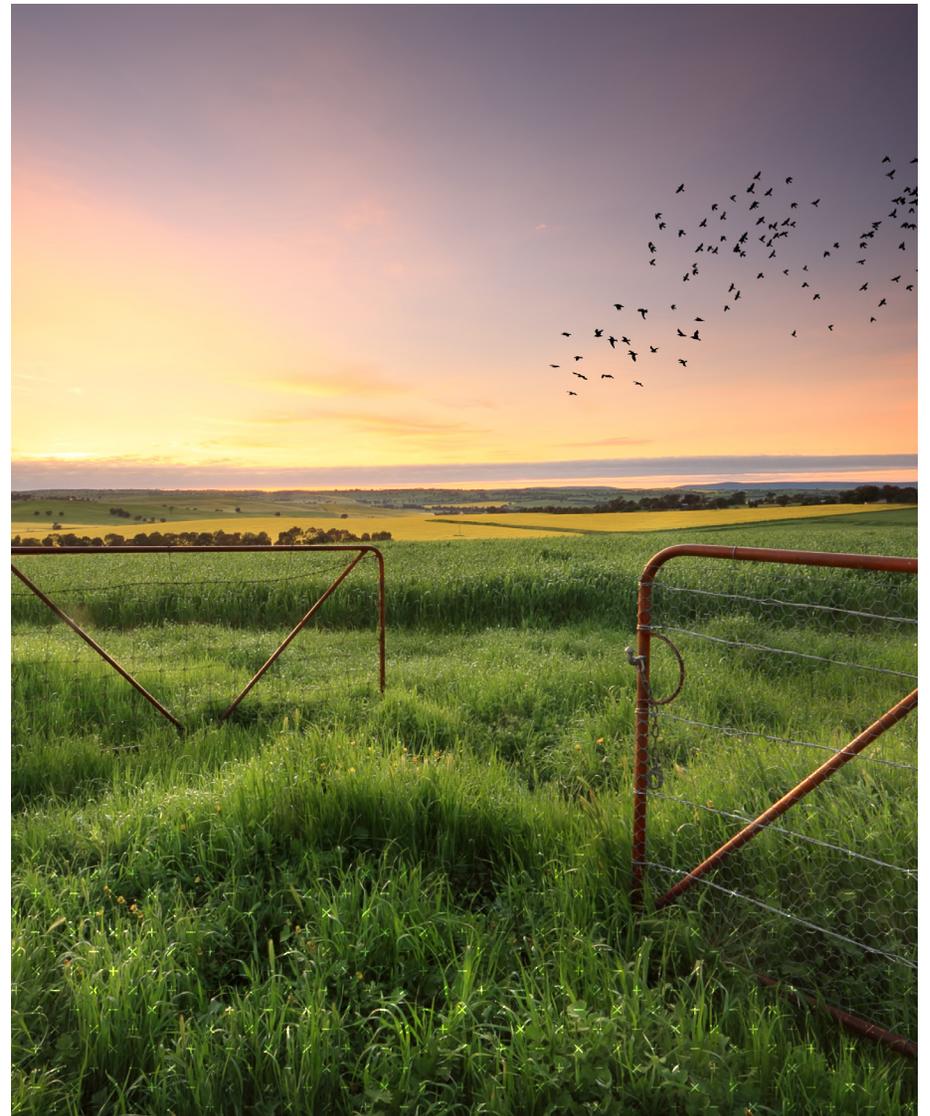


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Bankers' Index

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 **Rebecca Radell, Senior Manager,** at **(209) 955-6136.**

Texas

DALLAS

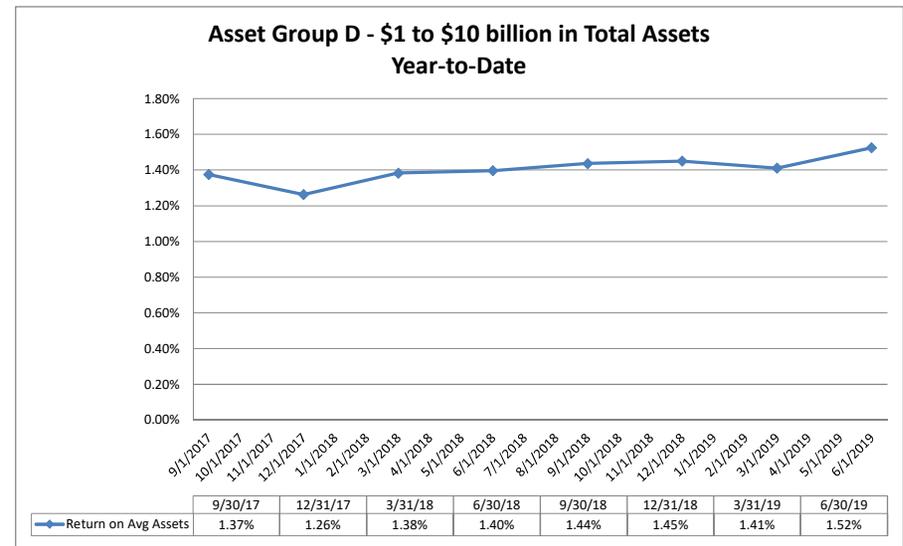
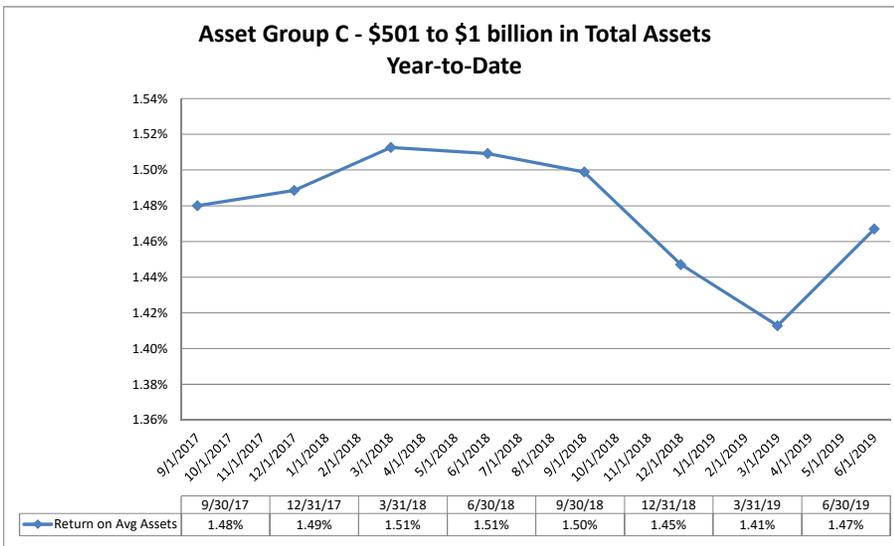
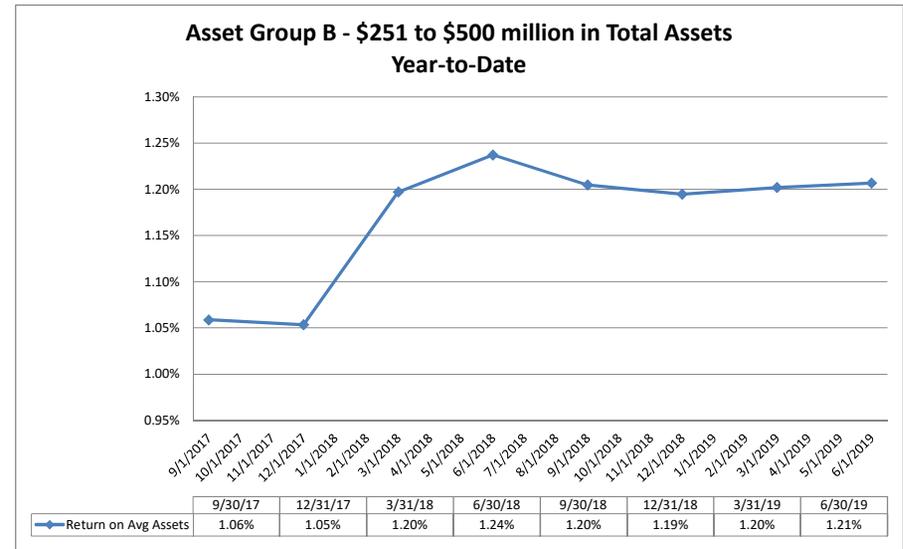
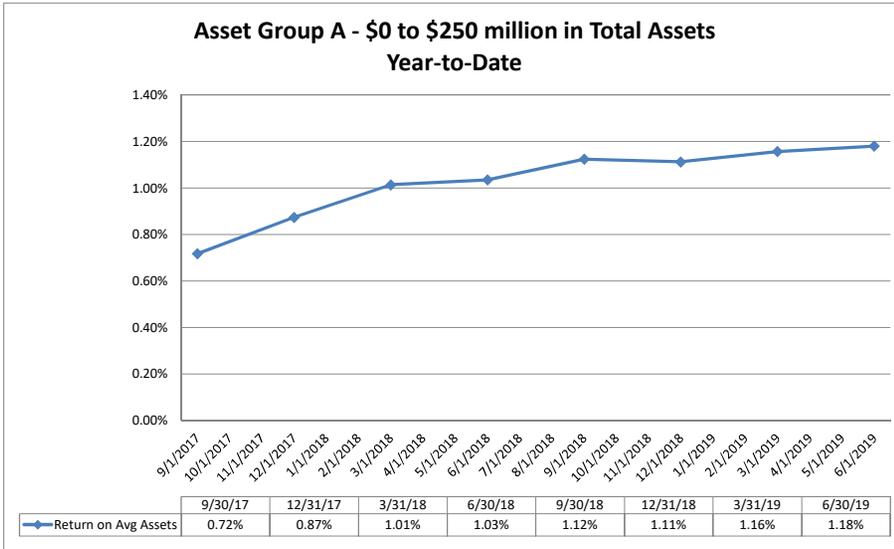
14555 Dallas Parkway Suite 300
Dallas, TX 75254
(972) 458-2296

ASSET SIZE DEFINITION

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

Performance Analysis

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



Source: SNL Financial

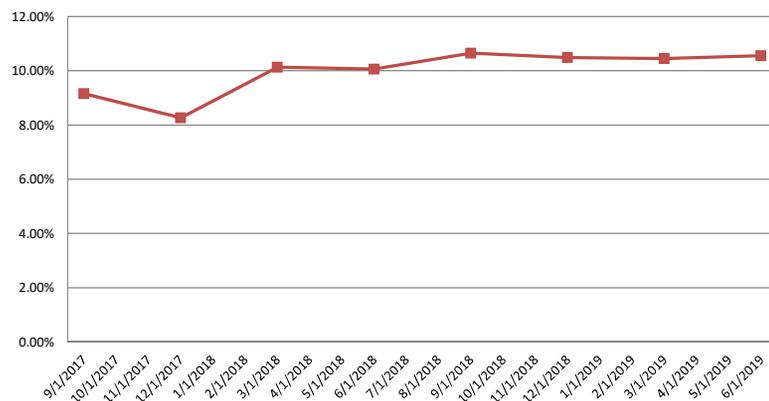
Note: Report includes only bank-level data.

NA = data was not available.

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

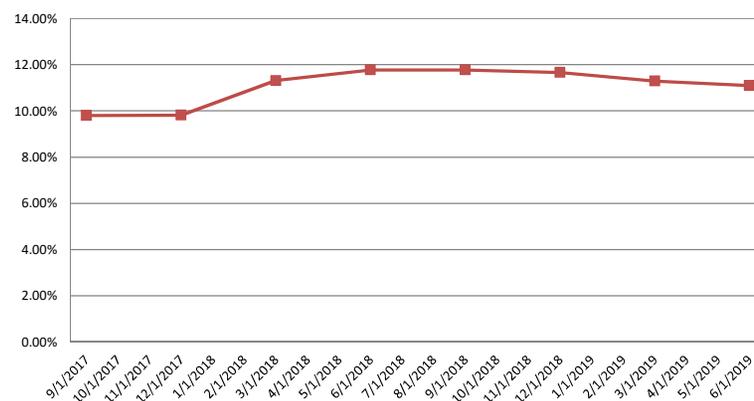
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



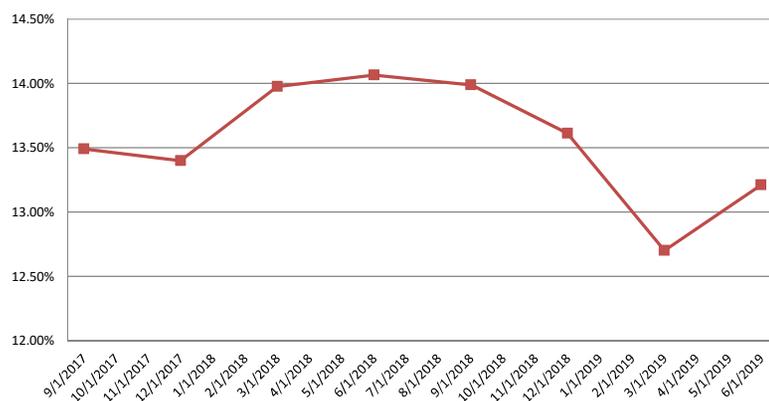
Return on Avg Equity	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	9.16%	8.27%	10.13%	10.06%	10.65%	10.49%	10.45%	10.55%

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



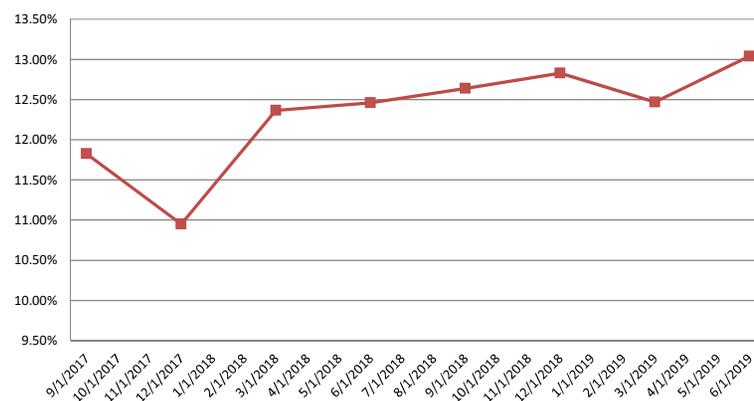
Return on Avg Equity	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
	9.80%	9.82%	11.31%	11.78%	11.77%	11.66%	11.29%	11.10%

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



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

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



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

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

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	First National Bank of Lipan	\$20,820	\$24	0.44%	4.90%	85.07%	\$55	\$59	0.53%	6.07%	83.54%	\$51
	Amistad Bank	\$28,899	\$97	1.37%	8.97%	74.80%	\$62	\$205	1.45%	9.38%	73.04%	\$61
	Brazos National Bank	\$29,252	\$183	2.44%	8.40%	90.51%	\$93	\$304	2.09%	7.04%	90.56%	\$88
	Granger National Bank	\$31,853	\$61	0.78%	4.30%	74.50%	\$68	\$150	0.95%	5.42%	71.92%	\$73
	Citizens State Bank	\$32,065	(\$15)	(0.18%)	(1.87%)	75.08%	\$57	\$17	0.10%	1.06%	80.63%	\$62
	Chappell Hill Bank	\$33,415	\$96	1.19%	12.90%	73.70%	\$72	\$196	1.22%	13.39%	72.48%	\$71
	First State Bank	\$37,138	\$84	0.84%	9.47%	69.48%	\$54	\$167	0.85%	9.51%	69.85%	\$53
	Menard Bank	\$38,124	\$88	0.93%	7.00%	72.59%	\$60	\$165	0.88%	6.73%	72.63%	\$59
	Donley County State Bank	\$38,390	\$62	0.62%	3.23%	81.04%	\$71	\$137	0.67%	3.58%	79.67%	\$71
	State National Bank of Groom	\$38,814	\$51	0.52%	5.00%	86.39%	\$50	\$123	0.65%	6.08%	83.48%	\$46
	Crowell State Bank	\$39,483	\$248	2.55%	23.74%	54.00%	\$68	\$462	2.33%	22.69%	54.53%	\$65
	Powell State Bank	\$39,698	\$92	0.91%	11.15%	69.64%	\$56	\$151	0.72%	9.34%	73.79%	\$57
	Bank of San Jacinto County	\$40,094	\$80	0.82%	5.75%	83.97%	\$64	\$195	1.00%	7.10%	81.07%	\$63
	Robert Lee State Bank	\$40,957	\$59	0.56%	3.96%	84.63%	\$58	\$148	0.70%	5.11%	81.04%	\$55
	Kress National Bank	\$42,037	\$94	0.86%	7.79%	66.32%	\$95	\$196	0.88%	8.18%	74.62%	\$93
	Lovelady State Bank	\$43,299	\$184	1.68%	14.61%	62.28%	\$60	\$361	1.60%	14.66%	64.64%	\$59
	First State Bank	\$43,538	\$171	1.63%	15.44%	69.14%	\$66	\$289	1.37%	13.09%	72.35%	\$66
	First National Bank of Paducah	\$43,883	\$26	0.23%	2.41%	86.20%	\$54	(\$61)	(0.27%)	(2.86%)	95.34%	\$54
	Freedom Bank	\$44,438	\$84	0.76%	4.66%	73.65%	\$39	\$243	1.11%	6.78%	74.84%	\$38
	First National Bank in Cooper	\$44,585	\$118	1.04%	7.25%	64.93%	\$56	\$233	1.02%	7.23%	64.42%	\$54
	Spur Security Bank	\$45,503	\$80	0.70%	6.29%	74.07%	\$52	\$117	0.51%	4.82%	80.92%	\$53
	First National Bank of Moody	\$48,159	\$138	1.16%	5.63%	68.29%	\$67	\$230	0.97%	4.77%	72.67%	\$69
	First Federal Bank Littlefield, Texas	\$48,463	\$58	0.48%	2.40%	79.25%	\$65	\$154	0.63%	3.21%	76.25%	\$60
	First State Bank	\$48,767	\$186	1.49%	15.32%	69.26%	\$73	\$389	1.54%	16.46%	67.39%	\$72
	Farmers State Bank of Newcastle	\$48,784	\$171	1.46%	14.53%	54.18%	\$56	\$317	1.36%	13.88%	57.53%	\$65
	City National Bank	\$50,046	\$87	0.72%	6.43%	84.68%	\$78	\$170	0.71%	6.34%	84.94%	\$78
	Citizens National Bank of Crosbyton	\$51,077	\$207	1.63%	9.74%	46.23%	\$46	\$440	1.71%	10.46%	43.73%	\$46
	Santa Anna National Bank	\$51,089	\$230	1.83%	15.46%	54.49%	\$63	\$461	1.83%	16.01%	54.01%	\$62
	Commerce Bank Texas	\$51,747	\$127	0.98%	5.29%	72.19%	\$85	\$240	0.94%	5.02%	73.06%	\$86
	Commercial Bank	\$51,844	\$168	1.28%	14.09%	54.37%	\$74	\$342	1.29%	14.88%	55.02%	\$75
	First National Bank of Tahoka	\$52,982	\$114	0.85%	7.88%	76.42%	\$63	\$251	0.91%	8.86%	73.02%	\$58
	BOC Bank	\$53,261	\$353	2.78%	16.41%	66.13%	\$115	\$634	2.55%	15.03%	63.87%	\$104
	First Bank of Celeste	\$53,951	\$135	1.04%	13.05%	75.22%	\$76	\$260	1.02%	12.62%	75.57%	\$74
	Citizens State Bank	\$54,944	\$0	0.00%	0.00%	100.25%	\$41	(\$3)	(0.01%)	(0.15%)	100.50%	\$41
	First National Bank of South Padre Island	\$57,395	\$118	0.82%	6.52%	79.26%	\$60	\$245	0.85%	6.84%	78.36%	\$60
	First Bank and Trust of Memphis	\$58,131	\$206	1.38%	10.58%	62.13%	\$70	\$447	1.50%	11.53%	59.91%	\$68
	First State Bank	\$59,151	\$33	0.22%	1.60%	82.16%	\$51	\$86	0.28%	2.12%	79.17%	\$50
	First National Bank of Eldorado	\$59,663	\$403	2.71%	16.03%	53.14%	\$73	\$771	2.56%	15.71%	54.41%	\$73
	First Capital Bank	\$60,300	\$118	0.77%	8.64%	76.88%	\$65	\$240	0.78%	8.89%	76.22%	\$65
	First National Bank of Trinity	\$60,303	\$184	1.26%	12.68%	70.82%	\$67	\$373	1.28%	13.33%	70.77%	\$64
	City National Bank of San Saba	\$60,651	\$109	0.71%	4.91%	70.65%	\$59	\$216	0.69%	4.92%	72.34%	\$59
	Security State Bank	\$61,742	\$270	1.72%	18.90%	60.80%	\$63	\$555	1.75%	19.86%	59.82%	\$61
	First National Bank of Anson	\$61,779	\$384	2.48%	27.03%	55.40%	\$75	\$704	2.23%	25.28%	58.19%	\$75
	Lakeside National Bank	\$62,514	\$113	0.73%	7.06%	72.32%	\$74	\$206	0.67%	6.48%	73.82%	\$74
	First National Bank of Aspermont	\$63,692	\$216	1.34%	8.02%	51.77%	\$62	\$500	1.50%	9.61%	46.15%	\$54
	First National Bank of Quitaque	\$63,773	\$222	1.40%	9.80%	61.15%	\$74	\$384	1.24%	8.58%	65.10%	\$74
	Zavala County Bank	\$66,066	\$191	1.15%	8.38%	69.66%	\$48	\$377	1.14%	8.53%	69.53%	\$47
	Security Bank of Crawford	\$66,125	\$154	0.95%	10.29%	65.47%	\$81	\$244	0.75%	8.24%	68.05%	\$80
	Angelina Savings Bank, SSB	\$67,119	\$191	1.15%	12.29%	71.90%	\$59	\$350	1.06%	11.42%	73.04%	\$59
	First State Bank of San Diego	\$67,432	\$161	1.00%	10.80%	73.38%	\$57	\$410	1.28%	14.07%	70.30%	\$56
	First National Bank	\$67,727	\$147	0.86%	7.25%	79.85%	\$95	\$239	0.67%	6.16%	79.96%	\$99

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Citizens State Bank of Luling	\$67,992	\$126	0.74%	4.84%	77.50%	\$79	\$239	0.71%	4.62%	78.20%	\$77
	Junction National Bank	\$69,389	\$245	1.44%	15.37%	57.59%	\$61	\$501	1.50%	16.57%	57.12%	\$60
	Burton State Bank	\$69,546	\$272	1.59%	13.30%	42.41%	\$52	\$519	1.52%	12.93%	43.51%	\$51
	Haskell National Bank	\$71,599	\$145	0.81%	6.56%	78.93%	\$52	\$329	0.93%	7.61%	76.29%	\$50
	Gruver State Bank	\$72,051	\$399	2.27%	19.33%	49.12%	\$70	\$693	1.96%	17.20%	54.66%	\$70
	Bandera Bank	\$72,593	\$315	1.78%	16.82%	61.11%	\$78	\$614	1.75%	16.51%	61.91%	\$78
	State National Bank in West	\$74,868	\$124	0.66%	7.69%	73.97%	\$56	\$269	0.71%	8.42%	71.77%	\$58
	Buckholts State Bank	\$74,974	\$442	2.33%	13.25%	46.59%	\$67	\$957	2.49%	14.45%	43.93%	\$68
	First State Bank of Mobeetie	\$76,248	\$167	0.86%	6.84%	63.44%	\$53	\$330	0.86%	7.00%	63.23%	\$52
	Pavillion Bank	\$77,063	\$262	1.33%	10.22%	60.53%	\$65	\$505	1.30%	9.89%	61.29%	\$66
	First National Bank in Falfurrias	\$77,187	\$130	0.66%	6.51%	78.62%	\$49	\$314	0.79%	7.94%	75.64%	\$51
	Spectra Bank	\$77,465	(\$90)	(0.49%)	(4.77%)	107.08%	\$80	(\$99)	(0.28%)	(2.69%)	103.29%	\$75
	Capital Bank of Texas	\$78,109	\$253	1.28%	9.80%	55.33%	\$45	\$481	1.23%	9.46%	58.30%	\$46
	Dominion Bank	\$79,583	(\$577)	(5.21%)	(14.76%)	175.59%	\$185	(\$577)	(5.21%)	(24.63%)	175.59%	\$185
	American Bank, National Association	\$80,091	\$221	1.12%	6.20%	59.96%	\$52	\$279	1.14%	6.93%	59.88%	\$50
	Greater State Bank	\$80,677	\$73	0.37%	3.93%	90.88%	\$61	\$122	0.31%	3.31%	92.04%	\$60
	Peoples State Bank	\$81,557	\$350	1.71%	14.31%	41.45%	\$74	\$631	1.58%	12.99%	44.34%	\$76
	Zapata National Bank	\$81,760	\$242	1.18%	8.46%	66.58%	\$54	\$506	1.23%	8.90%	64.84%	\$51
	Carmine State Bank	\$81,886	\$167	0.83%	6.54%	63.14%	\$91	\$359	0.90%	7.11%	60.95%	\$89
	Commercial State Bank	\$82,143	\$357	1.73%	20.61%	63.24%	\$64	\$731	1.79%	22.05%	62.98%	\$65
	Cowboy Bank of Texas	\$85,333	\$483	2.27%	21.72%	54.93%	\$76	\$938	2.21%	21.43%	56.05%	\$74
	Citizens State Bank	\$87,691	\$158	0.74%	7.77%	82.10%	\$59	\$314	0.74%	7.94%	82.36%	\$62
	First National Bank of Dublin	\$89,242	\$351	1.58%	14.25%	69.68%	\$75	\$653	1.47%	13.36%	68.14%	\$71
	Farmers and Merchants Bank	\$89,651	\$142	0.64%	6.78%	81.45%	\$62	\$276	0.62%	6.68%	81.62%	\$62
	Fidelity Bank of Texas	\$89,817	\$187	0.84%	4.71%	73.12%	\$64	\$405	0.90%	5.14%	72.94%	\$62
	Atascosa Bank	\$89,839	\$293	1.32%	13.39%	45.68%	\$55	\$565	1.26%	13.32%	47.47%	\$55
	Chasewood Bank	\$89,911	\$46	0.20%	2.00%	92.48%	\$67	\$106	0.22%	2.37%	91.15%	\$67
	Morris County National Bank	\$90,041	\$397	1.71%	17.89%	67.32%	\$52	(\$41)	(0.09%)	(0.94%)	78.01%	\$53
	Lytle State Bank of Lytle, Texas	\$90,264	\$252	1.13%	6.91%	65.85%	\$68	\$516	1.16%	7.20%	65.50%	\$67
	Citizens National Bank	\$90,336	\$273	1.21%	10.62%	66.81%	\$88	\$567	1.26%	11.17%	65.96%	\$88
	First National Bank of Hebronville	\$90,904	\$368	1.61%	9.17%	58.06%	\$47	\$695	1.51%	8.80%	60.80%	\$48
	Charis Bank	\$91,924	(\$72)	(0.31%)	(1.19%)	100.72%	\$121	(\$134)	(0.28%)	(1.11%)	100.60%	\$116
	First National Bank of Kemp	\$94,544	\$238	1.02%	9.16%	69.28%	\$70	\$397	0.87%	7.77%	71.99%	\$72
	First Bank of Muleshoe	\$94,870	\$165	0.69%	4.59%	74.76%	\$63	\$364	0.76%	5.16%	72.15%	\$60
	Business Bank of Texas, N.A.	\$95,425	\$116	0.45%	3.41%	84.74%	\$103	\$276	0.50%	4.12%	81.05%	\$105
	Fort Davis State Bank	\$96,616	\$182	0.81%	8.49%	80.24%	\$50	\$326	0.73%	7.80%	81.21%	\$49
	Columbus State Bank	\$96,621	\$186	0.83%	5.58%	65.17%	\$66	\$385	0.84%	5.79%	63.62%	\$66
	Stockmens National Bank in Cotulla	\$97,376	\$297	1.33%	10.86%	54.75%	\$58	\$628	1.33%	11.73%	54.45%	\$57
	POINTWEST Bank	\$97,658	\$449	1.82%	18.82%	64.21%	\$42	\$698	1.41%	15.13%	69.17%	\$46
	First State Bank	\$99,833	\$604	2.39%	13.02%	53.95%	\$66	\$1,258	2.38%	13.71%	53.05%	\$68
	Unity National Bank of Houston	\$100,007	(\$259)	(1.03%)	(11.71%)	121.25%	\$88	(\$527)	(1.08%)	(11.85%)	124.68%	\$89
	American National Bank of Mount Pleasant	\$100,487	\$422	1.66%	12.68%	60.27%	\$57	\$791	1.56%	12.14%	62.26%	\$58
	First National Bank of Evant	\$101,380	\$489	1.91%	21.84%	62.32%	\$67	\$961	1.91%	21.79%	62.31%	\$66
	Community Bank	\$101,572	\$174	0.72%	6.91%	71.77%	\$64	\$292	0.61%	5.87%	76.29%	\$66
	First State Bank of Brownsboro	\$102,388	\$243	0.95%	9.25%	75.60%	\$65	\$572	1.11%	11.14%	71.94%	\$63
	First National Bank of Floydada	\$102,933	\$417	1.57%	13.74%	51.74%	\$69	\$881	1.63%	14.90%	50.11%	\$70
	Cendera Bank, National Association	\$102,950	\$365	1.42%	11.33%	72.65%	\$96	\$603	1.19%	9.43%	75.67%	\$95
	First State Bank of Paint Rock	\$104,426	\$531	2.02%	16.31%	50.52%	\$92	\$1,038	2.00%	16.15%	51.09%	\$90
	Texas Financial Bank	\$104,494	\$363	1.37%	14.00%	58.34%	\$51	\$744	1.38%	14.31%	58.50%	\$53
	Henderson Federal Savings Bank	\$104,692	\$262	0.98%	4.48%	59.51%	\$67	\$546	1.02%	4.71%	59.62%	\$65
	Bank of Houston, National Association	\$106,744	(\$167)	(0.78%)	(3.00%)	101.05%	\$117	(\$289)	(0.74%)	(2.97%)	98.64%	\$105
	Marion State Bank	\$108,573	\$307	1.11%	8.26%	66.76%	\$106	\$726	1.34%	10.03%	62.81%	\$98
	Fannin Bank	\$108,837	\$206	0.77%	8.63%	79.48%	\$66	\$478	0.91%	10.34%	77.48%	\$65
	Citizens Bank, National Association	\$108,847	\$591	2.20%	16.58%	54.41%	\$60	\$1,047	1.96%	14.91%	55.39%	\$60

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Asset Group A - \$0 to \$250 million in total assets (continued)											
	Community Bank of Snyder	\$109,255	\$438	1.59%	14.13%	81.29%	\$72	\$412	0.75%	6.76%	83.03%	\$72
	One World Bank	\$111,885	\$313	1.17%	9.01%	76.55%	\$109	\$355	0.68%	5.16%	84.49%	\$112
	First Bank and Trust of Childress	\$112,046	\$164	0.58%	7.04%	75.10%	\$65	\$319	0.57%	7.11%	75.41%	\$65
	Panola National Bank	\$112,610	\$173	0.61%	5.57%	84.88%	\$73	\$352	0.63%	5.87%	84.71%	\$72
	Dalhart Federal Savings & Loan Association, SSB	\$112,870	(\$34)	(0.12%)	(1.03%)	103.41%	\$67	\$73	0.13%	1.11%	93.33%	\$67
	Texas Advantage Community Bank, National Association	\$115,251	\$301	1.04%	10.49%	68.60%	\$80	\$446	0.78%	7.93%	74.10%	\$80
	First National Bank of Eagle Lake	\$116,917	\$340	1.19%	10.68%	73.07%	\$88	\$668	1.16%	10.64%	72.57%	\$90
	Normangee State Bank	\$118,023	\$333	1.12%	6.71%	56.09%	\$93	\$713	1.20%	7.29%	52.89%	\$91
	First National Bank of Tom Bean	\$118,554	\$107	0.36%	4.06%	79.61%	\$60	\$306	0.51%	5.83%	81.35%	\$59
	Coleman County State Bank	\$118,658	\$880	3.02%	30.46%	55.32%	\$73	\$1,381	2.39%	24.26%	61.14%	\$71
	Mason Bank	\$119,467	\$464	1.57%	8.83%	54.56%	\$80	\$894	1.53%	8.76%	55.97%	\$81
	First National Bank of Bosque County	\$119,533	\$470	1.58%	14.13%	65.03%	\$59	\$878	1.47%	13.38%	66.17%	\$61
	Johnson City Bank	\$120,851	\$405	1.34%	11.09%	65.49%	\$66	\$777	1.30%	10.67%	66.94%	\$66
	First Security State Bank	\$121,570	\$372	1.24%	16.81%	69.70%	\$59	\$709	1.20%	16.63%	69.52%	\$58
	Brady National Bank	\$121,984	\$314	1.04%	11.30%	69.39%	\$57	\$557	0.91%	10.38%	70.55%	\$56
	Peoples State Bank	\$124,201	\$263	0.83%	9.38%	72.85%	\$51	\$471	0.72%	8.69%	75.17%	\$50
	First Bank & Trust	\$126,183	\$1,115	2.87%	19.56%	42.09%	NA	\$1,315	1.65%	12.07%	52.66%	NA
	Austin Capital Bank SSB	\$128,255	\$795	2.74%	23.57%	83.58%	\$113	\$969	1.81%	14.65%	87.52%	\$92
	First National Bank of Fort Stockton	\$128,765	\$354	1.10%	10.39%	66.81%	\$77	\$723	1.11%	10.94%	66.20%	\$74
	Titan Bank, N.A.	\$129,386	\$663	1.87%	19.15%	60.78%	\$137	\$1,176	1.71%	16.92%	65.26%	\$137
	Citizens State Bank	\$130,691	\$656	2.05%	17.06%	56.70%	\$66	\$1,277	2.00%	17.03%	57.56%	\$71
	City National Bank of Colorado City	\$130,733	\$475	1.46%	15.66%	60.40%	\$80	\$479	0.74%	8.07%	63.18%	\$79
	Big Bend Banks, N.A.	\$131,694	\$460	1.41%	8.97%	58.80%	\$58	\$889	1.37%	8.97%	59.24%	\$58
	Farmers State Bank	\$131,859	\$458	1.41%	13.93%	69.33%	\$54	\$918	1.40%	14.16%	69.11%	\$53
	West Texas State Bank	\$132,330	\$525	1.60%	12.55%	60.73%	\$71	\$1,000	1.51%	12.29%	61.21%	\$68
	Dilley State Bank	\$134,301	\$255	0.77%	4.79%	63.38%	\$72	\$587	0.89%	5.64%	58.42%	\$72
	Lone Star Bank	\$136,185	\$230	0.69%	5.67%	75.37%	\$86	\$571	0.87%	7.11%	71.42%	\$88
	Texas Heritage National Bank	\$136,634	\$388	1.13%	10.07%	71.48%	\$74	\$698	1.02%	9.09%	73.21%	\$77
	Graham Savings and Loan, SSB	\$137,437	\$93	0.28%	2.35%	74.51%	\$61	\$473	0.71%	5.99%	71.99%	\$61
	First State Bank of Odem	\$137,585	\$564	1.68%	13.53%	61.10%	\$69	\$1,034	1.51%	12.66%	62.62%	\$67
	First National Bank of Alvin	\$138,726	\$492	1.39%	11.24%	48.61%	\$52	\$961	1.34%	11.39%	49.60%	\$52
	First Texas Bank	\$138,908	\$499	1.45%	12.50%	56.58%	\$63	\$1,069	1.57%	13.50%	62.78%	\$72
	Sanger Bank	\$138,944	\$394	1.14%	7.66%	66.11%	\$86	\$752	1.10%	7.39%	66.84%	\$84
	First National Bank of Winnsboro	\$139,109	\$651	1.86%	9.75%	53.27%	\$73	\$1,085	1.58%	8.21%	59.74%	\$77
	Bank of South Texas	\$139,882	\$405	1.23%	9.87%	73.92%	\$71	\$832	1.27%	10.30%	73.53%	\$72
	Hill Bank & Trust Co.	\$140,798	\$390	1.10%	6.32%	50.50%	\$70	\$823	1.17%	6.69%	49.21%	\$68
	Security State Bank	\$142,476	\$960	2.59%	18.97%	34.00%	\$94	\$2,288	3.04%	23.27%	30.30%	\$88
	First State Bank	\$142,939	\$283	0.78%	5.70%	67.77%	\$92	\$506	0.71%	5.28%	70.05%	\$91
	First State Bank	\$143,043	\$644	1.77%	21.94%	58.32%	\$89	\$1,187	1.62%	20.66%	59.93%	\$87
	Texas Heritage Bank	\$144,019	\$557	1.51%	16.35%	68.52%	\$74	\$1,047	1.42%	15.40%	70.02%	\$75
	First State Bank	\$144,527	\$226	0.60%	4.56%	85.28%	\$76	\$409	0.54%	4.18%	83.53%	\$76
	Texas National Bank	\$144,998	\$288	0.80%	8.08%	71.48%	\$68	\$494	0.69%	7.24%	74.99%	\$67
	Providence Bank of Texas	\$149,255	\$295	0.79%	5.97%	74.78%	\$126	\$605	0.81%	6.17%	74.63%	\$127
	Keystone Bank, National Association	\$149,312	(\$73)	(0.26%)	(1.02%)	99.27%	\$140	(\$340)	(0.70%)	(2.41%)	107.78%	\$108
	Peoples Bank	\$149,841	\$410	1.10%	13.11%	75.56%	\$67	\$774	1.03%	12.69%	76.63%	\$66
	First State Bank of Ben Wheeler, Texas	\$150,575	\$627	1.69%	12.41%	58.26%	\$51	\$1,253	1.70%	12.52%	58.04%	\$53
	First State Bank	\$150,696	\$640	1.70%	17.95%	64.30%	\$65	\$1,213	1.60%	17.19%	63.58%	\$64

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Commercial National Bank of Brady	\$152,092	\$656	1.69%	14.17%	59.52%	\$73	\$1,226	1.57%	13.57%	61.58%	\$77
	Citizens State Bank	\$152,423	\$800	2.16%	22.24%	48.45%	\$94	\$1,763	2.38%	24.74%	44.63%	\$81
	Texas Hill Country Bank	\$152,781	\$311	0.82%	8.48%	72.16%	\$79	\$575	0.76%	7.94%	73.95%	\$80
	Citizens State Bank	\$152,979	\$262	0.70%	7.51%	82.64%	\$63	\$536	0.72%	7.83%	81.74%	\$60
	Bank of Austin	\$157,540	\$36	0.10%	0.45%	85.77%	\$121	(\$69)	(0.10%)	(0.43%)	93.65%	\$129
	First State Bank of Bédias	\$158,049	\$847	2.15%	13.38%	48.07%	\$77	\$1,712	2.17%	13.74%	47.72%	\$74
	Sundown State Bank	\$159,260	\$541	1.34%	12.62%	61.08%	\$88	\$994	1.25%	11.76%	62.04%	\$86
	Roscoe State Bank	\$161,678	\$600	1.49%	13.50%	63.55%	\$72	\$1,262	1.56%	14.70%	63.42%	\$73
	Citizens Bank	\$161,910	\$887	2.21%	20.33%	50.78%	\$89	\$1,778	2.22%	20.60%	49.80%	\$85
	First National Bank of Hereford	\$162,474	\$776	1.93%	18.94%	60.31%	\$64	\$1,406	1.73%	17.51%	59.52%	\$63
	Muenster State Bank	\$165,022	\$802	1.95%	12.43%	39.33%	\$71	\$1,572	1.90%	12.67%	40.49%	\$73
	Guadalupe Bank	\$167,259	\$656	1.58%	18.10%	61.88%	\$70	\$1,177	1.45%	16.39%	63.21%	\$71
	Citizens National Bank of Hillsboro	\$167,487	\$524	1.26%	8.75%	62.68%	\$77	\$1,127	1.34%	9.76%	61.30%	\$78
	Lamar National Bank	\$168,106	\$433	1.06%	10.23%	73.42%	\$63	\$821	1.01%	9.76%	75.88%	\$61
	Castroville State Bank	\$170,921	\$421	1.01%	10.66%	57.03%	\$75	\$816	0.98%	10.56%	57.75%	\$75
	First State Bank of Texas	\$171,200	\$417	0.97%	7.02%	75.70%	\$78	\$978	1.15%	8.23%	72.90%	\$78
	Incommons Bank, N.A.	\$174,363	\$380	0.88%	9.39%	73.31%	\$54	\$666	0.78%	8.36%	75.20%	\$55
	Bank of DeSoto, National Association	\$177,714	\$878	2.02%	17.10%	62.04%	\$104	\$1,866	2.16%	18.11%	60.86%	\$102
	Austin County State Bank	\$177,928	\$520	1.22%	11.88%	67.90%	\$88	\$974	1.14%	11.44%	69.25%	\$84
	Perryton National Bank	\$179,348	\$758	1.68%	12.69%	48.04%	\$79	\$1,486	1.64%	12.82%	48.21%	\$78
	First National Bank of Anderson	\$180,434	\$328	0.75%	6.72%	73.01%	\$60	\$808	0.93%	8.41%	68.04%	\$59
	Llano National Bank	\$181,005	\$689	1.54%	12.09%	61.67%	\$72	\$1,395	1.55%	12.55%	59.74%	\$66
	First National Bank of Sterling City	\$184,024	\$499	1.05%	16.54%	57.62%	\$76	\$1,051	1.10%	18.84%	56.53%	\$77
	First National Bank of Ballinger	\$184,063	\$668	1.50%	14.30%	64.07%	\$74	\$1,325	1.49%	14.46%	64.02%	\$73
	Captex Bank, National Association	\$184,779	(\$206)	(0.45%)	(3.09%)	92.41%	\$82	(\$645)	(0.72%)	(4.87%)	102.85%	\$81
	Arrowhead Bank	\$184,931	\$906	1.96%	18.99%	54.64%	\$60	\$1,593	1.73%	16.93%	59.73%	\$60
	First State Bank	\$184,960	\$635	1.41%	12.45%	90.18%	\$67	\$688	0.77%	6.90%	92.44%	\$67
	Tejas Bank	\$185,879	\$978	2.21%	19.55%	55.79%	\$122	\$2,262	2.59%	23.24%	47.78%	\$120
	Cypress Bank, SSB	\$189,562	\$426	0.90%	8.28%	73.46%	\$56	\$859	0.91%	8.41%	72.60%	\$56
	Interstate Bank, SSB	\$189,792	\$1,141	2.36%	22.73%	49.56%	\$69	\$1,700	1.75%	17.16%	58.58%	\$91
	Anahuac National Bank	\$190,270	\$399	1.16%	10.25%	72.61%	\$75	\$693	1.07%	9.60%	75.08%	\$74
	Fayette Savings Bank, SSB	\$190,361	\$577	1.28%	14.74%	59.39%	\$76	\$1,129	1.29%	15.15%	59.15%	\$74
	Pearland State Bank	\$192,721	\$809	1.68%	14.61%	44.34%	\$65	\$1,562	1.63%	14.61%	45.71%	\$66
	City National Bank of Taylor	\$195,017	\$777	1.58%	14.11%	67.24%	\$82	\$1,507	1.51%	14.00%	67.89%	\$84
	First National Bank of Burleson	\$195,626	\$770	1.57%	14.81%	52.72%	\$71	\$1,570	1.59%	15.14%	51.89%	\$70
	HomeBank Texas	\$196,203	\$1,030	2.14%	19.67%	54.19%	\$80	\$2,034	2.11%	19.60%	54.22%	\$81
	First State Bank	\$201,068	\$851	1.74%	18.48%	59.53%	\$77	\$1,691	1.76%	18.87%	60.70%	\$79
	Crossroads Bank	\$202,447	\$1,043	2.06%	17.64%	51.61%	\$67	\$2,118	2.10%	18.56%	51.04%	\$63
	Spring Hill State Bank	\$202,680	\$584	1.15%	10.18%	62.28%	\$68	\$1,129	1.11%	9.96%	63.14%	\$68
	Texas Brand Bank	\$203,627	\$429	0.82%	6.36%	72.31%	\$103	\$803	0.78%	5.99%	73.41%	\$104
	First National Bank of Giddings	\$204,208	\$561	1.09%	9.57%	61.00%	\$63	\$1,110	1.07%	9.72%	62.98%	\$64
	Bridge City State Bank	\$210,525	\$576	1.10%	11.16%	59.61%	\$65	\$1,156	1.11%	11.74%	59.25%	\$64
	First National Bank of Stanton	\$210,744	\$903	1.70%	16.48%	43.81%	\$80	\$1,569	1.45%	15.04%	45.52%	\$92
	Citizens National Bank at Brownwood	\$213,585	\$928	1.76%	13.54%	56.80%	\$57	\$4,108	3.94%	30.76%	37.71%	\$57
	Commercial National Bank of Texarkana	\$213,741	\$965	1.81%	21.20%	58.67%	\$59	\$1,832	1.73%	20.82%	60.67%	\$59
	First National Bank	\$215,265	\$1,125	2.13%	15.10%	65.54%	\$73	\$1,909	1.79%	13.07%	63.22%	\$74
	Texana Bank, National Association	\$216,390	\$362	0.67%	8.06%	82.15%	\$88	\$549	0.51%	6.16%	86.23%	\$85
	Community National Bank	\$216,927	\$585	1.11%	9.87%	74.72%	\$93	\$1,205	1.17%	10.27%	71.78%	\$84
	Yoakum National Bank	\$218,272	\$775	1.41%	9.77%	51.47%	\$69	\$1,555	1.40%	10.04%	51.33%	\$70
	National Bank of Andrews	\$218,938	\$2,098	3.88%	35.96%	50.16%	\$95	\$3,627	3.39%	32.12%	53.48%	\$95

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Community Bank	\$222,362	\$1,392	2.54%	22.87%	41.78%	\$51	\$2,757	2.53%	23.09%	41.51%	\$50
	Grandview Bank	\$223,061	\$947	1.73%	17.95%	49.86%	\$88	\$1,831	1.72%	18.02%	50.68%	\$86
	Gilmer National Bank	\$224,364	\$597	1.06%	7.65%	56.03%	\$72	\$1,247	1.13%	8.07%	56.46%	\$71
	MINT National Bank	\$225,532	\$883	1.55%	13.01%	58.18%	\$157	\$1,879	1.71%	14.09%	57.09%	\$160
	TransPecos Banks, SSB	\$230,983	\$819	1.47%	16.06%	60.32%	\$96	\$1,100	0.98%	11.06%	68.11%	\$94
	National Bank & Trust	\$234,086	\$442	0.73%	7.22%	63.99%	\$61	\$880	0.72%	7.51%	64.41%	\$64
	United Bank of El Paso del Norte	\$238,170	\$718	1.20%	10.52%	65.40%	\$102	\$1,546	1.28%	11.52%	63.54%	\$103
	Ennis State Bank	\$238,972	\$1,018	1.73%	17.21%	63.66%	\$70	\$2,167	1.85%	18.74%	61.84%	\$70
	Jacksboro National Bank	\$241,314	\$632	1.06%	8.70%	73.32%	\$93	\$1,224	1.03%	8.78%	73.72%	\$93
	UBank	\$241,603	\$271	0.45%	3.86%	89.32%	\$79	\$1,276	1.07%	9.21%	77.64%	\$75
	First State Bank	\$245,251	\$1,015	1.70%	14.43%	55.76%	\$83	\$2,020	1.67%	14.55%	55.79%	\$82
	Lone Star Capital Bank, National Association	\$246,425	\$308	0.50%	3.56%	85.81%	\$76	\$553	0.45%	3.23%	85.60%	\$72
	ValueBank Texas	\$249,730	\$2,361	3.87%	36.50%	47.00%	\$57	\$3,119	2.57%	24.62%	55.85%	\$56
	Average of Asset Group A	\$120,196	\$395	1.23%	10.87%	67.59%	\$73	\$760	1.18%	10.55%	68.06%	\$72

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	First State Bank of Burnet	\$252,130	\$795	1.27%	9.75%	60.98%	\$66	\$1,634	1.31%	10.37%	59.51%	\$63
	First National Bank of Jasper	\$253,113	\$600	0.93%	7.24%	65.81%	\$64	\$1,229	0.94%	7.60%	65.25%	\$65
	Trinity Bank, N.A.	\$255,930	\$374	0.56%	4.29%	47.93%	\$143	\$1,576	1.22%	9.19%	45.86%	\$141
	Pecos County State Bank	\$256,067	\$981	1.48%	17.51%	62.32%	\$59	\$1,965	1.48%	18.26%	61.56%	\$58
	First National Bank of Weatherford	\$260,344	\$1,001	1.57%	15.78%	62.02%	\$92	\$1,999	1.58%	15.83%	62.43%	\$92
	Mineola Community Bank, SSB	\$261,498	\$248	0.39%	3.30%	82.46%	\$73	\$336	0.27%	2.25%	88.41%	\$74
	Western Bank	\$262,863	\$806	1.27%	14.08%	71.91%	\$77	\$1,466	1.17%	13.04%	73.11%	\$77
	First National Bank of Lake Jackson	\$263,394	\$756	1.15%	12.28%	47.66%	\$58	\$1,447	1.07%	12.66%	50.29%	\$61
	Liberty Capital Bank	\$264,604	\$1,138	1.72%	17.86%	51.85%	\$137	\$2,451	1.80%	19.33%	48.80%	\$135
	Hondo National Bank	\$264,993	\$841	1.28%	12.56%	65.68%	\$94	\$1,727	1.33%	13.05%	65.12%	\$74
	First-Lockhart National Bank	\$265,349	\$549	0.83%	8.41%	74.60%	\$83	\$998	0.74%	7.76%	76.40%	\$86
	Texas State Bank	\$270,306	\$1,178	1.75%	14.38%	59.21%	\$71	\$2,231	1.65%	13.96%	61.24%	\$72
	State Bank of De Kalb	\$270,375	\$1,206	1.78%	17.63%	62.00%	\$68	\$2,368	1.76%	17.40%	61.91%	\$67
	First National Bank of Hughes Springs	\$272,137	\$1,365	2.00%	15.28%	63.33%	\$53	\$2,880	2.10%	16.56%	61.51%	\$53
	TexStar National Bank	\$273,621	\$919	1.37%	12.06%	64.23%	\$101	\$1,773	1.35%	11.71%	65.29%	\$100
	Peoples State Bank of Hallettsville	\$275,666	\$620	0.90%	7.59%	52.46%	\$83	\$1,240	0.90%	7.78%	51.98%	\$81
	Ozona National Bank	\$279,296	\$907	1.34%	12.36%	71.14%	\$79	\$1,762	1.34%	12.25%	72.32%	\$82
	National Bank of Texas at Fort Worth	\$283,111	\$268	0.37%	3.41%	85.89%	\$89	\$382	0.27%	2.46%	79.34%	\$84
	Preferred Bank	\$287,535	(\$1,438)	(2.25%)	(13.35%)	148.67%	\$109	(\$837)	(0.66%)	(3.87%)	111.00%	\$104
	Waggoner National Bank of Vernon	\$287,715	\$2,087	2.87%	21.15%	42.90%	\$65	\$4,064	2.77%	21.04%	42.91%	\$65
	Charter Bank	\$288,190	\$2,537	3.61%	33.23%	47.08%	\$130	\$4,996	3.56%	33.50%	46.98%	\$127
	Liberty National Bank in Paris	\$289,094	\$1,003	1.41%	8.35%	53.01%	\$65	\$1,957	1.38%	8.27%	53.08%	\$65
	First Texas Bank	\$289,530	\$612	0.82%	7.40%	72.37%	\$64	\$1,265	0.84%	7.67%	71.27%	\$62
	Heritage Bank	\$289,664	\$1,169	1.63%	12.51%	53.19%	\$73	\$2,022	1.44%	10.99%	57.06%	\$72
	Texas Republic Bank, National Association	\$292,588	\$1,237	1.71%	15.40%	54.68%	\$104	\$2,297	1.66%	14.56%	56.06%	\$102
	Fort Hood National Bank	\$295,898	\$605	0.87%	9.70%	83.73%	\$62	\$1,303	0.95%	10.80%	83.10%	\$62
	Texas National Bank	\$297,534	\$787	1.10%	11.52%	73.44%	\$72	\$1,901	1.31%	14.10%	69.88%	\$73
	Citizens State Bank	\$299,381	\$1,083	1.49%	14.18%	44.93%	\$82	\$2,082	1.45%	14.15%	46.21%	\$85
	Shelby Savings Bank, SSB	\$305,108	\$1,055	1.40%	10.42%	72.44%	\$63	\$2,153	1.43%	10.77%	70.44%	\$62
	Worthington National Bank	\$308,233	\$868	1.19%	12.15%	66.85%	\$113	\$1,511	1.04%	10.75%	69.20%	\$112
	Frontier Bank of Texas	\$313,997	\$658	0.84%	7.42%	71.04%	\$83	\$1,104	0.75%	6.29%	73.78%	\$81
	Texas Champion Bank	\$320,654	\$273	0.34%	2.74%	90.69%	\$67	\$1,456	0.90%	7.40%	86.62%	\$67
	Oakwood Bank	\$321,310	\$252	0.32%	2.86%	79.93%	\$125	\$297	0.20%	1.69%	84.11%	\$124
	First Liberty National Bank	\$321,649	\$1,254	1.60%	12.71%	62.64%	\$88	\$2,257	1.45%	11.54%	66.62%	\$89
	Alliance Bank Central Texas	\$322,011	\$450	0.57%	7.11%	73.70%	\$81	\$813	0.51%	6.55%	76.47%	\$82
	Farmers State Bank	\$322,141	\$329	0.41%	2.99%	83.97%	\$78	\$1,070	0.65%	4.91%	80.41%	\$78
	MCBank	\$325,354	\$750	0.95%	9.19%	71.58%	\$68	\$1,676	1.06%	10.59%	68.39%	\$63
	T Bank, National Association	\$328,752	\$1,011	1.27%	8.83%	73.45%	\$192	\$2,583	1.65%	11.88%	71.37%	\$188
	Texan Bank, National Association	\$329,599	\$138	0.17%	1.33%	85.18%	\$123	\$422	0.27%	2.05%	86.23%	\$124
	First National Bank in Port Lavaca	\$330,639	\$901	1.11%	10.97%	55.03%	\$70	\$1,744	1.09%	10.97%	55.76%	\$71
	TrustTexas Bank, SSB	\$336,419	\$324	0.39%	3.23%	90.74%	\$79	\$1,122	0.67%	5.78%	86.01%	\$74
	First State Bank of Livingston	\$337,297	\$895	1.06%	6.62%	68.50%	\$57	\$1,767	1.04%	6.61%	66.43%	\$57
	First Commercial Bank, National Association	\$338,175	\$1,105	1.31%	13.26%	68.10%	\$89	\$1,981	1.19%	12.04%	68.88%	\$84
	Lamesa National Bank	\$343,386	\$1,183	1.35%	13.45%	41.00%	\$74	\$2,130	1.21%	12.47%	44.95%	\$73
	Citizens State Bank	\$349,116	\$1,469	1.69%	13.79%	52.28%	\$62	\$2,983	1.73%	14.08%	51.64%	\$62
	Brenham National Bank	\$361,778	\$1,411	1.57%	15.30%	57.78%	\$82	\$2,693	1.50%	15.18%	58.30%	\$82
	Bank of Texas	\$372,380	\$2,619	2.92%	22.43%	30.75%	\$129	\$5,127	2.83%	22.58%	30.61%	\$126
	Classic Bank, National Association	\$374,710	\$831	0.90%	9.59%	74.95%	\$62	\$1,660	0.90%	9.81%	74.08%	\$62
	First National Bank of Livingston	\$375,359	\$1,231	1.32%	8.84%	70.64%	\$77	\$2,355	1.26%	8.63%	71.76%	\$78
	State National Bank of Big Spring	\$381,091	\$1,499	1.57%	14.35%	44.21%	\$81	\$2,967	1.53%	14.82%	44.66%	\$80
	Texas Star Bank	\$383,132	\$1,926	2.04%	17.21%	55.07%	\$89	\$3,930	2.09%	17.16%	52.56%	\$80
	Wellington State Bank	\$385,051	\$907	0.94%	7.62%	74.58%	\$71	\$1,852	0.94%	7.87%	74.00%	\$71
	AccessBank Texas	\$389,154	\$594	0.62%	6.43%	76.90%	\$106	\$1,209	0.63%	6.63%	76.83%	\$101
	Texas First State Bank	\$391,312	\$341	0.35%	4.01%	84.89%	\$71	\$578	0.29%	3.42%	86.81%	\$71
	SouthTrust Bank, N.A.	\$392,370	\$776	0.79%	7.18%	77.99%	\$84	\$1,403	0.72%	6.56%	79.71%	\$85
	Texas Bank Financial	\$400,313	\$2,164	2.20%	24.18%	61.79%	\$104	\$4,168	2.22%	24.00%	61.68%	\$101
	Karnes County National Bank of Karnes City	\$400,422	\$1,198	1.19%	12.32%	54.83%	\$129	\$2,326	1.14%	12.58%	54.88%	\$128
	Citizens National Bank	\$405,483	\$1,185	1.16%	10.46%	57.19%	\$62	\$2,121	1.04%	9.26%	60.57%	\$65
	Schertz Bank & Trust	\$407,065	\$1,435	1.39%	11.41%	51.39%	\$70	\$2,745	1.34%	10.95%	52.42%	\$72
	Falls City National Bank	\$407,159	\$2,241	2.19%	19.24%	20.76%	\$67	\$4,800	2.34%	21.15%	20.21%	\$67

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets (continued)												
	International Bank of Commerce	\$409,759	\$1,306	1.27%	7.00%	70.36%	\$36	\$2,240	1.07%	6.05%	69.80%	\$36
	Sage Capital Bank	\$412,871	\$1,026	1.01%	8.96%	68.12%	\$85	\$1,892	0.93%	8.34%	69.64%	\$85
	Citizens Bank	\$414,530	\$1,073	1.03%	7.75%	66.40%	\$67	\$1,787	0.85%	6.52%	70.27%	\$68
	First National Bank of Gilmer	\$414,941	\$1,476	1.50%	12.17%	64.14%	\$58	\$3,351	1.72%	14.08%	61.30%	\$57
	First National Bank Baird	\$415,802	\$560	0.55%	5.55%	71.39%	\$85	\$571	0.28%	2.82%	72.78%	\$84
	First Community Bank	\$416,826	\$1,474	1.42%	11.82%	72.66%	\$68	\$2,845	1.37%	11.60%	73.24%	\$68
	Bank and Trust, SSB	\$420,080	\$1,286	1.22%	12.64%	74.51%	\$86	\$2,682	1.28%	13.43%	73.43%	\$81
	Herring Bank	\$425,372	\$714	0.69%	7.45%	84.37%	\$69	\$1,460	0.71%	7.42%	85.06%	\$68
	West Texas State Bank	\$429,347	\$1,084	1.01%	8.51%	65.10%	\$71	\$2,769	1.30%	11.01%	65.15%	\$74
	American Bank, National Association	\$429,458	\$1,119	1.04%	9.71%	72.16%	\$77	\$2,272	1.06%	10.01%	71.76%	\$76
	American State Bank	\$429,715	\$279	0.27%	2.52%	79.57%	\$70	\$1,497	0.73%	7.40%	76.61%	\$68
	First National Bank of Sonora	\$430,265	\$1,282	1.21%	11.28%	69.98%	\$84	\$2,644	1.25%	11.63%	70.74%	\$86
	Southwest Bank	\$431,404	\$2,236	2.08%	23.90%	60.32%	\$114	\$4,192	1.96%	22.74%	62.74%	\$112
	First Bank	\$442,725	\$2,437	2.30%	20.23%	68.31%	\$110	\$4,354	2.08%	18.16%	69.94%	\$106
	Capital Bank	\$445,921	\$1,237	1.11%	12.22%	66.06%	\$98	\$2,472	1.13%	12.39%	65.92%	\$98
	First Federal Community Bank, SSB	\$447,560	\$1,039	0.94%	8.41%	68.39%	\$85	\$1,979	0.90%	8.10%	68.94%	\$85
	Community Bank & Trust, Waco, Texas	\$447,700	\$1,343	1.20%	8.02%	67.63%	\$85	\$2,621	1.18%	7.97%	66.72%	\$84
	MapleMark Bank	\$450,509	(\$698)	(0.67%)	(3.74%)	112.26%	\$174	(\$2,421)	(1.27%)	(6.45%)	133.33%	\$201
	First Community Bank	\$452,698	\$1,562	1.41%	15.84%	63.30%	\$72	\$3,009	1.37%	15.68%	63.51%	\$71
	Bank of Brenham, National Association	\$454,537	\$1,041	0.95%	7.35%	39.42%	\$76	\$2,107	0.98%	7.97%	39.50%	\$76
	First National Bank of Mertzou	\$466,192	\$1,253	1.10%	15.61%	40.14%	\$86	\$2,633	1.17%	16.74%	37.41%	\$76
	First National Bank of Huntsville	\$470,559	\$1,271	1.10%	8.56%	64.80%	\$65	\$2,455	1.05%	8.40%	65.63%	\$65
	First State Bank	\$477,461	\$1,546	1.31%	12.04%	62.06%	\$83	\$2,036	0.85%	8.03%	61.52%	\$82
	United Texas Bank	\$479,393	\$1,257	0.91%	9.12%	54.07%	\$117	\$2,335	0.89%	8.55%	54.36%	\$118
	Texas Security Bank	\$479,654	\$1,732	1.38%	11.08%	54.53%	\$127	\$3,268	1.33%	10.56%	54.70%	\$128
	Southwestern National Bank	\$480,750	\$1,416	1.19%	8.88%	63.46%	\$78	\$2,372	1.04%	7.84%	66.59%	\$75
	First State Bank	\$481,832	\$2,714	2.25%	24.09%	56.69%	\$72	\$5,244	2.18%	23.81%	57.16%	\$70
	First National Bank of McGregor	\$487,505	\$1,227	1.07%	8.70%	64.90%	\$106	\$2,337	1.04%	9.23%	65.08%	\$103
	Texas Bank	\$495,909	\$1,436	1.17%	11.18%	67.46%	\$67	\$2,535	1.03%	10.00%	69.33%	\$67
	TexasBank	\$499,334	\$3,079	2.47%	18.51%	53.34%	\$69	\$6,333	2.55%	19.08%	52.20%	\$69
	Average of Asset Group B	\$361,368	\$1,081	1.20%	10.90%	65.69%	\$85	\$2,149	1.21%	11.70%	65.65%	\$84

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	First State Bank and Trust Company	\$504,212	\$1,306	1.04%	6.51%	56.38%	\$96	\$2,698	1.07%	6.87%	55.74%	\$96
	Bank of the West	\$507,539	\$1,876	1.49%	16.13%	66.15%	\$94	\$3,265	1.32%	14.21%	69.00%	\$93
	R Bank	\$512,543	\$802	0.62%	5.80%	75.73%	\$78	\$1,709	0.67%	6.73%	74.31%	\$75
	First National Bank	\$513,295	\$1,652	1.37%	13.52%	70.14%	\$119	\$2,895	1.22%	11.89%	71.42%	\$112
	Fayetteville Bank	\$513,474	\$1,274	1.01%	8.88%	48.46%	\$87	\$2,622	1.03%	9.71%	47.19%	\$87
	Peoples Bank	\$530,908	\$1,809	1.40%	13.13%	62.45%	\$82	\$3,215	1.26%	11.87%	65.07%	\$82
	Commerce Bank	\$539,684	\$2,137	1.49%	8.85%	43.73%	\$43	\$4,853	1.65%	10.10%	40.92%	\$43
	Texas Citizens Bank, National Association	\$540,030	\$813	0.60%	6.72%	77.41%	\$94	\$152	0.06%	0.63%	79.56%	\$93
	Plains State Bank	\$542,828	\$1,891	1.41%	13.43%	55.74%	\$121	\$3,413	1.31%	12.37%	57.99%	\$121
	Pointbank	\$544,179	\$1,474	1.08%	10.04%	72.94%	\$90	\$3,039	1.12%	10.57%	71.81%	\$89
	Texas National Bank of Jacksonville	\$551,708	\$1,554	1.14%	11.35%	61.05%	\$91	\$3,125	1.15%	11.56%	60.11%	\$90
	Kleberg Bank, N.A.	\$555,954	\$1,384	1.04%	8.47%	74.22%	\$68	\$2,904	1.09%	9.00%	72.80%	\$68
	Rio Bank	\$559,746	\$1,699	1.24%	11.90%	66.90%	\$63	\$2,946	1.09%	10.53%	70.49%	\$65
	Pilgrim Bank	\$568,703	\$1,384	0.97%	7.55%	68.87%	\$62	\$2,805	0.98%	7.81%	68.85%	\$62
	Tolleson Private Bank	\$570,976	\$3,384	2.45%	27.39%	45.57%	\$144	\$6,432	2.39%	26.43%	46.29%	\$138
	Round Top State Bank	\$580,348	\$1,875	1.30%	11.46%	52.63%	\$82	\$3,690	1.29%	11.57%	52.58%	\$81
	First National Bank of Albany	\$585,021	\$2,564	1.79%	15.49%	40.64%	\$73	\$5,986	2.09%	18.18%	39.67%	\$74
	HomeTown Bank, N.A.	\$593,860	\$1,979	1.34%	10.87%	56.17%	\$76	\$3,965	1.35%	11.17%	56.36%	\$76
	Ciera Bank	\$595,688	\$4,333	2.97%	23.72%	57.02%	\$89	\$6,953	2.41%	19.33%	58.09%	\$89
	First National Bank of Bastrop	\$606,360	\$2,463	1.64%	15.65%	60.34%	\$75	\$5,002	1.68%	16.42%	59.10%	\$74
	Texas Gulf Bank, National Association	\$609,845	\$1,691	1.11%	9.84%	68.63%	\$100	\$3,652	1.21%	10.86%	67.36%	\$102
	First National Bank of Granbury	\$623,608	\$2,040	1.33%	11.60%	59.49%	\$64	\$3,685	1.21%	10.76%	61.81%	\$65
	Bank and Trust of Bryan/College Station	\$624,067	\$2,829	1.85%	16.38%	45.75%	\$91	\$5,600	1.81%	16.67%	45.97%	\$92
	Security State Bank	\$624,192	\$1,814	1.17%	9.01%	53.07%	\$91	\$3,682	1.17%	9.37%	53.11%	\$91
	Citizens State Bank	\$625,478	\$2,494	1.60%	15.09%	55.45%	\$81	\$4,709	1.55%	14.58%	54.96%	\$76
	National United	\$631,277	\$1,343	0.84%	8.05%	72.50%	\$76	\$2,586	0.83%	7.84%	71.99%	\$74
	First Texas Bank	\$638,924	\$2,348	1.47%	16.77%	51.52%	\$71	\$4,159	1.30%	14.99%	54.78%	\$73
	Benchmark Bank	\$646,484	\$3,178	1.99%	20.99%	75.20%	\$158	\$5,805	1.87%	19.35%	76.16%	\$157
	Pegasus Bank	\$654,984	\$2,089	1.30%	17.10%	54.18%	\$183	\$4,084	1.29%	17.37%	54.85%	\$185
	Crockett National Bank	\$671,918	\$4,340	2.70%	21.98%	70.96%	\$138	\$6,698	2.08%	16.97%	76.44%	\$129
	Citizens 1st Bank	\$701,138	\$3,113	1.79%	8.45%	33.15%	\$66	\$6,214	1.77%	8.64%	33.94%	\$64
	First National Bank of Bellville	\$705,223	\$2,106	1.19%	8.44%	52.11%	\$108	\$4,319	1.22%	8.97%	50.60%	\$107
	NewFirst National Bank	\$721,289	\$5,213	2.96%	24.80%	50.23%	\$126	\$10,045	2.85%	24.18%	51.12%	\$130
	Community National Bank & Trust of Texas	\$724,590	\$2,849	1.56%	13.36%	58.11%	\$71	\$5,571	1.53%	13.24%	58.50%	\$71
	Legend Bank, N.A.	\$734,527	\$2,885	1.64%	14.71%	64.68%	\$89	\$5,562	1.58%	14.55%	65.08%	\$88
	City National Bank of Sulphur Springs	\$744,094	\$3,780	2.05%	17.08%	59.54%	\$70	\$7,024	1.91%	16.19%	60.98%	\$70
	Central Bank	\$750,239	\$2,357	1.27%	13.27%	72.00%	\$139	\$5,009	1.34%	14.52%	70.64%	\$136
	Commercial Bank of Texas, N.A.	\$752,840	\$2,194	1.17%	11.48%	61.82%	\$65	\$4,303	1.16%	11.52%	62.88%	\$65
	Wallis Bank	\$752,993	\$5,600	3.03%	25.18%	51.87%	\$113	\$9,942	2.76%	22.92%	53.65%	\$106
	American National Bank & Trust	\$765,245	\$2,442	1.29%	11.72%	67.33%	\$85	\$4,483	1.18%	11.10%	68.14%	\$82
	Bank of San Antonio	\$778,039	\$2,717	1.38%	13.79%	62.54%	\$107	\$4,865	1.25%	12.41%	63.58%	\$108
	First National Bank of Shiner	\$787,848	\$1,991	1.03%	8.78%	43.10%	\$82	\$4,361	1.14%	10.15%	42.38%	\$83
	First Command Bank	\$798,586	\$4,422	2.29%	28.25%	57.35%	\$98	\$8,306	2.16%	27.57%	58.64%	\$97
	Centennial Bank	\$799,323	\$1,990	0.99%	10.04%	75.27%	\$92	\$3,725	0.93%	9.53%	75.31%	\$89
	SouthStar Bank, S.S.B.	\$805,769	\$2,168	1.18%	9.88%	70.29%	\$95	\$4,024	1.13%	9.29%	70.63%	\$92
	Vista Bank	\$810,708	\$2,329	1.14%	11.54%	64.35%	\$89	\$4,565	1.14%	11.51%	64.67%	\$88
	Industry State Bank	\$818,269	\$2,989	1.49%	12.30%	50.25%	\$94	\$6,625	1.65%	14.28%	47.48%	\$95
	First National Bank of Central Texas	\$829,091	\$5,529	2.58%	26.17%	42.54%	\$103	\$10,610	2.49%	25.28%	43.43%	\$102
	Third Coast Bank, SSB	\$855,418	\$1,213	0.58%	6.24%	80.60%	\$124	\$2,381	0.57%	6.17%	80.95%	\$123
	Affiliated Bank, National Association	\$877,645	\$2,015	0.96%	7.13%	73.68%	\$114	\$3,331	0.82%	5.94%	75.64%	\$109
	State Bank of Texas	\$887,249	\$13,920	6.37%	39.10%	19.04%	\$94	\$23,360	5.26%	33.14%	22.17%	\$96
	Central National Bank	\$912,330	\$4,751	2.13%	23.35%	44.62%	\$108	\$8,930	2.02%	22.24%	45.95%	\$111
	Security Bank	\$918,957	\$4,555	2.03%	14.72%	59.90%	\$99	\$9,348	2.10%	15.29%	59.49%	\$97
	Lone Star State Bank of West Texas	\$921,422	\$4,851	2.18%	16.91%	47.96%	\$131	\$7,327	1.65%	12.84%	49.50%	\$132
	American Bank of Commerce	\$934,808	\$2,709	1.13%	11.84%	65.01%	\$97	\$5,187	1.08%	11.64%	65.00%	\$94
	Dallas Capital Bank, National Association	\$941,560	\$1,579	0.74%	6.83%	66.48%	\$147	\$2,891	0.70%	6.35%	67.64%	\$147
	Texas Regional Bank	\$973,455	\$1,968	0.82%	7.54%	75.72%	\$81	\$3,447	0.74%	6.76%	77.34%	\$78
	Alliance Bank	\$974,958	\$2,332	0.96%	9.16%	73.80%	\$65	\$4,137	0.86%	8.90%	74.92%	\$64
	FirstBank Southwest	\$977,582	\$3,568	1.42%	14.97%	65.33%	\$89	\$6,815	1.35%	14.66%	66.43%	\$90

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets (continued)												
	Citizens State Bank	\$979,523	\$2,270	0.94%	7.69%	54.07%	\$67	\$4,549	0.95%	8.07%	54.08%	\$68
	Golden Bank, National Association	\$983,286	\$3,913	1.65%	12.48%	47.11%	\$101	\$7,584	1.64%	12.31%	47.19%	\$100
	Average of Asset Group C	\$709,604	\$2,756	1.55%	13.78%	59.49%	\$95	\$5,167	1.47%	13.21%	60.04%	\$94

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

Moody National Bank	\$1,041,793	\$3,943	1.51%	9.75%	61.01%	\$91	\$8,540	1.61%	10.75%	59.93%	\$92
Colonial Savings, F.A.	\$1,047,125	\$1,682	0.62%	2.72%	100.12%	\$102	\$1,378	0.26%	1.12%	100.31%	\$98
Security State Bank & Trust	\$1,065,455	\$5,197	1.97%	14.77%	66.38%	\$69	\$10,185	1.94%	14.60%	66.95%	\$70
International Bank of Commerce	\$1,066,256	\$5,553	2.11%	11.80%	45.62%	\$39	\$11,889	2.28%	12.91%	44.29%	\$39
Texas First Bank	\$1,079,292	\$5,047	1.87%	17.39%	56.23%	\$80	\$9,588	1.77%	16.57%	57.44%	\$81
First Bank & Trust	\$1,088,796	\$3,099	1.14%	5.31%	59.65%	\$91	\$5,891	1.08%	5.06%	62.21%	\$86
Texas Exchange Bank, SSB	\$1,103,015	\$13,361	6.66%	49.76%	9.36%	\$106	\$18,047	4.53%	35.87%	14.00%	\$118
Horizon Bank, SSB	\$1,120,402	\$7,085	2.59%	30.91%	53.33%	\$111	\$12,063	2.24%	27.02%	53.22%	\$110
Citizens National Bank of Texas	\$1,130,074	\$7,675	2.80%	25.56%	50.81%	\$105	\$13,971	2.55%	23.64%	53.85%	\$106
First State Bank	\$1,132,713	\$3,269	1.17%	12.57%	72.35%	\$88	\$6,211	1.12%	12.35%	73.11%	\$88
FirstCapital Bank of Texas, N.A.	\$1,143,163	\$3,254	1.16%	11.16%	68.98%	\$101	\$6,139	1.10%	10.58%	69.55%	\$101
Falcon International Bank	\$1,252,332	\$4,493	1.49%	11.68%	63.01%	\$62	\$10,798	1.81%	14.35%	57.95%	\$60
North Dallas Bank & Trust Co.	\$1,285,458	\$2,298	0.71%	5.88%	69.64%	\$119	\$4,538	0.70%	5.88%	69.15%	\$114
West Texas National Bank	\$1,344,004	\$6,448	1.91%	17.85%	45.07%	\$83	\$11,537	1.70%	16.35%	45.52%	\$82
First United Bank	\$1,353,707	\$6,746	2.00%	18.91%	53.73%	\$91	\$12,957	1.93%	18.47%	54.30%	\$91
Community National Bank	\$1,376,761	\$5,847	1.70%	15.73%	45.27%	\$92	\$12,721	1.86%	17.52%	45.19%	\$90
Texas Community Bank	\$1,424,659	\$5,084	1.40%	13.30%	57.82%	\$93	\$9,892	1.38%	13.19%	57.56%	\$87
Pinnacle Bank	\$1,430,483	\$3,971	1.13%	8.19%	60.33%	\$78	\$7,691	1.12%	8.05%	60.56%	\$80
AimBank	\$1,434,731	\$5,165	1.46%	12.99%	55.97%	\$103	\$10,287	1.45%	13.28%	54.13%	\$97
American Bank, National Association	\$1,477,229	\$3,852	1.08%	12.76%	73.66%	\$107	\$6,498	0.93%	11.01%	77.25%	\$112
Extraco Banks, National Association	\$1,496,213	\$5,166	1.40%	13.49%	66.10%	\$92	\$8,679	1.20%	11.50%	69.94%	\$95
Pioneer Bank, SSB	\$1,632,715	\$2,344	0.58%	6.48%	74.09%	\$101	\$4,368	0.55%	6.14%	73.49%	\$100
American Momentum Bank	\$1,666,537	\$6,720	1.60%	11.36%	53.52%	\$94	\$12,510	1.49%	10.74%	54.78%	\$88
BTH Bank, National Association	\$1,711,111	\$7,224	1.60%	11.97%	35.15%	\$112	\$13,811	1.50%	11.74%	36.24%	\$113
First State Bank of Uvalde	\$1,770,073	\$6,272	1.42%	15.73%	28.51%	\$63	\$12,433	1.41%	16.31%	31.07%	\$71
Austin Bank, Texas National Association	\$1,820,158	\$7,747	1.70%	12.02%	58.69%	\$75	\$15,120	1.67%	11.90%	59.53%	\$76
American First National Bank	\$1,841,720	\$6,249	1.37%	12.63%	45.69%	\$83	\$14,072	1.64%	14.51%	43.82%	\$81
Jefferson Bank	\$1,887,670	\$5,591	1.17%	13.79%	72.14%	\$115	\$11,322	1.19%	14.22%	70.83%	\$113
WestStar Bank	\$1,890,744	\$11,822	2.50%	19.41%	48.88%	\$95	\$22,999	2.43%	19.29%	48.15%	\$89
Spirit of Texas Bank, SSB	\$1,899,023	\$6,984	1.50%	12.65%	60.25%	\$102	\$11,512	1.39%	11.60%	62.39%	\$93
Vantage Bank Texas	\$1,945,414	\$6,362	1.30%	9.14%	60.24%	\$77	\$11,455	1.18%	8.27%	62.33%	\$82
Beal Bank, SSB	\$1,961,924	\$5,516	1.17%	4.00%	64.27%	\$131	(\$2,113)	(0.21%)	(0.77%)	135.81%	\$131

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

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets (continued)												
	First National Bank Texas	\$2,068,764	\$9,740	1.91%	21.48%	83.51%	\$51	\$18,789	1.87%	21.65%	83.85%	\$50
	Lone Star National Bank	\$2,282,173	\$5,851	1.07%	8.61%	72.19%	\$63	\$11,346	1.03%	8.55%	72.20%	\$64
	Guaranty Bank & Trust, N.A.	\$2,332,376	\$6,592	1.14%	10.08%	61.42%	\$74	\$12,366	1.07%	9.53%	62.87%	\$75
	VeraBank, National Association	\$2,337,554	\$6,370	1.10%	10.79%	68.13%	\$91	\$11,635	1.01%	10.05%	69.34%	\$90
	TIB The Independent BankersBank, National Association	\$2,570,499	\$6,095	1.03%	9.18%	75.39%	\$125	\$10,841	0.91%	8.21%	77.35%	\$125
	Texas Bank and Trust Company	\$2,590,197	\$10,038	1.56%	13.03%	53.73%	\$82	\$19,500	1.52%	12.85%	54.52%	\$82
	City Bank	\$2,775,396	\$7,458	1.09%	10.65%	73.62%	\$115	\$13,676	1.00%	9.89%	75.59%	\$116
	Inwood National Bank	\$2,820,216	\$13,619	1.95%	17.59%	43.24%	\$102	\$27,266	1.95%	17.67%	43.01%	\$102
	American National Bank of Texas	\$3,121,122	\$9,321	1.21%	12.56%	61.29%	\$91	\$18,847	1.22%	13.03%	62.29%	\$93
	CommunityBank of Texas, N.A.	\$3,379,805	\$14,623	1.75%	12.59%	54.63%	\$110	\$25,452	1.54%	11.12%	56.83%	\$109
	Happy State Bank	\$3,511,330	\$10,818	1.24%	8.16%	67.65%	\$95	\$20,696	1.20%	7.93%	67.06%	\$94
	Broadway National Bank	\$3,688,586	\$13,219	1.44%	12.93%	63.42%	\$109	\$23,956	1.31%	11.92%	65.48%	\$110
	TBK Bank, SSB	\$4,758,195	\$14,435	1.24%	8.37%	65.85%	\$100	\$30,720	1.34%	8.97%	65.28%	\$97
	Allegiance Bank	\$4,790,854	\$14,822	1.24%	8.20%	57.16%	\$133	\$27,947	1.17%	7.80%	59.08%	\$135
	Amarillo National Bank	\$5,411,869	\$24,658	1.89%	17.01%	53.94%	\$101	\$46,109	1.76%	16.16%	52.97%	\$92
	Wells Fargo Bank South Central, National Association	\$5,464,707	\$67,806	4.80%	36.49%	11.39%	\$133	\$119,487	4.05%	32.60%	13.11%	\$154
	Southside Bank	\$6,367,517	\$20,875	1.34%	9.16%	48.12%	\$83	\$42,043	1.34%	9.37%	49.47%	\$83
	Woodforest National Bank	\$6,424,186	\$32,218	2.03%	21.87%	77.35%	\$63	\$77,524	2.48%	27.03%	77.09%	\$66
	First Financial Bank, National Association	\$7,945,957	\$39,999	2.05%	15.46%	45.93%	\$76	\$76,077	1.96%	15.19%	46.68%	\$76
	Veritex Community Bank	\$8,013,587	\$28,064	1.41%	9.00%	46.27%	\$116	\$40,394	1.02%	7.63%	58.86%	\$193
	NexBank SSB	\$8,510,594	\$8,084	0.40%	4.84%	59.47%	\$215	\$28,841	0.73%	8.62%	45.31%	\$279
	International Bank of Commerce	\$8,666,099	\$42,141	1.97%	11.57%	51.96%	\$47	\$85,367	2.00%	11.84%	51.03%	\$47
	LegacyTexas Bank	\$9,938,168	\$31,032	1.30%	10.29%	44.34%	\$117	\$62,247	1.35%	10.41%	45.47%	\$117
	PlainsCapital Bank	\$10,558,336	\$51,562	2.03%	13.75%	74.00%	\$149	\$85,367	1.72%	11.51%	76.07%	\$134
	Independent Bank	\$14,702,964	\$57,817	1.61%	9.31%	45.29%	\$107	\$111,248	1.57%	9.68%	46.00%	\$108
	Average of Asset Group D	3,174,593.00	\$12,778	1.64%	13.59%	57.81%	\$96	\$24,118	1.52%	13.04%	59.68%	\$99

Source: SNL Financial

Note: Report includes only bank-level data.

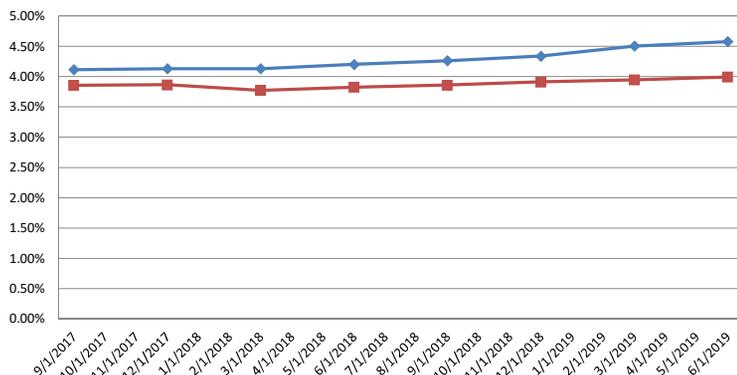
NA = data was not available.

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

Balance Sheet & Net Interest Margin

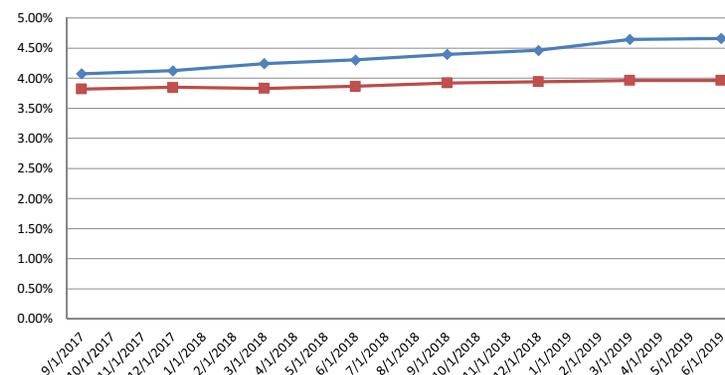
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



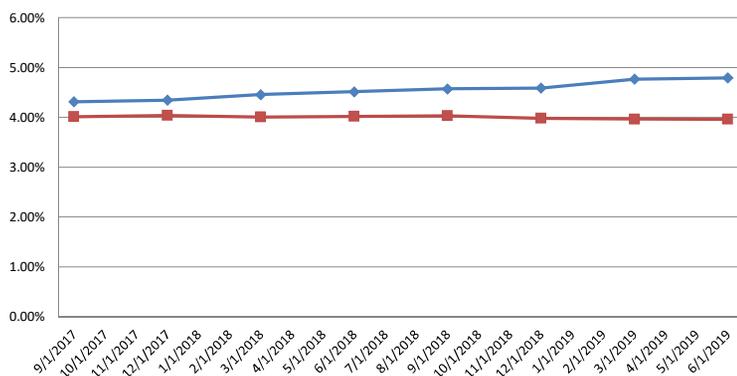
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	4.11%	4.13%	4.13%	4.20%	4.26%	4.33%	4.50%	4.57%
Net Interest Margin (FTE)	3.85%	3.86%	3.77%	3.82%	3.86%	3.91%	3.94%	3.99%

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



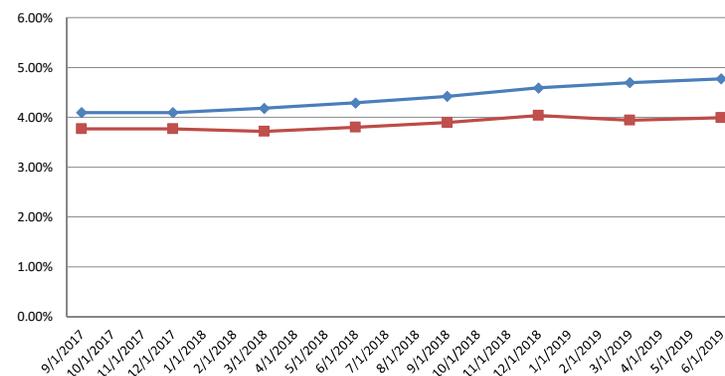
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	4.07%	4.12%	4.24%	4.30%	4.39%	4.46%	4.64%	4.66%
Net Interest Margin (FTE)	3.82%	3.85%	3.83%	3.86%	3.92%	3.94%	3.96%	3.96%

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



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

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



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

Source: SNL Financial

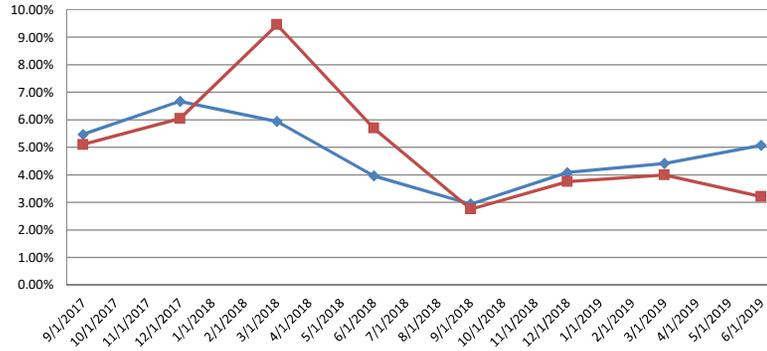
Note: Report includes only bank-level data.

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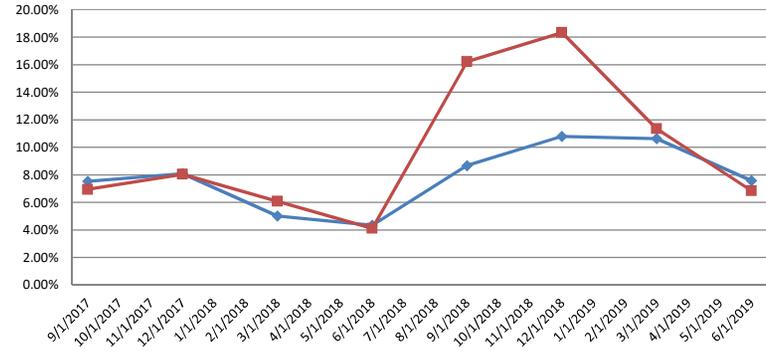
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



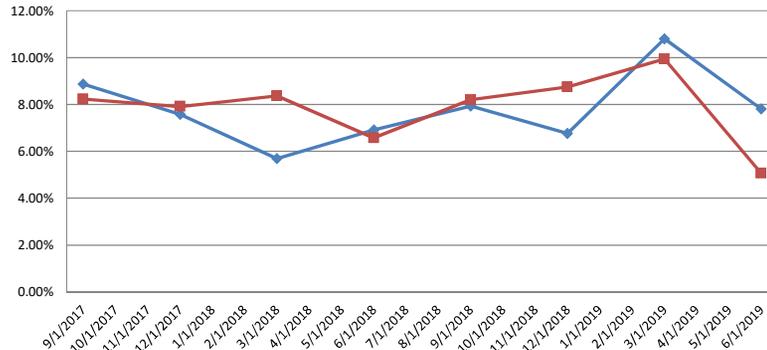
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	5.47%	6.67%	5.94%	3.96%	2.94%	4.08%	4.42%	5.07%
Deposit Growth Rate	5.10%	6.05%	9.45%	5.70%	2.76%	3.75%	4.00%	3.21%

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



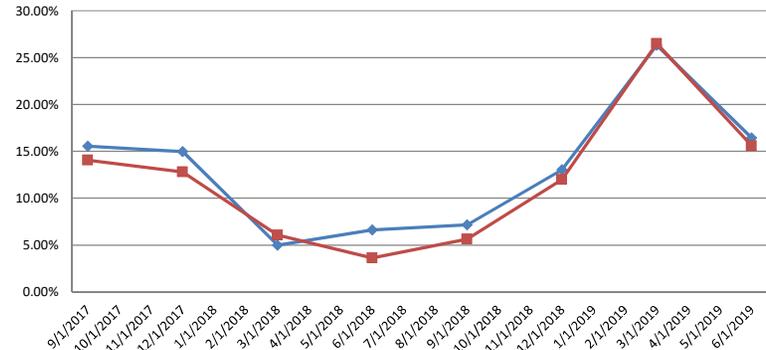
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	7.54%	8.09%	5.00%	4.34%	8.68%	10.80%	10.63%	7.58%
Deposit Growth Rate	6.94%	8.04%	6.07%	4.11%	16.22%	18.33%	11.35%	6.83%

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



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

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



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

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
	Asset Group A - \$0 to \$250 million in total assets												
	First National Bank of Lipan	\$20,820	\$7,275	\$18,840	38.61%	68.54%	\$3,470	3.58%	0.27%	0.15%	3.44%	(15.55%)	(17.56%)
	Amistad Bank	\$28,899	\$20,139	\$24,237	83.09%	25.56%	\$2,627	5.83%	0.78%	0.48%	5.37%	4.32%	6.67%
	Brazos National Bank	\$29,252	\$23,491	\$15,218	154.36%	14.20%	\$696	5.83%	0.54%	0.31%	5.54%	19.30%	75.36%
	Granger National Bank	\$31,853	\$8,962	\$25,997	34.47%	75.08%	\$4,550	4.20%	0.81%	0.60%	3.79%	(1.79%)	(6.46%)
	Citizens State Bank	\$32,065	\$16,627	\$28,782	57.77%	47.65%	\$4,008	4.50%	1.01%	0.81%	3.71%	(8.77%)	(10.00%)
	Chappell Hill Bank	\$33,415	\$25,571	\$30,353	84.25%	26.61%	\$4,177	5.10%	0.98%	0.59%	4.55%	13.38%	29.18%
	First State Bank	\$37,138	\$13,487	\$33,462	40.31%	54.04%	\$3,714	3.68%	0.06%	0.04%	3.64%	(9.01%)	(10.65%)
	Menard Bank	\$38,124	\$13,751	\$32,902	41.79%	44.39%	\$3,812	3.59%	0.19%	0.12%	3.64%	7.94%	5.71%
	Donley County State Bank	\$38,390	\$8,610	\$30,478	28.25%	66.60%	\$3,839	3.55%	1.31%	1.03%	2.51%	(21.20%)	(26.61%)
	State National Bank of Groom	\$38,814	\$26,284	\$34,662	75.83%	15.46%	\$3,881	4.91%	0.88%	0.69%	4.21%	16.25%	17.19%
	Crowell State Bank	\$39,483	\$21,767	\$34,895	62.38%	27.42%	\$3,948	5.16%	0.74%	0.43%	4.74%	(1.37%)	(3.91%)
	Powell State Bank	\$39,698	\$14,642	\$35,300	41.48%	28.80%	\$3,609	3.99%	0.67%	0.55%	3.54%	(27.09%)	(31.25%)
	Bank of San Jacinto County	\$40,094	\$17,883	\$34,381	52.01%	58.57%	\$2,506	5.16%	0.69%	0.37%	4.79%	3.52%	2.31%
	Robert Lee State Bank	\$40,957	\$16,574	\$34,008	48.74%	19.70%	\$2,926	3.78%	0.38%	0.27%	3.62%	(1.31%)	(8.92%)
	Kress National Bank	\$42,037	\$16,427	\$37,022	44.37%	56.18%	\$6,005	3.77%	0.70%	0.45%	3.37%	(9.00%)	(10.95%)
	Lovelady State Bank	\$43,299	\$23,444	\$38,090	61.55%	37.17%	\$3,608	5.25%	0.63%	0.44%	4.76%	(20.28%)	(24.63%)
	First State Bank	\$43,538	\$27,341	\$33,224	82.29%	10.94%	\$3,110	7.42%	2.30%	1.51%	6.00%	8.11%	33.70%
	First National Bank of Paducah	\$43,883	\$30,308	\$39,396	76.93%	22.44%	\$2,438	4.74%	0.83%	0.62%	4.20%	(22.47%)	(25.58%)
	Freedom Bank	\$44,438	\$20,200	\$37,056	54.51%	44.55%	\$2,963	4.77%	0.71%	0.46%	4.32%	5.88%	6.38%
	First National Bank in Cooper	\$44,585	\$20,842	\$37,883	55.02%	50.27%	\$4,459	3.70%	0.69%	0.46%	3.31%	(8.01%)	(11.19%)
	Spur Security Bank	\$45,503	\$8,169	\$40,051	20.40%	68.25%	\$5,688	3.19%	0.96%	0.55%	2.64%	0.90%	(3.58%)
	First National Bank of Moody	\$48,159	\$21,720	\$36,154	60.08%	45.20%	\$4,816	4.47%	0.96%	0.75%	3.93%	4.60%	1.93%
	First Federal Bank Littlefield, Texas	\$48,463	\$43,108	\$37,294	115.59%	8.80%	\$2,851	5.81%	1.13%	0.93%	5.02%	(12.08%)	(10.09%)
	First State Bank	\$48,767	\$28,711	\$43,329	66.26%	32.73%	\$4,064	4.71%	0.34%	0.24%	4.49%	(10.20%)	(13.96%)
	Farmers State Bank of Newcastle	\$48,784	\$21,094	\$43,545	48.44%	57.71%	\$5,420	4.71%	1.40%	0.98%	3.94%	7.35%	5.94%
	City National Bank	\$50,046	\$36,194	\$43,327	83.54%	24.23%	\$3,336	4.74%	0.91%	0.63%	4.16%	6.92%	7.80%
	Citizens National Bank of Crosbyton	\$51,077	\$15,956	\$42,377	37.65%	76.39%	\$5,675	3.53%	1.15%	0.83%	2.82%	(2.71%)	(4.89%)
	Santa Anna National Bank	\$51,089	\$27,662	\$44,750	61.81%	38.02%	\$4,257	5.09%	0.62%	0.45%	4.85%	6.65%	8.31%
	Commerce Bank Texas	\$51,747	\$34,752	\$40,895	84.98%	21.28%	\$5,750	5.12%	0.77%	0.56%	4.62%	0.82%	(4.93%)
	Commercial Bank	\$51,844	\$25,492	\$46,531	54.78%	35.89%	\$5,760	4.36%	0.91%	0.70%	3.89%	4.29%	10.68%
	First National Bank of Tahoka	\$52,982	\$15,133	\$46,955	32.23%	66.11%	\$4,817	4.41%	0.58%	0.41%	3.96%	(3.06%)	(5.32%)
	BOC Bank	\$53,261	\$30,419	\$44,048	69.06%	40.34%	\$5,918	5.27%	1.16%	0.79%	4.61%	(7.79%)	(12.39%)
	First Bank of Celeste	\$53,951	\$20,321	\$49,560	41.00%	61.36%	\$4,496	3.34%	0.56%	0.32%	3.10%	18.40%	19.21%
	Citizens State Bank	\$54,944	\$9,343	\$50,251	18.59%	84.26%	\$3,925	3.03%	0.59%	0.39%	2.69%	(2.83%)	(6.86%)
	First National Bank of South Padre Island	\$57,395	\$31,170	\$50,043	62.29%	47.03%	\$4,100	4.33%	0.75%	0.40%	3.88%	(0.54%)	(1.87%)
	First Bank and Trust of Memphis	\$58,131	\$33,989	\$49,781	68.28%	46.00%	\$5,285	4.45%	1.31%	0.95%	3.59%	(7.35%)	(9.10%)
	First State Bank	\$59,151	\$19,254	\$50,685	37.99%	29.90%	\$4,550	3.20%	1.36%	1.22%	2.19%	(7.64%)	(10.55%)
	First National Bank of Eldorado	\$59,663	\$31,459	\$49,022	64.17%	22.77%	\$3,978	5.84%	0.33%	0.21%	5.81%	(2.89%)	(7.40%)
	First Capital Bank	\$60,300	\$53,614	\$54,358	98.63%	5.22%	\$2,741	6.37%	1.70%	0.98%	5.38%	2.92%	1.11%
	First National Bank of Trinity	\$60,303	\$29,325	\$53,830	54.48%	38.48%	\$3,174	4.32%	0.52%	0.30%	4.14%	8.57%	5.86%
	City National Bank of San Saba	\$60,651	\$8,783	\$51,570	17.03%	76.06%	\$5,054	3.41%	0.59%	0.38%	3.22%	(1.04%)	(3.23%)
	Security State Bank	\$61,742	\$28,241	\$55,488	50.90%	25.67%	\$3,430	4.41%	0.48%	0.34%	4.25%	(5.91%)	(8.11%)
	First National Bank of Anson	\$61,779	\$36,028	\$55,832	64.53%	15.57%	\$4,413	5.25%	0.15%	0.08%	5.16%	(3.86%)	(5.98%)
	Lakeside National Bank	\$62,514	\$16,939	\$55,890	30.31%	78.66%	\$6,251	3.41%	0.29%	0.16%	3.31%	0.18%	(0.67%)
	First National Bank of Aspermont	\$63,692	\$13,190	\$52,439	25.15%	55.82%	\$7,077	3.24%	0.96%	0.42%	3.06%	(12.37%)	(17.12%)
	First National Bank of Quitaque	\$63,773	\$31,428	\$53,541	58.70%	47.44%	\$4,555	4.91%	1.33%	0.93%	4.08%	17.95%	18.56%
	Zavala County Bank	\$66,066	\$8,701	\$56,350	15.44%	63.72%	\$3,146	3.35%	0.57%	0.37%	3.15%	3.78%	1.10%
	Security Bank of Crawford	\$66,125	\$53,270	\$59,672	89.27%	19.73%	\$6,011	5.86%	2.12%	1.87%	4.10%	7.84%	7.62%
	Angelina Savings Bank, SSB	\$67,119	\$39,862	\$60,522	65.86%	43.41%	\$2,797	4.67%	0.28%	0.22%	4.47%	(1.85%)	(3.49%)
	First State Bank of San Diego	\$67,432	\$17,455	\$61,201	28.52%	51.30%	\$3,746	3.81%	0.60%	0.38%	3.47%	5.36%	4.00%
	First National Bank	\$67,727	\$28,912	\$55,370	52.22%	25.48%	\$4,515	3.78%	0.67%	0.53%	3.49%	(29.71%)	(46.87%)

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

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Citizens State Bank of Luling	\$67,992	\$55,706	\$57,448	96.97%	12.39%	\$3,400	5.01%	0.61%	0.43%	4.65%	9.23%	10.89%
	Junction National Bank	\$69,389	\$14,313	\$62,578	22.87%	72.37%	\$5,782	3.12%	0.22%	0.12%	3.04%	19.84%	17.14%
	Burton State Bank	\$69,546	\$21,173	\$61,105	34.65%	69.49%	\$7,727	3.69%	1.21%	0.92%	2.81%	10.03%	9.23%
	Haskell National Bank	\$71,599	\$26,280	\$62,343	42.15%	56.59%	\$2,754	3.79%	0.49%	0.26%	3.57%	5.41%	3.58%
	Gruver State Bank	\$72,051	\$45,409	\$54,222	83.75%	18.77%	\$5,542	4.76%	1.08%	0.82%	4.01%	10.21%	(11.82%)
	Bandera Bank	\$72,593	\$38,069	\$64,960	58.60%	47.60%	\$5,185	4.33%	0.29%	0.15%	4.19%	1.98%	1.44%
	State National Bank in West	\$74,868	\$15,930	\$68,253	23.34%	77.17%	\$4,991	3.18%	0.37%	0.24%	2.95%	(0.82%)	(1.85%)
	Buckholts State Bank	\$74,974	\$39,029	\$61,470	63.49%	40.00%	\$5,355	4.58%	0.66%	0.43%	4.23%	(14.64%)	(18.71%)
	First State Bank of Mobeetie	\$76,248	\$12,935	\$66,010	19.60%	92.81%	\$5,865	3.04%	0.69%	0.50%	2.82%	2.24%	(1.62%)
	Pavillion Bank	\$77,063	\$55,356	\$66,564	83.16%	29.58%	\$4,281	5.26%	0.60%	0.40%	4.94%	1.26%	1.08%
	First National Bank in Falfurrias	\$77,187	\$12,892	\$68,899	18.71%	42.97%	\$4,062	3.28%	0.78%	0.54%	2.78%	(3.77%)	(5.15%)
	Spectra Bank	\$77,465	\$48,594	\$68,618	70.82%	36.63%	\$2,499	5.37%	1.59%	0.90%	4.42%	20.38%	20.31%
	Capital Bank of Texas	\$78,109	\$22,528	\$67,167	33.54%	52.73%	\$4,882	3.44%	0.45%	0.28%	3.17%	5.96%	4.59%
	Dominion Bank	\$79,583	\$25,980	\$42,094	61.72%	116.40%	\$2,567	10.37%	3.64%	2.85%	8.68%	264.83%	83.64%
	American Bank, National Association	\$80,091	\$26,749	\$64,940	41.19%	70.07%	\$3,814	8.96%	1.99%	1.38%	7.37%	92.64%	71.08%
	Greater State Bank	\$80,677	\$54,499	\$73,005	74.65%	28.44%	\$2,445	5.35%	1.12%	0.87%	4.51%	8.68%	8.69%
	Peoples State Bank	\$81,557	\$35,332	\$71,461	49.44%	48.99%	\$11,651	3.35%	0.71%	0.46%	3.00%	6.41%	6.28%
	Zapata National Bank	\$81,760	\$33,054	\$69,970	47.24%	38.22%	\$4,088	3.94%	1.18%	0.93%	3.11%	(5.07%)	(6.96%)
	Carmine State Bank	\$81,886	\$23,700	\$71,435	33.18%	80.42%	\$7,444	3.74%	1.26%	0.86%	2.86%	9.82%	9.59%
	Commercial State Bank	\$82,143	\$38,041	\$74,148	51.30%	37.49%	\$3,734	4.64%	0.45%	0.27%	4.50%	(2.52%)	(5.95%)
	Cowboy Bank of Texas	\$85,333	\$60,587	\$73,059	82.93%	13.54%	\$5,020	5.00%	1.65%	1.26%	3.86%	8.29%	7.98%
	Citizens State Bank	\$87,691	\$43,023	\$77,488	55.52%	48.20%	\$3,024	6.03%	1.27%	1.08%	4.88%	8.38%	17.10%
	First National Bank of Dublin	\$89,242	\$69,649	\$79,037	88.12%	18.50%	\$2,789	5.70%	0.48%	0.29%	5.43%	(2.84%)	(4.43%)
	Farmers and Merchants Bank	\$89,651	\$57,434	\$80,556	71.30%	27.72%	\$2,802	4.48%	0.30%	0.17%	4.32%	(7.03%)	(8.69%)
	Fidelity Bank of Texas	\$89,817	\$49,104	\$73,693	66.63%	54.25%	\$3,327	4.32%	0.42%	0.34%	4.03%	(4.08%)	(6.23%)
	Atascosa Bank	\$89,839	\$13,919	\$80,569	17.28%	93.03%	\$7,487	3.32%	0.53%	0.27%	3.12%	(4.23%)	(7.32%)
	Chasewood Bank	\$89,911	\$55,540	\$78,395	70.85%	35.88%	\$3,458	4.46%	1.16%	0.91%	3.61%	(41.48%)	(50.57%)
	Morris County National Bank	\$90,041	\$59,659	\$71,817	83.07%	14.53%	\$2,729	5.03%	1.35%	1.11%	4.11%	(11.58%)	(9.08%)
	Lytle State Bank of Lytle, Texas	\$90,264	\$31,857	\$73,687	43.23%	50.20%	\$4,103	4.09%	0.41%	0.30%	3.90%	5.23%	3.24%
	Citizens National Bank	\$90,336	\$34,914	\$77,373	45.12%	48.48%	\$5,314	4.42%	0.36%	0.23%	4.29%	3.43%	2.46%
	First National Bank of Hebronville	\$90,904	\$32,720	\$74,095	44.16%	44.57%	\$4,545	4.30%	1.23%	0.98%	3.47%	(5.52%)	(9.67%)
	Charis Bank	\$91,924	\$49,835	\$67,570	73.75%	48.43%	\$4,596	5.03%	0.49%	0.31%	4.77%	(8.50%)	(11.10%)
	First National Bank of Kemp	\$94,544	\$43,510	\$83,522	52.09%	39.19%	\$3,782	4.20%	0.42%	0.22%	4.02%	16.16%	15.93%
	First Bank of Muleshoe	\$94,870	\$15,939	\$79,828	19.97%	85.24%	\$3,953	3.28%	0.38%	0.23%	3.11%	(2.18%)	(5.45%)
	Business Bank of Texas, N.A.	\$95,425	\$62,076	\$81,520	76.15%	29.42%	\$7,340	4.14%	2.02%	1.22%	3.09%	(33.60%)	(39.42%)
	Fort Davis State Bank	\$96,616	\$39,506	\$83,612	47.25%	51.96%	\$2,760	4.37%	0.26%	0.15%	4.29%	25.09%	15.26%
	Columbus State Bank	\$96,621	\$8,992	\$82,988	10.84%	104.18%	\$7,432	2.61%	0.53%	0.40%	2.44%	(22.85%)	(26.59%)
	Stockmens National Bank in Cotulla	\$97,376	\$15,808	\$85,836	18.42%	47.92%	\$6,492	2.94%	0.50%	0.33%	2.64%	(1.75%)	(4.24%)
	POINTWEST Bank	\$97,658	\$40,429	\$86,244	46.88%	51.37%	\$3,368	3.93%	0.52%	0.42%	3.60%	(9.44%)	(6.02%)
	First State Bank	\$99,833	\$72,242	\$81,104	89.07%	16.23%	\$4,538	6.30%	1.75%	1.41%	5.06%	(22.19%)	(27.56%)
	Unity National Bank of Houston	\$100,007	\$77,004	\$90,706	84.89%	14.44%	\$3,226	4.94%	1.70%	1.39%	3.64%	12.91%	14.56%
	American National Bank of Mount Pleasant	\$100,487	\$57,270	\$86,603	66.13%	30.88%	\$3,589	4.74%	1.24%	0.89%	4.04%	0.69%	(2.01%)
	First National Bank of Evant	\$101,380	\$69,615	\$92,240	75.47%	25.20%	\$4,055	5.10%	0.37%	0.24%	4.88%	6.31%	5.63%
	Community Bank	\$101,572	\$68,645	\$91,112	75.34%	30.16%	\$3,502	5.52%	0.98%	0.71%	4.76%	5.24%	4.40%
	First State Bank of Brownsboro	\$102,388	\$58,657	\$90,648	64.71%	22.48%	\$4,266	4.20%	0.57%	0.38%	3.91%	(1.88%)	(6.06%)
	First National Bank of Floydada	\$102,933	\$52,874	\$90,211	58.61%	39.38%	\$7,352	4.12%	1.32%	0.91%	3.28%	(13.10%)	(17.30%)
	Cendera Bank, National Association	\$102,950	\$88,765	\$89,593	99.08%	9.44%	\$5,148	6.34%	1.68%	1.27%	5.13%	12.44%	13.10%
	First State Bank of Paint Rock	\$104,426	\$49,499	\$89,550	55.28%	44.98%	\$6,962	4.21%	0.39%	0.24%	4.13%	3.81%	2.78%
	Texas Financial Bank	\$104,494	\$34,675	\$93,631	37.03%	48.84%	\$4,354	3.48%	0.19%	0.12%	3.39%	1.89%	2.17%
	Henderson Federal Savings Bank	\$104,692	\$78,156	\$80,613	96.95%	17.32%	\$4,759	4.82%	1.49%	1.44%	3.72%	(3.95%)	(6.80%)
	Bank of Houston, National Association	\$106,744	\$57,652	\$78,810	73.15%	55.66%	\$4,448	5.72%	0.78%	0.47%	5.31%	108.47%	98.96%
	Marion State Bank	\$108,573	\$51,115	\$93,004	54.96%	29.44%	\$7,238	4.10%	0.92%	0.68%	3.58%	9.22%	6.83%
	Fannin Bank	\$108,837	\$67,271	\$90,927	73.98%	26.73%	\$3,401	5.39%	1.26%	0.90%	4.58%	18.39%	9.84%
	Citizens Bank, National Association	\$108,847	\$74,216	\$87,986	84.35%	13.60%	\$4,732	4.89%	1.10%	0.71%	4.35%	8.74%	5.70%

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

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Community Bank of Snyder	\$109,255	\$37,766	\$95,852	39.40%	60.63%	\$4,552	3.41%	0.65%	0.36%	3.12%	(4.28%)	(6.16%)
	One World Bank	\$111,885	\$65,919	\$96,061	68.62%	46.13%	\$4,662	4.78%	2.30%	1.55%	3.40%	24.36%	27.94%
	First Bank and Trust of Childress	\$112,046	\$56,102	\$102,279	54.85%	15.42%	\$6,225	4.05%	1.97%	1.73%	2.51%	5.29%	2.88%
	Panola National Bank	\$112,610	\$53,780	\$99,028	54.31%	48.91%	\$4,331	3.87%	0.49%	0.33%	3.55%	(1.09%)	(4.72%)
	Dalhart Federal Savings & Loan	\$112,870	\$64,654	\$88,195	73.31%	41.16%	\$3,527	4.91%	1.40%	1.23%	3.93%	3.43%	5.53%
	Texas Advantage Community Bank, National Association	\$115,251	\$86,372	\$103,166	83.72%	24.53%	\$5,239	5.01%	1.31%	0.99%	4.07%	12.72%	12.27%
	First National Bank of Eagle Lake	\$116,917	\$80,545	\$95,250	84.56%	13.19%	\$4,330	5.47%	1.09%	0.57%	4.84%	(4.92%)	(7.34%)
	Normangee State Bank	\$118,023	\$75,393	\$97,458	77.36%	26.71%	\$6,212	5.24%	0.85%	0.60%	4.78%	2.02%	(0.69%)
	First National Bank of Tom Bean	\$118,554	\$93,023	\$107,624	86.43%	10.78%	\$2,694	5.78%	1.87%	1.55%	4.31%	(16.31%)	(17.83%)
	Coleman County State Bank	\$118,658	\$87,877	\$106,773	82.30%	19.98%	\$3,596	5.90%	0.63%	0.41%	5.51%	6.40%	5.81%
	Mason Bank	\$119,467	\$44,176	\$94,640	46.68%	71.77%	\$6,637	3.72%	0.64%	0.44%	3.47%	(0.79%)	(1.81%)
	First National Bank of Bosque County	\$119,533	\$88,212	\$104,294	84.58%	20.75%	\$3,735	4.56%	0.50%	0.35%	4.27%	(1.99%)	(5.70%)
	Johnson City Bank	\$120,851	\$71,357	\$106,091	67.26%	43.03%	\$4,648	4.58%	0.93%	0.58%	4.04%	4.51%	4.67%
	First Security State Bank	\$121,570	\$51,347	\$111,761	45.94%	57.98%	\$4,052	3.84%	0.50%	0.33%	3.56%	12.07%	12.42%
	Brady National Bank	\$121,984	\$61,544	\$110,079	55.91%	20.59%	\$5,545	3.59%	1.23%	0.90%	2.85%	0.67%	(2.24%)
	Peoples State Bank	\$124,201	\$40,467	\$112,372	36.01%	38.29%	\$4,006	3.70%	0.84%	0.63%	3.14%	1.40%	(1.34%)
	First Bank & Trust	\$126,183	\$20,969	\$101,827	20.59%	76.83%	NA	2.88%	0.81%	0.46%	2.46%	(46.17%)	(58.72%)
	Austin Capital Bank SSB	\$128,255	\$100,431	\$85,963	116.83%	18.05%	\$1,010	5.57%	2.09%	1.96%	3.75%	42.57%	44.23%
	First National Bank of Fort Stockton	\$128,765	\$79,683	\$114,405	69.65%	21.63%	\$4,769	4.52%	0.45%	0.25%	4.37%	(3.37%)	(2.54%)
	Titan Bank, N.A.	\$129,386	\$83,663	\$104,370	80.16%	32.36%	\$5,391	4.84%	1.44%	0.89%	3.96%	45.54%	30.82%
	Citizens State Bank	\$130,691	\$77,800	\$114,468	67.97%	22.26%	\$4,507	4.74%	0.84%	0.64%	4.16%	7.94%	7.06%
	City National Bank of Colorado City	\$130,733	\$68,970	\$118,271	58.32%	29.90%	\$4,508	4.54%	0.96%	0.76%	3.89%	8.72%	7.67%
	Big Bend Banks, N.A.	\$131,694	\$21,363	\$110,323	19.36%	79.61%	\$4,703	3.19%	0.10%	0.06%	3.48%	3.34%	(1.33%)
	Farmers State Bank	\$131,859	\$65,046	\$117,896	55.17%	38.25%	\$3,140	4.15%	0.29%	0.17%	4.06%	(5.39%)	(7.30%)
	West Texas State Bank	\$132,330	\$68,063	\$114,270	59.56%	31.24%	\$5,090	4.22%	0.95%	0.65%	3.70%	(3.23%)	(6.90%)
	Dilley State Bank	\$134,301	\$16,413	\$111,977	14.66%	96.02%	\$7,068	2.83%	0.52%	0.36%	2.51%	14.08%	12.85%
	Lone Star Bank	\$136,185	\$108,176	\$119,483	90.54%	20.60%	\$5,447	5.53%	1.92%	1.73%	3.95%	10.76%	15.08%
	Texas Heritage National Bank	\$136,634	\$104,729	\$101,347	103.34%	16.53%	\$4,140	5.45%	1.50%	1.33%	4.16%	3.64%	4.05%
	Graham Savings and Loan, SSB	\$137,437	\$103,242	\$109,170	94.57%	26.76%	\$4,295	4.90%	1.56%	1.49%	3.59%	13.40%	23.43%
	First State Bank of Odem	\$137,585	\$83,516	\$120,214	69.47%	28.90%	\$3,621	5.24%	0.29%	0.16%	5.12%	(7.42%)	(10.57%)
	First National Bank of Alvin	\$138,726	\$22,006	\$119,987	18.34%	66.22%	\$7,301	2.93%	0.88%	0.47%	2.60%	(2.23%)	(6.71%)
	First Texas Bank	\$138,908	\$61,261	\$120,916	50.66%	59.07%	\$4,630	3.82%	0.18%	0.10%	3.72%	2.12%	1.34%
	Sanger Bank	\$138,944	\$72,507	\$117,888	61.50%	43.11%	\$4,791	4.39%	1.04%	0.75%	3.83%	9.31%	9.13%
	First National Bank of Winnsboro	\$139,109	\$88,965	\$106,079	83.87%	20.57%	\$4,487	5.44%	0.90%	0.62%	5.00%	2.85%	(1.53%)
	Bank of South Texas	\$139,882	\$99,068	\$122,211	81.06%	23.11%	\$2,855	7.62%	1.77%	1.28%	6.26%	10.75%	11.66%
	Hill Bank & Trust Co.	\$140,798	\$13,961	\$115,545	12.08%	95.47%	\$10,057	2.83%	0.90%	0.63%	2.47%	3.57%	3.66%
	Security State Bank	\$142,476	\$94,733	\$121,462	77.99%	18.67%	\$9,498	4.90%	1.43%	0.96%	4.02%	(20.47%)	(26.65%)
	First State Bank	\$142,939	\$31,653	\$121,468	26.06%	49.71%	\$8,408	3.20%	1.27%	0.90%	2.46%	0.87%	(0.69%)
	First State Bank	\$143,043	\$92,642	\$126,787	73.07%	28.16%	\$5,109	4.73%	1.23%	0.86%	3.95%	(6.04%)	(7.72%)
	Texas Heritage Bank	\$144,019	\$118,003	\$128,102	92.12%	18.63%	\$3,892	5.10%	1.19%	0.78%	4.40%	(4.79%)	(5.18%)
	First State Bank	\$144,527	\$87,812	\$124,097	70.76%	17.63%	\$3,613	4.83%	1.06%	0.72%	4.21%	(11.50%)	(15.00%)
	Texas National Bank	\$144,998	\$35,932	\$129,411	27.77%	47.14%	\$5,000	3.49%	0.97%	0.69%	2.93%	14.71%	12.10%
	Providence Bank of Texas	\$149,255	\$111,084	\$127,425	87.18%	22.42%	\$7,107	5.37%	1.85%	1.42%	4.03%	(0.90%)	(3.00%)
	Keystone Bank, National Association	\$149,312	\$84,782	\$120,050	70.62%	43.89%	\$5,530	4.87%	1.20%	0.77%	4.29%	196.86%	300.58%
	Peoples Bank	\$149,841	\$99,437	\$126,880	78.37%	12.56%	\$3,568	4.49%	1.43%	1.08%	3.44%	(5.24%)	(1.17%)
	First State Bank of Ben Wheeler, Texas	\$150,575	\$80,527	\$129,983	61.95%	29.12%	\$4,563	4.21%	1.02%	0.77%	3.50%	6.62%	7.22%
	First State Bank	\$150,696	\$79,126	\$120,989	65.40%	45.55%	\$4,306	4.54%	1.15%	0.80%	3.83%	(3.03%)	(9.90%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Commercial National Bank of Brady	\$152,092	\$79,337	\$132,658	59.81%	25.41%	\$4,753	4.35%	0.74%	0.53%	3.90%	(2.95%)	(3.82%)
	Citizens State Bank	\$152,423	\$122,799	\$137,534	89.29%	20.25%	\$7,258	5.31%	1.34%	1.03%	4.35%	4.07%	3.61%
	Texas Hill Country Bank	\$152,781	\$123,395	\$137,557	89.70%	15.81%	\$4,630	4.96%	1.26%	1.01%	3.97%	2.95%	2.20%
	Citizens State Bank	\$152,979	\$99,636	\$137,995	72.20%	19.83%	\$3,326	5.12%	0.69%	0.49%	4.64%	12.18%	13.65%
	Bank of Austin	\$157,540	\$109,032	\$124,737	87.41%	37.80%	\$8,292	4.35%	1.40%	0.95%	3.59%	51.39%	69.39%
	First State Bank of Bedias	\$158,049	\$93,724	\$131,833	71.09%	41.34%	\$7,526	4.89%	1.00%	0.74%	4.25%	(0.70%)	(3.20%)
	Sundown State Bank	\$159,260	\$118,818	\$141,334	84.07%	21.08%	\$4,550	5.23%	1.08%	0.66%	4.71%	4.17%	2.72%
	Roscoe State Bank	\$161,678	\$72,784	\$142,799	50.97%	38.09%	\$4,042	4.26%	0.78%	0.48%	3.98%	0.80%	(2.75%)
	Citizens Bank	\$161,910	\$117,486	\$140,756	83.47%	19.03%	\$7,040	5.64%	1.35%	1.09%	4.60%	2.62%	0.02%
	First National Bank of Hereford	\$162,474	\$110,089	\$139,177	79.10%	28.55%	\$3,693	4.90%	0.66%	0.45%	4.52%	(7.83%)	(12.81%)
	Muenster State Bank	\$165,022	\$45,667	\$131,366	34.76%	68.68%	\$9,168	3.34%	0.51%	0.37%	3.14%	(7.85%)	(20.10%)
	Guadalupe Bank	\$167,259	\$105,747	\$151,966	69.59%	35.79%	\$4,919	4.86%	0.64%	0.45%	4.42%	9.66%	9.76%
	Citizens National Bank of Hillsboro	\$167,487	\$47,290	\$141,977	33.31%	67.21%	\$5,982	3.34%	0.85%	0.66%	2.79%	(8.21%)	(6.86%)
	Lamar National Bank	\$168,106	\$120,654	\$148,302	81.36%	24.24%	\$3,577	4.98%	0.66%	0.49%	4.55%	8.80%	7.57%
	Castroville State Bank	\$170,921	\$114,862	\$151,558	75.79%	18.55%	\$6,104	4.38%	1.14%	0.93%	3.57%	16.87%	15.45%
	First State Bank of Texas	\$171,200	\$119,569	\$146,749	81.48%	22.28%	\$4,505	4.84%	0.66%	0.34%	4.51%	8.66%	9.84%
	Incommons Bank, N.A.	\$174,363	\$123,008	\$143,436	85.76%	10.81%	\$3,114	5.26%	1.31%	0.99%	4.39%	5.63%	2.70%
	Bank of DeSoto, National Association	\$177,714	\$114,241	\$157,076	72.73%	36.26%	\$4,443	7.92%	1.29%	0.82%	7.00%	5.61%	6.62%
	Austin County State Bank	\$177,928	\$124,819	\$157,162	79.42%	23.13%	\$4,682	5.14%	1.37%	1.11%	4.17%	11.08%	9.81%
	Perryton National Bank	\$179,348	\$56,519	\$154,299	36.63%	63.38%	\$8,540	3.49%	0.90%	0.51%	3.10%	8.03%	5.24%
	First National Bank of Anderson	\$180,434	\$122,081	\$157,357	77.58%	20.45%	\$3,839	4.97%	1.37%	0.97%	4.04%	10.81%	6.57%
	Llano National Bank	\$181,005	\$110,834	\$156,985	70.60%	40.86%	\$4,022	4.80%	0.50%	0.34%	4.63%	0.04%	(2.77%)
	First National Bank of Sterling City	\$184,024	\$26,644	\$170,178	15.66%	60.06%	\$8,763	2.79%	0.44%	0.29%	2.61%	0.54%	(3.77%)
	First National Bank of Ballinger	\$184,063	\$124,830	\$164,092	76.07%	19.28%	\$4,382	5.26%	1.10%	0.77%	4.49%	4.29%	2.63%
	Captex Bank, National Association	\$184,779	\$106,613	\$154,464	69.02%	22.93%	\$3,360	4.35%	0.52%	0.35%	4.05%	10.95%	13.68%
	Arrowhead Bank	\$184,931	\$115,802	\$165,444	69.99%	34.62%	\$4,403	4.62%	0.39%	0.25%	4.39%	1.13%	(0.05%)
	First State Bank	\$184,960	\$85,804	\$150,670	56.95%	34.72%	\$3,935	3.80%	1.04%	0.85%	3.04%	5.00%	(0.46%)
	Tejas Bank	\$185,879	\$104,215	\$164,590	63.32%	36.05%	\$11,617	4.42%	0.42%	0.21%	4.26%	10.18%	8.38%
	Cypress Bank, SSB	\$189,562	\$126,597	\$153,140	82.67%	31.88%	\$2,872	5.10%	1.49%	1.29%	3.95%	2.10%	3.14%
	Interstate Bank, SSB	\$189,792	\$114,001	\$166,760	68.36%	38.33%	\$5,423	4.48%	0.52%	0.39%	4.12%	(7.71%)	(10.13%)
	Anahuac National Bank	\$190,270	\$78,285	\$172,390	45.41%	27.70%	\$5,946	5.05%	0.75%	0.56%	4.59%	114.24%	119.39%
	Fayette Savings Bank, SSB	\$190,361	\$162,044	\$161,950	100.06%	12.24%	\$6,564	4.46%	1.37%	1.32%	3.26%	17.44%	17.46%
	Pearland State Bank	\$192,721	\$45,530	\$169,738	26.82%	68.37%	\$7,709	3.21%	0.58%	0.42%	2.88%	5.92%	2.79%
	City National Bank of Taylor	\$195,017	\$118,926	\$171,763	69.24%	38.44%	\$4,643	4.24%	0.41%	0.31%	3.99%	(14.19%)	(18.43%)
	First National Bank of Burleson	\$195,626	\$58,429	\$174,140	33.55%	63.66%	\$5,928	3.67%	0.20%	0.14%	3.84%	(10.38%)	(11.83%)
	HomeBank Texas	\$196,203	\$160,264	\$166,178	96.44%	17.76%	\$5,031	5.29%	1.08%	0.62%	4.74%	7.52%	7.90%
	First State Bank	\$201,068	\$122,652	\$180,684	67.88%	33.14%	\$4,787	4.61%	0.59%	0.33%	4.35%	11.28%	10.09%
	Crossroads Bank	\$202,447	\$112,951	\$176,466	64.01%	41.57%	\$4,708	4.64%	0.81%	0.63%	4.16%	0.09%	(3.40%)
	Spring Hill State Bank	\$202,680	\$151,351	\$171,484	88.26%	24.21%	\$4,504	4.70%	1.31%	1.03%	3.76%	(2.66%)	0.57%
	Texas Brand Bank	\$203,627	\$164,291	\$175,160	93.79%	22.10%	\$5,221	5.48%	1.99%	1.54%	4.15%	0.07%	(0.58%)
	First National Bank of Giddings	\$204,208	\$126,721	\$178,134	71.14%	14.28%	\$5,374	4.08%	1.27%	0.98%	3.28%	(5.47%)	(10.53%)
	Bridge City State Bank	\$210,525	\$74,149	\$188,512	39.33%	61.91%	\$5,690	3.57%	0.59%	0.44%	3.26%	2.10%	(2.04%)
	First National Bank of Stanton	\$210,744	\$56,193	\$186,630	30.11%	56.52%	\$9,579	3.71%	0.12%	0.05%	3.82%	(11.35%)	(17.35%)
	Citizens National Bank at Brownwood	\$213,585	\$107,229	\$184,924	57.99%	37.08%	\$4,544	4.34%	0.48%	0.27%	4.16%	7.74%	5.71%
	Commercial National Bank of Texarkana	\$213,741	\$128,953	\$194,729	66.22%	22.23%	\$3,393	4.70%	0.39%	0.36%	4.35%	7.18%	11.28%
	First National Bank	\$215,265	\$147,861	\$165,269	89.47%	17.04%	\$4,485	5.00%	1.56%	1.19%	4.10%	(9.58%)	(30.02%)
	Texana Bank, National Association	\$216,390	\$186,182	\$179,775	103.56%	9.49%	\$3,547	5.22%	1.82%	1.41%	3.86%	5.26%	4.38%
	Community National Bank	\$216,927	\$125,171	\$188,468	66.41%	39.04%	\$5,045	4.53%	0.88%	0.55%	4.10%	15.95%	17.28%
	Yoakum National Bank	\$218,272	\$93,146	\$184,568	50.47%	48.18%	\$8,084	3.58%	1.04%	0.87%	2.84%	(4.95%)	(9.28%)
	National Bank of Andrews	\$218,938	\$132,277	\$191,970	68.91%	31.15%	\$3,910	5.06%	0.40%	0.21%	4.91%	2.59%	(0.80%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Community Bank	\$222,362	\$177,610	\$197,605	89.88%	20.59%	\$6,010	4.40%	0.72%	0.49%	3.97%	2.54%	0.81%
	Grandview Bank	\$223,061	\$139,022	\$200,807	69.23%	33.51%	\$6,561	4.82%	0.90%	0.57%	4.36%	19.79%	18.42%
	Gilmer National Bank	\$224,364	\$156,392	\$192,125	81.40%	33.17%	\$4,986	4.80%	1.43%	1.22%	3.73%	13.14%	13.27%
	MINT National Bank	\$225,532	\$185,142	\$196,500	94.22%	18.92%	\$8,055	5.80%	2.32%	2.10%	3.95%	17.98%	18.98%
	TransPecos Banks, SSB	\$230,983	\$152,192	\$208,689	72.93%	23.76%	\$4,529	6.16%	1.38%	0.91%	5.30%	6.16%	4.59%
	National Bank & Trust	\$234,086	\$93,289	\$208,047	44.84%	27.46%	\$7,803	3.12%	1.53%	1.54%	2.08%	(10.14%)	(12.66%)
	United Bank of El Paso del Norte	\$238,170	\$184,683	\$196,734	93.87%	14.85%	\$5,293	6.05%	1.10%	0.71%	5.38%	(6.06%)	1.30%
	Ennis State Bank	\$238,972	\$167,782	\$186,470	89.98%	20.67%	\$4,192	5.32%	0.94%	0.65%	4.70%	6.58%	2.48%
	Jacksboro National Bank	\$241,314	\$114,012	\$209,423	54.44%	35.34%	\$4,732	4.27%	0.95%	0.51%	3.83%	0.82%	(4.69%)
	UBank	\$241,603	\$165,196	\$211,302	78.18%	22.54%	\$3,221	5.02%	0.65%	0.35%	4.69%	(9.43%)	1.70%
	First State Bank	\$245,251	\$138,436	\$203,525	68.02%	34.88%	\$5,839	4.19%	1.17%	0.61%	3.59%	0.37%	(7.51%)
	Lone Star Capital Bank, National Association	\$246,425	\$180,366	\$206,915	87.17%	18.46%	\$3,624	4.59%	0.88%	0.64%	4.02%	2.46%	3.66%
	ValueBank Texas	\$249,730	\$125,900	\$220,774	57.03%	46.27%	\$2,523	4.78%	0.47%	0.25%	4.59%	6.24%	4.45%
	Average of Asset Group A	\$120,196	\$66,533	\$103,233	62.27%	38.61%	\$4,818	4.57%	0.93%	0.68%	3.99%	5.07%	3.21%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets													
	First State Bank of Burnet	\$252,130	\$87,427	\$214,983	40.67%	66.19%	\$5,364	3.48%	0.46%	0.30%	3.29%	4.77%	(1.84%)
	First National Bank of Jasper	\$253,113	\$68,522	\$216,384	31.67%	26.44%	\$4,868	3.50%	0.42%	0.30%	3.26%	(3.66%)	(7.30%)
	Trinity Bank, N.A.	\$255,930	\$156,205	\$219,878	71.04%	43.90%	\$11,633	4.61%	1.19%	0.77%	3.98%	(0.97%)	(3.37%)
	Pecos County State Bank	\$256,067	\$101,813	\$229,375	44.39%	13.78%	\$4,198	4.36%	1.12%	0.72%	3.71%	(1.04%)	(6.38%)
	First National Bank of Weatherford	\$260,344	\$209,632	\$233,481	89.79%	15.10%	\$4,912	5.90%	1.29%	0.85%	5.08%	13.18%	13.18%
	Mineola Community Bank, SSB	\$261,498	\$172,061	\$205,211	83.85%	31.95%	\$4,287	4.12%	1.30%	1.16%	3.06%	7.78%	7.55%
	Western Bank	\$262,863	\$190,565	\$218,544	87.20%	9.68%	\$4,107	5.20%	1.09%	0.77%	4.43%	18.39%	0.17%
	First National Bank of Lake Jackson	\$263,394	\$23,410	\$236,462	9.90%	27.80%	\$9,083	2.84%	0.90%	0.70%	2.13%	(2.59%)	(8.48%)
	Liberty Capital Bank	\$264,604	\$204,758	\$215,862	94.86%	24.84%	\$10,177	4.40%	0.86%	0.53%	3.92%	(11.86%)	(30.95%)
	Hondo National Bank	\$264,993	\$180,518	\$236,503	76.33%	19.88%	\$4,491	4.93%	1.08%	0.86%	4.29%	5.88%	4.94%
	First-Lockhart National Bank	\$265,349	\$192,467	\$236,320	81.44%	13.14%	\$4,738	4.58%	1.29%	1.00%	3.64%	(5.52%)	(7.01%)
	Texas State Bank	\$270,306	\$138,252	\$232,187	59.54%	34.22%	\$4,096	3.98%	0.42%	0.24%	3.89%	(0.23%)	(2.78%)
	State Bank of De Kalb	\$270,375	\$224,633	\$237,142	94.73%	17.01%	\$3,704	5.16%	1.32%	0.99%	4.24%	15.14%	16.64%
	First National Bank of Hughes Springs	\$272,137	\$190,881	\$234,778	81.30%	13.23%	\$2,543	5.60%	0.20%	0.17%	5.54%	(2.18%)	(6.05%)
	TexStar National Bank	\$273,621	\$207,840	\$227,725	91.27%	20.45%	\$6,219	4.89%	1.09%	0.79%	4.15%	10.38%	13.29%
	Peoples State Bank of Hallettsville	\$275,666	\$82,562	\$238,882	34.56%	63.18%	\$10,210	3.20%	1.28%	1.05%	2.42%	1.19%	(1.59%)
	Ozona National Bank	\$279,296	\$136,630	\$248,268	55.03%	50.14%	\$4,169	4.49%	0.25%	0.15%	4.42%	18.78%	19.15%
	National Bank of Texas at Fort Worth	\$283,111	\$202,965	\$250,267	81.10%	28.97%	\$4,163	4.60%	1.30%	0.85%	3.81%	1.76%	17.83%
	Preferred Bank	\$287,535	\$173,471	\$242,064	71.66%	44.35%	\$6,687	4.71%	1.05%	0.55%	4.20%	3.69%	3.50%
	Waggoner National Bank of Vernon	\$287,715	\$177,639	\$245,264	72.43%	13.66%	\$4,795	5.39%	1.32%	1.14%	4.48%	(4.46%)	(2.48%)
	Charter Bank	\$288,190	\$164,986	\$236,530	69.75%	45.95%	\$5,240	6.88%	1.01%	0.58%	6.68%	4.30%	4.18%
	Liberty National Bank in Paris	\$289,094	\$162,362	\$240,049	67.64%	31.38%	\$5,782	3.97%	0.79%	0.64%	3.50%	4.05%	5.83%
	First Texas Bank	\$289,530	\$115,560	\$253,542	45.58%	61.01%	\$3,860	3.45%	0.18%	0.10%	3.35%	(3.53%)	(4.53%)
	Heritage Bank	\$289,664	\$251,442	\$250,739	100.28%	8.14%	\$4,389	5.67%	1.02%	0.71%	4.99%	4.92%	3.87%
	Texas Republic Bank, National Association	\$292,588	\$257,229	\$230,909	111.40%	12.42%	\$5,627	6.09%	1.69%	1.28%	4.93%	28.17%	24.41%
	Fort Hood National Bank	\$295,898	\$109,908	\$262,256	41.91%	60.75%	\$4,416	3.20%	0.43%	0.25%	3.00%	11.46%	10.89%
	Texas National Bank	\$297,534	\$189,563	\$258,694	73.28%	19.16%	\$3,542	6.06%	1.74%	0.94%	5.11%	(4.03%)	(5.22%)
	Citizens State Bank	\$299,381	\$147,009	\$265,248	55.42%	52.58%	\$8,805	3.80%	1.02%	0.75%	3.30%	8.96%	6.76%
	Shelby Savings Bank, SSB	\$305,108	\$223,743	\$243,719	91.80%	21.24%	\$3,767	5.12%	1.31%	1.06%	4.15%	6.11%	7.02%
	Worthington National Bank	\$308,233	\$213,974	\$277,991	76.97%	30.44%	\$5,816	4.82%	1.13%	0.62%	4.23%	13.48%	12.98%
	Frontier Bank of Texas	\$313,997	\$255,130	\$277,165	92.05%	13.21%	\$5,815	5.25%	1.68%	1.29%	4.03%	38.53%	42.68%
	Texas Champion Bank	\$320,654	\$226,324	\$243,683	92.88%	17.61%	\$3,272	5.23%	0.77%	0.47%	4.76%	0.62%	(4.57%)
	Oakwood Bank	\$321,310	\$241,531	\$265,018	91.14%	25.71%	\$7,472	4.92%	2.49%	2.11%	3.15%	42.84%	47.23%
	First Liberty National Bank	\$321,649	\$202,829	\$277,702	73.04%	23.43%	\$4,232	4.93%	0.47%	0.43%	4.58%	9.43%	9.27%
	Alliance Bank Central Texas	\$322,011	\$243,783	\$272,698	89.40%	20.08%	\$5,649	4.67%	1.73%	1.45%	3.27%	4.01%	(0.99%)
	Farmers State Bank	\$322,141	\$179,852	\$275,066	65.39%	33.10%	\$4,027	4.49%	1.03%	0.74%	3.83%	(7.17%)	(10.23%)
	MCBank	\$325,354	\$140,910	\$290,941	48.43%	42.81%	\$3,968	4.14%	0.49%	0.33%	3.95%	6.42%	4.30%
	T Bank, National Association	\$328,752	\$272,041	\$266,480	102.09%	8.28%	\$6,709	5.91%	2.18%	1.84%	4.23%	14.98%	6.08%
	Texan Bank, National Association	\$329,599	\$272,174	\$282,511	96.34%	17.32%	\$5,683	5.55%	2.11%	1.75%	3.98%	20.62%	23.84%
	First National Bank in Port Lavaca	\$330,639	\$167,972	\$296,423	56.67%	28.27%	\$6,888	3.77%	0.95%	0.76%	3.09%	8.06%	5.82%
	TrustTexas Bank, SSB	\$336,419	\$179,196	\$292,006	61.37%	42.73%	\$4,205	4.14%	0.78%	0.69%	3.61%	1.50%	(2.15%)
	First State Bank of Livingston	\$337,297	\$153,524	\$281,578	54.52%	36.88%	\$3,627	3.97%	1.00%	0.56%	3.52%	(0.75%)	(2.60%)
	First Commercial Bank, National Association	\$338,175	\$207,888	\$302,354	68.76%	32.21%	\$4,175	4.52%	0.67%	0.35%	4.21%	6.01%	5.68%
	Lamesa National Bank	\$343,386	\$87,466	\$306,820	28.51%	57.48%	\$11,446	3.00%	1.31%	0.87%	2.22%	(3.96%)	(7.01%)
	Citizens State Bank	\$349,116	\$274,490	\$265,714	103.30%	21.85%	\$4,718	4.85%	1.41%	1.00%	3.95%	2.41%	7.25%
	Brenham National Bank	\$361,778	\$177,425	\$318,559	55.70%	47.12%	\$6,238	4.07%	0.63%	0.36%	3.81%	2.43%	(1.46%)
	Bank of Texas	\$372,380	\$280,640	\$303,285	92.53%	26.83%	\$15,516	5.09%	1.72%	1.09%	4.10%	(1.80%)	(10.57%)
	Classic Bank, National Association	\$374,710	\$275,329	\$321,593	85.61%	13.11%	\$4,408	4.45%	1.46%	1.00%	3.48%	3.62%	2.11%
	First National Bank of Livingston	\$375,359	\$125,406	\$317,339	39.52%	60.64%	\$4,265	3.21%	0.32%	0.17%	3.10%	(1.90%)	(4.11%)
	State National Bank of Big Spring	\$381,091	\$93,255	\$336,940	27.68%	78.19%	\$11,548	2.90%	0.35%	0.17%	2.78%	(5.68%)	(10.34%)
	Texas Star Bank	\$383,132	\$330,133	\$337,560	97.80%	9.65%	\$4,210	5.49%	0.83%	0.55%	5.02%	2.80%	5.17%
	Wellington State Bank	\$385,051	\$214,493	\$330,628	64.87%	21.01%	\$3,500	4.73%	0.68%	0.48%	4.34%	(6.37%)	(8.92%)
	AccessBank Texas	\$389,154	\$286,745	\$350,240	81.87%	24.56%	\$5,481	4.79%	1.46%	1.10%	3.74%	4.63%	3.91%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets (continued)													
	Texas First State Bank	\$391,312	\$162,575	\$356,554	45.60%	35.76%	\$5,590	3.41%	1.12%	0.90%	2.61%	(2.84%)	(3.53%)
	SouthTrust Bank, N.A.	\$392,370	\$205,642	\$347,124	59.24%	39.82%	\$4,087	4.37%	0.53%	0.37%	3.99%	8.15%	8.16%
	Texas Bank Financial	\$400,313	\$338,789	\$361,981	93.59%	14.16%	\$3,707	6.61%	2.42%	2.16%	4.61%	29.78%	30.09%
	Karnes County National Bank of Karnes												
	City	\$400,422	\$62,089	\$357,121	17.39%	72.29%	\$12,134	2.98%	0.15%	0.09%	3.00%	(6.39%)	(11.09%)
	Citizens National Bank	\$405,483	\$237,306	\$358,027	66.28%	28.42%	\$4,885	4.04%	0.89%	0.85%	3.34%	(5.21%)	(5.08%)
	Schertz Bank & Trust	\$407,065	\$313,761	\$355,192	88.34%	18.68%	\$6,263	4.85%	1.61%	1.30%	3.69%	(0.66%)	(1.04%)
	Falls City National Bank	\$407,159	\$114,657	\$359,168	31.92%	52.65%	\$15,080	3.70%	0.20%	0.13%	3.63%	(0.05%)	(2.77%)
	International Bank of Commerce	\$409,759	\$169,999	\$295,914	57.45%	29.78%	\$3,013	4.00%	0.95%	0.65%	3.41%	(9.06%)	(6.84%)
	Sage Capital Bank	\$412,871	\$266,366	\$363,985	73.18%	22.22%	\$4,746	4.82%	1.14%	0.73%	4.13%	3.65%	2.96%
	Citizens Bank	\$414,530	\$258,144	\$336,285	76.76%	38.30%	\$3,735	4.69%	0.95%	0.46%	4.14%	(2.92%)	(4.80%)
	First National Bank of Gilmer	\$414,941	\$257,710	\$363,522	70.89%	26.34%	\$3,842	5.12%	1.29%	1.02%	4.18%	19.93%	20.18%
	First National Bank Baird	\$415,802	\$352,370	\$372,154	94.68%	11.44%	\$3,585	5.92%	0.99%	0.65%	5.29%	(0.67%)	6.01%
	First Community Bank	\$416,826	\$311,864	\$364,951	85.45%	20.44%	\$2,689	6.01%	0.84%	0.45%	5.68%	(2.85%)	(5.22%)
	Bank and Trust, SSB	\$420,080	\$285,456	\$361,612	78.94%	9.31%	\$3,472	4.31%	0.51%	0.31%	4.10%	3.60%	(5.46%)
	Herring Bank	\$425,372	\$313,619	\$377,827	83.01%	14.16%	\$2,488	5.13%	1.21%	0.87%	4.29%	7.88%	16.41%
	West Texas State Bank	\$429,347	\$204,790	\$376,155	54.44%	52.03%	\$4,381	4.47%	0.51%	0.20%	4.29%	5.68%	5.10%
	American Bank, National Association	\$429,458	\$323,002	\$368,484	87.66%	18.49%	\$4,618	4.54%	1.16%	0.70%	3.82%	(1.22%)	(1.14%)
	American State Bank	\$429,715	\$336,883	\$379,338	88.81%	8.92%	\$3,642	6.19%	1.26%	0.89%	5.29%	99.33%	124.88%
	First National Bank of Sonora	\$430,265	\$300,228	\$347,612	86.37%	25.61%	\$5,312	5.21%	1.11%	0.80%	4.45%	3.24%	3.91%
	Southwest Bank	\$431,404	\$283,532	\$388,617	72.96%	31.21%	\$4,109	5.54%	0.29%	0.11%	5.45%	6.58%	7.70%
	First Bank	\$442,725	\$382,079	\$376,773	101.41%	12.02%	\$2,802	5.76%	0.79%	0.47%	5.24%	10.81%	3.59%
	Capital Bank	\$445,921	\$353,606	\$401,392	88.09%	19.71%	\$4,795	5.22%	1.35%	0.70%	4.39%	8.62%	8.78%
	First Federal Community Bank, SSB	\$447,560	\$373,544	\$359,573	103.89%	12.85%	\$5,328	4.86%	1.35%	1.25%	3.67%	6.42%	7.03%
	Community Bank & Trust, Waco, Texas	\$447,700	\$318,244	\$378,689	84.04%	30.29%	\$4,107	4.42%	0.94%	0.65%	3.89%	(1.19%)	(4.23%)
	MapleMark Bank	\$450,509	\$348,153	\$373,630	93.18%	23.33%	\$9,010	4.69%	2.23%	2.00%	2.97%	92.59%	127.87%
	First Community Bank	\$452,698	\$305,509	\$408,663	74.76%	14.76%	\$3,711	5.30%	1.02%	0.66%	4.71%	8.49%	6.87%
	Bank of Brenham, National Association	\$454,537	\$67,699	\$389,766	17.37%	47.26%	\$17,482	3.45%	1.90%	1.71%	2.36%	24.14%	17.85%
	First National Bank of Mertzon	\$466,192	\$57,270	\$433,089	13.22%	80.71%	\$15,038	2.49%	0.29%	0.20%	2.33%	10.31%	9.71%
	First National Bank of Huntsville	\$470,559	\$253,010	\$408,519	61.93%	30.03%	\$4,753	3.86%	0.83%	0.54%	3.42%	0.27%	(1.71%)
	First State Bank	\$477,461	\$298,116	\$421,880	70.66%	17.74%	\$4,775	4.30%	1.00%	0.64%	3.73%	2.86%	1.84%
	United Texas Bank	\$479,393	\$343,671	\$394,944	87.02%	31.05%	\$13,316	4.27%	2.39%	1.91%	2.63%	9.05%	13.52%
	Texas Security Bank	\$479,654	\$404,802	\$413,959	97.79%	15.74%	\$8,882	4.73%	1.53%	1.05%	3.79%	1.53%	0.16%
	Southwestern National Bank	\$480,750	\$345,162	\$404,594	85.31%	28.68%	\$4,535	4.71%	1.66%	1.44%	3.44%	27.31%	28.08%
	First State Bank	\$481,832	\$348,974	\$429,492	81.25%	25.98%	\$3,706	5.40%	0.35%	0.33%	5.16%	(0.56%)	(3.52%)
	First National Bank of McGregor	\$487,505	\$424,748	\$428,506	99.12%	10.92%	\$6,019	6.51%	2.12%	1.96%	4.72%	37.35%	28.35%
	Texas Bank	\$495,909	\$302,209	\$405,837	74.47%	24.60%	\$3,444	5.20%	1.68%	1.40%	4.09%	(0.26%)	1.97%
	TexasBank	\$499,334	\$370,908	\$429,073	86.44%	22.42%	\$4,127	5.09%	0.91%	0.57%	4.63%	5.15%	5.56%
	Average of Asset Group B	\$361,368	\$224,923	\$311,128	72.10%	29.35%	\$5,777	4.66%	1.08%	0.79%	3.96%	7.58%	6.83%

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

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
	Asset Group C - \$501 million to \$1 billion in total assets												
	First State Bank and Trust Company	\$504,212	\$179,720	\$378,656	47.46%	35.32%	\$8,404	3.81%	1.32%	1.12%	2.92%	5.66%	3.75%
	Bank of the West	\$507,539	\$365,305	\$458,278	79.71%	21.25%	\$4,928	5.02%	1.12%	0.46%	4.45%	6.54%	6.08%
	R Bank	\$512,543	\$410,071	\$445,510	92.05%	11.36%	\$4,659	4.96%	1.53%	1.01%	3.91%	10.39%	10.94%
	First National Bank	\$513,295	\$473,928	\$400,578	118.31%	4.36%	\$5,238	5.08%	1.50%	1.17%	4.09%	15.88%	8.55%
	Fayetteville Bank	\$513,474	\$85,690	\$448,526	19.10%	61.15%	\$15,560	3.43%	1.86%	1.89%	2.32%	4.82%	1.30%
	Peoples Bank	\$530,908	\$368,520	\$472,067	78.07%	27.41%	\$5,056	4.96%	1.40%	0.80%	4.00%	14.13%	13.73%
	Commerce Bank	\$539,684	\$195,239	\$420,097	46.47%	57.93%	\$9,812	3.70%	0.88%	0.61%	3.15%	(17.32%)	(30.02%)
	Texas Citizens Bank, National Association	\$540,030	\$442,604	\$429,216	103.12%	15.71%	\$4,909	5.63%	1.79%	1.16%	4.53%	(5.76%)	(5.16%)
	Plains State Bank	\$542,828	\$421,009	\$484,537	86.89%	20.04%	\$8,482	5.60%	2.10%	1.71%	4.07%	27.79%	29.35%
	Pointbank	\$544,179	\$310,893	\$480,606	64.69%	21.11%	\$4,319	4.41%	1.07%	0.56%	3.97%	(0.48%)	(2.62%)
	Texas National Bank of Jacksonville	\$551,708	\$490,311	\$462,153	106.09%	9.01%	\$5,807	5.28%	1.91%	1.67%	3.80%	7.59%	7.46%
	Kleberg Bank, N.A.	\$555,954	\$343,015	\$427,337	80.27%	20.47%	\$3,808	4.43%	0.63%	0.48%	3.97%	10.44%	(5.33%)
	Rio Bank	\$559,746	\$348,723	\$487,167	71.58%	20.32%	\$2,931	6.15%	1.65%	1.09%	5.06%	14.50%	15.45%
	Pilgrim Bank	\$568,703	\$327,766	\$457,180	71.69%	25.51%	\$4,945	4.27%	1.38%	0.78%	3.37%	(1.91%)	0.31%
	Tolleson Private Bank	\$570,976	\$399,575	\$519,623	76.90%	32.89%	\$3,929	3.68%	0.95%	0.78%	2.98%	21.35%	22.44%
	Round Top State Bank	\$580,348	\$380,724	\$511,994	74.36%	28.68%	\$7,440	4.07%	1.36%	0.98%	3.23%	7.18%	5.29%
	First National Bank of Albany	\$585,021	\$401,550	\$508,281	79.00%	27.31%	\$7,500	5.49%	1.57%	0.81%	4.59%	(2.46%)	(3.22%)
	HomeTown Bank, N.A.	\$593,860	\$418,214	\$515,864	81.07%	23.02%	\$5,766	4.68%	0.95%	0.67%	4.15%	0.17%	(3.15%)
	Ciera Bank	\$595,688	\$442,123	\$509,176	86.83%	16.95%	\$5,180	5.50%	1.37%	0.71%	4.71%	10.04%	11.58%
	First National Bank of Bastrop	\$606,360	\$355,877	\$537,130	66.26%	25.88%	\$4,812	4.63%	1.23%	0.79%	4.00%	13.17%	13.01%
	Texas Gulf Bank, National Association	\$609,845	\$401,842	\$530,079	75.81%	23.52%	\$5,647	4.40%	1.20%	0.62%	3.77%	3.80%	4.43%
	First National Bank of Granbury	\$623,608	\$322,770	\$549,247	60.59%	43.03%	\$4,130	4.23%	0.91%	0.50%	3.81%	8.34%	6.53%
	Bank and Trust of Bryan/College Station	\$624,067	\$445,631	\$538,291	82.79%	20.44%	\$7,173	4.63%	1.06%	0.49%	4.12%	3.34%	(3.87%)
	Security State Bank	\$624,192	\$367,111	\$539,720	68.02%	41.72%	\$7,706	3.98%	1.18%	0.86%	3.18%	0.77%	(2.38%)
	Citizens State Bank	\$625,478	\$410,901	\$549,972	74.71%	16.41%	\$5,169	5.20%	0.96%	0.90%	4.45%	13.68%	12.17%
	National United	\$631,277	\$400,545	\$562,730	71.18%	28.10%	\$3,945	4.61%	0.60%	0.55%	4.12%	9.02%	9.03%
	First Texas Bank	\$638,924	\$220,339	\$579,593	38.02%	66.80%	\$6,085	3.22%	0.26%	0.16%	3.07%	(8.60%)	(10.15%)
	Benchmark Bank	\$646,484	\$485,220	\$581,379	83.46%	20.06%	\$4,685	5.05%	0.98%	0.56%	4.52%	21.87%	22.55%
	Pegasus Bank	\$654,984	\$382,319	\$602,461	63.46%	41.97%	\$15,595	4.26%	1.12%	0.66%	3.61%	4.96%	2.42%
	Crockett National Bank	\$671,918	\$599,388	\$448,308	133.70%	4.76%	\$1,982	5.06%	1.70%	1.46%	3.77%	8.93%	(17.22%)
	Citizens 1st Bank	\$701,138	\$255,182	\$418,792	60.93%	50.01%	\$11,494	3.79%	1.57%	1.42%	2.92%	(7.51%)	(30.37%)
	First National Bank of Bellville	\$705,223	\$170,581	\$594,787	28.68%	49.38%	\$13,562	3.71%	1.80%	1.59%	2.66%	6.36%	1.43%
	NewFirst National Bank	\$721,289	\$531,508	\$628,308	84.59%	26.10%	\$7,286	5.53%	1.12%	0.51%	4.93%	2.51%	1.77%
	Community National Bank & Trust of Texas	\$724,590	\$502,869	\$617,705	81.41%	17.11%	\$3,981	5.11%	0.77%	0.46%	4.68%	(7.17%)	(9.23%)
	Legend Bank, N.A.	\$734,527	\$478,633	\$645,123	74.19%	17.92%	\$4,534	5.05%	0.73%	0.54%	4.57%	11.51%	14.92%
	City National Bank of Sulphur Springs	\$744,094	\$542,242	\$648,845	83.57%	23.87%	\$3,493	5.27%	0.73%	0.68%	4.65%	5.87%	4.45%
	Central Bank	\$750,239	\$595,714	\$666,383	89.40%	9.35%	\$5,035	6.46%	1.44%	0.86%	5.56%	(2.95%)	(6.31%)
	Commercial Bank of Texas, N.A.	\$752,840	\$485,046	\$668,463	72.56%	18.64%	\$3,655	4.42%	0.46%	0.41%	4.02%	6.85%	5.72%
	Wallis Bank	\$752,993	\$573,253	\$632,488	90.63%	22.31%	\$4,827	6.73%	1.95%	1.22%	5.54%	9.40%	22.39%
	American National Bank & Trust	\$765,245	\$594,420	\$667,716	89.02%	5.88%	\$3,865	4.79%	1.69%	1.28%	3.65%	8.99%	13.43%
	Bank of San Antonio	\$778,039	\$629,890	\$676,232	93.15%	18.12%	\$5,721	4.51%	1.34%	0.87%	3.71%	4.35%	(1.18%)
	First National Bank of Shiner	\$787,848	\$121,350	\$685,627	17.70%	61.37%	\$13,584	3.46%	1.56%	1.37%	2.67%	12.90%	7.51%
	First Command Bank	\$798,586	\$317,641	\$724,620	43.84%	58.97%	\$9,622	3.62%	0.15%	0.15%	3.48%	4.84%	1.87%
	Centennial Bank	\$799,323	\$585,262	\$679,379	86.15%	4.85%	\$5,091	5.01%	1.33%	0.75%	4.19%	(1.06%)	(12.18%)
	SouthStar Bank, S.S.B.	\$805,769	\$616,200	\$582,697	105.75%	11.47%	\$5,481	5.70%	1.25%	0.99%	4.78%	37.87%	19.23%
	Vista Bank	\$810,708	\$649,044	\$702,250	92.42%	14.11%	\$5,405	5.45%	1.53%	1.15%	4.38%	1.99%	0.48%
	Industry State Bank	\$818,269	\$186,070	\$707,593	26.30%	60.09%	\$7,507	3.69%	1.88%	1.65%	2.60%	9.16%	7.63%
	First National Bank of Central Texas	\$829,091	\$731,711	\$728,767	100.40%	3.48%	\$9,012	4.95%	1.05%	0.77%	4.22%	(5.31%)	(7.02%)
	Third Coast Bank, SSB	\$855,418	\$739,975	\$732,345	101.04%	11.96%	\$5,665	5.92%	2.06%	1.93%	4.13%	2.36%	(1.16%)
	Affiliated Bank, National Association	\$877,645	\$756,135	\$711,415	106.29%	7.88%	\$4,260	6.22%	2.04%	1.69%	4.65%	33.51%	44.79%
	State Bank of Texas	\$887,249	\$634,441	\$740,959	85.62%	30.41%	\$10,317	8.13%	2.15%	1.87%	6.48%	(7.00%)	(9.51%)
	Central National Bank	\$912,330	\$759,284	\$771,001	98.48%	13.81%	\$9,603	4.64%	1.09%	0.84%	3.85%	6.42%	5.91%
	Security Bank	\$918,957	\$488,196	\$784,713	62.21%	38.33%	\$5,192	5.38%	0.22%	0.08%	5.31%	10.79%	10.72%
	Lone Star State Bank of West Texas	\$921,422	\$744,267	\$802,618	92.73%	17.05%	\$10,015	4.82%	1.48%	0.94%	3.99%	2.57%	1.97%
	American Bank of Commerce	\$934,808	\$611,372	\$781,489	78.23%	18.20%	\$5,879	4.64%	1.03%	0.72%	3.91%	(7.17%)	(15.28%)

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

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets (continued)													
	Dallas Capital Bank, National Association	\$941,560	\$700,196	\$589,839	118.71%	17.55%	\$13,451	4.16%	1.91%	1.62%	2.65%	20.58%	16.80%
	Texas Regional Bank	\$973,455	\$561,184	\$858,351	65.38%	30.86%	\$3,878	4.89%	1.05%	0.71%	4.21%	18.52%	21.16%
	Alliance Bank	\$974,958	\$518,075	\$832,411	62.24%	27.70%	\$4,314	3.80%	0.84%	0.63%	3.26%	61.47%	55.00%
	FirstBank Southwest	\$977,582	\$625,668	\$866,585	72.20%	18.62%	\$5,118	4.22%	1.10%	0.59%	3.53%	(3.86%)	(6.57%)
	Citizens State Bank	\$979,523	\$180,601	\$839,171	21.52%	59.41%	\$9,510	3.50%	1.73%	1.49%	2.59%	14.57%	7.94%
	Golden Bank, National Association	\$983,286	\$724,662	\$835,224	86.76%	27.87%	\$7,930	5.31%	1.71%	1.45%	4.03%	17.42%	19.48%
	Average of Asset Group C	\$709,604	\$456,026	\$600,945	76.29%	26.31%	\$6,785	4.79%	1.28%	0.94%	3.96%	7.81%	5.07%

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

	Moody National Bank	\$1,041,793	\$796,525	\$870,807	91.47%	11.24%	\$5,426	4.60%	1.44%	0.72%	3.99%	8.32%	8.09%
	Colonial Savings, F.A.	\$1,047,125	\$523,691	\$708,886	73.88%	33.12%	\$1,766	4.98%	1.51%	0.66%	4.34%	7.12%	36.23%
	Security State Bank & Trust	\$1,065,455	\$721,121	\$888,370	81.17%	10.64%	\$3,612	5.02%	0.85%	0.52%	4.62%	7.37%	7.42%
	International Bank of Commerce	\$1,066,256	\$588,066	\$839,136	70.08%	39.52%	\$4,424	4.80%	0.76%	0.48%	4.37%	9.78%	6.18%
	Texas First Bank	\$1,079,292	\$634,035	\$949,696	66.76%	27.73%	\$5,214	4.50%	0.69%	0.30%	4.24%	(2.04%)	(3.56%)
	First Bank & Trust	\$1,088,796	\$622,638	\$844,793	73.70%	32.77%	\$5,791	5.45%	1.13%	0.91%	4.61%	(3.81%)	(3.91%)
	Texas Exchange Bank, SSB	\$1,103,015	\$310,593	\$637,988	48.68%	59.71%	\$50,137	4.79%	1.80%	2.27%	2.79%	89.75%	(9.57%)
	Horizon Bank, SSB	\$1,120,402	\$859,962	\$1,007,348	85.37%	19.43%	\$7,003	5.58%	1.47%	0.69%	4.85%	26.18%	23.43%
	Citizens National Bank of Texas	\$1,130,074	\$947,958	\$1,003,223	94.49%	12.30%	\$6,043	5.33%	0.34%	0.19%	5.14%	2.20%	0.85%
	First State Bank	\$1,132,713	\$643,024	\$1,015,358	63.33%	29.63%	\$4,357	4.51%	1.01%	0.50%	3.98%	8.62%	11.75%
	FirstCapital Bank of Texas, N.A.	\$1,143,163	\$907,087	\$938,926	96.61%	11.48%	\$5,470	5.39%	1.31%	0.67%	4.61%	3.68%	(8.91%)
	Falcon International Bank	\$1,252,332	\$805,012	\$1,088,545	73.95%	26.12%	\$3,403	5.02%	1.11%	0.86%	4.22%	17.66%	17.08%
	North Dallas Bank & Trust Co.	\$1,285,458	\$647,200	\$1,118,232	57.88%	49.89%	\$8,188	3.18%	0.82%	0.59%	2.67%	(2.84%)	(5.09%)
	West Texas National Bank	\$1,344,004	\$716,164	\$1,190,259	60.17%	48.95%	\$7,769	4.31%	0.80%	0.40%	3.98%	(12.10%)	(15.27%)
	First United Bank	\$1,353,707	\$953,751	\$1,072,106	88.96%	9.15%	\$6,508	5.02%	1.55%	1.13%	3.99%	5.77%	(6.50%)
	Community National Bank	\$1,376,761	\$813,758	\$1,221,266	66.63%	37.85%	\$6,464	4.57%	0.12%	0.24%	4.48%	3.70%	1.83%
	Texas Community Bank	\$1,424,659	\$863,107	\$1,258,887	68.56%	26.84%	\$6,657	4.23%	0.96%	0.60%	3.67%	(2.13%)	(4.20%)
	Pinnacle Bank	\$1,430,483	\$932,598	\$1,231,050	75.76%	28.01%	\$6,302	4.69%	0.87%	0.68%	4.05%	13.60%	16.40%
	AimBank	\$1,434,731	\$1,002,236	\$1,248,506	80.27%	16.68%	\$5,953	5.15%	1.57%	0.95%	4.10%	4.81%	2.66%
	American Bank, National Association	\$1,477,229	\$879,530	\$1,340,768	65.60%	35.65%	\$5,352	4.21%	0.46%	0.24%	3.99%	15.78%	14.48%
	Extraco Banks, National Association	\$1,496,213	\$999,239	\$1,230,491	81.21%	24.61%	\$4,520	4.04%	0.82%	0.61%	3.63%	9.37%	9.86%
	Pioneer Bank, SSB	\$1,632,715	\$986,421	\$1,070,833	92.12%	29.45%	\$7,490	4.40%	1.86%	1.39%	2.86%	10.21%	16.16%
	American Momentum Bank	\$1,666,537	\$1,285,493	\$1,412,098	91.03%	17.34%	\$5,973	5.41%	1.25%	0.73%	4.76%	106.07%	141.36%
	BTH Bank, National Association	\$1,711,111	\$1,343,504	\$1,452,592	92.49%	9.73%	\$14,501	4.73%	2.03%	1.75%	3.35%	(21.30%)	1.13%
	First State Bank of Uvalde	\$1,770,073	\$409,957	\$1,596,471	25.68%	58.68%	\$14,275	3.13%	0.99%	0.79%	2.40%	4.16%	0.90%
	Austin Bank, Texas National Association	\$1,820,158	\$1,367,012	\$1,503,385	90.93%	11.89%	\$3,768	5.00%	0.78%	0.37%	4.58%	3.13%	1.19%
	American First National Bank	\$1,841,720	\$1,507,213	\$1,626,268	92.68%	18.56%	\$8,410	5.99%	1.90%	1.54%	4.45%	32.05%	34.70%
	Jefferson Bank	\$1,887,670	\$1,364,633	\$1,706,420	79.97%	23.71%	\$5,378	4.35%	1.11%	0.65%	3.63%	(1.88%)	2.30%
	WestStar Bank	\$1,890,744	\$1,332,042	\$1,554,342	85.70%	22.99%	\$5,983	4.81%	0.99%	0.49%	4.25%	7.38%	(1.65%)
	Spirit of Texas Bank, SSB	\$1,899,023	\$1,412,027	\$1,572,558	89.79%	11.66%	\$5,618	5.63%	1.44%	1.06%	4.67%	59.09%	60.02%
	Vantage Bank Texas	\$1,945,414	\$1,445,777	\$1,656,848	87.26%	21.35%	\$4,139	5.32%	1.26%	0.58%	4.61%	3.01%	2.68%
	Beal Bank, SSB	\$1,961,924	\$1,069,424	\$1,263,146	84.66%	46.04%	\$8,918	6.44%	2.21%	2.11%	4.75%	(20.25%)	(18.04%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group D - Over \$1 billion in total assets (continued)													
	First National Bank Texas	\$2,068,764	\$1,024,839	\$1,775,369	57.73%	45.67%	\$736	3.71%	0.55%	0.18%	3.64%	20.75%	23.07%
	Lone Star National Bank	\$2,282,173	\$1,186,414	\$1,941,266	61.12%	19.98%	\$3,566	4.50%	1.16%	0.99%	3.59%	6.57%	0.69%
	Guaranty Bank & Trust, N.A.	\$2,332,376	\$1,698,500	\$1,985,078	85.56%	10.34%	\$5,016	4.78%	1.59%	1.18%	3.69%	5.78%	11.67%
	VeraBank, National Association	\$2,337,554	\$1,378,955	\$2,079,141	66.32%	24.32%	\$4,932	4.43%	0.64%	0.47%	4.03%	2.51%	1.69%
	TIB The Independent BankersBank, National Association	\$2,570,499	\$1,094,651	\$1,988,567	55.05%	43.78%	\$8,864	3.69%	2.26%	1.99%	1.92%	4.57%	12.29%
	Texas Bank and Trust Company	\$2,590,197	\$2,142,257	\$2,267,073	94.49%	14.19%	\$5,476	4.60%	1.17%	0.63%	3.89%	4.92%	3.98%
	City Bank	\$2,775,396	\$1,974,585	\$2,348,905	84.06%	18.65%	\$4,364	5.04%	1.40%	1.10%	4.02%	4.77%	4.24%
	Inwood National Bank	\$2,820,216	\$1,787,386	\$2,460,125	72.65%	29.39%	\$12,156	4.07%	1.27%	0.63%	3.35%	0.21%	(0.24)%
	American National Bank of Texas	\$3,121,122	\$1,971,863	\$2,795,827	70.53%	9.66%	\$5,979	4.12%	0.59%	0.26%	3.89%	(2.21)%	(4.30)%
	CommunityBank of Texas, N.A.	\$3,379,805	\$2,643,697	\$2,783,310	94.98%	15.35%	\$6,653	5.01%	0.63%	0.56%	4.51%	6.07%	(2.03)%
	Happy State Bank	\$3,511,330	\$2,421,530	\$2,883,257	83.99%	12.20%	\$4,939	5.22%	1.38%	0.78%	4.37%	3.88%	1.39%
	Broadway National Bank	\$3,688,586	\$2,200,458	\$3,147,014	69.92%	21.26%	\$5,959	3.91%	0.65%	0.39%	3.59%	1.91%	(0.04)%
	TBK Bank, SSB	\$4,758,195	\$3,837,227	\$3,675,377	104.40%	11.48%	\$4,245	7.26%	1.45%	1.06%	6.18%	10.31%	11.55%
	Allegiance Bank	\$4,790,854	\$3,857,963	\$3,863,390	99.86%	13.60%	\$8,218	5.49%	1.80%	1.02%	4.32%	5.89%	10.59%
	Amarillo National Bank	\$5,411,869	\$4,256,799	\$4,667,149	91.21%	14.34%	\$6,466	5.15%	1.29%	1.16%	4.04%	47.80%	53.29%
	Wells Fargo Bank South Central, National Association	\$5,464,707	\$5,030,653	\$4,620,138	108.89%	6.96%	\$1,366,177	4.11%	0.38%	0.39%	3.76%	(46.88)%	(53.13)%
	Southside Bank	\$6,367,517	\$3,461,955	\$4,488,822	77.12%	26.22%	\$7,456	4.21%	1.48%	1.17%	3.23%	8.17%	2.36%
	Woodforest National Bank	\$6,424,186	\$4,098,985	\$5,758,453	71.18%	34.20%	\$1,300	4.49%	0.62%	0.56%	3.93%	16.90%	15.75%
	First Financial Bank, National Association	\$7,945,957	\$4,063,257	\$6,452,022	62.98%	20.40%	\$6,551	4.31%	0.67%	0.38%	4.03%	6.31%	5.27%
	Veritex Community Bank	\$8,013,587	\$5,939,374	\$6,184,766	96.03%	17.44%	\$12,234	5.37%	2.05%	1.40%	4.12%	299.61%	264.51%
	NexBank SSB	\$8,510,594	\$5,602,287	\$7,062,237	79.33%	14.23%	\$100,125	3.49%	1.51%	1.57%	2.08%	4.95%	75.83%
	International Bank of Commerce	\$8,666,099	\$5,126,701	\$6,177,748	82.99%	28.00%	\$3,584	4.96%	0.90%	0.56%	4.46%	4.65%	4.96%
	LegacyTexas Bank	\$9,938,168	\$8,681,081	\$7,094,529	122.36%	7.41%	\$11,255	5.06%	1.58%	1.25%	3.94%	19.42%	6.34%
	PlainsCapital Bank	\$10,558,336	\$8,241,705	\$8,120,951	101.49%	10.65%	\$2,825	5.06%	1.44%	0.82%	4.12%	8.96%	1.31%
	Independent Bank	\$14,702,964	\$11,341,013	\$11,545,421	98.23%	12.14%	\$10,133	5.16%	1.62%	0.92%	4.15%	98.77%	98.08%
	Average of Asset Group D	\$3,174,593	\$2,188,683	\$2,566,413	80.16%	23.59%	\$32,527	4.77%	1.18%	0.83%	3.99%	16.44%	15.60%

Source: SNL Financial

Note: Report includes only bank-level data.

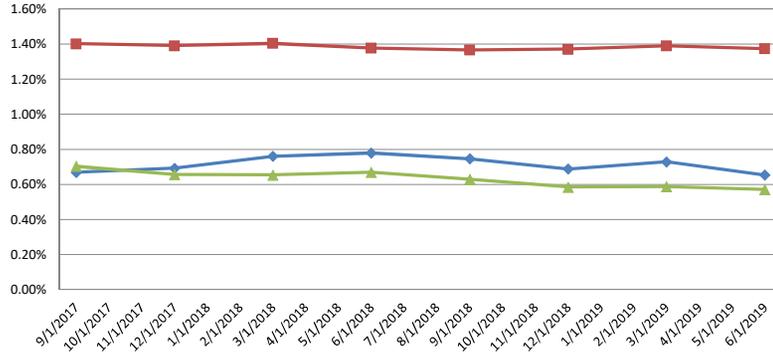
NA = data was not available.

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

Asset Quality

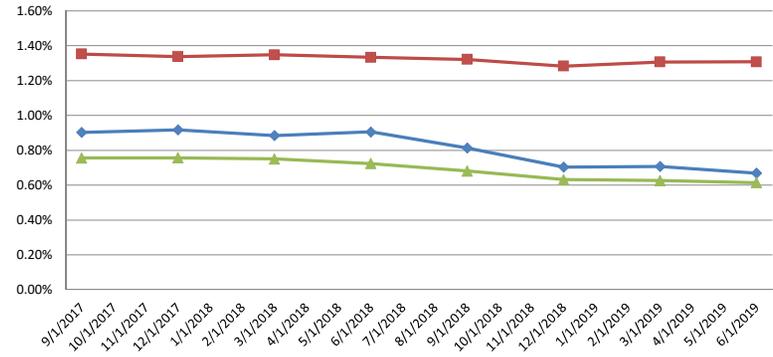
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



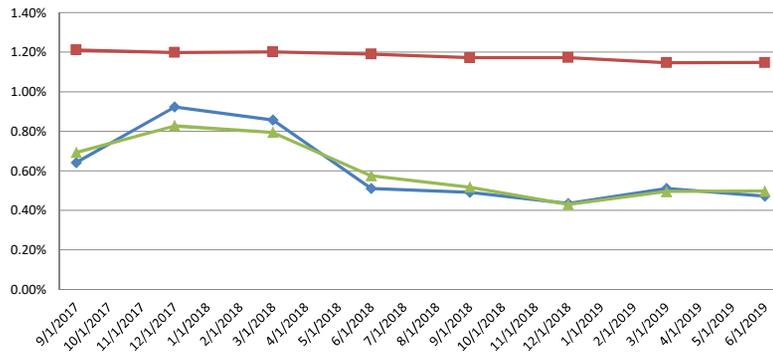
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.67%	0.69%	0.76%	0.78%	0.74%	0.69%	0.73%	0.65%
Reserves/Loans	1.40%	1.39%	1.40%	1.38%	1.37%	1.37%	1.39%	1.37%
NPAs/Total Assets	0.70%	0.66%	0.65%	0.67%	0.63%	0.58%	0.59%	0.57%

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



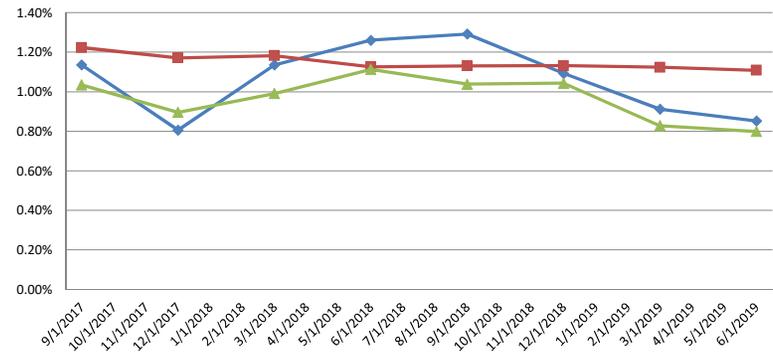
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.90%	0.92%	0.88%	0.90%	0.81%	0.70%	0.71%	0.67%
Reserves/Loans	1.35%	1.34%	1.35%	1.33%	1.32%	1.28%	1.31%	1.31%
NPAs/Total Assets	0.76%	0.76%	0.75%	0.72%	0.68%	0.63%	0.63%	0.61%

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



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

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



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

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPA's/Total Assets (%)
	Asset Group A - \$0 to \$250 million in total assets							
	First National Bank of Lipan	\$20,820	\$0	0.00%	1.11%	NA	0.00%	0.00%
	Amistad Bank	\$28,899	\$13	0.06%	1.57%	NM	0.28%	0.04%
	Brazos National Bank	\$29,252	\$0	0.00%	0.68%	NM	0.17%	0.04%
	Granger National Bank	\$31,853	\$88	0.98%	2.34%	238.64%	1.49%	0.28%
	Citizens State Bank	\$32,065	\$829	4.99%	1.08%	21.71%	24.55%	2.59%
	Chappell Hill Bank	\$33,415	\$0	0.00%	2.21%	NA	0.00%	0.00%
	First State Bank	\$37,138	\$0	0.00%	0.78%	NA	0.00%	0.00%
	Menard Bank	\$38,124	\$0	0.00%	1.49%	NA	0.00%	0.00%
	Donley County State Bank	\$38,390	\$351	4.08%	2.93%	71.79%	6.77%	0.91%
	State National Bank of Groom	\$38,814	\$199	0.76%	1.15%	21.95%	62.55%	7.11%
	Crowell State Bank	\$39,483	\$66	0.30%	1.08%	265.17%	7.49%	0.81%
	Powell State Bank	\$39,698	\$300	2.05%	1.54%	75.00%	12.05%	1.07%
	Bank of San Jacinto County	\$40,094	\$0	0.00%	1.35%	NA	0.05%	0.00%
	Robert Lee State Bank	\$40,957	\$93	0.56%	1.67%	296.77%	1.45%	0.23%
	Kress National Bank	\$42,037	\$88	0.54%	1.14%	213.64%	2.67%	0.31%
	Lovelady State Bank	\$43,299	\$188	0.80%	1.43%	178.72%	9.94%	1.25%
	First State Bank	\$43,538	\$79	0.29%	1.12%	388.61%	1.92%	0.18%
	First National Bank of Paducah	\$43,883	\$400	1.32%	1.26%	95.50%	8.36%	0.91%
	Freedom Bank	\$44,438	\$15	0.07%	0.42%	566.67%	1.52%	0.03%
	First National Bank in Cooper	\$44,585	\$0	0.00%	0.87%	NA	3.64%	0.00%
	Spur Security Bank	\$45,503	\$0	0.00%	0.65%	NA	0.17%	0.00%
	First National Bank of Moody	\$48,159	\$749	3.45%	3.65%	105.87%	7.68%	1.56%
	First Federal Bank Littlefield, Texas	\$48,463	\$131	0.30%	1.44%	473.28%	1.78%	0.27%
	First State Bank	\$48,767	\$0	0.00%	1.24%	NA	0.00%	0.00%
	Farmers State Bank of Newcastle	\$48,784	\$69	0.33%	1.40%	427.54%	1.87%	0.14%
	City National Bank	\$50,046	\$0	0.00%	1.44%	NA	0.00%	0.00%
	Citizens National Bank of Crosbyton	\$51,077	\$0	0.00%	1.20%	NA	0.87%	0.00%
	Santa Anna National Bank	\$51,089	\$271	0.98%	1.57%	152.63%	4.33%	0.56%
	Commerce Bank Texas	\$51,747	\$0	0.00%	0.97%	NA	19.31%	2.77%
	Commercial Bank	\$51,844	\$0	0.00%	1.47%	NA	0.00%	0.00%
	First National Bank of Tahoka	\$52,982	\$182	1.20%	2.44%	203.30%	7.50%	0.34%
	BOC Bank	\$53,261	\$0	0.00%	1.14%	NA	0.00%	0.00%
	First Bank of Celeste	\$53,951	\$0	0.00%	1.58%	NA	0.00%	0.00%
	Citizens State Bank	\$54,944	\$0	0.00%	1.40%	NA	0.00%	0.00%
	First National Bank of South Padre Island	\$57,395	\$357	1.15%	1.72%	150.14%	4.56%	0.62%
	First Bank and Trust of Memphis	\$58,131	\$0	0.00%	1.82%	NA	0.00%	0.00%
	First State Bank	\$59,151	\$0	0.00%	0.64%	NM	0.11%	0.02%
	First National Bank of Eldorado	\$59,663	\$0	0.00%	2.36%	NA	0.00%	0.00%
	First Capital Bank	\$60,300	\$319	0.59%	1.33%	210.32%	10.51%	1.08%
	First National Bank of Trinity	\$60,303	\$131	0.45%	1.13%	252.67%	2.05%	0.22%
	City National Bank of San Saba	\$60,651	\$0	0.00%	3.24%	NA	0.00%	0.00%
	Security State Bank	\$61,742	\$17	0.06%	1.06%	NM	0.33%	0.03%
	First National Bank of Anson	\$61,779	\$0	0.00%	1.40%	NA	8.76%	0.32%
	Lakeside National Bank	\$62,514	\$44	0.26%	1.26%	266.25%	1.20%	0.13%
	First National Bank of Aspermont	\$63,692	\$0	0.00%	3.53%	NA	0.00%	0.00%
	First National Bank of Quitaque	\$63,773	\$288	0.92%	1.31%	28.91%	14.86%	2.23%
	Zavala County Bank	\$66,066	\$0	0.00%	1.49%	NM	0.07%	0.01%
	Security Bank of Crawford	\$66,125	\$200	0.38%	0.91%	241.50%	3.06%	0.30%
	Angelina Savings Bank, SSB	\$67,119	\$154	0.39%	0.56%	36.70%	9.38%	0.91%
	First State Bank of San Diego	\$67,432	\$168	0.96%	1.64%	170.83%	2.96%	0.25%
	First National Bank	\$67,727	\$1,373	4.75%	3.93%	82.74%	14.26%	2.03%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Citizens State Bank of Luling	\$67,992	\$58	0.10%	1.66%	NM	0.51%	0.09%
	Junction National Bank	\$69,389	\$67	0.47%	1.39%	297.01%	0.97%	0.10%
	Burton State Bank	\$69,546	\$7	0.03%	0.66%	NM	0.08%	0.01%
	Haskell National Bank	\$71,599	\$0	0.00%	1.19%	NA	0.20%	0.00%
	Gruver State Bank	\$72,051	\$0	0.00%	1.07%	NA	0.00%	0.00%
	Bandera Bank	\$72,593	\$82	0.22%	0.88%	59.61%	7.18%	0.77%
	State National Bank in West	\$74,868	\$203	1.27%	1.34%	105.42%	3.30%	0.27%
	Buckholts State Bank	\$74,974	\$242	0.62%	0.95%	152.48%	2.86%	0.32%
	First State Bank of Mobeetie	\$76,248	\$501	3.87%	2.59%	52.67%	8.56%	0.83%
	Pavillion Bank	\$77,063	\$388	0.70%	1.13%	160.82%	4.04%	0.57%
	First National Bank in Falfurrias	\$77,187	\$405	3.14%	1.87%	49.90%	6.04%	0.63%
	Spectra Bank	\$77,465	\$0	0.00%	1.28%	NA	0.00%	0.00%
	Capital Bank of Texas	\$78,109	\$0	0.00%	0.95%	NA	0.00%	0.00%
	Dominion Bank	\$79,583	\$33	0.13%	0.06%	7.44%	0.60%	0.27%
	American Bank, National Association	\$80,091	\$78	0.29%	0.75%	174.78%	1.12%	0.14%
	Greater State Bank	\$80,677	\$507	0.93%	0.89%	73.18%	9.95%	0.98%
	Peoples State Bank	\$81,557	\$0	0.00%	0.31%	NA	0.00%	0.00%
	Zapata National Bank	\$81,760	\$1,359	4.11%	1.28%	14.82%	24.50%	3.58%
	Carmine State Bank	\$81,886	\$0	0.00%	0.63%	NA	0.00%	0.00%
	Commercial State Bank	\$82,143	\$1,222	3.21%	1.80%	56.06%	18.91%	1.76%
	Cowboy Bank of Texas	\$85,333	\$183	0.30%	0.80%	265.57%	1.96%	0.21%
	Citizens State Bank	\$87,691	\$0	0.00%	1.03%	40.31%	13.89%	1.26%
	First National Bank of Dublin	\$89,242	\$45	0.06%	1.31%	NM	0.42%	0.05%
	Farmers and Merchants Bank	\$89,651	\$308	0.54%	1.43%	266.23%	3.30%	0.34%
	Fidelity Bank of Texas	\$89,817	\$986	2.01%	1.27%	63.39%	5.94%	1.10%
	Atascosa Bank	\$89,839	\$0	0.00%	1.40%	NA	0.11%	0.00%
	Chasewood Bank	\$89,911	\$0	0.00%	0.83%	NA	0.00%	0.00%
	Morris County National Bank	\$90,041	\$1,551	2.60%	1.84%	69.58%	16.15%	1.79%
	Lytile State Bank of Lytle, Texas	\$90,264	\$529	1.66%	1.13%	66.85%	3.58%	0.59%
	Citizens National Bank	\$90,336	\$0	0.00%	1.88%	NA	0.59%	0.07%
	First National Bank of Hebronville	\$90,904	\$263	0.80%	1.20%	97.51%	5.24%	0.57%
	Charis Bank	\$91,924	\$597	1.20%	0.00%	0.00%	10.97%	0.76%
	First National Bank of Kemp	\$94,544	\$0	0.00%	0.91%	NA	2.48%	0.24%
	First Bank of Muleshoe	\$94,870	\$87	0.55%	2.70%	402.80%	1.05%	0.17%
	Business Bank of Texas, N.A.	\$95,425	\$850	1.37%	2.24%	94.57%	12.08%	1.92%
	Fort Davis State Bank	\$96,616	\$497	1.26%	1.53%	70.53%	11.75%	1.14%
	Columbus State Bank	\$96,621	\$0	0.00%	2.69%	NA	0.00%	0.00%
	Stockmens National Bank in Cotulla	\$97,376	\$0	0.00%	1.35%	NA	0.00%	0.00%
	POINTWEST Bank	\$97,658	\$0	0.00%	0.99%	NM	0.08%	0.01%
	First State Bank	\$99,833	\$5,173	7.16%	3.31%	46.20%	28.28%	5.20%
	Unity National Bank of Houston	\$100,007	\$2,045	2.66%	1.00%	37.70%	22.36%	2.11%
	American National Bank of Mount Pleasant	\$100,487	\$6	0.01%	2.47%	NM	0.04%	0.01%
	First National Bank of Evant	\$101,380	\$159	0.23%	1.20%	523.27%	2.76%	0.26%
	Community Bank	\$101,572	\$375	0.55%	0.74%	127.43%	3.74%	0.39%
	First State Bank of Brownsboro	\$102,388	\$287	0.49%	1.10%	87.30%	7.09%	0.78%
	First National Bank of Floydada	\$102,933	\$0	0.00%	1.66%	NA	2.43%	0.00%
	Cendera Bank, National Association	\$102,950	\$0	0.00%	0.96%	NA	0.00%	0.00%
	First State Bank of Paint Rock	\$104,426	\$442	0.89%	1.58%	44.29%	14.28%	1.69%
	Texas Financial Bank	\$104,494	\$0	0.00%	2.04%	NM	0.02%	0.00%
	Henderson Federal Savings Bank	\$104,692	\$2,915	3.73%	1.77%	47.38%	11.90%	2.83%
	Bank of Houston, National Association	\$106,744	\$0	0.00%	0.97%	NA	0.00%	0.00%
	Marion State Bank	\$108,573	\$642	1.26%	0.58%	46.11%	5.18%	0.59%
	Fannin Bank	\$108,837	\$325	0.48%	1.30%	269.23%	11.70%	0.46%
	Citizens Bank, National Association	\$108,847	\$0	0.00%	1.55%	NA	0.00%	0.00%

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Community Bank of Snyder	\$109,255	\$169	0.45%	0.54%	120.71%	1.31%	0.15%
	One World Bank	\$111,885	\$847	1.28%	2.78%	216.29%	5.48%	0.76%
	First Bank and Trust of Childress	\$112,046	\$351	0.63%	0.50%	22.02%	13.53%	1.19%
	Panola National Bank	\$112,610	\$0	0.00%	0.98%	127.67%	3.26%	0.37%
	Dalhart Federal Savings & Loan Association, SSB	\$112,870	\$178	0.28%	0.40%	144.94%	6.08%	0.72%
	Texas Advantage Community Bank, National Association	\$115,251	\$0	0.00%	0.71%	NA	1.30%	0.00%
	First National Bank of Eagle Lake	\$116,917	\$1,073	1.33%	1.40%	87.52%	9.17%	1.10%
	Normangee State Bank	\$118,023	\$2,182	2.89%	2.27%	58.45%	19.86%	3.28%
	First National Bank of Tom Bean	\$118,554	\$1,590	1.71%	1.75%	102.39%	22.41%	1.66%
	Coleman County State Bank	\$118,658	\$34	0.04%	1.02%	NM	1.26%	0.03%
	Mason Bank	\$119,467	\$195	0.44%	1.81%	409.23%	0.97%	0.16%
	First National Bank of Bosque County	\$119,533	\$543	0.62%	1.40%	227.44%	5.62%	0.45%
	Johnson City Bank	\$120,851	\$2	0.00%	0.93%	73.88%	8.77%	1.00%
	First Security State Bank	\$121,570	\$36	0.07%	1.18%	NM	0.48%	0.03%
	Brady National Bank	\$121,984	\$711	1.16%	1.80%	155.41%	5.62%	0.58%
	Peoples State Bank	\$124,201	\$0	0.00%	1.26%	NA	1.79%	0.00%
	First Bank & Trust	\$126,183	\$43	0.21%	3.21%	NM	0.21%	0.03%
	Austin Capital Bank SSB	\$128,255	\$72	0.07%	0.86%	NM	0.49%	0.06%
	First National Bank of Fort Stockton	\$128,765	\$0	0.00%	2.01%	NA	1.99%	0.23%
	Titan Bank, N.A.	\$129,386	\$129	0.15%	1.10%	714.73%	0.89%	0.10%
	Citizens State Bank	\$130,691	\$124	0.16%	1.20%	753.23%	9.89%	0.10%
	City National Bank of Colorado City	\$130,733	\$676	0.98%	1.32%	135.06%	5.71%	0.56%
	Big Bend Banks, N.A.	\$131,694	\$0	0.00%	3.22%	NA	0.16%	0.00%
	Farmers State Bank	\$131,859	\$20	0.03%	1.30%	171.89%	3.56%	0.37%
	West Texas State Bank	\$132,330	\$1,956	2.87%	1.69%	29.82%	21.04%	2.92%
	Dilley State Bank	\$134,301	\$25	0.15%	0.80%	374.29%	0.21%	0.03%
	Lone Star Bank	\$136,185	\$647	0.60%	1.38%	231.07%	8.18%	1.07%
	Texas Heritage National Bank	\$136,634	\$772	0.74%	1.29%	175.39%	6.12%	0.74%
	Graham Savings and Loan, SSB	\$137,437	\$369	0.36%	1.15%	321.41%	2.19%	0.27%
	First State Bank of Odem	\$137,585	\$0	0.00%	1.90%	NA	0.00%	0.00%
	First National Bank of Alvin	\$138,726	\$6	0.03%	1.22%	NM	0.05%	0.00%
	First Texas Bank	\$138,908	\$164	0.27%	0.50%	185.37%	1.00%	0.12%
	Sanger Bank	\$138,944	\$0	0.00%	1.14%	NA	0.00%	0.00%
	First National Bank of Winnsboro	\$139,109	\$108	0.12%	1.22%	43.16%	13.90%	2.75%
	Bank of South Texas	\$139,882	\$425	0.43%	0.85%	198.35%	3.04%	0.30%
	Hill Bank & Trust Co.	\$140,798	\$0	0.00%	1.91%	NA	0.00%	0.00%
	Security State Bank	\$142,476	\$3	0.00%	1.06%	NM	4.39%	0.25%
	First State Bank	\$142,939	\$33	0.10%	0.67%	639.39%	0.18%	0.02%
	First State Bank	\$143,043	\$127	0.14%	0.94%	688.98%	0.98%	0.09%
	Texas Heritage Bank	\$144,019	\$93	0.08%	1.07%	NM	0.63%	0.06%
	First State Bank	\$144,527	\$409	0.47%	1.54%	310.78%	12.08%	1.63%
	Texas National Bank	\$144,998	\$0	0.00%	1.15%	NM	0.02%	0.00%
	Providence Bank of Texas	\$149,255	\$0	0.00%	0.96%	35.95%	14.09%	1.98%
	Keystone Bank, National Association	\$149,312	\$61	0.07%	0.29%	409.84%	0.29%	0.04%
	Peoples Bank	\$149,841	\$405	0.41%	1.55%	381.48%	4.35%	0.27%
	First State Bank of Ben Wheeler, Texas	\$150,575	\$0	0.00%	1.16%	NA	2.43%	0.12%
	First State Bank	\$150,696	\$34	0.04%	1.48%	NM	0.24%	0.02%

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPA's/Total Assets (%)
	Asset Group A - \$0 to \$250 million in total assets (continued)							
	Commercial National Bank of Brady	\$152,092	\$0	0.00%	1.56%	NA	0.78%	0.10%
	Citizens State Bank	\$152,423	\$286	0.23%	1.26%	541.26%	1.96%	0.21%
	Texas Hill Country Bank	\$152,781	\$0	0.00%	0.85%	NA	0.00%	0.00%
	Citizens State Bank	\$152,979	\$847	0.85%	0.91%	46.48%	13.31%	1.32%
	Bank of Austin	\$157,540	\$0	0.00%	0.90%	NA	0.00%	0.00%
	First State Bank of Bedia	\$158,049	\$300	0.32%	1.39%	435.33%	7.64%	0.19%
	Sundown State Bank	\$159,260	\$0	0.00%	0.81%	NA	0.00%	0.00%
	Roscoe State Bank	\$161,678	\$59	0.08%	1.63%	374.68%	1.61%	0.20%
	Citizens Bank	\$161,910	\$0	0.00%	0.54%	NA	0.23%	0.00%
	First National Bank of Hereford	\$162,474	\$1,392	1.26%	1.42%	112.28%	10.78%	1.21%
	Muenster State Bank	\$165,022	\$1,401	3.07%	1.43%	46.61%	5.15%	0.85%
	Guadalupe Bank	\$167,259	\$11	0.01%	1.12%	NM	0.32%	0.03%
	Citizens National Bank of Hillsboro	\$167,487	\$25	0.05%	0.98%	381.15%	0.49%	0.07%
	Lamar National Bank	\$168,106	\$3,553	2.94%	1.23%	37.13%	35.52%	2.40%
	Castroville State Bank	\$170,921	\$443	0.39%	1.11%	176.63%	4.14%	0.42%
	First State Bank of Texas	\$171,200	\$420	0.35%	0.53%	100.16%	3.15%	0.37%
	Incommons Bank, N.A.	\$174,363	\$251	0.20%	1.00%	222.02%	3.52%	0.33%
	Bank of DeSoto, National Association	\$177,714	\$282	0.25%	0.75%	131.35%	4.22%	0.37%
	Austin County State Bank	\$177,928	\$46	0.04%	1.94%	NM	1.59%	0.03%
	Perryton National Bank	\$179,348	\$1,201	2.12%	1.95%	91.76%	4.86%	0.67%
	First National Bank of Anderson	\$180,434	\$172	0.14%	1.30%	608.05%	7.52%	0.84%
	Llano National Bank	\$181,005	\$1,015	0.92%	3.72%	406.01%	4.86%	0.59%
	First National Bank of Sterling City	\$184,024	\$202	0.76%	1.57%	188.29%	2.27%	0.16%
	First National Bank of Ballinger	\$184,063	\$1,678	1.34%	1.65%	122.08%	9.26%	0.92%
	Captex Bank, National Association	\$184,779	\$894	0.84%	0.72%	86.35%	4.24%	0.48%
	Arrowhead Bank	\$184,931	\$8	0.01%	0.67%	NM	2.06%	0.00%
	First State Bank	\$184,960	\$1,137	1.33%	1.47%	89.26%	6.32%	0.77%
	Tejas Bank	\$185,879	\$55	0.05%	1.58%	NM	0.53%	0.03%
	Cypress Bank, SSB	\$189,562	\$1,070	0.85%	1.17%	138.88%	6.02%	0.70%
	Interstate Bank, SSB	\$189,792	\$882	0.77%	1.02%	58.81%	9.38%	1.04%
	Anahuac National Bank	\$190,270	\$12	0.02%	2.39%	NM	1.53%	0.07%
	Fayette Savings Bank, SSB	\$190,361	\$981	0.61%	0.47%	77.06%	5.55%	0.52%
	Pearland State Bank	\$192,721	\$0	0.00%	1.12%	NM	0.21%	0.02%
	City National Bank of Taylor	\$195,017	\$162	0.14%	1.49%	NM	3.44%	0.08%
	First National Bank of Burleson	\$195,626	\$0	0.00%	0.99%	NA	0.00%	0.00%
	HomeBank Texas	\$196,203	\$68	0.04%	1.47%	NM	0.35%	0.04%
	First State Bank	\$201,068	\$1,265	1.03%	1.31%	117.88%	12.03%	0.68%
	Crossroads Bank	\$202,447	\$570	0.50%	1.26%	249.82%	2.19%	0.28%
	Spring Hill State Bank	\$202,680	\$452	0.30%	2.04%	452.20%	6.68%	0.39%
	Texas Brand Bank	\$203,627	\$0	0.00%	1.41%	NA	0.00%	0.00%
	First National Bank of Giddings	\$204,208	\$1,430	1.13%	1.83%	139.40%	6.29%	0.81%
	Bridge City State Bank	\$210,525	\$648	0.87%	0.96%	54.24%	7.55%	0.76%
	First National Bank of Stanton	\$210,744	\$93	0.17%	2.13%	NM	0.40%	0.04%
	Citizens National Bank at Brownwood	\$213,585	\$807	0.75%	1.58%	168.66%	13.97%	1.84%
	Commercial National Bank of Texarkana	\$213,741	\$201	0.16%	0.94%	600.00%	1.14%	0.09%
	First National Bank	\$215,265	\$2,851	1.93%	1.64%	79.86%	9.26%	1.41%
	Texana Bank, National Association	\$216,390	\$1,288	0.69%	0.87%	124.77%	10.48%	0.95%
	Community National Bank	\$216,927	\$272	0.22%	1.49%	683.46%	1.15%	0.13%
	Yoakum National Bank	\$218,272	\$37	0.04%	1.08%	NM	0.11%	0.02%
	National Bank of Andrews	\$218,938	\$5,763	4.36%	1.64%	37.53%	22.35%	2.63%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Community Bank	\$222,362	\$0	0.00%	1.48%	NA	0.10%	0.00%
	Grandview Bank	\$223,061	\$34	0.02%	1.15%	NM	0.15%	0.02%
	Gilmer National Bank	\$224,364	\$2,060	1.32%	1.74%	132.18%	10.14%	1.07%
	MINT National Bank	\$225,532	\$2,457	1.33%	1.88%	141.76%	7.90%	1.09%
	TransPecos Banks, SSB	\$230,983	\$1,849	1.21%	1.14%	94.10%	10.18%	0.93%
	National Bank & Trust	\$234,086	\$34	0.04%	1.01%	243.41%	1.75%	0.17%
	United Bank of El Paso del Norte	\$238,170	\$2,115	1.15%	1.41%	116.24%	7.40%	0.94%
	Ennis State Bank	\$238,972	\$579	0.35%	1.34%	137.16%	7.81%	0.68%
	Jacksboro National Bank	\$241,314	\$1,258	1.10%	1.48%	113.70%	14.86%	1.85%
	UBank	\$241,603	\$818	0.50%	1.87%	141.06%	7.02%	0.91%
	First State Bank	\$245,251	\$0	0.00%	0.56%	NA	0.00%	0.00%
	Lone Star Capital Bank, National Association	\$246,425	\$0	0.00%	1.09%	NA	0.00%	0.00%
	ValueBank Texas	\$249,730	\$0	0.00%	1.22%	NA	0.00%	0.00%
	Average of Asset Group A	\$120,196	\$423	0.65%	1.37%	193.43%	5.11%	0.57%

Source: SNL Financial

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	First State Bank of Burnet	\$252,130	\$231	0.26%	1.14%	200.61%	1.44%	0.20%
	First National Bank of Jasper	\$253,113	\$114	0.17%	1.23%	433.85%	2.44%	0.33%
	Trinity Bank, N.A.	\$255,930	\$446	0.29%	1.42%	498.65%	2.04%	0.30%
	Pecos County State Bank	\$256,067	\$285	0.28%	1.50%	535.79%	5.64%	0.27%
	First National Bank of Weatherford	\$260,344	\$19	0.01%	1.22%	NM	1.89%	0.20%
	Mineola Community Bank, SSB	\$261,498	\$167	0.10%	0.60%	195.64%	3.02%	0.21%
	Western Bank	\$262,863	\$0	0.00%	0.84%	NA	0.00%	0.00%
	First National Bank of Lake Jackson	\$263,394	\$0	0.00%	1.49%	NA	0.00%	0.00%
	Liberty Capital Bank	\$264,604	\$0	0.00%	0.98%	NA	0.00%	0.00%
	Hondo National Bank	\$264,993	\$103	0.06%	0.88%	NM	0.92%	0.09%
	First-Lockhart National Bank	\$265,349	\$0	0.00%	1.56%	NA	1.10%	0.12%
	Texas State Bank	\$270,306	\$0	0.00%	0.99%	NA	0.00%	0.00%
	State Bank of De Kalb	\$270,375	\$2,046	0.91%	1.45%	159.34%	6.92%	0.76%
	First National Bank of Hughes Springs	\$272,137	\$1,257	0.66%	1.87%	76.04%	26.47%	3.34%
	TexStar National Bank	\$273,621	\$255	0.12%	2.03%	NM	0.76%	0.09%
	Peoples State Bank of Hallettsville	\$275,666	\$3,736	4.53%	1.03%	22.67%	10.89%	1.36%
	Ozona National Bank	\$279,296	\$3,992	2.92%	1.43%	49.00%	12.51%	1.43%
	National Bank of Texas at Fort Worth	\$283,111	\$857	0.42%	1.50%	351.85%	2.48%	0.31%
	Preferred Bank	\$287,535	\$1,223	0.71%	1.03%	58.35%	12.25%	1.07%
	Waggoner National Bank of Vernon	\$287,715	\$2,218	1.25%	3.16%	253.25%	4.95%	0.78%
	Charter Bank	\$288,190	\$811	0.49%	1.71%	347.47%	2.76%	0.31%
	Liberty National Bank in Paris	\$289,094	\$681	0.42%	1.79%	426.43%	2.14%	0.38%
	First Texas Bank	\$289,530	\$61	0.05%	0.18%	334.43%	2.08%	0.24%
	Heritage Bank	\$289,664	\$1,263	0.50%	1.26%	62.32%	14.09%	1.81%
	Texas Republic Bank, National Association	\$292,588	\$0	0.00%	1.06%	NA	0.00%	0.00%
	Fort Hood National Bank	\$295,898	\$134	0.12%	0.47%	385.82%	21.29%	0.05%
	Texas National Bank	\$297,534	\$881	0.46%	1.50%	322.70%	8.13%	0.81%
	Citizens State Bank	\$299,381	\$0	0.00%	1.08%	NA	0.00%	0.00%
	Shelby Savings Bank, SSB	\$305,108	\$451	0.20%	1.15%	386.68%	3.08%	0.33%
	Worthington National Bank	\$308,233	\$0	0.00%	1.40%	NA	0.00%	0.00%
	Frontier Bank of Texas	\$313,997	\$337	0.13%	0.56%	423.15%	1.21%	0.11%
	Texas Champion Bank	\$320,654	\$675	0.30%	1.14%	255.21%	15.16%	1.91%
	Oakwood Bank	\$321,310	\$137	0.06%	0.66%	NM	0.38%	0.04%
	First Liberty National Bank	\$321,649	\$328	0.16%	1.15%	710.67%	2.22%	0.19%
	Alliance Bank Central Texas	\$322,011	\$63	0.03%	1.02%	187.43%	11.27%	0.88%
	Farmers State Bank	\$322,141	\$3,885	2.16%	1.69%	62.52%	15.08%	2.05%
	MCBank	\$325,354	\$5,353	3.80%	1.43%	37.64%	16.13%	1.65%
	T Bank, National Association	\$328,752	\$3,705	1.36%	0.41%	29.88%	9.94%	1.13%
	Texan Bank, National Association	\$329,599	\$3,048	1.12%	1.25%	111.16%	11.74%	1.55%
	First National Bank in Port Lavaca	\$330,639	\$875	0.52%	0.73%	140.69%	2.58%	0.27%
	TrustTexas Bank, SSB	\$336,419	\$267	0.15%	0.64%	393.17%	2.84%	0.36%
	First State Bank of Livingston	\$337,297	\$1,179	0.77%	1.13%	139.07%	5.64%	0.41%
	First Commercial Bank, National Association	\$338,175	\$2,346	1.13%	1.29%	114.54%	6.75%	0.69%
	Lamesa National Bank	\$343,386	\$3,094	3.54%	1.90%	53.81%	11.16%	0.90%
	Citizens State Bank	\$349,116	\$2,950	1.07%	1.15%	106.75%	6.36%	0.84%
	Brenham National Bank	\$361,778	\$51	0.03%	1.44%	242.19%	2.59%	0.29%
	Bank of Texas	\$372,380	\$0	0.00%	1.29%	NA	0.00%	0.00%
	Classic Bank, National Association	\$374,710	\$3,144	1.14%	1.31%	114.98%	8.06%	0.84%
	First National Bank of Livingston	\$375,359	\$594	0.47%	1.80%	379.46%	1.15%	0.17%
	State National Bank of Big Spring	\$381,091	\$51	0.05%	1.75%	NM	0.12%	0.01%
	Texas Star Bank	\$383,132	\$1,608	0.49%	1.06%	124.98%	6.55%	0.73%
	Wellington State Bank	\$385,051	\$343	0.16%	1.27%	795.92%	2.42%	0.09%
	AccessBank Texas	\$389,154	\$3,262	1.14%	1.32%	96.57%	9.63%	1.01%
	Texas First State Bank	\$391,312	\$79	0.05%	0.34%	705.06%	0.23%	0.02%
	SouthTrust Bank, N.A.	\$392,370	\$4,347	2.11%	3.18%	125.57%	10.35%	1.33%
	Texas Bank Financial	\$400,313	\$2,031	0.60%	0.96%	160.22%	5.90%	0.57%
	Karnes County National Bank of Karnes City	\$400,422	\$1,674	2.70%	3.35%	22.96%	21.38%	2.32%
	Citizens National Bank	\$405,483	\$0	0.00%	1.72%	NA	0.00%	0.00%
	Schertz Bank & Trust	\$407,065	\$1,067	0.34%	1.15%	196.35%	3.89%	0.45%
	Falls City National Bank	\$407,159	\$2,295	2.00%	1.27%	63.27%	7.57%	0.77%

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Asset Group B - \$251 to \$500 million in total assets (continued)								
	International Bank of Commerce	\$409,759	\$2,089	1.23%	1.61%	93.89%	5.96%	0.82%
	Sage Capital Bank	\$412,871	\$168	0.06%	1.42%	NM	0.72%	0.08%
	Citizens Bank	\$414,530	\$6,654	2.58%	1.70%	65.84%	11.32%	1.65%
	First National Bank of Gilmer	\$414,941	\$2,924	1.13%	1.32%	115.94%	8.44%	0.77%
	First National Bank Baird	\$415,802	\$5,690	1.61%	1.01%	49.90%	18.89%	1.75%
	First Community Bank	\$416,826	\$4,141	1.33%	1.28%	95.71%	10.74%	1.39%
	Bank and Trust, SSB	\$420,080	\$244	0.09%	0.69%	809.84%	1.33%	0.06%
	Herring Bank	\$425,372	\$941	0.30%	1.06%	93.96%	11.87%	1.14%
	West Texas State Bank	\$429,347	\$334	0.16%	2.04%	666.61%	1.30%	0.15%
	American Bank, National Association	\$429,458	\$446	0.14%	1.23%	236.38%	3.61%	0.39%
	American State Bank	\$429,715	\$4,572	1.36%	0.72%	52.84%	19.57%	1.73%
	First National Bank of Sonora	\$430,265	\$1,739	0.58%	1.73%	94.70%	13.02%	1.32%
	Southwest Bank	\$431,404	\$363	0.13%	1.57%	907.98%	1.46%	0.11%
	First Bank	\$442,725	\$8,405	2.20%	1.89%	85.09%	16.73%	2.05%
	Capital Bank	\$445,921	\$3,272	0.93%	0.96%	103.64%	7.37%	0.73%
	First Federal Community Bank, SSB	\$447,560	\$3,241	0.87%	0.86%	99.26%	6.51%	0.72%
	Community Bank & Trust, Waco, Texas	\$447,700	\$132	0.04%	1.31%	439.43%	7.04%	1.09%
	MapleMark Bank	\$450,509	\$0	0.00%	0.98%	NA	0.00%	0.00%
	First Community Bank	\$452,698	\$151	0.05%	1.32%	182.07%	5.26%	0.51%
	Bank of Brenham, National Association	\$454,537	\$276	0.41%	1.43%	343.77%	0.54%	0.06%
	First National Bank of Mertzon	\$466,192	\$0	0.00%	2.20%	NA	0.00%	0.00%
	First National Bank of Huntsville	\$470,559	\$524	0.21%	1.82%	880.92%	0.94%	0.11%
	First State Bank	\$477,461	\$3,464	1.16%	1.37%	117.55%	6.22%	0.73%
	United Texas Bank	\$479,393	\$0	0.00%	0.75%	NA	0.00%	0.00%
	Texas Security Bank	\$479,654	\$0	0.00%	1.18%	530.77%	1.33%	0.19%
	Southwestern National Bank	\$480,750	\$0	0.00%	1.26%	NA	0.93%	0.13%
	First State Bank	\$481,832	\$23	0.01%	1.19%	NM	1.36%	0.08%
	First National Bank of McGregor	\$487,505	\$424	0.10%	1.05%	NM	2.22%	0.28%
	Texas Bank	\$495,909	\$2,147	0.71%	0.99%	128.98%	6.69%	0.61%
	TexasBank	\$499,334	\$840	0.23%	1.35%	558.21%	1.27%	0.18%
	Average of Asset Group B	\$361,368	\$1,369	0.67%	1.31%	259.52%	5.78%	0.61%

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	First State Bank and Trust Company	\$504,212	\$2,800	1.56%	0.82%	52.89%	3.52%	0.56%
	Bank of the West	\$507,539	\$894	0.24%	1.07%	247.62%	8.78%	0.70%
	R Bank	\$512,543	\$169	0.04%	1.07%	NM	0.32%	0.04%
	First National Bank	\$513,295	\$3,352	0.71%	1.19%	167.62%	7.31%	0.71%
	Fayetteville Bank	\$513,474	\$0	0.00%	1.38%	NA	0.43%	0.05%
	Peoples Bank	\$530,908	\$441	0.12%	0.87%	727.44%	0.76%	0.08%
	Commerce Bank	\$539,684	\$1,250	0.64%	1.02%	134.14%	1.95%	0.28%
	Texas Citizens Bank, National Association	\$540,030	\$5,992	1.35%	1.80%	119.66%	15.58%	1.64%
	Plains State Bank	\$542,828	\$8,700	2.07%	1.18%	33.09%	24.57%	2.76%
	Pointbank	\$544,179	\$74	0.02%	1.65%	702.46%	1.13%	0.13%
	Texas National Bank of Jacksonville	\$551,708	\$3,880	0.79%	1.46%	184.77%	7.51%	0.75%
	Kieberg Bank, N.A.	\$555,954	\$1,407	0.41%	1.29%	272.70%	3.10%	0.29%
	Rio Bank	\$559,746	\$5,080	1.46%	0.89%	61.18%	13.03%	1.10%
	Pilgrim Bank	\$568,703	\$135	0.04%	0.73%	NM	0.57%	0.07%
	Tolleson Private Bank	\$570,976	\$250	0.06%	1.08%	NM	0.57%	0.05%
	Round Top State Bank	\$580,348	\$0	0.00%	0.80%	NA	0.61%	0.00%
	First National Bank of Albany	\$585,021	\$2,193	0.55%	1.82%	284.35%	4.05%	0.52%
	HomeTown Bank, N.A.	\$593,860	\$511	0.12%	1.16%	910.13%	0.79%	0.11%
	Ciera Bank	\$595,688	\$931	0.21%	1.84%	233.94%	6.10%	0.79%
	First National Bank of Bastrop	\$606,360	\$1,765	0.50%	1.44%	291.22%	2.76%	0.29%
	Texas Gulf Bank, National Association	\$609,845	\$9,434	2.35%	1.14%	48.30%	13.24%	1.60%
	First National Bank of Granbury	\$623,608	\$1,606	0.48%	1.19%	199.19%	3.57%	0.38%
	Bank and Trust of Bryan/College Station	\$624,067	\$47	0.01%	1.33%	NM	0.14%	0.02%
	Security State Bank	\$624,192	\$0	0.00%	0.43%	44.72%	4.34%	0.57%
	Citizens State Bank	\$625,478	\$6,482	1.58%	1.10%	69.81%	12.13%	1.32%
	National United	\$631,277	\$3,587	0.90%	1.43%	120.76%	7.42%	0.83%
	First Texas Bank	\$638,924	\$0	0.00%	0.42%	NA	0.00%	0.00%
	Benchmark Bank	\$646,484	\$34	0.01%	1.00%	NM	4.64%	0.47%
	Pegasus Bank	\$654,984	\$377	0.10%	0.83%	837.40%	0.70%	0.06%
	Crockett National Bank	\$671,918	\$107	0.02%	1.31%	386.74%	2.71%	0.30%
	Citizens 1st Bank	\$701,138	\$606	0.24%	0.62%	149.11%	1.24%	0.21%
	First National Bank of Bellville	\$705,223	\$9	0.01%	1.60%	NM	0.07%	0.01%
	NewFirst National Bank	\$721,289	\$3,435	0.65%	1.45%	223.90%	9.81%	1.23%
	Community National Bank & Trust of Texas	\$724,590	\$212	0.04%	1.22%	421.36%	3.74%	0.40%
	Legend Bank, N.A.	\$734,527	\$3,047	0.64%	1.28%	175.11%	7.22%	0.74%
	City National Bank of Sulphur Springs	\$744,094	\$881	0.16%	1.10%	279.87%	3.12%	0.29%
	Central Bank	\$750,239	\$1,115	0.19%	1.04%	555.87%	1.43%	0.15%
	Commercial Bank of Texas, N.A.	\$752,840	\$2,726	0.56%	1.34%	140.51%	10.04%	0.97%
	Wallis Bank	\$752,993	\$3,551	0.62%	0.99%	159.22%	3.77%	0.47%
	American National Bank & Trust	\$765,245	\$3,549	0.60%	0.98%	163.33%	5.28%	0.61%
	Bank of San Antonio	\$778,039	\$30	0.00%	0.93%	NM	0.04%	0.00%
	First National Bank of Shiner	\$787,848	\$277	0.23%	1.28%	561.73%	0.36%	0.04%
	First Command Bank	\$798,586	\$0	0.00%	0.75%	233.07%	1.81%	0.13%
	Centennial Bank	\$799,323	\$381	0.07%	1.16%	141.01%	5.61%	0.60%
	SouthStar Bank, S.S.B.	\$805,769	\$822	0.13%	0.62%	448.89%	4.63%	0.19%
	Vista Bank	\$810,708	\$1,491	0.23%	0.95%	173.16%	4.63%	0.48%
	Industry State Bank	\$818,269	\$2	0.00%	1.48%	NM	0.00%	0.00%
	First National Bank of Central Texas	\$829,091	\$80	0.01%	1.16%	NM	0.25%	0.01%
	Third Coast Bank, SSB	\$855,418	\$5,445	0.74%	0.99%	125.15%	10.68%	0.93%
	Affiliated Bank, National Association	\$877,645	\$43	0.01%	0.37%	260.49%	2.53%	0.19%
	State Bank of Texas	\$887,249	\$16,328	2.57%	1.03%	40.02%	12.53%	2.01%
	Central National Bank	\$912,330	\$82	0.01%	1.25%	NM	0.48%	0.01%
	Security Bank	\$918,957	\$392	0.08%	2.11%	NM	1.37%	0.10%
	Lone Star State Bank of West Texas	\$921,422	\$8,795	1.18%	1.51%	125.34%	9.16%	1.19%
	American Bank of Commerce	\$934,808	\$3,640	0.60%	1.38%	202.69%	6.49%	0.67%
	Dallas Capital Bank, National Association	\$941,560	\$282	0.04%	0.50%	NM	0.32%	0.03%
	Texas Regional Bank	\$973,455	\$610	0.11%	1.12%	160.20%	4.70%	0.50%
	Alliance Bank	\$974,958	\$2,235	0.43%	1.14%	125.28%	5.56%	0.52%
	FirstBank Southwest	\$977,582	\$2,980	0.48%	1.14%	239.80%	3.58%	0.33%

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Asset Group C - \$501 million to \$1 billion in total assets (continued)								
	Citizens State Bank	\$979,523	\$2,490	1.38%	1.47%	54.94%	4.19%	0.51%
	Golden Bank, National Association	\$983,286	\$2,715	0.37%	1.26%	335.43%	2.14%	0.28%
	Average of Asset Group C	\$709,604	\$2,127	0.47%	1.15%	252.73%	4.58%	0.50%

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

Moody National Bank	\$1,041,793	\$6,694	0.84%	1.28%	152.21%	4.09%	0.68%
Colonial Savings, F.A.	\$1,047,125	\$70,012	13.37%	0.92%	5.07%	37.65%	9.14%
Security State Bank & Trust	\$1,065,455	\$6,081	0.84%	0.45%	30.87%	8.70%	1.07%
International Bank of Commerce	\$1,066,256	\$7,113	1.21%	1.02%	79.74%	5.17%	0.85%
Texas First Bank	\$1,079,292	\$10,757	1.70%	1.57%	67.50%	14.85%	1.66%
First Bank & Trust	\$1,088,796	\$6,115	0.98%	0.50%	50.61%	6.85%	0.66%
Texas Exchange Bank, SSB	\$1,103,015	\$0	0.00%	0.96%	NA	0.00%	0.00%
Horizon Bank, SSB	\$1,120,402	\$250	0.03%	1.42%	NM	0.31%	0.03%
Citizens National Bank of Texas	\$1,130,074	\$1,746	0.18%	0.92%	205.65%	5.07%	0.38%
First State Bank	\$1,132,713	\$1,192	0.19%	1.07%	490.25%	1.64%	0.12%
FirstCapital Bank of Texas, N.A.	\$1,143,163	\$8,569	0.94%	1.54%	97.70%	10.80%	1.25%
Falcon International Bank	\$1,252,332	\$2,606	0.32%	1.29%	105.61%	8.71%	1.16%
North Dallas Bank & Trust Co.	\$1,285,458	\$0	0.00%	1.91%	NM	0.27%	0.04%
West Texas National Bank	\$1,344,004	\$18,231	2.55%	1.74%	67.88%	12.05%	1.37%
First United Bank	\$1,353,707	\$364	0.04%	1.45%	502.51%	1.86%	0.20%
Community National Bank	\$1,376,761	\$11,705	1.44%	1.88%	113.86%	8.94%	0.99%
Texas Community Bank	\$1,424,659	\$142	0.02%	1.83%	954.38%	1.17%	0.12%
Pinnacle Bank	\$1,430,483	\$2,304	0.25%	1.20%	360.55%	4.46%	0.41%
AimBank	\$1,434,731	\$516	0.05%	1.16%	NM	1.11%	0.12%
American Bank, National Association	\$1,477,229	\$1,387	0.16%	1.75%	NM	1.05%	0.09%
Extraco Banks, National Association	\$1,496,213	\$640	0.06%	2.29%	NM	0.36%	0.04%
Pioneer Bank, SSB	\$1,632,715	\$3,167	0.32%	0.85%	205.10%	3.74%	0.34%
American Momentum Bank	\$1,666,537	\$6,880	0.54%	0.89%	86.05%	14.06%	1.75%
BTH Bank, National Association	\$1,711,111	\$3,722	0.28%	1.00%	362.60%	1.52%	0.23%
First State Bank of Uvalde	\$1,770,073	\$879	0.21%	1.20%	558.02%	0.76%	0.05%
Austin Bank, Texas National Association	\$1,820,158	\$13,305	0.97%	1.00%	102.52%	5.28%	0.75%
American First National Bank	\$1,841,720	\$6,130	0.41%	1.12%	274.32%	2.97%	0.35%
Jefferson Bank	\$1,887,670	\$2,440	0.18%	0.92%	298.41%	2.92%	0.22%
WestStar Bank	\$1,890,744	\$2,779	0.21%	1.05%	215.34%	2.99%	0.35%
Spirit of Texas Bank, SSB	\$1,899,023	\$5,707	0.40%	0.44%	105.30%	3.48%	0.38%
Vantage Bank Texas	\$1,945,414	\$16,109	1.11%	0.93%	83.02%	6.67%	0.89%
Beal Bank, SSB	\$1,961,924	\$58,859	5.50%	0.89%	10.53%	21.35%	5.37%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPA's/Total Assets (%)
Asset Group D - Over \$1 billion in total assets (continued)								
	First National Bank Texas	\$2,068,764	\$1,400	0.14%	1.36%	936.41%	14.21%	0.07%
	Lone Star National Bank	\$2,282,173	\$26,537	2.24%	1.86%	73.88%	15.57%	1.95%
	Guaranty Bank & Trust, N.A.	\$2,332,376	\$9,645	0.57%	0.93%	154.31%	4.42%	0.46%
	VeraBank, National Association	\$2,337,554	\$9,531	0.69%	1.13%	132.04%	6.73%	0.55%
	TIB The Independent BankersBank, National Association	\$2,570,499	\$1,764	0.16%	1.20%	742.12%	0.87%	0.07%
	Texas Bank and Trust Company	\$2,590,197	\$11,067	0.52%	1.51%	212.88%	5.60%	0.66%
	City Bank	\$2,775,396	\$6,584	0.33%	1.22%	285.95%	3.91%	0.39%
	Inwood National Bank	\$2,820,216	\$585	0.03%	1.05%	NM	0.20%	0.02%
	American National Bank of Texas	\$3,121,122	\$2,839	0.14%	1.49%	315.89%	3.17%	0.30%
	CommunityBank of Texas, N.A.	\$3,379,805	\$3,269	0.12%	0.96%	268.34%	2.31%	0.28%
	Happy State Bank	\$3,511,330	\$18,997	0.78%	1.30%	165.47%	4.26%	0.62%
	Broadway National Bank	\$3,688,586	\$14,341	0.65%	0.91%	78.75%	6.67%	0.72%
	TBK Bank, SSB	\$4,758,195	\$28,260	0.74%	0.77%	96.74%	7.46%	0.71%
	Allegiance Bank	\$4,790,854	\$31,382	0.81%	0.72%	72.98%	8.85%	0.94%
	Amarillo National Bank	\$5,411,869	\$21,941	0.52%	1.11%	179.94%	4.99%	0.50%
	Wells Fargo Bank South Central, National Association	\$5,464,707	\$34,042	0.68%	0.07%	3.46%	15.07%	1.92%
	Southside Bank	\$6,367,517	\$16,376	0.47%	0.71%	95.31%	3.63%	0.42%
	Woodforest National Bank	\$6,424,186	\$50,091	1.22%	1.15%	68.04%	11.47%	1.14%
	First Financial Bank, National Association	\$7,945,957	\$26,408	0.65%	1.28%	192.79%	2.93%	0.35%
	Veritex Community Bank	\$8,013,587	\$15,733	0.26%	0.42%	152.06%	8.55%	0.22%
	NexBank SSB	\$8,510,594	\$6,313	0.11%	0.57%	504.18%	1.47%	0.08%
	International Bank of Commerce	\$8,666,099	\$1,763	0.03%	0.80%	587.03%	4.84%	0.67%
	LegacyTexas Bank	\$9,938,168	\$61,890	0.71%	1.06%	146.98%	5.71%	0.65%
	PlainsCapital Bank	\$10,558,336	\$32,011	0.39%	0.67%	164.48%	10.59%	0.51%
	Independent Bank	\$14,702,964	\$28,013	0.25%	0.45%	182.33%	2.64%	0.25%
	Average of Asset Group D	\$3,174,593	\$12,933	0.85%	1.11%	227.96%	6.26%	0.80%

Source: SNL Financial

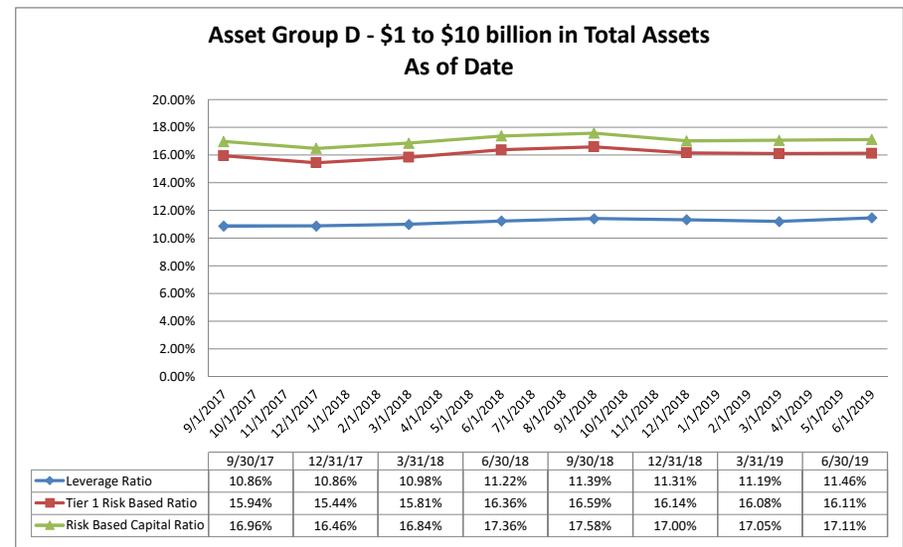
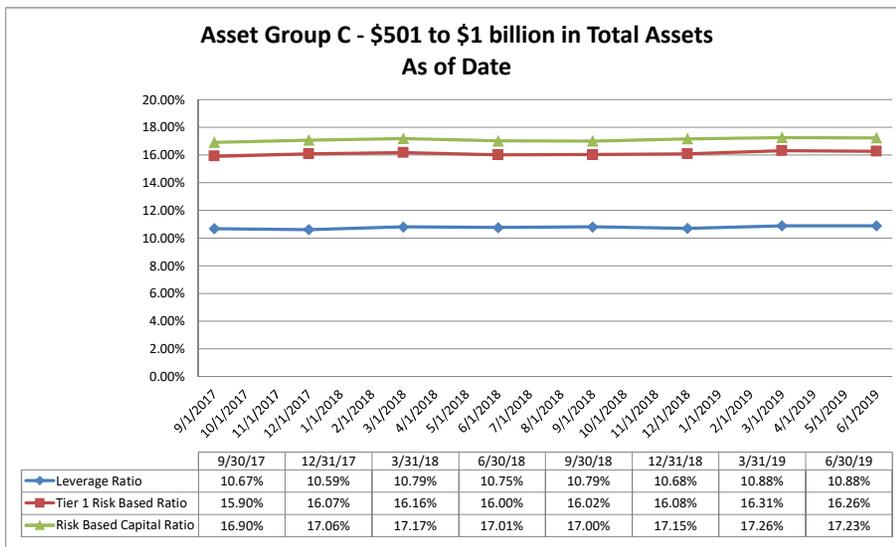
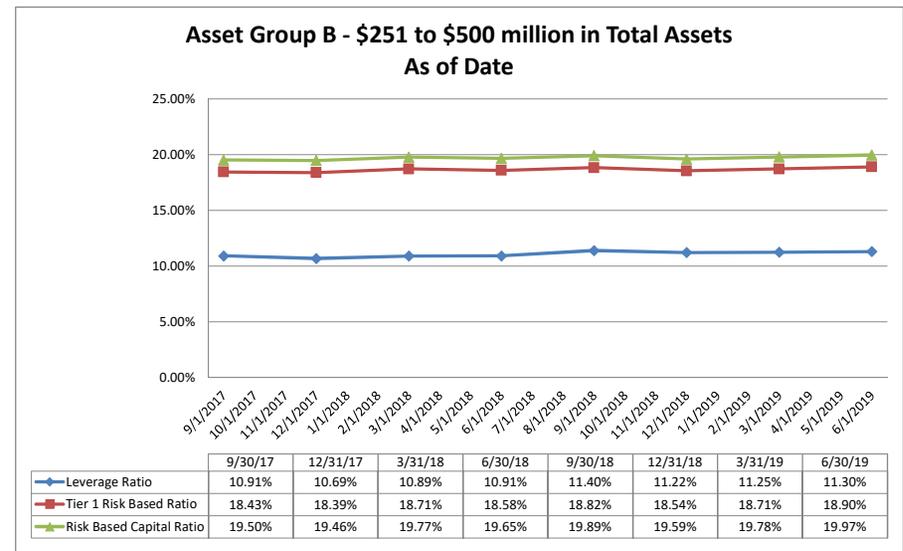
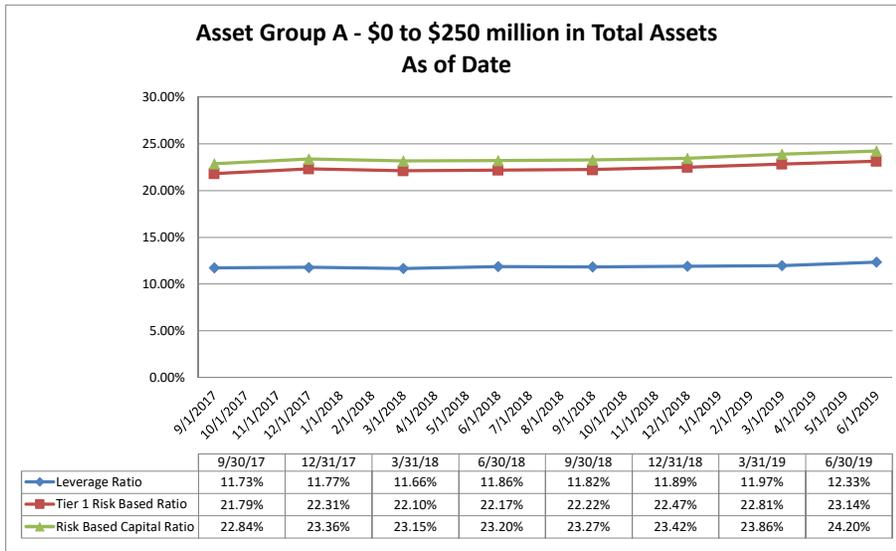
Note: Report includes only bank-level data.

NA = data was not available.

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Capital Adequacy

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



Source: SNL Financial

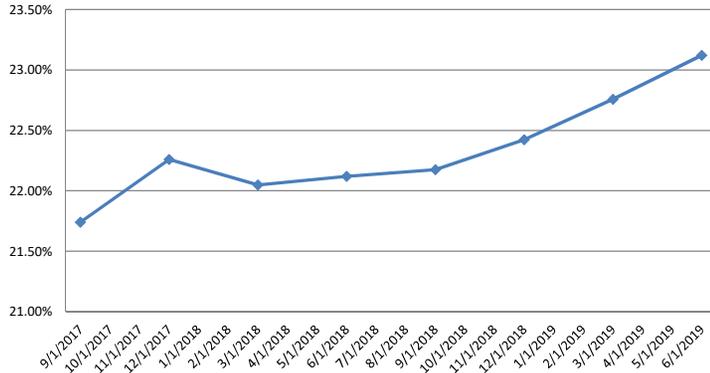
Note: Report includes only bank-level data.

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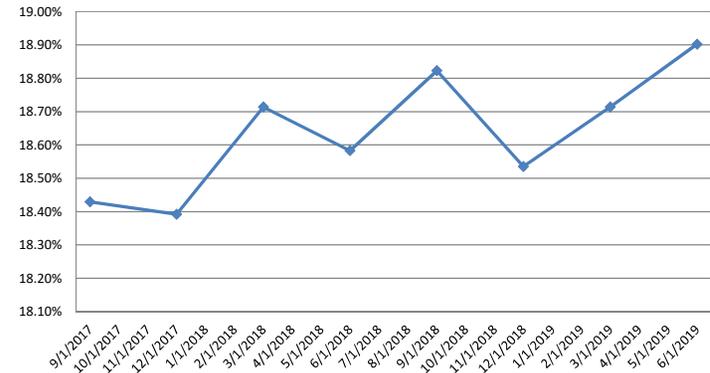
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



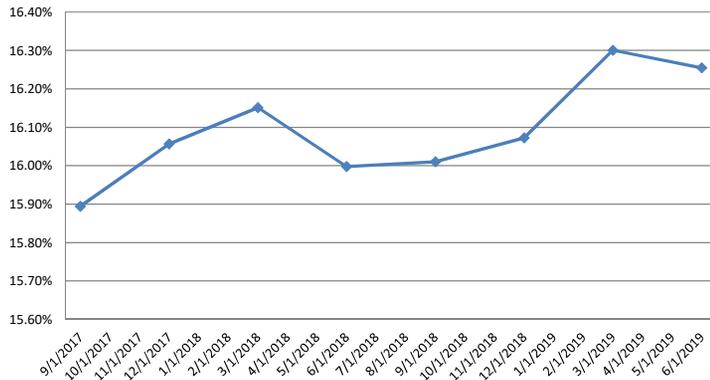
Date	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Common Equity Tier 1 RB Ratio	21.74%	22.26%	22.05%	22.12%	22.17%	22.42%	22.76%	23.12%

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



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

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



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

**Asset Group D - \$1 to \$10 billion in Total Assets
As of Date**



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

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

June 30, 2019

Run Date: August 3, 2019

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	First National Bank of Lipan	\$20,820	\$1,970	\$1,970	\$1,970	9.06%	26.88%	27.98%	26.88%
	Amistad Bank	\$28,899	\$4,372	\$4,372	\$4,372	15.47%	19.62%	20.87%	19.62%
	Brazos National Bank	\$29,252	\$8,804	\$7,591	\$7,591	26.35%	49.93%	50.97%	49.93%
	Granger National Bank	\$31,853	\$5,783	\$5,627	\$5,627	18.03%	37.37%	38.62%	37.37%
	Citizens State Bank	\$32,065	\$3,197	\$3,197	\$3,197	9.83%	14.77%	15.60%	14.77%
	Chappell Hill Bank	\$33,415	\$3,025	\$3,025	\$3,025	9.34%	14.70%	15.97%	14.70%
	First State Bank	\$37,138	\$3,576	\$2,974	\$2,974	7.56%	22.42%	23.21%	22.42%
	Menard Bank	\$38,124	\$5,182	\$5,017	\$5,017	13.19%	23.27%	24.22%	23.27%
	Donley County State Bank	\$38,390	\$7,715	\$7,715	\$7,715	19.39%	58.44%	59.70%	58.44%
	State National Bank of Groom	\$38,814	\$4,107	\$4,093	\$4,093	10.49%	13.97%	15.00%	13.97%
	Crowell State Bank	\$39,483	\$4,275	\$4,265	\$4,265	10.98%	17.17%	18.12%	17.17%
	Powell State Bank	\$39,698	\$3,384	\$3,344	\$3,344	8.31%	20.40%	21.65%	20.40%
	Bank of San Jacinto County	\$40,094	\$5,676	\$5,622	\$5,622	14.44%	38.24%	39.49%	38.24%
	Robert Lee State Bank	\$40,957	\$6,136	\$5,893	\$5,893	14.11%	29.69%	30.94%	29.69%
	Kress National Bank	\$42,037	\$4,902	\$4,875	\$4,875	11.11%	27.22%	28.42%	27.22%
	Lovelady State Bank	\$43,299	\$5,149	\$5,131	\$5,131	11.73%	19.41%	20.65%	19.41%
	First State Bank	\$43,538	\$4,446	\$3,877	\$3,877	9.39%	13.49%	14.56%	13.49%
	First National Bank of Paducah	\$43,883	\$4,401	\$4,449	\$4,449	9.84%	15.09%	16.33%	15.09%
	Freedom Bank	\$44,438	\$7,232	\$4,833	\$4,833	11.50%	17.88%	18.20%	17.88%
	First National Bank in Cooper	\$44,585	\$6,515	\$6,487	\$6,487	14.23%	44.07%	45.30%	44.07%
	Spur Security Bank	\$45,503	\$5,367	\$5,330	\$5,330	11.70%	32.84%	33.17%	32.84%
	First National Bank of Moody	\$48,159	\$10,038	\$9,927	\$9,927	20.83%	37.77%	39.04%	37.77%
	First Federal Bank Littlefield, Texas	\$48,463	\$9,692	\$9,692	\$9,692	20.17%	22.20%	23.46%	22.20%
	First State Bank	\$48,767	\$4,961	\$4,799	\$4,799	9.62%	12.70%	13.64%	12.70%
	Farmers State Bank of Newcastle	\$48,784	\$4,841	\$4,657	\$4,657	9.93%	18.58%	19.76%	18.58%
	City National Bank	\$50,046	\$5,466	\$5,457	\$5,457	11.25%	18.46%	19.71%	18.46%
	Citizens National Bank of Crosbyton	\$51,077	\$8,570	\$8,570	\$8,570	16.89%	46.50%	47.75%	46.50%
	Santa Anna National Bank	\$51,089	\$6,140	\$5,989	\$5,989	11.92%	18.14%	19.39%	18.14%
	Commerce Bank Texas	\$51,747	\$9,665	\$7,091	\$7,091	14.42%	20.50%	21.48%	20.50%
	Commercial Bank	\$51,844	\$4,968	\$4,739	\$4,739	9.03%	16.86%	18.12%	16.86%
	First National Bank of Tahoka	\$52,982	\$5,926	\$5,877	\$5,877	10.95%	28.53%	29.79%	28.53%
	BOC Bank	\$53,261	\$8,790	\$8,812	\$8,812	17.36%	25.32%	26.31%	25.32%
	First Bank of Celeste	\$53,951	\$4,160	\$4,160	\$4,160	8.03%	18.44%	19.69%	18.44%
	Citizens State Bank	\$54,944	\$4,479	\$4,459	\$4,459	8.10%	25.03%	25.76%	25.03%
	First National Bank of South Padre Island	\$57,395	\$7,291	\$7,248	\$7,248	12.56%	27.41%	28.67%	27.41%
	First Bank and Trust of Memphis	\$58,131	\$7,798	\$7,798	\$7,798	13.04%	22.65%	23.91%	22.65%
	First State Bank	\$59,151	\$8,394	\$8,591	\$8,591	14.21%	34.39%	34.88%	34.39%
	First National Bank of Eldorado	\$59,663	\$10,305	\$10,140	\$10,140	17.04%	27.52%	28.78%	27.52%
	First Capital Bank	\$60,300	\$5,518	\$5,518	\$5,518	9.02%	10.76%	12.01%	10.76%
	First National Bank of Trinity	\$60,303	\$6,073	\$6,166	\$6,166	10.53%	18.72%	19.73%	18.72%
	City National Bank of San Saba	\$60,651	\$9,013	\$8,929	\$8,929	14.54%	37.26%	38.45%	37.26%
	Security State Bank	\$61,742	\$5,813	\$5,777	\$5,777	9.19%	16.62%	17.48%	16.62%
	First National Bank of Anson	\$61,779	\$5,782	\$5,807	\$5,807	9.39%	16.22%	17.48%	16.22%
	Lakeside National Bank	\$62,514	\$6,461	\$6,446	\$6,446	10.44%	29.09%	30.05%	29.09%
	First National Bank of Aspermont	\$63,692	\$11,158	\$10,549	\$10,549	16.33%	49.63%	50.89%	49.63%
	First National Bank of Quitaque	\$63,773	\$9,179	\$9,159	\$9,159	14.47%	25.87%	27.08%	25.87%
	Zavala County Bank	\$66,066	\$9,426	\$9,472	\$9,472	14.27%	50.17%	50.86%	50.17%
	Security Bank of Crawford	\$66,125	\$6,062	\$6,062	\$6,062	9.31%	13.46%	14.53%	13.45%
	Angelina Savings Bank, SSB	\$67,119	\$6,311	\$6,311	\$6,311	9.49%	18.45%	19.10%	18.45%
	First State Bank of San Diego	\$67,432	\$6,123	\$5,869	\$5,869	9.14%	24.86%	26.08%	24.86%
	First National Bank	\$67,727	\$8,489	\$8,344	\$8,344	12.20%	24.81%	26.08%	24.81%

Source: SNL Financial

Note: Report includes only bank-level data.

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

Capital Adequacy

June 30, 2019

Run Date: August 3, 2019

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Citizens State Bank of Luling	\$67,992	\$10,483	\$10,463	\$10,463	15.31%	18.85%	20.10%	18.85%
	Junction National Bank	\$69,389	\$6,704	\$6,634	\$6,634	9.77%	31.22%	32.16%	31.22%
	Burton State Bank	\$69,546	\$8,345	\$7,117	\$7,117	10.43%	26.05%	28.59%	26.05%
	Haskell National Bank	\$71,599	\$9,092	\$8,994	\$8,994	12.59%	28.53%	29.53%	28.53%
	Gruver State Bank	\$72,051	\$8,465	\$8,515	\$8,515	12.11%	16.98%	17.95%	16.98%
	Bandera Bank	\$72,593	\$7,549	\$7,549	\$7,549	10.64%	24.67%	25.76%	24.67%
	State National Bank in West	\$74,868	\$6,516	\$6,516	\$6,516	8.62%	24.42%	25.22%	24.42%
	Buckholts State Bank	\$74,974	\$13,457	\$13,457	\$13,457	17.74%	34.26%	35.20%	34.26%
	First State Bank of Mobeetie	\$76,248	\$10,163	\$9,818	\$9,818	12.70%	43.63%	44.88%	43.63%
	Pavillion Bank	\$77,063	\$10,292	\$10,230	\$10,230	13.02%	19.25%	20.44%	19.25%
	First National Bank in Falfurrias	\$77,187	\$8,000	\$7,809	\$7,809	9.96%	45.13%	46.38%	45.13%
	Spectra Bank	\$77,465	\$7,985	\$7,985	\$7,985	10.97%	14.31%	15.43%	14.31%
	Capital Bank of Texas	\$78,109	\$10,497	\$9,888	\$9,888	12.65%	44.41%	45.37%	44.41%
	Dominion Bank	\$79,583	\$37,250	\$35,835	\$35,835	62.61%	100.63%	100.67%	100.63%
	American Bank, National Association	\$80,091	\$14,477	\$9,691	\$9,691	12.98%	25.09%	25.61%	25.09%
	Greater State Bank	\$80,677	\$7,499	\$7,630	\$7,630	9.74%	16.36%	17.40%	16.36%
	Peoples State Bank	\$81,557	\$9,966	\$9,981	\$9,981	12.23%	20.36%	20.58%	20.36%
	Zapata National Bank	\$81,760	\$11,506	\$11,486	\$11,486	14.02%	39.67%	40.92%	39.67%
	Carmine State Bank	\$81,886	\$10,296	\$10,205	\$10,205	12.67%	42.46%	43.08%	42.46%
	Commercial State Bank	\$82,143	\$7,244	\$6,992	\$6,992	8.46%	16.96%	18.21%	16.96%
	Cowboy Bank of Texas	\$85,333	\$9,130	\$9,126	\$9,126	10.72%	15.93%	16.78%	15.93%
	Citizens State Bank	\$87,691	\$8,357	\$8,329	\$8,329	9.70%	19.05%	21.32%	19.05%
	First National Bank of Dublin	\$89,242	\$9,934	\$9,933	\$9,933	11.21%	12.30%	13.42%	12.30%
	Farmers and Merchants Bank	\$89,651	\$8,510	\$8,485	\$8,485	9.60%	14.26%	15.51%	14.26%
	Fidelity Bank of Texas	\$89,817	\$15,973	\$15,978	\$15,978	17.98%	38.05%	39.31%	38.05%
	Atascosa Bank	\$89,839	\$9,066	\$8,871	\$8,871	10.00%	33.64%	34.38%	33.64%
	Chasewood Bank	\$89,911	\$9,402	\$9,765	\$9,765	10.61%	16.41%	17.19%	16.41%
	Morris County National Bank	\$90,041	\$9,227	\$9,042	\$9,042	9.74%	13.96%	15.22%	13.96%
	Lytile State Bank of Lytle, Texas	\$90,264	\$14,759	\$14,600	\$14,600	16.38%	33.93%	34.77%	33.93%
	Citizens National Bank	\$90,336	\$10,449	\$10,402	\$10,402	11.48%	23.24%	24.49%	23.24%
	First National Bank of Hebronville	\$90,904	\$16,295	\$16,140	\$16,140	17.64%	45.32%	46.42%	45.32%
	Charis Bank	\$91,924	\$24,136	\$18,322	\$18,322	20.69%	36.93%	36.93%	36.93%
	First National Bank of Kemp	\$94,544	\$10,597	\$8,464	\$8,464	9.31%	16.91%	17.71%	16.91%
	First Bank of Muleshoe	\$94,870	\$14,651	\$14,312	\$14,312	14.92%	58.07%	59.32%	58.07%
	Business Bank of Texas, N.A.	\$95,425	\$13,769	\$13,994	\$13,994	13.50%	20.33%	21.58%	20.33%
	Fort Davis State Bank	\$96,616	\$8,806	\$8,397	\$8,397	9.29%	16.68%	17.88%	16.68%
	Columbus State Bank	\$96,621	\$13,419	\$13,419	\$13,419	14.96%	27.69%	28.19%	27.69%
	Stockmens National Bank in Cotulla	\$97,376	\$11,377	\$11,470	\$11,470	12.82%	39.20%	39.93%	39.20%
	POINTWEST Bank	\$97,658	\$10,023	\$10,268	\$10,268	10.38%	22.17%	23.03%	22.17%
	First State Bank	\$99,833	\$18,624	\$15,942	\$15,942	16.21%	21.77%	23.05%	21.77%
	Unity National Bank of Houston	\$100,007	\$8,814	\$8,909	\$8,159	8.86%	11.37%	12.36%	10.41%
	American National Bank of Mount Pleasant	\$100,487	\$13,725	\$13,335	\$13,335	13.14%	23.69%	NA	23.69%
	First National Bank of Evant	\$101,380	\$8,982	\$8,597	\$8,597	8.41%	14.72%	15.97%	14.72%
	Community Bank	\$101,572	\$10,198	\$10,065	\$10,065	10.43%	14.31%	15.04%	14.31%
	First State Bank of Brownsboro	\$102,388	\$10,799	\$10,756	\$10,756	10.54%	17.21%	18.26%	17.21%
	First National Bank of Floydada	\$102,933	\$12,477	\$12,385	\$12,385	11.63%	17.59%	18.83%	17.59%
	Cendera Bank, National Association	\$102,950	\$13,023	\$13,055	\$13,055	12.69%	17.27%	18.43%	17.27%
	First State Bank of Paint Rock	\$104,426	\$13,219	\$13,172	\$13,172	12.51%	21.42%	22.67%	21.42%
	Texas Financial Bank	\$104,494	\$10,606	\$10,719	\$10,719	10.09%	24.68%	25.94%	24.68%
	Henderson Federal Savings Bank	\$104,692	\$23,517	\$23,371	\$23,371	21.91%	41.63%	42.90%	41.63%
	Bank of Houston, National Association	\$106,744	\$27,566	\$26,615	\$26,615	31.56%	38.18%	38.98%	38.18%
	Marion State Bank	\$108,573	\$15,221	\$15,273	\$15,273	13.86%	21.16%	21.57%	21.16%
	Fannin Bank	\$108,837	\$9,865	\$9,648	\$9,648	9.06%	13.87%	15.12%	13.87%
	Citizens Bank, National Association	\$108,847	\$14,549	\$9,949	\$9,949	9.62%	12.15%	13.40%	12.15%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

June 30, 2019

Run Date: August 3, 2019

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Community Bank of Snyder	\$109,255	\$12,730	\$12,604	\$12,604	11.46%	25.28%	25.69%	25.28%
	One World Bank	\$111,885	\$14,084	\$13,399	\$13,399	12.57%	19.06%	20.33%	19.06%
	First Bank and Trust of Childress	\$112,046	\$9,585	\$10,077	\$10,077	8.97%	20.33%	20.90%	20.33%
	Panola National Bank	\$112,610	\$12,651	\$12,487	\$12,487	11.04%	24.28%	25.30%	24.28%
	Dalhart Federal Savings & Loan Association, SSB	\$112,870	\$13,198	\$13,278	\$13,278	11.82%	27.04%	27.57%	27.04%
	Texas Advantage Community Bank, National Association	\$115,251	\$11,778	\$11,778	\$11,778	10.18%	14.20%	14.94%	14.20%
	First National Bank of Eagle Lake	\$116,917	\$12,939	\$12,916	\$12,916	11.31%	12.99%	14.13%	12.99%
	Normangee State Bank	\$118,023	\$20,135	\$20,126	\$20,126	16.85%	27.64%	28.91%	27.64%
	First National Bank of Tom Bean	\$118,554	\$10,547	\$10,006	\$10,006	8.39%	11.94%	13.19%	11.94%
	Coleman County State Bank	\$118,658	\$11,824	\$11,772	\$11,772	10.11%	13.93%	15.00%	13.93%
	Mason Bank	\$119,467	\$21,701	\$21,235	\$21,235	17.95%	41.26%	42.52%	41.26%
	First National Bank of Bosque County	\$119,533	\$13,433	\$13,376	\$13,376	11.21%	15.27%	16.52%	15.27%
	Johnson City Bank	\$120,851	\$14,657	\$14,657	\$14,657	12.13%	22.16%	23.17%	22.16%
	First Security State Bank	\$121,570	\$9,233	\$8,671	\$8,671	7.29%	15.73%	16.83%	15.73%
	Brady National Bank	\$121,984	\$11,552	\$11,404	\$11,404	9.41%	15.59%	16.85%	15.59%
	Peoples State Bank	\$124,201	\$11,587	\$11,586	\$11,586	9.10%	22.97%	24.00%	22.97%
	First Bank & Trust	\$126,183	\$23,710	\$20,129	\$20,129	13.32%	42.34%	43.59%	42.34%
	Austin Capital Bank SSB	\$128,255	\$13,900	\$13,858	\$13,858	11.94%	18.98%	20.16%	18.98%
	First National Bank of Fort Stockton	\$128,765	\$14,092	\$13,193	\$13,193	10.30%	14.95%	16.21%	14.95%
	Titan Bank, N.A.	\$129,386	\$13,550	\$13,343	\$13,343	9.39%	18.28%	19.57%	18.28%
	Citizens State Bank	\$130,691	\$15,632	\$15,661	\$15,661	12.22%	19.33%	20.48%	19.33%
	City National Bank of Colorado City	\$130,733	\$12,340	\$12,479	\$12,479	9.57%	15.36%	16.48%	15.36%
	Big Bend Banks, N.A.	\$131,694	\$21,155	\$19,415	\$19,415	14.91%	45.54%	46.79%	45.54%
	Farmers State Bank	\$131,859	\$13,221	\$12,747	\$12,747	9.81%	18.62%	19.85%	18.62%
	West Texas State Bank	\$132,330	\$17,449	\$16,635	\$16,635	12.64%	19.35%	20.60%	19.35%
	Dilley State Bank	\$134,301	\$21,816	\$22,522	\$22,522	16.90%	54.04%	54.35%	54.04%
	Lone Star Bank	\$136,185	\$16,330	\$14,464	\$11,238	11.00%	14.51%	15.76%	11.27%
	Texas Heritage National Bank	\$136,634	\$15,493	\$15,489	\$15,489	11.27%	14.11%	15.35%	14.11%
	Graham Savings and Loan, SSB	\$137,437	\$15,635	\$15,635	\$15,635	11.67%	19.36%	20.61%	19.36%
	First State Bank of Odem	\$137,585	\$17,038	\$16,907	\$16,907	12.62%	20.24%	NA	20.24%
	First National Bank of Alvin	\$138,726	\$17,852	\$17,145	\$17,145	12.07%	36.34%	36.91%	36.34%
	First Texas Bank	\$138,908	\$16,074	\$15,958	\$15,958	11.58%	21.93%	22.35%	21.93%
	Sanger Bank	\$138,944	\$20,778	\$20,741	\$20,741	15.03%	26.00%	27.04%	26.00%
	First National Bank of Winnsboro	\$139,109	\$26,916	\$27,812	\$27,812	19.95%	28.75%	29.87%	28.75%
	Bank of South Texas	\$139,882	\$16,652	\$13,178	\$13,178	10.31%	13.54%	14.40%	13.54%
	Hill Bank & Trust Co.	\$140,798	\$24,791	\$24,791	\$24,791	17.53%	29.29%	29.61%	29.29%
	Security State Bank	\$142,476	\$20,719	\$20,719	\$20,719	13.99%	20.49%	21.48%	20.49%
	First State Bank	\$142,939	\$20,720	\$20,773	\$20,773	14.39%	33.24%	33.57%	33.24%
	First State Bank	\$143,043	\$12,022	\$13,500	\$13,500	9.26%	14.45%	15.41%	14.45%
	Texas Heritage Bank	\$144,019	\$13,587	\$13,501	\$13,501	9.15%	12.20%	13.33%	12.20%
	First State Bank	\$144,527	\$20,126	\$17,947	\$17,947	11.98%	18.54%	19.79%	18.54%
	Texas National Bank	\$144,998	\$14,928	\$13,825	\$13,825	9.69%	22.73%	23.50%	22.73%
	Providence Bank of Texas	\$149,255	\$19,902	\$19,902	\$19,902	13.34%	16.16%	17.02%	16.16%
	Keystone Bank, National Association	\$149,312	\$28,890	\$20,893	\$20,893	19.66%	22.17%	22.43%	22.17%
	Peoples Bank	\$149,841	\$12,661	\$12,881	\$12,881	8.62%	14.23%	15.48%	14.23%
	First State Bank of Ben Wheeler, Texas	\$150,575	\$20,333	\$20,333	\$20,333	13.74%	23.64%	24.73%	23.64%
	First State Bank	\$150,696	\$14,424	\$13,805	\$13,805	9.18%	15.87%	17.12%	15.87%

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Capital Adequacy

June 30, 2019

Run Date: August 3, 2019

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Commercial National Bank of Brady	\$152,092	\$19,047	\$18,851	\$18,851	12.14%	21.86%	23.11%	21.86%
	Citizens State Bank	\$152,423	\$14,498	\$14,498	\$14,498	9.80%	13.26%	14.51%	13.26%
	Texas Hill Country Bank	\$152,781	\$14,859	\$14,873	\$14,873	9.84%	11.65%	12.47%	11.65%
	Citizens State Bank	\$152,979	\$14,291	\$14,161	\$14,161	9.47%	16.43%	18.54%	16.43%
	Bank of Austin	\$157,540	\$32,336	\$32,238	\$32,238	21.45%	25.97%	26.80%	25.97%
	First State Bank of Bedia	\$158,049	\$25,673	\$25,833	\$25,833	16.38%	26.43%	27.68%	26.43%
	Sundown State Bank	\$159,260	\$17,423	\$17,423	\$17,423	10.80%	12.71%	13.42%	12.71%
	Roscoe State Bank	\$161,678	\$18,484	\$17,056	\$17,056	10.61%	18.39%	19.63%	18.39%
	Citizens Bank	\$161,910	\$17,652	\$17,619	\$17,619	10.97%	12.97%	13.44%	12.97%
	First National Bank of Hereford	\$162,474	\$16,788	\$16,331	\$16,331	10.16%	12.75%	14.00%	12.75%
	Muenster State Bank	\$165,022	\$26,630	\$25,743	\$25,743	15.65%	38.36%	39.33%	38.36%
	Guadalupe Bank	\$167,259	\$14,788	\$14,788	\$14,788	8.89%	14.96%	16.16%	14.96%
	Citizens National Bank of Hillsboro	\$167,487	\$24,508	\$23,691	\$23,691	14.29%	33.43%	34.09%	33.43%
	Lamar National Bank	\$168,106	\$16,937	\$16,686	\$16,686	10.18%	14.53%	15.78%	14.53%
	Castroville State Bank	\$170,921	\$16,173	\$15,813	\$15,813	9.46%	13.73%	14.83%	13.73%
	First State Bank of Texas	\$171,200	\$23,944	\$19,392	\$19,392	11.55%	14.62%	15.10%	14.62%
	Incommons Bank, N.A.	\$174,363	\$16,351	\$15,258	\$15,258	8.91%	12.95%	13.99%	12.95%
	Bank of DeSoto, National Association	\$177,714	\$20,433	\$20,433	\$20,433	11.75%	17.55%	18.32%	17.55%
	Austin County State Bank	\$177,928	\$18,022	\$17,549	\$17,549	10.25%	15.30%	16.57%	15.29%
	Perryton National Bank	\$179,348	\$24,756	\$24,209	\$24,209	13.38%	31.86%	33.11%	31.86%
	First National Bank of Anderson	\$180,434	\$19,816	\$19,896	\$19,896	11.37%	15.86%	17.11%	15.86%
	Llano National Bank	\$181,005	\$23,372	\$23,090	\$23,090	12.88%	20.40%	21.68%	20.40%
	First National Bank of Sterling City	\$184,024	\$13,298	\$15,426	\$15,426	8.14%	31.85%	32.71%	31.85%
	First National Bank of Ballinger	\$184,063	\$19,070	\$17,880	\$17,880	10.12%	13.76%	15.01%	13.76%
	Captex Bank, National Association	\$184,779	\$26,847	\$22,315	\$22,315	12.52%	19.52%	20.20%	19.52%
	Arrowhead Bank	\$184,931	\$19,396	\$19,433	\$19,433	10.50%	17.30%	17.99%	17.30%
	First State Bank	\$184,960	\$21,140	\$21,712	\$21,712	12.08%	17.79%	18.83%	17.79%
	Tejas Bank	\$185,879	\$20,432	\$17,771	\$17,771	10.16%	14.66%	15.91%	14.66%
	Cypress Bank, SSB	\$189,562	\$20,625	\$20,341	\$20,341	10.71%	17.77%	19.02%	17.77%
	Interstate Bank, SSB	\$189,792	\$20,583	\$19,667	\$19,667	10.21%	15.51%	16.42%	15.51%
	Anahuac National Bank	\$190,270	\$17,521	\$17,312	\$17,312	12.61%	19.50%	20.76%	19.50%
	Fayette Savings Bank, SSB	\$190,361	\$16,925	\$16,754	\$16,754	9.29%	13.45%	14.06%	13.45%
	Pearland State Bank	\$192,721	\$22,521	\$21,639	\$21,639	11.23%	30.60%	31.31%	30.60%
	City National Bank of Taylor	\$195,017	\$22,525	\$22,559	\$22,559	11.47%	24.16%	25.42%	24.16%
	First National Bank of Burleson	\$195,626	\$20,837	\$20,780	\$20,780	10.60%	28.72%	29.52%	28.72%
	HomeBank Texas	\$196,203	\$21,370	\$20,700	\$20,700	10.77%	14.38%	15.64%	14.38%
	First State Bank	\$201,068	\$18,967	\$18,463	\$18,463	9.46%	14.49%	15.74%	14.49%
	Crossroads Bank	\$202,447	\$24,589	\$23,937	\$23,937	11.79%	21.10%	22.35%	21.10%
	Spring Hill State Bank	\$202,680	\$23,243	\$23,170	\$23,170	11.37%	21.68%	22.96%	21.68%
	Texas Brand Bank	\$203,627	\$27,185	\$27,160	\$27,160	13.01%	15.88%	17.14%	15.88%
	First National Bank of Giddings	\$204,208	\$24,060	\$23,703	\$23,703	11.56%	18.43%	19.69%	18.43%
	Bridge City State Bank	\$210,525	\$21,568	\$21,197	\$21,197	10.17%	21.81%	22.56%	21.81%
	First National Bank of Stanton	\$210,744	\$23,052	\$21,824	\$21,824	10.25%	24.52%	25.78%	24.52%
	Citizens National Bank at Brownwood	\$213,585	\$27,490	\$27,209	\$27,209	12.90%	22.52%	23.77%	22.52%
	Commercial National Bank of Texarkana	\$213,741	\$18,803	\$19,172	\$19,172	8.97%	14.34%	15.25%	14.34%
	First National Bank	\$215,265	\$30,332	\$29,214	\$29,214	13.81%	18.60%	19.85%	18.60%
	Texana Bank, National Association	\$216,390	\$18,095	\$18,018	\$18,018	8.37%	10.49%	11.43%	10.49%
	Community National Bank	\$216,927	\$24,183	\$21,212	\$21,212	10.18%	15.20%	16.45%	15.20%
	Yoakum National Bank	\$218,272	\$32,606	\$31,875	\$31,875	14.48%	31.94%	32.95%	31.94%
	National Bank of Andrews	\$218,938	\$24,001	\$23,164	\$23,164	10.72%	13.11%	14.36%	13.11%

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Capital Adequacy

June 30, 2019

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		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Community Bank	\$222,362	\$24,597	\$24,597	\$24,597	11.22%	15.64%	16.90%	15.64%
	Grandview Bank	\$223,061	\$21,917	\$21,373	\$21,373	9.77%	15.94%	17.14%	15.94%
	Gilmer National Bank	\$224,364	\$31,368	\$31,534	\$31,534	14.03%	20.29%	21.54%	20.29%
	MINT National Bank	\$225,532	\$27,615	\$27,615	\$27,615	12.13%	14.77%	16.03%	14.77%
	TransPecos Banks, SSB	\$230,983	\$21,238	\$19,801	\$19,801	8.97%	12.12%	13.19%	12.12%
	National Bank & Trust	\$234,086	\$25,739	\$25,519	\$25,519	10.60%	25.85%	26.83%	25.85%
	United Bank of El Paso del Norte	\$238,170	\$27,772	\$27,642	\$27,642	11.52%	12.80%	14.01%	12.80%
	Ennis State Bank	\$238,972	\$24,112	\$23,608	\$23,608	10.02%	13.67%	14.92%	13.67%
	Jacksboro National Bank	\$241,314	\$30,396	\$28,649	\$28,649	12.02%	20.49%	21.70%	20.49%
	UBank	\$241,603	\$28,320	\$28,507	\$28,507	11.96%	17.53%	18.79%	17.53%
	First State Bank	\$245,251	\$28,927	\$28,119	\$28,119	11.80%	15.63%	16.06%	15.63%
	Lone Star Capital Bank, National Association	\$246,425	\$34,883	\$26,710	\$26,710	11.10%	14.65%	15.75%	14.65%
	ValueBank Texas	\$249,730	\$26,458	\$26,313	\$26,313	10.77%	20.39%	21.57%	20.39%
	Average of Asset Group A	\$120,196	\$14,664	\$14,179	\$14,161	12.33%	23.14%	24.20%	23.12%

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Capital Adequacy

June 30, 2019

Run Date: August 3, 2019

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets									
	First State Bank of Burnet	\$252,130	\$33,634	\$33,079	\$33,079	13.22%	28.03%	28.87%	28.03%
	First National Bank of Jasper	\$253,113	\$34,049	\$33,495	\$33,495	12.98%	42.81%	43.89%	42.81%
	Trinity Bank, N.A.	\$255,930	\$35,253	\$34,572	\$34,572	13.05%	20.24%	21.49%	20.24%
	Pecos County State Bank	\$256,067	\$23,339	\$22,061	\$22,061	8.36%	18.89%	20.14%	18.89%
	First National Bank of Weatherford	\$260,344	\$25,128	\$25,845	\$25,845	10.14%	11.70%	12.86%	11.70%
	Mineola Community Bank, SSB	\$261,498	\$30,357	\$29,390	\$29,390	11.69%	20.54%	21.26%	20.54%
	Western Bank	\$262,863	\$23,375	\$23,212	\$23,212	9.16%	10.59%	11.32%	10.59%
	First National Bank of Lake Jackson	\$263,394	\$26,515	\$25,857	\$25,857	9.84%	43.23%	43.83%	43.23%
	Liberty Capital Bank	\$264,604	\$25,851	\$25,851	\$25,851	9.80%	12.53%	13.50%	12.53%
	Hondo National Bank	\$264,993	\$27,140	\$26,954	\$26,954	10.27%	13.91%	14.78%	13.91%
	First-Lockhart National Bank	\$265,349	\$26,557	\$26,587	\$26,587	10.00%	14.38%	15.64%	14.38%
	Texas State Bank	\$270,306	\$33,601	\$32,892	\$32,892	12.21%	20.61%	21.47%	20.61%
	State Bank of De Kalb	\$270,375	\$27,502	\$26,581	\$26,581	9.86%	12.21%	13.46%	12.21%
	First National Bank of Hughes Springs	\$272,137	\$36,678	\$34,550	\$34,550	12.70%	18.07%	19.33%	18.07%
	TexStar National Bank	\$273,621	\$30,507	\$29,640	\$29,640	11.08%	13.93%	15.19%	13.93%
	Peoples State Bank of Hallettsville	\$275,666	\$33,449	\$32,148	\$32,148	11.62%	37.04%	38.02%	37.04%
	Ozona National Bank	\$279,296	\$29,960	\$29,386	\$29,386	10.83%	20.43%	21.68%	20.43%
	National Bank of Texas at Fort Worth	\$283,111	\$31,878	\$32,341	\$32,341	11.19%	17.97%	19.23%	17.97%
	Preferred Bank	\$287,535	\$42,359	\$42,359	\$42,359	16.60%	28.01%	29.20%	28.01%
	Waggoner National Bank of Vernon	\$287,715	\$39,897	\$40,190	\$40,190	13.73%	18.53%	19.79%	18.53%
	Charter Bank	\$288,190	\$31,295	\$26,670	\$26,670	9.48%	14.03%	15.28%	14.03%
	Liberty National Bank in Paris	\$289,094	\$48,777	\$48,633	\$48,633	17.04%	28.21%	29.47%	28.21%
	First Texas Bank	\$289,530	\$33,187	\$33,133	\$33,133	11.07%	23.09%	23.23%	23.09%
	Heritage Bank	\$289,664	\$38,070	\$34,724	\$34,724	12.28%	13.30%	14.51%	13.30%
	Texas Republic Bank, National Association	\$292,588	\$32,741	\$31,585	\$31,585	10.98%	14.13%	15.35%	14.13%
	Fort Hood National Bank	\$295,898	\$25,637	\$24,456	\$24,456	8.82%	38.64%	39.45%	38.64%
	Texas National Bank	\$297,534	\$26,982	\$27,001	\$27,001	9.43%	13.33%	14.59%	13.33%
	Citizens State Bank	\$299,381	\$31,559	\$31,856	\$31,856	10.95%	21.34%	22.41%	21.34%
	Shelby Savings Bank, SSB	\$305,108	\$40,973	\$40,510	\$40,510	13.42%	16.76%	17.83%	16.76%
	Worthington National Bank	\$308,233	\$29,140	\$29,205	\$29,205	9.98%	14.18%	15.43%	14.18%
	Frontier Bank of Texas	\$313,997	\$35,898	\$35,984	\$35,984	11.52%	14.02%	14.58%	14.02%
	Texas Champion Bank	\$320,654	\$40,007	\$37,949	\$37,949	11.85%	15.82%	16.90%	15.82%
	Oakwood Bank	\$321,310	\$35,362	\$33,180	\$33,180	10.62%	11.78%	12.35%	11.78%
	First Liberty National Bank	\$321,649	\$39,928	\$39,260	\$39,260	12.49%	20.14%	21.34%	20.14%
	Alliance Bank Central Texas	\$322,011	\$25,963	\$24,080	\$24,080	7.61%	11.04%	12.18%	11.04%
	Farmers State Bank	\$322,141	\$44,367	\$43,662	\$43,662	13.44%	20.07%	21.32%	20.07%
	MCBank	\$325,354	\$33,406	\$29,300	\$29,300	9.34%	16.99%	18.18%	16.99%
	T Bank, National Association	\$328,752	\$48,382	\$36,098	\$36,098	11.80%	14.96%	15.42%	14.96%
	Texan Bank, National Association	\$329,599	\$41,525	\$40,035	\$40,035	12.44%	13.94%	15.13%	13.94%
	First National Bank in Port Lavaca	\$330,639	\$33,832	\$32,920	\$32,920	10.15%	21.81%	22.62%	21.81%
	TrustTexas Bank, SSB	\$336,419	\$41,435	\$41,079	\$41,079	12.29%	21.75%	22.36%	21.75%
	First State Bank of Livingston	\$337,297	\$54,786	\$51,638	\$51,638	15.30%	35.82%	37.02%	35.82%
	First Commercial Bank, National Association	\$338,175	\$33,818	\$31,313	\$31,313	9.37%	13.65%	14.84%	13.65%
	Lamesa National Bank	\$343,386	\$35,824	\$34,633	\$34,633	9.88%	18.28%	19.25%	18.28%
	Citizens State Bank	\$349,116	\$43,360	\$43,360	\$43,360	12.46%	16.60%	17.80%	16.60%
	Brenham National Bank	\$361,778	\$38,329	\$36,524	\$36,524	10.15%	15.83%	16.94%	15.83%
	Bank of Texas	\$372,380	\$48,015	\$47,763	\$47,763	13.33%	12.83%	13.80%	12.83%
	Classic Bank, National Association	\$374,710	\$35,627	\$34,321	\$34,321	9.35%	12.54%	13.79%	12.54%
	First National Bank of Livingston	\$375,359	\$56,840	\$53,803	\$53,803	14.55%	42.91%	44.17%	42.91%
	State National Bank of Big Spring	\$381,091	\$43,517	\$41,557	\$41,557	10.90%	28.78%	29.91%	28.78%
	Texas Star Bank	\$383,132	\$42,626	\$42,626	\$42,626	11.27%	13.08%	14.16%	13.08%
	Wellington State Bank	\$385,051	\$48,272	\$45,411	\$45,411	11.83%	15.80%	16.75%	15.80%
	AccessBank Texas	\$389,154	\$37,467	\$37,274	\$37,274	9.67%	12.37%	13.62%	12.37%
	Texas First State Bank	\$391,312	\$34,197	\$33,579	\$33,579	8.52%	16.77%	17.04%	16.77%
	SouthTrust Bank, N.A.	\$392,370	\$43,806	\$43,563	\$43,563	11.14%	17.83%	19.10%	17.83%
	Texas Bank Financial	\$400,313	\$36,895	\$36,898	\$36,898	9.39%	15.32%	16.57%	15.32%
	Karnes County National Bank of Karnes City	\$400,422	\$41,406	\$40,226	\$40,226	9.97%	32.34%	33.60%	32.34%
	Citizens National Bank	\$405,483	\$46,498	\$46,381	\$46,381	11.38%	15.93%	17.18%	15.93%
	Schertz Bank & Trust	\$407,065	\$50,102	\$50,255	\$50,255	12.20%	14.19%	15.21%	14.19%
	Falls City National Bank	\$407,159	\$47,720	\$47,720	\$47,720	11.65%	31.68%	32.64%	31.68%

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

June 30, 2019

Run Date: August 3, 2019

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets (continued)									
	International Bank of Commerce	\$409,759	\$74,671	\$70,224	\$70,224	17.21%	32.47%	33.72%	32.47%
	Sage Capital Bank	\$412,871	\$46,482	\$41,571	\$41,571	10.30%	13.94%	15.19%	13.94%
	Citizens Bank	\$414,530	\$56,065	\$55,581	\$55,581	13.29%	18.51%	19.76%	18.51%
	First National Bank of Gilmer	\$414,941	\$49,142	\$42,803	\$42,803	11.01%	16.14%	17.39%	16.14%
	First National Bank Baird	\$415,802	\$40,169	\$42,031	\$42,031	10.23%	12.05%	13.09%	12.05%
	First Community Bank	\$416,826	\$50,561	\$51,146	\$51,146	12.28%	16.52%	17.77%	16.52%
	Bank and Trust, SSB	\$420,080	\$41,486	\$38,646	\$38,646	9.23%	16.00%	16.82%	16.00%
	Herring Bank	\$425,372	\$38,919	\$42,970	\$42,970	10.43%	13.09%	14.10%	13.09%
	West Texas State Bank	\$429,347	\$52,238	\$51,730	\$51,730	12.11%	21.07%	22.33%	21.07%
	American Bank, National Association	\$429,458	\$46,723	\$46,454	\$46,454	10.76%	15.20%	16.45%	15.20%
	American State Bank	\$429,715	\$43,961	\$35,368	\$35,368	8.63%	10.39%	11.10%	10.39%
	First National Bank of Sonora	\$430,265	\$45,241	\$44,057	\$44,057	10.42%	15.10%	16.35%	15.10%
	Southwest Bank	\$431,404	\$38,134	\$36,994	\$36,994	8.59%	11.75%	13.00%	11.75%
	First Bank	\$442,725	\$48,652	\$49,144	\$49,144	11.58%	13.36%	14.62%	13.36%
	Capital Bank	\$445,921	\$40,987	\$40,893	\$40,893	9.19%	11.45%	12.40%	11.45%
	First Federal Community Bank, SSB	\$447,560	\$50,073	\$50,024	\$50,024	11.31%	15.95%	16.98%	15.95%
	Community Bank & Trust, Waco, Texas	\$447,700	\$68,164	\$68,195	\$68,195	15.26%	21.09%	22.34%	21.09%
	MapleMark Bank	\$450,509	\$74,375	\$70,232	\$70,232	17.08%	18.64%	19.64%	18.64%
	First Community Bank	\$452,698	\$40,598	\$39,256	\$39,256	8.86%	12.25%	13.50%	12.25%
	Bank of Brenham, National Association	\$454,537	\$60,790	\$44,578	\$44,578	10.37%	28.01%	28.61%	28.01%
	First National Bank of Mertzon	\$466,192	\$32,734	\$32,734	\$32,734	7.19%	35.96%	37.21%	35.96%
	First National Bank of Huntsville	\$470,559	\$60,332	\$54,323	\$54,323	11.83%	22.60%	23.86%	22.60%
	First State Bank	\$477,461	\$52,180	\$52,296	\$52,296	11.05%	19.12%	20.37%	19.12%
	United Texas Bank	\$479,393	\$55,555	\$54,377	\$54,377	9.83%	14.63%	15.33%	14.63%
	Texas Security Bank	\$479,654	\$62,996	\$62,588	\$62,588	12.46%	15.62%	16.85%	15.62%
	Southwestern National Bank	\$480,750	\$64,724	\$64,644	\$64,644	13.54%	16.19%	17.28%	16.19%
	First State Bank	\$481,832	\$46,466	\$44,321	\$44,321	9.21%	11.92%	13.04%	11.92%
	First National Bank of McGregor	\$487,505	\$57,027	\$57,027	\$57,027	12.44%	15.04%	16.21%	15.03%
	Texas Bank	\$495,909	\$52,008	\$51,929	\$51,929	10.55%	14.64%	15.49%	14.64%
	TexasBank	\$499,334	\$67,196	\$65,543	\$65,543	13.20%	17.00%	18.25%	17.00%
	Average of Asset Group B	361,368.38	\$41,703	\$40,320	\$40,320	11.30%	18.90%	19.97%	18.90%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2019

Run Date: August 3, 2019

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	First State Bank and Trust Company	\$504,212	\$82,108	\$79,854	\$79,854	15.83%	36.53%	37.20%	36.53%
	Bank of the West	\$507,539	\$47,229	\$46,245	\$46,245	9.19%	12.43%	13.48%	12.43%
	R Bank	\$512,543	\$63,566	\$58,563	\$58,563	11.38%	14.40%	15.48%	14.40%
	First National Bank	\$513,295	\$49,352	\$49,076	\$49,076	10.15%	11.42%	12.67%	11.42%
	Fayetteville Bank	\$513,474	\$60,291	\$55,562	\$55,562	10.97%	25.28%	25.81%	25.27%
	Peoples Bank	\$530,908	\$56,404	\$54,257	\$54,257	10.50%	13.61%	14.41%	13.61%
	Commerce Bank	\$539,684	\$95,352	\$87,159	\$87,159	15.37%	33.72%	34.51%	33.72%
	Texas Citizens Bank, National Association	\$540,030	\$48,802	\$48,808	\$48,808	8.94%	10.43%	11.69%	10.43%
	Plains State Bank	\$542,828	\$57,676	\$55,840	\$55,840	10.42%	13.35%	14.53%	13.35%
	Pointbank	\$544,179	\$59,740	\$57,891	\$57,891	10.63%	16.59%	17.84%	16.59%
	Texas National Bank of Jacksonville	\$551,708	\$55,568	\$55,439	\$55,439	10.13%	13.58%	14.83%	13.58%
	Kleberg Bank, N.A.	\$555,954	\$65,948	\$47,961	\$47,961	9.32%	12.87%	14.05%	12.87%
	Rio Bank	\$559,746	\$58,626	\$49,215	\$49,215	9.10%	12.58%	13.38%	12.58%
	Pilgrim Bank	\$568,703	\$74,984	\$65,259	\$65,259	11.66%	17.66%	18.31%	17.66%
	Tolleson Private Bank	\$570,976	\$50,180	\$49,289	\$49,289	8.91%	14.94%	16.19%	14.94%
	Round Top State Bank	\$580,348	\$67,248	\$66,980	\$66,980	11.67%	18.74%	19.59%	18.74%
	First National Bank of Albany	\$585,021	\$67,235	\$61,895	\$61,895	10.78%	13.93%	15.19%	13.93%
	HomeTown Bank, N.A.	\$593,860	\$74,964	\$74,352	\$74,352	12.60%	17.17%	18.29%	17.17%
	Ciera Bank	\$595,688	\$74,607	\$67,359	\$67,359	11.67%	12.82%	14.07%	12.82%
	First National Bank of Bastrop	\$606,360	\$65,021	\$63,818	\$63,818	10.63%	16.75%	18.01%	16.75%
	Texas Gulf Bank, National Association	\$609,845	\$70,519	\$67,950	\$67,950	11.17%	14.67%	15.66%	14.67%
	First National Bank of Granbury	\$623,608	\$72,241	\$70,476	\$70,476	11.46%	20.12%	21.29%	20.12%
	Bank and Trust of Bryan/College Station	\$624,067	\$71,040	\$69,576	\$69,576	11.39%	16.07%	17.32%	16.07%
	Security State Bank	\$624,192	\$82,741	\$80,051	\$80,051	12.90%	17.57%	17.93%	17.58%
	Citizens State Bank	\$625,478	\$67,878	\$66,731	\$66,731	10.68%	15.90%	16.98%	15.90%
	National United	\$631,277	\$67,553	\$67,292	\$67,292	10.58%	14.20%	15.42%	14.20%
	First Texas Bank	\$638,924	\$56,679	\$56,521	\$56,521	8.85%	18.39%	18.69%	18.39%
	Benchmark Bank	\$646,484	\$61,358	\$61,350	\$61,350	9.60%	12.33%	13.30%	12.33%
	Pegasus Bank	\$654,984	\$50,543	\$50,703	\$50,703	7.92%	12.74%	13.54%	12.74%
	Crockett National Bank	\$671,918	\$78,726	\$73,097	\$70,912	11.51%	13.63%	14.98%	13.22%
	Citizens 1st Bank	\$701,138	\$150,544	\$145,017	\$145,017	20.83%	53.36%	53.95%	53.36%
	First National Bank of Bellville	\$705,223	\$103,164	\$76,470	\$76,470	11.12%	25.35%	26.25%	25.35%
	NewFirst National Bank	\$721,289	\$85,494	\$83,814	\$83,814	11.89%	15.06%	16.31%	15.06%
	Community National Bank & Trust of Texas	\$724,590	\$86,975	\$69,719	\$69,719	9.79%	12.59%	13.69%	12.59%
	Legend Bank, N.A.	\$734,527	\$80,909	\$70,209	\$70,209	10.12%	13.15%	14.30%	13.15%
	City National Bank of Sulphur Springs	\$744,094	\$89,888	\$76,804	\$76,804	10.57%	14.39%	15.51%	14.39%
	Central Bank	\$750,239	\$72,908	\$70,298	\$70,298	9.52%	12.28%	13.37%	12.28%
	Commercial Bank of Texas, N.A.	\$752,840	\$78,694	\$73,893	\$73,893	9.95%	14.08%	15.32%	14.08%
	Wallis Bank	\$752,993	\$91,062	\$88,657	\$88,657	12.05%	14.42%	15.35%	14.42%
	American National Bank & Trust	\$765,245	\$87,319	\$83,709	\$83,709	11.06%	12.67%	13.56%	12.67%
	Bank of San Antonio	\$778,039	\$80,271	\$74,328	\$74,328	9.49%	10.36%	11.22%	10.36%
	First National Bank of Shiner	\$787,848	\$95,402	\$82,174	\$82,174	10.66%	26.40%	26.90%	26.40%
	First Command Bank	\$798,586	\$65,054	\$64,961	\$64,961	8.42%	14.42%	14.95%	14.42%
	Centennial Bank	\$799,323	\$80,006	\$79,640	\$79,640	9.94%	11.94%	12.96%	11.94%
	SouthStar Bank, S.S.B.	\$805,769	\$89,193	\$88,876	\$88,876	12.12%	14.27%	14.88%	14.27%
	Vista Bank	\$810,708	\$82,035	\$78,289	\$78,289	9.62%	11.25%	12.13%	11.25%
	Industry State Bank	\$818,269	\$101,219	\$86,413	\$86,413	10.84%	22.61%	23.33%	22.61%
	First National Bank of Central Texas	\$829,091	\$84,121	\$83,060	\$83,060	9.72%	10.75%	11.84%	10.75%
	Third Coast Bank, SSB	\$855,418	\$78,444	\$78,443	\$78,443	9.33%	10.66%	11.66%	10.66%
	Affiliated Bank, National Association	\$877,645	\$114,312	\$81,937	\$81,937	10.13%	10.26%	10.62%	10.26%
	State Bank of Texas	\$887,249	\$139,715	\$139,869	\$139,869	15.99%	19.13%	20.02%	19.13%
	Central National Bank	\$912,330	\$82,686	\$82,540	\$82,540	9.24%	11.68%	12.93%	11.68%
	Security Bank	\$918,957	\$124,802	\$97,499	\$97,285	11.16%	16.48%	17.74%	16.44%
	Lone Star State Bank of West Texas	\$921,422	\$115,972	\$108,304	\$108,304	12.30%	12.82%	14.07%	12.82%
	American Bank of Commerce	\$934,808	\$93,947	\$90,452	\$90,452	9.47%	12.54%	13.71%	12.54%
	Dallas Capital Bank, National Association	\$941,560	\$94,687	\$79,570	\$79,570	9.48%	10.59%	11.06%	10.59%
	Texas Regional Bank	\$973,455	\$107,141	\$95,620	\$95,620	10.06%	13.72%	14.67%	13.72%
	Alliance Bank	\$974,958	\$105,311	\$85,481	\$85,481	8.98%	14.42%	15.42%	14.42%
	FirstBank Southwest	\$977,582	\$98,401	\$95,269	\$95,269	9.48%	13.53%	14.55%	13.53%

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Capital Adequacy

June 30, 2019

Run Date: August 3, 2019

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets (continued)									
	Citizens State Bank	\$979,523	\$123,147	\$106,881	\$106,881	11.17%	26.53%	27.19%	26.53%
	Golden Bank, National Association	\$983,286	\$127,603	\$127,451	\$127,451	13.47%	15.83%	16.98%	15.83%
	Average of Asset Group C	\$709,604	\$81,387	\$75,479	\$75,440	10.88%	16.26%	17.23%	16.25%

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

	Moody National Bank	\$1,041,793	\$164,406	\$164,340	\$164,340	15.70%	17.68%	18.80%	17.68%
	Colonial Savings, F.A.	\$1,047,125	\$249,461	\$112,721	\$112,721	11.96%	26.64%	28.26%	26.64%
	Security State Bank & Trust	\$1,065,455	\$141,126	\$140,998	\$140,998	13.36%	17.31%	17.70%	17.31%
	International Bank of Commerce	\$1,066,256	\$192,020	\$189,345	\$189,345	17.98%	23.64%	24.44%	23.64%
	Texas First Bank	\$1,079,292	\$116,224	\$110,306	\$110,306	10.26%	14.29%	15.55%	14.29%
	First Bank & Trust	\$1,088,796	\$234,101	\$102,526	\$102,526	10.73%	13.64%	14.06%	13.64%
	Texas Exchange Bank, SSB	\$1,103,015	\$117,015	\$115,937	\$115,937	14.47%	23.81%	24.43%	23.81%
	Horizon Bank, SSB	\$1,120,402	\$93,753	\$89,904	\$89,904	8.24%	10.12%	11.37%	10.12%
	Citizens National Bank of Texas	\$1,130,074	\$122,312	\$118,496	\$118,496	10.84%	12.26%	13.18%	12.26%
	First State Bank	\$1,132,713	\$106,365	\$104,636	\$104,636	9.47%	13.76%	14.67%	13.76%
	FirstCapital Bank of Texas, N.A.	\$1,143,163	\$118,684	\$118,256	\$118,256	10.52%	11.88%	13.13%	11.88%
	Falcon International Bank	\$1,252,332	\$156,795	\$155,851	\$155,851	12.90%	18.57%	19.81%	18.57%
	North Dallas Bank & Trust Co.	\$1,285,458	\$158,479	\$157,272	\$157,272	12.14%	25.33%	26.59%	25.33%
	West Texas National Bank	\$1,344,004	\$148,933	\$137,991	\$137,991	10.30%	15.43%	16.69%	15.43%
	First United Bank	\$1,353,707	\$144,229	\$134,577	\$134,577	10.05%	12.56%	13.81%	12.56%
	Community National Bank	\$1,376,761	\$151,869	\$136,261	\$136,261	10.00%	14.15%	NA	14.15%
	Texas Community Bank	\$1,424,659	\$156,027	\$153,185	\$153,185	10.58%	18.91%	20.17%	18.91%
	Pinnacle Bank	\$1,430,483	\$196,291	\$127,511	\$127,511	9.53%	13.02%	14.16%	13.02%
	AimBank	\$1,434,731	\$162,933	\$143,898	\$143,898	10.25%	13.24%	14.31%	13.24%
	American Bank, National Association	\$1,477,229	\$123,837	\$119,542	\$119,542	8.39%	12.45%	13.70%	12.45%
	Extraco Banks, National Association	\$1,496,213	\$156,087	\$154,314	\$154,314	10.48%	15.33%	16.59%	15.33%
	Pioneer Bank, SSB	\$1,632,715	\$146,803	\$124,727	\$124,727	7.75%	10.73%	11.45%	10.73%
	American Momentum Bank	\$1,666,537	\$240,757	\$202,991	\$202,991	12.38%	13.72%	14.87%	13.72%
	BTH Bank, National Association	\$1,711,111	\$247,243	\$243,918	\$243,918	13.55%	16.96%	17.90%	16.96%
	First State Bank of Uvalde	\$1,770,073	\$167,124	\$157,842	\$157,842	8.93%	30.01%	30.95%	30.01%
	Austin Bank, Texas National Association	\$1,820,158	\$261,297	\$249,774	\$249,774	13.78%	18.27%	19.27%	18.27%
	American First National Bank	\$1,841,720	\$201,457	\$201,267	\$201,267	11.04%	12.52%	13.57%	12.52%
	Jefferson Bank	\$1,887,670	\$165,275	\$174,881	\$174,881	9.18%	12.28%	13.16%	12.28%
	WestStar Bank	\$1,890,744	\$249,781	\$203,844	\$203,844	11.02%	12.60%	13.46%	12.60%
	Spirit of Texas Bank, SSB	\$1,899,023	\$262,976	\$200,448	\$200,448	11.15%	13.67%	14.10%	13.67%
	Vantage Bank Texas	\$1,945,414	\$279,443	\$266,379	\$266,379	13.74%	16.45%	17.33%	16.45%
	Beal Bank, SSB	\$1,961,924	\$555,521	\$526,716	\$526,716	27.98%	46.56%	47.40%	46.56%

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

June 30, 2019

Run Date: August 3, 2019

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over \$1 billion in total assets (continued)									
	First National Bank Texas	\$2,068,764	\$188,444	\$181,151	\$181,151	8.88%	22.26%	23.54%	22.26%
	Lone Star National Bank	\$2,282,173	\$278,882	\$267,646	\$267,646	12.19%	18.87%	20.12%	18.87%
	Guaranty Bank & Trust, N.A.	\$2,332,376	\$263,712	\$229,283	\$229,283	10.06%	12.22%	13.06%	12.22%
	VeraBank, National Association	\$2,337,554	\$241,257	\$198,447	\$198,447	8.70%	13.57%	14.67%	13.57%
	TIB The Independent BankersBank, National Association	\$2,570,499	\$266,156	\$261,555	\$261,555	11.05%	16.74%	17.58%	16.74%
	Texas Bank and Trust Company	\$2,590,197	\$313,581	\$290,978	\$290,978	11.39%	13.37%	14.62%	13.37%
	City Bank	\$2,775,396	\$284,198	\$280,662	\$280,662	10.21%	12.99%	14.12%	12.99%
	Inwood National Bank	\$2,820,216	\$309,306	\$278,821	\$278,821	10.08%	13.82%	14.75%	13.82%
	American National Bank of Texas	\$3,121,122	\$306,652	\$274,596	\$274,596	9.00%	12.31%	13.57%	12.31%
	CommunityBank of Texas, N.A.	\$3,379,805	\$471,848	\$385,087	\$385,087	11.85%	13.28%	14.17%	13.28%
	Happy State Bank	\$3,511,330	\$538,698	\$481,042	\$481,042	14.03%	17.01%	18.17%	17.01%
	Broadway National Bank	\$3,688,586	\$413,200	\$398,530	\$398,530	10.88%	14.59%	15.38%	14.59%
	TBK Bank, SSB	\$4,758,195	\$690,821	\$496,322	\$496,322	11.09%	11.59%	12.29%	11.59%
	Allegiance Bank	\$4,790,854	\$731,459	\$479,353	\$479,353	10.57%	12.02%	13.71%	12.02%
	Amarillo National Bank	\$5,411,869	\$590,024	\$503,837	\$503,837	9.79%	10.08%	11.08%	10.08%
	Wells Fargo Bank South Central, National Association	\$5,464,707	\$757,815	\$757,815	\$757,815	13.40%	28.19%	28.33%	28.19%
	Southside Bank	\$6,367,517	\$932,800	\$718,990	\$718,990	11.96%	17.64%	18.29%	17.64%
	Woodforest National Bank	\$6,424,186	\$603,578	\$596,787	\$596,787	9.40%	11.92%	12.90%	11.92%
	First Financial Bank, National Association	\$7,945,957	\$1,069,314	\$848,560	\$848,560	11.11%	18.09%	19.21%	18.09%
	Veritex Community Bank	\$8,013,587	\$1,261,213	\$810,888	\$810,888	10.80%	12.16%	12.54%	12.16%
	NexBank SSB	\$8,510,594	\$658,909	\$727,688	\$727,688	8.98%	13.82%	14.43%	13.82%
	International Bank of Commerce	\$8,666,099	\$1,460,955	\$1,226,699	\$1,226,699	14.73%	17.49%	18.14%	17.49%
	LegacyTexas Bank	\$9,938,168	\$1,216,470	\$1,037,535	\$1,037,535	11.07%	11.29%	12.30%	11.29%
	PlainsCapital Bank	\$10,558,336	\$1,522,760	\$1,235,458	\$1,235,458	12.53%	13.84%	14.48%	13.84%
	Independent Bank	\$14,702,964	\$2,502,698	\$1,404,062	\$1,404,062	10.55%	11.25%	11.66%	11.25%
	Average of Asset Group D	\$3,174,593	\$418,656	\$345,832	\$345,832	11.46%	16.11%	17.11%	16.11%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



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