM	0.40%	0.04%
Rio Bank	\$936,408	\$1,797	0.40%	1.28%	318.36%	2.66%	0.23%
Ciera Bank	\$941,691	\$615	0.10%	1.65%	86.82%	11.73%	1.28%
The First National Bank of McGregor	\$947,985	\$2,868	0.40%	1.20%	293.63%	11.53%	1.10%
Alliance Bank Central Texas	\$949,224	\$17,007	2.10%	1.11%	52.84%	14.13%	1.79%
Hometown Bank, National Association	\$952,570	\$454	0.08%	1.22%	NM	0.50%	0.05%
Tolleson Private Bank	\$967,834	\$295	0.04%	0.98%	NM	0.34%	0.03%
The First National Bank of Bastrop	\$995,023	\$1,088	0.20%	1.24%	623.25%	1.34%	0.11%
Average of Asset Group C	\$724,790	\$2,072	0.48%	1.27%	324.95%	4.32%	0.37%

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Asset Quality

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Asset Group D - Over \$1 billion in total assets							
R Bank	\$1,014,878	\$14,514	1.76%	1.10%	62.31%	16.37%	1.43%
Pointbank	\$1,029,201	\$1,411	0.26%	1.59%	606.56%	1.75%	0.14%
First National Bank and Trust Company of Weatherford	\$1,035,373	\$18,731	2.62%	1.23%	46.79%	27.30%	1.83%
Colonial Savings, FA	\$1,053,210	\$35,594	4.89%	1.14%	14.14%	23.76%	5.59%
United Texas Bank	\$1,071,099	\$20,667	3.91%	1.24%	31.63%	12.19%	1.93%
Peoples Bank Lubbock	\$1,072,933	\$0	0.00%	0.76%	NA	0.02%	0.00%
Citizens State Bank Burleson	\$1,089,760	\$8,726	1.25%	0.91%	60.28%	9.99%	1.00%
Legend Bank, N. A.	\$1,117,120	\$10,102	1.33%	1.28%	94.18%	10.61%	0.92%
MapleMark Bank	\$1,133,969	\$1,785	0.21%	1.36%	651.04%	1.91%	0.16%
Central Bank	\$1,142,551	\$1,421	0.16%	1.06%	676.99%	2.97%	0.29%
Dallas Capital Bank, National Association	\$1,190,789	\$21	0.00%	0.77%	NM	0.02%	0.00%
Texas Security Bank	\$1,199,142	\$57	0.01%	1.29%	NM	0.05%	0.00%
SouthStar Bank, S.S.B.	\$1,202,956	\$364	0.04%	0.81%	NM	3.48%	0.31%
Benchmark Bank	\$1,205,463	\$871	0.10%	1.14%	NM	0.77%	0.08%
Southwestern National Bank	\$1,221,138	\$0	0.00%	1.24%	NA	0.94%	0.00%
The City National Bank of Sulphur Springs	\$1,299,364	\$8,611	0.96%	1.56%	149.54%	8.38%	0.73%
Community National Bank & Trust of Texas	\$1,305,545	\$978	0.11%	1.28%	141.40%	5.31%	0.62%
Wallis Bank	\$1,306,775	\$24,242	2.40%	0.87%	29.25%	26.63%	2.70%
Central National Bank	\$1,311,231	\$0	0.00%	1.20%	NA	0.09%	0.00%
Citizens State Bank Leon	\$1,341,525	\$174	0.06%	1.42%	NM	NA	0.01%
Alliance Bank	\$1,372,872	\$5,270	0.63%	0.96%	119.73%	6.67%	0.50%
Pegasus Bank	\$1,438,125	\$121	0.01%	1.09%	NM	0.08%	0.01%
American Bank of Commerce	\$1,464,340	\$3,082	0.34%	1.39%	327.41%	3.53%	0.26%
Commercial Bank of Texas, N.A.	\$1,479,125	\$654	0.07%	1.56%	608.03%	2.00%	0.19%
First National Bank of Central Texas	\$1,576,834	\$1,225	0.11%	1.30%	NM	1.50%	0.08%
First National Bank Wichita	\$1,579,402	\$4,503	0.34%	0.88%	254.45%	3.39%	0.29%
First Command Financial Services, Inc.	\$1,634,398	\$0	0.00%	0.99%	NM	0.53%	0.02%
Moody National Bank	\$1,745,527	\$10,266	0.86%	1.43%	44.24%	16.69%	2.21%
First State Bank Cooke	\$1,745,658	\$3,787	0.43%	1.65%	349.06%	3.58%	0.24%
FirstBank Southwest	\$1,815,973	\$4,088	0.31%	1.25%	295.92%	4.80%	0.44%
First State Bank of Uvalde	\$1,866,415	\$2,892	0.42%	1.66%	395.02%	1.79%	0.15%
North Dallas Bank & Trust Co.	\$1,867,356	\$312	0.03%	1.53%	NM	0.17%	0.02%
Security State Bank & Trust	\$1,868,852	\$4,729	0.35%	0.95%	270.10%	3.57%	0.26%
Citizens National Bank of Texas	\$1,933,910	\$3,728	0.24%	1.00%	418.96%	5.72%	0.67%
Falcon International Bank	\$1,968,691	\$4,167	0.34%	1.08%	294.64%	1.86%	0.23%
Texas Community Bank	\$1,980,764	\$226	0.02%	1.99%	NM	0.15%	0.01%
Golden Bank, National Association	\$1,984,800	\$22,934	1.42%	1.15%	58.42%	12.02%	1.60%
First United Bank	\$2,161,162	\$27,306	1.97%	1.38%	69.16%	13.35%	1.28%
Community National Bank	\$2,232,023	\$6,122	0.41%	1.55%	315.39%	3.10%	0.33%
American National Bank & Trust	\$2,263,807	\$18,061	1.02%	1.22%	118.69%	7.49%	0.80%

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Asset Group D - Over \$1 billion in total assets (continued)							
Texas First Bank	\$2,285,184	\$505	0.04%	1.29%	545.97%	1.43%	0.13%
Texas Partners Bank	\$2,315,435	\$17,640	0.94%	1.12%	106.69%	9.35%	0.85%
Horizon Bank, SSB	\$2,356,880	\$0	0.00%	1.79%	NA	0.02%	0.00%
Vista Bank	\$2,410,430	\$4,717	0.26%	1.15%	434.83%	2.61%	0.21%
TexasBank	\$2,419,352	\$5,790	0.33%	1.21%	365.07%	5.41%	0.55%
Extraco Banks, National Association	\$2,421,309	\$1,229	0.09%	2.31%	NM	0.54%	0.05%
Susser Bank	\$2,436,477	\$11,323	0.63%	1.26%	188.90%	5.96%	0.58%
West Texas National Bank	\$2,493,450	\$18,367	1.24%	1.72%	138.35%	7.72%	0.80%
American Bank, National Association Nueces	\$2,514,876	\$4,699	0.28%	1.06%	377.80%	2.76%	0.19%
Cornerstone Capital Bank, SSB	\$2,620,577	\$4,845	0.37%	0.53%	140.99%	8.58%	0.29%
American Momentum Bank	\$2,673,780	\$8,569	0.45%	1.28%	101.94%	8.13%	1.19%
Pinnacle Bank	\$2,678,855	\$86	0.01%	1.13%	NM	12.31%	1.07%
Texas Regional Bank	\$2,716,145	\$5,234	0.37%	1.04%	272.95%	2.76%	0.20%
American First National Bank	\$2,792,590	\$30,364	1.29%	1.03%	79.47%	8.16%	1.09%
State Bank of Texas	\$2,812,104	\$58,780	2.55%	1.00%	39.16%	14.97%	2.14%
Austin Bank, Texas National Association	\$2,918,667	\$10,353	0.45%	1.37%	306.74%	2.58%	0.37%
TIB, National Association	\$2,931,925	\$5,338	0.30%	1.31%	432.56%	1.44%	0.18%
Jefferson Bank	\$2,947,108	\$6,517	0.35%	0.81%	231.95%	3.53%	0.22%
Lone Star National Bank	\$2,988,965	\$11,499	0.75%	1.45%	178.15%	6.98%	0.82%
Guaranty Bank & Trust, N.A.	\$3,094,039	\$5,095	0.24%	1.34%	558.46%	5.77%	0.66%
WestStar Bank	\$3,100,930	\$18,859	0.83%	1.19%	143.95%	6.23%	0.61%
Wells Fargo Bank South Central, National Association	\$3,879,943	\$26,416	1.18%	0.15%	12.65%	3.69%	0.71%
International Bank of Commerce Cameron	\$4,162,790	\$38,168	2.83%	1.74%	61.14%	12.95%	1.32%
First National Bank Texas	\$4,203,075	\$6,798	0.34%	1.30%	376.33%	11.61%	0.18%
VeraBank, National Association	\$4,245,126	\$7,682	0.27%	1.24%	455.96%	1.99%	0.18%
Texas Exchange Bank	\$4,301,652	\$15,172	1.29%	1.87%	144.96%	3.48%	0.35%
City Bank	\$4,335,976	\$22,574	0.74%	1.41%	154.19%	6.53%	0.66%
Texas Bank and Trust Company	\$4,458,808	\$6,090	0.17%	1.25%	302.80%	3.10%	0.34%
Vantage Bank Texas	\$4,571,355	\$12,264	0.38%	1.30%	170.81%	6.50%	0.59%
Third Coast Bank	\$4,616,596	\$23,523	0.60%	1.02%	168.70%	4.21%	0.52%
Inwood National Bank	\$4,684,210	\$18,380	0.74%	0.88%	119.42%	4.21%	0.39%
The American National Bank of Texas	\$5,633,482	\$3,123	0.10%	1.16%	NM	1.02%	0.06%
Beal Bank	\$5,824,989	\$49,971	3.02%	0.96%	31.79%	5.27%	0.92%
Broadway National Bank	\$5,835,558	\$13,451	0.39%	1.03%	221.61%	5.05%	0.29%
TBK Bank, SSB	\$5,862,238	\$90,951	2.10%	0.95%	19.49%	29.91%	3.62%
Sunflower Bank, National Association	\$8,126,894	\$66,529	1.02%	1.28%	110.24%	8.26%	0.98%
Southside Bank	\$8,356,978	\$7,254	0.16%	0.97%	610.37%	0.97%	0.09%
Woodforest National Bank	\$9,202,104	\$52,703	0.79%	1.28%	117.05%	9.31%	0.83%
Amarillo National Bank	\$9,426,139	\$70,325	0.97%	1.24%	120.61%	10.23%	1.04%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Total 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 D - Over \$1 billion in total assets (continued)							
International Bank of Commerce Webb	\$9,480,904	\$51,265	0.82%	1.75%	203.52%	5.12%	0.64%
Charles Schwab Trust Bank	\$9,622,859	\$0	NA	NA	NA	0.00%	0.00%
Stellar Bank	\$10,616,715	\$32,140	0.43%	1.12%	187.95%	4.36%	0.46%
Veritex Community Bank	\$12,993,076	\$55,404	0.57%	1.21%	73.59%	11.83%	1.29%
PlainsCapital Bank	\$13,239,499	\$91,186	1.07%	1.30%	102.93%	18.99%	0.83%
First Financial Bank	\$13,528,330	\$63,366	0.82%	1.29%	157.71%	4.95%	0.47%
NexBank	\$13,809,058	\$63,606	0.70%	0.42%	59.39%	8.98%	0.47%
Independent Bank	\$18,576,369	\$55,915	0.39%	1.05%	268.77%	3.57%	0.35%
Charles Schwab Premier Bank, SSB	\$25,776,000	\$0	0.00%	0.00%	NA	0.00%	0.00%
Texas Capital Bank	\$31,488,755	\$88,960	0.40%	1.22%	249.98%	2.98%	0.35%
Prosperity Bank	\$40,114,483	\$83,968	0.38%	1.58%	268.38%	3.34%	0.34%
Frost Bank	\$51,060,144	\$104,877	0.52%	1.31%	199.63%	3.89%	0.26%
Comerica Bank	\$79,753,000	\$250,000	0.49%	1.35%	149.46%	6.91%	0.58%
Average of Asset Group D	\$5,946,090	\$21,452	0.71%	1.21%	222.83%	6.21%	0.64%

Source: SNL Financial

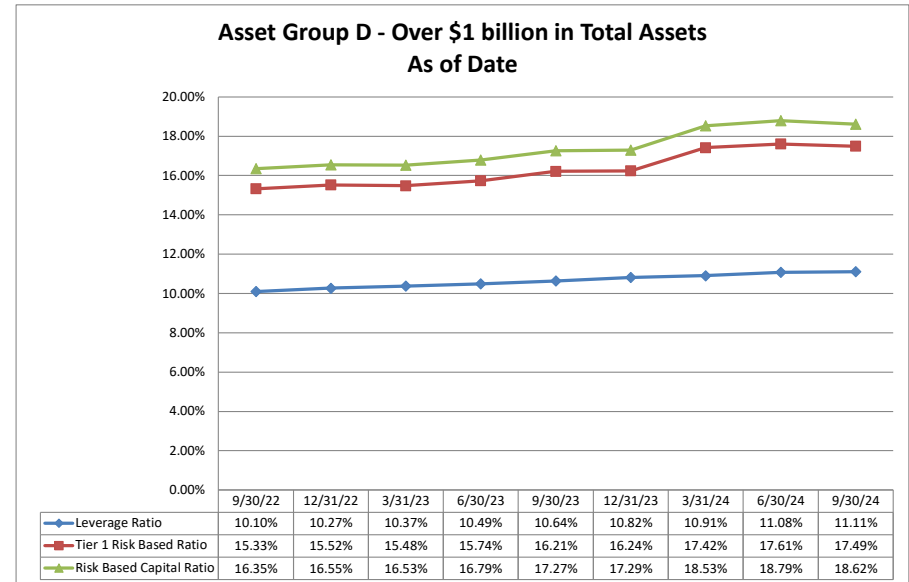
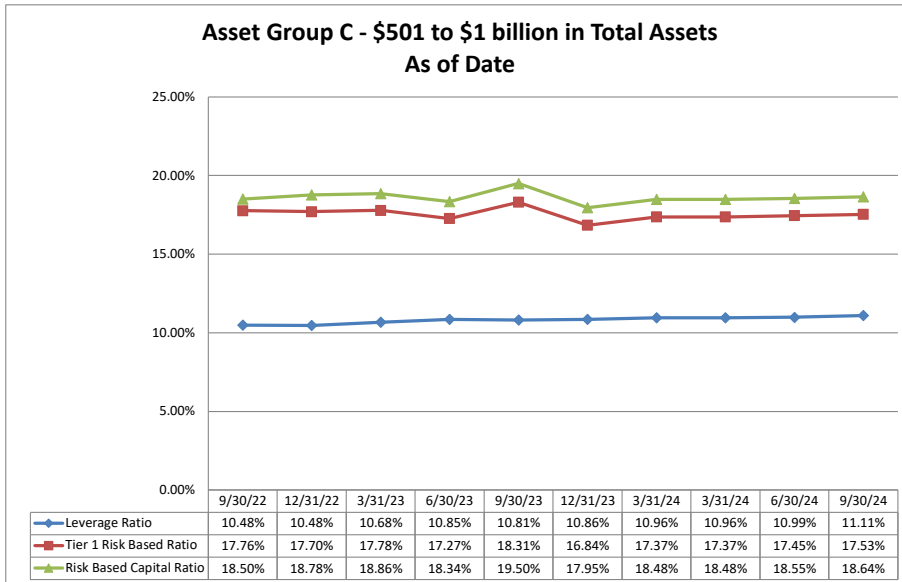
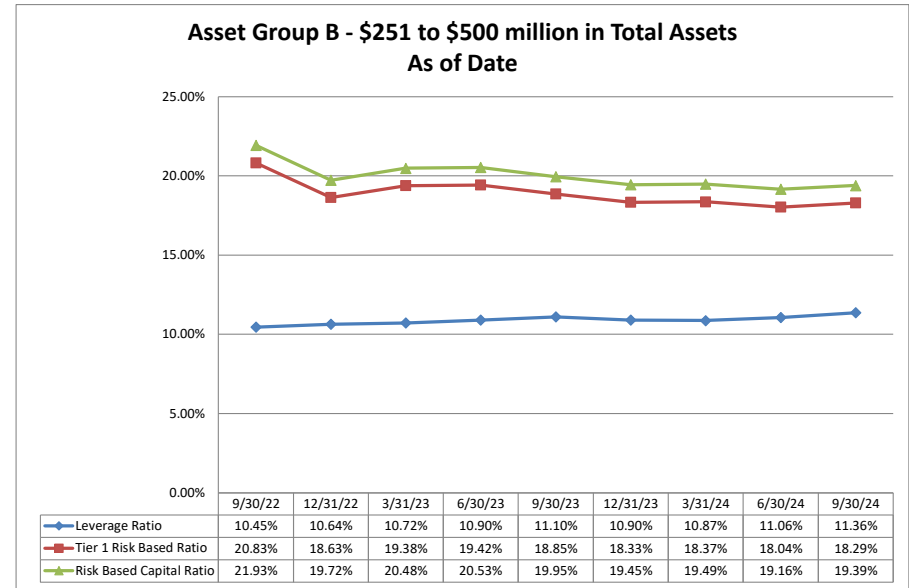
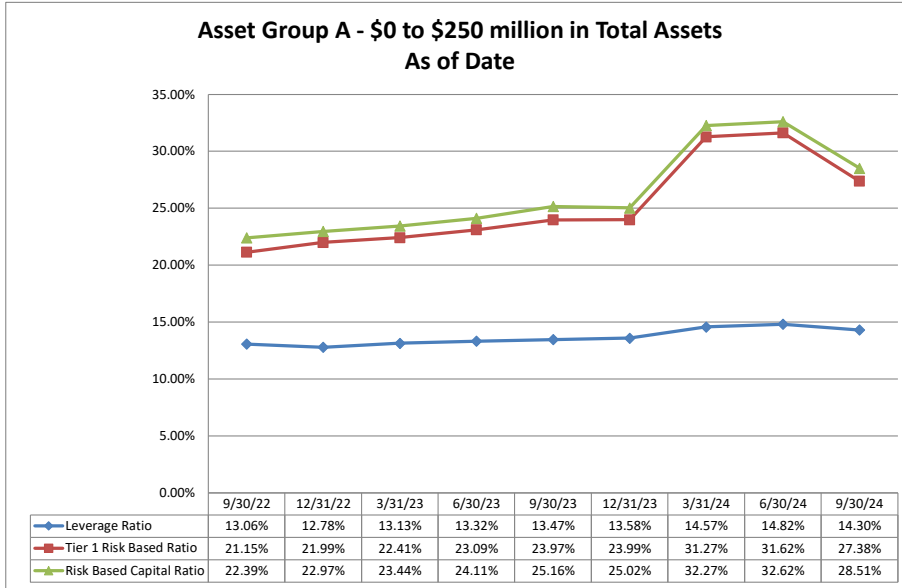
Note: Report includes only bank-level data.

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 & Risk Based Capital Ratio



Source: SNL Financial

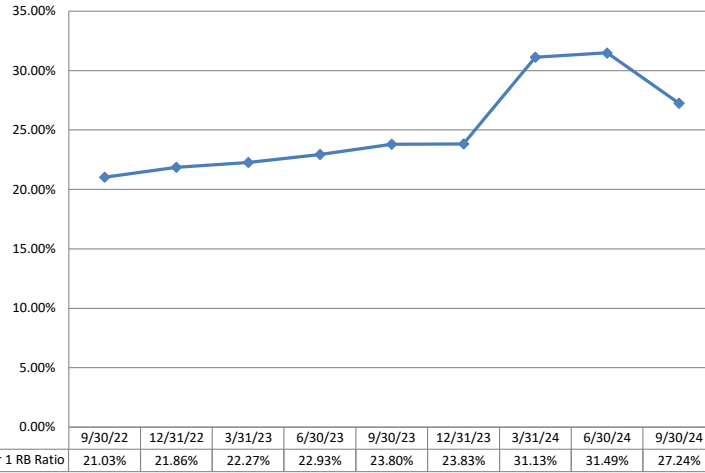
Note: Report includes only bank-level data.

NA = data was not available.

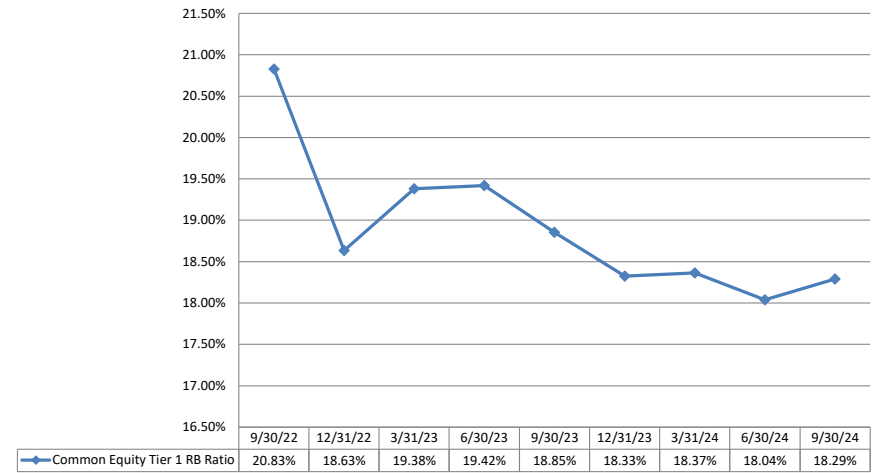
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

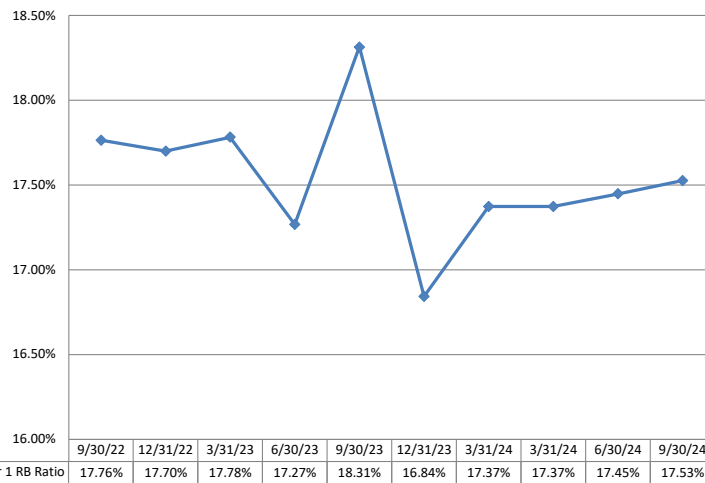
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



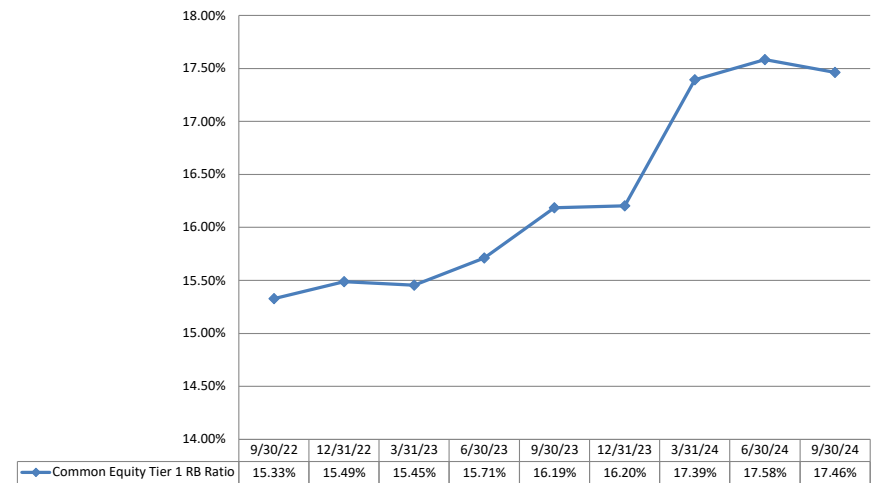
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

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								
Hightower Trust Company, National Association	\$18,187	\$15,352	\$15,098	\$15,098	84.85%	NA	NA	NA
The First National Bank of Lipan	\$26,663	\$2,455	\$2,455	\$2,455	9.05%	30.14%	31.23%	30.14%
Brazos National Bank	\$29,999	\$15,429	\$14,216	\$14,216	46.89%	81.76%	83.01%	81.76%
Powell State Bank	\$31,853	\$2,974	\$3,056	\$3,056	9.39%	NA	NA	NA
Legacy Trust Company, National Association	\$34,514	\$27,725	\$27,726	\$27,726	82.38%	230.99%	230.99%	230.99%
Avana Bank	\$39,464	\$8,945	\$6,741	\$6,741	17.94%	NA	NA	NA
Robert Lee State Bank	\$42,179	\$5,282	\$6,217	\$6,217	14.10%	27.30%	28.39%	27.30%
The Bank of San Jacinto County, Coldspring, Texas	\$45,106	\$5,911	\$6,923	\$6,923	15.45%	NA	NA	NA
Crowell State Bank	\$45,501	\$5,364	\$5,533	\$5,533	11.98%	NA	NA	NA
Amistad Bank	\$45,695	\$9,279	\$6,396	\$6,396	14.80%	NA	NA	NA
The Granger National Bank	\$47,246	\$6,496	\$8,411	\$8,411	17.42%	NA	NA	NA
The Donley County State Bank	\$48,549	\$8,850	\$8,850	\$8,850	18.76%	54.75%	56.00%	54.75%
Kress National Bank	\$48,706	\$5,613	\$5,852	\$5,852	11.99%	23.89%	25.14%	23.89%
The State National Bank of Groom	\$49,007	\$8,862	\$9,000	\$9,000	20.37%	23.66%	24.75%	23.66%
Farmers State Bank of Newcastle	\$49,308	\$2,655	\$6,092	\$6,092	11.86%	NA	NA	NA
The First National Bank in Cooper	\$51,377	\$6,863	\$7,364	\$7,364	13.94%	NA	NA	NA
The First National Bank of Moody	\$53,160	\$9,303	\$10,178	\$10,178	18.48%	NA	NA	NA
Lovelady State Bank	\$53,184	\$6,263	\$6,572	\$6,572	12.88%	22.94%	24.08%	22.94%
The Citizens State Bank of Ganado	\$55,868	\$3,782	\$5,452	\$5,452	9.67%	29.22%	30.27%	29.22%
First State Bank Kimble	\$56,729	\$5,253	\$5,840	\$5,840	10.30%	21.00%	22.26%	21.00%
First Federal Bank Littlefield, Texas, SSB	\$57,986	\$11,285	\$11,255	\$11,255	19.44%	NA	NA	NA
First Bank and Trust of Memphis	\$65,252	\$8,886	\$8,886	\$8,886	12.99%	19.17%	20.43%	19.17%
Citizens National Bank of Crosbyton	\$66,111	\$11,802	\$11,807	\$11,807	18.21%	NA	NA	NA
The Santa Anna National Bank	\$66,175	\$5,439	\$6,768	\$6,768	10.58%	NA	NA	NA
Commerce Bank Texas	\$66,932	\$7,899	\$7,195	\$7,195	11.40%	NA	NA	NA
City National Bank	\$68,381	\$6,894	\$7,348	\$7,348	10.82%	19.36%	NA	19.36%
The First National Bank of Anson	\$70,671	\$6,663	\$7,264	\$7,264	10.32%	16.69%	17.95%	16.69%
Pavillion Bank	\$71,480	\$11,485	\$11,487	\$11,487	16.10%	23.45%	24.70%	23.45%
Citizens State Bank of Luling	\$72,121	\$10,271	\$10,976	\$10,976	15.00%	NA	NA	NA
First State Bank of San Diego	\$72,450	\$6,404	\$6,522	\$6,522	9.19%	23.85%	25.03%	23.85%
The First National Bank in Falfurrias	\$74,962	\$8,383	\$8,380	\$8,380	11.15%	NA	NA	NA
Haskell National Bank	\$75,842	\$7,716	\$9,712	\$9,712	12.86%	28.55%	29.42%	28.55%
Zavala County Bank	\$76,801	\$9,903	\$12,694	\$12,694	16.68%	65.76%	66.35%	65.76%
Citizens State Bank Hockley	\$77,870	\$12,920	\$12,920	\$12,920	16.59%	NA	NA	NA
Citizens State Bank Starr	\$77,881	\$7,031	\$8,772	\$8,772	11.18%	18.44%	19.42%	18.44%
First National Bank of South Padre Island	\$79,069	\$9,678	\$9,680	\$9,680	12.16%	NA	NA	NA
The First Bank of Celeste	\$79,447	\$6,228	\$6,228	\$6,228	7.91%	19.67%	20.92%	19.67%
Angelina Savings Bank, SSB	\$81,015	\$8,016	\$8,016	\$8,016	10.11%	25.22%	26.48%	25.22%
The First National Bank of Hebbronville	\$83,236	\$12,000	\$16,282	\$16,282	19.62%	46.37%	47.13%	46.37%
The Chasewood Bank	\$83,472	\$11,839	\$12,162	\$12,162	14.27%	NA	NA	NA
The City National Bank of San Saba	\$83,979	\$8,838	\$10,059	\$10,059	11.40%	NA	NA	NA
Menard Bank	\$85,186	\$5,137	\$8,823	\$8,823	10.77%	20.01%	20.51%	20.01%
Zapata National Bank	\$86,408	\$12,210	\$12,689	\$12,689	14.95%	NA	NA	NA
First National Bank Fisher	\$86,651	\$3,391	\$8,700	\$8,700	9.35%	21.37%	22.65%	21.37%
Atascosa Bank	\$87,078	\$8,983	\$12,520	\$12,520	14.03%	NA	NA	NA
Junction National Bank	\$87,373	\$5,993	\$10,093	\$10,093	11.02%	33.98%	35.09%	33.98%
Agility Bank, National Association	\$87,966	\$32,306	\$32,280	\$32,280	37.53%	NA	NA	NA
The First National Bank of Trinity	\$90,896	\$5,187	\$8,603	\$8,603	9.77%	NA	NA	NA
First Capital Bank	\$94,389	\$9,031	\$9,031	\$9,031	9.88%	11.59%	12.85%	11.59%
Bandera Bank	\$95,804	\$9,706	\$10,560	\$10,560	11.13%	NA	NA	NA
The First National Bank of Eldorado	\$96,023	\$16,094	\$16,092	\$16,092	16.85%	NA	NA	NA

Source: SNL Financial

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

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)								
Citizens National Bank Houston	\$98,554	\$11,024	\$13,007	\$13,007	13.14%	NA	NA	NA
Spur Security Bank	\$99,815	\$7,845	\$13,352	\$13,352	13.68%	22.78%	23.85%	22.78%
Spectra Bank	\$99,929	\$3,901	\$4,992	\$4,992	5.53%	8.46%	9.71%	8.46%
Stockmens National Bank in Cotulla	\$102,623	\$11,204	\$12,814	\$12,814	12.27%	NA	NA	NA
The Commercial Bank	\$106,804	\$9,353	\$10,903	\$10,903	10.22%	20.20%	21.36%	20.20%
The Cowboy Bank of Texas	\$107,328	\$16,826	\$17,060	\$17,060	16.61%	NA	NA	NA
The First State Bank Hale	\$108,412	\$14,295	\$14,540	\$14,540	14.00%	17.60%	18.56%	17.60%
The Lytle State Bank of Lytle, Texas	\$109,864	\$11,426	\$17,219	\$17,219	14.69%	NA	NA	NA
Commercial State Bank	\$111,366	\$10,865	\$12,519	\$12,519	11.23%	24.02%	25.27%	24.02%
Henderson Federal Savings Bank	\$112,726	\$28,252	\$28,591	\$28,591	25.80%	NA	NA	NA
The First National Bank of Aspermont	\$118,026	\$3,983	\$11,133	\$11,133	9.64%	NA	NA	NA
The Buckholts State Bank	\$122,260	\$20,514	\$20,514	\$20,514	17.05%	26.86%	27.77%	26.86%
First State Bank of Brownsboro	\$123,565	\$6,675	\$13,511	\$13,511	11.03%	NA	NA	NA
First State Bank Lubbock	\$123,870	\$24,432	\$21,728	\$21,728	17.58%	NA	NA	NA
Fidelity Bank of Texas	\$126,902	\$24,580	\$14,870	\$14,870	12.83%	NA	NA	NA
Carmine State Bank	\$126,963	\$7,676	\$14,066	\$14,066	11.30%	NA	NA	NA
First National Bank of Dublin	\$128,349	\$14,839	\$14,839	\$14,839	11.62%	16.09%	17.35%	16.09%
Citizens Bank, National Association	\$130,133	\$14,951	\$12,439	\$12,439	9.78%	12.82%	14.02%	12.82%
The American National Bank of Mount Pleasant	\$133,188	\$11,636	\$17,305	\$17,305	12.49%	NA	NA	NA
Peoples State Bank Edwards	\$135,044	\$10,507	\$13,897	\$13,897	10.23%	19.68%	19.92%	19.68%
POINTWEST Bank	\$135,357	\$10,888	\$14,805	\$14,805	11.14%	28.96%	29.90%	28.96%
Marion State Bank	\$136,560	\$14,277	\$19,562	\$19,562	14.41%	NA	NA	NA
Security Bank of Texas	\$137,029	\$18,378	\$18,492	\$18,492	13.64%	NA	NA	NA
The First National Bank of Quitaque	\$137,900	\$14,402	\$14,292	\$14,292	10.34%	NA	NA	NA
First National Bank of Fort Stockton	\$138,023	\$13,640	\$18,505	\$18,505	13.52%	NA	NA	NA
Johnson City Bank	\$139,510	\$16,856	\$17,892	\$17,892	13.02%	NA	NA	NA
Mason Bank	\$141,515	\$20,710	\$27,434	\$27,434	19.54%	NA	NA	NA
Dalhart Federal Savings & Loan Association, SSB	\$141,983	\$12,948	\$14,552	\$14,552	10.36%	24.08%	24.73%	24.08%
Texas Financial Bank	\$142,296	\$23,749	\$15,129	\$15,129	11.61%	NA	NA	NA
Fannin Bank	\$142,504	\$7,286	\$12,347	\$12,347	8.38%	14.65%	15.90%	14.65%
The Brady National Bank	\$142,638	\$11,359	\$14,967	\$14,967	10.26%	17.54%	18.80%	17.54%
The First State Bank Colorado	\$143,753	\$17,501	\$24,069	\$24,069	15.85%	34.33%	34.83%	34.33%
The First National Bank of Tom Bean	\$145,827	\$15,884	\$15,827	\$15,827	10.99%	16.39%	17.65%	16.39%
Normangee State Bank	\$146,127	\$18,639	\$23,738	\$23,738	16.23%	30.19%	31.45%	30.19%
Texas National Bank Nolan	\$147,324	\$8,488	\$15,482	\$15,482	10.11%	25.42%	26.49%	25.42%
First National Bank of Alvin	\$150,890	\$8,879	\$18,475	\$18,475	11.22%	NA	NA	NA
First State Bank Concho	\$151,196	\$21,019	\$21,638	\$21,638	14.57%	NA	NA	NA
Hill Bank & Trust Co.	\$151,281	\$22,529	\$29,029	\$29,029	19.79%	37.02%	37.20%	37.02%
The Big Bend Banks, N.A.	\$156,084	\$19,757	\$22,342	\$22,342	14.58%	40.00%	41.20%	40.00%
Graham Savings and Loan, SSB	\$161,214	\$16,385	\$16,326	\$16,326	10.15%	17.63%	18.89%	17.63%
Columbus State Bank	\$162,056	\$14,336	\$17,409	\$17,409	11.07%	33.80%	33.93%	33.80%
The First National Bank of Winnsboro	\$162,136	\$35,873	\$36,500	\$36,500	22.90%	NA	NA	NA
Greater State Bank	\$163,866	\$14,743	\$15,059	\$15,059	9.31%	14.20%	15.45%	14.20%
Bank of South Texas	\$163,870	\$28,090	\$24,502	\$24,502	15.27%	NA	NA	NA
Peoples Bank Lamar	\$164,560	\$13,682	\$17,062	\$17,062	9.87%	NA	NA	NA
Lone Star Bank	\$166,452	\$22,015	\$22,015	\$22,015	13.42%	17.08%	18.33%	17.08%
Victory Bank	\$167,262	\$30,887	\$27,379	\$27,379	17.02%	31.56%	32.54%	31.56%
First Security State Bank	\$168,505	\$7,377	\$12,841	\$12,841	7.66%	18.59%	19.73%	18.59%
First Texas National Bank	\$170,659	\$17,817	\$18,043	\$18,043	10.92%	NA	NA	NA
Peoples State Bank San Jacinto	\$171,575	\$12,439	\$17,647	\$17,647	9.87%	19.62%	20.30%	19.62%

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

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)								
Farmers and Merchants Bank	\$171,792	\$25,276	\$25,344	\$25,344	15.34%	24.79%	26.04%	24.79%
The First National Bank of Eagle Lake	\$172,448	\$16,027	\$16,780	\$16,780	10.40%	NA	NA	NA
First National Bank of Bosque County	\$172,472	\$19,618	\$20,192	\$20,192	12.00%	17.07%	18.32%	17.07%
The Community Bank	\$174,984	\$14,573	\$18,507	\$18,507	10.34%	16.80%	17.66%	16.80%
First State Bank Hansford	\$177,368	\$19,820	\$19,832	\$19,832	11.18%	NA	NA	NA
Farmers State Bank Limestone	\$178,348	\$14,725	\$16,169	\$16,169	8.77%	14.16%	15.14%	14.16%
The First National Bank of Evant	\$181,720	\$14,589	\$15,927	\$15,927	9.05%	NA	NA	NA
First State Bank of Ben Wheeler, Texas	\$185,828	\$27,087	\$27,087	\$27,087	14.44%	NA	NA	NA
The Perryton National Bank	\$186,199	\$26,415	\$31,239	\$31,239	16.52%	NA	NA	NA
Citizens State Bank Polk	\$188,176	\$17,517	\$20,667	\$20,667	11.33%	NA	NA	NA
Global One Bank	\$188,879	\$31,806	\$22,111	\$22,111	13.13%	17.29%	18.54%	17.29%
Pearland State Bank	\$189,490	\$13,945	\$24,341	\$24,341	12.00%	NA	NA	NA
Texas Advantage Community Bank, National Association	\$191,691	\$20,297	\$20,327	\$20,327	10.54%	18.65%	19.65%	18.65%
Unity National Bank of Houston	\$200,703	\$26,746	\$32,484	\$20,314	15.36%	27.63%	28.88%	17.28%
PrimeBank of Texas	\$201,437	\$29,072	\$26,942	\$26,942	14.22%	NA	NA	NA
First State Bank of Bedias	\$202,079	\$34,825	\$36,159	\$36,159	18.25%	NA	NA	NA
First National Bank of Lake Jackson	\$203,917	\$4,455	\$25,860	\$25,860	10.43%	41.69%	42.29%	41.69%
First State Bank of Odem	\$208,392	\$31,216	\$30,844	\$30,844	15.40%	30.81%	32.08%	30.81%
Sanger Bank	\$209,648	\$32,530	\$32,735	\$32,735	16.08%	24.66%	25.83%	24.66%
Bridge City State Bank	\$210,742	\$17,598	\$28,191	\$28,191	12.42%	22.51%	23.37%	22.51%
Muenster State Bank	\$211,972	\$25,118	\$32,592	\$32,592	14.99%	NA	NA	NA
Coleman County State Bank	\$212,297	\$18,243	\$19,637	\$19,637	9.28%	13.26%	14.26%	13.26%
The First National Bank of Anderson	\$214,613	\$24,049	\$24,817	\$24,817	11.84%	NA	NA	NA
Cendera Bank, N.A.	\$215,567	\$25,746	\$25,778	\$25,778	12.96%	NA	NA	NA
First Texas Bank Lampasas	\$216,297	\$21,541	\$21,659	\$21,659	9.95%	21.11%	21.51%	21.11%
The Citizens National Bank of Hillsboro	\$218,404	\$12,000	\$27,208	\$27,208	12.97%	30.16%	30.85%	30.16%
Texas Heritage Bank	\$221,670	\$21,103	\$22,205	\$22,205	9.78%	14.22%	15.40%	14.22%
National Bank & Trust	\$222,433	\$20,939	\$28,676	\$28,676	12.37%	NA	NA	NA
BOC Bank	\$222,978	\$21,955	\$22,345	\$22,345	10.04%	14.59%	15.84%	14.59%
The First National Bank of Sterling City	\$226,115	\$14,920	\$25,084	\$25,084	10.60%	37.08%	37.67%	37.08%
Cypress Bank, SSB	\$231,739	\$24,722	\$25,758	\$25,758	11.18%	18.18%	19.19%	18.18%
Anahuac National Bank	\$234,205	\$13,936	\$32,108	\$32,108	13.64%	24.55%	25.81%	24.55%
Tejas Bank	\$235,016	\$24,057	\$26,166	\$26,166	11.23%	17.18%	18.35%	17.18%
Citizens State Bank Runnels	\$240,796	\$24,055	\$24,400	\$24,400	10.32%	NA	NA	NA
Spring Hill State Bank	\$241,971	\$34,388	\$34,560	\$34,560	14.39%	25.42%	26.69%	25.42%
Freedom Bank	\$243,016	\$34,563	\$32,875	\$32,875	13.92%	NA	NA	NA
The City National Bank of Taylor	\$245,415	\$26,765	\$30,732	\$30,732	12.80%	27.40%	28.65%	27.40%
Citizens Bank Randall	\$246,958	\$25,746	\$26,545	\$26,545	10.77%	13.94%	14.60%	13.94%
Guadalupe Bank	\$249,765	\$22,005	\$22,005	\$22,005	8.70%	11.86%	12.95%	11.86%
Average of Asset Group A	\$131,032	\$15,071	\$17,009	\$16,923	14.30%	27.38%	28.51%	27.24%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

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 B - \$251 to \$500 million in total assets								
Texas Traditions Bank	\$251,951	\$39,856	\$39,217	\$39,217	16.25%	20.68%	21.75%	20.68%
Bank of DeSoto, National Association	\$252,592	\$25,608	\$25,608	\$25,608	10.65%	NA	NA	NA
One World Bank	\$256,498	\$37,101	\$36,811	\$36,811	15.12%	NA	NA	NA
First National Bank of Burleson	\$258,581	\$27,084	\$27,141	\$27,141	10.43%	NA	NA	NA
The First National Bank of Ballinger	\$259,591	\$24,698	\$27,301	\$27,301	10.52%	15.62%	16.87%	15.62%
Castroville State Bank	\$262,684	\$23,439	\$26,537	\$26,537	9.85%	NA	NA	NA
Incommons Bank, National Association	\$263,144	\$20,256	\$23,470	\$23,470	8.99%	13.77%	15.02%	13.77%
Sundown State Bank	\$264,145	\$28,555	\$28,555	\$28,555	10.79%	12.15%	12.96%	12.15%
Interstate Bank	\$266,263	\$15,949	\$26,049	\$26,049	9.75%	NA	NA	NA
First State Bank Young	\$272,133	\$22,609	\$28,559	\$28,559	10.59%	19.25%	20.24%	19.25%
Arrowhead Bank	\$282,438	\$27,512	\$29,711	\$29,711	10.55%	17.94%	18.99%	17.94%
Maverick Bank	\$283,223	\$35,525	\$26,173	\$26,173	9.96%	NA	NA	NA
The City National Bank of Colorado City	\$284,757	\$30,121	\$30,123	\$30,123	10.75%	17.91%	19.17%	17.91%
Citizens National Bank at Brownwood	\$288,452	\$24,639	\$29,627	\$29,627	10.21%	NA	NA	NA
Security State Bank Parmer	\$293,609	\$39,863	\$39,863	\$39,863	14.43%	NA	NA	NA
Llano National Bank	\$294,241	\$25,262	\$35,241	\$35,241	12.02%	NA	NA	NA
First State Bank of Burnet	\$294,685	\$28,693	\$38,180	\$38,180	12.54%	NA	NA	NA
The National Bank of Andrews	\$294,766	\$31,255	\$32,597	\$32,597	11.17%	13.62%	14.87%	13.62%
Community Bank	\$295,120	\$32,955	\$32,955	\$32,955	11.43%	NA	NA	NA
First State Bank of Texas	\$297,276	\$33,073	\$29,827	\$29,827	10.33%	NA	NA	NA
The First National Bank of Hereford	\$298,007	\$33,376	\$35,320	\$35,320	12.02%	13.34%	14.38%	13.34%
The First National Bank of Hughes Springs	\$302,254	\$37,594	\$37,757	\$37,757	12.25%	16.44%	17.42%	16.44%
ValueBank Texas	\$305,714	\$37,349	\$38,756	\$38,756	12.53%	NA	NA	NA
West Texas State Bank	\$305,868	\$34,429	\$33,745	\$33,745	11.17%	NA	NA	NA
The Commercial National Bank of Brady	\$306,925	\$24,476	\$29,523	\$29,523	9.31%	12.66%	13.91%	12.66%
Charter Bank	\$309,419	\$24,143	\$34,258	\$34,258	10.78%	16.06%	17.31%	16.06%
The Jacksboro National Bank	\$309,714	\$20,490	\$32,977	\$32,977	10.33%	19.68%	20.94%	19.68%
Commercial National Bank of Texarkana	\$311,001	\$19,330	\$29,916	\$29,916	9.66%	14.59%	15.79%	14.59%
Texana Bank, National Association	\$312,634	\$25,060	\$25,207	\$25,207	8.26%	10.34%	11.59%	10.34%
The Pecos County State Bank	\$321,505	\$25,071	\$34,060	\$34,060	10.75%	20.22%	21.47%	20.22%
The Waggoner National Bank of Vernon	\$323,261	\$43,841	\$51,159	\$51,159	15.47%	NA	NA	NA
First National Bank of Giddings	\$325,500	\$27,797	\$34,604	\$34,604	10.60%	NA	NA	NA
The Yoakum National Bank	\$327,193	\$26,472	\$33,863	\$33,863	10.46%	NA	NA	NA
Crossroads Bank	\$336,088	\$25,214	\$36,410	\$36,410	11.41%	NA	NA	NA
First State Bank Sherman	\$338,052	\$35,030	\$39,780	\$39,780	11.81%	NA	NA	NA
HomeBank Texas	\$341,066	\$38,327	\$39,777	\$39,777	11.97%	16.60%	17.86%	16.60%
Ozona Bank	\$341,435	\$27,983	\$40,237	\$40,237	11.42%	23.66%	24.88%	23.66%
CapTex Bank	\$344,460	\$43,301	\$41,304	\$41,304	11.98%	12.96%	13.94%	12.96%
Lakeside Bank	\$346,858	\$45,306	\$43,474	\$43,474	11.35%	NA	NA	NA
Citizens State Bank Tyler	\$348,740	\$37,775	\$43,126	\$43,126	12.33%	15.93%	17.00%	15.93%
Gilmer National Bank	\$350,573	\$30,352	\$34,109	\$34,109	9.93%	15.44%	16.69%	15.44%

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

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 B - \$251 to \$500 million in total assets (continued)								
Farmers State Bank Shelby	\$351,724	\$51,715	\$53,884	\$53,884	15.48%	23.41%	24.67%	23.41%
Lamar National Bank	\$372,031	\$29,042	\$38,665	\$38,665	10.04%	NA	NA	NA
First State Bank Brazoria	\$372,919	\$32,650	\$34,163	\$34,163	9.62%	13.10%	14.35%	13.10%
Peoples State Bank of Hallettsville	\$380,468	\$30,814	\$38,505	\$38,505	10.32%	NA	NA	NA
First-Lockhart National Bank	\$382,172	\$33,967	\$35,054	\$35,054	9.22%	12.82%	14.01%	12.82%
Trusttexas Bank, S.S.B.	\$388,907	\$6,480	\$41,253	\$41,253	9.54%	23.42%	24.56%	23.42%
Austin County State Bank	\$389,614	\$39,435	\$40,079	\$40,079	10.51%	NA	NA	NA
First National Bank in Port Lavaca	\$389,973	\$33,478	\$46,161	\$46,161	11.39%	20.17%	20.94%	20.17%
The Lamesa National Bank	\$395,734	\$42,639	\$43,816	\$43,816	11.01%	21.24%	22.06%	21.24%
Texas State Bank	\$407,619	\$47,370	\$52,755	\$52,755	13.15%	18.13%	18.84%	18.13%
Liberty Capital Bank	\$410,135	\$49,558	\$51,639	\$51,639	12.37%	15.13%	15.98%	15.13%
Ennis State Bank	\$413,270	\$27,601	\$37,359	\$37,359	9.35%	NA	NA	NA
The First National Bank of Stanton	\$414,238	\$54,411	\$58,881	\$58,881	14.61%	32.87%	34.12%	32.87%
MCBank	\$416,534	\$36,696	\$50,017	\$50,017	11.37%	19.57%	20.82%	19.57%
First Texas Bank Bell	\$416,663	\$44,406	\$44,660	\$44,660	10.94%	19.36%	19.75%	19.36%
Shelby Savings Bank, SSB	\$417,200	\$47,227	\$50,253	\$50,253	12.36%	15.68%	16.61%	15.68%
Austin Capital Bank SSB	\$417,854	\$36,163	\$35,529	\$35,529	9.35%	37.47%	38.73%	37.47%
The MINT National Bank	\$423,457	\$62,331	\$62,331	\$62,331	14.74%	NA	NA	NA
Citizens State Bank Austin	\$426,955	\$39,215	\$47,652	\$47,652	10.76%	NA	NA	NA
The Liberty National Bank in Paris	\$439,513	\$50,862	\$54,614	\$54,614	12.52%	NA	NA	NA
Texas Champion Bank	\$440,194	\$44,932	\$42,964	\$42,964	9.64%	NA	NA	NA
Broadstreet Bank, SSB	\$445,147	\$43,156	\$47,118	\$47,118	10.59%	NA	NA	NA
Fayette Savings Bank, SSB	\$454,578	\$41,716	\$46,354	\$46,354	10.18%	15.42%	16.52%	15.42%
State Bank of De Kalb	\$457,515	\$51,699	\$51,317	\$51,317	11.44%	NA	NA	NA
First Liberty Bank	\$475,078	\$45,013	\$49,167	\$49,167	9.79%	16.07%	17.28%	16.07%
International Bank of Commerce Zapata	\$479,310	\$50,895	\$64,921	\$64,921	13.22%	31.16%	32.37%	31.16%
The First National Bank of Livingston	\$480,545	\$54,419	\$65,419	\$65,419	13.56%	NA	NA	NA
Citizens Bank Gregg	\$485,755	\$68,491	\$70,346	\$70,346	14.69%	21.86%	23.12%	21.86%
Texas Republic Bank, National Association	\$497,836	\$60,531	\$59,439	\$59,439	12.00%	NA	NA	NA
The Brenham National Bank	\$499,766	\$41,379	\$53,098	\$53,098	10.72%	17.59%	18.56%	17.59%
Average of Asset Group B	\$353,030	\$35,705	\$40,145	\$40,145	11.36%	18.29%	19.39%	18.29%

Source: SNL Financial

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Capital Adequacy

September 30, 2024

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Institution Name	As of Date							
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Asset Group C - \$501 million to \$1 billion in total assets								
Herring Bank	\$500,758	\$55,795	\$63,405	\$63,405	12.84%	16.52%	17.38%	16.52%
Trinity Bank, N.A.	\$501,332	\$55,827	\$57,977	\$57,977	11.95%	17.33%	18.58%	17.33%
NBT Financial Bank	\$507,775	\$51,122	\$51,862	\$51,862	10.89%	12.74%	13.99%	12.74%
Lone Star Capital Bank, National Association	\$509,333	\$45,996	\$48,946	\$48,946	9.75%	13.37%	14.31%	13.37%
First Commercial Bank, National Association	\$513,252	\$48,876	\$49,809	\$49,809	9.88%	15.52%	16.78%	15.52%
The Karnes County National Bank of Karnes City	\$514,208	\$46,500	\$60,558	\$60,558	11.32%	21.45%	22.38%	21.45%
The First National Bank of Mertzson	\$521,741	\$63,602	\$63,602	\$63,602	12.10%	83.98%	85.25%	83.98%
The Bank and Trust, SSB	\$530,889	\$45,378	\$54,505	\$54,505	10.18%	17.12%	18.37%	17.12%
First National Bank of Huntsville	\$531,406	\$72,528	\$68,170	\$68,170	13.01%	NA	NA	NA
Bank of Texas	\$535,811	\$54,573	\$54,290	\$54,290	10.01%	10.40%	11.52%	10.40%
Gulf Capital Bank	\$544,422	\$72,428	\$75,813	\$75,813	13.84%	20.06%	21.08%	20.06%
American Bank, National Association Dallas	\$549,370	\$60,178	\$59,190	\$59,190	11.23%	NA	NA	NA
Dominion Bank	\$549,846	\$61,585	\$60,443	\$60,443	11.27%	12.07%	12.91%	12.07%
The State National Bank of Big Spring	\$552,037	\$58,092	\$66,796	\$66,796	12.06%	NA	NA	NA
The First National Bank of East Texas	\$556,051	\$49,109	\$54,146	\$54,146	9.75%	NA	NA	NA
First State Bank and Trust Company	\$558,418	\$51,703	\$81,235	\$81,235	13.97%	NA	NA	NA
SouthTrust Bank, N.A.	\$559,958	\$62,782	\$61,937	\$61,937	11.10%	18.31%	19.57%	18.31%
First Federal Community Bank, SSB	\$563,155	\$68,044	\$69,719	\$69,719	12.46%	17.31%	18.56%	17.31%
The Falls City National Bank	\$573,197	\$83,218	\$83,218	\$83,218	14.57%	NA	NA	NA
Wellington State Bank	\$588,681	\$42,750	\$56,362	\$56,362	9.53%	13.84%	15.05%	13.84%
Worthington Bank	\$594,971	\$49,561	\$50,016	\$50,016	8.59%	11.34%	12.27%	11.34%
American Bank National Association	\$596,379	\$58,611	\$60,175	\$60,175	10.11%	13.66%	14.90%	13.66%
Citizens National Bank Milam	\$616,311	\$68,084	\$70,327	\$70,327	11.43%	15.79%	17.04%	15.79%
Capital Bank	\$618,162	\$61,283	\$64,101	\$64,101	10.37%	12.62%	13.77%	12.62%
The First National Bank of Sonora	\$627,966	\$52,469	\$55,687	\$55,687	9.03%	13.26%	14.51%	13.26%
Community Bank & Trust, Waco, Texas	\$639,775	\$75,230	\$96,140	\$96,140	14.60%	22.88%	24.13%	22.88%
First Bank	\$645,929	\$87,183	\$85,425	\$85,425	13.43%	13.13%	14.39%	13.13%
Grandview Bank	\$653,964	\$58,803	\$61,243	\$61,243	9.41%	15.99%	17.24%	15.99%
TXN Bank	\$654,161	\$39,981	\$61,478	\$61,478	9.09%	16.02%	17.19%	16.02%
Sage Capital Bank	\$664,607	\$72,302	\$70,511	\$70,511	10.67%	17.10%	18.27%	17.10%
Titan Bank, N.A.	\$671,723	\$55,327	\$63,439	\$63,439	10.74%	23.11%	24.36%	23.11%
First Community Bank Nueces	\$679,583	\$65,102	\$73,225	\$73,225	10.91%	15.98%	17.23%	15.98%
Classic Bank, National Association	\$682,465	\$62,615	\$66,295	\$66,295	9.37%	12.80%	14.05%	12.80%
First State Bank of Livingston	\$689,499	\$89,037	\$109,178	\$109,178	15.27%	NA	NA	NA
Bank of Brenham, National Association	\$690,613	(\$4,940)	\$76,474	\$76,474	9.96%	NA	NA	NA
Kleberg Bank, N.A.	\$693,721	\$63,666	\$66,081	\$66,081	9.40%	13.69%	14.86%	13.69%
Fayetteville Bank	\$694,217	(\$15,087)	\$80,588	\$80,588	10.11%	NA	NA	NA
Pilgrim Bank	\$699,964	\$63,909	\$73,176	\$73,176	10.36%	14.48%	15.26%	14.48%
First State Bank Henderson	\$700,781	\$68,887	\$76,228	\$76,228	10.72%	NA	NA	NA
Southwest Bank	\$713,303	\$71,141	\$80,165	\$79,642	11.37%	NA	NA	NA
Bank of Houston	\$713,848	\$83,009	\$83,112	\$83,112	11.63%	NA	NA	NA
Texas Gulf Bank, National Association	\$721,807	\$78,583	\$85,111	\$85,111	11.88%	NA	NA	NA
Citizens 1st Bank	\$729,209	\$131,375	\$160,962	\$160,962	21.06%	38.76%	39.20%	38.76%
Commerce Bank	\$733,628	\$81,861	\$98,370	\$98,370	13.32%	37.04%	38.23%	37.04%
UBank	\$757,339	\$68,761	\$70,734	\$70,734	10.86%	NA	NA	NA

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Asset Group C - \$501 million to \$1 billion in total assets (continued)								
First Community Bank Cameron	\$766,426	\$54,842	\$71,632	\$71,632	9.21%	13.16%	14.25%	13.16%
The First National Bank of Bellville	\$780,838	(\$6,621)	\$97,154	\$97,154	10.95%	NA	NA	NA
Western Bank	\$787,875	\$62,519	\$67,818	\$67,818	9.22%	NA	NA	NA
Bank of the West	\$798,694	\$67,702	\$68,557	\$68,557	8.64%	14.87%	16.06%	14.87%
Harmony Bank	\$816,135	\$118,455	\$76,318	\$76,318	9.86%	12.95%	14.03%	12.95%
The First State Bank Wharton	\$824,606	\$67,495	\$85,862	\$85,862	10.38%	NA	NA	NA
T Bank, National Association	\$838,815	\$115,293	\$94,819	\$94,819	11.91%	17.92%	19.18%	17.92%
TransPecos Banks, SSB	\$838,894	\$73,910	\$73,024	\$73,024	9.64%	NA	NA	NA
Clear Fork Bank National Association	\$844,594	\$87,852	\$88,541	\$88,541	10.52%	NA	NA	NA
Texas National Bank of Jacksonville	\$854,238	\$85,036	\$87,487	\$87,487	10.30%	15.31%	16.57%	15.31%
Industry State Bank	\$857,707	\$6,617	\$121,574	\$121,574	12.43%	NA	NA	NA
Texas Bank	\$865,179	\$87,414	\$87,867	\$87,867	10.50%	NA	NA	NA
Frontier Bank of Texas	\$867,668	\$83,902	\$87,148	\$87,148	10.12%	NA	NA	NA
Texas Heritage National Bank	\$871,515	\$76,087	\$76,043	\$76,043	9.87%	10.30%	11.24%	10.30%
Security State Bank Frio	\$871,774	\$92,660	\$107,847	\$107,847	12.21%	NA	NA	NA
The First National Bank of Shiner	\$872,309	(\$18,777)	\$114,477	\$114,477	11.27%	NA	NA	NA
First Texas Bank Williamson	\$875,296	\$92,929	\$93,971	\$93,971	10.60%	19.78%	20.14%	19.78%
Plains State Bank	\$883,578	\$133,209	\$130,353	\$130,353	15.44%	NA	NA	NA
Round Top State Bank	\$887,220	\$86,623	\$105,529	\$105,529	11.06%	NA	NA	NA
Schertz Bank & Trust	\$896,787	\$90,877	\$91,853	\$91,853	10.33%	NA	NA	NA
The First National Bank of Granbury	\$900,008	\$87,924	\$103,141	\$103,141	11.37%	NA	NA	NA
Texas National Bank Hidalgo	\$902,911	\$88,694	\$96,846	\$96,846	10.83%	14.95%	16.20%	14.95%
NewFirst National Bank	\$912,379	\$111,497	\$114,093	\$114,093	12.55%	NA	NA	NA
American State Bank	\$921,199	\$77,379	\$71,331	\$71,331	7.82%	9.80%	11.05%	9.80%
Keystone Bank, SSB	\$935,860	\$94,196	\$90,430	\$90,430	9.70%	12.20%	13.19%	12.20%
Rio Bank	\$936,408	\$83,645	\$90,751	\$90,751	9.75%	14.32%	15.37%	14.32%
Ciera Bank	\$941,691	\$98,076	\$97,679	\$97,679	10.65%	13.66%	14.92%	13.66%
The First National Bank of McGregor	\$947,985	\$83,786	\$91,264	\$91,264	10.09%	12.61%	13.81%	12.61%
Alliance Bank Central Texas	\$949,224	\$114,145	\$116,852	\$116,852	12.25%	13.92%	14.99%	13.92%
Hometown Bank, National Association	\$952,570	\$83,614	\$106,124	\$106,124	10.61%	16.00%	17.05%	16.00%
Tolleson Private Bank	\$967,834	\$78,014	\$79,499	\$79,499	8.09%	12.28%	13.48%	12.28%
The First National Bank of Bastrop	\$995,023	\$79,959	\$118,733	\$118,733	11.80%	19.55%	20.68%	19.55%
Average of Asset Group C	\$724,790	\$68,517	\$80,323	\$80,316	11.11%	17.53%	18.64%	17.53%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

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								
R Bank	\$1,014,878	\$91,892	\$91,628	\$91,628	8.89%	11.41%	12.60%	11.41%
Pointbank	\$1,029,201	\$73,204	\$98,369	\$98,369	9.33%	15.20%	16.43%	15.20%
First National Bank and Trust Company of Weatherford	\$1,035,373	\$94,850	\$102,397	\$102,397	10.06%	NA	NA	NA
Colonial Savings, FA	\$1,053,210	\$239,262	\$110,513	\$110,513	11.75%	19.71%	21.13%	19.71%
United Texas Bank	\$1,071,099	\$162,946	\$163,683	\$163,637	15.56%	NA	NA	NA
Peoples Bank Lubbock	\$1,072,933	\$98,795	\$108,789	\$108,789	9.99%	13.81%	14.48%	13.81%
Citizens State Bank Burleson	\$1,089,760	\$125,657	\$129,021	\$129,021	11.92%	NA	NA	NA
Legend Bank, N. A.	\$1,117,120	\$99,718	\$109,795	\$109,795	9.87%	12.87%	14.07%	12.87%
MapleMark Bank	\$1,133,969	\$105,735	\$112,661	\$112,661	10.02%	12.81%	13.89%	12.81%
Central Bank	\$1,142,551	\$107,240	\$115,563	\$115,563	10.33%	12.89%	14.03%	12.89%
Dallas Capital Bank, National Association	\$1,190,789	\$134,512	\$124,587	\$124,587	10.58%	NA	NA	NA
Texas Security Bank	\$1,199,142	\$95,654	\$114,932	\$114,932	9.44%	12.62%	13.87%	12.62%
SouthStar Bank, S.S.B.	\$1,202,956	\$146,005	\$153,992	\$153,992	12.79%	18.07%	18.99%	18.07%
Benchmark Bank	\$1,205,463	\$112,437	\$112,437	\$112,437	9.71%	13.02%	14.12%	13.02%
Southwestern National Bank	\$1,221,138	\$135,393	\$136,394	\$136,394	11.22%	13.93%	15.18%	13.93%
The City National Bank of Sulphur Springs	\$1,299,364	\$113,784	\$121,533	\$121,533	9.42%	13.61%	14.87%	13.61%
Community National Bank & Trust of Texas	\$1,305,545	\$151,349	\$155,303	\$155,303	12.02%	15.41%	16.59%	15.41%
Wallis Bank	\$1,306,775	\$128,120	\$125,831	\$125,831	9.64%	11.61%	12.43%	11.61%
Central National Bank	\$1,311,231	\$114,163	\$125,258	\$125,258	9.98%	13.24%	14.49%	13.24%
Citizens State Bank Leon	\$1,341,525	(\$8,900)	\$161,359	\$161,359	10.61%	NA	NA	NA
Alliance Bank	\$1,372,872	\$114,657	\$137,920	\$137,920	9.90%	14.47%	15.35%	14.47%
Pegasus Bank	\$1,438,125	\$137,608	\$140,511	\$140,511	10.55%	14.78%	15.77%	14.78%
American Bank of Commerce	\$1,464,340	\$95,846	\$139,335	\$139,335	9.27%	12.83%	13.97%	12.83%
Commercial Bank of Texas, N.A.	\$1,479,125	\$132,347	\$145,229	\$145,229	9.94%	15.06%	16.31%	15.06%
First National Bank of Central Texas	\$1,576,834	\$170,549	\$178,267	\$178,267	10.79%	15.86%	17.11%	15.86%
First National Bank Wichita	\$1,579,402	\$147,024	\$143,643	\$143,643	10.02%	13.66%	14.91%	13.66%
First Command Financial Services, Inc.	\$1,634,398	\$102,073	\$103,558	\$103,558	6.95%	10.49%	15.54%	10.49%
Moody National Bank	\$1,745,527	\$213,965	\$246,767	\$246,767	13.88%	NA	NA	NA
First State Bank Cooke	\$1,745,658	\$124,276	\$164,933	\$164,933	9.08%	14.31%	15.51%	14.31%
FirstBank Southwest	\$1,815,973	\$154,679	\$196,364	\$196,364	10.68%	12.73%	13.76%	12.73%
First State Bank of Uvalde	\$1,866,415	\$163,644	\$256,987	\$256,987	13.35%	29.04%	30.33%	29.04%
North Dallas Bank & Trust Co.	\$1,867,356	\$170,480	\$176,325	\$176,325	9.59%	NA	NA	NA
Security State Bank & Trust	\$1,868,852	\$190,506	\$211,700	\$211,700	11.30%	NA	NA	NA
Citizens National Bank of Texas	\$1,933,910	\$214,799	\$212,105	\$212,105	11.04%	13.41%	14.48%	13.41%
Falcon International Bank	\$1,968,691	\$230,903	\$265,622	\$265,622	13.08%	20.21%	21.33%	20.21%
Texas Community Bank	\$1,980,764	\$267,865	\$264,474	\$264,474	13.45%	24.89%	26.15%	24.89%
Golden Bank, National Association	\$1,984,800	\$247,457	\$249,860	\$249,860	12.78%	14.94%	16.16%	14.94%
First United Bank	\$2,161,162	\$202,845	\$252,904	\$252,904	11.47%	15.85%	17.10%	15.85%

Source: SNL Financial

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

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)								
Community National Bank	\$2,232,023	\$254,777	\$252,162	\$252,162	11.43%	13.42%	14.67%	13.42%
American National Bank & Trust	\$2,263,807	\$224,539	\$224,582	\$224,582	10.14%	12.15%	13.39%	12.15%
Texas First Bank	\$2,285,184	\$210,220	\$219,978	\$219,978	9.64%	13.97%	15.13%	13.97%
Texas Partners Bank	\$2,315,435	\$196,934	\$211,701	\$211,701	9.01%	10.58%	11.63%	10.58%
Horizon Bank, SSB	\$2,356,880	\$203,710	\$218,687	\$218,687	9.17%	12.70%	13.96%	12.70%
Vista Bank	\$2,410,430	\$254,208	\$251,596	\$251,596	11.02%	13.15%	14.13%	13.15%
TexasBank	\$2,419,352	\$258,494	\$260,996	\$260,996	11.05%	17.54%	18.79%	17.54%
Extraco Banks, National Association	\$2,421,309	\$195,760	\$192,566	\$192,566	7.83%	14.49%	15.75%	14.49%
Susser Bank	\$2,436,477	\$255,448	\$228,597	\$228,597	9.85%	11.44%	12.66%	11.44%
West Texas National Bank	\$2,493,450	\$240,198	\$241,904	\$241,904	9.33%	14.04%	15.30%	14.04%
American Bank, National Association Nueces	\$2,514,876	\$242,837	\$240,314	\$240,314	9.56%	13.02%	14.11%	13.02%
Cornerstone Capital Bank, SSB	\$2,620,577	\$331,250	\$339,199	\$312,164	14.24%	28.34%	28.93%	26.08%
American Momentum Bank	\$2,673,780	\$537,954	\$429,388	\$429,388	17.00%	20.25%	21.47%	20.25%
Pinnacle Bank	\$2,678,855	\$320,369	\$261,832	\$261,832	9.64%	14.60%	15.54%	14.60%
Texas Regional Bank	\$2,716,145	\$241,374	\$245,989	\$245,989	9.06%	13.87%	14.77%	13.87%
American First National Bank	\$2,792,590	\$350,170	\$350,497	\$350,497	12.81%	14.23%	15.26%	14.23%
State Bank of Texas	\$2,812,104	\$379,684	\$381,163	\$381,163	13.78%	NA	NA	NA
Austin Bank, Texas National Association	\$2,918,667	\$410,400	\$410,006	\$410,006	14.37%	NA	NA	NA
TIB, National Association	\$2,931,925	\$386,278	\$386,523	\$386,523	12.79%	17.03%	18.20%	17.03%
Jefferson Bank	\$2,947,108	\$197,012	\$251,185	\$251,185	8.47%	11.56%	12.31%	11.56%
Lone Star National Bank	\$2,988,965	\$337,560	\$394,919	\$394,919	13.08%	20.78%	22.01%	20.78%
Guaranty Bank & Trust, N.A.	\$3,094,039	\$356,332	\$342,492	\$342,492	11.24%	15.16%	16.41%	15.16%
WestStar Bank	\$3,100,930	\$318,243	\$336,683	\$336,683	10.65%	12.30%	13.39%	12.30%
Wells Fargo Bank South Central, National Association	\$3,879,943	\$784,806	\$792,709	\$792,709	20.64%	54.22%	54.49%	54.22%
International Bank of Commerce Cameron	\$4,162,790	\$424,737	\$529,372	\$529,372	12.69%	25.94%	27.11%	25.94%
First National Bank Texas	\$4,203,075	\$241,989	\$390,680	\$390,680	9.11%	20.65%	21.92%	20.65%
VeraBank, National Association	\$4,245,126	\$429,398	\$399,521	\$399,521	9.66%	14.20%	15.45%	14.20%
Texas Exchange Bank	\$4,301,652	\$414,320	\$406,866	\$406,866	13.57%	22.85%	24.10%	22.85%
City Bank	\$4,335,976	\$446,741	\$467,956	\$467,956	10.81%	13.36%	14.61%	13.36%
Texas Bank and Trust Company	\$4,458,808	\$467,421	\$477,057	\$477,057	10.91%	12.92%	14.17%	12.92%
Vantage Bank Texas	\$4,571,355	\$381,404	\$400,856	\$400,856	8.89%	11.60%	12.81%	11.60%
Third Coast Bank	\$4,616,596	\$557,549	\$530,864	\$530,864	11.95%	12.45%	13.42%	12.45%
Inwood National Bank	\$4,684,210	\$445,200	\$414,716	\$414,716	9.04%	13.86%	14.62%	13.86%
The American National Bank of Texas	\$5,633,482	\$294,925	\$500,335	\$500,335	8.72%	13.15%	14.30%	13.15%
Beal Bank	\$5,824,989	\$1,005,156	\$1,017,683	\$1,017,683	17.58%	59.22%	59.93%	59.22%
Broadway National Bank	\$5,835,558	\$408,062	\$556,756	\$556,756	9.42%	13.57%	14.54%	13.57%
TBK Bank, SSB	\$5,862,238	\$1,001,483	\$760,029	\$760,029	13.50%	15.08%	15.91%	15.08%
Sunflower Bank, National Association	\$8,126,894	\$986,639	\$907,820	\$907,820	11.50%	12.57%	13.72%	12.57%
Southside Bank	\$8,356,978	\$942,500	\$865,473	\$865,473	10.60%	15.58%	16.39%	15.58%

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

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)								
Woodforest National Bank	\$9,202,104	\$760,483	\$863,628	\$863,628	9.28%	10.28%	11.40%	10.28%
Amarillo National Bank	\$9,426,139	\$957,807	\$927,775	\$927,775	9.99%	11.22%	12.35%	11.22%
International Bank of Commerce Webb	\$9,480,904	\$1,684,501	\$1,560,471	\$1,560,471	17.14%	18.84%	20.09%	18.84%
Charles Schwab Trust Bank	\$9,622,859	\$919,309	\$1,439,580	\$1,439,580	14.46%	98.11%	98.11%	98.11%
Stellar Bank	\$10,616,715	\$1,625,119	\$1,117,621	\$1,117,621	11.16%	13.63%	15.07%	13.63%
Veritex Community Bank	\$12,993,076	\$1,767,005	\$1,385,620	\$1,385,620	11.13%	12.33%	13.34%	12.33%
PlainsCapital Bank	\$13,239,499	\$1,477,709	\$1,312,378	\$1,312,378	10.34%	14.94%	16.13%	14.94%
First Financial Bank	\$13,528,330	\$1,513,180	\$1,542,450	\$1,542,450	11.48%	17.21%	18.42%	17.21%
NexBank	\$13,809,058	\$1,319,078	\$1,339,153	\$1,339,153	9.07%	14.68%	15.09%	14.68%
Independent Bank	\$18,576,369	\$2,274,239	\$1,906,441	\$1,906,441	10.59%	12.08%	13.05%	12.08%
Charles Schwab Premier Bank, SSB	\$25,776,000	\$2,040,000	\$3,467,000	\$3,467,000	12.72%	58.25%	58.25%	58.25%
Texas Capital Bank	\$31,488,755	\$3,576,518	\$3,570,548	\$3,570,548	11.44%	12.65%	13.89%	12.65%
Prosperity Bank	\$40,114,483	\$7,342,860	\$3,811,535	\$3,811,535	10.48%	15.79%	17.04%	15.79%
Frost Bank	\$51,060,144	\$4,075,282	\$4,303,872	\$4,303,872	8.63%	13.76%	14.73%	13.76%
Comerica Bank	\$79,753,000	\$6,954,000	\$8,562,000	\$8,562,000	10.38%	11.81%	13.53%	11.81%
Average of Asset Group D	\$5,946,090	\$648,114	\$643,068	\$642,774	11.11%	17.49%	18.62%	17.46%

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Definitions



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