



# Bankers' Index

AN ANALYSIS OF TEXAS COMMUNITY BANKS





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

## Texas

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### DALLAS

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### HOUSTON

500 Dallas Street  
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## ASSET SIZE DEFINITION

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**Group A**     \$0-\$250 million

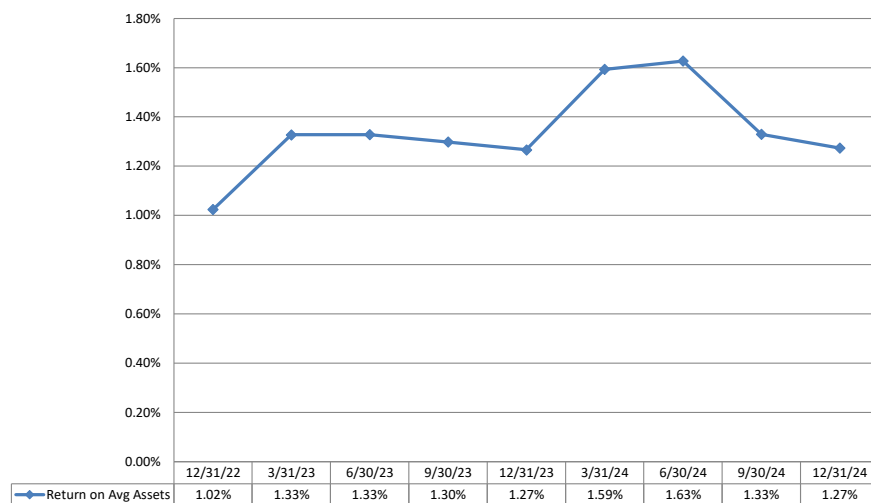
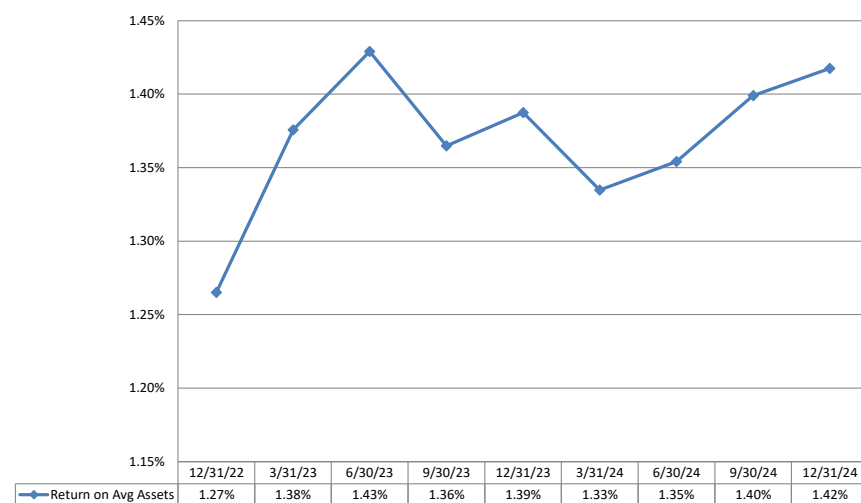
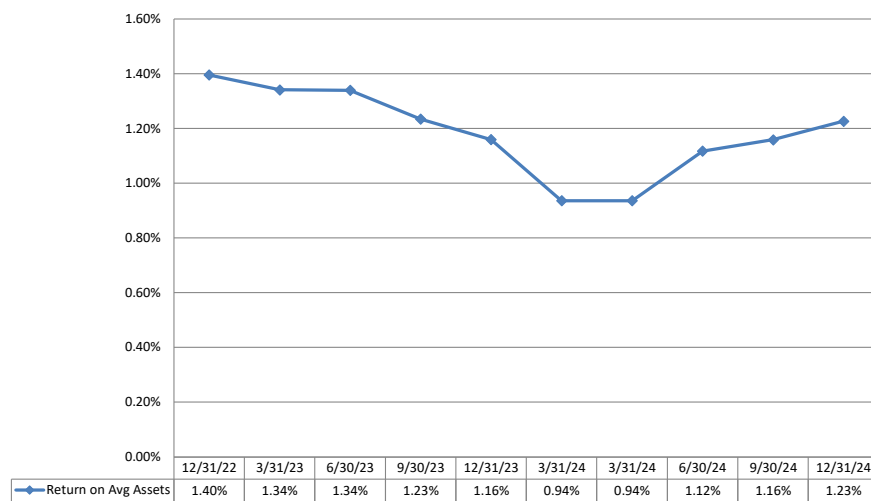
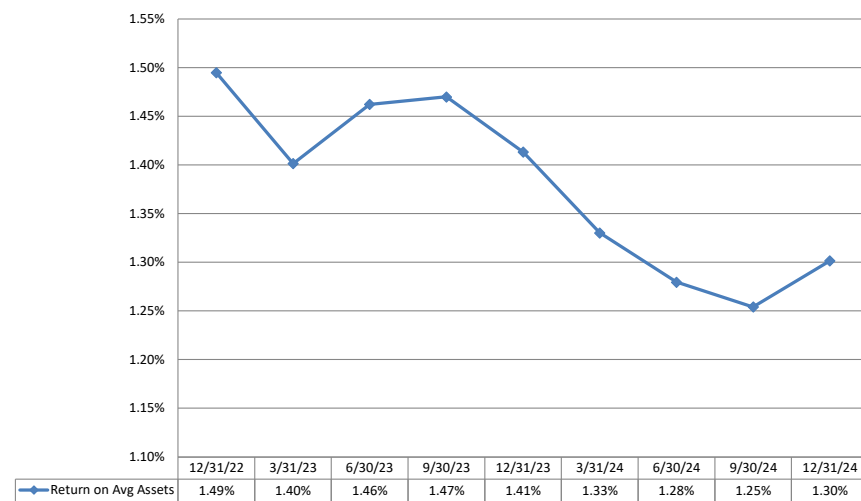
**Group B**     \$251 million-\$500 million

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

**Group D**     Over \$1 billion

# Performance Analysis

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

**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**  
Year-to-Date

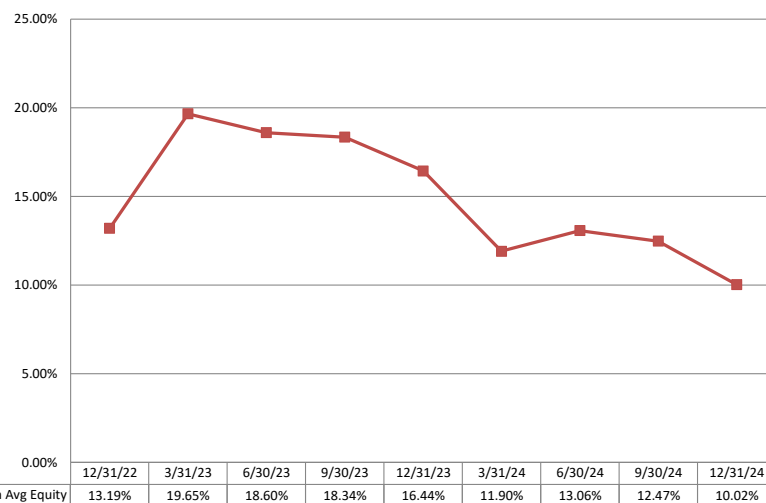
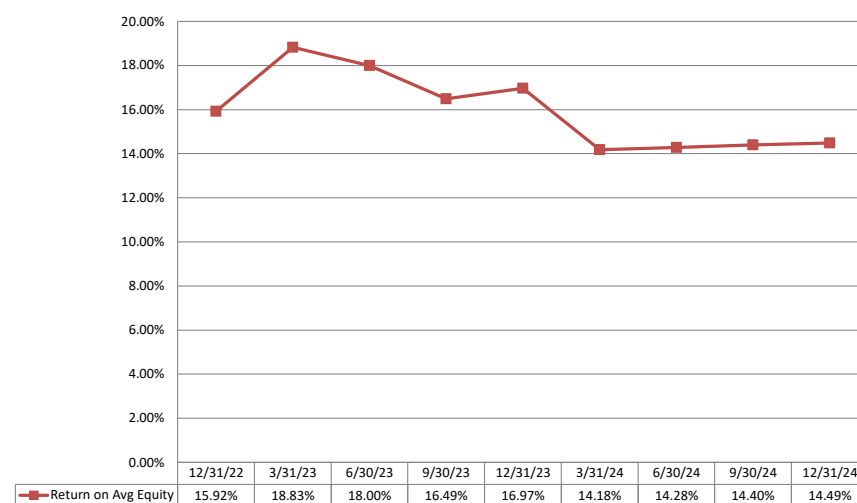
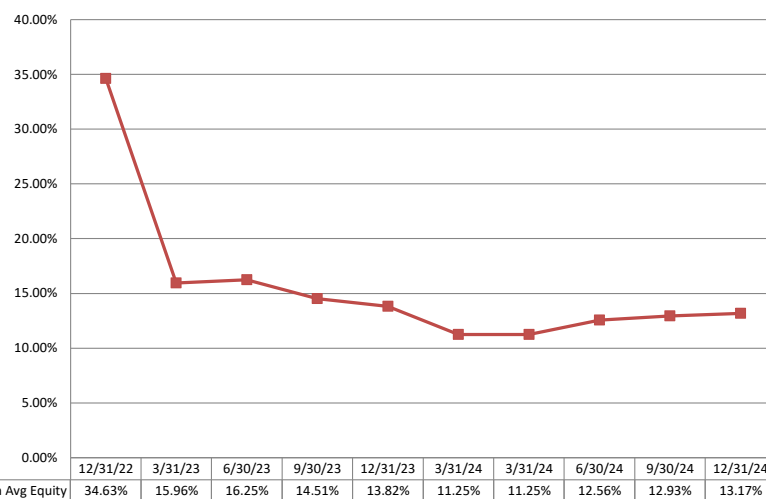
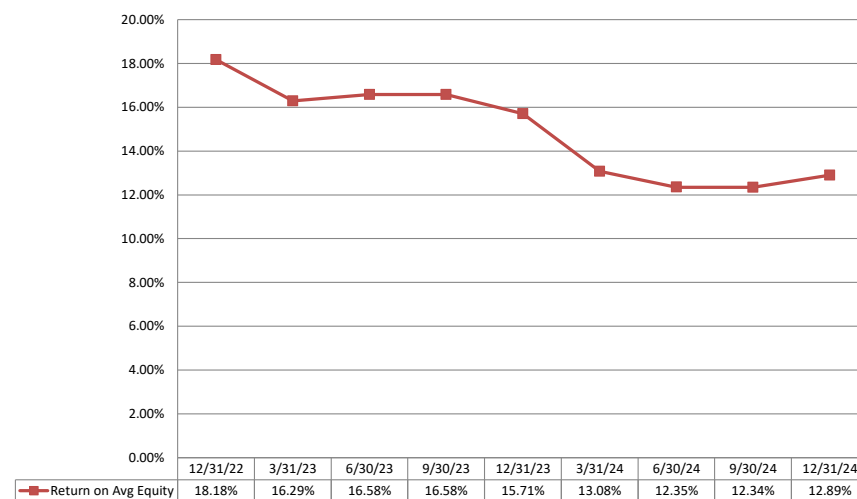
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**  
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets</b>											
Hightower Trust Company, National Association	\$18,058	\$54	1.25%	1.41%	96.33%	\$247	\$309	1.69%	2.03%	95.31%	\$241
The First National Bank of Lipan	\$26,971	\$36	0.53%	5.82%	81.65%	\$65	\$199	0.73%	8.30%	76.67%	\$60
Brazos National Bank	\$28,567	\$83	1.10%	2.15%	92.21%	\$92	\$431	1.42%	2.82%	90.88%	\$93
Legacy Trust Company, National Association	\$34,978	\$572	6.53%	8.18%	87.35%	\$311	\$3,568	10.35%	12.48%	77.48%	\$258
Avana Bank	\$39,237	(\$125)	0.00%	(5.63%)	138.20%	\$68	(\$45)	0.00%	(0.51%)	100.52%	\$72
Robert Lee State Bank	\$40,043	(\$15)	0.00%	(1.18%)	85.13%	\$68	\$222	0.48%	4.54%	80.29%	\$66
The Bank of San Jacinto County, Coldspring, Texas	\$44,303	\$173	1.53%	12.21%	74.71%	\$105	\$957	2.16%	18.19%	64.04%	\$74
The Granger National Bank	\$46,882	(\$362)	0.00%	(23.95%)	191.78%	\$175	(\$730)	0.00%	(13.85%)	151.81%	\$136
Amistad Bank	\$47,689	\$225	1.93%	9.68%	59.48%	\$63	\$355	1.10%	6.17%	56.08%	\$67
Powell State Bank	\$48,818	(\$25)	NA	NA	123.00%	NA	(\$25)	NA	NA	123.00%	NA
Kress National Bank	\$48,989	\$88	0.74%	6.27%	78.30%	\$114	\$670	1.31%	12.55%	63.55%	\$104
The Donley County State Bank	\$50,135	\$149	1.20%	6.72%	62.07%	\$72	\$520	1.09%	5.97%	65.68%	\$71
Farmers State Bank of Newcastle	\$51,422	\$50	0.39%	8.86%	81.16%	\$80	\$361	0.69%	17.36%	72.01%	\$75
Crowell State Bank	\$51,484	\$147	1.19%	11.30%	74.10%	\$107	\$820	1.72%	16.31%	63.85%	\$84
The State National Bank of Groom	\$51,931	(\$2)	0.00%	(0.09%)	95.60%	\$92	(\$513)	0.00%	(5.74%)	113.30%	\$92
Lovelady State Bank	\$52,247	\$120	0.91%	7.87%	80.00%	\$116	\$672	1.33%	11.36%	72.96%	\$91
The First National Bank in Cooper	\$52,419	\$108	0.84%	6.35%	70.86%	\$78	\$492	0.92%	7.46%	66.63%	\$75
The Citizens State Bank of Ganado	\$55,551	\$17	0.12%	1.94%	95.31%	\$55	(\$113)	0.00%	(3.67%)	107.90%	\$54
The First National Bank of Moody	\$57,331	\$68	0.49%	2.98%	86.67%	\$58	\$561	0.97%	6.32%	74.05%	\$57
First State Bank   Junction	\$58,560	\$321	2.21%	25.76%	59.25%	\$92	\$823	1.38%	18.18%	60.52%	\$91
First Federal Bank Littlefield, Texas, SSB	\$59,905	\$62	0.43%	2.19%	88.87%	\$92	\$221	0.38%	1.97%	89.41%	\$90
Commerce Bank Texas	\$61,742	\$20	0.12%	1.04%	94.96%	\$102	\$137	0.21%	1.84%	91.00%	\$102
City National Bank	\$62,995	\$84	0.49%	4.90%	86.39%	\$74	\$123	0.19%	1.82%	94.72%	\$90
First Bank and Trust of Memphis	\$67,305	\$318	1.91%	14.38%	54.39%	\$97	\$1,662	2.37%	19.16%	48.40%	\$94
Citizens National Bank of Crosbyton	\$69,241	\$339	1.95%	11.33%	46.63%	\$117	\$1,906	2.85%	16.68%	34.65%	\$94
Pavillion Bank	\$69,920	\$256	1.44%	8.91%	71.04%	\$96	\$1,280	1.81%	11.30%	63.25%	\$86
Citizens State Bank of Luling	\$70,370	\$280	1.52%	10.86%	67.07%	\$93	\$749	1.03%	7.53%	75.55%	\$92
The First National Bank of Anson	\$70,829	\$521	2.98%	31.52%	53.34%	\$81	\$2,006	2.82%	33.48%	54.95%	\$81
First State Bank of San Diego	\$73,281	\$179	1.00%	11.56%	75.77%	\$76	\$700	0.95%	11.80%	75.46%	\$70
Haskell National Bank	\$74,116	\$258	1.35%	13.56%	69.05%	\$59	\$462	0.61%	6.68%	82.23%	\$61
The Santa Anna National Bank	\$75,570	\$226	1.28%	18.17%	65.29%	\$100	\$1,005	1.57%	20.78%	58.19%	\$77
Zavala County Bank	\$76,578	\$221	1.14%	9.47%	60.97%	\$50	\$1,197	1.51%	13.84%	59.54%	\$51
The First National Bank in Falfurrias	\$76,792	\$390	2.02%	19.45%	59.21%	\$70	\$1,693	2.20%	21.42%	55.19%	\$59
First National Bank of South Padre Island	\$77,300	\$446	2.28%	18.76%	53.35%	\$69	\$1,798	2.23%	19.83%	52.85%	\$67
Citizens State Bank   Roma	\$78,026	\$54	0.28%	3.22%	92.39%	\$71	\$128	0.16%	1.94%	95.22%	\$75
Citizens State Bank   Anton	\$78,333	\$233	1.19%	7.15%	71.28%	\$105	\$1,056	1.35%	8.35%	65.46%	\$111
Angelina Savings Bank, SSB	\$80,032	\$260	1.29%	12.75%	71.09%	\$90	\$981	1.26%	12.62%	67.86%	\$82
The First Bank of Celeste	\$80,264	\$258	1.28%	16.43%	62.75%	\$105	\$1,084	1.38%	17.86%	64.21%	\$103
The City National Bank of San Saba	\$81,969	\$61	0.29%	2.81%	79.83%	\$62	\$314	0.35%	3.84%	76.73%	\$63
Menard Bank	\$84,010	\$496	2.24%	43.18%	37.36%	\$81	\$1,668	2.03%	46.41%	42.71%	\$81
Junction National Bank	\$84,785	\$282	1.24%	21.11%	51.12%	\$67	\$1,298	1.42%	28.35%	53.18%	\$76
The Chasewood Bank	\$85,191	(\$423)	0.00%	(14.60%)	152.45%	\$96	(\$54)	0.00%	(0.47%)	100.43%	\$98
The First National Bank of Trinity	\$85,430	\$252	1.13%	21.45%	76.83%	\$71	\$850	0.96%	19.02%	77.16%	\$71
Zapata National Bank	\$85,637	\$353	1.58%	11.85%	61.13%	\$63	\$1,477	1.70%	12.68%	58.31%	\$57
Atascosa Bank	\$87,245	\$133	0.57%	6.30%	64.76%	\$84	\$935	1.03%	11.76%	54.31%	\$63
The First National Bank of Hebbronville	\$89,855	\$264	1.25%	9.36%	68.50%	\$60	\$811	0.97%	7.41%	72.58%	\$56

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

First National Bank   Rotan	\$90,356	\$241	1.01%	33.05%	65.76%	\$90	(\$576)	0.00%	(24.74%)	75.39%	\$92
Bandera Bank	\$91,828	\$593	2.50%	24.65%	48.72%	\$82	\$2,271	2.42%	24.36%	50.08%	\$82
The First National Bank of Eldorado	\$96,630	\$732	3.05%	18.60%	51.16%	\$96	\$3,009	3.16%	19.90%	47.80%	\$91
Citizens National Bank   Crockett	\$97,780	\$637	2.59%	24.39%	44.38%	\$52	\$1,434	1.46%	14.60%	68.85%	\$129
Spectra Bank	\$102,840	\$190	0.78%	19.83%	84.70%	\$115	\$470	0.52%	13.54%	89.18%	\$97
Agility Bank, National Association	\$103,622	(\$2,426)	0.00%	(31.23%)	255.67%	\$150	(\$5,348)	0.00%	(16.14%)	190.43%	\$131
First Capital Bank	\$104,434	\$79	0.32%	3.48%	67.62%	\$90	\$549	0.60%	6.18%	67.48%	\$87
The Commercial Bank	\$105,710	\$293	1.09%	12.87%	54.36%	\$96	\$1,300	1.21%	15.06%	50.87%	\$100
Commercial State Bank	\$106,659	\$277	1.01%	10.55%	64.17%	\$95	\$2,009	1.82%	20.24%	56.79%	\$81
The Cowboy Bank of Texas	\$108,061	\$882	3.27%	20.76%	43.47%	\$80	\$3,460	3.34%	21.54%	42.86%	\$79
Spur Security Bank	\$108,830	\$3	0.01%	0.16%	89.30%	\$122	\$7	0.01%	0.11%	95.31%	\$123
The Lytle State Bank of Lytle, Texas	\$108,975	\$210	0.73%	7.86%	77.72%	\$70	\$1,223	1.03%	12.47%	71.85%	\$79
Henderson Federal Savings Bank	\$111,844	\$287	1.03%	4.05%	64.72%	\$77	\$1,272	1.15%	4.58%	60.32%	\$69
The First State Bank   Abernathy	\$112,999	(\$132)	0.00%	(3.80%)	87.73%	\$146	\$1,331	1.27%	9.68%	72.57%	\$115
The First National Bank of Aspermont	\$115,545	\$41	0.14%	6.16%	89.47%	\$112	\$461	0.40%	19.88%	80.23%	\$88
Stockmens National Bank in Cotulla	\$121,372	\$441	1.60%	16.87%	53.58%	\$73	\$1,899	1.80%	19.20%	49.54%	\$65
The Buckholts State Bank	\$122,649	\$685	2.22%	13.14%	51.91%	\$141	\$3,189	2.68%	15.93%	41.66%	\$103
First State Bank of Brownsboro	\$125,523	\$14	0.05%	0.97%	94.89%	\$121	\$764	0.61%	14.33%	80.14%	\$89
Carmine State Bank	\$125,612	\$180	0.53%	10.35%	63.82%	\$76	\$927	0.74%	13.40%	60.39%	\$87
Fidelity Bank of Texas	\$126,974	(\$178)	0.00%	(2.94%)	91.38%	\$105	\$18	0.01%	0.07%	87.32%	\$94
Citizens Bank, National Association	\$129,840	\$508	1.56%	13.77%	55.49%	\$59	\$1,387	1.05%	9.60%	64.24%	\$64
The American National Bank of Mount Pleasant	\$130,819	\$648	1.87%	23.45%	59.03%	\$82	\$2,663	1.93%	26.79%	57.33%	\$76
First National Bank of Dublin	\$132,234	\$873	2.68%	23.30%	58.94%	\$105	\$3,727	2.89%	25.75%	54.87%	\$96
POINTWEST Bank	\$133,512	\$551	1.66%	22.10%	63.72%	\$66	\$2,077	1.57%	23.02%	65.55%	\$65
First State Bank   Shallowater	\$133,804	\$483	1.53%	7.86%	74.39%	\$100	\$2,686	2.09%	11.28%	66.09%	\$92
Marion State Bank	\$133,928	\$540	1.59%	16.07%	53.70%	\$123	\$1,976	1.45%	15.49%	57.25%	\$128
Johnson City Bank	\$134,179	\$538	1.58%	12.82%	62.23%	\$78	\$2,010	1.47%	12.17%	62.82%	\$77
Security Bank of Texas	\$134,328	\$456	1.33%	9.82%	66.48%	\$115	\$1,702	1.28%	10.22%	65.63%	\$100
Dalhart Federal Savings & Loan Association, SSB	\$135,653	(\$12)	0.00%	(0.38%)	100.00%	\$82	(\$618)	0.00%	(4.68%)	105.79%	\$77
First National Bank of Fort Stockton	\$138,267	\$491	1.41%	15.19%	70.95%	\$106	\$1,896	1.36%	15.13%	71.63%	\$106
Mason Bank	\$139,516	\$414	1.17%	8.46%	71.43%	\$116	\$1,876	1.33%	10.02%	63.13%	\$106
Fannin Bank	\$140,616	\$267	0.73%	16.44%	75.29%	\$76	\$1,064	0.73%	17.92%	76.10%	\$73
The First National Bank of Quitaque	\$142,001	\$659	1.87%	18.06%	47.20%	\$100	\$2,184	1.57%	15.79%	44.19%	\$90

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## Performance Analysis

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Texas National Bank   Sweetwater	\$142,874	\$47	0.12%	2.57%	91.48%	\$82	\$115	0.07%	1.71%	93.04%	\$82
The First State Bank   Columbus	\$142,923	(\$12)	0.00%	(0.29%)	69.25%	\$98	\$949	0.62%	6.13%	67.77%	\$98
The First National Bank of Tom Bean	\$143,064	\$343	0.95%	8.57%	75.32%	\$66	\$1,268	0.90%	8.09%	75.79%	\$71
Columbus State Bank	\$143,275	\$288	0.80%	8.06%	50.00%	\$88	\$1,960	1.34%	15.60%	40.99%	\$83
Normangee State Bank	\$147,944	\$117	0.32%	2.64%	93.47%	\$106	\$980	0.68%	5.68%	80.40%	\$93
The Big Bend Banks, N.A.	\$156,270	\$582	1.48%	12.17%	58.96%	\$72	\$2,679	1.73%	14.72%	55.99%	\$69
The Brady National Bank	\$156,880	\$420	1.13%	15.27%	64.02%	\$84	\$1,598	1.07%	15.39%	64.37%	\$82
Graham Savings and Loan, SSB	\$157,378	\$149	0.37%	3.64%	91.01%	\$78	\$316	0.20%	1.94%	93.66%	\$76
First State Bank   Paint Rock	\$158,284	\$949	2.51%	18.03%	39.94%	\$119	\$4,071	2.71%	20.32%	38.86%	\$122
The First National Bank of Winnsboro	\$159,204	(\$2,590)	0.00%	(31.35%)	241.33%	\$90	\$1,742	1.09%	5.10%	80.45%	\$85
Bank of South Texas	\$160,794	\$581	1.43%	8.23%	71.59%	\$67	\$2,490	1.50%	9.12%	70.79%	\$69
Texas Financial Bank	\$161,855	\$525	1.36%	8.84%	56.84%	\$113	\$1,361	1.37%	9.80%	54.39%	\$101
First National Bank of Alvin	\$162,700	(\$107)	0.00%	(5.96%)	111.73%	\$59	\$547	0.33%	8.71%	81.72%	\$59
The First National Bank of Eagle Lake	\$166,997	\$645	1.51%	16.08%	68.33%	\$125	\$2,388	1.48%	15.45%	68.93%	\$125
Peoples State Bank   Shepherd	\$167,083	\$404	0.92%	13.56%	71.09%	\$66	\$1,919	1.06%	18.07%	67.90%	\$65
Peoples Bank   Paris	\$167,324	\$635	1.45%	19.07%	65.02%	\$69	\$2,210	1.26%	17.04%	70.36%	\$70
Lone Star Bank	\$167,474	\$394	0.94%	7.09%	65.68%	\$106	\$1,084	0.66%	4.97%	73.92%	\$110
First National Bank of Bosque County	\$168,818	\$903	2.12%	18.45%	58.40%	\$73	\$3,617	2.10%	19.32%	55.98%	\$73
The Community Bank	\$169,232	\$600	1.36%	16.74%	63.71%	\$101	\$2,337	1.31%	17.56%	64.18%	\$92
First Security State Bank	\$170,655	\$479	1.10%	31.03%	70.71%	\$78	\$1,756	1.06%	34.91%	71.78%	\$81
Farmers and Merchants Bank	\$175,074	\$570	1.31%	9.04%	61.27%	\$69	\$1,963	1.21%	10.44%	63.61%	\$74
First State Bank   Spearman	\$175,472	\$771	1.72%	15.34%	58.41%	\$81	\$2,581	1.44%	13.34%	59.96%	\$76
Greater State Bank	\$176,509	\$576	1.33%	14.82%	71.80%	\$95	\$1,952	1.21%	13.75%	70.02%	\$83
Farmers State Bank   Groesbeck	\$178,172	\$704	1.53%	19.03%	68.51%	\$79	\$2,616	1.40%	18.74%	69.32%	\$78
The First National Bank of Evant	\$178,908	\$779	1.76%	21.19%	55.25%	\$79	\$2,847	1.64%	20.78%	59.67%	\$72
Victory Bank	\$180,512	\$244	0.57%	3.20%	75.83%	\$122	\$503	0.33%	1.67%	76.96%	\$115
First Texas National Bank	\$181,231	\$645	1.45%	14.73%	60.69%	\$126	\$2,635	1.61%	15.50%	59.48%	\$93
Peoples State Bank   Rocksprings	\$183,071	\$407	1.16%	16.01%	57.10%	\$117	\$1,860	1.38%	20.62%	51.51%	\$113
Citizens State Bank   Corrigan	\$183,094	\$920	1.96%	21.45%	50.55%	\$52	\$3,401	1.85%	21.16%	52.66%	\$70
The Perryton National Bank	\$185,828	\$730	1.57%	11.52%	46.76%	\$86	\$2,646	1.39%	11.05%	52.22%	\$86
First State Bank of Ben Wheeler, Texas	\$186,048	\$422	0.91%	6.27%	73.23%	\$88	\$1,887	1.01%	7.07%	67.73%	\$68
Pearland State Bank	\$188,943	\$42	0.09%	1.38%	98.88%	\$60	\$1,320	0.64%	12.17%	71.89%	\$59
Texas Advantage Community Bank, National Association	\$196,327	\$358	0.73%	7.13%	76.14%	\$112	\$1,313	0.68%	6.79%	74.79%	\$114
First State Bank of Odem	\$200,968	\$1,439	2.82%	18.10%	45.43%	\$88	\$5,280	2.71%	17.77%	46.25%	\$85

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
First State Bank of Bedia	\$201,106	\$1,323	2.62%	15.19%	46.91%	\$87	\$5,606	2.82%	16.74%	44.94%	\$91
Unity National Bank of Houston	\$201,440	\$1,740	3.60%	25.75%	94.26%	\$114	\$4,437	2.21%	16.83%	92.26%	\$126
Sanger Bank	\$208,450	\$897	1.73%	10.97%	63.35%	\$102	\$2,649	1.30%	8.29%	63.83%	\$96
BOC Bank	\$210,777	\$1,127	2.03%	20.65%	47.88%	\$115	\$2,721	1.21%	12.91%	59.53%	\$112
Texas Heritage Bank	\$211,654	(\$876)	0.00%	(16.48%)	68.50%	\$106	\$212	0.09%	1.02%	72.40%	\$111
Coleman County State Bank	\$212,411	\$914	1.73%	19.93%	67.49%	\$114	\$3,673	1.77%	21.26%	64.03%	\$94
National Bank & Trust	\$213,956	\$318	0.56%	6.42%	77.32%	\$89	\$699	0.30%	3.70%	86.90%	\$85
First National Bank of Lake Jackson	\$215,106	(\$83)	0.00%	(14.19%)	107.24%	\$69	(\$583)	0.00%	(276.30%)	107.30%	\$71
PrimeBank of Texas	\$215,926	\$569	1.06%	7.83%	61.78%	\$117	\$1,857	0.95%	6.60%	63.05%	\$105
Muenster State Bank	\$217,917	\$503	0.90%	8.87%	70.70%	\$214	\$3,705	1.68%	17.19%	46.07%	\$118
The Citizens National Bank of Hillsboro	\$219,270	\$507	0.92%	20.82%	69.90%	\$91	\$1,397	0.66%	17.10%	76.08%	\$91
The First National Bank of Anderson	\$223,895	\$197	0.36%	3.33%	90.10%	\$125	\$1,917	0.91%	8.37%	70.73%	\$87
Global One Bank	\$224,775	\$56	0.11%	0.61%	66.70%	\$108	\$829	0.49%	2.54%	73.24%	\$112
Cendera Bank, N.A.	\$225,716	\$185	0.34%	2.86%	93.30%	\$153	\$315	0.16%	1.23%	94.97%	\$147
The First National Bank of Sterling City	\$226,027	\$742	1.25%	22.84%	50.52%	\$79	\$2,968	1.21%	28.23%	49.10%	\$73
Cypress Bank, SSB	\$229,644	\$353	0.61%	5.71%	79.94%	\$73	\$1,384	0.60%	5.67%	79.63%	\$75
Bridge City State Bank	\$229,838	\$423	0.69%	10.37%	67.27%	\$80	\$2,175	0.93%	13.78%	65.73%	\$75
First Texas Bank   Lampasas	\$230,585	\$787	1.42%	14.54%	49.10%	\$92	\$2,890	1.34%	13.73%	52.51%	\$98
Anahuac National Bank	\$233,509	\$87	0.15%	3.10%	90.60%	\$97	\$1,473	0.59%	14.51%	77.28%	\$101
Guadalupe Bank	\$234,022	\$788	1.30%	14.30%	68.55%	\$173	\$4,634	1.86%	21.01%	53.61%	\$139
Tejas Bank	\$239,292	\$1,570	2.76%	27.80%	42.11%	\$186	\$7,015	3.04%	32.12%	34.36%	\$152
Spring Hill State Bank	\$239,370	\$821	1.36%	9.45%	56.54%	\$70	\$3,149	1.34%	9.35%	57.63%	\$75
The City National Bank of Taylor	\$239,454	\$1,288	2.12%	19.68%	60.25%	\$102	\$2,554	1.06%	10.20%	62.43%	\$104
Citizens State Bank   Miles	\$244,719	\$1,675	2.76%	27.50%	39.86%	\$127	\$6,052	2.56%	25.98%	41.39%	\$121
Incommons Bank, National Association	\$247,793	\$915	1.43%	18.72%	62.65%	\$73	\$3,001	1.16%	15.99%	66.22%	\$72
Average of Asset Group A	\$132,548	\$348	1.20%	10.42%	73.92%	\$95	\$1,562	1.27%	10.02%	69.64%	\$89

Source: SNL Financial

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## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
One World Bank	\$256,161	\$946	1.45%	10.11%	62.55%	\$129	\$4,073	1.71%	11.24%	57.84%	\$119
Citizens Bank   Amarillo	\$256,195	\$1,674	2.60%	25.96%	43.69%	\$244	\$6,989	2.83%	28.49%	41.92%	\$141
Freedom Bank	\$261,286	\$807	1.28%	9.24%	61.13%	\$78	\$2,592	1.12%	7.64%	65.38%	\$72
First National Bank of Burleson	\$261,720	\$1,923	2.95%	26.98%	38.19%	\$101	\$8,640	3.29%	31.70%	33.38%	\$98
The First National Bank of Ballinger	\$263,653	\$1,239	1.85%	20.35%	55.27%	\$106	\$4,524	1.73%	19.76%	59.21%	\$107
Bank of DeSoto, National Association	\$263,660	\$1,223	1.86%	18.89%	61.90%	\$128	\$4,427	1.84%	17.53%	64.20%	\$120
Castroville State Bank	\$265,560	\$590	0.89%	10.29%	62.00%	\$79	\$2,004	0.74%	9.10%	62.34%	\$82
Sundown State Bank	\$268,318	\$1,172	1.74%	16.44%	52.96%	\$132	\$4,518	1.69%	16.57%	52.70%	\$128
First State Bank   Graham	\$273,086	\$1,085	1.54%	19.85%	59.82%	\$79	\$3,922	1.46%	18.97%	62.34%	\$81
Texas Traditions Bank	\$278,816	\$926	1.38%	9.23%	65.17%	\$173	\$3,029	1.25%	7.82%	69.49%	\$171
Interstate Bank	\$281,806	\$600	0.88%	15.95%	68.94%	\$165	\$3,353	1.25%	23.78%	52.77%	\$114
Citizens National Bank at Brownwood	\$283,276	\$622	0.89%	10.15%	71.12%	\$68	\$2,071	0.72%	9.24%	73.88%	\$67
Maverick Bank	\$286,791	\$828	1.14%	9.48%	57.09%	\$93	\$2,855	1.16%	8.76%	59.07%	\$79
Llano National Bank	\$289,018	\$734	1.00%	12.07%	65.77%	\$90	\$2,829	0.96%	12.33%	67.71%	\$92
Arrowhead Bank	\$290,921	\$924	1.29%	13.32%	64.70%	\$99	\$4,269	1.49%	16.76%	56.81%	\$71
The National Bank of Andrews	\$292,917	\$2,929	3.98%	38.95%	50.78%	\$131	\$10,163	3.47%	34.54%	52.56%	\$125
Texana Bank, National Association	\$293,534	\$781	1.06%	12.33%	91.32%	\$128	\$3,460	1.19%	14.40%	88.73%	\$106
First State Bank of Burnet	\$294,127	\$917	1.19%	13.20%	63.63%	\$83	\$3,074	0.99%	12.22%	67.30%	\$83
The City National Bank of Colorado City	\$295,282	\$714	0.99%	9.37%	64.51%	\$89	\$2,745	0.97%	9.34%	64.87%	\$87
ValueBank Texas	\$297,199	\$1,239	1.62%	13.79%	64.10%	\$84	\$5,323	1.75%	15.10%	61.32%	\$76
Community Bank	\$299,717	\$1,909	2.64%	23.53%	42.19%	\$72	\$7,919	2.67%	24.63%	40.08%	\$65
Charter Bank	\$300,528	\$2,072	2.63%	36.95%	53.32%	\$145	\$8,454	2.68%	38.00%	51.57%	\$129
The Jacksboro National Bank	\$302,690	\$1,224	1.51%	26.52%	54.78%	\$76	\$2,657	0.81%	15.44%	71.30%	\$96
The First National Bank of Hughes Springs	\$303,431	\$2,226	2.93%	25.74%	52.90%	\$60	\$7,821	2.52%	22.32%	54.32%	\$64
Lakeside Bank	\$307,991	\$1,434	1.49%	12.45%	42.30%	\$153	\$6,188	1.63%	14.41%	41.62%	\$136
Security State Bank   Farwell	\$310,837	\$438	0.59%	4.47%	74.60%	\$404	\$6,025	2.13%	16.51%	41.98%	\$210
Commercial National Bank of Texarkana	\$312,733	\$956	1.20%	21.40%	71.68%	\$101	\$4,365	1.41%	26.92%	67.10%	\$86
Ozona Bank	\$316,341	\$772	0.94%	11.50%	76.81%	\$97	\$2,705	0.78%	10.97%	79.21%	\$103
West Texas State Bank	\$320,037	\$2,280	2.87%	26.38%	37.41%	\$72	\$7,242	2.40%	22.59%	40.41%	\$80
The First National Bank of Hereford	\$321,060	\$1,578	2.12%	18.82%	57.12%	\$100	\$5,955	2.05%	20.63%	56.63%	\$92
The Commercial National Bank of Brady	\$322,741	\$2,856	3.57%	46.91%	44.08%	\$112	\$8,404	2.72%	38.97%	51.24%	\$100
The Waggoner National Bank of Vernon	\$323,496	\$1,766	2.15%	16.93%	47.34%	\$71	\$6,780	2.02%	16.62%	49.45%	\$72
The Pecos County State Bank	\$326,060	\$1,373	1.69%	22.39%	55.23%	\$73	\$4,617	1.44%	20.51%	55.62%	\$72
The Yoakum National Bank	\$330,608	\$885	1.06%	13.89%	67.28%	\$115	\$2,847	0.89%	11.69%	71.28%	\$111
First National Bank of Giddings	\$332,203	\$993	1.17%	14.75%	56.26%	\$93	\$3,093	0.95%	11.98%	62.06%	\$90
Crossroads Bank	\$332,862	\$1,233	1.48%	21.15%	62.31%	\$114	\$5,703	1.79%	26.32%	53.71%	\$89

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## Performance Analysis

December 31, 2024

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Institution Name	As of Date	Quarter to Date					Year to Date				
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<b>Asset Group B - \$251 to \$500 million in total assets (continued)</b>											
CapTex Bank	\$336,612	\$479	0.56%	4.41%	80.66%	\$127	\$1,454	0.43%	3.40%	84.07%	\$124
First State Bank   Stratford	\$336,671	\$1,799	2.13%	20.41%	44.00%	\$91	\$6,821	2.00%	21.37%	46.83%	\$93
First State Bank of Texas	\$337,524	\$894	1.09%	10.78%	73.08%	\$96	\$4,229	1.43%	13.38%	68.28%	\$84
HomeBank Texas	\$344,062	\$1,380	1.61%	14.38%	59.60%	\$145	\$6,410	1.94%	17.41%	52.53%	\$117
Citizens State Bank   Woodville	\$346,935	\$723	0.82%	7.80%	74.51%	\$126	\$3,202	0.93%	10.07%	68.72%	\$117
Gilmer National Bank	\$350,116	\$747	0.86%	10.11%	62.99%	\$87	\$2,124	0.63%	7.36%	71.00%	\$90
Farmers State Bank   Center	\$364,209	\$1,927	2.14%	15.27%	55.93%	\$87	\$6,766	1.90%	13.79%	59.02%	\$90
First National Bank in Port Lavaca	\$377,736	\$813	0.80%	10.25%	62.02%	\$95	\$3,356	0.85%	11.22%	62.67%	\$94
Lamar National Bank	\$379,146	\$370	0.39%	5.20%	83.82%	\$87	\$1,779	0.46%	6.56%	81.11%	\$87
Trusttexas Bank, S.S.B.	\$380,260	(\$556)	0.00%	(54.51%)	113.77%	\$63	(\$2,910)	0.00%	(47.46%)	120.32%	\$78
Peoples State Bank of Hallettsville	\$382,498	\$692	0.71%	9.50%	56.11%	\$94	\$2,450	0.64%	8.65%	58.44%	\$109
First State Bank   Clute	\$382,764	\$2,007	2.15%	24.47%	47.79%	\$93	\$7,392	2.08%	23.84%	50.90%	\$94
Austin County State Bank	\$403,810	\$2,091	2.13%	20.82%	53.70%	\$107	\$7,602	2.00%	20.30%	55.00%	\$117
First-Lockhart National Bank	\$405,814	\$689	0.70%	8.06%	76.77%	\$111	\$2,051	0.54%	6.18%	82.41%	\$112
Ennis State Bank	\$409,160	\$1,095	1.09%	16.52%	64.76%	\$89	\$3,854	0.98%	16.08%	69.40%	\$88
The Lamesa National Bank	\$411,460	\$1,621	1.61%	15.44%	42.33%	\$123	\$5,165	1.29%	13.40%	42.25%	\$97
MCBank	\$414,754	\$1,305	1.19%	15.37%	63.86%	\$69	\$5,010	1.13%	15.82%	65.06%	\$74
Citizens State Bank   Sealy	\$416,407	\$1,399	1.28%	15.03%	47.94%	\$120	\$5,227	1.20%	14.73%	48.45%	\$117
Shelby Savings Bank, SSB	\$418,008	\$1,581	1.54%	13.61%	66.07%	\$69	\$6,576	1.61%	14.60%	65.91%	\$68
Texas State Bank	\$423,413	\$2,502	2.39%	21.47%	50.41%	\$108	\$9,210	2.24%	21.39%	51.92%	\$99
Liberty Capital Bank	\$425,801	\$1,993	1.82%	15.94%	45.71%	\$161	\$5,785	1.39%	11.95%	50.66%	\$160
The First National Bank of Stanton	\$429,902	\$2,782	2.63%	21.08%	27.88%	\$135	\$10,193	2.59%	21.03%	27.69%	\$123
State Bank of De Kalb	\$436,420	\$2,049	1.82%	15.77%	59.23%	\$91	\$8,933	1.98%	17.82%	57.47%	\$87
The Liberty National Bank in Paris	\$437,874	\$1,112	1.02%	9.03%	59.66%	\$112	\$4,468	1.03%	9.31%	57.35%	\$91
Broadstreet Bank, SSB	\$442,449	\$621	0.56%	5.75%	82.30%	\$117	(\$972)	0.00%	(2.31%)	109.52%	\$106
Texas Champion Bank	\$444,038	\$916	0.83%	8.09%	77.08%	\$92	\$4,035	0.92%	9.11%	74.13%	\$90
The MINT National Bank	\$445,471	\$1,457	1.37%	9.27%	53.75%	\$208	\$5,520	1.30%	9.04%	54.58%	\$213
The First National Bank of Livingston	\$451,521	\$1,827	1.50%	13.71%	67.36%	\$85	\$6,193	1.27%	12.80%	69.82%	\$81
Fayette Savings Bank, SSB	\$453,897	\$1,535	1.36%	14.87%	53.67%	\$102	\$5,622	1.25%	14.43%	55.84%	\$112
Austin Capital Bank SSB	\$458,955	\$935	0.87%	10.23%	117.65%	\$142	\$259	0.07%	0.77%	105.50%	\$134
International Bank of Commerce   Zapata	\$468,337	\$2,011	1.60%	16.06%	54.40%	\$54	\$7,822	1.58%	16.35%	55.44%	\$51
Titan Bank, N.A.	\$480,604	\$6,040	3.46%	41.91%	31.43%	\$194	\$22,085	3.58%	41.72%	30.01%	\$169
First Liberty Bank	\$481,096	\$1,378	1.14%	12.58%	69.56%	\$115	\$5,077	1.03%	12.14%	69.84%	\$98
Citizens Bank   Kilgore	\$481,336	\$600	0.50%	3.51%	79.24%	\$75	\$2,797	0.58%	4.20%	77.07%	\$73
Herring Bank	\$490,953	(\$631)	0.00%	(4.61%)	102.87%	\$111	\$369	0.07%	0.68%	95.64%	\$96
The Karnes County National Bank of Karnes City	\$491,289	\$976	0.75%	8.86%	67.91%	\$128	\$3,335	0.64%	8.01%	68.97%	\$121
NBT Financial Bank	\$491,486	\$1,487	1.21%	11.35%	65.33%	\$124	\$5,381	1.14%	10.85%	67.90%	\$136
The Brenham National Bank	\$494,229	\$2,146	1.69%	21.57%	51.01%	\$99	\$5,575	1.12%	15.09%	63.02%	\$111
Texas Republic Bank, National Association	\$495,038	\$2,112	1.71%	13.71%	55.31%	\$105	\$6,486	1.32%	10.96%	62.25%	\$115
Lone Star Capital Bank, National Association	\$497,911	\$225	0.18%	2.01%	90.41%	\$104	\$462	0.09%	1.07%	94.06%	\$101
Average of Asset Group B	\$362,324	\$1,329	1.48%	14.67%	62.00%	\$112	\$4,906	1.42%	14.49%	62.53%	\$103

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December 31, 2024

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<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
Trinity Bank, N.A.	\$522,234	\$2,177	1.64%	15.79%	39.00%	\$192	\$8,458	1.71%	16.09%	41.96%	\$188
Bank of Texas	\$525,534	\$3,142	2.39%	22.39%	31.22%	\$169	\$13,916	2.61%	21.42%	29.27%	\$165
First Commercial Bank, National Association	\$525,776	\$1,781	1.36%	14.42%	68.16%	\$111	\$7,109	1.40%	15.06%	67.82%	\$110
The First National Bank of Mertzton	\$533,591	\$2,443	1.80%	15.13%	34.77%	\$141	\$10,403	2.01%	17.12%	27.39%	\$95
The Bank and Trust, SSB	\$537,858	\$1,835	1.30%	16.96%	74.03%	\$100	\$7,664	1.39%	18.67%	71.86%	\$90
Gulf Capital Bank	\$538,925	\$398	0.29%	2.25%	96.71%	\$177	\$36	0.01%	0.05%	98.75%	\$155
First State Bank and Trust Company	\$541,268	\$754	0.53%	6.33%	71.08%	\$113	\$2,323	0.39%	5.12%	74.94%	\$112
The First National Bank of East Texas	\$557,100	\$2,472	1.74%	20.65%	59.86%	\$59	\$3,894	0.69%	8.20%	72.74%	\$70
First National Bank of Huntsville	\$557,264	\$2,407	1.78%	13.48%	50.43%	\$77	\$7,948	1.47%	11.53%	56.86%	\$76
American Bank, National Association   Dallas	\$557,293	\$2,195	1.58%	14.34%	39.84%	\$112	\$7,310	1.41%	12.63%	41.81%	\$113
First Federal Community Bank, SSB	\$560,816	\$1,184	0.83%	6.93%	72.70%	\$111	\$4,714	0.84%	7.11%	71.86%	\$103
SouthTrust Bank, N.A.	\$563,124	\$2,987	2.07%	18.95%	64.47%	\$106	\$8,501	1.50%	14.08%	68.46%	\$107
Dominion Bank	\$568,338	\$1,413	1.01%	9.08%	65.49%	\$179	\$5,033	0.93%	8.35%	66.94%	\$178
The State National Bank of Big Spring	\$570,382	\$2,073	1.47%	16.62%	39.70%	\$94	\$7,968	1.43%	16.87%	40.93%	\$90
The Falls City National Bank	\$588,150	\$2,709	1.86%	13.00%	38.70%	\$216	\$13,160	2.30%	16.36%	24.92%	\$106
Wellington State Bank	\$592,480	\$1,872	1.22%	18.61%	66.27%	\$73	\$4,265	0.71%	11.20%	76.80%	\$77
American Bank National Association	\$599,655	\$1,773	1.18%	12.18%	67.11%	\$98	\$5,475	0.91%	9.62%	72.34%	\$97
TXN Bank	\$611,776	\$1,419	0.85%	15.60%	70.65%	\$80	\$3,623	0.54%	10.52%	77.56%	\$87
Worthington Bank	\$612,795	\$1,200	0.79%	9.56%	69.68%	\$133	\$3,270	0.56%	6.78%	77.01%	\$137
The First National Bank of Sonora	\$616,846	\$1,302	0.86%	10.17%	81.57%	\$126	\$6,574	1.07%	12.85%	77.30%	\$122
Citizens National Bank   Cameron	\$619,533	\$2,070	1.32%	11.98%	56.71%	\$86	\$6,736	1.09%	10.29%	56.74%	\$86
Bank of Brenham, National Association	\$619,575	(\$733)	0.00%	NA	145.28%	\$74	(\$7,015)	0.00%	NA	161.56%	\$82
Fayetteville Bank	\$630,022	(\$160)	0.00%	NA	115.68%	\$84	(\$3,909)	0.00%	NA	132.92%	\$89
Capital Bank	\$636,835	\$2,214	1.40%	14.54%	61.32%	\$134	\$7,163	1.16%	12.17%	64.81%	\$125
Community Bank & Trust, Waco, Texas	\$643,974	\$618	0.37%	3.42%	69.59%	\$105	\$4,124	0.62%	5.88%	69.83%	\$101
Grandview Bank	\$657,993	\$3,279	1.99%	22.00%	41.21%	\$113	\$16,873	2.64%	32.07%	35.07%	\$108
First Bank	\$658,273	\$3,581	2.21%	16.10%	68.16%	\$133	\$12,065	1.89%	13.93%	71.24%	\$131
First Community Bank   Corpus Christi	\$661,826	\$2,278	1.36%	14.21%	71.64%	\$84	\$7,328	1.08%	11.81%	74.57%	\$80
Sage Capital Bank	\$670,760	\$2,328	1.37%	12.88%	57.41%	\$106	\$8,309	1.25%	11.94%	59.26%	\$104
Southwest Bank	\$690,575	\$4,187	2.34%	23.21%	53.52%	\$128	\$18,707	2.70%	27.82%	54.01%	\$121
Pilgrim Bank	\$692,921	\$912	0.51%	5.80%	80.72%	\$83	\$4,800	0.67%	7.88%	73.92%	\$77
Texas Gulf Bank, National Association	\$693,805	\$1,427	0.79%	7.36%	74.50%	\$119	\$4,709	0.66%	6.24%	76.55%	\$111
American State Bank	\$694,103	(\$1,167)	0.00%	(6.08%)	152.18%	\$114	(\$4,555)	0.00%	(5.84%)	128.60%	\$137
Kleberg Bank, N.A.	\$699,984	\$1,719	0.96%	11.15%	69.16%	\$104	\$9,069	1.25%	15.50%	65.19%	\$98
First State Bank of Livingston	\$704,411	\$1,875	1.05%	8.89%	64.61%	\$76	\$7,552	1.04%	9.18%	64.17%	\$73
First State Bank   Athens	\$706,034	\$2,277	1.29%	13.24%	63.87%	\$119	\$8,897	1.24%	13.76%	63.20%	\$106
Classic Bank, National Association	\$706,310	\$2,564	1.44%	16.39%	58.51%	\$82	\$8,643	1.22%	14.35%	63.40%	\$89
The First National Bank of Bellville	\$730,918	\$704	0.32%	NA	79.39%	\$93	\$58	0.01%	NA	84.12%	\$97

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group C - \$501 million to \$1 billion in total assets (continued)</b>											
First Community Bank   San Benito	\$734,487	\$3,187	1.64%	24.02%	54.16%	\$95	\$11,187	1.47%	22.36%	55.91%	\$90
UBank	\$742,404	\$2,459	1.34%	14.14%	60.69%	\$122	\$9,560	1.42%	14.61%	58.41%	\$106
Commerce Bank	\$745,112	\$3,829	2.01%	18.92%	30.18%	\$55	\$14,865	2.03%	19.00%	32.06%	\$58
Bank of Houston	\$751,919	\$2,233	1.21%	10.61%	53.38%	\$188	\$7,778	1.11%	9.58%	55.59%	\$176
Citizens 1st Bank	\$768,074	\$2,353	1.23%	7.39%	46.77%	\$96	\$8,282	1.08%	6.76%	47.08%	\$88
Harmony Bank	\$784,501	\$1,387	0.69%	4.69%	65.61%	\$134	\$5,887	0.76%	5.08%	65.93%	\$132
Industry State Bank	\$790,245	\$23,777	9.93%	NM	11.72%	\$193	\$23,429	2.37%	NA	33.80%	\$244
Western Bank	\$792,161	\$2,318	1.25%	14.85%	69.12%	\$125	\$10,136	1.39%	16.93%	69.48%	\$110
Bank of the West	\$802,927	\$3,122	1.54%	18.49%	65.16%	\$128	\$12,676	1.60%	19.55%	62.98%	\$114
The First National Bank of Shiner	\$812,643	\$713	0.28%	NA	74.15%	\$70	(\$923)	0.00%	NA	81.61%	\$79
The First State Bank   Louise	\$818,174	\$5,218	2.46%	32.28%	52.69%	\$85	\$19,940	2.43%	32.43%	52.95%	\$86
Texas National Bank of Jacksonville	\$851,438	\$1,917	0.90%	9.03%	62.04%	\$109	\$7,112	0.85%	8.60%	65.19%	\$108
Texas Bank	\$852,500	\$2,165	1.00%	10.01%	68.95%	\$91	\$9,874	1.17%	11.58%	67.46%	\$82
T Bank, National Association	\$852,838	\$1,421	0.68%	4.97%	68.48%	\$131	\$9,645	1.22%	8.63%	68.29%	\$133
Texas Heritage National Bank	\$857,110	\$2,628	1.23%	13.71%	58.78%	\$151	\$8,172	1.11%	12.34%	59.99%	\$124
TransPecos Banks, SSB	\$866,378	(\$1,162)	0.00%	(6.07%)	106.92%	\$146	\$12,821	1.70%	18.44%	67.27%	\$131
Plains State Bank	\$876,395	\$5,129	2.34%	15.22%	46.22%	\$132	\$17,978	2.11%	14.04%	48.44%	\$141
Schertz Bank & Trust	\$880,647	\$2,143	0.97%	9.36%	38.51%	\$90	\$10,108	1.16%	11.47%	44.56%	\$101
Round Top State Bank	\$882,509	\$2,212	0.96%	10.61%	55.35%	\$108	\$7,828	0.83%	9.83%	57.97%	\$107
Frontier Bank of Texas	\$897,911	\$3,030	1.33%	14.51%	57.64%	\$125	\$11,379	1.32%	14.33%	56.90%	\$111
Ciera Bank	\$914,612	\$4,298	1.84%	17.47%	58.50%	\$113	\$16,661	1.81%	17.71%	59.24%	\$111
Tolleson Private Bank	\$919,773	\$2,610	1.08%	13.37%	68.43%	\$189	\$10,618	1.08%	13.80%	66.29%	\$175
Clear Fork Bank National Association	\$924,650	\$4,035	1.80%	18.00%	59.71%	\$120	\$15,120	1.78%	17.51%	57.88%	\$113
NewFirst National Bank	\$925,104	\$8,077	3.50%	29.68%	37.99%	\$175	\$32,105	3.49%	30.19%	37.56%	\$170
Security State Bank   Pearsall	\$925,458	\$2,491	1.07%	11.09%	50.46%	\$106	\$8,048	0.89%	9.27%	54.96%	\$110
The First National Bank of Granbury	\$931,270	\$1,908	0.83%	8.97%	66.60%	\$99	\$8,517	0.93%	10.60%	63.22%	\$84
Keystone Bank, SSB	\$939,949	\$1,839	0.78%	7.79%	65.77%	\$145	\$7,213	0.79%	7.92%	65.46%	\$135
Rio Bank	\$945,393	\$1,923	0.80%	9.66%	74.16%	\$70	\$8,063	0.89%	10.71%	72.33%	\$73
Texas National Bank   Mercedes	\$955,480	\$2,419	1.04%	10.88%	69.47%	\$134	\$8,591	0.96%	10.34%	67.04%	\$107
R Bank	\$958,472	(\$504)	0.00%	(2.23%)	92.41%	\$149	(\$606)	0.00%	(0.67%)	95.68%	\$152
Hometown Bank, National Association	\$958,639	\$1,743	0.69%	8.75%	68.55%	\$91	\$5,364	0.54%	7.01%	73.59%	\$90
Alliance Bank Central Texas	\$976,855	\$2,020	0.83%	7.10%	65.44%	\$123	\$7,054	0.74%	6.34%	67.15%	\$118
The First National Bank of McGregor	\$977,658	\$3,281	1.42%	15.63%	46.29%	\$68	\$8,454	0.95%	10.52%	64.26%	\$125
The First National Bank of Bastrop	\$990,367	\$2,855	1.11%	15.29%	68.69%	\$107	\$9,536	0.94%	13.47%	71.18%	\$104
Average of Asset Group C	\$736,154	\$3,121	1.43%	12.56%	60.47%	\$118	\$10,310	1.23%	13.17%	61.53%	\$116

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group D - Over \$1 billion in total assets</b>											
First National Bank and Trust Company of Weatherford	\$1,024,257	\$2,082	0.80%	9.07%	76.63%	\$113	\$6,361	0.62%	7.11%	77.39%	\$117
Pointbank	\$1,032,415	\$3,493	1.32%	20.44%	58.02%	\$126	\$10,936	1.02%	17.42%	63.52%	\$119
Colonial Savings, FA	\$1,034,333	\$1,061	0.41%	1.77%	90.24%	\$120	\$2,348	0.22%	0.98%	97.84%	\$116
MapleMark Bank	\$1,061,109	\$394	0.14%	1.50%	89.19%	\$234	\$2,703	0.24%	2.61%	90.57%	\$215
Citizens State Bank   Somerville	\$1,097,079	\$4,076	1.48%	13.03%	52.57%	\$96	\$16,664	1.54%	14.12%	52.56%	\$96
Peoples Bank   Lubbock	\$1,098,041	\$4,016	1.46%	16.36%	54.36%	\$115	\$15,734	1.45%	17.09%	54.25%	\$109
Dallas Capital Bank, National Association	\$1,100,093	\$1,331	0.46%	3.94%	79.36%	\$190	\$5,656	0.50%	4.28%	76.13%	\$190
United Texas Bank	\$1,109,342	\$3,174	1.14%	7.74%	60.25%	\$206	\$13,195	1.17%	8.29%	63.41%	\$178
Citizens State Bank   Buffalo	\$1,130,700	\$349	0.10%	NA	86.04%	\$76	(\$896)	0.00%	NA	82.24%	\$78
Legend Bank, N. A.	\$1,138,211	\$4,274	1.48%	17.86%	62.07%	\$112	\$17,013	1.51%	18.51%	62.99%	\$111
Texas Security Bank	\$1,165,137	\$3,701	1.20%	15.53%	56.19%	\$140	\$9,567	0.78%	10.39%	68.24%	\$172
SouthStar Bank, S.S.B.	\$1,175,980	\$4,093	1.37%	11.24%	61.68%	\$124	\$16,953	1.40%	12.12%	59.40%	\$122
Central Bank	\$1,208,506	\$5,754	2.00%	21.49%	62.15%	\$174	\$21,208	1.91%	20.75%	64.42%	\$176
Southwestern National Bank	\$1,212,228	\$3,525	1.19%	10.34%	62.43%	\$131	\$12,652	1.08%	9.66%	62.36%	\$122
Benchmark Bank	\$1,214,800	\$4,985	1.62%	17.66%	66.07%	\$165	\$18,975	1.64%	17.14%	69.18%	\$169
Wallis Bank	\$1,249,040	\$11,303	3.54%	35.00%	46.32%	\$110	\$36,337	2.87%	28.58%	54.30%	\$114
First Texas Bank   Georgetown	\$1,281,115	\$7,707	2.39%	26.70%	53.72%	\$199	\$15,098	1.54%	15.59%	52.39%	\$91
Community National Bank & Trust of Texas	\$1,291,815	\$4,605	1.40%	12.10%	60.35%	\$102	\$16,755	1.30%	11.60%	60.47%	\$98
Central National Bank	\$1,293,302	\$6,388	1.97%	22.51%	45.23%	\$146	\$22,761	1.84%	20.93%	47.87%	\$143
The City National Bank of Sulphur Springs	\$1,308,306	\$4,659	1.42%	16.79%	60.38%	\$90	\$20,827	1.61%	19.31%	58.75%	\$84
Alliance Bank	\$1,339,375	\$3,084	0.88%	11.35%	71.10%	\$86	\$8,389	0.59%	8.30%	74.30%	\$87
Pegasus Bank	\$1,349,018	\$5,607	1.65%	16.01%	44.83%	\$233	\$18,574	1.42%	14.06%	45.06%	\$213
First Command Financial Services, Inc.	\$1,415,052	\$4,345	1.21%	16.87%	NA	\$131	\$5,491	0.38%	5.35%	NA	\$127
American Bank of Commerce	\$1,453,438	\$3,042	0.81%	13.21%	69.26%	\$130	\$8,799	0.59%	10.18%	72.60%	\$116
Commercial Bank of Texas, N.A.	\$1,489,423	\$5,025	1.34%	15.40%	61.69%	\$87	\$18,706	1.29%	15.30%	61.82%	\$84
First National Bank   Wichita Falls	\$1,542,859	\$2,340	0.66%	6.35%	70.28%	\$117	\$9,266	0.66%	6.48%	73.79%	\$118
First National Bank of Central Texas	\$1,555,242	\$8,661	2.12%	19.94%	46.46%	\$122	\$36,803	2.24%	22.34%	43.45%	\$119
Moody National Bank	\$1,672,692	(\$27,133)	0.00%	(55.22%)	310.85%	\$101	(\$19,550)	0.00%	(9.71%)	132.26%	\$114
First State Bank   Gainesville	\$1,768,697	\$1,939	0.43%	6.67%	83.25%	\$105	\$7,518	0.41%	7.14%	84.71%	\$106
First State Bank of Uvalde	\$1,825,080	\$4,365	0.94%	10.99%	48.81%	\$89	\$19,431	0.99%	13.09%	44.41%	\$86
FirstBank Southwest	\$1,843,233	\$6,349	1.36%	16.95%	62.39%	\$122	\$23,193	1.26%	16.48%	63.31%	\$111
North Dallas Bank & Trust Co.	\$1,909,713	\$1,267	0.27%	2.97%	86.03%	\$146	\$3,454	0.19%	2.06%	88.60%	\$132
Citizens National Bank of Texas	\$1,928,609	\$10,706	2.21%	19.63%	50.08%	\$183	\$29,410	1.60%	13.79%	54.33%	\$181
Golden Bank, National Association	\$2,005,901	\$8,804	1.77%	14.02%	37.35%	\$150	\$30,721	1.60%	12.83%	42.52%	\$140
Security State Bank & Trust	\$2,011,000	\$9,539	2.04%	19.77%	53.92%	\$100	\$37,383	1.99%	20.25%	55.00%	\$98
Falcon International Bank	\$2,014,765	\$8,327	1.62%	14.50%	49.74%	\$72	\$32,350	1.58%	14.79%	52.84%	\$76

Source: SNL Financial

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## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>											
Texas Community Bank	\$2,088,091	\$11,779	2.36%	17.32%	38.70%	\$103	\$47,978	2.45%	18.51%	37.87%	\$99
First United Bank	\$2,134,481	\$7,237	1.31%	14.38%	59.31%	\$101	\$31,930	1.44%	16.85%	56.86%	\$102
Cornerstone Capital Bank, SSB	\$2,280,636	\$3,007	0.47%	3.62%	84.83%	\$160	\$17,936	0.78%	5.47%	83.09%	\$157
American National Bank & Trust	\$2,284,059	\$4,072	0.71%	7.20%	71.68%	\$128	\$15,916	0.72%	7.35%	71.68%	\$122
Texas First Bank	\$2,302,202	\$7,760	1.35%	14.90%	59.51%	\$97	\$24,896	1.09%	12.50%	64.65%	\$106
Extraco Banks, National Association	\$2,363,275	\$5,129	0.86%	10.44%	67.37%	\$118	\$18,205	0.77%	9.31%	70.71%	\$121
Community National Bank	\$2,401,684	\$12,107	2.10%	18.75%	47.68%	\$150	\$50,478	2.30%	20.52%	45.53%	\$135
Horizon Bank, SSB	\$2,476,450	\$8,168	1.30%	16.19%	50.80%	\$149	\$33,761	1.40%	17.36%	51.95%	\$134
Texas Partners Bank	\$2,483,111	\$4,334	0.71%	8.82%	64.14%	\$131	\$14,143	0.61%	7.42%	61.68%	\$143
Susser Bank	\$2,511,396	\$5,971	0.97%	9.26%	62.36%	\$147	\$19,315	0.84%	7.85%	64.55%	\$146
American Bank, National Association   Corpus Christi	\$2,525,283	\$18,957	2.93%	31.00%	48.28%	\$123	\$37,552	1.46%	16.26%	63.57%	\$126
TexasBank	\$2,545,401	\$11,836	1.89%	17.94%	54.34%	\$114	\$41,305	1.74%	16.69%	56.22%	\$107
Vista Bank	\$2,598,936	\$8,535	1.38%	13.23%	54.15%	\$133	\$27,780	1.20%	11.26%	58.53%	\$140
Pinnacle Bank	\$2,681,387	\$5,212	0.77%	6.66%	59.41%	\$103	\$17,005	0.61%	5.58%	60.44%	\$101
Texas Regional Bank	\$2,715,928	\$633	0.09%	1.05%	89.55%	\$127	\$8,413	0.30%	3.71%	83.79%	\$104
American First National Bank	\$2,739,261	\$5,894	0.85%	6.80%	69.17%	\$216	\$34,803	1.29%	10.33%	52.36%	\$133
West Texas National Bank	\$2,768,067	\$20,276	2.96%	33.58%	39.05%	\$115	\$51,209	2.01%	22.84%	41.22%	\$112
State Bank of Texas	\$2,781,756	\$15,587	2.23%	16.21%	18.07%	\$112	\$108,431	3.98%	29.07%	17.55%	\$136
American Momentum Bank	\$2,798,413	\$12,990	1.87%	9.58%	49.79%	\$106	\$51,852	1.95%	9.95%	48.61%	\$106
Jefferson Bank	\$2,870,970	\$4,171	0.57%	8.46%	82.96%	\$151	\$15,947	0.54%	8.90%	84.90%	\$137
Austin Bank, Texas National Association	\$2,923,289	\$13,432	1.83%	12.95%	55.17%	\$111	\$46,876	1.64%	11.79%	56.96%	\$105
TIB, National Association	\$2,955,684	\$8,696	1.09%	9.00%	70.19%	\$163	\$41,059	1.31%	10.98%	59.47%	\$154
Guaranty Bank & Trust, N.A.	\$3,112,902	\$10,634	1.35%	11.90%	59.16%	\$91	\$34,238	1.09%	9.75%	65.54%	\$96
Lone Star National Bank	\$3,162,233	\$11,562	1.46%	14.26%	65.41%	\$80	\$43,287	1.42%	13.92%	66.57%	\$77
WestStar Bank	\$3,205,734	\$15,783	2.00%	20.15%	47.20%	\$116	\$54,485	1.72%	18.36%	50.75%	\$113
International Bank of Commerce   Brownsville	\$4,111,484	\$25,507	2.40%	24.01%	34.30%	\$48	\$102,489	2.47%	27.33%	33.34%	\$49
First National Bank Texas	\$4,123,442	\$10,393	0.97%	18.46%	85.26%	\$60	\$42,402	0.98%	20.17%	85.22%	\$59
City Bank	\$4,230,555	\$18,157	1.66%	16.44%	54.44%	\$122	\$56,659	1.31%	13.16%	61.49%	\$130
VeraBank, National Association	\$4,297,154	\$18,872	1.75%	17.37%	52.19%	\$119	\$59,322	1.43%	13.73%	57.44%	\$125
Texas Bank and Trust Company	\$4,367,018	\$12,169	1.09%	10.42%	61.52%	\$109	\$43,493	0.99%	9.64%	64.62%	\$109
Texas Exchange Bank	\$4,430,627	\$27,485	3.44%	27.45%	60.92%	\$284	\$149,288	5.09%	37.96%	48.70%	\$206
Wells Fargo Bank South Central, National Association	\$4,465,163	\$14,805	1.43%	7.45%	21.17%	\$45	\$45,830	1.17%	5.87%	22.72%	\$110
Inwood National Bank	\$4,515,181	\$10,925	0.94%	9.70%	53.89%	\$154	\$32,775	0.72%	7.41%	59.06%	\$134
Vantage Bank Texas	\$4,553,595	\$15,337	1.34%	16.08%	62.78%	\$149	\$67,918	1.57%	18.40%	56.94%	\$129
Third Coast Bank	\$4,936,896	\$15,477	1.29%	11.00%	55.95%	\$184	\$54,818	1.21%	10.02%	57.23%	\$176
The American National Bank of Texas	\$5,515,169	\$2,824	0.19%	4.28%	72.42%	\$111	\$24,381	0.42%	10.29%	75.48%	\$114
Broadway National Bank	\$5,706,056	\$19,513	1.31%	19.69%	68.65%	\$142	\$64,803	1.11%	17.67%	66.50%	\$137
TBK Bank, SSB	\$5,946,055	\$6,851	0.46%	2.76%	84.66%	\$139	\$26,987	0.47%	2.73%	84.83%	\$141
Beal Bank	\$6,619,890	\$90,621	5.72%	34.44%	10.52%	\$172	\$221,840	3.89%	21.47%	17.43%	\$185
Sunflower Bank, National Association	\$8,085,206	\$18,836	0.93%	7.60%	69.18%	\$135	\$84,843	1.07%	8.92%	63.86%	\$136

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>											
Southside Bank	\$8,512,453	\$24,006	1.14%	10.20%	51.75%	\$117	\$97,406	1.16%	10.41%	50.50%	\$115
Woodforest National Bank	\$8,842,472	\$30,439	1.31%	16.95%	71.10%	\$77	\$154,597	1.65%	20.98%	73.42%	\$80
International Bank of Commerce   Laredo	\$9,257,828	\$78,519	3.30%	18.35%	33.90%	\$71	\$265,684	2.85%	16.40%	34.84%	\$70
Amarillo National Bank	\$9,557,608	\$37,961	1.60%	15.68%	41.01%	\$116	\$159,409	1.71%	17.24%	41.50%	\$117
Charles Schwab Trust Bank	\$10,104,057	\$49,805	1.96%	23.47%	27.00%	\$150	\$176,391	1.72%	22.07%	29.46%	\$156
Stellar Bank	\$10,891,351	\$30,404	1.13%	7.52%	58.94%	\$152	\$126,291	1.18%	7.97%	58.19%	\$152
Veritex Community Bank	\$12,717,697	\$27,740	0.87%	6.30%	59.60%	\$173	\$118,513	0.94%	6.84%	56.45%	\$163
PlainsCapital Bank	\$13,329,161	\$32,283	0.96%	8.76%	79.61%	\$152	\$110,371	0.84%	7.19%	78.75%	\$154
First Financial Bank	\$13,925,288	\$58,416	1.66%	15.68%	45.22%	\$100	\$207,242	1.50%	14.83%	45.93%	\$94
NexBank	\$13,943,020	\$18,364	0.53%	5.55%	58.29%	\$406	\$126,648	0.84%	9.70%	48.17%	\$412
Charles Schwab Premier Bank, SSB	\$26,472,000	\$71,000	1.05%	13.53%	18.42%	\$199	\$229,000	0.83%	12.27%	21.47%	\$170
Texas Capital Bank	\$30,621,656	\$75,930	0.94%	8.46%	58.52%	\$215	\$97,682	0.32%	2.84%	66.35%	\$256
Prosperity Bank	\$39,595,132	\$133,209	1.34%	7.22%	43.37%	\$87	\$493,055	1.24%	6.82%	45.51%	\$87
Frost Bank	\$52,580,731	\$158,444	1.20%	16.05%	60.01%	\$134	\$597,942	1.17%	15.99%	60.26%	\$128
Comerica Bank	\$79,332,000	\$185,000	0.90%	11.31%	68.34%	\$177	\$747,000	0.89%	12.47%	69.50%	\$171
Average of Asset Group D	\$5,842,269	\$18,575	1.39%	13.07%	61.34%	\$134	\$68,403	1.30%	12.89%	60.19%	\$130

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

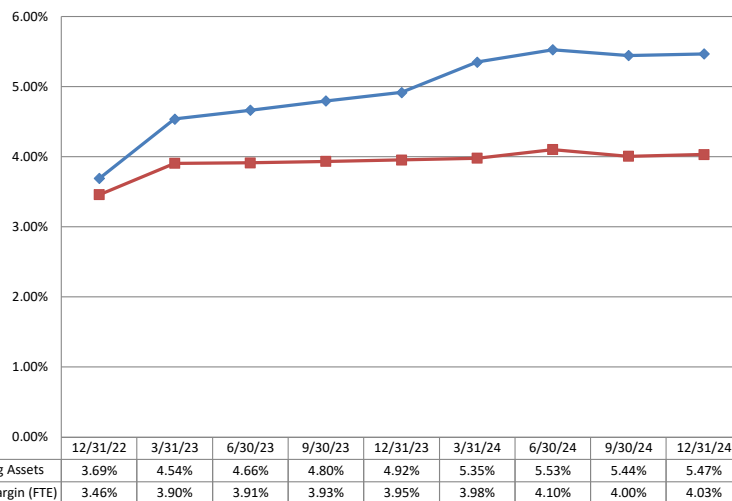
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



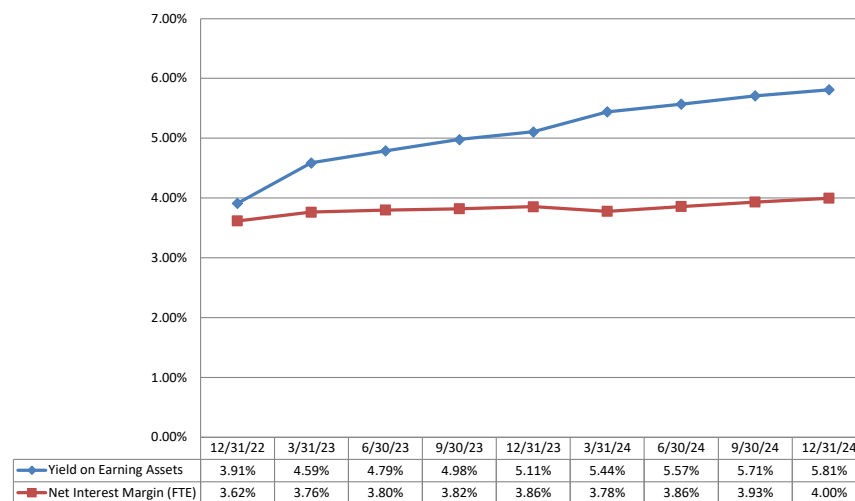
# Balance Sheet & Net Interest Margin

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

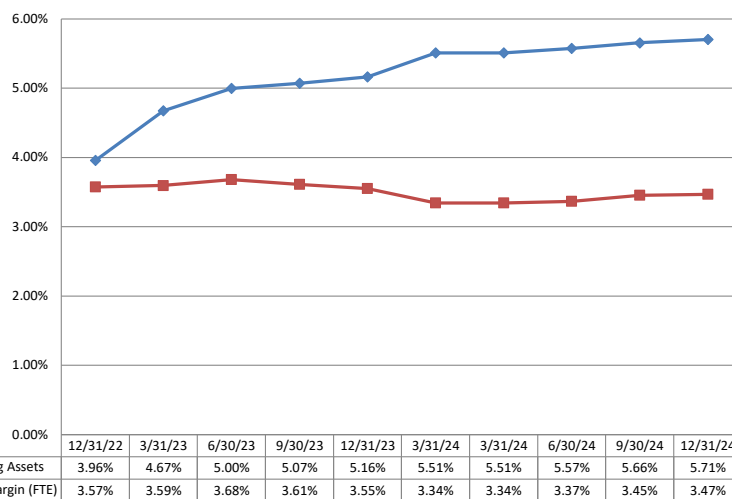
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



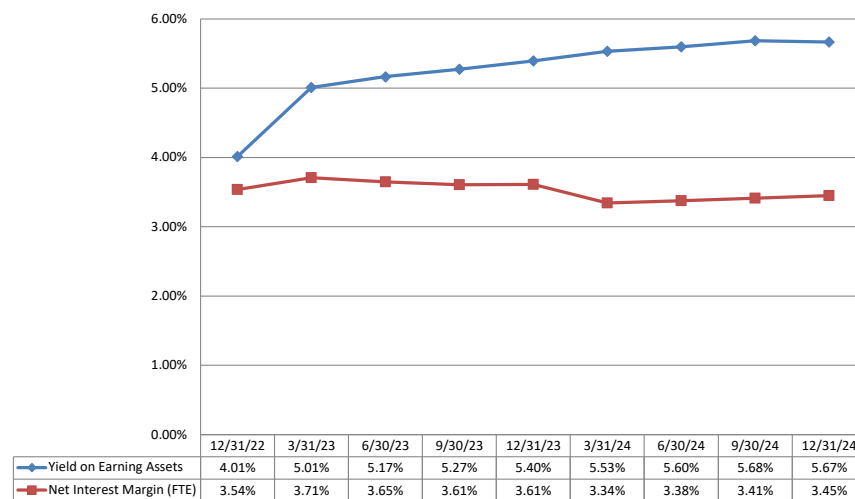
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



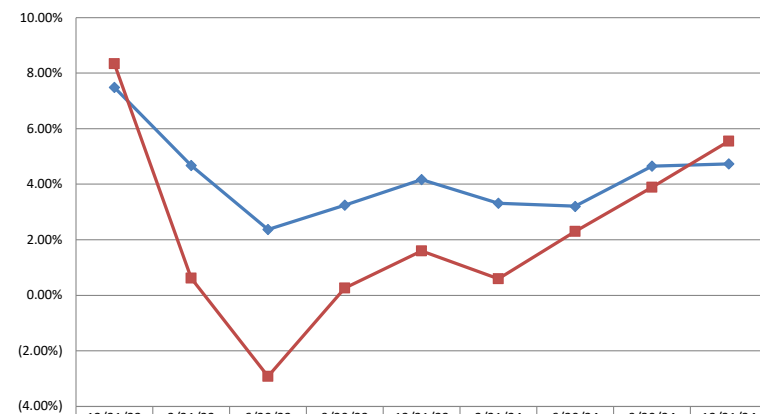
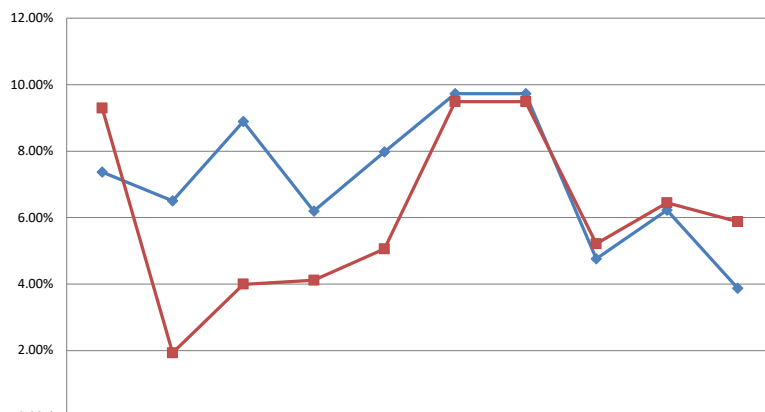
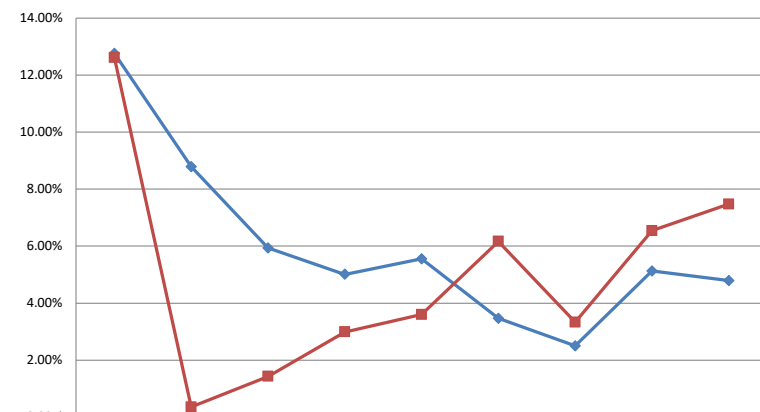
Source: SNL Financial

Note: Report includes only bank-level data.

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

**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**  
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>												
Hightower Trust Company, National Association	\$18,058	\$0	\$0	NA	NM	\$1,062	4.92%	NA	NA	4.92%	3.27%	NA
The First National Bank of Lipan	\$26,971	\$7,928	\$24,474	32.39%	75.30%	\$4,495	4.09%	0.18%	0.08%	4.01%	(6.00%)	(7.26%)
Brazos National Bank	\$28,567	\$19,518	\$10,920	178.74%	33.58%	\$1,143	7.55%	0.15%	0.05%	7.52%	0.21%	(17.90%)
Legacy Trust Company, National Association	\$34,978	\$0	\$0	NA	394.45%	\$945	3.15%	NA	NA	3.15%	0.49%	NA
Avana Bank	\$39,237	\$8,672	\$30,310	28.61%	82.85%	\$3,567	5.73%	2.14%	1.27%	4.62%	5.83%	7.82%
Robert Lee State Bank	\$40,043	\$15,272	\$35,048	43.57%	7.37%	\$3,640	4.13%	1.13%	0.78%	3.61%	(5.53%)	(5.89%)
The Bank of San Jacinto County, Coldspring, Texas	\$44,303	\$12,622	\$38,853	32.49%	80.64%	\$3,408	5.29%	0.48%	0.15%	5.14%	(0.25%)	(0.21%)
The Granger National Bank	\$46,882	\$19,029	\$41,182	46.21%	29.53%	\$4,688	4.27%	2.50%	1.63%	2.88%	12.60%	8.81%
Amistad Bank	\$47,689	\$29,930	\$37,725	79.34%	32.78%	\$3,668	7.65%	1.84%	1.18%	6.53%	8.63%	0.63%
Powell State Bank	\$48,818	\$16,175	\$32,997	49.02%	71.22%	\$3,755	NA	NA	NA	NA	49.73%	16.57%
Kress National Bank	\$48,989	\$18,660	\$43,054	43.34%	57.38%	\$8,165	5.34%	2.81%	1.89%	3.65%	(13.57%)	(16.11%)
The Donley County State Bank	\$50,135	\$8,209	\$40,937	20.05%	66.13%	\$5,571	4.31%	2.24%	1.74%	2.67%	2.92%	2.42%
Farmers State Bank of Newcastle	\$51,422	\$24,082	\$49,390	48.76%	30.68%	\$5,714	4.91%	3.16%	2.25%	3.09%	(6.67%)	(5.98%)
Crowell State Bank	\$51,484	\$24,626	\$46,062	53.46%	25.20%	\$4,680	6.02%	2.26%	1.19%	4.88%	10.68%	10.78%
The State National Bank of Groom	\$51,931	\$37,899	\$43,441	87.24%	18.58%	\$5,193	6.95%	3.46%	2.75%	4.65%	13.84%	19.95%
Lovelady State Bank	\$52,247	\$23,061	\$45,444	50.75%	52.57%	\$4,750	5.73%	1.37%	0.89%	4.92%	4.39%	3.60%
The First National Bank in Cooper	\$52,419	\$32,079	\$45,537	70.45%	28.08%	\$6,552	4.28%	1.91%	1.32%	3.10%	2.09%	1.48%
The Citizens State Bank of Ganado	\$55,551	\$10,581	\$52,110	20.31%	77.76%	\$3,703	3.78%	1.46%	0.87%	2.98%	1.25%	0.62%
The First National Bank of Moody	\$57,331	\$18,188	\$46,026	39.52%	58.17%	\$5,212	5.62%	2.21%	1.81%	4.02%	2.36%	1.87%
First State Bank   Junction	\$58,560	\$21,303	\$53,536	39.79%	30.11%	\$6,507	5.82%	0.50%	0.34%	5.46%	(6.94%)	(8.90%)
First Federal Bank Littlefield, Texas, SSB	\$59,905	\$48,541	\$48,243	100.62%	17.55%	\$3,994	6.85%	3.21%	2.37%	4.87%	7.24%	8.43%
Commerce Bank Texas	\$61,742	\$28,097	\$49,608	56.64%	26.19%	\$7,718	4.74%	2.80%	2.14%	2.82%	(7.51%)	8.14%
City National Bank	\$62,995	\$44,546	\$54,442	81.82%	20.59%	\$4,846	4.92%	2.80%	2.02%	3.07%	(10.54%)	3.87%
First Bank and Trust of Memphis	\$67,305	\$46,231	\$57,363	80.59%	33.40%	\$7,478	6.81%	3.96%	2.72%	4.36%	(8.88%)	(6.74%)
Citizens National Bank of Crosbyton	\$69,241	\$17,081	\$56,561	30.20%	83.73%	\$9,892	6.25%	3.16%	2.33%	4.26%	(1.76%)	(4.70%)
Pavillion Bank	\$69,920	\$53,031	\$56,540	93.79%	22.50%	\$4,113	7.33%	1.53%	0.90%	6.52%	0.53%	(0.28%)
Citizens State Bank of Luling	\$70,370	\$55,851	\$59,847	93.32%	23.33%	\$3,704	6.10%	1.28%	0.77%	5.40%	3.17%	6.04%
The First National Bank of Anson	\$70,829	\$43,558	\$64,001	68.06%	14.65%	\$4,722	6.70%	1.26%	0.56%	6.18%	(2.88%)	1.38%
First State Bank of San Diego	\$73,281	\$18,873	\$67,091	28.13%	39.91%	\$4,071	5.12%	2.74%	1.69%	3.54%	(0.95%)	(1.34%)
Haskell National Bank	\$74,116	\$24,659	\$66,334	37.17%	63.46%	\$3,706	3.70%	1.19%	0.61%	3.19%	(3.05%)	(5.10%)
The Santa Anna National Bank	\$75,570	\$40,800	\$70,552	57.83%	38.27%	\$5,398	6.29%	2.95%	2.13%	4.43%	28.20%	36.29%
Zavala County Bank	\$76,578	\$6,937	\$67,256	10.31%	60.76%	\$4,254	3.99%	0.88%	0.47%	3.58%	(8.53%)	(10.88%)
The First National Bank in Falfurrias	\$76,792	\$23,804	\$69,059	34.47%	69.65%	\$3,840	5.32%	1.66%	0.93%	4.47%	2.63%	2.45%
First National Bank of South Padre Island	\$77,300	\$32,154	\$67,855	47.39%	58.90%	\$5,521	5.21%	0.98%	0.52%	4.70%	(2.91%)	(4.67%)
Citizens State Bank   Roma	\$78,026	\$41,960	\$68,422	61.33%	33.19%	\$3,547	5.71%	2.67%	2.11%	3.75%	(5.40%)	(9.52%)
Citizens State Bank   Anton	\$78,333	\$57,832	\$64,578	89.55%	22.98%	\$5,222	7.38%	3.06%	2.37%	5.39%	(0.33%)	(1.52%)

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
Angelina Savings Bank, SSB	\$80,032	\$36,910	\$71,371	51.72%	59.17%	\$4,002	6.18%	1.35%	0.99%	5.26%	10.54%	9.91%
The First Bank of Celeste	\$80,264	\$28,079	\$73,597	38.15%	61.83%	\$6,689	4.85%	1.77%	0.96%	3.92%	1.56%	0.85%
The City National Bank of San Saba	\$81,969	\$9,743	\$73,425	13.27%	74.07%	\$8,197	3.19%	2.32%	1.48%	1.94%	(10.44%)	(12.34%)
Menard Bank	\$84,010	\$10,645	\$79,914	13.32%	68.89%	\$8,401	3.36%	1.82%	1.34%	2.27%	12.01%	10.14%
Junction National Bank	\$84,785	\$21,912	\$79,923	27.42%	59.75%	\$7,708	3.67%	1.29%	0.69%	3.09%	(2.81%)	(4.03%)
The Chasewood Bank	\$85,191	\$67,479	\$70,760	95.36%	19.20%	\$4,484	6.26%	3.02%	1.82%	4.68%	(8.51%)	(10.37%)
The First National Bank of Trinity	\$85,430	\$42,717	\$80,531	53.04%	33.32%	\$3,714	4.85%	2.29%	1.30%	3.70%	(3.91%)	(3.91%)
Zapata National Bank	\$85,637	\$38,094	\$73,606	51.75%	30.58%	\$4,507	5.31%	2.35%	1.76%	3.76%	(3.51%)	(4.58%)
Atascosa Bank	\$87,245	\$19,163	\$79,177	24.20%	71.17%	\$7,931	4.03%	2.00%	1.17%	3.06%	(1.44%)	(1.95%)
The First National Bank of Hebbronville	\$89,855	\$26,776	\$78,731	34.01%	39.20%	\$5,286	4.63%	2.43%	1.77%	3.08%	5.63%	7.55%
First National Bank   Rotan	\$90,356	\$41,472	\$85,648	48.42%	26.30%	\$5,315	4.52%	2.26%	1.78%	3.01%	(10.82%)	(2.35%)
Bandera Bank	\$91,828	\$50,190	\$82,062	61.16%	43.80%	\$5,739	5.46%	1.48%	0.77%	4.76%	(2.69%)	(3.49%)
The First National Bank of Eldorado	\$96,630	\$68,373	\$80,849	84.57%	22.71%	\$5,368	8.15%	3.24%	2.22%	6.23%	7.89%	7.41%
Citizens National Bank   Crockett	\$97,780	\$35,275	\$86,405	40.83%	46.30%	\$6,984	4.74%	0.66%	0.35%	4.44%	(1.66%)	(2.46%)
Spectra Bank	\$102,840	\$53,724	\$98,124	54.75%	42.19%	\$4,897	6.26%	4.40%	2.80%	3.23%	22.24%	22.42%
Agility Bank, National Association	\$103,622	\$85,478	\$69,239	123.45%	20.45%	\$3,454	7.18%	4.22%	3.00%	5.40%	35.21%	78.88%
First Capital Bank	\$104,434	\$80,331	\$94,996	84.56%	20.22%	\$4,351	7.95%	3.59%	2.10%	5.80%	7.91%	7.93%
The Commercial Bank	\$105,710	\$43,583	\$92,962	46.88%	44.13%	\$10,571	5.24%	2.69%	2.16%	3.33%	(0.38%)	(2.47%)
Commercial State Bank	\$106,659	\$42,538	\$96,115	44.26%	34.36%	\$3,950	5.50%	0.45%	0.20%	5.51%	0.54%	(0.50%)
The Cowboy Bank of Texas	\$108,061	\$72,171	\$87,572	82.41%	20.67%	\$6,754	7.06%	2.61%	1.96%	5.42%	3.89%	7.27%
Spur Security Bank	\$108,830	\$58,399	\$101,464	57.56%	31.11%	\$6,046	6.37%	3.98%	2.76%	3.65%	29.84%	29.39%
The Lytle State Bank of Lytle, Texas	\$108,975	\$45,400	\$97,548	46.54%	24.32%	\$4,953	4.07%	1.09%	0.75%	3.39%	(4.65%)	(3.13%)
Henderson Federal Savings Bank	\$111,844	\$86,464	\$83,013	104.16%	20.41%	\$4,863	5.54%	2.71%	2.44%	3.75%	1.89%	0.92%
The First State Bank   Abernathy	\$112,999	\$74,642	\$74,442	100.27%	9.85%	\$5,381	9.59%	4.09%	2.56%	7.32%	12.98%	6.91%
The First National Bank of Aspermont	\$115,545	\$37,938	\$113,634	33.39%	34.01%	\$7,222	4.02%	2.80%	1.51%	2.59%	6.25%	11.13%
Stockmens National Bank in Cotulla	\$121,372	\$29,469	\$111,604	26.40%	43.31%	\$8,091	4.58%	1.87%	1.09%	3.53%	12.89%	12.76%
The Buckholts State Bank	\$122,649	\$79,910	\$101,254	78.92%	22.17%	\$8,177	5.64%	2.13%	1.40%	4.49%	5.36%	4.42%
First State Bank of Brownsboro	\$125,523	\$60,495	\$120,538	50.19%	21.66%	\$5,706	4.42%	2.36%	1.52%	3.14%	(4.31%)	(1.34%)
Carmine State Bank	\$125,612	\$36,946	\$119,220	30.99%	71.18%	\$10,468	4.46%	3.43%	2.57%	2.35%	4.36%	5.30%
Fidelity Bank of Texas	\$126,974	\$73,805	\$97,125	75.99%	36.01%	\$4,378	5.96%	2.09%	1.61%	4.49%	8.18%	4.65%
Citizens Bank, National Association	\$129,840	\$73,870	\$114,963	64.26%	22.03%	\$5,410	5.19%	3.16%	2.03%	3.47%	(5.35%)	(6.32%)
The American National Bank of Mount Pleasant	\$130,819	\$83,245	\$117,262	70.99%	24.68%	\$4,672	6.41%	2.93%	1.86%	4.73%	2.39%	(0.79%)
First National Bank of Dublin	\$132,234	\$89,541	\$116,931	76.58%	33.93%	\$4,007	7.26%	1.90%	0.98%	6.35%	(1.09%)	(2.33%)
POINTWEST Bank	\$133,512	\$47,396	\$122,177	38.79%	38.19%	\$4,945	4.19%	0.58%	0.38%	3.85%	(1.84%)	(2.42%)
First State Bank   Shallowater	\$133,804	\$88,132	\$107,596	81.91%	21.66%	\$3,935	8.55%	3.57%	2.60%	6.28%	3.12%	1.20%

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
Marion State Bank	\$133,928	\$60,330	\$120,264	50.16%	41.60%	\$8,929	4.65%	1.89%	1.36%	3.48%	(3.49%)	(4.35%)
Johnson City Bank	\$134,179	\$86,087	\$117,311	73.38%	34.61%	\$5,591	5.22%	2.61%	1.58%	3.84%	(1.87%)	(2.48%)
Security Bank of Texas	\$134,328	\$98,537	\$114,477	86.08%	22.30%	\$5,166	7.70%	3.46%	2.80%	5.03%	4.17%	(0.01%)
Dalhart Federal Savings & Loan Association, SSB	\$135,653	\$81,141	\$92,995	87.25%	29.03%	\$5,024	5.20%	3.54%	3.11%	2.38%	(3.53%)	1.89%
First National Bank of Fort Stockton	\$138,267	\$81,636	\$119,862	68.11%	19.25%	\$5,761	5.50%	1.88%	1.01%	4.73%	(2.55%)	0.91%
Mason Bank	\$139,516	\$66,659	\$120,710	55.22%	55.29%	\$8,207	4.73%	2.18%	1.47%	3.53%	(3.71%)	3.37%
Fannin Bank	\$140,616	\$81,210	\$133,599	60.79%	29.16%	\$5,022	5.27%	3.49%	1.72%	3.13%	(2.38%)	(0.25%)
The First National Bank of Quitaque	\$142,001	\$62,940	\$125,442	50.17%	42.33%	\$7,889	6.74%	3.36%	2.41%	4.47%	3.97%	2.77%
Texas National Bank   Sweetwater	\$142,874	\$37,903	\$126,938	29.86%	35.76%	\$5,953	3.70%	2.63%	1.81%	2.07%	(15.64%)	(2.90%)
The First State Bank   Columbus	\$142,923	\$47,199	\$126,778	37.23%	70.26%	\$8,407	3.80%	2.25%	1.25%	2.83%	(0.92%)	(1.90%)
The First National Bank of Tom Bean	\$143,064	\$105,709	\$125,838	84.00%	25.44%	\$3,577	7.49%	3.45%	2.75%	4.93%	6.58%	6.60%
Columbus State Bank	\$143,275	\$4,761	\$128,738	3.70%	101.70%	\$14,328	3.52%	0.90%	0.63%	2.94%	(4.25%)	(7.20%)
Normangee State Bank	\$147,944	\$80,775	\$130,758	61.77%	27.56%	\$4,931	5.31%	2.10%	1.40%	4.12%	5.09%	5.54%
The Big Bend Banks, N.A.	\$156,270	\$21,212	\$137,675	15.41%	76.73%	\$5,209	3.90%	0.59%	0.29%	4.05%	(0.53%)	(0.51%)
The Brady National Bank	\$156,880	\$82,297	\$145,702	56.48%	30.97%	\$7,844	4.59%	2.32%	1.80%	3.05%	3.00%	7.11%
Graham Savings and Loan, SSB	\$157,378	\$116,850	\$129,563	90.19%	23.03%	\$4,629	5.40%	3.13%	2.79%	2.86%	(0.27%)	0.06%
First State Bank   Paint Rock	\$158,284	\$57,768	\$135,447	42.65%	52.33%	\$12,176	5.45%	2.12%	1.27%	4.39%	1.41%	(0.10%)
The First National Bank of Winnsboro	\$159,204	\$99,814	\$115,946	86.09%	28.82%	\$4,975	6.49%	2.54%	1.64%	5.21%	(0.99%)	0.95%
Bank of South Texas	\$160,794	\$99,511	\$131,296	75.79%	35.30%	\$2,593	8.75%	3.46%	2.19%	6.75%	(5.32%)	(7.93%)
Texas Financial Bank	\$161,855	\$55,128	\$136,035	40.52%	26.29%	\$5,995	6.33%	0.76%	0.46%	5.92%	27.45%	19.36%
First National Bank of Alvin	\$162,700	\$23,273	\$156,606	14.86%	31.65%	\$9,571	3.04%	2.05%	1.22%	1.98%	1.09%	1.41%
The First National Bank of Eagle Lake	\$166,997	\$102,627	\$139,135	73.76%	24.46%	\$6,185	6.06%	2.34%	1.10%	4.71%	5.89%	5.74%
Peoples State Bank   Shepherd	\$167,083	\$78,180	\$155,289	50.34%	27.20%	\$4,397	4.80%	1.36%	1.03%	3.84%	(6.61%)	(8.26%)
Peoples Bank   Paris	\$167,324	\$129,930	\$153,250	84.78%	20.11%	\$4,921	5.05%	2.73%	1.85%	3.31%	(3.27%)	3.88%
Lone Star Bank	\$167,474	\$145,990	\$144,238	101.21%	13.74%	\$7,281	6.85%	4.17%	3.76%	3.58%	5.53%	5.42%
First National Bank of Bosque County	\$168,818	\$128,097	\$148,944	86.00%	23.64%	\$5,276	5.14%	1.27%	0.80%	4.41%	(3.95%)	1.02%
The Community Bank	\$169,232	\$114,809	\$153,725	74.68%	25.95%	\$4,977	5.97%	2.58%	1.70%	4.39%	4.26%	3.30%
First Security State Bank	\$170,655	\$74,223	\$162,080	45.79%	41.08%	\$5,689	3.96%	1.22%	0.92%	3.17%	3.36%	0.96%
Farmers and Merchants Bank	\$175,074	\$100,648	\$148,664	67.70%	40.02%	\$4,607	5.40%	1.90%	1.10%	4.39%	13.25%	6.88%
First State Bank   Spearman	\$175,472	\$154,724	\$154,094	100.41%	7.22%	\$5,013	6.62%	3.77%	3.06%	3.93%	(5.70%)	(7.70%)
Greater State Bank	\$176,509	\$120,625	\$154,111	78.27%	28.71%	\$4,105	6.71%	2.88%	1.92%	4.90%	15.80%	15.87%
Farmers State Bank   Groesbeck	\$178,172	\$107,094	\$161,763	66.20%	20.21%	\$4,949	5.07%	1.64%	0.88%	4.24%	(2.63%)	(4.04%)
The First National Bank of Evant	\$178,908	\$114,751	\$163,597	70.14%	28.55%	\$5,964	5.32%	2.03%	1.50%	3.90%	6.41%	12.86%
Victory Bank	\$180,512	\$70,305	\$149,362	47.07%	60.44%	\$6,225	6.50%	2.89%	1.56%	5.11%	47.13%	63.56%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
First Texas National Bank	\$181,231	\$142,899	\$162,817	87.77%	11.51%	\$8,238	6.40%	3.80%	2.81%	3.74%	10.78%	10.80%
Peoples State Bank   Rocksprings	\$183,071	\$49,341	\$172,992	28.52%	58.03%	\$20,341	4.01%	2.10%	1.26%	2.87%	52.45%	54.58%
Citizens State Bank   Corrigan	\$183,094	\$122,640	\$164,773	74.43%	8.67%	\$6,103	5.39%	2.61%	1.84%	3.69%	2.78%	1.61%
The Perryton National Bank	\$185,828	\$90,200	\$160,623	56.16%	29.08%	\$8,849	4.92%	3.26%	2.65%	2.81%	0.44%	(0.39%)
First State Bank of Ben Wheeler, Texas	\$186,048	\$69,335	\$159,148	43.57%	47.29%	\$5,814	3.96%	1.90%	1.39%	2.74%	(1.99%)	(2.78%)
Pearland State Bank	\$188,943	\$45,947	\$177,864	25.83%	31.88%	\$8,215	3.45%	2.33%	1.60%	2.07%	(3.97%)	(4.31%)
Texas Advantage Community Bank, National Association	\$196,327	\$94,116	\$175,075	53.76%	55.03%	\$7,853	5.53%	3.22%	2.26%	3.51%	4.51%	4.14%
First State Bank of Odem	\$200,968	\$97,275	\$167,513	58.07%	40.47%	\$5,742	6.81%	1.88%	1.01%	5.91%	6.06%	3.68%
First State Bank of Bédias	\$201,106	\$122,594	\$164,929	74.33%	38.04%	\$8,379	6.31%	2.43%	1.59%	5.01%	0.49%	(1.22%)
Unity National Bank of Houston	\$201,440	\$118,367	\$171,253	69.12%	37.57%	\$4,476	5.64%	3.44%	3.38%	3.02%	(3.62%)	(4.26%)
Sanger Bank	\$208,450	\$128,138	\$174,509	73.43%	27.15%	\$6,724	5.98%	3.08%	2.26%	4.04%	0.54%	(0.36%)
BOC Bank	\$210,777	\$157,968	\$187,147	84.41%	17.72%	\$6,587	6.88%	4.28%	3.74%	3.53%	(16.87%)	(9.71%)
Texas Heritage Bank	\$211,654	\$160,281	\$186,891	85.76%	25.34%	\$5,720	5.45%	2.60%	1.72%	3.92%	(4.85%)	(0.46%)
Coleman County State Bank	\$212,411	\$147,809	\$192,235	76.89%	10.05%	\$4,828	6.71%	2.66%	1.76%	5.02%	6.92%	6.36%
National Bank & Trust	\$213,956	\$119,118	\$181,926	65.48%	29.67%	\$6,902	4.34%	3.06%	2.29%	2.28%	(8.21%)	3.43%
First National Bank of Lake Jackson	\$215,106	\$33,378	\$213,970	15.60%	13.87%	\$7,967	3.18%	2.72%	1.92%	1.19%	(7.16%)	5.16%
PrimeBank of Texas	\$215,926	\$123,523	\$185,595	66.56%	38.02%	\$8,305	5.87%	2.94%	2.30%	3.81%	17.70%	19.67%
Muenster State Bank	\$217,917	\$71,725	\$190,578	37.64%	50.38%	\$13,620	4.06%	1.82%	1.21%	3.07%	0.16%	(1.18%)
The Citizens National Bank of Hillsboro	\$219,270	\$60,567	\$209,637	28.89%	44.50%	\$8,121	3.57%	2.30%	1.61%	1.95%	3.10%	2.82%
The First National Bank of Anderson	\$223,895	\$141,365	\$200,275	70.59%	24.70%	\$4,764	5.45%	2.45%	1.52%	4.01%	3.02%	2.50%
Global One Bank	\$224,775	\$167,159	\$180,950	92.38%	21.88%	\$7,493	7.52%	4.88%	3.87%	4.03%	89.17%	108.63%
Cendera Bank, N.A.	\$225,716	\$170,819	\$198,752	85.95%	24.04%	\$6,840	7.23%	3.95%	3.61%	3.98%	22.04%	29.45%
The First National Bank of Sterling City	\$226,027	\$38,813	\$214,855	18.06%	48.75%	\$10,763	3.17%	1.38%	0.84%	2.57%	(3.94%)	(5.05%)
Cypress Bank, SSB	\$229,644	\$152,485	\$181,184	84.16%	28.82%	\$4,101	6.04%	3.11%	2.62%	3.68%	(2.03%)	(3.56%)
Bridge City State Bank	\$229,838	\$116,980	\$186,782	62.63%	34.45%	\$5,746	4.42%	1.65%	1.11%	3.53%	5.12%	(5.87%)
First Texas Bank   Lampasas	\$230,585	\$84,971	\$207,032	41.04%	56.12%	\$10,481	4.28%	1.96%	1.22%	3.15%	10.98%	11.48%
Anahuac National Bank	\$233,509	\$88,366	\$224,466	39.37%	8.61%	\$6,672	4.11%	1.79%	1.27%	3.04%	(8.18%)	(2.20%)
Guadalupe Bank	\$234,022	\$186,927	\$205,844	90.81%	18.10%	\$10,637	6.13%	2.05%	1.45%	4.76%	(7.61%)	(8.91%)
Tejas Bank	\$239,292	\$122,563	\$216,376	56.64%	36.70%	\$14,956	5.31%	0.69%	0.29%	5.14%	7.91%	7.81%
Spring Hill State Bank	\$239,370	\$181,818	\$196,679	92.44%	24.97%	\$5,319	5.96%	2.78%	2.07%	4.18%	6.32%	3.24%
The City National Bank of Taylor	\$239,454	\$144,980	\$213,305	67.97%	39.29%	\$6,301	4.95%	0.76%	0.50%	4.54%	(5.80%)	(7.14%)
Citizens State Bank   Miles	\$244,719	\$187,822	\$219,376	85.62%	17.67%	\$11,124	6.65%	3.61%	2.63%	4.18%	6.23%	5.51%
Incommons Bank, National Association	\$247,793	\$173,063	\$218,678	79.14%	13.65%	\$4,425	6.40%	3.27%	2.49%	4.05%	(4.17%)	0.85%
Average of Asset Group A	\$131,718	\$69,407	\$114,948	59.81%	39.32%	\$6,151	5.47%	2.36%	1.64%	4.03%	3.37%	3.97%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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

## Asset Group B - \$251 to \$500 million in total assets

One World Bank	\$256,161	\$192,856	\$208,319	92.58%	27.08%	\$6,099	8.16%	4.85%	3.23%	5.43%	16.97%	19.13%
Citizens Bank   Amarillo	\$256,195	\$164,634	\$225,488	73.01%	30.62%	\$10,248	7.83%	3.57%	2.75%	5.18%	8.50%	9.27%
Freedom Bank	\$261,286	\$157,177	\$210,042	74.83%	25.61%	\$5,332	7.23%	4.27%	3.23%	4.23%	32.72%	28.69%
First National Bank of Burleson	\$261,720	\$108,530	\$230,698	47.04%	56.06%	\$9,347	5.97%	1.81%	1.12%	5.05%	(3.52%)	(5.83%)
The First National Bank of Ballinger	\$263,653	\$168,464	\$238,397	70.67%	20.90%	\$5,992	5.54%	2.56%	1.59%	4.07%	5.49%	4.90%
Bank of DeSoto, National Association	\$263,660	\$166,761	\$236,814	70.42%	38.14%	\$6,592	7.96%	4.04%	2.70%	5.44%	14.63%	15.69%
Castroville State Bank	\$265,560	\$172,849	\$242,672	71.23%	21.51%	\$8,566	4.86%	2.78%	2.29%	2.80%	1.37%	2.61%
Sundown State Bank	\$268,318	\$214,561	\$239,090	89.74%	11.83%	\$8,655	6.72%	3.49%	2.43%	4.44%	(2.95%)	(4.62%)
First State Bank   Graham	\$273,086	\$149,447	\$243,860	61.28%	39.21%	\$5,689	5.69%	2.88%	1.87%	3.90%	6.60%	6.99%
Texas Traditions Bank	\$278,816	\$201,029	\$232,603	86.43%	30.34%	\$7,337	7.65%	3.56%	2.02%	5.85%	24.36%	26.30%
Interstate Bank	\$281,806	\$167,754	\$266,941	62.84%	39.23%	\$9,091	5.38%	1.97%	1.70%	3.86%	1.99%	1.92%
Citizens National Bank at Brownwood	\$283,276	\$105,090	\$256,797	40.92%	40.07%	\$6,438	4.12%	2.49%	1.68%	2.55%	(1.56%)	0.85%
Maverick Bank	\$286,791	\$152,273	\$250,841	60.70%	41.51%	\$5,121	6.61%	3.47%	1.98%	4.77%	63.49%	72.98%
Llano National Bank	\$289,018	\$162,899	\$254,975	63.89%	27.72%	\$6,283	4.65%	2.35%	1.60%	3.29%	(3.48%)	(5.09%)
Arrowhead Bank	\$290,921	\$180,967	\$262,167	69.03%	31.66%	\$5,104	5.31%	1.78%	1.13%	4.27%	(1.11%)	(3.49%)
The National Bank of Andrews	\$292,917	\$207,967	\$259,984	79.99%	14.57%	\$4,882	6.70%	1.42%	0.72%	6.02%	(4.21%)	(5.59%)
Texana Bank, National Association	\$293,534	\$265,801	\$250,843	105.96%	6.47%	\$1,165	6.17%	3.30%	2.47%	3.83%	4.62%	3.70%
First State Bank of Burnet	\$294,127	\$135,778	\$266,692	50.91%	51.06%	\$6,536	3.76%	1.51%	0.90%	2.99%	(1.05%)	(2.62%)
The City National Bank of Colorado City	\$295,282	\$205,688	\$241,725	85.09%	30.16%	\$7,202	6.82%	4.08%	3.69%	3.46%	5.69%	9.86%
ValueBank Texas	\$297,199	\$161,780	\$259,364	62.38%	41.22%	\$3,496	5.76%	1.63%	0.90%	4.98%	1.78%	1.65%
Community Bank	\$299,717	\$249,627	\$263,116	94.87%	17.28%	\$7,136	5.36%	1.87%	1.30%	4.23%	1.00%	(1.32%)
Charter Bank	\$300,528	\$189,838	\$245,789	77.24%	38.11%	\$5,565	6.87%	3.03%	1.73%	5.58%	(0.71%)	(1.36%)
The Jacksboro National Bank	\$302,690	\$149,749	\$268,366	55.80%	22.60%	\$6,054	4.81%	2.95%	1.99%	3.06%	(7.62%)	(3.78%)
The First National Bank of Hughes Springs	\$303,431	\$226,687	\$271,688	83.44%	12.41%	\$2,758	6.73%	0.44%	0.23%	6.62%	(4.90%)	(5.27%)
Lakeside Bank	\$307,991	\$215,139	\$240,739	89.37%	32.97%	\$16,210	6.46%	4.33%	3.41%	3.36%	(12.41%)	(7.86%)
Security State Bank   Farwell	\$310,837	\$220,961	\$271,781	81.30%	18.12%	\$18,285	6.90%	3.75%	3.12%	4.09%	3.80%	1.88%
Commercial National Bank of Texarkana	\$312,733	\$222,146	\$294,671	75.39%	13.49%	\$5,301	5.63%	2.20%	1.69%	3.95%	1.28%	2.24%
Ozona Bank	\$316,341	\$132,723	\$278,066	47.73%	55.68%	\$5,021	4.91%	2.21%	1.34%	3.68%	(6.63%)	(2.80%)
West Texas State Bank	\$320,037	\$214,851	\$283,035	75.91%	17.98%	\$6,957	7.55%	3.85%	2.73%	5.08%	13.50%	17.55%
The First National Bank of Hereford	\$321,060	\$246,918	\$284,196	86.88%	19.04%	\$6,058	7.22%	3.60%	2.32%	4.94%	14.66%	14.30%
The Commercial National Bank of Brady	\$322,741	\$252,409	\$298,070	84.68%	6.28%	\$5,662	7.47%	3.12%	1.95%	5.62%	10.22%	15.46%
The Waggoner National Bank of Vernon	\$323,496	\$179,025	\$281,709	63.55%	22.64%	\$5,392	5.33%	2.60%	2.18%	3.49%	(6.44%)	(7.28%)
The Pecos County State Bank	\$326,060	\$136,063	\$300,907	45.22%	8.06%	\$6,393	5.31%	2.60%	1.84%	3.67%	0.33%	(0.87%)
The Yoakum National Bank	\$330,608	\$212,479	\$283,318	75.00%	19.62%	\$7,514	5.49%	2.75%	2.10%	3.58%	5.37%	11.23%

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets (continued)</b>												
First National Bank of Giddings	\$332,203	\$238,198	\$292,036	81.56%	10.49%	\$9,492	4.97%	3.12%	2.32%	2.94%	8.42%	7.94%
Crossroads Bank	\$332,862	\$201,673	\$309,175	65.23%	32.79%	\$6,935	5.35%	2.07%	1.65%	3.86%	3.91%	3.83%
CapTex Bank	\$336,612	\$302,994	\$290,082	104.45%	5.71%	\$7,162	6.09%	3.45%	2.63%	3.74%	0.74%	0.83%
First State Bank   Stratford	\$336,671	\$208,009	\$299,811	69.38%	11.39%	\$8,860	5.25%	3.01%	1.54%	3.53%	(5.17%)	(7.41%)
First State Bank of Texas	\$337,524	\$211,656	\$302,879	69.88%	32.43%	\$5,274	7.04%	3.80%	2.17%	4.94%	20.44%	28.96%
HomeBank Texas	\$344,062	\$273,176	\$298,516	91.51%	20.10%	\$8,392	6.23%	3.31%	2.07%	4.36%	4.36%	5.37%
Citizens State Bank   Woodville	\$346,935	\$215,169	\$304,655	70.63%	20.75%	\$6,939	5.69%	2.72%	1.58%	3.85%	11.70%	11.10%
Gilmer National Bank	\$350,116	\$247,856	\$320,573	77.32%	29.00%	\$7,294	6.02%	3.95%	3.49%	2.84%	10.61%	16.42%
Farmers State Bank   Center	\$364,209	\$221,615	\$312,984	70.81%	28.66%	\$4,792	6.18%	1.95%	1.20%	5.10%	(0.99%)	(1.97%)
First National Bank in Port Lavaca	\$377,736	\$215,708	\$306,388	70.40%	18.78%	\$8,212	4.20%	2.31%	1.77%	2.64%	4.63%	(5.23%)
Lamar National Bank	\$379,146	\$238,246	\$332,410	71.67%	21.59%	\$4,924	5.71%	2.45%	1.86%	3.93%	0.98%	2.11%
Trusttexas Bank, S.S.B.	\$380,260	\$174,709	\$345,091	50.63%	31.56%	\$5,592	3.91%	2.68%	2.34%	1.92%	(13.50%)	1.57%
Peoples State Bank of Hallettsville	\$382,498	\$144,828	\$353,585	40.96%	28.65%	\$17,386	4.31%	3.05%	2.57%	1.98%	(1.13%)	2.44%
First State Bank   Clute	\$382,764	\$287,639	\$346,444	83.03%	21.83%	\$7,812	6.14%	2.79%	1.95%	4.38%	7.07%	6.27%
Austin County State Bank	\$403,810	\$318,493	\$358,925	88.74%	17.63%	\$8,413	6.83%	2.80%	2.18%	4.86%	17.04%	17.79%
First-Lockhart National Bank	\$405,814	\$272,592	\$368,888	73.90%	29.18%	\$7,957	5.31%	2.46%	1.89%	3.53%	5.94%	5.88%
Ennis State Bank	\$409,160	\$306,078	\$336,356	91.00%	15.39%	\$6,393	5.81%	3.09%	2.39%	3.57%	6.32%	7.62%
The Lamesa National Bank	\$411,460	\$89,190	\$369,059	24.17%	76.79%	\$15,239	3.60%	2.63%	1.50%	2.25%	1.30%	(0.63%)
MCBank	\$414,754	\$185,431	\$372,979	49.72%	41.53%	\$5,120	4.64%	2.24%	1.49%	3.33%	(4.42%)	(0.50%)
Citizens State Bank   Sealy	\$416,407	\$251,891	\$374,646	67.23%	35.91%	\$12,247	4.61%	2.83%	2.10%	2.88%	3.94%	3.37%
Shelby Savings Bank, SSB	\$418,008	\$295,924	\$327,200	90.44%	22.13%	\$4,058	6.20%	2.28%	1.68%	4.59%	2.72%	3.66%
Texas State Bank	\$423,413	\$253,795	\$339,817	74.69%	20.29%	\$6,320	4.83%	1.90%	1.08%	3.83%	(3.48%)	(6.53%)
Liberty Capital Bank	\$425,801	\$348,892	\$373,609	93.38%	20.50%	\$13,306	6.01%	3.96%	2.75%	3.61%	3.99%	9.81%
The First National Bank of Stanton	\$429,902	\$101,882	\$378,104	26.95%	69.16%	\$17,913	4.69%	2.04%	1.19%	3.94%	9.20%	7.94%
State Bank of De Kalb	\$436,420	\$353,226	\$382,263	92.40%	13.42%	\$4,904	6.16%	2.49%	1.87%	4.47%	2.91%	3.14%
The Liberty National Bank in Paris	\$437,874	\$311,348	\$388,054	80.23%	12.68%	\$8,757	5.02%	2.83%	2.27%	2.98%	5.88%	7.69%
Broadstreet Bank, SSB	\$442,449	\$296,931	\$343,628	86.41%	25.65%	\$6,807	5.33%	2.82%	2.51%	3.05%	(1.97%)	4.91%
Texas Champion Bank	\$444,038	\$350,601	\$333,889	105.01%	17.92%	\$4,880	6.38%	3.17%	2.14%	4.40%	0.51%	4.78%
The MINT National Bank	\$445,471	\$349,557	\$368,594	94.84%	24.19%	\$10,865	7.94%	4.61%	4.30%	4.35%	8.85%	8.97%
The First National Bank of Livingston	\$451,521	\$202,227	\$394,931	51.21%	33.51%	\$4,561	3.25%	1.35%	0.77%	2.61%	(8.72%)	(5.13%)
Fayette Savings Bank, SSB	\$453,897	\$365,780	\$411,767	88.83%	16.99%	\$11,638	5.59%	3.14%	2.94%	2.87%	2.16%	2.94%
Austin Capital Bank SSB	\$458,955	\$395,383	\$366,023	108.02%	10.30%	\$6,287	8.16%	1.23%	1.24%	6.99%	59.04%	48.99%
International Bank of Commerce   Zapata	\$468,337	\$136,391	\$404,938	33.68%	59.57%	\$5,091	4.55%	2.54%	1.25%	3.03%	0.86%	(0.40%)
Titan Bank, N.A.	\$480,604	\$313,340	\$419,018	74.78%	25.55%	\$13,732	5.84%	2.00%	1.06%	4.63%	0.45%	(2.11%)
First Liberty Bank	\$481,096	\$327,359	\$419,621	78.01%	13.83%	\$6,090	5.53%	2.75%	1.96%	3.68%	0.35%	0.87%
Citizens Bank   Kilgore	\$481,336	\$280,009	\$409,245	68.42%	41.80%	\$4,541	5.08%	1.97%	1.35%	3.88%	0.59%	(0.53%)
Herring Bank	\$490,953	\$350,740	\$431,267	81.33%	19.30%	\$3,031	6.75%	2.34%	1.48%	5.34%	(0.44%)	(1.18%)
The Karnes County National Bank of Karnes City	\$491,289	\$203,693	\$448,362	45.43%	39.76%	\$10,026	4.51%	2.40%	1.61%	3.01%	(3.83%)	1.89%
NBT Financial Bank	\$491,486	\$440,545	\$435,427	101.18%	7.26%	\$8,826	6.88%	3.54%	2.41%	4.64%	9.87%	9.26%
The Brenham National Bank	\$494,229	\$242,232	\$452,661	53.51%	36.77%	\$8,377	4.22%	1.59%	0.88%	3.31%	3.61%	3.19%
Texas Republic Bank, National Association	\$495,038	\$400,005	\$369,664	108.21%	19.01%	\$6,112	7.03%	3.86%	2.88%	4.46%	2.36%	4.51%
Lone Star Capital Bank, National Association	\$497,911	\$303,591	\$436,916	69.48%	28.54%	\$7,113	5.09%	3.32%	2.66%	2.53%	0.94%	(0.25%)
Average of Asset Group B	\$362,324	\$230,520	\$315,451	73.34%	26.81%	\$7,489	5.81%	2.79%	1.99%	4.00%	4.73%	5.55%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
Trinity Bank, N.A.	\$522,234	\$305,864	\$465,040	65.77%	42.24%	\$18,651	5.85%	3.64%	2.48%	3.85%	7.54%	7.60%
Bank of Texas	\$525,534	\$454,347	\$427,062	106.39%	12.72%	\$20,213	7.12%	3.76%	2.71%	4.73%	0.26%	5.42%
First Commercial Bank, National Association	\$525,776	\$322,816	\$459,548	70.25%	30.44%	\$6,043	5.24%	2.73%	1.54%	3.85%	6.70%	4.01%
The First National Bank of Mertzton	\$533,591	\$70,930	\$467,076	15.19%	58.51%	\$17,786	3.98%	0.70%	0.50%	3.53%	4.85%	3.19%
The Bank and Trust, SSB	\$537,858	\$356,372	\$492,260	72.40%	13.30%	\$3,898	5.00%	1.52%	0.89%	4.17%	0.07%	(0.41%)
Gulf Capital Bank	\$538,925	\$209,499	\$434,090	48.26%	58.84%	\$10,364	5.89%	4.81%	4.07%	2.30%	(7.12%)	4.69%
First State Bank and Trust Company	\$541,268	\$181,491	\$454,687	39.92%	13.30%	\$10,023	3.92%	2.68%	2.09%	1.90%	(5.77%)	(7.75%)
The First National Bank of East Texas	\$557,100	\$402,704	\$508,258	79.23%	13.96%	\$4,066	6.29%	3.12%	2.42%	4.03%	2.35%	9.50%
First National Bank of Huntsville	\$557,264	\$307,732	\$484,322	63.54%	32.03%	\$5,928	4.84%	1.88%	1.16%	3.83%	(2.05%)	(3.55%)
American Bank, National Association   Dallas	\$557,293	\$397,194	\$455,797	87.14%	26.24%	\$10,717	8.82%	4.48%	3.98%	5.13%	23.48%	26.97%
First Federal Community Bank, SSB	\$560,816	\$468,824	\$488,398	95.99%	9.95%	\$6,598	5.59%	2.53%	2.30%	3.49%	1.57%	1.15%
SouthTrust Bank, N.A.	\$563,124	\$330,159	\$496,447	66.50%	30.99%	\$5,575	5.38%	2.15%	1.43%	4.04%	2.52%	3.61%
Dominion Bank	\$568,338	\$473,401	\$501,022	94.49%	16.90%	\$11,599	7.12%	4.87%	3.97%	3.60%	6.47%	6.33%
The State National Bank of Big Spring	\$570,382	\$94,235	\$527,104	17.88%	83.36%	\$15,416	3.44%	1.82%	0.91%	2.47%	(2.23%)	(2.29%)
The Falls City National Bank	\$588,150	\$144,602	\$503,408	28.72%	62.90%	\$21,783	5.08%	2.16%	1.31%	3.95%	1.78%	0.23%
Wellington State Bank	\$592,480	\$357,400	\$545,028	65.57%	9.86%	\$4,778	5.90%	3.34%	2.35%	3.54%	4.15%	10.75%
American Bank National Association	\$599,655	\$473,550	\$539,160	87.83%	19.08%	\$7,139	5.26%	2.94%	2.11%	3.31%	(4.86%)	(5.39%)
TXN Bank	\$611,776	\$313,869	\$560,875	55.96%	18.59%	\$6,650	4.72%	3.00%	2.25%	2.59%	(3.51%)	1.84%
Worthington Bank	\$612,795	\$453,584	\$558,641	81.19%	24.93%	\$8,394	5.77%	3.96%	2.49%	3.37%	7.84%	11.85%
The First National Bank of Sonora	\$616,846	\$427,661	\$557,756	76.68%	23.37%	\$5,989	6.29%	2.54%	1.73%	4.56%	(1.96%)	7.94%
Citizens National Bank   Cameron	\$619,533	\$428,201	\$546,507	78.35%	19.93%	\$7,943	4.86%	2.88%	2.21%	2.87%	1.11%	(0.50%)
Bank of Brenham, National Association	\$619,575	\$125,926	\$632,742	19.90%	43.84%	\$15,112	3.71%	4.18%	3.87%	0.50%	(5.60%)	8.76%
Fayetteville Bank	\$630,022	\$122,389	\$658,848	18.58%	29.99%	\$21,725	3.63%	3.94%	3.61%	0.66%	0.56%	14.10%
Capital Bank	\$636,835	\$536,785	\$568,196	94.47%	12.06%	\$6,848	5.79%	3.16%	2.01%	3.98%	7.60%	7.95%
Community Bank & Trust, Waco, Texas	\$643,974	\$389,189	\$572,891	67.93%	40.71%	\$5,750	4.58%	2.67%	1.96%	2.98%	2.54%	2.78%
Grandview Bank	\$657,993	\$454,045	\$586,633	77.40%	22.26%	\$9,970	4.46%	3.57%	1.99%	4.59%	7.26%	4.86%
First Bank	\$658,273	\$582,759	\$543,219	107.28%	9.32%	\$3,783	6.62%	2.64%	1.51%	4.96%	1.78%	1.09%
First Community Bank   Corpus Christi	\$661,826	\$470,082	\$593,553	79.20%	23.11%	\$4,060	5.99%	3.31%	1.93%	4.30%	(2.02%)	6.34%
Sage Capital Bank	\$670,760	\$396,182	\$593,812	66.72%	32.15%	\$7,136	5.55%	2.72%	1.75%	3.90%	0.97%	0.09%
Southwest Bank	\$690,575	\$500,472	\$612,682	81.69%	13.73%	\$5,312	6.99%	2.33%	0.92%	6.14%	3.97%	2.89%
Pilgrim Bank	\$692,921	\$487,130	\$556,188	87.58%	10.55%	\$7,071	4.79%	3.38%	2.33%	2.60%	1.19%	(0.93%)
Texas Gulf Bank, National Association	\$693,805	\$470,020	\$613,784	76.58%	19.90%	\$5,981	5.10%	2.86%	2.13%	3.29%	1.31%	5.94%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets (continued)</b>												
American State Bank	\$694,103	\$519,765	\$576,431	90.17%	16.53%	\$9,014	5.93%	4.43%	3.67%	2.32%	(27.19%)	(30.56%)
Kleberg Bank, N.A.	\$699,984	\$474,773	\$612,599	77.50%	21.94%	\$5,833	4.98%	1.75%	1.28%	3.78%	(2.47%)	(1.29%)
First State Bank of Livingston	\$704,411	\$219,105	\$622,150	35.22%	20.36%	\$5,257	4.85%	2.68%	1.86%	3.32%	1.11%	1.13%
First State Bank   Athens	\$706,034	\$482,072	\$629,674	76.56%	10.03%	\$6,087	5.09%	2.41%	1.53%	3.67%	(2.04%)	1.64%
Classic Bank, National Association	\$706,310	\$576,201	\$628,140	91.73%	15.29%	\$8,026	5.46%	3.43%	2.18%	3.04%	(1.91%)	(0.78%)
The First National Bank of Bellville	\$730,918	\$244,573	\$748,966	32.65%	13.94%	\$12,182	3.91%	3.71%	3.10%	1.42%	(6.58%)	1.48%
First Community Bank   San Benito	\$734,487	\$466,606	\$646,303	72.20%	6.08%	\$5,829	5.51%	2.83%	1.76%	3.88%	2.50%	4.80%
UBank	\$742,404	\$588,595	\$638,066	92.25%	17.14%	\$7,499	7.01%	3.81%	2.90%	4.27%	17.51%	19.72%
Commerce Bank	\$745,112	\$153,402	\$661,052	23.21%	83.23%	\$16,558	4.63%	2.83%	1.51%	2.91%	15.84%	16.69%
Bank of Houston	\$751,919	\$638,743	\$606,693	105.28%	14.31%	\$14,460	6.62%	4.29%	3.52%	3.42%	13.80%	14.77%
Citizens 1st Bank	\$768,074	\$440,135	\$591,225	74.44%	19.07%	\$13,018	4.61%	2.99%	2.61%	2.56%	4.19%	6.22%
Harmony Bank	\$784,501	\$583,286	\$659,099	88.50%	20.13%	\$8,435	6.51%	3.81%	2.71%	4.02%	9.40%	9.84%
Industry State Bank	\$790,245	\$192,652	\$767,820	25.09%	23.69%	\$18,378	3.85%	3.77%	3.29%	1.29%	(10.22%)	(6.70%)
Western Bank	\$792,161	\$636,435	\$724,503	87.84%	13.11%	\$5,825	7.45%	3.48%	2.80%	4.70%	11.82%	18.76%
Bank of the West	\$802,927	\$484,658	\$729,459	66.44%	38.44%	\$6,691	5.91%	3.03%	1.73%	4.25%	2.03%	1.30%
The First National Bank of Shiner	\$812,643	\$190,573	\$847,340	22.49%	19.96%	\$14,775	3.64%	3.53%	3.07%	1.25%	(10.22%)	(1.80%)
The First State Bank   Louise	\$818,174	\$556,682	\$748,989	74.32%	30.25%	\$5,114	5.79%	1.01%	0.99%	4.91%	1.36%	0.85%
Texas National Bank of Jacksonville	\$851,438	\$702,275	\$761,600	92.21%	16.66%	\$7,469	6.37%	4.22%	3.52%	3.25%	5.46%	5.62%
Texas Bank	\$852,500	\$658,485	\$728,751	90.36%	12.64%	\$4,736	6.58%	3.54%	2.86%	4.06%	3.87%	3.83%
T Bank, National Association	\$852,838	\$716,347	\$716,467	99.98%	13.74%	\$4,987	8.38%	5.06%	4.63%	4.38%	27.57%	34.82%
Texas Heritage National Bank	\$857,110	\$741,995	\$728,481	101.86%	12.11%	\$11,131	7.07%	4.28%	4.08%	3.28%	40.84%	47.60%
TransPecos Banks, SSB	\$866,378	\$567,732	\$779,475	72.84%	20.13%	\$8,331	7.73%	3.75%	3.79%	3.91%	12.65%	23.22%
Plains State Bank	\$876,395	\$666,941	\$734,493	90.80%	21.52%	\$9,847	7.25%	3.50%	2.75%	4.92%	7.23%	7.00%
Schertz Bank & Trust	\$880,647	\$687,284	\$767,927	89.50%	21.29%	\$13,760	6.27%	4.22%	3.60%	3.02%	6.11%	7.40%
Round Top State Bank	\$882,509	\$565,715	\$799,813	70.73%	27.30%	\$11,031	4.59%	3.19%	2.42%	2.46%	0.33%	(0.24%)
Frontier Bank of Texas	\$897,911	\$707,654	\$756,869	93.50%	18.28%	\$9,353	6.49%	3.48%	2.70%	3.95%	4.25%	0.25%
Ciera Bank	\$914,612	\$635,423	\$801,881	79.24%	24.68%	\$7,497	6.69%	4.10%	2.45%	4.00%	1.54%	6.04%
Tolleson Private Bank	\$919,773	\$770,566	\$826,815	93.20%	16.37%	\$15,858	4.70%	3.63%	3.27%	1.71%	(0.28%)	4.25%
Clear Fork Bank National Association	\$924,650	\$665,218	\$824,084	80.72%	18.93%	\$8,040	7.01%	3.74%	2.86%	4.45%	9.82%	13.88%
NewFirst National Bank	\$925,104	\$690,710	\$809,440	85.33%	23.89%	\$11,146	6.94%	2.40%	1.70%	5.39%	0.56%	0.07%
Security State Bank   Pearsall	\$925,458	\$544,849	\$837,103	65.09%	13.93%	\$11,568	4.73%	3.09%	2.53%	2.55%	5.46%	5.61%
The First National Bank of Granbury	\$931,270	\$483,972	\$844,197	57.33%	37.66%	\$6,208	4.56%	2.21%	1.56%	3.24%	1.75%	1.04%
Keystone Bank, SSB	\$939,949	\$770,363	\$794,912	96.91%	14.60%	\$11,749	6.46%	4.25%	3.56%	3.23%	10.49%	6.94%
Rio Bank	\$945,393	\$485,200	\$767,347	63.23%	28.39%	\$4,438	5.96%	3.28%	1.98%	3.99%	17.76%	5.14%
Texas National Bank   Mercedes	\$955,480	\$627,709	\$803,810	78.09%	19.46%	\$6,328	6.62%	3.76%	2.59%	4.16%	15.08%	19.86%
R Bank	\$958,472	\$809,902	\$852,407	95.01%	12.83%	\$7,547	6.05%	3.75%	2.98%	3.35%	(3.97%)	(0.99%)
Hometown Bank, National Association	\$958,639	\$586,770	\$880,773	66.62%	31.49%	\$8,264	4.66%	3.32%	2.33%	2.57%	5.00%	11.26%
Alliance Bank Central Texas	\$976,855	\$800,557	\$842,391	95.03%	14.23%	\$10,854	6.24%	4.65%	3.54%	2.89%	9.62%	7.89%
The First National Bank of McGregor	\$977,658	\$744,049	\$868,081	85.71%	19.73%	\$9,976	7.39%	3.85%	3.55%	3.97%	13.09%	10.76%
The First National Bank of Bastrop	\$990,367	\$560,963	\$915,655	61.26%	17.61%	\$6,647	4.80%	3.01%	1.93%	3.04%	3.02%	6.56%
Average of Asset Group C	\$736,154	\$474,283	\$651,199	72.43%	23.89%	\$9,334	5.71%	3.25%	2.45%	3.47%	3.87%	5.87%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group D - Over \$1 billion in total assets</b>												
First National Bank and Trust Company of Weatherford	\$1,024,257	\$703,008	\$925,883	75.93%	19.77%	\$5,537	6.62%	3.30%	2.25%	4.47%	3.51%	3.36%
Pointbank	\$1,032,415	\$544,660	\$936,870	58.14%	16.86%	\$9,649	4.93%	3.48%	1.93%	2.83%	(5.39%)	(8.96%)
Colonial Savings, FA	\$1,034,333	\$713,123	\$568,143	125.52%	9.44%	\$5,304	3.89%	3.44%	1.53%	1.93%	(4.07%)	(13.33%)
MapleMark Bank	\$1,061,109	\$822,035	\$854,648	96.18%	19.74%	\$14,945	5.76%	4.51%	3.76%	2.31%	(9.00%)	(13.04%)
Citizens State Bank   Somerville	\$1,097,079	\$712,161	\$961,925	74.03%	25.95%	\$7,413	5.98%	2.53%	1.84%	4.20%	4.02%	2.80%
Peoples Bank   Lubbock	\$1,098,041	\$709,234	\$995,010	71.28%	24.07%	\$7,272	6.02%	3.02%	2.18%	3.99%	4.20%	3.42%
Dallas Capital Bank, National Association	\$1,100,093	\$833,589	\$928,725	89.76%	16.68%	\$14,104	5.69%	4.29%	3.44%	2.56%	2.81%	12.16%
United Texas Bank	\$1,109,342	\$518,594	\$782,495	66.27%	43.48%	\$12,899	5.66%	3.91%	3.11%	3.03%	(14.25%)	(9.49%)
Citizens State Bank   Buffalo	\$1,130,700	\$259,899	\$1,163,105	22.35%	30.10%	\$10,279	3.79%	3.52%	2.95%	1.42%	(14.63%)	(0.58%)
Legend Bank, N. A.	\$1,138,211	\$808,455	\$1,033,151	78.25%	14.59%	\$5,837	5.95%	2.38%	1.78%	4.33%	4.15%	9.85%
Texas Security Bank	\$1,165,137	\$861,576	\$1,059,096	81.35%	25.02%	\$12,804	5.56%	4.12%	3.00%	2.81%	(2.35%)	14.21%
SouthStar Bank, S.S.B.	\$1,175,980	\$898,938	\$924,937	97.19%	18.05%	\$7,840	6.43%	2.87%	2.24%	4.40%	(3.14%)	(0.21%)
Central Bank	\$1,208,506	\$959,757	\$1,086,315	88.35%	7.57%	\$7,697	6.91%	3.28%	1.61%	5.23%	8.97%	8.76%
Southwestern National Bank	\$1,212,228	\$1,026,921	\$1,047,098	98.07%	15.28%	\$8,537	6.60%	4.40%	3.76%	3.16%	9.29%	7.25%
Benchmark Bank	\$1,214,800	\$808,626	\$1,091,229	74.10%	30.91%	\$7,188	6.47%	3.50%	2.20%	4.38%	7.68%	8.00%
Wallis Bank	\$1,249,040	\$998,647	\$1,087,853	91.80%	15.24%	\$5,652	8.78%	4.53%	3.15%	5.74%	2.76%	5.50%
First Texas Bank   Georgetown	\$1,281,115	\$519,828	\$1,137,505	45.70%	50.76%	\$9,705	4.83%	2.16%	1.18%	3.77%	49.38%	50.40%
Community National Bank & Trust of Texas	\$1,291,815	\$882,748	\$1,079,167	81.80%	21.47%	\$6,524	5.88%	3.14%	2.00%	4.00%	4.93%	4.73%
Central National Bank	\$1,293,302	\$1,033,448	\$1,153,625	89.58%	21.63%	\$13,759	5.76%	2.98%	2.50%	3.51%	8.99%	9.83%
The City National Bank of Sulphur Springs	\$1,308,306	\$897,097	\$1,159,774	77.35%	26.34%	\$5,340	5.67%	2.48%	1.68%	4.11%	6.18%	7.43%
Alliance Bank	\$1,339,375	\$816,977	\$1,179,555	69.26%	15.58%	\$5,724	4.56%	2.44%	1.89%	2.81%	(1.62%)	(2.79%)
Pegasus Bank	\$1,349,018	\$886,760	\$1,203,172	73.70%	26.10%	\$18,480	6.25%	4.09%	2.74%	3.72%	11.32%	10.99%
First Command Financial Services, Inc.	\$1,415,052	\$470,305	\$962,841	48.85%	59.78%	\$1,638	3.80%	0.59%	0.58%	NA	0.19%	0.72%
American Bank of Commerce	\$1,453,438	\$894,186	\$1,331,390	67.16%	22.94%	\$9,028	5.05%	3.56%	2.53%	2.77%	0.33%	2.84%
Commercial Bank of Texas, N.A.	\$1,489,423	\$998,504	\$1,349,261	74.00%	19.42%	\$5,729	5.22%	2.55%	1.82%	3.53%	10.27%	9.90%
First National Bank   Wichita Falls	\$1,542,859	\$1,273,781	\$1,166,326	109.21%	14.24%	\$11,180	5.74%	3.72%	3.36%	2.66%	4.49%	0.52%
First National Bank of Central Texas	\$1,555,242	\$1,188,270	\$1,357,407	87.54%	16.01%	\$12,853	5.76%	3.07%	1.85%	3.78%	(2.43%)	5.83%
Moody National Bank	\$1,672,692	\$1,216,097	\$1,443,373	84.25%	13.58%	\$9,091	5.20%	4.55%	2.68%	2.63%	(1.62%)	(1.17%)
First State Bank   Gainesville	\$1,768,697	\$931,150	\$1,652,557	56.35%	16.17%	\$6,479	4.66%	2.98%	1.89%	2.90%	0.82%	6.74%
First State Bank of Uvalde	\$1,825,080	\$713,807	\$1,656,742	43.08%	63.40%	\$14,485	4.18%	3.63%	1.74%	2.11%	(4.95%)	(6.36%)
FirstBank Southwest	\$1,843,233	\$1,345,580	\$1,607,325	83.72%	15.28%	\$7,810	6.05%	3.71%	2.94%	3.37%	4.69%	2.99%
North Dallas Bank & Trust Co.	\$1,909,713	\$1,257,079	\$1,631,526	77.05%	30.18%	\$11,039	4.41%	3.40%	2.27%	1.94%	7.82%	10.22%
Citizens National Bank of Texas	\$1,928,609	\$1,623,926	\$1,682,208	96.54%	13.09%	\$12,284	6.35%	2.74%	1.63%	4.54%	15.00%	15.35%
Golden Bank, National Association	\$2,005,901	\$1,707,358	\$1,668,675	102.32%	14.96%	\$13,739	7.16%	4.43%	3.96%	3.72%	13.44%	13.06%
Security State Bank & Trust	\$2,011,000	\$1,329,421	\$1,711,964	77.65%	27.06%	\$6,487	6.34%	2.78%	1.43%	4.73%	8.35%	3.62%
Falcon International Bank	\$2,014,765	\$1,293,613	\$1,774,497	72.90%	15.07%	\$5,193	5.69%	3.10%	2.16%	3.73%	5.30%	4.58%
Texas Community Bank	\$2,088,091	\$1,099,307	\$1,802,351	60.99%	42.86%	\$9,364	6.35%	2.97%	1.81%	4.73%	8.16%	7.26%
First United Bank	\$2,134,481	\$1,386,331	\$1,804,944	76.81%	6.80%	\$8,607	5.55%	3.61%	2.08%	3.18%	(2.78%)	(0.72%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>												
Cornerstone Capital Bank, SSB	\$2,280,636	\$1,399,427	\$1,380,650	101.36%	28.62%	\$1,609	6.11%	4.88%	4.38%	2.11%	0.61%	25.37%
American National Bank & Trust	\$2,284,059	\$1,778,738	\$2,035,318	87.39%	16.60%	\$7,464	5.88%	4.26%	3.61%	2.64%	6.84%	9.03%
Texas First Bank	\$2,302,202	\$1,240,645	\$2,033,365	61.01%	18.77%	\$8,495	4.93%	3.04%	1.48%	3.20%	5.61%	9.71%
Extraco Banks, National Association	\$2,363,275	\$1,310,065	\$1,888,493	69.37%	27.96%	\$8,093	4.78%	2.72%	1.99%	2.91%	1.34%	1.44%
Community National Bank	\$2,401,684	\$1,582,815	\$2,108,258	75.08%	28.04%	\$9,309	6.47%	1.56%	1.30%	5.16%	12.86%	12.52%
Horizon Bank, SSB	\$2,476,450	\$1,526,861	\$2,244,685	68.02%	28.57%	\$11,737	5.25%	2.93%	1.89%	3.53%	2.97%	5.15%
Texas Partners Bank	\$2,483,111	\$1,921,997	\$2,272,472	84.58%	12.67%	\$11,338	5.21%	3.08%	2.69%	2.75%	12.56%	13.69%
Susser Bank	\$2,511,396	\$1,895,655	\$2,233,127	84.89%	24.38%	\$9,926	6.91%	4.20%	3.50%	3.72%	9.49%	8.85%
American Bank, National Association   Corpus Christi	\$2,525,283	\$1,724,169	\$2,258,530	76.34%	18.29%	\$7,074	5.48%	2.62%	1.87%	3.75%	2.47%	6.25%
TexasBank	\$2,545,401	\$1,813,715	\$2,027,846	89.44%	29.35%	\$7,856	6.90%	4.20%	3.51%	3.74%	14.71%	17.73%
Vista Bank	\$2,598,936	\$1,945,233	\$2,296,851	84.69%	22.66%	\$11,012	6.96%	4.04%	3.26%	4.00%	15.62%	16.53%
Pinnacle Bank	\$2,681,387	\$1,719,367	\$2,357,396	72.94%	23.65%	\$10,640	4.90%	3.47%	2.51%	2.56%	2.12%	3.35%
Texas Regional Bank	\$2,715,928	\$1,466,468	\$2,445,263	59.97%	28.07%	\$4,938	5.34%	3.11%	1.80%	3.22%	1.36%	(0.05%)
American First National Bank	\$2,739,261	\$2,405,773	\$2,350,220	102.36%	12.55%	\$11,090	6.94%	4.47%	3.73%	3.68%	5.84%	5.44%
West Texas National Bank	\$2,768,067	\$1,427,687	\$2,495,683	57.21%	38.35%	\$12,756	6.03%	3.47%	1.98%	4.03%	13.97%	14.97%
State Bank of Texas	\$2,781,756	\$2,288,667	\$2,278,721	100.44%	17.83%	\$28,678	9.87%	5.24%	4.93%	5.52%	8.26%	5.87%
American Momentum Bank	\$2,798,413	\$1,974,699	\$2,212,720	89.24%	19.22%	\$8,018	6.40%	2.58%	1.42%	5.19%	8.28%	7.99%
Jefferson Bank	\$2,870,970	\$1,889,457	\$2,644,530	71.45%	27.46%	\$7,177	4.82%	3.30%	1.84%	2.59%	(0.87%)	3.80%
Austin Bank, Texas National Association	\$2,923,289	\$2,360,410	\$2,476,958	95.29%	12.38%	\$5,654	5.86%	2.56%	1.59%	4.44%	5.76%	7.56%
TIB, National Association	\$2,955,684	\$1,805,204	\$2,433,418	74.18%	34.96%	\$12,685	5.92%	5.53%	4.32%	2.13%	0.49%	10.87%
Guaranty Bank & Trust, N.A.	\$3,112,902	\$2,130,998	\$2,693,919	79.10%	16.00%	\$6,418	5.54%	3.34%	1.96%	3.43%	(2.18%)	2.19%
Lone Star National Bank	\$3,162,233	\$1,615,762	\$2,814,506	57.41%	20.61%	\$4,517	5.12%	2.26%	1.63%	3.67%	7.45%	7.92%
WestStar Bank	\$3,205,734	\$2,292,181	\$2,867,052	79.95%	11.52%	\$9,744	5.11%	3.25%	2.23%	3.06%	5.01%	17.89%
International Bank of Commerce   Brownsville	\$4,111,484	\$1,421,103	\$3,621,442	39.24%	66.63%	\$8,656	5.08%	2.58%	1.17%	3.64%	4.94%	3.09%
First National Bank Texas	\$4,123,442	\$2,058,632	\$3,613,738	56.97%	37.84%	\$1,339	4.26%	1.82%	0.75%	3.54%	(4.16%)	3.52%
City Bank	\$4,230,555	\$3,075,596	\$3,725,623	82.55%	16.53%	\$7,435	5.93%	3.25%	1.95%	3.81%	0.67%	0.33%
VeraBank, National Association	\$4,297,154	\$2,825,105	\$3,817,758	74.00%	19.17%	\$8,047	5.56%	2.47%	1.48%	3.90%	5.55%	5.47%
Texas Bank and Trust Company	\$4,367,018	\$3,494,289	\$3,842,996	90.93%	15.82%	\$8,255	4.95%	3.25%	2.19%	2.71%	(0.68%)	4.52%
Texas Exchange Bank	\$4,430,627	\$1,182,697	\$2,728,331	43.35%	58.45%	\$164,097	7.77%	2.15%	2.72%	5.40%	62.75%	24.17%
Wells Fargo Bank South Central, National Association	\$4,465,163	\$2,158,296	\$3,501,933	61.63%	59.51%	\$1,488,388	4.38%	3.42%	3.43%	1.74%	13.68%	16.56%
Inwood National Bank	\$4,515,181	\$2,468,248	\$3,780,496	65.29%	27.21%	\$22,352	4.21%	3.69%	2.24%	1.76%	4.20%	6.70%
Vantage Bank Texas	\$4,553,595	\$3,307,213	\$4,130,341	80.07%	26.56%	\$9,255	6.09%	3.90%	2.79%	3.48%	22.16%	31.02%
Third Coast Bank	\$4,936,896	\$3,966,425	\$4,312,669	91.97%	18.44%	\$13,379	7.41%	4.56%	4.07%	3.80%	12.48%	13.34%
The American National Bank of Texas	\$5,515,169	\$3,156,978	\$5,236,406	60.29%	14.27%	\$9,676	4.22%	2.90%	1.58%	2.36%	(9.97%)	8.03%
Broadway National Bank	\$5,706,056	\$3,491,993	\$5,230,535	66.76%	6.64%	\$8,972	4.92%	2.69%	1.72%	2.97%	5.92%	9.53%
TBK Bank, SSB	\$5,946,055	\$4,548,133	\$4,834,423	94.08%	13.92%	\$3,831	8.27%	2.26%	1.37%	7.05%	11.24%	20.21%
Beal Bank	\$6,619,890	\$947,324	\$4,178,037	22.67%	15.02%	\$43,552	5.12%	4.28%	4.06%	1.73%	16.02%	103.36%
Sunflower Bank, National Association	\$8,085,206	\$6,438,182	\$6,781,740	94.93%	9.31%	\$7,245	6.24%	3.02%	2.34%	4.17%	2.80%	5.83%
Southside Bank	\$8,512,453	\$4,663,543	\$6,671,624	69.90%	14.00%	\$10,941	5.33%	3.19%	2.29%	3.07%	2.82%	1.78%

Source: SNL Financial

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# Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>												
Woodforest National Bank	\$8,842,472	\$6,524,099	\$8,102,079	80.52%	17.75%	\$1,946	6.13%	2.58%	1.67%	4.53%	(2.63%)	0.17%
International Bank of Commerce   Laredo	\$9,257,828	\$6,428,999	\$6,386,097	100.67%	13.33%	\$6,599	6.77%	3.11%	1.64%	5.08%	3.10%	0.51%
Amarillo National Bank	\$9,557,608	\$7,336,169	\$8,418,780	87.14%	19.66%	\$10,389	7.20%	4.11%	3.43%	4.05%	4.29%	4.68%
Charles Schwab Trust Bank	\$10,104,057	\$0	\$9,301,602	0.00%	49.04%	\$42,276	2.68%	0.70%	0.61%	2.12%	(1.17%)	(2.26%)
Stellar Bank	\$10,891,351	\$7,439,855	\$9,189,284	80.96%	23.41%	\$10,503	6.08%	3.38%	2.12%	4.16%	2.39%	3.26%
Veritex Community Bank	\$12,717,697	\$9,593,853	\$10,780,947	88.99%	10.10%	\$14,754	6.37%	4.29%	3.36%	3.35%	2.69%	4.02%
PlainsCapital Bank	\$13,329,161	\$8,445,498	\$11,257,804	75.02%	32.43%	\$5,655	5.34%	3.77%	2.27%	2.85%	(0.58%)	1.70%
First Financial Bank	\$13,925,288	\$7,921,333	\$12,220,428	64.82%	22.46%	\$9,841	4.84%	2.41%	1.60%	3.35%	6.74%	8.25%
NexBank	\$13,943,020	\$9,051,800	\$10,257,870	88.24%	16.96%	\$139,430	5.47%	4.46%	3.83%	1.87%	(12.83%)	(14.38%)
Charles Schwab Premier Bank, SSB	\$26,472,000	\$1,254,000	\$24,087,000	5.21%	62.14%	\$187,745	2.38%	0.95%	0.95%	1.49%	(4.60%)	3.31%
Texas Capital Bank	\$30,621,656	\$22,450,066	\$25,424,834	88.30%	27.93%	\$16,844	5.75%	4.59%	3.13%	3.09%	8.17%	12.16%
Prosperity Bank	\$39,595,132	\$22,149,209	\$28,459,302	77.83%	8.74%	\$10,111	4.62%	2.70%	1.49%	2.93%	2.69%	4.47%
Frost Bank	\$52,580,731	\$20,754,825	\$43,144,271	48.11%	43.61%	\$8,982	5.00%	2.46%	1.70%	3.51%	3.19%	1.73%
Comerica Bank	\$79,332,000	\$50,758,000	\$65,201,000	77.85%	20.81%	\$10,465	5.12%	3.63%	2.33%	2.94%	(7.65%)	(4.61%)
Average of Asset Group D	\$5,842,269	\$3,371,124	\$4,857,715	74.99%	24.08%	\$31,370	5.67%	3.28%	2.34%	3.45%	4.79%	7.47%

Source: SNL Financial

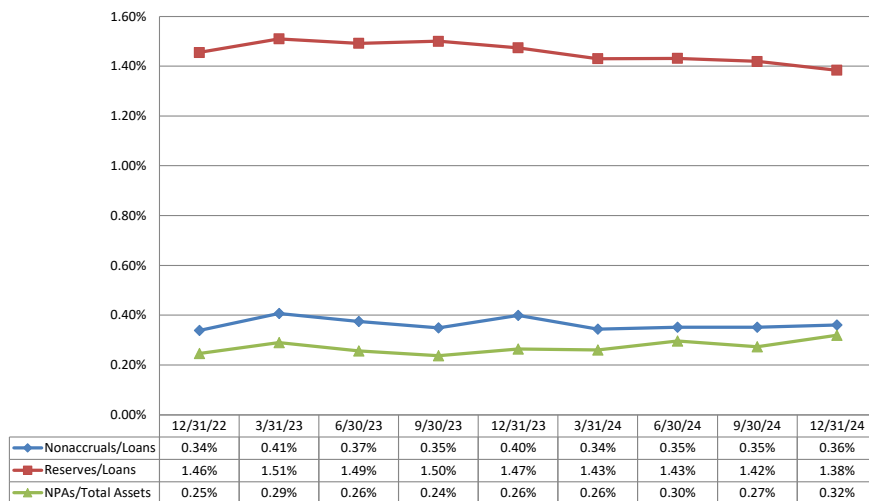
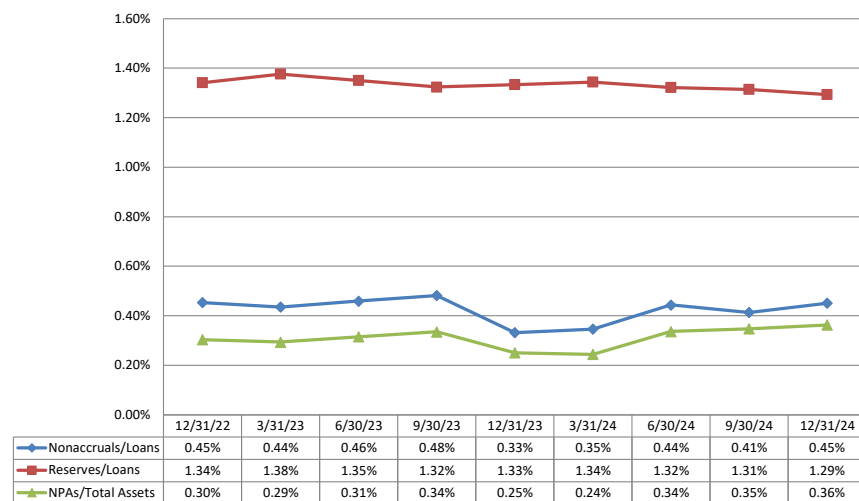
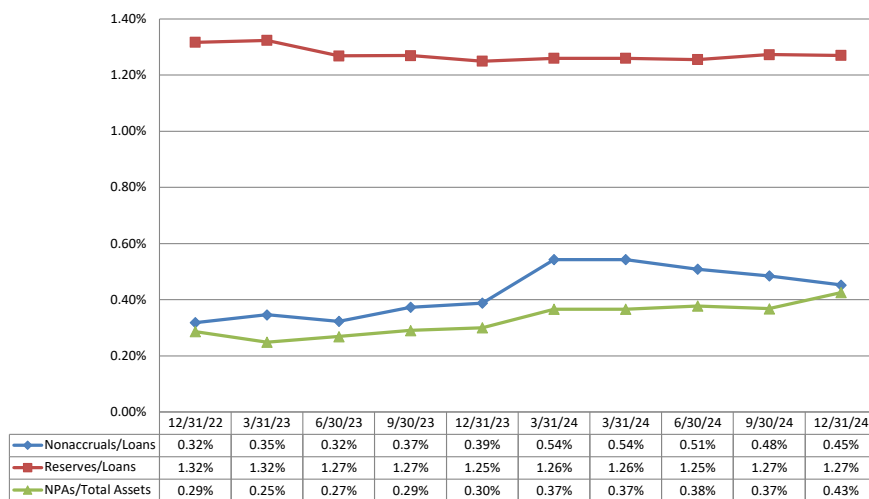
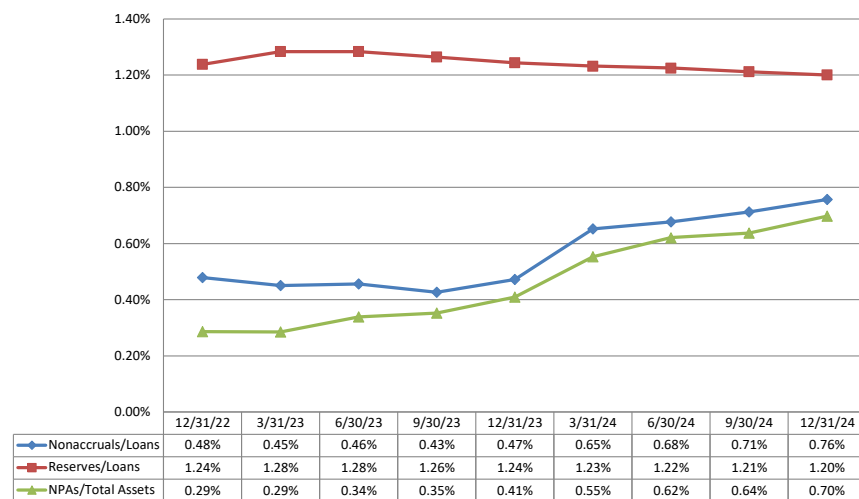
Note: Report includes only bank-level data.

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# Asset Quality

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

Asset Group A - \$0 to \$250 million in Total Assets  
As of DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset Group D - Over \$1 billion in Total Assets  
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**
**December 31, 2024**
**Run Date: February 14, 2025**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPA's/Total Assets (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>							
Hightower Trust Company, National Association	\$18,058	\$0	NA	NA	NA	0.00%	0.00%
The First National Bank of Lipan	\$26,971	\$0	0.00%	1.12%	NA	0.00%	0.00%
Brazos National Bank	\$28,567	\$0	0.00%	1.24%	NA	1.78%	0.00%
Legacy Trust Company, National Association	\$34,978	\$0	NA	NA	NA	0.00%	0.00%
Avana Bank	\$39,237	\$0	0.00%	1.46%	NM	0.10%	0.02%
Robert Lee State Bank	\$40,043	\$200	1.31%	1.87%	143.00%	3.86%	0.50%
The Bank of San Jacinto County, Coldspring, Texas	\$44,303	\$0	0.00%	1.96%	NA	1.32%	0.17%
The Granger National Bank	\$46,882	\$4	0.02%	1.38%	NM	0.07%	0.01%
Amistad Bank	\$47,689	\$0	0.00%	1.45%	NA	0.00%	0.00%
Powell State Bank	\$48,818	\$1,212	7.49%	0.02%	0.23%	14.12%	3.52%
Kress National Bank	\$48,989	\$0	0.00%	1.92%	NA	0.00%	0.00%
The Donley County State Bank	\$50,135	\$34	0.41%	2.91%	702.94%	0.37%	0.07%
Farmers State Bank of Newcastle	\$51,422	\$0	0.00%	1.06%	NA	0.00%	0.00%
Crowell State Bank	\$51,484	\$24	0.10%	0.78%	795.83%	1.53%	0.05%
The State National Bank of Groom	\$51,931	\$185	0.49%	1.46%	300.00%	7.24%	1.25%
Lovelady State Bank	\$52,247	\$237	1.03%	1.45%	140.93%	8.02%	0.93%
The First National Bank in Cooper	\$52,419	\$0	0.00%	0.76%	NA	0.03%	0.00%
The Citizens State Bank of Ganado	\$55,551	\$0	0.00%	1.84%	70.65%	8.08%	0.50%
The First National Bank of Moody	\$57,331	\$0	0.00%	1.58%	NA	0.00%	0.00%
First State Bank   Junction	\$58,560	\$513	2.41%	2.38%	99.03%	9.82%	0.88%
First Federal Bank Littlefield, Texas, SSB	\$59,905	\$82	0.17%	1.36%	804.88%	1.33%	0.14%
Commerce Bank Texas	\$61,742	\$0	0.00%	1.02%	NA	0.00%	0.00%
City National Bank	\$62,995	\$0	0.00%	1.32%	NA	0.00%	0.00%
First Bank and Trust of Memphis	\$67,305	\$953	2.06%	1.34%	64.95%	10.12%	1.42%
Citizens National Bank of Crosbyton	\$69,241	\$0	0.00%	1.24%	NA	0.00%	0.00%
Pavillion Bank	\$69,920	\$215	0.41%	1.31%	323.26%	1.76%	0.31%
Citizens State Bank of Luling	\$70,370	\$28	0.05%	1.88%	NM	0.25%	0.04%
The First National Bank of Anson	\$70,829	\$141	0.32%	1.94%	600.00%	3.16%	0.20%
First State Bank of San Diego	\$73,281	\$2	0.01%	1.54%	NM	5.92%	0.00%
Haskell National Bank	\$74,116	\$0	0.00%	1.20%	NA	0.28%	0.00%
The Santa Anna National Bank	\$75,570	\$196	0.48%	1.35%	280.61%	4.15%	0.26%
Zavala County Bank	\$76,578	\$0	0.00%	1.54%	NA	0.00%	0.00%
The First National Bank in Falfurrias	\$76,792	\$48	0.20%	1.90%	638.03%	0.88%	0.09%
First National Bank of South Padre Island	\$77,300	\$601	1.87%	1.80%	96.51%	6.06%	0.78%
Citizens State Bank   Roma	\$78,026	\$221	0.53%	1.02%	110.59%	5.67%	0.50%
Citizens State Bank   Anton	\$78,333	\$58	0.10%	1.09%	NM	0.42%	0.07%
Angelina Savings Bank, SSB	\$80,032	\$17	0.05%	1.68%	202.29%	3.43%	0.38%
The First Bank of Celeste	\$80,264	\$0	0.00%	1.64%	NA	0.00%	0.00%
The City National Bank of San Saba	\$81,969	\$0	0.00%	3.07%	4.45%	76.08%	8.19%
Menard Bank	\$84,010	\$0	0.00%	2.09%	NA	0.00%	0.00%
Junction National Bank	\$84,785	\$6	0.03%	1.55%	NM	0.12%	0.01%
The Chasewood Bank	\$85,191	\$0	0.00%	0.81%	NA	0.00%	0.00%
The First National Bank of Trinity	\$85,430	\$179	0.42%	1.24%	296.65%	8.66%	0.47%
Zapata National Bank	\$85,637	\$0	0.00%	1.13%	NA	9.65%	1.35%
Atascosa Bank	\$87,245	\$0	0.00%	1.23%	NA	0.00%	0.00%
The First National Bank of Hebbronville	\$89,855	\$28	0.10%	0.93%	892.86%	1.34%	0.03%

Source: SNL Financial

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
First National Bank   Rotan	\$90,356	\$20	0.05%	2.17%	NM	0.60%	0.02%
Bandera Bank	\$91,828	\$0	0.00%	0.91%	NA	0.00%	0.00%
The First National Bank of Eldorado	\$96,630	\$22	0.03%	1.72%	NM	3.71%	0.07%
Citizens National Bank   Crockett	\$97,780	\$0	0.00%	1.90%	NA	0.00%	0.00%
Spectra Bank	\$102,840	\$189	0.35%	1.30%	370.37%	4.24%	0.18%
Agility Bank, National Association	\$103,622	\$12	0.01%	1.87%	NM	0.31%	0.01%
First Capital Bank	\$104,434	\$113	0.14%	1.66%	900.68%	18.62%	0.23%
The Commercial Bank	\$105,710	\$0	0.00%	1.44%	NA	0.18%	0.00%
Commercial State Bank	\$106,659	\$585	1.38%	1.61%	117.26%	5.50%	0.55%
The Cowboy Bank of Texas	\$108,061	\$144	0.20%	0.88%	440.28%	0.81%	0.13%
Spur Security Bank	\$108,830	\$0	0.00%	1.20%	NA	0.00%	0.00%
The Lytle State Bank of Lytle, Texas	\$108,975	\$94	0.21%	0.85%	66.15%	5.63%	0.53%
Henderson Federal Savings Bank	\$111,844	\$1,382	1.60%	1.72%	107.67%	5.79%	1.55%
The First State Bank   Abernathy	\$112,999	\$0	0.00%	1.31%	NA	0.00%	0.00%
The First National Bank of Aspermont	\$115,545	\$136	0.36%	1.35%	375.74%	9.56%	0.12%
Stockmens National Bank in Cotulla	\$121,372	\$932	3.16%	0.94%	29.83%	9.33%	0.77%
The Buckholts State Bank	\$122,649	\$451	0.56%	0.88%	155.21%	2.06%	0.37%
First State Bank of Brownsboro	\$125,523	\$67	0.11%	1.11%	669.00%	3.39%	0.08%
Carmine State Bank	\$125,612	\$0	0.00%	0.52%	NA	1.46%	0.00%
Fidelity Bank of Texas	\$126,974	\$0	0.00%	1.07%	NA	0.00%	0.00%
Citizens Bank, National Association	\$129,840	\$0	0.00%	1.57%	NA	0.00%	0.00%
The American National Bank of Mount Pleasant	\$130,819	\$149	0.18%	1.81%	NM	1.62%	0.11%
First National Bank of Dublin	\$132,234	\$132	0.15%	1.92%	NM	0.82%	0.10%
POINTWEST Bank	\$133,512	\$0	0.00%	1.05%	NA	0.00%	0.00%
First State Bank   Shallowater	\$133,804	\$1	0.00%	1.98%	NM	0.00%	0.00%
Marion State Bank	\$133,928	\$172	0.29%	0.80%	279.65%	2.10%	0.21%
Johnson City Bank	\$134,179	\$250	0.29%	1.18%	406.40%	1.41%	0.19%
Security Bank of Texas	\$134,328	\$215	0.22%	1.43%	653.95%	1.99%	0.30%
Dalhart Federal Savings & Loan Association, SSB	\$135,653	\$258	0.32%	0.44%	139.15%	3.16%	0.19%
First National Bank of Fort Stockton	\$138,267	\$859	1.05%	2.70%	257.04%	6.29%	0.62%
Mason Bank	\$139,516	\$1,036	1.55%	1.44%	92.47%	10.94%	0.97%
Fannin Bank	\$140,616	\$222	0.27%	1.66%	609.01%	3.14%	0.16%
The First National Bank of Quitaque	\$142,001	\$1,467	2.33%	1.44%	61.83%	9.39%	1.03%
Texas National Bank   Sweetwater	\$142,874	\$0	0.00%	1.57%	NA	0.00%	0.00%
The First State Bank   Columbus	\$142,923	\$61	0.13%	0.74%	575.41%	0.38%	0.04%
The First National Bank of Tom Bean	\$143,064	\$184	0.17%	1.57%	901.63%	2.17%	0.26%
Columbus State Bank	\$143,275	\$0	0.00%	1.30%	NA	0.00%	0.00%
Normangee State Bank	\$147,944	\$80	0.10%	1.60%	NM	14.49%	0.78%
The Big Bend Banks, N.A.	\$156,270	\$0	0.00%	3.14%	NA	0.00%	0.00%
The Brady National Bank	\$156,880	\$0	0.00%	1.57%	NA	0.00%	0.00%
Graham Savings and Loan, SSB	\$157,378	\$765	0.65%	1.51%	230.33%	6.13%	0.49%
First State Bank   Paint Rock	\$158,284	\$360	0.62%	1.95%	312.22%	1.62%	0.23%

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
The First National Bank of Winnsboro	\$159,204	\$433	0.43%	1.33%	43.16%	9.89%
Bank of South Texas	\$160,794	\$290	0.29%	1.31%	448.28%	1.14%
Texas Financial Bank	\$161,855	\$0	0.00%	1.24%	NA	0.00%
First National Bank of Alvin	\$162,700	\$0	0.00%	1.08%	NA	0.00%
The First National Bank of Eagle Lake	\$166,997	\$42	0.04%	1.78%	NM	0.23%
Peoples State Bank   Shepherd	\$167,083	\$0	0.00%	0.73%	NA	0.00%
Peoples Bank   Paris	\$167,324	\$301	0.23%	0.87%	377.08%	2.14%
Lone Star Bank	\$167,474	\$0	0.00%	1.19%	NA	1.69%
First National Bank of Bosque County	\$168,818	\$533	0.42%	1.35%	296.23%	5.93%
The Community Bank	\$169,232	\$179	0.16%	0.78%	503.35%	1.19%
First Security State Bank	\$170,655	\$4	0.01%	1.04%	NM	0.08%
Farmers and Merchants Bank	\$175,074	\$0	0.00%	1.65%	NA	1.51%
First State Bank   Spearman	\$175,472	\$2,450	1.58%	1.12%	70.23%	11.80%
Greater State Bank	\$176,509	\$53	0.04%	1.17%	NM	0.33%
Farmers State Bank   Groesbeck	\$178,172	\$67	0.06%	0.97%	436.97%	2.02%
The First National Bank of Evant	\$178,908	\$38	0.03%	0.79%	NM	0.24%
Victory Bank	\$180,512	\$47	0.07%	1.13%	NM	0.17%
First Texas National Bank	\$181,231	\$0	0.00%	0.95%	NA	5.39%
Peoples State Bank   Rocksprings	\$183,071	\$0	0.00%	0.33%	NA	0.00%
Citizens State Bank   Corrigan	\$183,094	\$10	0.01%	1.20%	NM	7.38%
The Perryton National Bank	\$185,828	\$0	0.00%	2.18%	NA	0.00%
First State Bank of Ben Wheeler, Texas	\$186,048	\$0	0.00%	1.46%	NA	0.00%
Pearland State Bank	\$188,943	\$159	0.35%	1.09%	315.72%	1.46%
Texas Advantage Community Bank, National Association	\$196,327	\$983	1.04%	1.21%	115.67%	4.70%
First State Bank of Odem	\$200,968	\$0	0.00%	2.66%	NA	0.00%
First State Bank of Bedias	\$201,106	\$537	0.44%	1.49%	340.78%	1.46%
Unity National Bank of Houston	\$201,440	\$2,593	2.19%	1.75%	79.75%	16.98%
Sanger Bank	\$208,450	\$0	0.00%	1.31%	NA	0.00%
BOC Bank	\$210,777	\$0	0.00%	1.40%	NA	0.00%
Texas Heritage Bank	\$211,654	\$155	0.10%	1.06%	NM	0.76%
Coleman County State Bank	\$212,411	\$117	0.08%	1.05%	NM	0.93%
National Bank & Trust	\$213,956	\$38	0.03%	1.17%	NM	0.19%
First National Bank of Lake Jackson	\$215,106	\$0	0.00%	1.10%	NA	0.00%
PrimeBank of Texas	\$215,926	\$0	0.00%	1.09%	NM	0.05%
Muenster State Bank	\$217,917	\$0	0.00%	1.01%	NA	1.33%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
The Citizens National Bank of Hillsboro	\$219,270	\$0	0.00%	1.02%	NA	0.20%	0.00%
The First National Bank of Anderson	\$223,895	\$31	0.02%	1.35%	NM	0.39%	0.04%
Global One Bank	\$224,775	\$0	0.00%	1.17%	NA	0.30%	0.00%
Cendera Bank, N.A.	\$225,716	\$1,221	0.71%	1.08%	151.11%	5.21%	0.54%
The First National Bank of Sterling City	\$226,027	\$0	0.00%	1.11%	NA	0.00%	0.00%
Cypress Bank, SSB	\$229,644	\$3,014	1.98%	0.93%	47.01%	11.63%	1.31%
Bridge City State Bank	\$229,838	\$285	0.24%	1.04%	126.72%	7.01%	0.50%
First Texas Bank   Lampasas	\$230,585	\$0	0.00%	0.50%	NA	0.00%	0.00%
Anahuac National Bank	\$233,509	\$40	0.05%	2.67%	NM	0.39%	0.02%
Guadalupe Bank	\$234,022	\$673	0.36%	1.06%	147.77%	5.59%	0.58%
Tejas Bank	\$239,292	\$25	0.02%	1.52%	NM	0.52%	0.01%
Spring Hill State Bank	\$239,370	\$713	0.39%	2.26%	451.82%	3.41%	0.38%
The City National Bank of Taylor	\$239,454	\$707	0.49%	1.11%	227.86%	3.40%	0.30%
Citizens State Bank   Miles	\$244,719	\$0	0.00%	1.33%	202.10%	4.55%	0.51%
Incommons Bank, National Association	\$247,793	\$1,032	0.60%	1.35%	226.65%	6.05%	0.42%
Average of Asset Group A	\$131,718	\$234	0.36%	1.38%	310.28%	3.33%	0.32%

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<b>Asset Group B - \$251 to \$500 million in total assets</b>							
One World Bank	\$256,161	\$352	0.18%	1.52%	832.10%	1.36%	0.22%
Citizens Bank   Amarillo	\$256,195	\$0	0.00%	0.78%	NA	0.35%	0.00%
Freedom Bank	\$261,286	\$663	0.42%	1.15%	271.49%	1.89%	0.25%
First National Bank of Burleson	\$261,720	\$0	0.00%	1.32%	NA	0.00%	0.00%
The First National Bank of Ballinger	\$263,653	\$81	0.05%	1.84%	NM	0.31%	0.03%
Bank of DeSoto, National Association	\$263,660	\$464	0.28%	0.96%	167.95%	6.57%	0.59%
Castroville State Bank	\$265,560	\$410	0.24%	1.16%	488.29%	1.68%	0.15%
Sundown State Bank	\$268,318	\$0	0.00%	0.80%	NA	0.00%	0.00%
First State Bank   Graham	\$273,086	\$83	0.06%	0.94%	NM	3.70%	0.03%
Texas Traditions Bank	\$278,816	\$0	0.00%	0.85%	NA	0.00%	0.00%
Interstate Bank	\$281,806	\$2,429	1.45%	1.41%	82.89%	17.69%	1.01%
Citizens National Bank at Brownwood	\$283,276	\$268	0.26%	1.82%	650.00%	3.34%	0.11%
Maverick Bank	\$286,791	\$289	0.19%	0.98%	515.57%	2.96%	0.19%
Llano National Bank	\$289,018	\$928	0.57%	2.37%	416.49%	3.46%	0.32%
Arrowhead Bank	\$290,921	\$0	0.00%	0.92%	NA	0.00%	0.00%
The National Bank of Andrews	\$292,917	\$164	0.08%	1.71%	NM	5.36%	0.56%
Texana Bank, National Association	\$293,534	\$640	0.24%	1.14%	474.38%	3.71%	0.36%
First State Bank of Burnet	\$294,127	\$5	0.00%	0.99%	343.00%	1.39%	0.13%
The City National Bank of Colorado City	\$295,282	\$616	0.30%	1.52%	508.28%	1.81%	0.21%
ValueBank Texas	\$297,199	\$117	0.07%	1.23%	NM	0.32%	0.04%
Community Bank	\$299,717	\$0	0.00%	1.05%	NA	0.00%	0.00%
Charter Bank	\$300,528	\$107	0.06%	1.37%	732.11%	1.84%	0.12%
The Jacksboro National Bank	\$302,690	\$61	0.04%	1.50%	NM	0.33%	0.02%
The First National Bank of Hughes Springs	\$303,431	\$3,333	1.47%	1.19%	54.96%	16.16%	1.62%
Lakeside Bank	\$307,991	\$220	0.10%	1.13%	NM	0.46%	0.07%
Security State Bank   Farwell	\$310,837	\$5,029	2.28%	1.23%	53.89%	12.20%	1.62%
Commercial National Bank of Texarkana	\$312,733	\$0	0.00%	0.84%	NA	0.13%	0.00%
Ozona Bank	\$316,341	\$718	0.54%	1.56%	288.02%	3.48%	0.31%
West Texas State Bank	\$320,037	\$0	0.00%	1.39%	NA	11.40%	1.12%
The First National Bank of Hereford	\$321,060	\$907	0.37%	1.10%	299.01%	2.50%	0.28%
The Commercial National Bank of Brady	\$322,741	\$0	0.00%	1.23%	NA	0.00%	0.00%
The Waggoner National Bank of Vernon	\$323,496	\$2,510	1.40%	2.98%	212.87%	5.58%	0.78%
The Pecos County State Bank	\$326,060	\$3,143	2.31%	1.59%	69.01%	12.03%	0.96%
The Yoakum National Bank	\$330,608	\$40	0.02%	1.19%	NM	0.30%	0.01%
First National Bank of Giddings	\$332,203	\$1,590	0.67%	1.51%	226.60%	5.52%	0.48%
Crossroads Bank	\$332,862	\$5,665	2.81%	1.19%	42.22%	23.84%	1.70%
CapTex Bank	\$336,612	\$161	0.05%	1.03%	NM	1.04%	0.14%

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Asset Group B - \$251 to \$500 million in total assets (continued)							
First State Bank   Stratford	\$336,671	\$0	0.00%	0.53%	NA	0.00%	0.00%
First State Bank of Texas	\$337,524	\$1,376	0.65%	0.95%	146.59%	4.84%	0.46%
HomeBank Texas	\$344,062	\$0	0.00%	1.53%	NA	3.84%	0.00%
Citizens State Bank   Woodville	\$346,935	\$0	0.00%	1.34%	NA	0.76%	0.09%
Gilmer National Bank	\$350,116	\$2,166	0.87%	1.23%	141.14%	10.75%	0.62%
Farmers State Bank   Center	\$364,209	\$169	0.08%	1.40%	NM	4.55%	0.42%
First National Bank in Port Lavaca	\$377,736	\$0	0.00%	0.78%	NA	0.00%	0.00%
Lamar National Bank	\$379,146	\$0	0.00%	1.24%	NA	1.85%	0.00%
Trusttexas Bank, S.S.B.	\$380,260	\$637	0.36%	1.07%	293.56%	17.95%	0.17%
Peoples State Bank of Hallettsville	\$382,498	\$51	0.04%	0.85%	NM	0.18%	0.01%
First State Bank   Clute	\$382,764	\$1,201	0.42%	1.27%	302.48%	4.19%	0.32%
Austin County State Bank	\$403,810	\$194	0.06%	1.81%	NM	3.27%	0.05%
First-Lockhart National Bank	\$405,814	\$0	0.00%	1.19%	NA	3.41%	0.16%
Ennis State Bank	\$409,160	\$377	0.12%	1.02%	827.32%	1.32%	0.09%
The Lamesa National Bank	\$411,460	\$1,078	1.21%	1.89%	156.59%	2.64%	0.26%
MCBank	\$414,754	\$466	0.25%	1.74%	149.28%	6.68%	0.52%
Citizens State Bank   Sealy	\$416,407	\$0	0.00%	1.05%	NA	0.00%	0.00%
Shelby Savings Bank, SSB	\$418,008	\$231	0.08%	1.09%	574.29%	2.58%	0.13%
Texas State Bank	\$423,413	\$0	0.00%	0.88%	NA	0.00%	0.00%
Liberty Capital Bank	\$425,801	\$0	0.00%	1.08%	NA	0.00%	0.00%
The First National Bank of Stanton	\$429,902	\$4	0.00%	2.23%	NM	0.01%	0.00%
State Bank of De Kalb	\$436,420	\$749	0.21%	1.38%	652.47%	1.43%	0.17%
The Liberty National Bank in Paris	\$437,874	\$60	0.02%	1.76%	NM	0.81%	0.01%
Broadstreet Bank, SSB	\$442,449	\$2,125	0.72%	1.09%	151.62%	5.62%	0.59%
Texas Champion Bank	\$444,038	\$467	0.13%	1.14%	855.46%	0.98%	0.11%
The MINT National Bank	\$445,471	\$14,918	4.27%	2.45%	57.51%	21.07%	3.40%
The First National Bank of Livingston	\$451,521	\$50	0.02%	1.52%	NM	0.10%	0.01%
Fayette Savings Bank, SSB	\$453,897	\$35	0.01%	0.84%	NM	0.08%	0.01%
Austin Capital Bank SSB	\$458,955	\$50	0.01%	0.40%	NM	1.36%	0.01%
International Bank of Commerce   Zapata	\$468,337	\$137	0.10%	1.71%	589.90%	1.96%	0.17%
Titan Bank, N.A.	\$480,604	\$132	0.04%	1.10%	NM	2.25%	0.03%
First Liberty Bank	\$481,096	\$490	0.15%	1.09%	456.65%	4.10%	0.20%
Citizens Bank   Kilgore	\$481,336	\$148	0.05%	2.12%	NM	0.20%	0.03%
Herring Bank	\$490,953	\$373	0.11%	0.91%	327.17%	1.91%	0.21%
The Karnes County National Bank of Karnes City	\$491,289	\$9,152	4.49%	1.33%	29.71%	34.86%	3.12%
NBT Financial Bank	\$491,486	\$10,101	2.29%	1.16%	50.73%	17.53%	2.06%
The Brenham National Bank	\$494,229	\$380	0.16%	1.21%	770.79%	0.92%	0.08%
Texas Republic Bank, National Association	\$495,038	\$3,106	0.78%	1.37%	176.46%	8.71%	0.63%
Lone Star Capital Bank, National Association	\$497,911	\$214	0.07%	1.12%	NM	1.67%	0.04%
Average of Asset Group B	\$362,324	\$1,074	0.45%	1.29%	344.59%	4.30%	0.36%

Source: SNL Financial

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Institution Name	As of Date						
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<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
Trinity Bank, N.A.	\$522,234	\$1,047	0.34%	1.83%	533.24%	1.74%	0.20%
Bank of Texas	\$525,534	\$571	0.13%	1.28%	NM	8.56%	0.11%
First Commercial Bank, National Association	\$525,776	\$0	0.00%	1.43%	NA	0.22%	0.02%
The First National Bank of Mertzton	\$533,591	\$0	0.00%	2.30%	NA	0.00%	0.00%
The Bank and Trust, SSB	\$537,858	\$198	0.06%	1.13%	918.91%	1.03%	0.08%
Gulf Capital Bank	\$538,925	\$4,449	2.12%	1.28%	60.33%	6.18%	0.83%
First State Bank and Trust Company	\$541,268	\$2,362	1.30%	0.85%	65.16%	5.69%	0.45%
The First National Bank of East Texas	\$557,100	\$1,299	0.32%	1.18%	365.13%	3.73%	0.23%
First National Bank of Huntsville	\$557,264	\$161	0.05%	2.02%	NM	0.84%	0.03%
American Bank, National Association   Dallas	\$557,293	\$278	0.07%	1.39%	NM	3.18%	0.07%
First Federal Community Bank, SSB	\$560,816	\$1,359	0.29%	1.24%	426.05%	3.17%	0.24%
SouthTrust Bank, N.A.	\$563,124	\$545	0.17%	1.30%	784.95%	0.90%	0.11%
Dominion Bank	\$568,338	\$0	0.00%	0.82%	96.30%	6.18%	0.71%
The State National Bank of Big Spring	\$570,382	\$0	0.00%	2.04%	NA	0.00%	0.00%
The Falls City National Bank	\$588,150	\$2,270	1.57%	1.24%	73.52%	4.16%	0.58%
Wellington State Bank	\$592,480	\$446	0.12%	1.39%	774.49%	4.54%	0.11%
American Bank National Association	\$599,655	\$2,624	0.55%	1.11%	200.34%	4.16%	0.44%
TXN Bank	\$611,776	\$1,485	0.47%	1.30%	274.34%	7.07%	0.39%
Worthington Bank	\$612,795	\$26	0.01%	0.93%	NM	0.05%	0.00%
The First National Bank of Sonora	\$616,846	\$6,109	1.43%	1.20%	83.62%	11.18%	1.00%
Citizens National Bank   Cameron	\$619,533	\$264	0.06%	1.52%	NM	0.34%	0.04%
Bank of Brenham, National Association	\$619,575	\$982	0.78%	1.15%	147.15%	NA	0.16%
Fayetteville Bank	\$630,022	\$0	0.00%	1.64%	NA	NA	0.00%
Capital Bank	\$636,835	\$30	0.01%	1.16%	NM	0.15%	0.02%
Community Bank & Trust, Waco, Texas	\$643,974	\$4,163	1.07%	1.09%	102.35%	6.52%	0.70%
Grandview Bank	\$657,993	\$74	0.02%	1.28%	NM	0.11%	0.01%
First Bank	\$658,273	\$6,248	1.07%	1.83%	170.44%	7.54%	1.02%
First Community Bank   Corpus Christi	\$661,826	\$1,769	0.38%	1.72%	447.01%	2.87%	0.31%
Sage Capital Bank	\$670,760	\$0	0.00%	1.22%	267.85%	2.49%	0.27%
Southwest Bank	\$690,575	\$1,829	0.37%	1.96%	536.58%	4.06%	0.49%
Pilgrim Bank	\$692,921	\$0	0.00%	0.78%	465.81%	1.51%	0.12%
Texas Gulf Bank, National Association	\$693,805	\$431	0.09%	1.12%	535.82%	1.21%	0.14%
American State Bank	\$694,103	\$4,672	0.90%	1.36%	140.88%	16.38%	1.74%
Kleberg Bank, N.A.	\$699,984	\$2,074	0.44%	1.23%	281.63%	4.37%	0.30%
First State Bank of Livingston	\$704,411	\$529	0.24%	1.13%	352.49%	2.79%	0.10%
First State Bank   Athens	\$706,034	\$115	0.02%	1.27%	NM	0.54%	0.06%
Classic Bank, National Association	\$706,310	\$0	0.00%	1.03%	NA	0.00%	0.00%
The First National Bank of Bellville	\$730,918	\$305	0.12%	1.46%	NM	NA	0.07%
First Community Bank   San Benito	\$734,487	\$0	0.00%	1.21%	NA	0.00%	0.00%
UBank	\$742,404	\$10,007	1.70%	1.49%	69.02%	16.01%	1.71%
Commerce Bank	\$745,112	\$0	0.00%	1.84%	NM	0.26%	0.00%

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<b>Asset Group C - \$501 million to \$1 billion in total assets (continued)</b>							
Bank of Houston	\$751,919	\$844	0.13%	0.72%	542.42%	0.94%	0.11%
Citizens 1st Bank	\$768,074	\$4,186	0.95%	0.44%	46.44%	3.34%	0.54%
Harmony Bank	\$784,501	\$2,877	0.49%	1.08%	219.78%	3.66%	0.37%
Industry State Bank	\$790,245	\$274	0.14%	1.72%	NM	2.49%	0.03%
Western Bank	\$792,161	\$61	0.01%	1.28%	NM	10.29%	0.92%
Bank of the West	\$802,927	\$2,693	0.56%	1.05%	107.97%	6.55%	0.59%
The First National Bank of Shiner	\$812,643	\$701	0.37%	1.59%	433.10%	NA	0.09%
The First State Bank   Louise	\$818,174	\$228	0.04%	1.36%	408.15%	2.77%	0.23%
Texas National Bank of Jacksonville	\$851,438	\$4,553	0.65%	1.18%	181.42%	4.89%	0.53%
Texas Bank	\$852,500	\$409	0.06%	1.02%	NM	1.59%	0.05%
T Bank, National Association	\$852,838	\$15,908	2.22%	1.28%	57.73%	15.77%	1.87%
Texas Heritage National Bank	\$857,110	\$143	0.02%	1.05%	NM	0.21%	0.02%
TransPecos Banks, SSB	\$866,378	\$9,942	1.75%	0.93%	44.93%	33.12%	1.35%
Plains State Bank	\$876,395	\$4,298	0.64%	1.30%	202.09%	3.26%	0.51%
Schertz Bank & Trust	\$880,647	\$1,384	0.20%	1.27%	244.53%	4.29%	0.49%
Round Top State Bank	\$882,509	\$0	0.00%	0.92%	NM	0.09%	0.01%
Frontier Bank of Texas	\$897,911	\$91	0.01%	0.64%	NM	2.04%	0.12%
Ciera Bank	\$914,612	\$16,276	2.56%	1.63%	33.64%	29.88%	3.37%
Tolleson Private Bank	\$919,773	\$295	0.04%	0.98%	NM	0.34%	0.03%
Clear Fork Bank National Association	\$924,650	\$1,067	0.16%	1.33%	831.02%	1.08%	0.12%
NewFirst National Bank	\$925,104	\$1,852	0.27%	1.31%	489.15%	1.68%	0.21%
Security State Bank   Pearsall	\$925,458	\$3,573	0.66%	0.88%	134.62%	4.00%	0.39%
The First National Bank of Granbury	\$931,270	\$4,923	1.02%	1.31%	87.91%	8.14%	0.77%
Keystone Bank, SSB	\$939,949	\$58	0.01%	0.93%	NM	0.40%	0.04%
Rio Bank	\$945,393	\$1,469	0.30%	1.24%	410.62%	2.20%	0.17%
Texas National Bank   Mercedes	\$955,480	\$1,937	0.31%	1.45%	469.39%	4.30%	0.30%
R Bank	\$958,472	\$16,604	2.05%	1.12%	54.67%	17.80%	1.73%
Hometown Bank, National Association	\$958,639	\$172	0.03%	1.18%	NM	0.21%	0.02%
Alliance Bank Central Texas	\$976,855	\$163	0.02%	1.11%	NM	14.22%	1.75%
The First National Bank of McGregor	\$977,658	\$3,028	0.41%	1.19%	288.76%	11.10%	0.95%
The First National Bank of Bastrop	\$990,367	\$1,247	0.22%	1.21%	545.39%	1.72%	0.13%
Average of Asset Group C	\$736,154	\$2,222	0.45%	1.27%	304.50%	4.88%	0.43%

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<b>Asset Group D - Over \$1 billion in total assets</b>							
First National Bank and Trust Company of Weatherford	\$1,024,257	\$34,379	4.89%	1.40%	28.50%	34.39%	3.36%
Pointbank	\$1,032,415	\$157	0.03%	1.56%	NM	0.25%	0.02%
Colonial Savings, FA	\$1,034,333	\$36,680	5.14%	1.14%	12.70%	25.87%	6.21%
MapleMark Bank	\$1,061,109	\$917	0.11%	1.40%	NM	1.23%	0.09%
Citizens State Bank   Somerville	\$1,097,079	\$9,121	1.28%	0.98%	64.09%	10.38%	1.03%
Peoples Bank   Lubbock	\$1,098,041	\$0	0.00%	0.76%	90.61%	5.95%	0.54%
Dallas Capital Bank, National Association	\$1,100,093	\$21	0.00%	0.87%	NM	0.02%	0.00%
United Texas Bank	\$1,109,342	\$20,667	3.99%	1.26%	31.51%	13.48%	2.09%
Citizens State Bank   Buffalo	\$1,130,700	\$156	0.06%	1.47%	NM	NA	0.01%
Legend Bank, N. A.	\$1,138,211	\$10,386	1.28%	1.29%	98.49%	11.95%	0.93%
Texas Security Bank	\$1,165,137	\$0	0.00%	1.27%	NA	0.00%	0.00%
SouthStar Bank, S.S.B.	\$1,175,980	\$357	0.04%	0.83%	NM	3.06%	0.32%
Central Bank	\$1,208,506	\$523	0.05%	0.99%	NM	2.37%	0.20%
Southwestern National Bank	\$1,212,228	\$214	0.02%	1.19%	NM	0.29%	0.02%
Benchmark Bank	\$1,214,800	\$864	0.11%	1.18%	NM	0.75%	0.08%
Wallis Bank	\$1,249,040	\$9,555	0.96%	0.79%	40.95%	33.17%	3.59%
First Texas Bank   Georgetown	\$1,281,115	\$0	0.00%	0.50%	NA	0.00%	0.00%
Community National Bank & Trust of Texas	\$1,291,815	\$8,714	0.99%	1.31%	59.41%	12.66%	1.51%
Central National Bank	\$1,293,302	\$50	0.00%	1.20%	NM	0.38%	0.00%
The City National Bank of Sulphur Springs	\$1,308,306	\$7,438	0.83%	1.52%	168.36%	7.87%	0.63%
Alliance Bank	\$1,339,375	\$5,819	0.71%	1.04%	76.50%	13.81%	0.83%
Pegasus Bank	\$1,349,018	\$121	0.01%	1.10%	NM	0.08%	0.01%
First Command Financial Services, Inc.	\$1,415,052	\$0	0.00%	0.94%	NM	0.45%	0.02%
American Bank of Commerce	\$1,453,438	\$1,581	0.18%	1.35%	528.28%	2.29%	0.16%
Commercial Bank of Texas, N.A.	\$1,489,423	\$79	0.01%	1.52%	696.46%	2.57%	0.16%
First National Bank   Wichita Falls	\$1,542,859	\$7,107	0.56%	0.85%	152.17%	5.24%	0.46%
First National Bank of Central Texas	\$1,555,242	\$1,160	0.10%	1.27%	NM	1.28%	0.07%
Moody National Bank	\$1,672,692	\$10,066	0.83%	1.43%	70.79%	15.76%	1.47%
First State Bank   Gainesville	\$1,768,697	\$3,527	0.38%	1.55%	367.15%	4.25%	0.22%
First State Bank of Uvalde	\$1,825,080	\$2,619	0.37%	1.35%	364.03%	1.97%	0.16%
FirstBank Southwest	\$1,843,233	\$3,469	0.26%	1.23%	340.88%	4.47%	0.37%
North Dallas Bank & Trust Co.	\$1,909,713	\$304	0.02%	1.51%	NM	0.16%	0.02%
Citizens National Bank of Texas	\$1,928,609	\$4,099	0.25%	1.01%	401.76%	5.40%	0.61%
Golden Bank, National Association	\$2,005,901	\$22,416	1.31%	1.16%	53.48%	13.49%	1.84%
Security State Bank & Trust	\$2,011,000	\$3,640	0.27%	0.98%	347.98%	3.63%	0.19%
Falcon International Bank	\$2,014,765	\$4,051	0.31%	1.06%	310.47%	1.82%	0.22%
Texas Community Bank	\$2,088,091	\$288	0.03%	1.93%	NM	0.10%	0.01%
First United Bank	\$2,134,481	\$10,055	0.73%	1.38%	190.60%	15.36%	1.46%
Cornerstone Capital Bank, SSB	\$2,280,636	\$7,155	0.51%	0.53%	103.34%	11.71%	0.42%
American National Bank & Trust	\$2,284,059	\$18,454	1.04%	1.07%	102.92%	7.75%	0.81%
Texas First Bank	\$2,302,202	\$410	0.03%	1.31%	NM	0.72%	0.03%

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<b>Asset Group D - Over \$1 billion in total assets (continued)</b>						
Extraco Banks, National Association	\$2,363,275	\$895	0.07%	2.31%	NM	0.39%
Community National Bank	\$2,401,684	\$6,011	0.38%	1.53%	334.80%	2.67%
Horizon Bank, SSB	\$2,476,450	\$0	0.00%	1.76%	NA	0.00%
Texas Partners Bank	\$2,483,111	\$24,876	1.29%	1.14%	82.40%	12.66%
Susser Bank	\$2,511,396	\$12,714	0.67%	1.25%	115.83%	10.16%
American Bank, National Association   Corpus Christi	\$2,525,283	\$5,008	0.29%	1.05%	360.52%	2.78%
TexasBank	\$2,545,401	\$4,292	0.24%	1.18%	246.72%	5.75%
Vista Bank	\$2,598,936	\$4,416	0.23%	1.15%	503.66%	1.67%
Pinnacle Bank	\$2,681,387	\$3,024	0.18%	1.18%	669.74%	14.14%
Texas Regional Bank	\$2,715,928	\$2,523	0.17%	1.07%	575.59%	1.40%
American First National Bank	\$2,739,261	\$28,452	1.18%	1.00%	84.57%	7.74%
West Texas National Bank	\$2,768,067	\$22,730	1.59%	1.78%	111.61%	9.37%
State Bank of Texas	\$2,781,756	\$56,230	2.46%	1.10%	44.96%	14.65%
American Momentum Bank	\$2,798,413	\$10,396	0.53%	1.24%	222.84%	8.28%
Jefferson Bank	\$2,870,970	\$11,145	0.59%	0.85%	143.32%	5.54%
Austin Bank, Texas National Association	\$2,923,289	\$10,919	0.46%	1.38%	297.89%	2.62%
TIB, National Association	\$2,955,684	\$5,195	0.29%	1.28%	446.39%	1.39%
Guaranty Bank & Trust, N.A.	\$3,112,902	\$3,729	0.17%	1.33%	734.04%	1.42%
Lone Star National Bank	\$3,162,233	\$6,851	0.42%	1.37%	283.29%	2.68%
WestStar Bank	\$3,205,734	\$4,248	0.19%	1.14%	614.62%	1.46%
International Bank of Commerce   Brownsville	\$4,111,484	\$89,048	6.27%	1.64%	26.05%	23.75%
First National Bank Texas	\$4,123,442	\$9,499	0.46%	1.29%	278.59%	14.12%
City Bank	\$4,230,555	\$22,102	0.72%	1.41%	181.61%	5.69%
VeraBank, National Association	\$4,297,154	\$7,212	0.26%	1.24%	485.57%	2.83%
Texas Bank and Trust Company	\$4,367,018	\$3,520	0.10%	1.25%	844.78%	1.43%
Texas Exchange Bank	\$4,430,627	\$14,860	1.26%	1.29%	102.27%	3.71%
Wells Fargo Bank South Central, National Association	\$4,465,163	\$26,987	1.25%	0.17%	13.68%	3.54%
Inwood National Bank	\$4,515,181	\$18,378	0.74%	0.87%	116.95%	4.11%
Vantage Bank Texas	\$4,553,595	\$10,380	0.31%	1.30%	57.81%	18.50%
Third Coast Bank	\$4,936,896	\$26,773	0.67%	1.02%	150.54%	4.89%
The American National Bank of Texas	\$5,515,169	\$3,051	0.10%	1.21%	NM	1.23%
Broadway National Bank	\$5,706,056	\$1,053	0.03%	1.00%	807.47%	6.24%
TBK Bank, SSB	\$5,946,055	\$90,021	1.98%	0.90%	16.60%	35.07%
Beal Bank	\$6,619,890	\$49,575	5.23%	1.65%	31.51%	4.76%
Sunflower Bank, National Association	\$8,085,206	\$68,162	1.06%	1.37%	113.59%	8.57%
Southside Bank	\$8,512,453	\$3,185	0.07%	0.96%	NM	0.46%
Woodforest National Bank	\$8,842,472	\$59,358	0.91%	1.46%	119.78%	13.47%
International Bank of Commerce   Laredo	\$9,257,828	\$65,996	1.03%	1.69%	159.39%	4.99%
Amarillo National Bank	\$9,557,608	\$87,728	1.20%	1.24%	99.27%	11.53%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**
**December 31, 2024**
**Run Date: February 14, 2025**

Institution Name	As of Date					
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>						
Charles Schwab Trust Bank	\$10,104,057	\$0	NA	NA	NA	0.00%
Stellar Bank	\$10,891,351	\$37,211	0.50%	1.09%	149.46%	5.07%
Veritex Community Bank	\$12,717,697	\$52,521	0.55%	1.16%	72.39%	12.62%
PlainsCapital Bank	\$13,329,161	\$88,149	1.04%	1.20%	87.98%	10.72%
First Financial Bank	\$13,925,288	\$61,930	0.78%	1.24%	158.77%	5.03%
NexBank	\$13,943,020	\$66,691	0.74%	0.40%	54.14%	10.42%
Charles Schwab Premier Bank, SSB	\$26,472,000	\$0	0.00%	0.00%	NA	0.00%
Texas Capital Bank	\$30,621,656	\$111,165	0.50%	1.21%	173.51%	4.16%
Prosperity Bank	\$39,595,132	\$73,647	0.33%	1.59%	268.71%	3.30%
Frost Bank	\$52,580,731	\$78,866	0.38%	1.30%	191.96%	5.02%
Comerica Bank	\$79,332,000	\$308,000	0.61%	1.36%	127.54%	9.55%
Average of Asset Group D	\$5,842,269	\$22,037	0.76%	1.20%	227.41%	6.87%

Source: SNL Financial

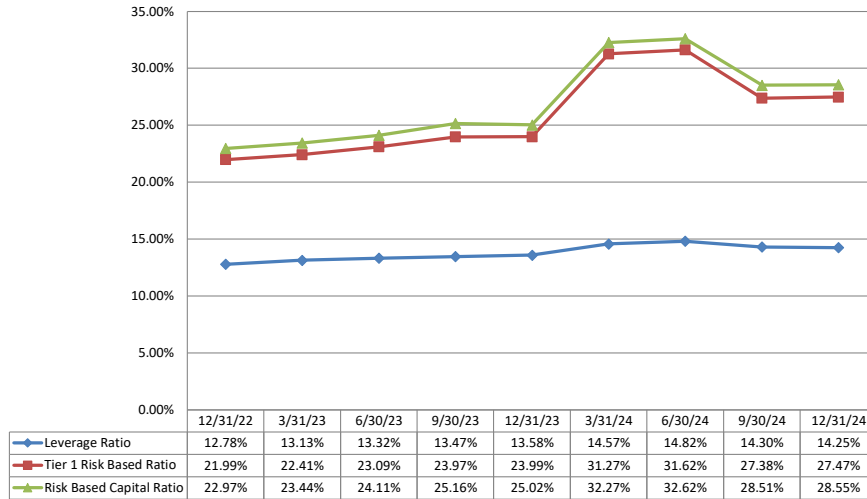
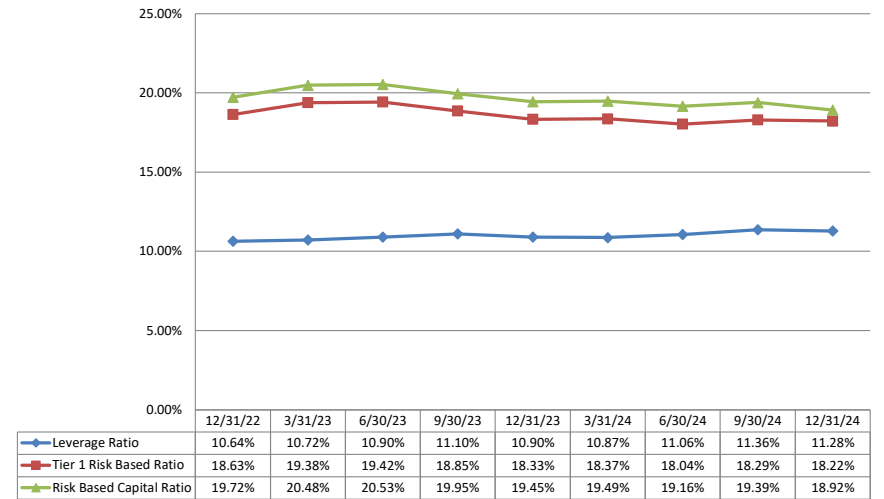
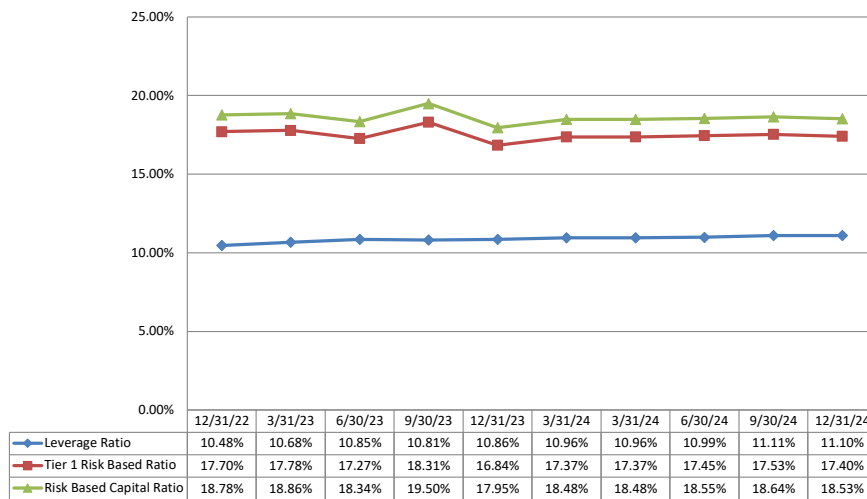
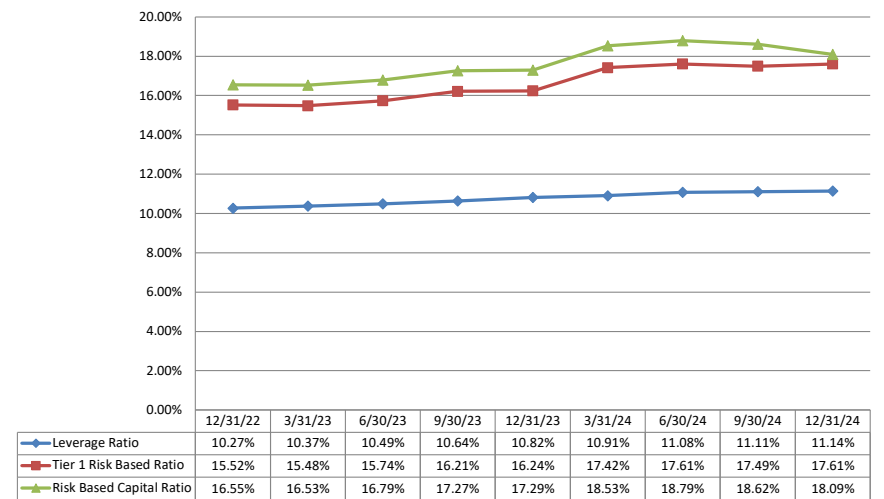
Note: Report includes only bank-level data.

NA = data was not available.

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

# Capital Adequacy

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

Asset Group A - \$0 to \$250 million in Total Assets  
As of DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset Group D - Over \$1 billion in Total Assets  
As of Date

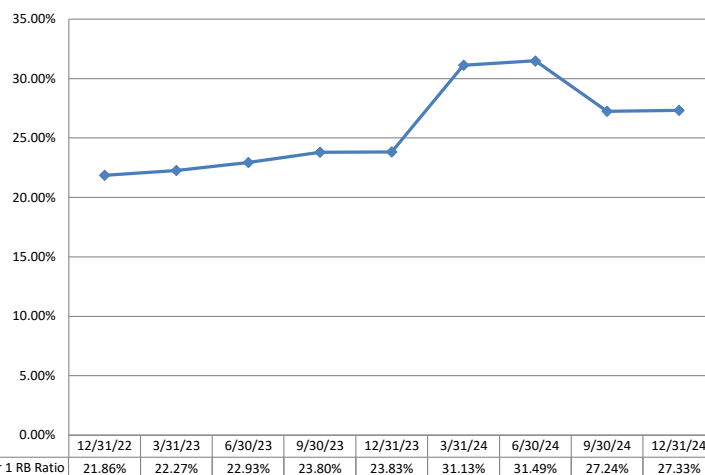
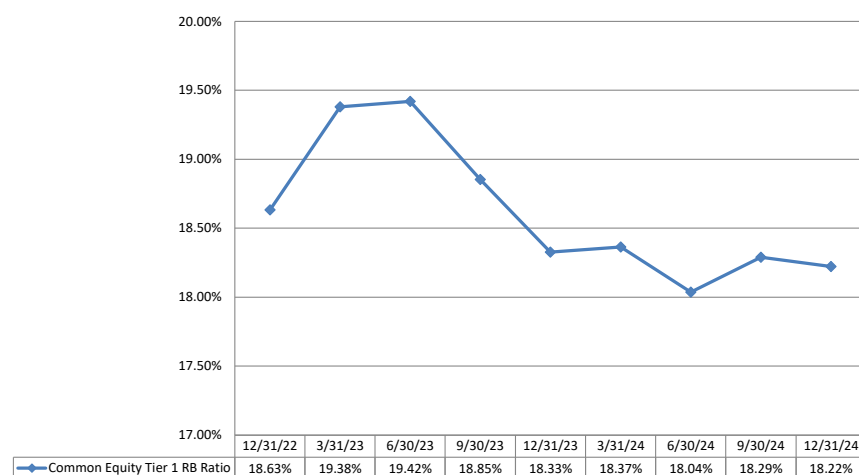
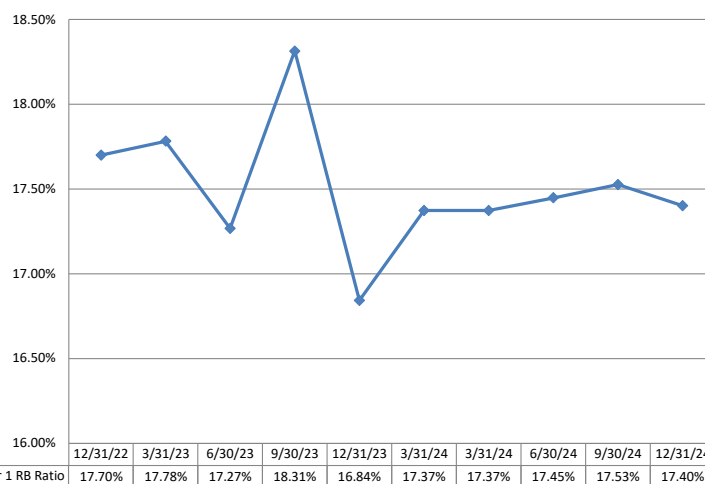
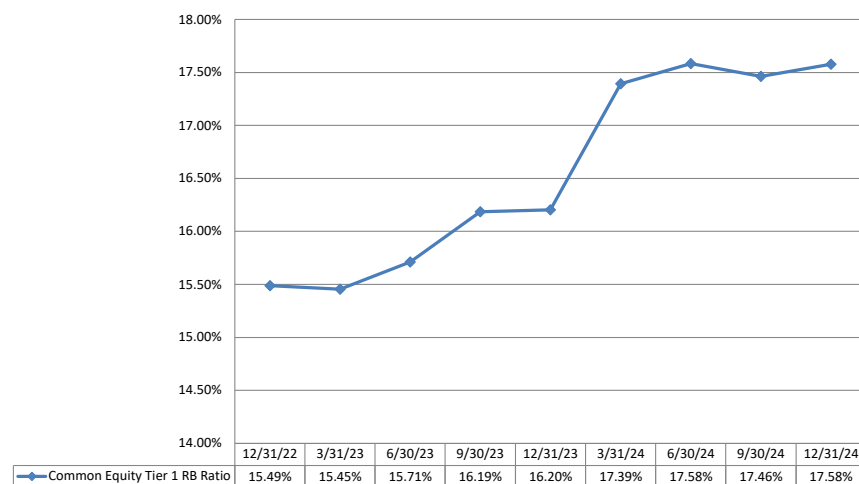
Source: SNL Financial

Note: Report includes only bank-level data.

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

**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
As of Date**Asset Group D - Over \$1 billion in Total Assets**  
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

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

## Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets								
Hightower Trust Company, National Association	\$18,058	\$15,393	\$15,275	\$15,275	89.02%	NA	NA	NA
The First National Bank of Lipan	\$26,971	\$2,491	\$2,491	\$2,491	9.21%	29.30%	30.34%	29.30%
Brazos National Bank	\$28,567	\$15,511	\$14,298	\$14,298	49.23%	85.75%	86.99%	85.75%
Legacy Trust Company, National Association	\$34,978	\$28,207	\$28,298	\$28,298	80.79%	259.54%	259.54%	259.54%
Avana Bank	\$39,237	\$8,821	\$6,621	\$6,621	17.57%	NA	NA	NA
Robert Lee State Bank	\$40,043	\$4,896	\$6,120	\$6,120	14.35%	NA	NA	NA
The Bank of San Jacinto County, Coldspring, Texas	\$44,303	\$5,423	\$7,095	\$7,095	15.68%	NA	NA	NA
The Granger National Bank	\$46,882	\$5,593	\$8,049	\$8,049	16.16%	NA	NA	NA
Amistad Bank	\$47,689	\$9,323	\$6,566	\$6,566	15.00%	NA	NA	NA
Powell State Bank	\$48,818	\$14,791	\$12,298	\$12,298	27.38%	NA	NA	NA
Kress National Bank	\$48,989	\$5,612	\$5,939	\$5,939	12.42%	24.09%	25.34%	24.09%
The Donley County State Bank	\$50,135	\$8,886	\$8,886	\$8,886	17.87%	53.81%	55.06%	53.81%
Farmers State Bank of Newcastle	\$51,422	\$1,859	\$6,141	\$6,141	12.01%	NA	NA	NA
Crowell State Bank	\$51,484	\$5,040	\$5,276	\$5,276	10.70%	NA	NA	NA
The State National Bank of Groom	\$51,931	\$8,427	\$8,540	\$8,540	16.96%	19.83%	21.08%	19.83%
Lovelady State Bank	\$52,247	\$5,928	\$6,274	\$6,274	11.91%	21.96%	23.13%	21.96%
The First National Bank in Cooper	\$52,419	\$6,749	\$7,330	\$7,330	14.26%	NA	NA	NA
The Citizens State Bank of Ganado	\$55,551	\$3,220	\$5,471	\$5,471	9.42%	30.29%	31.38%	30.29%
The First National Bank of Moody	\$57,331	\$8,950	\$10,246	\$10,246	18.34%	NA	NA	NA
First State Bank   Junction	\$58,560	\$4,715	\$5,607	\$5,607	9.65%	NA	NA	NA
First Federal Bank Littlefield, Texas, SSB	\$59,905	\$11,314	\$11,305	\$11,305	19.45%	NA	NA	NA
Commerce Bank Texas	\$61,742	\$7,512	\$7,215	\$7,215	11.64%	NA	NA	NA
City National Bank	\$62,995	\$6,826	\$7,431	\$7,431	10.92%	19.27%	20.53%	19.27%
First Bank and Trust of Memphis	\$67,305	\$8,802	\$8,802	\$8,802	13.23%	18.92%	20.17%	18.92%
Citizens National Bank of Crosbyton	\$69,241	\$12,135	\$12,145	\$12,145	17.49%	NA	NA	NA
Pavillion Bank	\$69,920	\$11,494	\$11,494	\$11,494	16.15%	22.15%	23.40%	22.15%
Citizens State Bank of Luling	\$70,370	\$10,346	\$11,257	\$11,257	15.31%	NA	NA	NA
The First National Bank of Anson	\$70,829	\$6,561	\$7,285	\$7,285	10.40%	16.89%	18.15%	16.89%
First State Bank of San Diego	\$73,281	\$5,980	\$6,508	\$6,508	9.12%	24.83%	25.94%	24.83%
Haskell National Bank	\$74,116	\$7,510	\$9,790	\$9,790	12.84%	29.92%	30.83%	29.92%
The Santa Anna National Bank	\$75,570	\$4,510	\$6,295	\$6,295	8.92%	NA	NA	NA
Zavala County Bank	\$76,578	\$8,760	\$12,514	\$12,514	16.07%	61.78%	62.32%	61.78%
The First National Bank in Falfurrias	\$76,792	\$7,655	\$7,873	\$7,873	10.17%	NA	NA	NA
First National Bank of South Padre Island	\$77,300	\$9,338	\$9,619	\$9,619	12.29%	NA	NA	NA
Citizens State Bank   Roma	\$78,026	\$6,402	\$8,827	\$8,827	11.32%	19.35%	20.30%	19.35%
Citizens State Bank   Anton	\$78,333	\$13,153	\$13,153	\$13,153	16.82%	NA	NA	NA
Angelina Savings Bank, SSB	\$80,032	\$8,300	\$8,300	\$8,300	10.32%	27.30%	28.56%	27.30%
The First Bank of Celeste	\$80,264	\$6,331	\$6,331	\$6,331	7.86%	20.18%	21.43%	20.18%
The City National Bank of San Saba	\$81,969	\$8,528	\$10,033	\$10,033	11.83%	NA	NA	NA
Menard Bank	\$84,010	\$4,053	\$9,018	\$9,018	10.17%	NA	NA	NA
Junction National Bank	\$84,785	\$4,695	\$10,217	\$10,217	11.22%	33.58%	34.70%	33.58%
The Chasewood Bank	\$85,191	\$11,346	\$11,737	\$11,737	13.53%	NA	NA	NA
The First National Bank of Trinity	\$85,430	\$4,213	\$8,766	\$8,766	9.86%	NA	NA	NA
Zapata National Bank	\$85,637	\$11,624	\$12,542	\$12,542	14.05%	NA	NA	NA
Atascosa Bank	\$87,245	\$7,901	\$12,652	\$12,652	13.63%	NA	NA	NA
The First National Bank of Hebbronville	\$89,855	\$10,575	\$16,195	\$16,195	19.10%	44.83%	45.53%	44.83%
First National Bank   Rotan	\$90,356	\$2,442	\$8,941	\$8,941	9.38%	19.61%	20.87%	19.61%
Bandera Bank	\$91,828	\$9,540	\$10,652	\$10,652	11.22%	NA	NA	NA
The First National Bank of Eldorado	\$96,630	\$15,384	\$15,394	\$15,394	16.02%	NA	NA	NA
Citizens National Bank   Crockett	\$97,780	\$9,872	\$12,737	\$12,737	12.92%	NA	NA	NA
Spectra Bank	\$102,840	\$3,764	\$5,182	\$5,182	5.29%	8.19%	9.38%	8.19%

Source: SNL Financial

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## Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
Agility Bank, National Association	\$103,622	\$29,845	\$29,867	\$29,867	31.16%	NA	NA	NA
First Capital Bank	\$104,434	\$9,110	\$9,110	\$9,110	9.26%	11.32%	12.58%	11.32%
The Commercial Bank	\$105,710	\$8,857	\$10,966	\$10,966	10.21%	21.95%	23.19%	21.95%
Commercial State Bank	\$106,659	\$10,142	\$12,342	\$12,342	11.21%	24.32%	25.58%	24.32%
The Cowboy Bank of Texas	\$108,061	\$17,162	\$17,680	\$17,680	16.41%	NA	NA	NA
Spur Security Bank	\$108,830	\$6,818	\$13,354	\$13,354	12.61%	21.80%	22.94%	21.80%
The Lytle State Bank of Lytle, Texas	\$108,975	\$9,956	\$17,234	\$17,234	15.03%	NA	NA	NA
Henderson Federal Savings Bank	\$111,844	\$28,420	\$28,878	\$28,878	25.81%	NA	NA	NA
The First State Bank   Abernathy	\$112,999	\$13,520	\$14,244	\$14,244	12.54%	16.91%	18.08%	16.91%
The First National Bank of Aspermont	\$115,545	\$1,338	\$11,186	\$11,186	9.63%	NA	NA	NA
Stockmens National Bank in Cotulla	\$121,372	\$9,709	\$11,584	\$11,584	10.52%	NA	NA	NA
The Buckholts State Bank	\$122,649	\$21,199	\$21,199	\$21,199	17.21%	26.97%	27.86%	26.97%
First State Bank of Brownsboro	\$125,523	\$4,883	\$13,474	\$13,474	10.87%	NA	NA	NA
Carmine State Bank	\$125,612	\$6,234	\$14,050	\$14,050	10.37%	NA	NA	NA
Fidelity Bank of Texas	\$126,974	\$23,935	\$15,678	\$15,678	13.06%	NA	NA	NA
Citizens Bank, National Association	\$129,840	\$14,572	\$12,446	\$12,446	9.88%	13.08%	14.30%	13.08%
The American National Bank of Mount Pleasant	\$130,819	\$10,469	\$17,953	\$17,953	12.96%	NA	NA	NA
First National Bank of Dublin	\$132,234	\$15,137	\$15,137	\$15,137	11.62%	16.25%	17.51%	16.25%
POINTWEST Bank	\$133,512	\$9,060	\$15,101	\$15,101	11.39%	27.99%	28.93%	27.99%
First State Bank   Shallowater	\$133,804	\$24,710	\$22,211	\$22,211	17.99%	NA	NA	NA
Marion State Bank	\$133,928	\$12,612	\$19,859	\$19,859	14.62%	NA	NA	NA
Johnson City Bank	\$134,179	\$16,712	\$18,155	\$18,155	13.29%	NA	NA	NA
Security Bank of Texas	\$134,328	\$18,752	\$18,869	\$18,869	13.77%	NA	NA	NA
Dalhart Federal Savings & Loan Association, SSB	\$135,653	\$12,645	\$14,540	\$14,540	10.47%	24.91%	25.56%	24.91%
First National Bank of Fort Stockton	\$138,267	\$12,218	\$18,656	\$18,656	13.37%	NA	NA	NA
Mason Bank	\$139,516	\$18,433	\$27,298	\$27,298	19.34%	NA	NA	NA
Fannin Bank	\$140,616	\$5,710	\$12,454	\$12,454	8.53%	14.95%	16.21%	14.95%
The First National Bank of Quitaque	\$142,001	\$14,781	\$14,751	\$14,751	10.47%	NA	NA	NA
Texas National Bank   Sweetwater	\$142,874	\$6,125	\$15,478	\$15,478	10.18%	25.51%	26.58%	25.51%
The First State Bank   Columbus	\$142,923	\$15,697	\$24,022	\$24,022	15.88%	NA	NA	NA
The First National Bank of Tom Bean	\$143,064	\$16,138	\$16,082	\$16,082	11.13%	16.85%	18.10%	16.85%
Columbus State Bank	\$143,275	\$14,233	\$17,696	\$17,696	12.26%	38.07%	38.21%	38.07%
Normangee State Bank	\$147,944	\$16,867	\$23,463	\$23,463	15.92%	27.70%	28.95%	27.70%
The Big Bend Banks, N.A.	\$156,270	\$18,493	\$22,923	\$22,923	14.53%	NA	NA	NA
The Brady National Bank	\$156,880	\$10,645	\$15,187	\$15,187	10.23%	16.89%	18.14%	16.89%
Graham Savings and Loan, SSB	\$157,378	\$16,376	\$16,475	\$16,475	10.34%	17.65%	18.91%	17.65%
First State Bank   Paint Rock	\$158,284	\$21,085	\$22,087	\$22,087	14.58%	NA	NA	NA
The First National Bank of Winnsboro	\$159,204	\$30,226	\$32,536	\$32,536	20.27%	NA	NA	NA
Bank of South Texas	\$160,794	\$28,392	\$25,084	\$25,084	15.80%	NA	NA	NA
Texas Financial Bank	\$161,855	\$23,777	\$15,700	\$15,700	10.75%	NA	NA	NA
First National Bank of Alvin	\$162,700	\$5,483	\$18,327	\$18,327	11.41%	NA	NA	NA
The First National Bank of Eagle Lake	\$166,997	\$16,065	\$16,996	\$16,996	9.96%	NA	NA	NA
Peoples State Bank   Shepherd	\$167,083	\$11,395	\$17,900	\$17,900	10.20%	19.52%	20.20%	19.52%
Peoples Bank   Paris	\$167,324	\$12,956	\$17,147	\$17,147	9.78%	NA	NA	NA
Lone Star Bank	\$167,474	\$22,469	\$22,469	\$22,469	13.41%	16.77%	18.02%	16.77%
First National Bank of Bosque County	\$168,818	\$19,540	\$20,245	\$20,245	11.86%	16.44%	17.70%	16.44%
The Community Bank	\$169,232	\$14,104	\$19,107	\$19,107	10.84%	16.69%	17.52%	16.69%
First Security State Bank	\$170,655	\$4,971	\$13,043	\$13,043	7.53%	18.82%	19.94%	18.82%
Farmers and Merchants Bank	\$175,074	\$25,155	\$25,915	\$25,915	14.94%	25.65%	NA	25.65%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
First State Bank   Spearman	\$175,472	\$20,377	\$20,409	\$20,409	11.39%	NA	NA	NA
Greater State Bank	\$176,509	\$16,340	\$16,635	\$16,635	9.59%	16.19%	17.45%	16.19%
Farmers State Bank   Groesbeck	\$178,172	\$14,876	\$16,537	\$16,537	9.02%	13.58%	14.50%	13.58%
The First National Bank of Evant	\$178,908	\$14,820	\$16,206	\$16,206	9.14%	NA	NA	NA
Victory Bank	\$180,512	\$30,081	\$27,852	\$27,852	16.61%	28.98%	29.91%	28.98%
First Texas National Bank	\$181,231	\$17,203	\$17,439	\$17,439	9.77%	NA	NA	NA
Peoples State Bank   Rocksprings	\$183,071	\$9,834	\$14,128	\$14,128	10.11%	18.94%	19.15%	18.94%
Citizens State Bank   Corrigan	\$183,094	\$16,790	\$20,706	\$20,706	11.05%	NA	NA	NA
The Perryton National Bank	\$185,828	\$24,281	\$31,255	\$31,255	16.81%	NA	NA	NA
First State Bank of Ben Wheeler, Texas	\$186,048	\$26,758	\$26,758	\$26,758	14.35%	NA	NA	NA
Pearland State Bank	\$188,943	\$10,379	\$24,343	\$24,343	12.38%	NA	NA	NA
Texas Advantage Community Bank, National Association	\$196,327	\$19,864	\$20,685	\$20,685	10.55%	19.14%	20.20%	19.14%
First State Bank of Odem	\$200,968	\$32,371	\$32,283	\$32,283	15.83%	NA	NA	NA
First State Bank of Bedias	\$201,106	\$34,860	\$37,482	\$37,482	18.52%	NA	NA	NA
Unity National Bank of Houston	\$201,440	\$27,316	\$34,224	\$22,054	17.71%	27.43%	28.68%	17.68%
Sanger Bank	\$208,450	\$32,902	\$33,154	\$33,154	15.97%	24.76%	26.01%	24.76%
BOC Bank	\$210,777	\$21,714	\$22,329	\$22,329	10.06%	14.28%	15.53%	14.28%
Texas Heritage Bank	\$211,654	\$21,419	\$21,330	\$21,330	9.85%	14.31%	15.54%	14.31%
Coleman County State Bank	\$212,411	\$18,450	\$20,002	\$20,002	9.45%	13.51%	14.56%	13.51%
National Bank & Trust	\$213,956	\$18,667	\$28,994	\$28,994	12.87%	NA	NA	NA
First National Bank of Lake Jackson	\$215,106	\$224	\$25,777	\$25,777	10.58%	40.61%	41.23%	40.61%
PrimeBank of Texas	\$215,926	\$29,045	\$27,223	\$27,223	12.95%	NA	NA	NA
Muenster State Bank	\$217,917	\$20,250	\$30,763	\$30,763	13.78%	NA	NA	NA
The Citizens National Bank of Hillsboro	\$219,270	\$7,484	\$27,291	\$27,291	12.45%	30.97%	31.69%	30.97%
The First National Bank of Anderson	\$223,895	\$23,328	\$24,238	\$24,238	11.10%	NA	NA	NA
Global One Bank	\$224,775	\$41,758	\$32,042	\$32,042	16.41%	20.23%	21.48%	20.23%
Cendera Bank, N.A.	\$225,716	\$25,943	\$26,040	\$26,040	12.12%	NA	NA	NA
The First National Bank of Sterling City	\$226,027	\$11,063	\$25,739	\$25,739	10.81%	37.10%	37.72%	37.10%
Cypress Bank, SSB	\$229,644	\$24,697	\$26,111	\$26,111	11.23%	18.44%	19.45%	18.44%
Bridge City State Bank	\$229,838	\$15,028	\$28,364	\$28,364	11.63%	20.08%	20.95%	20.08%
First Texas Bank   Lampasas	\$230,585	\$21,755	\$22,070	\$22,070	9.98%	21.49%	21.91%	21.49%
Anahuac National Bank	\$233,509	\$8,514	\$31,501	\$31,501	13.48%	24.46%	25.72%	24.46%
Guadalupe Bank	\$234,022	\$22,093	\$22,093	\$22,093	9.08%	12.45%	13.59%	12.45%
Tejas Bank	\$239,292	\$21,120	\$23,884	\$23,884	10.61%	15.84%	17.01%	15.84%
Spring Hill State Bank	\$239,370	\$35,086	\$35,221	\$35,221	14.61%	25.98%	27.26%	25.98%
The City National Bank of Taylor	\$239,454	\$25,594	\$30,815	\$30,815	12.65%	27.18%	28.43%	27.18%
Citizens State Bank   Miles	\$244,719	\$24,681	\$25,195	\$25,195	10.37%	NA	NA	NA
Incommons Bank, National Association	\$247,793	\$18,854	\$23,384	\$23,384	9.15%	13.75%	15.00%	13.75%
Average of Asset Group A	\$131,718	\$14,273	\$16,983	\$16,895	14.25%	27.47%	28.55%	27.33%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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## Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets								
One World Bank	\$256,161	\$37,720	\$37,757	\$37,757	14.50%	NA	NA	NA
Citizens Bank   Amarillo	\$256,195	\$25,836	\$27,139	\$27,139	10.53%	15.08%	15.79%	15.08%
Freedom Bank	\$261,286	\$35,342	\$33,675	\$33,675	13.48%	NA	NA	NA
First National Bank of Burleson	\$261,720	\$29,930	\$30,028	\$30,028	11.51%	NA	NA	NA
The First National Bank of Ballinger	\$263,653	\$24,010	\$27,735	\$27,735	10.41%	15.45%	16.70%	15.45%
Bank of DeSoto, National Association	\$263,660	\$26,175	\$26,175	\$26,175	9.93%	NA	NA	NA
Castroville State Bank	\$265,560	\$22,416	\$26,481	\$26,481	9.99%	NA	NA	NA
Sundown State Bank	\$268,318	\$28,476	\$28,476	\$28,476	10.55%	11.88%	12.69%	11.88%
First State Bank   Graham	\$273,086	\$21,115	\$28,918	\$28,918	10.23%	17.90%	18.77%	17.90%
Texas Traditions Bank	\$278,816	\$40,432	\$40,186	\$40,186	15.03%	NA	NA	NA
Interstate Bank	\$281,806	\$14,140	\$26,125	\$26,125	9.62%	NA	NA	NA
Citizens National Bank at Brownwood	\$283,276	\$24,386	\$29,792	\$29,792	10.62%	NA	NA	NA
Maverick Bank	\$286,791	\$34,378	\$26,559	\$26,559	9.43%	NA	NA	NA
Llano National Bank	\$289,018	\$23,368	\$35,592	\$35,592	12.18%	NA	NA	NA
Arrowhead Bank	\$290,921	\$27,966	\$30,285	\$30,285	10.60%	18.09%	19.15%	18.09%
The National Bank of Andrews	\$292,917	\$28,906	\$30,796	\$30,796	10.47%	12.76%	14.01%	12.76%
Texana Bank, National Association	\$293,534	\$25,623	\$25,862	\$25,862	8.79%	11.13%	12.38%	11.13%
First State Bank of Burnet	\$294,127	\$26,897	\$38,457	\$38,457	12.47%	NA	NA	NA
The City National Bank of Colorado City	\$295,282	\$30,829	\$30,837	\$30,837	10.66%	17.51%	18.77%	17.51%
ValueBank Texas	\$297,199	\$34,529	\$36,696	\$36,696	12.03%	NA	NA	NA
Community Bank	\$299,717	\$31,947	\$31,947	\$31,947	11.05%	NA	NA	NA
Charter Bank	\$300,528	\$20,716	\$34,260	\$34,260	10.89%	15.71%	16.96%	15.71%
The Jacksboro National Bank	\$302,690	\$16,430	\$32,702	\$32,702	10.07%	19.31%	20.56%	19.31%
The First National Bank of Hughes Springs	\$303,431	\$31,595	\$32,199	\$32,199	10.60%	14.28%	15.48%	14.28%
Lakeside Bank	\$307,991	\$46,824	\$45,037	\$45,037	11.74%	NA	NA	NA
Security State Bank   Farwell	\$310,837	\$38,523	\$38,523	\$38,523	13.08%	NA	NA	NA
Commercial National Bank of Texarkana	\$312,733	\$16,405	\$29,671	\$29,671	9.34%	14.39%	15.54%	14.39%
Ozona Bank	\$316,341	\$25,712	\$41,010	\$41,010	12.44%	23.23%	24.41%	23.23%
West Texas State Bank	\$320,037	\$34,714	\$35,472	\$35,472	11.36%	NA	NA	NA
The First National Bank of Hereford	\$321,060	\$33,698	\$36,276	\$36,276	12.18%	13.11%	14.12%	13.11%
The Commercial National Bank of Brady	\$322,741	\$24,234	\$31,038	\$31,038	9.71%	12.42%	13.66%	12.42%
The Waggoner National Bank of Vernon	\$323,496	\$39,621	\$48,847	\$48,847	14.81%	NA	NA	NA
The Pecos County State Bank	\$326,060	\$23,979	\$35,463	\$35,463	10.89%	NA	NA	NA
The Yoakum National Bank	\$330,608	\$24,512	\$34,085	\$34,085	10.23%	NA	NA	NA
First National Bank of Giddings	\$332,203	\$26,050	\$35,197	\$35,197	10.40%	NA	NA	NA
Crossroads Bank	\$332,862	\$21,413	\$36,341	\$36,341	10.93%	NA	NA	NA
CapTex Bank	\$336,612	\$43,597	\$41,832	\$41,832	12.30%	12.95%	13.92%	12.95%
First State Bank   Stratford	\$336,671	\$35,480	\$41,578	\$41,578	12.34%	NA	NA	NA
First State Bank of Texas	\$337,524	\$33,268	\$30,767	\$30,767	9.49%	NA	NA	NA
HomeBank Texas	\$344,062	\$38,426	\$40,321	\$40,321	11.76%	16.47%	17.73%	16.47%
Citizens State Bank   Woodville	\$346,935	\$36,409	\$43,877	\$43,877	12.40%	17.41%	18.56%	17.41%
Gilmer National Bank	\$350,116	\$28,736	\$33,895	\$33,895	9.71%	14.87%	16.12%	14.87%

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## Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets (continued)								
Farmers State Bank   Center	\$364,209	\$49,223	\$52,616	\$52,616	14.60%	21.62%	22.87%	21.62%
First National Bank in Port Lavaca	\$377,736	\$29,989	\$45,954	\$45,954	11.35%	NA	NA	NA
Lamar National Bank	\$379,146	\$27,866	\$39,034	\$39,034	10.27%	NA	NA	NA
Trusttexas Bank, S.S.B.	\$380,260	\$1,679	\$40,696	\$40,696	9.55%	21.63%	NA	21.63%
Peoples State Bank of Hallettsville	\$382,498	\$27,449	\$37,997	\$37,997	9.75%	NA	NA	NA
First State Bank   Clute	\$382,764	\$32,971	\$34,965	\$34,965	9.38%	12.95%	14.20%	12.95%
Austin County State Bank	\$403,810	\$40,908	\$42,171	\$42,171	10.72%	NA	NA	NA
First-Lockhart National Bank	\$405,814	\$34,451	\$35,620	\$35,620	9.07%	13.71%	14.96%	13.71%
Ennis State Bank	\$409,160	\$25,435	\$38,001	\$38,001	9.47%	NA	NA	NA
The Lamesa National Bank	\$411,460	\$41,363	\$45,037	\$45,037	11.19%	23.43%	24.31%	23.43%
MCBank	\$414,754	\$31,229	\$50,084	\$50,084	11.48%	19.69%	20.94%	19.69%
Citizens State Bank   Sealy	\$416,407	\$35,241	\$47,271	\$47,271	10.79%	NA	NA	NA
Shelby Savings Bank, SSB	\$418,008	\$45,725	\$49,608	\$49,608	12.07%	15.18%	16.19%	15.18%
Texas State Bank	\$423,413	\$45,847	\$52,455	\$52,455	12.51%	19.69%	20.52%	19.69%
Liberty Capital Bank	\$425,801	\$50,495	\$53,029	\$53,029	12.07%	14.67%	15.55%	14.67%
The First National Bank of Stanton	\$429,902	\$51,147	\$59,805	\$59,805	14.16%	33.34%	34.59%	33.34%
State Bank of De Kalb	\$436,420	\$52,254	\$51,908	\$51,908	11.55%	NA	NA	NA
The Liberty National Bank in Paris	\$437,874	\$47,633	\$52,326	\$52,326	12.00%	NA	NA	NA
Broadstreet Bank, SSB	\$442,449	\$43,273	\$47,907	\$47,907	10.84%	NA	NA	NA
Texas Champion Bank	\$444,038	\$45,645	\$43,680	\$43,680	10.01%	NA	NA	NA
The MINT National Bank	\$445,471	\$63,363	\$63,363	\$63,363	14.93%	NA	NA	NA
The First National Bank of Livingston	\$451,521	\$52,164	\$66,114	\$66,114	13.68%	35.18%	36.44%	35.18%
Fayette Savings Bank, SSB	\$453,897	\$40,878	\$46,885	\$46,885	10.40%	16.00%	17.18%	16.00%
Austin Capital Bank SSB	\$458,955	\$36,927	\$35,357	\$35,357	8.23%	31.95%	NA	31.95%
International Bank of Commerce   Zapata	\$468,337	\$49,265	\$66,932	\$66,932	13.44%	32.74%	33.89%	32.74%
Titan Bank, N.A.	\$480,604	\$59,980	\$67,879	\$67,879	9.72%	23.81%	25.06%	23.81%
First Liberty Bank	\$481,096	\$42,617	\$48,845	\$48,845	10.09%	15.72%	16.91%	15.72%
Citizens Bank   Kilgore	\$481,336	\$68,347	\$70,858	\$70,858	14.65%	21.79%	23.05%	21.79%
Herring Bank	\$490,953	\$53,796	\$62,776	\$62,776	12.54%	16.66%	17.51%	16.66%
The Karnes County National Bank of Karnes City	\$491,289	\$41,668	\$60,924	\$60,924	11.77%	21.69%	22.72%	21.69%
NBT Financial Bank	\$491,486	\$53,660	\$54,495	\$54,495	11.08%	12.72%	13.97%	12.72%
The Brenham National Bank	\$494,229	\$38,209	\$54,490	\$54,490	10.70%	17.38%	18.34%	17.38%
Texas Republic Bank, National Association	\$495,038	\$62,666	\$61,574	\$61,574	12.48%	15.63%	16.89%	15.63%
Lone Star Capital Bank, National Association	\$497,911	\$43,590	\$49,176	\$49,176	9.82%	14.23%	15.24%	14.23%
Average of Asset Group B	\$362,324	\$35,549	\$41,549	\$41,549	11.28%	18.22%	18.92%	18.22%

Source: SNL Financial

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## Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets								
Trinity Bank, N.A.	\$522,234	\$54,483	\$59,758	\$59,758	11.28%	17.09%	18.35%	17.09%
Bank of Texas	\$525,534	\$57,698	\$57,432	\$57,432	10.94%	10.49%	11.56%	10.49%
First Commercial Bank, National Association	\$525,776	\$49,943	\$51,650	\$51,650	9.93%	16.45%	17.71%	16.45%
The First National Bank of Mertzson	\$533,591	\$65,579	\$65,579	\$65,579	12.10%	84.40%	85.66%	84.40%
The Bank and Trust, SSB	\$537,858	\$41,166	\$54,940	\$54,940	9.74%	17.89%	19.14%	17.89%
Gulf Capital Bank	\$538,925	\$69,254	\$76,234	\$76,234	14.05%	21.20%	22.02%	21.20%
First State Bank and Trust Company	\$541,268	\$43,649	\$80,674	\$80,674	14.07%	NA	NA	NA
The First National Bank of East Texas	\$557,100	\$46,664	\$55,033	\$55,033	9.77%	NA	NA	NA
First National Bank of Huntsville	\$557,264	\$70,296	\$67,081	\$67,081	12.55%	NA	NA	NA
American Bank, National Association   Dallas	\$557,293	\$62,260	\$61,415	\$61,415	11.10%	NA	NA	NA
First Federal Community Bank, SSB	\$560,816	\$68,661	\$70,905	\$70,905	12.40%	17.12%	18.37%	17.12%
SouthTrust Bank, N.A.	\$563,124	\$63,330	\$64,089	\$64,089	11.08%	18.87%	20.12%	18.87%
Dominion Bank	\$568,338	\$62,886	\$61,862	\$61,862	11.13%	12.24%	13.06%	12.24%
The State National Bank of Big Spring	\$570,382	\$41,671	\$58,868	\$58,868	10.46%	NA	NA	NA
The Falls City National Bank	\$588,150	\$83,428	\$83,428	\$83,428	14.29%	NA	NA	NA
Wellington State Bank	\$592,480	\$37,721	\$58,213	\$58,213	9.56%	14.04%	15.24%	14.04%
American Bank National Association	\$599,655	\$57,850	\$59,787	\$59,787	9.93%	13.42%	14.65%	13.42%
TXN Bank	\$611,776	\$32,808	\$62,338	\$62,338	9.36%	16.08%	17.22%	16.08%
Worthington Bank	\$612,795	\$50,869	\$51,313	\$51,313	8.41%	11.20%	12.12%	11.20%
The First National Bank of Sonora	\$616,846	\$49,922	\$54,919	\$54,919	9.03%	12.81%	14.04%	12.81%
Citizens National Bank   Cameron	\$619,533	\$70,146	\$72,397	\$72,397	11.55%	16.35%	17.61%	16.35%
Bank of Brenham, National Association	\$619,575	(\$21,451)	\$78,303	\$78,303	10.18%	NA	NA	NA
Fayetteville Bank	\$630,022	(\$35,164)	\$80,429	\$80,429	10.26%	NA	NA	NA
Capital Bank	\$636,835	\$60,538	\$64,969	\$64,969	10.25%	12.43%	13.54%	12.43%
Community Bank & Trust, Waco, Texas	\$643,974	\$69,417	\$96,357	\$96,357	14.30%	22.55%	23.62%	22.55%
Grandview Bank	\$657,993	\$60,444	\$64,521	\$64,521	9.81%	16.06%	17.31%	16.06%
First Bank	\$658,273	\$90,765	\$89,076	\$89,076	13.80%	13.08%	14.33%	13.08%
First Community Bank   Corpus Christi	\$661,826	\$63,176	\$74,629	\$74,629	11.11%	15.67%	16.92%	15.67%
Sage Capital Bank	\$670,760	\$72,244	\$72,424	\$72,424	10.76%	17.53%	18.78%	17.53%
Southwest Bank	\$690,575	\$73,207	\$84,300	\$83,708	11.74%	NA	NA	NA
Pilgrim Bank	\$692,921	\$61,806	\$73,067	\$73,067	10.34%	13.97%	14.71%	13.97%
Texas Gulf Bank, National Association	\$693,805	\$76,484	\$86,046	\$86,046	11.96%	NA	NA	NA
American State Bank	\$694,103	\$76,117	\$72,779	\$72,779	9.09%	13.20%	14.45%	13.20%
Kleberg Bank, N.A.	\$699,984	\$59,624	\$67,275	\$67,275	9.67%	13.27%	14.48%	13.27%
First State Bank of Livingston	\$704,411	\$79,783	\$107,053	\$107,053	14.93%	NA	NA	NA
First State Bank   Athens	\$706,034	\$68,740	\$76,790	\$76,790	10.88%	NA	NA	NA
Classic Bank, National Association	\$706,310	\$62,533	\$68,008	\$68,008	9.57%	12.79%	14.04%	12.79%
The First National Bank of Bellville	\$730,918	(\$26,503)	\$97,858	\$97,858	11.04%	NA	NA	NA
First Community Bank   San Benito	\$734,487	\$51,313	\$73,319	\$73,319	9.47%	13.67%	14.76%	13.67%
UBank	\$742,404	\$70,386	\$73,191	\$73,191	9.95%	NA	NA	NA
Commerce Bank	\$745,112	\$80,003	\$102,200	\$102,200	13.53%	37.50%	38.56%	37.50%

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# Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets (continued)								
Bank of Houston	\$751,919	\$85,294	\$85,350	\$85,350	11.59%	NA	NA	NA
Citizens 1st Bank	\$768,074	\$123,274	\$160,315	\$160,315	20.89%	37.47%	37.93%	37.47%
Harmony Bank	\$784,501	\$118,181	\$77,751	\$77,751	10.29%	12.61%	13.65%	12.61%
Industry State Bank	\$790,245	\$7,724	\$147,716	\$147,716	15.43%	NA	NA	NA
Western Bank	\$792,161	\$62,365	\$68,796	\$68,796	9.27%	NA	NA	NA
Bank of the West	\$802,927	\$67,377	\$70,080	\$70,080	8.66%	14.62%	15.75%	14.62%
The First National Bank of Shiner	\$812,643	(\$44,197)	\$115,189	\$115,189	11.36%	NA	NA	NA
The First State Bank   Louise	\$818,174	\$61,808	\$86,974	\$86,974	10.27%	NA	NA	NA
Texas National Bank of Jacksonville	\$851,438	\$84,866	\$87,904	\$87,904	10.31%	15.10%	16.35%	15.10%
Texas Bank	\$852,500	\$85,663	\$89,371	\$89,371	10.33%	NA	NA	NA
T Bank, National Association	\$852,838	\$113,572	\$93,548	\$93,548	11.46%	16.62%	17.88%	16.62%
Texas Heritage National Bank	\$857,110	\$77,220	\$77,173	\$77,173	9.05%	9.82%	10.81%	9.82%
TransPecos Banks, SSB	\$866,378	\$79,334	\$79,563	\$79,563	10.13%	NA	NA	NA
Plains State Bank	\$876,395	\$136,451	\$135,377	\$135,377	15.59%	NA	NA	NA
Schertz Bank & Trust	\$880,647	\$92,357	\$93,996	\$93,996	10.68%	NA	NA	NA
Round Top State Bank	\$882,509	\$80,127	\$105,420	\$105,420	11.50%	NA	NA	NA
Frontier Bank of Texas	\$897,911	\$83,110	\$87,467	\$87,467	9.57%	NA	NA	NA
Ciera Bank	\$914,612	\$98,744	\$100,204	\$100,204	10.79%	13.98%	15.24%	13.98%
Tolleson Private Bank	\$919,773	\$78,196	\$80,115	\$80,115	8.25%	12.77%	14.01%	12.77%
Clear Fork Bank National Association	\$924,650	\$91,461	\$92,576	\$92,576	10.32%	NA	NA	NA
NewFirst National Bank	\$925,104	\$106,230	\$109,667	\$109,667	11.87%	NA	NA	NA
Security State Bank   Pearsall	\$925,458	\$86,972	\$107,939	\$107,939	11.66%	NA	NA	NA
The First National Bank of Granbury	\$931,270	\$82,281	\$101,589	\$101,589	10.99%	NA	NA	NA
Keystone Bank, SSB	\$939,949	\$94,625	\$92,329	\$92,329	9.88%	11.82%	12.80%	11.82%
Rio Bank	\$945,393	\$75,656	\$92,802	\$92,802	9.67%	13.78%	14.78%	13.78%
Texas National Bank   Mercedes	\$955,480	\$89,153	\$99,870	\$99,870	10.75%	15.11%	16.36%	15.11%
R Bank	\$958,472	\$89,045	\$90,374	\$90,374	9.00%	11.55%	12.75%	11.55%
Hometown Bank, National Association	\$958,639	\$75,836	\$105,855	\$105,855	10.55%	15.66%	16.68%	15.66%
Alliance Bank Central Texas	\$976,855	\$113,542	\$118,372	\$118,372	12.15%	14.22%	15.29%	14.22%
The First National Bank of McGregor	\$977,658	\$84,175	\$93,099	\$93,099	10.07%	12.49%	13.69%	12.49%
The First National Bank of Bastrop	\$990,367	\$69,437	\$118,194	\$118,194	11.49%	19.32%	20.46%	19.32%
Average of Asset Group C	\$736,154	\$66,995	\$83,271	\$83,262	11.10%	17.40%	18.53%	17.40%

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## Capital Adequacy

December 31, 2024

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Asset Group D - Over \$1 billion in total assets								
First National Bank and Trust Company of Weatherford	\$1,024,257	\$91,585	\$101,687	\$101,687	9.80%	NA	NA	NA
Pointbank	\$1,032,415	\$63,475	\$100,510	\$100,510	9.48%	15.57%	16.81%	15.57%
Colonial Savings, FA	\$1,034,333	\$240,206	\$117,032	\$117,032	12.90%	20.73%	22.17%	20.73%
MapleMark Bank	\$1,061,109	\$104,905	\$113,292	\$113,292	10.39%	13.52%	14.64%	13.52%
Citizens State Bank   Somerville	\$1,097,079	\$124,561	\$130,235	\$130,235	11.87%	NA	NA	NA
Peoples Bank   Lubbock	\$1,098,041	\$97,625	\$112,487	\$112,487	10.25%	13.98%	14.64%	13.98%
Dallas Capital Bank, National Association	\$1,100,093	\$135,633	\$126,252	\$126,252	11.02%	NA	NA	NA
United Texas Bank	\$1,109,342	\$165,320	\$167,004	\$166,811	14.94%	NA	NA	NA
Citizens State Bank   Buffalo	\$1,130,700	(\$43,566)	\$161,784	\$161,784	11.06%	NA	NA	NA
Legend Bank, N. A.	\$1,138,211	\$91,686	\$111,127	\$111,127	9.75%	12.57%	13.80%	12.57%
Texas Security Bank	\$1,165,137	\$94,961	\$118,768	\$118,768	9.60%	13.48%	14.73%	13.48%
SouthStar Bank, S.S.B.	\$1,175,980	\$145,350	\$157,175	\$157,175	13.12%	18.70%	19.63%	18.70%
Central Bank	\$1,208,506	\$106,936	\$118,218	\$118,218	10.28%	12.94%	14.03%	12.94%
Southwestern National Bank	\$1,212,228	\$137,452	\$139,918	\$139,918	11.77%	13.78%	15.03%	13.78%
Benchmark Bank	\$1,214,800	\$113,422	\$113,422	\$113,422	9.21%	13.55%	14.78%	13.55%
Wallis Bank	\$1,249,040	\$130,207	\$128,221	\$128,221	10.05%	11.77%	12.53%	11.77%
First Texas Bank   Georgetown	\$1,281,115	\$138,013	\$139,838	\$139,838	10.83%	20.08%	20.46%	20.08%
Community National Bank & Trust of Texas	\$1,291,815	\$153,046	\$159,972	\$159,972	12.26%	15.76%	16.94%	15.76%
Central National Bank	\$1,293,302	\$112,825	\$127,946	\$127,946	9.89%	13.05%	14.31%	13.05%
The City National Bank of Sulphur Springs	\$1,308,306	\$108,269	\$121,830	\$121,830	9.34%	13.63%	14.88%	13.63%
Alliance Bank	\$1,339,375	\$102,732	\$138,798	\$138,798	10.00%	14.83%	15.78%	14.83%
Pegasus Bank	\$1,349,018	\$142,565	\$146,237	\$146,237	10.75%	15.11%	16.12%	15.11%
First Command Financial Services, Inc.	\$1,415,052	\$102,997	\$107,904	\$107,904	7.53%	11.67%	16.51%	11.67%
American Bank of Commerce	\$1,453,438	\$88,372	\$141,977	\$141,977	9.41%	12.89%	13.99%	12.89%
Commercial Bank of Texas, N.A.	\$1,489,423	\$128,680	\$146,328	\$146,328	9.75%	14.72%	15.97%	14.71%
First National Bank   Wichita Falls	\$1,542,859	\$147,796	\$146,028	\$146,028	10.32%	14.33%	15.57%	14.33%
First National Bank of Central Texas	\$1,555,242	\$176,915	\$186,929	\$186,929	11.46%	16.07%	17.33%	16.07%
Moody National Bank	\$1,672,692	\$179,149	\$219,647	\$219,647	12.58%	NA	NA	NA
First State Bank   Gainesville	\$1,768,697	\$108,439	\$164,902	\$164,902	9.15%	13.25%	14.35%	13.25%
First State Bank of Uvalde	\$1,825,080	\$154,237	\$257,425	\$257,425	13.88%	NA	NA	NA
FirstBank Southwest	\$1,843,233	\$144,918	\$194,613	\$194,613	10.45%	12.36%	13.38%	12.36%
North Dallas Bank & Trust Co.	\$1,909,713	\$171,158	\$177,335	\$177,335	9.32%	NA	NA	NA
Citizens National Bank of Texas	\$1,928,609	\$221,560	\$218,871	\$218,871	11.33%	13.56%	14.65%	13.56%
Golden Bank, National Association	\$2,005,901	\$254,869	\$258,746	\$258,746	12.98%	14.74%	15.97%	14.74%
Security State Bank & Trust	\$2,011,000	\$195,521	\$221,238	\$221,238	11.80%	NA	NA	NA
Falcon International Bank	\$2,014,765	\$228,457	\$272,200	\$272,200	13.25%	19.21%	20.27%	19.21%
Texas Community Bank	\$2,088,091	\$276,340	\$276,252	\$276,252	13.82%	25.09%	26.35%	25.09%
First United Bank	\$2,134,481	\$199,849	\$259,870	\$259,870	11.81%	16.15%	17.39%	16.15%
Cornerstone Capital Bank, SSB	\$2,280,636	\$332,626	\$338,538	\$309,001	13.36%	26.38%	26.97%	24.08%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>							
American National Bank & Trust	\$2,284,059	\$228,117	\$228,655	\$228,655	9.97%	12.33%	12.33%
Texas First Bank	\$2,302,202	\$206,336	\$223,776	\$223,776	9.81%	14.52%	14.52%
Extraco Banks, National Association	\$2,363,275	\$197,124	\$195,744	\$195,744	8.20%	14.66%	14.66%
Community National Bank	\$2,401,684	\$261,917	\$262,267	\$262,267	11.45%	13.54%	13.54%
Horizon Bank, SSB	\$2,476,450	\$199,801	\$220,855	\$220,855	8.79%	12.72%	12.72%
Texas Partners Bank	\$2,483,111	\$195,968	\$215,553	\$215,553	8.84%	10.53%	10.53%
Susser Bank	\$2,511,396	\$260,450	\$235,460	\$235,460	9.73%	11.18%	11.18%
American Bank, National Association   Corpus Christi	\$2,525,283	\$246,341	\$256,778	\$256,778	10.10%	13.58%	13.58%
TexasBank	\$2,545,401	\$269,340	\$272,831	\$272,831	10.93%	18.38%	18.38%
Vista Bank	\$2,598,936	\$261,868	\$260,646	\$260,646	10.56%	13.18%	13.18%
Pinnacle Bank	\$2,681,387	\$305,875	\$253,001	\$253,001	9.62%	13.89%	13.89%
Texas Regional Bank	\$2,715,928	\$238,865	\$246,037	\$246,037	8.80%	13.66%	13.66%
American First National Bank	\$2,739,261	\$343,636	\$347,200	\$347,200	12.45%	13.90%	13.90%
West Texas National Bank	\$2,768,067	\$242,794	\$251,833	\$251,833	9.23%	14.75%	14.75%
State Bank of Texas	\$2,781,756	\$389,690	\$396,450	\$396,450	14.17%	NA	NA
American Momentum Bank	\$2,798,413	\$547,330	\$443,004	\$443,004	16.71%	20.59%	20.59%
Jefferson Bank	\$2,870,970	\$197,285	\$253,820	\$253,820	8.64%	11.79%	11.79%
Austin Bank, Texas National Association	\$2,923,289	\$419,503	\$419,977	\$419,977	14.31%	NA	NA
TIB, National Association	\$2,955,684	\$386,349	\$390,344	\$390,344	12.28%	17.02%	17.02%
Guaranty Bank & Trust, N.A.	\$3,112,902	\$358,829	\$353,299	\$353,299	11.37%	15.79%	15.79%
Lone Star National Bank	\$3,162,233	\$311,178	\$389,440	\$389,440	12.31%	20.17%	20.17%
WestStar Bank	\$3,205,734	\$308,531	\$345,356	\$345,356	11.10%	12.64%	12.64%
International Bank of Commerce   Brownsville	\$4,111,484	\$425,208	\$554,879	\$554,879	13.08%	26.11%	26.11%
First National Bank Texas	\$4,123,442	\$208,413	\$392,073	\$392,073	9.12%	20.06%	20.06%
City Bank	\$4,230,555	\$436,989	\$476,575	\$476,575	10.96%	13.48%	13.48%
VeraBank, National Association	\$4,297,154	\$439,738	\$416,205	\$416,205	9.75%	14.81%	14.81%
Texas Bank and Trust Company	\$4,367,018	\$467,124	\$489,101	\$489,101	10.99%	13.42%	13.42%
Texas Exchange Bank	\$4,430,627	\$386,673	\$404,357	\$404,357	12.65%	22.80%	22.80%
Wells Fargo Bank South Central, National Association	\$4,465,163	\$804,366	\$807,514	\$807,514	19.53%	52.08%	52.08%
Inwood National Bank	\$4,515,181	\$456,125	\$425,641	\$425,641	9.24%	14.52%	14.52%
Vantage Bank Texas	\$4,553,595	\$381,500	\$406,946	\$406,946	8.88%	11.60%	11.60%
Third Coast Bank	\$4,936,896	\$568,177	\$544,826	\$544,826	11.37%	12.35%	12.35%
The American National Bank of Texas	\$5,515,169	\$233,480	\$492,314	\$492,314	8.52%	12.60%	12.60%
Broadway National Bank	\$5,706,056	\$384,847	\$566,848	\$566,848	9.52%	13.45%	13.45%
TBK Bank, SSB	\$5,946,055	\$987,465	\$742,989	\$742,989	12.99%	14.17%	14.17%
Beal Bank	\$6,619,890	\$1,100,044	\$1,108,312	\$1,108,312	17.48%	NA	67.25%
Sunflower Bank, National Association	\$8,085,206	\$996,789	\$930,890	\$930,890	11.69%	12.74%	12.74%
Southside Bank	\$8,512,453	\$940,947	\$870,541	\$870,541	10.55%	15.35%	15.35%
Woodforest National Bank	\$8,842,472	\$676,515	\$802,920	\$802,920	8.65%	9.90%	9.90%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over \$1 billion in total assets (continued)								
International Bank of Commerce   Laredo	\$9,257,828	\$1,738,038	\$1,638,720	\$1,638,720	17.67%	19.46%	20.71%	19.46%
Amarillo National Bank	\$9,557,608	\$979,480	\$952,098	\$952,098	10.09%	11.44%	12.57%	11.44%
Charles Schwab Trust Bank	\$10,104,057	\$778,636	\$1,304,385	\$1,304,385	12.81%	89.77%	89.77%	89.77%
Stellar Bank	\$10,891,351	\$1,608,093	\$1,143,594	\$1,143,594	11.19%	14.19%	15.34%	14.19%
Veritex Community Bank	\$12,717,697	\$1,755,687	\$1,402,462	\$1,402,462	11.37%	12.52%	13.49%	12.52%
PlainsCapital Bank	\$13,329,161	\$1,469,491	\$1,317,664	\$1,317,664	9.99%	15.35%	16.54%	15.35%
First Financial Bank	\$13,925,288	\$1,468,090	\$1,591,588	\$1,591,588	11.53%	17.36%	18.53%	17.36%
NexBank	\$13,943,020	\$1,328,305	\$1,357,515	\$1,357,515	9.80%	14.93%	15.33%	14.93%
Charles Schwab Premier Bank, SSB	\$26,472,000	\$2,159,000	\$3,538,000	\$3,538,000	13.12%	59.91%	59.91%	59.91%
Texas Capital Bank	\$30,621,656	\$3,599,480	\$3,611,714	\$3,611,714	11.27%	12.75%	14.00%	12.75%
Prosperity Bank	\$39,595,132	\$7,419,290	\$3,893,275	\$3,893,275	10.78%	16.36%	17.62%	16.36%
Frost Bank	\$52,580,731	\$3,822,207	\$4,387,862	\$4,387,862	8.44%	13.76%	14.72%	13.76%
Comerica Bank	\$79,332,000	\$6,133,000	\$8,547,000	\$8,547,000	10.47%	11.74%	13.45%	11.74%
Average of Asset Group D	\$5,842,269	\$617,576	\$637,601	\$637,274	11.14%	17.61%	18.09%	17.58%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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# Definitions



<b>Total assets</b>	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
<b>Net income</b>	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average equity (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Efficiency ratio (FTE) (%)</b>	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases</b>	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.
<b>Total deposits</b>	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
<b>Liquidity ratio (%)</b>	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Loans ÷ deposits (%)</b>	Loans held for investment, before reserves, as a percent of total insured deposits.
<b>Yield on earning assets (%)</b>	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
<b>Cost of interest-bearing liability (%)</b>	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

<b>Cost of funds (%)</b>	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
<b>Net interest margin (FTE) (%)</b>	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Deposit growth rate (%)</b>	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
<b>Total loans and leases nonaccrual</b>	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
<b>Nonaccrual loans ÷ total loans (%)</b>	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Nonperforming assets / total assets (%)</b>	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
<b>Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)</b>	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
<b>Total equity capital</b>	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
<b>Tier 1 capital</b>	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
<b>Leverage ratio (%)</b>	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
<b>Tier 1 risk-based ratio (%)</b>	Tier 1 capital as a percent of total risk-adjusted assets.
<b>Risk-Based Capital Ratio (%)</b>	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
<b>Common Equity Tier Risk Based Ratio (%)</b>	Tier 1 common capital as a percent of risk-weighted assets.