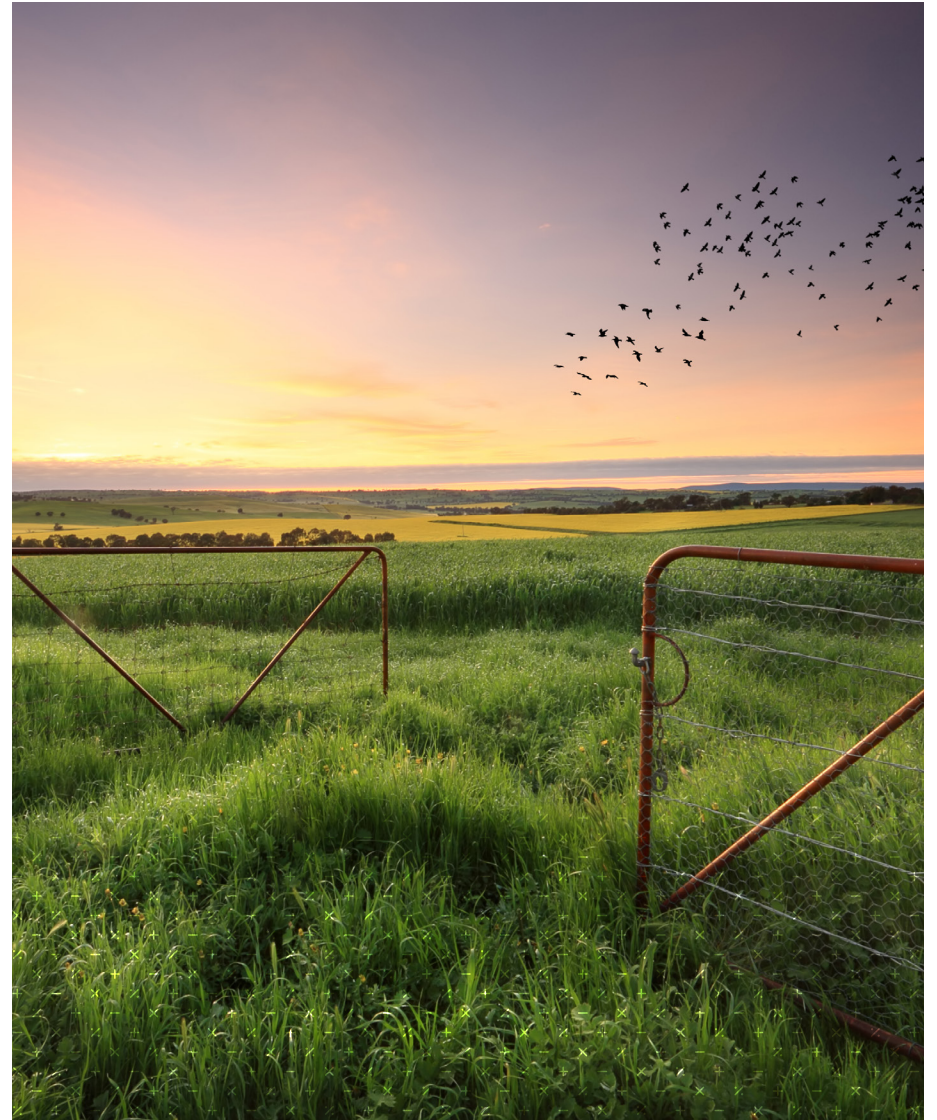


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Bankers' Index

AN ANALYSIS OF TEXAS COMMUNITY BANKS





The Bankers' Index is published by the Texas office of Moss Adams. For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager,** at **(209) 955-6136.**

Texas

DALLAS

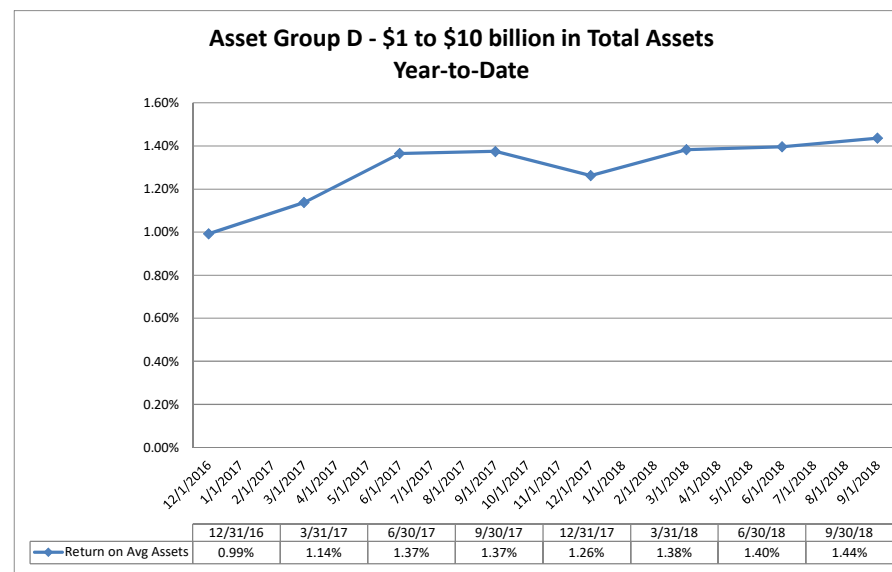
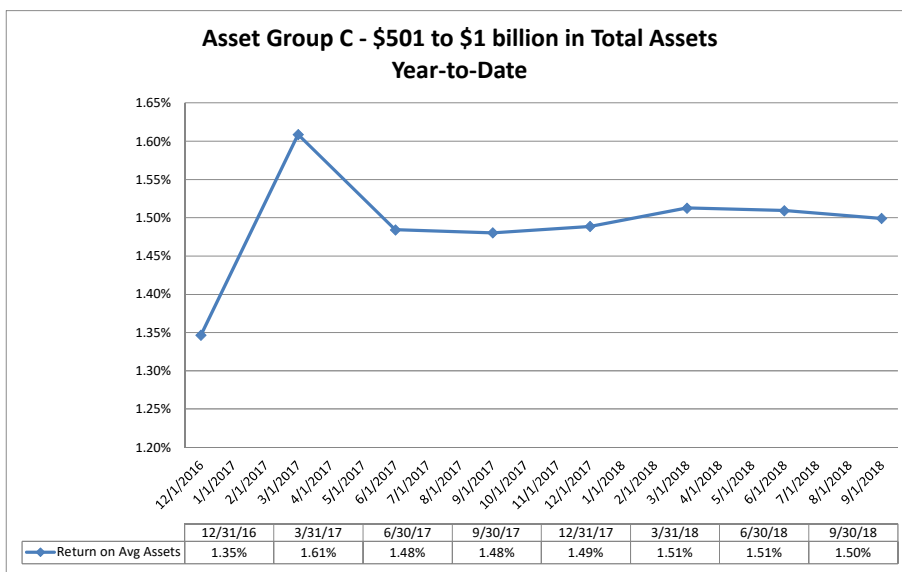
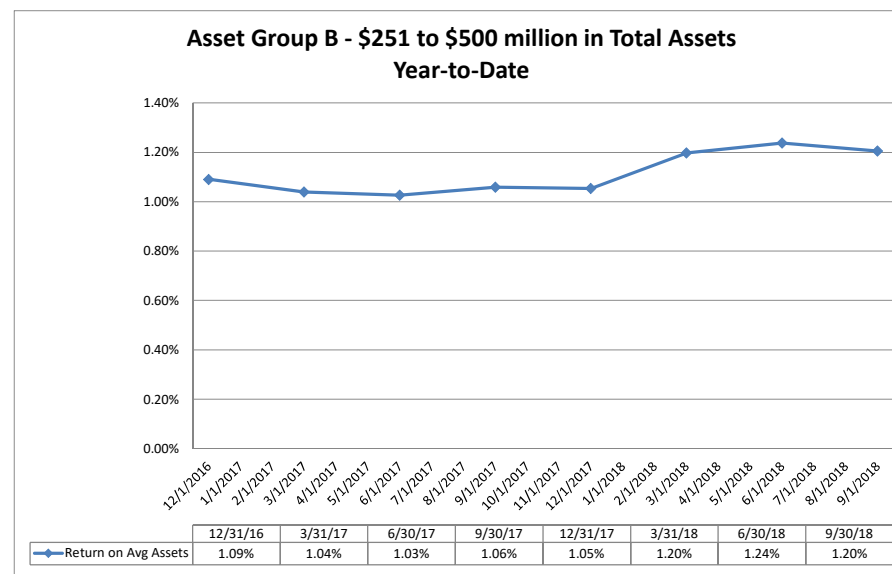
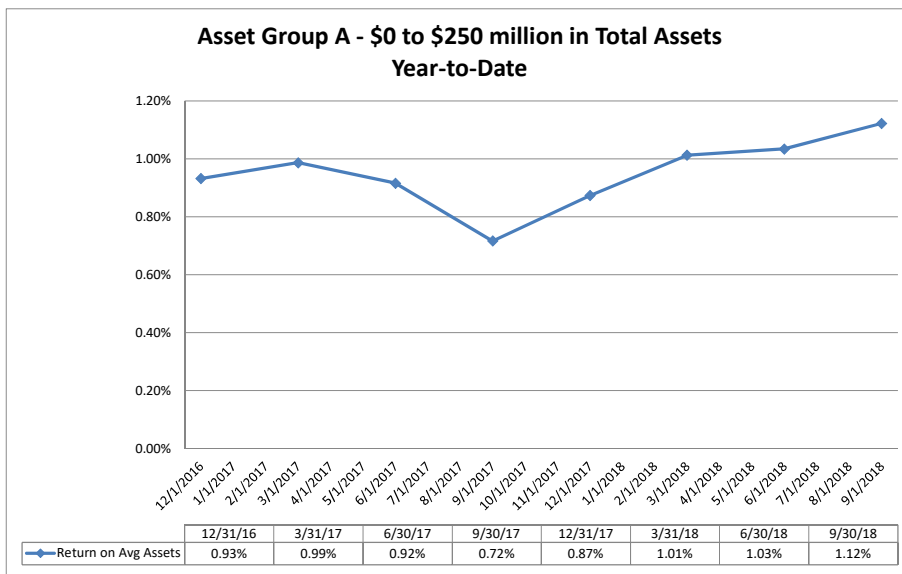
8750 North Central Expressway
Suite 300
Dallas, TX 75231
(972) 387-4300

ASSET SIZE DEFINITION

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

Performance Analysis

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



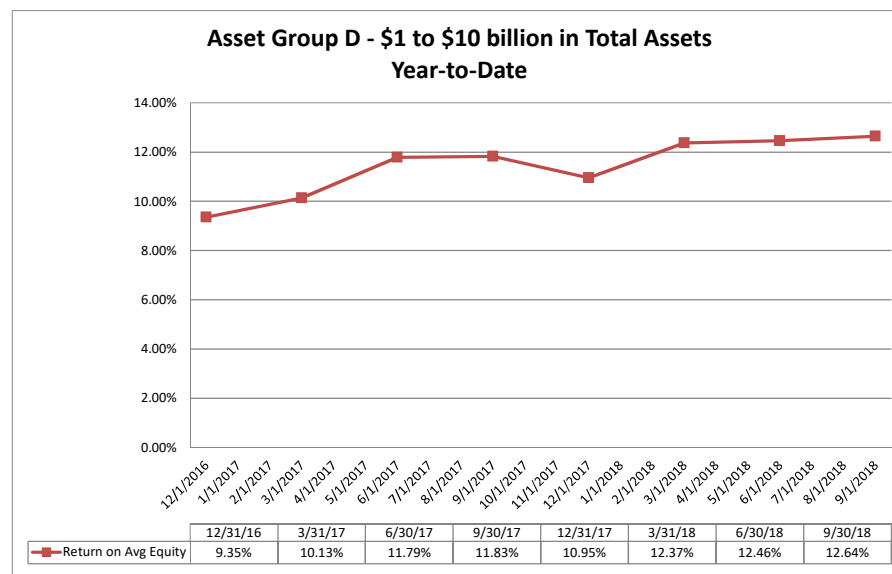
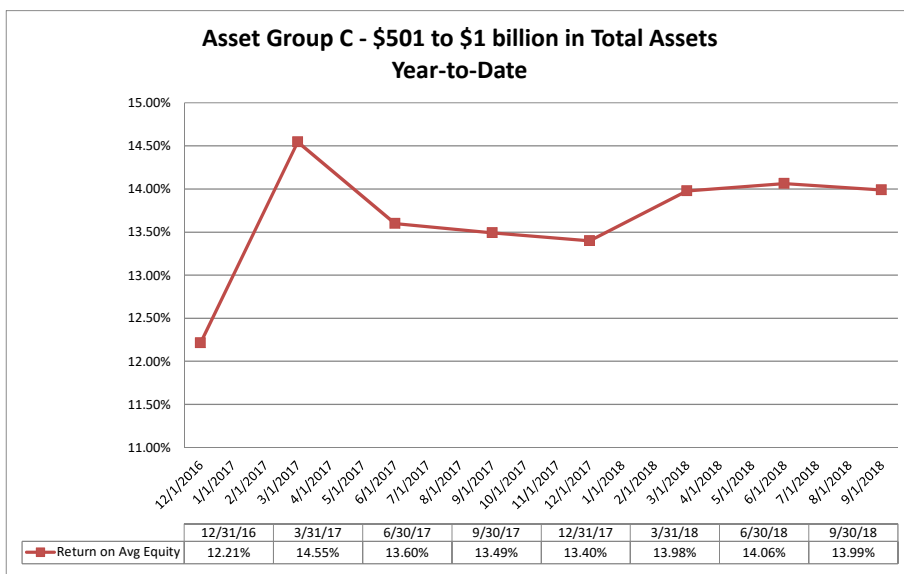
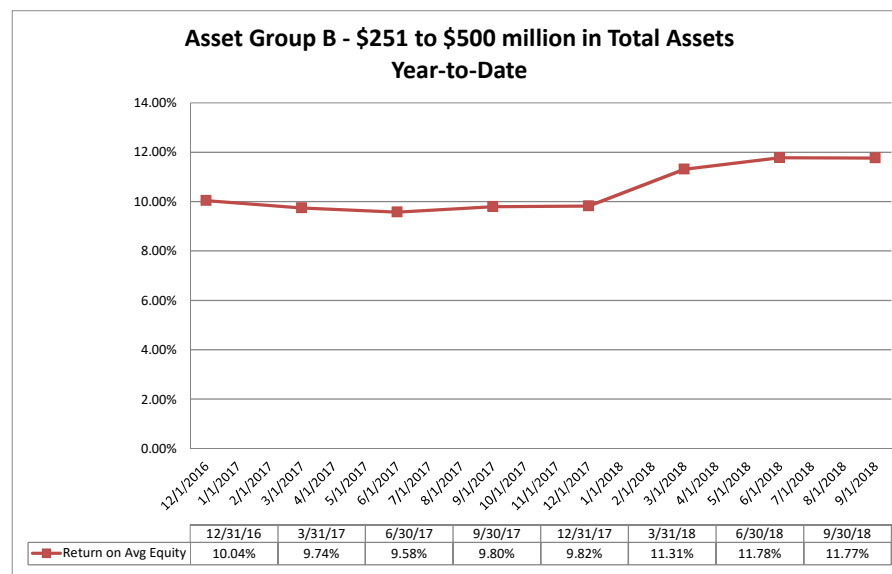
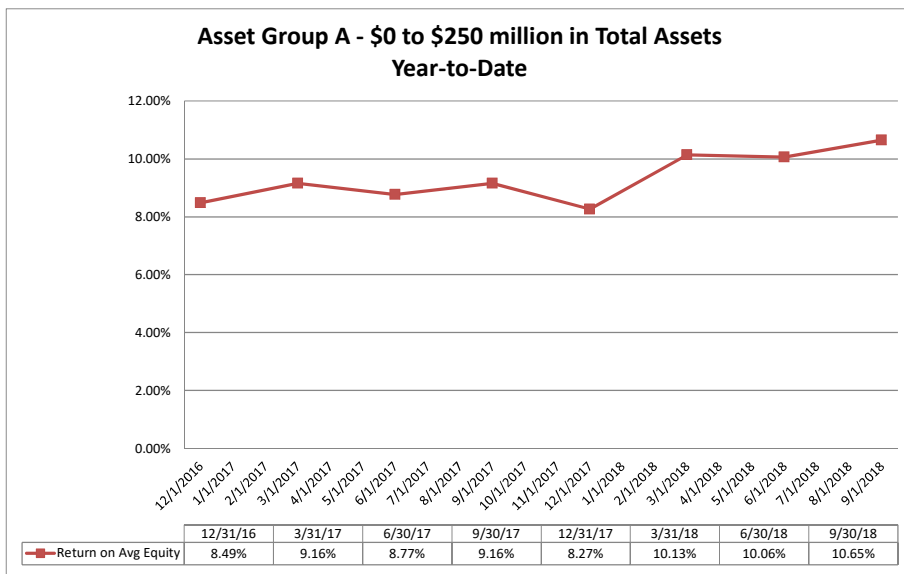
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Asset Group A - \$0 to \$250 million in total assets											
	First National Bank of Lipan	\$21,305	\$34	0.64%	7.11%	82.14%	\$54	\$93	0.60%	6.60%	82.14%	\$53
	Brazos National Bank	\$25,417	\$402	6.03%	19.60%	78.63%	\$45	\$653	3.17%	10.93%	86.60%	\$65
	Chappell Hill Bank	\$28,663	\$46	0.66%	6.78%	84.97%	\$61	\$58	0.28%	2.87%	93.01%	\$61
	Amistad Bank	\$29,440	\$88	1.21%	7.96%	75.71%	\$57	\$278	1.29%	8.58%	74.60%	\$57
	Granger National Bank	\$32,628	\$43	0.53%	3.36%	81.97%	\$68	\$150	0.62%	3.86%	79.16%	\$64
	Citizens State Bank	\$32,860	\$75	0.90%	9.92%	77.06%	\$50	(\$267)	(1.03%)	(11.45%)	83.07%	\$50
	Grapeland State Bank	\$33,901	\$71	0.80%	7.19%	82.53%	\$68	\$132	0.51%	4.49%	86.40%	\$71
	Enloe State Bank	\$35,168	\$142	1.64%	16.43%	56.62%	\$71	\$435	1.67%	17.56%	53.73%	\$65
	Menard Bank	\$35,642	\$77	0.88%	6.68%	72.25%	\$54	\$211	0.80%	6.14%	73.91%	\$54
	State National Bank of Groom	\$36,338	\$84	0.89%	8.60%	77.37%	\$49	\$202	0.69%	6.97%	81.83%	\$47
	Crowell State Bank	\$36,698	\$216	2.28%	21.57%	54.34%	\$63	\$608	2.10%	21.00%	56.29%	\$63
	Kress National Bank	\$37,984	\$125	1.35%	10.92%	65.41%	\$101	\$325	1.12%	9.47%	69.76%	\$100
	Bank of San Jacinto County	\$39,663	\$99	0.98%	7.53%	80.96%	\$63	\$308	1.01%	7.91%	79.74%	\$64
	Donley County State Bank	\$39,801	\$38	0.39%	2.03%	86.81%	\$70	\$66	0.22%	1.18%	92.62%	\$70
	First State Bank	\$39,824	\$128	1.33%	12.06%	73.43%	\$63	\$283	0.99%	8.81%	79.59%	\$58
	Robert Lee State Bank	\$40,724	\$86	0.81%	6.46%	77.04%	\$50	\$179	0.55%	4.46%	83.81%	\$53
	Keystone Bank, National Association	\$41,384	\$19	0.18%	1.98%	86.94%	\$53	(\$483)	(1.53%)	(16.65%)	72.10%	\$49
	First State Bank	\$41,776	\$61	0.58%	7.19%	76.15%	\$52	\$172	0.56%	6.82%	79.32%	\$53
	Spur Security Bank	\$42,105	\$64	0.59%	6.09%	78.60%	\$54	\$183	0.55%	5.68%	79.69%	\$55
	Brush Country Bank	\$43,941	(\$98)	(0.92%)	(5.67%)	116.31%	\$53	(\$89)	(0.41%)	(3.20%)	107.51%	\$53
	Powell State Bank	\$46,220	\$110	0.95%	13.68%	67.90%	\$56	\$262	0.78%	11.17%	69.72%	\$56
	First National Bank in Cooper	\$46,250	\$129	1.14%	8.35%	62.42%	\$61	\$284	0.83%	6.16%	64.79%	\$66
	Farmers State Bank of Newcaste	\$46,909	\$170	1.53%	16.19%	53.74%	\$59	\$419	1.27%	13.55%	57.33%	\$64
	Lovelady State Bank	\$47,313	\$170	1.44%	14.41%	64.00%	\$55	\$467	1.32%	13.50%	67.53%	\$56
	First National Bank of Paducah	\$47,343	\$36	0.32%	3.70%	91.40%	\$53	\$73	0.21%	2.49%	93.37%	\$53
	First State Bank	\$47,843	\$139	1.17%	12.32%	70.30%	\$71	\$506	1.38%	15.18%	69.06%	\$69
	City National Bank	\$48,064	\$92	0.77%	6.76%	82.23%	\$81	\$241	0.68%	5.99%	84.44%	\$79
	First National Bank of Moody	\$48,230	\$144	1.22%	6.22%	66.95%	\$74	\$447	1.24%	6.43%	66.98%	\$74
	BOC Bank	\$48,895	\$245	2.00%	12.59%	56.80%	\$70	\$863	2.11%	15.31%	56.27%	\$82
	Santa Anna National Bank	\$48,906	\$215	1.74%	15.50%	54.62%	\$61	\$614	1.66%	14.91%	55.57%	\$60
	Citizens National Bank of Crosbyton	\$49,922	\$201	1.60%	10.04%	45.38%	\$46	\$531	1.43%	8.97%	47.79%	\$46
	First Bank of Celeste	\$50,110	\$131	1.06%	13.09%	75.60%	\$81	\$363	0.98%	12.20%	75.78%	\$78
	Commercial Bank	\$51,241	\$168	1.33%	16.40%	54.28%	\$60	\$569	1.52%	18.68%	53.92%	\$58
	Commerce Bank Texas	\$51,904	\$124	0.99%	5.28%	72.62%	\$83	\$370	0.98%	5.29%	72.06%	\$83
	Security Bank of Crawford	\$52,494	\$91	0.73%	7.01%	69.75%	\$78	\$210	0.55%	5.47%	71.88%	\$74
	Citizens State Bank	\$53,148	(\$34)	(0.25%)	(4.01%)	110.77%	\$36	(\$127)	(0.31%)	(4.72%)	114.77%	\$37
	First Federal Bank Littlefield, Texas	\$53,859	\$173	1.29%	7.47%	63.81%	\$59	\$367	0.94%	5.35%	70.19%	\$60
	First National Bank of Tahoka	\$54,372	\$192	1.38%	13.08%	61.52%	\$53	\$531	1.25%	12.34%	63.60%	\$55
	American Bank, National Association	\$55,127	\$140	0.99%	11.08%	63.92%	\$54	\$322	0.75%	8.45%	66.39%	\$57
	First National Bank of Quitaque	\$55,717	\$195	1.41%	9.05%	62.41%	\$77	\$407	0.99%	6.40%	68.36%	\$76
	First Bank and Trust of Memphis	\$57,141	\$213	1.47%	11.19%	61.48%	\$69	\$642	1.39%	11.32%	59.85%	\$62
	First National Bank of Trinity	\$57,279	\$168	1.17%	14.06%	72.05%	\$65	\$483	1.11%	13.20%	72.06%	\$64
	First National Bank of South Padre Island	\$58,398	\$164	1.10%	9.60%	71.50%	\$55	\$453	1.04%	8.99%	72.53%	\$54
	First State Bank	\$58,547	\$37	0.25%	1.88%	79.40%	\$51	\$144	0.31%	2.41%	77.92%	\$51
	First National Bank of Eldorado	\$58,750	\$380	2.58%	16.34%	53.04%	\$69	\$1,138	2.53%	16.96%	52.46%	\$70
	First State Bank of San Diego	\$58,851	\$205	1.37%	14.79%	67.36%	\$54	\$556	1.22%	13.29%	67.47%	\$54
	Junction National Bank	\$58,859	\$193	1.30%	14.28%	63.96%	\$61	\$636	1.40%	15.49%	61.88%	\$60
	First Capital Bank	\$60,338	\$130	0.87%	9.73%	75.27%	\$63	\$452	1.01%	11.58%	70.62%	\$63
	Security State Bank	\$61,047	\$143	0.94%	10.88%	73.37%	\$66	\$488	1.08%	12.68%	70.25%	\$57
	Bank of Houston, National Association	\$61,154	(\$244)	(1.65%)	(5.94%)	142.36%	\$115	(\$322)	(0.99%)	(4.32%)	139.36%	\$56
	City National Bank of San Saba	\$61,387	\$104	0.66%	4.95%	74.91%	\$60	\$294	0.61%	4.66%	75.41%	\$58
	Burton State Bank	\$62,009	\$191	1.22%	9.98%	51.80%	\$48	\$523	1.12%	9.24%	53.38%	\$50
	Zavala County Bank	\$62,724	\$140	0.93%	6.58%	74.64%	\$57	\$474	1.00%	7.39%	73.26%	\$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.

Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Asset Group A - \$0 to \$250 million in total assets (continued)											
	First National Bank of Anson	\$62,877	\$313	1.98%	23.43%	59.27%	\$71	\$900	1.85%	22.69%	59.95%	\$70
	Spectra Bank	\$63,617	\$206	1.18%	11.41%	79.94%	\$77	\$407	0.82%	7.66%	85.33%	\$77
	First National Bank of Aspermont	\$64,596	\$228	1.40%	9.61%	45.57%	\$51	\$677	1.36%	9.33%	46.97%	\$54
	Lakeside National Bank	\$64,704	\$109	0.66%	6.96%	64.62%	\$74	\$198	0.40%	4.26%	78.46%	\$74
	Citizens State Bank of Luling	\$65,498	\$157	0.93%	6.15%	71.22%	\$80	\$496	0.97%	6.47%	71.94%	\$79
	Capital Bank of Texas	\$67,694	\$181	1.11%	7.59%	65.28%	\$46	\$430	0.85%	6.08%	71.30%	\$49
	Angelina Savings Bank, SSB	\$67,776	\$166	1.00%	11.46%	72.67%	\$58	\$496	1.01%	11.49%	73.93%	\$56
	Gruver State Bank	\$69,177	\$325	1.88%	17.76%	53.60%	\$67	\$989	1.90%	18.04%	53.90%	\$68
	Haskell National Bank	\$69,796	\$165	0.93%	8.10%	75.13%	\$49	\$486	0.90%	7.96%	76.48%	\$50
	First National Bank in Falfurrias	\$72,159	\$119	0.63%	6.13%	80.74%	\$49	\$267	0.47%	4.62%	81.29%	\$51
	Bandera Bank	\$75,064	\$313	1.72%	17.59%	58.96%	\$74	\$839	1.58%	16.01%	62.28%	\$74
	State National Bank in West	\$75,688	\$120	0.64%	7.65%	73.47%	\$55	\$328	0.59%	7.02%	74.77%	\$53
	Buckholts State Bank	\$75,885	\$489	2.63%	15.52%	42.91%	\$65	\$1,362	2.45%	14.71%	44.73%	\$66
	Peoples State Bank	\$76,417	\$291	1.55%	12.62%	43.48%	\$75	\$825	1.46%	11.98%	44.62%	\$76
	Pavillion Bank	\$77,143	\$240	1.26%	9.38%	66.60%	\$61	\$628	1.10%	8.21%	67.52%	\$61
	Cowboy Bank of Texas	\$79,301	\$468	2.35%	23.41%	56.03%	\$71	\$1,335	2.21%	22.76%	56.54%	\$72
	First State Bank of Mobeetie	\$79,525	\$141	0.71%	6.29%	66.78%	\$52	\$573	0.97%	8.48%	57.86%	\$53
	Carmine State Bank	\$79,821	\$188	0.94%	7.73%	61.45%	\$79	\$523	0.88%	7.23%	63.34%	\$80
	Greater State Bank	\$81,313	\$90	0.46%	5.06%	82.65%	\$59	\$300	0.52%	5.69%	84.79%	\$58
	Zapata National Bank	\$81,477	\$297	1.43%	10.36%	60.50%	\$46	\$1,607	2.54%	19.34%	62.19%	\$47
	Citizens State Bank	\$82,579	\$127	0.62%	6.54%	87.35%	\$59	\$391	0.63%	6.74%	84.96%	\$60
	Commercial State Bank	\$83,021	\$222	1.08%	14.11%	59.95%	\$62	\$1,160	1.90%	24.87%	58.02%	\$62
	First National Bank	\$83,870	\$134	0.65%	8.08%	70.69%	\$95	\$273	0.47%	5.31%	74.72%	\$97
	Fort Davis State Bank	\$84,190	\$151	0.71%	7.90%	77.85%	\$46	\$323	0.51%	5.63%	83.63%	\$48
	Community Bank	\$85,405	\$117	0.57%	6.70%	80.25%	\$57	\$416	0.69%	8.06%	76.41%	\$48
	Lytle State Bank of Lytle, Texas	\$86,122	\$231	1.10%	6.92%	66.62%	\$65	\$633	0.99%	6.28%	69.48%	\$65
	Justin State Bank	\$87,942	\$57	0.26%	1.09%	93.84%	\$101	\$85	0.27%	1.60%	93.63%	\$96
	Citizens National Bank	\$88,260	\$162	0.73%	6.75%	75.98%	\$91	\$408	0.60%	5.69%	79.02%	\$92
	First National Bank of Kemp	\$88,300	\$93	0.43%	3.87%	79.96%	\$64	\$274	0.43%	3.82%	78.65%	\$63
	First National Bank of Dublin	\$89,221	\$377	1.68%	16.00%	66.16%	\$66	\$1,091	1.64%	15.69%	65.57%	\$64
	Unity National Bank of Houston	\$89,522	(\$412)	(1.85%)	(17.37%)	142.52%	\$84	(\$1,300)	(1.91%)	(17.41%)	142.81%	\$83
	Farmers and Merchants Bank	\$90,478	\$121	0.55%	6.08%	83.88%	\$62	\$282	0.44%	4.76%	86.10%	\$60
	One World Bank	\$90,961	\$606	2.79%	18.36%	61.39%	\$102	\$1,023	1.58%	11.34%	72.68%	\$97
	Atascosa Bank	\$93,037	\$228	1.01%	12.03%	52.66%	\$61	\$639	0.95%	11.38%	53.22%	\$57
	First National Bank of Hebbroville	\$94,518	\$316	1.33%	8.17%	63.93%	\$52	\$1,086	1.47%	9.33%	60.22%	\$50
	Fidelity Bank of Texas	\$94,961	\$325	1.37%	8.60%	60.16%	\$58	\$858	1.20%	7.71%	64.84%	\$58
	First Bank of Muleshoe	\$96,319	\$152	0.62%	4.58%	74.88%	\$55	\$491	0.67%	4.86%	73.81%	\$55
	Cendera Bank, National Association	\$98,502	\$253	1.05%	9.48%	77.55%	\$82	\$731	1.05%	10.31%	77.16%	\$79
	Fannin Bank	\$99,045	\$353	1.45%	17.36%	69.82%	\$65	\$998	1.37%	16.49%	68.78%	\$62
	First National Bank of Evant	\$99,786	\$407	1.68%	20.76%	65.56%	\$60	\$1,200	1.67%	20.89%	65.16%	\$59
	Morris County National Bank	\$99,878	\$229	0.91%	10.83%	77.50%	\$54	\$154	0.20%	2.39%	74.68%	\$56
	First State Bank of Brownsboro	\$100,317	\$366	1.44%	15.60%	64.63%	\$61	\$929	1.21%	13.12%	68.92%	\$64
	POINTWEST Bank	\$100,379	\$314	1.26%	14.85%	70.17%	\$40	\$829	1.09%	13.15%	71.71%	\$39
	American National Bank of Mount Pleasant	\$100,521	\$414	1.66%	13.90%	60.80%	\$57	\$1,171	1.60%	13.20%	61.48%	\$57
	Stockmens National Bank in Cotulla	\$100,879	\$323	1.23%	13.64%	55.29%	\$54	\$985	1.26%	13.84%	52.88%	\$52
	First State Bank of Paint Rock	\$101,035	\$454	1.78%	14.90%	54.35%	\$97	\$1,256	1.61%	13.99%	55.39%	\$95
	First National Bank of Floydada	\$102,183	\$648	2.52%	21.27%	38.23%	\$72	\$1,472	1.85%	16.72%	45.73%	\$74
	Austin Capital Bank SSB	\$102,700	\$106	0.41%	3.31%	94.16%	\$59	\$396	0.50%	4.16%	91.81%	\$45
	Marion State Bank	\$104,323	\$502	1.93%	15.49%	49.07%	\$83	\$1,426	1.83%	14.56%	51.17%	\$85
	Texas Financial Bank	\$105,175	\$330	1.32%	13.02%	60.31%	\$55	\$960	1.28%	12.53%	62.44%	\$57
	Citizens Bank, National Association	\$105,754	\$489	1.85%	14.20%	55.94%	\$59	\$1,494	1.87%	14.47%	55.45%	\$59
	First State Bank	\$106,335	\$605	2.21%	14.11%	53.80%	\$64	\$2,099	2.54%	16.59%	47.86%	\$60
	Henderson Federal Savings Bank	\$108,233	\$301	1.11%	5.36%	58.65%	\$63	\$815	1.00%	4.89%	60.90%	\$64
	Business Bank of Texas, N.A.	\$108,522	\$538	1.99%	18.65%	72.09%	\$102	\$564	0.69%	6.63%	70.61%	\$105

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	First Bank and Trust of Childress	\$109,449	\$234	0.84%	11.74%	67.61%	\$58	\$657	0.79%	10.56%	68.69%	\$58
	Titan Bank, N.A.	\$109,595	\$637	2.15%	19.34%	61.55%	\$96	\$3,368	3.42%	34.71%	51.04%	\$130
	Coleman County State Bank	\$109,640	\$745	2.71%	26.91%	56.63%	\$62	\$1,924	2.37%	23.51%	59.29%	\$60
	Community Bank of Snyder	\$109,720	\$123	0.45%	4.10%	80.35%	\$67	\$378	0.45%	4.23%	84.07%	\$65
	Texas Advantage Community Bank, National Association	\$110,249	\$149	0.53%	5.63%	79.94%	\$83	\$715	0.81%	9.22%	71.93%	\$82
	Dalhart Federal Savings & Loan Association, SSB	\$111,531	\$116	0.42%	3.63%	84.82%	\$73	\$272	0.33%	2.86%	83.18%	\$70
	First National Bank of Eagle Lake	\$112,675	\$265	0.99%	8.80%	76.33%	\$87	\$762	0.99%	8.50%	76.16%	\$78
	First Security State Bank	\$113,793	\$336	1.16%	18.05%	70.13%	\$63	\$1,020	1.16%	17.88%	69.45%	\$61
	Panola National Bank	\$114,493	\$254	0.87%	9.68%	78.67%	\$71	\$778	0.90%	9.57%	78.39%	\$73
	Bank of Austin	\$114,671	(\$209)	(0.80%)	(2.59%)	115.81%	\$119	(\$1,148)	(1.66%)	(4.69%)	139.50%	\$116
	Chasewood Bank	\$116,567	\$318	1.31%	16.49%	64.75%	\$64	\$403	0.53%	6.89%	81.23%	\$65
	Johnson City Bank	\$117,546	\$410	1.41%	11.42%	67.90%	\$71	\$1,233	1.39%	11.54%	67.37%	\$69
	Brady National Bank	\$118,471	\$258	0.86%	10.71%	70.17%	\$53	\$896	1.00%	12.29%	66.75%	\$52
	Normangee State Bank	\$120,337	\$351	1.15%	7.47%	43.16%	\$84	\$1,202	1.29%	8.64%	47.55%	\$84
	Columbus State Bank	\$120,883	\$295	0.97%	9.11%	50.88%	\$64	\$785	0.88%	8.14%	53.40%	\$63
	Dilley State Bank	\$121,674	\$298	0.95%	6.18%	60.23%	\$70	\$815	0.86%	5.57%	61.93%	\$69
	First National Bank of Bosque County	\$121,772	\$413	1.35%	13.05%	65.83%	\$64	\$1,179	1.26%	12.62%	66.38%	\$62
	Anahuac National Bank	\$122,015	\$355	1.17%	11.02%	73.91%	\$70	\$976	1.08%	10.25%	75.07%	\$71
	Mason Bank	\$122,344	\$510	1.67%	10.87%	51.10%	\$85	\$1,401	1.53%	10.00%	54.85%	\$86
	West Texas State Bank	\$122,637	\$488	1.59%	13.19%	61.35%	\$67	\$1,182	1.29%	10.77%	66.41%	\$68
	City National Bank of Colorado City	\$123,434	\$641	2.09%	23.56%	51.21%	\$67	\$1,587	1.71%	19.16%	53.08%	\$67
	Big Bend Banks, N.A.	\$124,743	\$394	1.24%	9.18%	61.68%	\$55	\$1,249	1.28%	9.71%	60.14%	\$54
	Citizens State Bank	\$125,399	\$642	2.06%	19.07%	56.54%	\$70	\$1,847	1.93%	18.27%	57.08%	\$68
	Peoples State Bank	\$125,539	\$299	0.92%	12.72%	69.84%	\$53	\$798	0.83%	11.21%	71.53%	\$52
	Lone Star Bank	\$126,324	\$274	0.89%	7.22%	75.13%	\$88	\$574	0.63%	5.11%	80.68%	\$90
	Texas State Bank	\$126,384	(\$214)	(0.68%)	(7.64%)	116.71%	\$66	\$347	0.36%	4.04%	92.71%	\$56
	First National Bank of Fort Stockton	\$126,659	\$378	1.20%	12.99%	67.74%	\$61	\$913	0.99%	10.29%	72.01%	\$65
	First National Bank of Tom Bean	\$128,834	\$203	0.66%	9.47%	80.50%	\$66	\$815	0.95%	13.02%	74.46%	\$66
	Graham Savings and Loan, SSB	\$128,947	\$388	1.20%	10.11%	69.45%	\$62	\$1,129	1.20%	9.83%	68.29%	\$60
	Texas National Bank	\$131,933	\$251	0.75%	8.35%	75.27%	\$68	\$709	0.70%	7.64%	73.13%	\$66
	Sanger Bank	\$133,014	\$409	1.23%	8.30%	61.60%	\$74	\$1,205	1.21%	8.30%	62.58%	\$74
	Texas Hill Country Bank	\$133,952	\$306	0.93%	9.00%	70.32%	\$84	\$914	0.99%	9.17%	69.52%	\$81
	Texas Heritage National Bank	\$134,778	\$349	1.04%	9.13%	70.82%	\$74	\$1,080	1.09%	9.55%	72.31%	\$74
	First National Bank of Alvin	\$135,811	\$487	1.35%	13.87%	47.72%	\$41	\$1,368	1.25%	12.28%	49.04%	\$45
	Farmers State Bank	\$136,254	\$474	1.42%	15.59%	68.50%	\$54	\$1,644	1.67%	17.78%	64.51%	\$51
	Bank of South Texas	\$136,359	\$439	1.31%	11.81%	72.69%	\$70	\$1,323	1.34%	12.23%	73.70%	\$71
	First National Bank of Winnsboro	\$138,076	\$478	1.38%	7.21%	65.31%	\$81	\$1,263	1.20%	6.40%	68.38%	\$78
	Hill Bank & Trust Co.	\$138,640	\$454	1.30%	7.62%	45.85%	\$62	\$1,320	1.24%	7.48%	46.40%	\$62
	First Texas Bank	\$138,879	\$364	1.07%	9.52%	64.37%	\$61	\$993	0.98%	8.70%	66.53%	\$60
	First State Bank	\$140,038	\$450	1.31%	17.97%	65.01%	\$95	\$1,315	1.30%	18.07%	64.44%	\$94
	Mainland Bank	\$140,113	\$475	1.40%	14.77%	62.97%	\$109	\$1,190	1.20%	12.60%	66.92%	\$115
	Citizens State Bank	\$140,390	\$918	2.70%	27.48%	41.29%	\$78	\$2,512	2.59%	25.77%	45.18%	\$82
	First State Bank	\$142,459	\$211	0.59%	4.73%	72.98%	\$84	\$661	0.62%	4.89%	72.76%	\$87
	First State Bank of Odem	\$143,902	\$494	1.40%	12.38%	62.67%	\$66	\$1,352	1.30%	11.60%	64.26%	\$69
	Citizens State Bank	\$143,946	\$273	0.76%	8.66%	82.51%	\$56	\$795	0.73%	8.48%	81.69%	\$57
	First State Bank of Ben Wheeler, Texas	\$145,846	\$612	1.68%	12.73%	58.56%	\$53	\$1,836	1.67%	12.91%	57.62%	\$51
	First State Bank	\$147,387	\$557	1.55%	12.12%	69.24%	\$75	\$739	0.69%	5.39%	82.44%	\$77
	Providence Bank of Texas	\$148,052	\$508	1.31%	10.89%	62.20%	\$113	\$1,166	1.01%	8.52%	67.98%	\$114

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	First State Bank	\$150,740	\$631	1.69%	18.73%	61.44%	\$65	\$1,724	1.55%	16.98%	63.28%	\$64
	Texas Heritage Bank	\$151,364	\$779	2.03%	24.32%	58.74%	\$80	\$1,764	1.53%	18.62%	65.93%	\$79
	Security State Bank	\$151,404	\$845	2.45%	17.83%	41.23%	\$91	\$2,796	2.72%	20.68%	34.95%	\$84
	Peoples Bank	\$152,448	\$471	1.25%	17.73%	73.97%	\$64	\$1,342	1.23%	16.30%	74.05%	\$63
	Sundown State Bank	\$153,460	\$596	1.57%	14.38%	59.54%	\$86	\$1,037	0.91%	8.50%	65.04%	\$83
	First State Bank of Bedias	\$155,194	\$556	1.44%	9.70%	50.22%	\$71	\$2,078	1.77%	12.07%	50.09%	\$73
	Roscoe State Bank	\$155,671	\$556	1.44%	14.26%	65.32%	\$74	\$1,682	1.45%	14.29%	65.13%	\$74
	Castroville State Bank	\$156,466	\$489	1.25%	13.65%	53.26%	\$77	\$1,419	1.23%	13.41%	54.11%	\$75
	Guadalupe Bank	\$156,865	\$588	1.49%	16.71%	61.31%	\$80	\$1,653	1.43%	16.01%	63.53%	\$75
	Lamar National Bank	\$157,341	\$454	1.15%	10.86%	68.96%	\$63	\$1,325	1.14%	10.65%	72.36%	\$62
	Commercial National Bank of Brady	\$158,015	\$694	1.70%	16.26%	59.88%	\$77	\$2,110	1.63%	16.30%	58.16%	\$74
	First State Bank of Texas	\$159,976	\$360	0.89%	6.12%	76.26%	\$72	\$887	0.75%	5.10%	78.27%	\$70
	First Bank & Trust	\$160,848	\$140	0.35%	2.85%	84.23%	\$47	\$495	0.40%	3.26%	81.79%	\$47
	Citizens Bank	\$160,944	\$884	2.19%	21.60%	49.92%	\$79	\$2,424	2.03%	20.08%	51.89%	\$83
	Muenster State Bank	\$162,303	\$716	1.75%	12.28%	43.32%	\$70	\$2,207	1.78%	12.76%	41.87%	\$69
	Tejas Bank	\$163,893	\$1,223	3.04%	27.17%	39.20%	\$116	\$3,205	2.79%	25.91%	43.31%	\$118
	First National Bank of Hereford	\$165,838	\$642	1.60%	16.82%	58.45%	\$75	\$1,728	1.42%	15.22%	62.90%	\$74
	Austin County State Bank	\$167,275	\$499	1.21%	12.67%	65.04%	\$76	\$1,651	1.40%	14.37%	61.00%	\$69
	Fayette Savings Bank, SSB	\$167,317	\$570	1.43%	17.23%	54.93%	\$73	\$1,586	1.39%	16.30%	56.54%	\$72
	Perryton National Bank	\$169,040	\$719	1.65%	13.77%	48.54%	\$77	\$1,988	1.49%	12.77%	50.43%	\$79
	First National Bank of Ballinger	\$170,181	\$742	1.73%	17.44%	59.91%	\$74	\$2,042	1.61%	16.29%	62.10%	\$73
	Citizens National Bank of Hillsboro	\$170,474	\$421	0.97%	8.34%	65.04%	\$72	\$1,356	1.01%	8.69%	65.11%	\$73
	Incommons Bank, N.A.	\$171,345	\$280	0.66%	7.38%	78.66%	\$56	\$969	0.76%	8.56%	76.25%	\$57
	First National Bank of Anderson	\$172,169	\$433	1.01%	9.29%	62.46%	\$58	\$1,322	1.00%	9.67%	62.71%	\$58
	First National Bank of Trenton	\$176,374	(\$887)	(2.01%)	(13.78%)	136.41%	\$111	(\$1,525)	(1.08%)	(8.16%)	119.83%	\$88
	Arrowhead Bank	\$176,738	\$738	1.65%	16.35%	59.32%	\$62	\$2,088	1.55%	15.86%	61.45%	\$62
	First State Bank	\$177,198	\$500	1.14%	10.92%	97.85%	\$73	\$705	0.53%	5.09%	93.58%	\$67
	Llano National Bank	\$180,389	\$615	1.37%	11.91%	56.04%	\$57	\$1,762	1.34%	11.60%	58.65%	\$60
	Interstate Bank, SSB	\$180,454	\$484	1.07%	10.41%	64.29%	\$88	\$1,887	1.37%	13.65%	64.61%	\$89
	Pearland State Bank	\$180,512	\$669	1.43%	14.94%	48.29%	\$56	\$2,013	1.39%	14.20%	48.21%	\$59
	Bank of DeSoto, National Association	\$181,706	\$1,199	2.63%	23.37%	58.95%	\$111	\$3,193	2.28%	20.94%	59.21%	\$104
	First National Bank of Sterling City	\$186,800	\$499	1.15%	23.53%	56.31%	\$76	\$1,211	0.93%	18.01%	61.09%	\$79
	Cypress Bank, SSB	\$187,842	\$421	0.90%	8.59%	70.92%	\$56	\$1,288	0.91%	8.87%	71.32%	\$57
	First National Bank of Mount Vernon	\$189,426	\$778	1.59%	14.52%	51.19%	\$62	\$2,217	1.45%	13.85%	52.75%	\$63
	HomeBank Texas	\$192,472	\$1,126	2.38%	23.75%	50.94%	\$74	\$2,937	2.15%	21.70%	53.88%	\$74
	First State Bank	\$193,081	\$906	1.93%	22.78%	59.76%	\$71	\$2,391	1.72%	20.40%	62.80%	\$71
	First State Bank	\$197,964	\$904	1.85%	16.96%	52.61%	\$58	\$2,590	1.77%	16.42%	54.61%	\$61
	First National Bank of Stanton	\$201,268	\$618	1.22%	14.28%	46.61%	\$90	\$1,622	1.09%	12.65%	50.99%	\$91
	Citizens National Bank at Brownwood	\$201,945	(\$1,163)	(2.25%)	(18.57%)	148.15%	\$57	\$720	0.46%	3.73%	85.70%	\$57
	City National Bank of Taylor	\$202,419	\$809	1.63%	15.69%	67.78%	\$90	\$1,798	1.23%	11.72%	73.42%	\$90
	First National Bank of Giddings	\$203,424	\$493	0.98%	9.39%	63.66%	\$65	\$1,453	0.97%	9.31%	63.86%	\$63
	National Bank of Andrews	\$203,636	\$1,415	2.88%	26.11%	57.85%	\$93	\$4,319	2.99%	27.15%	55.43%	\$88
	Community National Bank	\$204,041	\$729	1.46%	12.93%	62.93%	\$65	\$1,813	1.20%	10.78%	67.82%	\$70
	First National Bank of Burleson	\$204,244	\$770	1.49%	15.13%	50.55%	\$69	\$2,231	1.46%	15.14%	50.45%	\$70
	Commercial National Bank of Texarkana	\$204,566	\$951	1.84%	24.32%	59.38%	\$55	\$2,698	1.74%	22.88%	61.21%	\$56
	Texas Brand Bank	\$208,207	\$612	1.20%	9.50%	62.43%	\$106	\$1,736	1.22%	9.16%	63.35%	\$105
	Grandview Bank	\$208,294	\$912	1.76%	21.07%	50.10%	\$79	\$2,577	1.70%	20.59%	49.76%	\$75
	MINT National Bank	\$208,684	\$692	1.37%	11.34%	54.48%	\$156	\$2,555	1.84%	14.63%	53.57%	\$146
	Bridge City State Bank	\$208,943	\$575	1.05%	14.31%	60.09%	\$70	\$1,791	1.08%	14.50%	58.71%	\$65
	Spring Hill State Bank	\$209,459	\$545	1.08%	10.18%	62.51%	\$66	\$1,535	1.02%	9.77%	64.49%	\$65
	TransPecos Banks, SSB	\$210,471	\$340	0.66%	7.25%	78.78%	\$83	\$1,348	0.92%	9.98%	78.63%	\$83

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Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Community Bank	\$213,379	\$1,332	2.49%	23.12%	41.53%	\$57	\$3,855	2.37%	22.86%	42.43%	\$57
	Oakwood Bank	\$213,400	\$76	0.15%	0.91%	105.62%	\$154	(\$996)	(0.81%)	(4.09%)	120.01%	\$141
	Texana Bank, National Association	\$214,808	\$240	0.45%	5.56%	86.76%	\$79	\$575	0.36%	4.49%	90.30%	\$78
	Gilmer National Bank	\$216,644	\$596	1.10%	7.91%	57.82%	\$80	\$1,887	1.14%	8.40%	57.16%	\$76
	Yoakum National Bank	\$219,498	\$777	1.43%	10.70%	51.58%	\$67	\$2,311	1.42%	10.63%	51.97%	\$66
	State Bank of De Kalb	\$223,745	\$1,264	2.26%	18.79%	59.26%	\$72	\$3,647	2.16%	18.46%	59.07%	\$68
	First National Bank	\$225,831	\$851	1.54%	12.86%	58.45%	\$73	\$2,644	1.61%	13.23%	57.02%	\$72
	Mineola Community Bank, SSB	\$227,796	\$196	0.36%	2.67%	87.81%	\$74	\$672	0.41%	3.07%	85.63%	\$70
	Jacksboro National Bank	\$228,128	\$400	0.70%	6.51%	81.48%	\$89	\$1,492	0.84%	7.95%	77.30%	\$89
	Ennis State Bank	\$230,302	\$1,007	1.78%	19.08%	62.64%	\$65	\$2,801	1.67%	17.87%	64.73%	\$66
	Huntington State Bank	\$233,847	\$708	1.22%	10.95%	73.63%	\$66	\$1,713	0.99%	9.00%	77.34%	\$65
	First State Bank	\$234,170	\$1,154	2.04%	18.04%	52.25%	\$79	\$3,018	1.77%	15.85%	55.87%	\$81
	Lone Star Capital Bank, National Association	\$240,311	\$355	0.59%	4.32%	81.79%	\$66	\$977	0.54%	3.98%	83.27%	\$70
	Western Bank	\$241,118	\$627	1.04%	11.82%	73.64%	\$73	\$1,867	1.06%	12.50%	73.02%	\$71
	Liberty Capital Bank	\$241,944	\$1,288	2.18%	21.45%	48.21%	\$138	\$3,340	1.92%	18.99%	50.87%	\$133
	United Bank of El Paso del Norte	\$242,168	\$790	1.32%	12.82%	62.69%	\$88	\$1,982	1.14%	10.98%	64.83%	\$88
	First National Bank of Lake Jackson	\$242,386	\$662	1.02%	14.15%	51.38%	\$51	\$2,066	1.04%	13.67%	50.95%	\$52
	Pecos County State Bank	\$242,705	\$779	1.27%	17.11%	65.90%	\$61	\$2,412	1.33%	17.23%	64.35%	\$62
	First National Bank of Weatherford	\$245,091	\$1,043	1.70%	17.61%	58.27%	\$83	\$2,418	1.32%	14.35%	57.42%	\$82
	First State Bank of Burnet	\$245,876	\$891	1.43%	12.60%	55.64%	\$62	\$2,513	1.35%	11.70%	57.03%	\$60
	ValueBank Texas	\$245,990	\$807	1.29%	13.68%	70.18%	\$52	\$2,130	1.14%	12.17%	72.40%	\$53
	National Bank & Trust	\$247,196	\$510	0.82%	10.17%	61.69%	\$66	\$1,731	0.91%	11.28%	58.42%	\$62
	Hondo National Bank	\$249,379	\$838	1.36%	13.53%	64.69%	\$103	\$2,498	1.35%	13.66%	62.84%	\$66
	Average of Asset Group A	\$121,443	\$377	1.21%	11.28%	67.79%	\$70	\$1,079	1.12%	10.65%	68.50%	\$69

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Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Trinity Bank, N.A.	\$253,041	\$1,190	1.89%	14.98%	43.29%	\$141	\$3,477	1.82%	14.82%	44.81%	\$138
	First National Bank of Jasper	\$253,975	\$428	0.66%	5.65%	73.49%	\$61	\$1,318	0.67%	5.79%	72.63%	\$60
	MapleMark Bank	\$256,815	(\$2,106)	(3.84%)	(10.63%)	237.92%	\$188	(\$6,594)	(5.64%)	(12.78%)	316.70%	\$174
	TexStar National Bank	\$257,054	\$903	1.40%	12.79%	63.04%	\$101	\$2,388	1.24%	11.40%	66.30%	\$103
	Frontier Bank of Texas	\$257,687	\$546	0.88%	6.57%	69.90%	\$82	\$1,754	0.99%	7.15%	67.76%	\$76
	Ozona National Bank	\$258,255	\$559	0.88%	8.31%	72.24%	\$77	\$2,225	1.18%	11.21%	73.41%	\$76
	Texas National Bank	\$260,121	\$580	0.89%	9.52%	76.64%	\$69	\$3,600	1.87%	20.15%	60.87%	\$69
	Texas Republic Bank, National Association	\$262,393	\$1,001	1.55%	13.88%	59.45%	\$108	\$2,927	1.61%	14.00%	58.07%	\$100
	Peoples State Bank of Hallettsville	\$266,927	\$594	0.89%	7.94%	53.94%	\$78	\$1,740	0.86%	7.78%	54.01%	\$79
	First-Lockhart National Bank	\$267,321	\$532	0.80%	9.06%	75.13%	\$74	\$1,878	0.96%	10.70%	75.62%	\$73
	Worthington National Bank	\$268,724	\$671	0.99%	10.25%	71.39%	\$105	\$1,717	0.89%	8.95%	73.67%	\$103
	Texas State Bank	\$268,989	\$1,075	1.62%	14.56%	61.12%	\$70	\$3,195	1.58%	14.47%	60.33%	\$66
	Preferred Bank	\$270,671	\$738	1.11%	7.07%	67.09%	\$92	\$2,131	1.08%	6.92%	65.26%	\$86
	Heritage Bank	\$271,687	\$1,132	1.66%	13.25%	53.11%	\$72	\$3,028	1.53%	12.28%	56.47%	\$71
	American State Bank	\$272,398	\$251	0.36%	3.10%	89.11%	\$84	\$921	0.44%	3.82%	86.13%	\$83
	National Bank of Texas at Fort Worth	\$276,745	\$785	1.14%	10.86%	66.23%	\$81	\$1,972	0.99%	9.10%	70.48%	\$82
	Charter Bank	\$279,451	\$2,393	3.47%	34.26%	48.26%	\$117	\$6,544	3.27%	31.28%	44.06%	\$98
	Citizens State Bank	\$280,144	\$920	1.30%	13.94%	49.29%	\$85	\$2,820	1.35%	14.32%	49.02%	\$86
	Fort Hood National Bank	\$281,267	\$840	1.28%	15.92%	76.56%	\$47	\$2,180	1.12%	13.71%	79.60%	\$55
	Liberty National Bank in Paris	\$284,179	\$1,034	1.45%	8.84%	51.88%	\$60	\$2,854	1.33%	8.27%	54.22%	\$60
	First National Bank of Hughes Springs	\$285,324	\$1,385	2.03%	16.00%	62.62%	\$53	\$3,817	1.85%	14.87%	65.04%	\$53
	Waggoner National Bank of Vernon	\$288,498	\$1,991	2.78%	21.40%	41.89%	\$64	\$6,109	2.83%	21.96%	42.29%	\$66
	T Bank, National Association	\$290,063	\$1,257	1.75%	13.55%	64.33%	\$106	\$3,033	1.45%	11.20%	70.65%	\$120
	Texan Bank, National Association	\$291,263	\$38	0.05%	0.37%	71.21%	\$108	\$1,295	0.66%	4.28%	73.25%	\$111
	Shelby Savings Bank, SSB	\$303,357	\$928	1.24%	9.89%	68.13%	\$56	\$2,488	1.13%	9.01%	72.43%	\$58
	First Liberty National Bank	\$304,023	\$1,006	1.30%	10.55%	71.99%	\$82	\$3,053	1.30%	10.77%	70.12%	\$80
	Alliance Bank Central Texas	\$305,444	\$532	0.70%	9.33%	72.42%	\$78	\$1,329	0.62%	7.92%	74.93%	\$78
	First Texas Bank	\$310,066	\$513	0.70%	6.36%	74.86%	\$60	\$1,642	0.74%	6.86%	74.40%	\$59
	First National Bank in Port Lavaca	\$313,772	\$834	1.07%	11.79%	54.60%	\$66	\$2,465	1.08%	11.46%	55.71%	\$66
	Mills County State Bank	\$316,917	\$1,005	1.26%	14.50%	64.66%	\$55	\$3,045	1.26%	14.26%	64.23%	\$57
	Texas Champion Bank	\$317,443	\$343	0.44%	3.64%	121.01%	\$63	\$1,301	0.55%	4.65%	95.37%	\$63
	First Commercial Bank, National Association	\$324,652	\$1,010	1.24%	12.87%	67.05%	\$78	\$3,254	1.33%	13.24%	67.43%	\$76
	Texas Bank Financial	\$324,909	\$1,892	2.43%	25.57%	62.82%	\$103	\$4,980	2.44%	23.85%	65.15%	\$97
	TrustTexas Bank, SSB	\$325,660	\$479	0.59%	5.51%	80.45%	\$64	\$1,284	0.54%	4.87%	82.16%	\$67
	First State Bank of Livingston	\$331,774	\$875	1.07%	6.70%	64.48%	\$56	\$2,347	0.95%	5.99%	67.41%	\$56
	Brenham National Bank	\$335,814	\$1,183	1.38%	15.55%	59.53%	\$78	\$3,109	1.25%	13.65%	63.66%	\$78
	Lamesa National Bank	\$338,050	\$1,403	1.66%	17.71%	29.13%	\$71	\$3,252	1.28%	13.82%	40.09%	\$72
	Comanche National Bank	\$338,718	\$850	1.00%	8.65%	65.41%	\$67	\$2,829	1.07%	9.57%	62.92%	\$66
	Citizens State Bank	\$341,903	\$1,536	1.80%	14.99%	50.90%	\$62	\$4,647	1.88%	15.57%	49.86%	\$59
	Classic Bank, National Association	\$345,729	\$801	0.93%	10.28%	73.80%	\$64	\$2,215	0.87%	9.54%	73.98%	\$61
	Grand Bank of Texas	\$353,086	\$1,601	1.83%	22.97%	64.17%	\$98	\$3,828	1.54%	18.99%	68.72%	\$98
	SouthTrust Bank, N.A.	\$364,810	\$860	0.95%	8.36%	74.08%	\$80	\$1,989	0.73%	6.51%	79.54%	\$86
	Farmers State Bank	\$365,891	\$812	0.93%	7.75%	78.25%	\$75	\$1,380	0.57%	4.36%	76.84%	\$75
	First National Bank of Gilmer	\$369,645	\$1,646	1.82%	14.27%	61.05%	\$53	\$4,260	1.59%	12.50%	63.70%	\$53
	AccessBank Texas	\$371,425	\$752	0.81%	8.89%	67.23%	\$102	\$1,722	0.64%	6.84%	69.65%	\$98
	Bank of Texas	\$372,757	\$2,320	2.56%	21.92%	30.10%	\$115	\$6,290	2.36%	20.87%	32.16%	\$111
	State National Bank of Big Spring	\$375,603	\$1,745	1.87%	20.54%	40.55%	\$74	\$3,907	1.44%	15.76%	47.15%	\$74
	Texas Star Bank	\$375,974	\$2,125	2.26%	19.22%	48.80%	\$65	\$5,648	2.00%	17.58%	51.78%	\$66
	Bank of Brenham, National Association	\$377,452	\$1,001	1.06%	10.10%	41.23%	\$77	\$3,109	1.13%	10.97%	39.99%	\$75
	First National Bank of Livingston	\$378,370	\$1,438	1.52%	11.40%	65.98%	\$74	\$3,863	1.36%	10.16%	68.59%	\$74
	Citizens Bank	\$379,926	\$838	0.86%	7.36%	70.65%	\$69	\$2,508	0.87%	7.45%	70.09%	\$65
	Wellington State Bank	\$383,275	\$1,090	1.14%	9.89%	70.89%	\$76	\$2,998	1.04%	9.05%	71.49%	\$71
	Karnes County National Bank of Karnes City	\$384,303	\$1,026	1.05%	12.90%	55.93%	\$112	\$2,916	1.02%	12.19%	54.83%	\$105
	Schertz Bank & Trust	\$385,587	\$1,520	1.58%	12.90%	48.81%	\$70	\$4,464	1.56%	12.97%	49.08%	\$70
	Falls City National Bank	\$385,791	\$2,308	2.42%	22.37%	23.47%	\$61	\$6,136	2.15%	20.80%	23.11%	\$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.

Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets (continued)												
	First National Bank of McGregor	\$395,373	\$981	1.03%	13.18%	61.29%	\$103	\$3,117	1.18%	14.62%	64.23%	\$99
	Sage Capital Bank	\$395,875	\$1,001	1.01%	9.37%	67.22%	\$89	\$3,170	1.08%	10.11%	64.60%	\$83
	Texas First State Bank	\$396,542	\$271	0.27%	3.23%	87.59%	\$69	\$904	0.30%	3.63%	84.51%	\$70
	Southwest Bank	\$410,527	\$2,166	2.20%	25.68%	63.33%	\$103	\$5,652	1.96%	22.30%	65.71%	\$100
	Bank and Trust, SSB	\$410,636	\$1,466	1.43%	15.15%	71.01%	\$76	\$3,543	1.13%	12.03%	75.16%	\$77
	First National Bank of Beeville	\$411,613	\$1,574	1.56%	17.99%	51.38%	\$99	\$4,415	1.50%	17.46%	52.10%	\$95
	Citizens National Bank	\$411,676	\$1,438	1.42%	12.30%	57.44%	\$67	\$3,802	1.26%	11.00%	59.44%	\$63
	Southwestern National Bank	\$413,475	\$1,362	1.32%	11.11%	66.06%	\$83	\$3,964	1.30%	10.90%	66.10%	\$79
	First National Bank Baird	\$415,027	\$1,212	1.23%	12.24%	70.42%	\$76	\$3,736	1.24%	13.19%	69.15%	\$75
	First National Bank of Mertzton	\$418,186	\$1,104	1.09%	15.26%	40.44%	\$65	\$3,070	1.04%	14.66%	40.85%	\$65
	First National Bank of Sonora	\$420,611	\$1,199	1.15%	10.49%	73.58%	\$83	\$3,238	1.04%	9.48%	74.34%	\$87
	First Bank	\$421,536	\$2,305	2.32%	20.21%	71.21%	\$117	\$7,272	2.50%	21.62%	68.34%	\$109
	Capital Bank	\$422,808	\$1,364	1.28%	14.75%	64.10%	\$99	\$3,742	1.19%	13.74%	65.82%	\$99
	West Texas State Bank	\$425,265	\$2,099	1.94%	17.86%	58.46%	\$71	\$4,043	1.28%	11.74%	68.29%	\$72
	First Federal Community Bank, SSB	\$425,300	\$1,060	1.00%	9.13%	66.36%	\$82	\$2,988	0.96%	8.76%	67.83%	\$84
	Herring Bank	\$426,453	\$1,187	1.16%	10.68%	78.35%	\$68	\$2,776	0.89%	8.31%	83.66%	\$76
	First Community Bank	\$430,117	\$1,747	1.63%	15.27%	69.19%	\$66	\$4,446	1.37%	13.16%	71.90%	\$65
	First Community Bank	\$437,142	\$1,562	1.45%	18.02%	63.90%	\$72	\$4,290	1.38%	16.59%	65.36%	\$70
	International Bank of Commerce	\$438,423	\$913	0.83%	5.33%	67.02%	\$34	\$2,877	0.85%	5.61%	66.24%	\$32
	American Bank, National Association	\$444,388	\$981	0.87%	8.98%	74.89%	\$81	\$3,260	0.99%	10.05%	71.31%	\$82
	Community Bank & Trust	\$447,991	\$1,555	1.39%	9.97%	61.97%	\$82	\$4,274	1.30%	9.25%	64.23%	\$81
	Texas Security Bank	\$452,462	\$1,135	1.04%	7.68%	46.23%	\$98	\$3,732	1.17%	8.67%	52.10%	\$115
	First National Bank of Huntsville	\$460,495	\$1,210	1.05%	8.61%	64.45%	\$61	\$3,189	0.93%	7.70%	67.77%	\$63
	First State Bank	\$466,249	\$4,126	3.58%	42.60%	44.09%	\$63	\$8,293	2.61%	30.58%	52.06%	\$61
	First State Bank	\$466,607	\$1,606	1.35%	13.37%	59.19%	\$79	\$4,690	1.32%	13.18%	59.89%	\$79
	Union State Bank	\$467,329	\$646	0.53%	4.80%	71.24%	\$89	\$1,989	0.56%	4.97%	71.37%	\$93
	Plains State Bank	\$467,679	\$1,947	1.69%	15.58%	54.61%	\$109	\$5,383	1.61%	14.87%	55.84%	\$106
	First National Bank	\$471,490	\$1,356	1.16%	11.58%	75.90%	\$111	\$3,895	1.13%	11.15%	75.22%	\$116
	R Bank	\$482,768	\$1,040	0.86%	9.59%	70.73%	\$80	\$2,729	0.77%	8.50%	73.34%	\$77
	Peoples Bank	\$482,910	\$1,579	1.32%	12.34%	65.11%	\$83	\$4,533	1.28%	12.02%	65.63%	\$79
	TexasBank	\$485,174	\$3,122	2.59%	19.29%	50.01%	\$65	\$9,356	2.58%	19.60%	50.45%	\$65
	First State Bank and Trust Company	\$490,839	\$1,632	1.32%	8.64%	51.75%	\$92	\$4,638	1.30%	8.15%	52.72%	\$92
	United Texas Bank	\$491,119	\$1,091	0.88%	8.92%	52.94%	\$118	\$3,220	0.88%	9.33%	55.40%	\$121
	Texas Bank	\$491,317	\$1,472	1.20%	12.11%	67.46%	\$66	\$3,794	1.06%	10.57%	68.95%	\$67
	Fayetteville Bank	\$494,447	\$1,376	1.11%	11.90%	43.48%	\$87	\$4,530	1.23%	12.25%	41.22%	\$85
	Bank of the West	\$497,205	\$2,049	1.65%	18.62%	64.07%	\$94	\$4,466	1.23%	13.63%	70.43%	\$96
	Average of Asset Group B	\$365,848	\$1,197	1.29%	12.51%	64.70%	\$81	\$3,314	1.20%	11.77%	66.47%	\$81

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Asset Group C - \$501 million to \$1 billion in total assets											
	Fidelity Bank	\$517,257	\$2,612	2.07%	18.03%	43.44%	\$88	\$7,373	1.96%	17.18%	45.26%	\$94
	Texas National Bank of Jacksonville	\$532,313	\$1,520	1.14%	11.85%	58.85%	\$91	\$4,603	1.17%	12.29%	59.54%	\$89
	Pointbank	\$532,615	\$1,681	1.28%	13.00%	69.72%	\$91	\$4,566	1.17%	11.85%	70.59%	\$90
	Vantage Bank Texas	\$533,780	\$537	0.40%	3.82%	71.02%	\$111	\$570	0.14%	1.34%	68.45%	\$106
	Rio Bank	\$539,697	(\$333)	(0.25%)	(3.16%)	103.22%	\$46	\$1,712	0.57%	6.54%	83.95%	\$39
	Commerce Bank	\$539,848	\$2,442	1.81%	11.23%	43.53%	\$39	\$7,025	1.72%	10.91%	43.92%	\$37
	Tolleson Private Bank	\$541,129	\$1,949	1.45%	16.95%	45.30%	\$129	\$7,878	1.87%	23.00%	44.52%	\$129
	Kleberg Bank, N.A.	\$541,195	\$1,498	1.11%	9.98%	70.92%	\$67	\$4,086	1.04%	9.01%	73.34%	\$68
	Texas Citizens Bank, National Association	\$542,069	\$672	0.50%	5.66%	68.99%	\$88	\$652	0.17%	1.94%	69.81%	\$92
	Round Top State Bank	\$551,617	\$1,908	1.38%	13.07%	48.75%	\$78	\$5,375	1.32%	12.58%	50.14%	\$77
	First National Bank of Bastrop	\$560,964	\$2,965	2.07%	21.18%	53.65%	\$73	\$8,392	1.97%	20.17%	54.49%	\$72
	Ciera Bank	\$570,092	\$2,770	2.02%	15.28%	54.98%	\$84	\$7,848	1.94%	14.46%	56.62%	\$84
	Citizens State Bank	\$572,919	\$2,147	1.56%	14.64%	55.24%	\$72	\$6,156	1.53%	14.48%	57.46%	\$73
	Benchmark Bank	\$581,777	\$2,110	1.48%	14.56%	78.29%	\$135	\$10,611	2.53%	25.10%	68.27%	\$135
	Pilgrim Bank	\$585,093	\$1,434	0.97%	8.73%	68.28%	\$65	\$4,137	0.93%	8.37%	68.73%	\$64
	HomeTown Bank, N.A.	\$592,332	\$2,000	1.33%	12.59%	56.10%	\$69	\$5,537	1.24%	11.80%	57.71%	\$69
	First National Bank of Granbury	\$593,002	\$1,798	1.21%	11.39%	61.22%	\$64	\$5,035	1.14%	10.86%	62.43%	\$64
	First National Bank of Albany	\$597,299	\$3,447	2.40%	22.13%	38.81%	\$74	\$6,828	1.63%	14.41%	40.01%	\$74
	Security State Bank	\$602,824	\$2,152	1.41%	14.24%	50.10%	\$88	\$6,198	1.35%	13.94%	49.44%	\$88
	Bank and Trust of Bryan/College Station	\$602,881	\$2,601	1.79%	17.25%	46.60%	\$89	\$7,574	1.76%	17.21%	46.82%	\$87
	Texas Gulf Bank, National Association	\$610,707	\$2,084	1.35%	13.23%	65.50%	\$93	\$5,614	1.26%	12.00%	66.57%	\$94
	National United	\$619,390	\$1,895	1.23%	12.01%	66.32%	\$73	\$4,374	0.94%	9.33%	69.91%	\$71
	First Texas Bank	\$646,348	\$1,706	1.05%	12.70%	57.36%	\$70	\$4,895	1.02%	12.22%	59.06%	\$69
	Crockett National Bank	\$648,846	\$4,244	2.67%	22.06%	74.81%	\$125	\$11,292	2.35%	20.02%	77.59%	\$124
	Pegasus Bank	\$657,490	\$1,715	1.08%	17.38%	57.28%	\$162	\$4,873	1.11%	16.90%	56.74%	\$148
	American National Bank & Trust	\$668,367	\$1,974	1.17%	10.65%	68.77%	\$83	\$5,422	1.09%	9.63%	70.53%	\$82
	First National Bank of Bellville	\$673,724	\$2,140	1.24%	9.75%	47.32%	\$103	\$7,055	1.38%	10.31%	44.74%	\$99
	Legend Bank, N.A.	\$675,989	\$2,617	1.57%	14.70%	59.92%	\$90	\$7,295	1.47%	13.73%	62.77%	\$89
	Commercial State Bank	\$676,050	\$1,806	1.10%	10.29%	80.20%	\$125	\$9,975	2.15%	19.25%	61.57%	\$92
	Wallis State Bank	\$682,886	\$5,810	3.49%	31.19%	47.49%	\$102	\$14,529	2.99%	27.81%	50.42%	\$99
	First National Bank of Shiner	\$689,518	\$2,169	1.24%	12.29%	40.84%	\$75	\$6,853	1.31%	12.69%	40.19%	\$76
	Commercial Bank of Texas, N.A.	\$699,137	\$1,948	1.08%	11.55%	66.02%	\$65	\$5,384	1.04%	10.91%	68.12%	\$64
	NewFirst National Bank	\$705,800	\$4,529	2.63%	22.91%	50.03%	\$126	\$13,136	2.53%	22.47%	51.56%	\$125
	SouthStar Bank, S.S.B.	\$707,938	\$2,060	1.16%	10.02%	69.96%	\$83	\$5,351	1.00%	8.80%	72.79%	\$86
	City National Bank of Sulphur Springs	\$710,071	\$3,365	1.92%	17.06%	61.68%	\$68	\$8,614	1.67%	14.76%	63.06%	\$68
	Central Bank	\$711,125	\$2,933	1.67%	18.05%	65.66%	\$135	\$8,498	1.67%	17.96%	65.08%	\$117
	Affiliated Bank, National Association	\$717,918	\$1,707	0.98%	7.78%	71.79%	\$103	\$1,707	0.98%	9.39%	71.79%	\$103
	Citizens 1st Bank	\$719,184	\$3,087	1.75%	8.62%	33.63%	\$66	\$9,627	1.81%	8.98%	32.43%	\$65
	Alliance Bank	\$740,065	\$2,066	1.11%	12.40%	73.14%	\$65	\$6,540	1.17%	13.12%	71.02%	\$66
	Community National Bank & Trust of Texas	\$745,296	\$2,451	1.34%	12.51%	61.23%	\$76	\$7,420	1.37%	12.88%	60.41%	\$71
	Bank of San Antonio	\$763,557	\$2,657	1.35%	14.49%	60.08%	\$112	\$7,316	1.28%	13.73%	61.85%	\$112
	Industry State Bank	\$765,660	\$2,826	1.46%	13.60%	45.38%	\$94	\$9,586	1.66%	14.66%	43.88%	\$97
	Centennial Bank	\$767,628	\$2,313	1.22%	12.89%	71.94%	\$86	\$5,982	1.07%	10.80%	72.89%	\$86
	Vista Bank	\$777,449	\$919	0.50%	4.53%	64.39%	\$88	\$4,531	0.87%	7.77%	62.23%	\$84
	First Command Bank	\$809,871	\$3,954	2.01%	25.17%	60.24%	\$84	\$12,003	2.04%	27.16%	59.09%	\$87
	Third Coast Bank, SSB	\$811,340	\$1,338	0.68%	7.69%	79.41%	\$127	\$3,385	0.60%	6.88%	77.40%	\$124
	Dallas Capital Bank, National Association	\$832,866	\$1,585	0.78%	7.37%	56.15%	\$148	\$3,912	0.65%	6.17%	62.84%	\$141
	State Bank of Texas	\$843,195	\$9,661	4.59%	27.28%	26.82%	\$73	\$28,730	4.67%	26.00%	26.54%	\$76
	Security Bank	\$847,780	\$4,226	2.02%	15.60%	63.53%	\$94	\$13,047	2.11%	15.94%	62.98%	\$88
	Texas Regional Bank	\$866,562	\$1,840	0.86%	7.90%	75.19%	\$74	\$4,702	0.74%	6.76%	75.94%	\$71
	Central National Bank	\$876,846	\$4,302	1.97%	22.66%	46.63%	\$106	\$12,513	1.98%	22.39%	47.20%	\$105
	First National Bank of Central Texas	\$881,869	\$4,900	2.26%	25.50%	45.02%	\$100	\$14,520	2.28%	25.20%	45.41%	\$96

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets (continued)												
	Golden Bank, National Association	\$896,205	\$3,825	1.74%	13.54%	46.07%	\$92	\$10,531	1.66%	12.81%	46.04%	\$89
	Citizens State Bank	\$897,317	\$2,404	1.04%	9.66%	49.90%	\$66	\$7,946	1.15%	10.11%	48.34%	\$66
	Lone Star State Bank of West Texas	\$911,783	\$4,710	2.06%	17.69%	41.99%	\$114	\$11,854	1.77%	15.22%	47.29%	\$118
	American Bank of Commerce	\$945,678	\$2,514	1.06%	12.72%	63.21%	\$81	\$7,177	1.04%	12.26%	63.50%	\$81
	Horizon Bank, SSB	\$965,899	\$4,844	1.99%	23.78%	52.87%	\$109	\$13,234	1.87%	22.38%	55.26%	\$109
	FirstBank Southwest	\$972,210	\$4,137	1.68%	19.23%	60.29%	\$90	\$9,950	1.34%	15.73%	65.83%	\$90
	International Bank of Commerce	\$999,508	\$6,134	2.45%	14.47%	43.38%	\$37	\$16,090	2.19%	12.71%	45.18%	\$36
	Average of Asset Group C	\$701,183	\$2,701	1.52%	14.16%	58.62%	\$90	\$7,756	1.50%	13.99%	58.60%	\$88

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

	Security State Bank & Trust	\$1,004,713	\$5,319	2.11%	16.30%	59.60%	\$74	\$14,959	2.00%	15.37%	61.21%	\$74
	Moody National Bank	\$1,032,239	\$3,367	1.32%	9.17%	68.58%	\$83	\$11,397	1.49%	10.57%	63.71%	\$81
	Colonial Savings, F.A.	\$1,039,833	\$371	0.14%	0.61%	97.00%	\$98	\$2,042	0.26%	1.12%	103.13%	\$96
	Lubbock National Bank	\$1,057,688	\$3,136	1.14%	12.70%	58.53%	\$98	\$8,943	1.09%	12.19%	59.78%	\$97
	American Momentum Bank	\$1,079,211	\$3,314	1.23%	6.04%	60.53%	\$91	\$11,161	1.38%	6.87%	58.25%	\$89
	Texas First Bank	\$1,079,236	\$4,714	1.75%	16.74%	57.24%	\$82	\$13,020	1.62%	15.51%	57.78%	\$79
	First State Bank	\$1,093,206	\$3,760	1.34%	17.07%	69.13%	\$86	\$10,862	1.31%	16.28%	69.16%	\$85
	Citizens National Bank of Texas	\$1,098,530	\$5,832	2.25%	22.62%	59.16%	\$101	\$16,071	2.17%	22.36%	60.34%	\$97
	Spirit of Texas Bank, SSB	\$1,101,354	\$3,337	1.23%	12.19%	65.77%	\$123	\$8,748	1.10%	10.91%	67.97%	\$119
	First Bank & Trust	\$1,112,464	\$3,931	1.41%	7.07%	57.52%	\$108	\$5,857	1.47%	9.85%	58.35%	\$109
	FirstCapital Bank of Texas, N.A.	\$1,122,538	\$3,233	1.15%	11.38%	66.29%	\$95	\$10,270	1.24%	12.34%	64.86%	\$93
	Falcon International Bank	\$1,152,452	\$4,956	1.73%	14.43%	56.62%	\$53	\$13,934	1.63%	13.85%	58.39%	\$53
	Texas Exchange Bank, SSB	\$1,265,717	\$2,793	1.51%	12.87%	37.59%	\$116	\$9,037	1.74%	14.28%	34.69%	\$117
	Community National Bank	\$1,281,475	\$3,332	1.05%	10.25%	44.90%	\$83	\$10,379	1.11%	10.78%	46.76%	\$81
	First United Bank	\$1,285,855	\$6,031	1.88%	19.16%	54.83%	\$89	\$16,283	1.71%	17.25%	57.54%	\$90
	North Dallas Bank & Trust Co.	\$1,299,246	\$3,378	0.97%	9.14%	58.62%	\$105	\$9,568	0.93%	8.76%	60.23%	\$107
	Pinnacle Bank	\$1,358,695	\$3,856	1.16%	8.57%	58.23%	\$75	\$13,145	1.34%	9.84%	58.78%	\$74
	AimBank	\$1,365,206	\$3,011	0.88%	8.63%	72.26%	\$89	\$10,883	1.15%	11.94%	67.75%	\$88
	Inter National Bank	\$1,366,669	\$5,561	1.62%	10.28%	58.16%	\$74	\$16,417	1.59%	10.27%	55.47%	\$69
	Texas Community Bank	\$1,375,661	\$4,260	1.24%	12.08%	59.48%	\$79	\$12,045	1.19%	11.72%	59.92%	\$78
	American Bank, National Association	\$1,376,595	\$3,753	1.08%	13.89%	73.50%	\$116	\$10,382	1.00%	12.72%	75.11%	\$113
	West Texas National Bank	\$1,385,319	\$6,021	1.80%	20.14%	46.47%	\$75	\$11,952	1.22%	13.84%	49.76%	\$78
	Extraco Banks, National Association	\$1,417,242	\$3,870	1.10%	10.80%	72.03%	\$89	\$10,506	1.00%	9.85%	73.98%	\$89
	Pioneer Bank, SSB	\$1,521,842	\$1,974	0.55%	5.95%	73.90%	\$88	\$4,927	0.48%	4.98%	78.30%	\$91
	American First National Bank	\$1,576,823	\$6,284	1.59%	13.76%	46.61%	\$78	\$19,082	1.66%	14.40%	46.91%	\$75
	First State Bank of Uvalde	\$1,655,774	\$5,126	1.24%	16.17%	33.78%	\$78	\$14,657	1.20%	15.49%	36.05%	\$79
	Austin Bank, Texas National Association	\$1,766,489	\$7,000	1.59%	11.84%	61.00%	\$81	\$21,034	1.62%	12.14%	60.36%	\$78

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

September 30, 2018

Run Date: November 8, 2018

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		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets (continued)												
	WestStar Bank	\$1,789,155	\$11,660	2.60%	20.77%	48.93%	\$86	\$32,343	2.45%	19.40%	49.27%	\$86
	Citizens National Bank	\$1,823,076	\$5,280	1.17%	12.56%	67.14%	\$86	\$14,750	1.10%	11.70%	67.65%	\$85
	First National Bank Texas	\$1,834,758	\$7,079	1.53%	19.07%	84.93%	\$49	\$20,888	1.52%	18.89%	85.56%	\$49
	Jefferson Bank	\$1,882,050	\$6,201	1.32%	16.79%	67.18%	\$109	\$17,104	1.25%	15.59%	69.03%	\$109
	BTH Bank, National Association	\$1,893,634	\$6,204	1.31%	11.79%	37.83%	\$108	\$15,862	1.16%	10.24%	39.40%	\$107
	Lone Star National Bank	\$2,048,656	\$5,215	1.01%	8.36%	75.05%	\$63	\$18,562	1.16%	10.05%	71.21%	\$63
	Guaranty Bank & Trust, N.A.	\$2,242,368	\$5,770	1.03%	9.15%	62.98%	\$71	\$16,200	1.04%	9.34%	62.87%	\$69
	Beal Bank, SSB	\$2,303,508	\$17,533	3.30%	10.51%	41.03%	\$167	\$38,648	2.52%	7.87%	55.34%	\$139
	Texas Bank and Trust Company	\$2,534,448	\$9,881	1.58%	14.11%	51.85%	\$78	\$26,200	1.43%	12.97%	54.54%	\$78
	TIB The Independent BankersBank, National Association	\$2,543,003	\$5,126	0.86%	7.96%	80.02%	\$127	\$15,534	0.85%	8.08%	79.57%	\$129
	City Bank	\$2,685,635	\$5,910	0.90%	9.22%	73.26%	\$111	\$26,988	1.39%	14.14%	74.82%	\$110
	Inwood National Bank	\$2,751,152	\$13,794	2.08%	19.18%	41.28%	\$96	\$40,621	2.08%	19.04%	41.52%	\$96
	Allegiance Bank	\$3,034,142	\$9,225	1.24%	11.31%	61.26%	\$136	\$25,101	1.14%	10.48%	62.86%	\$134
	American National Bank of Texas	\$3,038,699	\$12,013	1.54%	18.64%	49.07%	\$103	\$29,910	1.35%	15.74%	58.20%	\$104
	CommunityBank of Texas, N.A.	\$3,190,078	\$13,382	1.68%	12.57%	54.87%	\$101	\$34,360	1.47%	10.98%	56.90%	\$102
	Veritex Community Bank	\$3,281,024	\$11,517	1.42%	9.47%	45.05%	\$88	\$33,428	1.44%	9.38%	47.36%	\$92
	Happy State Bank	\$3,427,320	\$8,685	1.01%	7.41%	69.25%	\$95	\$27,471	1.08%	8.13%	69.21%	\$94
	Broadway National Bank	\$3,701,520	\$11,665	1.27%	12.53%	65.11%	\$97	\$33,203	1.22%	11.89%	66.00%	\$98
	Amarillo National Bank	\$4,011,134	\$21,544	2.15%	16.18%	51.65%	\$93	\$61,461	2.07%	15.74%	50.82%	\$95
	Green Bank, National Association	\$4,403,395	\$20,033	1.84%	15.66%	44.09%	\$146	\$50,650	1.58%	13.47%	45.39%	\$145
	TBK Bank, SSB	\$4,501,586	\$11,763	1.17%	8.20%	64.38%	\$88	\$38,625	1.41%	10.68%	61.55%	\$77
	Woodforest National Bank	\$5,840,568	\$30,803	2.13%	24.26%	74.58%	\$63	\$83,452	1.97%	22.98%	78.02%	\$62
	Southside Bank	\$6,099,284	\$22,565	1.45%	10.19%	46.34%	\$83	\$63,719	1.35%	9.62%	47.19%	\$83
	Wells Fargo Bank South Central, National Association	\$7,420,778	\$62,159	3.19%	18.77%	5.48%	\$125	\$139,797	2.24%	14.03%	6.30%	\$126
	First Financial Bank, National Association	\$7,542,936	\$37,637	1.99%	16.58%	46.12%	\$74	\$105,624	1.86%	15.84%	48.05%	\$75
	NexBank SSB	\$8,073,619	\$25,045	1.37%	14.95%	30.75%	\$285	\$106,355	1.86%	22.31%	24.82%	\$323
	International Bank of Commerce	\$8,388,047	\$40,189	1.88%	11.91%	53.96%	\$46	\$118,962	1.85%	11.87%	53.15%	\$45
	LegacyTexas Bank	\$9,085,337	\$45,012	1.96%	16.37%	40.83%	\$113	\$102,903	1.53%	12.78%	43.03%	\$115
	PlainsCapital Bank	\$10,031,321	\$33,812	1.35%	9.57%	82.37%	\$137	\$95,179	1.33%	9.05%	82.76%	\$134
	Regional Average	\$2,779,898	\$11,218	1.49%	12.93%	57.93%	\$97	\$31,276	1.44%	12.64%	58.87%	\$97

Source: SNL Financial

Note: Report includes only bank-level data.

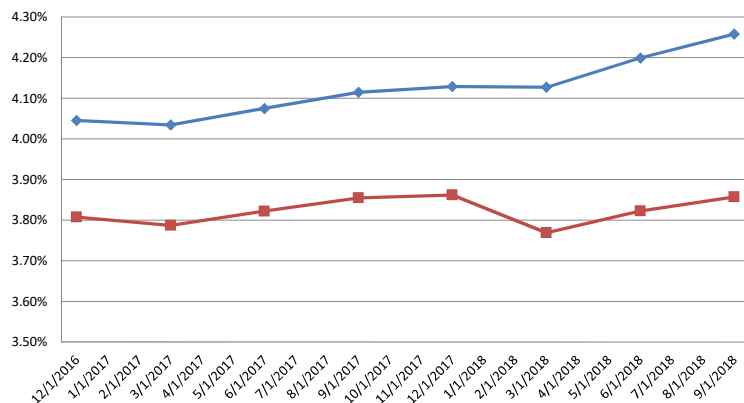
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Balance Sheet & Net Interest Margin

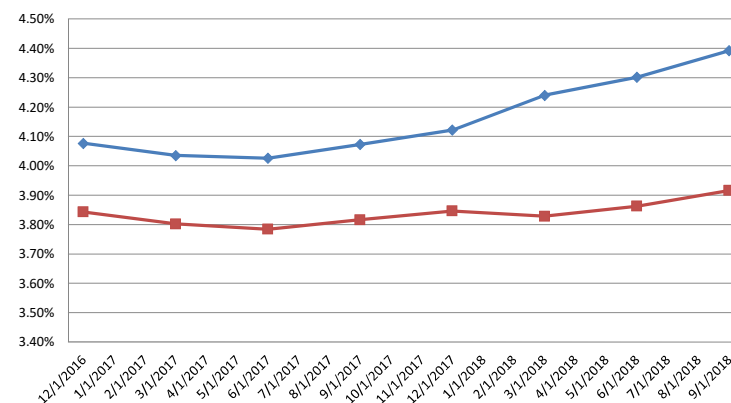
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



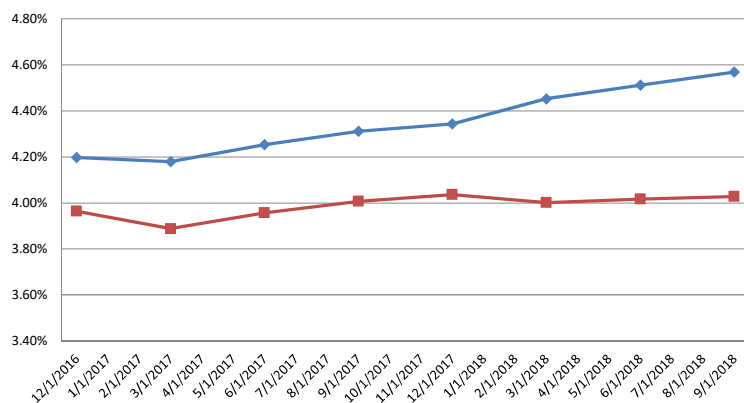
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	4.05%	4.03%	4.07%	4.11%	4.13%	4.13%	4.20%	4.26%
Net Interest Margin (FTE)	3.81%	3.79%	3.82%	3.85%	3.86%	3.77%	3.82%	3.86%

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



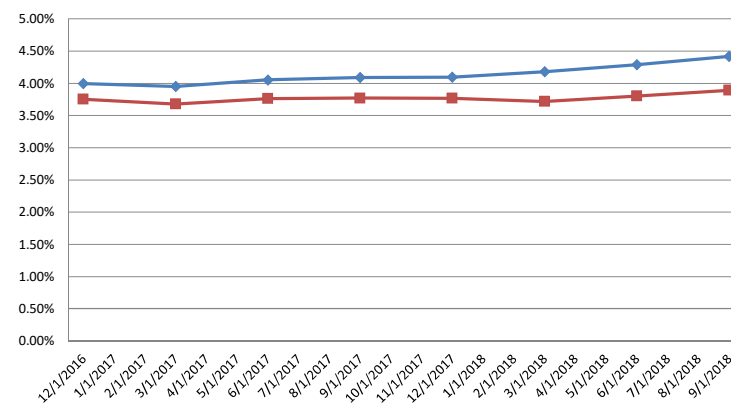
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	4.08%	4.03%	4.03%	4.07%	4.12%	4.24%	4.30%	4.39%
Net Interest Margin (FTE)	3.84%	3.80%	3.78%	3.82%	3.85%	3.83%	3.86%	3.92%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	4.20%	4.18%	4.25%	4.31%	4.34%	4.45%	4.51%	4.57%
Net Interest Margin (FTE)	3.96%	3.89%	3.96%	4.01%	4.04%	4.00%	4.02%	4.03%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	3.99%	3.95%	4.05%	4.09%	4.09%	4.18%	4.29%	4.42%
Net Interest Margin (FTE)	3.75%	3.68%	3.76%	3.77%	3.77%	3.71%	3.80%	3.89%

Source: SNL Financial

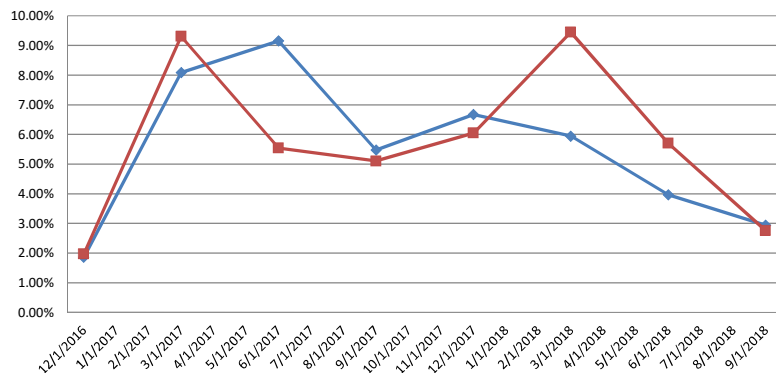
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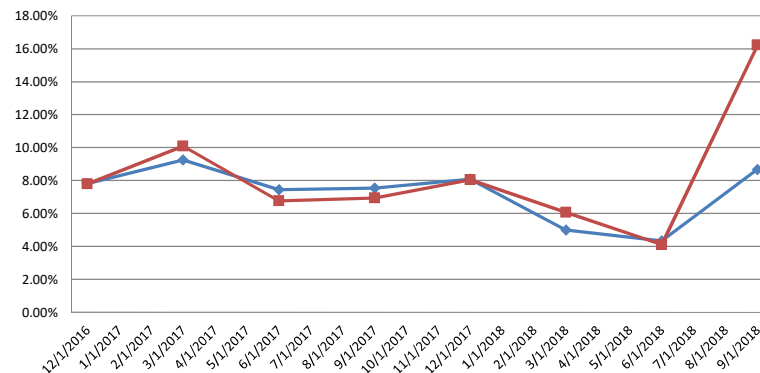
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



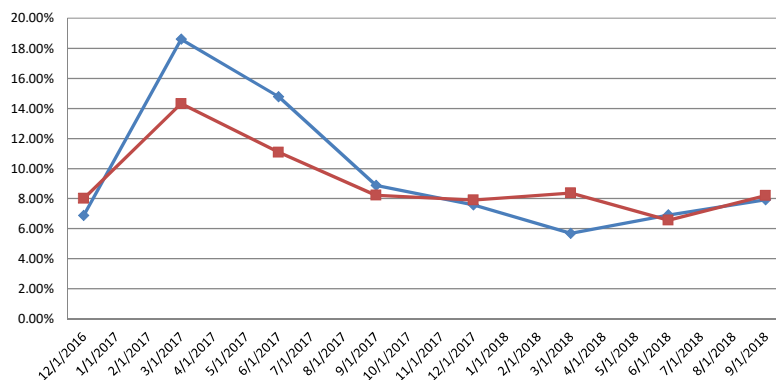
Asset Growth Rate	1.85%	8.09%	9.15%	5.47%	6.67%	5.94%	3.96%	2.94%
Deposit Growth Rate	1.97%	9.30%	5.54%	5.10%	6.05%	9.45%	5.70%	2.76%

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



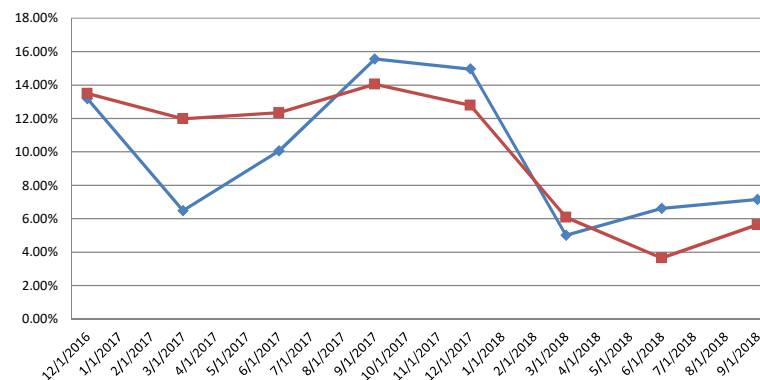
Asset Growth Rate	7.81%	9.25%	7.45%	7.54%	8.09%	5.00%	4.34%	8.68%
Deposit Growth Rate	7.80%	10.08%	6.76%	6.94%	8.04%	6.07%	4.11%	16.22%

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



Asset Growth Rate	6.88%	18.61%	14.79%	8.87%	7.58%	5.69%	6.91%	7.93%
Deposit Growth Rate	8.01%	14.31%	11.08%	8.23%	7.91%	8.36%	6.57%	8.20%

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



Asset Growth Rate	13.19%	6.48%	10.05%	15.55%	14.96%	5.00%	6.62%	7.15%
Deposit Growth Rate	13.50%	11.98%	12.34%	14.05%	12.78%	6.08%	3.64%	5.63%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

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

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

First National Bank of Lipan	\$21,305	\$7,793	\$19,363	40.25%	66.40%	\$4,261	3.32%	0.33%	0.17%	3.16%	1.93%	1.44%
Brazos National Bank	\$25,417	\$19,919	\$13,920	143.10%	15.39%	\$591	5.82%	0.18%	0.08%	5.75%	(11.97%)	(8.73%)
Chappell Hill Bank	\$28,663	\$20,909	\$25,913	80.69%	28.72%	\$3,583	4.46%	0.37%	0.22%	4.24%	12.83%	14.68%
Amistad Bank	\$29,440	\$21,527	\$24,652	87.32%	21.43%	\$2,676	5.29%	0.60%	0.41%	4.90%	4.59%	3.99%
Granger National Bank	\$32,628	\$8,225	\$27,512	29.90%	76.19%	\$4,079	3.68%	0.63%	0.47%	3.37%	(2.10%)	(1.51%)
Citizens State Bank	\$32,860	\$18,786	\$29,667	63.32%	41.47%	\$3,286	3.64%	0.87%	0.69%	3.04%	(9.98%)	(10.17%)
Grapeland State Bank	\$33,901	\$24,528	\$29,811	82.28%	23.02%	\$3,390	5.36%	1.09%	0.85%	4.60%	(0.33%)	4.44%
Enloe State Bank	\$35,168	\$29,280	\$29,552	99.08%	6.85%	\$5,024	6.11%	1.32%	1.07%	5.01%	0.05%	7.34%
Menard Bank	\$35,642	\$13,289	\$30,965	42.92%	46.20%	\$3,564	3.48%	0.16%	0.10%	3.54%	0.95%	0.88%
State National Bank of Groom	\$36,338	\$24,308	\$32,342	75.16%	16.78%	\$3,634	4.46%	0.53%	0.43%	4.05%	3.66%	3.22%
Crowell State Bank	\$36,698	\$22,189	\$32,310	68.68%	21.00%	\$3,670	4.78%	0.71%	0.42%	4.37%	(9.84%)	(12.56%)
Kress National Bank	\$37,984	\$20,831	\$32,258	64.58%	32.92%	\$6,331	4.28%	0.59%	0.39%	3.94%	(13.91%)	(19.06%)
Bank of San Jacinto County	\$39,663	\$16,935	\$34,319	49.35%	61.48%	\$2,644	4.66%	0.35%	0.19%	4.47%	(7.71%)	(9.11%)
Donley County State Bank	\$39,801	\$7,763	\$32,122	24.17%	66.85%	\$3,980	2.72%	0.82%	0.65%	2.08%	(11.39%)	(13.84%)
First State Bank	\$39,824	\$22,372	\$28,179	79.39%	14.75%	\$3,063	5.88%	0.97%	0.70%	5.16%	(9.33%)	(33.42%)
Robert Lee State Bank	\$40,724	\$14,961	\$35,286	42.40%	24.30%	\$2,715	3.59%	0.33%	0.24%	3.46%	(7.89%)	(8.22%)
Keystone Bank, National Association	\$41,384	\$16,725	\$37,441	44.67%	63.23%	\$2,956	3.92%	0.26%	0.16%	3.78%	(2.65%)	(1.27%)
First State Bank	\$41,776	\$12,739	\$38,269	33.29%	63.43%	\$4,178	3.04%	0.08%	0.06%	2.98%	9.60%	10.01%
Spur Security Bank	\$42,105	\$8,779	\$37,836	23.20%	66.84%	\$5,263	3.13%	0.65%	0.39%	2.74%	(11.72%)	(11.71%)
Brush Country Bank	\$43,941	\$15,810	\$36,884	42.86%	62.61%	\$3,380	3.38%	0.67%	0.44%	3.03%	6.43%	(2.37%)
Powell State Bank	\$46,220	\$15,751	\$41,989	37.51%	19.90%	\$4,202	3.66%	0.59%	0.40%	3.31%	20.45%	21.77%
First National Bank in Cooper	\$46,250	\$21,810	\$39,893	54.67%	51.51%	\$5,781	3.66%	0.47%	0.30%	3.41%	(0.04%)	(0.34%)
Farmers State Bank of Newcastle	\$46,909	\$21,642	\$42,312	51.15%	50.95%	\$5,864	4.44%	1.01%	0.73%	3.89%	10.58%	11.75%
Lovelady State Bank	\$47,313	\$23,969	\$42,530	56.36%	46.69%	\$3,943	4.91%	0.56%	0.39%	4.47%	(2.34%)	(3.56%)
First National Bank of Paducah	\$47,343	\$27,853	\$43,374	64.22%	33.73%	\$2,492	4.31%	0.73%	0.57%	3.83%	(0.53%)	(0.13%)
First State Bank	\$47,843	\$31,022	\$42,761	72.55%	8.83%	\$3,987	4.37%	0.16%	0.11%	4.26%	(3.45%)	(4.93%)
City National Bank	\$48,064	\$35,437	\$41,296	85.81%	20.93%	\$3,433	4.54%	0.69%	0.47%	4.10%	1.01%	0.64%
First National Bank of Moody	\$48,230	\$22,332	\$37,111	60.18%	42.91%	\$4,823	4.37%	0.68%	0.52%	4.02%	(5.68%)	(7.27%)
BOC Bank	\$48,895	\$26,435	\$40,621	65.08%	47.05%	\$4,890	4.43%	1.02%	0.64%	3.92%	8.72%	7.47%
Santa Anna National Bank	\$48,906	\$27,337	\$41,770	65.45%	34.13%	\$4,076	4.74%	0.51%	0.38%	4.57%	(4.31%)	(3.54%)
Citizens National Bank of Crosbyton	\$49,922	\$16,946	\$41,731	40.61%	71.42%	\$5,547	2.93%	0.69%	0.49%	2.50%	8.75%	9.21%
First Bank of Celeste	\$50,110	\$22,982	\$45,808	50.17%	52.39%	\$4,176	4.06%	0.41%	0.24%	3.85%	4.49%	4.00%
Commercial Bank	\$51,241	\$25,634	\$44,805	57.21%	33.15%	\$5,124	4.04%	0.52%	0.39%	3.84%	11.70%	11.84%
Commerce Bank Texas	\$51,904	\$35,582	\$41,592	85.55%	18.73%	\$5,767	4.97%	0.51%	0.37%	4.65%	(0.55%)	(3.34%)
Security Bank of Crawford	\$52,494	\$44,560	\$46,948	94.91%	12.47%	\$5,249	5.32%	1.56%	1.34%	4.07%	18.34%	19.49%
Citizens State Bank	\$53,148	\$9,455	\$49,628	19.05%	80.97%	\$3,322	2.74%	0.59%	0.40%	2.39%	(8.33%)	(7.28%)
First Federal Bank Littlefield, Texas	\$53,859	\$44,522	\$41,229	107.99%	13.51%	\$3,591	5.36%	0.89%	0.75%	4.70%	(1.78%)	1.34%
First National Bank of Tahoka	\$54,372	\$18,597	\$48,318	38.49%	60.71%	\$4,943	4.10%	0.34%	0.24%	3.85%	(6.92%)	(8.62%)
American Bank, National Association	\$55,127	\$24,725	\$49,687	49.76%	57.45%	\$2,901	7.12%	1.28%	0.93%	6.26%	1.72%	2.20%
First National Bank of Quitaque	\$55,717	\$33,616	\$46,208	72.75%	33.76%	\$4,286	4.44%	0.63%	0.42%	4.07%	4.36%	3.77%
First Bank and Trust of Memphis	\$57,141	\$41,362	\$48,985	84.44%	29.62%	\$5,195	3.99%	1.03%	0.75%	3.32%	(12.04%)	(14.29%)
First National Bank of Trinity	\$57,279	\$28,706	\$52,139	55.06%	33.93%	\$3,015	4.06%	0.42%	0.24%	3.93%	(4.83%)	(4.50%)
First National Bank of South Padre Island	\$58,398	\$32,936	\$51,431	64.04%	44.37%	\$4,171	4.18%	0.37%	0.26%	3.95%	5.23%	4.91%
First State Bank	\$58,547	\$16,717	\$50,591	33.04%	36.38%	\$4,879	2.84%	1.04%	0.93%	2.12%	(11.87%)	(12.90%)
First National Bank of Eldorado	\$58,750	\$28,378	\$48,973	57.95%	20.46%	\$4,196	5.80%	0.18%	0.12%	5.85%	(1.13%)	(4.09%)
First State Bank of San Diego	\$58,851	\$20,461	\$53,188	38.47%	41.57%	\$3,270	3.75%	0.42%	0.29%	3.50%	(7.74%)	(8.33%)
Junction National Bank	\$58,859	\$13,814	\$53,302	25.92%	66.65%	\$4,905	3.02%	0.14%	0.08%	2.97%	(1.98%)	(1.67%)
First Capital Bank	\$60,338	\$52,348	\$54,737	95.64%	8.03%	\$2,623	5.93%	1.22%	0.71%	5.20%	(2.89%)	9.96%
Security State Bank	\$61,047	\$22,355	\$55,324	40.41%	35.21%	\$3,213	3.57%	0.31%	0.22%	3.53%	8.84%	8.64%
Bank of Houston, National Association	\$61,154	\$13,035	\$44,551	29.26%	97.27%	\$3,822	2.34%	0.21%	0.14%	2.23%	143.44%	96.41%
City National Bank of San Saba	\$61,387	\$9,791	\$52,844	18.53%	75.79%	\$5,116	3.03%	0.39%	0.24%	2.94%	0.95%	0.96%
Burton State Bank	\$62,009	\$19,666	\$54,184	36.29%	67.35%	\$6,890	3.01%	0.82%	0.62%	2.44%	3.55%	3.30%
Zavala County Bank	\$62,724	\$9,548	\$54,059	17.66%	60.24%	\$3,485	3.12%	0.50%	0.34%	3.02%	(16.99%)	(18.29%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	First National Bank of Anson	\$62,877	\$35,269	\$57,263	61.59%	14.10%	\$4,491	4.61%	0.08%	0.04%	4.57%	(5.44%)	(6.39%)
	Spectra Bank	\$63,617	\$47,405	\$55,338	85.66%	18.81%	\$2,766	4.89%	1.07%	0.55%	4.33%	(0.56%)	(2.90%)
	First National Bank of Aspermont	\$64,596	\$10,772	\$55,094	19.55%	60.97%	\$8,075	2.96%	0.69%	0.34%	2.84%	(7.86%)	(6.10%)
	Lakeside National Bank	\$64,704	\$21,241	\$58,308	36.43%	71.23%	\$6,470	3.01%	0.21%	0.12%	2.96%	(4.33%)	(4.95%)
	Citizens State Bank of Luling	\$65,498	\$56,871	\$55,001	103.40%	6.43%	\$3,639	4.94%	0.39%	0.27%	4.72%	(4.58%)	(2.63%)
	Capital Bank of Texas	\$67,694	\$24,675	\$57,630	42.82%	41.22%	\$4,231	3.31%	0.30%	0.19%	3.14%	2.14%	1.44%
	Angelina Savings Bank, SSB	\$67,776	\$37,092	\$61,906	59.92%	48.01%	\$2,947	4.22%	0.13%	0.10%	4.13%	6.87%	7.41%
	Gruver State Bank	\$69,177	\$41,991	\$56,054	74.91%	22.59%	\$5,321	4.41%	0.86%	0.63%	3.84%	(7.61%)	(8.38%)
	Haskell National Bank	\$69,796	\$26,616	\$61,481	43.29%	54.96%	\$2,792	3.57%	0.30%	0.17%	3.45%	(2.89%)	(3.15%)
	First National Bank in Falfurrias	\$72,159	\$18,530	\$64,158	28.88%	27.54%	\$3,436	3.08%	0.56%	0.39%	2.70%	(10.52%)	(11.73%)
	Bandera Bank	\$75,064	\$37,359	\$67,757	55.14%	51.46%	\$5,362	4.10%	0.27%	0.15%	3.95%	11.95%	12.23%
	State National Bank in West	\$75,688	\$14,454	\$69,270	20.87%	80.33%	\$4,205	2.88%	0.39%	0.25%	2.65%	2.06%	1.80%
	Buckholts State Bank	\$75,885	\$39,708	\$63,052	62.98%	41.43%	\$5,420	4.43%	0.53%	0.36%	4.15%	1.17%	(0.05%)
	Peoples State Bank	\$76,417	\$32,931	\$67,039	49.12%	51.45%	\$12,736	2.96%	0.53%	0.35%	2.74%	(4.33%)	(4.70%)
	Pavillion Bank	\$77,143	\$50,282	\$66,660	75.43%	37.05%	\$4,060	4.58%	0.46%	0.31%	4.35%	4.13%	5.04%
	Cowboy Bank of Texas	\$79,301	\$63,888	\$70,477	90.65%	1.81%	\$4,665	4.91%	1.09%	0.79%	4.19%	(5.71%)	(7.76%)
	First State Bank of Mobeetie	\$79,525	\$13,784	\$70,597	19.52%	90.21%	\$6,117	3.07%	0.49%	0.35%	2.97%	2.84%	3.94%
	Carmine State Bank	\$79,821	\$22,287	\$69,853	31.91%	81.33%	\$6,652	3.41%	1.12%	0.86%	2.89%	8.56%	8.97%
	Greater State Bank	\$81,313	\$56,835	\$73,980	76.82%	25.99%	\$2,623	5.41%	0.94%	0.75%	4.66%	11.75%	12.44%
	Zapata National Bank	\$81,477	\$33,452	\$69,692	48.00%	39.39%	\$3,880	3.77%	0.81%	0.65%	3.19%	(7.41%)	(10.13%)
	Citizens State Bank	\$82,579	\$40,015	\$70,056	57.12%	44.42%	\$2,753	5.87%	0.95%	0.81%	5.00%	0.02%	1.24%
	Commercial State Bank	\$83,021	\$42,610	\$75,925	56.12%	29.38%	\$3,774	4.86%	0.35%	0.21%	4.78%	7.32%	7.67%
	First National Bank	\$83,870	\$32,831	\$77,075	42.60%	34.38%	\$5,242	3.82%	0.60%	0.50%	3.57%	20.59%	27.16%
	Fort Davis State Bank	\$84,190	\$37,987	\$76,198	49.85%	45.34%	\$2,405	4.21%	0.27%	0.15%	4.13%	1.36%	1.56%
	Community Bank	\$85,405	\$59,467	\$78,309	75.94%	26.53%	\$2,588	5.13%	0.82%	0.61%	4.47%	17.58%	18.72%
	Lytle State Bank of Lytle, Texas	\$86,122	\$30,357	\$70,956	42.78%	49.40%	\$3,915	0.24%	0.17%	0.34%	3.84%	(3.94%)	(4.32%)
	Justin State Bank	\$87,942	\$48,192	\$63,395	76.02%	49.33%	\$4,397	4.65%	0.23%	0.14%	4.53%	30.81%	1.71%
	Citizens National Bank	\$88,260	\$31,084	\$76,008	40.90%	51.66%	\$5,516	3.95%	0.36%	0.23%	3.83%	(6.19%)	(7.70%)
	First National Bank of Kemp	\$88,300	\$36,806	\$78,456	46.91%	43.13%	\$3,532	3.90%	0.34%	0.19%	3.74%	10.48%	11.50%
	First National Bank of Dublin	\$89,221	\$66,214	\$79,376	83.42%	23.13%	\$2,704	5.43%	0.34%	0.21%	5.24%	1.28%	0.16%
	Unity National Bank of Houston	\$89,522	\$64,006	\$79,867	80.14%	19.57%	\$2,420	4.63%	1.04%	0.84%	3.84%	(9.01%)	(8.04%)
	Farmers and Merchants Bank	\$90,478	\$53,841	\$81,794	65.83%	33.62%	\$2,919	4.07%	0.21%	0.12%	3.97%	14.66%	15.86%
	One World Bank	\$90,961	\$68,755	\$65,090	105.63%	25.80%	\$3,790	4.84%	1.42%	0.91%	3.98%	3.29%	(21.18%)
	Atascosa Bank	\$93,037	\$12,046	\$85,061	14.16%	93.84%	\$7,753	2.92%	0.33%	0.17%	2.82%	5.60%	5.50%
	First National Bank of Hebbronville	\$94,518	\$31,363	\$78,548	39.93%	48.91%	\$4,726	4.02%	0.98%	0.79%	3.40%	(11.95%)	(13.96%)
	Fidelity Bank of Texas	\$94,961	\$58,481	\$79,521	73.54%	44.95%	\$3,391	4.26%	0.36%	0.29%	4.01%	(4.43%)	(6.64%)
	First Bank of Muleshoe	\$96,319	\$16,931	\$82,658	20.48%	80.66%	\$3,705	2.95%	0.25%	0.16%	2.85%	(3.98%)	(3.44%)
	Cendera Bank, National Association	\$98,502	\$83,387	\$85,780	97.21%	10.21%	\$4,477	5.78%	1.23%	0.96%	4.87%	8.27%	10.52%
	Fannin Bank	\$99,045	\$60,540	\$87,455	69.22%	27.07%	\$3,302	5.24%	0.70%	0.49%	4.84%	4.56%	8.38%
	First National Bank of Evant	\$99,786	\$66,438	\$91,521	72.59%	27.19%	\$3,838	4.81%	0.34%	0.23%	4.59%	12.48%	12.26%
	Morris County National Bank	\$99,878	\$61,504	\$82,149	74.87%	18.40%	\$3,329	4.75%	0.94%	0.78%	4.12%	(5.29%)	0.57%
	First State Bank of Brownsboro	\$100,317	\$58,297	\$90,761	64.23%	23.07%	\$4,180	4.04%	0.51%	0.35%	3.77%	(3.20%)	(2.91%)
	POINTWEST Bank	\$100,379	\$39,492	\$86,930	45.43%	52.56%	\$3,137	3.66%	0.45%	0.31%	3.38%	(0.75%)	3.27%
	American National Bank of Mount Pleasant	\$100,521	\$57,980	\$88,291	65.67%	31.30%	\$3,723	4.59%	0.92%	0.66%	4.08%	10.41%	12.22%
	Stockmens National Bank in Cotulla	\$100,879	\$13,555	\$91,222	14.86%	59.85%	\$6,305	2.62%	0.19%	0.13%	2.51%	(5.04%)	(4.74%)
	First State Bank of Paint Rock	\$101,035	\$47,729	\$86,989	54.87%	43.41%	\$6,736	3.91%	0.29%	0.20%	3.87%	(2.07%)	(3.62%)
	First National Bank of Floydada	\$102,183	\$68,228	\$89,562	76.18%	24.23%	\$7,860	4.01%	0.72%	0.51%	3.52%	(9.96%)	(12.76%)
	Austin Capital Bank SSB	\$102,700	\$79,694	\$73,729	108.09%	20.21%	\$1,027	5.51%	1.08%	0.97%	4.59%	(16.29%)	(29.82%)
	Marion State Bank	\$104,323	\$49,841	\$91,044	54.74%	28.21%	\$7,452	3.94%	0.68%	0.51%	3.57%	0.45%	0.80%
	Texas Financial Bank	\$105,175	\$37,065	\$94,632	39.17%	39.90%	\$4,781	3.27%	0.06%	0.04%	3.26%	9.98%	13.04%
	Citizens Bank, National Association	\$105,754	\$71,041	\$91,663	77.50%	15.14%	\$4,406	4.72%	0.63%	0.41%	4.43%	(1.99%)	13.88%
	First State Bank	\$106,335	\$83,305	\$88,680	93.94%	11.54%	\$4,623	6.07%	1.41%	1.15%	4.99%	(12.48%)	(16.05%)
	Henderson Federal Savings Bank	\$108,233	\$76,336	\$85,083	89.72%	19.45%	\$4,510	4.62%	1.25%	1.20%	3.67%	(6.62%)	(2.04%)
	Business Bank of Texas, N.A.	\$108,522	\$67,529	\$96,543	69.95%	31.92%	\$8,348	4.18%	1.25%	0.61%	3.63%	(2.07%)	(2.22%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

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

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

First Bank and Trust of Childress	\$109,449	\$54,593	\$98,489	55.43%	22.11%	\$5,212	3.86%	1.48%	1.30%	2.75%	1.13%	(1.28%)
Titan Bank, N.A.	\$109,595	\$64,615	\$95,466	67.68%	39.77%	\$4,765	4.05%	0.80%	0.57%	3.54%	1.61%	(0.70%)
Coleman County State Bank	\$109,640	\$88,166	\$98,354	89.64%	11.53%	\$3,133	5.52%	0.50%	0.32%	5.22%	6.06%	6.18%
Community Bank of Snyder	\$109,720	\$40,994	\$97,192	42.18%	55.80%	\$4,389	2.97%	0.36%	0.20%	2.84%	(9.61%)	(10.89%)
Texas Advantage Community Bank, National Association	\$110,249	\$78,386	\$99,263	78.97%	28.30%	\$5,512	4.29%	0.98%	0.74%	3.62%	(12.18%)	(14.07%)
Dalhart Federal Savings & Loan Association, SSB	\$111,531	\$65,476	\$89,269	73.35%	39.52%	\$3,718	4.67%	1.13%	0.99%	3.90%	(1.39%)	(2.62%)
First National Bank of Eagle Lake	\$112,675	\$81,068	\$88,597	91.50%	15.47%	\$4,173	5.09%	0.48%	0.30%	4.91%	8.26%	(6.93%)
First Security State Bank	\$113,793	\$48,929	\$105,787	46.25%	56.05%	\$4,215	3.60%	0.38%	0.21%	3.46%	(2.14%)	(1.62%)
Panola National Bank	\$114,493	\$55,459	\$103,376	53.65%	46.59%	\$4,404	3.67%	0.31%	0.21%	3.47%	(0.64%)	0.86%
Bank of Austin	\$114,671	\$78,138	\$81,997	95.29%	42.54%	\$6,035	3.78%	0.89%	0.63%	3.36%	87.98%	177.31%
Chasewood Bank	\$116,567	\$52,353	\$108,641	48.19%	57.80%	\$4,483	3.95%	0.85%	0.61%	3.33%	13.05%	14.98%
Johnson City Bank	\$117,546	\$72,795	\$102,931	70.72%	40.26%	\$4,702	4.40%	0.64%	0.41%	4.03%	(4.47%)	(5.64%)
Brady National Bank	\$118,471	\$59,791	\$108,537	55.09%	21.71%	\$5,151	3.44%	0.82%	0.60%	3.02%	(0.03%)	0.44%
Normangee State Bank	\$120,337	\$76,942	\$101,048	76.14%	25.07%	\$6,334	5.10%	0.63%	0.45%	4.81%	(4.95%)	(6.83%)
Columbus State Bank	\$120,883	\$9,398	\$107,513	8.74%	102.53%	\$9,299	2.99%	0.29%	0.22%	2.90%	(17.16%)	(19.49%)
Dilley State Bank	\$121,674	\$15,739	\$101,897	15.45%	93.72%	\$6,084	2.68%	0.28%	0.20%	2.51%	(3.36%)	(2.30%)
First National Bank of Bosque County	\$121,772	\$84,118	\$108,116	77.80%	25.89%	\$3,928	4.03%	0.46%	0.32%	3.76%	(4.88%)	(6.47%)
Anahuac National Bank	\$122,015	\$74,906	\$108,609	68.97%	25.44%	\$3,697	4.94%	0.55%	0.36%	4.67%	4.94%	4.81%
Mason Bank	\$122,344	\$41,937	\$91,643	45.76%	72.91%	\$6,797	3.53%	0.46%	0.29%	3.41%	0.31%	(12.77%)
West Texas State Bank	\$122,637	\$59,478	\$106,980	55.60%	40.30%	\$4,905	3.91%	0.48%	0.32%	3.68%	0.89%	0.11%
City National Bank of Colorado City	\$123,434	\$49,071	\$112,549	43.60%	46.35%	\$5,367	4.22%	0.77%	0.62%	3.70%	0.69%	1.71%
Big Bend Banks, N.A.	\$124,743	\$22,629	\$107,322	21.09%	72.96%	\$4,301	3.17%	0.10%	0.06%	3.48%	(9.54%)	(9.07%)
Citizens State Bank	\$125,399	\$73,913	\$111,137	66.51%	16.01%	\$4,045	4.57%	0.59%	0.46%	4.15%	(1.87%)	(2.09%)
Peoples State Bank	\$125,539	\$42,973	\$115,924	37.07%	26.98%	\$4,329	3.58%	0.58%	0.45%	3.21%	22.11%	25.01%
Lone Star Bank	\$126,324	\$107,803	\$110,661	97.42%	12.99%	\$4,679	5.36%	1.31%	1.17%	4.29%	5.01%	6.82%
Texas State Bank	\$126,384	\$93,965	\$114,369	82.16%	19.21%	\$2,478	4.96%	0.48%	0.24%	4.71%	(0.38%)	(0.87%)
First National Bank of Fort Stockton	\$126,659	\$69,301	\$114,648	60.45%	17.90%	\$4,368	4.30%	0.33%	0.17%	4.22%	7.91%	9.60%
First National Bank of Tom Bean	\$128,834	\$99,147	\$119,660	82.86%	11.29%	\$3,221	5.68%	1.42%	1.15%	4.54%	40.05%	43.89%
Graham Savings and Loan, SSB	\$128,947	\$99,689	\$100,331	99.36%	23.59%	\$4,030	4.63%	1.08%	1.02%	3.71%	10.97%	(1.69%)
Texas National Bank	\$131,933	\$35,004	\$119,330	29.33%	45.41%	\$4,712	3.27%	0.71%	0.50%	2.93%	3.20%	4.73%
Sanger Bank	\$133,014	\$68,418	\$112,808	60.65%	42.95%	\$5,116	4.15%	0.75%	0.54%	3.77%	0.13%	(1.31%)
Texas Hill Country Bank	\$133,952	\$102,003	\$119,899	85.07%	20.73%	\$4,619	4.89%	0.92%	0.75%	4.17%	19.95%	21.18%
Texas Heritage National Bank	\$134,778	\$107,729	\$99,711	108.04%	13.36%	\$3,744	5.29%	1.16%	1.01%	4.32%	4.79%	0.84%
First National Bank of Alvin	\$135,811	\$22,196	\$118,831	18.68%	70.80%	\$6,791	2.70%	0.53%	0.31%	2.51%	(2.03%)	(1.71%)
Farmers State Bank	\$136,254	\$66,526	\$123,304	53.95%	36.35%	\$3,169	4.06%	0.24%	0.13%	4.01%	2.51%	2.94%
Bank of South Texas	\$136,359	\$104,591	\$117,564	88.97%	15.83%	\$2,964	7.30%	1.40%	1.01%	6.25%	7.07%	2.93%
First National Bank of Winnsboro	\$138,076	\$88,461	\$108,016	81.90%	20.09%	\$4,315	4.95%	0.71%	0.51%	4.60%	(0.29%)	0.76%
Hill Bank & Trust Co.	\$138,640	\$13,075	\$114,063	11.46%	95.71%	\$9,243	2.65%	0.53%	0.37%	2.52%	(1.91%)	(3.42%)
First Texas Bank	\$138,879	\$59,514	\$121,673	48.91%	60.34%	\$4,085	3.38%	0.13%	0.08%	3.30%	8.79%	9.75%
First State Bank	\$140,038	\$90,501	\$116,318	77.80%	31.81%	\$5,602	4.24%	0.89%	0.63%	3.69%	11.24%	10.52%
Mainland Bank	\$140,113	\$82,357	\$121,959	67.53%	35.97%	\$6,369	4.84%	0.42%	0.22%	4.63%	12.83%	14.38%
Citizens State Bank	\$140,390	\$117,357	\$126,382	92.86%	17.11%	\$7,020	5.45%	0.89%	0.64%	4.86%	14.57%	14.67%
First State Bank	\$142,459	\$27,421	\$113,431	24.17%	61.16%	\$7,914	2.89%	0.99%	0.70%	2.33%	1.39%	(9.27%)
First State Bank of Odem	\$143,902	\$74,445	\$127,282	58.49%	38.78%	\$4,232	4.81%	0.25%	0.14%	4.71%	0.65%	(0.73%)
Citizens State Bank	\$143,946	\$91,649	\$130,462	70.25%	20.49%	\$2,768	5.14%	0.55%	0.41%	4.75%	(7.63%)	(1.14%)
First State Bank of Ben Wheeler, Texas	\$145,846	\$76,017	\$126,094	60.29%	28.39%	\$4,290	4.04%	0.78%	0.59%	3.50%	(1.29%)	(1.67%)
First State Bank	\$147,387	\$91,760	\$128,514	71.40%	16.62%	\$3,779	5.00%	0.79%	0.55%	4.56%	3.32%	3.41%
Providence Bank of Texas	\$148,052	\$109,913	\$128,630	85.45%	22.48%	\$6,730	5.05%	1.28%	0.93%	4.17%	7.48%	6.95%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	First State Bank	\$150,740	\$81,275	\$130,682	62.19%	44.41%	\$4,307	4.32%	0.80%	0.55%	3.81%	(2.63%)	(2.11%)
	Texas Heritage Bank	\$151,364	\$115,357	\$130,779	88.21%	24.51%	\$4,452	4.77%	1.02%	0.67%	4.14%	1.19%	23.96%
	Security State Bank	\$151,404	\$101,599	\$131,719	77.13%	16.16%	\$10,815	4.83%	0.88%	0.61%	4.29%	14.52%	13.21%
	Peoples Bank	\$152,448	\$94,647	\$128,978	73.38%	10.14%	\$3,465	4.30%	1.07%	0.77%	3.55%	13.50%	24.32%
	Sundown State Bank	\$153,460	\$116,497	\$131,733	88.43%	19.39%	\$4,650	4.75%	0.98%	0.60%	4.35%	(1.81%)	(7.47%)
	First State Bank of Bedias	\$155,194	\$88,346	\$131,576	67.14%	42.73%	\$7,390	4.43%	0.74%	0.55%	3.96%	(4.47%)	(5.15%)
	Roscoe State Bank	\$155,671	\$72,879	\$139,701	52.17%	38.92%	\$4,097	4.09%	0.39%	0.24%	4.06%	(1.60%)	(1.48%)
	Castroville State Bank	\$156,466	\$105,727	\$137,270	77.02%	13.28%	\$6,519	4.12%	0.68%	0.56%	3.66%	6.02%	1.65%
	Guadalupe Bank	\$156,865	\$105,268	\$142,456	73.90%	31.58%	\$5,060	4.72%	0.37%	0.29%	4.44%	10.07%	10.07%
	Lamar National Bank	\$157,341	\$110,493	\$138,237	79.93%	25.61%	\$3,659	4.80%	0.44%	0.33%	4.52%	3.70%	2.90%
	Commercial National Bank of Brady	\$158,015	\$80,303	\$140,443	57.18%	24.93%	\$4,648	3.98%	0.45%	0.34%	3.72%	(15.00%)	(16.34%)
	First State Bank of Texas	\$159,976	\$118,972	\$135,906	87.54%	16.05%	\$4,444	4.04%	0.34%	0.17%	3.89%	3.44%	3.02%
	First Bank & Trust	\$160,848	\$30,452	\$141,554	21.51%	70.62%	\$3,741	2.67%	0.49%	0.30%	2.39%	(7.98%)	(6.86%)
	Citizens Bank	\$160,944	\$112,879	\$141,658	79.68%	20.78%	\$6,998	5.04%	0.85%	0.68%	4.38%	3.49%	2.85%
	Muenster State Bank	\$162,303	\$40,766	\$132,828	30.69%	73.11%	\$8,542	3.12%	0.41%	0.30%	3.00%	(5.75%)	(8.45%)
	Tejas Bank	\$163,893	\$96,335	\$144,544	66.65%	35.20%	\$10,926	5.12%	0.44%	0.25%	4.89%	27.10%	26.35%
	First National Bank of Hereford	\$165,838	\$105,837	\$145,013	72.98%	34.12%	\$5,182	4.58%	0.49%	0.33%	4.30%	(5.06%)	(9.99%)
	Austin County State Bank	\$167,275	\$113,581	\$148,788	76.34%	25.43%	\$4,920	4.89%	1.00%	0.82%	4.22%	13.53%	17.67%
	Fayette Savings Bank, SSB	\$167,317	\$140,523	\$144,375	97.33%	14.07%	\$6,435	4.19%	0.92%	0.88%	3.41%	20.08%	16.67%
	Perryton National Bank	\$169,040	\$60,264	\$147,738	40.79%	56.91%	\$8,452	3.25%	0.67%	0.39%	2.94%	(2.66%)	(3.22%)
	First National Bank of Ballinger	\$170,181	\$119,037	\$152,049	78.29%	16.49%	\$4,151	5.15%	0.70%	0.48%	4.68%	7.32%	7.23%
	Citizens National Bank of Hillsboro	\$170,474	\$38,932	\$143,490	27.13%	65.23%	\$6,088	3.09%	0.78%	0.61%	2.63%	(16.82%)	(9.52%)
	Incommons Bank, N.A.	\$171,345	\$118,785	\$141,536	83.93%	15.34%	\$2,954	5.02%	0.93%	0.71%	4.42%	4.98%	5.03%
	First National Bank of Anderson	\$172,169	\$119,666	\$152,856	78.29%	22.50%	\$3,663	4.46%	0.82%	0.56%	3.94%	(8.17%)	(10.22%)
	First National Bank of Trenton	\$176,374	\$76,566	\$145,455	52.64%	42.46%	\$3,207	3.53%	0.32%	0.23%	3.32%	(18.28%)	(24.30%)
	Arrowhead Bank	\$176,738	\$113,811	\$158,485	71.81%	29.32%	\$4,651	4.49%	0.26%	0.16%	4.34%	(0.81%)	(1.98%)
	First State Bank	\$177,198	\$78,195	\$148,928	52.51%	36.16%	\$3,770	3.52%	0.69%	0.56%	3.05%	(2.23%)	(2.90%)
	Liano National Bank	\$180,389	\$108,985	\$158,932	68.57%	40.46%	\$4,009	4.44%	0.36%	0.24%	4.36%	7.77%	7.97%
	Interstate Bank, SSB	\$180,454	\$113,678	\$159,384	71.32%	34.77%	\$4,627	4.10%	0.43%	0.32%	3.83%	(3.99%)	(5.70%)
	Pearland State Bank	\$180,512	\$37,680	\$162,628	23.17%	71.54%	\$6,943	2.83%	0.50%	0.35%	2.58%	(6.91%)	(5.04%)
	Bank of DeSoto, National Association	\$181,706	\$116,311	\$160,704	72.38%	36.47%	\$4,543	7.94%	0.94%	0.65%	7.19%	(6.36%)	(7.71%)
	First National Bank of Sterling City	\$186,800	\$29,960	\$177,768	16.85%	65.08%	\$9,340	2.62%	0.32%	0.19%	2.51%	10.86%	13.66%
	Cypress Bank, SSB	\$187,842	\$126,423	\$151,073	83.68%	31.46%	\$3,079	4.80%	1.24%	1.08%	3.84%	(1.01%)	0.86%
	First National Bank of Mount Vernon	\$189,426	\$86,768	\$135,581	64.00%	41.03%	\$5,920	3.59%	1.05%	0.82%	2.99%	(12.45%)	(15.15%)
	HomeBank Texas	\$192,472	\$157,118	\$162,291	96.81%	17.63%	\$4,694	5.23%	0.67%	0.38%	4.89%	15.17%	15.56%
	First State Bank	\$193,081	\$107,047	\$175,507	60.99%	37.83%	\$4,597	4.19%	0.37%	0.20%	4.05%	4.10%	4.12%
	First State Bank	\$197,964	\$101,478	\$175,151	57.94%	46.89%	\$4,604	4.35%	0.62%	0.48%	4.02%	1.20%	1.20%
	First National Bank of Stanton	\$201,268	\$48,722	\$183,494	26.55%	56.66%	\$10,593	3.20%	0.06%	0.03%	3.34%	14.01%	15.26%
	Citizens National Bank at Brownwood	\$201,945	\$115,373	\$176,619	65.32%	34.03%	\$4,590	4.04%	0.33%	0.19%	3.94%	(5.08%)	(4.41%)
	City National Bank of Taylor	\$202,419	\$117,967	\$180,687	65.29%	41.79%	\$4,820	4.05%	0.50%	0.37%	3.75%	4.35%	4.14%
	First National Bank of Giddings	\$203,424	\$120,008	\$181,785	66.02%	17.27%	\$5,498	3.91%	1.04%	0.80%	3.26%	3.52%	3.53%
	National Bank of Andrews	\$203,636	\$123,500	\$178,989	69.00%	31.00%	\$3,702	4.99%	0.33%	0.18%	4.89%	10.41%	9.40%
	Community National Bank	\$204,041	\$120,319	\$176,776	68.06%	37.72%	\$4,637	4.36%	0.63%	0.41%	4.06%	1.61%	0.92%
	First National Bank of Burleson	\$204,244	\$60,576	\$183,275	33.05%	64.43%	\$6,589	3.34%	0.21%	0.12%	3.52%	3.54%	1.05%
	Commercial National Bank of Texarkana	\$204,566	\$123,975	\$188,489	65.77%	23.59%	\$3,247	4.26%	0.25%	0.22%	4.04%	0.83%	1.53%
	Texas Brand Bank	\$208,207	\$164,314	\$180,779	90.89%	23.95%	\$6,506	5.48%	1.39%	1.10%	4.50%	22.54%	24.83%
	Grandview Bank	\$208,294	\$114,463	\$189,191	60.50%	40.13%	\$6,126	4.32%	0.50%	0.31%	4.08%	9.09%	8.75%
	MINT National Bank	\$208,684	\$167,375	\$181,791	92.07%	21.25%	\$8,026	5.61%	1.74%	1.61%	4.22%	32.32%	34.91%
	Bridge City State Bank	\$208,943	\$69,399	\$192,737	36.01%	69.22%	\$5,970	3.29%	0.52%	0.39%	3.02%	(9.63%)	(8.82%)
	Spring Hill State Bank	\$209,459	\$146,623	\$175,409	83.59%	29.12%	\$4,655	4.47%	1.10%	0.86%	3.66%	8.27%	11.33%
	TransPecos Banks, SSB	\$210,471	\$124,667	\$189,513	65.78%	34.02%	\$4,048	5.26%	0.91%	0.61%	4.70%	27.86%	28.84%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Community Bank	\$213,379	\$172,645	\$189,918	90.91%	19.34%	\$6,668	4.10%	0.53%	0.35%	3.77%	(3.28%)	(4.18%)
	Oakwood Bank	\$213,400	\$178,330	\$164,043	108.71%	16.35%	\$5,768	4.94%	1.90%	1.58%	3.69%	127.81%	132.94%
	Texana Bank, National Association	\$214,808	\$182,047	\$185,356	98.21%	10.22%	\$2,719	5.06%	1.40%	1.17%	3.95%	0.27%	8.33%
	Gilmer National Bank	\$216,644	\$152,570	\$185,351	82.31%	32.21%	\$4,924	4.61%	1.03%	0.89%	3.87%	(3.92%)	(5.47%)
	Yoakum National Bank	\$219,498	\$89,077	\$189,382	47.04%	49.49%	\$7,569	3.38%	0.78%	0.66%	2.84%	0.32%	(0.07%)
	State Bank of De Kalb	\$223,745	\$202,868	\$185,858	109.15%	8.50%	\$3,552	5.04%	0.81%	0.61%	4.50%	4.46%	7.18%
	First National Bank	\$225,831	\$153,874	\$176,427	87.22%	15.04%	\$5,018	4.75%	1.19%	0.90%	4.10%	(4.62%)	0.30%
	Mineola Community Bank, SSB	\$227,796	\$148,559	\$171,603	86.57%	32.91%	\$4,068	3.97%	1.07%	0.98%	3.10%	4.76%	1.84%
	Jacksboro National Bank	\$228,128	\$116,276	\$202,787	57.34%	27.64%	\$4,148	4.07%	0.64%	0.44%	3.82%	(8.84%)	(8.95%)
	Ennis State Bank	\$230,302	\$161,685	\$178,594	90.53%	18.76%	\$3,971	5.01%	0.74%	0.50%	4.53%	4.18%	0.80%
	Huntington State Bank	\$233,847	\$178,189	\$204,460	87.15%	13.98%	\$3,248	4.82%	0.39%	0.22%	4.62%	4.55%	4.08%
	First State Bank	\$234,170	\$135,647	\$197,363	68.73%	30.75%	\$5,711	3.92%	0.66%	0.44%	3.62%	(0.91%)	(1.16%)
	Lone Star Capital Bank, National Association	\$240,311	\$170,912	\$205,486	83.17%	19.43%	\$3,641	4.35%	0.53%	0.39%	4.01%	(4.42%)	(1.71%)
	Western Bank	\$241,118	\$163,469	\$211,255	77.38%	13.94%	\$3,889	4.78%	0.90%	0.67%	4.12%	8.20%	2.28%
	Liberty Capital Bank	\$241,944	\$152,197	\$217,332	70.03%	40.88%	\$10,519	4.03%	0.40%	0.21%	3.83%	4.80%	4.54%
	United Bank of El Paso del Norte	\$242,168	\$177,729	\$197,693	89.90%	19.06%	\$4,942	5.70%	0.88%	0.59%	5.14%	17.98%	25.29%
	First National Bank of Lake Jackson	\$242,386	\$23,434	\$223,606	10.48%	23.11%	\$7,575	2.73%	0.83%	0.71%	2.10%	(14.14%)	(12.47%)
	Pecos County State Bank	\$242,705	\$103,623	\$223,880	46.29%	11.01%	\$4,413	4.19%	0.94%	0.64%	3.62%	3.61%	5.02%
	First National Bank of Weatherford	\$245,091	\$212,353	\$220,282	96.40%	9.33%	\$4,539	5.95%	0.88%	0.57%	5.41%	2.55%	2.21%
	First State Bank of Burnet	\$245,876	\$81,482	\$217,497	37.46%	66.79%	\$5,464	3.28%	0.30%	0.20%	3.19%	0.05%	1.08%
	ValueBank Texas	\$245,990	\$125,073	\$219,064	57.09%	46.02%	\$2,510	4.26%	0.43%	0.23%	4.07%	(3.86%)	(5.48%)
	National Bank & Trust	\$247,196	\$84,776	\$226,900	37.36%	33.11%	\$8,240	2.89%	1.00%	0.81%	2.22%	(4.28%)	(3.39%)
	Hondo National Bank	\$249,379	\$166,735	\$223,088	74.74%	21.58%	\$4,534	4.46%	0.81%	0.58%	4.03%	(2.54%)	(3.80%)
	Regional Average	\$121,443	\$67,290	\$105,295	62.38%	37.20%	\$4,779	4.26%	0.66%	0.48%	3.86%	2.94%	2.76%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets													
	Trinity Bank, N.A.	\$253,041	\$143,846	\$219,782	65.45%	48.05%	\$12,652	4.18%	0.73%	0.45%	3.84%	(3.22%)	(4.85%)
	First National Bank of Jasper	\$253,975	\$68,217	\$221,368	30.82%	32.96%	\$4,703	3.12%	0.40%	0.29%	2.89%	1.65%	1.98%
	MapleMark Bank	\$256,815	\$149,348	\$176,323	84.70%	51.38%	\$5,136	3.76%	1.69%	1.45%	2.95%	286.98%	959.74%
	TexStar National Bank	\$257,054	\$209,272	\$210,283	99.52%	14.37%	\$6,120	4.67%	0.80%	0.58%	4.13%	0.18%	(2.58%)
	Frontier Bank of Texas	\$257,687	\$210,765	\$223,533	94.29%	11.35%	\$5,368	5.21%	1.03%	0.79%	4.50%	22.27%	24.78%
	Ozona National Bank	\$258,255	\$159,427	\$229,950	69.33%	34.69%	\$3,538	4.60%	0.14%	0.08%	4.58%	5.74%	5.59%
	Texas National Bank	\$260,121	\$183,542	\$227,967	80.51%	17.61%	\$3,252	5.90%	1.44%	0.76%	5.14%	6.02%	4.80%
	Texas Republic Bank, National Association	\$262,393	\$216,895	\$214,021	101.34%	18.29%	\$5,704	5.82%	1.19%	0.90%	5.00%	16.98%	11.22%
	Peoples State Bank of Hallettsville	\$266,927	\$69,437	\$233,697	29.71%	66.61%	\$9,886	2.77%	0.91%	0.75%	2.26%	(4.36%)	(4.85%)
	First-Lockhart National Bank	\$267,321	\$192,981	\$237,601	81.22%	13.59%	\$4,243	4.40%	0.99%	0.75%	3.70%	5.97%	4.57%
	Worthington National Bank	\$268,724	\$208,958	\$240,967	86.72%	19.23%	\$4,976	4.71%	0.69%	0.38%	4.34%	13.91%	13.99%
	Texas State Bank	\$268,989	\$127,055	\$234,692	54.14%	41.55%	\$4,203	3.59%	0.27%	0.16%	3.55%	0.51%	0.13%
	Preferred Bank	\$270,671	\$162,024	\$227,210	71.31%	45.05%	\$6,152	4.17%	0.71%	0.39%	3.81%	(9.34%)	(11.75%)
	Heritage Bank	\$271,687	\$235,864	\$235,795	100.03%	7.52%	\$4,528	5.47%	0.78%	0.55%	4.94%	9.78%	10.27%
	American State Bank	\$272,398	\$210,448	\$230,820	91.17%	5.79%	\$4,256	4.76%	0.99%	0.72%	4.03%	(3.88%)	(6.40%)
	National Bank of Texas at Fort Worth	\$276,745	\$192,570	\$226,699	84.95%	31.36%	\$4,537	4.21%	0.73%	0.47%	3.77%	11.00%	0.61%
	Charter Bank	\$279,451	\$159,211	\$243,952	65.26%	46.13%	\$5,081	6.40%	0.55%	0.30%	6.49%	11.85%	15.17%
	Citizens State Bank	\$280,144	\$130,894	\$251,465	52.05%	53.62%	\$8,240	3.56%	0.66%	0.45%	3.34%	3.92%	4.77%
	Fort Hood National Bank	\$281,267	\$109,883	\$251,089	43.76%	57.68%	\$4,136	2.96%	0.35%	0.21%	2.80%	7.12%	9.01%
	Liberty National Bank in Paris	\$284,179	\$153,778	\$232,646	66.10%	35.05%	\$5,572	3.58%	0.52%	0.40%	3.30%	(0.73%)	(4.34%)
	First National Bank of Hughes Springs	\$285,324	\$186,748	\$249,369	74.89%	19.58%	\$2,618	5.33%	0.12%	0.11%	5.33%	6.26%	5.83%
	Waggoner National Bank of Vernon	\$288,498	\$195,037	\$239,401	81.47%	6.02%	\$4,808	5.10%	0.85%	0.74%	4.58%	1.54%	0.91%
	T Bank, National Association	\$290,063	\$239,201	\$236,265	101.24%	8.45%	\$6,306	5.60%	1.54%	1.29%	4.39%	8.32%	10.84%
	Texan Bank, National Association	\$291,263	\$248,805	\$244,965	101.57%	14.86%	\$5,296	5.57%	1.49%	1.17%	4.56%	24.46%	25.43%
	Shelby Savings Bank, SSB	\$303,357	\$228,719	\$237,857	96.16%	16.76%	\$3,527	4.85%	0.98%	0.78%	4.12%	7.60%	5.33%
	First Liberty National Bank	\$304,023	\$184,684	\$261,553	70.61%	25.97%	\$4,108	4.26%	0.34%	0.32%	4.02%	(5.22%)	(5.67%)
	Alliance Bank Central Texas	\$305,444	\$221,249	\$264,427	83.67%	24.11%	\$5,874	4.35%	1.25%	1.04%	3.34%	22.18%	21.60%
	First Texas Bank	\$310,066	\$106,032	\$274,850	38.58%	67.44%	\$4,080	3.10%	0.11%	0.06%	3.05%	11.86%	12.76%
	First National Bank in Port Lavaca	\$313,772	\$156,464	\$285,051	54.89%	31.38%	\$6,537	3.48%	0.67%	0.52%	3.04%	5.50%	7.75%
	Mills County State Bank	\$316,917	\$129,814	\$288,386	45.01%	40.40%	\$3,865	3.71%	0.45%	0.31%	3.54%	(1.12%)	0.42%
	Texas Champion Bank	\$317,443	\$215,318	\$247,045	87.16%	17.54%	\$3,112	5.08%	0.76%	0.47%	4.62%	(2.47%)	5.34%
	First Commercial Bank, National Association	\$324,652	\$194,949	\$290,571	67.09%	32.60%	\$4,216	4.14%	0.24%	0.13%	4.05%	0.56%	1.71%
	Texas Bank Financial	\$324,909	\$274,535	\$291,314	94.24%	13.35%	\$3,249	6.17%	1.60%	1.43%	4.82%	44.91%	53.37%
	TrustTexas Bank, SSB	\$325,660	\$172,634	\$289,323	59.67%	42.65%	\$4,122	3.93%	0.55%	0.48%	3.62%	4.18%	5.89%
	First State Bank of Livingston	\$331,774	\$143,032	\$278,644	51.33%	30.76%	\$3,567	3.57%	0.71%	0.51%	3.28%	1.53%	1.81%
	Brenham National Bank	\$335,814	\$172,538	\$301,846	57.16%	43.35%	\$5,790	3.94%	0.45%	0.33%	3.78%	8.19%	11.52%
	Lamesa National Bank	\$338,050	\$85,446	\$305,421	27.98%	61.13%	\$12,520	2.70%	0.83%	0.54%	2.21%	(5.19%)	(6.15%)
	Comanche National Bank	\$338,718	\$119,771	\$297,396	40.27%	30.77%	\$4,131	3.77%	0.72%	0.57%	3.34%	(7.26%)	(7.71%)
	Citizens State Bank	\$341,903	\$291,212	\$258,759	112.54%	14.27%	\$4,559	4.82%	1.10%	0.74%	4.15%	13.05%	17.42%
	Classic Bank, National Association	\$345,729	\$250,462	\$306,391	81.75%	16.23%	\$4,067	4.25%	1.00%	0.81%	3.65%	(1.77%)	0.94%
	Grand Bank of Texas	\$353,086	\$249,430	\$322,912	77.24%	27.50%	\$5,044	5.17%	0.51%	0.31%	4.87%	19.69%	20.54%
	SouthTrust Bank, N.A.	\$364,810	\$211,461	\$321,771	65.72%	34.41%	\$4,099	4.21%	0.44%	0.31%	3.94%	(4.75%)	(5.53%)
	Farmers State Bank	\$365,891	\$181,613	\$321,889	56.42%	40.82%	\$4,517	4.36%	0.55%	0.37%	4.05%	16.45%	19.17%
	First National Bank of Gilmer	\$369,645	\$246,731	\$320,777	76.92%	23.61%	\$3,423	4.72%	0.93%	0.70%	4.09%	6.17%	10.08%
	AccessBank Texas	\$371,425	\$273,575	\$336,183	81.38%	23.39%	\$6,089	4.49%	1.08%	0.82%	3.71%	7.62%	8.14%
	Bank of Texas	\$372,757	\$262,435	\$313,008	83.84%	32.22%	\$16,944	4.53%	1.49%	1.04%	3.56%	8.69%	7.69%
	State National Bank of Big Spring	\$375,603	\$88,458	\$340,486	25.98%	79.10%	\$10,732	2.49%	0.15%	0.10%	2.48%	4.66%	4.28%
	Texas Star Bank	\$375,974	\$310,156	\$328,253	94.49%	13.88%	\$4,043	5.20%	0.65%	0.44%	4.80%	(4.87%)	(5.22%)
	Bank of Brenham, National Association	\$377,452	\$54,590	\$334,389	16.33%	50.81%	\$15,098	3.27%	1.31%	1.18%	2.59%	9.44%	9.30%
	First National Bank of Livingston	\$378,370	\$127,150	\$326,414	38.95%	59.83%	\$4,158	3.07%	0.24%	0.14%	3.00%	(1.42%)	(0.89%)
	Citizens Bank	\$379,926	\$222,577	\$311,579	71.44%	41.63%	\$3,725	4.19%	0.64%	0.39%	3.82%	(0.65%)	7.55%
	Wellington State Bank	\$383,275	\$227,491	\$333,606	68.19%	15.99%	\$3,516	4.50%	0.38%	0.26%	4.32%	(4.53%)	(5.13%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets (continued)													
	Karnes County National Bank of Karnes City	\$384,303	\$60,665	\$350,818	17.29%	72.67%	\$11,646	2.79%	0.12%	0.07%	2.84%	3.23%	3.90%
	Schertz Bank & Trust	\$385,587	\$320,980	\$336,184	95.48%	12.90%	\$6,219	4.87%	1.09%	0.88%	4.09%	1.95%	0.72%
	Falls City National Bank	\$385,791	\$118,628	\$343,606	34.52%	53.75%	\$13,778	3.51%	0.21%	0.14%	3.43%	6.29%	4.82%
	First National Bank of McGregor	\$395,373	\$362,937	\$363,156	99.94%	5.65%	\$5,901	6.38%	1.56%	1.39%	5.04%	30.83%	30.97%
	Sage Capital Bank	\$395,875	\$278,330	\$350,515	79.41%	15.10%	\$4,828	4.75%	0.68%	0.45%	4.34%	1.89%	1.27%
	Texas First State Bank	\$396,542	\$157,128	\$357,152	43.99%	39.63%	\$5,747	3.23%	0.93%	0.74%	2.57%	(4.42%)	(6.95%)
	Southwest Bank	\$410,527	\$252,478	\$370,172	68.21%	36.24%	\$4,065	5.48%	0.32%	0.12%	5.38%	12.50%	13.09%
	Bank and Trust, SSB	\$410,636	\$274,428	\$362,982	75.60%	14.26%	\$3,480	4.06%	0.62%	0.41%	3.76%	(3.91%)	1.39%
	First National Bank of Beeville	\$411,613	\$278,989	\$373,530	74.69%	19.08%	\$7,350	4.74%	0.62%	0.48%	4.30%	8.54%	8.21%
	Citizens National Bank	\$411,676	\$221,839	\$363,554	61.02%	30.90%	\$4,901	3.73%	0.64%	0.61%	3.27%	3.04%	2.49%
	Southwestern National Bank	\$413,475	\$275,431	\$347,666	79.22%	34.11%	\$4,753	4.34%	1.14%	0.96%	3.47%	5.86%	6.17%
	First National Bank Baird	\$415,027	\$354,817	\$356,778	99.45%	10.71%	\$3,374	5.44%	0.56%	0.36%	5.10%	1.14%	(3.98%)
	First National Bank of Mertzon	\$418,186	\$58,113	\$388,529	14.96%	73.43%	\$13,940	2.23%	0.19%	0.13%	2.15%	13.35%	13.17%
	First National Bank of Sonora	\$420,611	\$291,546	\$336,821	86.56%	24.63%	\$4,948	4.69%	0.81%	0.58%	4.13%	(3.19%)	(4.34%)
	First Bank	\$421,536	\$321,045	\$373,260	86.01%	22.84%	\$2,737	5.52%	0.58%	0.39%	5.16%	11.24%	20.52%
	Capital Bank	\$422,808	\$346,926	\$380,911	91.08%	16.27%	\$4,751	5.05%	0.91%	0.58%	4.49%	6.73%	6.83%
	West Texas State Bank	\$425,265	\$219,222	\$376,296	58.26%	47.37%	\$4,430	4.45%	0.31%	0.13%	4.33%	8.94%	8.83%
	First Federal Community Bank, SSB	\$425,300	\$358,731	\$345,558	103.81%	11.99%	\$5,063	4.71%	0.88%	0.81%	3.93%	7.92%	3.54%
	Herring Bank	\$426,453	\$304,068	\$364,490	83.42%	18.49%	\$2,769	4.83%	0.66%	0.46%	4.38%	(0.25%)	(2.68%)
	First Community Bank	\$430,117	\$313,848	\$382,382	82.08%	22.74%	\$2,655	5.70%	0.55%	0.30%	5.48%	(4.57%)	(5.70%)
	First Community Bank	\$437,142	\$279,203	\$396,558	70.41%	20.83%	\$3,673	5.04%	0.68%	0.43%	4.69%	12.16%	15.02%
	International Bank of Commerce	\$438,423	\$172,597	\$306,338	56.34%	27.11%	\$3,347	3.66%	0.82%	0.60%	3.10%	(7.82%)	(0.95%)
	American Bank, National Association	\$444,388	\$326,266	\$384,315	84.90%	16.15%	\$5,290	4.21%	0.85%	0.64%	3.69%	3.25%	1.46%
	Community Bank & Trust	\$447,991	\$312,995	\$383,992	81.51%	32.55%	\$4,226	4.20%	0.78%	0.55%	3.78%	3.89%	3.60%
	Texas Security Bank	\$452,462	\$382,571	\$391,188	97.80%	12.83%	\$8,872	4.65%	0.97%	0.69%	4.06%	13.09%	12.65%
	First National Bank of Huntsville	\$460,495	\$256,096	\$401,817	63.73%	29.09%	\$4,559	3.57%	0.56%	0.37%	3.29%	(3.58%)	(5.07%)
	First State Bank	\$466,249	\$329,119	\$420,602	78.25%	26.19%	\$3,853	5.07%	0.27%	0.26%	4.89%	19.44%	18.49%
	First State Bank	\$466,607	\$279,721	\$414,474	67.49%	20.52%	\$4,761	4.06%	0.69%	0.45%	3.67%	(3.68%)	(0.34%)
	Union State Bank	\$467,329	\$247,919	\$407,511	60.84%	28.86%	\$5,630	3.98%	0.71%	0.52%	3.54%	1.46%	0.97%
	Plains State Bank	\$467,679	\$382,118	\$415,304	92.01%	15.58%	\$7,307	5.28%	1.48%	1.19%	4.23%	12.19%	12.05%
	First National Bank	\$471,490	\$437,202	\$366,232	119.38%	3.83%	\$4,668	4.85%	1.21%	0.92%	4.09%	3.66%	5.15%
	R Bank	\$482,768	\$379,336	\$425,914	89.06%	13.98%	\$4,977	4.81%	1.09%	0.85%	4.07%	8.38%	8.22%
	Peoples Bank	\$482,910	\$356,180	\$429,087	83.01%	21.95%	\$4,599	4.79%	0.96%	0.73%	4.12%	2.41%	1.74%
	TexasBank	\$485,174	\$370,288	\$416,671	88.87%	21.27%	\$4,010	4.88%	0.55%	0.34%	4.63%	0.27%	5.76%
	First State Bank and Trust Company	\$490,839	\$175,744	\$356,791	49.26%	40.40%	\$8,181	3.77%	0.92%	0.77%	3.19%	8.73%	(7.97%)
	United Texas Bank	\$491,119	\$361,037	\$385,051	93.76%	26.41%	\$14,032	3.91%	1.73%	1.43%	2.71%	15.49%	18.05%
	Texas Bank	\$491,317	\$274,569	\$395,887	69.36%	28.82%	\$3,509	4.89%	1.33%	1.10%	4.10%	11.68%	4.81%
	Fayetteville Bank	\$494,447	\$79,119	\$447,542	17.68%	59.07%	\$14,983	3.34%	1.34%	1.22%	2.64%	0.98%	4.54%
	Bank of the West	\$497,205	\$334,741	\$449,678	74.44%	26.77%	\$5,022	4.52%	0.77%	0.42%	4.14%	4.59%	4.26%
	Regional Average	\$365,848	\$224,986	\$315,926	71.53%	29.75%	\$5,746	4.39%	0.78%	0.58%	3.92%	8.68%	16.22%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
	Asset Group C - \$501 million to \$1 billion in total assets												
	Fidelity Bank	\$517,257	\$423,180	\$401,500	105.40%	16.00%	\$6,718	5.44%	1.05%	0.71%	4.79%	0.74%	0.73%
	Texas National Bank of Jacksonville	\$532,313	\$478,062	\$446,323	107.11%	7.62%	\$5,545	5.20%	1.52%	1.27%	4.02%	9.35%	9.72%
	Pointbank	\$532,615	\$300,114	\$476,870	62.93%	22.28%	\$4,476	4.32%	0.72%	0.44%	4.08%	12.28%	13.63%
	Vantage Bank Texas	\$533,780	\$427,237	\$475,087	89.93%	20.09%	\$5,866	4.45%	0.81%	0.56%	3.94%	(3.05%)	(3.38%)
	Rio Bank	\$539,697	\$350,749	\$474,217	73.96%	17.82%	\$2,620	5.62%	1.08%	0.71%	4.90%	88.21%	85.65%
	Commerce Bank	\$539,848	\$186,135	\$446,888	41.65%	55.77%	\$8,997	3.46%	0.53%	0.38%	3.13%	1.13%	0.76%
	Tolleson Private Bank	\$541,129	\$413,362	\$423,579	97.59%	25.31%	\$13,528	3.31%	0.62%	0.54%	2.86%	(8.12%)	(20.74%)
	Kleberg Bank, N.A.	\$541,195	\$336,743	\$426,587	78.94%	12.74%	\$3,560	4.29%	0.38%	0.29%	4.00%	6.65%	1.91%
	Texas Citizens Bank, National Association	\$542,069	\$463,219	\$427,463	108.36%	11.66%	\$5,066	5.64%	1.24%	0.80%	4.87%	24.13%	16.86%
	Round Top State Bank	\$551,617	\$365,466	\$485,832	75.22%	28.29%	\$7,454	3.87%	1.00%	0.74%	3.25%	6.70%	5.31%
	First National Bank of Bastrop	\$560,964	\$336,158	\$485,555	69.23%	25.10%	\$4,795	4.39%	0.81%	0.51%	4.02%	0.44%	(3.05%)
	Ciera Bank	\$570,092	\$437,693	\$468,005	93.52%	14.93%	\$4,915	5.21%	0.83%	0.53%	4.78%	5.66%	(0.94%)
	Citizens State Bank	\$572,919	\$375,973	\$504,775	74.48%	23.02%	\$4,982	5.04%	0.72%	0.59%	4.50%	11.78%	10.60%
	Benchmark Bank	\$581,777	\$463,090	\$519,397	89.16%	15.03%	\$4,185	4.98%	0.46%	0.26%	4.72%	8.74%	7.75%
	Pilgrim Bank	\$585,093	\$330,395	\$464,183	71.18%	26.47%	\$5,319	3.99%	1.09%	0.78%	3.25%	0.23%	(1.25%)
	HomeTown Bank, N.A.	\$592,332	\$390,337	\$524,689	74.39%	26.50%	\$5,536	4.33%	0.63%	0.43%	4.01%	1.37%	0.81%
	First National Bank of Granbury	\$593,002	\$315,420	\$526,970	59.86%	42.53%	\$4,007	3.95%	0.49%	0.33%	3.73%	(0.36%)	(1.33%)
	First National Bank of Albany	\$597,299	\$393,362	\$518,942	75.80%	29.52%	\$7,658	5.04%	0.92%	0.64%	4.55%	17.38%	20.96%
	Security State Bank	\$602,824	\$358,747	\$520,011	68.99%	18.67%	\$7,535	3.87%	0.73%	0.61%	3.41%	(2.36%)	(3.51%)
	Bank and Trust of Bryan/College Station	\$602,881	\$407,626	\$540,684	75.39%	24.46%	\$7,352	4.30%	0.68%	0.38%	4.02%	13.99%	15.09%
	Texas Gulf Bank, National Association	\$610,707	\$386,372	\$545,150	70.87%	27.38%	\$5,603	4.12%	0.77%	0.52%	3.74%	4.74%	5.37%
	National United	\$619,390	\$366,604	\$554,614	66.10%	32.89%	\$4,048	4.14%	0.38%	0.35%	3.86%	0.08%	(0.32%)
	First Texas Bank	\$646,348	\$226,443	\$589,322	38.42%	61.78%	\$5,823	2.98%	0.19%	0.11%	2.87%	3.29%	3.39%
	Crockett National Bank	\$648,846	\$576,767	\$473,049	121.93%	5.72%	\$1,590	4.84%	1.31%	1.11%	3.84%	(2.76%)	6.19%
	Pegasus Bank	\$657,490	\$359,983	\$615,819	58.46%	44.89%	\$13,989	3.82%	0.70%	0.47%	3.36%	31.92%	33.54%
	American National Bank & Trust	\$668,367	\$491,180	\$573,520	65.64%	6.58%	\$3,713	4.31%	1.20%	0.88%	3.56%	6.08%	9.58%
	First National Bank of Bellville	\$673,724	\$169,854	\$584,413	29.06%	48.33%	\$12,956	3.68%	1.34%	1.18%	2.98%	(1.36%)	1.36%
	Legend Bank, N.A.	\$675,989	\$444,499	\$593,334	74.92%	20.26%	\$4,760	4.76%	0.58%	0.37%	4.46%	7.60%	7.46%
	Commercial State Bank	\$676,050	\$429,068	\$599,657	71.55%	33.54%	\$5,496	5.93%	1.02%	0.57%	5.41%	20.20%	20.87%
	Wallis State Bank	\$682,886	\$540,413	\$560,360	96.44%	18.35%	\$4,775	6.27%	1.25%	0.73%	5.56%	12.06%	8.04%
	First National Bank of Shiner	\$689,518	\$118,552	\$617,156	19.21%	54.91%	\$11,687	3.41%	1.14%	1.00%	2.91%	(0.95%)	0.53%
	Commercial Bank of Texas, N.A.	\$699,137	\$434,918	\$611,808	71.09%	17.50%	\$3,410	4.05%	0.50%	0.33%	3.73%	5.44%	3.33%
	NewFirst National Bank	\$705,800	\$528,901	\$618,097	85.57%	25.01%	\$7,129	5.13%	0.71%	0.44%	4.74%	1.50%	0.62%
	SouthStar Bank, S.S.B.	\$707,938	\$500,415	\$518,550	96.50%	17.33%	\$4,370	5.51%	0.99%	0.79%	4.77%	(9.73%)	2.61%
	City National Bank of Sulphur Springs	\$710,071	\$527,663	\$619,722	85.15%	21.53%	\$3,414	5.06%	0.61%	0.50%	4.61%	5.91%	5.94%
	Central Bank	\$711,125	\$564,342	\$637,854	88.48%	11.46%	\$5,008	5.92%	0.97%	0.70%	5.31%	10.12%	12.60%
	Affiliated Bank, National Association	\$717,918	\$609,822	\$562,018	108.51%	8.18%	\$3,663	6.06%	1.45%	1.37%	4.93%	20.92%	44.18%
	Citizens 1st Bank	\$719,184	\$264,424	\$467,786	56.53%	45.88%	\$11,790	3.57%	1.18%	1.08%	2.99%	(3.65%)	(9.12%)
	Alliance Bank	\$740,065	\$433,892	\$650,806	66.67%	25.96%	\$4,000	3.71%	0.57%	0.44%	3.34%	(1.76%)	2.39%
	Community National Bank & Trust of Texas	\$745,296	\$493,018	\$643,106	76.66%	19.06%	\$4,118	4.89%	0.59%	0.36%	4.56%	4.55%	4.98%
	Bank of San Antonio	\$763,557	\$578,637	\$686,256	84.32%	23.72%	\$6,208	4.00%	0.82%	0.46%	3.59%	8.85%	8.66%
	Industry State Bank	\$765,660	\$172,876	\$668,467	25.86%	61.62%	\$7,976	3.58%	1.36%	1.20%	2.88%	(0.87%)	(0.21%)
	Centennial Bank	\$767,628	\$545,199	\$670,953	81.26%	6.50%	\$4,952	4.78%	0.84%	0.59%	4.30%	4.15%	6.87%
	Vista Bank	\$777,449	\$628,860	\$668,119	94.12%	8.75%	\$5,935	5.18%	1.04%	0.73%	4.46%	38.28%	35.35%
	First Command Bank	\$809,871	\$289,481	\$697,770	41.49%	58.02%	\$9,757	3.26%	0.25%	0.23%	3.03%	10.62%	1.41%
	Third Coast Bank, SSB	\$811,340	\$674,197	\$699,392	96.40%	15.71%	\$6,147	5.80%	1.49%	1.38%	4.47%	27.55%	28.05%
	Dallas Capital Bank, National Association	\$832,866	\$526,154	\$543,886	96.74%	27.26%	\$12,248	3.75%	1.36%	1.13%	2.71%	7.24%	20.34%
	State Bank of Texas	\$843,195	\$656,940	\$690,762	95.10%	22.74%	\$6,911	7.34%	1.67%	1.43%	6.13%	0.57%	1.31%
	Security Bank	\$847,780	\$465,105	\$726,890	63.99%	36.07%	\$4,929	5.08%	0.19%	0.09%	5.03%	10.03%	10.63%
	Texas Regional Bank	\$866,562	\$515,009	\$766,804	67.16%	29.35%	\$3,494	4.58%	0.68%	0.51%	4.10%	2.97%	3.04%
	Central National Bank	\$876,846	\$689,037	\$734,774	93.78%	19.14%	\$9,230	4.35%	0.79%	0.65%	3.77%	2.38%	(0.06%)
	First National Bank of Central Texas	\$881,869	\$737,522	\$790,613	93.28%	9.05%	\$9,482	4.69%	0.76%	0.58%	4.15%	8.56%	9.15%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets (continued)													
	Golden Bank, National Association	\$896,205	\$677,970	\$750,752	90.31%	25.26%	\$7,286	4.96%	1.21%	1.04%	4.06%	14.89%	21.10%
	Citizens State Bank	\$897,317	\$166,206	\$797,398	20.84%	59.73%	\$8,386	3.45%	1.25%	1.09%	2.88%	(2.64%)	0.21%
	Lone Star State Bank of West Texas	\$911,783	\$706,194	\$800,671	88.20%	20.82%	\$10,361	4.35%	1.09%	0.73%	3.70%	(2.06%)	(3.39%)
	American Bank of Commerce	\$945,678	\$584,694	\$819,141	71.38%	27.06%	\$5,731	4.34%	0.68%	0.53%	3.88%	6.55%	2.32%
	Horizon Bank, SSB	\$965,899	\$789,668	\$878,705	89.87%	15.16%	\$6,616	5.28%	0.95%	0.49%	4.84%	11.93%	11.51%
	FirstBank Southwest	\$972,210	\$577,092	\$862,442	66.91%	22.87%	\$5,342	3.61%	0.66%	0.43%	3.21%	1.37%	(0.80%)
	International Bank of Commerce	\$999,508	\$535,631	\$815,209	65.70%	41.37%	\$4,165	4.38%	0.49%	0.31%	4.10%	8.30%	9.47%
	Regional Average	\$701,183	\$449,774	\$597,673	76.06%	26.11%	\$6,383	4.57%	0.87%	0.65%	4.03%	7.93%	8.20%

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

	Security State Bank & Trust	\$1,004,713	\$685,033	\$823,280	83.21%	5.93%	\$3,550	4.76%	0.48%	0.30%	4.58%	3.67%	4.72%
	Moody National Bank	\$1,032,239	\$716,952	\$865,843	82.80%	18.47%	\$4,915	4.26%	0.71%	0.43%	3.93%	(1.13%)	(3.68%)
	Colonial Savings, F.A.	\$1,039,833	\$491,708	\$747,087	65.82%	36.91%	\$1,543	5.10%	1.01%	0.32%	4.79%	9.67%	21.16%
	Lubbock National Bank	\$1,057,688	\$634,096	\$929,462	68.22%	29.02%	\$6,529	4.27%	1.07%	0.85%	3.57%	(0.98%)	14.33%
	American Momentum Bank	\$1,079,211	\$827,321	\$843,843	98.04%	24.28%	\$6,501	4.58%	0.78%	0.52%	4.15%	2.76%	0.31%
	Texas First Bank	\$1,079,236	\$613,431	\$946,538	64.81%	31.03%	\$5,239	4.28%	0.41%	0.24%	4.17%	1.47%	(0.89%)
	First State Bank	\$1,093,206	\$612,629	\$983,956	62.26%	32.33%	\$4,390	4.12%	0.68%	0.42%	3.81%	(0.17%)	(0.08%)
	Citizens National Bank of Texas	\$1,098,530	\$902,929	\$983,384	91.82%	14.05%	\$5,576	5.12%	0.29%	0.20%	4.97%	22.91%	21.98%
	Spirit of Texas Bank, SSB	\$1,101,354	\$959,574	\$910,739	105.36%	7.85%	\$5,171	5.46%	1.27%	1.00%	4.55%	9.64%	11.73%
	First Bank & Trust	\$1,112,464	\$632,232	\$875,170	72.24%	32.76%	\$5,855	5.88%	0.81%	0.64%	5.29%	26.23%	8.65%
	FirstCapital Bank of Texas, N.A.	\$1,122,538	\$828,565	\$986,313	84.01%	18.61%	\$5,270	4.91%	0.78%	0.52%	4.44%	1.55%	1.56%
	Falcon International Bank	\$1,152,452	\$801,028	\$1,006,664	79.57%	21.44%	\$3,293	4.65%	0.75%	0.57%	4.11%	3.94%	2.89%
	Texas Exchange Bank, SSB	\$1,265,717	\$311,719	\$609,444	51.15%	63.83%	\$55,031	4.16%	1.07%	1.79%	2.60%	26.93%	12.57%
	Community National Bank	\$1,281,475	\$819,243	\$1,147,212	71.41%	31.93%	\$6,221	4.30%	0.08%	0.07%	4.24%	7.75%	7.77%
	First United Bank	\$1,285,855	\$892,525	\$1,034,284	86.29%	11.81%	\$6,272	4.64%	1.10%	0.82%	3.90%	1.33%	(8.11%)
	North Dallas Bank & Trust Co.	\$1,299,246	\$651,118	\$1,139,609	57.14%	49.80%	\$8,437	2.90%	0.40%	0.28%	2.66%	(7.32%)	(8.83%)
	Pinnacle Bank	\$1,358,695	\$892,633	\$1,169,247	76.34%	24.94%	\$5,709	4.44%	0.49%	0.39%	4.09%	5.51%	10.73%
	AimBank	\$1,365,206	\$977,143	\$1,207,982	80.89%	12.95%	\$5,688	4.83%	0.97%	0.81%	4.09%	33.93%	32.09%
	Inter National Bank	\$1,366,669	\$1,040,516	\$1,144,141	90.94%	15.80%	\$3,478	5.49%	0.64%	0.36%	5.16%	(0.31%)	(1.32%)
	Texas Community Bank	\$1,375,661	\$818,742	\$1,214,706	67.40%	29.09%	\$6,520	3.71%	0.50%	0.31%	3.42%	3.35%	2.81%
	American Bank, National Association	\$1,376,595	\$827,335	\$1,265,425	65.38%	37.70%	\$5,420	3.95%	0.13%	0.07%	3.96%	(0.84%)	(0.29%)
	West Texas National Bank	\$1,385,319	\$659,578	\$1,256,260	52.50%	54.02%	\$8,396	3.83%	0.54%	0.29%	3.62%	15.68%	23.09%
	Extraco Banks, National Association	\$1,417,242	\$931,517	\$1,160,476	80.27%	26.23%	\$4,049	3.81%	0.68%	0.50%	3.50%	1.07%	3.70%
	Pioneer Bank, SSB	\$1,521,842	\$928,364	\$962,193	96.48%	24.68%	\$6,617	4.23%	1.24%	1.03%	3.23%	23.47%	4.30%
	American First National Bank	\$1,576,823	\$1,308,666	\$1,380,495	94.80%	17.17%	\$7,039	4.89%	1.18%	0.95%	4.04%	8.27%	7.59%
	First State Bank of Uvalde	\$1,655,774	\$358,623	\$1,525,080	23.52%	60.45%	\$14,152	2.68%	0.75%	0.66%	2.22%	8.79%	9.89%
	Austin Bank, Texas National Association	\$1,766,489	\$1,353,694	\$1,476,209	91.70%	11.38%	\$3,791	4.75%	0.51%	0.32%	4.47%	5.84%	3.58%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group D - Over \$1 billion in total assets (continued)													
	WestStar Bank	\$1,789,155	\$1,242,974	\$1,533,800	81.04%	22.81%	\$5,341	4.69%	0.59%	0.38%	4.37%	9.69%	11.51%
	Citizens National Bank	\$1,823,076	\$1,155,370	\$1,639,960	70.45%	19.50%	\$4,687	4.23%	0.37%	0.27%	4.03%	7.16%	8.89%
	First National Bank Texas	\$1,834,758	\$925,521	\$1,589,116	58.24%	43.15%	\$654	3.41%	0.45%	0.14%	3.38%	11.50%	14.39%
	Jefferson Bank	\$1,882,050	\$1,275,725	\$1,566,405	81.44%	29.32%	\$5,424	4.07%	0.71%	0.51%	3.61%	12.04%	0.06%
	BTH Bank, National Association	\$1,893,634	\$1,289,041	\$1,357,168	94.98%	19.85%	\$16,048	4.20%	1.78%	1.54%	3.00%	16.64%	(10.61%)
	Lone Star National Bank	\$2,048,656	\$1,151,297	\$1,754,668	65.61%	20.87%	\$3,090	4.31%	0.84%	0.72%	3.68%	(11.05%)	(13.06%)
	Guaranty Bank & Trust, N.A.	\$2,242,368	\$1,653,416	\$1,841,517	89.79%	10.74%	\$4,939	4.37%	1.23%	0.94%	3.53%	18.99%	11.93%
	Beal Bank, SSB	\$2,303,508	\$1,079,670	\$1,392,352	77.54%	54.20%	\$9,638	5.40%	1.58%	1.46%	4.38%	29.24%	25.93%
	Texas Bank and Trust Company	\$2,534,448	\$2,105,150	\$2,240,859	93.94%	12.94%	\$5,450	4.29%	0.81%	0.55%	3.81%	5.30%	4.16%
	TIB The Independent BankersBank, National Association	\$2,543,003	\$1,053,680	\$1,853,932	56.83%	42.96%	\$8,477	3.19%	1.83%	1.55%	1.87%	3.43%	(8.35%)
	City Bank	\$2,685,635	\$1,985,631	\$2,284,612	86.91%	14.36%	\$4,249	4.74%	0.99%	0.77%	4.05%	6.03%	6.46%
	Inwood National Bank	\$2,751,152	\$1,823,870	\$2,407,266	75.77%	26.50%	\$12,014	3.91%	0.73%	0.45%	3.52%	7.39%	6.88%
	Allegiance Bank	\$3,034,142	\$2,440,926	\$2,441,015	100.00%	18.07%	\$7,985	5.04%	1.33%	0.95%	4.17%	8.08%	13.24%
	American National Bank of Texas	\$3,038,699	\$1,924,636	\$2,750,864	69.96%	10.67%	\$5,947	3.92%	0.38%	0.21%	3.83%	7.19%	10.91%
	CommunityBank of Texas, N.A.	\$3,190,078	\$2,463,582	\$2,739,010	89.94%	16.69%	\$6,524	4.63%	0.40%	0.36%	4.33%	4.79%	4.51%
	Veritex Community Bank	\$3,281,024	\$2,445,924	\$2,704,538	90.44%	18.33%	\$10,034	5.14%	1.36%	1.00%	4.19%	15.08%	17.57%
	Happy State Bank	\$3,427,320	\$2,463,212	\$2,689,029	91.60%	12.02%	\$4,931	4.86%	0.97%	0.71%	4.27%	0.64%	(0.28%)
	Broadway National Bank	\$3,701,520	\$2,011,311	\$3,152,176	63.81%	28.01%	\$5,784	3.64%	0.52%	0.37%	3.44%	3.04%	6.10%
	Amarillo National Bank	\$4,011,134	\$3,269,949	\$3,346,708	97.71%	12.95%	\$6,105	4.47%	0.84%	0.76%	3.78%	1.26%	1.24%
	Green Bank, National Association	\$4,403,395	\$3,370,981	\$3,417,573	98.64%	18.93%	\$12,064	4.96%	1.29%	1.00%	4.03%	5.04%	0.66%
	TBK Bank, SSB	\$4,501,586	\$3,501,874	\$3,460,646	101.19%	13.72%	\$4,034	7.33%	1.07%	0.86%	6.53%	39.70%	39.86%
	Woodforest National Bank	\$5,840,568	\$4,553,651	\$5,250,966	86.72%	11.53%	\$1,206	4.29%	0.26%	0.25%	4.06%	11.61%	10.25%
	Southside Bank	\$6,099,284	\$3,275,478	\$4,576,960	71.56%	21.72%	\$7,287	3.97%	1.09%	0.88%	3.31%	(8.08%)	1.56%
	Wells Fargo Bank South Central, National Association	\$7,420,778	\$4,054,714	\$6,004,276	67.53%	52.44%	\$1,484,156	3.34%	0.29%	0.29%	3.10%	(18.34%)	(22.77%)
	First Financial Bank, National Association	\$7,542,936	\$3,885,536	\$6,229,745	62.37%	22.62%	\$6,339	4.04%	0.38%	0.26%	3.96%	5.79%	4.08%
	NexBank SSB	\$8,073,619	\$4,848,472	\$5,133,155	94.45%	29.71%	\$90,715	2.76%	1.11%	0.96%	1.93%	(4.42%)	(18.25%)
	International Bank of Commerce	\$8,388,047	\$4,772,718	\$6,035,905	79.07%	29.46%	\$3,553	4.42%	0.75%	0.48%	4.00%	(5.66%)	1.06%
	LegacyTexas Bank	\$9,085,337	\$7,850,587	\$6,812,380	115.24%	8.02%	\$10,577	4.87%	1.18%	0.92%	4.04%	(0.05%)	0.29%
	PlainsCapital Bank	\$10,031,321	\$7,872,010	\$7,838,323	100.43%	10.35%	\$2,482	4.86%	1.04%	0.74%	4.20%	5.54%	5.07%
	Regional Average	\$2,779,898	\$1,843,283	\$2,225,714	79.60%	24.94%	\$34,900	4.42%	0.81%	0.62%	3.89%	7.15%	5.63%

Source: SNL Financial

Note: Report includes only bank-level data.

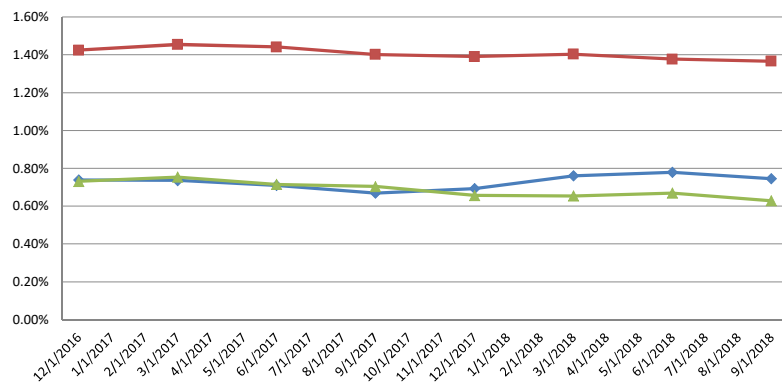
NA = data was not available.

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

Asset Quality

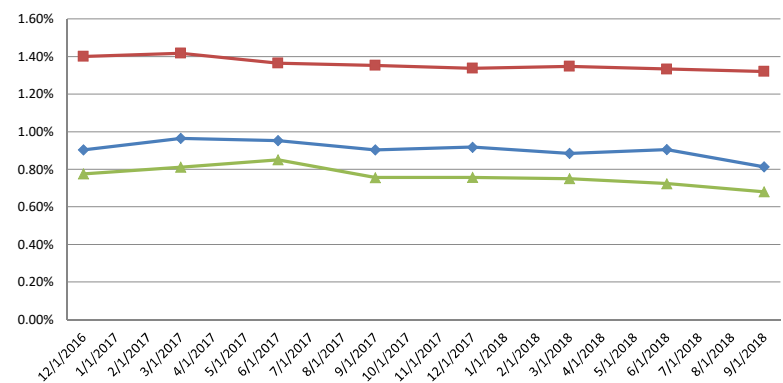
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



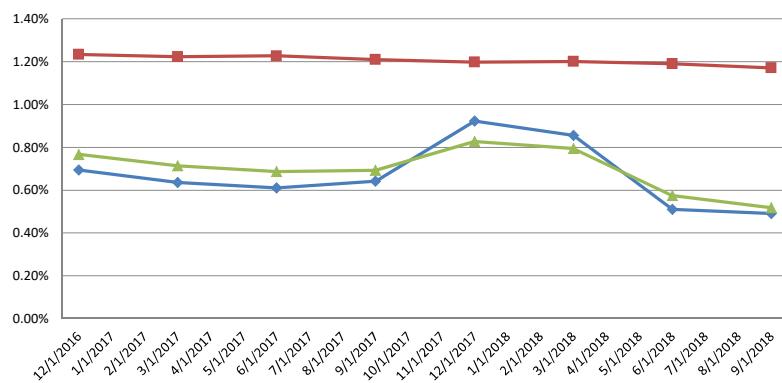
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.74%	0.74%	0.71%	0.67%	0.69%	0.76%	0.78%	0.74%
Reserves/Loans	1.42%	1.45%	1.44%	1.40%	1.39%	1.40%	1.38%	1.37%
NPAs/Total Assets	0.73%	0.75%	0.71%	0.70%	0.66%	0.65%	0.67%	0.63%

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



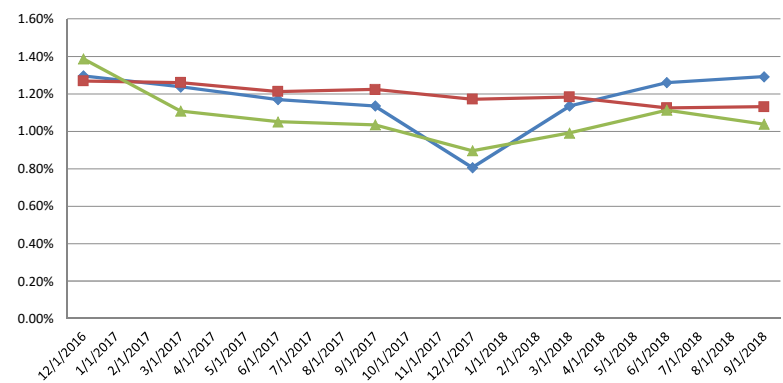
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.90%	0.96%	0.95%	0.90%	0.92%	0.88%	0.90%	0.81%
Reserves/Loans	1.40%	1.42%	1.36%	1.35%	1.34%	1.35%	1.33%	1.32%
NPAs/Total Assets	0.77%	0.81%	0.85%	0.76%	0.76%	0.75%	0.72%	0.68%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.69%	0.64%	0.61%	0.64%	0.92%	0.86%	0.51%	0.49%
Reserves/Loans	1.23%	1.22%	1.23%	1.21%	1.20%	1.20%	1.19%	1.17%
NPAs/Total Assets	0.77%	0.71%	0.69%	0.69%	0.83%	0.79%	0.57%	0.52%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	1.30%	1.24%	1.17%	1.13%	0.81%	1.13%	1.26%	1.29%
Reserves/Loans	1.27%	1.26%	1.21%	1.22%	1.17%	1.18%	1.12%	1.13%
NPAs/Total Assets	1.39%	1.11%	1.05%	1.03%	0.90%	0.99%	1.11%	1.04%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

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

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

First National Bank of Lipan	\$21,305	\$0	0.00%	1.04%	NA	0.00%	0.00%
Brazos National Bank	\$25,417	\$0	0.00%	0.80%	NM	0.15%	0.04%
Chappell Hill Bank	\$28,663	\$0	0.00%	2.57%	NA	0.00%	0.00%
Amistad Bank	\$29,440	\$0	0.00%	1.42%	NA	0.40%	0.00%
Granger National Bank	\$32,628	\$231	2.81%	2.61%	93.07%	4.37%	0.71%
Citizens State Bank	\$32,860	\$1,003	5.34%	1.48%	27.72%	30.02%	3.05%
Grapeland State Bank	\$33,901	\$45	0.18%	0.98%	104.35%	5.45%	0.68%
Enloe State Bank	\$35,168	\$0	0.00%	0.53%	NA	2.61%	0.27%
Menard Bank	\$35,642	\$0	0.00%	1.54%	NA	0.00%	0.00%
State National Bank of Groom	\$36,338	\$222	0.91%	1.47%	28.20%	64.25%	7.61%
Crowell State Bank	\$36,698	\$272	1.23%	1.11%	80.92%	8.78%	0.83%
Kress National Bank	\$37,984	\$57	0.27%	1.88%	687.72%	1.14%	0.15%
Bank of San Jacinto County	\$39,663	\$0	0.00%	1.42%	NA	0.00%	0.00%
Donley County State Bank	\$39,801	\$361	4.65%	3.25%	69.81%	4.66%	0.91%
First State Bank	\$39,824	\$17	0.08%	1.08%	NM	0.44%	0.04%
Robert Lee State Bank	\$40,724	\$10	0.07%	2.04%	NM	0.18%	0.02%
Keystone Bank, National Association	\$41,384	\$103	0.62%	1.68%	272.82%	2.49%	0.25%
First State Bank	\$41,776	\$0	0.00%	0.78%	NA	0.00%	0.00%
Spur Security Bank	\$42,105	\$0	0.00%	0.59%	NA	0.09%	0.00%
Brush Country Bank	\$43,941	\$41	0.26%	0.13%	48.78%	2.27%	0.09%
Powell State Bank	\$46,220	\$338	2.15%	1.77%	69.92%	18.09%	1.39%
First National Bank in Cooper	\$46,250	\$0	0.00%	0.81%	NA	3.50%	0.07%
Farmers State Bank of Newcastle	\$46,909	\$69	0.32%	1.24%	389.86%	6.15%	0.15%
Lovelady State Bank	\$47,313	\$499	2.08%	1.32%	63.53%	12.01%	1.28%
First National Bank of Paducah	\$47,343	\$268	0.96%	1.31%	135.82%	6.44%	0.57%
First State Bank	\$47,843	\$0	0.00%	1.09%	166.50%	4.14%	0.42%
City National Bank	\$48,064	\$0	0.00%	1.44%	NA	0.00%	0.00%
First National Bank of Moody	\$48,230	\$581	2.60%	3.38%	129.95%	5.83%	1.20%
BOC Bank	\$48,895	\$280	1.06%	1.96%	185.36%	3.32%	0.57%
Santa Anna National Bank	\$48,906	\$18	0.07%	1.42%	NM	0.57%	0.06%
Citizens National Bank of Crosbyton	\$49,922	\$0	0.00%	1.17%	NA	0.10%	0.00%
First Bank of Celeste	\$50,110	\$0	0.00%	1.37%	NA	0.00%	0.00%
Commercial Bank	\$51,241	\$0	0.00%	1.35%	NA	0.00%	0.00%
Commerce Bank Texas	\$51,904	\$890	2.50%	0.96%	38.54%	12.39%	1.71%
Security Bank of Crawford	\$52,494	\$231	0.52%	0.94%	181.39%	4.08%	0.44%
Citizens State Bank	\$53,148	\$0	0.00%	1.37%	NA	0.00%	0.00%
First Federal Bank Littlefield, Texas	\$53,859	\$0	0.00%	1.28%	NA	1.79%	0.00%
First National Bank of Tahoka	\$54,372	\$588	3.16%	1.46%	46.26%	9.45%	1.08%
American Bank, National Association	\$55,127	\$0	0.00%	3.99%	NM	0.94%	0.10%
First National Bank of Quitaque	\$55,717	\$1,176	3.50%	1.19%	34.01%	13.92%	2.11%
First Bank and Trust of Memphis	\$57,141	\$0	0.00%	1.50%	NA	0.19%	0.00%
First National Bank of Trinity	\$57,279	\$65	0.23%	1.17%	516.92%	3.28%	0.29%
First National Bank of South Padre Island	\$58,398	\$184	0.56%	1.63%	291.30%	2.48%	0.32%
First State Bank	\$58,547	\$0	0.00%	0.51%	850.00%	0.13%	0.02%
First National Bank of Eldorado	\$58,750	\$0	0.00%	2.61%	NA	0.51%	0.00%
First State Bank of San Diego	\$58,851	\$210	1.03%	1.56%	151.90%	5.25%	0.49%
Junction National Bank	\$58,859	\$72	0.52%	1.49%	286.11%	1.28%	0.12%
First Capital Bank	\$60,338	\$520	0.99%	1.12%	108.15%	12.69%	1.22%
Security State Bank	\$61,047	\$13	0.06%	1.22%	NM	0.97%	0.02%
Bank of Houston, National Association	\$61,154	\$0	0.00%	0.20%	NA	0.00%	0.00%
City National Bank of San Saba	\$61,387	\$0	0.00%	3.00%	NA	0.00%	0.00%
Burton State Bank	\$62,009	\$7	0.04%	0.69%	NM	0.32%	0.01%
Zavala County Bank	\$62,724	\$0	0.00%	1.40%	NM	0.10%	0.01%

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

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

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

	First National Bank of Anson	\$62,877	\$0	0.00%	1.30%	NA	7.84%	0.42%
	Spectra Bank	\$63,617	\$0	0.00%	1.03%	NA	0.00%	0.00%
	First National Bank of Aspermont	\$64,596	\$0	0.00%	4.46%	NA	0.00%	0.00%
	Lakeside National Bank	\$64,704	\$763	3.59%	0.92%	25.52%	13.35%	1.18%
	Citizens State Bank of Luling	\$65,498	\$59	0.10%	1.45%	NM	0.53%	0.09%
	Capital Bank of Texas	\$67,694	\$0	0.00%	0.86%	NA	0.15%	0.00%
	Angelina Savings Bank, SSB	\$67,776	\$106	0.29%	0.57%	57.88%	6.26%	0.54%
	Gruver State Bank	\$69,177	\$0	0.00%	1.12%	NA	1.49%	0.17%
	Haskell National Bank	\$69,796	\$19	0.07%	1.13%	NM	2.56%	0.18%
	First National Bank in Falfurrias	\$72,159	\$344	1.86%	1.33%	53.93%	5.90%	0.63%
	Bandera Bank	\$75,064	\$80	0.21%	0.92%	59.76%	7.68%	0.76%
	State National Bank in West	\$75,688	\$246	1.70%	1.45%	85.37%	4.22%	0.33%
	Buckholts State Bank	\$75,885	\$0	0.00%	0.81%	NA	1.26%	0.04%
	Peoples State Bank	\$76,417	\$63	0.19%	0.26%	133.33%	0.84%	0.08%
	Pavillion Bank	\$77,143	\$308	0.61%	1.03%	168.51%	8.98%	0.59%
	Cowboy Bank of Texas	\$79,301	\$0	0.00%	0.76%	NA	1.67%	0.00%
	First State Bank of Mobeetie	\$79,525	\$886	6.43%	2.22%	29.39%	11.30%	1.31%
	Carmine State Bank	\$79,821	\$11	0.05%	0.68%	NM	0.11%	0.01%
	Greater State Bank	\$81,313	\$323	0.57%	1.18%	120.54%	11.60%	0.97%
	Zapata National Bank	\$81,477	\$1,452	4.34%	1.28%	13.93%	28.27%	3.84%
	Citizens State Bank	\$82,579	\$117	0.29%	1.44%	45.14%	16.82%	1.66%
	Commercial State Bank	\$83,021	\$190	0.45%	1.52%	73.49%	20.36%	1.06%
	First National Bank	\$83,870	\$1,424	4.34%	3.10%	71.56%	18.96%	1.70%
	Fort Davis State Bank	\$84,190	\$400	1.05%	1.33%	59.25%	14.28%	1.31%
	Community Bank	\$85,405	\$0	0.00%	0.59%	174.87%	2.70%	0.23%
	Lytle State Bank of Lytle, Texas	\$86,122	\$344	1.13%	0.98%	86.05%	2.52%	0.40%
	Justin State Bank	\$87,942	\$659	1.37%	2.18%	159.18%	4.59%	0.86%
	Citizens National Bank	\$88,260	\$0	0.00%	2.17%	NA	1.07%	0.12%
	First National Bank of Kemp	\$88,300	\$23	0.06%	0.99%	NM	5.64%	0.21%
	First National Bank of Dublin	\$89,221	\$114	0.17%	1.45%	839.47%	2.75%	0.13%
	Unity National Bank of Houston	\$89,522	\$2,671	4.17%	1.55%	37.03%	32.87%	2.98%
	Farmers and Merchants Bank	\$90,478	\$66	0.12%	1.40%	NM	0.75%	0.07%
	One World Bank	\$90,961	\$976	1.42%	2.49%	175.51%	8.56%	1.39%
	Atascosa Bank	\$93,037	\$0	0.00%	1.62%	NA	0.00%	0.00%
	First National Bank of Hebbbronville	\$94,518	\$346	1.10%	1.31%	84.02%	3.98%	0.64%
	Fidelity Bank of Texas	\$94,961	\$1,085	1.86%	1.15%	62.21%	6.80%	1.14%
	First Bank of Muleshoe	\$96,319	\$0	0.00%	2.55%	519.28%	0.61%	0.09%
	Cendera Bank, National Association	\$98,502	\$11	0.01%	0.96%	NM	0.08%	0.01%
	Fannin Bank	\$99,045	\$189	0.31%	1.48%	473.02%	4.24%	0.38%
	First National Bank of Evant	\$99,786	\$304	0.46%	1.26%	274.67%	4.82%	0.41%
	Morris County National Bank	\$99,878	\$1,644	2.67%	1.69%	62.78%	18.54%	1.68%
	First State Bank of Brownsboro	\$100,317	\$553	0.95%	1.13%	95.36%	9.26%	0.73%
	POINTWEST Bank	\$100,379	\$0	0.00%	0.99%	NM	0.11%	0.01%
	American National Bank of Mount Pleasant	\$100,521	\$15	0.03%	2.30%	NM	1.73%	0.18%
	Stockmens National Bank in Cotulla	\$100,879	\$130	0.96%	1.58%	164.62%	1.33%	0.13%
	First State Bank of Paint Rock	\$101,035	\$92	0.19%	1.44%	36.85%	14.85%	1.85%
	First National Bank of Floydada	\$102,183	\$0	0.00%	1.16%	NA	0.00%	0.00%
	Austin Capital Bank SSB	\$102,700	\$77	0.10%	1.05%	NM	0.56%	0.07%
	Marion State Bank	\$104,323	\$623	1.25%	0.77%	61.32%	5.24%	0.60%
	Texas Financial Bank	\$105,175	\$0	0.00%	1.92%	NM	0.25%	0.01%
	Citizens Bank, National Association	\$105,754	\$0	0.00%	1.62%	NA	0.29%	0.00%
	First State Bank	\$106,335	\$3,257	3.91%	2.96%	53.01%	27.25%	4.37%
	Henderson Federal Savings Bank	\$108,233	\$2,653	3.48%	1.70%	48.85%	11.81%	2.61%
	Business Bank of Texas, N.A.	\$108,522	\$1,273	1.89%	1.99%	70.07%	14.53%	1.77%

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

First Bank and Trust of Childress	\$109,449	\$543	0.99%	0.61%	18.62%	22.78%	1.65%
Titan Bank, N.A.	\$109,595	\$524	0.81%	1.04%	128.24%	4.50%	0.57%
Coleman County State Bank	\$109,640	\$48	0.05%	1.02%	NM	4.48%	0.30%
Community Bank of Snyder	\$109,720	\$84	0.20%	1.03%	501.19%	0.67%	0.08%
Texas Advantage Community Bank, National Association	\$110,249	\$0	0.00%	0.78%	NA	0.00%	0.00%
Dalhart Federal Savings & Loan Association, SSB	\$111,531	\$314	0.48%	0.47%	97.77%	11.88%	0.95%
First National Bank of Eagle Lake	\$112,675	\$202	0.25%	1.23%	215.12%	3.55%	0.41%
First Security State Bank	\$113,793	\$34	0.07%	1.17%	NM	0.61%	0.03%
Panola National Bank	\$114,493	\$0	0.00%	0.96%	124.82%	4.47%	0.41%
Bank of Austin	\$114,671	\$0	0.00%	0.89%	NA	0.00%	0.00%
Chasewood Bank	\$116,567	\$511	0.98%	0.86%	88.06%	6.18%	0.44%
Johnson City Bank	\$117,546	\$241	0.33%	0.78%	44.32%	8.72%	1.09%
Brady National Bank	\$118,471	\$803	1.34%	1.84%	137.36%	7.51%	0.68%
Normangee State Bank	\$120,337	\$1,317	1.71%	1.81%	30.82%	27.36%	3.86%
Columbus State Bank	\$120,883	\$0	0.00%	2.58%	NA	0.00%	0.00%
Dilley State Bank	\$121,674	\$42	0.27%	1.03%	385.71%	1.08%	0.03%
First National Bank of Bosque County	\$121,772	\$137	0.16%	1.43%	476.28%	5.40%	0.21%
Anahuac National Bank	\$122,015	\$0	0.00%	2.32%	NA	1.21%	0.00%
Mason Bank	\$122,344	\$120	0.29%	1.92%	671.67%	0.70%	0.10%
West Texas State Bank	\$122,637	\$4,806	8.08%	2.21%	18.35%	45.93%	6.08%
City National Bank of Colorado City	\$123,434	\$1,003	2.04%	1.66%	81.06%	10.15%	0.84%
Big Bend Banks, N.A.	\$124,743	\$0	0.00%	3.05%	NA	0.00%	0.00%
Citizens State Bank	\$125,399	\$79	0.11%	1.18%	NM	2.60%	0.07%
Peoples State Bank	\$125,539	\$0	0.00%	1.18%	NA	3.51%	0.00%
Lone Star Bank	\$126,324	\$69	0.06%	1.21%	NM	7.03%	0.93%
Texas State Bank	\$126,384	\$120	0.13%	0.75%	585.83%	25.03%	1.79%
First National Bank of Fort Stockton	\$126,659	\$0	0.00%	1.77%	NA	2.48%	0.02%
First National Bank of Tom Bean	\$128,834	\$374	0.38%	1.26%	334.49%	19.54%	0.49%
Graham Savings and Loan, SSB	\$128,947	\$300	0.30%	0.96%	318.67%	1.83%	0.23%
Texas National Bank	\$131,933	\$0	0.00%	1.11%	NM	0.25%	0.02%
Sanger Bank	\$133,014	\$182	0.27%	1.18%	442.31%	0.88%	0.14%
Texas Hill Country Bank	\$133,952	\$18	0.02%	0.93%	NM	0.37%	0.01%
Texas Heritage National Bank	\$134,778	\$1,932	1.79%	1.10%	61.49%	11.75%	1.43%
First National Bank of Alvin	\$135,811	\$249	1.12%	1.10%	97.99%	1.79%	0.18%
Farmers State Bank	\$136,254	\$24	0.04%	1.27%	163.13%	4.21%	0.38%
Bank of South Texas	\$136,359	\$352	0.34%	0.87%	259.94%	4.32%	0.38%
First National Bank of Winnsboro	\$138,076	\$357	0.40%	1.02%	32.15%	17.17%	3.35%
Hill Bank & Trust Co.	\$138,640	\$0	0.00%	2.03%	NA	0.00%	0.00%
First Texas Bank	\$138,879	\$191	0.32%	0.61%	190.05%	1.22%	0.14%
First State Bank	\$140,038	\$197	0.22%	0.93%	425.89%	1.79%	0.14%
Mainland Bank	\$140,113	\$81	0.10%	1.40%	368.05%	12.51%	1.27%
Citizens State Bank	\$140,390	\$586	0.50%	1.50%	150.60%	9.69%	0.85%
First State Bank	\$142,459	\$136	0.50%	0.82%	164.71%	0.93%	0.10%
First State Bank of Odem	\$143,902	\$826	1.11%	2.10%	189.10%	4.65%	0.57%
Citizens State Bank	\$143,946	\$1,004	1.10%	1.02%	40.36%	17.20%	1.63%
First State Bank of Ben Wheeler, Texas	\$145,846	\$0	0.00%	1.22%	NA	1.05%	0.00%
First State Bank	\$147,387	\$1,547	1.69%	1.64%	86.81%	32.78%	3.98%
Providence Bank of Texas	\$148,052	\$0	0.00%	0.97%	35.45%	15.00%	2.02%

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	First State Bank	\$150,740	\$12	0.01%	1.46%	NM	1.31%	0.01%
	Texas Heritage Bank	\$151,364	\$236	0.20%	1.09%	531.36%	1.68%	0.16%
	Security State Bank	\$151,404	\$0	0.00%	0.96%	NA	3.87%	0.29%
	Peoples Bank	\$152,448	\$426	0.45%	1.63%	362.21%	4.28%	0.29%
	Sundown State Bank	\$153,460	\$110	0.09%	0.65%	688.18%	0.62%	0.07%
	First State Bank of Bedia	\$155,194	\$595	0.67%	1.48%	219.66%	3.41%	0.38%
	Roscoe State Bank	\$155,671	\$160	0.22%	1.67%	288.63%	2.52%	0.27%
	Castroville State Bank	\$156,466	\$1,067	1.01%	0.86%	85.19%	8.20%	0.68%
	Guadalupe Bank	\$156,865	\$12	0.01%	1.18%	NM	0.71%	0.04%
	Lamar National Bank	\$157,341	\$3,081	2.79%	0.99%	35.24%	17.61%	1.99%
	Commercial National Bank of Brady	\$158,015	\$0	0.00%	1.48%	NA	0.86%	0.10%
	First State Bank of Texas	\$159,976	\$28	0.02%	0.68%	56.59%	7.21%	0.90%
	First Bank & Trust	\$160,848	\$65	0.21%	2.26%	NM	0.45%	0.04%
	Citizens Bank	\$160,944	\$0	0.00%	0.48%	NA	0.12%	0.00%
	Muenster State Bank	\$162,303	\$1,493	3.66%	1.62%	43.31%	6.32%	0.94%
	Tejas Bank	\$163,893	\$91	0.09%	1.28%	NM	1.01%	0.06%
	First National Bank of Hereford	\$165,838	\$458	0.43%	1.21%	280.35%	7.52%	0.75%
	Austin County State Bank	\$167,275	\$388	0.34%	2.07%	606.44%	2.14%	0.23%
	Fayette Savings Bank, SSB	\$167,317	\$1,083	0.77%	0.49%	62.97%	9.25%	0.65%
	Perryton National Bank	\$169,040	\$1,354	2.25%	1.79%	79.69%	6.36%	0.80%
	First National Bank of Ballinger	\$170,181	\$1,878	1.58%	1.66%	104.18%	10.46%	1.11%
	Citizens National Bank of Hillsboro	\$170,474	\$29	0.07%	1.21%	333.33%	0.84%	0.08%
	Incommons Bank, N.A.	\$171,345	\$284	0.24%	1.00%	200.84%	3.93%	0.35%
	First National Bank of Anderson	\$172,169	\$291	0.24%	1.31%	409.66%	9.49%	1.12%
	First National Bank of Trenton	\$176,374	\$569	0.74%	0.40%	54.48%	2.62%	0.32%
	Arrowhead Bank	\$176,738	\$23	0.02%	0.53%	NM	3.36%	0.08%
	First State Bank	\$177,198	\$3,238	4.14%	2.02%	44.68%	18.38%	2.07%
	Llano National Bank	\$180,389	\$1,022	0.94%	3.19%	329.19%	4.56%	0.61%
	Interstate Bank, SSB	\$180,454	\$1,409	1.24%	1.21%	51.36%	13.87%	1.48%
	Pearland State Bank	\$180,512	\$0	0.00%	1.34%	NM	0.19%	0.02%
	Bank of DeSoto, National Association	\$181,706	\$415	0.36%	0.79%	164.34%	3.85%	0.37%
	First National Bank of Sterling City	\$186,800	\$146	0.49%	1.28%	254.30%	4.34%	0.08%
	Cypress Bank, SSB	\$187,842	\$1,009	0.80%	1.14%	142.32%	4.86%	0.54%
	First National Bank of Mount Vernon	\$189,426	\$0	0.00%	0.99%	NA	2.85%	0.12%
	HomeBank Texas	\$192,472	\$65	0.04%	1.39%	NM	0.40%	0.04%
	First State Bank	\$193,081	\$0	0.00%	1.27%	NM	0.86%	0.05%
	First State Bank	\$197,964	\$321	0.32%	1.27%	400.62%	1.55%	0.16%
	First National Bank of Stanton	\$201,268	\$197	0.40%	2.43%	600.00%	1.06%	0.10%
	Citizens National Bank at Brownwood	\$201,945	\$3,556	3.08%	1.61%	42.18%	17.83%	2.19%
	City National Bank of Taylor	\$202,419	\$274	0.23%	1.50%	647.81%	1.21%	0.14%
	First National Bank of Giddings	\$203,424	\$1,805	1.50%	1.63%	62.40%	13.60%	1.54%
	National Bank of Andrews	\$203,636	\$5,590	4.53%	1.71%	37.76%	24.62%	2.75%
	Community National Bank	\$204,041	\$99	0.08%	1.50%	NM	0.73%	0.05%
	First National Bank of Burleson	\$204,244	\$0	0.00%	0.96%	NA	0.00%	0.00%
	Commercial National Bank of Texarkana	\$204,566	\$118	0.10%	0.85%	895.76%	1.05%	0.08%
	Texas Brand Bank	\$208,207	\$0	0.00%	1.29%	NA	0.00%	0.00%
	Grandview Bank	\$208,294	\$106	0.09%	1.19%	NM	1.37%	0.12%
	MINT National Bank	\$208,684	\$1,569	0.94%	1.88%	200.96%	5.59%	0.75%
	Bridge City State Bank	\$208,943	\$489	0.70%	1.04%	65.16%	12.77%	0.67%
	Spring Hill State Bank	\$209,459	\$456	0.31%	2.07%	410.99%	7.07%	0.38%
	TransPecos Banks, SSB	\$210,471	\$101	0.08%	1.01%	973.08%	4.79%	0.43%

Source: SNL Financial

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Community Bank	\$213,379	\$0	0.00%	1.52%	NA	0.92%	0.00%
	Oakwood Bank	\$213,400	\$2	0.00%	0.54%	NM	0.01%	0.00%
	Texana Bank, National Association	\$214,808	\$741	0.41%	0.91%	217.45%	10.50%	0.92%
	Gilmer National Bank	\$216,644	\$2,638	1.73%	1.62%	93.97%	11.23%	1.53%
	Yoakum National Bank	\$219,498	\$44	0.05%	1.03%	NM	0.15%	0.02%
	State Bank of De Kalb	\$223,745	\$2,332	1.15%	1.46%	126.72%	7.76%	1.04%
	First National Bank	\$225,831	\$888	0.58%	1.47%	210.10%	3.74%	0.48%
	Mineola Community Bank, SSB	\$227,796	\$780	0.53%	0.66%	124.87%	3.57%	0.48%
	Jacksboro National Bank	\$228,128	\$4,766	4.10%	1.62%	36.75%	20.10%	2.28%
	Ennis State Bank	\$230,302	\$1,053	0.65%	1.34%	102.90%	9.62%	0.91%
	Huntington State Bank	\$233,847	\$2,725	1.53%	1.90%	114.57%	10.88%	1.38%
	First State Bank	\$234,170	\$0	0.00%	0.57%	NA	0.00%	0.00%
	Lone Star Capital Bank, National Association	\$240,311	\$318	0.19%	1.14%	612.58%	2.90%	0.13%
	Western Bank	\$241,118	\$5	0.00%	0.96%	NM	0.02%	0.00%
	Liberty Capital Bank	\$241,944	\$690	0.45%	1.09%	240.14%	2.68%	0.29%
	United Bank of El Paso del Norte	\$242,168	\$1,261	0.71%	1.23%	164.03%	6.22%	0.70%
	First National Bank of Lake Jackson	\$242,386	\$0	0.00%	1.06%	NA	0.00%	0.00%
	Pecos County State Bank	\$242,705	\$592	0.57%	1.49%	260.81%	9.28%	0.46%
	First National Bank of Weatherford	\$245,091	\$7	0.00%	1.20%	NM	2.04%	0.21%
	First State Bank of Burnet	\$245,876	\$0	0.00%	1.25%	205.67%	2.12%	0.20%
	ValueBank Texas	\$245,990	\$130	0.10%	1.19%	NM	0.55%	0.05%
	National Bank & Trust	\$247,196	\$65	0.08%	1.05%	211.43%	2.02%	0.17%
	Hondo National Bank	\$249,379	\$298	0.18%	0.92%	513.76%	1.13%	0.12%
	Regional Average	\$121,443	\$466	0.74%	1.37%	207.76%	5.97%	0.63%

Source: SNL Financial

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Asset Quality

September 30, 2018

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		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Trinity Bank, N.A.	\$253,041	\$137	0.10%	1.16%	NM	0.41%	0.05%
	First National Bank of Jasper	\$253,975	\$1,494	2.19%	1.68%	42.80%	8.52%	1.05%
	MapleMark Bank	\$256,815	\$120	0.08%	0.81%	NM	0.15%	0.05%
	TexStar National Bank	\$257,054	\$283	0.14%	1.92%	NM	0.89%	0.11%
	Frontier Bank of Texas	\$257,687	\$245	0.12%	0.63%	543.27%	0.92%	0.10%
	Ozona National Bank	\$258,255	\$2,374	1.49%	1.21%	81.21%	9.88%	1.11%
	Texas National Bank	\$260,121	\$1,383	0.75%	1.45%	192.41%	11.34%	1.19%
	Texas Republic Bank, National Association	\$262,393	\$0	0.00%	1.12%	NA	0.00%	0.00%
	Peoples State Bank of Hallettsville	\$266,927	\$3,852	5.55%	1.23%	22.12%	12.52%	1.44%
	First-Lockhart National Bank	\$267,321	\$0	0.00%	1.51%	NA	1.22%	0.12%
	Worthington National Bank	\$268,724	\$229	0.11%	1.32%	NM	0.78%	0.09%
	Texas State Bank	\$268,989	\$0	0.00%	1.07%	NA	0.00%	0.00%
	Preferred Bank	\$270,671	\$1,451	0.90%	1.10%	50.11%	8.13%	1.32%
	Heritage Bank	\$271,687	\$746	0.32%	1.22%	384.99%	2.23%	0.27%
	American State Bank	\$272,398	\$874	0.42%	0.90%	204.00%	6.04%	0.65%
	National Bank of Texas at Fort Worth	\$276,745	\$276	0.14%	1.32%	880.90%	1.55%	0.10%
	Charter Bank	\$279,451	\$2,638	1.66%	1.79%	107.88%	9.67%	0.99%
	Citizens State Bank	\$280,144	\$0	0.00%	1.09%	NA	0.00%	0.00%
	Fort Hood National Bank	\$281,267	\$218	0.20%	0.50%	253.67%	30.25%	0.08%
	Liberty National Bank in Paris	\$284,179	\$594	0.39%	1.88%	487.21%	1.40%	0.21%
	First National Bank of Hughes Springs	\$285,324	\$1,922	1.03%	1.69%	41.92%	36.48%	4.42%
	Waggoner National Bank of Vernon	\$288,498	\$1,036	0.53%	2.68%	504.05%	2.42%	0.36%
	T Bank, National Association	\$290,063	\$2,420	1.01%	0.32%	32.11%	8.53%	0.83%
	Texan Bank, National Association	\$291,263	\$3,340	1.34%	1.50%	111.26%	11.62%	1.72%
	Shelby Savings Bank, SSB	\$303,357	\$576	0.25%	1.19%	377.98%	1.91%	0.26%
	First Liberty National Bank	\$304,023	\$507	0.27%	1.27%	464.30%	2.12%	0.26%
	Alliance Bank Central Texas	\$305,444	\$331	0.15%	1.01%	672.81%	8.69%	0.64%
	First Texas Bank	\$310,066	\$68	0.06%	0.17%	272.06%	2.15%	0.23%
	First National Bank in Port Lavaca	\$313,772	\$0	0.00%	0.77%	NA	0.81%	0.07%
	Mills County State Bank	\$316,917	\$6,979	5.38%	1.46%	27.21%	26.78%	2.20%
	Texas Champion Bank	\$317,443	\$3,838	1.78%	1.72%	88.34%	25.43%	3.15%
	First Commercial Bank, National Association	\$324,652	\$1,857	0.95%	1.19%	124.66%	5.80%	0.57%
	Texas Bank Financial	\$324,909	\$685	0.25%	0.87%	346.86%	3.67%	0.21%
	TrustTexas Bank, SSB	\$325,660	\$3,753	2.17%	0.98%	44.76%	10.50%	1.16%
	First State Bank of Livingston	\$331,774	\$1,451	1.01%	1.04%	97.19%	4.72%	0.48%
	Brenham National Bank	\$335,814	\$0	0.00%	1.43%	922.85%	1.31%	0.13%
	Lamesa National Bank	\$338,050	\$3,907	4.57%	2.25%	49.27%	13.57%	1.16%
	Comanche National Bank	\$338,718	\$30	0.03%	2.58%	NM	0.18%	0.02%
	Citizens State Bank	\$341,903	\$3,424	1.18%	1.06%	89.98%	7.64%	1.00%
	Classic Bank, National Association	\$345,729	\$2,586	1.03%	1.45%	140.53%	10.25%	1.02%
	Grand Bank of Texas	\$353,086	\$1,603	0.64%	1.30%	202.25%	16.03%	0.51%
	SouthTrust Bank, N.A.	\$364,810	\$5,915	2.80%	3.07%	107.55%	13.15%	1.73%
	Farmers State Bank	\$365,891	\$7,280	4.01%	1.00%	20.81%	23.63%	2.64%
	First National Bank of Gilmer	\$369,645	\$4,493	1.82%	1.30%	57.50%	15.47%	1.52%
	AccessBank Texas	\$371,425	\$2,895	1.06%	1.31%	95.89%	18.22%	1.82%
	Bank of Texas	\$372,757	\$0	0.00%	1.38%	NA	0.00%	0.00%
	State National Bank of Big Spring	\$375,603	\$146	0.17%	1.85%	NM	0.40%	0.04%
	Texas Star Bank	\$375,974	\$1,461	0.47%	1.13%	123.26%	6.89%	0.76%
	Bank of Brenham, National Association	\$377,452	\$150	0.27%	1.76%	610.83%	0.49%	0.04%
	First National Bank of Livingston	\$378,370	\$627	0.49%	1.75%	355.50%	1.30%	0.17%
	Citizens Bank	\$379,926	\$1,053	0.47%	1.44%	304.75%	3.32%	0.43%
	Wellington State Bank	\$383,275	\$1,749	0.77%	1.26%	163.69%	4.49%	0.46%
	Karnes County National Bank of Karnes City	\$384,303	\$3,463	5.71%	3.38%	24.25%	25.79%	2.28%
	Schertz Bank & Trust	\$385,587	\$0	0.00%	1.00%	413.94%	1.69%	0.20%
	Falls City National Bank	\$385,791	\$3,379	2.85%	1.32%	46.20%	11.23%	1.07%

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Asset Group B - \$251 to \$500 million in total assets (continued)								
	First National Bank of McGregor	\$395,373	\$279	0.08%	1.01%	NM	1.52%	0.07%
	Sage Capital Bank	\$395,875	\$508	0.18%	1.24%	680.71%	1.82%	0.19%
	Texas First State Bank	\$396,542	\$1,310	0.83%	0.49%	58.25%	3.98%	0.34%
	Southwest Bank and Trust, SSB	\$410,527	\$248	0.10%	1.55%	NM	1.99%	0.06%
	First National Bank of Beeville	\$410,636	\$0	0.00%	0.72%	734.20%	0.95%	0.07%
	Citizens National Bank	\$411,613	\$0	0.00%	1.20%	NA	3.61%	0.34%
	Southwestern National Bank	\$411,676	\$0	0.00%	1.76%	NA	0.00%	0.00%
	First National Bank Baird	\$413,475	\$0	0.00%	1.54%	NA	1.42%	0.18%
	First National Bank of Mertzon	\$415,027	\$7,277	2.05%	1.03%	40.64%	22.13%	2.19%
	First National Bank of Sonora	\$418,186	\$0	0.00%	2.05%	NA	0.00%	0.00%
	First Bank Capital Bank	\$420,611	\$2,998	1.03%	1.75%	100.95%	11.38%	1.23%
	West Texas State Bank	\$421,536	\$3,196	1.00%	1.99%	192.44%	8.65%	1.04%
	First Federal Community Bank, SSB	\$422,808	\$514	0.15%	0.86%	580.54%	1.27%	0.12%
	Herring Bank	\$425,265	\$1,405	0.64%	1.66%	259.22%	2.81%	0.33%
	First Community Bank	\$425,300	\$3,239	0.90%	0.82%	91.20%	7.38%	0.77%
	International Bank of Commerce	\$426,453	\$692	0.23%	1.15%	91.23%	14.70%	1.62%
	American Bank, National Association	\$430,117	\$4,808	1.53%	1.53%	99.15%	12.62%	1.49%
	Community Bank & Trust	\$437,142	\$575	0.21%	1.39%	675.30%	1.90%	0.13%
	Texas Security Bank	\$438,423	\$3,431	1.99%	1.42%	57.77%	7.74%	1.07%
	First National Bank of Huntsville	\$444,388	\$530	0.16%	1.24%	221.00%	3.86%	0.41%
	First State Bank	\$447,991	\$342	0.11%	1.64%	315.38%	8.56%	1.24%
	Union State Bank	\$452,462	\$3,758	0.98%	1.49%	121.59%	7.20%	1.03%
	Plains State Bank	\$460,495	\$23	0.01%	1.72%	NM	0.05%	0.00%
	Peoples Bank	\$466,249	\$234	0.07%	1.19%	524.60%	1.92%	0.16%
	TexasBank	\$466,607	\$0	0.00%	1.15%	NM	0.28%	0.02%
	First State Bank and Trust Company	\$467,329	\$1,020	0.41%	0.16%	7.45%	28.10%	1.13%
	United Texas Bank	\$467,679	\$0	0.00%	1.22%	72.90%	13.02%	1.37%
	Bank of the West	\$471,490	\$4,425	1.01%	1.34%	115.75%	10.87%	1.10%
	Peoples Bank	\$482,768	\$335	0.09%	1.10%	NM	0.87%	0.08%
	TexasBank	\$482,910	\$406	0.11%	0.90%	788.18%	0.80%	0.08%
	First State Bank and Trust Company	\$485,174	\$876	0.24%	1.32%	553.22%	1.29%	0.18%
	United Texas Bank	\$490,839	\$359	0.20%	0.75%	364.90%	0.77%	0.08%
	Texas Bank	\$491,119	\$335	0.09%	0.68%	734.33%	0.61%	0.07%
	Fayetteville Bank	\$491,317	\$118	0.04%	0.76%	130.79%	5.33%	0.43%
	Bank of the West	\$494,447	\$0	0.00%	1.51%	NA	0.00%	0.00%
	Regional Average	\$497,205	\$1,483	0.44%	1.08%	112.36%	10.53%	0.81%
	Regional Average	\$365,848	\$1,479	0.81%	1.32%	259.55%	6.95%	0.68%

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Asset Group C - \$501 million to \$1 billion in total assets								
	Fidelity Bank	\$517,257	\$751	0.18%	1.20%	282.75%	7.21%	0.41%
	Texas National Bank of Jacksonville	\$532,313	\$1,722	0.36%	1.40%	183.91%	6.54%	0.72%
	Pointbank	\$532,615	\$89	0.03%	1.71%	NM	0.42%	0.04%
	Vantage Bank Texas	\$533,780	\$5,319	1.24%	1.45%	116.83%	9.12%	1.01%
	Rio Bank	\$539,697	\$2,297	0.65%	0.79%	84.09%	9.31%	0.77%
	Commerce Bank	\$539,848	\$2,016	1.08%	0.78%	62.73%	3.12%	0.43%
	Tolleson Private Bank	\$541,129	\$250	0.06%	0.99%	133.37%	6.22%	0.57%
	Kleberg Bank, N.A.	\$541,195	\$1,206	0.36%	1.26%	158.36%	5.77%	0.49%
	Texas Citizens Bank, National Association	\$542,069	\$2,779	0.60%	1.44%	182.88%	11.20%	1.12%
	Round Top State Bank	\$551,617	\$0	0.00%	0.80%	NA	0.14%	0.00%
	First National Bank of Bastrop	\$560,964	\$996	0.30%	1.46%	492.17%	2.80%	0.18%
	Ciera Bank	\$570,092	\$1,010	0.23%	1.96%	238.33%	5.54%	0.72%
	Citizens State Bank	\$572,919	\$6,737	1.79%	1.16%	63.34%	13.34%	1.28%
	Benchmark Bank	\$581,777	\$112	0.02%	1.04%	NM	5.16%	0.56%
	Pilgrim Bank	\$585,093	\$1,559	0.47%	0.78%	158.08%	2.97%	0.29%
	HomeTown Bank, N.A.	\$592,332	\$4,633	1.19%	1.17%	97.71%	7.31%	0.84%
	First National Bank of Granbury	\$593,002	\$2,295	0.73%	1.19%	139.60%	4.47%	0.51%
	First National Bank of Albany	\$597,299	\$4,693	1.19%	1.77%	135.95%	8.09%	0.93%
	Security State Bank	\$602,824	\$0	0.00%	0.38%	35.90%	6.34%	0.63%
	Bank and Trust of Bryan/College Station	\$602,881	\$46	0.01%	1.39%	NM	0.17%	0.02%
	Texas Gulf Bank, National Association	\$610,707	\$4,894	1.27%	1.17%	92.21%	7.34%	0.80%
	National United	\$619,390	\$1,241	0.34%	1.44%	199.55%	4.12%	0.45%
	First Texas Bank	\$646,348	\$0	0.00%	0.44%	NA	0.00%	0.00%
	Crockett National Bank	\$648,846	\$10	0.00%	1.31%	374.28%	3.15%	0.31%
	Pegasus Bank	\$657,490	\$0	0.00%	0.86%	NA	0.00%	0.00%
	American National Bank & Trust	\$668,367	\$4,654	0.95%	1.11%	117.21%	7.71%	0.87%
	First National Bank of Bellville	\$673,724	\$65	0.04%	1.60%	NM	1.18%	0.02%
	Legend Bank, N.A.	\$675,989	\$4,015	0.90%	1.20%	117.37%	7.00%	0.67%
	Commercial State Bank	\$676,050	\$4,282	1.00%	1.88%	55.93%	20.34%	2.33%
	Wallis State Bank	\$682,886	\$921	0.17%	0.97%	556.64%	1.22%	0.14%
	First National Bank of Shiner	\$689,518	\$304	0.26%	1.69%	660.86%	0.88%	0.04%
	Commercial Bank of Texas, N.A.	\$699,137	\$3,187	0.73%	1.14%	97.17%	11.39%	1.04%
	NewFirst National Bank	\$705,800	\$5,469	1.03%	1.38%	133.66%	6.55%	0.81%
	SouthStar Bank, S.S.B.	\$707,938	\$2,067	0.41%	0.68%	160.59%	4.09%	0.44%
	City National Bank of Sulphur Springs	\$710,071	\$372	0.07%	1.11%	333.41%	4.26%	0.34%
	Central Bank	\$711,125	\$1,940	0.34%	1.07%	310.93%	2.76%	0.27%
	Affiliated Bank, National Association	\$717,918	\$216	0.04%	0.13%	64.76%	6.52%	0.61%
	Citizens 1st Bank	\$719,184	\$761	0.29%	0.66%	122.29%	1.22%	0.24%
	Alliance Bank	\$740,065	\$0	0.00%	1.30%	225.72%	3.90%	0.37%
	Community National Bank & Trust of Texas	\$745,296	\$1,902	0.39%	1.12%	119.42%	6.81%	0.62%
	Bank of San Antonio	\$763,557	\$0	0.00%	0.95%	NA	0.00%	0.00%
	Industry State Bank	\$765,660	\$11	0.01%	1.60%	NM	0.01%	0.00%
	Centennial Bank	\$767,628	\$996	0.18%	1.18%	484.23%	1.73%	0.17%
	Vista Bank	\$777,449	\$653	0.10%	0.94%	218.51%	4.34%	0.38%
	First Command Bank	\$809,871	\$277	0.10%	0.72%	153.00%	2.27%	0.17%
	Third Coast Bank, SSB	\$811,340	\$4,461	0.66%	1.00%	138.04%	9.79%	0.98%
	Dallas Capital Bank, National Association	\$832,866	\$289	0.05%	0.60%	NM	0.36%	0.03%
	State Bank of Texas	\$843,195	\$5,987	0.91%	0.88%	96.38%	5.31%	0.93%
	Security Bank	\$847,780	\$3,662	0.79%	1.90%	241.59%	7.22%	0.80%
	Texas Regional Bank	\$866,562	\$1,451	0.28%	1.13%	77.24%	9.55%	0.98%
	Central National Bank	\$876,846	\$108	0.02%	1.24%	NM	0.25%	0.01%
	First National Bank of Central Texas	\$881,869	\$703	0.10%	1.08%	NM	1.03%	0.08%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets (continued)								
	Golden Bank, National Association	\$896,205	\$3,009	0.44%	1.19%	268.83%	2.51%	0.34%
	Citizens State Bank	\$897,317	\$4,293	2.58%	1.56%	58.98%	5.32%	0.55%
	Lone Star State Bank of West Texas	\$911,783	\$11,838	1.68%	1.88%	108.60%	10.78%	1.34%
	American Bank of Commerce	\$945,678	\$989	0.17%	1.36%	514.58%	4.18%	0.38%
	Horizon Bank, SSB	\$965,899	\$0	0.00%	1.32%	NA	0.08%	0.01%
	FirstBank Southwest	\$972,210	\$3,307	0.57%	1.18%	206.26%	4.19%	0.39%
	International Bank of Commerce	\$999,508	\$8,539	1.59%	1.00%	59.11%	6.25%	1.07%
	Regional Average	\$701,183	\$2,125	0.49%	1.17%	194.20%	4.93%	0.52%

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

Security State Bank & Trust	\$1,004,713	\$1,503	0.22%	0.41%	46.39%	6.23%	0.69%
Moody National Bank	\$1,032,239	\$6,692	0.93%	1.40%	149.97%	4.46%	0.68%
Colonial Savings, F.A.	\$1,039,833	\$82,219	16.72%	1.36%	6.24%	43.47%	10.35%
Lubbock National Bank	\$1,057,688	\$1,414	0.22%	1.32%	590.17%	2.11%	0.14%
American Momentum Bank	\$1,079,211	\$4,654	0.56%	1.18%	84.60%	13.14%	2.64%
Texas First Bank	\$1,079,236	\$266	0.04%	1.44%	546.05%	3.57%	0.38%
First State Bank	\$1,093,206	\$1,169	0.19%	1.06%	464.20%	2.30%	0.13%
Citizens National Bank of Texas	\$1,098,530	\$1,015	0.11%	0.92%	172.52%	5.03%	0.53%
Spirit of Texas Bank, SSB	\$1,101,354	\$3,318	0.35%	0.64%	174.10%	3.98%	0.35%
First Bank & Trust	\$1,112,464	\$12,734	2.01%	0.21%	10.20%	13.36%	1.14%
FirstCapital Bank of Texas, N.A.	\$1,122,538	\$12,451	1.50%	1.57%	50.17%	20.45%	2.33%
Falcon International Bank	\$1,152,452	\$4,632	0.58%	1.28%	91.52%	11.59%	1.50%
Texas Exchange Bank, SSB	\$1,265,717	\$0	0.00%	0.81%	NA	0.00%	0.00%
Community National Bank	\$1,281,475	\$11,310	1.38%	1.80%	128.27%	8.80%	0.90%
First United Bank	\$1,285,855	\$694	0.08%	1.49%	NM	0.65%	0.05%
North Dallas Bank & Trust Co.	\$1,299,246	\$326	0.05%	1.84%	NM	0.26%	0.03%
Pinnacle Bank	\$1,358,695	\$2,122	0.24%	1.15%	345.32%	5.40%	0.44%
AimBank	\$1,365,206	\$150	0.02%	1.15%	NM	1.22%	0.12%
Inter National Bank	\$1,366,669	\$3,659	0.35%	0.52%	149.25%	3.18%	0.38%
Texas Community Bank	\$1,375,661	\$2,879	0.35%	1.94%	552.90%	2.16%	0.23%
American Bank, National Association	\$1,376,595	\$619	0.07%	1.83%	NM	0.57%	0.04%
West Texas National Bank	\$1,385,319	\$1,952	0.30%	1.51%	472.68%	1.71%	0.15%
Extraco Banks, National Association	\$1,417,242	\$1,390	0.15%	2.39%	NM	0.84%	0.10%
Pioneer Bank, SSB	\$1,521,842	\$4,456	0.48%	0.79%	137.41%	4.60%	0.41%
American First National Bank	\$1,576,823	\$4,353	0.33%	1.08%	234.72%	3.41%	0.42%
First State Bank of Uvalde	\$1,655,774	\$1,156	0.32%	0.97%	299.57%	0.95%	0.07%
Austin Bank, Texas National Association	\$1,766,489	\$13,598	1.00%	1.00%	99.45%	6.01%	0.80%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group D - Over \$1 billion in total assets (continued)								
	WestStar Bank	\$1,789,155	\$3,751	0.30%	1.04%	157.52%	4.18%	0.46%
	Citizens National Bank	\$1,823,076	\$10,318	0.89%	1.11%	123.52%	7.94%	0.64%
	First National Bank Texas	\$1,834,758	\$917	0.10%	1.33%	NM	17.74%	0.05%
	Jefferson Bank	\$1,882,050	\$2,114	0.17%	0.90%	280.77%	2.74%	0.22%
	BTH Bank, National Association	\$1,893,634	\$7,401	0.57%	1.00%	173.57%	3.51%	0.41%
	Lone Star National Bank	\$2,048,656	\$28,165	2.45%	1.93%	66.23%	18.22%	2.38%
	Guaranty Bank & Trust, N.A.	\$2,242,368	\$8,657	0.52%	0.87%	154.56%	4.84%	0.50%
	Beal Bank, SSB	\$2,303,508	\$268,227	24.84%	1.12%	4.05%	48.99%	13.68%
	Texas Bank and Trust Company	\$2,534,448	\$12,383	0.59%	1.40%	152.08%	7.65%	0.87%
	TIB The Independent BankersBank, National Association	\$2,543,003	\$1,709	0.16%	1.24%	767.00%	0.72%	0.07%
	City Bank	\$2,685,635	\$6,274	0.32%	1.06%	217.63%	4.74%	0.46%
	Inwood National Bank	\$2,751,152	\$703	0.04%	1.00%	NM	0.29%	0.03%
	Allegiance Bank	\$3,034,142	\$14,943	0.61%	0.97%	86.40%	9.34%	0.96%
	American National Bank of Texas	\$3,038,699	\$13,629	0.71%	1.55%	174.20%	6.52%	0.57%
	CommunityBank of Texas, N.A.	\$3,190,078	\$5,602	0.23%	0.99%	146.54%	4.59%	0.53%
	Veritex Community Bank	\$3,281,024	\$21,822	0.89%	0.73%	78.64%	8.16%	0.69%
	Happy State Bank	\$3,427,320	\$22,672	0.92%	1.23%	133.27%	5.40%	0.73%
	Broadway National Bank	\$3,701,520	\$16,630	0.83%	1.05%	76.00%	8.15%	0.79%
	Amarillo National Bank	\$4,011,134	\$24,305	0.74%	1.34%	151.60%	5.10%	0.72%
	Green Bank, National Association	\$4,403,395	\$63,337	1.88%	1.04%	53.11%	15.57%	1.56%
	TBK Bank, SSB	\$4,501,586	\$33,748	0.96%	0.78%	72.76%	8.94%	0.88%
	Woodforest National Bank	\$5,840,568	\$69,123	1.52%	1.20%	71.16%	13.90%	1.37%
	Southside Bank	\$6,099,284	\$32,526	0.99%	0.80%	71.73%	5.48%	0.62%
	Wells Fargo Bank South Central, National Association	\$7,420,778	\$33,572	0.83%	0.10%	3.09%	10.59%	1.75%
	First Financial Bank, National Association	\$7,542,936	\$25,587	0.66%	1.31%	194.91%	3.44%	0.35%
	NexBank SSB	\$8,073,619	\$3,157	0.07%	0.64%	976.05%	0.81%	0.05%
	International Bank of Commerce	\$8,388,047	\$9,171	0.19%	0.90%	305.34%	6.17%	0.77%
	LegacyTexas Bank	\$9,085,337	\$17,685	0.23%	0.85%	356.13%	2.03%	0.23%
	PlainsCapital Bank	\$10,031,321	\$42,529	0.54%	0.76%	139.55%	13.57%	0.75%
	Regional Average	\$2,779,898	\$17,525	1.29%	1.13%	208.19%	7.48%	1.04%

Source: SNL Financial

Note: Report includes only bank-level data.

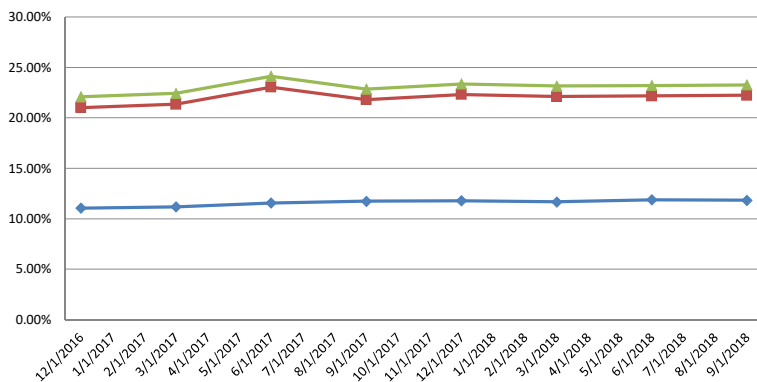
NA = data was not available.

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

Capital Adequacy

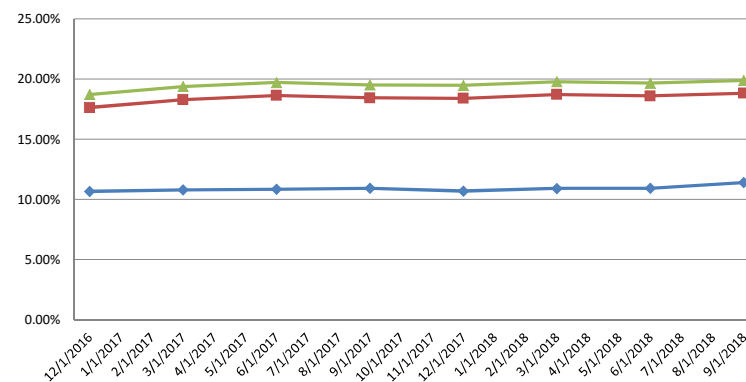
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



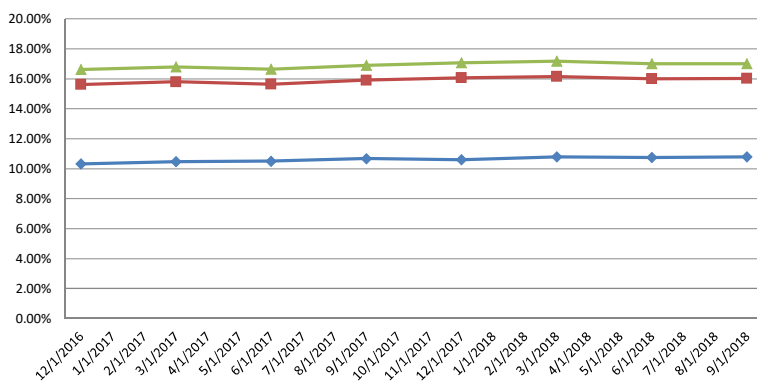
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	11.06%	11.16%	11.54%	11.73%	11.77%	11.66%	11.86%	11.82%
Tier 1 Risk Based Ratio	21.01%	21.34%	23.03%	21.79%	22.31%	22.10%	22.17%	22.22%
Risk Based Capital Ratio	22.08%	22.41%	24.11%	22.84%	23.36%	23.15%	23.20%	23.27%

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



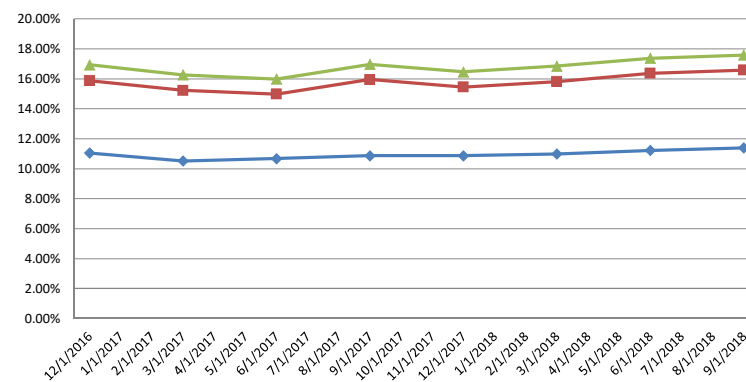
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	10.66%	10.78%	10.82%	10.91%	10.69%	10.89%	10.91%	11.40%
Tier 1 Risk Based Ratio	17.63%	18.28%	18.63%	18.43%	18.39%	18.71%	18.58%	18.82%
Risk Based Capital Ratio	18.71%	19.36%	19.70%	19.50%	19.46%	19.77%	19.65%	19.89%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	10.33%	10.46%	10.50%	10.67%	10.59%	10.79%	10.75%	10.79%
Tier 1 Risk Based Ratio	15.61%	15.80%	15.63%	15.90%	16.07%	16.16%	16.00%	16.02%
Risk Based Capital Ratio	16.61%	16.79%	16.63%	16.90%	17.06%	17.17%	17.01%	17.00%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	11.04%	10.50%	10.67%	10.86%	10.86%	10.98%	11.22%	11.39%
Tier 1 Risk Based Ratio	15.88%	15.22%	14.97%	15.94%	15.44%	15.81%	16.36%	16.59%
Risk Based Capital Ratio	16.92%	16.26%	15.97%	16.96%	16.46%	16.84%	17.36%	17.58%

Source: SNL Financial

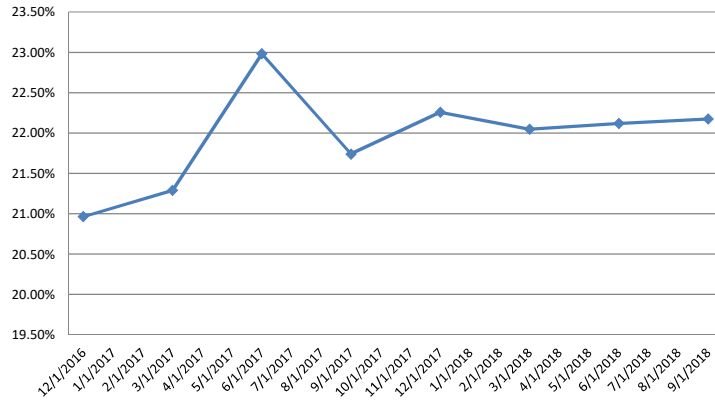
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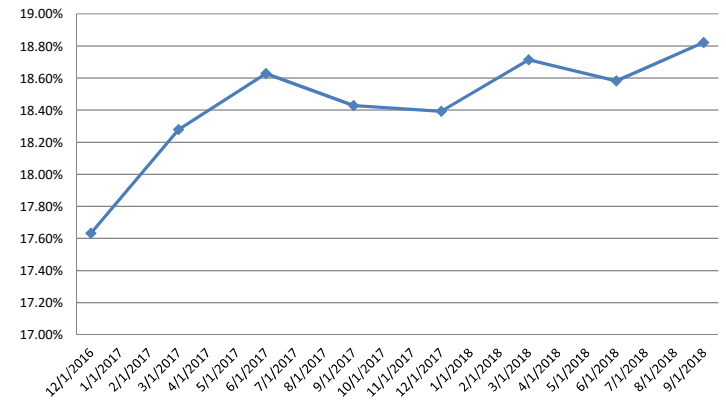
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



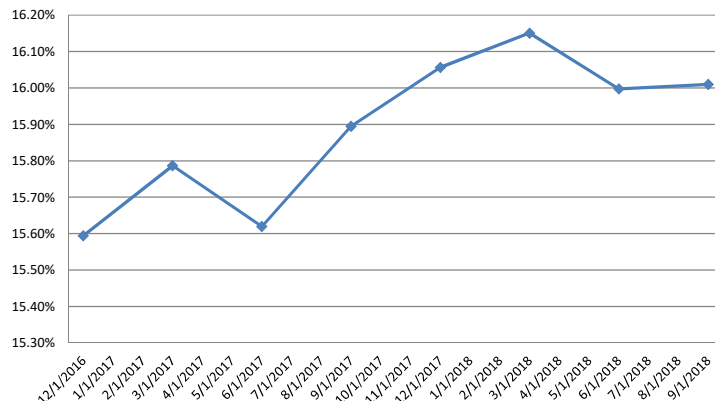
Date	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Common Equity Tier 1 RB Ratio	20.96%	21.29%	22.98%	21.74%	22.26%	22.05%	22.12%	22.17%

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



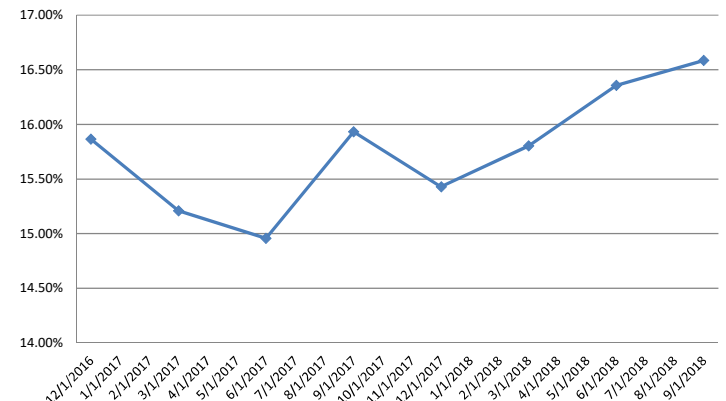
Date	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Common Equity Tier 1 RB Ratio	17.63%	18.28%	18.63%	18.43%	18.39%	18.71%	18.58%	18.82%

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



Date	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Common Equity Tier 1 RB Ratio	15.59%	15.79%	15.62%	15.89%	16.06%	16.15%	16.00%	16.01%

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



Date	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Common Equity Tier 1 RB Ratio	15.87%	15.21%	14.96%	15.93%	15.43%	15.80%	16.36%	16.59%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	First National Bank of Lipan	\$21,305	\$1,929	\$1,929	\$1,929	9.03%	24.81%	25.85%	24.81%
	Brazos National Bank	\$25,417	\$8,405	\$7,192	\$7,192	28.26%	55.54%	56.76%	55.54%
	Chappell Hill Bank	\$28,663	\$2,737	\$2,737	\$2,737	9.77%	12.88%	14.15%	12.88%
	Amistad Bank	\$29,440	\$4,464	\$4,464	\$4,464	15.39%	19.63%	20.89%	19.63%
	Granger National Bank	\$32,628	\$5,071	\$5,449	\$5,449	16.89%	35.74%	36.98%	35.74%
	Citizens State Bank	\$32,860	\$3,063	\$3,063	\$3,063	9.22%	15.52%	16.77%	15.52%
	Grapeland State Bank	\$33,901	\$3,980	\$4,186	\$2,506	11.80%	17.43%	18.43%	10.43%
	Enloe State Bank	\$35,168	\$3,528	\$3,528	\$3,528	10.21%	12.39%	12.93%	12.39%
	Menard Bank	\$35,642	\$4,643	\$4,900	\$4,900	13.97%	23.01%	23.98%	23.01%
	State National Bank of Groom	\$36,338	\$3,945	\$3,969	\$3,969	10.47%	14.52%	15.77%	14.52%
	Crowell State Bank	\$36,698	\$4,072	\$4,101	\$4,101	10.83%	17.46%	18.50%	17.46%
	Kress National Bank	\$37,984	\$4,617	\$4,834	\$4,834	13.08%	18.68%	19.94%	18.68%
	Bank of San Jacinto County	\$39,663	\$5,299	\$5,477	\$5,477	13.58%	39.20%	40.45%	39.20%
	Donley County State Bank	\$39,801	\$7,497	\$7,497	\$7,497	19.24%	58.05%	59.31%	58.05%
	First State Bank	\$39,824	\$4,254	\$3,972	\$3,972	10.50%	16.78%	17.80%	16.78%
	Robert Lee State Bank	\$40,724	\$5,318	\$5,704	\$5,704	13.54%	29.08%	30.33%	29.08%
	Keystone Bank, National Association	\$41,384	\$3,854	\$3,854	\$3,854	9.23%	18.96%	20.21%	18.96%
	First State Bank	\$41,776	\$3,395	\$2,798	\$2,798	6.80%	22.71%	23.52%	22.71%
	Spur Security Bank	\$42,105	\$4,197	\$5,219	\$5,219	12.10%	32.24%	32.56%	32.24%
	Brush Country Bank	\$43,941	\$6,951	\$4,549	\$4,549	11.26%	22.21%	22.30%	22.21%
	Powell State Bank	\$46,220	\$3,270	\$3,401	\$3,401	7.32%	19.30%	20.56%	19.30%
	First National Bank in Cooper	\$46,250	\$6,218	\$5,903	\$5,903	13.10%	39.42%	40.59%	39.42%
	Farmers State Bank of Newcastle	\$46,909	\$4,254	\$4,453	\$4,453	10.01%	15.39%	16.32%	15.39%
	Lovelady State Bank	\$47,313	\$4,739	\$4,832	\$4,832	10.23%	17.35%	18.49%	17.35%
	First National Bank of Paducah	\$47,343	\$3,890	\$4,441	\$4,441	9.91%	14.25%	15.42%	14.25%
	First State Bank	\$47,843	\$4,560	\$4,707	\$4,707	9.88%	14.05%	15.05%	14.05%
	City National Bank	\$48,064	\$5,490	\$5,524	\$5,524	11.63%	19.16%	20.41%	19.16%
	First National Bank of Moody	\$48,230	\$9,252	\$9,737	\$9,737	20.55%	36.69%	37.96%	36.69%
	BOC Bank	\$48,895	\$7,907	\$7,941	\$7,941	16.19%	25.10%	26.36%	25.10%
	Santa Anna National Bank	\$48,906	\$5,576	\$5,911	\$5,911	11.96%	18.40%	19.61%	18.40%
	Citizens National Bank of Crosbyton	\$49,922	\$8,091	\$8,060	\$8,060	16.08%	41.17%	42.41%	41.17%
	First Bank of Celeste	\$50,110	\$4,023	\$4,023	\$4,023	8.10%	16.54%	17.79%	16.54%
	Commercial Bank	\$51,241	\$4,109	\$4,347	\$4,347	8.61%	15.99%	17.24%	15.99%
	Commerce Bank Texas	\$51,904	\$9,418	\$6,978	\$6,978	14.64%	19.66%	20.63%	19.66%
	Security Bank of Crawford	\$52,494	\$5,239	\$5,239	\$5,239	10.57%	13.74%	14.84%	13.74%
	Citizens State Bank	\$53,148	\$3,339	\$4,457	\$4,457	8.22%	23.76%	24.45%	23.76%
	First Federal Bank Littlefield, Texas	\$53,859	\$9,343	\$9,399	\$9,399	17.55%	20.12%	21.34%	20.12%
	First National Bank of Tahoka	\$54,372	\$5,952	\$6,249	\$6,249	11.19%	26.48%	27.71%	26.48%
	American Bank, National Association	\$55,127	\$5,100	\$5,874	\$5,874	10.44%	18.97%	20.25%	18.97%
	First National Bank of Quitaque	\$55,717	\$8,715	\$8,739	\$8,739	15.84%	24.07%	25.18%	24.07%
	First Bank and Trust of Memphis	\$57,141	\$7,641	\$7,641	\$7,641	13.15%	19.43%	20.68%	19.43%
	First National Bank of Trinity	\$57,279	\$4,750	\$5,945	\$5,945	10.33%	18.76%	19.82%	18.76%
	First National Bank of South Padre Island	\$58,398	\$6,895	\$6,984	\$6,984	11.74%	25.47%	26.73%	25.47%
	First State Bank	\$58,547	\$7,885	\$8,592	\$8,592	14.62%	36.51%	36.87%	36.51%
	First National Bank of Eldorado	\$58,750	\$9,463	\$9,600	\$9,600	16.28%	23.60%	24.86%	23.60%
	First State Bank of San Diego	\$58,851	\$5,551	\$5,853	\$5,853	9.78%	22.91%	24.16%	22.91%
	Junction National Bank	\$58,859	\$5,403	\$6,618	\$6,618	11.12%	32.29%	33.29%	32.29%
	First Capital Bank	\$60,338	\$5,407	\$5,407	\$5,407	9.09%	11.03%	12.23%	11.03%
	Security State Bank	\$61,047	\$5,321	\$5,352	\$5,352	8.75%	16.90%	17.76%	16.90%
	Bank of Houston, National Association	\$61,154	\$16,302	\$15,548	\$15,548	26.66%	62.25%	62.35%	62.25%
	City National Bank of San Saba	\$61,387	\$8,445	\$8,821	\$8,821	13.97%	33.87%	35.00%	33.87%
	Burton State Bank	\$62,009	\$7,750	\$6,779	\$6,779	10.82%	27.21%	29.60%	27.21%
	Zavala County Bank	\$62,724	\$8,490	\$9,267	\$9,267	15.38%	47.74%	48.43%	47.74%

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.

Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	First National Bank of Anson	\$62,877	\$5,436	\$5,758	\$5,758	9.08%	16.54%	17.80%	16.54%
	Spectra Bank	\$63,617	\$7,301	\$7,301	\$7,301	10.48%	13.42%	14.32%	13.42%
	First National Bank of Aspermont	\$64,596	\$9,411	\$10,739	\$10,739	16.45%	51.57%	52.83%	51.57%
	Lakeside National Bank	\$64,704	\$6,316	\$6,360	\$6,360	9.59%	25.10%	25.87%	25.10%
	Citizens State Bank of Luling	\$65,498	\$10,292	\$10,333	\$10,333	15.24%	17.74%	18.99%	17.74%
	Capital Bank of Texas	\$67,694	\$9,633	\$9,200	\$9,200	14.23%	39.89%	40.82%	39.89%
	Angelina Savings Bank, SSB	\$67,776	\$5,666	\$5,666	\$5,666	8.49%	18.18%	18.86%	18.18%
	Gruver State Bank	\$69,177	\$7,339	\$8,141	\$8,141	11.77%	17.70%	18.72%	17.70%
	Haskell National Bank	\$69,796	\$8,167	\$8,835	\$8,835	12.40%	28.12%	29.08%	28.12%
	First National Bank in Falfurrias	\$72,159	\$7,768	\$7,909	\$7,909	10.45%	37.44%	38.61%	37.44%
	Bandera Bank	\$75,064	\$7,195	\$7,195	\$7,195	9.89%	24.88%	26.07%	24.88%
	State National Bank in West	\$75,688	\$6,333	\$6,333	\$6,333	8.39%	24.54%	25.35%	24.54%
	Buckholts State Bank	\$75,885	\$12,795	\$12,795	\$12,795	17.21%	31.55%	32.34%	31.55%
	Peoples State Bank	\$76,417	\$9,283	\$9,826	\$9,826	13.08%	22.92%	23.12%	22.92%
	Pavillion Bank	\$77,143	\$10,254	\$10,246	\$10,246	13.43%	20.81%	21.87%	20.81%
	Cowboy Bank of Texas	\$79,301	\$8,131	\$8,556	\$8,556	10.74%	16.30%	17.23%	16.30%
	First State Bank of Mobeetie	\$79,525	\$8,909	\$9,881	\$9,881	12.49%	41.32%	42.57%	41.32%
	Carmine State Bank	\$79,821	\$9,780	\$9,950	\$9,950	12.46%	42.77%	43.42%	42.77%
	Greater State Bank	\$81,313	\$7,160	\$7,380	\$7,380	9.43%	15.36%	16.61%	15.36%
	Zapata National Bank	\$81,477	\$11,485	\$11,778	\$11,778	14.18%	42.20%	43.45%	42.20%
	Citizens State Bank	\$82,579	\$7,795	\$8,388	\$8,388	10.16%	20.37%	21.62%	20.37%
	Commercial State Bank	\$83,021	\$6,314	\$6,867	\$6,867	8.34%	15.20%	16.45%	15.20%
	First National Bank	\$83,870	\$6,490	\$8,048	\$8,048	9.74%	20.09%	21.36%	20.09%
	Fort Davis State Bank	\$84,190	\$7,653	\$8,037	\$8,037	9.50%	17.32%	18.41%	17.32%
	Community Bank	\$85,405	\$7,021	\$7,198	\$7,198	8.76%	11.33%	11.87%	11.33%
	Lytile State Bank of Lytle, Texas	\$86,122	\$13,355	\$14,352	\$14,352	17.01%	35.08%	35.80%	35.08%
	Justin State Bank	\$87,942	\$24,355	\$18,209	\$18,209	22.33%	38.36%	39.62%	38.36%
	Citizens National Bank	\$88,260	\$9,651	\$9,727	\$9,727	11.01%	24.03%	25.29%	24.03%
	First National Bank of Kemp	\$88,300	\$9,625	\$7,848	\$7,848	9.19%	18.96%	19.84%	18.96%
	First National Bank of Dublin	\$89,221	\$9,504	\$9,559	\$9,559	10.67%	12.06%	13.27%	12.06%
	Unity National Bank of Houston	\$89,522	\$9,265	\$9,692	\$9,692	10.86%	14.85%	16.10%	13.70%
	Farmers and Merchants Bank	\$90,478	\$8,013	\$8,193	\$8,193	9.33%	14.82%	16.07%	14.82%
	One World Bank	\$90,961	\$13,504	\$13,284	\$13,284	15.35%	17.36%	18.62%	17.36%
	Atascosa Bank	\$93,037	\$7,586	\$7,991	\$7,991	8.83%	31.10%	31.86%	31.10%
	First National Bank of Hebronville	\$94,518	\$15,456	\$16,102	\$16,102	16.97%	45.83%	46.99%	45.83%
	Fidelity Bank of Texas	\$94,961	\$15,284	\$15,306	\$15,306	16.10%	31.45%	32.71%	31.45%
	First Bank of Muleshoe	\$96,319	\$13,142	\$14,077	\$14,077	14.44%	59.93%	61.18%	59.93%
	Cendera Bank, National Association	\$98,502	\$12,463	\$12,641	\$12,641	13.08%	18.36%	19.55%	18.36%
	Fannin Bank	\$99,045	\$8,132	\$9,309	\$9,309	9.53%	14.40%	15.65%	14.40%
	First National Bank of Evant	\$99,786	\$8,041	\$7,708	\$7,708	8.00%	13.70%	14.95%	13.70%
	Morris County National Bank	\$99,878	\$8,498	\$9,117	\$9,117	9.05%	13.39%	14.64%	13.39%
	First State Bank of Brownsboro	\$100,317	\$9,459	\$10,723	\$10,723	10.56%	17.10%	18.16%	17.10%
	POINTWEST Bank	\$100,379	\$8,547	\$9,779	\$9,779	9.84%	20.44%	21.25%	20.44%
	American National Bank of Mount Pleasant	\$100,521	\$12,006	\$13,037	\$13,037	13.05%	22.82%	24.08%	22.82%
	Stockmens National Bank in Cotulla	\$100,879	\$9,540	\$11,350	\$11,350	10.85%	40.74%	41.51%	40.74%
	First State Bank of Paint Rock	\$101,035	\$12,320	\$12,479	\$12,479	12.23%	20.75%	21.89%	20.75%
	First National Bank of Floydada	\$102,183	\$12,493	\$12,883	\$12,883	12.54%	15.74%	16.71%	15.74%
	Austin Capital Bank SSB	\$102,700	\$12,854	\$12,876	\$12,876	12.46%	21.20%	22.45%	21.20%
	Marion State Bank	\$104,323	\$12,947	\$14,641	\$14,641	14.09%	21.02%	21.57%	21.02%
	Texas Financial Bank	\$105,175	\$10,305	\$10,642	\$10,642	10.65%	22.77%	24.02%	22.77%
	Citizens Bank, National Association	\$105,754	\$13,751	\$9,840	\$9,840	9.70%	12.45%	13.70%	12.45%
	First State Bank	\$106,335	\$17,240	\$14,793	\$14,793	13.87%	17.49%	18.64%	17.49%
	Henderson Federal Savings Bank	\$108,233	\$22,584	\$22,592	\$22,592	20.80%	41.43%	42.70%	41.43%
	Business Bank of Texas, N.A.	\$108,522	\$11,876	\$12,913	\$12,913	11.91%	16.93%	18.19%	16.93%

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Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	First Bank and Trust of Childress	\$109,449	\$7,705	\$9,822	\$9,822	8.82%	20.35%	21.04%	20.35%
	Titan Bank, N.A.	\$109,595	\$13,355	\$13,292	\$13,292	11.21%	24.06%	25.28%	24.06%
	Coleman County State Bank	\$109,640	\$11,210	\$11,362	\$11,362	10.32%	13.67%	14.75%	13.67%
	Community Bank of Snyder	\$109,720	\$12,041	\$12,460	\$12,460	11.29%	22.92%	23.70%	22.92%
	Texas Advantage Community Bank, National Association	\$110,249	\$10,628	\$11,186	\$11,186	9.96%	15.20%	16.03%	15.20%
	Dalhart Federal Savings & Loan Association, SSB	\$111,531	\$12,812	\$13,023	\$13,023	11.71%	26.04%	26.66%	26.04%
	First National Bank of Eagle Lake	\$112,675	\$12,086	\$12,514	\$12,514	11.64%	13.23%	14.28%	13.23%
	First Security State Bank	\$113,793	\$7,417	\$8,474	\$8,474	7.36%	15.38%	16.42%	15.38%
	Panola National Bank	\$114,493	\$10,193	\$12,053	\$12,053	10.38%	22.60%	23.60%	22.60%
	Bank of Austin	\$114,671	\$32,223	\$32,224	\$32,224	30.84%	36.64%	37.45%	36.64%
	Chasewood Bank	\$116,567	\$7,817	\$9,437	\$9,437	9.69%	14.95%	15.66%	14.95%
	Johnson City Bank	\$117,546	\$14,418	\$14,418	\$14,418	12.44%	22.26%	23.14%	22.26%
	Brady National Bank	\$118,471	\$9,586	\$11,149	\$11,149	9.26%	16.13%	17.38%	16.13%
	Normangee State Bank	\$120,337	\$18,876	\$19,579	\$19,579	16.00%	26.71%	27.97%	26.71%
	Columbus State Bank	\$120,883	\$13,067	\$13,067	\$13,067	10.75%	30.39%	30.96%	30.39%
	Dilley State Bank	\$121,674	\$19,355	\$21,945	\$21,945	17.56%	58.24%	58.67%	58.24%
	First National Bank of Bosque County	\$121,772	\$12,801	\$12,921	\$12,921	10.55%	15.48%	16.73%	15.48%
	Anahuac National Bank	\$122,015	\$12,972	\$13,918	\$13,918	11.51%	17.20%	18.46%	17.20%
	Mason Bank	\$122,344	\$18,797	\$20,362	\$20,362	16.71%	40.01%	41.27%	40.01%
	West Texas State Bank	\$122,637	\$14,916	\$15,982	\$15,982	13.04%	20.06%	21.31%	20.06%
	City National Bank of Colorado City	\$123,434	\$10,778	\$13,061	\$13,061	10.62%	18.34%	19.48%	18.34%
	Big Bend Banks, N.A.	\$124,743	\$17,119	\$18,123	\$18,123	14.23%	41.64%	42.90%	41.64%
	Citizens State Bank	\$125,399	\$13,573	\$15,083	\$15,083	12.09%	19.44%	20.57%	19.44%
	Peoples State Bank	\$125,539	\$9,382	\$11,122	\$11,122	8.59%	19.81%	20.74%	19.81%
	Lone Star Bank	\$126,324	\$15,318	\$13,188	\$9,962	10.96%	13.38%	14.63%	10.11%
	Texas State Bank	\$126,384	\$10,803	\$10,191	\$10,191	8.19%	11.36%	12.15%	11.36%
	First National Bank of Fort Stockton	\$126,659	\$11,583	\$12,421	\$12,421	9.96%	15.96%	17.22%	15.96%
	First National Bank of Tom Bean	\$128,834	\$8,675	\$8,364	\$8,364	6.78%	9.86%	11.11%	9.86%
	Graham Savings and Loan, SSB	\$128,947	\$15,450	\$15,450	\$15,450	11.95%	19.55%	20.76%	19.55%
	Texas National Bank	\$131,933	\$11,971	\$13,551	\$13,551	10.20%	23.57%	24.37%	23.57%
	Sanger Bank	\$133,014	\$19,896	\$20,004	\$20,004	15.08%	28.27%	29.40%	28.27%
	Texas Hill Country Bank	\$133,952	\$13,745	\$13,885	\$13,885	10.58%	13.13%	14.03%	13.13%
	Texas Heritage National Bank	\$134,778	\$15,255	\$15,340	\$15,340	11.47%	13.73%	14.79%	13.73%
	First National Bank of Alvin	\$135,811	\$13,688	\$16,998	\$16,998	11.80%	33.81%	34.29%	33.81%
	Farmers State Bank	\$136,254	\$12,151	\$12,457	\$12,457	9.32%	17.90%	19.12%	17.90%
	Bank of South Texas	\$136,359	\$15,064	\$11,890	\$11,890	9.11%	11.63%	12.53%	11.63%
	First National Bank of Winnsboro	\$138,076	\$26,523	\$27,086	\$27,086	19.62%	27.59%	28.51%	27.59%
	Hill Bank & Trust Co.	\$138,640	\$24,053	\$24,053	\$24,053	17.26%	32.49%	32.84%	32.49%
	First Texas Bank	\$138,879	\$15,333	\$15,448	\$15,448	11.35%	22.48%	23.01%	22.48%
	First State Bank	\$140,038	\$10,176	\$12,677	\$12,677	9.25%	13.28%	14.17%	13.28%
	Mainland Bank	\$140,113	\$13,035	\$14,019	\$14,019	10.33%	13.23%	14.32%	13.23%
	Citizens State Bank	\$140,390	\$13,570	\$13,570	\$13,570	9.98%	13.25%	14.50%	13.25%
	First State Bank	\$142,459	\$17,790	\$20,495	\$20,495	14.24%	35.23%	35.61%	35.23%
	First State Bank of Odem	\$143,902	\$16,194	\$16,463	\$16,463	11.67%	21.51%	22.77%	21.51%
	Citizens State Bank	\$143,946	\$12,676	\$13,575	\$13,575	9.43%	15.64%	16.72%	15.64%
	First State Bank of Ben Wheeler, Texas	\$145,846	\$19,436	\$19,436	\$19,436	13.31%	23.59%	24.71%	23.59%
	First State Bank	\$147,387	\$18,585	\$17,307	\$17,307	12.18%	16.49%	17.74%	16.49%
	Providence Bank of Texas	\$148,052	\$18,909	\$18,909	\$18,909	12.19%	15.31%	16.17%	15.31%

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Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	First State Bank	\$150,740	\$13,457	\$13,796	\$13,796	9.24%	15.86%	17.12%	15.86%
	Texas Heritage Bank	\$151,364	\$13,002	\$13,044	\$13,044	8.49%	12.10%	13.27%	12.10%
	Security State Bank	\$151,404	\$19,382	\$19,382	\$19,382	14.06%	18.54%	19.47%	18.54%
	Peoples Bank	\$152,448	\$10,474	\$12,470	\$12,470	8.26%	13.95%	15.21%	13.95%
	Sundown State Bank	\$153,460	\$16,871	\$16,871	\$16,871	11.11%	12.84%	13.41%	12.84%
	First State Bank of Bedias	\$155,194	\$22,975	\$24,443	\$24,443	15.77%	26.19%	27.44%	26.19%
	Roscoe State Bank	\$155,671	\$15,521	\$16,432	\$16,432	10.67%	18.37%	19.63%	18.37%
	Castroville State Bank	\$156,466	\$14,438	\$15,289	\$15,289	9.77%	14.75%	15.63%	14.75%
	Guadalupe Bank	\$156,865	\$14,069	\$14,072	\$14,072	8.93%	14.70%	15.95%	14.70%
	Lamar National Bank	\$157,341	\$16,819	\$16,911	\$16,911	10.68%	16.01%	17.04%	16.01%
	Commercial National Bank of Brady	\$158,015	\$17,100	\$18,968	\$18,968	11.59%	21.65%	22.90%	21.65%
	First State Bank of Texas	\$159,976	\$23,734	\$19,204	\$19,204	12.28%	15.38%	16.03%	15.38%
	First Bank & Trust	\$160,848	\$18,990	\$19,288	\$19,288	12.31%	30.15%	31.23%	30.15%
	Citizens Bank	\$160,944	\$16,518	\$16,632	\$16,632	10.32%	12.61%	13.03%	12.61%
	Muenster State Bank	\$162,303	\$23,451	\$25,630	\$25,630	15.62%	40.02%	41.05%	40.02%
	Tejas Bank	\$163,893	\$18,533	\$16,920	\$16,920	10.67%	15.69%	16.83%	15.69%
	First National Bank of Hereford	\$165,838	\$15,286	\$15,544	\$15,544	9.68%	12.74%	13.82%	12.74%
	Austin County State Bank	\$167,275	\$15,974	\$16,520	\$16,520	10.03%	15.06%	16.34%	15.06%
	Fayette Savings Bank, SSB	\$167,317	\$13,412	\$13,953	\$13,953	8.74%	12.80%	13.43%	12.80%
	Perryton National Bank	\$169,040	\$21,033	\$23,031	\$23,031	13.25%	29.62%	30.87%	29.62%
	First National Bank of Ballinger	\$170,181	\$17,207	\$16,920	\$16,920	9.95%	13.91%	15.17%	13.91%
	Citizens National Bank of Hillsboro	\$170,474	\$19,922	\$23,155	\$23,155	13.40%	33.39%	34.06%	33.39%
	Incommons Bank, N.A.	\$171,345	\$15,261	\$14,732	\$14,732	8.68%	12.95%	14.00%	12.95%
	First National Bank of Anderson	\$172,169	\$18,855	\$19,471	\$19,471	11.38%	16.10%	17.35%	16.10%
	First National Bank of Trenton	\$176,374	\$26,144	\$23,356	\$23,356	13.58%	26.15%	26.50%	26.15%
	Arrowhead Bank	\$176,738	\$18,157	\$18,491	\$18,491	10.34%	16.90%	17.45%	16.90%
	First State Bank	\$177,198	\$18,380	\$21,650	\$21,650	12.36%	18.51%	19.76%	18.51%
	Llano National Bank	\$180,389	\$20,837	\$21,505	\$21,505	11.94%	18.15%	19.42%	18.15%
	Interstate Bank, SSB	\$180,454	\$18,683	\$18,833	\$18,833	10.42%	14.51%	15.58%	14.51%
	Pearland State Bank	\$180,512	\$17,491	\$21,434	\$21,434	11.46%	32.08%	32.84%	32.08%
	Bank of DeSoto, National Association	\$181,706	\$20,686	\$20,686	\$20,686	11.34%	17.66%	18.47%	17.66%
	First National Bank of Sterling City	\$186,800	\$8,541	\$14,237	\$14,237	8.22%	28.03%	28.79%	28.03%
	Cypress Bank, SSB	\$187,842	\$19,550	\$19,549	\$19,549	10.42%	17.43%	18.68%	17.43%
	First National Bank of Mount Vernon	\$189,426	\$21,520	\$23,569	\$23,569	12.02%	29.53%	30.60%	29.53%
	HomeBank Texas	\$192,472	\$19,497	\$19,199	\$19,199	10.17%	13.43%	14.69%	13.43%
	First State Bank	\$193,081	\$16,050	\$17,062	\$17,062	9.09%	15.25%	16.47%	15.25%
	First State Bank	\$197,964	\$21,411	\$23,032	\$23,032	11.78%	21.83%	23.08%	21.83%
	First National Bank of Stanton	\$201,268	\$17,352	\$19,813	\$19,813	9.77%	22.94%	24.19%	22.94%
	Citizens National Bank at Brownwood	\$201,945	\$24,012	\$24,624	\$24,624	11.93%	19.58%	20.84%	19.58%
	City National Bank of Taylor	\$202,419	\$20,791	\$22,606	\$22,606	11.38%	24.69%	25.94%	24.69%
	First National Bank of Giddings	\$203,424	\$21,110	\$22,502	\$22,502	11.15%	17.68%	18.94%	17.68%
	National Bank of Andrews	\$203,636	\$21,665	\$21,311	\$21,311	10.88%	13.34%	14.59%	13.34%
	Community National Bank	\$204,041	\$22,748	\$20,699	\$20,699	10.46%	15.17%	16.42%	15.17%
	First National Bank of Burleson	\$204,244	\$20,372	\$20,776	\$20,776	10.08%	28.24%	29.03%	28.24%
	Commercial National Bank of Texarkana	\$204,566	\$15,862	\$18,644	\$18,644	9.03%	14.65%	15.50%	14.65%
	Texas Brand Bank	\$208,207	\$26,025	\$26,090	\$26,090	12.74%	15.82%	17.07%	15.82%
	Grandview Bank	\$208,294	\$17,677	\$18,751	\$18,751	9.05%	15.82%	16.96%	15.82%
	MINT National Bank	\$208,684	\$24,940	\$24,940	\$24,940	12.37%	15.18%	16.44%	15.18%
	Bridge City State Bank	\$208,943	\$15,871	\$19,999	\$19,999	9.16%	20.29%	21.05%	20.29%
	Spring Hill State Bank	\$209,459	\$21,655	\$21,669	\$21,669	10.69%	20.75%	22.02%	20.75%
	TransPecos Banks, SSB	\$210,471	\$19,731	\$19,342	\$19,342	9.54%	14.10%	15.02%	14.10%

Source: SNL Financial

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Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Community Bank	\$213,379	\$23,265	\$23,265	\$23,265	10.87%	15.67%	16.92%	15.67%
	Oakwood Bank	\$213,400	\$33,626	\$31,929	\$31,929	15.53%	16.28%	16.77%	16.28%
	Texana Bank, National Association	\$214,808	\$17,385	\$17,547	\$17,547	8.19%	10.29%	11.26%	10.29%
	Gilmer National Bank	\$216,644	\$30,350	\$31,424	\$31,424	14.44%	20.50%	21.75%	20.50%
	Yoakum National Bank	\$219,498	\$29,122	\$31,075	\$31,075	14.33%	36.71%	37.79%	36.71%
	State Bank of De Kalb	\$223,745	\$27,087	\$27,087	\$27,087	12.10%	14.13%	15.38%	14.13%
	First National Bank	\$225,831	\$26,561	\$26,751	\$26,751	12.08%	16.23%	17.49%	16.23%
	Mineola Community Bank, SSB	\$227,796	\$29,415	\$29,753	\$29,753	13.49%	24.75%	25.56%	24.75%
	Jacksboro National Bank	\$228,128	\$24,287	\$27,402	\$27,402	11.98%	19.95%	21.20%	19.95%
	Ennis State Bank	\$230,302	\$21,248	\$22,266	\$22,266	9.86%	13.03%	14.28%	13.03%
	Huntington State Bank	\$233,847	\$26,186	\$27,085	\$27,085	11.63%	14.98%	16.23%	14.98%
	First State Bank	\$234,170	\$25,925	\$27,240	\$27,240	12.07%	15.30%	15.74%	15.30%
	Lone Star Capital Bank, National Association	\$240,311	\$32,853	\$25,859	\$25,859	11.14%	14.56%	15.67%	14.56%
	Western Bank	\$241,118	\$20,964	\$22,381	\$22,381	9.31%	12.57%	13.45%	12.57%
	Liberty Capital Bank	\$241,944	\$24,090	\$24,090	\$24,090	10.19%	14.94%	15.97%	14.94%
	United Bank of El Paso del Norte	\$242,168	\$24,972	\$25,317	\$25,317	10.54%	12.03%	13.07%	12.03%
	First National Bank of Lake Jackson	\$242,386	\$18,380	\$25,367	\$25,367	9.73%	41.25%	41.66%	41.25%
	Pecos County State Bank	\$242,705	\$18,166	\$20,916	\$20,916	8.58%	18.68%	19.93%	18.68%
	First National Bank of Weatherford	\$245,091	\$24,204	\$24,350	\$24,350	9.94%	11.15%	12.32%	11.15%
	First State Bank of Burnet	\$245,876	\$28,132	\$32,595	\$32,595	13.06%	29.68%	30.61%	29.68%
	ValueBank Texas	\$245,990	\$23,766	\$24,511	\$24,511	9.81%	19.20%	20.37%	19.20%
	National Bank & Trust	\$247,196	\$19,971	\$24,995	\$24,995	10.00%	25.59%	26.52%	25.59%
	Hondo National Bank	\$249,379	\$25,019	\$25,620	\$25,620	10.37%	14.12%	15.02%	14.12%
	Regional Average	\$121,443	\$13,457	\$13,911	\$13,886	11.82%	22.22%	23.27%	22.17%

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Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets									
	Trinity Bank, N.A.	\$253,041	\$31,947	\$32,773	\$32,773	13.01%	20.47%	21.50%	20.47%
	First National Bank of Jasper	\$253,975	\$30,238	\$31,869	\$31,869	12.36%	39.42%	40.67%	39.42%
	MapleMark Bank	\$256,815	\$78,132	\$75,127	\$75,127	34.78%	42.23%	43.07%	42.23%
	TexStar National Bank	\$257,054	\$28,645	\$28,286	\$28,286	11.03%	13.44%	14.69%	13.44%
	Frontier Bank of Texas	\$257,687	\$33,518	\$34,110	\$34,110	13.72%	16.39%	17.03%	16.39%
	Ozona National Bank	\$258,255	\$27,142	\$27,527	\$27,527	10.79%	16.69%	17.88%	16.69%
	Texas National Bank	\$260,121	\$24,671	\$24,830	\$24,830	9.55%	12.82%	14.07%	12.82%
	Texas Republic Bank, National Association	\$262,393	\$29,354	\$28,179	\$28,179	10.98%	15.23%	16.48%	15.23%
	Peoples State Bank of Hallettsville	\$266,927	\$29,913	\$31,446	\$31,446	11.82%	37.55%	38.57%	37.55%
	First-Lockhart National Bank	\$267,321	\$23,596	\$25,158	\$25,158	9.47%	13.66%	14.92%	13.66%
	Worthington National Bank	\$268,724	\$26,564	\$27,085	\$27,085	10.00%	13.45%	14.70%	13.45%
	Texas State Bank	\$268,989	\$29,562	\$30,857	\$30,857	11.62%	20.35%	21.25%	20.35%
	Preferred Bank	\$270,671	\$42,141	\$42,141	\$42,141	15.92%	27.42%	28.59%	27.42%
	Heritage Bank	\$271,687	\$34,741	\$31,387	\$31,387	11.66%	13.20%	14.41%	13.20%
	American State Bank	\$272,398	\$32,442	\$28,185	\$28,185	10.22%	13.36%	14.25%	13.36%
	National Bank of Texas at Fort Worth	\$276,745	\$29,027	\$31,886	\$31,886	11.53%	17.71%	18.96%	17.71%
	Charter Bank	\$279,451	\$27,576	\$26,869	\$26,869	9.75%	14.73%	15.99%	14.73%
	Citizens State Bank	\$280,144	\$26,698	\$30,246	\$30,246	10.69%	21.68%	22.71%	21.68%
	Fort Hood National Bank	\$281,267	\$20,849	\$23,330	\$23,330	8.86%	37.23%	38.11%	37.22%
	Liberty National Bank in Paris	\$284,179	\$47,258	\$48,374	\$48,374	16.98%	31.30%	32.56%	31.30%
	First National Bank of Hughes Springs	\$285,324	\$35,045	\$33,987	\$33,987	12.48%	17.65%	18.91%	17.65%
	Waggoner National Bank of Vernon	\$288,498	\$37,600	\$40,550	\$40,550	14.14%	17.52%	18.78%	17.52%
	T Bank, National Association	\$290,063	\$37,706	\$27,895	\$27,895	10.09%	12.65%	13.01%	12.65%
	Texan Bank, National Association	\$291,263	\$40,847	\$39,489	\$39,489	14.32%	15.17%	16.42%	15.17%
	Shelby Savings Bank, SSB	\$303,357	\$37,952	\$38,719	\$38,719	12.95%	15.79%	16.90%	15.79%
	First Liberty National Bank	\$304,023	\$38,255	\$39,201	\$39,201	12.66%	21.06%	22.31%	21.06%
	Alliance Bank Central Texas	\$305,444	\$23,231	\$22,852	\$22,852	7.52%	11.46%	12.58%	11.46%
	First Texas Bank	\$310,066	\$32,382	\$32,675	\$32,675	11.14%	23.55%	23.68%	23.55%
	First National Bank in Port Lavaca	\$313,772	\$28,391	\$31,520	\$31,520	10.15%	21.49%	22.32%	21.49%
	Mills County State Bank	\$316,917	\$27,594	\$28,452	\$28,452	8.97%	16.13%	17.22%	16.13%
	Texas Champion Bank	\$317,443	\$37,846	\$36,162	\$36,162	11.67%	15.14%	16.39%	15.14%
	First Commercial Bank, National Association	\$324,652	\$31,509	\$30,835	\$30,835	9.55%	14.08%	15.16%	14.08%
	Texas Bank Financial	\$324,909	\$30,529	\$30,638	\$30,638	9.84%	17.25%	18.50%	17.25%
	TrustTexas Bank, SSB	\$325,660	\$34,357	\$38,635	\$38,635	11.98%	20.56%	21.46%	20.56%
	First State Bank of Livingston	\$331,774	\$52,123	\$49,991	\$49,991	15.31%	34.96%	36.00%	34.96%
	Brenham National Bank	\$335,814	\$30,286	\$33,760	\$33,760	9.87%	14.23%	15.26%	14.23%
	Lamesa National Bank	\$338,050	\$32,016	\$34,738	\$34,738	10.30%	19.87%	21.01%	19.87%
	Comanche National Bank	\$338,718	\$39,157	\$40,459	\$40,459	12.01%	26.16%	27.42%	26.16%
	Citizens State Bank	\$341,903	\$41,748	\$41,748	\$41,748	12.25%	15.88%	17.05%	15.88%
	Classic Bank, National Association	\$345,729	\$31,139	\$32,206	\$32,206	9.35%	13.13%	14.38%	13.13%
	Grand Bank of Texas	\$353,086	\$28,649	\$29,274	\$29,274	8.37%	10.73%	11.98%	10.73%
	SouthTrust Bank, N.A.	\$364,810	\$41,416	\$42,081	\$42,081	11.59%	17.12%	18.39%	17.12%
	Farmers State Bank	\$365,891	\$42,141	\$43,174	\$43,174	12.32%	18.51%	18.95%	18.51%
	First National Bank of Gilmer	\$369,645	\$46,485	\$41,485	\$41,485	11.67%	16.51%	17.76%	16.51%
	AccessBank Texas	\$371,425	\$34,113	\$35,709	\$35,709	9.68%	12.40%	13.65%	12.40%
	Bank of Texas	\$372,757	\$43,498	\$43,284	\$43,284	11.95%	14.24%	15.43%	14.24%
	State National Bank of Big Spring	\$375,603	\$34,531	\$38,193	\$38,193	10.21%	27.35%	28.52%	27.35%
	Texas Star Bank	\$375,974	\$44,884	\$44,884	\$44,884	11.95%	14.38%	15.51%	14.38%
	Bank of Brenham, National Association	\$377,452	\$41,313	\$39,357	\$39,357	10.66%	30.56%	31.30%	30.56%
	First National Bank of Livingston	\$378,370	\$50,544	\$52,530	\$52,530	14.03%	42.01%	43.27%	42.01%
	Citizens Bank	\$379,926	\$45,906	\$46,006	\$46,006	11.86%	16.60%	17.76%	16.60%
	Wellington State Bank	\$383,275	\$44,346	\$44,544	\$44,544	11.77%	15.35%	16.34%	15.35%
	Karnes County National Bank of Karnes City	\$384,303	\$31,980	\$39,451	\$39,451	10.11%	32.83%	34.09%	32.83%
	Schertz Bank & Trust	\$385,587	\$47,873	\$48,376	\$48,376	12.55%	14.54%	15.51%	14.54%
	Falls City National Bank	\$385,791	\$42,041	\$42,041	\$42,041	11.01%	27.58%	28.61%	27.58%

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Capital Adequacy

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Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets (continued)									
	First National Bank of McGregor	\$395,373	\$30,256	\$30,256	\$30,256	7.95%	9.37%	10.51%	9.37%
	Sage Capital Bank	\$395,875	\$43,215	\$38,929	\$38,929	9.92%	12.92%	14.12%	12.92%
	Texas First State Bank	\$396,542	\$33,656	\$33,193	\$33,193	8.32%	16.83%	17.22%	16.83%
	Southwest Bank	\$410,527	\$34,257	\$35,059	\$35,059	8.92%	12.78%	14.03%	12.78%
	Bank and Trust, SSB	\$410,636	\$38,532	\$38,971	\$38,971	9.54%	18.61%	19.56%	18.61%
	First National Bank of Beeville	\$411,613	\$35,719	\$36,731	\$36,731	9.12%	12.33%	13.46%	12.33%
	Citizens National Bank	\$411,676	\$47,221	\$49,826	\$49,826	12.32%	18.00%	19.25%	18.00%
	Southwestern National Bank	\$413,475	\$49,176	\$50,584	\$50,584	12.23%	15.86%	17.11%	15.86%
	First National Bank Baird	\$415,027	\$40,209	\$41,170	\$41,170	10.44%	11.59%	12.63%	11.59%
	First National Bank of Mertzon	\$418,186	\$29,494	\$29,494	\$29,494	7.25%	32.30%	33.55%	32.30%
	First National Bank of Sonora	\$420,611	\$45,586	\$44,447	\$44,447	10.73%	15.12%	16.38%	15.12%
	First Bank	\$421,536	\$46,029	\$46,066	\$46,066	11.61%	15.27%	16.53%	15.27%
	Capital Bank	\$422,808	\$37,586	\$38,635	\$38,635	9.07%	11.09%	11.95%	11.09%
	West Texas State Bank	\$425,265	\$47,901	\$49,839	\$49,839	11.55%	17.70%	18.95%	17.70%
	First Federal Community Bank, SSB	\$425,300	\$46,958	\$47,421	\$47,421	11.16%	16.04%	17.04%	16.04%
	Herring Bank	\$426,453	\$44,446	\$48,729	\$48,729	11.97%	14.96%	16.03%	14.96%
	First Community Bank	\$430,117	\$46,088	\$47,948	\$47,948	11.19%	15.26%	16.52%	15.26%
	First Community Bank	\$437,142	\$34,682	\$36,120	\$36,120	8.42%	12.40%	13.65%	12.40%
	International Bank of Commerce	\$438,423	\$68,524	\$69,696	\$69,696	16.04%	31.36%	32.47%	31.36%
	American Bank, National Association	\$444,388	\$43,949	\$45,198	\$45,198	10.06%	14.36%	15.61%	14.36%
	Community Bank & Trust	\$447,991	\$62,944	\$65,635	\$65,635	14.68%	20.53%	21.79%	20.53%
	Texas Security Bank	\$452,462	\$59,707	\$59,579	\$59,579	13.71%	15.92%	17.17%	15.92%
	First National Bank of Huntsville	\$460,495	\$56,765	\$52,099	\$52,099	11.47%	21.17%	22.43%	21.17%
	First State Bank	\$466,249	\$42,075	\$41,932	\$41,932	9.15%	12.04%	13.16%	12.04%
	First State Bank	\$466,607	\$48,766	\$51,372	\$51,372	10.83%	19.76%	21.00%	19.76%
	Union State Bank	\$467,329	\$47,516	\$39,007	\$39,007	8.21%	13.65%	13.79%	13.65%
	Plains State Bank	\$467,679	\$50,926	\$50,100	\$50,100	10.92%	13.14%	14.36%	13.14%
	First National Bank	\$471,490	\$46,922	\$47,150	\$47,150	10.07%	11.58%	12.83%	11.58%
	R Bank	\$482,768	\$43,840	\$40,254	\$40,254	8.37%	10.56%	11.66%	10.56%
	Peoples Bank	\$482,910	\$51,466	\$51,419	\$51,419	10.80%	13.66%	14.51%	13.66%
	TexasBank	\$485,174	\$65,293	\$64,036	\$64,036	13.33%	16.96%	18.21%	16.96%
	First State Bank and Trust Company	\$490,839	\$75,589	\$80,340	\$80,340	16.24%	37.28%	37.89%	37.28%
	United Texas Bank	\$491,119	\$52,333	\$52,540	\$52,540	10.55%	13.52%	14.15%	13.52%
	Texas Bank	\$491,317	\$49,199	\$49,427	\$49,427	10.11%	15.42%	16.06%	15.42%
	Fayetteville Bank	\$494,447	\$43,907	\$55,641	\$55,641	11.25%	27.95%	28.55%	27.95%
	Bank of the West	\$497,205	\$44,377	\$44,701	\$44,701	8.99%	12.82%	13.86%	12.82%
	Regional Average	\$365,848	\$40,204	\$40,639	\$40,639	11.40%	18.82%	19.89%	18.82%

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Asset Group C - \$501 million to \$1 billion in total assets									
	Fidelity Bank	\$517,257	\$59,257	\$57,223	\$57,223	11.37%	13.97%	15.21%	13.97%
	Texas National Bank of Jacksonville	\$532,313	\$51,911	\$52,031	\$52,031	9.79%	13.10%	14.35%	13.10%
	Pointbank	\$532,615	\$51,933	\$53,805	\$53,805	10.21%	16.00%	17.25%	16.00%
	Vantage Bank Texas	\$533,780	\$56,581	\$51,504	\$51,504	9.62%	11.34%	12.60%	11.34%
	Rio Bank	\$539,697	\$52,081	\$45,532	\$45,532	8.75%	11.47%	12.16%	11.47%
	Commerce Bank	\$539,848	\$87,491	\$86,603	\$86,603	16.26%	33.81%	34.40%	33.81%
	Tolleson Private Bank	\$541,129	\$46,163	\$47,391	\$47,391	8.83%	13.69%	14.89%	13.69%
	Kleberg Bank, N.A.	\$541,195	\$60,148	\$46,586	\$46,586	8.97%	12.59%	13.74%	12.59%
	Texas Citizens Bank, National Association	\$542,069	\$47,800	\$47,819	\$47,819	8.88%	9.52%	10.77%	9.52%
	Round Top State Bank	\$551,617	\$59,214	\$62,542	\$62,542	11.35%	18.33%	19.19%	18.33%
	First National Bank of Bastrop	\$560,964	\$56,365	\$61,830	\$61,830	10.82%	17.21%	18.46%	17.21%
	Ciera Bank	\$570,092	\$72,653	\$67,256	\$67,256	12.39%	13.56%	14.82%	13.56%
	Citizens State Bank	\$572,919	\$59,727	\$60,107	\$60,107	10.94%	15.44%	16.56%	15.44%
	Benchmark Bank	\$581,777	\$58,487	\$58,144	\$58,144	10.23%	12.15%	13.15%	12.15%
	Pilgrim Bank	\$585,093	\$65,767	\$62,857	\$62,857	10.79%	16.89%	17.58%	16.89%
	HomeTown Bank, N.A.	\$592,332	\$64,160	\$68,846	\$68,846	11.48%	16.74%	17.84%	16.74%
	First National Bank of Granbury	\$593,002	\$63,916	\$66,923	\$66,923	11.24%	19.95%	21.11%	19.95%
	First National Bank of Albany	\$597,299	\$63,003	\$59,079	\$59,079	10.29%	13.32%	14.57%	13.32%
	Security State Bank	\$602,824	\$61,039	\$64,282	\$64,282	10.60%	14.20%	14.50%	14.20%
	Bank and Trust of Bryan/College Station	\$602,881	\$61,412	\$62,425	\$62,425	10.79%	15.25%	16.51%	15.25%
	Texas Gulf Bank, National Association	\$610,707	\$63,358	\$66,674	\$66,674	10.84%	14.99%	16.00%	14.99%
	National United	\$619,390	\$63,640	\$65,612	\$65,612	10.63%	14.79%	15.98%	14.79%
	First Texas Bank	\$646,348	\$53,933	\$54,470	\$54,470	8.38%	17.27%	17.58%	17.27%
	Crockett National Bank	\$648,846	\$77,251	\$71,179	\$69,436	11.31%	13.37%	14.71%	13.05%
	Pegasus Bank	\$657,490	\$40,002	\$44,470	\$44,470	6.98%	11.37%	12.16%	11.37%
	American National Bank & Trust	\$668,367	\$74,653	\$72,908	\$72,908	10.84%	13.20%	14.19%	13.20%
	First National Bank of Bellville	\$673,724	\$85,241	\$76,751	\$76,751	11.49%	27.11%	28.07%	27.11%
	Legend Bank, N.A.	\$675,989	\$71,545	\$66,835	\$66,835	10.22%	13.23%	14.28%	13.23%
	Commercial State Bank	\$676,050	\$70,454	\$70,140	\$70,140	10.70%	15.20%	16.46%	15.20%
	Wallis State Bank	\$682,886	\$77,412	\$75,133	\$75,133	11.33%	12.71%	13.60%	12.71%
	First National Bank of Shiner	\$689,518	\$69,248	\$75,748	\$75,748	10.88%	27.12%	27.84%	27.12%
	Commercial Bank of Texas, N.A.	\$699,137	\$68,998	\$68,947	\$68,947	9.64%	14.54%	15.59%	14.54%
	NewFirst National Bank	\$705,800	\$80,497	\$80,146	\$80,146	11.63%	14.91%	16.16%	14.91%
	SouthStar Bank, S.S.B.	\$707,938	\$82,902	\$84,588	\$84,588	11.92%	16.48%	17.14%	16.48%
	City National Bank of Sulphur Springs	\$710,071	\$79,728	\$70,407	\$70,407	10.20%	13.54%	14.66%	13.54%
	Central Bank	\$711,125	\$65,743	\$66,335	\$66,335	9.49%	12.32%	13.44%	12.32%
	Affiliated Bank, National Association	\$717,918	\$109,016	\$76,455	\$76,455	11.42%	13.12%	13.26%	13.12%
	Citizens 1st Bank	\$719,184	\$143,753	\$149,277	\$149,277	21.12%	55.71%	56.36%	55.71%
	Alliance Bank	\$740,065	\$66,906	\$73,119	\$73,119	9.90%	14.41%	15.52%	14.41%
	Community National Bank & Trust of Texas	\$745,296	\$79,299	\$64,262	\$64,262	8.96%	11.53%	12.52%	11.53%
	Bank of San Antonio	\$763,557	\$74,617	\$69,867	\$69,867	8.94%	10.61%	11.44%	10.61%
	Industry State Bank	\$765,660	\$79,835	\$87,559	\$87,559	11.35%	25.01%	25.80%	25.01%
	Centennial Bank	\$767,628	\$71,341	\$77,917	\$77,917	10.28%	12.28%	13.30%	12.28%
	Vista Bank	\$777,449	\$83,141	\$79,817	\$79,817	10.80%	12.82%	13.77%	12.82%
	First Command Bank	\$809,871	\$64,831	\$65,820	\$65,820	8.38%	14.81%	15.28%	14.81%
	Third Coast Bank, SSB	\$811,340	\$74,520	\$74,543	\$74,543	9.52%	10.96%	11.95%	10.96%
	Dallas Capital Bank, National Association	\$832,866	\$87,131	\$71,978	\$71,978	9.06%	12.35%	12.89%	12.35%
	State Bank of Texas	\$843,195	\$146,251	\$146,711	\$146,711	17.43%	19.64%	20.42%	19.64%
	Security Bank	\$847,780	\$110,910	\$90,521	\$90,322	10.96%	16.02%	17.29%	15.99%
	Texas Regional Bank	\$866,562	\$93,625	\$90,041	\$90,041	10.61%	14.15%	15.12%	14.15%
	Central National Bank	\$876,846	\$76,614	\$77,984	\$77,984	8.94%	12.10%	13.35%	12.10%
	First National Bank of Central Texas	\$881,869	\$77,572	\$78,285	\$78,285	9.04%	9.93%	10.94%	9.93%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets (continued)									
	Golden Bank, National Association	\$896,205	\$114,724	\$116,139	\$116,139	13.21%	15.74%	16.85%	15.74%
	Citizens State Bank	\$897,317	\$95,702	\$107,203	\$107,203	11.70%	29.56%	30.28%	29.56%
	Lone Star State Bank of West Texas	\$911,783	\$108,064	\$101,529	\$101,529	11.18%	12.80%	14.06%	12.80%
	American Bank of Commerce	\$945,678	\$79,241	\$85,085	\$85,085	9.00%	12.11%	13.24%	12.11%
	Horizon Bank, SSB	\$965,899	\$82,479	\$81,441	\$81,441	8.39%	10.22%	11.47%	10.22%
	FirstBank Southwest	\$972,210	\$87,643	\$91,613	\$91,613	9.31%	13.78%	14.80%	13.78%
	International Bank of Commerce	\$999,508	\$166,936	\$171,386	\$171,386	17.12%	24.60%	25.42%	24.60%
	Regional Average	\$701,183	\$76,235	\$74,944	\$74,911	10.79%	16.02%	17.00%	16.01%

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

	Security State Bank & Trust	\$1,004,713	\$131,372	\$135,626	\$135,626	13.42%	17.60%	17.95%	17.60%
	Moody National Bank	\$1,032,239	\$148,229	\$152,008	\$152,008	14.87%	18.48%	19.73%	18.48%
	Colonial Savings, F.A.	\$1,039,833	\$240,951	\$109,348	\$109,348	11.58%	27.59%	29.28%	27.59%
	Lubbock National Bank	\$1,057,688	\$99,177	\$109,617	\$109,617	9.99%	14.68%	15.81%	14.68%
	American Momentum Bank	\$1,079,211	\$220,779	\$215,242	\$215,242	20.15%	22.49%	23.55%	22.49%
	Texas First Bank	\$1,079,236	\$113,309	\$109,828	\$109,828	10.25%	14.74%	15.93%	14.74%
	First State Bank	\$1,093,206	\$87,597	\$101,628	\$101,628	9.16%	13.84%	14.72%	13.84%
	Citizens National Bank of Texas	\$1,098,530	\$112,012	\$108,295	\$108,295	10.48%	11.67%	12.57%	11.67%
	Spirit of Texas Bank, SSB	\$1,101,354	\$111,094	\$100,545	\$100,545	9.36%	10.53%	11.18%	10.53%
	First Bank & Trust	\$1,112,464	\$228,627	\$98,476	\$98,476	10.04%	13.04%	13.22%	13.04%
	FirstCapital Bank of Texas, N.A.	\$1,122,538	\$115,217	\$116,525	\$116,525	10.35%	12.87%	14.13%	12.87%
	Falcon International Bank	\$1,152,452	\$139,595	\$142,107	\$142,107	12.34%	17.42%	18.67%	17.42%
	Texas Exchange Bank, SSB	\$1,265,717	\$88,214	\$88,288	\$88,288	11.97%	21.23%	21.84%	21.23%
	Community National Bank	\$1,281,475	\$131,222	\$120,570	\$120,570	9.59%	12.41%	13.67%	12.41%
	First United Bank	\$1,285,855	\$126,726	\$125,568	\$125,568	9.83%	12.37%	13.62%	12.37%
	North Dallas Bank & Trust Co.	\$1,299,246	\$148,963	\$153,280	\$153,280	10.97%	21.50%	22.76%	21.50%
	Pinnacle Bank	\$1,358,695	\$180,248	\$118,208	\$118,208	9.39%	12.89%	14.01%	12.89%
	AimBank	\$1,365,206	\$140,883	\$128,073	\$128,073	9.53%	12.32%	13.40%	12.32%
	Inter National Bank	\$1,366,669	\$217,391	\$207,689	\$207,682	15.29%	18.42%	18.93%	18.42%
	Texas Community Bank	\$1,375,661	\$143,169	\$142,895	\$142,895	10.42%	18.83%	20.09%	18.83%
	American Bank, National Association	\$1,376,595	\$108,184	\$116,080	\$116,080	8.35%	13.13%	14.39%	13.13%
	West Texas National Bank	\$1,385,319	\$122,205	\$123,417	\$123,417	9.30%	14.45%	15.69%	14.45%
	Extraco Banks, National Association	\$1,417,242	\$144,128	\$146,029	\$146,029	10.36%	15.54%	16.80%	15.54%
	Pioneer Bank, SSB	\$1,521,842	\$133,369	\$114,961	\$114,961	8.08%	10.82%	11.50%	10.82%
	American First National Bank	\$1,576,823	\$185,636	\$187,605	\$187,605	11.87%	13.46%	14.49%	13.46%
	First State Bank of Uvalde	\$1,655,774	\$127,023	\$142,936	\$142,936	8.67%	30.37%	31.11%	30.37%
	Austin Bank, Texas National Association	\$1,766,489	\$239,790	\$231,472	\$231,472	13.22%	17.24%	18.25%	17.24%

Source: SNL Financial

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Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over \$1 billion in total assets (continued)									
	WestStar Bank	\$1,789,155	\$226,869	\$197,860	\$197,860	11.31%	13.03%	13.88%	13.03%
	Citizens National Bank	\$1,823,076	\$169,456	\$146,159	\$146,159	8.27%	11.97%	13.06%	11.97%
	First National Bank Texas	\$1,834,758	\$147,241	\$164,263	\$164,263	8.90%	22.11%	23.38%	22.11%
	Jefferson Bank	\$1,882,050	\$149,188	\$165,966	\$165,966	8.83%	12.38%	13.24%	12.38%
	BTH Bank, National Association	\$1,893,634	\$211,769	\$224,638	\$224,638	11.83%	15.86%	16.77%	15.86%
	Lone Star National Bank	\$2,048,656	\$250,858	\$261,210	\$261,210	12.64%	19.06%	20.32%	19.06%
	Guaranty Bank & Trust, N.A.	\$2,242,368	\$252,430	\$226,149	\$226,149	10.29%	12.42%	13.22%	12.42%
	Beal Bank, SSB	\$2,303,508	\$675,715	\$646,329	\$646,329	30.44%	58.79%	59.89%	58.79%
	Texas Bank and Trust Company	\$2,534,448	\$283,625	\$267,376	\$267,376	10.77%	12.63%	13.88%	12.63%
	TIB The Independent BankersBank, National Association	\$2,543,003	\$257,875	\$256,466	\$256,466	10.78%	17.34%	18.23%	17.34%
	City Bank	\$2,685,635	\$258,511	\$264,000	\$264,000	10.00%	12.22%	13.21%	12.22%
	Inwood National Bank	\$2,751,152	\$291,268	\$260,784	\$260,784	9.92%	13.09%	14.02%	13.09%
	Allegiance Bank	\$3,034,142	\$329,910	\$293,829	\$293,829	9.98%	11.25%	13.66%	11.25%
	American National Bank of Texas	\$3,038,699	\$265,304	\$259,937	\$259,937	8.40%	12.20%	13.46%	12.20%
	CommunityBank of Texas, N.A.	\$3,190,078	\$430,632	\$350,337	\$350,337	11.30%	12.79%	13.70%	12.79%
	Veritex Community Bank	\$3,281,024	\$491,973	\$322,112	\$322,112	10.53%	11.13%	11.75%	11.13%
	Happy State Bank	\$3,427,320	\$489,975	\$452,934	\$452,934	13.40%	16.03%	17.12%	16.03%
	Broadway National Bank	\$3,701,520	\$373,359	\$380,002	\$380,002	10.42%	14.87%	15.76%	14.87%
	Amarillo National Bank	\$4,011,134	\$537,922	\$537,760	\$537,760	13.44%	14.39%	15.65%	14.39%
	Green Bank, National Association	\$4,403,395	\$518,538	\$458,148	\$458,148	10.69%	11.96%	12.90%	11.96%
	TBK Bank, SSB	\$4,501,586	\$648,397	\$444,126	\$444,126	11.68%	11.29%	11.99%	11.28%
	Woodforest National Bank	\$5,840,568	\$520,559	\$550,649	\$550,649	9.53%	10.41%	11.47%	10.41%
	Southside Bank	\$6,099,284	\$881,576	\$736,282	\$736,282	12.28%	19.35%	20.09%	19.35%
	Wells Fargo Bank South Central, National Association	\$7,420,778	\$1,338,076	\$1,335,945	\$1,335,945	17.15%	48.19%	48.33%	48.19%
	First Financial Bank, National Association	\$7,542,936	\$902,109	\$767,617	\$767,617	10.36%	17.16%	18.31%	17.16%
	NexBank SSB	\$8,073,619	\$686,125	\$675,368	\$675,368	9.26%	14.06%	14.70%	14.06%
	International Bank of Commerce	\$8,388,047	\$1,343,983	\$1,182,239	\$1,182,239	14.24%	17.59%	18.29%	17.59%
	LegacyTexas Bank	\$9,085,337	\$1,119,151	\$952,401	\$952,401	10.58%	11.41%	12.21%	11.41%
	PlainsCapital Bank	\$10,031,321	\$1,423,892	\$1,151,669	\$1,151,669	11.86%	13.88%	14.63%	13.88%
	Regional Average	\$2,779,898	\$347,525	\$313,908	\$313,908	11.39%	16.59%	17.58%	16.59%

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Note: Report includes only bank-level data.

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Definitions



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