

+ × -  
%

# Bankers' Index

AN ANALYSIS OF TEXAS COMMUNITY BANKS





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

## Texas

---

### DALLAS

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

### HOUSTON

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

## ASSET SIZE DEFINITION

---

**Group A** \$0-\$250 million

**Group B** \$251 million-\$500 million

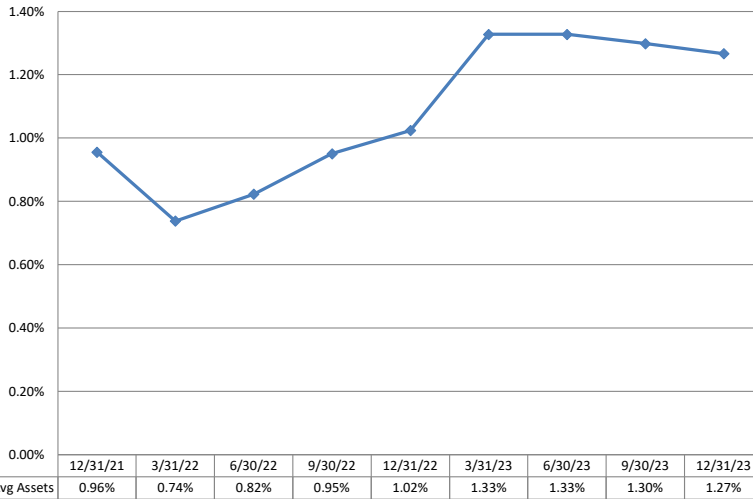
**Group C** \$501 million-\$1 billion

**Group D** Over \$1 billion

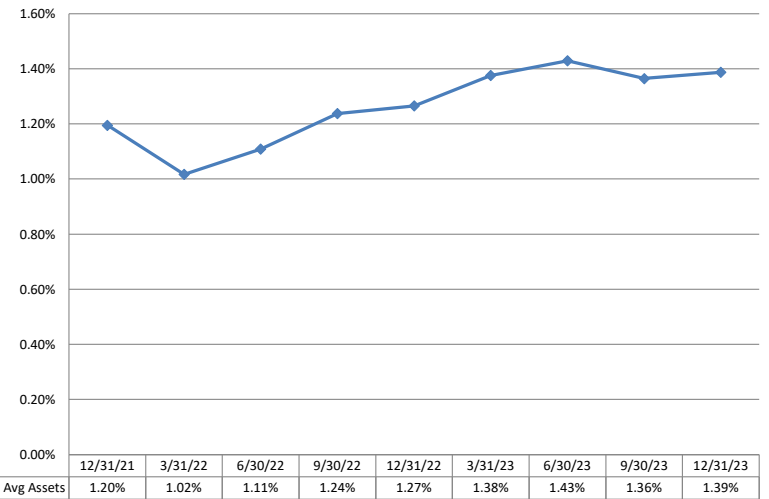
# Performance Analysis

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

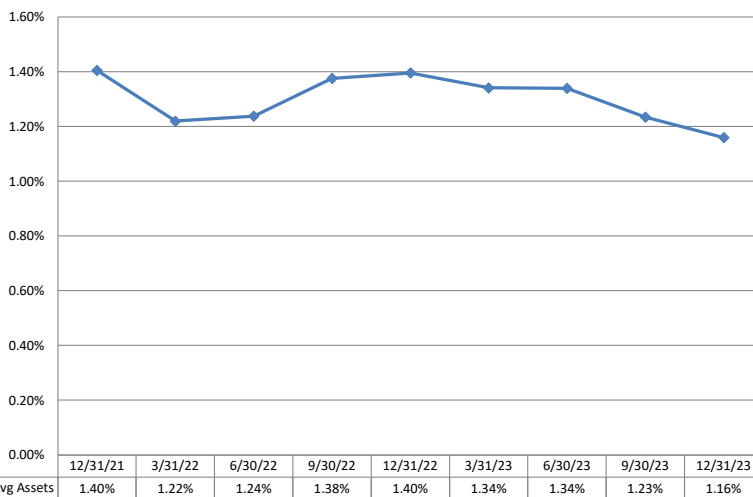
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



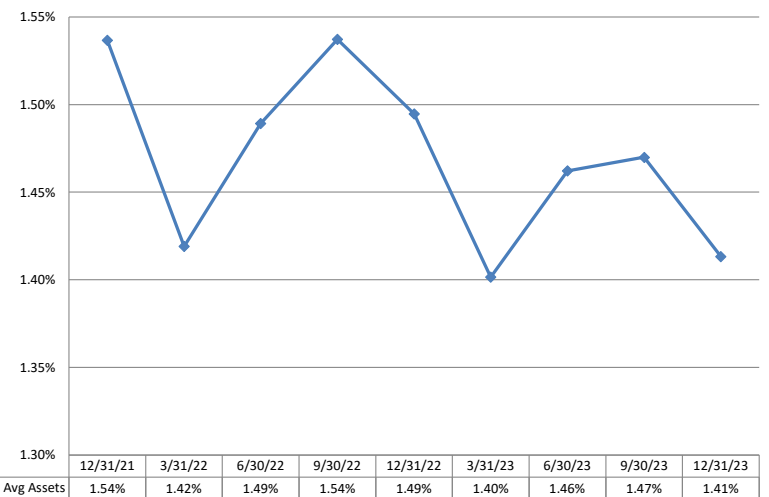
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



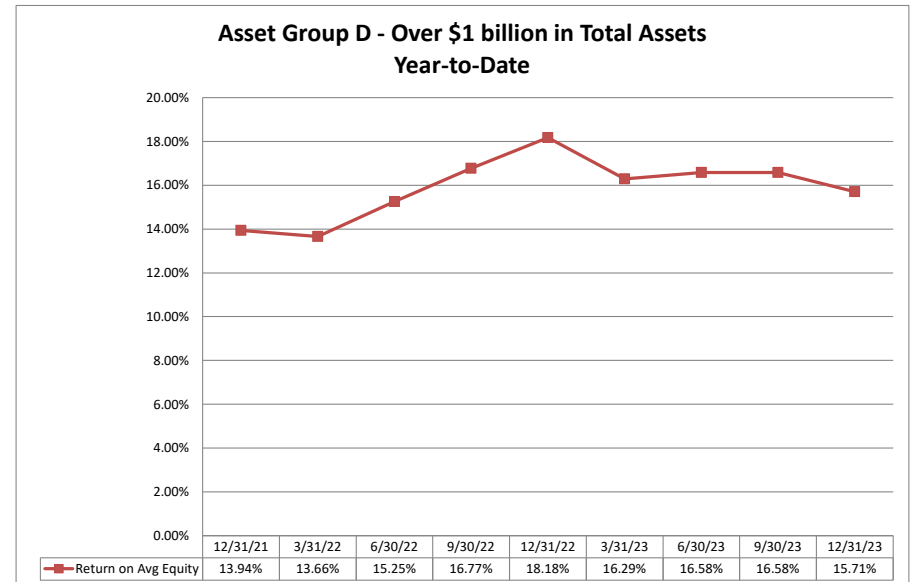
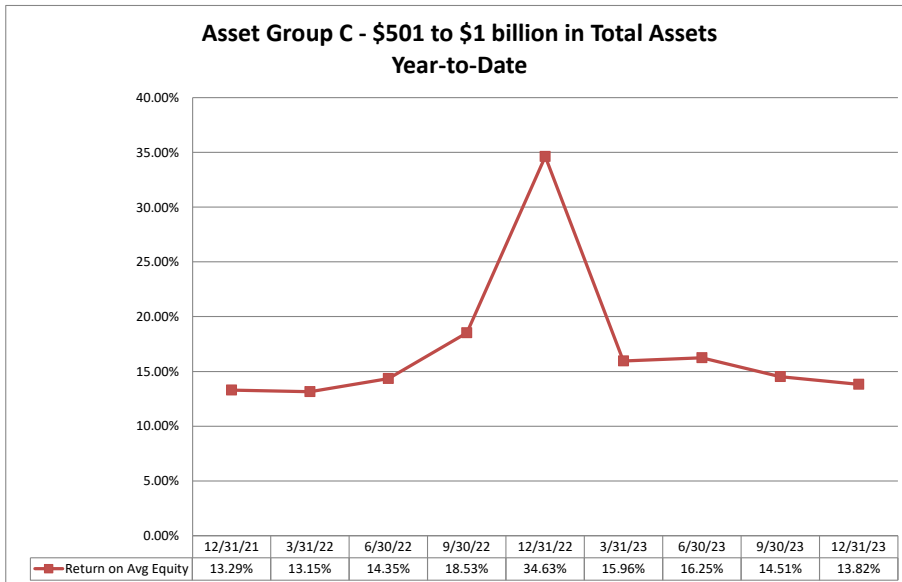
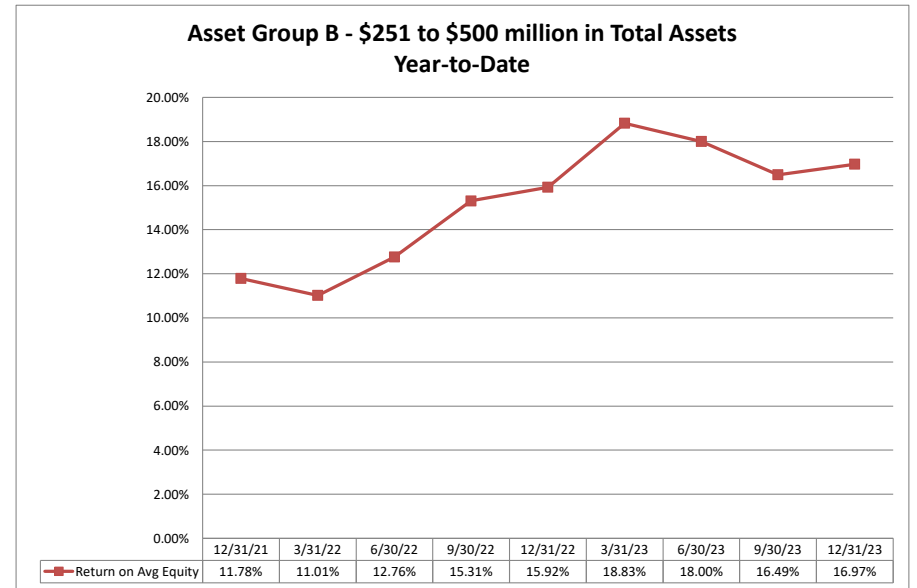
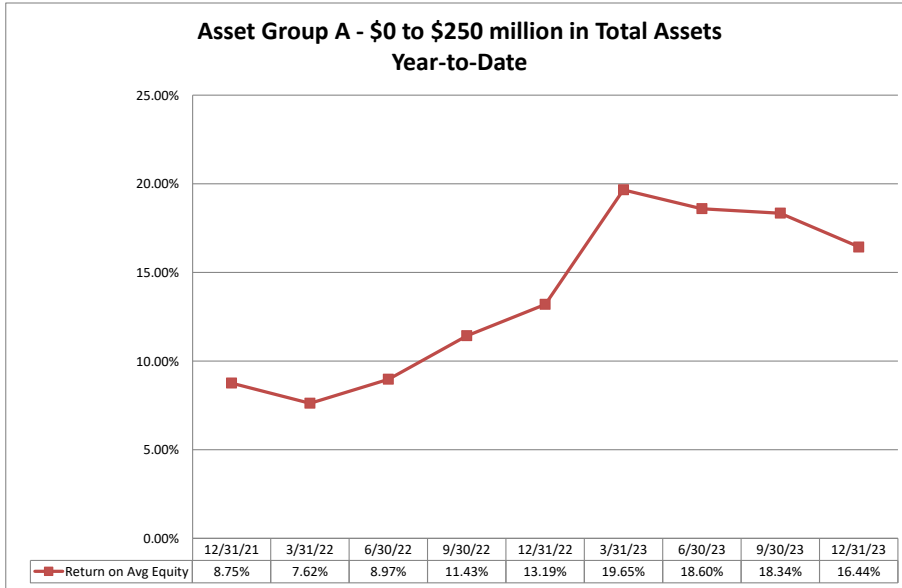
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

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

December 31, 2023

Run Date: February 19, 2023

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)
<b>Asset Group A - \$0 to \$250 million in total assets</b>											
Hightower Trust Company, National Association	\$17,486	(\$51)	0.00%	(1.35%)	102.79%	\$227	(\$341)	0.00%	(2.26%)	104.97%	\$243
Brazos National Bank	\$28,508	\$0	0.00%	0.00%	94.90%	\$74	\$205	0.72%	1.37%	93.20%	\$84
The First National Bank of Lipan	\$28,694	\$39	0.55%	6.86%	82.59%	\$63	\$143	0.50%	6.44%	81.73%	\$56
Powell State Bank	\$32,604	\$17	0.21%	2.10%	83.88%	\$65	\$86	0.24%	2.76%	84.97%	\$60
First State Bank   Taylor	\$37,075	\$30	0.33%	1.36%	89.82%	\$80	\$112	0.31%	1.27%	92.93%	\$87
The Granger National Bank	\$41,636	\$10	0.09%	1.19%	92.13%	\$84	\$169	0.42%	5.08%	80.71%	\$79
Robert Lee State Bank	\$42,389	\$11	0.10%	0.99%	85.51%	\$59	\$239	0.51%	5.65%	80.75%	\$57
Amistad Bank	\$43,901	\$325	2.75%	19.59%	48.88%	\$62	\$1,163	2.45%	17.53%	53.01%	\$63
The Bank of San Jacinto County, Coldspring, Texas	\$44,416	\$132	1.21%	10.59%	79.08%	\$114	\$880	1.94%	18.65%	65.27%	\$85
The State National Bank of Groom	\$45,648	\$26	0.25%	1.57%	92.08%	\$54	\$82	0.20%	1.80%	92.98%	\$46
Crowell State Bank	\$46,516	\$125	1.07%	10.63%	77.27%	\$109	\$824	1.79%	18.15%	64.80%	\$88
The Donley County State Bank	\$48,712	\$75	0.61%	3.55%	76.99%	\$74	\$372	0.77%	4.47%	73.32%	\$73
Lovelady State Bank	\$50,048	\$302	2.41%	22.48%	62.98%	\$118	\$907	1.76%	17.88%	64.89%	\$83
The First National Bank in Cooper	\$51,347	\$86	0.67%	5.49%	76.00%	\$60	\$516	0.98%	8.38%	65.64%	\$59
The Citizens State Bank of Ganado	\$54,866	(\$4)	0.00%	(0.66%)	100.62%	\$53	\$29	0.05%	1.14%	98.22%	\$50
Farmers State Bank of Newcastle	\$55,099	\$101	0.75%	29.68%	63.83%	\$70	\$362	0.67%	23.15%	65.96%	\$74
First Federal Bank Littlefield, Texas, SSB	\$55,863	\$46	0.34%	1.66%	91.99%	\$73	\$380	0.70%	3.47%	81.50%	\$69
The First National Bank of Moody	\$56,008	\$753	5.30%	36.61%	73.26%	\$56	\$1,142	2.00%	13.98%	73.60%	\$53
Kress National Bank	\$56,680	\$164	1.22%	13.47%	62.92%	\$113	\$781	1.43%	17.09%	57.47%	\$99
The Santa Anna National Bank	\$58,947	\$185	1.26%	16.75%	67.07%	\$93	\$853	1.47%	19.52%	59.67%	\$70
First State Bank   Kimble	\$62,928	\$196	1.25%	21.58%	69.93%	\$93	\$822	1.26%	24.70%	62.45%	\$88
Commerce Bank Texas	\$66,755	\$52	0.33%	3.01%	85.88%	\$102	\$403	0.63%	5.38%	77.47%	\$101
Citizens State Bank of Luling	\$68,205	\$116	0.66%	4.88%	83.16%	\$91	\$536	0.76%	5.67%	79.93%	\$89
Pavillion Bank	\$69,551	\$514	2.95%	18.85%	51.73%	\$90	\$1,629	2.21%	15.30%	54.22%	\$85
City National Bank	\$70,419	\$68	0.40%	4.14%	89.13%	\$94	\$253	0.38%	3.89%	89.67%	\$96
Citizens National Bank of Crosbyton	\$70,485	\$498	2.90%	18.72%	37.04%	\$80	\$1,657	2.46%	16.44%	35.25%	\$62
Angelina Savings Bank, SSB	\$72,404	\$223	1.25%	12.42%	70.05%	\$83	\$625	0.85%	9.05%	64.72%	\$69
The First National Bank of Anson	\$72,932	\$525	2.84%	39.82%	52.48%	\$79	\$2,082	2.76%	42.28%	52.31%	\$79
First Bank and Trust of Memphis	\$73,862	\$339	1.98%	16.22%	56.67%	\$102	\$1,069	1.58%	13.08%	58.99%	\$93
First State Bank of San Diego	\$73,984	\$145	0.79%	10.18%	77.81%	\$74	\$898	1.12%	16.13%	68.85%	\$69
The First National Bank in Falfurrias	\$74,827	\$303	1.62%	16.64%	56.85%	\$66	\$1,146	1.53%	16.24%	60.66%	\$60
Menard Bank	\$75,000	\$361	1.92%	92.09%	48.61%	\$78	\$1,498	2.06%	140.66%	44.41%	\$74
Haskell National Bank	\$76,446	\$86	0.44%	5.97%	86.38%	\$57	\$363	0.45%	6.75%	85.34%	\$54
Agility Bank, National Association	\$76,638	(\$636)	0.00%	(7.19%)	160.79%	\$160	(\$2,884)	0.00%	(7.91%)	176.33%	\$133
Citizens State Bank   Hockley	\$78,596	\$337	1.77%	11.25%	55.89%	\$91	\$1,347	1.86%	11.74%	54.86%	\$86
The First Bank of Celeste	\$79,034	\$288	1.47%	20.16%	62.28%	\$95	\$1,088	1.43%	19.90%	63.10%	\$97
First National Bank of South Padre Island	\$79,615	\$450	2.39%	21.89%	51.35%	\$74	\$1,810	2.18%	23.26%	51.19%	\$72
Citizens State Bank   Starr	\$82,478	\$81	0.39%	5.31%	91.72%	\$67	\$2	0.00%	0.03%	98.97%	\$67
Spur Security Bank	\$83,818	(\$280)	0.00%	(29.69%)	119.61%	\$136	(\$493)	0.00%	(88.99%)	105.72%	\$98
Zavala County Bank	\$84,127	\$496	2.40%	25.95%	49.96%	\$56	\$1,486	1.74%	20.20%	54.83%	\$51
Spectra Bank	\$84,128	(\$261)	0.00%	(33.29%)	123.80%	\$91	(\$868)	0.00%	(24.72%)	120.36%	\$91
The First National Bank of Hebronville	\$85,068	\$130	0.63%	5.31%	79.79%	\$59	\$862	1.00%	8.66%	72.11%	\$57
Junction National Bank	\$87,233	\$383	1.65%	55.29%	54.39%	\$71	\$1,555	1.67%	66.54%	52.22%	\$73
Atascosa Bank	\$88,518	\$266	1.24%	16.25%	71.49%	\$68	\$1,507	1.68%	24.52%	42.66%	\$61
Zapata National Bank	\$88,752	\$432	1.90%	15.62%	55.24%	\$63	\$1,769	2.01%	16.21%	53.30%	\$56
The First National Bank of Trinity	\$88,910	\$201	0.96%	22.91%	76.87%	\$74	\$804	0.97%	26.00%	76.96%	\$74

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

December 31, 2023

Run Date: February 19, 2023

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
The First National Bank of Eldorado	\$89,567	\$647	2.81%	18.39%	52.81%	\$94	\$2,574	2.96%	19.00%	49.86%	\$91
The City National Bank of San Saba	\$91,525	\$58	0.25%	3.15%	78.95%	\$58	\$212	0.23%	3.00%	79.96%	\$62
The Chasewood Bank	\$93,114	\$257	1.08%	9.29%	71.28%	\$93	\$1,480	1.45%	14.07%	62.43%	\$91
Bandera Bank	\$94,363	\$560	2.37%	25.81%	51.77%	\$74	\$2,293	2.35%	27.54%	50.21%	\$77
First Capital Bank	\$96,781	\$336	1.53%	16.09%	63.51%	\$76	\$1,322	1.55%	16.73%	61.71%	\$73
Citizens National Bank   Houston	\$99,434	\$524	2.09%	24.26%	55.69%	\$95	\$1,731	1.67%	20.39%	62.90%	\$118
The First State Bank   Hale	\$100,013	\$413	1.69%	12.65%	68.66%	\$169	\$1,773	2.00%	13.86%	62.61%	\$118
First National Bank   Fisher	\$101,318	\$96	0.40%	46.43%	80.57%	\$96	\$103	0.11%	20.44%	89.53%	\$92
The Cowboy Bank of Texas	\$104,017	\$719	2.79%	19.17%	50.97%	\$82	\$3,330	3.15%	23.36%	44.73%	\$82
Commercial State Bank	\$106,088	\$332	1.28%	16.17%	61.51%	\$84	\$1,509	1.41%	19.55%	59.54%	\$73
The Commercial Bank	\$106,110	\$264	1.01%	14.05%	57.64%	\$131	\$1,408	1.36%	19.75%	48.56%	\$113
Stockmens National Bank in Cotulla	\$107,517	\$747	2.81%	35.45%	41.82%	\$74	\$2,158	2.15%	27.19%	44.33%	\$63
The First National Bank of Aspermont	\$108,744	\$161	0.62%	88.34%	73.27%	\$77	\$815	0.78%	154.94%	70.29%	\$78
Henderson Federal Savings Bank	\$109,767	\$339	1.22%	5.07%	58.56%	\$77	\$1,432	1.28%	5.46%	55.97%	\$71
The Buckholts State Bank	\$116,409	\$736	2.53%	15.54%	47.89%	\$134	\$3,332	2.87%	18.45%	39.85%	\$96
Fidelity Bank of Texas	\$117,371	\$183	0.62%	3.03%	73.96%	\$80	\$358	0.89%	5.95%	67.97%	\$77
Global One Bank	\$119,213	(\$252)	0.00%	(3.21%)	111.47%	\$107	(\$1,685)	0.00%	(5.96%)	117.05%	\$89
Peoples State Bank   Edwards	\$120,083	\$292	1.02%	16.69%	59.18%	\$83	\$1,387	1.19%	21.14%	54.34%	\$80
Carmine State Bank	\$120,361	\$180	0.62%	13.59%	69.88%	\$95	\$1,276	1.08%	24.97%	54.39%	\$95
Victory Bank	\$122,664	(\$247)	0.00%	(3.30%)	98.10%	\$109	\$156	0.15%	0.64%	69.32%	\$83
Texas Financial Bank	\$126,990	(\$335)	0.00%	(10.42%)	281.06%	\$66	\$1,048	0.88%	8.44%	69.88%	\$64
The American National Bank of Mount Pleasant	\$127,769	\$680	1.99%	36.41%	57.09%	\$75	\$1,115	0.81%	15.62%	59.00%	\$71
Security Bank of Texas	\$128,956	\$465	1.44%	13.91%	60.04%	\$111	\$1,612	1.27%	12.74%	60.21%	\$111
First State Bank   Lubbock	\$129,757	\$601	1.86%	10.59%	68.70%	\$93	\$2,414	1.86%	10.93%	66.95%	\$83
First State Bank of Brownsboro	\$131,182	(\$2)	0.00%	(0.22%)	96.03%	\$119	\$1,062	0.81%	33.30%	75.30%	\$88
First National Bank of Dublin	\$133,686	\$1,093	3.34%	32.03%	46.12%	\$74	\$3,630	2.79%	27.84%	51.87%	\$84
The First National Bank of Tom Bean	\$134,232	\$228	0.67%	6.03%	76.00%	\$73	\$793	0.61%	5.37%	75.53%	\$73
POINTWEST Bank	\$136,019	\$630	1.89%	36.62%	59.64%	\$60	\$2,583	1.78%	39.90%	58.77%	\$61
The First National Bank of Quitaque	\$136,584	\$723	2.15%	23.17%	42.54%	\$95	\$2,202	1.73%	18.79%	43.41%	\$87
Johnson City Bank	\$136,732	\$597	1.72%	14.95%	59.15%	\$83	\$2,494	1.75%	15.96%	55.69%	\$79
Citizens Bank, National Association	\$137,175	\$450	1.31%	13.13%	57.56%	\$60	\$1,881	1.39%	13.78%	57.72%	\$63
Marion State Bank	\$138,773	\$543	1.57%	20.11%	55.16%	\$115	\$2,190	1.57%	20.72%	55.32%	\$119
Dalhart Federal Savings & Loan Association, SSB	\$140,612	\$0	0.00%	0.00%	99.90%	\$77	(\$627)	0.00%	(4.71%)	95.92%	\$75

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

December 31, 2023

Run Date: February 19, 2023

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Normangee State Bank	\$140,785	\$274	0.79%	7.07%	76.69%	\$112	\$1,375	0.98%	8.96%	70.36%	\$98
First National Bank of Fort Stockton	\$141,885	\$497	1.48%	17.39%	69.54%	\$97	\$1,847	1.32%	16.66%	70.87%	\$100
Fannin Bank	\$144,044	\$118	0.32%	10.58%	87.52%	\$78	\$648	0.44%	14.90%	84.38%	\$75
The First State Bank   Colorado	\$144,249	\$285	0.72%	9.01%	65.60%	\$76	\$1,214	0.76%	9.69%	67.48%	\$84
Mason Bank	\$144,885	\$484	1.36%	11.63%	63.10%	\$108	\$2,289	1.52%	14.33%	54.33%	\$103
Hill Bank & Trust Co.	\$149,434	\$476	1.30%	9.44%	30.77%	(\$3)	\$1,632	1.09%	8.38%	46.42%	\$61
Columbus State Bank	\$149,462	\$341	1.08%	14.08%	55.93%	\$111	\$1,170	1.01%	12.74%	56.11%	\$84
The Brady National Bank	\$152,316	\$486	1.27%	21.55%	59.34%	\$78	\$1,911	1.29%	20.97%	59.66%	\$78
Greater State Bank	\$152,423	\$350	0.93%	11.04%	73.96%	\$80	\$1,614	1.13%	13.51%	69.49%	\$67
Farmers and Merchants Bank	\$154,592	\$681	1.79%	19.21%	58.10%	\$78	\$2,294	1.52%	17.77%	61.20%	\$74
First State Bank   Concho	\$156,079	\$1,205	3.14%	26.33%	33.12%	\$120	\$4,265	2.70%	24.38%	37.41%	\$121
The Big Bend Banks, N.A.	\$157,104	\$479	1.26%	11.91%	57.55%	\$70	\$1,600	1.01%	10.17%	56.55%	\$66
First National Bank of Eagle Lake	\$157,712	\$774	1.98%	21.78%	61.33%	\$101	\$2,066	1.40%	14.80%	71.38%	\$115
Graham Savings and Loan, SSB	\$157,798	\$46	0.12%	1.14%	95.21%	\$74	\$605	0.38%	3.68%	87.57%	\$71
Lone Star Bank	\$158,699	\$384	0.96%	7.27%	65.01%	\$105	\$1,057	0.66%	5.07%	78.00%	\$100
The First National Bank of Winnsboro	\$160,795	\$395	0.99%	5.16%	77.15%	\$131	\$2,806	1.75%	9.36%	59.46%	\$98
First National Bank of Alvin	\$160,938	\$281	0.69%	37.49%	66.31%	\$62	\$868	0.49%	26.91%	70.62%	\$59
The Community Bank	\$162,323	\$538	1.28%	18.95%	63.56%	\$89	\$2,203	1.32%	20.42%	63.40%	\$85
First Texas National Bank	\$163,589	\$676	1.72%	17.02%	55.49%	\$98	\$2,229	1.46%	14.47%	50.76%	\$72
First Security State Bank	\$165,103	\$466	1.16%	63.79%	68.06%	\$64	\$1,611	1.02%	56.17%	71.63%	\$67
The First National Bank of Evant	\$168,123	\$657	1.58%	22.24%	62.60%	\$84	\$2,444	1.55%	22.52%	63.55%	\$74
Texas National Bank   Nolan	\$169,371	(\$21)	0.00%	(1.86%)	97.88%	\$94	\$42	0.02%	0.93%	94.85%	\$89
Bank of South Texas	\$169,830	\$760	1.82%	11.92%	66.78%	\$73	\$2,889	1.77%	11.85%	67.39%	\$70
Peoples Bank   Lamar	\$172,988	\$764	1.70%	25.64%	58.51%	\$69	\$2,326	1.31%	19.58%	65.46%	\$75
Fort Davis State Bank	\$175,417	\$528	1.27%	8.32%	61.13%	\$77	\$2,391	1.57%	10.54%	58.37%	\$68
First National Bank of Bosque County	\$175,760	\$948	2.13%	22.59%	55.08%	\$72	\$3,290	1.86%	20.76%	55.98%	\$75
Peoples State Bank   San Jacinto	\$178,913	\$499	1.17%	24.09%	71.82%	\$82	\$2,143	1.22%	27.62%	65.78%	\$72
Farmers State Bank   Limestone	\$182,978	\$679	1.44%	22.02%	67.14%	\$69	\$2,257	1.20%	19.28%	70.41%	\$67
PrimeBank of Texas	\$183,480	\$94	0.21%	1.42%	84.77%	\$110	\$1,002	0.60%	3.96%	75.00%	\$98
Cendera Bank, N.A.	\$184,946	\$37	0.08%	0.59%	97.43%	\$146	(\$321)	0.00%	(1.56%)	109.45%	\$149
The Perryton National Bank	\$185,009	\$727	1.60%	13.71%	49.71%	\$88	\$2,626	1.44%	12.76%	52.93%	\$88
First State Bank   Hansford	\$186,076	\$703	1.52%	15.81%	74.35%	\$101	\$2,300	1.28%	13.54%	68.27%	\$94
Texas Advantage Community Bank, National Association	\$187,849	\$128	0.27%	2.82%	73.21%	\$91	\$1,912	1.00%	10.87%	62.89%	\$90
First State Bank of Odem	\$189,493	\$1,274	2.63%	19.23%	44.28%	\$82	\$4,589	2.44%	18.72%	47.38%	\$79
First State Bank of Ben Wheeler, Texas	\$189,823	\$375	0.78%	5.75%	74.49%	\$82	\$2,081	1.07%	8.08%	65.84%	\$66

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

December 31, 2023

Run Date: February 19, 2023

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Pearland State Bank	\$196,757	\$452	0.88%	26.71%	59.23%	\$64	\$2,247	1.05%	32.55%	53.52%	\$64
Coleman County State Bank	\$198,666	\$520	1.07%	13.36%	76.56%	\$96	\$2,737	1.44%	18.17%	69.41%	\$85
First State Bank of Bédias	\$200,131	\$1,372	2.75%	17.85%	40.46%	\$88	\$6,066	3.02%	20.30%	40.58%	\$93
Sanger Bank	\$207,323	\$805	1.56%	10.55%	57.19%	\$100	\$3,010	1.48%	10.19%	53.78%	\$94
First Texas Bank   Lampasas	\$207,767	\$936	1.82%	18.70%	49.90%	\$86	\$3,326	1.61%	17.23%	49.15%	\$82
Unity National Bank of Houston	\$209,014	\$2,003	4.64%	31.99%	83.59%	\$103	\$5,003	2.82%	21.68%	90.42%	\$132
The Citizens National Bank of Hillsboro	\$212,676	\$279	0.54%	29.46%	80.53%	\$88	\$1,282	0.62%	30.83%	76.16%	\$87
The First National Bank of Anderson	\$217,342	\$335	0.64%	6.21%	82.03%	\$116	\$2,209	1.06%	10.51%	67.05%	\$83
Muenster State Bank	\$217,562	\$451	0.82%	9.86%	71.57%	\$198	\$3,301	1.52%	18.07%	48.86%	\$114
Bridge City State Bank	\$218,639	\$671	1.18%	20.02%	61.26%	\$72	\$2,101	0.95%	15.78%	65.29%	\$69
One World Bank	\$219,005	\$1,132	2.15%	13.24%	54.79%	\$118	\$3,367	1.81%	10.16%	62.25%	\$117
Tejas Bank	\$221,754	\$1,732	3.10%	35.34%	35.98%	\$165	\$6,472	2.94%	34.19%	36.67%	\$143
Texas Heritage Bank	\$222,440	\$480	0.87%	9.69%	77.04%	\$102	\$2,270	1.06%	11.51%	73.88%	\$103
Texas Traditions Bank	\$224,204	\$252	0.58%	2.73%	74.18%	\$172	(\$84)	0.00%	(0.23%)	88.88%	\$149
Spring Hill State Bank	\$225,133	\$753	1.32%	9.46%	56.27%	\$66	\$2,816	1.22%	9.10%	58.18%	\$73
Bank of DeSoto, National Association	\$230,000	\$526	0.91%	8.66%	73.95%	\$136	\$4,742	2.04%	19.61%	60.85%	\$122
Citizens State Bank   Runnels	\$230,366	\$1,315	2.31%	24.52%	41.90%	\$106	\$5,172	2.34%	24.83%	43.10%	\$112
First National Bank of Lake Jackson	\$231,703	(\$320)	0.00%	NA	165.97%	\$67	(\$465)	0.00%	NA	116.27%	\$70
National Bank & Trust	\$233,096	\$197	0.33%	4.68%	83.82%	\$100	\$628	0.27%	3.73%	81.03%	\$104
Cypress Bank, SSB	\$234,391	\$425	0.75%	7.19%	75.61%	\$66	\$1,459	0.66%	6.26%	79.08%	\$71
The First National Bank of Sterling City	\$235,301	\$670	1.11%	48.20%	51.28%	\$82	\$3,024	1.20%	65.20%	47.54%	\$75
Citizens Bank   Randall	\$236,135	\$1,498	2.52%	26.87%	46.46%	\$241	\$5,663	2.49%	26.64%	45.60%	\$138
The First National Bank of Ballinger	\$249,932	\$1,110	1.74%	21.73%	59.50%	\$94	\$4,265	1.65%	21.70%	60.08%	\$95
Average of Asset Group A	\$129,487	\$402	1.28%	15.44%	71.24%	\$90	\$1,599	1.27%	16.44%	67.18%	\$84

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

December 31, 2023

Run Date: February 19, 2023

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)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
Guadalupe Bank	\$253,296	\$1,077	1.66%	19.48%	56.09%	\$131	\$4,522	1.73%	19.68%	54.84%	\$140
City National Bank of Taylor	\$254,209	\$1,702	2.72%	30.71%	60.96%	\$100	\$5,777	2.22%	27.87%	58.09%	\$101
Anahuac National Bank	\$254,308	\$466	0.78%	29.06%	73.81%	\$96	\$3,136	1.12%	51.68%	63.02%	\$91
First State Bank   Young	\$256,171	\$1,059	1.64%	23.46%	59.86%	\$78	\$4,219	1.65%	24.63%	60.15%	\$76
Incommons Bank, National Association	\$258,579	\$670	1.07%	16.01%	65.55%	\$67	\$2,102	0.85%	12.93%	71.52%	\$72
Castroville State Bank	\$261,980	\$576	0.88%	11.42%	57.79%	\$80	\$2,894	1.10%	14.83%	54.41%	\$83
First National Bank of Burleson	\$271,279	\$1,940	3.10%	30.13%	37.36%	\$91	\$7,682	3.19%	29.15%	36.68%	\$90
First National Bank   Hansford	\$271,976	\$1,162	1.73%	15.20%	60.69%	\$94	\$4,668	1.71%	15.64%	59.65%	\$89
Interstate Bank	\$276,317	\$264	0.40%	9.01%	78.90%	\$158	\$3,657	1.39%	30.91%	53.00%	\$101
Sundown State Bank	\$276,463	\$1,150	1.67%	18.27%	54.47%	\$128	\$4,290	1.71%	17.88%	52.50%	\$120
The City National Bank of Colorado City	\$279,372	\$799	1.17%	11.55%	58.66%	\$92	\$3,018	1.18%	11.35%	58.27%	\$89
The First National Bank of Hereford	\$280,006	\$1,220	1.78%	20.23%	62.79%	\$91	\$4,936	1.92%	21.46%	59.22%	\$83
Texana Bank, National Association	\$280,583	\$477	0.71%	8.53%	84.63%	\$88	\$1,927	0.71%	8.90%	82.90%	\$74
First State Bank of Texas	\$280,768	\$859	1.23%	11.30%	66.38%	\$84	\$3,946	1.45%	13.75%	64.55%	\$83
West Texas State Bank	\$281,842	\$2,090	3.01%	31.39%	42.67%	\$107	\$6,357	2.47%	26.64%	42.41%	\$101
Citizens National Bank at Brownwood	\$287,763	\$447	0.64%	9.38%	76.27%	\$73	\$1,805	0.65%	10.14%	74.17%	\$72
Austin Capital Bank SSB	\$288,577	(\$1,423)	0.00%	(17.83%)	123.01%	\$122	(\$1,818)	0.00%	(5.81%)	106.82%	\$122
ValueBank Texas	\$292,011	\$1,131	1.56%	13.80%	64.53%	\$68	\$4,908	1.67%	15.23%	61.00%	\$68
The Commercial National Bank of Brady	\$292,817	\$1,566	2.18%	35.38%	55.58%	\$95	\$5,304	1.98%	32.40%	57.54%	\$87
Arrowhead Bank	\$294,198	\$1,092	1.52%	21.10%	64.87%	\$95	\$5,053	1.73%	26.74%	57.16%	\$71
Community Bank	\$296,748	\$2,014	2.78%	26.45%	38.49%	\$72	\$7,964	2.77%	26.49%	37.56%	\$63
First State Bank of Burnet	\$297,261	\$720	0.92%	14.09%	69.09%	\$85	\$2,872	0.92%	14.36%	63.35%	\$77
Llano National Bank	\$299,450	\$872	1.19%	17.24%	60.81%	\$85	\$3,340	1.13%	16.90%	63.76%	\$90
Security State Bank   Parmer	\$299,466	\$669	0.95%	8.19%	77.26%	\$390	\$6,538	2.37%	21.16%	43.87%	\$210
Charter Bank	\$302,674	\$1,963	2.47%	38.03%	55.51%	\$150	\$9,030	2.67%	42.67%	51.11%	\$137
The National Bank of Andrews	\$305,801	\$2,511	3.37%	38.21%	53.22%	\$125	\$9,110	3.08%	36.48%	52.50%	\$125
First National Bank of Giddings	\$306,402	\$242	0.31%	4.34%	67.54%	\$84	\$2,627	0.86%	12.11%	59.34%	\$77
Commercial National Bank of Texarkana	\$308,776	\$980	1.29%	28.83%	68.81%	\$98	\$4,684	1.54%	34.39%	62.82%	\$84
Citizens State Bank   Tyler	\$310,588	\$269	0.34%	4.06%	60.86%	\$109	\$1,944	0.66%	7.56%	69.58%	\$105
The Yoakum National Bank	\$313,752	\$592	0.78%	10.85%	76.09%	\$122	\$2,106	0.74%	9.84%	74.78%	\$117
Gilmer National Bank	\$316,531	\$425	0.55%	6.22%	80.09%	\$89	\$1,427	0.42%	5.16%	80.89%	\$88
The First National Bank of Hughes Springs	\$319,074	\$1,966	2.46%	22.40%	45.35%	\$54	\$9,340	2.88%	26.32%	49.31%	\$62
Crossroads Bank	\$320,326	\$1,000	1.28%	21.49%	65.63%	\$109	\$5,424	1.73%	30.22%	52.35%	\$81
The Pecos County State Bank	\$325,003	\$1,272	1.62%	28.98%	57.15%	\$61	\$5,391	1.67%	32.01%	55.13%	\$61
The Jacksboro National Bank	\$327,669	\$979	1.18%	27.04%	62.09%	\$80	\$2,742	0.87%	19.75%	71.72%	\$92
HomeBank Texas	\$329,678	\$1,527	1.91%	18.03%	55.39%	\$128	\$6,775	2.18%	21.10%	50.88%	\$112
CapTex Bank	\$334,140	\$1,170	1.40%	11.26%	61.74%	\$116	\$2,321	0.71%	5.70%	75.88%	\$111
Ozona Bank	\$338,809	\$356	0.43%	7.06%	82.52%	\$110	\$3,178	0.93%	17.00%	74.76%	\$100
Austin County State Bank	\$345,031	\$1,463	1.67%	16.58%	56.80%	\$111	\$5,674	1.63%	17.27%	56.66%	\$107
The Waggoner National Bank of Vernon	\$345,750	\$1,670	1.84%	17.98%	49.35%	\$74	\$8,326	2.25%	23.31%	44.47%	\$71

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

December 31, 2023

Run Date: February 19, 2023

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)
<b>Asset Group B - \$251 to \$500 million in total assets (continued)</b>											
Lakeside Bank	\$351,608	\$1,984	2.16%	20.23%	47.36%	\$219	\$6,737	2.03%	18.04%	44.25%	\$187
First State Bank   Sherman	\$355,012	\$1,622	1.88%	23.09%	47.79%	\$90	\$5,180	1.59%	19.82%	52.61%	\$89
First State Bank   Brazoria	\$357,506	\$1,830	2.15%	26.47%	53.93%	\$101	\$7,240	2.24%	26.98%	51.28%	\$88
First National Bank in Port Lavaca	\$361,004	\$828	0.90%	12.99%	63.18%	\$92	\$3,306	0.89%	13.34%	60.94%	\$92
Farmers State Bank   Shelby	\$367,834	\$1,584	1.75%	13.77%	58.62%	\$91	\$6,350	1.72%	14.13%	60.36%	\$83
Lamar National Bank	\$375,484	(\$128)	0.00%	(2.12%)	86.70%	\$78	\$1,652	0.43%	6.87%	81.30%	\$82
First-Lockhart National Bank	\$383,059	\$239	0.25%	3.03%	91.12%	\$100	\$1,485	0.40%	4.80%	85.90%	\$100
Ennis State Bank	\$384,836	\$927	0.99%	19.17%	71.83%	\$85	\$3,324	0.92%	17.79%	72.24%	\$85
Peoples State Bank of Hallettsville	\$386,883	\$579	0.59%	9.45%	57.03%	\$77	\$2,213	0.60%	9.11%	59.95%	\$93
The First National Bank of Stanton	\$393,685	\$2,102	2.30%	20.84%	35.11%	\$147	\$8,315	2.22%	22.22%	31.42%	\$122
First Texas Bank   Bell	\$394,815	\$1,244	1.24%	11.81%	55.77%	\$96	\$5,587	1.34%	13.59%	52.39%	\$91
Citizens State Bank   Austin	\$400,610	\$1,265	1.21%	16.31%	48.54%	\$109	\$5,009	1.24%	16.51%	47.89%	\$107
The Lamesa National Bank	\$406,188	\$823	0.85%	10.36%	55.77%	\$119	\$4,656	1.17%	16.18%	43.26%	\$100
Shelby Savings Bank, SSB	\$406,930	\$1,776	1.77%	16.75%	66.29%	\$71	\$6,540	1.63%	15.81%	67.48%	\$70
The MINT National Bank	\$409,248	\$946	0.91%	6.48%	77.65%	\$62	\$4,001	1.02%	6.99%	69.83%	\$171
Liberty Capital Bank	\$409,459	\$2,252	2.09%	19.46%	41.17%	\$126	\$7,041	1.68%	15.76%	48.70%	\$145
The Liberty National Bank in Paris	\$413,559	\$661	0.64%	5.74%	70.91%	\$109	\$3,703	0.90%	8.10%	62.07%	\$88
State Bank of De Kalb	\$424,072	\$1,823	1.68%	15.56%	62.26%	\$89	\$7,712	1.79%	16.97%	59.24%	\$88
MCBank	\$433,930	\$1,211	1.07%	19.67%	64.04%	\$72	\$5,483	1.21%	21.93%	60.46%	\$80
Texas State Bank	\$438,696	\$1,895	1.93%	20.41%	55.32%	\$93	\$7,422	1.85%	21.34%	55.95%	\$90
TrustTexas Bank, S.S.B.	\$440,474	(\$405)	0.00%	(23.87%)	108.77%	\$87	(\$1,274)	0.00%	(18.79%)	101.31%	\$86
Texas Champion Bank	\$441,344	\$771	0.72%	7.19%	79.50%	\$97	\$3,099	0.75%	7.41%	78.07%	\$90
Fayette Savings Bank, SSB	\$444,299	\$1,233	1.16%	15.49%	55.17%	\$109	\$4,916	1.23%	16.11%	55.15%	\$107
NBT Financial Bank	\$447,317	\$1,202	1.08%	10.50%	70.49%	\$130	\$4,444	1.00%	10.12%	70.45%	\$127
American Bank, National Association   Dallas	\$451,309	\$41	0.03%	0.30%	43.85%	\$101	\$4,051	0.93%	7.76%	48.18%	\$118
Broadstreet Bank, SSB	\$451,333	(\$229)	0.00%	(2.18%)	101.41%	\$139	(\$423)	0.00%	(1.01%)	86.86%	\$111
International Bank of Commerce   Zapata	\$464,333	\$2,014	1.65%	16.92%	54.04%	\$51	\$7,692	1.57%	15.33%	53.07%	\$49
The Brenham National Bank	\$476,994	\$1,324	1.07%	16.73%	61.94%	\$96	\$4,506	0.93%	14.21%	66.41%	\$106
Titan Bank, N.A.	\$478,459	\$4,560	3.59%	40.21%	32.03%	\$136	\$15,184	2.97%	37.45%	36.78%	\$168
Citizens Bank   Gregg	\$478,499	\$958	0.78%	6.06%	73.81%	\$75	\$4,413	0.87%	7.18%	70.81%	\$78
First Liberty Bank	\$479,425	(\$8)	0.00%	(0.09%)	83.25%	\$102	\$1,915	0.40%	5.18%	80.96%	\$106
Texas Republic Bank, National Association	\$483,601	\$1,924	1.64%	13.95%	55.32%	\$102	\$7,206	1.61%	13.68%	58.23%	\$116
Trinity Bank, N.A.	\$485,614	\$2,136	1.77%	18.52%	44.19%	\$195	\$8,015	1.76%	17.95%	42.75%	\$174
First Commercial Bank, National Association	\$492,772	\$1,654	1.30%	15.03%	67.03%	\$106	\$8,749	1.67%	20.84%	60.41%	\$103
Herring Bank	\$493,111	\$1,364	1.11%	10.66%	84.61%	\$85	\$3,878	0.80%	7.72%	87.64%	\$88
Lone Star Capital Bank, National Association	\$493,273	(\$133)	0.00%	(1.33%)	95.20%	\$99	\$313	0.07%	0.78%	93.95%	\$98
The First National Bank of Livingston	\$494,630	\$1,032	0.84%	10.32%	77.08%	\$79	\$4,788	0.97%	12.54%	74.02%	\$77
Average of Asset Group B	\$359,567	\$1,115	1.32%	15.05%	64.24%	\$104	\$4,722	1.39%	16.97%	61.70%	\$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.

Performance Analysis

December 31, 2023

Run Date: February 19, 2023

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)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
The First National Bank of Mertzton	\$508,908	\$2,307	1.80%	16.86%	33.72%	\$133	\$10,470	1.97%	20.53%	26.76%	\$93
The Karnes County National Bank of Karnes City	\$511,325	\$1,204	0.93%	13.67%	60.88%	\$141	\$5,805	1.18%	17.25%	54.49%	\$132
Bank of Texas	\$528,871	\$4,782	3.55%	27.62%	26.56%	\$158	\$20,841	3.76%	29.87%	22.90%	\$144
Dominion Bank	\$533,813	\$1,523	1.14%	10.68%	57.86%	\$153	\$6,409	1.21%	11.72%	58.54%	\$169
The Bank and Trust, SSB	\$537,314	\$2,094	1.50%	23.06%	69.30%	\$92	\$8,194	1.47%	23.65%	68.64%	\$86
The First National Bank of East Texas	\$544,290	\$1,443	1.05%	13.11%	69.79%	\$71	\$4,916	0.91%	11.30%	74.42%	\$70
SouthTrust Bank, N.A.	\$549,291	\$1,716	1.26%	12.30%	64.97%	\$92	\$6,005	1.12%	11.23%	70.69%	\$98
First Federal Community Bank, SSB	\$552,138	\$699	0.50%	4.42%	79.38%	\$123	\$4,341	0.79%	7.03%	73.48%	\$106
Worthington Bank	\$568,232	\$778	0.56%	6.87%	84.24%	\$144	\$3,135	0.60%	7.10%	75.99%	\$131
Wellington State Bank	\$568,880	\$476	0.32%	5.64%	82.47%	\$86	\$1,379	0.24%	3.94%	72.70%	\$76
First National Bank of Huntsville	\$568,912	\$2,043	1.47%	12.71%	52.60%	\$63	\$6,195	1.09%	9.90%	61.07%	\$71
First State Bank and Trust Company	\$574,437	\$678	0.45%	6.68%	69.40%	\$97	\$3,605	0.59%	8.62%	66.02%	\$95
The Falls City National Bank	\$577,871	\$2,697	1.93%	14.59%	31.89%	\$168	\$12,035	2.13%	16.90%	24.06%	\$94
The State National Bank of Big Spring	\$583,398	\$2,000	1.44%	21.85%	41.30%	\$102	\$8,004	1.42%	23.28%	41.64%	\$98
Capital Bank	\$591,871	\$1,647	1.12%	11.85%	65.25%	\$120	\$7,345	1.26%	13.47%	62.85%	\$121
Texas Heritage National Bank	\$608,552	\$1,412	0.94%	10.91%	68.42%	\$98	\$6,094	1.07%	12.66%	61.77%	\$79
Citizens National Bank   Milam	\$612,719	\$1,468	0.96%	9.82%	55.06%	\$81	\$5,210	0.85%	9.11%	57.50%	\$81
Grandview Bank	\$613,507	\$2,717	1.80%	26.17%	43.12%	\$106	\$8,430	1.62%	21.83%	47.92%	\$100
Fayetteville Bank	\$626,542	(\$568)	0.00%	NA	96.99%	\$88	(\$323)	0.00%	NA	66.84%	\$96
Community Bank & Trust, Waco, Texas	\$627,992	\$701	0.42%	4.43%	71.89%	\$98	\$5,605	0.88%	9.01%	65.89%	\$98
The First National Bank of Sonora	\$629,150	\$1,530	0.97%	12.05%	73.74%	\$115	\$7,037	1.17%	14.09%	70.77%	\$104
American Bank National Association	\$630,302	\$1,620	1.01%	11.87%	69.10%	\$103	\$6,308	1.02%	11.75%	68.57%	\$100
UBank	\$631,762	\$1,868	1.19%	12.53%	63.15%	\$102	\$6,701	1.10%	11.80%	63.36%	\$103
TXN Bank	\$634,048	\$1,063	0.64%	15.35%	72.68%	\$73	\$4,419	0.68%	15.96%	71.29%	\$82
Commerce Bank	\$643,245	\$3,568	2.10%	19.42%	26.93%	\$49	\$14,246	2.09%	19.35%	30.40%	\$55
First Bank	\$646,767	\$3,195	1.98%	15.38%	67.95%	\$123	\$12,805	2.02%	15.86%	67.91%	\$126
Bank of Brenham, National Association	\$656,299	(\$8,604)	0.00%	NA	93.70%	\$81	(\$8,030)	0.00%	NA	65.61%	\$85
Bank of Houston	\$660,759	\$1,722	1.00%	8.99%	59.43%	\$174	\$7,244	1.04%	9.86%	59.72%	\$186
Southwest Bank	\$664,203	\$4,923	2.93%	33.33%	52.98%	\$133	\$18,736	2.78%	32.20%	50.73%	\$123
Sage Capital Bank	\$664,325	\$2,314	1.43%	14.28%	55.84%	\$103	\$8,997	1.40%	14.68%	56.06%	\$100
T Bank, National Association	\$668,545	\$2,641	1.66%	9.98%	68.76%	\$126	\$12,776	2.02%	12.55%	65.61%	\$121
First Community Bank   Nueces	\$675,438	\$1,610	0.94%	11.48%	75.67%	\$81	\$7,551	1.12%	13.76%	73.64%	\$80
Pilgrim Bank	\$684,768	\$1,728	0.98%	12.18%	65.10%	\$73	\$6,491	0.93%	11.71%	66.77%	\$74
Texas Gulf Bank, National Association	\$684,847	\$689	0.40%	3.86%	82.82%	\$112	\$3,737	0.54%	5.43%	80.51%	\$115
First State Bank of Livingston	\$696,690	\$4,886	2.73%	31.70%	60.14%	\$159	\$8,443	1.64%	16.95%	63.22%	\$72
Western Bank	\$708,421	\$1,926	1.10%	14.97%	75.81%	\$117	\$9,715	1.53%	20.39%	67.36%	\$93
First Community Bank   Cameron	\$716,597	\$2,479	1.41%	23.05%	60.50%	\$101	\$10,430	1.48%	25.25%	57.58%	\$96
Harmony Bank	\$717,076	\$1,152	0.63%	4.12%	66.12%	\$108	\$5,446	1.16%	10.08%	64.54%	\$140
Kleberg Bank, N.A.	\$717,739	\$2,340	1.26%	17.86%	64.60%	\$95	\$8,536	1.16%	16.55%	66.01%	\$93
Classic Bank, National Association	\$720,038	\$2,041	1.16%	14.73%	65.00%	\$65	\$5,934	0.88%	11.16%	72.24%	\$83
First State Bank   Henderson	\$720,738	\$1,940	1.09%	13.57%	64.97%	\$92	\$7,114	0.99%	13.11%	66.08%	\$91
Citizens 1st Bank	\$737,188	\$1,881	0.99%	6.63%	49.84%	\$85	\$8,867	1.18%	7.95%	43.65%	\$78
TransPecos Banks, SSB	\$766,711	\$4,128	2.55%	28.85%	58.29%	\$130	\$6,565	1.14%	12.73%	74.44%	\$125

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

December 31, 2023

Run Date: February 19, 2023

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)
<b>Asset Group C - \$501 million to \$1 billion in total assets (continued)</b>											
The First National Bank of Bellville	\$782,395	(\$17,148)	0.00%	NA	73.63%	\$99	(\$14,960)	0.00%	NA	64.33%	\$100
Bank of the West	\$786,952	\$2,870	1.48%	18.96%	65.47%	\$114	\$13,438	1.81%	23.13%	59.99%	\$108
Rio Bank	\$802,811	\$779	0.38%	4.74%	68.82%	\$69	\$6,546	0.79%	10.36%	71.42%	\$69
The First State Bank   Wharton	\$807,235	\$4,963	2.48%	37.34%	52.50%	\$80	\$19,680	2.47%	38.46%	51.92%	\$81
Texas National Bank of Jacksonville	\$807,378	\$1,744	0.86%	8.87%	66.37%	\$103	\$7,823	0.99%	10.28%	63.56%	\$101
Plains State Bank	\$817,341	\$4,402	2.17%	14.74%	45.57%	\$136	\$17,821	2.20%	15.86%	43.82%	\$130
Texas Bank	\$820,747	\$1,616	0.78%	8.02%	71.51%	\$89	\$9,009	1.10%	11.82%	66.40%	\$78
Schertz Bank & Trust	\$829,902	\$2,598	1.28%	12.57%	44.60%	\$96	\$11,127	1.44%	14.00%	42.92%	\$96
Texas National Bank   Hidalgo	\$830,269	\$1,660	0.81%	8.88%	70.63%	\$111	\$11,963	1.56%	17.33%	57.83%	\$97
Clear Fork Bank National Association	\$841,993	\$1,098	0.54%	5.18%	54.12%	\$113	\$13,419	1.73%	16.62%	52.01%	\$109
Oakwood Bank	\$842,634	\$701	0.34%	3.11%	69.65%	\$154	\$5,030	0.63%	5.68%	68.02%	\$170
Keystone Bank, SSB	\$850,745	\$1,495	0.70%	6.95%	66.96%	\$132	\$6,922	0.86%	8.24%	63.29%	\$125
First Texas Bank   Williamson	\$857,644	\$2,489	1.13%	11.29%	50.08%	\$91	\$10,969	1.20%	12.72%	47.41%	\$87
Frontier Bank of Texas	\$861,317	\$2,360	1.18%	13.33%	56.26%	\$125	\$10,231	1.43%	15.14%	54.40%	\$106
The First National Bank of McGregor	\$864,521	\$1,630	0.79%	8.76%	70.23%	\$135	\$7,794	0.95%	10.84%	65.23%	\$112
Security State Bank   Frio	\$877,558	\$1,441	0.67%	7.18%	63.57%	\$111	\$6,926	0.82%	8.88%	59.08%	\$113
Round Top State Bank	\$879,588	\$1,854	0.83%	10.50%	58.47%	\$107	\$8,522	0.96%	12.44%	56.34%	\$108
Industry State Bank	\$880,224	\$143	0.06%	NA	75.87%	\$101	\$6,325	0.63%	NA	60.29%	\$102
Alliance Bank Central Texas	\$891,096	\$1,644	0.74%	6.20%	63.11%	\$113	\$5,270	0.65%	5.82%	64.23%	\$105
Ciera Bank	\$900,724	\$3,497	1.52%	15.94%	59.28%	\$113	\$18,249	2.05%	21.67%	59.60%	\$109
The First National Bank of Shiner	\$905,198	(\$1,613)	0.00%	NA	64.44%	\$83	\$2,982	0.29%	NA	50.63%	\$84
Hometown Bank, National Association	\$913,074	\$1,208	0.50%	6.96%	66.51%	\$78	\$5,223	0.55%	7.66%	70.77%	\$83
The First National Bank of Granbury	\$915,258	\$1,739	0.77%	9.92%	73.40%	\$105	\$8,938	0.99%	12.94%	64.13%	\$86
NewFirst National Bank	\$919,952	\$7,864	3.38%	31.42%	38.14%	\$178	\$33,060	3.59%	33.46%	36.22%	\$171
Tolleson Private Bank	\$922,361	\$2,822	1.13%	15.17%	61.66%	\$169	\$14,125	1.47%	18.96%	58.06%	\$145
American State Bank	\$953,312	\$79	0.03%	0.40%	112.68%	\$83	\$2,507	0.24%	3.16%	111.42%	\$146
The First National Bank of Bastrop	\$961,354	\$1,680	0.67%	11.57%	76.97%	\$91	\$7,073	0.70%	12.20%	73.14%	\$98
First National Bank and Trust Company of Weatherford	\$989,499	\$2,109	0.82%	10.36%	77.26%	\$106	\$9,205	0.90%	11.78%	74.60%	\$102
R Bank	\$998,144	\$1,978	0.78%	8.76%	76.23%	\$101	\$6,223	0.62%	6.94%	75.42%	\$98
Average of Asset Group C	\$727,441	\$1,475	0.98%	11.88%	64.58%	\$110	\$9,254	1.16%	13.82%	61.44%	\$107

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

December 31, 2023

Run Date: February 19, 2023

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)
<b>Asset Group D - Over \$1 billion in total assets</b>											
Peoples Bank   Lubbock	\$1,053,797	\$3,516	1.34%	17.17%	58.14%	\$117	\$13,002	1.25%	16.54%	58.63%	\$107
Citizens State Bank   Burleson	\$1,054,691	\$3,717	1.43%	13.99%	59.56%	\$96	\$14,569	1.41%	14.37%	55.25%	\$93
Dallas Capital Bank, National Association	\$1,070,015	\$1,649	0.61%	5.19%	73.74%	\$175	\$8,004	0.72%	6.46%	68.59%	\$185
Pointbank	\$1,090,076	\$2,638	1.00%	23.11%	62.86%	\$107	\$10,401	1.04%	24.70%	63.70%	\$114
Legend Bank, N. A.	\$1,092,878	\$4,059	1.49%	20.06%	65.00%	\$104	\$15,202	1.44%	20.10%	66.75%	\$105
Central Bank	\$1,108,981	\$5,959	2.22%	25.87%	59.65%	\$181	\$23,888	2.31%	27.18%	60.04%	\$180
Southwestern National Bank	\$1,109,185	\$2,201	0.82%	7.12%	68.22%	\$116	\$8,355	0.82%	6.93%	69.50%	\$111
Benchmark Bank	\$1,128,145	\$5,898	2.10%	21.97%	59.88%	\$149	\$19,886	1.79%	18.58%	67.59%	\$162
MapleMark Bank	\$1,166,051	\$1,358	0.45%	5.48%	86.57%	\$192	\$6,548	0.55%	6.75%	76.60%	\$222
Central National Bank	\$1,186,640	\$5,087	1.70%	20.19%	50.92%	\$135	\$21,523	1.81%	21.82%	48.47%	\$136
Texas Security Bank	\$1,193,209	\$2,511	0.79%	12.09%	55.95%	\$132	\$10,367	0.82%	13.19%	58.02%	\$147
Pegasus Bank	\$1,211,851	\$5,210	1.68%	16.53%	44.00%	\$202	\$25,789	2.05%	21.61%	39.54%	\$204
SouthStar Bank, S.S.B.	\$1,214,112	\$3,813	1.24%	11.83%	62.43%	\$126	\$16,566	1.38%	13.37%	59.41%	\$122
Wallis Bank	\$1,215,508	\$10,826	3.70%	34.93%	47.04%	\$113	\$45,840	4.06%	38.04%	43.68%	\$108
Community National Bank & Trust of Texas	\$1,231,174	\$3,884	1.23%	11.48%	62.06%	\$101	\$16,621	1.35%	12.77%	59.08%	\$94
The City National Bank of Sulphur Springs	\$1,232,121	\$4,374	1.38%	18.43%	62.63%	\$83	\$17,719	1.41%	19.16%	62.80%	\$80
United Texas Bank	\$1,294,356	\$4,752	1.46%	12.64%	59.69%	\$247	\$16,951	1.32%	11.66%	51.78%	\$201
Citizens State Bank   Leon	\$1,324,474	(\$3,882)	0.00%	NA	72.45%	\$75	\$1,497	0.11%	NA	61.65%	\$78
Commercial Bank of Texas, N.A.	\$1,350,673	\$4,130	1.22%	15.59%	63.57%	\$83	\$16,046	1.19%	16.11%	62.84%	\$80
Alliance Bank	\$1,361,427	\$1,635	0.46%	7.47%	73.69%	\$85	\$8,339	0.59%	9.47%	74.83%	\$86
Lone Star State Bank of West Texas	\$1,372,476	\$6,789	2.03%	17.69%	49.89%	\$229	\$35,393	2.66%	23.27%	37.38%	\$174
American Bank of Commerce	\$1,448,670	\$2,360	0.61%	13.07%	67.53%	\$100	\$7,847	0.50%	11.25%	72.36%	\$116
First National Bank   Wichita	\$1,476,606	\$1,613	0.48%	5.13%	76.46%	\$119	\$8,577	0.69%	7.54%	72.31%	\$124
First National Bank of Central Texas	\$1,593,986	\$9,074	2.25%	27.23%	42.17%	\$125	\$34,714	2.32%	28.78%	42.65%	\$120
Citizens National Bank of Texas	\$1,677,031	\$9,155	2.16%	17.84%	52.81%	\$177	\$40,857	2.26%	20.84%	45.26%	\$140
Moody National Bank	\$1,700,157	\$2,135	0.48%	4.49%	73.91%	\$95	\$16,308	0.94%	8.86%	62.92%	\$100
First State Bank   Cooke	\$1,754,514	\$1,613	0.35%	8.18%	85.80%	\$92	\$5,991	0.34%	7.36%	84.90%	\$99
FirstBank Southwest	\$1,760,582	\$8,068	1.77%	26.98%	52.33%	\$96	\$21,760	1.24%	19.61%	61.94%	\$103
Golden Bank, National Association	\$1,768,297	\$7,926	1.83%	14.41%	42.40%	\$129	\$28,912	1.78%	13.83%	43.54%	\$138
North Dallas Bank & Trust Co.	\$1,771,144	\$375	0.08%	0.92%	95.38%	\$133	\$3,777	0.22%	2.35%	86.67%	\$129
Security State Bank & Trust	\$1,855,950	\$9,459	2.06%	21.96%	55.43%	\$101	\$38,717	2.12%	23.57%	52.69%	\$98
Falcon International Bank	\$1,913,349	\$8,086	1.64%	16.40%	53.62%	\$72	\$33,950	1.70%	17.83%	50.86%	\$75
First State Bank of Uvalde	\$1,920,168	\$5,231	1.04%	17.33%	40.74%	\$78	\$24,033	1.19%	20.75%	38.00%	\$82
Texas Community Bank	\$1,930,559	\$11,274	2.31%	19.01%	26.73%	\$93	\$50,324	2.54%	22.79%	32.76%	\$90
Community National Bank	\$2,128,104	\$10,983	2.16%	20.03%	46.22%	\$127	\$51,084	2.54%	25.26%	40.21%	\$118
American National Bank & Trust	\$2,137,864	\$4,236	0.81%	8.49%	71.78%	\$108	\$14,227	0.75%	7.33%	73.46%	\$109
Texas First Bank	\$2,182,585	\$6,324	1.14%	13.81%	62.05%	\$85	\$24,257	1.10%	13.66%	66.02%	\$101
First United Bank	\$2,195,446	\$7,212	1.28%	17.56%	56.78%	\$98	\$29,055	1.30%	17.84%	55.18%	\$100
Texas Partners Bank	\$2,206,019	\$2,426	0.43%	5.52%	78.58%	\$125	\$11,568	0.53%	6.48%	73.84%	\$132
TexasBank	\$2,217,361	\$10,466	1.96%	18.86%	52.99%	\$106	\$38,177	1.89%	18.37%	54.19%	\$114
Vista Bank	\$2,247,771	\$5,758	1.12%	10.06%	63.64%	\$141	\$26,166	1.43%	12.66%	55.81%	\$133
Cornerstone Capital Bank, SSB	\$2,266,758	(\$8,956)	0.00%	(10.67%)	99.07%	\$143	(\$20,581)	0.00%	(6.01%)	95.79%	\$151
Susser Bank	\$2,294,332	\$3,707	0.69%	6.76%	69.20%	\$134	\$15,295	0.76%	7.36%	68.74%	\$136

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

December 31, 2023

Run Date: February 19, 2023

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)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>											
Extraco Banks, National Association	\$2,332,023	\$3,579	0.64%	7.54%	65.13%	\$110	\$17,060	0.79%	9.23%	66.19%	\$110
Horizon Bank, SSB	\$2,405,124	\$7,735	1.27%	17.03%	51.11%	\$137	\$34,291	1.41%	19.38%	47.51%	\$129
West Texas National Bank	\$2,428,790	\$11,622	2.03%	23.82%	48.45%	\$101	\$38,184	1.73%	21.37%	46.88%	\$97
American Bank, National Association   Nueces	\$2,464,435	\$6,714	1.06%	12.63%	69.24%	\$126	\$32,232	1.30%	15.65%	65.61%	\$117
State Bank of Texas	\$2,569,549	\$30,169	4.91%	34.64%	18.47%	\$173	\$113,037	5.04%	36.74%	18.31%	\$148
American Momentum Bank	\$2,584,392	\$15,169	2.33%	12.52%	43.09%	\$98	\$57,251	2.12%	12.29%	45.60%	\$104
American First National Bank	\$2,588,150	\$4,677	0.72%	5.83%	74.86%	\$226	\$43,676	1.71%	14.16%	47.95%	\$130
Pinnacle Bank	\$2,625,755	\$3,824	0.57%	5.29%	69.02%	\$95	\$18,391	0.69%	6.43%	64.46%	\$97
Texas Regional Bank	\$2,679,468	\$5,554	0.78%	11.33%	70.91%	\$104	\$14,099	0.50%	7.45%	71.32%	\$97
Texas Exchange Bank	\$2,722,429	\$42,955	6.37%	45.01%	36.28%	\$264	\$158,909	5.91%	48.89%	36.41%	\$180
Austin Bank, Texas National Association	\$2,763,964	\$12,018	1.73%	13.04%	55.22%	\$95	\$41,390	1.50%	11.73%	57.68%	\$94
Jefferson Bank	\$2,896,209	\$38	0.01%	0.10%	97.42%	\$131	\$9,301	0.32%	6.11%	88.03%	\$119
TIB, National Association	\$2,941,343	\$18,126	2.26%	21.67%	58.22%	\$257	\$40,369	1.38%	12.38%	68.77%	\$177
Lone Star National Bank	\$2,942,962	\$9,453	1.30%	14.13%	69.27%	\$82	\$41,353	1.40%	15.93%	66.25%	\$75
WestStar Bank	\$3,052,669	\$9,485	1.24%	14.58%	52.94%	\$106	\$47,727	1.62%	19.41%	51.62%	\$104
Guaranty Bank & Trust, N.A.	\$3,182,363	\$6,695	0.83%	7.69%	70.78%	\$104	\$33,261	1.02%	9.54%	65.04%	\$100
Vantage Bank Texas	\$3,727,414	\$20,124	2.16%	23.37%	62.04%	\$120	\$60,572	1.69%	18.06%	58.46%	\$122
International Bank of Commerce   Cameron	\$3,917,989	\$29,622	2.93%	39.44%	28.43%	\$47	\$114,297	2.82%	44.32%	29.64%	\$48
VeraBank, National Association	\$4,071,215	\$13,533	1.34%	13.19%	59.19%	\$116	\$56,542	1.36%	14.24%	58.00%	\$114
City Bank	\$4,202,495	\$12,176	1.14%	11.93%	64.44%	\$123	\$69,932	1.67%	17.66%	56.59%	\$136
First National Bank Texas	\$4,302,224	\$9,107	0.86%	22.73%	83.35%	\$57	\$46,848	1.10%	30.97%	83.53%	\$56
Inwood National Bank	\$4,333,346	\$6,530	0.59%	6.05%	63.28%	\$121	\$37,364	0.86%	8.76%	54.86%	\$119
Third Coast Bank, SSB	\$4,389,086	\$11,750	1.10%	9.08%	61.98%	\$177	\$40,711	1.04%	8.11%	63.06%	\$170
Texas Bank and Trust Company	\$4,396,707	\$9,764	0.88%	9.30%	61.74%	\$101	\$45,639	1.05%	11.13%	59.46%	\$101
TBK Bank, SSB	\$5,345,317	\$12,401	0.90%	5.14%	77.38%	\$138	\$52,292	0.96%	5.47%	79.00%	\$143
Broadway National Bank	\$5,387,135	\$13,306	0.95%	17.00%	64.31%	\$129	\$58,200	1.05%	19.04%	64.96%	\$131
Beal Bank	\$5,705,827	(\$89,301)	0.00%	(37.75%)	(37.76%)	\$161	\$88,678	1.28%	10.20%	46.62%	\$161
The American National Bank of Texas	\$6,125,831	\$3,674	0.25%	8.88%	72.12%	\$105	\$30,329	0.52%	18.89%	72.08%	\$113
Sunflower Bank, National Association	\$7,865,286	\$25,524	1.33%	11.49%	55.22%	\$108	\$109,979	1.46%	12.88%	56.04%	\$118
Southside Bank	\$8,278,923	\$19,606	0.96%	8.80%	46.11%	\$103	\$95,398	1.20%	10.72%	47.18%	\$104
International Bank of Commerce   Webb	\$8,979,372	\$66,277	2.93%	17.99%	34.76%	\$67	\$258,776	2.80%	18.17%	34.48%	\$67
Woodforest National Bank	\$9,081,050	\$11,127	0.48%	5.59%	69.17%	\$74	\$147,808	1.60%	19.16%	70.64%	\$75
Amarillo National Bank	\$9,164,639	\$45,353	2.01%	21.25%	37.61%	\$100	\$101,484	1.17%	12.03%	40.19%	\$112
Charles Schwab Trust Bank	\$10,224,000	\$47,000	1.66%	30.95%	26.67%	\$125	\$188,000	1.53%	40.26%	29.26%	\$129
Stellar Bank	\$10,636,734	\$28,649	1.06%	7.49%	61.75%	\$162	\$137,156	1.26%	9.16%	55.53%	\$159
Veritex Community Bank	\$12,384,382	\$6,606	0.21%	1.54%	70.41%	\$148	\$119,647	0.97%	7.05%	50.44%	\$148
First Financial Bank, National Association	\$13,046,223	\$42,525	1.26%	14.21%	48.22%	\$89	\$184,320	1.37%	15.52%	45.46%	\$83
PlainsCapital Bank	\$13,407,371	\$23,620	0.69%	6.08%	80.03%	\$131	\$104,996	0.76%	6.77%	78.70%	\$147
NexBank	\$15,995,379	\$19,099	0.48%	6.17%	53.06%	\$382	\$116,279	0.75%	9.61%	43.27%	\$392
Independent Bank	\$19,029,731	\$21,126	0.44%	3.15%	72.73%	\$114	\$68,975	0.37%	2.55%	80.35%	\$116
Average of Asset Group D	\$3,670,920	\$9,586	1.32%	13.56%	59.40%	\$127	\$47,377	1.41%	15.71%	58.37%	\$123

Source: SNL Financial

Note: Report includes only bank-level data.

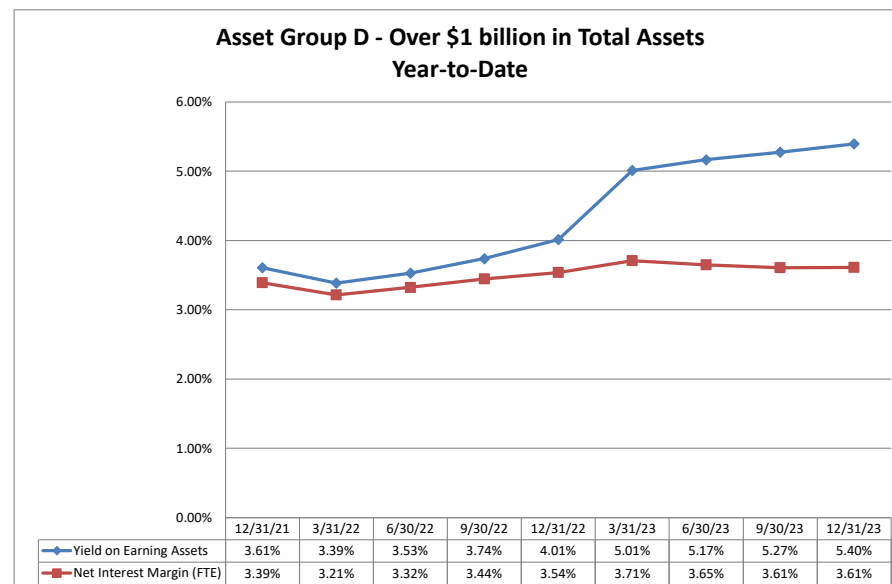
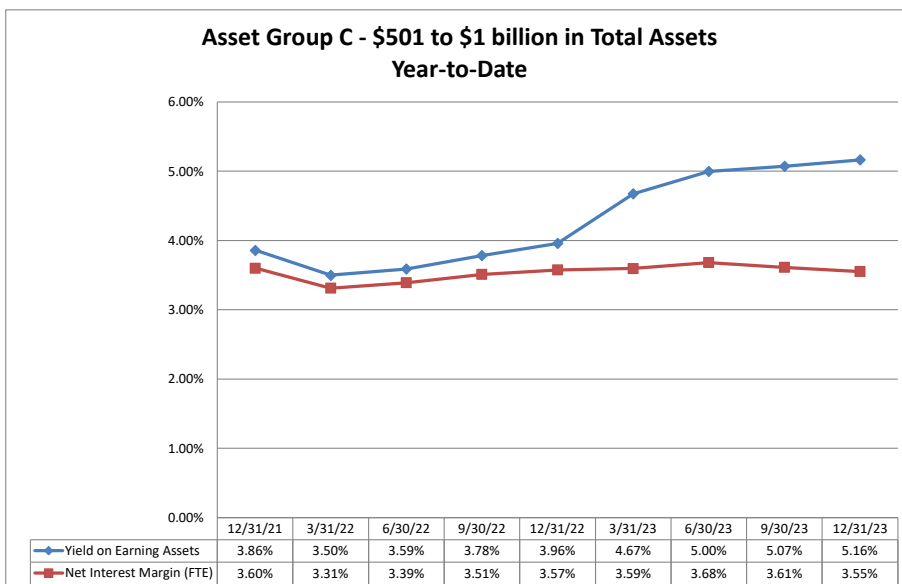
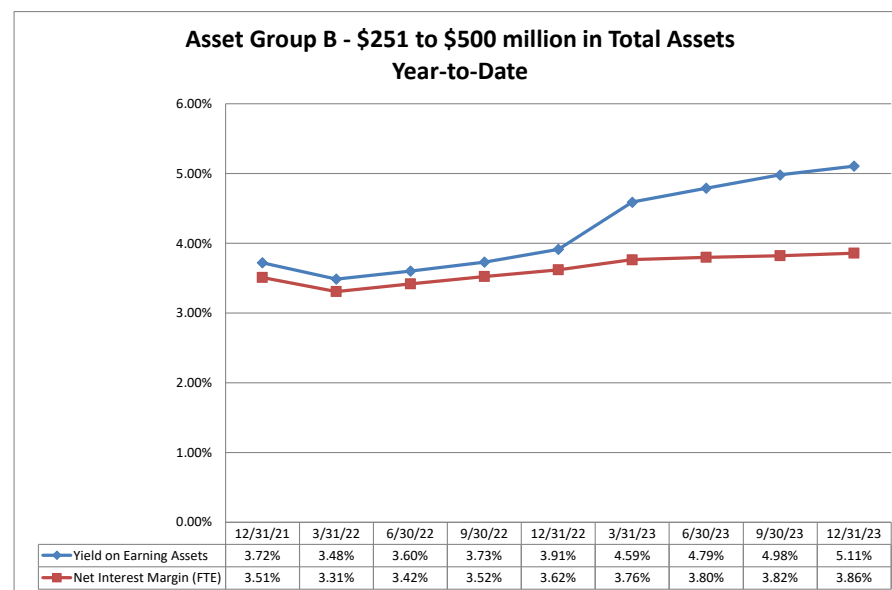
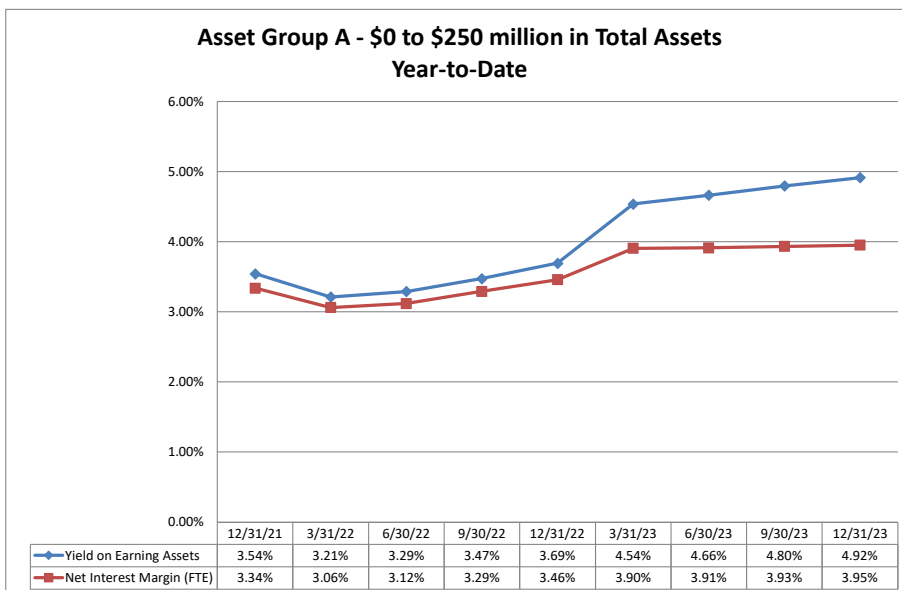
NA = data was not available.

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

# Balance Sheet & Net Interest Margin



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



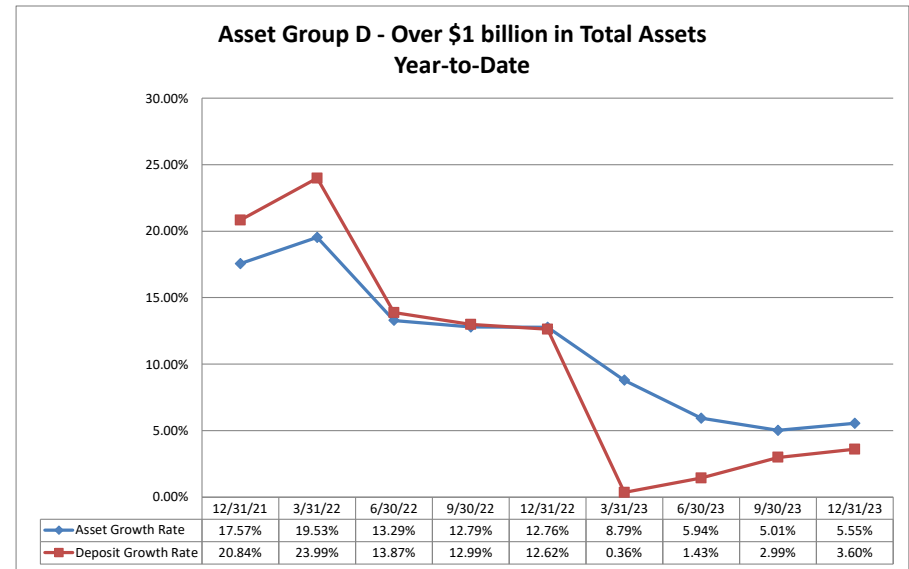
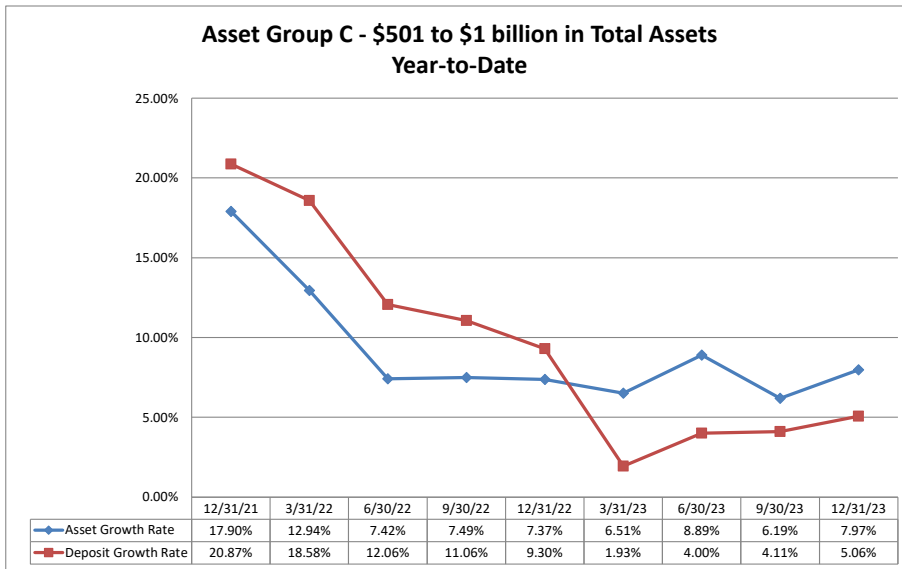
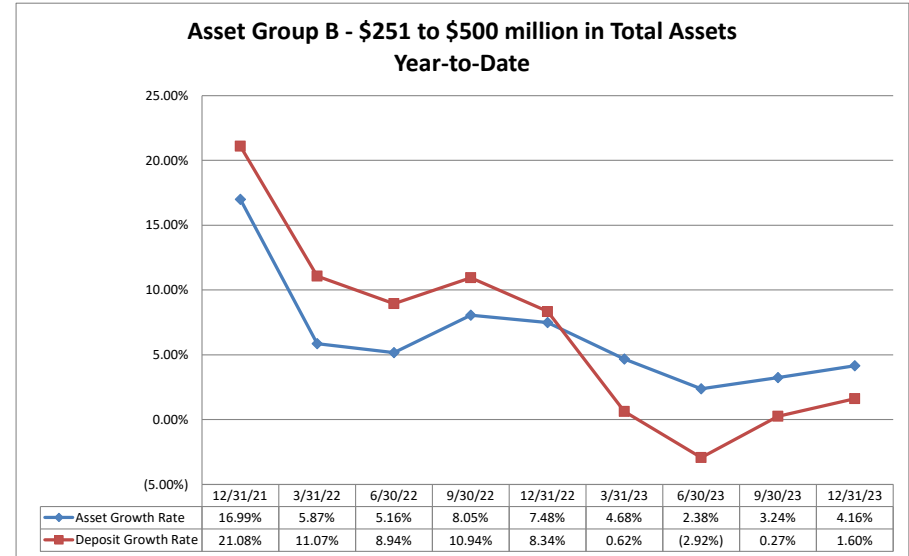
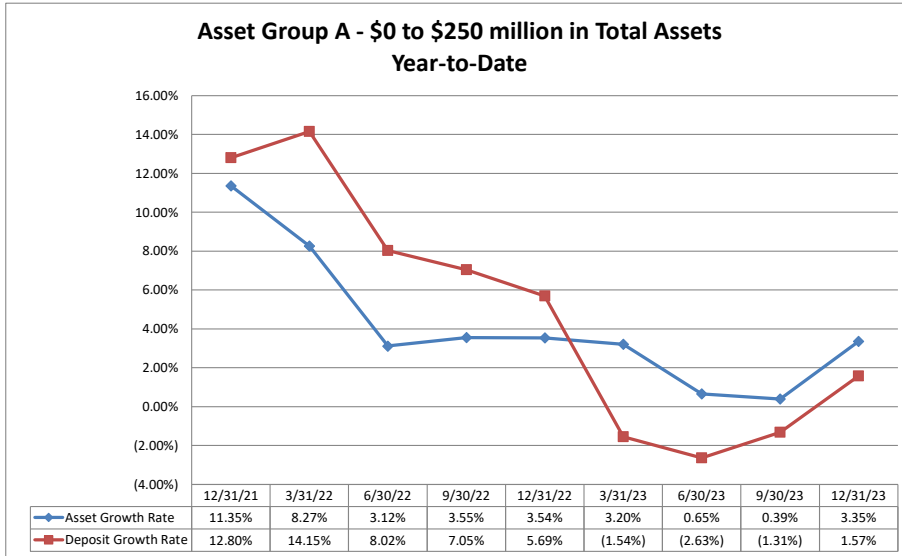
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>												
Hightower Trust Company, National Association	\$17,486	\$0	\$0	NA	NM	\$1,093	4.03%	NA	NA	4.03%	(5.30%)	NA
Brazos National Bank	\$28,508	\$21,873	\$13,301	164.45%	13.40%	\$983	6.87%	0.31%	0.08%	6.81%	(2.14%)	(7.02%)
The First National Bank of Lipan	\$28,694	\$7,988	\$26,389	30.27%	76.27%	\$4,782	3.65%	0.16%	0.07%	3.58%	5.06%	4.89%
Powell State Bank	\$32,604	\$19,364	\$28,306	68.41%	20.80%	\$3,260	5.05%	1.70%	1.16%	4.04%	(13.06%)	(15.54%)
First State Bank   Taylor	\$37,075	\$9,603	\$28,112	34.16%	78.42%	\$3,708	5.97%	0.58%	0.30%	5.70%	(1.76%)	(2.88%)
The Granger National Bank	\$41,636	\$5,889	\$37,848	15.56%	80.21%	\$6,939	3.05%	1.17%	0.80%	2.43%	(2.98%)	(4.81%)
Robert Lee State Bank	\$42,389	\$14,655	\$37,242	39.35%	7.95%	\$3,261	3.78%	0.69%	0.48%	3.51%	(3.16%)	(6.11%)
Amistad Bank	\$43,901	\$29,135	\$37,490	77.71%	33.31%	\$3,377	6.00%	1.22%	0.69%	5.37%	(16.08%)	(18.30%)
The Bank of San Jacinto County, Coldspring, Texas	\$44,416	\$11,548	\$38,934	29.66%	83.71%	\$4,038	5.03%	0.44%	0.14%	4.88%	(4.43%)	(7.63%)
The State National Bank of Groom	\$45,648	\$22,004	\$36,216	60.76%	49.93%	\$4,565	5.51%	2.68%	2.02%	3.52%	11.19%	(2.61%)
Crowell State Bank	\$46,516	\$24,522	\$41,578	58.98%	22.92%	\$4,652	4.99%	1.33%	0.65%	4.37%	2.66%	1.48%
The Donley County State Bank	\$48,712	\$7,367	\$39,968	18.43%	62.76%	\$5,412	3.26%	1.43%	1.10%	2.22%	(7.23%)	(9.73%)
Lovelady State Bank	\$50,048	\$22,680	\$43,866	51.70%	48.69%	\$4,550	5.13%	0.84%	0.54%	4.67%	(9.19%)	(12.30%)
The First National Bank in Cooper	\$51,347	\$29,951	\$44,875	66.74%	27.29%	\$5,135	4.01%	1.15%	0.80%	3.28%	(9.05%)	(11.18%)
The Citizens State Bank of Ganado	\$54,866	\$9,320	\$51,790	18.00%	79.01%	\$3,658	3.57%	0.71%	0.44%	3.17%	(9.85%)	(10.50%)
Farmers State Bank of Newcastle	\$55,099	\$22,421	\$52,530	42.68%	37.85%	\$6,122	4.64%	2.82%	1.99%	3.04%	(1.52%)	(2.47%)
First Federal Bank Littlefield, Texas, SSB	\$55,863	\$41,312	\$44,492	92.85%	28.28%	\$2,940	6.71%	2.12%	1.46%	5.46%	(2.77%)	(4.59%)
The First National Bank of Moody	\$56,008	\$19,768	\$45,183	43.75%	53.35%	\$4,667	5.08%	1.80%	1.50%	3.81%	(6.20%)	(8.83%)
Kress National Bank	\$56,680	\$15,727	\$51,323	30.64%	69.17%	\$9,447	4.52%	1.78%	1.06%	3.59%	0.51%	(1.35%)
The Santa Anna National Bank	\$58,947	\$38,278	\$51,765	73.95%	23.72%	\$4,211	5.29%	1.83%	1.28%	4.23%	3.42%	2.15%
First State Bank   Kimble	\$62,928	\$23,889	\$58,768	40.65%	24.98%	\$6,293	4.45%	0.62%	0.42%	4.04%	(4.92%)	(7.08%)
Commerce Bank Texas	\$66,755	\$34,971	\$45,875	76.23%	24.50%	\$8,344	4.40%	1.53%	1.05%	3.47%	3.30%	(19.34%)
Citizens State Bank of Luling	\$68,205	\$54,986	\$56,438	97.43%	21.94%	\$3,789	5.38%	0.77%	0.46%	4.97%	(2.75%)	(5.81%)
Pavillion Bank	\$69,551	\$54,074	\$56,698	95.37%	20.12%	\$4,637	6.50%	0.86%	0.51%	6.04%	(16.32%)	(19.90%)
City National Bank	\$70,419	\$46,451	\$52,412	88.63%	23.17%	\$5,030	4.37%	1.82%	1.13%	3.23%	4.03%	(2.57%)
Citizens National Bank of Crosbyton	\$70,485	\$15,269	\$59,348	25.73%	87.25%	\$8,811	5.23%	2.16%	1.46%	3.88%	3.70%	1.42%
Angelina Savings Bank, SSB	\$72,404	\$40,632	\$64,935	62.57%	47.93%	\$3,448	5.63%	0.33%	0.24%	5.41%	(5.58%)	(7.06%)
The First National Bank of Anson	\$72,932	\$43,510	\$63,131	68.92%	13.54%	\$4,862	5.72%	0.50%	0.23%	5.52%	(9.83%)	(17.18%)
First Bank and Trust of Memphis	\$73,862	\$49,703	\$61,511	80.80%	34.43%	\$8,207	5.49%	3.07%	1.96%	3.70%	10.90%	7.18%
First State Bank of San Diego	\$73,984	\$20,268	\$68,005	29.80%	45.83%	\$4,110	4.55%	2.27%	1.29%	3.34%	(5.08%)	(6.41%)
The First National Bank in Falfurrias	\$74,827	\$34,635	\$67,410	51.38%	49.14%	\$4,157	4.60%	1.72%	1.00%	3.68%	0.11%	(0.72%)
Menard Bank	\$75,000	\$8,900	\$72,556	12.27%	66.07%	\$7,500	3.03%	1.65%	1.10%	2.15%	3.01%	(0.10%)
Haskell National Bank	\$76,446	\$24,636	\$69,897	35.25%	65.96%	\$3,324	3.28%	0.70%	0.35%	3.01%	(5.14%)	(7.39%)
Agility Bank, National Association	\$76,638	\$51,283	\$38,706	132.49%	50.28%	\$3,193	5.92%	3.95%	2.85%	4.63%	33.02%	129.44%
Citizens State Bank   Hockley	\$78,596	\$55,521	\$65,576	84.67%	25.87%	\$4,912	6.84%	2.15%	1.59%	5.55%	22.34%	23.26%
The First Bank of Celeste	\$79,034	\$29,578	\$72,980	40.53%	58.69%	\$6,586	4.47%	0.99%	0.57%	3.93%	5.65%	5.04%

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.

**Balance Sheet & Net Interest Margin**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
First National Bank of South Padre Island	\$79,615	\$30,154	\$71,176	42.37%	63.39%	\$6,635	4.63%	0.44%	0.24%	4.39%	(12.12%)	(14.54%)
Citizens State Bank   Starr	\$82,478	\$47,001	\$75,624	62.15%	32.90%	\$3,172	5.08%	1.97%	1.53%	3.69%	(4.21%)	(2.14%)
Spur Security Bank	\$83,818	\$38,013	\$78,418	48.47%	35.88%	\$4,930	4.74%	2.98%	2.00%	2.67%	22.03%	12.43%
Zavala County Bank	\$84,127	\$8,441	\$75,465	11.19%	61.25%	\$4,428	3.76%	0.61%	0.33%	3.47%	0.31%	(1.25%)
Spectra Bank	\$84,128	\$51,020	\$80,151	63.65%	36.25%	\$3,824	5.31%	3.59%	1.97%	3.07%	1.31%	1.41%
The First National Bank of Hebbbronville	\$85,068	\$26,661	\$73,206	36.42%	35.54%	\$5,004	4.25%	2.22%	1.61%	2.82%	(6.69%)	(9.93%)
Junction National Bank	\$87,233	\$20,832	\$83,283	25.01%	63.35%	\$7,269	3.34%	0.32%	0.16%	3.25%	(4.12%)	(6.44%)
Atascosa Bank	\$88,518	\$16,629	\$80,751	20.59%	85.06%	\$7,377	3.73%	1.20%	0.68%	3.20%	(7.75%)	(10.79%)
Zapata National Bank	\$88,752	\$38,295	\$77,143	49.64%	31.73%	\$4,671	4.74%	1.17%	0.87%	3.99%	1.80%	0.67%
The First National Bank of Trinity	\$88,910	\$43,281	\$83,810	51.64%	34.06%	\$4,041	4.44%	1.47%	0.83%	3.73%	9.17%	7.44%
The First National Bank of Eldorado	\$89,567	\$65,232	\$75,269	86.67%	16.08%	\$5,269	7.55%	2.30%	1.55%	6.22%	13.75%	13.91%
The City National Bank of San Saba	\$91,525	\$9,078	\$83,757	10.84%	67.88%	\$9,153	2.71%	1.47%	0.92%	2.02%	2.24%	1.06%
The Chasewood Bank	\$93,114	\$62,384	\$78,948	79.02%	32.94%	\$4,656	5.67%	1.52%	0.90%	4.85%	(19.65%)	(23.29%)
Bandera Bank	\$94,363	\$47,344	\$85,031	55.68%	48.12%	\$5,898	4.75%	0.74%	0.37%	4.41%	(6.73%)	(8.86%)
First Capital Bank	\$96,781	\$75,489	\$88,018	85.77%	19.20%	\$3,871	7.29%	2.46%	1.20%	6.08%	(2.97%)	(4.70%)
Citizens National Bank   Houston	\$99,434	\$36,465	\$88,588	41.16%	46.10%	\$7,102	4.37%	0.32%	0.18%	4.22%	(7.51%)	(9.56%)
The First State Bank   Hale	\$100,013	\$61,520	\$69,631	88.35%	27.93%	\$5,883	8.07%	3.09%	1.63%	6.78%	21.28%	0.30%
First National Bank   Fisher	\$101,318	\$34,668	\$87,706	39.53%	17.41%	\$5,629	3.56%	1.90%	1.48%	2.32%	2.94%	(6.00%)
The Cowboy Bank of Texas	\$104,017	\$66,659	\$85,254	78.19%	23.33%	\$6,934	6.24%	1.70%	1.20%	5.19%	(13.02%)	(16.90%)
Commercial State Bank	\$106,088	\$39,470	\$96,599	40.86%	43.08%	\$4,080	4.60%	0.29%	0.13%	4.66%	(10.19%)	(12.60%)
The Commercial Bank	\$106,110	\$39,649	\$95,320	41.60%	46.90%	\$11,790	4.75%	1.75%	1.39%	3.56%	5.59%	3.93%
Stockmens National Bank in Cotulla	\$107,517	\$27,174	\$98,974	27.46%	33.63%	\$7,168	3.79%	1.12%	0.65%	3.19%	9.58%	9.10%
The First National Bank of Aspermont	\$108,744	\$32,235	\$102,256	31.52%	29.57%	\$7,250	3.56%	1.61%	0.81%	2.85%	0.70%	(4.92%)
Henderson Federal Savings Bank	\$109,767	\$83,967	\$82,255	102.08%	19.52%	\$5,227	4.99%	1.85%	1.66%	3.75%	(3.77%)	(6.64%)
The Buckholts State Bank	\$116,409	\$78,208	\$96,971	80.65%	12.70%	\$7,761	5.28%	1.20%	0.75%	4.65%	(0.47%)	(0.81%)
Fidelity Bank of Texas	\$117,371	\$47,133	\$92,809	50.78%	61.66%	\$4,514	5.73%	1.43%	1.08%	4.77%	3.66%	(6.64%)
Global One Bank	\$119,213	\$89,117	\$86,734	102.75%	16.87%	\$3,613	6.53%	3.84%	2.74%	4.28%	98.47%	56.36%
Peoples State Bank   Edwards	\$120,083	\$52,903	\$111,911	47.27%	37.42%	\$10,917	3.58%	1.71%	0.94%	2.65%	5.12%	3.11%
Carmine State Bank	\$120,361	\$31,066	\$113,214	27.44%	75.76%	\$10,942	4.19%	2.39%	1.70%	2.84%	1.82%	(0.55%)
Victory Bank	\$122,664	\$47,105	\$91,319	51.58%	53.98%	\$4,381	5.87%	1.21%	0.54%	5.48%	60.31%	31.96%
Texas Financial Bank	\$126,990	\$32,031	\$113,968	28.11%	35.79%	\$6,047	3.87%	0.30%	0.19%	3.70%	3.23%	2.43%
The American National Bank of Mount Pleasant	\$127,769	\$76,160	\$118,196	64.44%	28.00%	\$4,406	5.45%	1.85%	1.14%	4.46%	2.27%	0.09%
Security Bank of Texas	\$128,956	\$90,323	\$114,493	78.89%	25.12%	\$7,164	6.91%	2.73%	2.23%	4.73%	6.12%	4.68%
First State Bank   Lubbock	\$129,757	\$78,181	\$106,316	73.54%	30.99%	\$3,604	7.54%	2.98%	2.22%	5.56%	(7.12%)	(9.87%)
First State Bank of Brownsboro	\$131,182	\$65,509	\$122,172	53.62%	19.32%	\$5,963	3.99%	1.67%	1.07%	3.11%	(4.15%)	(8.68%)

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.

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
First National Bank of Dublin	\$133,686	\$85,807	\$119,725	71.67%	37.33%	\$4,051	6.67%	1.15%	0.60%	6.11%	(1.04%)	(2.53%)
The First National Bank of Tom Bean	\$134,232	\$108,823	\$118,051	92.18%	17.24%	\$3,628	6.61%	2.42%	1.79%	4.92%	11.32%	11.45%
POINTWEST Bank	\$136,019	\$42,928	\$125,204	34.29%	57.35%	\$5,232	3.80%	0.40%	0.29%	3.56%	(3.51%)	(6.50%)
The First National Bank of Quitaque	\$136,584	\$52,675	\$122,056	43.16%	51.07%	\$8,034	6.12%	2.47%	1.50%	4.69%	18.29%	17.62%
Johnson City Bank	\$136,732	\$92,380	\$120,295	76.79%	31.59%	\$6,215	4.86%	1.74%	0.95%	3.99%	(7.36%)	(8.99%)
Citizens Bank, National Association	\$137,175	\$80,199	\$122,721	65.35%	21.95%	\$5,487	4.86%	2.46%	1.46%	3.68%	4.60%	5.31%
Marion State Bank	\$138,773	\$58,394	\$125,739	46.44%	32.26%	\$9,252	4.18%	1.29%	0.93%	3.39%	(1.74%)	(3.38%)
Dalhart Federal Savings & Loan Association, SSB	\$140,612	\$93,568	\$91,268	102.52%	20.53%	\$4,849	4.99%	2.71%	2.18%	2.90%	(33.26%)	(48.79%)
Normangee State Bank	\$140,785	\$75,872	\$123,895	61.24%	28.50%	\$5,631	4.68%	1.28%	0.81%	4.04%	5.31%	6.64%
First National Bank of Fort Stockton	\$141,885	\$88,339	\$118,777	74.37%	13.43%	\$5,675	4.63%	0.84%	0.45%	4.36%	(1.20%)	(9.57%)
Fannin Bank	\$144,044	\$80,717	\$133,936	60.27%	30.68%	\$5,144	4.67%	2.79%	1.42%	3.00%	4.75%	3.80%
The First State Bank   Colorado	\$144,249	\$50,044	\$129,227	38.73%	63.22%	\$7,592	3.53%	1.90%	1.09%	2.68%	(7.74%)	(6.77%)
Mason Bank	\$144,885	\$67,341	\$116,776	57.67%	56.71%	\$8,523	4.25%	1.20%	0.76%	3.61%	0.65%	(2.85%)
Hill Bank & Trust Co.	\$149,434	\$11,318	\$127,667	8.87%	89.63%	\$12,453	2.73%	1.08%	0.72%	2.16%	(4.40%)	(7.42%)
Columbus State Bank	\$149,462	\$3,982	\$138,731	2.87%	99.36%	\$13,587	3.04%	0.54%	0.34%	2.71%	22.79%	22.41%
The Brady National Bank	\$152,316	\$75,347	\$136,024	55.39%	27.29%	\$7,616	4.12%	1.67%	1.20%	3.13%	5.11%	0.47%
Greater State Bank	\$152,423	\$113,159	\$133,004	85.08%	19.12%	\$3,387	5.80%	1.73%	1.05%	4.81%	10.07%	4.68%
Farmers and Merchants Bank	\$154,592	\$98,570	\$139,089	70.87%	31.72%	\$4,987	4.56%	1.12%	0.60%	3.98%	(2.13%)	(4.48%)
First State Bank   Concho	\$156,079	\$50,652	\$135,584	37.36%	55.81%	\$12,006	4.85%	1.33%	0.76%	4.23%	(6.18%)	(8.60%)
The Big Bend Banks, N.A.	\$157,104	\$22,170	\$138,383	16.02%	77.72%	\$5,237	3.48%	0.23%	0.12%	3.80%	(3.91%)	(7.06%)
First National Bank of Eagle Lake	\$157,712	\$106,649	\$131,580	81.05%	18.07%	\$6,066	5.78%	1.58%	0.68%	4.95%	9.27%	2.12%
Graham Savings and Loan, SSB	\$157,798	\$121,889	\$129,484	94.13%	24.03%	\$4,383	4.86%	2.20%	2.09%	3.03%	0.98%	1.68%
Lone Star Bank	\$158,699	\$135,866	\$136,821	99.30%	15.74%	\$6,104	6.22%	3.01%	2.66%	3.89%	(1.31%)	(2.39%)
The First National Bank of Winnsboro	\$160,795	\$100,365	\$114,852	87.39%	22.00%	\$5,545	5.92%	1.56%	0.96%	5.21%	0.87%	(10.21%)
First National Bank of Alvin	\$160,938	\$23,435	\$154,435	15.17%	36.36%	\$8,941	2.71%	2.08%	1.16%	1.69%	(7.58%)	(9.59%)
The Community Bank	\$162,323	\$104,697	\$148,821	70.35%	29.08%	\$4,919	5.18%	1.46%	0.92%	4.32%	(0.36%)	(2.03%)
First Texas National Bank	\$163,589	\$111,814	\$146,945	76.09%	23.13%	\$8,179	5.61%	3.22%	2.20%	3.58%	5.96%	5.16%
First Security State Bank	\$165,103	\$74,244	\$160,535	46.25%	36.26%	\$5,159	3.49%	0.79%	0.53%	3.04%	3.19%	2.53%
The First National Bank of Evant	\$168,123	\$104,399	\$144,957	72.02%	31.20%	\$5,797	4.48%	1.02%	0.71%	3.81%	6.58%	(2.01%)
Texas National Bank   Nolan	\$169,371	\$34,967	\$130,733	26.75%	44.57%	\$7,364	3.51%	2.59%	1.80%	1.90%	3.22%	(18.17%)
Bank of South Texas	\$169,830	\$114,185	\$142,608	80.07%	28.99%	\$2,784	8.65%	2.53%	1.58%	7.16%	9.14%	8.35%
Peoples Bank   Lamar	\$172,988	\$134,684	\$147,524	91.30%	20.19%	\$5,088	4.56%	2.35%	1.60%	3.03%	7.46%	6.90%
Fort Davis State Bank	\$175,417	\$63,229	\$145,014	43.60%	59.51%	\$4,616	6.11%	1.91%	0.94%	5.37%	35.24%	34.00%
First National Bank of Bosque County	\$175,760	\$117,072	\$147,442	79.40%	16.91%	\$5,670	4.55%	0.85%	0.54%	4.06%	(2.08%)	(10.40%)
Peoples State Bank   San Jacinto	\$178,913	\$67,649	\$169,266	39.97%	28.79%	\$5,422	4.28%	0.64%	0.46%	3.87%	6.02%	4.26%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
Farmers State Bank   Limestone	\$182,978	\$101,123	\$168,574	59.99%	25.18%	\$4,692	4.15%	0.91%	0.46%	3.72%	1.78%	0.48%
PrimeBank of Texas	\$183,480	\$100,881	\$155,087	65.05%	37.87%	\$7,057	5.17%	2.05%	1.57%	3.74%	11.12%	10.76%
Cendera Bank, N.A.	\$184,946	\$148,675	\$153,536	96.83%	16.81%	\$5,966	6.27%	2.96%	2.68%	3.84%	2.42%	(0.23%)
The Perryton National Bank	\$185,009	\$77,142	\$161,259	47.84%	40.46%	\$9,250	4.33%	2.56%	1.97%	2.77%	5.35%	3.75%
First State Bank   Hansford	\$186,076	\$150,023	\$166,942	89.87%	15.67%	\$6,002	5.55%	3.09%	2.25%	3.55%	4.93%	5.78%
Texas Advantage Community Bank, National Association	\$187,849	\$101,866	\$168,108	60.60%	47.89%	\$6,709	5.13%	2.24%	1.50%	3.83%	(2.54%)	(3.94%)
First State Bank of Odem	\$189,493	\$100,529	\$161,564	62.22%	34.32%	\$5,264	6.18%	0.72%	0.35%	5.85%	(2.13%)	(5.66%)
First State Bank of Ben Wheeler, Texas	\$189,823	\$69,336	\$163,705	42.35%	48.93%	\$5,932	3.53%	1.34%	0.96%	2.69%	(2.95%)	(1.55%)
Pearland State Bank	\$196,757	\$44,403	\$185,884	23.89%	32.29%	\$8,555	2.98%	1.41%	0.95%	2.16%	(0.69%)	(2.89%)
Coleman County State Bank	\$198,666	\$125,404	\$180,737	69.38%	17.22%	\$4,415	5.78%	1.98%	1.28%	4.56%	7.61%	7.32%
First State Bank of Bedia	\$200,131	\$120,308	\$166,968	72.05%	35.51%	\$9,530	5.74%	1.05%	0.69%	5.18%	(3.57%)	(5.94%)
Sanger Bank	\$207,323	\$122,155	\$175,138	69.75%	29.82%	\$6,911	5.48%	2.24%	1.60%	4.11%	2.41%	0.87%
First Texas Bank   Lampasas	\$207,767	\$85,923	\$185,706	46.27%	51.12%	\$7,991	3.85%	0.67%	0.37%	3.50%	(0.99%)	(2.18%)
Unity National Bank of Houston	\$209,014	\$106,116	\$178,865	59.33%	48.21%	\$4,977	5.34%	2.57%	2.30%	3.39%	1.26%	(2.14%)
The Citizens National Bank of Hillsboro	\$212,676	\$61,235	\$203,885	30.03%	42.89%	\$7,334	3.11%	1.48%	1.07%	2.02%	(4.06%)	(5.82%)
The First National Bank of Anderson	\$217,342	\$137,708	\$195,389	70.48%	24.63%	\$4,624	4.97%	1.46%	0.85%	4.16%	(2.75%)	(4.01%)
Muenster State Bank	\$217,562	\$68,514	\$192,851	35.53%	53.98%	\$13,598	3.48%	1.06%	0.71%	2.95%	1.72%	(2.38%)
Bridge City State Bank	\$218,639	\$89,419	\$198,427	45.06%	44.79%	\$5,466	3.88%	1.02%	0.69%	3.40%	8.28%	7.76%
One World Bank	\$219,005	\$137,715	\$174,866	78.75%	43.39%	\$6,083	7.64%	4.10%	2.34%	5.73%	48.20%	71.92%
Tejas Bank	\$221,754	\$122,974	\$200,697	61.27%	26.82%	\$14,784	4.61%	0.17%	0.08%	4.62%	6.67%	5.98%
Texas Heritage Bank	\$222,440	\$146,943	\$187,763	78.26%	25.83%	\$5,561	4.79%	1.61%	1.05%	3.90%	4.03%	(1.19%)
Texas Traditions Bank	\$224,204	\$95,861	\$184,162	52.05%	63.35%	\$6,594	6.98%	2.57%	1.41%	5.88%	156.82%	258.58%
Spring Hill State Bank	\$225,133	\$177,850	\$190,510	93.35%	20.34%	\$4,894	5.10%	1.63%	1.19%	4.07%	(3.90%)	(5.81%)
Bank of DeSoto, National Association	\$230,000	\$163,453	\$204,701	79.85%	29.73%	\$5,750	7.64%	2.90%	1.75%	5.97%	(2.95%)	(3.47%)
Citizens State Bank   Runnels	\$230,366	\$171,912	\$207,925	82.68%	20.08%	\$10,970	5.74%	2.72%	1.88%	3.97%	4.20%	3.89%
First National Bank of Lake Jackson	\$231,703	\$28,349	\$203,465	13.93%	13.67%	\$8,582	2.64%	2.14%	1.50%	1.09%	(1.68%)	(13.18%)
National Bank & Trust	\$233,096	\$127,549	\$175,890	72.52%	29.27%	\$9,324	3.91%	2.24%	1.69%	2.40%	5.67%	(7.56%)
Cypress Bank, SSB	\$234,391	\$148,854	\$187,870	79.23%	34.07%	\$3,842	5.51%	2.35%	1.90%	3.82%	5.87%	7.09%
The First National Bank of Sterling City	\$235,301	\$34,345	\$226,273	15.18%	54.59%	\$11,765	2.90%	1.07%	0.61%	2.47%	(4.61%)	(6.23%)
Citizens Bank   Randall	\$236,135	\$155,119	\$206,354	75.17%	26.90%	\$9,839	7.03%	2.93%	2.17%	4.91%	5.30%	4.73%
The First National Bank of Ballinger	\$249,932	\$152,717	\$227,256	67.20%	22.24%	\$5,554	4.89%	1.83%	1.13%	3.83%	(4.05%)	(5.69%)
Average of Asset Group A	\$128,669	\$64,912	\$111,662	58.23%	38.68%	\$6,110	4.92%	1.67%	1.11%	3.95%	3.35%	1.57%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
Guadalupe Bank	\$253,296	\$190,280	\$225,980	84.20%	22.75%	\$10,554	5.41%	1.35%	0.92%	4.52%	(3.80%)	(5.24%)
City National Bank of Taylor	\$254,209	\$140,734	\$229,704	61.27%	44.19%	\$6,690	4.29%	0.31%	0.20%	4.17%	(11.51%)	(14.20%)
Anahuac National Bank	\$254,308	\$90,799	\$229,512	39.56%	16.98%	\$7,266	3.66%	1.06%	0.77%	3.05%	(18.48%)	(18.51%)
First State Bank   Young	\$256,171	\$136,509	\$227,919	59.89%	40.44%	\$5,337	4.99%	1.63%	1.00%	4.05%	0.92%	(1.03%)
Incommons Bank, National Association	\$258,579	\$183,792	\$216,841	84.76%	12.49%	\$4,789	5.55%	2.68%	1.98%	3.69%	12.38%	6.66%
Castroville State Bank	\$261,980	\$181,369	\$236,510	76.69%	19.26%	\$8,451	4.70%	2.14%	1.73%	3.14%	4.75%	6.46%
First National Bank of Burleson	\$271,279	\$105,182	\$244,973	42.94%	57.49%	\$9,043	5.71%	0.88%	0.54%	5.31%	7.91%	8.63%
First National Bank   Hansford	\$271,976	\$198,693	\$226,493	87.73%	9.80%	\$5,440	6.15%	3.07%	2.31%	4.16%	3.00%	(3.23%)
Interstate Bank	\$276,317	\$165,237	\$261,912	63.09%	39.23%	\$7,675	4.94%	1.65%	1.34%	3.76%	1.09%	(0.07%)
Sundown State Bank	\$276,463	\$207,619	\$250,673	82.82%	21.47%	\$8,639	6.22%	2.67%	1.80%	4.52%	21.08%	21.79%
The City National Bank of Colorado City	\$279,372	\$191,076	\$220,021	86.84%	33.19%	\$7,982	6.23%	3.22%	2.76%	3.71%	18.01%	4.34%
The First National Bank of Hereford	\$280,006	\$224,863	\$248,647	90.43%	14.53%	\$5,385	6.42%	2.55%	1.70%	4.82%	20.33%	23.52%
Texana Bank, National Association	\$280,583	\$246,150	\$241,902	101.76%	9.51%	\$2,398	5.62%	2.31%	1.59%	4.09%	3.76%	6.19%
First State Bank of Texas	\$280,768	\$178,141	\$234,854	75.85%	24.99%	\$5,399	6.08%	2.51%	1.28%	4.92%	4.98%	(1.23%)
West Texas State Bank	\$281,842	\$176,182	\$240,776	73.17%	19.86%	\$8,808	7.03%	2.76%	1.97%	5.22%	25.78%	19.27%
Citizens National Bank at Brownwood	\$287,763	\$113,947	\$254,625	44.75%	26.58%	\$6,852	3.41%	1.83%	1.15%	2.62%	0.18%	(5.49%)
Austin Capital Bank SSB	\$288,577	\$236,946	\$245,676	96.45%	14.57%	\$3,848	7.79%	0.35%	0.34%	7.47%	(12.07%)	(16.17%)
ValueBank Texas	\$292,011	\$147,616	\$255,150	57.85%	43.90%	\$3,245	5.19%	0.90%	0.46%	4.81%	(4.90%)	(7.15%)
The Commercial National Bank of Brady	\$292,817	\$216,798	\$258,151	83.98%	9.55%	\$5,423	6.09%	2.15%	1.35%	4.79%	20.23%	14.27%
Arrowhead Bank	\$294,198	\$171,758	\$271,658	63.23%	34.69%	\$5,551	4.44%	1.01%	0.61%	3.88%	(3.94%)	(6.18%)
Community Bank	\$296,748	\$237,086	\$266,642	88.92%	20.83%	\$8,020	4.86%	1.18%	0.75%	4.20%	(0.91%)	(1.80%)
First State Bank of Burnet	\$297,261	\$111,478	\$273,871	40.70%	60.35%	\$6,756	3.20%	0.73%	0.42%	2.86%	(7.77%)	(8.33%)
Llano National Bank	\$299,450	\$165,782	\$268,653	61.71%	31.81%	\$6,239	4.18%	1.53%	1.00%	3.36%	(0.03%)	2.21%
Security State Bank   Parmer	\$299,466	\$178,114	\$266,753	66.77%	35.96%	\$18,717	6.42%	3.34%	2.69%	3.96%	2.96%	1.28%
Charter Bank	\$302,674	\$185,241	\$249,187	74.34%	40.69%	\$5,605	6.47%	2.34%	1.31%	5.51%	(12.96%)	(9.96%)
The National Bank of Andrews	\$305,801	\$186,246	\$275,368	67.64%	31.55%	\$5,560	5.98%	0.90%	0.43%	5.60%	1.66%	0.40%
First National Bank of Giddings	\$306,402	\$202,530	\$270,542	74.86%	12.34%	\$8,281	4.28%	2.15%	1.59%	2.94%	5.89%	1.38%
Commercial National Bank of Texarkana	\$308,776	\$223,432	\$288,215	77.52%	9.81%	\$5,514	5.02%	1.53%	1.14%	3.88%	0.97%	5.09%
Citizens State Bank   Tyler	\$310,588	\$203,135	\$274,212	74.08%	9.70%	\$6,339	5.09%	1.85%	1.14%	3.82%	13.15%	12.61%
The Yoakum National Bank	\$313,752	\$189,543	\$254,708	74.42%	17.26%	\$8,045	4.76%	2.04%	1.54%	3.39%	16.63%	7.02%
Gilmer National Bank	\$316,531	\$204,718	\$275,367	74.34%	31.45%	\$6,735	5.16%	3.54%	3.20%	2.25%	1.55%	(2.94%)
The First National Bank of Hughes Springs	\$319,074	\$221,084	\$286,802	77.09%	21.42%	\$2,927	6.32%	0.27%	0.15%	6.25%	(3.78%)	(4.36%)
Crossroads Bank	\$320,326	\$184,739	\$297,783	62.04%	37.47%	\$6,673	4.65%	1.53%	1.25%	3.59%	0.98%	1.42%
The Pecos County State Bank	\$325,003	\$121,157	\$303,553	39.91%	10.17%	\$5,604	4.71%	1.93%	1.31%	3.54%	(1.09%)	(2.65%)
The Jacksboro National Bank	\$327,669	\$134,929	\$278,907	48.38%	26.23%	\$6,182	4.16%	2.21%	1.34%	2.96%	14.50%	7.17%
HomeBank Texas	\$329,678	\$269,408	\$283,309	95.09%	16.12%	\$8,242	5.56%	2.30%	1.25%	4.46%	4.59%	1.70%
CapTex Bank	\$334,140	\$280,398	\$287,699	97.46%	14.42%	\$6,819	5.36%	2.59%	1.93%	3.61%	12.94%	14.10%
Ozona Bank	\$338,809	\$128,125	\$286,085	44.79%	60.25%	\$5,465	4.41%	1.16%	0.63%	3.86%	(1.35%)	(12.34%)

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**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets (continued)</b>												
Austin County State Bank	\$345,031	\$283,703	\$304,715	93.10%	12.21%	\$7,188	5.88%	2.18%	1.72%	4.35%	2.97%	3.12%
The Waggoner National Bank of Vernon	\$345,750	\$205,230	\$303,844	67.54%	16.95%	\$5,668	5.22%	2.27%	1.91%	3.58%	(5.28%)	(7.01%)
Lakeside Bank	\$351,608	\$191,590	\$261,276	73.33%	49.10%	\$21,976	6.30%	3.04%	2.46%	4.09%	28.62%	37.55%
First State Bank   Sherman	\$355,012	\$157,883	\$323,802	48.76%	41.53%	\$9,103	4.45%	2.59%	1.29%	2.97%	11.90%	11.57%
First State Bank   Brazoria	\$357,506	\$250,534	\$325,992	76.85%	26.08%	\$7,296	5.54%	1.96%	1.29%	4.43%	17.29%	17.63%
First National Bank in Port Lavaca	\$361,004	\$212,741	\$323,308	65.80%	14.51%	\$8,022	3.71%	1.64%	1.21%	2.64%	(3.82%)	(8.27%)
Farmers State Bank   Shelby	\$367,834	\$215,205	\$319,284	67.40%	32.04%	\$4,840	4.95%	0.98%	0.59%	4.42%	(5.11%)	(7.13%)
Lamar National Bank	\$375,484	\$217,693	\$325,544	66.87%	21.76%	\$5,144	5.00%	1.97%	1.50%	3.58%	0.98%	(3.01%)
First-Lockhart National Bank	\$383,059	\$271,137	\$348,408	77.82%	23.92%	\$6,720	4.56%	1.89%	1.26%	3.28%	1.40%	1.16%
Ennis State Bank	\$384,836	\$272,817	\$312,544	87.29%	12.43%	\$6,013	5.13%	2.42%	1.71%	3.52%	11.97%	0.41%
Peoples State Bank of Hallettsville	\$386,883	\$134,666	\$345,165	39.01%	34.30%	\$14,329	3.71%	2.40%	1.99%	1.95%	13.93%	9.20%
The First National Bank of Stanton	\$393,685	\$85,943	\$350,300	24.53%	70.06%	\$16,404	4.12%	1.36%	0.66%	3.69%	1.72%	(0.87%)
First Texas Bank   Bell	\$394,815	\$176,349	\$349,068	50.52%	45.30%	\$8,057	3.67%	0.72%	0.38%	3.31%	(9.46%)	(11.20%)
Citizens State Bank   Austin	\$400,610	\$238,494	\$362,449	65.80%	32.75%	\$11,128	4.06%	1.91%	1.40%	2.96%	3.48%	2.04%
The Lamesa National Bank	\$406,188	\$62,550	\$371,394	16.84%	79.46%	\$15,623	3.03%	1.90%	1.10%	2.04%	(6.61%)	(9.27%)
Shelby Savings Bank, SSB	\$406,930	\$288,252	\$315,648	91.32%	22.70%	\$4,029	5.70%	1.48%	1.07%	4.67%	(0.76%)	(1.95%)
The MINT National Bank	\$409,248	\$331,873	\$338,261	98.11%	20.38%	\$9,744	7.39%	3.74%	3.47%	4.50%	10.48%	11.23%
Liberty Capital Bank	\$409,459	\$272,815	\$340,218	80.19%	32.72%	\$13,649	5.11%	3.21%	2.11%	3.26%	(10.21%)	(13.03%)
The Liberty National Bank in Paris	\$413,559	\$290,916	\$360,343	80.73%	12.77%	\$7,953	4.37%	2.03%	1.66%	2.95%	3.63%	5.30%
State Bank of De Kalb	\$424,072	\$327,119	\$370,624	88.26%	15.94%	\$5,109	5.33%	1.90%	1.39%	4.07%	(0.43%)	(1.31%)
MCBank	\$433,930	\$194,509	\$374,865	51.89%	26.63%	\$5,563	4.33%	1.34%	0.87%	3.59%	0.75%	(7.50%)
Texas State Bank	\$438,696	\$229,310	\$363,548	63.08%	28.62%	\$6,451	4.19%	1.45%	0.80%	3.47%	7.91%	(2.85%)
Trusttexas Bank, S.S.B.	\$440,474	\$174,957	\$339,762	51.49%	35.27%	\$6,204	3.77%	2.07%	1.87%	2.20%	16.26%	(7.61%)
Texas Champion Bank	\$441,344	\$353,212	\$318,669	110.84%	16.76%	\$4,959	5.90%	2.60%	1.69%	4.32%	16.69%	12.02%
Fayette Savings Bank, SSB	\$444,299	\$359,699	\$400,025	89.92%	15.97%	\$12,008	4.96%	2.34%	2.20%	2.91%	19.95%	17.10%
NBT Financial Bank	\$447,317	\$370,805	\$398,528	93.04%	16.44%	\$6,128	6.11%	2.93%	1.87%	4.36%	1.82%	0.56%
American Bank, National Association   Dallas	\$451,309	\$317,913	\$358,976	88.56%	26.13%	\$8,679	8.11%	4.07%	3.38%	5.02%	21.25%	17.71%
Broadstreet Bank, SSB	\$451,333	\$283,028	\$327,549	86.41%	31.94%	\$6,944	4.58%	2.43%	2.07%	2.70%	8.24%	5.88%
International Bank of Commerce   Zapata	\$464,333	\$137,433	\$406,546	33.81%	56.55%	\$5,337	4.12%	1.69%	0.78%	3.15%	3.28%	4.33%
The Brenham National Bank	\$476,994	\$229,092	\$438,684	52.22%	27.72%	\$8,085	3.75%	1.29%	0.72%	3.04%	1.85%	0.78%
Titan Bank, N.A.	\$478,459	\$264,069	\$428,055	61.69%	47.58%	\$15,434	5.32%	0.95%	0.74%	4.58%	2.54%	(0.16%)
Citizens Bank   Gregg	\$478,499	\$274,625	\$411,445	66.75%	42.65%	\$4,785	4.57%	0.97%	0.62%	4.01%	(8.43%)	(10.82%)
First Liberty Bank	\$479,425	\$342,447	\$416,010	82.32%	9.36%	\$5,847	5.05%	2.05%	1.40%	3.74%	4.82%	(0.52%)
Texas Republic Bank, National Association	\$483,601	\$392,125	\$353,712	110.86%	18.99%	\$6,281	6.64%	3.04%	2.11%	4.76%	13.71%	19.47%
Trinity Bank, N.A.	\$485,614	\$297,423	\$432,204	68.82%	39.28%	\$17,986	5.38%	3.24%	2.10%	3.51%	9.06%	7.93%
First Commercial Bank, National Association	\$492,772	\$341,458	\$441,844	77.28%	20.54%	\$5,537	4.85%	1.66%	0.85%	4.08%	(9.99%)	(12.54%)
Herring Bank	\$493,111	\$364,814	\$436,405	83.60%	18.58%	\$3,082	6.29%	1.51%	0.88%	5.43%	4.69%	4.13%
Lone Star Capital Bank, National Association	\$493,273	\$289,575	\$438,024	66.11%	30.01%	\$6,666	4.61%	2.66%	2.01%	2.69%	3.33%	3.57%
The First National Bank of Livingston	\$494,630	\$190,159	\$416,269	45.68%	42.81%	\$4,897	2.75%	0.92%	0.51%	2.32%	(1.55%)	(8.87%)
Average of Asset Group B	\$359,567	\$218,506	\$311,207	70.67%	28.21%	\$7,602	5.11%	1.96%	1.38%	3.86%	4.16%	1.60%

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.



**Balance Sheet & Net Interest Margin**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
The First National Bank of Mertzong	\$508,908	\$88,981	\$452,615	19.66%	52.81%	\$16,964	3.71%	0.46%	0.32%	3.42%	(12.43%)	(15.38%)
The Karnes County National Bank of Karnes City	\$511,325	\$184,913	\$440,048	42.02%	38.61%	\$12,471	4.06%	1.20%	0.76%	3.39%	3.90%	(4.57%)
Bank of Texas	\$528,871	\$467,428	\$409,793	114.06%	9.26%	\$19,588	6.92%	2.85%	1.97%	5.22%	(9.18%)	(11.66%)
Dominion Bank	\$533,813	\$444,430	\$471,194	94.32%	16.69%	\$11,358	6.95%	4.29%	3.37%	3.92%	5.81%	5.70%
The Bank and Trust, SSB	\$537,314	\$340,835	\$494,293	68.95%	8.37%	\$4,071	4.44%	0.89%	0.47%	4.00%	(1.17%)	(2.59%)
The First National Bank of East Texas	\$544,290	\$381,889	\$464,158	82.28%	15.19%	\$3,944	5.42%	2.17%	1.61%	3.94%	6.69%	(0.69%)
SouthTrust Bank, N.A.	\$549,291	\$325,554	\$479,153	67.94%	25.10%	\$5,182	4.52%	1.25%	0.85%	3.73%	(0.85%)	(4.62%)
First Federal Community Bank, SSB	\$552,138	\$464,742	\$482,822	96.26%	8.21%	\$6,573	4.99%	1.89%	1.68%	3.45%	2.84%	2.89%
Worthington Bank	\$568,232	\$418,719	\$499,463	83.83%	24.92%	\$7,679	5.07%	3.22%	1.69%	3.48%	11.66%	7.18%
Wellington State Bank	\$568,880	\$353,931	\$492,112	71.92%	11.05%	\$4,625	5.35%	2.52%	1.76%	3.70%	2.25%	(1.85%)
First National Bank of Huntsville	\$568,912	\$291,646	\$502,130	58.08%	37.32%	\$6,252	3.80%	1.45%	0.91%	3.01%	(4.96%)	(6.59%)
First State Bank and Trust Company	\$574,437	\$183,472	\$492,904	37.22%	22.48%	\$9,904	3.59%	2.17%	1.55%	1.98%	(4.71%)	(11.31%)
The Falls City National Bank	\$577,871	\$145,109	\$502,252	28.89%	59.79%	\$20,638	4.27%	1.51%	0.90%	3.49%	(1.53%)	(3.55%)
The State National Bank of Big Spring Capital Bank	\$583,398	\$94,693	\$539,444	17.55%	83.03%	\$17,159	3.02%	1.15%	0.55%	2.45%	0.23%	(2.47%)
Texas Heritage National Bank	\$591,871	\$500,811	\$526,336	95.15%	13.22%	\$6,364	5.20%	2.00%	0.82%	4.16%	1.16%	1.77%
Citizens National Bank	\$608,552	\$511,174	\$493,557	103.57%	14.42%	\$8,452	5.91%	3.61%	3.39%	2.72%	16.76%	21.51%
Citizens National Bank   Milam	\$612,719	\$433,863	\$549,229	78.99%	17.96%	\$7,855	4.12%	2.29%	1.72%	2.56%	1.64%	0.39%
Grandview Bank	\$613,507	\$388,357	\$559,454	69.42%	33.76%	\$9,439	5.51%	2.70%	1.51%	4.12%	29.57%	30.31%
Fayetteville Bank	\$626,542	\$118,519	\$577,407	20.53%	22.07%	\$20,211	3.26%	2.85%	2.61%	1.30%	1.63%	(10.41%)
Community Bank & Trust, Waco, Texas	\$627,992	\$373,532	\$557,371	67.02%	42.19%	\$5,815	4.19%	1.86%	1.32%	3.16%	7.31%	6.46%
The First National Bank of Sonora	\$629,150	\$395,413	\$516,749	76.52%	31.43%	\$6,108	5.51%	1.76%	1.15%	4.38%	10.24%	0.48%
American Bank National Association	\$630,302	\$456,602	\$569,851	80.13%	22.69%	\$7,594	4.66%	2.31%	1.58%	3.21%	1.16%	1.54%
UBank	\$631,762	\$501,858	\$532,945	94.17%	16.62%	\$7,020	6.54%	4.16%	2.24%	4.12%	12.47%	14.42%
TXN Bank	\$634,048	\$300,726	\$550,742	54.60%	28.20%	\$6,470	4.28%	2.45%	1.73%	2.67%	2.13%	(7.10%)
Commerce Bank	\$643,245	\$172,208	\$566,524	30.40%	76.11%	\$15,315	4.33%	1.86%	0.88%	3.29%	(0.26%)	(1.40%)
First Bank	\$646,767	\$552,239	\$537,378	102.77%	12.75%	\$3,760	6.32%	1.89%	1.01%	5.17%	2.37%	(2.22%)
Bank of Brenham, National Association	\$656,299	\$127,834	\$581,778	21.97%	31.93%	\$15,263	3.46%	2.87%	2.65%	1.44%	1.77%	(10.65%)
Bank of Houston	\$660,759	\$557,540	\$528,607	105.47%	14.60%	\$14,059	6.09%	4.11%	3.29%	3.12%	(2.33%)	(0.13%)
Southwest Bank	\$664,203	\$484,678	\$595,479	81.39%	13.00%	\$5,582	6.42%	1.39%	0.47%	6.00%	(1.05%)	(2.64%)
Sage Capital Bank	\$664,325	\$354,628	\$593,260	59.78%	38.54%	\$7,300	4.98%	1.81%	1.05%	3.99%	1.51%	(0.09%)
T Bank, National Association	\$668,545	\$527,668	\$531,429	99.29%	14.77%	\$4,258	7.75%	4.16%	3.54%	4.77%	10.79%	6.36%
First Community Bank   Nueces	\$675,438	\$477,983	\$558,184	85.63%	17.30%	\$4,144	5.55%	2.54%	1.28%	4.46%	7.09%	(0.98%)
Pilgrim Bank	\$684,768	\$458,754	\$561,400	81.72%	12.25%	\$7,133	4.35%	2.40%	1.55%	2.90%	0.58%	(3.32%)
Texas Gulf Bank, National Association	\$684,847	\$453,345	\$579,366	78.25%	18.78%	\$6,400	4.48%	2.35%	1.67%	3.10%	1.54%	(1.63%)
First State Bank of Livingston	\$696,690	\$212,078	\$615,208	34.47%	19.67%	\$5,161	6.48%	3.07%	2.05%	4.84%	59.22%	56.02%
Western Bank	\$708,421	\$565,406	\$610,041	92.68%	13.77%	\$5,408	6.61%	2.89%	2.18%	4.51%	25.59%	23.64%
First Community Bank   Cameron	\$716,597	\$429,769	\$616,689	69.69%	16.05%	\$6,022	4.80%	1.73%	0.97%	3.95%	2.16%	(4.56%)

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.

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets (continued)</b>												
Harmony Bank	\$717,076	\$486,438	\$600,037	81.07%	16.70%	\$6,579	7.41%	3.89%	2.26%	5.49%	126.39%	117.54%
Kleberg Bank, N.A.	\$717,739	\$417,505	\$620,601	67.27%	23.18%	\$5,981	4.51%	1.34%	0.98%	3.60%	0.68%	(3.80%)
Classic Bank, National Association	\$720,038	\$584,480	\$633,074	92.32%	15.74%	\$7,500	5.07%	3.49%	1.78%	2.93%	10.70%	13.41%
First State Bank   Henderson	\$720,738	\$474,294	\$619,484	76.56%	8.58%	\$6,006	4.13%	1.97%	1.19%	3.02%	1.33%	(5.37%)
Citizens 1st Bank	\$737,188	\$367,115	\$556,592	65.96%	28.83%	\$12,933	4.10%	2.26%	2.01%	2.56%	4.05%	(1.25%)
TransPecos Banks, SSB	\$766,711	\$523,154	\$627,574	83.36%	18.26%	\$6,846	7.73%	3.12%	2.99%	4.81%	81.89%	68.28%
The First National Bank of Bellville	\$782,395	\$248,171	\$738,012	33.63%	14.52%	\$12,619	3.60%	2.83%	2.39%	1.79%	3.14%	(2.21%)
Bank of the West	\$786,952	\$446,728	\$720,116	62.04%	42.41%	\$6,558	5.50%	2.12%	1.11%	4.45%	4.65%	3.72%
Rio Bank	\$802,811	\$416,522	\$729,824	57.07%	35.15%	\$3,916	5.25%	2.38%	1.21%	4.04%	(2.13%)	(3.84%)
The First State Bank   Wharton	\$807,235	\$548,532	\$742,704	73.86%	29.24%	\$5,109	5.12%	0.62%	0.60%	4.60%	(0.24%)	(1.81%)
Texas National Bank of Jacksonville	\$807,378	\$657,832	\$721,043	91.23%	17.55%	\$6,785	5.74%	3.20%	2.56%	3.46%	6.78%	6.40%
Plains State Bank	\$817,341	\$632,305	\$686,474	92.11%	19.60%	\$9,730	7.01%	2.93%	2.23%	5.11%	(0.08%)	(3.06%)
Texas Bank	\$820,747	\$622,092	\$701,898	88.63%	17.46%	\$4,717	5.91%	2.85%	2.31%	3.87%	1.55%	(1.95%)
Schertz Bank & Trust	\$829,902	\$719,356	\$715,005	100.61%	11.53%	\$12,387	5.72%	3.31%	2.69%	3.30%	15.77%	16.61%
Texas National Bank   Hidalgo	\$830,269	\$497,661	\$670,598	74.21%	18.71%	\$5,687	5.75%	2.69%	1.73%	4.12%	22.28%	10.02%
Clear Fork Bank National Association	\$841,993	\$619,267	\$723,660	85.57%	17.67%	\$8,863	6.13%	2.61%	1.88%	4.44%	19.35%	15.94%
Oakwood Bank	\$842,634	\$653,687	\$731,677	89.34%	19.36%	\$11,235	6.68%	3.70%	3.05%	3.90%	4.47%	14.34%
Keystone Bank, SSB	\$850,745	\$688,443	\$743,309	92.62%	16.22%	\$10,634	5.79%	3.57%	2.87%	3.22%	12.14%	13.45%
First Texas Bank   Williamson	\$857,644	\$312,383	\$756,327	41.30%	54.52%	\$10,459	3.13%	0.83%	0.43%	2.72%	(10.44%)	(13.25%)
Frontier Bank of Texas	\$861,317	\$585,988	\$754,966	77.62%	30.06%	\$10,634	5.95%	2.55%	1.89%	4.20%	26.96%	29.57%
The First National Bank of McGregor	\$864,521	\$631,631	\$783,738	80.59%	24.02%	\$8,822	6.59%	3.14%	2.84%	3.88%	12.48%	12.30%
Security State Bank   Frio	\$877,558	\$466,691	\$792,639	58.88%	17.66%	\$11,251	4.11%	2.38%	1.66%	2.47%	7.22%	6.89%
Round Top State Bank	\$879,588	\$552,813	\$801,757	68.95%	26.88%	\$10,995	4.02%	2.03%	1.49%	2.72%	2.89%	1.42%
Industry State Bank	\$880,224	\$208,556	\$822,992	25.34%	17.76%	\$8,002	3.55%	2.84%	2.42%	1.80%	0.20%	(5.66%)
Alliance Bank Central Texas	\$891,096	\$768,537	\$780,800	98.43%	11.68%	\$9,901	5.69%	3.77%	3.02%	2.97%	29.85%	30.97%
Ciera Bank	\$900,724	\$589,547	\$756,223	77.96%	28.31%	\$7,506	6.15%	3.69%	1.95%	3.90%	11.97%	5.90%
The First National Bank of Shiner	\$905,198	\$190,892	\$862,833	22.12%	23.11%	\$16,164	3.37%	2.55%	2.22%	1.79%	3.75%	(5.29%)
Hometown Bank, National Association	\$913,074	\$537,672	\$791,666	67.92%	25.33%	\$7,940	4.07%	2.38%	1.64%	2.64%	(1.55%)	(7.78%)
The First National Bank of Granbury	\$915,258	\$451,057	\$835,468	53.99%	45.45%	\$5,982	4.02%	1.43%	0.99%	3.22%	1.45%	0.09%
NewFirst National Bank	\$919,952	\$636,031	\$808,885	78.63%	29.93%	\$11,499	6.37%	1.91%	1.41%	5.17%	4.30%	3.64%
Tolleson Private Bank	\$922,361	\$764,499	\$793,088	96.40%	12.71%	\$15,121	4.52%	3.10%	2.73%	2.03%	0.39%	(5.64%)
American State Bank	\$953,312	\$757,222	\$830,121	91.22%	12.29%	\$7,277	6.17%	3.79%	3.04%	3.09%	(18.73%)	(14.16%)
The First National Bank of Bastrop	\$961,354	\$531,259	\$859,289	61.83%	28.26%	\$6,325	4.23%	2.22%	1.39%	2.99%	(0.88%)	(2.33%)
First National Bank and Trust Company of Weatherford	\$989,499	\$724,473	\$895,782	80.88%	14.35%	\$4,923	5.99%	2.53%	1.59%	4.44%	(0.66%)	(0.40%)
R Bank	\$998,144	\$867,651	\$860,943	100.78%	9.46%	\$5,871	5.75%	2.76%	2.09%	3.86%	0.55%	3.44%
Average of Asset Group C	\$727,441	\$454,470	\$634,730	71.62%	24.13%	\$8,810	5.16%	2.48%	1.77%	3.55%	7.97%	5.06%

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

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group D - Over \$1 billion in total assets</b>												
Peoples Bank   Lubbock	\$1,053,797	\$658,740	\$962,092	68.47%	29.32%	\$7,636	5.22%	2.43%	1.70%	3.64%	0.04%	(1.31%)
Citizens State Bank   Burleson	\$1,054,691	\$671,423	\$935,690	71.76%	21.85%	\$7,375	5.18%	1.62%	1.17%	3.94%	4.56%	3.15%
Dallas Capital Bank, National Association	\$1,070,015	\$749,782	\$828,038	90.55%	25.71%	\$13,896	5.29%	3.60%	2.76%	2.75%	(2.26%)	0.40%
Pointbank	\$1,090,076	\$543,596	\$1,029,057	52.82%	12.76%	\$10,001	4.43%	2.87%	1.52%	2.75%	18.93%	18.44%
Legend Bank, N. A.	\$1,092,878	\$732,960	\$940,544	77.93%	9.85%	\$5,464	5.17%	1.53%	1.13%	4.14%	13.60%	6.65%
Central Bank	\$1,108,981	\$877,967	\$998,820	87.90%	7.50%	\$7,296	6.66%	2.07%	0.85%	5.82%	13.64%	13.18%
Southwestern National Bank	\$1,109,185	\$947,898	\$976,357	97.09%	14.60%	\$7,980	5.89%	3.45%	2.88%	3.28%	14.10%	15.33%
Benchmark Bank	\$1,128,145	\$707,684	\$1,010,389	70.04%	34.71%	\$6,837	5.84%	2.66%	1.43%	4.49%	(7.87%)	(8.84%)
MapleMark Bank	\$1,166,051	\$945,833	\$982,852	96.23%	16.05%	\$15,973	5.70%	4.23%	3.45%	2.49%	3.76%	11.26%
Central National Bank	\$1,186,640	\$980,204	\$1,050,361	93.32%	18.24%	\$12,233	5.08%	2.14%	1.73%	3.51%	(4.42%)	0.33%
Texas Security Bank	\$1,193,209	\$884,339	\$927,331	95.36%	11.93%	\$12,830	5.16%	3.52%	2.51%	2.88%	5.02%	11.16%
Pegasus Bank	\$1,211,851	\$803,290	\$1,084,076	74.10%	35.16%	\$17,068	6.03%	3.45%	2.08%	4.10%	(9.24%)	(12.00%)
SouthStar Bank, S.S.B.	\$1,214,112	\$919,449	\$926,910	99.20%	11.97%	\$7,783	5.91%	2.19%	1.69%	4.38%	9.76%	2.98%
Wallis Bank	\$1,215,508	\$952,115	\$1,031,126	92.34%	19.04%	\$5,525	8.84%	3.44%	2.19%	6.72%	14.44%	14.55%
Community National Bank & Trust of Texas	\$1,231,174	\$887,472	\$1,030,427	86.13%	16.22%	\$6,412	5.36%	2.49%	1.53%	3.96%	3.43%	(1.50%)
The City National Bank of Sulphur Springs	\$1,232,121	\$862,742	\$1,079,549	79.92%	24.17%	\$4,988	4.86%	1.76%	1.15%	3.80%	2.09%	(0.24%)
United Texas Bank	\$1,294,356	\$575,255	\$864,532	66.54%	50.73%	\$19,319	5.46%	3.44%	2.62%	3.13%	14.31%	10.19%
Citizens State Bank   Leon	\$1,324,474	\$287,589	\$1,169,871	24.58%	18.95%	\$11,826	3.48%	2.50%	2.05%	1.95%	9.37%	(6.38%)
Commercial Bank of Texas, N.A.	\$1,350,673	\$913,700	\$1,227,769	74.42%	14.66%	\$5,513	4.46%	1.69%	1.16%	3.38%	3.33%	1.54%
Alliance Bank	\$1,361,427	\$861,626	\$1,213,434	71.01%	14.37%	\$5,696	4.13%	2.00%	1.46%	2.78%	(0.60%)	3.29%
Lone Star State Bank of West Texas	\$1,372,476	\$1,080,725	\$1,211,930	89.17%	18.21%	\$15,959	6.02%	3.16%	1.99%	4.23%	(4.29%)	(5.68%)
American Bank of Commerce	\$1,448,670	\$904,120	\$1,294,574	69.84%	22.53%	\$9,407	4.73%	2.04%	2.67%	(4.77%)	2.04%	
First National Bank   Wichita	\$1,476,606	\$1,216,610	\$1,160,332	104.85%	13.62%	\$10,399	5.41%	3.07%	2.65%	3.03%	27.86%	27.22%
First National Bank of Central Texas	\$1,593,986	\$1,167,074	\$1,282,585	90.99%	19.08%	\$14,624	5.27%	2.19%	1.32%	3.97%	19.56%	6.53%
Citizens National Bank of Texas	\$1,677,031	\$1,422,076	\$1,458,304	97.52%	11.73%	\$10,682	5.44%	1.29%	0.69%	4.65%	(12.07%)	(14.81%)
Moody National Bank	\$1,700,157	\$1,160,448	\$1,460,477	79.46%	16.97%	\$8,253	4.78%	3.96%	2.28%	2.61%	5.90%	2.56%
First State Bank   Cooke	\$1,754,514	\$871,898	\$1,548,174	56.32%	21.14%	\$6,178	4.21%	2.45%	1.48%	2.85%	5.05%	1.79%
FirstBank Southwest	\$1,760,582	\$1,278,088	\$1,560,713	81.89%	13.96%	\$7,790	5.42%	3.48%	2.46%	3.15%	11.90%	9.44%
Golden Bank, National Association	\$1,768,297	\$1,472,990	\$1,475,879	99.80%	16.87%	\$11,868	6.86%	3.48%	2.97%	4.27%	15.51%	15.81%
North Dallas Bank & Trust Co.	\$1,771,144	\$1,190,279	\$1,480,179	80.41%	21.00%	\$10,121	3.77%	2.56%	1.54%	2.03%	5.37%	(2.48%)
Security State Bank & Trust	\$1,855,950	\$1,298,533	\$1,652,088	78.60%	21.35%	\$6,334	5.59%	2.08%	0.99%	4.48%	0.40%	(0.48%)
Falcon International Bank	\$1,913,349	\$1,176,475	\$1,696,772	69.34%	15.59%	\$5,102	5.21%	2.34%	1.55%	3.79%	(0.37%)	(2.35%)
First State Bank of Uvalde	\$1,920,168	\$668,234	\$1,769,266	37.77%	43.86%	\$15,869	3.78%	2.12%	1.44%	2.29%	0.88%	(1.20%)
Texas Community Bank	\$1,930,559	\$1,048,778	\$1,680,425	62.41%	41.52%	\$8,580	5.62%	2.34%	1.28%	4.45%	(11.63%)	(15.18%)
Community National Bank	\$2,128,104	\$1,450,419	\$1,873,613	77.41%	21.18%	\$8,686	5.96%	0.88%	0.72%	5.23%	3.42%	0.99%
American National Bank & Trust	\$2,137,864	\$1,615,272	\$1,866,787	86.53%	18.97%	\$7,198	5.31%	3.71%	3.06%	2.59%	25.01%	24.16%
Texas First Bank	\$2,182,585	\$1,160,686	\$1,853,349	62.63%	14.41%	\$8,144	4.27%	2.27%	1.01%	3.08%	1.69%	(1.36%)
First United Bank	\$2,195,446	\$1,356,796	\$1,818,051	74.63%	8.07%	\$8,998	4.94%	3.16%	1.78%	2.88%	2.28%	(0.88%)
Texas Partners Bank	\$2,206,019	\$1,777,544	\$1,998,882	88.93%	8.60%	\$9,387	4.64%	2.55%	2.15%	2.68%	7.35%	7.03%
TexasBank	\$2,217,361	\$1,639,436	\$1,722,476	95.18%	26.26%	\$7,753	6.32%	3.40%	2.81%	3.76%	29.25%	17.24%
Vista Bank	\$2,247,771	\$1,553,445	\$1,971,084	78.81%	29.72%	\$10,171	6.55%	3.20%	2.22%	4.53%	43.69%	45.23%
Cornerstone Capital Bank, SSB	\$2,266,758	\$1,278,592	\$1,101,275	116.10%	33.08%	\$1,555	6.10%	4.94%	4.51%	1.70%	13.82%	40.16%
Susser Bank	\$2,294,332	\$1,569,465	\$2,051,602	76.50%	32.18%	\$9,327	6.33%	3.75%	3.08%	3.49%	19.49%	19.91%
Extraco Banks, National Association	\$2,332,023	\$1,235,373	\$1,861,768	66.35%	30.10%	\$7,547	4.35%	2.12%	1.32%	3.05%	16.15%	9.94%
Horizon Bank, SSB	\$2,405,124	\$1,467,754	\$2,134,783	68.75%	32.96%	\$12,209	5.04%	2.66%	1.68%	3.50%	1.81%	(1.55%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>												
West Texas National Bank	\$2,428,790	\$1,331,000	\$2,170,642	61.32%	25.05%	\$11,677	5.46%	2.94%	1.39%	3.83%	15.21%	12.88%
American Bank, National Association   Nueces	\$2,464,435	\$1,711,626	\$2,125,663	80.52%	16.92%	\$6,554	5.16%	1.83%	1.20%	4.05%	3.70%	(0.50%)
State Bank of Texas	\$2,569,549	\$2,094,274	\$2,152,401	97.30%	18.66%	\$28,871	10.13%	4.35%	4.07%	6.50%	25.04%	25.60%
American Momentum Bank	\$2,584,392	\$1,865,216	\$2,048,939	91.03%	14.76%	\$7,426	6.08%	1.66%	0.84%	5.33%	(8.79%)	(12.52%)
American First National Bank	\$2,588,150	\$2,272,268	\$2,228,908	101.95%	12.50%	\$10,150	6.65%	3.41%	2.77%	4.21%	3.98%	2.10%
Pinnacle Bank	\$2,625,755	\$1,705,921	\$2,280,982	74.79%	24.87%	\$9,445	4.50%	2.59%	1.73%	2.90%	0.04%	(2.55%)
Texas Regional Bank	\$2,679,468	\$1,451,536	\$2,446,571	59.33%	27.67%	\$5,876	5.01%	2.60%	1.49%	3.35%	1.96%	8.62%
Texas Exchange Bank	\$2,722,429	\$1,119,522	\$2,197,287	50.95%	43.95%	\$97,230	9.14%	1.65%	1.61%	7.71%	1.51%	(5.54%)
Austin Bank, Texas National Association	\$2,763,964	\$2,235,048	\$2,302,804	97.06%	8.51%	\$5,430	4.97%	1.68%	0.99%	4.08%	1.30%	(0.57%)
Jefferson Bank	\$2,896,209	\$1,790,652	\$2,547,732	70.28%	24.46%	\$7,241	4.22%	2.77%	1.40%	2.49%	1.31%	(4.01%)
TIB, National Association	\$2,941,343	\$1,580,065	\$2,194,767	71.99%	34.16%	\$12,463	5.39%	4.98%	4.11%	1.78%	15.30%	7.22%
Lone Star National Bank	\$2,942,962	\$1,430,856	\$2,608,052	54.86%	13.49%	\$4,157	4.60%	1.64%	1.19%	3.57%	(3.88%)	(7.22%)
WestStar Bank	\$3,052,669	\$2,231,040	\$2,431,975	91.74%	6.72%	\$9,140	4.72%	2.46%	1.56%	3.29%	9.41%	5.81%
Guaranty Bank & Trust, N.A.	\$3,182,363	\$2,322,777	\$2,636,233	88.11%	10.60%	\$6,521	5.07%	2.93%	1.97%	3.26%	(5.01%)	(1.93%)
Vantage Bank Texas	\$3,727,414	\$3,138,136	\$3,152,339	99.55%	9.31%	\$7,798	5.85%	2.88%	1.70%	4.14%	11.11%	7.56%
International Bank of Commerce   Cameron	\$3,917,989	\$1,296,039	\$3,512,901	36.89%	66.81%	\$8,517	4.96%	1.77%	0.72%	4.03%	0.65%	(2.71%)
VeraBank, National Association	\$4,071,215	\$2,755,898	\$3,619,875	76.13%	12.56%	\$7,402	5.02%	1.93%	1.14%	3.72%	2.95%	1.81%
City Bank	\$4,202,495	\$3,028,653	\$3,713,371	81.56%	13.59%	\$7,208	5.42%	2.63%	1.46%	3.78%	6.61%	5.93%
First National Bank Texas	\$4,302,224	\$1,904,419	\$3,490,873	54.55%	37.65%	\$1,413	4.00%	1.35%	0.54%	3.48%	9.07%	2.35%
Inwood National Bank	\$4,333,346	\$2,461,135	\$3,543,191	69.46%	30.42%	\$19,259	3.80%	3.06%	1.63%	1.95%	(0.43%)	(0.93%)
Third Coast Bank, SSB	\$4,389,086	\$3,638,788	\$3,805,038	95.63%	15.27%	\$12,025	7.05%	4.02%	3.54%	3.90%	16.47%	17.26%
Texas Bank and Trust Company	\$4,396,707	\$3,449,920	\$3,676,917	93.83%	11.77%	\$8,053	4.62%	2.58%	1.62%	2.93%	6.15%	7.46%
TBK Bank, SSB	\$5,345,317	\$4,164,336	\$4,021,700	103.55%	12.53%	\$3,644	8.71%	1.59%	1.02%	7.79%	0.25%	(5.68%)
Broadway National Bank	\$5,387,135	\$3,332,520	\$4,775,440	69.78%	22.77%	\$8,275	4.48%	1.96%	1.16%	3.17%	1.20%	3.77%
Beal Bank	\$5,705,827	\$754,276	\$2,054,462	36.71%	33.09%	\$36,812	4.41%	3.56%	3.54%	1.19%	(14.40%)	(54.39%)
The American National Bank of Texas	\$6,125,831	\$2,987,560	\$4,847,212	61.63%	19.41%	\$11,057	3.74%	2.18%	1.10%	2.43%	10.59%	1.33%
Sunflower Bank, National Association	\$7,865,286	\$6,321,308	\$6,408,397	98.64%	8.11%	\$7,137	5.91%	2.31%	1.78%	4.33%	6.07%	10.82%
Southside Bank	\$8,278,923	\$4,535,404	\$6,554,793	69.19%	12.02%	\$10,146	4.93%	2.53%	1.73%	3.30%	9.59%	5.41%
International Bank of Commerce   Webb	\$8,979,372	\$5,836,457	\$6,353,456	91.86%	17.52%	\$6,569	6.37%	2.50%	1.21%	5.08%	2.64%	(8.12%)
Woodforest National Bank	\$9,081,050	\$6,644,527	\$8,088,098	82.15%	11.78%	\$1,975	5.76%	1.98%	0.93%	4.55%	(0.71%)	(2.51%)
Amarillo National Bank	\$9,164,639	\$7,174,593	\$8,042,148	89.21%	16.36%	\$10,309	6.93%	4.14%	3.19%	3.99%	8.39%	7.72%
Charles Schwab Trust Bank	\$10,224,000	\$0	\$9,517,000	0.00%	30.29%	\$40,094	2.69%	0.69%	0.62%	2.09%	(21.60%)	(25.30%)
Stellar Bank	\$10,636,734	\$7,925,133	\$8,899,088	89.06%	13.07%	\$10,377	5.91%	2.82%	1.16%	4.42%	(2.34%)	(4.25%)
Veritex Community Bank	\$12,384,382	\$9,663,412	\$10,364,186	93.24%	8.74%	\$15,103	6.31%	3.85%	3.04%	3.58%	1.94%	13.37%
First Financial Bank, National Association	\$13,046,223	\$7,163,044	\$11,289,576	63.45%	19.27%	\$9,332	4.18%	1.85%	1.02%	3.11%	0.96%	1.44%
PlainsCapital Bank	\$13,407,371	\$8,668,561	\$11,069,482	78.31%	30.55%	\$5,262	5.16%	3.52%	1.97%	2.93%	(0.84%)	(1.48%)
NexBank	\$15,995,379	\$9,971,074	\$11,980,473	83.23%	17.20%	\$153,802	5.29%	4.26%	3.68%	1.71%	11.82%	20.70%
Independent Bank	\$19,029,731	\$14,726,962	\$15,729,580	93.63%	9.63%	\$12,720	5.14%	3.35%	2.52%	2.84%	4.26%	3.98%
Average of Asset Group D	\$3,670,920	\$2,343,479	\$3,037,797	77.86%	20.76%	\$12,774	5.40%	2.70%	1.86%	3.61%	5.55%	3.60%

Source: SNL Financial

Note: Report includes only bank-level data.

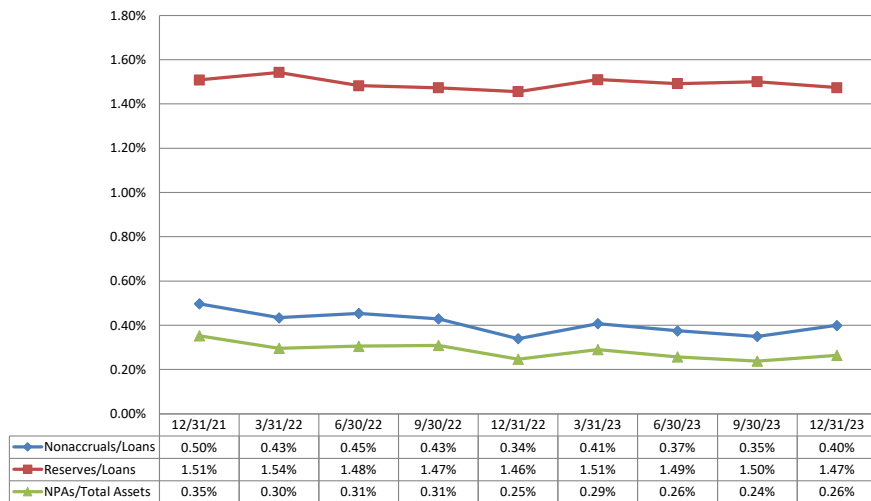
NA = data was not available.

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

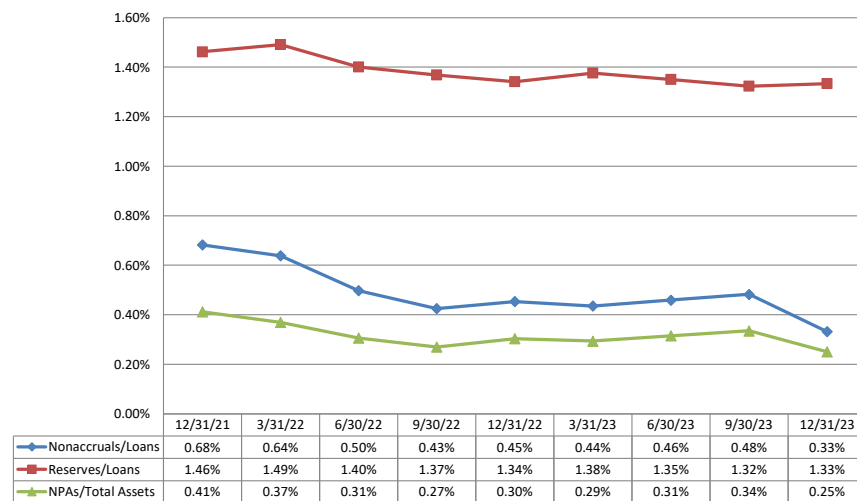
# Asset Quality

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

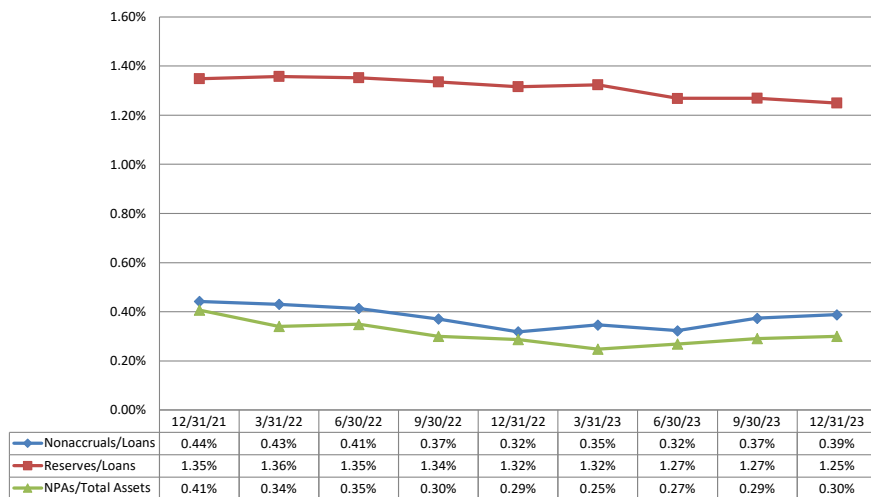
Asset Group A - \$0 to \$250 million in Total Assets  
As of Date



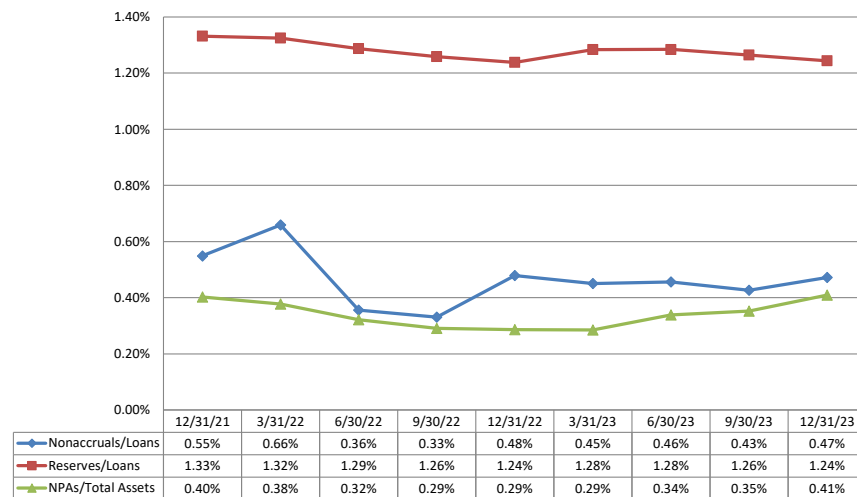
Asset Group B - \$251 to \$500 million in Total Assets  
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>							
Hightower Trust Company, National Association	\$17,486	\$0	NA	NA	NA	0.00%	0.00%
Brazos National Bank	\$28,508	\$0	0.00%	1.08%	NA	2.23%	0.00%
The First National Bank of Lipan	\$28,694	\$0	0.00%	1.11%	NA	0.00%	0.00%
Powell State Bank	\$32,604	\$217	1.12%	1.79%	46.51%	20.46%	2.28%
First State Bank   Taylor	\$37,075	\$45	0.47%	1.51%	322.22%	0.66%	0.12%
The Granger National Bank	\$41,636	\$32	0.54%	2.14%	393.75%	1.16%	0.08%
Robert Lee State Bank	\$42,389	\$293	2.00%	1.84%	92.15%	5.84%	0.69%
Amistad Bank	\$43,901	\$0	0.00%	1.50%	NA	0.00%	0.00%
The Bank of San Jacinto County, Coldspring, Texas	\$44,416	\$67	0.58%	2.11%	364.18%	1.17%	0.15%
The State National Bank of Groom	\$45,648	\$419	1.90%	1.63%	84.67%	8.58%	1.78%
Crowell State Bank	\$46,516	\$414	1.69%	1.11%	65.94%	8.54%	0.89%
The Donley County State Bank	\$48,712	\$36	0.49%	3.09%	633.33%	0.41%	0.07%
Lovelady State Bank	\$50,048	\$195	0.86%	1.53%	177.44%	7.61%	0.89%
The First National Bank in Cooper	\$51,347	\$0	0.00%	0.85%	NA	3.65%	0.00%
The Citizens State Bank of Ganado	\$54,866	\$147	1.58%	2.07%	63.70%	10.13%	0.55%
Farmers State Bank of Newcastle	\$55,099	\$120	0.54%	0.85%	159.17%	5.39%	0.22%
First Federal Bank Littlefield, Texas, SSB	\$55,863	\$0	0.00%	1.61%	NA	0.02%	0.00%
The First National Bank of Moody	\$56,008	\$0	0.00%	1.47%	NA	0.00%	0.00%
Kress National Bank	\$56,680	\$0	0.00%	1.75%	NA	0.00%	0.00%
The Santa Anna National Bank	\$58,947	\$196	0.51%	1.38%	268.88%	3.90%	0.33%
First State Bank   Kimble	\$62,928	\$243	1.02%	2.17%	213.17%	5.60%	0.39%
Commerce Bank Texas	\$66,755	\$0	0.00%	0.88%	NA	0.00%	0.00%
Citizens State Bank of Luling	\$68,205	\$33	0.06%	2.09%	NM	0.37%	0.05%
Pavillion Bank	\$69,551	\$0	0.00%	1.17%	422.00%	1.29%	0.22%
City National Bank	\$70,419	\$0	0.00%	1.28%	NA	0.00%	0.00%
Citizens National Bank of Crosbyton	\$70,485	\$0	0.00%	1.23%	NA	0.00%	0.00%
Angelina Savings Bank, SSB	\$72,404	\$428	1.05%	1.86%	150.10%	6.25%	0.69%
The First National Bank of Anson	\$72,932	\$115	0.26%	1.98%	748.70%	3.87%	0.16%
First Bank and Trust of Memphis	\$73,862	\$953	1.92%	1.25%	64.95%	10.56%	1.29%
First State Bank of San Diego	\$73,984	\$33	0.16%	1.61%	990.91%	0.67%	0.04%
The First National Bank in Falfurrias	\$74,827	\$70	0.20%	1.42%	388.19%	1.62%	0.17%
Menard Bank	\$75,000	\$0	0.00%	2.36%	NA	0.00%	0.00%
Haskell National Bank	\$76,446	\$0	0.00%	1.19%	NM	0.03%	0.00%
Agility Bank, National Association	\$76,638	\$20	0.04%	1.32%	NM	0.06%	0.03%
Citizens State Bank   Hockley	\$78,596	\$0	0.00%	0.92%	NA	0.00%	0.00%
The First Bank of Celeste	\$79,034	\$0	0.00%	1.46%	NA	0.00%	0.00%
First National Bank of South Padre Island	\$79,615	\$656	2.18%	1.92%	88.26%	7.34%	0.82%
Citizens State Bank   Starr	\$82,478	\$331	0.70%	1.16%	105.64%	9.59%	0.84%
Spur Security Bank	\$83,818	\$0	0.00%	1.03%	NA	0.00%	0.00%
Zavala County Bank	\$84,127	\$0	0.00%	1.34%	NA	0.00%	0.00%
Spectra Bank	\$84,128	\$602	1.18%	1.53%	129.90%	15.12%	0.72%
The First National Bank of Hebbbronville	\$85,068	\$51	0.19%	1.13%	590.20%	2.16%	0.06%
Junction National Bank	\$87,233	\$11	0.05%	1.45%	NM	0.27%	0.01%
Atascosa Bank	\$88,518	\$70	0.42%	1.09%	258.57%	0.92%	0.08%
Zapata National Bank	\$88,752	\$0	0.00%	1.13%	696.77%	10.91%	0.07%
The First National Bank of Trinity	\$88,910	\$19	0.04%	1.32%	NM	0.38%	0.02%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



**Asset Quality**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
The First National Bank of Eldorado	\$89,567	\$48	0.07%	1.62%	NM	2.27%	0.38%
The City National Bank of San Saba	\$91,525	\$0	0.00%	3.25%	NA	0.00%	0.00%
The Chasewood Bank	\$93,114	\$0	0.00%	0.82%	NA	0.00%	0.00%
Bandera Bank	\$94,363	\$0	0.00%	0.82%	NA	1.87%	0.19%
First Capital Bank	\$96,781	\$192	0.25%	1.37%	364.08%	5.32%	0.29%
Citizens National Bank   Houston	\$99,434	\$0	0.00%	1.88%	NA	0.00%	0.00%
The First State Bank   Hale	\$100,013	\$3,094	5.03%	1.40%	27.80%	23.11%	3.09%
First National Bank   Fisher	\$101,318	\$682	1.97%	3.67%	186.80%	19.19%	0.67%
The Cowboy Bank of Texas	\$104,017	\$404	0.61%	0.77%	126.49%	10.89%	0.39%
Commercial State Bank	\$106,088	\$601	1.52%	1.49%	97.67%	7.08%	0.57%
The Commercial Bank	\$106,110	\$53	0.13%	1.58%	NM	0.61%	0.05%
Stockmens National Bank in Cotulla	\$107,517	\$0	0.00%	1.03%	NA	0.00%	0.00%
The First National Bank of Aspermont	\$108,744	\$82	0.25%	1.41%	556.10%	3.91%	0.08%
Henderson Federal Savings Bank	\$109,767	\$1,563	1.86%	1.75%	93.86%	5.47%	1.42%
The Buckholts State Bank	\$116,409	\$22	0.03%	0.90%	NM	0.24%	0.02%
Fidelity Bank of Texas	\$117,371	\$0	0.00%	1.38%	NA	0.00%	0.00%
Global One Bank	\$119,213	\$0	0.00%	1.12%	NA	0.00%	0.00%
Peoples State Bank   Edwards	\$120,083	\$0	0.00%	0.30%	NA	0.00%	0.00%
Carmine State Bank	\$120,361	\$0	0.00%	0.56%	NA	0.18%	0.00%
Victory Bank	\$122,664	\$47	0.10%	1.18%	NM	0.17%	0.04%
Texas Financial Bank	\$126,990	\$0	0.00%	1.48%	NA	0.00%	0.00%
The American National Bank of Mount Pleasant	\$127,769	\$36	0.05%	2.01%	NM	0.53%	0.03%
Security Bank of Texas	\$128,956	\$60	0.07%	1.43%	NM	11.50%	0.05%
First State Bank   Lubbock	\$129,757	\$2,617	3.35%	2.57%	76.69%	11.65%	2.02%
First State Bank of Brownsboro	\$131,182	\$110	0.17%	1.04%	343.22%	3.39%	0.15%
First National Bank of Dublin	\$133,686	\$178	0.21%	1.86%	894.94%	1.15%	0.13%
The First National Bank of Tom Bean	\$134,232	\$574	0.53%	1.56%	296.17%	6.82%	0.49%
POINTWEST Bank	\$136,019	\$0	0.00%	1.07%	NM	0.26%	0.02%
The First National Bank of Quitaque	\$136,584	\$1,377	2.61%	1.70%	65.14%	10.19%	1.01%
Johnson City Bank	\$136,732	\$3	0.00%	1.04%	NM	0.03%	0.00%
Citizens Bank, National Association	\$137,175	\$0	0.00%	1.46%	NA	0.00%	0.00%
Marion State Bank	\$138,773	\$272	0.47%	0.67%	144.49%	2.17%	0.20%
Dalhart Federal Savings & Loan Association, SSB	\$140,612	\$0	0.00%	0.34%	NA	0.00%	0.00%
Normangee State Bank	\$140,785	\$207	0.27%	1.69%	618.36%	1.15%	0.15%
First National Bank of Fort Stockton	\$141,885	\$266	0.30%	2.50%	830.83%	5.22%	0.19%
Fannin Bank	\$144,044	\$187	0.23%	1.44%	619.79%	2.77%	0.13%
The First State Bank   Colorado	\$144,249	\$0	0.00%	0.76%	NA	0.17%	0.00%
Mason Bank	\$144,885	\$199	0.30%	1.49%	504.02%	1.98%	0.14%
Hill Bank & Trust Co.	\$149,434	\$0	0.00%	3.99%	NA	0.00%	0.00%
Columbus State Bank	\$149,462	\$0	0.00%	5.85%	NA	0.00%	0.00%
The Brady National Bank	\$152,316	\$0	0.00%	1.71%	NA	0.00%	0.00%
Greater State Bank	\$152,423	\$141	0.12%	1.18%	945.39%	1.06%	0.09%
Farmers and Merchants Bank	\$154,592	\$31	0.03%	1.50%	NM	0.19%	0.02%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



**Asset Quality**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
First State Bank   Concho	\$156,079	\$399	0.79%	2.16%	72.01%	7.66%	0.98%
The Big Bend Banks, N.A.	\$157,104	\$0	0.00%	2.97%	NA	0.00%	0.00%
First National Bank of Eagle Lake	\$157,712	\$0	0.00%	1.66%	NA	0.00%	0.00%
Graham Savings and Loan, SSB	\$157,798	\$253	0.21%	1.48%	715.02%	2.14%	0.16%
Lone Star Bank	\$158,699	\$0	0.00%	1.25%	NA	0.00%	0.00%
The First National Bank of Winnsboro	\$160,795	\$1,568	1.56%	1.50%	35.14%	13.00%	2.67%
First National Bank of Alvin	\$160,938	\$0	0.00%	1.16%	NA	0.00%	0.00%
The Community Bank	\$162,323	\$362	0.35%	0.84%	243.65%	2.72%	0.22%
First Texas National Bank	\$163,589	\$0	0.00%	1.32%	NA	0.00%	0.00%
First Security State Bank	\$165,103	\$0	0.00%	1.04%	NA	0.63%	0.00%
The First National Bank of Evant	\$168,123	\$0	0.00%	0.76%	NA	0.00%	0.00%
Texas National Bank   Nolan	\$169,371	\$0	0.00%	1.68%	NA	0.00%	0.00%
Bank of South Texas	\$169,830	\$313	0.27%	1.48%	538.34%	1.55%	0.18%
Peoples Bank   Lamar	\$172,988	\$305	0.23%	0.93%	412.46%	2.26%	0.18%
Fort Davis State Bank	\$175,417	\$128	0.20%	0.74%	366.41%	0.87%	0.11%
First National Bank of Bosque County	\$175,760	\$1,137	0.97%	1.51%	148.32%	6.79%	0.68%
Peoples State Bank   San Jacinto	\$178,913	\$55	0.08%	0.88%	NM	0.55%	0.03%
Farmers State Bank   Limestone	\$182,978	\$57	0.06%	1.00%	410.57%	1.78%	0.13%
PrimeBank of Texas	\$183,480	\$0	0.00%	1.03%	NA	0.00%	0.00%
Cendera Bank, N.A.	\$184,946	\$578	0.39%	1.14%	293.94%	2.15%	0.31%
The Perryton National Bank	\$185,009	\$0	0.00%	2.53%	NA	0.00%	0.00%
First State Bank   Hansford	\$186,076	\$347	0.23%	1.06%	457.06%	1.76%	0.19%
Texas Advantage Community Bank, National Association	\$187,849	\$1,066	1.05%	0.92%	88.27%	5.48%	0.57%
First State Bank of Odem	\$189,493	\$23	0.02%	2.61%	NM	0.08%	0.01%
First State Bank of Ben Wheeler, Texas	\$189,823	\$16	0.02%	1.43%	NM	0.06%	0.01%
Pearland State Bank	\$196,757	\$0	0.00%	1.25%	NA	0.00%	0.00%
Coleman County State Bank	\$198,666	\$135	0.11%	1.00%	931.11%	1.42%	0.07%
First State Bank of Bedia	\$200,131	\$518	0.43%	1.67%	389.00%	1.59%	0.26%
Sanger Bank	\$207,323	\$0	0.00%	1.28%	NA	0.00%	0.00%
First Texas Bank   Lampasas	\$207,767	\$21	0.02%	0.53%	NM	0.10%	0.01%
Unity National Bank of Houston	\$209,014	\$2,546	2.40%	1.93%	80.44%	17.38%	1.22%
The Citizens National Bank of Hillsboro	\$212,676	\$0	0.00%	0.96%	NA	0.72%	0.00%
The First National Bank of Anderson	\$217,342	\$13	0.01%	1.37%	NM	1.18%	0.04%
Muenster State Bank	\$217,562	\$0	0.00%	1.05%	NA	0.00%	0.00%
Bridge City State Bank	\$218,639	\$254	0.28%	1.05%	96.99%	5.75%	0.44%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
One World Bank	\$219,005	\$64	0.05%	1.58%	NM	0.71%	0.12%
Tejas Bank	\$221,754	\$0	0.00%	1.44%	NA	0.17%	0.00%
Texas Heritage Bank	\$222,440	\$376	0.26%	1.10%	430.85%	1.70%	0.17%
Texas Traditions Bank	\$224,204	\$0	0.00%	0.85%	NA	0.00%	0.00%
Spring Hill State Bank	\$225,133	\$488	0.27%	2.19%	587.05%	5.00%	0.29%
Bank of DeSoto, National Association	\$230,000	\$2,517	1.54%	1.17%	68.01%	13.16%	1.27%
Citizens State Bank   Runnels	\$230,366	\$0	0.00%	1.40%	NA	0.00%	0.00%
First National Bank of Lake Jackson	\$231,703	\$0	0.00%	1.18%	NA	NA	0.00%
National Bank & Trust	\$233,096	\$43	0.03%	1.14%	NM	0.22%	0.02%
Cypress Bank, SSB	\$234,391	\$174	0.12%	1.02%	874.14%	0.69%	0.07%
The First National Bank of Sterling City	\$235,301	\$0	0.00%	1.14%	NA	0.00%	0.00%
Citizens Bank   Randall	\$236,135	\$0	0.00%	0.75%	NA	0.02%	0.00%
The First National Bank of Ballinger	\$249,932	\$99	0.06%	1.95%	NM	0.42%	0.04%
Average of Asset Group A	\$128,669	\$239	0.40%	1.47%	342.06%	2.92%	0.26%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
Guadalupe Bank	\$253,296	\$49	0.03%	1.05%	NM	0.21%	0.02%
City National Bank of Taylor	\$254,209	\$973	0.69%	1.06%	153.96%	3.80%	0.38%
Anahuac National Bank	\$254,308	\$333	0.37%	2.44%	666.37%	2.89%	0.13%
First State Bank   Young	\$256,171	\$21	0.02%	1.02%	NM	0.88%	0.01%
Incommons Bank, National Association	\$258,579	\$176	0.10%	1.25%	NM	1.82%	0.07%
Castroville State Bank	\$261,980	\$0	0.00%	1.32%	NA	0.00%	0.00%
First National Bank of Burleson	\$271,279	\$0	0.00%	1.28%	NA	0.00%	0.00%
First National Bank   Hansford	\$271,976	\$4,286	2.16%	1.63%	75.48%	14.83%	1.94%
Interstate Bank	\$276,317	\$1,951	1.18%	1.38%	94.13%	15.66%	0.88%
Sundown State Bank	\$276,463	\$0	0.00%	0.89%	NA	0.00%	0.00%
The City National Bank of Colorado City	\$279,372	\$538	0.28%	1.52%	541.45%	3.26%	0.19%
The First National Bank of Hereford	\$280,006	\$2,360	1.05%	1.06%	100.55%	8.59%	0.84%
Texana Bank, National Association	\$280,583	\$434	0.18%	1.10%	626.27%	2.39%	0.22%
First State Bank of Texas	\$280,768	\$1,531	0.86%	0.77%	84.60%	5.61%	0.58%
West Texas State Bank	\$281,842	\$0	0.00%	1.47%	NA	0.39%	0.00%
Citizens National Bank at Brownwood	\$287,763	\$291	0.26%	1.64%	546.92%	3.85%	0.12%
Austin Capital Bank SSB	\$288,577	\$57	0.02%	0.45%	NM	0.39%	0.02%
ValueBank Texas	\$292,011	\$0	0.00%	1.34%	NA	0.00%	0.00%
The Commercial National Bank of Brady	\$292,817	\$0	0.00%	1.21%	NA	21.82%	0.00%
Arrowhead Bank	\$294,198	\$0	0.00%	0.91%	NA	0.02%	0.00%
Community Bank	\$296,748	\$0	0.00%	1.11%	NA	0.00%	0.00%
First State Bank of Burnet	\$297,261	\$37	0.03%	1.32%	281.57%	2.13%	0.18%
Llano National Bank	\$299,450	\$577	0.35%	2.39%	602.89%	3.00%	0.22%
Security State Bank   Parmer	\$299,466	\$237	0.13%	0.80%	600.00%	0.70%	0.08%
Charter Bank	\$302,674	\$1,039	0.56%	1.48%	237.35%	5.11%	0.38%
The National Bank of Andrews	\$305,801	\$357	0.19%	1.72%	898.04%	10.72%	1.03%
First National Bank of Giddings	\$306,402	\$671	0.33%	1.65%	381.21%	4.58%	0.29%
Commercial National Bank of Texarkana	\$308,776	\$304	0.14%	0.88%	643.75%	1.84%	0.10%
Citizens State Bank   Tyler	\$310,588	\$0	0.00%	1.30%	NM	1.83%	0.18%
The Yoakum National Bank	\$313,752	\$79	0.04%	1.18%	NM	0.88%	0.03%
Gilmer National Bank	\$316,531	\$1,800	0.88%	1.50%	170.28%	10.98%	0.57%
The First National Bank of Hughes Springs	\$319,074	\$1,058	0.48%	1.09%	84.94%	11.20%	0.89%
Crossroads Bank	\$320,326	\$4,819	2.61%	1.13%	43.31%	21.20%	1.50%
The Pecos County State Bank	\$325,003	\$106	0.09%	1.54%	NM	13.31%	0.03%
The Jacksboro National Bank	\$327,669	\$384	0.28%	1.50%	528.65%	2.01%	0.12%
HomeBank Texas	\$329,678	\$13	0.00%	1.37%	NM	0.46%	0.05%
CapTex Bank	\$334,140	\$79	0.03%	1.11%	NM	0.89%	0.11%
Ozona Bank	\$338,809	\$829	0.65%	1.61%	248.25%	3.34%	0.24%
Austin County State Bank	\$345,031	\$0	0.00%	1.84%	NA	0.74%	0.00%
The Waggoner National Bank of Vernon	\$345,750	\$2,847	1.39%	2.67%	192.34%	6.35%	0.82%
Lakeside Bank	\$351,608	\$839	0.44%	1.25%	284.74%	2.08%	0.24%
First State Bank   Sherman	\$355,012	\$0	0.00%	0.65%	NA	0.00%	0.00%

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**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group B - \$251 to \$500 million in total assets (continued)</b>							
First State Bank   Brazoria	\$357,506	\$352	0.14%	1.27%	861.96%	2.63%	0.14%
First National Bank in Port Lavaca	\$361,004	\$2	0.00%	0.84%	NM	0.05%	0.00%
Farmers State Bank   Shelby	\$367,834	\$5,170	2.40%	1.61%	67.06%	15.04%	1.47%
Lamar National Bank	\$375,484	\$995	0.46%	1.35%	137.86%	7.47%	0.57%
First-Lockhart National Bank	\$383,059	\$0	0.00%	1.20%	NM	2.08%	0.19%
Ennis State Bank	\$384,836	\$48	0.02%	1.00%	NM	0.44%	0.02%
Peoples State Bank of Hallettsville	\$386,883	\$60	0.04%	0.90%	NM	0.21%	0.02%
The First National Bank of Stanton	\$393,685	\$18	0.02%	2.06%	NM	0.04%	0.00%
First Texas Bank   Bell	\$394,815	\$0	0.00%	0.46%	NA	0.00%	0.00%
Citizens State Bank   Austin	\$400,610	\$33	0.01%	1.16%	NM	0.09%	0.01%
The Lamesa National Bank	\$406,188	\$1,123	1.80%	2.62%	145.77%	3.16%	0.28%
Shelby Savings Bank, SSB	\$406,930	\$156	0.05%	1.11%	NM	1.88%	0.09%
The MINT National Bank	\$409,248	\$1,732	0.52%	1.95%	374.36%	2.66%	0.42%
Liberty Capital Bank	\$409,459	\$0	0.00%	1.22%	NA	0.00%	0.00%
The Liberty National Bank in Paris	\$413,559	\$96	0.03%	1.75%	NM	0.61%	0.02%
State Bank of De Kalb	\$424,072	\$556	0.17%	1.56%	920.32%	1.10%	0.13%
MCBank	\$433,930	\$523	0.27%	1.69%	628.30%	1.71%	0.12%
Texas State Bank	\$438,696	\$0	0.00%	0.81%	NA	0.00%	0.00%
Trusttexas Bank, S.S.B.	\$440,474	\$1,075	0.61%	1.04%	168.47%	8.38%	0.24%
Texas Champion Bank	\$441,344	\$591	0.17%	1.25%	570.89%	1.69%	0.18%
Fayette Savings Bank, SSB	\$444,299	\$0	0.00%	0.85%	NA	0.10%	0.00%
NBT Financial Bank	\$447,317	\$86	0.02%	1.21%	NM	0.36%	0.02%
American Bank, National Association   Dallas	\$451,309	\$311	0.10%	1.30%	NM	1.30%	0.07%
Broadstreet Bank, SSB	\$451,333	\$909	0.32%	1.09%	340.59%	2.42%	0.24%
International Bank of Commerce   Zapata	\$464,333	\$156	0.11%	1.88%	620.14%	2.21%	0.19%
The Brenham National Bank	\$476,994	\$473	0.21%	1.13%	548.84%	1.25%	0.10%
Titan Bank, N.A.	\$478,459	\$233	0.09%	1.13%	NM	1.88%	0.05%
Citizens Bank   Gregg	\$478,499	\$1,555	0.57%	2.23%	384.59%	2.37%	0.33%
First Liberty Bank	\$479,425	\$1,011	0.30%	1.10%	372.80%	4.09%	0.36%
Texas Republic Bank, National Association	\$483,601	\$2,996	0.76%	1.38%	181.14%	5.80%	0.62%
Trinity Bank, N.A.	\$485,614	\$0	0.00%	1.76%	793.92%	1.18%	0.14%
First Commercial Bank, National Association	\$492,772	\$783	0.23%	1.38%	601.28%	1.84%	0.18%
Herring Bank	\$493,111	\$549	0.15%	0.87%	269.94%	2.44%	0.25%
Lone Star Capital Bank, National Association	\$493,273	\$305	0.11%	1.15%	NM	12.19%	0.34%
The First National Bank of Livingston	\$494,630	\$84	0.04%	1.47%	NM	0.19%	0.02%
Average of Asset Group B	\$359,567	\$663	0.33%	1.33%	392.08%	3.62%	0.25%

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**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
The First National Bank of Mertzou	\$508,908	\$75	0.08%	1.70%	NM	0.13%	0.01%
The Karnes County National Bank of Karnes City	\$511,325	\$2,673	1.45%	1.18%	49.24%	10.57%	0.87%
Bank of Texas	\$528,871	\$809	0.17%	1.26%	725.71%	1.07%	0.15%
Dominion Bank	\$533,813	\$21	0.00%	0.88%	NM	0.25%	0.03%
The Bank and Trust, SSB	\$537,314	\$42	0.01%	1.14%	NM	1.03%	0.01%
The First National Bank of East Texas	\$544,290	\$1,292	0.34%	1.07%	175.15%	8.22%	0.48%
SouthTrust Bank, N.A.	\$549,291	\$198	0.06%	1.52%	NM	0.32%	0.04%
First Federal Community Bank, SSB	\$552,138	\$1,279	0.28%	1.22%	431.08%	1.89%	0.24%
Worthington Bank	\$568,232	\$113	0.03%	0.94%	NM	0.23%	0.02%
Wellington State Bank	\$568,880	\$6,474	1.83%	1.35%	71.64%	20.99%	1.17%
First National Bank of Huntsville	\$568,912	\$348	0.12%	2.01%	NM	0.64%	0.06%
First State Bank and Trust Company	\$574,437	\$2,069	1.13%	0.99%	87.87%	4.93%	0.37%
The Falls City National Bank	\$577,871	\$3,775	2.60%	0.99%	35.03%	7.53%	0.88%
The State National Bank of Big Spring	\$583,398	\$0	0.00%	1.90%	NA	0.00%	0.00%
Capital Bank	\$591,871	\$0	0.00%	1.24%	NA	0.12%	0.01%
Texas Heritage National Bank	\$608,552	\$0	0.00%	1.01%	NA	0.65%	0.05%
Citizens National Bank   Milam	\$612,719	\$243	0.06%	1.55%	NM	0.36%	0.04%
Grandview Bank	\$613,507	\$699	0.18%	1.23%	682.98%	1.46%	0.11%
Fayetteville Bank	\$626,542	\$1,260	1.06%	1.72%	161.67%	NA	0.29%
Community Bank & Trust, Waco, Texas	\$627,992	\$6,744	1.81%	1.48%	82.13%	9.19%	1.07%
The First National Bank of Sonora	\$629,150	\$3,143	0.79%	1.36%	136.54%	6.82%	0.63%
American Bank National Association	\$630,302	\$4,111	0.90%	1.09%	121.11%	6.89%	0.65%
UBank	\$631,762	\$2,557	0.51%	1.51%	201.70%	5.48%	0.60%
TXN Bank	\$634,048	\$469	0.16%	1.35%	863.33%	4.13%	0.20%
Commerce Bank	\$643,245	\$0	0.00%	1.91%	NM	0.90%	0.06%
First Bank	\$646,767	\$4,067	0.74%	2.00%	271.58%	5.70%	0.67%
Bank of Brenham, National Association	\$656,299	\$1,716	1.34%	1.30%	96.74%	NA	0.26%
Bank of Houston	\$660,759	\$0	0.00%	0.71%	NA	0.25%	0.00%
Southwest Bank	\$664,203	\$3,259	0.67%	1.97%	292.64%	4.85%	0.53%
Sage Capital Bank	\$664,325	\$217	0.06%	1.21%	NM	0.33%	0.03%
T Bank, National Association	\$668,545	\$2,423	0.46%	1.20%	191.27%	3.75%	0.49%
First Community Bank   Nueces	\$675,438	\$596	0.12%	1.66%	NM	1.82%	0.18%
Pilgrim Bank	\$684,768	\$0	0.00%	0.84%	75.37%	9.49%	0.75%
Texas Gulf Bank, National Association	\$684,847	\$2,005	0.44%	1.04%	184.85%	3.42%	0.39%
First State Bank of Livingston	\$696,690	\$468	0.22%	1.20%	511.02%	1.24%	0.07%
Western Bank	\$708,421	\$1,258	0.22%	1.32%	593.56%	2.00%	0.18%
First Community Bank   Cameron	\$716,597	\$0	0.00%	1.21%	NA	0.00%	0.00%
Harmony Bank	\$717,076	\$82	0.02%	1.21%	NM	0.11%	0.01%
Kleberg Bank, N.A.	\$717,739	\$1,052	0.25%	1.25%	495.82%	2.44%	0.15%
Classic Bank, National Association	\$720,038	\$0	0.00%	1.04%	NA	0.31%	0.03%
First State Bank   Henderson	\$720,738	\$4,562	0.96%	1.23%	127.62%	7.17%	0.64%
Citizens 1st Bank	\$737,188	\$4,422	1.20%	0.42%	33.90%	3.80%	0.61%
TransPecos Banks, SSB	\$766,711	\$2,164	0.41%	0.87%	210.30%	16.19%	0.42%
The First National Bank of Bellville	\$782,395	\$286	0.12%	1.47%	NM	NA	0.05%
Bank of the West	\$786,952	\$3,312	0.74%	1.20%	148.19%	6.60%	0.56%
Rio Bank	\$802,811	\$987	0.24%	1.17%	494.12%	2.02%	0.17%

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**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets (continued)</b>							
The First State Bank   Wharton	\$807,235	\$437	0.08%	1.34%	348.56%	3.32%	0.26%
Texas National Bank of Jacksonville	\$807,378	\$383	0.06%	1.22%	NM	0.53%	0.05%
Plains State Bank	\$817,341	\$3,266	0.52%	1.46%	283.37%	2.72%	0.40%
Texas Bank	\$820,747	\$296	0.05%	1.05%	NM	5.96%	0.23%
Schertz Bank & Trust	\$829,902	\$230	0.03%	1.14%	NM	0.84%	0.09%
Texas National Bank   Hidalgo	\$830,269	\$332	0.07%	1.45%	NM	4.80%	0.17%
Clear Fork Bank National Association	\$841,993	\$1,679	0.27%	1.71%	631.45%	2.04%	0.20%
Oakwood Bank	\$842,634	\$4,043	0.62%	0.65%	105.84%	4.65%	0.48%
Keystone Bank, SSB	\$850,745	\$1,592	0.23%	0.91%	394.41%	1.84%	0.19%
First Texas Bank   Williamson	\$857,644	\$232	0.07%	0.59%	798.28%	0.26%	0.03%
Frontier Bank of Texas	\$861,317	\$54	0.01%	0.65%	NM	0.09%	0.01%
The First National Bank of McGregor	\$864,521	\$9,050	1.43%	1.28%	88.75%	15.35%	1.35%
Security State Bank   Frio	\$877,558	\$0	0.00%	0.89%	68.21%	7.08%	0.69%
Round Top State Bank	\$879,588	\$0	0.00%	0.90%	NA	0.00%	0.00%
Industry State Bank	\$880,224	\$491	0.24%	1.60%	678.41%	NA	0.06%
Alliance Bank Central Texas	\$891,096	\$0	0.00%	1.13%	NA	0.02%	0.00%
Ciera Bank	\$900,724	\$757	0.13%	1.57%	287.85%	3.42%	0.36%
The First National Bank of Shiner	\$905,198	\$59	0.03%	1.72%	NM	NA	0.01%
Hometown Bank, National Association	\$913,074	\$924	0.17%	1.18%	683.73%	1.29%	0.11%
The First National Bank of Granbury	\$915,258	\$2,842	0.63%	1.31%	112.79%	6.47%	0.57%
NewFirst National Bank	\$919,952	\$686	0.11%	1.38%	NM	0.72%	0.09%
Tolleson Private Bank	\$922,361	\$295	0.04%	0.98%	NM	0.36%	0.03%
American State Bank	\$953,312	\$5,510	0.73%	1.18%	143.63%	17.95%	1.53%
The First National Bank of Bastrop	\$961,354	\$819	0.15%	1.25%	809.65%	2.15%	0.11%
First National Bank and Trust Company of Weatherford	\$989,499	\$1,728	0.24%	1.25%	514.85%	6.59%	0.18%
R Bank	\$998,144	\$2,117	0.24%	1.06%	435.24%	2.19%	0.21%
Average of Asset Group C	\$727,441	\$1,515	0.39%	1.25%	316.75%	3.82%	0.30%

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**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group D - Over \$1 billion in total assets</b>							
Peoples Bank   Lubbock	\$1,053,797	\$112	0.02%	0.71%	NM	0.13%	0.01%
Citizens State Bank   Burleson	\$1,054,691	\$10,414	1.55%	0.96%	51.76%	12.63%	1.23%
Dallas Capital Bank, National Association	\$1,070,015	\$909	0.12%	0.89%	738.06%	0.72%	0.08%
Pointbank	\$1,090,076	\$3,782	0.70%	1.94%	277.01%	5.74%	0.35%
Legend Bank, N. A.	\$1,092,878	\$1,140	0.16%	1.21%	650.48%	1.93%	0.12%
Central Bank	\$1,108,981	\$110	0.01%	1.08%	NM	2.00%	0.18%
Southwestern National Bank	\$1,109,185	\$0	0.00%	1.21%	NA	0.00%	0.00%
Benchmark Bank	\$1,128,145	\$1,282	0.18%	1.33%	734.01%	1.09%	0.11%
MapleMark Bank	\$1,166,051	\$2,454	0.26%	1.44%	554.85%	4.62%	0.21%
Central National Bank	\$1,186,640	\$333	0.03%	1.20%	NM	0.31%	0.03%
Texas Security Bank	\$1,193,209	\$495	0.06%	1.23%	NM	0.51%	0.04%
Pegasus Bank	\$1,211,851	\$0	0.00%	1.08%	NA	0.00%	0.00%
SouthStar Bank, S.S.B.	\$1,214,112	\$4,895	0.53%	0.76%	143.47%	3.65%	0.40%
Wallis Bank	\$1,215,508	\$2,758	0.29%	0.82%	128.74%	8.36%	0.89%
Community National Bank & Trust of Texas	\$1,231,174	\$342	0.04%	1.19%	134.75%	5.62%	0.64%
The City National Bank of Sulphur Springs	\$1,232,121	\$10,065	1.17%	1.49%	118.36%	10.85%	0.90%
United Texas Bank	\$1,294,356	\$0	0.00%	1.27%	NA	3.23%	0.00%
Citizens State Bank   Leon	\$1,324,474	\$219	0.08%	1.41%	NM	NA	0.02%
Commercial Bank of Texas, N.A.	\$1,350,673	\$562	0.06%	1.66%	599.21%	2.66%	0.21%
Alliance Bank	\$1,361,427	\$1,434	0.17%	0.90%	250.70%	3.91%	0.23%
Lone Star State Bank of West Texas	\$1,372,476	\$0	0.00%	1.21%	NA	0.00%	0.00%
American Bank of Commerce	\$1,448,670	\$3,543	0.39%	1.37%	309.02%	4.18%	0.28%
First National Bank   Wichita	\$1,476,606	\$2,089	0.17%	0.85%	494.83%	2.22%	0.14%
First National Bank of Central Texas	\$1,593,986	\$104	0.01%	1.29%	NM	0.35%	0.01%
Citizens National Bank of Texas	\$1,677,031	\$1,405	0.10%	1.08%	NM	4.84%	0.63%
Moody National Bank	\$1,700,157	\$9,906	0.85%	1.42%	54.94%	15.63%	1.98%
First State Bank   Cooke	\$1,754,514	\$3,907	0.45%	1.50%	283.61%	5.82%	0.28%
FirstBank Southwest	\$1,760,582	\$4,408	0.34%	1.25%	357.77%	3.24%	0.25%
Golden Bank, National Association	\$1,768,297	\$2,077	0.14%	1.22%	781.81%	1.24%	0.13%
North Dallas Bank & Trust Co.	\$1,771,144	\$1,148	0.10%	1.47%	NM	0.63%	0.06%
Security State Bank & Trust	\$1,855,950	\$7,271	0.56%	0.94%	136.11%	5.84%	0.49%
Falcon International Bank	\$1,913,349	\$7,646	0.65%	1.13%	165.53%	3.67%	0.42%
First State Bank of Uvalde	\$1,920,168	\$11,578	1.73%	1.68%	97.19%	8.08%	0.60%
Texas Community Bank	\$1,930,559	\$624	0.06%	1.93%	NM	0.24%	0.03%
Community National Bank	\$2,128,104	\$1,659	0.11%	1.64%	NM	0.86%	0.10%
American National Bank & Trust	\$2,137,864	\$4,520	0.28%	1.23%	438.50%	2.50%	0.24%
Texas First Bank	\$2,182,585	\$4,005	0.35%	1.18%	207.00%	3.52%	0.30%
First United Bank	\$2,195,446	\$22,751	1.68%	1.38%	82.37%	12.55%	1.04%
Texas Partners Bank	\$2,206,019	\$197	0.01%	1.10%	NM	0.10%	0.01%
TexasBank	\$2,217,361	\$9,164	0.56%	1.20%	214.65%	5.27%	0.47%
Vista Bank	\$2,247,771	\$1,028	0.07%	1.21%	NM	0.75%	0.08%
Cornerstone Capital Bank, SSB	\$2,266,758	\$2,568	0.20%	0.36%	178.50%	10.06%	0.13%
Susser Bank	\$2,294,332	\$7,412	0.47%	1.25%	240.90%	4.29%	0.39%
Extraco Banks, National Association	\$2,332,023	\$2,444	0.20%	2.43%	NM	1.10%	0.10%
Horizon Bank, SSB	\$2,405,124	\$0	0.00%	1.88%	NA	0.00%	0.00%
West Texas National Bank	\$2,428,790	\$26,122	1.96%	1.71%	87.38%	18.52%	1.08%
American Bank, National Association   Nueces	\$2,464,435	\$1,298	0.08%	1.00%	NM	0.80%	0.05%
State Bank of Texas	\$2,569,549	\$14,202	0.68%	1.15%	168.96%	3.61%	0.56%

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.

**Asset Quality**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>							
American Momentum Bank	\$2,584,392	\$7,942	0.43%	1.14%	267.41%	3.99%	0.61%
American First National Bank	\$2,588,150	\$19,262	0.85%	1.00%	105.73%	6.26%	0.83%
Pinnacle Bank	\$2,625,755	\$96	0.01%	1.19%	NM	0.76%	0.02%
Texas Regional Bank	\$2,679,468	\$4,644	0.32%	0.95%	224.42%	3.52%	0.23%
Texas Exchange Bank	\$2,722,429	\$0	0.00%	1.32%	NA	0.00%	0.00%
Austin Bank, Texas National Association	\$2,763,964	\$9,359	0.42%	1.35%	322.84%	2.67%	0.37%
Jefferson Bank	\$2,896,209	\$2,066	0.12%	0.90%	315.92%	3.89%	0.18%
TIB, National Association	\$2,941,343	\$62	0.00%	1.47%	NM	0.07%	0.00%
Lone Star National Bank	\$2,942,962	\$10,538	0.74%	1.61%	194.48%	7.43%	0.80%
WestStar Bank	\$3,052,669	\$320	0.01%	0.98%	NM	0.52%	0.02%
Guaranty Bank & Trust, N.A.	\$3,182,363	\$5,592	0.24%	1.33%	475.40%	1.87%	0.20%
Vantage Bank Texas	\$3,727,414	\$9,747	0.31%	1.47%	201.71%	5.88%	0.61%
International Bank of Commerce   Cameron	\$3,917,989	\$0	0.00%	1.74%	NM	4.74%	0.43%
VeraBank, National Association	\$4,071,215	\$5,903	0.21%	1.21%	563.02%	3.30%	0.19%
City Bank	\$4,202,495	\$3,243	0.11%	1.40%	249.04%	4.47%	0.42%
First National Bank Texas	\$4,302,224	\$6,992	0.37%	1.42%	387.86%	35.07%	0.17%
Inwood National Bank	\$4,333,346	\$18,388	0.75%	0.89%	118.99%	4.31%	0.42%
Third Coast Bank, SSB	\$4,389,086	\$16,649	0.46%	1.02%	178.60%	3.94%	0.47%
Texas Bank and Trust Company	\$4,396,707	\$7,356	0.21%	1.29%	275.50%	3.68%	0.38%
TBK Bank, SSB	\$5,345,317	\$45,678	1.10%	0.85%	20.80%	26.17%	3.17%
Broadway National Bank	\$5,387,135	\$13,238	0.40%	0.98%	195.23%	6.02%	0.33%
Beal Bank	\$5,705,827	\$49,972	6.63%	1.38%	20.73%	5.80%	0.95%
The American National Bank of Texas	\$6,125,831	\$4,134	0.14%	1.22%	884.69%	1.91%	0.07%
Sunflower Bank, National Association	\$7,865,286	\$38,251	0.61%	1.27%	210.19%	7.73%	0.54%
Southside Bank	\$8,278,923	\$11,982	0.26%	0.94%	355.76%	1.60%	0.15%
International Bank of Commerce   Webb	\$8,979,372	\$35,742	0.61%	1.95%	299.45%	3.31%	0.47%
Woodforest National Bank	\$9,081,050	\$49,104	0.74%	1.26%	57.67%	18.69%	1.71%
Amarillo National Bank	\$9,164,639	\$108,078	1.51%	1.24%	78.77%	14.52%	1.40%
Charles Schwab Trust Bank	\$10,224,000	\$0	NA	NA	NA	0.00%	0.00%
Stellar Bank	\$10,636,734	\$39,191	0.49%	1.16%	174.69%	5.14%	0.50%
Veritex Community Bank	\$12,384,382	\$92,848	0.96%	1.14%	74.73%	10.83%	1.19%
First Financial Bank, National Association	\$13,046,223	\$33,594	0.47%	1.24%	264.14%	3.20%	0.26%
PlainsCapital Bank	\$13,407,371	\$68,327	0.79%	1.28%	109.80%	15.91%	0.79%
NexBank	\$15,995,379	\$51,601	0.52%	0.50%	96.99%	6.16%	0.32%
Independent Bank	\$19,029,731	\$50,274	0.34%	1.03%	302.07%	3.35%	0.31%
Average of Asset Group D	\$3,670,920	\$12,224	0.47%	1.24%	270.81%	5.06%	0.41%

Source: SNL Financial

Note: Report includes only bank-level data.

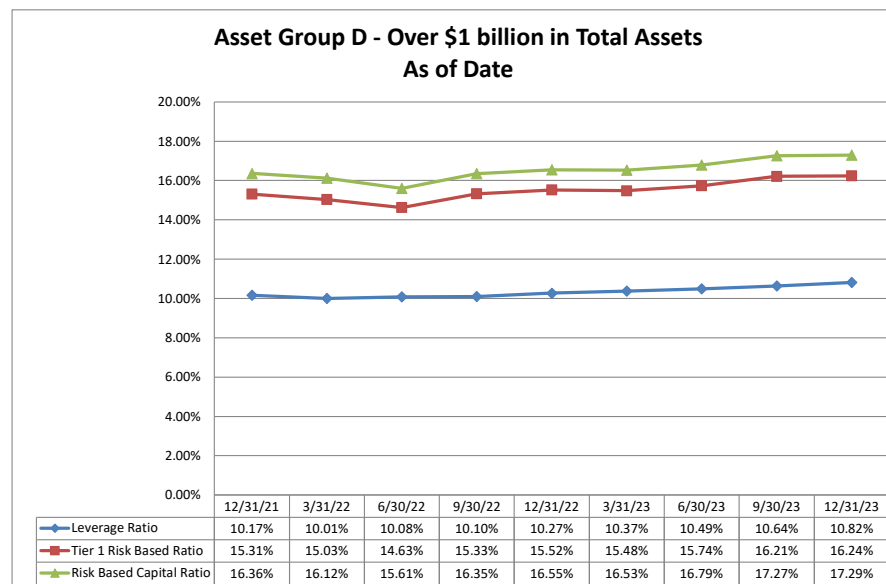
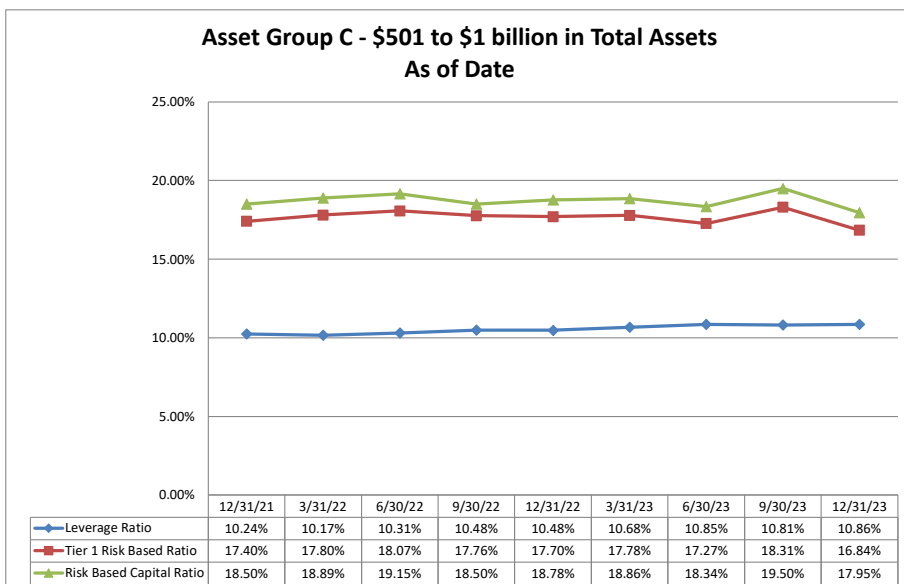
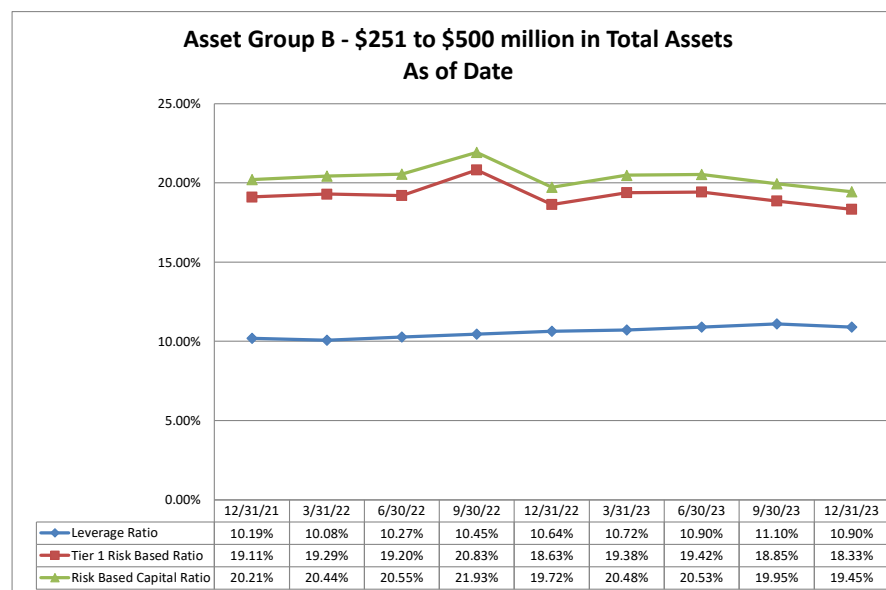
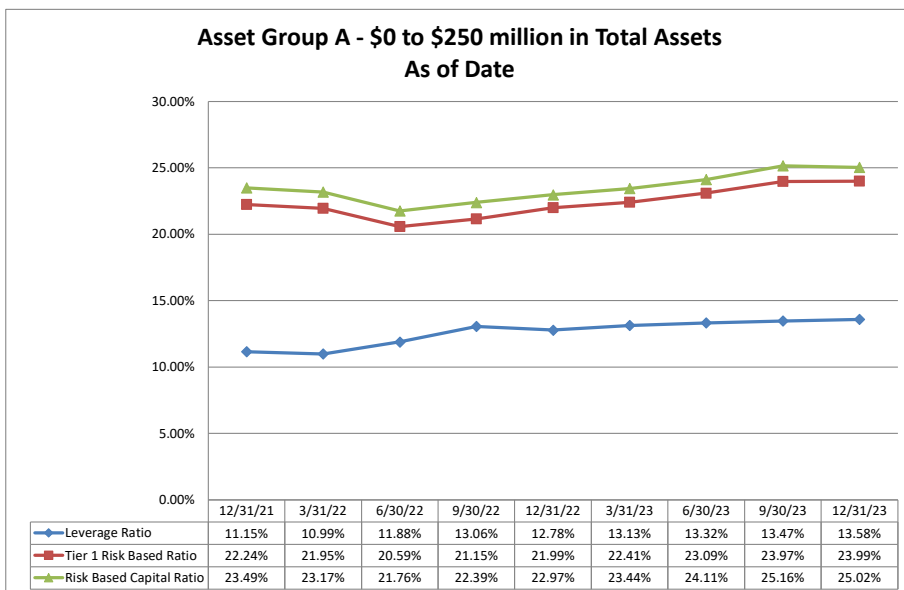
NA = data was not available.

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



# Capital Adequacy

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



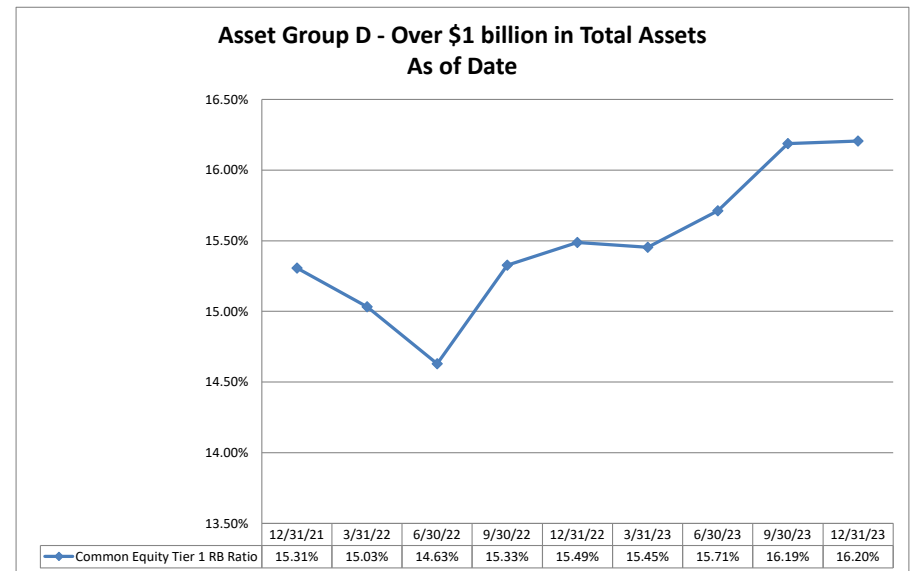
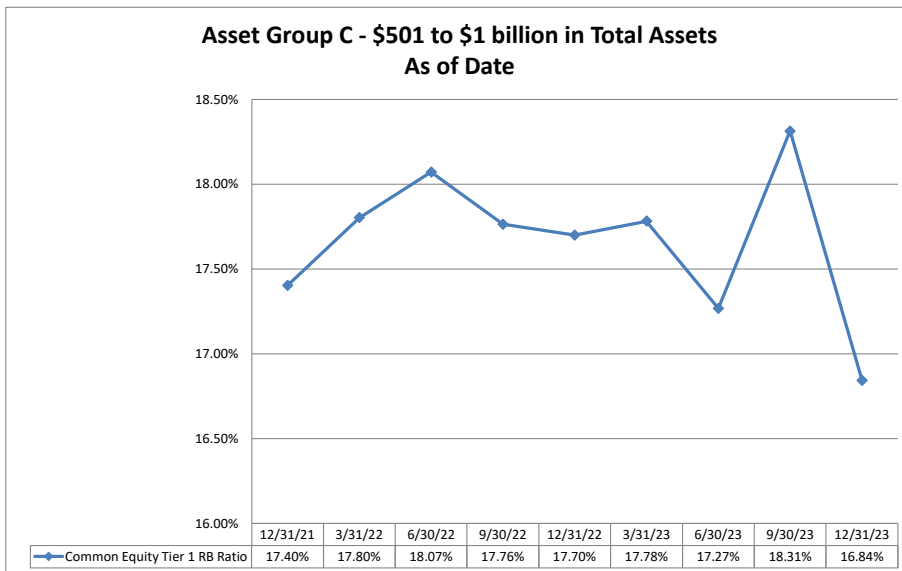
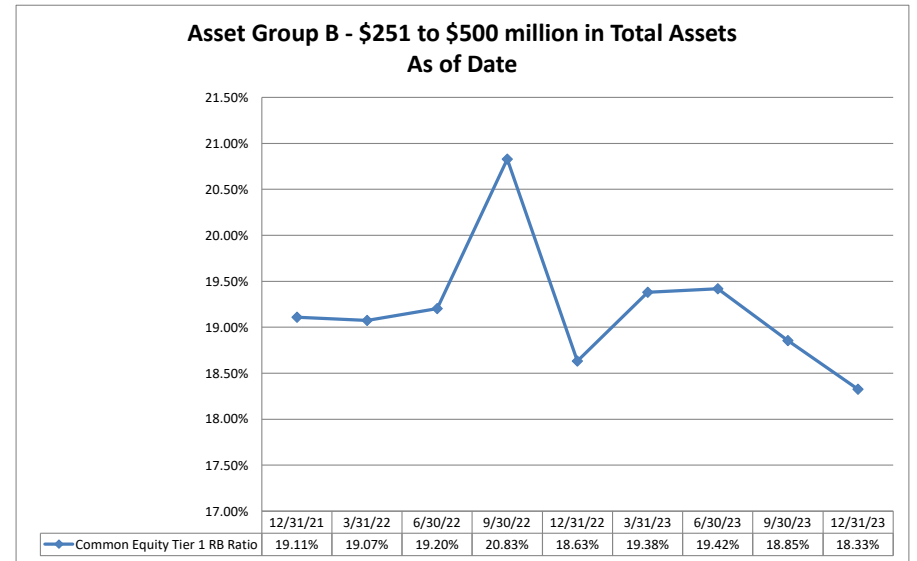
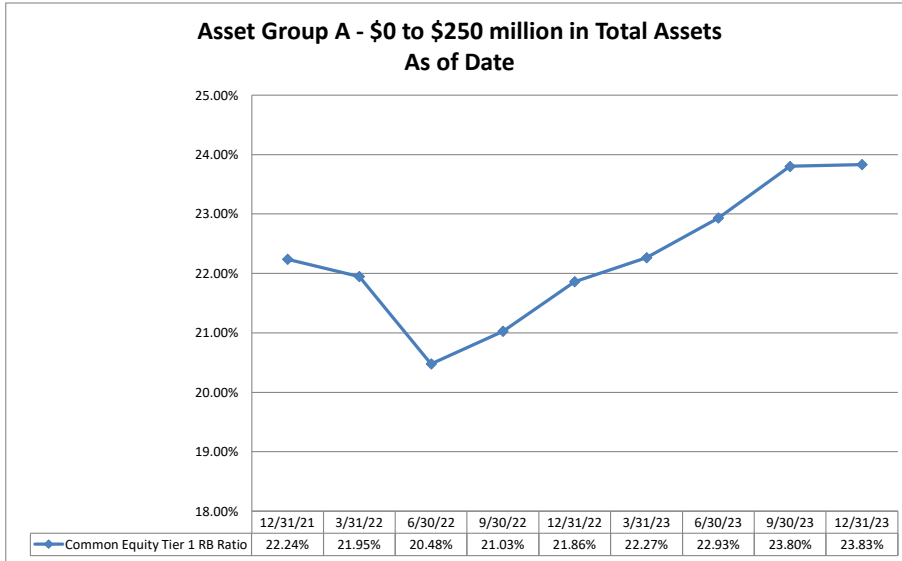
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



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

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>								
Hightower Trust Company, National Association	\$17,486	\$15,048	\$14,811	\$14,811	82.27%	NA	NA	NA
Brazos National Bank	\$28,508	\$15,080	\$13,867	\$13,867	51.05%	78.45%	79.70%	78.45%
The First National Bank of Lipan	\$28,694	\$2,292	\$2,292	\$2,292	8.03%	27.60%	28.68%	27.60%
Powell State Bank	\$32,604	\$3,291	\$3,460	\$3,460	10.60%	NA	NA	NA
First State Bank   Taylor	\$37,075	\$8,864	\$6,581	\$6,581	19.26%	NA	NA	NA
The Granger National Bank	\$41,636	\$3,743	\$6,296	\$6,296	14.87%	NA	NA	NA
Robert Lee State Bank	\$42,389	\$4,745	\$5,936	\$5,936	13.45%	NA	NA	NA
Amistad Bank	\$43,901	\$6,197	\$6,197	\$6,197	13.11%	NA	NA	NA
The Bank of San Jacinto County, Coldspring, Texas	\$44,416	\$5,468	\$6,789	\$6,789	15.52%	NA	NA	NA
The State National Bank of Groom	\$45,648	\$9,329	\$9,582	\$9,582	22.91%	37.09%	38.34%	37.09%
Crowell State Bank	\$46,516	\$4,647	\$5,088	\$5,088	10.92%	NA	NA	NA
The Donley County State Bank	\$48,712	\$8,479	\$8,479	\$8,479	17.27%	54.92%	56.17%	54.92%
Lovelady State Bank	\$50,048	\$5,490	\$6,020	\$6,020	11.99%	21.04%	22.25%	21.04%
The First National Bank in Cooper	\$51,347	\$6,380	\$5,611	\$5,611	10.93%	NA	NA	NA
The Citizens State Bank of Ganado	\$54,866	\$2,799	\$5,641	\$5,641	9.58%	30.59%	31.64%	30.59%
Farmers State Bank of Newcastle	\$55,099	\$2,037	\$5,831	\$5,831	10.88%	NA	NA	NA
First Federal Bank Littlefield, Texas, SSB	\$55,863	\$11,127	\$11,096	\$11,096	20.40%	NA	NA	NA
The First National Bank of Moody	\$56,008	\$8,549	\$9,885	\$9,885	17.38%	NA	NA	NA
Kress National Bank	\$56,680	\$5,125	\$5,720	\$5,720	10.67%	25.24%	26.49%	25.24%
The Santa Anna National Bank	\$58,947	\$4,499	\$6,090	\$6,090	10.39%	NA	NA	NA
First State Bank   Kimble	\$62,928	\$3,819	\$5,319	\$5,319	8.51%	21.43%	22.69%	21.43%
Commerce Bank Texas	\$66,755	\$7,226	\$7,078	\$7,078	11.57%	NA	NA	NA
Citizens State Bank of Luling	\$68,205	\$9,681	\$10,678	\$10,678	15.15%	NA	NA	NA
Pavillion Bank	\$69,551	\$11,014	\$11,026	\$11,026	15.80%	20.50%	21.75%	20.50%
City National Bank	\$70,419	\$6,661	\$7,308	\$7,308	10.81%	18.49%	19.74%	18.49%
Citizens National Bank of Crosbyton	\$70,485	\$10,726	\$10,734	\$10,734	15.64%	NA	NA	NA
Angelina Savings Bank, SSB	\$72,404	\$7,294	\$7,294	\$7,294	10.22%	21.99%	23.26%	21.99%
The First National Bank of Anson	\$72,932	\$5,648	\$6,818	\$6,818	9.23%	16.02%	17.28%	16.02%
First Bank and Trust of Memphis	\$73,862	\$8,403	\$8,403	\$8,403	12.27%	17.14%	18.39%	17.14%
First State Bank of San Diego	\$73,984	\$5,795	\$6,672	\$6,672	9.13%	25.58%	26.83%	25.58%
The First National Bank in Falfurrias	\$74,827	\$7,332	\$7,833	\$7,833	10.47%	NA	NA	NA
Menard Bank	\$75,000	\$2,396	\$7,650	\$7,650	10.18%	19.85%	20.40%	19.85%
Haskell National Bank	\$76,446	\$6,296	\$9,568	\$9,568	12.10%	29.17%	30.06%	29.17%
Agility Bank, National Association	\$76,638	\$35,112	\$35,175	\$35,175	46.44%	NA	NA	NA
Citizens State Bank   Hockley	\$78,596	\$12,154	\$12,154	\$12,154	15.95%	NA	NA	NA
The First Bank of Celeste	\$79,034	\$5,792	\$5,792	\$5,792	7.38%	17.72%	18.97%	17.72%
First National Bank of South Padre Island	\$79,615	\$8,359	\$8,709	\$8,709	11.55%	NA	NA	NA
Citizens State Bank   Starr	\$82,478	\$6,672	\$8,698	\$8,698	10.43%	17.11%	18.18%	17.11%
Spur Security Bank	\$83,818	\$5,150	\$11,147	\$11,147	13.52%	22.78%	23.58%	22.78%
Zavala County Bank	\$84,127	\$8,281	\$11,753	\$11,753	14.21%	52.72%	53.23%	52.72%
Spectra Bank	\$84,128	\$3,206	\$4,709	\$4,709	5.63%	8.42%	9.67%	8.42%
The First National Bank of Hebronville	\$85,068	\$10,638	\$16,008	\$16,008	19.37%	45.26%	46.11%	45.26%
Junction National Bank	\$87,233	\$3,766	\$9,367	\$9,367	10.12%	32.06%	33.10%	32.06%
Atascosa Bank	\$88,518	\$7,427	\$10,720	\$10,720	12.62%	NA	NA	NA
Zapata National Bank	\$88,752	\$11,255	\$12,315	\$12,315	13.57%	NA	NA	NA
The First National Bank of Trinity	\$88,910	\$4,368	\$8,512	\$8,512	10.13%	NA	NA	NA
The First National Bank of Eldorado	\$89,567	\$13,809	\$13,854	\$13,854	15.03%	NA	NA	NA
The City National Bank of San Saba	\$91,525	\$7,750	\$9,868	\$9,868	10.62%	NA	NA	NA
The Chasewood Bank	\$93,114	\$11,278	\$11,793	\$11,793	12.44%	NA	NA	NA
Bandera Bank	\$94,363	\$8,982	\$9,982	\$9,982	10.55%	NA	NA	NA
First Capital Bank	\$96,781	\$8,520	\$8,520	\$8,520	9.69%	11.49%	12.74%	11.49%

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

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
Citizens National Bank   Houston	\$99,434	\$9,092	\$12,220	\$12,220	12.19%	NA	NA	NA
The First State Bank   Hale	\$100,013	\$13,224	\$13,871	\$13,871	14.24%	18.61%	19.76%	18.61%
First National Bank   Fisher	\$101,318	\$2,280	\$9,517	\$9,517	9.88%	20.87%	22.14%	20.87%
The Cowboy Bank of Texas	\$104,017	\$15,421	\$15,863	\$15,863	15.42%	NA	NA	NA
Commercial State Bank	\$106,088	\$8,989	\$10,989	\$10,989	10.63%	23.67%	24.92%	23.67%
The Commercial Bank	\$106,110	\$8,018	\$10,218	\$10,218	9.73%	19.71%	20.92%	19.71%
Stockmens National Bank in Cotulla	\$107,517	\$8,496	\$11,804	\$11,804	11.11%	NA	NA	NA
The First National Bank of Aspermont	\$108,744	\$2,117	\$10,827	\$10,827	10.45%	NA	NA	NA
Henderson Federal Savings Bank	\$109,767	\$27,082	\$27,606	\$27,606	24.90%	NA	NA	NA
The Buckholts State Bank	\$116,409	\$19,310	\$19,310	\$19,310	16.59%	25.16%	26.07%	25.16%
Fidelity Bank of Texas	\$117,371	\$24,471	\$14,434	\$14,434	13.36%	NA	NA	NA
Global One Bank	\$119,213	\$31,383	\$21,587	\$21,587	20.10%	25.16%	26.32%	25.16%
Peoples State Bank   Edwards	\$120,083	\$7,913	\$12,912	\$12,912	11.31%	20.82%	21.07%	20.82%
Carmine State Bank	\$120,361	\$6,968	\$13,446	\$13,446	11.62%	NA	NA	NA
Victory Bank	\$122,664	\$30,346	\$26,543	\$26,543	22.22%	42.07%	43.04%	42.07%
Texas Financial Bank	\$126,990	\$12,753	\$12,794	\$12,794	10.40%	NA	NA	NA
The American National Bank of Mount Pleasant	\$127,769	\$9,317	\$15,847	\$15,847	11.59%	NA	NA	NA
Security Bank of Texas	\$128,956	\$13,607	\$13,757	\$13,757	10.65%	NA	NA	NA
First State Bank   Lubbock	\$129,757	\$23,099	\$20,701	\$20,701	16.32%	22.91%	24.17%	22.91%
First State Bank of Brownsboro	\$131,182	\$5,195	\$13,110	\$13,110	10.38%	NA	NA	NA
First National Bank of Dublin	\$133,686	\$13,834	\$13,834	\$13,834	10.58%	15.26%	16.52%	15.26%
The First National Bank of Tom Bean	\$134,232	\$15,227	\$15,163	\$15,163	11.15%	15.81%	17.06%	15.81%
POINTWEST Bank	\$136,019	\$8,472	\$14,024	\$14,024	10.49%	28.47%	29.42%	28.47%
The First National Bank of Quitaque	\$136,584	\$12,764	\$12,767	\$12,767	9.48%	NA	NA	NA
Johnson City Bank	\$136,732	\$16,257	\$17,591	\$17,591	12.69%	NA	NA	NA
Citizens Bank, National Association	\$137,175	\$14,165	\$12,159	\$12,159	9.12%	11.95%	13.10%	11.95%
Marion State Bank	\$138,773	\$12,136	\$18,771	\$18,771	13.59%	NA	NA	NA
Dalhart Federal Savings & Loan Association, SSB	\$140,612	\$13,734	\$15,159	\$15,159	11.04%	22.47%	22.94%	22.47%
Normangee State Bank	\$140,785	\$16,694	\$22,884	\$22,884	16.46%	29.67%	30.93%	29.67%
First National Bank of Fort Stockton	\$141,885	\$12,666	\$17,870	\$17,870	13.30%	NA	NA	NA
Fannin Bank	\$144,044	\$5,590	\$11,771	\$11,771	7.96%	13.74%	14.99%	13.74%
The First State Bank   Colorado	\$144,249	\$14,625	\$23,311	\$23,311	14.74%	31.29%	31.80%	31.29%
Mason Bank	\$144,885	\$17,720	\$26,358	\$26,358	18.50%	NA	NA	NA
Hill Bank & Trust Co.	\$149,434	\$21,432	\$28,060	\$28,060	19.12%	33.18%	33.72%	33.18%
Columbus State Bank	\$149,462	\$10,605	\$15,652	\$15,652	12.37%	23.92%	24.28%	23.92%
The Brady National Bank	\$152,316	\$9,658	\$14,639	\$14,639	9.56%	17.25%	18.50%	17.25%
Greater State Bank	\$152,423	\$13,006	\$13,684	\$13,684	9.09%	14.57%	15.82%	14.57%
Farmers and Merchants Bank	\$154,592	\$14,757	\$15,717	\$15,717	10.33%	16.89%	18.15%	16.89%
First State Bank   Concho	\$156,079	\$18,783	\$19,866	\$19,866	12.94%	NA	NA	NA
The Big Bend Banks, N.A.	\$157,104	\$18,643	\$21,604	\$21,604	14.16%	38.28%	39.48%	38.28%
First National Bank of Eagle Lake	\$157,712	\$14,747	\$15,628	\$15,628	9.99%	NA	NA	NA
Graham Savings and Loan, SSB	\$157,798	\$16,159	\$16,159	\$16,159	10.16%	16.83%	18.09%	16.83%
Lone Star Bank	\$158,699	\$21,318	\$21,318	\$21,318	13.30%	17.52%	18.77%	17.52%
The First National Bank of Winnsboro	\$160,795	\$31,937	\$32,883	\$32,883	20.55%	NA	NA	NA
First National Bank of Alvin	\$160,938	\$5,902	\$18,310	\$18,310	11.21%	NA	NA	NA
The Community Bank	\$162,323	\$12,434	\$17,098	\$17,098	10.19%	16.07%	16.92%	16.07%
First Texas National Bank	\$163,589	\$15,790	\$16,378	\$16,378	10.42%	NA	NA	NA
First Security State Bank	\$165,103	\$4,016	\$12,336	\$12,336	7.72%	17.21%	18.30%	17.21%
The First National Bank of Evant	\$168,123	\$12,585	\$14,983	\$14,983	9.04%	NA	NA	NA
Texas National Bank   Nolan	\$169,371	\$6,813	\$15,423	\$15,423	8.75%	25.91%	26.99%	25.91%

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.

**Capital Adequacy**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
Bank of South Texas	\$169,830	\$26,012	\$22,566	\$22,566	13.80%	NA	NA	NA
Peoples Bank   Lamar	\$172,988	\$12,723	\$16,887	\$16,887	9.38%	NA	NA	NA
Fort Davis State Bank	\$175,417	\$29,203	\$19,988	\$19,988	12.59%	NA	NA	NA
First National Bank of Bosque County	\$175,760	\$17,384	\$18,663	\$18,663	10.46%	16.45%	17.71%	16.45%
Peoples State Bank   San Jacinto	\$178,913	\$9,372	\$16,582	\$16,582	9.73%	19.77%	20.51%	19.77%
Farmers State Bank   Limestone	\$182,978	\$13,082	\$15,949	\$15,949	8.49%	13.69%	14.64%	13.69%
PrimeBank of Texas	\$183,480	\$27,131	\$25,640	\$25,640	14.83%	NA	NA	NA
Cendera Bank, N.A.	\$184,946	\$25,166	\$25,395	\$25,395	14.29%	NA	NA	NA
The Perryton National Bank	\$185,009	\$22,970	\$29,923	\$29,923	16.42%	NA	NA	NA
First State Bank   Hansford	\$186,076	\$18,186	\$18,372	\$18,372	9.95%	NA	NA	NA
Texas Advantage Community Bank, National Association	\$187,849	\$18,527	\$19,373	\$19,373	10.38%	17.34%	18.20%	17.34%
First State Bank of Odem	\$189,493	\$27,311	\$27,341	\$27,341	14.08%	NA	NA	NA
First State Bank of Ben Wheeler, Texas	\$189,823	\$25,985	\$25,985	\$25,985	13.52%	NA	NA	NA
Pearland State Bank	\$196,757	\$10,207	\$23,880	\$23,880	11.63%	NA	NA	NA
Coleman County State Bank	\$198,666	\$16,136	\$18,932	\$18,932	9.70%	14.32%	15.27%	14.32%
First State Bank of Bedias	\$200,131	\$32,142	\$34,883	\$34,883	17.46%	NA	NA	NA
Sanger Bank	\$207,323	\$30,743	\$30,983	\$30,983	14.99%	23.23%	24.40%	23.23%
First Texas Bank   Lampasas	\$207,767	\$20,315	\$20,681	\$20,681	10.03%	21.43%	21.89%	21.43%
Unity National Bank of Houston	\$209,014	\$26,724	\$33,510	\$21,053	19.42%	29.78%	31.04%	18.71%
The Citizens National Bank of Hillsboro	\$212,676	\$7,062	\$26,701	\$26,701	12.99%	29.62%	30.27%	29.62%
The First National Bank of Anderson	\$217,342	\$21,640	\$23,097	\$23,097	11.04%	NA	NA	NA
Muenster State Bank	\$217,562	\$19,643	\$29,390	\$29,390	13.37%	NA	NA	NA
Bridge City State Bank	\$218,639	\$15,837	\$27,039	\$27,039	11.94%	22.77%	23.67%	22.77%
One World Bank	\$219,005	\$34,770	\$34,802	\$34,802	16.50%	NA	NA	NA
Tejas Bank	\$221,754	\$19,419	\$22,795	\$22,795	10.30%	15.41%	16.48%	15.41%
Texas Heritage Bank	\$222,440	\$20,645	\$22,719	\$22,719	10.33%	16.09%	17.32%	16.09%
Texas Traditions Bank	\$224,204	\$37,193	\$37,220	\$37,220	21.25%	NA	NA	NA
Spring Hill State Bank	\$225,133	\$32,225	\$32,672	\$32,672	14.32%	24.51%	25.79%	24.51%
Bank of DeSoto, National Association	\$230,000	\$24,548	\$24,548	\$24,548	10.63%	NA	NA	NA
Citizens State Bank   Runnels	\$230,366	\$21,880	\$22,629	\$22,629	9.93%	13.73%	14.87%	13.73%
First National Bank of Lake Jackson	\$231,703	(\$1,076)	\$26,360	\$26,360	10.69%	43.96%	44.53%	43.96%
National Bank & Trust	\$233,096	\$18,382	\$28,370	\$28,370	11.94%	NA	NA	NA
Cypress Bank, SSB	\$234,391	\$24,063	\$25,277	\$25,277	11.11%	17.68%	18.74%	17.68%
The First National Bank of Sterling City	\$235,301	\$8,919	\$23,477	\$23,477	9.73%	35.23%	35.82%	35.23%
Citizens Bank   Randall	\$236,135	\$22,904	\$24,408	\$24,408	10.27%	14.40%	15.09%	14.40%
The First National Bank of Ballinger	\$249,932	\$21,457	\$26,116	\$26,116	10.26%	15.84%	17.09%	15.84%
Average of Asset Group A	\$128,669	\$13,565	\$16,078	\$15,987	13.58%	23.99%	25.02%	23.83%

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.

Capital Adequacy

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
Guadalupe Bank	\$253,296	\$21,459	\$21,459	\$21,459	8.26%	11.36%	12.44%	11.36%
City National Bank of Taylor	\$254,209	\$24,113	\$30,698	\$30,698	12.26%	26.19%	27.44%	26.19%
Anahuac National Bank	\$254,308	\$9,291	\$31,407	\$31,407	13.18%	23.95%	25.20%	23.95%
First State Bank   Young	\$256,171	\$19,610	\$27,373	\$27,373	10.59%	16.72%	17.56%	16.72%
Incommons Bank, National Association	\$258,579	\$17,901	\$21,783	\$21,783	8.69%	12.45%	13.70%	12.45%
Castroville State Bank	\$261,980	\$21,087	\$25,333	\$25,333	9.67%	NA	NA	NA
First National Bank of Burleson	\$271,279	\$24,974	\$25,029	\$25,029	10.00%	NA	NA	NA
First National Bank   Hansford	\$271,976	\$32,421	\$39,847	\$39,847	14.83%	17.92%	19.17%	17.92%
Interstate Bank	\$276,317	\$13,577	\$25,302	\$25,302	9.70%	NA	NA	NA
Sundown State Bank	\$276,463	\$25,209	\$25,209	\$25,209	9.17%	10.43%	11.20%	10.43%
The City National Bank of Colorado City	\$279,372	\$28,088	\$28,091	\$28,091	10.27%	16.97%	18.23%	16.97%
The First National Bank of Hereford	\$280,006	\$25,176	\$27,309	\$27,309	9.96%	11.27%	12.28%	11.27%
Texana Bank, National Association	\$280,583	\$22,653	\$23,028	\$23,028	8.55%	10.25%	11.46%	10.25%
First State Bank of Texas	\$280,768	\$31,239	\$28,681	\$28,681	10.42%	NA	NA	NA
West Texas State Bank	\$281,842	\$29,394	\$29,940	\$29,940	10.99%	NA	NA	NA
Citizens National Bank at Brownwood	\$287,763	\$20,545	\$29,356	\$29,356	10.59%	NA	NA	NA
Austin Capital Bank SSB	\$288,577	\$31,205	\$31,205	\$31,205	11.07%	55.74%	56.99%	55.74%
ValueBank Texas	\$292,011	\$33,224	\$35,573	\$35,573	12.24%	NA	NA	NA
The Commercial National Bank of Brady	\$292,817	\$19,353	\$25,298	\$25,298	8.82%	11.24%	12.40%	11.24%
Arrowhead Bank	\$294,198	\$22,033	\$27,416	\$27,416	9.56%	16.69%	17.71%	16.69%
Community Bank	\$296,748	\$29,986	\$29,986	\$29,986	10.35%	NA	NA	NA
First State Bank of Burnet	\$297,261	\$23,047	\$37,303	\$37,303	11.95%	NA	NA	NA
Llano National Bank	\$299,450	\$21,960	\$33,247	\$33,247	11.36%	NA	NA	NA
Security State Bank   Parmer	\$299,466	\$32,276	\$32,276	\$32,276	11.40%	NA	NA	NA
Charter Bank	\$302,674	\$22,891	\$34,256	\$34,256	10.77%	16.28%	17.53%	16.28%
The National Bank of Andrews	\$305,801	\$26,739	\$29,520	\$29,520	9.91%	13.02%	14.28%	13.02%
First National Bank of Giddings	\$306,402	\$24,811	\$32,754	\$32,754	10.43%	NA	NA	NA
Commercial National Bank of Texarkana	\$308,776	\$14,645	\$28,106	\$28,106	9.25%	13.45%	14.62%	13.45%
Citizens State Bank   Tyler	\$310,588	\$28,014	\$35,286	\$35,286	11.27%	14.68%	15.78%	14.68%
The Yoakum National Bank	\$313,752	\$23,683	\$33,209	\$33,209	10.91%	NA	NA	NA
Gilmer National Bank	\$316,531	\$28,254	\$33,212	\$33,212	10.73%	16.67%	17.93%	16.67%
The First National Bank of Hughes Springs	\$319,074	\$31,974	\$32,117	\$32,117	10.08%	14.64%	15.74%	14.64%
Crossroads Bank	\$320,326	\$20,649	\$34,262	\$34,262	10.94%	NA	NA	NA
The Pecos County State Bank	\$325,003	\$20,345	\$33,827	\$33,827	10.76%	21.24%	22.42%	21.24%
The Jacksboro National Bank	\$327,669	\$17,404	\$32,007	\$32,007	9.64%	20.00%	21.25%	20.00%
HomeBank Texas	\$329,678	\$34,658	\$36,320	\$36,320	11.35%	14.87%	16.13%	14.87%
CapTex Bank	\$334,140	\$42,256	\$40,182	\$40,182	12.12%	13.71%	14.78%	13.71%
Ozona Bank	\$338,809	\$22,739	\$38,720	\$38,720	11.56%	23.04%	24.28%	23.04%
Austin County State Bank	\$345,031	\$36,480	\$37,567	\$37,567	10.73%	NA	NA	NA
The Waggoner National Bank of Vernon	\$345,750	\$39,326	\$48,722	\$48,722	13.33%	NA	NA	NA
Lakeside Bank	\$351,608	\$40,004	\$38,037	\$38,037	10.43%	NA	NA	NA
First State Bank   Sherman	\$355,012	\$30,027	\$37,957	\$37,957	11.05%	NA	NA	NA
First State Bank   Brazoria	\$357,506	\$28,231	\$31,074	\$31,074	9.14%	13.06%	14.31%	13.06%
First National Bank in Port Lavaca	\$361,004	\$28,216	\$43,822	\$43,822	11.91%	NA	NA	NA
Farmers State Bank   Shelby	\$367,834	\$46,667	\$50,649	\$50,649	13.98%	21.01%	22.26%	21.01%
Lamar National Bank	\$375,484	\$25,579	\$37,256	\$37,256	9.69%	NA	NA	NA
First-Lockhart National Bank	\$383,059	\$32,095	\$34,476	\$34,476	9.08%	13.28%	14.53%	13.28%

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.



**Capital Adequacy**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group B - \$251 to \$500 million in total assets (continued)</b>								
Ennis State Bank	\$384,836	\$22,253	\$33,991	\$33,991	9.05%	NA	NA	NA
Peoples State Bank of Hallettsville	\$386,883	\$27,083	\$36,840	\$36,840	9.40%	NA	NA	NA
The First National Bank of Stanton	\$393,685	\$42,840	\$51,750	\$51,750	14.15%	31.49%	32.74%	31.49%
First Texas Bank   Bell	\$394,815	\$42,369	\$42,848	\$42,848	10.70%	19.94%	20.32%	19.94%
Citizens State Bank   Austin	\$400,610	\$33,569	\$44,471	\$44,471	10.63%	NA	NA	NA
The Lamesa National Bank	\$406,188	\$33,917	\$41,772	\$41,772	10.84%	26.18%	27.21%	26.18%
Shelby Savings Bank, SSB	\$406,930	\$43,148	\$47,090	\$47,090	11.73%	14.96%	15.98%	14.96%
The MINT National Bank	\$409,248	\$58,694	\$58,694	\$58,694	14.14%	NA	NA	NA
Liberty Capital Bank	\$409,459	\$47,613	\$51,426	\$51,426	11.93%	17.88%	18.74%	17.88%
The Liberty National Bank in Paris	\$413,559	\$45,731	\$51,259	\$51,259	12.34%	NA	NA	NA
State Bank of De Kalb	\$424,072	\$47,381	\$47,128	\$47,128	10.89%	NA	NA	NA
MCBank	\$433,930	\$29,395	\$47,810	\$47,810	10.62%	19.00%	20.25%	19.00%
Texas State Bank	\$438,696	\$38,786	\$47,256	\$47,256	12.02%	18.56%	19.29%	18.56%
Trusttexas Bank, S.S.B.	\$440,474	\$11,022	\$44,790	\$44,790	9.32%	22.56%	23.47%	22.56%
Texas Champion Bank	\$441,344	\$43,251	\$41,483	\$41,483	9.76%	NA	NA	NA
Fayette Savings Bank, SSB	\$444,299	\$33,247	\$38,725	\$38,725	9.09%	13.19%	14.23%	13.19%
NBT Financial Bank	\$447,317	\$46,603	\$47,581	\$47,581	10.73%	13.97%	15.22%	13.97%
American Bank, National Association   Dallas	\$451,309	\$54,440	\$54,281	\$54,281	11.27%	NA	NA	NA
Broadstreet Bank, SSB	\$451,333	\$42,661	\$47,988	\$47,988	10.76%	15.65%	16.73%	15.65%
International Bank of Commerce   Zapata	\$464,333	\$45,099	\$64,110	\$64,110	13.26%	31.18%	32.43%	31.18%
The Brenham National Bank	\$476,994	\$35,225	\$51,444	\$51,444	10.37%	17.78%	18.75%	17.78%
Titan Bank, N.A.	\$478,459	\$47,796	\$56,767	\$56,767	11.17%	23.36%	24.61%	23.36%
Citizens Bank   Gregg	\$478,499	\$64,640	\$68,351	\$68,351	13.86%	20.81%	22.07%	20.81%
First Liberty Bank	\$479,425	\$38,959	\$45,468	\$45,468	9.44%	13.95%	15.14%	13.95%
Texas Republic Bank, National Association	\$483,601	\$56,157	\$55,065	\$55,065	11.76%	14.32%	15.57%	14.32%
Trinity Bank, N.A.	\$485,614	\$50,746	\$53,464	\$53,464	11.09%	15.84%	17.09%	15.84%
First Commercial Bank, National Association	\$492,772	\$45,603	\$48,914	\$48,914	9.68%	14.68%	15.93%	14.68%
Herring Bank	\$493,111	\$53,180	\$62,406	\$62,406	12.89%	16.07%	16.89%	16.07%
Lone Star Capital Bank, National Association	\$493,273	\$42,507	\$48,686	\$48,686	10.16%	13.27%	14.19%	13.27%
The First National Bank of Livingston	\$494,630	\$43,465	\$63,809	\$63,809	13.06%	33.22%	34.47%	33.22%
Average of Asset Group B	\$359,567	\$32,635	\$39,236	\$39,236	10.90%	18.33%	19.45%	18.33%

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

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
The First National Bank of Mertzong	\$508,908	\$55,642	\$55,642	\$55,642	10.86%	60.04%	61.29%	60.04%
The Karnes County National Bank of Karnes City	\$511,325	\$39,723	\$58,320	\$58,320	11.24%	23.45%	24.40%	23.45%
Bank of Texas	\$528,871	\$69,696	\$69,516	\$69,516	12.90%	12.64%	13.71%	12.64%
Dominion Bank	\$533,813	\$57,823	\$56,801	\$56,801	10.67%	12.10%	12.98%	12.10%
The Bank and Trust, SSB	\$537,314	\$38,707	\$53,005	\$53,005	9.52%	17.31%	18.56%	17.31%
The First National Bank of East Texas	\$544,290	\$47,356	\$53,702	\$53,702	9.90%	NA	NA	NA
SouthTrust Bank, N.A.	\$549,291	\$57,047	\$58,624	\$58,624	10.76%	16.86%	18.11%	16.86%
First Federal Community Bank, SSB	\$552,138	\$64,003	\$66,190	\$66,190	11.84%	16.22%	17.48%	16.22%
Worthington Bank	\$568,232	\$46,184	\$47,690	\$47,690	8.62%	11.36%	12.30%	11.36%
Wellington State Bank	\$568,880	\$36,908	\$55,075	\$55,075	9.38%	12.85%	13.96%	12.85%
First National Bank of Huntsville	\$568,912	\$64,560	\$63,678	\$63,678	11.58%	NA	NA	NA
First State Bank and Trust Company	\$574,437	\$43,376	\$80,881	\$80,881	13.40%	NA	NA	NA
The Falls City National Bank	\$577,871	\$74,267	\$74,267	\$74,267	13.29%	NA	NA	NA
The State National Bank of Big Spring	\$583,398	\$42,710	\$60,901	\$60,901	10.95%	NA	NA	NA
Capital Bank	\$591,871	\$56,837	\$60,697	\$60,697	10.31%	12.52%	13.67%	12.52%
Texas Heritage National Bank	\$608,552	\$54,404	\$54,561	\$54,561	9.09%	10.39%	11.37%	10.39%
Citizens National Bank   Milam	\$612,719	\$61,184	\$65,661	\$65,661	10.68%	14.33%	15.58%	14.33%
Grandview Bank	\$613,507	\$43,862	\$47,649	\$47,649	7.90%	15.36%	16.61%	15.36%
Fayetteville Bank	\$626,542	(\$20,055)	\$82,337	\$82,337	11.88%	NA	NA	NA
Community Bank & Trust, Waco, Texas	\$627,992	\$68,647	\$92,633	\$92,633	14.01%	22.49%	23.74%	22.49%
The First National Bank of Sonora	\$629,150	\$52,345	\$57,228	\$57,228	9.10%	14.80%	16.05%	14.80%
American Bank National Association	\$630,302	\$54,712	\$57,510	\$57,510	8.93%	12.78%	13.96%	12.78%
UBank	\$631,762	\$61,142	\$63,631	\$63,631	10.09%	NA	NA	NA
TXN Bank	\$634,048	\$34,319	\$61,299	\$61,299	9.28%	16.22%	17.41%	16.22%
Commerce Bank	\$643,245	\$73,485	\$97,334	\$97,334	14.50%	36.57%	37.82%	36.57%
First Bank	\$646,767	\$84,694	\$82,783	\$82,783	12.90%	13.12%	14.37%	13.12%
Bank of Brenham, National Association	\$656,299	(\$7,303)	\$79,513	\$79,513	11.17%	NA	NA	NA
Bank of Houston	\$660,759	\$77,627	\$78,048	\$78,048	11.29%	NA	NA	NA
Southwest Bank	\$664,203	\$63,331	\$75,582	\$75,159	11.24%	NA	NA	NA
Sage Capital Bank	\$664,325	\$66,848	\$67,980	\$67,980	10.61%	17.73%	18.94%	17.73%
T Bank, National Association	\$668,545	\$107,498	\$87,488	\$87,488	14.26%	20.04%	21.29%	20.04%
First Community Bank   Nueces	\$675,438	\$60,003	\$69,676	\$69,676	10.16%	14.07%	15.33%	14.07%
Pilgrim Bank	\$684,768	\$58,973	\$72,159	\$72,159	10.39%	14.58%	15.37%	14.58%
Texas Gulf Bank, National Association	\$684,847	\$74,632	\$82,845	\$82,845	11.98%	NA	NA	NA
First State Bank of Livingston	\$696,690	\$78,971	\$104,500	\$104,500	14.58%	NA	NA	NA
Western Bank	\$708,421	\$55,285	\$62,653	\$62,653	8.91%	NA	NA	NA
First Community Bank   Cameron	\$716,597	\$47,668	\$68,132	\$68,132	9.67%	13.28%	14.35%	13.28%
Harmony Bank	\$717,076	\$113,540	\$71,673	\$71,673	10.47%	13.58%	14.72%	13.58%
Kleberg Bank, N.A.	\$717,739	\$55,978	\$64,141	\$64,141	8.85%	14.21%	15.40%	14.21%
Classic Bank, National Association	\$720,038	\$58,078	\$61,586	\$61,586	8.76%	11.35%	12.58%	11.35%
First State Bank   Henderson	\$720,738	\$59,181	\$71,304	\$71,304	9.97%	NA	NA	NA
Citizens 1st Bank	\$737,188	\$117,018	\$155,033	\$155,033	20.45%	39.66%	40.05%	39.66%
TransPecos Banks, SSB	\$766,711	\$59,254	\$59,098	\$59,098	9.15%	NA	NA	NA
The First National Bank of Bellville	\$782,395	(\$11,570)	\$97,801	\$97,801	11.06%	NA	NA	NA
Bank of the West	\$786,952	\$62,268	\$64,431	\$64,431	8.33%	14.36%	15.58%	14.36%
Rio Bank	\$802,811	\$70,752	\$84,227	\$84,227	10.34%	15.27%	16.29%	15.27%

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**

**December 31, 2023**

**Run Date: February 19, 2023**

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets (continued)</b>								
The First State Bank   Wharton	\$807,235	\$58,487	\$81,225	\$81,225	10.18%	NA	NA	NA
Texas National Bank of Jacksonville	\$807,378	\$79,386	\$82,541	\$82,541	10.12%	15.13%	16.38%	15.13%
Plains State Bank	\$817,341	\$122,768	\$120,851	\$120,851	15.04%	NA	NA	NA
Texas Bank	\$820,747	\$83,814	\$84,827	\$84,827	10.27%	NA	NA	NA
Schertz Bank & Trust	\$829,902	\$84,066	\$85,571	\$85,571	10.53%	NA	NA	NA
Texas National Bank   Hidalgo	\$830,269	\$78,008	\$89,359	\$89,359	10.84%	17.32%	18.58%	17.32%
Clear Fork Bank National Association	\$841,993	\$86,170	\$88,385	\$88,385	10.86%	NA	NA	NA
Oakwood Bank	\$842,634	\$90,658	\$83,781	\$83,781	10.18%	11.05%	11.73%	11.05%
Keystone Bank, SSB	\$850,745	\$87,286	\$84,872	\$84,872	10.08%	12.20%	13.18%	12.20%
First Texas Bank   Williamson	\$857,644	\$88,743	\$90,892	\$90,892	10.30%	19.82%	20.22%	19.82%
Frontier Bank of Texas	\$861,317	\$73,155	\$77,985	\$77,985	9.76%	NA	NA	NA
The First National Bank of McGregor	\$864,521	\$76,918	\$86,403	\$86,403	10.43%	13.68%	14.93%	13.68%
Security State Bank   Frio	\$877,558	\$83,878	\$102,290	\$102,290	12.00%	NA	NA	NA
Round Top State Bank	\$879,588	\$75,839	\$100,156	\$100,156	11.18%	NA	NA	NA
Industry State Bank	\$880,224	(\$1,151)	\$121,324	\$121,324	12.47%	NA	NA	NA
Alliance Bank Central Texas	\$891,096	\$108,246	\$112,318	\$112,318	12.62%	14.08%	15.17%	14.08%
Ciera Bank	\$900,724	\$90,630	\$90,831	\$90,831	9.95%	13.62%	14.88%	13.62%
The First National Bank of Shiner	\$905,198	(\$25,449)	\$116,113	\$116,113	11.33%	NA	NA	NA
Hometown Bank, National Association	\$913,074	\$74,459	\$103,556	\$103,556	10.71%	16.91%	17.95%	16.91%
The First National Bank of Granbury	\$915,258	\$75,057	\$96,533	\$96,533	10.65%	NA	NA	NA
NewFirst National Bank	\$919,952	\$101,499	\$105,779	\$105,779	11.37%	NA	NA	NA
Tolleson Private Bank	\$922,361	\$75,531	\$77,443	\$77,443	7.76%	11.64%	12.80%	11.64%
American State Bank	\$953,312	\$80,263	\$74,559	\$74,559	7.77%	9.42%	10.61%	9.42%
The First National Bank of Bastrop	\$961,354	\$68,593	\$114,129	\$114,129	11.45%	19.05%	20.18%	19.05%
First National Bank and Trust Company of Weatherford	\$989,499	\$85,165	\$96,326	\$96,326	9.42%	NA	NA	NA
R Bank	\$998,144	\$92,076	\$92,915	\$92,915	9.18%	10.82%	12.02%	10.82%
Average of Asset Group C	\$727,441	\$64,246	\$79,395	\$79,389	10.86%	16.84%	17.95%	16.84%

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

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group D - Over \$1 billion in total assets</b>								
Peoples Bank   Lubbock	\$1,053,797	\$87,338	\$102,146	\$102,146	9.73%	13.37%	13.98%	13.37%
Citizens State Bank   Burleson	\$1,054,691	\$109,083	\$117,041	\$117,041	11.28%	NA	NA	NA
Dallas Capital Bank, National Association	\$1,070,015	\$128,583	\$119,309	\$119,309	11.08%	NA	NA	NA
Pointbank	\$1,090,076	\$55,806	\$89,386	\$89,386	8.42%	13.65%	14.85%	13.65%
Legend Bank, N. A.	\$1,092,878	\$87,776	\$103,655	\$103,655	9.64%	12.84%	14.00%	12.84%
Central Bank	\$1,108,981	\$97,066	\$108,610	\$108,610	10.15%	12.53%	13.69%	12.53%
Southwestern National Bank	\$1,109,185	\$125,137	\$127,266	\$127,266	11.81%	13.97%	15.22%	13.97%
Benchmark Bank	\$1,128,145	\$107,897	\$107,897	\$107,897	9.61%	14.46%	15.71%	14.46%
MapleMark Bank	\$1,166,051	\$100,971	\$110,827	\$110,827	9.11%	11.57%	12.71%	11.57%
Central National Bank	\$1,186,640	\$104,487	\$119,485	\$119,485	9.98%	12.77%	14.02%	12.77%
Texas Security Bank	\$1,193,209	\$87,236	\$111,661	\$111,661	8.83%	12.32%	13.55%	12.32%
Pegasus Bank	\$1,211,851	\$125,121	\$130,792	\$130,792	10.56%	15.92%	16.98%	15.92%
SouthStar Bank, S.S.B.	\$1,214,112	\$133,124	\$143,866	\$143,866	11.69%	16.52%	17.39%	16.52%
Wallis Bank	\$1,215,508	\$124,905	\$122,260	\$122,260	10.47%	11.86%	12.62%	11.86%
Community National Bank & Trust of Texas	\$1,231,174	\$140,342	\$148,110	\$148,110	11.87%	14.73%	15.83%	14.73%
The City National Bank of Sulphur Springs	\$1,232,121	\$101,762	\$115,984	\$115,984	9.21%	13.12%	14.38%	13.12%
United Texas Bank	\$1,294,356	\$153,489	\$155,990	\$155,990	11.98%	NA	NA	NA
Citizens State Bank   Leon	\$1,324,474	(\$20,237)	\$162,376	\$162,376	10.99%	NA	NA	NA
Commercial Bank of Texas, N.A.	\$1,350,673	\$112,808	\$132,048	\$132,048	9.75%	14.50%	15.75%	14.50%
Alliance Bank	\$1,361,427	\$94,846	\$135,493	\$135,493	9.63%	13.61%	14.39%	13.61%
Lone Star State Bank of West Texas	\$1,372,476	\$156,269	\$153,436	\$153,436	11.56%	12.44%	13.54%	12.44%
American Bank of Commerce	\$1,448,670	\$84,310	\$134,867	\$134,867	8.74%	12.26%	13.38%	12.26%
First National Bank   Wichita	\$1,476,606	\$132,251	\$130,133	\$130,133	9.71%	12.16%	13.30%	12.16%
First National Bank of Central Texas	\$1,593,986	\$139,891	\$150,658	\$150,658	9.33%	12.98%	14.23%	12.98%
Citizens National Bank of Texas	\$1,677,031	\$207,894	\$205,792	\$205,792	12.18%	14.32%	15.38%	14.32%
Moody National Bank	\$1,700,157	\$198,900	\$239,149	\$239,149	13.56%	NA	NA	NA
First State Bank   Cooke	\$1,754,514	\$92,330	\$147,968	\$147,968	8.14%	13.06%	14.03%	13.06%
FirstBank Southwest	\$1,760,582	\$130,116	\$183,278	\$183,278	10.06%	12.25%	13.27%	12.25%
Golden Bank, National Association	\$1,768,297	\$225,425	\$227,741	\$227,741	13.14%	14.41%	15.62%	14.41%
North Dallas Bank & Trust Co.	\$1,771,144	\$163,995	\$174,908	\$174,908	9.88%	NA	NA	NA
Security State Bank & Trust	\$1,855,950	\$180,880	\$203,856	\$203,856	11.12%	NA	NA	NA
Falcon International Bank	\$1,913,349	\$207,669	\$246,100	\$246,100	12.21%	19.31%	20.44%	19.31%
First State Bank of Uvalde	\$1,920,168	\$140,473	\$243,011	\$243,011	12.05%	26.78%	28.02%	26.78%
Texas Community Bank	\$1,930,559	\$242,840	\$246,774	\$246,774	12.66%	24.16%	25.43%	24.16%
Community National Bank	\$2,128,104	\$227,778	\$230,392	\$230,392	11.40%	12.96%	14.21%	12.96%
American National Bank & Trust	\$2,137,864	\$202,776	\$204,434	\$204,434	9.85%	11.93%	13.17%	11.93%
Texas First Bank	\$2,182,585	\$191,777	\$210,732	\$210,732	9.57%	14.09%	15.26%	14.09%
First United Bank	\$2,195,446	\$177,220	\$245,094	\$245,094	10.91%	15.32%	16.54%	15.32%
Texas Partners Bank	\$2,206,019	\$181,332	\$208,037	\$208,037	9.22%	10.74%	11.64%	10.74%
TexasBank	\$2,217,361	\$227,698	\$231,526	\$231,526	10.85%	16.60%	17.85%	16.60%
Vista Bank	\$2,247,771	\$234,024	\$231,881	\$231,881	11.28%	14.32%	15.26%	14.32%
Cornerstone Capital Bank, SSB	\$2,266,758	\$332,057	\$340,112	\$313,097	14.80%	28.97%	29.36%	26.67%
Susser Bank	\$2,294,332	\$227,752	\$204,084	\$204,084	9.57%	11.24%	12.33%	11.24%
Extraco Banks, National Association	\$2,332,023	\$193,045	\$185,303	\$185,303	8.22%	14.50%	15.77%	14.50%
Horizon Bank, SSB	\$2,405,124	\$189,027	\$208,094	\$208,094	8.52%	12.51%	13.76%	12.51%
West Texas National Bank	\$2,428,790	\$208,038	\$221,074	\$221,074	9.70%	14.21%	15.47%	14.21%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>								
American Bank, National Association   Nueces	\$2,464,435	\$223,593	\$233,935	\$233,935	9.40%	12.25%	13.26%	12.25%
State Bank of Texas	\$2,569,549	\$371,885	\$375,319	\$375,319	15.28%	NA	NA	NA
American Momentum Bank	\$2,584,392	\$496,143	\$392,029	\$392,029	15.80%	17.78%	18.86%	17.78%
American First National Bank	\$2,588,150	\$319,282	\$321,588	\$321,588	12.34%	13.45%	14.44%	13.45%
Pinnacle Bank	\$2,625,755	\$292,948	\$247,004	\$247,004	9.56%	13.37%	14.39%	13.37%
Texas Regional Bank	\$2,679,468	\$211,002	\$238,183	\$238,183	8.47%	13.19%	14.01%	13.19%
Texas Exchange Bank	\$2,722,429	\$422,063	\$426,674	\$426,674	15.83%	27.98%	29.04%	27.98%
Austin Bank, Texas National Association	\$2,763,964	\$375,730	\$383,386	\$383,386	13.82%	NA	NA	NA
Jefferson Bank	\$2,896,209	\$164,867	\$244,520	\$244,520	8.38%	11.27%	12.07%	11.27%
TIB, National Association	\$2,941,343	\$346,362	\$366,584	\$366,584	11.43%	16.58%	17.81%	16.58%
Lone Star National Bank	\$2,942,962	\$298,366	\$373,314	\$373,314	12.84%	20.58%	21.83%	20.58%
WestStar Bank	\$3,052,669	\$281,135	\$319,332	\$319,332	10.56%	11.65%	12.60%	11.65%
Guaranty Bank & Trust, N.A.	\$3,182,363	\$351,367	\$343,607	\$343,607	10.78%	14.24%	15.49%	14.24%
Vantage Bank Texas	\$3,727,414	\$354,649	\$382,887	\$382,887	10.28%	11.17%	12.41%	11.17%
International Bank of Commerce   Cameron	\$3,917,989	\$340,653	\$477,390	\$477,390	11.79%	24.41%	25.58%	24.41%
VeraBank, National Association	\$4,071,215	\$420,021	\$393,151	\$393,151	9.83%	14.06%	15.28%	14.06%
City Bank	\$4,202,495	\$420,677	\$450,607	\$450,607	10.60%	12.80%	14.04%	12.80%
First National Bank Texas	\$4,302,224	\$198,258	\$388,671	\$388,671	9.13%	21.02%	22.29%	21.02%
Inwood National Bank	\$4,333,346	\$435,158	\$404,674	\$404,674	9.28%	13.55%	14.32%	13.55%
Third Coast Bank, SSB	\$4,389,086	\$525,127	\$505,190	\$505,190	11.91%	12.52%	13.49%	12.52%
Texas Bank and Trust Company	\$4,396,707	\$435,774	\$455,954	\$455,954	10.36%	12.16%	13.41%	12.16%
TBK Bank, SSB	\$5,345,317	\$969,894	\$725,383	\$725,383	13.86%	15.17%	15.87%	15.17%
Broadway National Bank	\$5,387,135	\$348,236	\$539,607	\$539,607	9.70%	12.86%	13.74%	12.86%
Beal Bank	\$5,705,827	\$921,752	\$986,424	\$986,424	14.79%	68.80%	69.23%	68.80%
The American National Bank of Texas	\$6,125,831	\$204,266	\$478,313	\$478,313	8.06%	12.75%	13.93%	12.75%
Sunflower Bank, National Association	\$7,865,286	\$906,230	\$838,199	\$838,199	11.05%	11.68%	12.79%	11.68%
Southside Bank	\$8,278,923	\$917,035	\$836,228	\$836,228	10.49%	14.88%	15.62%	14.88%
International Bank of Commerce   Webb	\$8,979,372	\$1,536,534	\$1,444,775	\$1,444,775	16.40%	18.54%	19.79%	18.54%
Woodforest National Bank	\$9,081,050	\$814,483	\$829,507	\$829,507	8.98%	9.84%	10.95%	9.84%
Amarillo National Bank	\$9,164,639	\$878,026	\$854,367	\$854,367	9.49%	10.37%	11.49%	10.37%
Charles Schwab Trust Bank	\$10,224,000	\$674,000	\$1,313,000	\$1,313,000	11.62%	82.42%	82.42%	82.42%
Stellar Bank	\$10,636,734	\$1,556,567	\$1,060,624	\$1,060,624	10.44%	12.20%	13.65%	12.20%
Veritex Community Bank	\$12,384,382	\$1,727,346	\$1,368,384	\$1,368,384	11.43%	12.03%	12.90%	12.03%
First Financial Bank, National Association	\$13,046,223	\$1,320,249	\$1,421,727	\$1,421,727	10.75%	16.47%	17.59%	16.47%
PlainsCapital Bank	\$13,407,371	\$1,549,450	\$1,407,660	\$1,407,660	10.55%	15.44%	16.58%	15.44%
NexBank	\$15,995,379	\$1,261,481	\$1,300,651	\$1,300,651	8.13%	13.15%	13.66%	13.15%
Independent Bank	\$19,029,731	\$2,722,515	\$1,882,585	\$1,882,585	10.41%	11.55%	12.40%	11.55%
Average of Asset Group D	\$3,670,920	\$392,126	\$396,194	\$395,868	10.82%	16.24%	17.29%	16.20%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Definitions



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