



Bankers' Index

AN ANALYSIS OF TEXAS COMMUNITY BANKS





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

Texas

DALLAS

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ASSET SIZE DEFINITION

Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion-\$10 billion

Performance Analysis

Performance Analysis

June 30, 2017

Run Date: August 22, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	First National Bank of Lipan	\$21,229	\$9	0.17%	1.98%	93.17%	\$58	\$20	0.19%	2.20%	92.48%	\$59
	First National Bank of Edgewood	\$25,061	(\$4)	(0.06%)	(0.80%)	101.40%	\$49	\$0	0.00%	0.00%	99.11%	\$48
	Chappell Hill Bank	\$25,355	(\$27)	(0.43%)	(4.14%)	116.17%	\$44	\$75	0.60%	5.79%	83.37%	\$42
	Brazos National Bank	\$28,187	\$255	3.68%	13.92%	85.08%	\$96	\$377	2.67%	10.42%	88.03%	\$91
	Amistad Bank	\$28,846	\$79	1.11%	7.96%	72.30%	\$78	\$139	0.99%	7.06%	74.92%	\$79
	Powell State Bank	\$29,886	\$71	0.94%	8.85%	76.48%	\$56	\$113	0.75%	7.13%	77.25%	\$54
	Dublin National Bank	\$30,821	(\$15)	(0.20%)	(1.62%)	104.74%	\$41	\$216	1.43%	11.95%	68.21%	\$38
	Granger National Bank	\$31,409	\$69	0.88%	5.18%	68.47%	\$58	\$116	0.73%	4.40%	72.75%	\$61
	Enloe State Bank	\$31,932	\$134	1.69%	16.66%	51.38%	\$65	\$266	1.69%	16.88%	51.86%	\$61
	Grapeland State Bank	\$32,677	\$59	0.73%	5.95%	78.69%	\$66	\$119	0.73%	6.08%	82.03%	\$70
	Oakwood Bank	\$34,811	(\$811)	(14.05%)	(28.14%)	NM	\$145	(\$811)	(14.05%)	(51.30%)	NM	\$145
	State National Bank of Groom	\$35,231	\$196	2.15%	21.29%	93.48%	\$47	\$277	1.54%	15.31%	85.02%	\$46
	Menard Bank	\$35,235	\$42	0.48%	3.64%	79.60%	\$54	\$87	0.50%	3.80%	78.94%	\$54
	Citizens State Bank	\$35,553	\$50	0.54%	6.36%	77.24%	\$54	\$101	0.52%	6.48%	78.57%	\$58
	First State Bank	\$36,362	\$12	0.13%	1.43%	191.04%	\$57	\$173	0.89%	10.42%	96.79%	\$57
	Donley County State Bank	\$37,397	\$39	0.41%	2.10%	85.46%	\$69	\$66	0.34%	1.77%	86.81%	\$69
	Crowell State Bank	\$37,715	\$192	2.05%	20.81%	57.36%	\$57	\$392	2.08%	21.73%	55.82%	\$57
	Brush Country Bank	\$38,597	\$21	0.22%	1.98%	92.80%	\$60	\$54	0.28%	2.55%	89.69%	\$61
	Bank of San Jacinto County	\$39,657	\$86	0.94%	6.79%	82.38%	\$62	\$170	0.92%	6.77%	81.84%	\$59
	Security Bank of Crawford	\$40,472	\$75	0.75%	7.83%	73.50%	\$78	\$126	0.67%	6.63%	77.22%	\$79
	Kress National Bank	\$40,811	\$124	1.25%	10.85%	61.61%	\$97	\$216	1.08%	9.47%	69.89%	\$97
	Farmers State Bank of Newcastle	\$42,057	\$100	0.95%	10.00%	66.54%	\$58	\$227	1.08%	11.64%	62.30%	\$68
	Gladewater National Bank	\$42,704	(\$44)	(0.42%)	(2.33%)	107.67%	\$50	(\$16)	(0.08%)	(0.42%)	95.08%	\$49
	Robert Lee State Bank	\$43,393	\$21	0.20%	1.49%	91.04%	\$58	\$65	0.30%	2.33%	88.09%	\$55
	Ballinger National Bank	\$43,528	\$114	1.03%	10.68%	74.32%	\$49	\$208	0.95%	9.97%	76.55%	\$51
	Lovelady State Bank	\$43,894	\$108	0.98%	9.84%	79.11%	\$56	\$206	0.92%	9.53%	79.30%	\$56
	City National Bank	\$44,185	\$424	3.81%	33.96%	49.94%	\$73	\$487	2.18%	20.01%	63.83%	\$76
	Spur Security Bank	\$44,836	\$48	0.42%	3.97%	15.30%	\$61	\$140	0.62%	5.90%	41.95%	\$52
	First Bank of Celeste	\$45,684	\$90	0.81%	9.32%	79.85%	\$69	\$176	0.80%	9.12%	79.52%	\$67
	First National Bank of Paducah	\$46,922	(\$31)	(0.27%)	(3.16%)	100.89%	\$62	(\$33)	(0.15%)	(1.72%)	98.92%	\$63
	Commercial Bank	\$47,005	\$154	1.33%	16.22%	50.18%	\$57	\$280	1.25%	15.07%	52.91%	\$57
	First National Bank in Cooper	\$47,557	\$110	0.91%	7.12%	64.52%	\$55	\$149	0.60%	4.85%	67.76%	\$53
	Bank of Commerce	\$47,870	\$236	1.94%	14.89%	42.93%	\$81	\$398	1.51%	12.75%	49.92%	\$77
	First State Bank	\$48,096	\$170	1.38%	15.43%	85.36%	\$77	\$277	1.12%	12.81%	83.36%	\$79
	Citizens National Bank of Crosbyton	\$48,361	\$112	1.04%	5.96%	61.64%	\$46	\$208	0.90%	5.56%	63.25%	\$45
	First National Bank of Moody	\$49,221	\$158	1.28%	6.75%	62.85%	\$68	\$327	1.34%	7.04%	61.40%	\$61
	First State Bank	\$49,424	\$89	0.82%	8.21%	79.87%	\$70	\$157	0.91%	7.34%	82.84%	\$69
	First Federal Bank Littlefield, Texas	\$50,202	\$98	0.82%	4.49%	69.63%	\$61	\$183	0.77%	4.22%	72.63%	\$60
	Santa Anna National Bank	\$50,391	\$202	1.65%	14.28%	51.05%	\$57	\$362	1.50%	13.05%	55.44%	\$57
	First National Bank of Quitaque	\$51,467	\$1	0.01%	0.05%	66.62%	\$87	\$112	0.42%	2.75%	69.00%	\$85
	First State Bank	\$52,687	\$31	0.23%	1.50%	76.84%	\$48	\$59	0.22%	1.45%	76.31%	\$48
	First Capital Bank	\$53,831	\$59	0.44%	4.78%	77.72%	\$61	\$84	0.32%	3.42%	81.94%	\$60
	Security State Bank	\$54,110	\$157	1.15%	12.96%	62.05%	\$46	\$162	0.60%	6.75%	67.66%	\$48
	First National Bank of Tahoka	\$54,135	\$132	0.95%	9.05%	68.58%	\$56	\$248	0.87%	8.61%	69.25%	\$54
	Commerce Bank Texas	\$55,364	\$123	0.89%	5.43%	67.62%	\$81	\$242	0.88%	5.37%	67.87%	\$82
	Burton State Bank	\$56,348	\$124	0.87%	6.71%	62.50%	\$54	\$235	0.81%	6.40%	63.20%	\$54
	First National Bank of Trinity	\$57,176	\$134	0.93%	10.48%	74.52%	\$70	\$228	0.79%	9.18%	75.44%	\$69
	First National Bank of Woodsboro	\$57,316	\$21	0.15%	1.54%	95.73%	\$49	\$77	0.26%	2.89%	92.54%	\$49
	Citizens State Bank	\$57,563	(\$13)	(0.09%)	(1.17%)	105.99%	\$32	(\$75)	(0.25%)	(3.42%)	116.83%	\$34
	American Bank, National Association	\$57,752	\$105	0.72%	7.89%	55.10%	\$47	\$238	0.81%	9.10%	55.20%	\$48
	Junction National Bank	\$58,606	\$197	1.32%	13.11%	60.66%	\$68	\$375	1.26%	12.78%	62.22%	\$66
	RiverBend Bank	\$58,681	\$167	1.18%	11.57%	77.43%	\$73	\$316	1.16%	10.93%	78.18%	\$70
	First National Bank of Eldorado	\$59,856	\$290	1.90%	14.23%	56.83%	\$63	\$576	1.85%	14.51%	57.14%	\$64
	First Bank and Trust of Memphis	\$60,685	\$255	1.64%	13.86%	53.99%	\$62	\$510	1.59%	13.92%	53.98%	\$60
	First National Bank of Aspermont	\$60,906	\$172	1.13%	6.49%	51.84%	\$65	\$358	1.18%	6.93%	49.30%	\$58
	First State Bank of San Diego	\$60,938	\$135	0.87%	9.44%	75.04%	\$54	\$308	0.98%	10.89%	71.43%	\$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.

Performance Analysis

June 30, 2017

Run Date: August 22, 2017

		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)
Region	Institution Name											
Asset Group A - \$0 to \$250 million in total assets (continued)												
	City National Bank of San Saba	\$61,372	\$81	0.53%	3.80%	73.37%	\$53	\$162	0.54%	3.83%	73.85%	\$54
	Bandera Bank	\$63,249	\$159	1.03%	9.69%	74.84%	\$71	\$325	1.07%	9.95%	73.34%	\$69
	First National Bank of Anson	\$63,797	\$193	1.24%	14.31%	70.05%	\$72	\$369	1.19%	13.79%	71.19%	\$73
	Citizens State Bank of Luling	\$64,330	\$108	0.67%	5.40%	74.93%	\$75	\$216	0.67%	5.42%	75.16%	\$76
	Angelina Savings Bank, SSB	\$64,539	\$73	0.45%	5.17%	82.97%	\$57	\$150	0.47%	5.35%	81.62%	\$53
	First National Bank in Falfurrias	\$64,749	\$41	0.25%	2.13%	87.31%	\$47	\$6	0.02%	0.16%	84.74%	\$47
	Lakeside National Bank	\$65,956	\$111	0.67%	7.33%	68.38%	\$69	\$219	0.67%	7.29%	69.07%	\$70
	Gruver State Bank	\$67,316	\$170	1.01%	9.21%	58.62%	\$64	\$313	0.93%	8.52%	60.14%	\$62
	First National Bank of South Padre Island	\$67,523	\$147	0.93%	9.25%	71.31%	\$55	\$307	0.99%	9.76%	69.90%	\$56
	Capital Bank of Texas	\$68,188	\$119	0.69%	5.27%	70.60%	\$46	\$235	0.68%	5.23%	71.01%	\$46
	Justin State Bank	\$68,589	\$277	1.63%	11.26%	70.15%	\$84	\$586	1.73%	12.00%	68.70%	\$87
	First National Bank	\$70,261	(\$567)	(3.18%)	(29.69%)	73.23%	\$92	(\$463)	(1.28%)	(12.17%)	72.69%	\$91
	Buckholts State Bank	\$71,724	\$381	2.14%	13.28%	47.94%	\$67	\$718	2.03%	12.59%	48.78%	\$68
	State National Bank in West	\$71,902	\$83	0.47%	5.40%	75.05%	\$55	\$174	0.50%	5.70%	73.81%	\$54
	Zavala County Bank	\$72,084	\$157	0.87%	7.19%	69.34%	\$51	\$304	0.84%	7.10%	68.52%	\$49
	Greater State Bank	\$72,742	\$102	0.58%	5.81%	86.08%	\$57	\$181	0.51%	5.20%	87.07%	\$57
	Community Bank	\$73,189	\$83	0.46%	5.08%	78.84%	\$66	\$162	0.45%	5.00%	80.04%	\$65
	Carmine State Bank	\$73,229	\$147	0.81%	6.22%	62.17%	\$78	\$331	0.92%	7.08%	59.21%	\$78
	Peoples State Bank	\$73,667	\$280	1.46%	12.01%	41.84%	\$89	\$565	1.46%	12.25%	41.28%	\$88
	Haskell National Bank	\$73,861	\$123	0.67%	5.87%	81.36%	\$50	\$249	0.67%	6.01%	80.93%	\$49
	Pavillion Bank	\$76,110	\$138	0.71%	5.40%	73.21%	\$64	\$299	0.79%	5.87%	71.21%	\$64
	First National Bank of Kemp	\$76,887	\$69	0.37%	3.05%	80.45%	\$53	\$103	0.29%	2.34%	83.27%	\$55
	Commercial State Bank	\$78,375	\$318	1.66%	20.01%	64.04%	\$64	\$642	1.71%	20.55%	64.13%	\$64
	Cowboy Bank of Texas	\$80,300	\$491	2.43%	26.82%	53.24%	\$78	\$872	2.18%	23.98%	56.76%	\$77
	First State Bank of Mobeetie	\$82,572	\$165	0.81%	7.26%	54.92%	\$49	\$330	0.81%	7.47%	55.69%	\$48
	Citizens State Bank	\$82,616	\$216	1.05%	10.52%	73.44%	\$57	\$485	1.18%	12.09%	71.24%	\$58
	Fort Davis State Bank	\$83,511	(\$20)	(0.10%)	(1.06%)	99.13%	\$46	\$151	0.39%	4.04%	87.34%	\$46
	First National Bank of Dublin	\$83,885	\$311	1.49%	14.24%	70.45%	\$65	\$596	1.41%	13.74%	71.11%	\$64
	Farmers and Merchants Bank	\$84,715	(\$275)	(1.35%)	(14.07%)	127.53%	\$61	(\$245)	(0.61%)	(6.22%)	109.35%	\$62
	Lytle State Bank of Lytle, Texas	\$85,328	\$170	0.82%	4.85%	71.77%	\$64	\$345	0.83%	4.98%	71.50%	\$63
	Zapata National Bank	\$85,900	\$307	1.43%	11.33%	61.78%	\$50	\$661	1.53%	12.25%	59.21%	\$47
	Cendera Bank, National Association	\$85,961	\$157	0.73%	7.36%	81.72%	\$77	\$307	0.74%	7.24%	80.33%	\$74
	One World Bank	\$86,920	\$45	0.21%	1.71%	94.17%	\$90	\$154	0.37%	2.94%	90.59%	\$90
	First National Bank of Evant	\$87,283	\$372	1.70%	20.68%	61.37%	\$60	\$689	1.63%	19.25%	64.13%	\$57
	Atascosa National Bank	\$90,628	\$150	0.66%	8.27%	57.19%	\$52	\$257	0.57%	7.12%	60.89%	\$53
	American National Bank of Mount Pleasant	\$92,684	\$388	1.69%	13.37%	62.06%	\$61	\$789	1.71%	13.72%	60.73%	\$61
	Citizens National Bank	\$93,370	\$47	0.20%	1.99%	87.47%	\$97	\$156	0.34%	3.33%	83.54%	\$95
	First National Bank of Tom Bean	\$93,955	\$192	0.84%	10.29%	78.23%	\$69	\$292	0.66%	7.90%	79.35%	\$66
	Fannin Bank	\$95,690	\$288	1.21%	14.62%	66.88%	\$64	\$543	1.15%	14.19%	69.06%	\$64
	Morris County National Bank	\$96,881	\$384	1.60%	16.34%	61.25%	\$51	\$784	1.63%	16.99%	60.57%	\$51
	Fidelity Bank of Texas	\$97,280	\$200	0.84%	5.75%	67.64%	\$57	\$373	0.78%	5.40%	70.62%	\$57
	Stockmens National Bank in Cotulla	\$97,698	\$245	1.02%	10.12%	57.99%	\$55	\$479	1.02%	9.96%	57.05%	\$54
	POINTWEST Bank	\$100,414	\$319	1.29%	15.32%	69.84%	\$40	\$614	1.23%	15.17%	69.21%	\$39
	First State Bank of Paint Rock	\$100,841	\$420	1.67%	14.93%	52.52%	\$94	\$745	1.48%	13.36%	54.40%	\$94
	First Bank and Trust of Childress	\$101,054	\$187	0.72%	7.96%	70.96%	\$64	\$398	0.78%	8.54%	69.52%	\$64
	First National Bank of Floydada	\$101,227	\$414	1.57%	14.55%	48.89%	\$69	\$746	1.39%	13.39%	51.84%	\$70
	Unity National Bank of Houston	\$101,625	(\$261)	(1.04%)	(12.00%)	121.31%	\$88	(\$421)	(0.84%)	(10.46%)	117.05%	\$86
	First State Bank of Brownsboro	\$101,880	\$274	1.08%	11.12%	70.78%	\$65	\$597	1.18%	12.29%	68.83%	\$63
	First National Bank of Eagle Lake	\$102,053	\$472	1.93%	16.01%	75.86%	\$76	\$734	1.48%	12.60%	76.94%	\$70
	Texas Financial Bank	\$102,064	\$251	1.01%	9.25%	63.03%	\$52	\$468	0.92%	8.74%	62.84%	\$54
	Marion State Bank	\$103,331	\$472	1.82%	14.60%	54.04%	\$89	\$957	1.86%	15.18%	50.90%	\$83
	Citizens Bank, National Association	\$103,489	\$473	1.82%	13.63%	56.30%	\$55	\$1,027	1.93%	14.90%	53.90%	\$53
	First Bank of Muleshoe	\$104,548	\$145	0.56%	4.05%	75.23%	\$56	\$269	0.51%	3.79%	76.07%	\$55
	Texas Hill Country Bank	\$105,021	\$241	0.94%	8.01%	74.12%	\$79	\$413	0.82%	6.93%	75.53%	\$77
	Chasewood Bank	\$105,312	\$10	0.04%	0.48%	98.02%	\$64	(\$14)	(0.03%)	(0.34%)	100.60%	\$65
	Titan Bank, N.A.	\$106,086	\$319	1.27%	11.85%	70.06%	\$82	\$699	1.39%	12.99%	67.22%	\$81

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June 30, 2017

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Region	Institution Name											
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Coleman County State Bank	\$109,121	\$47	0.18%	1.75%	58.42%	\$66	\$345	0.66%	6.42%	61.80%	\$66
	First National Bank of Fort Stockton	\$109,743	\$250	0.88%	9.08%	73.20%	\$60	\$467	0.83%	9.15%	73.24%	\$60
	Henderson Federal Savings Bank	\$110,193	\$207	0.75%	3.83%	62.87%	\$65	\$388	0.70%	3.60%	64.25%	\$63
	Peoples State Bank	\$110,396	\$288	1.03%	11.56%	74.92%	\$49	\$493	0.89%	10.12%	73.55%	\$48
	First State Bank	\$110,982	(\$66)	(0.24%)	(1.69%)	36.20%	\$57	\$743	1.34%	9.51%	39.75%	\$57
	Community Bank of Snyder	\$111,091	\$134	0.47%	4.62%	80.84%	\$64	\$211	0.37%	3.66%	83.76%	\$64
	Austin Capital Bank SSB	\$111,100	\$276	1.00%	9.34%	66.28%	\$122	\$591	1.08%	10.14%	66.30%	\$140
	Anahuac National Bank	\$111,191	\$384	1.38%	12.10%	69.02%	\$77	\$805	1.46%	12.91%	67.88%	\$77
	First National Bank of Hebbronville	\$111,260	\$384	1.37%	9.39%	52.82%	\$41	\$792	1.39%	9.82%	55.00%	\$44
	Texas Advantage Community Bank, National Association	\$112,425	\$84	0.31%	3.43%	83.97%	\$71	\$248	0.46%	5.11%	79.76%	\$71
	Business Bank of Texas, N.A.	\$112,920	\$363	1.28%	12.51%	65.14%	\$90	\$662	1.17%	11.68%	67.13%	\$90
	Dalhart Federal Savings & Loan Association, SSB	\$114,366	\$160	0.56%	5.06%	76.45%	\$62	\$264	0.47%	4.20%	79.36%	\$62
	Brady National Bank	\$115,051	\$223	0.78%	9.00%	69.92%	\$52	\$448	0.78%	9.26%	69.15%	\$51
	Lone Star Bank	\$115,425	\$330	1.17%	9.96%	77.34%	\$86	\$585	1.02%	8.93%	79.55%	\$88
	Texas State Bank	\$115,717	\$249	0.86%	8.81%	81.94%	\$52	\$549	0.95%	9.76%	80.44%	\$49
	First State Bank	\$116,122	\$174	0.59%	7.55%	72.07%	\$81	\$363	0.61%	7.89%	73.54%	\$83
	First National Bank of Bosque County	\$117,419	\$283	0.97%	9.50%	72.12%	\$59	\$649	1.11%	11.00%	69.65%	\$59
	First Security State Bank	\$117,847	\$292	0.98%	13.97%	72.44%	\$59	\$583	0.99%	14.12%	72.28%	\$59
	Johnson City Bank	\$118,648	\$374	1.26%	10.75%	68.44%	\$61	\$720	1.23%	10.37%	69.30%	\$61
	Panola National Bank	\$119,070	\$191	0.65%	6.50%	83.88%	\$72	\$354	0.60%	6.20%	84.69%	\$71
	Citizens State Bank	\$119,927	\$753	2.62%	25.71%	47.84%	\$86	\$1,457	2.45%	25.18%	48.00%	\$82
	Mason Bank	\$120,185	\$388	1.36%	8.28%	56.32%	\$88	\$800	1.40%	8.68%	55.72%	\$88
	West Texas State Bank	\$120,898	(\$404)	(1.34%)	(10.95%)	71.40%	\$68	(\$104)	(0.17%)	(1.42%)	71.69%	\$67
	City National Bank of Colorado City	\$122,139	\$499	1.64%	16.92%	53.30%	\$66	\$1,057	1.73%	18.62%	53.53%	\$67
	Graham Savings and Loan, SSB	\$123,059	\$345	1.12%	9.08%	69.00%	\$47	\$646	1.06%	8.46%	70.76%	\$47
	First State Bank of Odem	\$124,239	\$452	1.45%	12.21%	59.75%	\$69	\$711	1.12%	9.72%	64.23%	\$67
	Dilley State Bank	\$124,401	\$285	0.92%	5.58%	54.61%	\$60	\$448	0.73%	4.43%	59.62%	\$60
	Mainland Bank	\$127,036	\$539	1.57%	16.63%	65.99%	\$112	\$958	1.41%	14.95%	67.23%	\$111
	Texas Heritage National Bank	\$128,092	\$440	1.38%	12.18%	67.71%	\$62	\$884	1.37%	12.32%	67.37%	\$62
	Columbus State Bank	\$128,212	\$222	0.78%	7.13%	52.26%	\$61	\$427	0.76%	6.88%	53.63%	\$61
	Normangee State Bank	\$128,493	(\$58)	(0.18%)	(1.26%)	45.44%	\$91	\$368	0.59%	4.02%	43.96%	\$92
	Citizens State Bank	\$128,610	\$543	1.69%	16.01%	57.88%	\$60	\$1,001	1.54%	15.05%	60.89%	\$63
	Farmers State Bank	\$128,832	\$384	1.20%	12.24%	71.36%	\$51	\$691	1.07%	11.11%	73.48%	\$53
	First National Bank of Alvin	\$130,121	\$352	1.07%	8.27%	56.23%	\$50	\$677	1.03%	8.07%	56.85%	\$47
	First Texas Bank	\$130,396	\$230	0.69%	6.11%	69.79%	\$60	\$434	0.66%	5.79%	72.19%	\$60
	Big Bend Banks, N.A.	\$130,898	\$359	1.10%	8.15%	60.97%	\$48	\$785	1.21%	9.07%	58.75%	\$48
	Sanger Bank	\$132,116	\$399	1.22%	8.69%	59.18%	\$80	\$776	1.20%	8.55%	60.32%	\$81
	Bank of South Texas	\$133,055	\$237	0.72%	7.12%	78.17%	\$65	\$420	0.65%	6.37%	79.34%	\$63
	Fayette Savings Bank, SSB	\$133,573	\$422	1.29%	14.34%	57.42%	\$67	\$781	1.21%	13.48%	59.07%	\$66
	Texas National Bank	\$133,604	\$174	0.52%	5.15%	75.26%	\$64	\$387	0.58%	5.84%	73.65%	\$63
	First State Bank	\$134,634	\$265	0.76%	5.91%	75.81%	\$73	\$231	0.33%	2.60%	77.43%	\$73
	First National Bank of Winnsboro	\$138,208	\$377	1.09%	6.00%	65.70%	\$74	\$746	1.07%	5.98%	65.48%	\$77
	Hill Bank & Trust Co.	\$139,974	\$303	0.87%	5.39%	44.73%	\$58	\$646	0.94%	5.78%	43.72%	\$57
	Providence Bank of Texas	\$140,810	\$237	0.68%	5.52%	73.20%	\$102	\$374	0.55%	4.38%	77.87%	\$104
	Tejas Bank	\$141,674	\$371	1.04%	9.90%	49.62%	\$111	\$1,005	1.44%	13.53%	50.23%	\$105
	First State Bank	\$141,752	\$502	1.42%	14.66%	66.65%	\$62	\$992	1.39%	14.54%	66.21%	\$62
	Security State Bank	\$142,106	\$680	1.95%	15.41%	35.97%	\$93	\$1,732	2.48%	20.12%	32.51%	\$91
	Texas Heritage Bank	\$142,214	\$327	0.95%	10.60%	77.36%	\$80	\$697	1.00%	11.32%	76.50%	\$79
	Guadalupe National Bank	\$144,151	\$224	0.74%	6.98%	83.85%	\$77	\$588	0.91%	9.12%	80.04%	\$68
	First State Bank of Ben Wheeler, Texas	\$144,882	\$546	1.55%	12.20%	61.98%	\$51	\$1,147	1.65%	12.92%	59.60%	\$53
	Lamar National Bank	\$144,971	\$95	0.27%	2.35%	70.85%	\$59	\$487	0.70%	6.06%	70.77%	\$59
	Sundown State Bank	\$146,418	\$409	1.14%	10.37%	64.15%	\$70	\$762	1.08%	9.78%	65.74%	\$70
	First State Bank	\$146,620	\$219	0.58%	4.59%	70.72%	\$86	\$458	0.60%	4.91%	71.89%	\$86
	First State Bank	\$146,867	(\$27)	(0.07%)	(0.48%)	99.52%	\$74	(\$307)	(0.42%)	(2.70%)	104.78%	\$69
	MINT National Bank	\$147,202	\$763	2.23%	17.43%	64.17%	\$263	\$1,237	1.86%	15.62%	64.40%	\$214
	Austin County State Bank	\$148,388	\$547	1.48%	15.57%	57.18%	\$87	\$1,012	1.39%	14.55%	58.83%	\$90

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 22, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Roscoe State Bank	\$151,022	\$344	0.92%	8.39%	70.98%	\$73	\$799	1.07%	9.91%	67.37%	\$72
	First National Bank of Hereford	\$151,721	\$191	0.50%	5.27%	66.62%	\$70	(\$386)	(0.49%)	(5.31%)	67.68%	\$70
	Peoples Bank	\$152,070	\$401	1.05%	13.79%	78.43%	\$59	\$750	0.99%	13.26%	78.49%	\$58
	HomeBank Texas	\$153,021	\$575	1.51%	15.91%	63.65%	\$70	\$1,026	1.37%	14.39%	63.84%	\$67
	Castroville State Bank	\$153,200	\$403	1.05%	11.73%	53.85%	\$63	\$745	0.99%	11.04%	55.90%	\$63
	Citizens Bank	\$153,521	\$782	2.05%	20.39%	52.41%	\$82	\$1,546	2.03%	20.34%	51.89%	\$78
	First National Bank of Ballinger	\$154,128	\$402	1.06%	10.12%	72.93%	\$73	\$791	1.05%	10.05%	72.68%	\$71
	Incommons Bank, N.A.	\$155,724	\$345	0.89%	9.40%	69.82%	\$50	\$644	0.83%	8.89%	70.55%	\$49
	First State Bank of Bedias	\$158,882	\$743	1.94%	13.27%	50.17%	\$78	\$1,515	1.96%	13.69%	50.40%	\$73
	First National Bank of Sterling City	\$163,098	\$307	0.75%	10.34%	70.58%	\$70	\$605	0.72%	10.57%	71.72%	\$70
	Citizens State Bank	\$163,975	\$273	0.72%	7.83%	82.66%	\$54	\$478	0.64%	6.90%	83.57%	\$52
	Llano National Bank	\$165,013	\$380	0.93%	7.93%	61.38%	\$65	\$715	0.88%	7.57%	60.92%	\$61
	Texas Brand Bank	\$165,756	\$427	1.03%	9.62%	62.42%	\$100	\$853	1.02%	9.72%	62.72%	\$102
	First National Bank of Anderson	\$166,611	\$354	0.87%	7.96%	64.44%	\$56	\$702	0.86%	8.00%	65.42%	\$56
	Muenster State Bank	\$167,185	\$822	1.93%	13.50%	37.59%	\$71	\$1,640	1.92%	13.85%	38.72%	\$72
	First National Bank of Stanton	\$167,523	\$306	0.72%	7.15%	63.96%	\$84	\$578	0.67%	6.87%	64.69%	\$86
	Perryton National Bank	\$168,670	\$580	1.37%	11.13%	49.54%	\$78	\$1,119	1.31%	10.94%	50.92%	\$76
	TransPecos Banks, SSB	\$169,914	\$638	1.59%	14.97%	75.57%	\$86	\$889	1.11%	10.55%	79.33%	\$83
	Arrowhead Bank	\$172,963	\$96	0.22%	2.44%	64.09%	\$53	\$435	0.50%	5.57%	66.97%	\$55
	Interstate Bank, SSB	\$173,227	\$372	0.85%	8.25%	62.06%	\$74	\$800	0.90%	8.84%	68.71%	\$82
	First State Bank	\$174,175	\$59	0.14%	1.42%	94.94%	\$79	\$170	0.20%	2.08%	93.65%	\$88
	National Bank of Andrews	\$174,947	\$1,347	3.19%	26.08%	54.16%	\$79	\$2,591	3.04%	25.73%	54.30%	\$74
	Commercial National Bank of Brady	\$175,750	\$748	1.70%	16.22%	53.74%	\$63	\$1,407	1.67%	15.47%	55.76%	\$65
	First Bank & Trust	\$175,781	\$196	0.45%	3.51%	78.73%	\$35	\$350	0.41%	3.21%	80.78%	\$38
	First State Bank	\$176,589	\$478	1.08%	12.85%	69.27%	\$64	\$948	1.09%	12.92%	69.82%	\$65
	Cypress Bank, SSB	\$178,095	\$324	0.74%	6.96%	71.79%	\$55	\$640	0.73%	6.93%	72.16%	\$55
	First State Bank	\$180,423	\$262	0.58%	5.28%	80.79%	\$67	\$180	0.20%	1.84%	86.13%	\$69
	Grandview Bank	\$181,724	\$587	1.30%	13.61%	53.97%	\$81	\$1,166	1.29%	13.78%	53.63%	\$81
	First National Bank of Giddings	\$184,156	\$398	0.87%	7.67%	64.36%	\$58	\$803	0.88%	7.88%	63.88%	\$58
	Frontier Bank of Texas	\$185,196	\$440	1.00%	6.03%	65.63%	\$74	\$775	0.91%	5.49%	67.51%	\$73
	Citizens National Bank of Hillsboro	\$185,227	\$622	1.31%	10.60%	59.28%	\$70	\$1,190	1.22%	10.38%	59.11%	\$71
	Pearland State Bank	\$187,679	\$595	1.27%	11.18%	49.98%	\$66	\$1,346	1.43%	12.87%	47.10%	\$65
	First State Bank	\$189,948	\$769	1.63%	14.69%	54.11%	\$61	\$1,583	1.69%	15.55%	53.67%	\$57
	First National Bank of Trenton	\$191,543	\$3	0.01%	0.07%	97.64%	\$62	(\$235)	(0.24%)	(2.90%)	106.98%	\$68
	Elsa State Bank and Trust Company	\$192,485	\$571	1.19%	12.02%	73.63%	\$55	\$866	0.90%	9.17%	73.45%	\$54
	Bridge City State Bank	\$194,000	\$392	0.78%	9.00%	61.16%	\$59	\$777	0.77%	9.13%	61.42%	\$58
	Bank of DeSoto, National Association	\$194,638	\$849	1.71%	17.34%	58.42%	\$91	\$1,658	1.68%	17.01%	59.88%	\$91
	Spring Hill State Bank	\$195,622	\$312	0.65%	6.31%	72.59%	\$66	\$713	0.76%	7.27%	69.44%	\$63
	Community National Bank	\$197,092	\$517	1.06%	9.44%	72.34%	\$74	\$1,146	1.17%	10.59%	69.45%	\$70
	City National Bank of Taylor	\$197,176	\$473	0.95%	9.17%	76.74%	\$84	\$966	0.97%	9.51%	73.43%	\$86
	First National Bank of Burleson	\$198,210	\$585	1.22%	14.13%	52.56%	\$68	\$1,180	1.22%	14.29%	51.63%	\$66
	Ennis State Bank	\$198,355	\$428	0.89%	9.01%	69.72%	\$59	\$1,060	1.11%	11.71%	68.76%	\$59
	Mineola Community Bank, SSB	\$203,810	\$227	0.45%	3.18%	81.65%	\$70	\$393	0.39%	2.77%	84.20%	\$73
	Texana Bank, National Association	\$205,127	(\$40)	(0.08%)	(1.01%)	94.95%	\$80	(\$315)	(0.34%)	(4.20%)	99.62%	\$78
	First National Bank of Mount Vernon	\$205,517	\$636	1.23%	11.73%	53.96%	\$53	\$1,255	1.20%	11.94%	54.80%	\$53
	Westbound Bank	\$207,721	\$430	0.84%	7.33%	67.26%	\$106	\$884	0.88%	7.63%	64.60%	\$99
	Commercial National Bank of Texarkana	\$207,816	\$733	1.37%	17.54%	68.42%	\$56	\$1,482	1.39%	18.07%	66.79%	\$54
	Liberty Capital Bank	\$207,885	\$843	1.55%	15.95%	54.12%	\$137	\$1,677	1.56%	16.00%	54.19%	\$129
	First National Bank	\$207,957	\$820	1.60%	12.84%	56.64%	\$65	\$1,591	1.56%	12.72%	56.66%	\$65
	Citizens National Bank at Brownwood	\$209,103	\$797	1.54%	12.35%	51.84%	\$55	\$1,621	1.57%	12.63%	52.51%	\$55
	State Bank of De Kalb	\$209,973	\$1,057	2.04%	17.36%	60.67%	\$63	\$2,185	2.15%	18.08%	58.21%	\$61
	Yoakum National Bank	\$217,975	\$795	1.46%	10.85%	49.74%	\$57	\$1,545	1.41%	10.70%	50.65%	\$59
	Gilmer National Bank	\$218,143	\$636	1.16%	8.56%	50.60%	\$74	\$1,202	1.08%	8.15%	53.32%	\$75
	United Bank of El Paso del Norte	\$219,152	\$282	0.51%	4.98%	72.49%	\$98	\$725	0.65%	6.46%	70.41%	\$97
	ValueBank Texas	\$220,954	\$512	0.93%	9.10%	76.32%	\$50	\$985	0.91%	8.87%	76.65%	\$51

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 22, 2017

		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)
Region	Institution Name											
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Huntington State Bank	\$220,974	\$418	0.76%	6.86%	79.23%	\$64	\$720	0.66%	5.96%	82.01%	\$68
	National Bank & Trust	\$224,448	\$616	1.10%	10.74%	54.22%	\$65	\$1,094	0.98%	9.71%	58.11%	\$68
	Platinum Bank	\$227,178	(\$153)	(0.27%)	(1.87%)	78.53%	\$87	(\$151)	(0.13%)	(0.92%)	91.51%	\$88
	Texas Republic Bank, National Association	\$227,506	\$765	1.41%	13.76%	56.22%	\$92	\$1,504	1.45%	13.99%	56.56%	\$90
	Pecos County State Bank	\$227,734	\$812	1.42%	16.64%	60.83%	\$52	\$1,504	1.32%	15.61%	62.55%	\$54
	Texas Bank Financial	\$231,200	\$1,277	2.33%	22.95%	70.15%	\$95	\$2,444	2.30%	22.59%	71.17%	\$93
	Community Bank	\$231,409	\$1,217	2.17%	22.51%	42.46%	\$45	\$2,402	2.16%	22.59%	42.14%	\$45
	Texas National Bank	\$232,051	\$498	0.88%	9.41%	73.07%	\$79	\$1,253	1.10%	12.02%	69.10%	\$79
	Worthington National Bank	\$232,612	\$280	0.49%	4.57%	81.55%	\$109	\$670	0.60%	5.52%	78.59%	\$106
	First State Bank	\$233,505	\$885	1.54%	14.34%	57.70%	\$79	\$1,647	1.43%	13.46%	59.18%	\$77
	Western Bank	\$233,554	\$457	0.84%	9.44%	75.88%	\$70	\$984	0.92%	10.22%	75.50%	\$70
	First National Bank of Weatherford	\$234,239	\$433	0.76%	8.70%	74.90%	\$96	\$824	0.73%	8.42%	76.74%	\$95
	Alliance Bank Central Texas	\$235,625	\$281	0.48%	5.46%	83.77%	\$74	\$705	0.61%	6.96%	82.19%	\$71
	Charter Bank	\$238,353	\$1,682	2.87%	24.53%	46.28%	\$106	\$3,556	3.00%	27.00%	47.71%	\$109
	Texan Bank, National Association	\$238,856	\$168	0.29%	3.25%	89.35%	\$101	\$592	0.51%	5.78%	80.53%	\$101
	Jacksboro National Bank	\$242,727	\$676	1.11%	10.49%	69.67%	\$86	\$1,217	1.00%	9.66%	70.86%	\$86
	TexStar National Bank	\$243,761	\$814	1.34%	12.43%	67.34%	\$96	\$1,408	1.17%	10.83%	70.00%	\$95
	T Bank, National Association	\$244,043	\$498	1.59%	11.89%	67.85%	\$129	\$498	1.59%	12.15%	67.85%	\$129
	Lone Star Capital Bank, National Association	\$246,442	\$319	0.52%	3.99%	83.75%	\$71	\$564	0.46%	3.56%	84.17%	\$68
	Trinity Bank, N.A.	\$248,328	\$1,016	1.66%	13.49%	37.29%	\$117	\$1,373	1.15%	9.24%	37.94%	\$118
Average of Asset Group A		\$119,796	\$299	0.91%	8.72%	69.53%	\$69	\$596	0.92%	8.77%	69.32%	\$69

Source: SNL Financial

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Performance Analysis

June 30, 2017

Run Date: August 22, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Ozona National Bank	\$250,229	\$406	0.66%	6.74%	77.55%	\$78	\$679	0.56%	5.68%	80.49%	\$79
	First-Lockhart National Bank	\$252,959	\$700	1.13%	12.61%	72.40%	\$83	\$1,394	1.13%	12.72%	72.42%	\$84
	Hondo National Bank	\$255,000	\$929	1.48%	15.78%	58.38%	\$62	\$1,507	1.21%	12.97%	60.46%	\$62
	Heritage Bank	\$255,264	\$743	1.15%	10.33%	60.48%	\$67	\$1,384	1.09%	9.74%	61.80%	\$68
	First National Bank of Lake Jackson	\$256,880	\$669	1.14%	10.82%	50.53%	\$50	\$1,349	1.10%	11.27%	51.11%	\$53
	Texas State Bank	\$258,373	\$812	1.23%	11.08%	63.73%	\$66	\$1,555	1.19%	10.64%	64.53%	\$67
	National Bank of Texas at Fort Worth	\$258,638	\$508	0.80%	8.33%	77.91%	\$76	\$1,040	0.85%	9.65%	76.53%	\$72
	Citizens State Bank	\$261,921	\$857	1.35%	12.85%	47.42%	\$77	\$1,680	1.33%	12.99%	48.32%	\$81
	First National Bank of Jasper	\$262,316	\$411	0.61%	5.23%	65.67%	\$51	\$796	0.59%	5.12%	67.55%	\$53
	First State Bank of Burnet	\$262,404	\$769	1.18%	10.10%	57.58%	\$60	\$1,524	1.18%	10.27%	57.60%	\$59
	Fort Hood National Bank	\$264,091	\$437	0.70%	8.38%	83.56%	\$57	\$961	0.78%	9.39%	83.17%	\$55
	American State Bank	\$269,930	\$496	0.75%	6.41%	73.95%	\$71	\$862	0.64%	5.61%	72.75%	\$71
	Peoples State Bank of Hallettsville	\$270,865	\$515	0.76%	6.82%	51.22%	\$80	\$988	0.73%	6.66%	52.00%	\$81
	First National Bank of Hughes Springs	\$273,121	\$1,408	2.05%	16.15%	56.83%	\$48	\$2,848	2.08%	16.38%	57.43%	\$48
	First National Bank of McGregor	\$275,414	\$679	0.99%	11.57%	65.33%	\$107	\$1,347	1.01%	11.63%	65.95%	\$105
	Preferred Bank	\$279,806	\$511	0.86%	5.29%	67.66%	\$99	\$919	0.79%	4.79%	69.66%	\$93
	First Texas Bank	\$281,892	\$265	0.38%	3.40%	86.91%	\$59	\$452	0.32%	2.91%	87.79%	\$58
	Liberty National Bank in Paris	\$283,314	\$718	1.04%	6.26%	56.36%	\$61	\$1,415	1.04%	6.23%	56.39%	\$61
	Waggoner National Bank of Vernon	\$290,571	\$1,876	2.70%	20.64%	45.32%	\$63	\$3,952	2.85%	22.18%	44.42%	\$63
	First Liberty National Bank	\$294,188	\$886	1.22%	9.60%	67.32%	\$75	\$1,745	1.19%	9.59%	66.09%	\$73
	First National Bank in Port Lavaca	\$294,525	\$694	0.97%	8.73%	54.88%	\$62	\$1,369	0.97%	8.77%	54.77%	\$60
	Bank of Texas	\$295,894	\$1,428	1.95%	16.11%	34.82%	\$118	\$2,759	1.92%	15.88%	36.50%	\$116
	Mills County State Bank	\$298,295	\$643	0.86%	8.07%	70.92%	\$65	\$1,498	1.00%	9.59%	66.14%	\$61
	Lamesa National Bank	\$298,331	\$589	0.76%	7.62%	45.93%	\$78	\$1,254	0.80%	8.17%	49.47%	\$77
	Grand Bank of Texas	\$299,367	\$630	0.84%	10.43%	81.07%	\$89	\$1,252	0.84%	10.47%	80.36%	\$88
	Shelby Savings Bank, SSB	\$301,789	\$911	1.22%	10.45%	66.81%	\$54	\$1,770	1.18%	10.26%	66.70%	\$53
	Brenham National Bank	\$307,018	\$831	1.09%	10.99%	63.54%	\$70	\$1,668	1.10%	11.29%	65.36%	\$70
	Citizens State Bank	\$312,893	\$1,231	1.58%	13.13%	51.40%	\$61	\$2,484	1.59%	13.26%	51.00%	\$61
	TrustTexas Bank, SSB	\$313,029	\$268	0.35%	2.99%	82.30%	\$67	\$638	0.41%	3.62%	81.60%	\$67
	First Commercial Bank, National Association	\$319,285	\$729	0.89%	8.43%	75.96%	\$75	\$1,487	0.91%	8.68%	75.04%	\$75
	Texas Champion Bank	\$323,681	\$136	0.16%	1.51%	93.73%	\$61	\$1,067	0.63%	5.97%	70.52%	\$61
	First State Bank of Livingston	\$323,946	\$790	0.99%	6.16%	63.96%	\$50	\$1,417	0.88%	5.56%	66.84%	\$53
	Classic Bank, National Association	\$324,494	\$830	1.04%	11.40%	68.09%	\$57	\$1,750	1.10%	12.35%	67.02%	\$56
	Bank of Brenham, National Association	\$324,844	\$756	0.96%	9.06%	37.79%	\$72	\$1,394	0.93%	8.92%	38.90%	\$71
	State National Bank of Big Spring	\$327,744	\$518	0.62%	6.51%	65.06%	\$80	\$881	0.53%	5.65%	68.95%	\$83
	Rio Bank	\$328,338	\$678	0.85%	10.04%	74.04%	\$62	\$1,313	0.85%	9.85%	74.75%	\$62
	Farmers State Bank	\$328,694	\$1,203	1.38%	11.11%	67.82%	\$72	\$2,235	1.30%	10.46%	67.45%	\$71
	Karnes County National Bank of Karnes City	\$329,256	\$660	0.80%	7.72%	57.01%	\$120	\$1,087	0.65%	6.51%	51.60%	\$107
	AccessBank Texas	\$333,168	\$495	0.62%	5.88%	69.52%	\$102	\$949	0.62%	5.69%	72.00%	\$100
	First National Bank of Gilmer	\$336,457	\$840	1.02%	7.60%	71.64%	\$55	\$1,930	1.19%	8.78%	70.69%	\$54
	Southwest Bank	\$342,374	\$1,307	1.52%	15.66%	70.04%	\$94	\$2,554	1.49%	15.31%	70.74%	\$94
	Comanche National Bank	\$343,655	\$843	0.99%	8.26%	61.84%	\$65	\$1,650	0.98%	8.25%	62.26%	\$64
	SouthTrust Bank, N.A.	\$347,006	\$211	0.24%	2.37%	85.05%	\$82	\$413	0.24%	2.33%	84.54%	\$82
	Commercial State Bank	\$351,470	\$1,229	1.41%	11.71%	54.97%	\$87	\$2,526	1.46%	12.27%	55.23%	\$96
	First National Bank of Beeville	\$355,241	\$998	1.20%	12.74%	55.05%	\$88	\$1,920	1.18%	12.43%	55.61%	\$89
	Falls City National Bank	\$355,634	\$1,586	1.77%	18.54%	23.56%	\$60	\$3,297	1.84%	19.74%	24.13%	\$60
	Schertz Bank & Trust	\$357,609	\$1,043	1.18%	11.30%	51.53%	\$69	\$1,886	1.08%	11.08%	55.00%	\$70
	First National Bank of Mertzon	\$358,335	\$680	0.77%	10.76%	47.33%	\$57	\$1,259	0.73%	10.08%	48.93%	\$56
	Sage Capital Bank, N.A.	\$362,359	\$756	0.87%	7.67%	68.80%	\$71	\$1,520	0.88%	7.80%	68.46%	\$72
	Texas Star Bank	\$366,201	\$1,327	1.46%	13.74%	56.26%	\$66	\$2,524	1.40%	13.16%	56.70%	\$63
	Southwestern National Bank	\$369,820	\$1,079	1.19%	9.23%	66.75%	\$69	\$2,012	1.12%	8.73%	67.76%	\$68
	Citizens Bank	\$370,210	\$425	0.46%	3.91%	75.62%	\$68	\$912	0.49%	4.22%	74.02%	\$65
	First National Bank of Livingston	\$378,008	\$1,175	1.27%	9.17%	67.19%	\$65	\$2,193	1.20%	8.64%	68.74%	\$64
	First State Bank	\$380,958	\$1,873	1.99%	21.68%	59.80%	\$62	\$3,566	1.91%	20.96%	60.49%	\$63
	First Community Bank	\$384,635	\$1,424	1.46%	13.29%	72.37%	\$66	\$2,642	1.36%	12.43%	73.49%	\$67

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 22, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets (continued)												
	Capital Bank	\$386,116	\$957	1.01%	11.09%	64.20%	\$92	\$1,831	0.97%	10.72%	65.32%	\$92
	First Federal Community Bank, SSB	\$388,745	\$511	0.53%	4.69%	78.23%	\$84	\$1,010	0.53%	4.66%	77.81%	\$85
	West Texas State Bank	\$390,938	\$809	0.84%	7.42%	78.90%	\$65	\$1,202	0.63%	5.59%	82.10%	\$65
	First Bank	\$392,533	\$2,373	2.40%	23.87%	68.84%	\$111	\$4,587	2.38%	23.22%	68.51%	\$104
	Texas Security Bank	\$392,595	\$1,331	1.41%	11.14%	50.82%	\$131	\$2,340	1.30%	10.74%	52.51%	\$119
	Texas First State Bank	\$395,300	\$410	0.42%	5.07%	77.64%	\$63	\$831	0.42%	5.17%	77.37%	\$63
	First Community Bank	\$396,821	\$954	1.01%	12.00%	69.90%	\$67	\$1,870	1.03%	12.06%	69.31%	\$67
	Wellington State Bank	\$401,480	\$762	0.76%	6.98%	72.68%	\$61	\$1,413	0.69%	6.49%	72.71%	\$61
	Plains State Bank	\$402,291	\$1,490	1.48%	13.83%	51.46%	\$107	\$2,565	1.28%	12.13%	54.89%	\$108
	Citizens National Bank	\$411,362	\$1,176	1.14%	10.69%	60.20%	\$58	\$1,858	0.90%	8.60%	65.49%	\$62
	First National Bank of Sonora	\$414,160	\$646	0.65%	7.00%	78.84%	\$80	\$1,337	0.71%	7.45%	75.96%	\$78
	First Bank Texas, SSB	\$415,433	\$159	0.15%	1.84%	82.02%	\$77	\$918	0.44%	5.43%	79.94%	\$76
	R Bank	\$424,070	\$662	0.62%	6.45%	72.99%	\$78	\$1,369	0.65%	6.70%	72.17%	\$77
	Texas Citizens Bank, National Association	\$427,969	\$550	0.52%	5.33%	78.65%	\$94	\$599	0.29%	2.98%	79.91%	\$93
	Bank of River Oaks	\$428,228	(\$200)	(0.19%)	(1.71%)	60.48%	\$114	\$828	0.38%	3.53%	61.15%	\$114
	Herring Bank	\$428,988	\$737	0.67%	6.55%	87.99%	\$67	\$1,618	0.74%	7.21%	86.43%	\$66
	United Texas Bank	\$431,035	\$575	0.52%	5.44%	69.63%	\$110	\$1,419	0.68%	6.78%	63.41%	\$108
	Community Bank & Trust	\$432,703	\$1,156	1.07%	7.79%	65.78%	\$82	\$2,238	1.05%	7.64%	65.63%	\$81
	First National Bank	\$436,196	\$889	0.82%	8.01%	79.85%	\$112	\$1,962	0.91%	8.88%	77.73%	\$113
	Texas Bank	\$439,076	\$910	0.85%	7.87%	69.90%	\$64	\$2,189	1.03%	9.56%	66.64%	\$64
	Bank and Trust, SSB	\$439,206	\$1,400	1.28%	13.53%	68.48%	\$68	\$2,723	1.24%	13.31%	69.62%	\$69
	First State Bank	\$448,481	\$1,345	1.22%	11.46%	62.50%	\$77	\$2,642	1.21%	11.40%	60.25%	\$75
	Peoples Bank	\$448,672	\$1,179	1.07%	10.12%	66.37%	\$75	\$2,236	1.01%	9.87%	67.46%	\$73
	First National Bank of Huntsville	\$450,412	\$933	0.83%	6.97%	66.21%	\$61	\$1,858	0.82%	7.01%	66.19%	\$61
	American Bank, National Association	\$451,009	\$1,253	1.11%	11.92%	65.73%	\$77	\$2,518	1.14%	12.16%	65.31%	\$76
	TexasBank	\$458,508	\$3,261	2.90%	21.65%	47.45%	\$67	\$5,898	2.60%	19.77%	50.03%	\$67
	Liberty Bank	\$459,263	\$993	0.91%	7.61%	62.22%	\$79	\$1,945	0.89%	7.52%	63.23%	\$86
	Bank of the West	\$462,029	\$1,488	1.32%	13.90%	69.00%	\$91	\$2,641	1.19%	12.42%	72.15%	\$94
	Union State Bank	\$470,827	\$744	0.63%	7.01%	77.71%	\$76	\$1,603	0.68%	7.77%	74.50%	\$75
	International Bank of Commerce	\$473,262	\$879	0.74%	4.94%	65.51%	\$37	\$1,522	0.65%	4.30%	65.50%	\$38
	First State Bank and Trust Company	\$474,459	\$1,611	1.37%	8.21%	46.44%	\$81	\$3,273	1.39%	8.48%	45.84%	\$80
	Citizens State Bank	\$478,635	\$1,406	1.19%	10.76%	62.15%	\$77	\$2,883	1.24%	11.19%	60.75%	\$73
	Fayetteville Bank	\$480,532	\$1,417	1.18%	12.24%	33.69%	\$78	\$2,765	1.17%	12.57%	34.03%	\$78
	Kleberg Bank, N.A.	\$493,140	\$905	0.73%	5.92%	79.81%	\$68	\$1,687	0.68%	5.56%	79.76%	\$67
	Average of Asset Group B	\$357,598	\$911	1.03%	9.55%	65.07%	\$75	\$1,794	1.03%	9.58%	65.03%	\$74

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 22, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Fidelity Bank	\$502,164	\$1,791	1.44%	13.91%	48.70%	\$91	\$3,668	1.50%	14.47%	47.54%	\$89
	Texas National Bank of Jacksonville	\$504,001	\$661	0.52%	5.57%	65.85%	\$83	\$2,136	0.86%	9.06%	59.66%	\$80
	Pointbank	\$506,727	\$1,490	1.21%	12.05%	66.14%	\$82	\$3,134	1.29%	12.99%	65.12%	\$79
	Round Top State Bank	\$510,156	\$1,504	1.19%	11.19%	49.70%	\$74	\$2,975	1.19%	11.30%	49.76%	\$74
	Vantage Bank Texas	\$512,742	\$725	0.57%	5.21%	72.79%	\$102	\$1,449	0.55%	5.25%	73.61%	\$105
	Vista Bank	\$517,895	\$1,088	0.83%	7.15%	68.28%	\$76	\$1,762	0.75%	6.32%	71.54%	\$73
	Ciera Bank	\$524,801	\$2,502	1.92%	14.43%	56.25%	\$84	\$5,426	2.08%	15.79%	53.69%	\$83
	First National Bank of Albany	\$526,356	\$2,714	2.11%	17.07%	40.96%	\$75	\$5,099	1.98%	16.07%	41.01%	\$74
	Commercial State Bank	\$527,981	\$2,413	1.87%	15.77%	57.62%	\$70	\$4,928	1.91%	16.29%	56.67%	\$69
	Bank and Trust of Bryan/College Station	\$533,465	\$2,215	1.61%	16.47%	42.84%	\$78	\$4,264	1.58%	16.00%	43.90%	\$78
	First National Bank of Bastrop	\$534,598	\$2,367	1.80%	17.28%	57.37%	\$69	\$4,737	1.81%	17.72%	56.29%	\$67
	Benchmark Bank	\$548,458	\$1,780	1.29%	13.41%	76.76%	\$172	\$5,918	2.17%	22.57%	70.90%	\$155
	Tolleson Private Bank	\$560,952	\$2,669	1.79%	24.33%	50.93%	\$119	\$5,223	1.75%	24.19%	51.10%	\$118
	HomeTown Bank, N.A.	\$574,090	\$1,677	1.16%	11.24%	56.57%	\$67	\$3,166	1.10%	10.82%	58.04%	\$67
	First National Bank of Granbury	\$578,742	\$1,602	1.14%	10.68%	58.92%	\$61	\$2,915	1.05%	9.89%	60.38%	\$60
	Wallis State Bank	\$578,871	\$3,131	2.20%	21.67%	55.69%	\$97	\$6,539	2.36%	22.97%	56.24%	\$95
	Pilgrim Bank	\$578,992	\$1,271	0.87%	7.61%	70.58%	\$63	\$2,709	0.93%	8.18%	68.44%	\$63
	Texas Gulf Bank, National Association	\$587,504	\$1,662	1.14%	10.72%	66.76%	\$94	\$3,290	1.13%	10.79%	67.14%	\$94
	Security State Bank	\$587,581	\$1,787	1.23%	12.46%	50.06%	\$88	\$3,426	1.19%	12.28%	51.15%	\$89
	Commerce Bank	\$593,848	\$1,662	1.14%	7.96%	41.81%	\$37	\$3,319	1.14%	8.06%	40.86%	\$38
	Affiliated Bank	\$617,076	\$1,697	1.13%	10.87%	69.52%	\$98	\$3,797	1.26%	12.27%	67.00%	\$96
	American National Bank & Trust	\$618,892	\$1,762	1.17%	9.57%	66.15%	\$78	\$3,296	1.11%	9.07%	67.23%	\$77
	Third Coast Bank, SSB	\$622,325	\$775	0.53%	6.02%	76.45%	\$124	\$1,573	0.56%	6.26%	75.88%	\$119
	First Texas Bank	\$624,848	\$1,076	0.69%	8.20%	64.71%	\$67	\$2,102	0.67%	8.04%	65.61%	\$67
	Legend Bank, N.A.	\$627,380	\$2,434	1.58%	13.43%	63.29%	\$85	\$4,521	1.47%	12.63%	64.52%	\$86
	Central Bank	\$630,171	\$2,004	1.28%	14.01%	68.98%	\$132	\$4,190	1.35%	14.80%	68.65%	\$132
	Crockett National Bank	\$641,335	\$4,465	2.92%	26.82%	74.55%	\$129	\$6,789	2.21%	20.71%	78.62%	\$119
	National United	\$642,243	\$1,061	0.66%	6.74%	73.60%	\$64	\$2,096	0.66%	6.68%	72.71%	\$64
	City National Bank of Sulphur Springs	\$647,209	\$2,898	1.80%	15.76%	61.84%	\$68	\$5,399	1.69%	14.92%	63.41%	\$68
	Pegasus Bank	\$655,588	\$1,225	0.77%	13.72%	55.45%	\$161	\$2,262	0.80%	12.97%	57.63%	\$158
	Community National Bank & Trust of Texas	\$664,433	\$2,045	1.24%	11.54%	60.82%	\$68	\$4,106	1.24%	11.59%	60.89%	\$69
	First National Bank of Shiner	\$665,112	\$1,873	1.15%	11.40%	35.91%	\$75	\$3,726	1.15%	11.88%	35.29%	\$74
	NewFirst National Bank	\$665,883	\$4,193	2.54%	23.63%	51.19%	\$115	\$7,078	2.17%	20.16%	54.93%	\$117
	Commercial Bank of Texas, N.A.	\$668,679	\$1,542	0.93%	9.64%	64.35%	\$63	\$3,008	0.90%	9.52%	63.67%	\$62
	First National Bank of Bellville	\$680,973	\$2,310	1.36%	10.38%	40.19%	\$100	\$4,517	1.33%	10.46%	40.27%	\$100
	Citizens 1st Bank	\$727,103	\$3,697	2.06%	9.78%	27.32%	\$62	\$7,264	2.04%	9.80%	28.14%	\$67
	SouthStar Bank, S.S.B.	\$739,897	\$1,586	0.90%	8.15%	68.56%	\$80	\$3,274	0.93%	8.50%	68.95%	\$81
	Dallas Capital Bank, National Association	\$742,993	\$765	0.41%	3.94%	73.67%	\$132	\$1,274	0.36%	3.30%	75.65%	\$135
	Centennial Bank	\$746,202	\$2,268	1.24%	11.65%	64.44%	\$84	\$5,060	1.39%	13.09%	64.18%	\$84
	Alliance Bank	\$746,258	\$2,028	1.11%	12.04%	70.91%	\$63	\$3,948	1.09%	11.96%	71.46%	\$63
	Bank of San Antonio	\$749,263	\$1,655	0.93%	10.42%	67.62%	\$109	\$2,925	0.85%	9.35%	68.55%	\$107
	First Command Bank	\$754,180	\$3,562	1.90%	25.23%	60.21%	\$87	\$6,822	1.84%	24.95%	60.78%	\$88
	Security Bank	\$755,117	\$4,141	2.17%	16.57%	59.27%	\$86	\$4,703	1.23%	9.56%	67.47%	\$89
	Industry State Bank	\$761,725	\$2,708	1.46%	13.11%	41.60%	\$98	\$5,685	1.55%	14.30%	39.69%	\$93
	Integrity Bank, SSB	\$772,296	\$2,309	1.22%	11.86%	52.82%	\$126	\$4,535	1.23%	11.83%	54.19%	\$126
	Golden Bank, National Association	\$776,900	\$2,434	1.28%	9.69%	49.37%	\$90	\$4,855	1.29%	9.80%	48.75%	\$89
	First National Bank of Central Texas	\$784,130	\$3,980	2.05%	22.16%	49.54%	\$97	\$7,952	2.02%	22.24%	49.13%	\$96
	Texas Regional Bank	\$807,749	\$283	0.14%	1.41%	90.60%	\$76	\$1,197	0.32%	3.27%	84.39%	\$67
	Icon Bank of Texas, National Association	\$818,048	\$1,968	1.01%	11.16%	69.66%	\$150	\$3,489	0.91%	10.02%	71.10%	\$149
	State Bank of Texas	\$835,700	\$10,140	4.57%	25.34%	30.81%	\$90	\$50,542	11.32%	67.71%	15.90%	\$88
	Central National Bank	\$840,138	\$3,849	1.86%	21.83%	44.76%	\$99	\$7,618	1.85%	21.94%	46.16%	\$100
	Horizon Bank, SSB	\$846,834	\$3,344	1.62%	19.60%	53.25%	\$103	\$6,804	1.69%	20.35%	52.53%	\$101
	Lone Star State Bank of West Texas	\$847,312	\$1,535	0.73%	6.31%	53.75%	\$105	\$2,905	0.70%	6.01%	53.80%	\$104
	Texas Exchange Bank, SSB	\$872,681	\$1,998	1.53%	12.80%	30.09%	\$101	\$6,258	2.66%	21.49%	29.05%	\$100
	Citizens National Bank of Texas	\$902,281	\$4,914	2.27%	22.80%	58.19%	\$90	\$7,829	1.84%	18.29%	63.92%	\$91
	American Bank of Commerce	\$903,252	\$1,657	0.73%	8.59%	66.71%	\$75	\$3,197	0.72%	8.40%	67.96%	\$76
	FirstBank Southwest	\$905,612	\$2,158	0.95%	9.87%	71.11%	\$80	\$3,981	0.87%	9.23%	72.66%	\$81
	Citizens State Bank	\$915,879	\$2,390	1.05%	9.44%	42.82%	\$67	\$4,816	1.06%	9.88%	41.46%	\$65
	Security State Bank & Trust	\$924,974	\$3,046	1.25%	9.79%	66.74%	\$80	\$6,840	1.42%	11.04%	63.38%	\$64
	First Bank & Trust	\$930,154	\$5,759	2.59%	25.80%	61.12%	\$97	\$9,187	2.09%	20.94%	64.33%	\$94
	Moody National Bank	\$972,104	\$2,957	1.21%	8.82%	63.65%	\$75	\$5,594	1.14%	8.46%	63.54%	\$76
	International Bank of Commerce	\$975,550	\$3,459	1.44%	8.34%	48.45%	\$34	\$6,514	1.37%	7.94%	49.41%	\$35
	First Bank & Trust East Texas	\$993,203	\$3,007	1.22%	11.93%	58.04%	\$60	\$5,558	1.13%	11.14%	58.57%	\$60
	AimBank	\$998,830	\$2,931	1.18%	12.96%	65.87%	\$85	\$5,458	1.18%	12.63%	65.41%	\$77
	Average of Asset Group C	\$701,694	\$2,416	1.39%	12.96%	58.48%	\$89	\$5,166	1.48%	13.60%	58.44%	\$88

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 22, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - \$1 billion to \$10 billion in total assets												
	Spirit of Texas Bank, SSB	\$1,008,088	\$2,149	0.86%	8.72%	66.82%	\$113	\$3,777	0.76%	7.72%	68.88%	\$111
	Texas First Bank	\$1,011,772	\$3,753	1.48%	13.96%	60.67%	\$77	\$7,277	1.45%	13.66%	61.52%	\$79
	First Command Financial Services, Inc.	\$1,033,335	\$1,622	0.62%	9.01%	97.71%	\$101	\$2,254	0.44%	98.38%	\$102	
	First State Bank	\$1,040,739	\$2,713	1.05%	11.50%	70.39%	\$81	\$6,499	1.26%	13.98%	66.52%	\$79
	FirstCapital Bank of Texas, N.A.	\$1,046,997	\$2,586	1.00%	9.91%	62.30%	\$88	\$4,560	0.90%	8.84%	64.88%	\$90
	Lubbock National Bank	\$1,059,061	\$2,621	0.98%	10.47%	58.79%	\$95	\$4,897	0.95%	9.95%	59.82%	\$95
	Colonial Savings, F.A.	\$1,067,884	\$4,359	1.58%	7.24%	85.70%	\$100	\$9,256	1.64%	7.69%	85.64%	\$99
	American Momentum Bank	\$1,070,838	\$3,258	1.19%	6.21%	58.64%	\$87	\$6,062	1.09%	5.82%	60.48%	\$86
	Community National Bank	\$1,090,554	\$2,922	1.08%	9.94%	55.22%	\$77	\$5,883	1.11%	10.12%	55.79%	\$76
	Falcon International Bank	\$1,132,256	\$3,256	1.15%	10.54%	61.42%	\$55	\$6,126	1.09%	10.03%	62.63%	\$52
	Pioneer Bank, SSB	\$1,141,412	\$2,282	0.79%	6.58%	70.27%	\$83	\$3,671	0.63%	5.34%	74.83%	\$84
	First United Bank	\$1,210,807	\$4,450	1.48%	14.55%	61.12%	\$82	\$8,776	1.46%	13.99%	60.99%	\$82
	West Texas National Bank	\$1,220,211	\$4,077	1.31%	14.40%	54.13%	\$76	\$7,482	1.25%	13.55%	53.93%	\$73
	American Bank, National Association	\$1,263,400	\$4,137	1.30%	14.26%	65.38%	\$84	\$7,998	1.26%	13.92%	66.72%	\$86
	Texas Community Bank	\$1,277,240	\$2,865	0.95%	9.19%	60.76%	\$78	\$5,542	0.93%	8.98%	61.02%	\$78
	Pinnacle Bank	\$1,307,454	\$5,782	1.78%	16.91%	60.32%	\$116	\$8,794	1.74%	15.38%	59.86%	\$78
	Post Oak Bank, N.A.	\$1,339,380	\$4,427	1.36%	13.19%	52.17%	\$100	\$7,617	1.25%	11.83%	54.48%	\$97
	North Dallas Bank & Trust Co.	\$1,364,471	\$2,073	0.60%	5.79%	63.34%	\$98	\$3,953	0.58%	5.56%	64.40%	\$98
	Extraco Banks, National Association	\$1,387,619	\$3,220	0.94%	9.37%	71.87%	\$85	\$6,150	0.91%	9.01%	72.58%	\$88
	First State Bank Central Texas	\$1,387,777	\$4,679	1.35%	11.61%	52.57%	\$87	\$8,557	1.24%	10.85%	54.46%	\$89
	BTH Bank, National Association	\$1,409,079	\$3,171	0.93%	9.04%	47.01%	\$98	\$5,948	0.91%	8.72%	47.10%	\$96
	American First National Bank	\$1,442,098	\$4,125	1.16%	10.11%	50.51%	\$75	\$8,132	1.17%	10.10%	50.95%	\$76
	Inter National Bank	\$1,472,062	\$5,289	1.39%	10.50%	57.04%	\$63	\$5,289	1.39%	9.92%	57.04%	\$63
	Veritex Community Bank	\$1,507,746	\$3,979	1.06%	10.24%	50.60%	\$78	\$7,376	0.98%	9.63%	52.31%	\$81
	First State Bank of Uvalde	\$1,581,732	\$4,029	1.02%	13.57%	34.12%	\$67	\$7,858	1.00%	13.60%	34.68%	\$67
	WestStar Bank	\$1,640,969	\$9,673	2.39%	17.92%	50.48%	\$83	\$18,983	2.40%	17.89%	50.56%	\$82
	Austin Bank, Texas National Association	\$1,656,328	\$5,131	1.27%	9.53%	62.16%	\$73	\$10,221	1.27%	9.59%	62.43%	\$74
	Jefferson Bank	\$1,686,419	\$5,987	1.32%	17.07%	66.67%	\$110	\$12,403	1.37%	18.06%	65.73%	\$108
	First National Bank Texas	\$1,716,250	\$6,328	1.52%	18.17%	84.11%	\$48	\$10,620	1.31%	15.68%	85.98%	\$48
	Citizens National Bank	\$1,764,577	\$4,072	0.91%	9.36%	68.00%	\$79	\$8,057	0.90%	9.42%	67.69%	\$79
	Guaranty Bank & Trust, N.A.	\$1,912,686	\$4,595	0.98%	9.56%	58.58%	\$65	\$8,757	0.94%	9.42%	60.12%	\$68
	Beal Bank, SSB	\$2,122,168	\$30,911	5.65%	21.00%	36.02%	\$128	\$61,436	5.29%	17.23%	36.77%	\$131
	Lone Star National Bank	\$2,221,427	\$3,290	0.61%	5.26%	78.22%	\$61	\$6,715	0.62%	5.39%	78.18%	\$63
	Texas Bank and Trust Company	\$2,359,738	\$6,310	1.08%	10.31%	57.45%	\$74	\$12,621	1.09%	10.43%	57.12%	\$73
	Southwest Bank	\$2,375,868	\$6,190	1.12%	8.38%	54.85%	\$111	\$10,589	0.99%	7.48%	59.20%	\$114
	TIB The Independent BankersBank, National Association	\$2,396,843	\$5,775	0.92%	9.14%	73.19%	\$111	\$9,311	0.71%	7.43%	77.25%	\$120
	Inwood National Bank	\$2,410,073	\$12,338	2.05%	18.97%	42.35%	\$93	\$23,430	1.97%	18.09%	43.70%	\$94
	City Bank	\$2,538,211	\$6,414	1.02%	10.36%	76.46%	\$109	\$12,256	0.97%	9.94%	78.01%	\$106
	American National Bank of Texas	\$2,661,707	\$7,632	1.14%	12.27%	62.69%	\$92	\$14,618	1.08%	11.78%	64.38%	\$94
	Allegiance Bank	\$2,724,829	\$5,632	0.85%	8.06%	58.22%	\$116	\$11,862	0.91%	8.60%	59.71%	\$117
	TBK Bank, SSB	\$2,804,711	\$9,932	1.49%	12.12%	58.79%	\$90	\$11,216	0.85%	6.91%	64.62%	\$90
	CommunityBank of Texas, N.A.	\$2,939,343	\$7,879	1.08%	7.98%	59.81%	\$96	\$15,048	1.03%	7.67%	59.85%	\$97
	Happy State Bank	\$3,177,015	\$7,304	0.94%	7.32%	67.56%	\$82	\$14,730	0.94%	7.46%	67.63%	\$79
	Broadway National Bank	\$3,514,002	\$11,715	1.33%	12.79%	62.36%	\$95	\$21,904	1.24%	12.18%	63.26%	\$95
	Amarillo National Bank	\$3,962,417	\$18,635	1.93%	15.59%	53.10%	\$91	\$35,687	1.85%	15.07%	51.37%	\$85
	Green Bank, National Association	\$4,150,921	\$15,169	1.50%	13.52%	44.13%	\$135	\$27,650	1.38%	12.60%	47.05%	\$133
	Woodforest National Bank	\$5,026,116	\$22,263	1.82%	21.66%	84.27%	\$62	\$41,792	1.72%	20.73%	84.90%	\$61
	Southside Bank	\$5,573,807	\$16,594	1.19%	10.08%	46.64%	\$89	\$33,338	1.19%	10.30%	47.47%	\$92
	NexBank SSB	\$6,379,820	\$28,968	2.01%	26.60%	26.04%	\$228	\$59,557	2.22%	29.37%	24.75%	\$256
	First Financial Bank, National Association	\$6,921,867	\$27,071	1.58%	14.08%	48.00%	\$68	\$52,130	1.53%	13.76%	48.20%	\$67
	International Bank of Commerce	\$8,459,292	\$31,667	1.52%	9.68%	54.61%	\$43	\$55,275	1.33%	8.26%	58.07%	\$43
	Wells Fargo Bank South Central, National Association	\$8,536,484	\$241,024	10.99%	69.79%	2.28%	\$114	\$300,259	6.68%	45.57%	4.63%	\$112
	Independent Bank	\$8,573,195	\$24,227	1.15%	8.94%	50.89%	\$106	\$41,681	1.16%	8.86%	49.22%	\$85
	LegacyTexas Bank	\$8,973,111	\$29,766	1.40%	11.87%	42.80%	\$105	\$49,784	1.19%	10.01%	42.47%	\$107
	Cadence Bank, N.A.	\$9,796,704	\$31,883	1.30%	9.19%	47.91%	\$116	\$60,464	1.24%	8.91%	48.86%	\$115
	PlainsCapital Bank	\$9,882,103	\$50,262	2.12%	14.84%	72.11%	\$138	\$77,079	1.68%	11.41%	75.88%	\$126
	Regional Average	\$2,888,090	\$13,973	1.51%	12.83%	58.56%	\$92	\$23,022	1.37%	11.79%	59.55%	\$91

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 22, 2017

		As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Region	Institution Name												
Asset Group A - \$0 to \$250 million in total assets													
	First National Bank of Lipan	\$21,229	\$7,333	\$19,389	37.82%	68.42%	\$4,246	2.93%	0.32%	0.18%	2.76%	(2.29%)	(2.76%)
	First National Bank of Edgewood	\$25,061	\$6,787	\$23,048	29.45%	41.62%	\$4,177	2.96%	0.32%	0.20%	2.79%	(0.98%)	(1.12%)
	Chappell Hill Bank	\$25,355	\$15,446	\$22,595	68.36%	41.81%	\$3,169	4.18%	0.71%	0.44%	3.70%	0.44%	0.38%
	Brazos National Bank	\$28,187	\$23,938	\$14,439	165.79%	5.16%	\$742	5.66%	0.21%	0.18%	5.55%	(6.19%)	(27.94%)
	Amistad Bank	\$28,846	\$19,990	\$24,479	81.66%	24.90%	\$3,606	5.23%	0.58%	0.41%	4.80%	6.27%	5.90%
	Powell State Bank	\$29,886	\$15,961	\$25,725	62.04%	33.26%	\$2,717	4.51%	0.50%	0.37%	4.31%	6.62%	6.13%
	Dublin National Bank	\$30,821	\$7,654	\$27,024	28.32%	69.66%	\$2,371	2.50%	0.17%	0.12%	2.39%	5.52%	3.13%
	Granger National Bank	\$31,409	\$7,640	\$25,880	29.52%	78.52%	\$3,926	3.78%	0.52%	0.40%	3.67%	(4.22%)	(7.32%)
	Enloe State Bank	\$31,932	\$26,735	\$27,236	98.16%	6.40%	\$4,562	5.75%	1.01%	0.80%	4.99%	3.51%	(7.68%)
	Grapeland State Bank	\$32,677	\$22,113	\$28,372	77.94%	30.41%	\$3,268	5.44%	0.75%	0.58%	5.01%	(2.95%)	(5.36%)
	Oakwood Bank	\$34,811	\$3,300	\$8,078	40.85%	350.92%	\$1,658	2.17%	1.13%	0.17%	2.13%	919.14%	131.75%
	State National Bank of Groom	\$35,231	\$23,830	\$31,429	75.82%	18.57%	\$3,523	4.43%	0.41%	0.33%	4.19%	3.04%	1.62%
	Menard Bank	\$35,235	\$13,088	\$30,524	42.88%	52.08%	\$3,524	3.38%	0.16%	0.10%	3.54%	2.13%	1.10%
	Citizens State Bank	\$35,553	\$21,426	\$32,087	66.77%	33.10%	\$4,444	3.62%	0.67%	0.53%	3.08%	(28.58%)	(31.74%)
	First State Bank	\$36,362	\$13,133	\$32,904	39.91%	58.68%	\$4,040	2.50%	0.08%	0.06%	2.45%	(28.52%)	(31.86%)
	Donley County State Bank	\$37,397	\$7,678	\$29,861	25.71%	62.50%	\$3,740	2.68%	0.45%	0.36%	2.41%	(12.48%)	(14.67%)
	Crowell State Bank	\$37,715	\$22,013	\$33,618	65.48%	25.41%	\$3,772	4.66%	0.53%	0.32%	4.36%	(1.76%)	(3.83%)
	Brush Country Bank	\$38,597	\$18,181	\$34,225	53.12%	52.33%	\$3,860	3.76%	0.68%	0.47%	3.32%	(3.81%)	(4.61%)
	Bank of San Jacinto County	\$39,657	\$16,491	\$34,524	47.77%	65.99%	\$2,644	4.62%	0.22%	0.13%	4.49%	14.40%	15.84%
	Security Bank of Crawford	\$40,472	\$33,335	\$36,443	91.47%	13.01%	\$5,059	5.39%	1.31%	1.10%	4.37%	42.33%	46.73%
	Kress National Bank	\$40,811	\$18,885	\$33,103	57.05%	33.27%	\$6,802	3.64%	0.30%	0.22%	3.52%	3.57%	(13.25%)
	Farmers State Bank of Newcastle	\$42,057	\$18,486	\$37,552	49.23%	50.90%	\$5,257	4.03%	0.57%	0.44%	3.97%	0.08%	(2.54%)
	Gladewater National Bank	\$42,704	\$26,340	\$35,040	75.17%	42.34%	\$4,270	4.41%	0.64%	0.52%	3.98%	2.07%	14.88%
	Robert Lee State Bank	\$43,393	\$15,821	\$37,566	42.12%	29.76%	\$2,893	3.00%	0.33%	0.23%	2.94%	7.62%	8.04%
	Ballinger National Bank	\$43,528	\$15,871	\$39,044	40.65%	65.04%	\$2,902	3.51%	0.22%	0.14%	3.38%	6.73%	6.60%
	Lovelady State Bank	\$43,894	\$23,893	\$39,358	60.71%	42.67%	\$3,658	4.52%	0.51%	0.35%	4.16%	(12.14%)	(14.77%)
	City National Bank	\$44,185	\$32,340	\$38,567	83.85%	19.78%	\$3,156	4.20%	0.38%	0.26%	3.96%	(5.24%)	(2.99%)
	Spur Security Bank	\$44,836	\$9,313	\$39,862	23.36%	63.49%	\$5,605	3.06%	0.62%	0.38%	2.83%	2.55%	1.07%
	First Bank of Celeste	\$45,684	\$21,457	\$41,652	51.51%	51.80%	\$3,807	3.93%	0.37%	0.23%	3.73%	13.97%	14.81%
	First National Bank of Paducah	\$46,922	\$23,987	\$42,849	55.98%	42.13%	\$3,128	3.75%	0.66%	0.46%	3.45%	20.62%	20.95%
	Commercial Bank	\$47,005	\$22,941	\$42,753	53.66%	32.59%	\$5,223	3.73%	0.24%	0.17%	3.89%	38.56%	41.54%
	First National Bank in Cooper	\$47,557	\$20,044	\$41,155	48.70%	56.93%	\$4,756	3.06%	0.44%	0.29%	2.88%	(17.11%)	(20.44%)
	Bank of Commerce	\$47,870	\$23,951	\$41,159	58.19%	53.78%	\$5,984	3.18%	0.44%	0.32%	2.93%	34.76%	39.50%
	First State Bank	\$48,096	\$24,549	\$43,146	56.90%	10.60%	\$4,372	4.17%	0.22%	0.16%	4.01%	(7.20%)	(10.01%)
	Citizens National Bank of Crosbyton	\$48,361	\$16,815	\$40,742	41.27%	70.98%	\$5,373	2.52%	0.39%	0.27%	2.25%	7.08%	7.80%
	First National Bank of Moody	\$49,221	\$24,451	\$38,094	64.19%	39.97%	\$4,475	4.08%	0.44%	0.33%	4.01%	2.07%	0.90%
	First State Bank	\$49,424	\$17,057	\$43,933	38.83%	56.95%	\$4,942	4.99%	1.37%	0.50%	4.57%	156.44%	290.43%
	First Federal Bank Littlefield, Texas	\$50,202	\$41,735	\$37,707	110.68%	15.55%	\$3,586	4.78%	0.67%	0.58%	4.30%	9.76%	4.63%
	Santa Anna National Bank	\$50,391	\$27,271	\$40,201	67.84%	36.47%	\$4,199	4.57%	0.41%	0.35%	4.65%	11.00%	6.47%
	First National Bank of Quitaque	\$51,467	\$28,086	\$42,533	66.03%	42.19%	\$4,679	4.01%	0.31%	0.21%	3.89%	1.75%	1.14%
	First State Bank	\$52,687	\$10,642	\$44,285	24.03%	67.19%	\$4,053	2.60%	0.77%	0.68%	2.36%	0.69%	(0.44%)
	First Capital Bank	\$53,831	\$47,275	\$47,557	99.41%	6.28%	\$2,447	5.71%	0.61%	0.34%	5.36%	17.71%	14.27%
	Security State Bank	\$54,110	\$20,101	\$48,833	41.16%	39.32%	\$3,006	3.46%	0.22%	0.16%	3.65%	2.58%	1.98%
	First National Bank of Tahoka	\$54,135	\$18,640	\$48,132	38.73%	64.37%	\$4,921	3.51%	0.28%	0.20%	3.35%	(7.92%)	(9.98%)
	Commerce Bank Texas	\$55,364	\$40,133	\$40,802	98.36%	16.26%	\$6,152	4.83%	0.37%	0.31%	4.63%	10.84%	4.99%
	Burton State Bank	\$56,348	\$16,476	\$48,846	33.73%	70.85%	\$6,261	2.63%	0.48%	0.36%	2.33%	(1.55%)	(2.68%)
	First National Bank of Trinity	\$57,176	\$25,324	\$51,593	49.08%	40.04%	\$3,363	3.73%	0.24%	0.15%	3.74%	(0.39%)	(3.16%)
	First National Bank of Woodsboro	\$57,316	\$23,284	\$51,713	45.03%	39.49%	\$3,582	3.24%	0.30%	0.22%	3.02%	(9.51%)	(12.22%)
	Citizens State Bank	\$57,563	\$10,211	\$52,834	19.33%	80.79%	\$3,386	2.38%	0.52%	0.36%	2.08%	(6.59%)	(7.97%)
	American Bank, National Association	\$57,752	\$25,111	\$51,916	48.37%	58.55%	\$2,750	7.66%	0.96%	0.65%	7.06%	11.44%	10.83%
	Junction National Bank	\$58,606	\$14,795	\$52,358	28.26%	69.09%	\$5,328	2.83%	0.09%	0.06%	2.89%	(3.69%)	(6.26%)
	RiverBend Bank	\$58,681	\$31,444	\$51,849	60.65%	44.28%	\$3,088	4.14%	0.54%	0.28%	3.85%	16.96%	19.49%
	First National Bank of Eldorado	\$59,856	\$25,379	\$51,195	49.57%	24.54%	\$3,990	4.87%	0.16%	0.11%	5.17%	(11.93%)	(16.60%)
	First Bank and Trust of Memphis	\$60,685	\$47,444	\$52,874	89.73%	22.89%	\$6,069	4.06%	0.74%	0.54%	3.55%	(2.43%)	(3.30%)
	First National Bank of Aspermont	\$60,906	\$10,657	\$49,670	21.46%	69.76%	\$7,613	2.81%	0.71%	0.39%	2.80%	2.00%	(0.40%)
	First State Bank of San Diego	\$60,938	\$21,449	\$55,068	38.95%	41.72%	\$3,385	3.37%	0.27%	0.19%	3.24%	(11.16%)	(13.08%)

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.

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 22, 2017

		As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Region	Institution Name												
Asset Group A - \$0 to \$250 million in total assets (continued)													
	City National Bank of San Saba	\$61,372	\$9,317	\$52,690	17.68%	75.31%	\$5,114	2.89%	0.19%	0.12%	3.07%	11.03%	11.51%
	Bandera Bank	\$63,249	\$35,144	\$56,594	62.10%	44.66%	\$4,518	3.88%	0.27%	0.16%	3.72%	17.81%	19.56%
	First National Bank of Anson	\$63,797	\$31,862	\$58,192	54.75%	24.34%	\$4,557	4.26%	0.08%	0.05%	4.29%	17.15%	17.91%
	Citizens State Bank of Luling	\$64,330	\$52,877	\$56,142	94.18%	13.03%	\$3,574	4.77%	0.30%	0.21%	4.62%	(2.25%)	(3.12%)
	Angelina Savings Bank, SSB	\$64,539	\$32,583	\$58,603	55.60%	52.64%	\$2,934	3.57%	0.06%	0.05%	3.54%	5.51%	5.34%
	First National Bank in Falfurrias	\$64,749	\$17,453	\$56,844	30.70%	42.94%	\$2,943	2.91%	0.22%	0.14%	2.80%	(6.71%)	(7.53%)
	Lakeside National Bank	\$65,956	\$27,815	\$59,730	46.57%	60.74%	\$6,596	3.06%	0.19%	0.11%	3.10%	2.88%	2.30%
	Gruver State Bank	\$67,316	\$40,712	\$57,650	70.62%	15.72%	\$4,808	4.13%	0.54%	0.44%	3.78%	(2.88%)	13.68%
	First National Bank of South Padre Island	\$67,523	\$34,248	\$61,070	56.08%	48.88%	\$5,627	4.23%	0.32%	0.22%	4.00%	23.43%	25.04%
	Capital Bank of Texas	\$68,188	\$26,468	\$58,697	45.09%	38.56%	\$3,788	2.93%	0.20%	0.13%	2.82%	(3.37%)	(4.62%)
	Justin State Bank	\$68,589	\$53,225	\$58,388	91.16%	21.51%	\$4,035	5.31%	0.11%	0.08%	5.24%	(1.85%)	(3.70%)
	First National Bank	\$70,261	\$33,440	\$61,033	54.79%	36.98%	\$4,391	3.70%	0.35%	0.28%	3.74%	(1.52%)	(6.80%)
	Buckholts State Bank	\$71,724	\$32,009	\$60,130	53.23%	50.80%	\$5,123	4.21%	0.51%	0.36%	3.94%	1.47%	1.00%
	State National Bank in West	\$71,902	\$16,279	\$65,627	24.81%	77.27%	\$4,494	2.77%	0.38%	0.25%	2.54%	2.92%	2.55%
	Zavala County Bank	\$72,084	\$10,308	\$62,582	16.47%	47.37%	\$3,433	2.97%	0.42%	0.31%	3.22%	5.68%	4.92%
	Greater State Bank	\$72,742	\$53,401	\$65,495	81.53%	19.84%	\$2,508	5.51%	0.82%	0.69%	4.82%	7.03%	6.82%
	Community Bank	\$73,189	\$45,634	\$66,530	68.59%	38.24%	\$4,066	4.64%	0.73%	0.59%	4.00%	6.73%	6.61%
	Carmine State Bank	\$73,229	\$20,270	\$63,558	31.89%	78.26%	\$6,102	3.39%	0.89%	0.72%	3.25%	5.55%	4.69%
	Peoples State Bank	\$73,667	\$27,245	\$64,140	42.48%	57.91%	\$14,733	2.90%	0.42%	0.29%	2.87%	(14.06%)	(17.18%)
	Haskell National Bank	\$73,861	\$29,494	\$65,214	45.23%	55.39%	\$2,736	3.29%	0.16%	0.09%	3.26%	1.62%	0.60%
	Pavillion Bank	\$76,110	\$48,114	\$65,633	73.31%	37.93%	\$4,006	4.24%	0.43%	0.30%	4.09%	6.08%	6.73%
	First National Bank of Kemp	\$76,887	\$31,766	\$67,353	47.16%	40.67%	\$3,204	3.73%	0.26%	0.16%	3.65%	20.13%	19.81%
	Commercial State Bank	\$78,375	\$39,141	\$71,104	55.05%	28.99%	\$3,732	4.35%	0.34%	0.20%	4.34%	22.09%	23.21%
	Cowboy Bank of Texas	\$80,300	\$56,924	\$72,684	78.32%	11.53%	\$5,019	4.73%	0.86%	0.65%	4.14%	8.87%	9.22%
	First State Bank of Mobeetie	\$82,572	\$15,305	\$73,029	20.96%	88.88%	\$6,352	2.78%	0.46%	0.34%	2.89%	3.49%	0.74%
	Citizens State Bank	\$82,616	\$40,630	\$69,260	58.66%	43.80%	\$2,665	6.08%	0.87%	0.81%	5.26%	0.96%	(0.12%)
	Fort Davis State Bank	\$83,511	\$40,970	\$75,521	54.25%	42.49%	\$2,386	4.33%	0.24%	0.13%	4.34%	28.72%	32.32%
	First National Bank of Dublin	\$83,885	\$66,055	\$74,888	88.21%	18.96%	\$2,542	5.12%	0.21%	0.14%	5.00%	(2.08%)	(3.35%)
	Farmers and Merchants Bank	\$84,715	\$50,615	\$76,431	66.22%	31.72%	\$2,824	3.79%	0.14%	0.08%	3.79%	6.51%	7.03%
	Lytle State Bank of Lytle, Texas	\$85,328	\$26,090	\$69,479	37.55%	54.67%	\$3,879	3.59%	0.21%	0.15%	3.66%	5.49%	4.66%
	Zapata National Bank	\$85,900	\$36,004	\$74,799	48.13%	30.40%	\$4,090	3.61%	0.43%	0.35%	3.33%	(1.43%)	(2.39%)
	Cendera Bank, National Association	\$85,961	\$70,241	\$76,727	91.55%	12.27%	\$4,524	5.47%	1.03%	0.83%	4.67%	13.42%	19.76%
	One World Bank	\$86,920	\$52,326	\$75,950	68.90%	35.02%	\$4,139	3.56%	1.28%	0.82%	2.83%	24.99%	28.53%
	First National Bank of Evant	\$87,283	\$65,083	\$80,038	81.32%	16.49%	\$3,795	4.83%	0.33%	0.23%	4.63%	26.17%	28.41%
	Atascosa National Bank	\$90,628	\$14,409	\$82,910	17.38%	90.39%	\$7,552	2.53%	0.28%	0.15%	2.50%	1.07%	0.23%
	American National Bank of Mount Pleasant	\$92,684	\$60,515	\$80,646	75.04%	22.20%	\$3,707	4.51%	0.67%	0.49%	4.30%	(2.36%)	(3.94%)
	Citizens National Bank	\$93,370	\$33,890	\$81,480	41.59%	53.91%	\$5,187	3.17%	0.42%	0.26%	3.17%	(1.19%)	(2.63%)
	First National Bank of Tom Bean	\$93,955	\$66,454	\$85,767	77.48%	23.77%	\$2,936	4.90%	0.85%	0.67%	4.33%	20.42%	20.13%
	Fannin Bank	\$95,690	\$55,074	\$84,190	65.42%	30.39%	\$3,300	4.99%	0.55%	0.41%	4.77%	6.92%	5.51%
	Morris County National Bank	\$96,881	\$62,935	\$77,845	80.85%	18.30%	\$3,125	5.18%	0.58%	0.50%	5.00%	6.67%	(13.40%)
	Fidelity Bank of Texas	\$97,280	\$63,477	\$83,118	76.37%	39.83%	\$3,354	4.16%	0.37%	0.31%	3.88%	4.67%	4.40%
	Stockmens National Bank in Cotulla	\$97,698	\$15,637	\$87,675	17.84%	65.28%	\$6,513	2.33%	0.09%	0.06%	2.28%	(0.76%)	(1.56%)
	POINTWEST Bank	\$100,414	\$35,448	\$83,174	42.62%	48.25%	\$3,463	3.45%	0.37%	0.30%	3.24%	(1.97%)	(3.68%)
	First State Bank of Paint Rock	\$100,841	\$46,424	\$87,868	52.83%	44.59%	\$7,203	3.70%	0.26%	0.18%	3.79%	9.34%	9.58%
	First Bank and Trust of Childress	\$101,054	\$51,769	\$91,530	56.56%	20.60%	\$5,614	3.75%	1.18%	1.03%	2.96%	7.42%	7.60%
	First National Bank of Floydada	\$101,227	\$53,639	\$89,502	59.93%	39.37%	\$7,787	3.15%	0.33%	0.23%	2.94%	(16.57%)	(20.31%)
	Unity National Bank of Houston	\$101,625	\$74,246	\$91,158	81.45%	24.70%	\$3,388	4.18%	0.71%	0.60%	3.63%	1.42%	(4.34%)
	First State Bank of Brownsboro	\$101,880	\$55,042	\$91,717	60.01%	27.72%	\$4,245	3.95%	0.39%	0.29%	3.80%	6.44%	5.81%
	First National Bank of Eagle Lake	\$102,053	\$69,043	\$84,545	81.66%	21.39%	\$3,189	5.07%	0.20%	0.13%	5.16%	2.49%	(9.94%)
	Texas Financial Bank	\$102,064	\$38,014	\$90,831	41.85%	38.11%	\$4,253	3.42%	0.04%	0.03%	3.48%	4.29%	3.53%
	Marion State Bank	\$103,331	\$46,295	\$89,896	51.50%	26.87%	\$7,381	4.09%	0.51%	0.40%	3.70%	5.69%	3.33%
	Citizens Bank, National Association	\$103,489	\$76,070	\$77,702	97.90%	7.30%	\$3,980	4.59%	0.31%	0.21%	4.56%	(10.47%)	(9.58%)
	First Bank of Muleshoe	\$104,548	\$16,825	\$89,760	18.74%	75.14%	\$4,021	2.63%	0.23%	0.15%	2.58%	(8.81%)	(11.40%)
	Texas Hill Country Bank	\$105,021	\$84,643	\$92,648	91.36%	14.91%	\$4,566	4.44%	0.69%	0.57%	3.92%	16.95%	17.99%
	Chasewood Bank	\$105,312	\$47,285	\$96,705	48.90%	58.87%	\$4,050	3.44%	0.79%	0.59%	2.87%	7.22%	6.87%
	Titan Bank, N.A.	\$106,086	\$54,675	\$83,553	65.44%	47.39%	\$5,052	4.57%	0.87%	0.86%	3.84%	14.11%	24.60%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 22, 2017

		As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Region	Institution Name												
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Coleman County State Bank	\$109,121	\$90,701	\$98,259	92.31%	11.24%	\$3,520	5.12%	0.33%	0.22%	4.93%	8.91%	9.82%
	First National Bank of Fort Stockton	\$109,743	\$56,132	\$96,926	57.91%	12.00%	\$3,658	4.10%	0.24%	0.14%	4.16%	1.64%	(5.13%)
	Henderson Federal Savings Bank	\$110,193	\$73,432	\$87,898	83.54%	18.76%	\$4,408	4.24%	1.09%	1.05%	3.40%	(2.45%)	(3.96%)
	Peoples State Bank	\$110,396	\$40,584	\$99,964	40.60%	28.57%	\$3,561	3.36%	0.31%	0.24%	3.29%	13.64%	12.91%
	First State Bank	\$110,982	\$84,519	\$95,579	88.43%	14.55%	\$4,825	6.23%	1.08%	0.87%	5.39%	(1.42%)	(1.44%)
	Community Bank of Snyder	\$111,091	\$47,238	\$98,672	47.87%	53.52%	\$4,273	2.81%	0.24%	0.14%	2.81%	2.95%	2.56%
	Austin Capital Bank SSB	\$111,100	\$85,754	\$88,023	97.42%	21.58%	\$9,258	5.91%	0.90%	0.97%	5.09%	17.46%	21.39%
	Anahuac National Bank	\$111,191	\$70,360	\$97,895	71.87%	21.85%	\$4,118	5.00%	0.58%	0.38%	4.78%	6.61%	5.20%
	First National Bank of Hebbronville	\$111,260	\$32,585	\$94,021	34.66%	49.26%	\$4,837	3.86%	0.82%	0.70%	3.42%	(8.93%)	(12.22%)
	Texas Advantage Community Bank, National Association	\$112,425	\$72,493	\$102,314	70.85%	35.50%	\$5,354	4.26%	0.92%	0.71%	3.69%	12.10%	12.63%
	Business Bank of Texas, N.A.	\$112,920	\$76,047	\$100,957	75.33%	27.60%	\$7,058	4.06%	0.66%	0.31%	3.77%	3.86%	2.14%
	Dalhart Federal Savings & Loan Association, SSB	\$114,366	\$62,788	\$91,559	68.58%	43.67%	\$3,689	4.57%	1.07%	0.94%	4.02%	6.98%	0.51%
	Brady National Bank	\$115,051	\$47,591	\$104,473	45.55%	35.94%	\$4,602	3.01%	0.43%	0.31%	2.99%	(1.95%)	(4.06%)
	Lone Star Bank	\$115,425	\$97,539	\$99,584	97.95%	14.32%	\$5,018	4.85%	1.04%	0.97%	3.95%	(5.24%)	(8.39%)
	Texas State Bank	\$115,717	\$93,286	\$104,285	89.45%	11.61%	\$2,225	4.98%	0.31%	0.20%	4.79%	2.07%	1.85%
	First State Bank	\$116,122	\$57,369	\$104,053	55.13%	44.48%	\$5,049	3.27%	0.48%	0.36%	3.05%	(8.45%)	(6.16%)
	First National Bank of Bosque County	\$117,419	\$76,933	\$104,640	73.52%	27.62%	\$3,669	3.79%	0.32%	0.22%	3.63%	(1.88%)	(3.11%)
	First Security State Bank	\$117,847	\$39,928	\$108,796	36.70%	66.33%	\$4,209	3.23%	0.39%	0.21%	3.12%	8.32%	8.40%
	Johnson City Bank	\$118,648	\$74,976	\$104,620	71.67%	38.79%	\$4,563	4.16%	0.61%	0.40%	3.79%	4.12%	4.39%
	Panola National Bank	\$119,070	\$54,557	\$106,376	51.29%	49.01%	\$3,969	3.40%	0.19%	0.13%	3.27%	3.86%	1.80%
	Citizens State Bank	\$119,927	\$106,466	\$107,805	98.76%	9.21%	\$5,996	5.56%	0.45%	0.33%	5.21%	(6.95%)	(8.74%)
	Mason Bank	\$120,185	\$40,876	\$92,587	44.15%	73.21%	\$7,070	3.53%	0.36%	0.24%	3.63%	20.44%	8.01%
	West Texas State Bank	\$120,898	\$75,594	\$105,649	71.55%	26.98%	\$4,650	3.77%	0.33%	0.23%	3.70%	(7.35%)	(9.23%)
	City National Bank of Colorado City	\$122,139	\$50,793	\$109,902	46.22%	44.65%	\$5,552	3.92%	0.65%	0.53%	3.56%	1.31%	(1.80%)
	Graham Savings and Loan, SSB	\$123,059	\$87,078	\$106,259	81.95%	31.11%	\$4,243	4.42%	0.83%	0.78%	3.68%	4.20%	5.24%
	First State Bank of Odem	\$124,239	\$74,813	\$108,897	68.70%	28.39%	\$3,550	4.50%	0.20%	0.11%	4.49%	(15.54%)	(18.75%)
	Dilley State Bank	\$124,401	\$15,881	\$103,301	15.37%	92.43%	\$6,220	2.45%	0.28%	0.21%	2.27%	4.68%	3.88%
	Mainland Bank	\$127,036	\$95,890	\$110,310	86.93%	17.90%	\$5,523	4.80%	0.46%	0.25%	4.55%	(5.21%)	(4.51%)
	Texas Heritage National Bank	\$128,092	\$99,273	\$97,207	102.13%	18.40%	\$3,767	5.13%	1.01%	0.87%	4.30%	(2.77%)	3.41%
	Columbus State Bank	\$128,212	\$9,475	\$115,517	8.20%	101.67%	\$9,862	2.30%	0.25%	0.18%	2.45%	26.89%	29.75%
	Normangee State Bank	\$128,493	\$81,253	\$109,593	74.14%	25.73%	\$7,558	5.17%	0.56%	0.42%	5.02%	11.24%	11.49%
	Citizens State Bank	\$128,610	\$69,963	\$114,299	61.21%	16.94%	\$4,019	4.39%	0.60%	0.46%	3.96%	0.15%	(1.05%)
	Farmers State Bank	\$128,832	\$64,666	\$115,550	55.96%	33.61%	\$2,801	4.02%	0.22%	0.13%	4.06%	(1.79%)	(2.88%)
	First National Bank of Alvin	\$130,121	\$21,645	\$111,511	19.41%	74.31%	\$6,196	2.41%	0.33%	0.20%	2.41%	8.03%	6.93%
	First Texas Bank	\$130,396	\$56,421	\$113,535	49.69%	59.96%	\$4,075	2.94%	0.11%	0.07%	2.88%	2.02%	1.73%
	Big Bend Banks, N.A.	\$130,898	\$23,801	\$112,377	21.18%	71.32%	\$4,363	3.43%	0.08%	0.05%	4.04%	12.33%	11.78%
	Sanger Bank	\$132,116	\$72,022	\$113,285	63.58%	39.17%	\$5,285	4.24%	0.64%	0.48%	3.98%	7.81%	7.35%
	Bank of South Texas	\$133,055	\$92,220	\$118,752	77.66%	23.96%	\$2,957	6.64%	1.23%	0.93%	5.62%	12.52%	24.51%
	Fayette Savings Bank, SSB	\$133,573	\$100,315	\$120,763	83.07%	23.92%	\$5,566	3.94%	0.78%	0.72%	3.38%	8.42%	7.31%
	Texas National Bank	\$133,604	\$32,191	\$119,388	26.96%	45.86%	\$4,607	2.93%	0.39%	0.28%	2.96%	8.11%	7.11%
	First State Bank	\$134,634	\$90,588	\$116,133	78.00%	10.52%	\$3,740	4.44%	0.50%	0.36%	4.24%	(1.10%)	(2.37%)
	First National Bank of Winnsboro	\$138,208	\$85,502	\$108,294	78.95%	25.60%	\$4,319	4.66%	0.50%	0.36%	4.58%	1.90%	1.21%
	Hill Bank & Trust Co.	\$139,974	\$10,964	\$116,772	9.39%	97.97%	\$9,332	2.52%	0.45%	0.32%	2.71%	9.21%	10.17%
	Providence Bank of Texas	\$140,810	\$95,886	\$123,225	77.81%	28.69%	\$6,400	4.78%	0.97%	0.79%	3.96%	12.20%	13.28%
	Tejas Bank	\$141,674	\$83,406	\$126,150	66.12%	30.68%	\$9,445	4.39%	0.48%	0.35%	4.08%	10.44%	10.56%
	First State Bank	\$141,752	\$86,735	\$118,828	72.99%	36.05%	\$4,050	4.45%	0.76%	0.53%	3.95%	(4.08%)	8.20%
	Security State Bank	\$142,106	\$89,804	\$123,940	72.46%	25.02%	\$10,931	3.95%	0.47%	0.30%	3.72%	5.27%	3.00%
	Texas Heritage Bank	\$142,214	\$111,194	\$104,769	106.13%	17.89%	\$4,310	4.29%	0.40%	0.26%	4.05%	7.90%	(7.60%)
	Guadalupe National Bank	\$144,151	\$93,780	\$130,789	71.70%	30.14%	\$4,368	4.25%	0.20%	0.15%	4.10%	7.78%	8.74%
	First State Bank of Ben Wheeler, Texas	\$144,882	\$68,307	\$126,296	54.08%	40.31%	\$4,528	4.01%	0.69%	0.53%	3.51%	12.36%	12.45%
	Lamar National Bank	\$144,971	\$97,171	\$126,723	76.68%	30.21%	\$3,536	4.52%	0.36%	0.28%	4.35%	12.20%	12.52%
	Sundown State Bank	\$146,418	\$85,926	\$129,964	66.12%	27.66%	\$4,183	4.20%	0.72%	0.44%	4.23%	5.41%	4.71%
	First State Bank	\$146,620	\$27,631	\$112,345	24.59%	61.02%	\$7,717	2.72%	0.75%	0.56%	2.36%	0.42%	(24.67%)
	First State Bank	\$146,867	\$84,801	\$124,022	68.38%	39.47%	\$4,451	3.05%	0.26%	0.14%	2.92%	(2.20%)	(2.11%)
	MINT National Bank	\$147,202	\$121,829	\$124,567	97.80%	18.36%	\$5,662	5.27%	1.33%	1.23%	4.16%	32.27%	21.50%
	Austin County State Bank	\$148,388	\$105,934	\$131,761	80.40%	20.04%	\$5,936	4.76%	0.82%	0.68%	4.33%	12.33%	12.85%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 22, 2017

		As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Region	Institution Name												
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Roscoe State Bank	\$151,022	\$77,404	\$133,884	57.81%	29.91%	\$4,082	3.92%	0.30%	0.19%	4.16%	6.92%	5.82%
	First National Bank of Hereford	\$151,721	\$101,545	\$136,256	74.53%	30.68%	\$4,894	4.06%	0.45%	0.32%	3.83%	(14.55%)	(15.95%)
	Peoples Bank	\$152,070	\$84,827	\$103,811	81.71%	11.15%	\$3,306	4.00%	0.85%	0.63%	3.39%	34.77%	
	HomeBank Texas	\$153,021	\$119,092	\$137,712	86.48%	20.54%	\$3,924	4.50%	0.33%	0.17%	4.39%	13.92%	14.17%
	Castroville State Bank	\$153,200	\$84,015	\$139,031	60.43%	17.90%	\$6,128	3.63%	0.51%	0.41%	3.37%	12.54%	12.36%
	Citizens Bank	\$153,521	\$113,711	\$134,374	84.62%	16.36%	\$6,397	4.85%	0.64%	0.52%	4.35%	2.03%	0.08%
	First National Bank of Ballinger	\$154,128	\$102,413	\$137,483	74.49%	16.15%	\$3,670	4.53%	0.37%	0.26%	4.30%	7.83%	7.70%
	Incommons Bank, N.A.	\$155,724	\$107,786	\$130,335	82.70%	15.93%	\$2,831	4.96%	0.58%	0.42%	4.70%	5.73%	3.00%
	First State Bank of Bedia	\$158,882	\$81,364	\$135,742	59.94%	49.77%	\$7,566	4.27%	0.59%	0.44%	4.00%	2.51%	1.77%
	First National Bank of Sterling City	\$163,098	\$29,598	\$150,573	19.66%	53.93%	\$7,091	2.38%	0.16%	0.10%	2.29%	(4.54%)	(7.08%)
	Citizens State Bank	\$163,975	\$112,138	\$135,716	82.63%	11.23%	\$3,153	4.78%	0.41%	0.31%	4.48%	19.51%	2.14%
	Llano National Bank	\$165,013	\$85,811	\$144,535	59.37%	52.03%	\$4,025	3.98%	0.27%	0.19%	4.12%	6.01%	5.13%
	Texas Brand Bank	\$165,756	\$134,678	\$146,957	91.64%	20.76%	\$6,375	4.91%	0.90%	0.70%	4.26%	(0.57%)	(1.50%)
	First National Bank of Anderson	\$166,611	\$109,137	\$148,188	73.65%	26.12%	\$3,702	4.24%	0.56%	0.38%	3.88%	(1.79%)	(3.60%)
	Muenster State Bank	\$167,185	\$38,745	\$136,678	28.35%	76.30%	\$9,288	2.92%	0.31%	0.23%	3.02%	(8.85%)	(11.37%)
	First National Bank of Stanton	\$167,523	\$44,855	\$149,646	29.97%	54.50%	\$8,817	2.92%	0.05%	0.02%	3.21%	7.30%	6.33%
	Perryton National Bank	\$168,670	\$55,339	\$147,283	37.57%	59.82%	\$8,032	2.99%	0.35%	0.19%	2.92%	(2.97%)	(5.48%)
	TransPecos Banks, SSB	\$169,914	\$109,284	\$151,874	71.96%	26.88%	\$3,468	4.99%	0.44%	0.33%	4.78%	22.53%	34.57%
	Arrowhead Bank	\$172,963	\$117,287	\$156,981	74.71%	23.99%	\$4,118	3.63%	0.18%	0.11%	3.55%	(1.77%)	(2.44%)
	Interstate Bank, SSB	\$173,227	\$114,336	\$154,058	74.22%	28.97%	\$4,029	3.91%	0.35%	0.28%	3.76%	(0.81%)	(0.68%)
	First State Bank	\$174,175	\$58,544	\$157,023	37.28%	61.80%	\$5,123	3.10%	0.35%	0.24%	2.88%	4.35%	3.45%
	National Bank of Andrews	\$174,947	\$104,121	\$151,345	68.80%	31.68%	\$3,240	4.75%	0.24%	0.14%	4.76%	(4.81%)	(9.57%)
	Commercial National Bank of Brady	\$175,750	\$78,904	\$156,728	50.34%	31.31%	\$4,750	3.81%	0.25%	0.19%	3.75%	20.09%	20.82%
	First Bank & Trust	\$175,781	\$27,929	\$152,639	18.30%	77.45%	\$3,587	2.36%	0.45%	0.29%	2.09%	6.56%	4.32%
	First State Bank	\$176,589	\$91,870	\$160,379	57.28%	43.90%	\$4,107	3.70%	0.29%	0.16%	3.67%	8.84%	8.58%
	Cypress Bank, SSB	\$178,095	\$129,168	\$136,855	94.38%	26.02%	\$3,019	4.77%	1.15%	1.02%	3.86%	3.67%	7.52%
	First State Bank	\$180,423	\$68,289	\$154,808	44.11%	40.04%	\$4,009	3.34%	0.59%	0.49%	2.96%	(14.38%)	(15.21%)
	Grandview Bank	\$181,724	\$107,150	\$162,868	65.79%	37.17%	\$5,679	4.05%	0.37%	0.21%	3.99%	0.44%	(1.13%)
	First National Bank of Giddings	\$184,156	\$103,993	\$158,639	65.55%	24.02%	\$4,722	3.72%	0.55%	0.42%	3.53%	2.45%	(4.05%)
	Frontier Bank of Texas	\$185,196	\$138,202	\$153,793	89.86%	26.35%	\$5,144	5.00%	0.55%	0.43%	4.68%	31.18%	31.73%
	Citizens National Bank of Hillsboro	\$185,227	\$42,031	\$144,079	29.17%	57.33%	\$6,860	2.92%	0.72%	0.60%	2.66%	(15.64%)	(9.96%)
	Pearland State Bank	\$187,679	\$42,701	\$165,647	25.78%	71.10%	\$7,218	2.78%	0.31%	0.21%	2.76%	5.34%	4.14%
	First State Bank	\$189,948	\$96,207	\$166,926	57.63%	47.04%	\$4,417	4.20%	0.56%	0.44%	4.04%	2.93%	0.91%
	First National Bank of Trenton	\$191,543	\$90,538	\$169,829	53.31%	24.48%	\$2,488	3.09%	0.46%	0.34%	2.77%	(5.69%)	(4.96%)
	Elsa State Bank and Trust Company	\$192,485	\$124,306	\$172,057	72.25%	14.94%	\$2,070	5.76%	0.57%	0.38%	5.43%	0.96%	5.06%
	Bridge City State Bank	\$194,000	\$58,487	\$175,776	33.27%	73.68%	\$5,543	3.13%	0.50%	0.39%	2.96%	(2.89%)	(5.09%)
	Bank of DeSoto, National Association	\$194,638	\$110,170	\$174,768	63.04%	44.42%	\$4,866	8.31%	0.86%	0.62%	7.44%	2.41%	2.27%
	Spring Hill State Bank	\$195,622	\$148,189	\$160,377	92.40%	21.65%	\$4,162	4.50%	0.87%	0.70%	3.85%	8.26%	11.89%
	Community National Bank	\$197,092	\$120,462	\$173,509	69.43%	34.20%	\$4,380	4.13%	0.48%	0.31%	4.05%	(2.15%)	2.24%
	City National Bank of Taylor	\$197,176	\$123,324	\$175,485	70.28%	35.52%	\$4,481	3.97%	0.49%	0.37%	3.73%	0.92%	(0.40%)
	First National Bank of Burleson	\$198,210	\$60,310	\$181,053	33.31%	61.62%	\$6,194	3.08%	0.22%	0.13%	3.58%	4.96%	5.28%
	Ennis State Bank	\$198,355	\$166,981	\$156,290	106.84%	7.64%	\$3,306	5.21%	0.58%	0.42%	4.82%	13.72%	4.86%
	Mineola Community Bank, SSB	\$203,810	\$136,212	\$159,118	85.60%	31.00%	\$4,076	4.02%	1.00%	0.94%	3.28%	2.01%	5.18%
	Texana Bank, National Association	\$205,127	\$170,882	\$165,315	103.37%	12.45%	\$2,973	5.39%	0.92%	0.74%	4.68%	55.50%	77.34%
	First National Bank of Mount Vernon	\$205,517	\$80,965	\$148,587	54.49%	48.71%	\$5,408	3.31%	0.97%	0.71%	2.96%	1.39%	(20.73%)
	Westbound Bank	\$207,721	\$153,924	\$167,594	91.84%	21.05%	\$5,770	4.70%	0.95%	0.76%	4.03%	13.56%	8.85%
	Commercial National Bank of Texarkana	\$207,816	\$117,776	\$190,728	61.75%	29.19%	\$3,299	3.87%	0.22%	0.21%	3.67%	(3.52%)	(0.68%)
	Liberty Capital Bank	\$207,885	\$161,500	\$185,963	86.85%	23.37%	\$9,449	3.81%	0.33%	0.19%	3.64%	(4.81%)	(5.96%)
	First National Bank	\$207,957	\$138,685	\$170,497	81.34%	17.56%	\$4,521	4.44%	0.65%	0.49%	4.34%	5.88%	2.96%
	Citizens National Bank at Brownwood	\$209,103	\$118,429	\$181,945	65.09%	31.34%	\$4,752	4.21%	0.25%	0.15%	4.25%	3.05%	2.75%
	State Bank of De Kalb	\$209,973	\$183,434	\$164,905	111.24%	12.28%	\$3,620	4.73%	0.58%	0.46%	4.34%	17.48%	12.90%
	Yoakum National Bank	\$217,975	\$86,426	\$187,508	46.09%	49.81%	\$7,031	3.38%	0.62%	0.52%	3.00%	(1.56%)	(3.98%)
	Gilmer National Bank	\$218,143	\$136,531	\$187,704	72.74%	40.73%	\$5,194	4.37%	0.96%	0.83%	3.81%	(10.30%)	(13.10%)
	United Bank of El Paso del Norte	\$219,152	\$163,485	\$172,122	94.98%	16.98%	\$4,764	5.34%	0.72%	0.47%	4.95%	2.19%	(2.51%)
	ValueBank Texas	\$220,954	\$132,168	\$196,012	67.43%	36.18%	\$2,065	4.43%	0.26%	0.15%	4.36%	6.60%	4.99%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 22, 2017

Region	Institution Name	As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Huntington State Bank	\$220,974	\$162,444	\$191,393	84.87%	16.26%	\$3,112	4.53%	0.36%	0.20%	4.43%	2.18%	1.73%
	National Bank & Trust	\$224,448	\$71,425	\$196,252	36.39%	49.14%	\$7,740	2.93%	0.77%	0.61%	2.56%	2.37%	2.25%
	Platinum Bank	\$227,178	\$172,445	\$188,873	91.30%	18.71%	\$5,163	4.79%	1.03%	0.93%	3.97%	(6.67%)	(4.93%)
	Texas Republic Bank, National Association	\$227,506	\$201,600	\$194,933	103.42%	11.13%	\$5,056	5.96%	0.97%	0.71%	5.31%	41.41%	45.41%
	Pecos County State Bank	\$227,734	\$100,396	\$204,802	49.02%	14.48%	\$3,733	3.98%	0.43%	0.30%	3.86%	10.42%	7.69%
	Texas Bank Financial	\$231,200	\$181,496	\$204,239	88.86%	19.36%	\$2,408	5.65%	1.02%	0.89%	4.82%	23.38%	30.19%
	Community Bank	\$231,409	\$168,074	\$192,551	87.29%	27.68%	\$6,090	3.75%	0.44%	0.31%	3.46%	16.64%	16.01%
	Texas National Bank	\$232,051	\$156,480	\$189,276	82.67%	23.66%	\$3,626	5.81%	1.26%	0.70%	5.11%	1.91%	12.07%
	Worthington National Bank	\$232,612	\$171,168	\$207,187	82.62%	24.69%	\$5,057	4.25%	0.36%	0.20%	4.06%	10.92%	10.91%
	First State Bank	\$233,505	\$122,140	\$186,768	65.40%	41.05%	\$5,560	3.47%	0.33%	0.23%	3.41%	(5.30%)	(13.21%)
	Western Bank	\$233,554	\$145,965	\$193,219	75.54%	23.29%	\$4,097	4.40%	0.71%	0.53%	3.90%	23.29%	22.89%
	First National Bank of Weatherford	\$234,239	\$204,173	\$210,491	97.00%	7.52%	\$4,593	5.14%	0.63%	0.41%	4.73%	10.52%	11.29%
	Alliance Bank Central Texas	\$235,625	\$169,528	\$203,451	83.33%	24.06%	\$4,208	4.09%	0.76%	0.62%	3.50%	20.31%	11.08%
	Charter Bank	\$238,353	\$123,269	\$198,677	62.04%	52.60%	\$4,414	6.47%	0.38%	0.21%	7.01%	(3.97%)	(5.13%)
	Texan Bank, National Association	\$238,856	\$193,185	\$217,754	88.72%	18.68%	\$4,423	5.02%	1.07%	0.87%	4.22%	9.70%	10.21%
	Jacksboro National Bank	\$242,727	\$131,758	\$215,494	61.14%	25.82%	\$4,413	4.01%	0.33%	0.24%	4.08%	(2.34%)	2.35%
	TexStar National Bank	\$243,761	\$190,413	\$208,588	91.29%	18.24%	\$5,540	4.52%	0.55%	0.40%	4.14%	1.51%	1.52%
	T Bank, National Association	\$244,043	\$190,446	\$200,705	94.89%	8.98%	\$5,675	5.61%	1.04%	0.84%	4.85%	29.01%	28.84%
	Lone Star Capital Bank, National Association	\$246,442	\$169,988	\$206,590	82.28%	23.42%	\$3,734	4.15%	0.50%	0.39%	3.83%	0.96%	0.19%
	Trinity Bank, N.A.	\$248,328	\$132,854	\$216,444	61.38%	51.93%	\$14,608	3.78%	0.42%	0.27%	3.78%	13.39%	13.75%
	Regional Average	\$119,796	\$67,319	\$103,255	62.48%	38.73%	\$4,690	4.07%	0.52%	0.38%	3.82%	9.15%	5.54%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 22, 2017

		As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Region	Institution Name												
Asset Group B - \$251 to \$500 million in total assets													
	Ozona National Bank	\$250,229	\$166,651	\$224,769	74.14%	30.08%	\$3,381	4.40%	0.11%	0.07%	4.44%	9.59%	9.89%
	First-Lockhart National Bank	\$252,959	\$174,414	\$227,518	76.66%	20.50%	\$4,599	4.25%	0.80%	0.61%	3.70%	3.85%	3.24%
	Hondo National Bank	\$255,000	\$150,554	\$230,341	65.36%	30.43%	\$4,811	3.99%	0.55%	0.41%	3.87%	10.23%	11.29%
	Heritage Bank	\$255,264	\$219,941	\$210,368	104.55%	7.22%	\$4,117	5.07%	0.53%	0.37%	4.72%	5.58%	7.62%
	First National Bank of Lake Jackson	\$256,880	\$22,620	\$230,632	9.81%	29.41%	\$8,028	2.62%	0.49%	0.42%	2.27%	13.30%	11.83%
	Texas State Bank	\$258,373	\$119,235	\$224,054	53.22%	42.79%	\$4,101	3.19%	0.18%	0.11%	3.34%	1.68%	0.84%
	National Bank of Texas at Fort Worth	\$258,638	\$140,695	\$228,320	61.62%	49.76%	\$4,172	3.75%	0.42%	0.27%	3.49%	26.76%	18.18%
	Citizens State Bank	\$261,921	\$102,618	\$232,247	44.18%	63.26%	\$7,483	3.41%	0.46%	0.32%	3.53%	8.67%	7.24%
	First National Bank of Jasper	\$262,316	\$67,591	\$228,025	29.64%	35.16%	\$4,684	2.83%	0.38%	0.28%	2.69%	7.80%	7.76%
	First State Bank of Burnet	\$262,404	\$71,191	\$226,303	31.46%	73.02%	\$5,704	2.99%	0.33%	0.23%	2.94%	5.73%	0.10%
	Fort Hood National Bank	\$264,091	\$101,022	\$235,932	42.82%	57.68%	\$4,192	2.53%	0.23%	0.13%	2.50%	11.39%	11.66%
	American State Bank	\$269,930	\$201,090	\$215,922	93.13%	7.75%	\$4,820	4.48%	0.71%	0.54%	3.96%	(2.46%)	(12.71%)
	Peoples State Bank of Hallettsville	\$270,865	\$64,968	\$236,300	27.49%	67.58%	\$10,418	2.50%	0.62%	0.52%	2.38%	(1.96%)	(4.14%)
	First National Bank of Hughes Springs	\$273,121	\$186,119	\$237,850	78.25%	16.20%	\$2,257	5.08%	0.12%	0.11%	5.25%	14.14%	15.52%
	First National Bank of McGregor	\$275,414	\$249,571	\$250,827	99.50%	7.52%	\$5,738	5.61%	1.09%	0.95%	4.69%	23.23%	24.33%
	Preferred Bank	\$279,806	\$169,192	\$239,189	70.74%	43.64%	\$6,507	4.43%	0.53%	0.29%	4.16%	33.99%	39.17%
	First Texas Bank	\$281,892	\$95,207	\$248,046	38.38%	67.48%	\$3,862	2.62%	0.10%	0.06%	2.57%	3.80%	3.72%
	Liberty National Bank in Paris	\$283,314	\$120,574	\$236,671	50.95%	48.72%	\$5,902	3.01%	0.35%	0.27%	2.96%	14.11%	15.51%
	Waggoner National Bank of Vernon	\$290,571	\$185,717	\$239,126	77.66%	11.58%	\$4,687	4.60%	0.49%	0.41%	4.52%	13.58%	2.95%
	First Liberty National Bank	\$294,188	\$185,099	\$246,078	75.22%	25.90%	\$4,203	3.87%	0.31%	0.29%	3.69%	(4.77%)	(7.83%)
	First National Bank in Port Lavaca	\$294,525	\$143,753	\$261,772	54.92%	32.24%	\$6,266	3.35%	0.43%	0.35%	3.15%	16.68%	16.74%
	Bank of Texas	\$295,894	\$251,118	\$246,292	101.96%	15.96%	\$15,573	4.10%	1.39%	0.93%	3.26%	14.23%	12.35%
	Mills County State Bank	\$298,295	\$125,206	\$263,749	47.47%	39.66%	\$3,977	3.52%	0.42%	0.30%	3.47%	(0.19%)	(0.79%)
	Lamesa National Bank	\$298,331	\$91,554	\$266,847	34.31%	38.70%	\$11,933	2.34%	0.81%	0.55%	1.87%	(9.63%)	(11.35%)
	Grand Bank of Texas	\$299,367	\$208,713	\$274,007	76.17%	27.07%	\$4,339	4.65%	0.44%	0.26%	4.40%	10.49%	10.70%
	Shelby Savings Bank, SSB	\$301,789	\$222,830	\$239,818	92.92%	12.04%	\$3,636	4.43%	0.87%	0.73%	3.76%	(0.40%)	0.06%
	Brenham National Bank	\$307,018	\$159,450	\$267,521	59.60%	45.89%	\$5,386	3.75%	0.32%	0.23%	3.82%	5.49%	5.12%
	Citizens State Bank	\$312,893	\$280,489	\$227,734	123.17%	6.92%	\$4,228	4.63%	0.79%	0.53%	4.14%	1.07%	7.14%
	TrustTexas Bank, SSB	\$313,029	\$152,990	\$274,592	55.72%	45.37%	\$4,230	3.87%	0.47%	0.41%	3.78%	4.00%	3.16%
	First Commercial Bank, National Association	\$319,285	\$152,878	\$282,651	54.09%	45.08%	\$3,942	3.51%	0.20%	0.11%	3.48%	(6.87%)	(8.43%)
	Texas Champion Bank	\$323,681	\$249,558	\$258,092	96.69%	14.01%	\$2,970	4.38%	0.67%	0.45%	3.93%	(10.61%)	(6.59%)
	First State Bank of Livingston	\$323,946	\$134,331	\$270,126	49.73%	32.23%	\$3,521	3.37%	0.53%	0.39%	3.34%	1.21%	0.44%
	Classic Bank, National Association	\$324,494	\$217,942	\$282,222	77.22%	8.75%	\$3,910	4.04%	0.68%	0.55%	3.88%	10.54%	7.00%
	Bank of Brenham, National Association	\$324,844	\$43,994	\$286,885	15.34%	47.09%	\$12,994	3.16%	1.00%	0.89%	3.13%	35.57%	32.38%
	State National Bank of Big Spring	\$327,744	\$53,742	\$294,369	18.26%	74.66%	\$9,640	1.91%	0.19%	0.12%	1.97%	0.63%	(1.47%)
	Rio Bank	\$328,338	\$200,948	\$291,139	69.02%	32.26%	\$3,069	5.31%	0.80%	0.52%	4.83%	29.63%	25.14%
	Farmers State Bank	\$328,694	\$183,435	\$283,227	64.77%	27.20%	\$4,161	4.03%	0.40%	0.28%	3.89%	(8.46%)	(11.39%)
	Karnes County National Bank of Karnes City	\$329,256	\$86,281	\$291,788	29.57%	64.72%	\$10,621	2.94%	0.16%	0.09%	3.11%	(15.06%)	(18.65%)
	AccessBank Texas	\$333,168	\$240,738	\$298,228	80.72%	27.80%	\$6,170	4.30%	0.80%	0.63%	3.71%	27.78%	30.09%
	First National Bank of Gilmer	\$336,457	\$244,073	\$281,421	86.73%	15.36%	\$2,977	4.83%	0.65%	0.49%	4.44%	15.26%	15.33%
	Southwest Bank	\$342,374	\$268,452	\$307,725	87.24%	17.64%	\$3,530	4.65%	0.20%	0.08%	4.64%	5.68%	8.75%
	Comanche National Bank	\$343,655	\$126,443	\$300,140	42.13%	31.58%	\$4,043	3.73%	0.57%	0.46%	3.56%	6.90%	5.66%
	SouthTrust Bank, N.A.	\$347,006	\$234,066	\$309,592	75.60%	19.13%	\$3,731	3.99%	0.48%	0.33%	3.79%	(4.70%)	2.34%
	Commercial State Bank	\$351,470	\$251,425	\$308,225	81.57%	23.73%	\$5,957	4.70%	0.41%	0.23%	4.63%	6.57%	5.16%
	First National Bank of Beeville	\$355,241	\$250,721	\$321,722	77.93%	24.20%	\$6,703	4.60%	0.44%	0.34%	4.31%	21.73%	22.58%
	Falls City National Bank	\$355,634	\$122,465	\$320,471	38.21%	43.23%	\$12,701	3.94%	0.22%	0.15%	3.92%	7.81%	6.58%
	Schertz Bank & Trust	\$357,609	\$275,590	\$313,786	87.83%	17.51%	\$5,768	4.43%	0.76%	0.63%	3.87%	24.17%	18.68%
	First National Bank of Mertzon	\$358,335	\$59,859	\$332,593	18.00%	67.75%	\$10,859	1.91%	0.08%	0.05%	1.98%	14.36%	14.67%
	Sage Capital Bank, N.A.	\$362,359	\$245,101	\$320,717	76.42%	18.18%	\$4,213	4.49%	0.37%	0.25%	4.32%	7.45%	7.19%
	Texas Star Bank	\$366,201	\$276,934	\$321,490	86.14%	20.88%	\$3,896	5.24%	0.64%	0.44%	4.82%	5.33%	5.79%
	Southwestern National Bank	\$369,820	\$220,687	\$307,001	71.88%	42.37%	\$4,203	3.91%	0.78%	0.67%	3.38%	5.58%	5.21%
	Citizens Bank	\$370,210	\$190,770	\$303,425	62.87%	43.34%	\$3,817	3.76%	0.31%	0.20%	3.58%	(4.19%)	(5.80%)
	First National Bank of Livingston	\$378,008	\$119,573	\$324,953	36.80%	64.35%	\$3,938	2.93%	0.23%	0.14%	2.98%	13.26%	16.29%
	First State Bank	\$380,958	\$291,482	\$340,875	85.51%	19.81%	\$3,527	4.93%	0.17%	0.16%	4.90%	1.40%	(1.19%)
	First Community Bank	\$384,635	\$308,653	\$338,813	91.10%	14.06%	\$2,434	6.06%	0.56%	0.34%	5.80%	(6.62%)	(8.56%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 22, 2017

		As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Region	Institution Name												
Asset Group B - \$251 to \$500 million in total assets (continued)													
	Capital Bank	\$386,116	\$327,056	\$329,711	99.19%	11.77%	\$4,438	4.89%	0.74%	0.47%	4.45%	7.18%	2.05%
	First Federal Community Bank, SSB	\$388,745	\$318,169	\$332,704	95.63%	14.18%	\$4,684	4.37%	0.71%	0.67%	3.75%	3.72%	11.52%
	West Texas State Bank	\$390,938	\$214,995	\$345,779	62.18%	43.53%	\$4,115	3.14%	0.21%	0.08%	3.06%	3.98%	3.07%
	First Bank	\$392,533	\$329,460	\$330,938	99.55%	15.11%	\$2,500	5.00%	0.65%	0.43%	4.59%	5.13%	5.46%
	Texas Security Bank	\$392,595	\$332,444	\$340,256	97.70%	11.65%	\$8,923	4.31%	0.52%	0.37%	4.02%	39.41%	32.80%
	Texas First State Bank	\$395,300	\$157,194	\$362,190	43.40%	40.02%	\$5,490	3.05%	0.65%	0.50%	2.70%	(0.86%)	0.29%
	First Community Bank	\$396,821	\$255,052	\$358,374	71.17%	18.20%	\$3,481	5.02%	0.46%	0.30%	4.84%	28.00%	26.19%
	Wellington State Bank	\$401,480	\$223,857	\$352,554	63.50%	20.31%	\$3,522	3.98%	0.29%	0.20%	3.90%	(5.47%)	(6.75%)
	Plains State Bank	\$402,291	\$319,927	\$356,627	89.71%	17.51%	\$7,184	4.77%	0.95%	0.77%	4.12%	3.91%	2.56%
	Citizens National Bank	\$411,362	\$206,127	\$365,472	56.40%	29.67%	\$4,956	3.26%	0.43%	0.41%	3.13%	(1.67%)	(3.76%)
	First National Bank of Sonora	\$414,160	\$306,955	\$336,782	91.14%	18.21%	\$3,982	5.13%	0.67%	0.46%	4.67%	38.74%	21.84%
	First Bank Texas, SSB	\$415,433	\$335,299	\$372,245	90.07%	14.41%	\$3,032	5.11%	0.51%	0.34%	4.78%	(0.50%)	2.42%
	R Bank	\$424,070	\$321,790	\$371,932	86.52%	17.57%	\$5,172	4.48%	0.82%	0.65%	4.02%	7.03%	11.53%
	Texas Citizens Bank, National Association	\$427,969	\$358,743	\$349,413	102.67%	12.39%	\$4,755	5.27%	0.60%	0.39%	4.90%	16.01%	16.60%
	Bank of River Oaks	\$428,228	\$324,820	\$365,283	88.92%	24.20%	\$9,732	3.94%	0.29%	0.19%	3.80%	(8.29%)	0.35%
	Herring Bank	\$428,988	\$319,938	\$382,259	83.70%	14.30%	\$2,616	4.56%	0.47%	0.34%	4.24%	4.70%	8.61%
	United Texas Bank	\$431,035	\$289,808	\$363,962	79.63%	35.13%	\$11,343	3.65%	1.14%	0.99%	2.93%	13.78%	38.27%
	Community Bank & Trust	\$432,703	\$292,823	\$371,801	78.76%	34.83%	\$4,082	4.15%	0.68%	0.49%	3.86%	1.28%	(0.43%)
	First National Bank	\$436,196	\$392,636	\$351,532	111.69%	5.86%	\$3,666	4.72%	0.88%	0.67%	4.26%	(2.35%)	3.57%
	Texas Bank	\$439,076	\$214,736	\$349,705	61.40%	45.47%	\$3,136	4.82%	1.10%	0.91%	4.57%	10.44%	3.86%
	Bank and Trust, SSB	\$439,206	\$250,190	\$367,138	68.15%	20.74%	\$3,630	3.77%	0.72%	0.50%	3.50%	(1.03%)	(5.87%)
	First State Bank	\$448,481	\$257,577	\$381,258	67.56%	29.86%	\$4,440	4.08%	0.44%	0.29%	3.90%	10.32%	1.30%
	Peoples Bank	\$448,672	\$343,204	\$399,331	85.94%	17.58%	\$4,233	4.45%	0.63%	0.49%	4.05%	6.35%	4.19%
	First National Bank of Huntsville	\$450,412	\$244,219	\$394,421	61.92%	32.39%	\$4,460	3.29%	0.38%	0.25%	3.19%	(2.31%)	(3.75%)
	American Bank, National Association	\$451,009	\$316,616	\$395,910	79.97%	15.97%	\$5,011	3.88%	0.54%	0.41%	3.63%	7.74%	5.64%
	TexasBank	\$458,508	\$358,526	\$394,867	90.80%	16.40%	\$4,131	4.86%	0.40%	0.27%	4.69%	11.60%	30.70%
	Liberty Bank	\$459,263	\$330,206	\$389,776	84.72%	25.62%	\$6,468	4.34%	0.65%	0.45%	3.96%	13.65%	6.53%
	Bank of the West	\$462,029	\$311,576	\$417,389	74.65%	26.16%	\$4,667	4.36%	0.50%	0.27%	4.16%	8.65%	8.67%
	Union State Bank	\$470,827	\$246,484	\$413,669	59.58%	28.32%	\$4,804	3.41%	0.63%	0.47%	3.14%	1.83%	(0.40%)
	International Bank of Commerce	\$473,262	\$148,024	\$328,114	45.11%	36.10%	\$4,115	3.26%	0.44%	0.34%	2.95%	(0.61%)	(8.40%)
	First State Bank and Trust Company	\$474,459	\$179,866	\$379,351	47.41%	33.77%	\$7,531	3.61%	0.40%	0.34%	3.54%	(0.54%)	(9.34%)
	Citizens State Bank	\$478,635	\$322,534	\$419,266	76.93%	20.19%	\$4,199	5.05%	0.31%	0.27%	4.85%	7.01%	5.48%
	Fayetteville Bank	\$480,532	\$69,493	\$427,673	16.25%	62.13%	\$14,562	3.29%	1.12%	1.02%	3.23%	11.27%	7.52%
	Kleberg Bank, N.A.	\$493,140	\$289,548	\$392,298	73.81%	15.95%	\$3,121	4.04%	0.24%	0.18%	3.87%	0.81%	2.95%
	Regional Average	\$357,598	\$213,373	\$308,455	68.52%	30.13%	\$5,424	4.03%	0.53%	0.39%	3.78%	7.45%	6.76%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 22, 2017

		As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Region	Institution Name												
Asset Group C - \$501 million to \$1 billion in total assets													
	Fidelity Bank	\$502,164	\$419,411	\$371,849	112.79%	13.43%	\$6,357	5.12%	0.71%	0.48%	4.69%	12.15%	14.67%
	Texas National Bank of Jacksonville	\$504,001	\$445,194	\$418,687	106.33%	9.36%	\$5,091	4.97%	1.19%	1.00%	4.04%	6.31%	3.23%
	Pointbank	\$506,727	\$275,080	\$451,076	60.98%	29.27%	\$4,258	4.09%	0.46%	0.28%	4.18%	16.99%	16.17%
	Round Top State Bank	\$510,156	\$339,173	\$454,311	74.66%	26.83%	\$6,988	3.80%	0.80%	0.60%	3.39%	5.71%	4.28%
	Vantage Bank Texas	\$512,742	\$399,121	\$454,989	87.72%	22.49%	\$5,894	4.12%	0.69%	0.48%	3.71%	9.73%	10.10%
	Vista Bank	\$517,895	\$398,236	\$448,347	88.82%	9.19%	\$4,503	5.21%	0.58%	0.53%	4.70%	63.16%	61.81%
	Ciera Bank	\$524,801	\$391,566	\$449,891	87.04%	15.61%	\$4,604	5.06%	0.62%	0.40%	4.82%	5.73%	9.89%
	First National Bank of Albany	\$526,356	\$298,033	\$437,993	68.05%	36.17%	\$7,311	4.40%	0.53%	0.37%	4.36%	3.95%	(4.78%)
	Commercial State Bank	\$527,981	\$382,394	\$463,676	82.47%	21.71%	\$4,093	5.52%	0.79%	0.48%	5.10%	8.51%	7.95%
	Bank and Trust of Bryan/College Station	\$533,465	\$394,529	\$478,281	82.49%	17.95%	\$6,839	4.17%	0.46%	0.27%	4.10%	6.10%	14.87%
	First National Bank of Bastrop	\$534,598	\$309,195	\$475,830	64.98%	25.72%	\$4,569	4.22%	0.55%	0.35%	4.09%	4.56%	3.88%
	Benchmark Bank	\$548,458	\$443,074	\$489,812	90.46%	15.70%	\$4,093	4.20%	0.36%	0.23%	3.98%	13.15%	12.18%
	Tolleson Private Bank	\$560,952	\$395,273	\$475,826	83.07%	31.87%	\$14,024	2.88%	0.32%	0.27%	2.68%	(10.35%)	(26.48%)
	HomeTown Bank, N.A.	\$574,090	\$361,928	\$509,229	71.07%	29.65%	\$5,628	3.99%	0.48%	0.35%	3.84%	0.68%	2.82%
	First National Bank of Granbury	\$578,742	\$308,416	\$515,889	59.78%	42.49%	\$3,910	3.86%	0.32%	0.23%	3.82%	12.46%	12.12%
	Wallis State Bank	\$578,871	\$459,462	\$480,500	95.62%	15.87%	\$4,419	5.44%	0.87%	0.58%	4.88%	34.63%	25.83%
	Pilgrim Bank	\$578,992	\$336,354	\$462,990	72.65%	21.86%	\$5,361	3.81%	0.81%	0.59%	3.32%	0.96%	2.59%
	Texas Gulf Bank, National Association	\$587,504	\$370,893	\$522,332	71.01%	29.30%	\$5,390	4.00%	0.52%	0.36%	3.85%	5.46%	14.63%
	Security State Bank	\$587,581	\$310,061	\$517,441	59.92%	23.11%	\$7,166	3.65%	0.39%	0.33%	3.56%	9.49%	27.84%
	Commerce Bank	\$593,848	\$171,542	\$481,775	35.61%	42.48%	\$11,877	3.08%	0.35%	0.26%	2.84%	2.71%	(7.13%)
	Affiliated Bank	\$617,076	\$562,903	\$436,001	129.11%	7.02%	\$3,025	5.72%	0.93%	0.87%	4.93%	(7.32%)	(13.71%)
	American National Bank & Trust	\$618,892	\$420,829	\$504,584	83.40%	12.52%	\$3,728	4.09%	0.65%	0.47%	3.83%	16.05%	22.41%
	Third Coast Bank, SSB	\$622,325	\$532,819	\$536,470	99.32%	12.80%	\$5,412	5.65%	0.79%	0.73%	4.91%	31.28%	28.71%
	First Texas Bank	\$624,848	\$220,390	\$569,066	38.73%	60.95%	\$5,680	2.64%	0.13%	0.08%	2.56%	3.71%	3.76%
	Legend Bank, N.A.	\$627,380	\$407,108	\$547,099	74.41%	15.79%	\$4,418	4.60%	0.34%	0.23%	4.60%	4.57%	7.41%
	Central Bank	\$630,171	\$481,632	\$533,707	90.24%	9.88%	\$5,945	5.09%	0.55%	0.41%	4.77%	7.12%	8.08%
	Crockett National Bank	\$641,335	\$560,136	\$478,686	117.02%	5.59%	\$1,576	4.30%	0.91%	0.78%	3.61%	6.38%	(9.67%)
	National United	\$642,243	\$304,288	\$578,182	52.63%	43.32%	\$4,339	3.50%	0.31%	0.29%	3.33%	2.83%	2.75%
	City National Bank of Sulphur Springs	\$647,209	\$457,798	\$568,076	80.59%	22.44%	\$3,389	4.77%	0.51%	0.35%	4.51%	6.35%	5.46%
	Pegasus Bank	\$655,588	\$288,146	\$617,935	46.63%	57.32%	\$16,810	3.00%	0.22%	0.14%	2.89%	59.19%	61.61%
	Community National Bank & Trust of Texas	\$664,433	\$479,094	\$559,944	85.56%	11.94%	\$3,797	4.89%	0.32%	0.19%	4.84%	1.92%	(6.37%)
	First National Bank of Shiner	\$665,112	\$97,392	\$582,977	16.71%	59.36%	\$11,273	3.37%	0.96%	0.84%	3.49%	5.39%	(0.97%)
	NewFirst National Bank	\$665,883	\$489,288	\$588,443	83.15%	26.73%	\$6,593	4.88%	0.51%	0.31%	4.62%	5.69%	5.51%
	Commercial Bank of Texas, N.A.	\$668,679	\$397,654	\$594,096	66.93%	18.29%	\$3,654	3.88%	0.32%	0.22%	3.67%	0.00%	(0.72%)
	First National Bank of Bellville	\$680,973	\$153,927	\$584,499	26.33%	49.68%	\$13,897	3.56%	1.06%	0.94%	3.48%	7.65%	4.77%
	Citizens 1st Bank	\$727,103	\$271,743	\$456,963	59.47%	44.29%	\$11,541	3.55%	0.77%	0.71%	3.54%	(0.77%)	(9.68%)
	SouthStar Bank, S.S.B.	\$739,897	\$578,480	\$496,749	116.45%	8.52%	\$4,596	5.17%	0.68%	0.56%	4.68%	(0.14%)	5.51%
	Dallas Capital Bank, National Association	\$742,993	\$400,898	\$446,410	89.80%	37.53%	\$12,383	2.85%	0.73%	0.60%	2.30%	6.88%	11.33%
	Centennial Bank	\$746,202	\$483,995	\$623,900	77.58%	17.09%	\$5,182	4.45%	0.49%	0.34%	4.30%	5.56%	(7.12%)
	Alliance Bank	\$746,258	\$391,613	\$637,064	61.47%	33.03%	\$3,827	3.47%	0.43%	0.34%	3.24%	9.08%	4.92%
	Bank of San Antonio	\$749,263	\$557,658	\$682,127	81.75%	23.86%	\$6,404	3.81%	0.56%	0.32%	3.54%	35.89%	51.43%
	First Command Bank	\$754,180	\$278,275	\$687,454	40.48%	61.56%	\$9,427	2.97%	0.15%	0.14%	2.83%	5.82%	4.06%
	Security Bank	\$755,117	\$443,766	\$645,025	68.80%	31.08%	\$4,290	5.02%	0.17%	0.09%	5.00%	(7.32%)	(10.18%)
	Industry State Bank	\$761,725	\$156,991	\$669,449	23.45%	65.38%	\$8,191	3.52%	1.12%	1.00%	3.42%	12.06%	9.41%
	Integrity Bank, SSB	\$772,296	\$661,124	\$648,403	101.96%	12.69%	\$9,418	4.85%	0.99%	0.68%	4.21%	19.43%	21.62%
	Golden Bank, National Association	\$776,900	\$578,446	\$630,916	91.68%	27.16%	\$6,937	4.41%	0.85%	0.73%	3.83%	16.08%	18.16%
	First National Bank of Central Texas	\$784,130	\$645,115	\$699,624	92.21%	5.90%	\$8,713	4.40%	0.65%	0.49%	4.01%	5.89%	5.93%
	Texas Regional Bank	\$807,749	\$456,535	\$722,583	63.18%	29.32%	\$3,622	4.21%	0.59%	0.41%	3.84%	62.18%	58.26%
	Icon Bank of Texas, National Association	\$818,048	\$654,266	\$670,996	97.51%	16.42%	\$6,597	5.57%	0.89%	0.58%	4.99%	16.69%	19.86%
	State Bank of Texas	\$835,700	\$627,028	\$612,275	102.41%	24.20%	\$6,145	7.10%	1.13%	0.96%	6.39%	25.76%	3.09%
	Central National Bank	\$840,138	\$647,133	\$719,809	89.90%	20.43%	\$9,232	4.08%	0.66%	0.53%	3.67%	(2.74%)	(2.52%)
	Horizon Bank, SSB	\$846,834	\$657,627	\$760,747	86.44%	19.79%	\$6,514	4.63%	0.65%	0.40%	4.32%	21.24%	24.01%
	Lone Star State Bank of West Texas	\$847,312	\$661,919	\$746,872	88.63%	19.39%	\$9,629	3.97%	0.99%	0.74%	3.30%	10.31%	10.77%
	Texas Exchange Bank, SSB	\$872,681	\$275,927	\$455,002	60.64%	73.83%	\$39,667	4.43%	0.97%	1.34%	3.24%	248.52%	78.39%
	Citizens National Bank of Texas	\$902,281	\$713,205	\$812,143	87.82%	16.18%	\$4,799	4.83%	0.27%	0.20%	4.74%	16.03%	17.61%
	American Bank of Commerce	\$903,252	\$569,602	\$799,460	71.25%	28.60%	\$5,610	3.85%	0.48%	0.35%	3.58%	11.70%	10.96%
	FirstBank Southwest	\$905,612	\$521,179	\$805,423	64.71%	22.50%	\$4,949	3.25%	0.36%	0.23%	3.06%	(4.84%)	(6.57%)
	Citizens State Bank	\$915,879	\$140,055	\$805,001	17.40%	63.88%	\$8,723	3.43%	1.00%	0.88%	3.51%	5.97%	2.48%
	Security State Bank & Trust	\$924,974	\$573,098	\$754,122	76.00%	12.26%	\$2,873	4.14%	0.27%	0.17%	4.18%	(2.59%)	(2.75%)
	First Bank & Trust	\$930,154	\$662,187	\$831,875	79.60%	12.00%	\$4,116	4.65%	0.63%	0.49%	4.23%	14.27%	14.95%
	Moody National Bank	\$972,104	\$647,261	\$822,931	78.65%	19.89%	\$4,789	3.96%	0.41%	0.26%	3.87%	3.67%	3.42%
	International Bank of Commerce	\$975,550	\$490,278	\$778,168	63.00%	40.31%	\$4,317	3.78%	0.30%	0.20%	3.59%	9.74%	7.62%
	First Bank & Trust East Texas	\$993,203	\$660,932	\$888,042	74.43%	19.39%	\$3,586	4.01%	0.18%	0.12%	3.99%	2.05%	1.15%
	AimBank	\$998,830	\$742,125	\$891,184	83.27%	11.65%	\$4,711	4.31%	0.78%	0.56%	3.83%	36.92%	37.49%
	Regional Average	\$701,694	\$440,794	\$591,269	75.57%	26.75%	\$6,823	4.25%	0.60%	0.46%	3.96%	14.79%	11.08%

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.

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 22, 2017

		As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Region	Institution Name												
Asset Group D - \$1 billion to \$10 billion in total assets													
	Spirit of Texas Bank, SSB	\$1,008,088	\$838,978	\$836,420	100.31%	12.95%	\$5,306	4.61%	1.05%	0.86%	3.89%	5.88%	5.38%
	Texas First Bank	\$1,011,772	\$537,725	\$899,910	59.75%	33.67%	\$4,841	4.01%	0.29%	0.18%	4.09%	4.89%	4.55%
	First Command Financial Services, Inc.	\$1,033,335	\$278,275	\$681,433	40.84%	63.91%	\$1,506	2.72%	0.19%	0.18%	2.58%	6.05%	2.52%
	First State Bank	\$1,040,739	\$518,557	\$932,006	55.64%	40.41%	\$4,373	3.86%	0.35%	0.23%	3.84%	5.36%	4.15%
	FirstCapital Bank of Texas, N.A.	\$1,046,997	\$704,821	\$920,700	76.55%	24.04%	\$5,369	4.45%	0.59%	0.41%	4.14%	18.95%	24.25%
	Lubbock National Bank	\$1,059,061	\$573,306	\$885,822	64.72%	33.27%	\$6,746	4.01%	0.78%	0.63%	3.59%	19.24%	20.55%
	Colonial Savings, F.A.	\$1,067,884	\$522,954	\$768,447	68.05%	33.68%	\$1,500	5.17%	0.90%	0.41%	4.76%	(19.99%)	24.89%
	American Momentum Bank	\$1,070,838	\$889,731	\$855,307	104.02%	13.84%	\$6,154	4.52%	0.57%	0.41%	4.18%	(9.90%)	(8.29%)
	Community National Bank	\$1,090,554	\$761,511	\$969,674	78.53%	24.37%	\$5,536	3.92%	0.14%	0.12%	3.84%	13.05%	13.30%
	Falcon International Bank	\$1,132,256	\$754,981	\$1,000,923	75.43%	24.34%	\$3,431	4.13%	0.49%	0.41%	3.73%	3.86%	3.64%
	Pioneer Bank, SSB	\$1,141,412	\$842,540	\$995,957	84.60%	12.80%	\$4,941	4.47%	0.82%	0.67%	3.82%	(5.38%)	(6.93%)
	First United Bank	\$1,210,807	\$802,886	\$1,004,571	79.92%	9.48%	\$5,529	4.19%	0.68%	0.52%	3.77%	(1.00%)	5.41%
	West Texas National Bank	\$1,220,211	\$526,009	\$1,099,122	47.86%	59.36%	\$8,135	3.22%	0.31%	0.15%	3.20%	2.57%	0.68%
	American Bank, National Association	\$1,263,400	\$798,654	\$1,143,517	69.84%	33.36%	\$4,768	3.71%	0.12%	0.06%	3.85%	4.05%	3.79%
	Texas Community Bank	\$1,277,240	\$785,725	\$1,137,514	69.07%	28.37%	\$6,418	3.47%	0.25%	0.16%	3.31%	7.53%	17.56%
	Pinnacle Bank	\$1,307,454	\$864,161	\$1,112,949	77.65%	24.45%	\$5,685	5.38%	0.48%	0.38%	5.13%	162.64%	154.66%
	Post Oak Bank, N.A.	\$1,339,380	\$1,093,717	\$1,177,909	92.85%	15.86%	\$7,049	4.65%	0.73%	0.44%	4.26%	37.33%	34.41%
	North Dallas Bank & Trust Co.	\$1,364,471	\$629,346	\$1,205,636	52.20%	52.46%	\$8,582	2.51%	0.24%	0.17%	2.36%	(0.51%)	(2.17%)
	Extraco Banks, National Association	\$1,387,619	\$883,387	\$1,098,103	80.45%	27.52%	\$3,931	3.69%	0.53%	0.38%	3.65%	3.36%	1.80%
	First State Bank Central Texas	\$1,387,777	\$712,460	\$1,135,184	62.76%	31.60%	\$6,803	3.89%	0.50%	0.33%	3.67%	4.28%	(1.84%)
	BTH Bank, National Association	\$1,409,079	\$1,014,391	\$1,258,962	80.57%	23.79%	\$12,147	3.89%	1.23%	1.06%	3.12%	35.05%	36.57%
	American First National Bank	\$1,442,098	\$1,167,885	\$1,269,333	92.01%	19.40%	\$6,835	4.43%	0.88%	0.70%	3.82%	11.38%	12.63%
	Inter National Bank	\$1,472,062	\$1,012,623	\$1,190,357	85.07%	23.25%	\$3,608	4.87%	0.40%	0.25%	4.63%	(18.13%)	(16.17%)
	Veritex Community Bank	\$1,507,746	\$1,126,546	\$1,308,019	86.13%	22.68%	\$8,470	3.87%	0.79%	0.53%	3.38%	14.13%	14.78%
	First State Bank of Uvalde	\$1,581,732	\$343,189	\$1,454,843	23.59%	57.78%	\$12,860	2.36%	0.57%	0.50%	2.22%	8.13%	6.85%
	WestStar Bank	\$1,640,969	\$1,107,776	\$1,413,285	78.38%	23.65%	\$5,209	4.44%	0.26%	0.18%	4.33%	16.22%	17.33%
	Austin Bank, Texas National Association	\$1,656,328	\$1,269,799	\$1,408,326	90.16%	11.98%	\$3,656	4.48%	0.35%	0.23%	4.31%	8.63%	9.50%
	Jefferson Bank	\$1,686,419	\$1,103,387	\$1,430,484	77.13%	31.58%	\$5,110	3.68%	0.28%	0.21%	3.55%	(10.72%)	(10.85%)
	First National Bank Texas	\$1,716,250	\$646,317	\$1,500,670	43.07%	58.67%	\$634	2.93%	0.28%	0.09%	3.05%	27.63%	27.90%
	Citizens National Bank	\$1,764,577	\$1,028,448	\$1,555,426	66.12%	23.37%	\$4,501	3.83%	0.28%	0.21%	3.77%	3.07%	(0.46%)
	Guaranty Bank & Trust, N.A.	\$1,912,686	\$1,299,277	\$1,663,876	78.09%	15.42%	\$4,842	4.01%	0.79%	0.59%	3.55%	9.46%	10.83%
	Beal Bank, SSB	\$2,122,168	\$1,647,174	\$1,405,380	117.20%	22.75%	\$8,322	6.41%	0.99%	0.93%	5.81%	(25.29%)	24.96%
	Lone Star National Bank	\$2,221,427	\$1,195,274	\$1,857,342	64.35%	12.65%	\$3,391	3.96%	0.72%	0.61%	3.48%	3.82%	2.94%
	Texas Bank and Trust Company	\$2,359,738	\$1,965,000	\$2,104,291	93.38%	8.88%	\$5,108	3.96%	0.60%	0.41%	3.64%	5.78%	5.31%
	Southwest Bank	\$2,375,868	\$2,143,038	\$1,794,511	119.42%	4.69%	\$7,425	4.57%	1.02%	0.81%	3.83%	23.38%	16.93%
	TIB The Independent BankersBank, National Association	\$2,396,843	\$1,008,431	\$1,855,968	54.33%	47.89%	\$7,241	2.51%	1.13%	0.91%	1.80%	(21.25%)	(25.72%)
	Inwood National Bank	\$2,410,073	\$1,680,568	\$2,116,728	79.39%	22.85%	\$10,617	3.71%	0.41%	0.25%	3.54%	2.62%	2.55%
	City Bank	\$2,538,211	\$1,823,928	\$2,154,211	84.67%	17.19%	\$4,120	4.19%	0.72%	0.57%	3.77%	3.31%	4.16%
	American National Bank of Texas	\$2,661,707	\$1,836,190	\$2,384,755	77.00%	5.00%	\$4,929	3.65%	0.22%	0.13%	3.75%	(10.47%)	(11.61%)
	Allegiance Bank	\$2,724,829	\$2,114,744	\$2,124,881	99.52%	20.63%	\$7,633	4.75%	0.85%	0.60%	4.30%	22.03%	24.42%
	TBK Bank, SSB	\$2,804,711	\$2,281,871	\$2,102,025	108.56%	6.78%	\$3,973	6.49%	0.72%	0.60%	5.94%	15.59%	7.24%
	CommunityBank of Texas, N.A.	\$2,939,343	\$2,193,003	\$2,523,284	86.91%	18.46%	\$6,227	4.26%	0.33%	0.29%	4.06%	(0.76%)	(1.79%)
	Happy State Bank	\$3,177,015	\$2,225,316	\$2,534,796	87.79%	15.57%	\$4,539	4.27%	0.49%	0.37%	4.08%	2.86%	(8.65%)
	Broadway National Bank	\$3,514,002	\$1,776,058	\$2,997,772	59.25%	34.84%	\$5,732	3.31%	0.18%	0.13%	3.51%	(0.88%)	2.42%
	Amarillo National Bank	\$3,962,417	\$3,164,585	\$3,359,603	94.20%	13.62%	\$5,870	3.87%	0.57%	0.40%	3.51%	1.74%	2.70%
	Green Bank, National Association	\$4,150,921	\$3,117,306	\$3,362,942	92.70%	21.53%	\$11,341	4.41%	0.86%	0.69%	3.76%	8.90%	(1.00%)
	Woodforest National Bank	\$5,026,116	\$3,518,953	\$4,548,840	77.36%	21.68%	\$1,048	3.47%	0.14%	0.14%	3.38%	7.07%	7.17%
	Southside Bank	\$5,573,807	\$2,613,234	\$3,649,942	71.60%	27.46%	\$8,319	3.49%	0.80%	0.67%	3.19%	0.53%	4.08%
	NexBank SSB	\$6,379,820	\$3,945,753	\$5,848,303	67.47%	27.64%	\$73,331	2.80%	1.47%	0.71%	2.20%	75.70%	161.59%
	First Financial Bank, National Association	\$6,921,867	\$3,457,679	\$5,732,226	60.32%	21.16%	\$5,906	3.75%	0.18%	0.13%	4.03%	4.12%	5.71%
	International Bank of Commerce	\$8,459,292	\$4,628,946	\$5,963,701	77.62%	28.75%	\$3,624	3.94%	0.51%	0.34%	3.67%	(26.78%)	(30.87%)
	Wells Fargo Bank South Central, National Association	\$8,536,484	\$1,010,568	\$6,979,459	14.48%	105.65%	\$1,422,747	3.81%	0.02%	0.02%	3.80%	(15.75%)	(25.00%)
	Independent Bank	\$8,573,195	\$6,258,026	\$6,679,761	93.69%	14.82%	\$8,793	4.32%	0.67%	0.51%	3.89%	93.09%	91.29%
	LegacyTexas Bank	\$8,973,111	\$7,689,823	\$6,589,424	116.70%	8.08%	\$10,410	4.54%	0.68%	0.55%	4.05%	14.54%	6.39%
	Cadence Bank, N.A.	\$9,796,704	\$7,766,379	\$8,084,666	96.06%	9.62%	\$8,534	4.17%	0.73%	0.56%	3.74%	5.90%	0.35%
	PlainsCapital Bank	\$9,882,103	\$7,832,845	\$7,204,919	108.72%	8.23%	\$2,325	4.94%	0.59%	0.44%	4.56%	6.08%	14.18%
	Regional Average	\$2,888,090	\$1,863,108	\$2,344,186	77.57%	26.03%	\$32,428	4.05%	0.57%	0.42%	3.76%	10.05%	12.34%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

Asset Quality

June 30, 2017

Run Date: August 22, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	First National Bank of Lipan	\$21,229	\$0	0.00%	1.10%	NA	0.00%	0.00%
	First National Bank of Edgewood	\$25,061	\$0	0.00%	1.25%	NA	0.00%	0.00%
	Chappell Hill Bank	\$25,355	\$0	0.00%	3.44%	NA	1.25%	0.00%
	Brazos National Bank	\$28,187	\$0	0.00%	0.76%	NM	2.52%	0.06%
	Amistad Bank	\$28,846	\$0	0.00%	1.55%	NA	0.00%	0.00%
	Powell State Bank	\$29,886	\$485	3.04%	1.47%	47.28%	22.16%	2.52%
	Dublin National Bank	\$30,821	\$0	0.00%	1.76%	NA	0.00%	0.00%
	Granger National Bank	\$31,409	\$0	0.00%	2.81%	NA	4.14%	0.00%
	Enloe State Bank	\$31,932	\$120	0.45%	0.68%	150.83%	5.31%	0.58%
	Grapeland State Bank	\$32,677	\$325	1.47%	1.45%	62.45%	11.79%	1.57%
	Oakwood Bank	\$34,811	\$0	0.00%	3.97%	NA	0.06%	0.04%
	State National Bank of Groom	\$35,231	\$249	1.04%	1.41%	134.94%	42.57%	4.96%
	Menard Bank	\$35,235	\$0	0.00%	1.57%	NA	0.00%	0.00%
	Citizens State Bank	\$35,553	\$629	2.94%	0.87%	29.57%	18.75%	1.77%
	First State Bank	\$36,362	\$0	0.00%	0.78%	NA	0.00%	0.00%
	Donley County State Bank	\$37,397	\$0	0.00%	3.31%	NA	0.00%	0.00%
	Crowell State Bank	\$37,715	\$66	0.30%	1.18%	230.09%	5.58%	0.30%
	Brush Country Bank	\$38,597	\$45	0.25%	1.16%	468.89%	3.05%	0.12%
	Bank of San Jacinto County	\$39,657	\$0	0.00%	1.53%	NA	0.19%	0.00%
	Security Bank of Crawford	\$40,472	\$199	0.60%	0.82%	46.14%	14.39%	1.47%
	Kress National Bank	\$40,811	\$19	0.10%	1.59%	NM	0.41%	0.05%
	Farmers State Bank of Newcastle	\$42,057	\$76	0.41%	1.34%	325.00%	1.93%	0.18%
	Gladewater National Bank	\$42,704	\$1,353	5.14%	2.54%	45.85%	21.44%	3.44%
	Robert Lee State Bank	\$43,393	\$98	0.62%	2.07%	333.67%	1.63%	0.23%
	Ballinger National Bank	\$43,528	\$330	2.08%	1.67%	80.30%	7.82%	0.83%
	Lovelady State Bank	\$43,894	\$613	2.57%	1.39%	54.00%	15.59%	1.71%
	City National Bank	\$44,185	\$0	0.00%	1.53%	NA	0.00%	0.00%
	Spur Security Bank	\$44,836	\$0	0.00%	0.88%	NA	0.22%	0.00%
	First Bank of Celeste	\$45,684	\$0	0.00%	1.36%	NA	0.10%	0.00%
	First National Bank of Paducah	\$46,922	\$277	1.15%	1.26%	109.03%	7.32%	0.68%
	Commercial Bank	\$47,005	\$0	0.00%	1.26%	NA	0.00%	0.00%
	First National Bank in Cooper	\$47,557	\$120	0.60%	0.92%	153.33%	8.16%	0.43%
	Bank of Commerce	\$47,870	\$83	0.35%	2.60%	750.60%	1.17%	0.17%
	First State Bank	\$48,096	\$51	0.21%	1.11%	535.29%	1.07%	0.11%
	Citizens National Bank of Crosbyton	\$48,361	\$0	0.00%	1.16%	NA	0.26%	0.00%
	First National Bank of Moody	\$49,221	\$206	0.84%	3.06%	363.11%	5.64%	0.42%
	First State Bank	\$49,424	\$117	0.69%	1.30%	189.74%	2.93%	0.24%
	First Federal Bank Littlefield, Texas	\$50,202	\$0	0.00%	1.22%	NA	0.95%	0.00%
	Santa Anna National Bank	\$50,391	\$20	0.07%	1.37%	NM	0.32%	0.04%
	First National Bank of Quitaque	\$51,467	\$1,024	3.65%	1.25%	34.18%	11.98%	1.99%
	First State Bank	\$52,687	\$0	0.00%	0.58%	563.64%	0.13%	0.02%
	First Capital Bank	\$53,831	\$167	0.35%	0.98%	277.84%	8.10%	0.82%
	Security State Bank	\$54,110	\$106	0.53%	1.42%	269.81%	4.37%	0.42%
	First National Bank of Tahoka	\$54,135	\$105	0.56%	1.38%	244.76%	1.70%	0.19%
	Commerce Bank Texas	\$55,364	\$890	2.22%	0.85%	38.20%	12.93%	1.61%
	Burton State Bank	\$56,348	\$0	0.00%	0.75%	NA	0.05%	0.00%
	First National Bank of Trinity	\$57,176	\$108	0.43%	1.08%	252.78%	4.17%	0.19%
	First National Bank of Woodsboro	\$57,316	\$327	1.40%	1.91%	136.09%	5.42%	0.57%
	Citizens State Bank	\$57,563	\$0	0.00%	1.30%	NA	0.00%	0.00%
	American Bank, National Association	\$57,752	\$185	0.74%	3.95%	427.16%	3.60%	0.40%
	Junction National Bank	\$58,606	\$2	0.01%	1.66%	NM	0.03%	0.00%
	RiverBend Bank	\$58,681	\$0	0.00%	1.56%	NA	0.00%	0.00%
	First National Bank of Eldorado	\$59,856	\$0	0.00%	2.51%	NA	0.00%	0.00%
	First Bank and Trust of Memphis	\$60,685	\$0	0.00%	1.30%	NA	8.36%	0.00%
	First National Bank of Aspermont	\$60,906	\$0	0.00%	4.45%	NA	0.00%	0.00%
	First State Bank of San Diego	\$60,938	\$401	1.87%	1.62%	86.53%	6.88%	0.66%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
June 30, 2017
Run Date: August 22, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	City National Bank of San Saba	\$61,372	\$0	0.00%	3.10%	NA	0.00%	0.00%
	Bandera Bank	\$63,249	\$88	0.25%	0.89%	50.90%	8.97%	0.97%
	First National Bank of Anson	\$63,797	\$0	0.00%	1.46%	NA	7.65%	0.63%
	Citizens State Bank of Luling	\$64,330	\$0	0.00%	1.26%	NA	0.00%	0.00%
	Angelina Savings Bank, SSB	\$64,539	\$175	0.54%	0.49%	56.49%	4.88%	0.44%
	First National Bank in Falfurrias	\$64,749	\$290	1.66%	1.22%	29.22%	10.44%	1.13%
	Lakeside National Bank	\$65,956	\$44	0.16%	0.83%	113.17%	12.13%	0.79%
	Gruver State Bank	\$67,316	\$565	1.39%	0.75%	54.16%	7.30%	0.84%
	First National Bank of South Padre Island	\$67,523	\$141	0.41%	1.53%	372.34%	4.93%	0.51%
	Capital Bank of Texas	\$68,188	\$0	0.00%	0.80%	NA	0.00%	0.00%
	Justin State Bank	\$68,589	\$759	1.43%	1.54%	108.17%	7.13%	1.11%
	First National Bank	\$70,261	\$2,771	8.29%	2.35%	28.40%	33.00%	3.94%
	Buckholts State Bank	\$71,724	\$0	0.00%	0.95%	NA	0.56%	0.04%
	State National Bank in West	\$71,902	\$215	1.32%	1.36%	103.26%	4.29%	0.30%
	Zavala County Bank	\$72,084	\$0	0.00%	1.33%	NA	0.00%	0.00%
	Greater State Bank	\$72,742	\$307	0.57%	1.11%	119.80%	11.21%	1.19%
	Community Bank	\$73,189	\$0	0.00%	0.63%	122.65%	3.40%	0.32%
	Carmine State Bank	\$73,229	\$34	0.17%	0.76%	455.88%	0.35%	0.05%
	Peoples State Bank	\$73,667	\$0	0.00%	0.25%	NA	0.00%	0.00%
	Haskell National Bank	\$73,861	\$139	0.47%	1.36%	287.77%	3.69%	0.19%
	Pavillion Bank	\$76,110	\$299	0.62%	0.92%	147.83%	14.06%	1.77%
	First National Bank of Kemp	\$76,887	\$96	0.30%	0.87%	288.54%	2.27%	0.20%
	Commercial State Bank	\$78,375	\$1,026	2.62%	1.49%	32.04%	32.19%	2.33%
	Cowboy Bank of Texas	\$80,300	\$26	0.05%	0.86%	NM	3.90%	0.03%
	First State Bank of Mobeetie	\$82,572	\$1,038	6.78%	2.13%	31.41%	10.62%	1.26%
	Citizens State Bank	\$82,616	\$274	0.67%	1.22%	56.67%	9.85%	1.06%
	Fort Davis State Bank	\$83,511	\$380	0.93%	1.26%	47.61%	13.84%	1.30%
	First National Bank of Dublin	\$83,885	\$97	0.15%	1.19%	809.28%	1.58%	0.12%
	Farmers and Merchants Bank	\$84,715	\$630	1.24%	1.51%	60.63%	14.90%	1.49%
	Lytle State Bank of Lytle, Texas	\$85,328	\$478	1.83%	1.31%	69.72%	3.40%	0.58%
	Zapata National Bank	\$85,900	\$58	0.16%	1.20%	23.74%	17.39%	2.29%
	Cendera Bank, National Association	\$85,961	\$0	0.00%	1.04%	NA	0.00%	0.00%
	One World Bank	\$86,920	\$1,859	3.55%	3.22%	81.62%	17.09%	2.38%
	First National Bank of Evant	\$87,283	\$161	0.25%	1.22%	492.55%	2.28%	0.18%
	Atascosa National Bank	\$90,628	\$0	0.00%	1.30%	NA	0.00%	0.00%
	American National Bank of Mount Pleasant	\$92,684	\$266	0.44%	2.82%	641.35%	5.13%	0.73%
	Citizens National Bank	\$93,370	\$345	1.02%	2.05%	201.16%	5.79%	0.59%
	First National Bank of Tom Bean	\$93,955	\$715	1.08%	1.47%	136.78%	9.86%	0.76%
	Fannin Bank	\$95,690	\$302	0.55%	1.42%	258.28%	6.90%	0.65%
	Morris County National Bank	\$96,881	\$238	0.38%	1.31%	347.48%	9.49%	0.50%
	Fidelity Bank of Texas	\$97,280	\$1,213	1.91%	1.10%	57.71%	8.24%	1.25%
	Stockmens National Bank in Cotulla	\$97,698	\$0	0.00%	1.26%	NA	0.00%	0.00%
	POINTWEST Bank	\$100,414	\$0	0.00%	0.98%	NM	0.20%	0.02%
	First State Bank of Paint Rock	\$100,841	\$1,120	2.41%	1.60%	32.86%	22.05%	2.24%
	First Bank and Trust of Childress	\$101,054	\$1,122	2.17%	0.81%	13.78%	35.96%	3.29%
	First National Bank of Floydada	\$101,227	\$0	0.00%	1.45%	NA	0.00%	0.00%
	Unity National Bank of Houston	\$101,625	\$2,979	4.01%	1.18%	21.13%	40.76%	4.19%
	First State Bank of Brownsboro	\$101,880	\$581	1.06%	1.17%	99.23%	7.94%	0.74%
	First National Bank of Eagle Lake	\$102,053	\$385	0.56%	1.33%	131.61%	5.38%	0.68%
	Texas Financial Bank	\$102,064	\$0	0.00%	1.85%	NM	2.57%	0.29%
	Marion State Bank	\$103,331	\$0	0.00%	0.79%	NA	0.90%	0.00%
	Citizens Bank, National Association	\$103,489	\$0	0.00%	1.50%	NA	2.27%	0.00%
	First Bank of Muleshoe	\$104,548	\$15	0.09%	2.60%	329.32%	0.89%	0.13%
	Texas Hill Country Bank	\$105,021	\$60	0.07%	0.86%	NM	2.05%	0.06%
	Chasewood Bank	\$105,312	\$0	0.00%	0.90%	NA	0.00%	0.00%
	Titan Bank, N.A.	\$106,086	\$511	0.93%	1.26%	135.03%	5.51%	0.58%

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	Coleman County State Bank	\$109,121	\$1,423	1.57%	1.30%	82.99%	12.60%	1.30%
	First National Bank of Fort Stockton	\$109,743	\$9	0.02%	1.57%	NM	0.15%	0.01%
	Henderson Federal Savings Bank	\$110,193	\$3,009	4.10%	1.55%	37.85%	13.15%	2.73%
	Peoples State Bank	\$110,396	\$0	0.00%	1.26%	NA	0.33%	0.03%
	First State Bank	\$110,982	\$1,190	1.41%	3.11%	220.67%	17.77%	1.07%
	Community Bank of Snyder	\$111,091	\$0	0.00%	0.89%	NA	1.45%	0.16%
	Austin Capital Bank SSB	\$111,100	\$78	0.09%	0.76%	833.33%	0.62%	0.07%
	Anahuac National Bank	\$111,191	\$75	0.11%	2.39%	164.45%	8.32%	1.09%
	First National Bank of Hebbbronville	\$111,260	\$400	1.23%	1.33%	70.57%	4.40%	0.67%
	Texas Advantage Community Bank, National Association	\$112,425	\$350	0.48%	0.77%	158.57%	3.32%	0.31%
	Business Bank of Texas, N.A.	\$112,920	\$0	0.00%	1.74%	198.95%	5.03%	0.59%
	Dalhart Federal Savings & Loan Association, SSB	\$114,366	\$0	0.00%	0.20%	NA	8.10%	0.36%
	Brady National Bank	\$115,051	\$0	0.00%	2.32%	NA	0.00%	0.00%
	Lone Star Bank	\$115,425	\$167	0.17%	1.36%	793.41%	8.60%	1.10%
	Texas State Bank	\$115,717	\$70	0.08%	0.67%	887.14%	29.86%	2.20%
	First State Bank	\$116,122	\$360	0.63%	1.13%	179.44%	3.64%	0.31%
	First National Bank of Bosque County	\$117,419	\$93	0.12%	1.40%	430.40%	2.85%	0.21%
	First Security State Bank	\$117,847	\$43	0.11%	1.24%	NM	0.68%	0.04%
	Johnson City Bank	\$118,648	\$361	0.48%	0.95%	49.86%	10.24%	1.21%
	Panola National Bank	\$119,070	\$0	0.00%	1.00%	350.97%	1.87%	0.13%
	Citizens State Bank	\$119,927	\$0	0.00%	1.46%	NA	0.21%	0.02%
	Mason Bank	\$120,185	\$0	0.00%	1.99%	NA	0.11%	0.00%
	West Texas State Bank	\$120,898	\$6,777	8.96%	3.49%	18.58%	83.16%	11.76%
	City National Bank of Colorado City	\$122,139	\$0	0.00%	1.18%	NA	0.96%	0.02%
	Graham Savings and Loan, SSB	\$123,059	\$536	0.62%	1.13%	183.58%	4.66%	0.61%
	First State Bank of Odem	\$124,239	\$0	0.00%	1.71%	NA	0.06%	0.00%
	Dilley State Bank	\$124,401	\$0	0.00%	1.23%	NM	0.27%	0.00%
	Mainland Bank	\$127,036	\$228	0.24%	1.21%	146.83%	16.07%	1.82%
	Texas Heritage National Bank	\$128,092	\$737	0.74%	1.33%	178.70%	5.46%	0.61%
	Columbus State Bank	\$128,212	\$0	0.00%	2.55%	NA	0.00%	0.00%
	Normangee State Bank	\$128,493	\$3,818	4.70%	3.21%	43.04%	32.53%	4.72%
	Citizens State Bank	\$128,610	\$107	0.15%	1.11%	724.30%	3.40%	0.09%
	Farmers State Bank	\$128,832	\$16	0.02%	1.27%	191.16%	3.27%	0.33%
	First National Bank of Alvin	\$130,121	\$35	0.16%	1.19%	658.97%	0.22%	0.03%
	First Texas Bank	\$130,396	\$233	0.41%	0.67%	163.09%	1.50%	0.18%
	Big Bend Banks, N.A.	\$130,898	\$0	0.00%	2.88%	NA	0.00%	0.00%
	Sanger Bank	\$132,116	\$119	0.17%	1.06%	420.33%	0.94%	0.14%
	Bank of South Texas	\$133,055	\$153	0.17%	0.91%	548.37%	5.77%	0.47%
	Fayette Savings Bank, SSB	\$133,573	\$530	0.53%	0.54%	102.26%	5.40%	0.40%
	Texas National Bank	\$133,604	\$0	0.00%	1.35%	NA	0.26%	0.03%
	First State Bank	\$134,634	\$3,083	3.40%	1.65%	38.98%	33.35%	4.41%
	First National Bank of Winnsboro	\$138,208	\$1,493	1.75%	1.29%	27.63%	17.31%	3.26%
	Hill Bank & Trust Co.	\$139,974	\$0	0.00%	2.42%	NA	0.15%	0.00%
	Providence Bank of Texas	\$140,810	\$0	0.00%	1.09%	74.38%	7.69%	1.00%
	Tejas Bank	\$141,674	\$0	0.00%	3.06%	NA	0.50%	0.00%
	First State Bank	\$141,752	\$16	0.02%	1.33%	NM	1.49%	0.01%
	Security State Bank	\$142,106	\$40	0.04%	1.06%	NM	2.93%	0.39%
	Texas Heritage Bank	\$142,214	\$139	0.13%	0.99%	790.65%	19.17%	1.78%
	Guadalupe National Bank	\$144,151	\$162	0.17%	1.50%	869.75%	1.14%	0.11%
	First State Bank of Ben Wheeler, Texas	\$144,882	\$223	0.33%	1.23%	375.78%	1.73%	0.17%
	Lamar National Bank	\$144,971	\$4,146	4.27%	1.52%	35.65%	23.73%	2.87%
	Sundown State Bank	\$146,418	\$730	0.85%	0.91%	106.58%	4.85%	0.50%
	First State Bank	\$146,620	\$0	0.00%	0.64%	NA	0.70%	0.00%
	First State Bank	\$146,867	\$0	0.00%	0.86%	15.50%	26.66%	3.36%
	MINT National Bank	\$147,202	\$0	0.00%	1.80%	NA	0.00%	0.00%
	Austin County State Bank	\$148,388	\$397	0.37%	1.84%	490.68%	2.48%	0.27%

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	Roscoe State Bank	\$151,022	\$39	0.05%	1.59%	NM	0.22%	0.03%
	First National Bank of Hereford	\$151,721	\$4,089	4.03%	1.86%	46.17%	29.71%	3.23%
	Peoples Bank	\$152,070	\$159	0.19%	1.81%	967.30%	1.38%	0.10%
	HomeBank Texas	\$153,021	\$134	0.11%	1.37%	817.09%	1.40%	0.13%
	Castroville State Bank	\$153,200	\$547	0.65%	0.96%	147.17%	3.69%	0.36%
	Citizens Bank	\$153,521	\$0	0.00%	0.35%	NA	0.01%	0.00%
	First National Bank of Ballinger	\$154,128	\$21	0.02%	1.74%	NM	0.23%	0.02%
	Incommons Bank, N.A.	\$155,724	\$365	0.34%	1.09%	321.37%	2.54%	0.23%
	First State Bank of Bédias	\$158,882	\$362	0.44%	1.56%	351.10%	2.22%	0.23%
	First National Bank of Sterling City	\$163,098	\$92	0.31%	1.31%	421.74%	0.75%	0.06%
	Citizens State Bank	\$163,975	\$1,152	1.03%	1.18%	68.90%	12.79%	1.20%
	Llano National Bank	\$165,013	\$1,747	2.04%	4.09%	134.62%	13.61%	1.90%
	Texas Brand Bank	\$165,756	\$0	0.00%	1.31%	NA	0.00%	0.00%
	First National Bank of Anderson	\$166,611	\$756	0.69%	1.24%	159.15%	12.08%	1.40%
	Muenster State Bank	\$167,185	\$0	0.00%	1.70%	42.80%	6.03%	0.92%
	First National Bank of Stanton	\$167,523	\$863	1.92%	2.82%	146.47%	4.60%	0.52%
	Perryton National Bank	\$168,670	\$1,668	3.01%	1.80%	59.77%	7.75%	0.99%
	TransPecos Banks, SSB	\$169,914	\$115	0.11%	1.15%	576.15%	1.98%	0.19%
	Arrowhead Bank	\$172,963	\$205	0.17%	0.30%	171.71%	1.27%	0.12%
	Interstate Bank, SSB	\$173,227	\$86	0.08%	1.01%	59.49%	14.74%	1.13%
	First State Bank	\$174,175	\$50	0.09%	3.15%	74.90%	14.70%	1.59%
	National Bank of Andrews	\$174,947	\$968	0.93%	1.92%	206.30%	4.73%	0.58%
	Commercial National Bank of Brady	\$175,750	\$7	0.01%	1.42%	NM	0.37%	0.03%
	First Bank & Trust	\$175,781	\$54	0.19%	2.30%	NM	0.29%	0.03%
	First State Bank	\$176,589	\$117	0.13%	1.42%	555.74%	3.35%	0.13%
	Cypress Bank, SSB	\$178,095	\$1,623	1.26%	1.11%	88.17%	8.11%	0.91%
	First State Bank	\$180,423	\$4,398	6.44%	2.55%	26.27%	36.74%	4.46%
	Grandview Bank	\$181,724	\$40	0.04%	1.17%	NM	0.27%	0.02%
	First National Bank of Giddings	\$184,156	\$1,120	1.08%	1.85%	103.11%	8.80%	1.01%
	Frontier Bank of Texas	\$185,196	\$32	0.02%	0.53%	NM	0.10%	0.02%
	Citizens National Bank of Hillsboro	\$185,227	\$37	0.09%	1.03%	NM	0.16%	0.02%
	Pearland State Bank	\$187,679	\$0	0.00%	1.20%	NA	0.00%	0.00%
	First State Bank	\$189,948	\$189	0.20%	1.24%	629.10%	0.83%	0.10%
	First National Bank of Trenton	\$191,543	\$1,058	1.17%	0.86%	59.56%	8.38%	0.75%
	Elsa State Bank and Trust Company	\$192,485	\$260	0.21%	0.78%	373.85%	2.17%	0.19%
	Bridge City State Bank	\$194,000	\$454	0.78%	1.07%	59.81%	7.38%	0.70%
	Bank of DeSoto, National Association	\$194,638	\$2,396	2.17%	1.02%	41.75%	19.50%	1.98%
	Spring Hill State Bank	\$195,622	\$382	0.26%	1.93%	303.94%	10.76%	0.88%
	Community National Bank	\$197,092	\$436	0.36%	1.53%	422.48%	2.02%	0.22%
	City National Bank of Taylor	\$197,176	\$1,145	0.93%	1.42%	153.45%	5.75%	0.65%
	First National Bank of Burleson	\$198,210	\$0	0.00%	0.92%	NA	0.00%	0.00%
	Ennis State Bank	\$198,355	\$788	0.47%	1.26%	81.33%	11.39%	1.31%
	Mineola Community Bank, SSB	\$203,810	\$314	0.23%	0.71%	308.92%	1.78%	0.26%
	Texana Bank, National Association	\$205,127	\$372	0.22%	0.99%	419.35%	7.46%	0.65%
	First National Bank of Mount Vernon	\$205,517	\$82	0.10%	0.92%	903.66%	1.04%	0.06%
	Westbound Bank	\$207,721	\$319	0.21%	1.25%	602.19%	1.24%	0.15%
	Commercial National Bank of Texarkana	\$207,816	\$168	0.14%	0.87%	607.74%	3.82%	0.28%
	Liberty Capital Bank	\$207,885	\$0	0.00%	1.00%	NA	9.70%	1.08%
	First National Bank	\$207,957	\$403	0.29%	1.50%	79.27%	9.33%	1.26%
	Citizens National Bank at Brownwood	\$209,103	\$254	0.21%	1.29%	64.14%	9.33%	1.17%
	State Bank of De Kalb	\$209,973	\$1,033	0.56%	1.42%	251.60%	4.11%	0.50%
	Yoakum National Bank	\$217,975	\$59	0.07%	1.06%	NM	1.94%	0.03%
	Gilmer National Bank	\$218,143	\$1,584	1.16%	1.70%	146.53%	12.96%	1.27%
	United Bank of El Paso del Norte	\$219,152	\$729	0.45%	1.20%	94.23%	8.37%	0.95%
	ValueBank Texas	\$220,954	\$177	0.13%	1.14%	849.15%	1.95%	0.21%

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	Huntington State Bank	\$220,974	\$1,046	0.64%	2.08%	249.26%	5.44%	0.69%
	National Bank & Trust	\$224,448	\$139	0.19%	1.07%	551.08%	0.80%	0.06%
	Platinum Bank	\$227,178	\$2,235	1.30%	1.54%	67.98%	13.40%	1.73%
	Texas Republic Bank, National Association	\$227,506	\$0	0.00%	1.06%	NA	0.25%	0.03%
	Pecos County State Bank	\$227,734	\$71	0.07%	1.47%	NM	10.34%	0.47%
	Texas Bank Financial	\$231,200	\$500	0.28%	1.03%	372.40%	4.29%	0.38%
	Community Bank	\$231,409	\$0	0.00%	0.99%	NA	1.26%	0.00%
	Texas National Bank	\$232,051	\$1,105	0.71%	1.41%	200.09%	10.22%	1.04%
	Worthington National Bank	\$232,612	\$227	0.13%	1.42%	NM	3.00%	0.35%
	First State Bank	\$233,505	\$0	0.00%	0.64%	NA	0.00%	0.00%
	Western Bank	\$233,554	\$11	0.01%	1.03%	NM	1.96%	0.17%
	First National Bank of Weatherford	\$234,239	\$1,208	0.59%	0.94%	159.19%	7.68%	0.73%
	Alliance Bank Central Texas	\$235,625	\$467	0.28%	1.17%	316.64%	10.05%	0.89%
	Charter Bank	\$238,353	\$381	0.31%	2.17%	426.95%	4.96%	0.60%
	Texan Bank, National Association	\$238,856	\$1,604	0.83%	1.53%	69.26%	24.94%	2.31%
	Jacksboro National Bank	\$242,727	\$2,002	1.52%	1.44%	80.31%	8.68%	1.01%
	TexStar National Bank	\$243,761	\$13	0.01%	1.98%	NM	0.04%	0.01%
	T Bank, National Association	\$244,043	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Lone Star Capital Bank, National Association	\$246,442	\$0	0.00%	1.14%	NA	0.57%	0.06%
	Trinity Bank, N.A.	\$248,328	\$2,346	1.77%	2.06%	116.41%	6.95%	0.94%
	Regional Average	\$119,796	\$448	0.71%	1.44%	244.62%	6.60%	0.71%

Source: SNL Financial

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Asset Quality

June 30, 2017

Run Date: August 22, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Ozona National Bank	\$250,229	\$2,539	1.52%	1.19%	78.22%	9.65%	1.01%
	First-Lockhart National Bank	\$252,959	\$574	0.33%	1.70%	515.85%	3.71%	0.37%
	Hondo National Bank	\$255,000	\$0	0.00%	0.94%	NA	1.31%	0.12%
	Heritage Bank	\$255,264	\$355	0.16%	1.18%	731.27%	1.55%	0.17%
	First National Bank of Lake Jackson	\$256,880	\$0	0.00%	1.10%	NA	0.00%	0.00%
	Texas State Bank	\$258,373	\$0	0.00%	1.14%	NA	0.00%	0.00%
	National Bank of Texas at Fort Worth	\$258,638	\$26	0.02%	1.34%	NM	0.59%	0.03%
	Citizens State Bank	\$261,921	\$6	0.01%	1.11%	NM	0.02%	0.00%
	First National Bank of Jasper	\$262,316	\$1,763	2.61%	1.93%	42.49%	10.82%	1.18%
	First State Bank of Burnet	\$262,404	\$0	0.00%	1.43%	NM	0.46%	0.06%
	Fort Hood National Bank	\$264,091	\$130	0.13%	0.46%	356.15%	16.84%	0.05%
	American State Bank	\$269,930	\$261	0.13%	0.82%	632.95%	7.77%	0.64%
	Peoples State Bank of Hallettsville	\$270,865	\$4,329	6.66%	1.32%	19.75%	13.69%	1.60%
	First National Bank of Hughes Springs	\$273,121	\$6,920	3.72%	1.71%	23.23%	40.20%	5.13%
	First National Bank of McGregor	\$275,414	\$254	0.10%	1.19%	NM	2.43%	0.18%
	Preferred Bank	\$279,806	\$2,839	1.68%	1.11%	53.41%	8.65%	1.26%
	First Texas Bank	\$281,892	\$77	0.08%	0.19%	9.40%	7.99%	0.89%
	Liberty National Bank in Paris	\$283,314	\$278	0.23%	2.39%	NM	0.80%	0.10%
	Waggoner National Bank of Vernon	\$290,571	\$981	0.53%	2.56%	484.20%	2.44%	0.34%
	First Liberty National Bank	\$294,188	\$0	0.00%	1.11%	47.18%	11.85%	1.48%
	First National Bank in Port Lavaca	\$294,525	\$0	0.00%	0.89%	NA	0.41%	0.04%
	Bank of Texas	\$295,894	\$0	0.00%	1.31%	78.64%	10.80%	1.41%
	Mills County State Bank	\$298,295	\$1,891	1.51%	1.26%	47.34%	10.65%	1.12%
	Lamesa National Bank	\$298,331	\$4,436	4.85%	1.78%	36.74%	13.82%	1.49%
	Grand Bank of Texas	\$299,367	\$1,392	0.67%	1.70%	255.10%	8.54%	0.80%
	Shelby Savings Bank, SSB	\$301,789	\$1,233	0.55%	1.15%	132.64%	5.30%	0.67%
	Brenham National Bank	\$307,018	\$54	0.03%	1.43%	500.88%	1.37%	0.15%
	Citizens State Bank	\$312,893	\$3,361	1.20%	1.13%	94.47%	8.23%	1.09%
	TrustTexas Bank, SSB	\$313,029	\$1,444	0.94%	0.71%	75.55%	3.80%	0.46%
	First Commercial Bank, National Association	\$319,285	\$840	0.55%	1.16%	210.48%	2.44%	0.26%
	Texas Champion Bank	\$323,681	\$20,593	8.25%	2.84%	33.81%	58.74%	7.35%
	First State Bank of Livingston	\$323,946	\$1,420	1.06%	1.08%	94.11%	4.39%	0.50%
	Classic Bank, National Association	\$324,494	\$3,890	1.78%	1.60%	89.72%	16.54%	1.58%
	Bank of Brenham, National Association	\$324,844	\$286	0.65%	1.87%	281.16%	1.08%	0.09%
	State National Bank of Big Spring	\$327,744	\$154	0.29%	3.06%	NM	0.45%	0.05%
	Rio Bank	\$328,338	\$3,411	1.70%	1.20%	41.30%	25.22%	2.02%
	Farmers State Bank	\$328,694	\$4,524	2.47%	1.51%	42.46%	27.33%	2.37%
	Karnes County National Bank of Karnes City	\$329,256	\$2,957	3.43%	2.20%	21.54%	27.48%	3.09%
	AccessBank Texas	\$333,168	\$120	0.05%	1.02%	NM	1.46%	0.16%
	First National Bank of Gilmer	\$336,457	\$5,609	2.30%	1.20%	43.52%	20.47%	2.25%
	Southwest Bank	\$342,374	\$409	0.15%	1.36%	709.90%	1.40%	0.15%
	Comanche National Bank	\$343,655	\$447	0.35%	2.37%	671.81%	1.17%	0.14%
	SouthTrust Bank, N.A.	\$347,006	\$8,335	3.56%	2.76%	75.87%	20.73%	2.52%
	Commercial State Bank	\$351,470	\$0	0.00%	1.06%	NA	0.53%	0.07%
	First National Bank of Beeville	\$355,241	\$3,039	1.21%	1.16%	95.23%	12.00%	1.17%
	Falls City National Bank	\$355,634	\$2,911	2.38%	1.26%	52.83%	15.36%	1.16%
	Schertz Bank & Trust	\$357,609	\$0	0.00%	0.86%	258.55%	2.04%	0.26%
	First National Bank of Mertzon	\$358,335	\$64	0.11%	1.91%	NM	0.24%	0.02%
	Sage Capital Bank, N.A.	\$362,359	\$840	0.34%	1.19%	346.07%	3.01%	0.31%
	Texas Star Bank	\$366,201	\$883	0.32%	1.20%	135.56%	6.63%	0.67%
	Southwestern National Bank	\$369,820	\$0	0.00%	1.89%	NA	1.47%	0.20%
	Citizens Bank	\$370,210	\$2,608	1.37%	1.84%	134.39%	5.63%	0.72%
	First National Bank of Livingston	\$378,008	\$353	0.30%	1.79%	605.95%	0.87%	0.12%
	First State Bank	\$380,958	\$73	0.03%	1.26%	NM	0.52%	0.05%
	First Community Bank	\$384,635	\$4,615	1.50%	1.56%	99.96%	11.44%	1.44%

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Asset Group B - \$251 to \$500 million in total assets (continued)								
	Capital Bank	\$386,116	\$693	0.21%	0.94%	445.89%	1.83%	0.18%
	First Federal Community Bank, SSB	\$388,745	\$3,376	1.06%	0.79%	73.61%	7.98%	0.89%
	West Texas State Bank	\$390,938	\$9,859	4.59%	2.58%	56.21%	28.83%	2.57%
	First Bank	\$392,533	\$1,836	0.56%	1.81%	303.36%	5.91%	0.69%
	Texas Security Bank	\$392,595	\$1,379	0.41%	1.02%	246.05%	2.56%	0.35%
	Texas First State Bank	\$395,300	\$81	0.05%	0.33%	436.67%	0.37%	0.03%
	First Community Bank	\$396,821	\$863	0.34%	1.51%	446.12%	3.71%	0.30%
	Wellington State Bank	\$401,480	\$1,787	0.80%	1.18%	147.62%	4.06%	0.45%
	Plains State Bank	\$402,291	\$1,184	0.37%	1.28%	63.80%	13.77%	1.59%
	Citizens National Bank	\$411,362	\$0	0.00%	1.84%	NA	0.00%	0.00%
	First National Bank of Sonora	\$414,160	\$2,338	0.76%	1.54%	114.16%	13.44%	1.18%
	First Bank Texas, SSB	\$415,433	\$3,083	0.92%	0.79%	54.66%	17.01%	1.40%
	R Bank	\$424,070	\$728	0.23%	1.10%	406.52%	2.40%	0.21%
	Texas Citizens Bank, National Association	\$427,969	\$4,905	1.37%	1.26%	91.80%	20.34%	2.16%
	Bank of River Oaks	\$428,228	\$1,032	0.32%	1.00%	40.32%	16.10%	1.88%
	Herring Bank	\$428,988	\$906	0.28%	1.11%	131.88%	12.86%	1.40%
	United Texas Bank	\$431,035	\$0	0.00%	0.77%	NA	0.00%	0.00%
	Community Bank & Trust	\$432,703	\$1,348	0.46%	1.52%	206.15%	8.91%	1.33%
	First National Bank	\$436,196	\$3,878	0.99%	1.38%	119.32%	11.01%	1.08%
	Texas Bank	\$439,076	\$1,882	0.88%	1.19%	135.87%	8.51%	0.66%
	Bank and Trust, SSB	\$439,206	\$131	0.05%	0.77%	NM	0.61%	0.06%
	First State Bank	\$448,481	\$296	0.11%	1.23%	818.04%	1.42%	0.14%
	Peoples Bank	\$448,672	\$10	0.00%	0.92%	NM	0.02%	0.00%
	First National Bank of Huntsville	\$450,412	\$54	0.02%	1.66%	NM	0.10%	0.01%
	American Bank, National Association	\$451,009	\$1,946	0.61%	1.24%	201.49%	4.23%	0.43%
	TexasBank	\$458,508	\$1,034	0.29%	1.31%	445.08%	1.76%	0.25%
	Liberty Bank	\$459,263	\$575	0.17%	1.31%	601.26%	4.08%	0.39%
	Bank of the West	\$462,029	\$2,216	0.71%	1.31%	147.92%	7.72%	0.78%
	Union State Bank	\$470,827	\$1,640	0.67%	1.35%	99.14%	7.11%	0.71%
	International Bank of Commerce	\$473,262	\$3,994	2.70%	1.26%	38.31%	9.06%	1.09%
	First State Bank and Trust Company	\$474,459	\$796	0.44%	0.80%	181.78%	3.24%	0.35%
	Citizens State Bank	\$478,635	\$4,497	1.39%	1.14%	72.24%	13.07%	1.22%
	Fayetteville Bank	\$480,532	\$0	0.00%	1.54%	NA	0.00%	0.00%
	Kleberg Bank, N.A.	\$493,140	\$3,227	1.11%	1.18%	52.69%	13.78%	1.32%
	Regional Average	\$357,598	\$1,855	0.95%	1.36%	212.32%	8.07%	0.85%

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Asset Group C - \$501 million to \$1 billion in total assets								
	Fidelity Bank	\$502,164	\$2,246	0.54%	1.24%	176.54%	7.72%	0.84%
	Texas National Bank of Jacksonville	\$504,001	\$8,842	1.99%	1.46%	59.81%	20.27%	2.17%
	Pointbank	\$506,727	\$192	0.07%	1.66%	NM	0.63%	0.07%
	Round Top State Bank	\$510,156	\$0	0.00%	0.79%	NA	0.00%	0.00%
	Vantage Bank Texas	\$512,742	\$3,509	0.88%	1.24%	140.52%	6.09%	0.68%
	Vista Bank	\$517,895	\$948	0.24%	0.95%	103.45%	5.40%	0.70%
	Ciera Bank	\$524,801	\$4,060	1.04%	2.12%	204.16%	6.78%	0.89%
	First National Bank of Albany	\$526,356	\$4,406	1.48%	1.80%	122.04%	6.95%	0.84%
	Commercial State Bank	\$527,981	\$3,926	1.03%	2.26%	48.15%	34.31%	4.50%
	Bank and Trust of Bryan/College Station	\$533,465	\$70	0.02%	1.38%	NM	0.25%	0.03%
	First National Bank of Bastrop	\$534,598	\$1,218	0.39%	1.48%	375.86%	3.43%	0.31%
	Benchmark Bank	\$548,458	\$336	0.08%	0.93%	NM	6.86%	0.72%
	Tolleson Private Bank	\$560,952	\$0	0.00%	1.01%	287.65%	2.99%	0.25%
	HomeTown Bank, N.A.	\$574,090	\$5,195	1.44%	1.15%	77.97%	9.16%	1.04%
	First National Bank of Granbury	\$578,742	\$2,381	0.77%	0.96%	106.46%	4.87%	0.54%
	Wallis State Bank	\$578,871	\$2,757	0.60%	0.96%	77.45%	9.81%	1.02%
	Pilgrim Bank	\$578,992	\$4,469	1.33%	0.73%	53.99%	8.54%	0.87%
	Texas Gulf Bank, National Association	\$587,504	\$1,422	0.38%	1.15%	300.77%	2.82%	0.24%
	Security State Bank	\$587,581	\$4	0.00%	0.26%	18.92%	7.42%	0.73%
	Commerce Bank	\$593,848	\$2,715	1.58%	1.53%	85.62%	3.90%	0.52%
	Affiliated Bank	\$617,076	\$2,472	0.44%	1.32%	236.00%	7.31%	0.83%
	American National Bank & Trust	\$618,892	\$1,128	0.27%	1.18%	398.23%	3.54%	0.43%
	Third Coast Bank, SSB	\$622,325	\$1,793	0.34%	1.01%	219.13%	6.23%	0.55%
	First Texas Bank	\$624,848	\$5	0.00%	0.45%	NM	0.01%	0.00%
	Legend Bank, N.A.	\$627,380	\$2,043	0.50%	1.40%	221.74%	3.79%	0.41%
	Central Bank	\$630,171	\$25	0.01%	0.95%	NM	0.18%	0.00%
	Crockett National Bank	\$641,335	\$149	0.03%	1.15%	281.90%	3.66%	0.35%
	National United	\$642,243	\$920	0.30%	1.54%	179.36%	4.17%	0.43%
	City National Bank of Sulphur Springs	\$647,209	\$635	0.14%	1.09%	242.27%	5.96%	0.47%
	Pegasus Bank	\$655,588	\$0	0.00%	1.08%	NA	0.00%	0.00%
	Community National Bank & Trust of Texas	\$664,433	\$294	0.06%	1.01%	135.25%	5.73%	0.54%
	First National Bank of Shiner	\$665,112	\$0	0.00%	1.55%	NA	0.08%	0.00%
	NewFirst National Bank	\$665,883	\$6,570	1.34%	1.63%	121.64%	9.93%	1.07%
	Commercial Bank of Texas, N.A.	\$668,679	\$5,625	1.41%	1.32%	93.00%	12.90%	1.20%
	First National Bank of Bellville	\$680,973	\$0	0.00%	1.43%	NM	0.08%	0.01%
	Citizens 1st Bank	\$727,103	\$815	0.30%	0.66%	46.47%	2.67%	0.57%
	SouthStar Bank, S.S.B.	\$739,897	\$1,165	0.20%	0.57%	257.25%	2.01%	0.22%
	Dallas Capital Bank, National Association	\$742,993	\$17	0.00%	0.44%	NM	0.02%	0.00%
	Centennial Bank	\$746,202	\$1,211	0.25%	1.47%	436.74%	4.17%	0.23%
	Alliance Bank	\$746,258	\$0	0.00%	1.31%	205.86%	4.26%	0.40%
	Bank of San Antonio	\$749,263	\$0	0.00%	0.91%	NA	1.41%	0.12%
	First Command Bank	\$754,180	\$1,087	0.39%	0.70%	114.05%	2.89%	0.23%
	Security Bank	\$755,117	\$7,965	1.79%	2.66%	148.22%	10.67%	1.20%
	Industry State Bank	\$761,725	\$95	0.06%	1.61%	NM	0.11%	0.01%
	Integrity Bank, SSB	\$772,296	\$3,382	0.51%	1.15%	225.58%	3.94%	0.44%
	Golden Bank, National Association	\$776,900	\$3,118	0.54%	1.28%	225.63%	3.07%	0.43%
	First National Bank of Central Texas	\$784,130	\$3,043	0.47%	1.12%	237.27%	11.33%	0.41%
	Texas Regional Bank	\$807,749	\$1,008	0.22%	0.95%	69.22%	10.37%	0.95%
	Icon Bank of Texas, National Association	\$818,048	\$15,041	2.30%	1.25%	54.53%	20.96%	2.04%
	State Bank of Texas	\$835,700	\$10,583	1.69%	1.02%	60.19%	12.71%	2.49%
	Central National Bank	\$840,138	\$94	0.01%	1.24%	NM	0.62%	0.01%
	Horizon Bank, SSB	\$846,834	\$431	0.07%	1.41%	NM	1.31%	0.12%
	Lone Star State Bank of West Texas	\$847,312	\$16,285	2.46%	2.00%	81.30%	15.81%	1.92%
	Texas Exchange Bank, SSB	\$872,681	\$0	0.00%	1.10%	NA	0.00%	0.00%
	Citizens National Bank of Texas	\$902,281	\$2,614	0.37%	1.03%	248.81%	4.62%	0.46%
	American Bank of Commerce	\$903,252	\$842	0.15%	1.26%	578.20%	3.93%	0.37%
	FirstBank Southwest	\$905,612	\$5,739	1.10%	1.18%	106.90%	6.37%	0.63%
	Citizens State Bank	\$915,879	\$842	0.60%	1.49%	94.77%	2.60%	0.28%
	Security State Bank & Trust	\$924,974	\$7,141	1.25%	0.74%	31.73%	11.03%	1.54%
	First Bank & Trust	\$930,154	\$6,162	0.93%	1.47%	136.90%	7.95%	0.85%
	Moody National Bank	\$972,104	\$11,082	1.71%	1.54%	90.04%	8.98%	1.35%
	International Bank of Commerce	\$975,550	\$10,083	2.06%	1.09%	50.62%	7.94%	1.39%
	First Bank & Trust East Texas	\$993,203	\$3,240	0.49%	1.14%	151.71%	7.20%	0.70%
	AimBank	\$998,830	\$3,305	0.45%	1.56%	93.70%	13.17%	1.30%
	Regional Average	\$701,694	\$2,918	0.61%	1.23%	165.58%	6.15%	0.69%

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Asset Group D - \$1 billion to \$10 billion in total assets								
	Spirit of Texas Bank, SSB	\$1,008,088	\$4,256	0.51%	0.58%	110.11%	5.09%	0.47%
	Texas First Bank	\$1,011,772	\$2,428	0.45%	1.66%	166.77%	6.57%	0.73%
	First Command Financial Services, Inc.	\$1,033,335	\$1,087	0.39%	0.70%	114.05%	2.48%	0.17%
	First State Bank	\$1,040,739	\$511	0.10%	1.24%	888.14%	0.92%	0.07%
	FirstCapital Bank of Texas, N.A.	\$1,046,997	\$1,895	0.27%	1.84%	91.39%	11.98%	1.36%
	Lubbock National Bank	\$1,059,061	\$8,409	1.47%	1.55%	105.83%	10.53%	0.81%
	Colonial Savings, F.A.	\$1,067,884	\$103,870	19.86%	2.21%	8.46%	54.07%	12.86%
	American Momentum Bank	\$1,070,838	\$869	0.10%	1.09%	117.46%	13.97%	2.36%
	Community National Bank	\$1,090,554	\$20,602	2.71%	2.00%	72.86%	17.81%	1.94%
	Falcon International Bank	\$1,132,256	\$3,103	0.41%	1.31%	105.41%	12.28%	1.47%
	Pioneer Bank, SSB	\$1,141,412	\$5,754	0.68%	0.92%	110.73%	6.69%	0.75%
	First United Bank	\$1,210,807	\$6,958	0.87%	1.58%	152.04%	6.76%	0.69%
	West Texas National Bank	\$1,220,211	\$11,213	2.13%	1.82%	85.58%	9.55%	0.92%
	American Bank, National Association	\$1,263,400	\$9,539	1.19%	1.84%	154.27%	7.58%	0.76%
	Texas Community Bank	\$1,277,240	\$6,301	0.80%	1.98%	247.44%	4.88%	0.50%
	Pinnacle Bank	\$1,307,454	\$3,699	0.43%	0.95%	217.65%	4.52%	0.40%
	Post Oak Bank, N.A.	\$1,339,380	\$5,038	0.46%	1.09%	177.66%	4.45%	0.50%
	North Dallas Bank & Trust Co.	\$1,364,471	\$636	0.10%	1.80%	NM	0.69%	0.08%
	Extraco Banks, National Association	\$1,387,619	\$2,354	0.27%	2.52%	944.05%	1.47%	0.17%
	First State Bank Central Texas	\$1,387,777	\$2,541	0.36%	0.93%	260.49%	4.79%	0.53%
	BTH Bank, National Association	\$1,409,079	\$3,284	0.32%	1.04%	321.56%	2.10%	0.23%
	American First National Bank	\$1,442,098	\$7,259	0.62%	1.26%	202.31%	4.04%	0.50%
	Inter National Bank	\$1,472,062	\$4,964	0.49%	0.07%	9.94%	5.56%	0.72%
	Veritex Community Bank	\$1,507,746	\$1,514	0.13%	0.86%	457.06%	1.90%	0.17%
	First State Bank of Uvalde	\$1,581,732	\$100	0.03%	1.03%	NM	0.16%	0.01%
	WestStar Bank	\$1,640,969	\$3,042	0.27%	0.78%	94.18%	5.07%	0.56%
	Austin Bank, Texas National Association	\$1,656,328	\$24,261	1.91%	1.18%	61.79%	11.95%	1.58%
	Jefferson Bank	\$1,686,419	\$3,634	0.33%	0.91%	181.56%	4.38%	0.33%
	First National Bank Texas	\$1,716,250	\$2,277	0.35%	1.48%	420.33%	12.78%	0.13%
	Citizens National Bank	\$1,764,577	\$6,621	0.64%	1.02%	154.30%	6.21%	0.51%
	Guaranty Bank & Trust, N.A.	\$1,912,686	\$3,958	0.30%	0.96%	292.57%	3.11%	0.31%
	Beal Bank, SSB	\$2,122,168	\$120,315	7.30%	1.54%	19.90%	34.23%	7.46%
	Lone Star National Bank	\$2,221,427	\$38,981	3.26%	1.86%	48.75%	22.42%	2.71%
	Texas Bank and Trust Company	\$2,359,738	\$13,420	0.68%	1.47%	125.17%	10.14%	1.08%
	Southwest Bank	\$2,375,868	\$141	0.01%	0.91%	NM	0.05%	0.01%
	TIB The Independent BankersBank, National Association	\$2,396,843	\$149	0.01%	1.35%	NM	0.20%	0.02%
	Inwood National Bank	\$2,410,073	\$713	0.04%	1.04%	NM	0.36%	0.04%
	City Bank	\$2,538,211	\$7,171	0.39%	1.17%	208.11%	5.28%	0.52%
	American National Bank of Texas	\$2,661,707	\$2,554	0.14%	1.48%	629.57%	2.30%	0.20%
	Allegiance Bank	\$2,724,829	\$19,330	0.91%	0.99%	63.95%	12.69%	1.22%
	TBK Bank, SSB	\$2,804,711	\$25,774	1.13%	0.86%	69.19%	13.03%	1.36%
	CommunityBank of Texas, N.A.	\$2,939,343	\$8,255	0.38%	1.21%	191.60%	4.54%	0.52%
	Happy State Bank	\$3,177,015	\$20,779	0.93%	1.28%	137.10%	6.07%	0.73%
	Broadway National Bank	\$3,514,002	\$5,727	0.32%	1.09%	98.20%	5.95%	0.61%
	Amarillo National Bank	\$3,962,417	\$22,459	0.71%	1.36%	169.58%	5.11%	0.67%
	Green Bank, National Association	\$4,150,921	\$47,725	1.53%	0.82%	45.41%	14.77%	1.38%
	Woodforest National Bank	\$5,026,116	\$11,284	0.32%	1.36%	215.60%	5.50%	0.51%
	Southside Bank	\$5,573,807	\$3,034	0.12%	0.74%	267.38%	1.24%	0.13%
	NexBank SSB	\$6,379,820	\$1,292	0.03%	0.62%	NM	0.45%	0.03%
	First Financial Bank, National Association	\$6,921,867	\$21,489	0.62%	1.37%	213.93%	3.60%	0.35%
	International Bank of Commerce	\$8,459,292	\$15,127	0.33%	1.02%	206.93%	4.75%	0.58%
	Wells Fargo Bank South Central, National Association	\$8,536,484	\$40,464	4.00%	0.60%	3.76%	12.45%	1.90%
	Independent Bank	\$8,573,195	\$19,308	0.31%	0.57%	185.62%	3.92%	0.33%
	LegacyTexas Bank	\$8,973,111	\$99,195	1.29%	0.98%	75.36%	12.29%	1.25%
	Cadence Bank, N.A.	\$9,796,704	\$104,963	1.35%	1.20%	66.95%	16.01%	1.80%
	PlainsCapital Bank	\$9,882,103	\$32,549	0.42%	0.77%	180.48%	11.74%	0.81%
	Regional Average	\$2,888,090	\$16,860	1.17%	1.21%	190.97%	8.10%	1.05%

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

Capital Adequacy

June 30, 2017

Run Date: August 22, 2017

Region	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									
	First National Bank of Lipan	\$21,229	\$1,826	\$1,826	\$1,826	8.64%	21.66%	22.62%	21.66%
	First National Bank of Edgewood	\$25,061	\$1,985	\$1,985	\$1,985	7.98%	19.01%	19.82%	19.01%
	Chappell Hill Bank	\$25,355	\$2,594	\$2,594	\$2,594	10.41%	19.61%	20.89%	19.61%
	Brazos National Bank	\$28,187	\$7,454	\$6,241	\$6,241	23.53%	41.79%	43.01%	41.79%
	Amistad Bank	\$28,846	\$4,012	\$4,012	\$4,012	14.15%	18.43%	19.69%	18.43%
	Powell State Bank	\$29,886	\$3,257	\$3,245	\$3,245	10.78%	18.61%	19.85%	18.61%
	Dublin National Bank	\$30,821	\$3,747	\$4,010	\$4,010	13.19%	43.83%	45.09%	43.83%
	Granger National Bank	\$31,409	\$5,395	\$5,203	\$5,203	16.60%	36.89%	38.14%	36.89%
	Enloe State Bank	\$31,932	\$3,285	\$3,285	\$3,285	10.38%	12.89%	13.60%	12.89%
	Grapeland State Bank	\$32,677	\$4,037	\$4,041	\$2,361	12.49%	17.31%	18.56%	10.11%
	Oakwood Bank	\$34,811	\$26,682	\$25,377	\$25,377	94.73%	504.71%	507.22%	504.71%
	State National Bank of Groom	\$35,231	\$3,768	\$3,771	\$3,771	10.32%	13.70%	14.92%	13.70%
	Menard Bank	\$35,235	\$4,674	\$4,683	\$4,683	13.41%	22.99%	24.00%	22.99%
	Citizens State Bank	\$35,553	\$3,168	\$3,168	\$3,168	8.57%	15.53%	16.44%	15.53%
	First State Bank	\$36,362	\$3,370	\$2,772	\$2,772	7.60%	21.29%	22.08%	21.29%
	Donley County State Bank	\$37,397	\$7,389	\$7,384	\$7,384	19.35%	60.63%	61.89%	60.63%
	Crowell State Bank	\$37,715	\$3,753	\$3,750	\$3,750	10.00%	15.17%	16.22%	15.17%
	Brush Country Bank	\$38,597	\$4,264	\$3,694	\$3,694	9.75%	18.05%	19.08%	18.05%
	Bank of San Jacinto County	\$39,657	\$5,123	\$5,128	\$5,128	13.95%	39.67%	40.92%	39.67%
	Security Bank of Crawford	\$40,472	\$3,867	\$3,867	\$3,867	9.67%	13.83%	14.81%	13.83%
	Kress National Bank	\$40,811	\$4,627	\$4,632	\$4,632	11.69%	18.24%	19.49%	18.24%
	Farmers State Bank of Newcastle	\$42,057	\$4,098	\$4,038	\$4,038	9.59%	15.93%	16.90%	15.93%
	Gladewater National Bank	\$42,704	\$7,531	\$7,514	\$7,514	17.74%	31.98%	33.25%	31.98%
	Robert Lee State Bank	\$43,393	\$5,699	\$5,519	\$5,519	12.91%	27.29%	28.54%	27.29%
	Ballinger National Bank	\$43,528	\$4,376	\$4,540	\$4,540	10.29%	22.22%	23.47%	22.22%
	Lovelady State Bank	\$43,894	\$4,473	\$4,477	\$4,477	10.15%	16.38%	17.59%	16.38%
	City National Bank	\$44,185	\$5,213	\$5,213	\$5,213	11.71%	20.42%	21.68%	20.42%
	Spur Security Bank	\$44,836	\$4,913	\$5,052	\$5,052	11.17%	28.32%	28.78%	28.32%
	First Bank of Celeste	\$45,684	\$3,871	\$3,871	\$3,871	8.73%	16.24%	17.47%	16.24%
	First National Bank of Paducah	\$46,922	\$4,031	\$4,282	\$4,282	9.48%	15.41%	16.49%	15.41%
	Commercial Bank	\$47,005	\$3,911	\$3,748	\$3,748	8.07%	13.29%	14.31%	13.29%
	First National Bank in Cooper	\$47,557	\$6,202	\$6,168	\$6,168	12.69%	32.58%	33.56%	32.58%
	Bank of Commerce	\$47,870	\$6,458	\$6,458	\$6,458	13.25%	20.87%	22.13%	20.87%
	First State Bank	\$48,096	\$4,498	\$4,328	\$4,328	8.81%	15.63%	16.61%	15.63%
	Citizens National Bank of Crosbyton	\$48,361	\$7,541	\$7,571	\$7,571	17.50%	41.04%	42.29%	41.04%
	First National Bank of Moody	\$49,221	\$9,450	\$9,407	\$9,407	19.11%	33.16%	34.42%	33.16%
	First State Bank	\$49,424	\$4,448	\$3,838	\$3,838	8.94%	16.97%	17.95%	16.97%
	First Federal Bank Littlefield, Texas	\$50,202	\$8,771	\$8,774	\$8,774	18.36%	20.75%	21.96%	20.75%
	Santa Anna National Bank	\$50,391	\$5,791	\$5,623	\$5,623	11.47%	17.80%	18.99%	17.80%
	First National Bank of Quitaque	\$51,467	\$8,195	\$8,197	\$8,197	15.61%	26.10%	27.23%	26.10%
	First State Bank	\$52,687	\$8,341	\$8,433	\$8,433	15.94%	44.17%	44.49%	44.17%
	First Capital Bank	\$53,831	\$4,966	\$4,961	\$4,961	9.35%	10.98%	12.01%	10.98%
	Security State Bank	\$54,110	\$4,929	\$4,867	\$4,867	8.94%	17.91%	18.96%	17.91%
	First National Bank of Tahoka	\$54,135	\$5,926	\$5,929	\$5,929	10.68%	25.43%	26.61%	25.43%
	Commerce Bank Texas	\$55,364	\$9,117	\$6,564	\$6,564	12.41%	17.40%	18.30%	17.40%
	Burton State Bank	\$56,348	\$7,454	\$6,466	\$6,466	11.36%	30.18%	32.89%	30.18%
	First National Bank of Trinity	\$57,176	\$5,308	\$5,641	\$5,641	9.80%	19.41%	20.35%	19.41%
	First National Bank of Woodsboro	\$57,316	\$5,592	\$5,580	\$5,580	9.70%	21.37%	22.63%	21.37%
	Citizens State Bank	\$57,563	\$4,564	\$4,730	\$4,730	8.05%	24.35%	25.04%	24.35%
	American Bank, National Association	\$57,752	\$5,454	\$5,668	\$5,668	9.66%	17.69%	18.96%	17.69%
	Junction National Bank	\$58,606	\$6,148	\$6,377	\$6,377	10.68%	30.87%	32.06%	30.87%
	RiverBend Bank	\$58,681	\$5,858	\$5,858	\$5,858	10.37%	15.73%	16.98%	15.73%
	First National Bank of Eldorado	\$59,856	\$8,349	\$8,238	\$8,238	13.47%	25.61%	26.87%	25.61%
	First Bank and Trust of Memphis	\$60,685	\$7,387	\$7,388	\$7,388	11.86%	15.92%	17.17%	15.92%
	First National Bank of Aspermont	\$60,906	\$10,951	\$10,528	\$10,528	17.30%	51.18%	52.44%	51.18%
	First State Bank of San Diego	\$60,938	\$5,800	\$5,758	\$5,758	9.32%	21.23%	22.47%	21.23%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2017

Run Date: August 22, 2017

Region	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)									
	City National Bank of San Saba	\$61,372	\$8,581	\$8,546	\$8,546	14.03%	31.01%	32.06%	31.01%
	Bandera Bank	\$63,249	\$6,591	\$6,591	\$6,591	10.67%	24.84%	26.02%	24.84%
	First National Bank of Anson	\$63,797	\$5,456	\$5,603	\$5,603	9.02%	16.94%	18.19%	16.94%
	Citizens State Bank of Luling	\$64,330	\$8,062	\$8,038	\$8,038	12.43%	15.90%	17.15%	15.90%
	Angelina Savings Bank, SSB	\$64,539	\$5,679	\$5,679	\$5,679	8.74%	20.61%	21.20%	20.61%
	First National Bank in Falfurrias	\$64,749	\$7,708	\$7,754	\$7,754	11.79%	41.23%	42.36%	41.23%
	Lakeside National Bank	\$65,956	\$6,117	\$6,117	\$6,117	9.28%	20.77%	21.56%	20.77%
	Gruver State Bank	\$67,316	\$7,430	\$7,542	\$7,542	11.19%	16.72%	17.39%	16.72%
	First National Bank of South Padre Island	\$67,523	\$6,409	\$6,365	\$6,365	10.08%	20.41%	21.66%	20.41%
	Capital Bank of Texas	\$68,188	\$9,117	\$8,517	\$8,517	12.53%	34.99%	35.86%	34.99%
	Justin State Bank	\$68,589	\$9,824	\$9,824	\$9,824	14.41%	21.63%	22.89%	21.63%
	First National Bank	\$70,261	\$7,668	\$7,913	\$7,913	11.09%	21.06%	22.32%	21.06%
	Buckholts State Bank	\$71,724	\$11,565	\$11,565	\$11,565	16.26%	32.38%	33.23%	32.38%
	State National Bank in West	\$71,902	\$6,191	\$6,191	\$6,191	8.79%	24.01%	24.87%	24.01%
	Zavala County Bank	\$72,084	\$8,944	\$8,770	\$8,770	12.20%	40.59%	41.22%	40.59%
	Greater State Bank	\$72,742	\$7,126	\$7,030	\$7,030	9.99%	14.68%	15.92%	14.68%
	Community Bank	\$73,189	\$6,600	\$6,559	\$6,559	9.11%	13.79%	14.39%	13.79%
	Carmine State Bank	\$73,229	\$9,546	\$9,408	\$9,408	12.93%	44.12%	44.85%	44.12%
	Peoples State Bank	\$73,667	\$9,460	\$9,468	\$9,468	12.38%	30.24%	30.46%	30.24%
	Haskell National Bank	\$73,861	\$8,509	\$8,491	\$8,491	11.52%	24.20%	25.34%	24.20%
	Pavillion Bank	\$76,110	\$10,232	\$10,081	\$10,081	13.00%	20.57%	21.48%	20.57%
	First National Bank of Kemp	\$76,887	\$9,456	\$7,331	\$7,331	10.11%	19.22%	19.95%	19.22%
	Commercial State Bank	\$78,375	\$6,376	\$6,204	\$6,204	8.10%	14.80%	16.05%	14.80%
	Cowboy Bank of Texas	\$80,300	\$7,532	\$7,562	\$7,562	9.35%	13.72%	14.61%	13.72%
	First State Bank of Mobeetie	\$82,572	\$9,446	\$9,260	\$9,260	11.32%	34.86%	36.09%	34.86%
	Citizens State Bank	\$82,616	\$8,411	\$8,335	\$8,335	10.14%	19.82%	21.00%	19.82%
	Fort Davis State Bank	\$83,511	\$7,619	\$7,489	\$7,489	9.24%	15.66%	16.74%	15.66%
	First National Bank of Dublin	\$83,885	\$8,799	\$8,801	\$8,801	10.53%	11.44%	12.46%	11.44%
	Farmers and Merchants Bank	\$84,715	\$7,695	\$7,683	\$7,683	9.41%	15.33%	16.58%	15.33%
	Lytile State Bank of Lytle, Texas	\$85,328	\$14,149	\$13,955	\$13,955	16.73%	38.01%	38.95%	38.01%
	Zapata National Bank	\$85,900	\$10,868	\$10,928	\$10,928	12.71%	36.83%	38.09%	36.83%
	Cendera Bank, National Association	\$85,961	\$8,623	\$8,704	\$8,704	10.06%	15.64%	16.89%	15.64%
	One World Bank	\$86,920	\$10,564	\$10,463	\$10,463	12.18%	17.49%	18.75%	17.49%
	First National Bank of Evant	\$87,283	\$7,106	\$6,730	\$6,730	7.72%	12.56%	13.81%	12.56%
	Atascosa National Bank	\$90,628	\$7,260	\$7,334	\$7,334	8.13%	25.81%	26.47%	25.81%
	American National Bank of Mount Pleasant	\$92,684	\$11,923	\$11,885	\$11,885	12.95%	20.41%	21.69%	20.41%
	Citizens National Bank	\$93,370	\$9,592	\$9,187	\$9,187	9.93%	22.44%	23.69%	22.44%
	First National Bank of Tom Bean	\$93,955	\$7,557	\$7,351	\$7,351	8.03%	13.53%	14.78%	13.53%
	Fannin Bank	\$95,690	\$8,200	\$8,444	\$8,444	8.88%	14.48%	15.73%	14.48%
	Morris County National Bank	\$96,881	\$9,613	\$9,318	\$9,318	9.68%	13.59%	14.79%	13.59%
	Fidelity Bank of Texas	\$97,280	\$14,018	\$14,018	\$14,018	14.68%	27.34%	28.60%	27.34%
	Stockmens National Bank in Cotulla	\$97,698	\$9,902	\$10,264	\$10,264	10.73%	39.48%	40.24%	39.48%
	POINTWEST Bank	\$100,414	\$8,613	\$9,108	\$9,108	9.20%	20.40%	21.18%	20.40%
	First State Bank of Paint Rock	\$100,841	\$11,412	\$11,388	\$11,388	11.32%	19.10%	20.34%	19.10%
	First Bank and Trust of Childress	\$101,054	\$9,386	\$9,737	\$9,737	9.39%	20.09%	20.96%	20.09%
	First National Bank of Floydada	\$101,227	\$11,680	\$11,576	\$11,576	10.99%	16.13%	17.21%	16.13%
	Unity National Bank of Houston	\$101,625	\$10,057	\$10,151	\$9,401	10.08%	13.50%	14.66%	12.50%
	First State Bank of Brownsboro	\$101,880	\$10,058	\$10,179	\$10,179	10.06%	16.94%	18.02%	16.94%
	First National Bank of Eagle Lake	\$102,053	\$12,031	\$11,998	\$11,998	12.24%	15.02%	16.17%	15.02%
	Texas Financial Bank	\$102,064	\$10,986	\$11,149	\$11,149	11.17%	22.50%	23.75%	22.50%
	Marion State Bank	\$103,331	\$13,235	\$13,414	\$13,414	12.96%	20.10%	20.65%	20.10%
	Citizens Bank, National Association	\$103,489	\$14,079	\$9,827	\$9,827	9.83%	12.34%	13.59%	12.34%
	First Bank of Muleshoe	\$104,548	\$14,445	\$14,175	\$14,175	13.61%	63.40%	64.66%	63.40%
	Texas Hill Country Bank	\$105,021	\$12,178	\$12,205	\$12,205	11.92%	14.95%	15.85%	14.95%
	Chasewood Bank	\$105,312	\$8,531	\$8,976	\$8,976	8.62%	15.07%	15.78%	15.07%
	Titan Bank, N.A.	\$106,086	\$10,813	\$10,234	\$10,234	10.18%	19.21%	20.47%	19.21%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2017

Run Date: August 22, 2017

Region	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)									
	Coleman County State Bank	\$109,121	\$10,814	\$10,815	\$10,815	10.21%	12.69%	13.94%	12.69%
	First National Bank of Fort Stockton	\$109,743	\$12,510	\$11,448	\$11,448	10.18%	18.03%	19.28%	18.03%
	Henderson Federal Savings Bank	\$110,193	\$21,743	\$21,654	\$21,654	19.56%	41.04%	42.30%	41.04%
	Peoples State Bank	\$110,396	\$10,255	\$10,396	\$10,396	9.30%	20.34%	21.36%	20.34%
	First State Bank	\$110,982	\$15,306	\$12,660	\$12,660	11.76%	16.06%	17.33%	16.06%
	Community Bank of Snyder	\$111,091	\$11,694	\$11,705	\$11,705	10.32%	17.41%	18.04%	17.41%
	Austin Capital Bank SSB	\$111,100	\$11,966	\$11,731	\$11,731	10.61%	19.84%	20.94%	19.84%
	Anahuac National Bank	\$111,191	\$12,949	\$12,961	\$12,961	11.68%	17.74%	19.01%	17.74%
	First National Bank of Hebbronville	\$111,260	\$16,587	\$15,693	\$15,693	13.98%	39.81%	40.91%	39.81%
	Texas Advantage Community Bank, National Association	\$112,425	\$9,975	\$10,176	\$10,176	9.34%	15.78%	16.64%	15.78%
	Business Bank of Texas, N.A.	\$112,920	\$11,876	\$12,154	\$12,154	10.68%	14.78%	16.04%	14.78%
	Dalhart Federal Savings & Loan Association, SSB	\$114,366	\$12,778	\$12,411	\$12,411	10.98%	25.78%	26.05%	25.78%
	Brady National Bank	\$115,051	\$10,307	\$10,582	\$10,582	9.23%	17.55%	18.81%	17.55%
	Lone Star Bank	\$115,425	\$13,415	\$11,912	\$8,987	10.70%	13.59%	14.85%	10.26%
	Texas State Bank	\$115,717	\$11,292	\$10,680	\$10,680	9.27%	11.96%	12.66%	11.96%
	First State Bank	\$116,122	\$9,232	\$11,522	\$11,522	9.81%	17.87%	18.89%	17.87%
	First National Bank of Bosque County	\$117,419	\$11,944	\$11,916	\$11,916	10.21%	16.17%	17.42%	16.17%
	First Security State Bank	\$117,847	\$8,496	\$8,203	\$8,203	6.94%	17.22%	18.26%	17.22%
	Johnson City Bank	\$118,648	\$13,955	\$13,955	\$13,955	11.79%	20.55%	21.60%	20.55%
	Panola National Bank	\$119,070	\$12,003	\$11,954	\$11,954	10.11%	22.16%	23.17%	22.16%
	Citizens State Bank	\$119,927	\$11,880	\$11,880	\$11,880	10.35%	12.73%	13.98%	12.73%
	Mason Bank	\$120,185	\$19,054	\$18,569	\$18,569	16.22%	36.99%	38.68%	36.99%
	West Texas State Bank	\$120,898	\$14,693	\$14,607	\$14,607	12.12%	16.09%	17.36%	16.09%
	City National Bank of Colorado City	\$122,139	\$12,154	\$12,388	\$12,388	10.20%	18.65%	19.55%	18.65%
	Graham Savings and Loan, SSB	\$123,059	\$15,026	\$15,026	\$15,026	12.23%	22.84%	24.10%	22.84%
	First State Bank of Odem	\$124,239	\$15,028	\$15,095	\$15,095	12.10%	18.74%	20.00%	18.74%
	Dilley State Bank	\$124,401	\$20,771	\$21,058	\$21,058	17.00%	56.34%	56.87%	56.34%
	Mainland Bank	\$127,036	\$13,234	\$13,546	\$13,546	9.87%	11.87%	12.88%	11.87%
	Texas Heritage National Bank	\$128,092	\$14,535	\$14,519	\$14,519	11.38%	13.64%	14.88%	13.64%
	Columbus State Bank	\$128,212	\$12,524	\$12,524	\$12,524	10.98%	29.13%	29.69%	29.13%
	Normangee State Bank	\$128,493	\$18,474	\$18,210	\$18,210	14.46%	24.43%	25.71%	24.43%
	Citizens State Bank	\$128,610	\$13,780	\$14,201	\$14,201	11.03%	18.81%	19.83%	18.81%
	Farmers State Bank	\$128,832	\$12,594	\$11,961	\$11,961	9.37%	17.61%	18.82%	17.61%
	First National Bank of Alvin	\$130,121	\$17,308	\$16,782	\$16,782	12.73%	36.73%	37.29%	36.73%
	First Texas Bank	\$130,396	\$15,115	\$15,118	\$15,118	11.33%	21.98%	22.53%	21.98%
	Big Bend Banks, N.A.	\$130,898	\$18,312	\$16,072	\$16,072	12.30%	36.27%	37.52%	36.27%
	Sanger Bank	\$132,116	\$18,570	\$18,496	\$18,496	14.09%	25.93%	27.00%	25.93%
	Bank of South Texas	\$133,055	\$13,477	\$10,007	\$10,007	7.84%	10.76%	11.66%	10.76%
	Fayette Savings Bank, SSB	\$133,573	\$11,993	\$12,271	\$12,271	9.40%	15.38%	16.06%	15.38%
	Texas National Bank	\$133,604	\$13,893	\$12,717	\$12,717	9.57%	24.20%	25.13%	24.20%
	First State Bank	\$134,634	\$18,209	\$16,284	\$16,284	11.86%	16.70%	17.95%	16.70%
	First National Bank of Winnsboro	\$138,208	\$25,332	\$25,848	\$25,848	18.77%	27.47%	28.64%	27.47%
	Hill Bank & Trust Co.	\$139,974	\$22,626	\$22,626	\$22,626	16.27%	32.00%	32.38%	32.00%
	Providence Bank of Texas	\$140,810	\$17,283	\$17,283	\$17,283	12.38%	15.63%	16.57%	15.63%
	Tejas Bank	\$141,674	\$14,995	\$12,716	\$12,716	9.06%	14.00%	15.26%	14.00%
	First State Bank	\$141,752	\$13,763	\$13,626	\$13,626	9.61%	14.97%	16.22%	14.97%
	Security State Bank	\$142,106	\$17,989	\$17,989	\$17,989	12.91%	19.09%	20.09%	19.09%
	Texas Heritage Bank	\$142,214	\$12,347	\$12,305	\$12,305	8.90%	11.65%	12.69%	11.65%
	Guadalupe National Bank	\$144,151	\$12,861	\$12,861	\$12,861	10.56%	11.57%	12.82%	11.57%
	First State Bank of Ben Wheeler, Texas	\$144,882	\$17,973	\$17,973	\$17,973	12.75%	23.76%	24.87%	23.76%
	Lamar National Bank	\$144,971	\$16,100	\$15,799	\$15,799	11.05%	17.35%	18.60%	17.35%
	Sundown State Bank	\$146,418	\$15,973	\$15,973	\$15,973	11.17%	14.97%	15.70%	14.97%
	First State Bank	\$146,620	\$19,480	\$20,458	\$20,458	13.50%	35.00%	35.30%	35.00%
	First State Bank	\$146,867	\$22,695	\$18,266	\$18,266	12.83%	22.91%	23.82%	22.91%
	MINT National Bank	\$147,202	\$20,422	\$20,422	\$20,422	14.89%	17.51%	18.77%	17.51%
	Austin County State Bank	\$148,388	\$14,067	\$13,746	\$13,746	9.33%	13.18%	14.44%	13.18%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

June 30, 2017

Run Date: August 22, 2017

Region	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)									
	Roscoe State Bank	\$151,022	\$16,777	\$15,609	\$15,609	10.39%	17.17%	18.42%	17.17%
	First National Bank of Hereford	\$151,721	\$14,647	\$14,419	\$14,419	9.42%	11.73%	12.98%	11.73%
	Peoples Bank	\$152,070	\$11,916	\$12,472	\$12,472	8.14%	14.97%	16.23%	14.97%
	HomeBank Texas	\$153,021	\$14,820	\$14,137	\$14,137	9.33%	11.85%	13.10%	11.85%
	Castroville State Bank	\$153,200	\$14,039	\$13,845	\$13,845	9.05%	16.66%	17.63%	16.66%
	Citizens Bank	\$153,521	\$15,516	\$15,491	\$15,491	10.13%	11.72%	12.02%	11.72%
	First National Bank of Ballinger	\$154,128	\$16,087	\$15,116	\$15,116	10.06%	14.65%	15.90%	14.65%
	Incommons Bank, N.A.	\$155,724	\$14,856	\$13,478	\$13,478	8.73%	12.97%	14.10%	12.97%
	First State Bank of Bedias	\$158,882	\$22,637	\$22,607	\$22,607	14.72%	25.55%	26.80%	25.55%
	First National Bank of Sterling City	\$163,098	\$12,426	\$13,257	\$13,257	8.15%	26.48%	27.26%	26.48%
	Citizens State Bank	\$163,975	\$14,054	\$14,228	\$14,228	9.43%	14.02%	15.27%	14.02%
	Llano National Bank	\$165,013	\$19,530	\$19,065	\$19,065	11.69%	20.29%	21.57%	20.29%
	Texas Brand Bank	\$165,756	\$17,966	\$17,966	\$17,966	10.80%	13.81%	15.06%	13.81%
	First National Bank of Anderson	\$166,611	\$18,054	\$18,184	\$18,184	11.13%	15.88%	17.07%	15.88%
	Muenster State Bank	\$167,185	\$24,983	\$24,196	\$24,196	14.17%	37.58%	38.60%	37.58%
	First National Bank of Stanton	\$167,523	\$17,497	\$17,693	\$17,693	10.42%	23.89%	25.15%	23.89%
	Perryton National Bank	\$168,670	\$21,234	\$21,181	\$21,181	12.50%	27.96%	29.21%	27.96%
	TransPecos Banks, SSB	\$169,914	\$17,278	\$16,312	\$16,312	10.30%	15.17%	16.34%	15.17%
	Arrowhead Bank	\$172,963	\$15,807	\$15,957	\$15,957	9.06%	14.07%	14.38%	14.07%
	Interstate Bank, SSB	\$173,227	\$18,198	\$17,202	\$17,202	9.83%	13.36%	14.26%	13.36%
	First State Bank	\$174,175	\$16,935	\$17,917	\$17,917	10.35%	19.84%	21.10%	19.84%
	National Bank of Andrews	\$174,947	\$20,979	\$19,884	\$19,884	11.80%	15.05%	16.30%	15.05%
	Commercial National Bank of Brady	\$175,750	\$18,690	\$18,151	\$18,151	10.31%	20.67%	21.92%	20.67%
	First Bank & Trust	\$175,781	\$22,919	\$19,044	\$19,044	11.31%	30.87%	31.92%	30.87%
	First State Bank	\$176,589	\$15,106	\$15,194	\$15,194	8.58%	15.18%	16.43%	15.18%
	Cypress Bank, SSB	\$178,095	\$18,789	\$18,680	\$18,680	10.60%	17.43%	18.68%	17.43%
	First State Bank	\$180,423	\$20,145	\$21,164	\$21,164	11.64%	19.77%	21.03%	19.77%
	Grandview Bank	\$181,724	\$17,559	\$17,306	\$17,306	9.61%	16.49%	17.68%	16.49%
	First National Bank of Giddings	\$184,156	\$21,187	\$20,963	\$20,963	11.47%	18.73%	19.98%	18.73%
	Frontier Bank of Texas	\$185,196	\$30,800	\$30,934	\$30,934	17.59%	22.31%	22.84%	22.31%
	Citizens National Bank of Hillsboro	\$185,227	\$23,857	\$22,595	\$22,595	11.91%	29.51%	30.07%	29.51%
	Pearland State Bank	\$187,679	\$21,696	\$21,097	\$21,097	11.22%	31.73%	32.50%	31.73%
	First State Bank	\$189,948	\$21,627	\$20,848	\$20,848	11.08%	26.62%	27.87%	26.62%
	First National Bank of Trenton	\$191,543	\$16,263	\$16,370	\$16,370	8.51%	18.17%	19.04%	18.17%
	Elsa State Bank and Trust Company	\$192,485	\$19,227	\$19,475	\$19,475	10.12%	17.24%	18.10%	17.24%
	Bridge City State Bank	\$194,000	\$17,948	\$17,915	\$17,915	8.92%	21.51%	22.30%	21.51%
	Bank of DeSoto, National Association	\$194,638	\$19,700	\$19,700	\$19,700	9.89%	15.95%	16.88%	15.95%
	Spring Hill State Bank	\$195,622	\$19,927	\$19,938	\$19,938	10.41%	18.39%	19.66%	18.39%
	Community National Bank	\$197,092	\$22,012	\$19,186	\$19,186	9.99%	15.18%	16.43%	15.18%
	City National Bank of Taylor	\$197,176	\$20,958	\$21,633	\$21,633	10.88%	22.11%	23.36%	22.11%
	First National Bank of Burleson	\$198,210	\$16,584	\$16,927	\$16,927	8.79%	22.56%	23.30%	22.56%
	Ennis State Bank	\$198,355	\$20,651	\$20,552	\$20,552	10.63%	12.22%	13.47%	12.22%
	Mineola Community Bank, SSB	\$203,810	\$28,693	\$28,676	\$28,676	14.27%	25.22%	26.07%	25.21%
	Texana Bank, National Association	\$205,127	\$16,566	\$16,417	\$16,417	8.21%	10.46%	11.53%	10.46%
	First National Bank of Mount Vernon	\$205,517	\$22,512	\$21,916	\$21,916	10.62%	28.68%	29.65%	28.68%
	Westbound Bank	\$207,721	\$23,888	\$24,071	\$22,682	11.72%	13.20%	14.25%	12.43%
	Commercial National Bank of Texarkana	\$207,816	\$16,943	\$17,732	\$17,732	8.30%	14.47%	15.32%	14.47%
	Liberty Capital Bank	\$207,885	\$21,558	\$21,558	\$21,558	9.90%	13.13%	14.11%	13.13%
	First National Bank	\$207,957	\$26,098	\$24,613	\$24,613	12.00%	16.66%	17.91%	16.66%
	Citizens National Bank at Brownwood	\$209,103	\$25,930	\$25,845	\$25,845	12.50%	20.02%	21.21%	20.02%
	State Bank of De Kalb	\$209,973	\$24,442	\$24,442	\$24,442	11.79%	14.22%	15.47%	14.22%
	Yoakum National Bank	\$217,975	\$29,728	\$29,377	\$29,377	13.50%	31.44%	32.41%	31.44%
	Gilmer National Bank	\$218,143	\$29,792	\$29,941	\$29,941	13.62%	21.03%	22.29%	21.03%
	United Bank of El Paso del Norte	\$219,152	\$22,861	\$22,687	\$22,687	10.24%	11.89%	12.91%	11.89%
	ValueBank Texas	\$220,954	\$22,774	\$22,744	\$22,744	10.34%	17.65%	18.82%	17.65%

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Capital Adequacy

June 30, 2017

Run Date: August 22, 2017

Region	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)									
	Huntington State Bank	\$220,974	\$24,523	\$24,764	\$24,764	11.30%	14.78%	16.04%	14.78%
	National Bank & Trust	\$224,448	\$23,348	\$23,016	\$23,016	10.28%	26.65%	27.55%	26.65%
	Platinum Bank	\$227,178	\$32,743	\$26,749	\$26,749	11.94%	15.34%	16.60%	15.34%
	Texas Republic Bank, National Association	\$227,506	\$23,377	\$22,192	\$22,192	10.26%	13.25%	14.50%	13.25%
	Pecos County State Bank	\$227,734	\$19,766	\$19,152	\$19,152	8.39%	16.99%	18.25%	16.99%
	Texas Bank Financial	\$231,200	\$22,919	\$22,945	\$22,945	10.46%	20.89%	22.14%	20.89%
	Community Bank	\$231,409	\$21,752	\$21,752	\$21,752	9.68%	14.90%	16.04%	14.90%
	Texas National Bank	\$232,051	\$21,421	\$21,440	\$21,440	9.48%	12.41%	13.66%	12.41%
	Worthington National Bank	\$232,612	\$24,727	\$24,835	\$24,835	10.96%	14.98%	16.23%	14.98%
	First State Bank	\$233,505	\$25,243	\$24,790	\$24,790	10.84%	14.38%	14.84%	14.38%
	Western Bank	\$233,554	\$19,654	\$19,579	\$19,579	9.01%	11.99%	12.91%	11.99%
	First National Bank of Weatherford	\$234,239	\$20,382	\$22,130	\$22,130	9.66%	10.32%	11.22%	10.32%
	Alliance Bank Central Texas	\$235,625	\$20,931	\$19,346	\$19,346	8.35%	12.37%	13.62%	12.37%
	Charter Bank	\$238,353	\$28,674	\$23,574	\$23,574	10.04%	16.93%	18.19%	16.93%
	Texan Bank, National Association	\$238,856	\$20,775	\$18,925	\$18,925	8.37%	9.17%	10.42%	9.17%
	Jacksboro National Bank	\$242,727	\$26,582	\$25,827	\$25,827	10.66%	17.89%	19.14%	17.89%
	TexStar National Bank	\$243,761	\$26,242	\$25,468	\$25,468	10.54%	13.18%	14.44%	13.18%
	T Bank, National Association	\$244,043	\$33,210	\$22,990	\$22,990	9.86%	11.38%	11.38%	11.38%
	Lone Star Capital Bank, National Association	\$246,442	\$32,271	\$24,212	\$24,212	10.17%	13.62%	14.73%	13.62%
	Trinity Bank, N.A.	\$248,328	\$31,012	\$29,886	\$29,886	12.24%	19.44%	20.70%	19.44%
	Regional Average	\$119,796	\$13,456	\$13,098	\$13,071	11.54%	23.03%	24.11%	22.98%

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Capital Adequacy

June 30, 2017

Run Date: August 22, 2017

Region	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									
	Ozona National Bank	\$250,229	\$24,321	\$24,214	\$24,214	9.82%	14.31%	15.50%	14.31%
	First-Lockhart National Bank	\$252,959	\$22,550	\$22,709	\$22,709	9.14%	13.01%	14.26%	13.01%
	Hondo National Bank	\$255,000	\$23,800	\$23,184	\$23,184	9.24%	13.49%	14.36%	13.49%
	Heritage Bank	\$255,264	\$29,162	\$25,722	\$25,722	10.12%	11.77%	12.95%	11.77%
	First National Bank of Lake Jackson	\$256,880	\$25,977	\$25,080	\$25,080	10.67%	43.06%	43.50%	43.06%
	Texas State Bank	\$258,373	\$29,983	\$28,808	\$28,808	10.95%	21.64%	22.66%	21.64%
	National Bank of Texas at Fort Worth	\$258,638	\$29,595	\$30,042	\$30,042	11.89%	21.55%	22.80%	21.55%
	Citizens State Bank	\$261,921	\$27,481	\$27,390	\$27,390	10.76%	23.61%	24.60%	23.61%
	First National Bank of Jasper	\$262,316	\$31,839	\$31,268	\$31,268	11.58%	38.44%	39.69%	38.44%
	First State Bank of Burnet	\$262,404	\$31,363	\$30,819	\$30,819	11.81%	28.40%	29.34%	28.40%
	Fort Hood National Bank	\$264,091	\$21,215	\$20,786	\$20,786	8.34%	44.94%	45.94%	44.94%
	American State Bank	\$269,930	\$31,273	\$26,479	\$26,479	10.20%	12.14%	12.90%	12.14%
	Peoples State Bank of Hallettsville	\$270,865	\$30,768	\$29,745	\$29,745	10.98%	34.91%	35.91%	34.91%
	First National Bank of Hughes Springs	\$273,121	\$34,601	\$32,418	\$32,418	11.84%	17.27%	18.52%	17.27%
	First National Bank of McGregor	\$275,414	\$23,806	\$23,806	\$23,806	8.65%	10.70%	11.95%	10.70%
	Preferred Bank	\$279,806	\$38,863	\$38,863	\$38,863	16.38%	24.09%	25.26%	24.09%
	First Texas Bank	\$281,892	\$31,335	\$31,320	\$31,320	11.18%	24.24%	24.37%	24.24%
	Liberty National Bank in Paris	\$283,314	\$46,263	\$46,171	\$46,171	16.66%	35.88%	37.14%	35.88%
	Waggoner National Bank of Vernon	\$290,571	\$37,105	\$38,117	\$38,117	13.60%	16.58%	17.84%	16.58%
	First Liberty National Bank	\$294,188	\$37,367	\$36,694	\$36,694	12.67%	20.83%	21.99%	20.83%
	First National Bank in Port Lavaca	\$294,525	\$32,379	\$31,592	\$31,592	11.02%	23.54%	24.49%	23.54%
	Bank of Texas	\$295,894	\$36,193	\$35,936	\$35,936	12.27%	13.29%	14.51%	13.29%
	Mills County State Bank	\$298,295	\$32,236	\$29,073	\$29,073	9.83%	18.28%	19.30%	18.28%
	Lamesa National Bank	\$298,331	\$30,998	\$31,418	\$31,418	10.16%	17.84%	18.82%	17.84%
	Grand Bank of Texas	\$299,367	\$24,371	\$24,368	\$24,368	8.12%	11.14%	12.40%	11.14%
	Shelby Savings Bank, SSB	\$301,789	\$35,315	\$35,315	\$35,315	11.79%	15.19%	16.29%	15.19%
	Brenham National Bank	\$307,018	\$31,119	\$30,923	\$30,923	10.16%	14.75%	15.84%	14.75%
	Citizens State Bank	\$312,893	\$38,101	\$38,170	\$38,170	12.22%	14.09%	15.26%	14.09%
	TrustTexas Bank, SSB	\$313,029	\$36,916	\$36,998	\$36,998	11.95%	21.38%	22.01%	21.38%
	First Commercial Bank, National Association	\$319,285	\$34,613	\$32,667	\$32,667	10.06%	17.33%	18.28%	17.33%
	Texas Champion Bank	\$323,681	\$36,252	\$34,323	\$34,323	10.36%	12.07%	13.34%	12.07%
	First State Bank of Livingston	\$323,946	\$51,681	\$47,732	\$47,732	14.89%	36.06%	37.16%	36.06%
	Classic Bank, National Association	\$324,494	\$30,288	\$29,186	\$29,186	9.12%	13.44%	14.69%	13.44%
	Bank of Brenham, National Association	\$324,844	\$36,547	\$24,760	\$24,760	8.13%	23.82%	24.61%	23.82%
	State National Bank of Big Spring	\$327,744	\$32,482	\$32,604	\$32,604	9.80%	32.91%	34.17%	32.91%
	Rio Bank	\$328,338	\$27,436	\$27,494	\$27,494	8.58%	11.71%	12.73%	11.71%
	Farmers State Bank	\$328,694	\$43,774	\$42,429	\$42,429	12.18%	17.89%	19.05%	17.89%
	Karnes County National Bank of Karnes City	\$329,256	\$35,161	\$37,046	\$37,046	11.16%	24.72%	25.97%	24.72%
	AccessBank Texas	\$333,168	\$33,948	\$32,636	\$32,636	10.28%	14.08%	15.14%	14.08%
	First National Bank of Gilmer	\$336,457	\$44,208	\$38,351	\$38,351	11.85%	15.68%	16.88%	15.68%
	Southwest Bank	\$342,374	\$33,013	\$32,541	\$32,541	9.45%	11.36%	12.61%	11.36%
	Comanche National Bank	\$343,655	\$41,901	\$37,737	\$37,737	11.26%	23.09%	24.35%	23.09%
	SouthTrust Bank, N.A.	\$347,006	\$35,730	\$35,843	\$35,843	10.34%	13.98%	15.25%	13.98%
	Commercial State Bank	\$351,470	\$42,803	\$42,542	\$42,542	12.21%	15.53%	16.50%	15.53%
	First National Bank of Beeville	\$355,241	\$31,826	\$31,740	\$31,740	9.54%	12.21%	13.33%	12.21%
	Falls City National Bank	\$355,634	\$35,013	\$35,013	\$35,013	9.76%	23.15%	24.17%	23.15%
	Schertz Bank & Trust	\$357,609	\$42,476	\$42,640	\$42,640	12.03%	13.58%	14.33%	13.58%
	First National Bank of Mertzon	\$358,335	\$25,622	\$25,622	\$25,622	7.27%	26.35%	27.55%	26.35%
	Sage Capital Bank, N.A.	\$362,359	\$39,880	\$35,019	\$35,019	10.20%	13.19%	14.38%	13.19%
	Texas Star Bank	\$366,201	\$39,307	\$39,307	\$39,307	10.83%	13.58%	14.73%	13.58%
	Southwestern National Bank	\$369,820	\$47,412	\$46,775	\$46,775	12.87%	17.84%	19.10%	17.84%
	Citizens Bank	\$370,210	\$43,777	\$43,144	\$43,144	11.74%	18.10%	19.35%	18.10%
	First National Bank of Livingston	\$378,008	\$52,157	\$49,797	\$49,797	13.53%	40.57%	41.83%	40.57%
	First State Bank	\$380,958	\$35,202	\$34,899	\$34,899	9.29%	11.52%	12.73%	11.52%
	First Community Bank	\$384,635	\$43,498	\$43,546	\$43,546	11.15%	14.70%	15.96%	14.70%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy
June 30, 2017
Run Date: August 22, 2017

Region	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)									
	Capital Bank	\$386,116	\$34,733	\$34,570	\$34,570	9.14%	10.42%	11.35%	10.42%
	First Federal Community Bank, SSB	\$388,745	\$43,819	\$43,879	\$43,879	11.43%	15.90%	16.81%	15.90%
	West Texas State Bank	\$390,938	\$44,468	\$42,974	\$42,974	11.17%	14.32%	15.58%	14.32%
	First Bank	\$392,533	\$39,976	\$39,976	\$39,976	10.11%	13.28%	14.54%	13.28%
	Texas Security Bank	\$392,595	\$50,800	\$50,395	\$50,395	13.32%	15.02%	16.07%	15.02%
	Texas First State Bank	\$395,300	\$32,602	\$32,003	\$32,003	8.18%	15.99%	16.25%	15.99%
	First Community Bank	\$396,821	\$32,904	\$31,991	\$31,991	8.50%	11.85%	13.10%	11.85%
	Wellington State Bank	\$401,480	\$44,368	\$41,070	\$41,070	10.31%	13.91%	14.80%	13.91%
	Plains State Bank	\$402,291	\$44,021	\$42,077	\$42,077	10.48%	12.80%	14.04%	12.79%
	Citizens National Bank	\$411,362	\$45,044	\$45,739	\$45,739	11.12%	18.29%	19.54%	18.29%
	First National Bank of Sonora	\$414,160	\$38,857	\$37,363	\$37,363	9.42%	14.79%	16.05%	14.79%
	First Bank Texas, SSB	\$415,433	\$35,873	\$39,293	\$39,293	9.51%	11.75%	12.56%	11.75%
	R Bank	\$424,070	\$40,818	\$35,479	\$35,479	8.42%	10.66%	11.73%	10.66%
	Texas Citizens Bank, National Association	\$427,969	\$41,561	\$41,573	\$41,573	9.85%	10.78%	11.95%	10.78%
	Bank of River Oaks	\$428,228	\$46,743	\$47,117	\$47,117	10.96%	13.12%	14.03%	13.12%
	Herring Bank	\$428,988	\$45,051	\$48,163	\$48,163	11.06%	14.29%	15.34%	14.29%
	United Texas Bank	\$431,035	\$42,686	\$41,737	\$41,737	9.45%	13.21%	13.91%	13.21%
	Community Bank & Trust	\$432,703	\$60,241	\$60,607	\$60,607	14.06%	20.73%	21.98%	20.73%
	First National Bank	\$436,196	\$44,273	\$43,771	\$43,771	10.15%	11.71%	12.96%	11.71%
	Texas Bank	\$439,076	\$46,738	\$45,320	\$45,320	10.59%	17.32%	18.29%	17.32%
	Bank and Trust, SSB	\$439,206	\$42,395	\$38,715	\$38,715	8.88%	19.26%	20.22%	19.26%
	First State Bank	\$448,481	\$47,376	\$47,286	\$47,286	10.70%	19.15%	20.41%	19.15%
	Peoples Bank	\$448,672	\$47,343	\$46,056	\$46,056	10.47%	12.59%	13.45%	12.59%
	First National Bank of Huntsville	\$450,412	\$54,088	\$48,403	\$48,403	10.82%	20.39%	21.65%	20.39%
	American Bank, National Association	\$451,009	\$42,576	\$42,380	\$42,380	9.43%	13.78%	15.03%	13.78%
	TexasBank	\$458,508	\$61,022	\$59,524	\$59,524	13.28%	16.13%	17.38%	16.13%
	Liberty Bank	\$459,263	\$52,791	\$42,588	\$42,588	9.94%	12.66%	13.91%	12.66%
	Bank of the West	\$462,029	\$43,241	\$42,700	\$42,700	9.49%	13.10%	14.35%	13.10%
	Union State Bank	\$470,827	\$43,939	\$46,817	\$46,817	9.92%	16.45%	17.62%	16.45%
	International Bank of Commerce	\$473,262	\$71,698	\$67,546	\$67,546	14.40%	32.69%	33.60%	32.69%
	First State Bank and Trust Company	\$474,459	\$80,089	\$78,304	\$78,304	16.71%	37.05%	37.74%	37.05%
	Citizens State Bank	\$478,635	\$53,001	\$52,849	\$52,849	11.23%	15.88%	16.99%	15.88%
	Fayetteville Bank	\$480,532	\$49,730	\$46,910	\$46,910	9.80%	26.36%	26.96%	26.36%
	Kleberg Bank, N.A.	\$493,140	\$61,710	\$43,471	\$43,471	9.04%	13.56%	14.62%	13.56%
	Regional Average	\$357,598	\$39,426	\$38,106	\$38,106	10.82%	18.63%	19.70%	18.63%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2017

Run Date: August 22, 2017

Region	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									
	Fidelity Bank	\$502,164	\$52,287	\$50,078	\$50,078	10.10%	12.32%	13.57%	12.32%
	Texas National Bank of Jacksonville	\$504,001	\$47,529	\$47,504	\$47,504	9.39%	12.80%	14.05%	12.80%
	Pointbank	\$506,727	\$50,732	\$48,423	\$48,423	9.81%	15.41%	16.67%	15.41%
	Round Top State Bank	\$510,156	\$54,947	\$55,051	\$55,051	10.94%	17.48%	18.33%	17.48%
	Vantage Bank Texas	\$512,742	\$56,161	\$48,260	\$48,260	9.60%	11.51%	12.76%	11.51%
	Vista Bank	\$517,895	\$67,762	\$64,606	\$64,606	12.44%	15.58%	16.49%	15.58%
	Ciera Bank	\$524,801	\$69,910	\$62,842	\$62,842	12.21%	15.07%	16.33%	15.07%
	First National Bank of Albany	\$526,356	\$64,949	\$54,484	\$54,484	10.60%	15.38%	16.64%	15.38%
	Commercial State Bank	\$527,981	\$61,845	\$60,439	\$60,439	11.75%	14.75%	16.01%	14.75%
	Bank and Trust of Bryan/College Station	\$533,465	\$54,624	\$53,598	\$53,598	9.75%	13.77%	15.02%	13.77%
	First National Bank of Bastrop	\$534,598	\$56,340	\$55,400	\$55,400	10.51%	17.21%	18.46%	17.21%
	Benchmark Bank	\$548,458	\$53,617	\$53,259	\$53,259	9.68%	11.80%	12.71%	11.80%
	Tolleson Private Bank	\$560,952	\$44,559	\$44,839	\$44,839	7.53%	13.18%	14.36%	13.18%
	HomeTown Bank, N.A.	\$574,090	\$61,099	\$61,434	\$61,434	10.61%	16.61%	17.74%	16.61%
	First National Bank of Granbury	\$578,742	\$61,133	\$60,920	\$60,920	10.80%	18.59%	19.53%	18.59%
	Wallis State Bank	\$578,871	\$58,658	\$56,615	\$56,615	10.00%	11.36%	12.24%	11.36%
	Pilgrim Bank	\$578,992	\$67,602	\$59,080	\$59,080	10.35%	15.72%	16.38%	15.72%
	Texas Gulf Bank, National Association	\$587,504	\$63,364	\$61,730	\$61,730	10.57%	14.41%	15.41%	14.41%
	Security State Bank	\$587,581	\$59,309	\$56,629	\$56,629	9.78%	14.16%	14.36%	14.16%
	Commerce Bank	\$593,848	\$84,748	\$77,109	\$77,109	13.39%	31.81%	32.90%	31.81%
	Affiliated Bank	\$617,076	\$62,915	\$62,915	\$62,915	10.46%	11.92%	13.17%	11.92%
	American National Bank & Trust	\$618,892	\$74,883	\$71,349	\$71,349	11.92%	14.84%	15.87%	14.84%
	Third Coast Bank, SSB	\$622,325	\$52,419	\$52,419	\$52,419	8.99%	9.91%	10.93%	9.91%
	First Texas Bank	\$624,848	\$52,666	\$52,608	\$52,608	8.38%	17.04%	17.36%	17.04%
	Legend Bank, N.A.	\$627,380	\$73,430	\$62,777	\$62,777	10.36%	13.82%	15.07%	13.82%
	Central Bank	\$630,171	\$57,946	\$57,475	\$57,475	9.18%	12.35%	13.34%	12.35%
	Crockett National Bank	\$641,335	\$67,911	\$62,205	\$60,100	10.29%	13.08%	14.33%	12.64%
	National United	\$642,243	\$63,285	\$63,303	\$63,303	9.90%	16.79%	18.03%	16.79%
	City National Bank of Sulphur Springs	\$647,209	\$74,460	\$62,762	\$62,762	9.93%	13.72%	14.81%	13.72%
	Pegasus Bank	\$655,588	\$36,620	\$36,945	\$36,945	5.80%	11.32%	12.28%	11.32%
	Community National Bank & Trust of Texas	\$664,433	\$72,105	\$57,538	\$57,538	8.88%	10.96%	11.88%	10.96%
	First National Bank of Shiner	\$665,112	\$69,941	\$59,638	\$59,638	9.18%	24.49%	25.11%	24.49%
	NewFirst National Bank	\$665,883	\$71,714	\$70,080	\$70,080	10.64%	14.06%	15.32%	14.06%
	Commercial Bank of Texas, N.A.	\$668,679	\$64,855	\$61,000	\$61,000	9.28%	14.26%	15.48%	14.26%
	First National Bank of Bellville	\$680,973	\$92,398	\$67,923	\$67,923	10.31%	26.51%	27.37%	26.51%
	Citizens 1st Bank	\$727,103	\$154,924	\$146,165	\$146,165	20.38%	50.08%	50.70%	50.08%
	SouthStar Bank, S.S.B.	\$739,897	\$78,824	\$78,903	\$78,903	11.25%	13.41%	13.97%	13.41%
	Dallas Capital Bank, National Association	\$742,993	\$78,142	\$67,564	\$67,564	9.28%	14.47%	14.85%	14.47%
	Centennial Bank	\$746,202	\$77,653	\$77,713	\$77,713	10.59%	13.70%	14.95%	13.70%
	Alliance Bank	\$746,258	\$68,842	\$67,627	\$67,627	9.27%	14.29%	15.37%	14.29%
	Bank of San Antonio	\$749,263	\$64,754	\$59,394	\$59,394	8.39%	9.86%	10.70%	9.86%
	First Command Bank	\$754,180	\$58,321	\$58,435	\$58,435	7.79%	12.92%	13.35%	12.92%
	Security Bank	\$755,117	\$102,287	\$75,593	\$75,030	10.29%	14.71%	15.99%	14.60%
	Industry State Bank	\$761,725	\$86,641	\$75,827	\$75,827	10.30%	24.34%	25.16%	24.34%
	Integrity Bank, SSB	\$772,296	\$79,148	\$78,800	\$78,800	10.44%	11.68%	12.82%	11.68%
	Golden Bank, National Association	\$776,900	\$101,964	\$101,670	\$101,670	13.36%	15.86%	17.04%	15.86%
	First National Bank of Central Texas	\$784,130	\$71,633	\$70,633	\$70,633	9.11%	10.49%	11.57%	10.49%
	Texas Regional Bank	\$807,749	\$80,672	\$69,676	\$69,676	8.79%	11.73%	12.50%	11.73%
	Icon Bank of Texas, National Association	\$818,048	\$71,511	\$71,514	\$71,514	9.22%	10.70%	11.93%	10.70%
	State Bank of Texas	\$835,700	\$166,145	\$164,169	\$164,169	18.49%	23.96%	24.89%	23.96%
	Central National Bank	\$840,138	\$71,634	\$71,471	\$71,471	8.64%	11.81%	13.06%	11.81%
	Horizon Bank, SSB	\$846,834	\$69,636	\$67,789	\$67,789	8.25%	10.30%	11.55%	10.30%
	Lone Star State Bank of West Texas	\$847,312	\$97,903	\$89,799	\$89,799	10.79%	12.53%	13.79%	12.53%
	Texas Exchange Bank, SSB	\$872,681	\$68,743	\$67,851	\$67,851	13.02%	16.47%	17.21%	16.47%
	Citizens National Bank of Texas	\$902,281	\$87,324	\$83,522	\$83,522	9.68%	11.14%	12.14%	11.14%
	American Bank of Commerce	\$903,252	\$78,494	\$78,699	\$78,699	8.64%	11.37%	12.41%	11.37%
	FirstBank Southwest	\$905,612	\$88,609	\$85,958	\$85,958	9.52%	14.32%	15.34%	14.32%
	Citizens State Bank	\$915,879	\$106,543	\$94,018	\$94,018	10.40%	28.66%	29.30%	28.66%
	Security State Bank & Trust	\$924,974	\$124,751	\$125,216	\$125,216	12.85%	17.95%	18.56%	17.95%
	First Bank & Trust	\$930,154	\$91,598	\$90,527	\$90,527	10.20%	12.65%	13.91%	12.65%
	Moody National Bank	\$972,104	\$136,081	\$135,843	\$135,843	13.91%	17.52%	18.77%	17.52%
	International Bank of Commerce	\$975,550	\$167,635	\$165,080	\$165,080	17.23%	24.71%	25.57%	24.71%
	First Bank & Trust East Texas	\$993,203	\$102,105	\$94,482	\$94,482	9.64%	13.22%	14.31%	13.22%
	AimBank	\$998,830	\$97,113	\$87,973	\$87,973	8.94%	11.34%	12.59%	11.34%
	Regional Average	\$701.694	\$76.693	\$72.424	\$72.383	10.50%	15.63%	16.63%	15.62%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Capital Adequacy

June 30, 2017

Run Date: August 22, 2017

Region	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 - \$1 billion to \$10 billion in total assets									
	Spirit of Texas Bank, SSB	\$1,008,088	\$99,600	\$88,967	\$88,967	9.05%	10.68%	11.28%	10.68%
	Texas First Bank	\$1,011,772	\$108,785	\$102,925	\$102,925	10.21%	15.05%	16.30%	15.05%
	First Command Financial Services, Inc.	\$1,033,335	\$72,770	\$69,907	\$69,907	6.68%	8.50%	9.26%	8.49%
	First State Bank	\$1,040,739	\$96,522	\$93,197	\$93,197	9.16%	14.97%	16.01%	14.97%
	FirstCapital Bank of Texas, N.A.	\$1,046,997	\$105,753	\$105,360	\$105,360	10.21%	13.17%	14.42%	13.17%
	Lubbock National Bank	\$1,059,061	\$102,695	\$102,248	\$102,248	9.58%	14.91%	16.16%	14.91%
	Colonial Savings, F.A.	\$1,067,884	\$242,436	\$94,250	\$94,250	9.85%	24.77%	26.53%	24.77%
	American Momentum Bank	\$1,070,838	\$211,630	\$203,131	\$203,131	18.61%	19.34%	20.31%	19.34%
	Community National Bank	\$1,090,554	\$119,076	\$107,239	\$107,239	10.00%	11.99%	13.25%	11.99%
	Falcon International Bank	\$1,132,256	\$125,385	\$125,388	\$125,388	11.04%	15.85%	17.10%	15.85%
	Pioneer Bank, SSB	\$1,141,412	\$140,102	\$104,831	\$104,831	9.33%	10.98%	11.79%	10.98%
	First United Bank	\$1,210,807	\$123,017	\$113,691	\$113,691	9.53%	12.50%	13.75%	12.50%
	West Texas National Bank	\$1,220,211	\$116,611	\$104,264	\$104,264	8.45%	15.20%	16.46%	15.20%
	American Bank, National Association	\$1,263,400	\$117,739	\$112,766	\$112,766	8.85%	12.69%	13.95%	12.69%
	Texas Community Bank	\$1,277,240	\$126,160	\$124,691	\$124,691	10.40%	17.42%	18.68%	17.42%
	Pinnacle Bank	\$1,307,454	\$181,014	\$112,733	\$112,733	9.16%	12.37%	13.28%	12.37%
	Post Oak Bank, N.A.	\$1,339,380	\$144,734	\$139,368	\$139,368	10.73%	12.62%	13.70%	12.62%
	North Dallas Bank & Trust Co.	\$1,364,471	\$144,276	\$143,959	\$143,959	10.46%	24.41%	25.67%	24.41%
	Extraco Banks, National Association	\$1,387,619	\$138,759	\$137,187	\$137,187	10.06%	15.17%	16.43%	15.17%
	First State Bank Central Texas	\$1,387,777	\$165,192	\$155,615	\$155,615	11.33%	16.43%	17.13%	16.43%
	BTH Bank, National Association	\$1,409,079	\$145,951	\$145,307	\$145,307	10.64%	13.52%	14.50%	13.52%
	American First National Bank	\$1,442,098	\$165,237	\$165,384	\$165,384	11.64%	12.96%	14.12%	12.96%
	Inter National Bank	\$1,472,062	\$213,119	\$201,458	\$201,458	13.28%	17.66%	17.73%	17.66%
	Veritex Community Bank	\$1,507,746	\$158,068	\$129,641	\$129,641	8.81%	10.36%	11.14%	10.36%
	First State Bank of Uvalde	\$1,581,732	\$122,552	\$120,725	\$120,725	7.62%	29.77%	30.65%	29.77%
	WestStar Bank	\$1,640,969	\$220,161	\$177,307	\$177,307	11.23%	13.55%	14.21%	13.55%
	Austin Bank, Texas National Association	\$1,656,328	\$217,023	\$205,997	\$205,997	12.80%	16.37%	17.58%	16.37%
	Jefferson Bank	\$1,686,419	\$143,382	\$150,612	\$150,612	8.31%	12.56%	13.40%	12.56%
	First National Bank Texas	\$1,716,250	\$143,818	\$141,948	\$141,948	8.53%	26.62%	27.89%	26.62%
	Citizens National Bank	\$1,764,577	\$177,646	\$145,360	\$145,360	8.30%	12.61%	13.55%	12.61%
	Guaranty Bank & Trust, N.A.	\$1,912,686	\$202,501	\$185,374	\$185,374	9.98%	12.77%	13.64%	12.77%
	Beal Bank, SSB	\$2,122,168	\$573,426	\$555,623	\$555,623	25.39%	35.93%	37.18%	35.93%
	Lone Star National Bank	\$2,221,427	\$253,382	\$248,200	\$248,200	11.42%	17.45%	18.71%	17.45%
	Texas Bank and Trust Company	\$2,359,738	\$248,198	\$231,900	\$231,900	10.01%	11.76%	13.02%	11.76%
	Southwest Bank	\$2,375,868	\$312,547	\$275,554	\$275,554	12.72%	11.50%	12.32%	11.50%
	TIB The Independent BankersBank, National Association	\$2,396,843	\$254,730	\$245,606	\$245,606	9.79%	17.41%	18.38%	17.41%
	Inwood National Bank	\$2,410,073	\$260,276	\$229,792	\$229,792	9.67%	12.47%	13.44%	12.47%
	City Bank	\$2,538,211	\$249,177	\$247,499	\$247,499	9.87%	12.49%	13.58%	12.49%
	American National Bank of Texas	\$2,661,707	\$251,522	\$220,221	\$220,221	8.32%	11.08%	12.33%	11.08%
	Allegiance Bank	\$2,724,829	\$283,822	\$241,057	\$241,057	9.20%	10.23%	11.12%	10.23%
	TBK Bank, SSB	\$2,804,711	\$332,902	\$288,804	\$288,804	10.99%	11.31%	12.10%	11.31%
	CommunityBank of Texas, N.A.	\$2,939,343	\$397,910	\$313,079	\$313,079	11.08%	13.08%	14.21%	13.08%
	Happy State Bank	\$3,177,015	\$405,168	\$362,063	\$362,063	11.76%	14.31%	15.48%	14.31%
	Broadway National Bank	\$3,514,002	\$372,508	\$350,744	\$350,744	9.98%	14.84%	15.73%	14.84%
	Amarillo National Bank	\$3,962,417	\$482,738	\$485,896	\$485,896	12.57%	13.45%	14.71%	13.45%
	Green Bank, National Association	\$4,150,921	\$463,144	\$383,078	\$383,078	9.63%	10.93%	11.67%	10.93%
	Woodforest National Bank	\$5,026,116	\$422,744	\$425,590	\$425,590	8.70%	11.00%	12.25%	11.00%
	Southside Bank	\$5,573,807	\$671,245	\$601,390	\$601,390	10.98%	18.81%	19.46%	18.81%
	NexBank SSB	\$6,379,820	\$463,413	\$471,687	\$471,687	8.20%	12.33%	13.23%	12.33%
	First Financial Bank, National Association	\$6,921,867	\$775,821	\$615,858	\$615,858	9.17%	15.12%	16.30%	15.12%
	International Bank of Commerce	\$8,459,292	\$1,327,338	\$1,105,385	\$1,105,385	13.60%	17.54%	18.34%	17.54%
	Wells Fargo Bank South Central, National Association	\$8,536,484	\$1,502,032	\$1,495,804	\$1,495,804	17.06%	20.27%	20.36%	20.27%
	Independent Bank	\$8,573,195	\$1,363,825	\$726,724	\$726,724	9.28%	10.67%	11.20%	10.67%
	LegacyTexas Bank	\$8,973,111	\$1,013,297	\$836,261	\$836,261	10.05%	9.97%	10.88%	9.97%
	Cadence Bank, N.A.	\$9,796,704	\$1,434,359	\$1,145,287	\$1,097,096	12.10%	12.46%	13.75%	11.93%
	PlainsCapital Bank	\$9,882,103	\$1,350,924	\$1,118,299	\$1,118,299	12.11%	13.95%	14.72%	13.95%
	Regional Average	\$2,888,090	\$358,181	\$309,504	\$308,644	10.67%	14.97%	15.97%	14.96%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



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

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