



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

Performance Analysis

Performance Analysis

March 31, 2018

Run Date: May 24, 2018

		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												
	First National Bank of Lipan	\$20,003	\$24	0.47%	5.19%	84.91%	\$51	\$24	0.47%	5.19%	84.91%	\$51
	Chappell Hill Bank	\$27,705	(\$5)	(0.08%)	(0.75%)	101.95%	\$62	(\$5)	(0.08%)	(0.75%)	101.95%	\$62
	Brazos National Bank	\$28,205	\$68	0.97%	3.49%	94.61%	\$31	\$68	0.97%	3.49%	94.61%	\$31
	Amistad Bank	\$28,862	\$119	1.65%	11.33%	79.03%	\$58	\$119	1.65%	11.33%	79.03%	\$58
	Bank of Houston, National Association	\$30,325	(\$87)	(1.14%)	(10.10%)	139.37%	\$46	(\$87)	(1.14%)	(10.10%)	139.37%	\$46
	Granger National Bank	\$32,717	\$44	0.54%	3.36%	81.10%	\$67	\$44	0.54%	3.36%	81.10%	\$67
	Grapeland State Bank	\$33,686	\$18	0.21%	1.84%	91.04%	\$80	\$18	0.21%	1.84%	91.04%	\$80
	Enloe State Bank	\$35,123	\$120	1.36%	15.22%	54.25%	\$58	\$120	1.36%	15.22%	54.25%	\$58
	Citizens State Bank	\$35,747	\$162	1.81%	20.18%	88.04%	\$64	\$162	1.81%	20.18%	88.04%	\$64
	Menard Bank	\$36,369	\$53	0.60%	4.64%	78.69%	\$54	\$53	0.60%	4.64%	78.69%	\$54
	Gladewater National Bank	\$37,255	(\$32)	(0.34%)	(1.76%)	103.05%	\$39	(\$32)	(0.34%)	(1.76%)	103.05%	\$39
	First State Bank	\$37,948	\$64	0.63%	5.87%	85.12%	\$60	\$64	0.63%	5.87%	85.12%	\$60
	Crowell State Bank	\$38,422	\$178	1.81%	19.21%	61.65%	\$63	\$178	1.81%	19.21%	61.65%	\$63
	Donley County State Bank	\$39,048	\$34	0.33%	1.83%	89.14%	\$69	\$34	0.33%	1.83%	89.14%	\$69
	State National Bank of Groom	\$39,903	\$89	0.93%	9.31%	76.57%	\$42	\$89	0.93%	9.31%	76.57%	\$42
	Kress National Bank	\$40,557	\$99	0.96%	8.57%	72.77%	\$99	\$99	0.96%	8.57%	72.77%	\$99
	Brush Country Bank	\$41,138	(\$38)	(0.37%)	(3.60%)	96.43%	\$55	(\$38)	(0.37%)	(3.60%)	96.43%	\$55
	Bank of San Jacinto County	\$41,291	\$86	0.84%	6.68%	82.30%	\$63	\$86	0.84%	6.68%	82.30%	\$63
	First State Bank	\$41,841	\$63	0.64%	7.57%	81.91%	\$53	\$63	0.64%	7.57%	81.91%	\$53
	Ballinger National Bank	\$42,419	\$139	1.31%	14.20%	69.52%	\$48	\$139	1.31%	14.20%	69.52%	\$48
	Farmers State Bank of Newcastle	\$43,279	\$108	0.99%	10.63%	64.18%	\$73	\$108	0.99%	10.63%	64.18%	\$73
	Robert Lee State Bank	\$44,265	\$43	0.39%	3.18%	87.15%	\$48	\$43	0.39%	3.18%	87.15%	\$48
	Spur Security Bank	\$44,716	\$83	0.72%	7.48%	73.13%	\$57	\$83	0.72%	7.48%	73.13%	\$57
	Lovelady State Bank	\$46,265	\$138	1.17%	12.28%	71.84%	\$55	\$138	1.17%	12.28%	71.84%	\$55
	First National Bank in Cooper	\$46,394	\$25	0.22%	1.63%	68.40%	\$57	\$25	0.22%	1.63%	68.40%	\$57
	First National Bank of Paducah	\$47,017	(\$13)	(0.11%)	(1.32%)	100.83%	\$53	(\$13)	(0.11%)	(1.32%)	100.83%	\$53
	Powell State Bank	\$47,764	\$49	0.48%	6.42%	73.78%	\$56	\$49	0.48%	6.42%	73.78%	\$56
	City National Bank	\$48,231	\$74	0.63%	5.59%	85.23%	\$67	\$74	0.63%	5.59%	85.23%	\$67
	Santa Anna National Bank	\$48,923	\$191	1.55%	14.01%	57.14%	\$59	\$191	1.55%	14.01%	57.14%	\$59
	Commercial Bank	\$49,481	\$224	1.82%	22.23%	56.18%	\$64	\$224	1.82%	22.23%	56.18%	\$64
	First State Bank	\$49,490	\$165	1.33%	15.05%	69.89%	\$73	\$165	1.33%	15.05%	69.89%	\$73
	Citizens National Bank of Crosbyton	\$49,578	\$163	1.32%	8.38%	49.85%	\$45	\$163	1.32%	8.38%	49.85%	\$45
	First National Bank of Moody	\$49,645	\$137	1.11%	5.89%	69.41%	\$69	\$137	1.11%	5.89%	69.41%	\$69
	First Bank of Celeste	\$50,281	\$109	0.89%	11.09%	76.63%	\$74	\$109	0.89%	11.09%	76.63%	\$74
	Commerce Bank Texas	\$50,790	\$126	0.99%	5.43%	70.94%	\$84	\$126	0.99%	5.43%	70.94%	\$84
	First Federal Bank Littlefield, Texas	\$51,248	\$82	0.63%	3.63%	75.87%	\$56	\$82	0.63%	3.63%	75.87%	\$56
	Security Bank of Crawford	\$52,697	\$53	0.41%	4.19%	72.58%	\$77	\$53	0.41%	4.19%	72.58%	\$77
	Citizens State Bank	\$54,975	(\$44)	(0.32%)	(4.58%)	116.05%	\$36	(\$44)	(0.32%)	(4.58%)	116.05%	\$36
	First National Bank of Woodsboro	\$55,508	(\$185)	(1.29%)	(14.75%)	116.45%	\$52	(\$185)	(1.29%)	(14.75%)	116.45%	\$52
	First National Bank of Quitaque	\$55,730	\$95	0.70%	4.55%	79.16%	\$82	\$95	0.70%	4.55%	79.16%	\$82
	First National Bank of Tahoka	\$56,701	\$179	1.23%	12.74%	61.97%	\$52	\$179	1.23%	12.74%	61.97%	\$52
	First National Bank of South Padre Island	\$57,262	\$139	0.97%	8.41%	73.20%	\$53	\$139	0.97%	8.41%	73.20%	\$53
	First National Bank of Trinity	\$58,080	\$160	1.09%	12.71%	71.64%	\$69	\$160	1.09%	12.71%	71.64%	\$69
	American Bank, National Association	\$58,086	\$137	0.98%	10.63%	66.67%	\$55	\$137	0.98%	10.63%	66.67%	\$55
	Security State Bank	\$60,046	\$171	1.16%	13.68%	68.25%	\$51	\$171	1.16%	13.68%	68.25%	\$51
	First Capital Bank	\$60,673	\$199	1.33%	15.75%	58.45%	\$66	\$199	1.33%	15.75%	58.45%	\$66
	Bank of Commerce	\$60,733	\$357	2.54%	19.74%	56.82%	\$100	\$357	2.54%	19.74%	56.82%	\$100
	First State Bank of San Diego	\$60,929	\$204	1.32%	14.50%	66.17%	\$58	\$204	1.32%	14.50%	66.17%	\$58
	First National Bank of Eldorado	\$61,042	\$345	2.29%	16.06%	52.34%	\$63	\$345	2.29%	16.06%	52.34%	\$63
	Spectra Bank	\$62,446	\$87	0.58%	5.09%	89.59%	\$70	\$87	0.58%	5.09%	89.59%	\$70
	Zavala County Bank	\$62,473	\$166	0.98%	7.71%	71.32%	\$45	\$166	0.98%	7.71%	71.32%	\$45
	Burton State Bank	\$62,592	\$155	1.01%	8.31%	56.63%	\$54	\$155	1.01%	8.31%	56.63%	\$54
	First State Bank	\$63,253	\$90	0.56%	4.46%	68.68%	\$52	\$90	0.56%	4.46%	68.68%	\$52
	First Bank and Trust of Memphis	\$64,175	\$217	1.35%	11.55%	58.27%	\$62	\$217	1.35%	11.55%	58.27%	\$62
	Junction National Bank	\$64,312	\$198	1.32%	14.19%	62.31%	\$63	\$198	1.32%	14.19%	62.31%	\$63
	Angelina Savings Bank, SSB	\$65,457	\$137	0.86%	9.69%	75.82%	\$60	\$137	0.86%	9.69%	75.82%	\$60
	City National Bank of San Saba	\$66,796	\$91	0.57%	4.31%	76.06%	\$57	\$91	0.57%	4.31%	76.06%	\$57

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: May 24, 2018

		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)												
	Citizens State Bank of Luling	\$67,060	\$179	1.02%	6.93%	70.57%	\$76	\$179	1.02%	6.93%	70.57%	\$76
	Lakeside National Bank	\$67,241	\$31	0.19%	2.02%	89.96%	\$74	\$31	0.19%	2.02%	89.96%	\$74
	First National Bank of Aspermont	\$67,546	\$212	1.24%	8.53%	49.69%	\$58	\$212	1.24%	8.53%	49.69%	\$58
	Gruver State Bank	\$67,612	\$378	2.06%	20.66%	51.52%	\$66	\$378	2.06%	20.66%	51.52%	\$66
	Justin State Bank	\$67,618	\$338	1.98%	15.67%	64.97%	\$85	\$338	1.98%	15.67%	64.97%	\$85
	First National Bank of Anson	\$68,093	\$279	1.68%	21.16%	61.57%	\$75	\$279	1.68%	21.16%	61.57%	\$75
	Haskell National Bank	\$70,760	\$149	0.82%	7.29%	78.52%	\$51	\$149	0.82%	7.29%	78.52%	\$51
	Bandera Bank	\$72,287	\$262	1.53%	15.29%	64.18%	\$72	\$262	1.53%	15.29%	64.18%	\$72
	Capital Bank of Texas	\$72,365	\$124	0.71%	5.31%	74.68%	\$48	\$124	0.71%	5.31%	74.68%	\$48
	Peoples State Bank	\$73,660	\$257	1.37%	11.14%	47.02%	\$76	\$257	1.37%	11.14%	47.02%	\$76
	State National Bank in West	\$74,225	\$107	0.58%	6.93%	74.72%	\$54	\$107	0.58%	6.93%	74.72%	\$54
	Buckholts State Bank	\$74,499	\$417	2.25%	13.73%	47.18%	\$67	\$417	2.25%	13.73%	47.18%	\$67
	First National Bank	\$75,758	\$101	0.54%	5.64%	74.58%	\$97	\$101	0.54%	5.64%	74.58%	\$97
	Carmine State Bank	\$76,186	\$161	0.86%	6.74%	64.62%	\$79	\$161	0.86%	6.74%	64.62%	\$79
	Greater State Bank	\$78,982	\$83	0.45%	4.78%	88.16%	\$60	\$83	0.45%	4.78%	88.16%	\$60
	First State Bank of Mobeetie	\$79,856	\$207	1.05%	9.10%	53.55%	\$57	\$207	1.05%	9.10%	53.55%	\$57
	Pavillion Bank	\$80,579	\$199	1.06%	7.82%	68.73%	\$57	\$199	1.06%	7.82%	68.73%	\$57
	First National Bank in Falfurrias	\$81,402	\$59	0.30%	3.08%	81.43%	\$52	\$59	0.30%	3.08%	81.43%	\$52
	Commercial State Bank	\$82,296	\$488	2.43%	31.84%	56.19%	\$62	\$488	2.43%	31.84%	56.19%	\$62
	Cowboy Bank of Texas	\$82,471	\$434	2.11%	22.39%	56.58%	\$76	\$434	2.11%	22.39%	56.58%	\$76
	Citizens State Bank	\$82,673	\$152	0.74%	7.88%	81.96%	\$63	\$152	0.74%	7.88%	81.96%	\$63
	Farmers and Merchants Bank	\$83,973	\$94	0.45%	4.79%	85.27%	\$58	\$94	0.45%	4.79%	85.27%	\$58
	Bank of Austin	\$84,209	(\$510)	(2.66%)	(6.17%)	177.15%	\$151	(\$510)	(2.66%)	(6.17%)	177.15%	\$151
	Community Bank	\$84,275	\$128	0.66%	7.55%	76.18%	\$59	\$128	0.66%	7.55%	76.18%	\$59
	Zapata National Bank	\$84,840	\$297	1.38%	11.11%	60.95%	\$45	\$297	1.38%	11.11%	60.95%	\$45
	Fort Davis State Bank	\$85,559	\$78	0.36%	4.06%	87.50%	\$49	\$78	0.36%	4.06%	87.50%	\$49
	One World Bank	\$85,913	\$56	0.26%	2.05%	93.78%	\$98	\$56	0.26%	2.05%	93.78%	\$98
	First National Bank of Kemp	\$86,052	\$81	0.39%	3.40%	81.97%	\$65	\$81	0.39%	3.40%	81.97%	\$65
	Lytle State Bank of Lytle, Texas	\$86,820	\$169	0.79%	4.98%	73.54%	\$65	\$169	0.79%	4.98%	73.54%	\$65
	First National Bank of Dublin	\$87,733	\$343	1.54%	15.04%	65.55%	\$66	\$343	1.54%	15.04%	65.55%	\$66
	Cendera Bank, National Association	\$91,027	\$240	1.07%	10.77%	76.54%	\$79	\$240	1.07%	10.77%	76.54%	\$79
	Unity National Bank of Houston	\$91,263	(\$394)	(1.70%)	(15.10%)	136.83%	\$71	(\$394)	(1.70%)	(15.10%)	136.83%	\$71
	Atascosa Bank	\$91,564	\$191	0.86%	10.35%	55.85%	\$55	\$191	0.86%	10.35%	55.85%	\$55
	MapleMark Bank	\$92,740	(\$2,076)	(9.54%)	(14.23%)	NM	\$180	(\$2,076)	(9.54%)	(14.23%)	NM	\$180
	Citizens National Bank	\$92,904	\$101	0.44%	4.22%	83.68%	\$93	\$101	0.44%	4.22%	83.68%	\$93
	American National Bank of Mount Pleasant	\$95,863	\$379	1.61%	12.73%	61.19%	\$59	\$379	1.61%	12.73%	61.19%	\$59
	Fannin Bank	\$96,024	\$258	1.07%	12.82%	69.31%	\$64	\$258	1.07%	12.82%	69.31%	\$64
	Fidelity Bank of Texas	\$96,277	\$264	1.09%	7.25%	67.02%	\$59	\$264	1.09%	7.25%	67.02%	\$59
	First National Bank of Evant	\$97,867	\$374	1.59%	20.00%	66.18%	\$63	\$374	1.59%	20.00%	66.18%	\$63
	First Bank of Muleshoe	\$99,615	\$178	0.71%	5.19%	72.15%	\$52	\$178	0.71%	5.19%	72.15%	\$52
	First National Bank of Eagle Lake	\$100,464	\$179	0.71%	6.02%	80.40%	\$67	\$179	0.71%	6.02%	80.40%	\$67
	First National Bank of Hebbronville	\$100,570	\$393	1.54%	10.08%	58.01%	\$50	\$393	1.54%	10.08%	58.01%	\$50
	POINTWEST Bank	\$100,865	\$262	1.04%	12.45%	72.29%	\$40	\$262	1.04%	12.45%	72.29%	\$40
	Texas Financial Bank	\$101,754	\$333	1.32%	12.54%	64.13%	\$58	\$333	1.32%	12.54%	64.13%	\$58
	First State Bank of Brownsboro	\$101,828	\$298	1.16%	12.38%	69.47%	\$63	\$298	1.16%	12.38%	69.47%	\$63
	Marion State Bank	\$102,205	\$508	1.94%	15.40%	47.56%	\$80	\$508	1.94%	15.40%	47.56%	\$80
	Morris County National Bank	\$102,376	\$277	1.06%	11.95%	70.17%	\$50	\$277	1.06%	11.95%	70.17%	\$50
	Chasewood Bank	\$102,525	\$35	0.14%	1.74%	94.52%	\$66	\$35	0.14%	1.74%	94.52%	\$66
	Stockmens National Bank in Cotulla	\$103,703	\$331	1.28%	13.66%	51.31%	\$54	\$331	1.28%	13.66%	51.31%	\$54
	Austin Capital Bank SSB	\$105,060	\$185	0.67%	5.88%	85.64%	\$70	\$185	0.67%	5.88%	85.64%	\$70
	Citizens Bank, National Association	\$106,383	\$527	1.95%	15.31%	54.09%	\$57	\$527	1.95%	15.31%	54.09%	\$57
	Coleman County State Bank	\$106,650	\$509	1.93%	18.86%	64.70%	\$65	\$509	1.93%	18.86%	64.70%	\$65
	First State Bank of Paint Rock	\$107,005	\$429	1.65%	14.58%	55.04%	\$100	\$429	1.65%	14.58%	55.04%	\$100
	First National Bank of Floydada	\$107,425	\$374	1.37%	13.16%	53.18%	\$77	\$374	1.37%	13.16%	53.18%	\$77
	First State Bank	\$108,005	\$717	2.56%	17.32%	46.05%	\$58	\$717	2.56%	17.32%	46.05%	\$58
	Henderson Federal Savings Bank	\$108,972	\$247	0.91%	4.50%	62.80%	\$63	\$247	0.91%	4.50%	62.80%	\$63

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		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Region	Institution Name											
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Business Bank of Texas, N.A.	\$109,413	(\$303)	(1.09%)	(10.40%)	70.95%	\$101	(\$303)	(1.09%)	(10.40%)	70.95%	\$101
	First Bank and Trust of Childress	\$110,500	\$185	0.67%	8.58%	70.76%	\$57	\$185	0.67%	8.58%	70.76%	\$57
	Dalhart Federal Savings & Loan Association, SSB	\$112,499	\$53	0.19%	1.63%	87.27%	\$66	\$53	0.19%	1.63%	87.27%	\$66
	Community Bank of Snyder	\$112,560	\$101	0.35%	3.40%	86.28%	\$61	\$101	0.35%	3.40%	86.28%	\$61
	First National Bank of Tom Bean	\$113,154	\$444	1.69%	21.97%	72.10%	\$77	\$444	1.69%	21.97%	72.10%	\$77
	Columbus State Bank	\$115,088	\$256	0.85%	8.01%	54.01%	\$62	\$256	0.85%	8.01%	54.01%	\$62
	Panola National Bank	\$116,179	\$230	0.81%	8.21%	80.35%	\$71	\$230	0.81%	8.21%	80.35%	\$71
	Texas Hill Country Bank	\$117,269	\$288	0.99%	8.86%	70.40%	\$79	\$288	0.99%	8.86%	70.40%	\$79
	Brady National Bank	\$120,692	\$311	1.04%	12.60%	65.08%	\$55	\$311	1.04%	12.60%	65.08%	\$55
	Johnson City Bank	\$120,901	\$383	1.27%	10.84%	68.79%	\$60	\$383	1.27%	10.84%	68.79%	\$60
	West Texas State Bank	\$121,180	\$328	1.08%	9.03%	70.31%	\$61	\$328	1.08%	9.03%	70.31%	\$61
	Anahuac National Bank	\$122,198	\$245	0.82%	7.80%	79.29%	\$76	\$245	0.82%	7.80%	79.29%	\$76
	Texas Advantage Community Bank, National Association	\$122,221	\$138	0.45%	5.45%	81.23%	\$81	\$138	0.45%	5.45%	81.23%	\$81
	First National Bank of Fort Stockton	\$122,868	\$260	0.86%	8.57%	74.14%	\$75	\$260	0.86%	8.57%	74.14%	\$75
	First Security State Bank	\$122,990	\$343	1.18%	17.49%	68.81%	\$60	\$343	1.18%	17.49%	68.81%	\$60
	Lone Star Bank	\$123,381	\$146	0.47%	3.94%	83.16%	\$87	\$146	0.47%	3.94%	83.16%	\$87
	City National Bank of Colorado City	\$124,048	\$488	1.58%	17.30%	54.87%	\$70	\$488	1.58%	17.30%	54.87%	\$70
	Graham Savings and Loan, SSB	\$124,942	\$325	1.07%	8.51%	69.03%	\$63	\$325	1.07%	8.51%	69.03%	\$63
	Normangee State Bank	\$125,199	\$416	1.34%	9.07%	55.89%	\$96	\$416	1.34%	9.07%	55.89%	\$96
	Citizens State Bank	\$125,297	\$782	2.49%	24.73%	47.32%	\$81	\$782	2.49%	24.73%	47.32%	\$81
	Mason Bank	\$125,416	\$445	1.45%	9.55%	56.57%	\$93	\$445	1.45%	9.55%	56.57%	\$93
	First National Bank of Bosque County	\$125,873	\$369	1.17%	12.06%	68.58%	\$59	\$369	1.17%	12.06%	68.58%	\$59
	Dilley State Bank	\$128,123	\$268	0.85%	5.36%	65.88%	\$66	\$268	0.85%	5.36%	65.88%	\$66
	Big Bend Banks, N.A.	\$129,781	\$406	1.22%	9.42%	60.56%	\$55	\$406	1.22%	9.42%	60.56%	\$55
	Texas Heritage National Bank	\$130,648	\$330	1.01%	8.91%	74.72%	\$76	\$330	1.01%	8.91%	74.72%	\$76
	Bank of South Texas	\$130,661	\$312	0.96%	8.90%	80.25%	\$71	\$312	0.96%	8.90%	80.25%	\$71
	Farmers State Bank	\$130,948	\$495	1.50%	15.89%	65.47%	\$51	\$495	1.50%	15.89%	65.47%	\$51
	Citizens State Bank	\$131,152	\$563	1.73%	16.66%	59.05%	\$68	\$563	1.73%	16.66%	59.05%	\$68
	Mainland Bank	\$133,811	\$312	0.98%	9.98%	72.32%	\$108	\$312	0.98%	9.98%	72.32%	\$108
	Sanger Bank	\$133,841	\$390	1.17%	8.20%	63.88%	\$79	\$390	1.17%	8.20%	63.88%	\$79
	Peoples State Bank	\$135,368	\$233	0.78%	9.66%	73.71%	\$51	\$233	0.78%	9.66%	73.71%	\$51
	First State Bank	\$136,244	\$373	1.12%	15.86%	66.64%	\$96	\$373	1.12%	15.86%	66.64%	\$96
	First Texas Bank	\$136,333	\$299	0.89%	7.88%	68.63%	\$61	\$299	0.89%	7.88%	68.63%	\$61
	Texas State Bank	\$137,167	\$245	0.78%	8.50%	80.94%	\$48	\$245	0.78%	8.50%	80.94%	\$48
	Texas National Bank	\$138,521	\$230	0.68%	7.16%	74.58%	\$67	\$230	0.68%	7.16%	74.58%	\$67
	Titan Bank, N.A.	\$139,313	\$2,174	5.63%	69.86%	41.84%	\$225	\$2,174	5.63%	69.86%	41.84%	\$225
	First State Bank of Odem	\$139,600	\$412	1.20%	10.88%	64.31%	\$61	\$412	1.20%	10.88%	64.31%	\$61
	First State Bank	\$139,790	\$176	0.49%	3.85%	78.17%	\$86	\$176	0.49%	3.85%	78.17%	\$86
	Oakwood Bank	\$140,058	(\$624)	(2.00%)	(8.26%)	145.39%	\$130	(\$624)	(2.00%)	(8.26%)	145.39%	\$130
	Security State Bank	\$140,175	\$967	2.80%	22.66%	33.22%	\$77	\$967	2.80%	22.66%	33.22%	\$77
	First National Bank of Winnsboro	\$141,344	\$355	1.01%	5.45%	72.55%	\$83	\$355	1.01%	5.45%	72.55%	\$83
	Peoples Bank	\$141,555	\$417	1.17%	14.64%	74.92%	\$63	\$417	1.17%	14.64%	74.92%	\$63
	First State Bank	\$142,043	\$342	0.96%	7.45%	78.83%	\$75	\$342	0.96%	7.45%	78.83%	\$75
	First National Bank of Alvin	\$143,027	\$412	1.14%	10.42%	51.88%	\$48	\$412	1.14%	10.42%	51.88%	\$48
	Hill Bank & Trust Co.	\$144,740	\$391	1.10%	6.72%	45.20%	\$57	\$391	1.10%	6.72%	45.20%	\$57
	Citizens State Bank	\$145,453	\$289	0.78%	9.31%	79.71%	\$57	\$289	0.78%	9.31%	79.71%	\$57
	First State Bank of Ben Wheeler, Texas	\$148,290	\$621	1.68%	13.32%	56.31%	\$51	\$621	1.68%	13.32%	56.31%	\$51
	First State Bank	\$148,954	\$545	1.48%	16.00%	64.52%	\$65	\$545	1.48%	16.00%	64.52%	\$65
	Fayette Savings Bank, SSB	\$149,606	\$496	1.36%	15.60%	58.50%	\$74	\$496	1.36%	15.60%	58.50%	\$74
	Castroville State Bank	\$149,768	\$475	1.24%	13.63%	54.60%	\$69	\$475	1.24%	13.63%	54.60%	\$69
	Tejas Bank	\$151,883	\$928	2.61%	24.55%	46.16%	\$114	\$928	2.61%	24.55%	46.16%	\$114
	Austin County State Bank	\$151,915	\$569	1.50%	15.28%	58.72%	\$84	\$569	1.50%	15.28%	58.72%	\$84
	Guadalupe National Bank	\$152,637	\$546	1.46%	16.33%	62.74%	\$75	\$546	1.46%	16.33%	62.74%	\$75
	Sundown State Bank	\$152,856	\$318	0.83%	7.95%	70.18%	\$79	\$318	0.83%	7.95%	70.18%	\$79
	Lamar National Bank	\$153,374	\$444	1.17%	10.78%	74.16%	\$59	\$444	1.17%	10.78%	74.16%	\$59
	First State Bank of Texas	\$153,683	\$179	0.47%	3.13%	84.28%	\$73	\$179	0.47%	3.13%	84.28%	\$73

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

March 31, 2018

Run Date: May 24, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Providence Bank of Texas	\$154,394	\$313	0.84%	7.00%	72.21%	\$123	\$313	0.84%	7.00%	72.21%	\$123
	Texas Heritage Bank	\$155,284	\$452	1.18%	14.47%	70.93%	\$83	\$452	1.18%	14.47%	70.93%	\$83
	Roscoe State Bank	\$156,627	\$597	1.51%	15.06%	63.92%	\$75	\$597	1.51%	15.06%	63.92%	\$75
	First State Bank of Bedia	\$157,811	\$760	1.93%	13.20%	49.05%	\$70	\$760	1.93%	13.20%	49.05%	\$70
	Citizens Bank	\$159,394	\$787	1.99%	19.87%	50.87%	\$74	\$787	1.99%	19.87%	50.87%	\$74
	First National Bank of Hereford	\$160,392	\$488	1.20%	13.04%	67.24%	\$72	\$488	1.20%	13.04%	67.24%	\$72
	Muenster State Bank	\$166,198	\$727	1.74%	12.68%	42.14%	\$72	\$727	1.74%	12.68%	42.14%	\$72
	First National Bank of Ballinger	\$167,831	\$624	1.51%	15.15%	63.76%	\$75	\$624	1.51%	15.15%	63.76%	\$75
	Incommons Bank, N.A.	\$171,098	\$405	0.96%	10.79%	71.44%	\$55	\$405	0.96%	10.79%	71.44%	\$55
	First Bank & Trust	\$171,641	\$199	0.47%	3.81%	78.66%	\$46	\$199	0.47%	3.81%	78.66%	\$46
	Llano National Bank	\$172,390	\$612	1.44%	12.32%	57.91%	\$60	\$612	1.44%	12.32%	57.91%	\$60
	First National Bank of Sterling City	\$172,526	\$342	0.77%	13.73%	64.20%	\$73	\$342	0.77%	13.73%	64.20%	\$73
	First State Bank	\$176,699	\$91	0.21%	1.94%	91.99%	\$69	\$91	0.21%	1.94%	91.99%	\$69
	MINT National Bank	\$176,943	\$785	1.79%	14.15%	55.30%	\$146	\$785	1.79%	14.15%	55.30%	\$146
	Perryton National Bank	\$177,384	\$596	1.34%	11.49%	53.18%	\$78	\$596	1.34%	11.49%	53.18%	\$78
	Arrowhead Bank	\$177,819	\$622	1.39%	14.61%	64.96%	\$54	\$622	1.39%	14.61%	64.96%	\$54
	First National Bank of Anderson	\$179,772	\$469	1.04%	10.50%	62.31%	\$61	\$469	1.04%	10.50%	62.31%	\$61
	Commercial National Bank of Brady	\$180,226	\$697	1.56%	15.87%	57.99%	\$76	\$697	1.56%	15.87%	57.99%	\$76
	Citizens National Bank of Hillsboro	\$180,474	\$519	1.10%	9.60%	64.06%	\$76	\$519	1.10%	9.60%	64.06%	\$76
	HomeBank Texas	\$181,937	\$832	1.90%	19.35%	57.18%	\$76	\$832	1.90%	19.35%	57.18%	\$76
	First State Bank	\$182,822	\$709	1.55%	18.37%	65.55%	\$73	\$709	1.55%	18.37%	65.55%	\$73
	Interstate Bank, SSB	\$185,293	\$554	1.19%	12.09%	71.93%	\$92	\$554	1.19%	12.09%	71.93%	\$92
	Texas Brand Bank	\$188,587	\$533	1.18%	8.60%	64.56%	\$108	\$533	1.18%	8.60%	64.56%	\$108
	Bank of DeSoto, National Association	\$190,514	\$993	2.09%	19.69%	63.44%	\$110	\$993	2.09%	19.69%	63.44%	\$110
	Cypress Bank, SSB	\$190,724	\$408	0.87%	8.56%	73.56%	\$61	\$408	0.87%	8.56%	73.56%	\$61
	National Bank of Andrews	\$192,540	\$1,232	2.61%	23.97%	59.12%	\$84	\$1,232	2.61%	23.97%	59.12%	\$84
	City National Bank of Taylor	\$194,341	\$450	0.95%	8.83%	78.47%	\$91	\$450	0.95%	8.83%	78.47%	\$91
	TransPecos Banks, SSB	\$195,669	\$563	1.21%	12.80%	77.81%	\$86	\$563	1.21%	12.80%	77.81%	\$86
	First State Bank	\$195,756	\$864	1.77%	16.58%	56.34%	\$59	\$864	1.77%	16.58%	56.34%	\$59
	Pearland State Bank	\$196,943	\$679	1.38%	13.52%	47.47%	\$59	\$679	1.38%	13.52%	47.47%	\$59
	First National Bank of Trenton	\$197,635	(\$247)	(0.49%)	(4.24%)	107.80%	\$70	(\$247)	(0.49%)	(4.24%)	107.80%	\$70
	Elsa State Bank and Trust Company	\$199,102	\$619	1.28%	12.72%	75.30%	\$57	\$619	1.28%	12.72%	75.30%	\$57
	First National Bank of Giddings	\$199,275	\$491	0.98%	9.49%	63.04%	\$63	\$491	0.98%	9.49%	63.04%	\$63
	Grandview Bank	\$200,651	\$793	1.65%	19.57%	50.09%	\$77	\$793	1.65%	19.57%	50.09%	\$77
	Spring Hill State Bank	\$201,057	\$489	0.99%	9.55%	65.43%	\$68	\$489	0.99%	9.55%	65.43%	\$68
	First State Bank	\$202,093	(\$65)	(0.14%)	(1.15%)	88.50%	\$67	(\$65)	(0.14%)	(1.15%)	88.50%	\$67
	First National Bank of Burleson	\$202,303	\$708	1.42%	15.45%	51.38%	\$67	\$708	1.42%	15.45%	51.38%	\$67
	Community National Bank	\$203,474	\$629	1.24%	11.27%	67.95%	\$67	\$629	1.24%	11.27%	67.95%	\$67
	Commercial National Bank of Texarkana	\$205,039	\$789	1.55%	19.66%	65.96%	\$58	\$789	1.55%	19.66%	65.96%	\$58
	First National Bank of Stanton	\$205,493	\$496	1.00%	11.68%	56.61%	\$97	\$496	1.00%	11.68%	56.61%	\$97
	Citizens National Bank at Brownwood	\$208,165	\$912	1.75%	13.97%	54.27%	\$55	\$912	1.75%	13.97%	54.27%	\$55
	First National Bank of Mount Vernon	\$208,898	\$724	1.36%	13.54%	53.04%	\$54	\$724	1.36%	13.54%	53.04%	\$54
	First National Bank	\$211,878	\$939	1.69%	13.99%	55.21%	\$68	\$939	1.69%	13.99%	55.21%	\$68
	Texana Bank, National Association	\$216,577	\$13	0.02%	0.31%	98.29%	\$80	\$13	0.02%	0.31%	98.29%	\$80
	Mineola Community Bank, SSB	\$216,812	\$279	0.52%	3.84%	82.11%	\$69	\$279	0.52%	3.84%	82.11%	\$69
	Yoakum National Bank	\$217,751	\$773	1.42%	10.69%	51.80%	\$61	\$773	1.42%	10.69%	51.80%	\$61
	Gilmer National Bank	\$222,583	\$590	1.06%	7.92%	58.17%	\$81	\$590	1.06%	7.92%	58.17%	\$81
	Bridge City State Bank	\$222,808	\$627	1.11%	14.60%	58.78%	\$61	\$627	1.11%	14.60%	58.78%	\$61
	Community Bank	\$222,981	\$1,236	2.28%	22.70%	43.38%	\$47	\$1,236	2.28%	22.70%	43.38%	\$47
	Ennis State Bank	\$224,352	\$890	1.60%	17.14%	66.06%	\$67	\$890	1.60%	17.14%	66.06%	\$67
	First State Bank	\$226,648	\$987	1.70%	15.46%	56.26%	\$80	\$987	1.70%	15.46%	56.26%	\$80
	Frontier Bank of Texas	\$228,526	\$608	1.09%	7.57%	65.97%	\$84	\$608	1.09%	7.57%	65.97%	\$84
	Huntington State Bank	\$229,619	\$479	0.85%	7.75%	80.01%	\$63	\$479	0.85%	7.75%	80.01%	\$63
	Westbound Bank	\$229,726	\$152	0.27%	2.48%	92.11%	\$147	\$152	0.27%	2.48%	92.11%	\$147

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

March 31, 2018

Run Date: May 24, 2018

		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)												
	United Bank of El Paso del Norte	\$229,914	\$587	1.05%	9.97%	66.25%	\$89	\$587	1.05%	9.97%	66.25%	\$89
	State Bank of De Kalb	\$230,490	\$1,136	2.00%	17.79%	59.59%	\$65	\$1,136	2.00%	17.79%	59.59%	\$65
	Liberty Capital Bank	\$231,367	\$1,008	1.74%	17.58%	52.05%	\$132	\$1,008	1.74%	17.58%	52.05%	\$132
	Western Bank	\$235,693	\$517	0.90%	11.12%	75.79%	\$80	\$517	0.90%	11.12%	75.79%	\$80
	Jacksboro National Bank	\$237,183	\$520	0.86%	8.07%	76.91%	\$92	\$520	0.86%	8.07%	76.91%	\$92
	First National Bank of Weatherford	\$240,090	\$887	1.48%	16.68%	62.05%	\$84	\$887	1.48%	16.68%	62.05%	\$84
	Pecos County State Bank	\$241,973	\$767	1.26%	15.90%	64.41%	\$58	\$767	1.26%	15.90%	64.41%	\$58
	Texas Republic Bank, National Association	\$242,050	\$972	1.66%	14.45%	56.05%	\$101	\$972	1.66%	14.45%	56.05%	\$101
	Lone Star Capital Bank, National Association	\$242,108	\$291	0.48%	3.58%	84.73%	\$73	\$291	0.48%	3.58%	84.73%	\$73
	First State Bank of Burnet	\$245,534	\$775	1.25%	10.62%	58.28%	\$64	\$775	1.25%	10.62%	58.28%	\$64
	ValueBank Texas	\$248,906	\$662	1.07%	11.48%	73.80%	\$54	\$662	1.07%	11.48%	73.80%	\$54
	Hondo National Bank	\$249,913	\$858	1.39%	14.26%	61.97%	\$48	\$858	1.39%	14.26%	61.97%	\$48
	Average of Asset Group A	\$120,888	\$333	1.01%	10.13%	70.32%	\$70	\$333	1.01%	10.13%	70.32%	\$70

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

March 31, 2018

Run Date: May 24, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	First National Bank of Lake Jackson	\$250,839	\$714	1.03%	12.91%	51.51%	\$56	\$714	1.03%	12.91%	51.51%	\$56
	Texan Bank, National Association	\$252,235	\$489	0.80%	4.91%	79.86%	\$110	\$489	0.80%	4.91%	79.86%	\$110
	Worthington National Bank	\$253,119	\$502	0.83%	8.02%	75.51%	\$115	\$502	0.83%	8.02%	75.51%	\$115
	Ozona National Bank	\$255,485	\$772	1.24%	11.87%	76.84%	\$86	\$772	1.24%	11.87%	76.84%	\$86
	National Bank & Trust	\$257,821	\$580	0.91%	11.00%	58.38%	\$66	\$580	0.91%	11.00%	58.38%	\$66
	First-Lockhart National Bank	\$259,319	\$858	1.33%	14.71%	67.01%	\$75	\$858	1.33%	14.71%	67.01%	\$75
	Texas Bank Financial	\$259,346	\$1,220	2.05%	18.63%	70.39%	\$89	\$1,220	2.05%	18.63%	70.39%	\$89
	National Bank of Texas at Fort Worth	\$259,411	\$581	0.90%	8.01%	72.42%	\$77	\$581	0.90%	8.01%	72.42%	\$77
	TexStar National Bank	\$260,130	\$692	1.07%	10.01%	69.72%	\$108	\$692	1.07%	10.01%	69.72%	\$108
	Heritage Bank	\$260,933	\$902	1.41%	11.45%	60.73%	\$72	\$902	1.41%	11.45%	60.73%	\$72
	Texas National Bank	\$262,691	\$2,235	3.55%	38.86%	45.86%	\$77	\$2,235	3.55%	38.86%	45.86%	\$77
	Trinity Bank, N.A.	\$262,815	\$1,129	1.73%	14.63%	47.01%	\$132	\$1,129	1.73%	14.63%	47.01%	\$132
	Charter Bank	\$263,806	\$1,956	3.06%	28.02%	35.54%	\$68	\$1,956	3.06%	28.02%	35.54%	\$68
	Preferred Bank	\$266,104	\$711	1.09%	7.05%	63.47%	\$89	\$711	1.09%	7.05%	63.47%	\$89
	First National Bank of Jasper	\$270,741	\$376	0.57%	4.95%	75.17%	\$68	\$376	0.57%	4.95%	75.17%	\$68
	Citizens State Bank	\$270,968	\$988	1.45%	15.04%	49.42%	\$84	\$988	1.45%	15.04%	49.42%	\$84
	Texas State Bank	\$271,104	\$999	1.46%	13.62%	61.25%	\$66	\$999	1.46%	13.62%	61.25%	\$66
	Peoples State Bank of Hallettsville	\$272,597	\$586	0.85%	7.87%	53.24%	\$83	\$586	0.85%	7.87%	53.24%	\$83
	T Bank, National Association	\$274,490	\$753	1.11%	8.55%	75.47%	\$144	\$753	1.11%	8.55%	75.47%	\$144
	Alliance Bank Central Texas	\$275,752	\$404	0.59%	7.31%	76.84%	\$76	\$404	0.59%	7.31%	76.84%	\$76
	Fort Hood National Bank	\$276,208	\$532	0.83%	9.99%	83.80%	\$62	\$532	0.83%	9.99%	83.80%	\$62
	First National Bank of Hughes Springs	\$283,903	\$1,215	1.76%	14.35%	66.37%	\$53	\$1,215	1.76%	14.35%	66.37%	\$53
	American State Bank	\$285,164	\$313	0.44%	3.91%	84.52%	\$76	\$313	0.44%	3.91%	84.52%	\$76
	Waggoner National Bank of Vernon	\$287,391	\$2,125	2.94%	22.91%	43.12%	\$64	\$2,125	2.94%	22.91%	43.12%	\$64
	Shelby Savings Bank, SSB	\$291,286	\$786	1.10%	8.69%	75.13%	\$56	\$786	1.10%	8.69%	75.13%	\$56
	Liberty National Bank in Paris	\$292,046	\$892	1.26%	7.88%	55.20%	\$59	\$892	1.26%	7.88%	55.20%	\$59
	First Texas Bank	\$298,375	\$418	0.56%	5.30%	78.66%	\$61	\$418	0.56%	5.30%	78.66%	\$61
	Farmers State Bank	\$302,087	\$826	1.06%	7.76%	73.78%	\$76	\$826	1.06%	7.76%	73.78%	\$76
	First National Bank in Port Lavaca	\$304,853	\$791	1.05%	10.63%	57.03%	\$69	\$791	1.05%	10.63%	57.03%	\$69
	First Liberty National Bank	\$311,045	\$969	1.24%	10.32%	69.66%	\$75	\$969	1.24%	10.32%	69.66%	\$75
	TrustTexas Bank, SSB	\$312,717	\$383	0.49%	4.28%	81.51%	\$64	\$383	0.49%	4.28%	81.51%	\$64
	Grand Bank of Texas	\$319,393	\$883	1.13%	13.43%	75.74%	\$98	\$883	1.13%	13.43%	75.74%	\$98
	Texas Champion Bank	\$320,630	\$485	0.61%	5.26%	83.27%	\$61	\$485	0.61%	5.26%	83.27%	\$61
	Mills County State Bank	\$321,342	\$1,029	1.28%	13.89%	63.17%	\$57	\$1,029	1.28%	13.89%	63.17%	\$57
	Brenham National Bank	\$326,345	\$868	1.09%	11.43%	68.13%	\$80	\$868	1.09%	11.43%	68.13%	\$80
	Citizens State Bank	\$326,837	\$1,610	2.03%	16.53%	47.98%	\$61	\$1,610	2.03%	16.53%	47.98%	\$61
	First Commercial Bank, National Association	\$330,828	\$1,083	1.33%	12.68%	68.25%	\$76	\$1,083	1.33%	12.68%	68.25%	\$76
	Rio Bank	\$334,647	\$896	1.10%	11.61%	73.78%	\$66	\$896	1.10%	11.61%	73.78%	\$66
	Lamesa National Bank	\$335,458	\$924	1.07%	11.88%	46.04%	\$63	\$924	1.07%	11.88%	46.04%	\$63
	First National Bank of McGregor	\$335,781	\$1,017	1.25%	15.17%	67.78%	\$108	\$1,017	1.25%	15.17%	67.78%	\$108
	Classic Bank, National Association	\$339,627	\$733	0.86%	9.51%	73.20%	\$62	\$733	0.86%	9.51%	73.20%	\$62
	First State Bank of Livingston	\$339,884	\$622	0.75%	4.77%	72.43%	\$60	\$622	0.75%	4.77%	72.43%	\$60
	AccessBank Texas	\$348,814	\$569	0.65%	6.80%	69.67%	\$96	\$569	0.65%	6.80%	69.67%	\$96
	First National Bank of Gilmer	\$354,539	\$1,276	1.45%	11.42%	64.56%	\$55	\$1,276	1.45%	11.42%	64.56%	\$55
	Bank of Texas	\$354,967	\$1,822	2.10%	19.12%	35.14%	\$107	\$1,822	2.10%	19.12%	35.14%	\$107
	State National Bank of Big Spring	\$357,526	\$913	1.02%	11.30%	54.83%	\$73	\$913	1.02%	11.30%	54.83%	\$73
	Comanche National Bank	\$358,031	\$1,015	1.12%	10.20%	60.76%	\$66	\$1,015	1.12%	10.20%	60.76%	\$66
	SouthTrust Bank, N.A.	\$361,200	\$527	0.57%	5.21%	83.56%	\$86	\$527	0.57%	5.21%	83.56%	\$86
	Bank of Brenham, National Association	\$365,606	\$1,076	1.23%	11.64%	38.82%	\$77	\$1,076	1.23%	11.64%	38.82%	\$77
	First Bank	\$370,531	\$2,671	2.80%	24.24%	64.48%	\$99	\$2,671	2.80%	24.24%	64.48%	\$99
	Texas Star Bank	\$381,800	\$1,804	1.91%	17.35%	51.62%	\$61	\$1,804	1.91%	17.35%	51.62%	\$61
	Schertz Bank & Trust	\$382,801	\$1,359	1.43%	12.14%	51.86%	\$76	\$1,359	1.43%	12.14%	51.86%	\$76
	Falls City National Bank	\$384,489	\$1,490	1.57%	15.94%	24.12%	\$60	\$1,490	1.57%	15.94%	24.12%	\$60
	Karnes County National Bank of Karnes City	\$385,054	\$869	0.93%	10.76%	53.19%	\$106	\$869	0.93%	10.76%	53.19%	\$106
	Sage Capital Bank	\$386,952	\$978	1.02%	9.53%	66.93%	\$80	\$978	1.02%	9.53%	66.93%	\$80
	Citizens Bank	\$387,163	\$850	0.89%	7.67%	68.66%	\$64	\$850	0.89%	7.67%	68.66%	\$64
	Southwest Bank	\$387,164	\$1,422	1.51%	16.65%	70.03%	\$101	\$1,422	1.51%	16.65%	70.03%	\$101
	First National Bank of Livingston	\$387,536	\$1,191	1.27%	9.30%	69.94%	\$71	\$1,191	1.27%	9.30%	69.94%	\$71

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: May 24, 2018

		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 B - \$251 to \$500 million in total assets (continued)												
	Wellington State Bank	\$387,768	\$1,017	1.03%	9.12%	69.85%	\$65	\$1,017	1.03%	9.12%	69.85%	\$65
	First National Bank of Beeville	\$393,762	\$1,312	1.36%	16.12%	53.64%	\$97	\$1,312	1.36%	16.12%	53.64%	\$97
	Citizens National Bank	\$400,931	\$1,140	1.13%	10.04%	61.69%	\$64	\$1,140	1.13%	10.04%	61.69%	\$64
	First National Bank of Mertzon	\$405,245	\$962	1.01%	14.30%	41.69%	\$62	\$962	1.01%	14.30%	41.69%	\$62
	First State Bank	\$406,094	\$1,944	1.93%	22.39%	59.16%	\$66	\$1,944	1.93%	22.39%	59.16%	\$66
	First Federal Community Bank, SSB	\$406,175	\$889	0.88%	7.99%	69.33%	\$86	\$889	0.88%	7.99%	69.33%	\$86
	First National Bank Baird	\$408,488	\$1,233	1.21%	13.73%	68.49%	\$71	\$1,233	1.21%	13.73%	68.49%	\$71
	Southwestern National Bank	\$410,628	\$1,041	1.03%	8.67%	70.83%	\$76	\$1,041	1.03%	8.67%	70.83%	\$76
	Texas First State Bank	\$415,295	\$341	0.33%	4.14%	80.80%	\$70	\$341	0.33%	4.14%	80.80%	\$70
	West Texas State Bank	\$416,348	\$646	0.63%	5.72%	79.19%	\$74	\$646	0.63%	5.72%	79.19%	\$74
	First Community Bank	\$416,485	\$1,304	1.30%	15.19%	66.46%	\$68	\$1,304	1.30%	15.19%	66.46%	\$68
	First National Bank of Sonora	\$418,519	\$813	0.77%	7.19%	76.79%	\$77	\$813	0.77%	7.19%	76.79%	\$77
	Herring Bank	\$419,655	\$622	0.59%	5.55%	89.69%	\$74	\$622	0.59%	5.55%	89.69%	\$74
	Capital Bank	\$420,445	\$1,177	1.15%	13.17%	67.04%	\$98	\$1,177	1.15%	13.17%	67.04%	\$98
	Bank and Trust, SSB	\$431,795	\$857	0.80%	8.56%	80.92%	\$77	\$857	0.80%	8.56%	80.92%	\$77
	Community Bank & Trust	\$433,490	\$1,272	1.20%	8.34%	67.29%	\$82	\$1,272	1.20%	8.34%	67.29%	\$82
	Texas Security Bank	\$435,423	\$1,450	1.42%	10.55%	57.11%	\$133	\$1,450	1.42%	10.55%	57.11%	\$133
	American Bank, National Association	\$438,873	\$1,189	1.11%	11.14%	68.53%	\$81	\$1,189	1.11%	11.14%	68.53%	\$81
	Plains State Bank	\$440,491	\$1,621	1.49%	13.89%	57.11%	\$110	\$1,621	1.49%	13.89%	57.11%	\$110
	First Community Bank	\$448,452	\$1,082	0.99%	9.73%	76.99%	\$68	\$1,082	0.99%	9.73%	76.99%	\$68
	First State Bank and Trust Company	\$450,615	\$1,564	1.37%	8.19%	52.64%	\$95	\$1,564	1.37%	8.19%	52.64%	\$95
	International Bank of Commerce	\$451,733	\$936	0.81%	5.47%	66.15%	\$40	\$936	0.81%	5.47%	66.15%	\$40
	Bank of River Oaks	\$451,911	\$1,641	1.44%	14.05%	54.49%	\$126	\$1,641	1.44%	14.05%	54.49%	\$126
	First National Bank	\$453,192	\$1,109	0.98%	9.55%	77.47%	\$108	\$1,109	0.98%	9.55%	77.47%	\$108
	First National Bank of Huntsville	\$456,916	\$948	0.83%	6.98%	71.68%	\$64	\$948	0.83%	6.98%	71.68%	\$64
	R Bank	\$464,629	\$837	0.73%	7.92%	74.81%	\$78	\$837	0.73%	7.92%	74.81%	\$78
	Peoples Bank	\$467,915	\$1,489	1.27%	12.03%	66.12%	\$79	\$1,489	1.27%	12.03%	66.12%	\$79
	Bank of the West	\$472,284	\$1,147	0.97%	10.55%	74.89%	\$97	\$1,147	0.97%	10.55%	74.89%	\$97
	Texas Bank	\$474,476	\$995	0.86%	8.43%	70.96%	\$66	\$995	0.86%	8.43%	70.96%	\$66
	First State Bank	\$478,225	\$1,591	1.34%	13.58%	58.94%	\$76	\$1,591	1.34%	13.58%	58.94%	\$76
	TexasBank	\$485,846	\$2,985	2.46%	19.07%	51.69%	\$66	\$2,985	2.46%	19.07%	51.69%	\$66
	Fayetteville Bank	\$487,459	\$1,658	1.35%	12.63%	39.50%	\$86	\$1,658	1.35%	12.63%	39.50%	\$86
	Texas Citizens Bank, National Association	\$496,313	\$561	0.47%	5.14%	71.33%	\$91	\$561	0.47%	5.14%	71.33%	\$91
	Union State Bank	\$496,555	\$522	0.48%	4.51%	76.22%	\$93	\$522	0.48%	4.51%	76.22%	\$93
	United Texas Bank	\$498,801	\$1,022	0.88%	9.25%	58.85%	\$136	\$1,022	0.88%	9.25%	58.85%	\$136
	Average of Asset Group B	\$360,548	\$1,049	1.20%	11.31%	64.85%	\$80	\$1,049	1.20%	11.31%	64.85%	\$80

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: May 24, 2018

		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 C - \$501 million to \$1 billion in total assets												
	Fidelity Bank	\$511,086	\$2,392	1.91%	16.83%	45.50%	\$90	\$2,392	1.91%	16.83%	45.50%	\$90
	Kleberg Bank, N.A.	\$517,497	\$1,177	0.92%	7.70%	76.83%	\$67	\$1,177	0.92%	7.70%	76.83%	\$67
	Texas National Bank of Jacksonville	\$524,158	\$1,386	1.08%	11.41%	62.37%	\$85	\$1,386	1.08%	11.41%	62.37%	\$85
	Pointbank	\$530,482	\$1,359	1.09%	10.62%	71.87%	\$87	\$1,359	1.09%	10.62%	71.87%	\$87
	Citizens State Bank	\$530,936	\$1,992	1.53%	14.55%	57.41%	\$68	\$1,992	1.53%	14.55%	57.41%	\$68
	Ciera Bank	\$536,868	\$2,553	1.90%	14.20%	57.26%	\$87	\$2,553	1.90%	14.20%	57.26%	\$87
	Round Top State Bank	\$538,039	\$1,765	1.32%	12.66%	50.81%	\$77	\$1,765	1.32%	12.66%	50.81%	\$77
	Pegasus Bank	\$543,193	\$1,514	1.13%	16.10%	57.07%	\$156	\$1,514	1.13%	16.10%	57.07%	\$156
	Commerce Bank	\$545,876	\$2,315	1.66%	10.89%	42.97%	\$36	\$2,315	1.66%	10.89%	42.97%	\$36
	Tolleson Private Bank	\$549,650	\$3,129	2.19%	27.63%	44.87%	\$132	\$3,129	2.19%	27.63%	44.87%	\$132
	Vantage Bank Texas	\$550,486	\$1,085	0.81%	7.61%	70.48%	\$110	\$1,085	0.81%	7.61%	70.48%	\$110
	Benchmark Bank	\$562,028	\$5,847	4.35%	42.76%	55.69%	\$133	\$5,847	4.35%	42.76%	55.69%	\$133
	First National Bank of Albany	\$562,800	\$2,530	1.86%	15.59%	41.54%	\$71	\$2,530	1.86%	15.59%	41.54%	\$71
	First National Bank of Bastrop	\$567,435	\$2,715	1.92%	19.65%	54.50%	\$71	\$2,715	1.92%	19.65%	54.50%	\$71
	Texas Gulf Bank, National Association	\$568,483	\$1,385	0.97%	8.89%	71.25%	\$93	\$1,385	0.97%	8.89%	71.25%	\$93
	Bank and Trust of Bryan/College Station	\$568,491	\$2,340	1.63%	16.38%	48.49%	\$84	\$2,340	1.63%	16.38%	48.49%	\$84
	Commercial State Bank	\$595,906	\$3,766	2.59%	22.25%	53.27%	\$73	\$3,766	2.59%	22.25%	53.27%	\$73
	HomeTown Bank, N.A.	\$596,134	\$1,856	1.26%	11.99%	59.31%	\$70	\$1,856	1.26%	11.99%	59.31%	\$70
	First National Bank of Granbury	\$596,916	\$1,407	0.96%	9.28%	64.96%	\$64	\$1,407	0.96%	9.28%	64.96%	\$64
	Security State Bank	\$600,629	\$2,132	1.39%	14.57%	49.07%	\$88	\$2,132	1.39%	14.57%	49.07%	\$88
	Pilgrim Bank	\$610,502	\$1,324	0.90%	7.97%	69.74%	\$64	\$1,324	0.90%	7.97%	69.74%	\$64
	Wallis State Bank	\$634,660	\$4,407	2.81%	27.09%	50.82%	\$96	\$4,407	2.81%	27.09%	50.82%	\$96
	National United	\$637,042	\$965	0.64%	6.22%	74.56%	\$68	\$965	0.64%	6.22%	74.56%	\$68
	Crockett National Bank	\$644,402	\$2,579	1.64%	14.08%	85.97%	\$121	\$2,579	1.64%	14.08%	85.97%	\$121
	First Texas Bank	\$646,686	\$1,446	0.92%	10.88%	61.83%	\$68	\$1,446	0.92%	10.88%	61.83%	\$68
	American National Bank & Trust	\$658,207	\$1,609	0.97%	8.46%	72.57%	\$86	\$1,609	0.97%	8.46%	72.57%	\$86
	Legend Bank, N.A.	\$663,747	\$2,578	1.59%	14.58%	67.13%	\$89	\$2,578	1.59%	14.58%	67.13%	\$89
	First National Bank of Bellville	\$666,598	\$2,535	1.49%	10.69%	43.29%	\$99	\$2,535	1.49%	10.69%	43.29%	\$99
	Central Bank	\$668,274	\$2,181	1.31%	14.26%	69.44%	\$143	\$2,181	1.31%	14.26%	69.44%	\$143
	Affiliated Bank, National Association	\$670,930	\$1,521	0.97%	9.42%	78.18%	\$100	\$1,521	0.97%	9.42%	78.18%	\$100
	Commercial Bank of Texas, N.A.	\$681,239	\$1,578	0.95%	9.75%	70.81%	\$66	\$1,578	0.95%	9.75%	70.81%	\$66
	City National Bank of Sulphur Springs	\$683,033	\$2,612	1.55%	13.63%	65.03%	\$68	\$2,612	1.55%	13.63%	65.03%	\$68
	Vista Bank	\$685,963	\$1,544	0.97%	8.35%	63.46%	\$77	\$1,544	0.97%	8.35%	63.46%	\$77
	NewFirst National Bank	\$698,567	\$4,242	2.43%	22.03%	54.36%	\$126	\$4,242	2.43%	22.03%	54.36%	\$126
	First National Bank of Shiner	\$700,087	\$2,418	1.38%	13.13%	39.77%	\$81	\$2,418	1.38%	13.13%	39.77%	\$81
	Community National Bank & Trust of Texas	\$716,265	\$2,502	1.41%	13.22%	60.10%	\$68	\$2,502	1.41%	13.22%	60.10%	\$68
	Citizens 1st Bank	\$721,454	\$3,383	1.88%	9.46%	32.00%	\$70	\$3,383	1.88%	9.46%	32.00%	\$70
	Third Coast Bank, SSB	\$725,144	\$1,107	0.62%	7.02%	74.42%	\$129	\$1,107	0.62%	7.02%	74.42%	\$129
	SouthStar Bank, S.S.B.	\$726,752	\$1,569	0.87%	7.85%	74.40%	\$88	\$1,569	0.87%	7.85%	74.40%	\$88
	Alliance Bank	\$738,185	\$2,040	1.10%	12.24%	72.67%	\$68	\$2,040	1.10%	12.24%	72.67%	\$68
	Bank of San Antonio	\$747,484	\$2,117	1.16%	12.30%	63.77%	\$116	\$2,117	1.16%	12.30%	63.77%	\$116
	Centennial Bank	\$761,068	\$1,431	0.78%	7.49%	72.83%	\$86	\$1,431	0.78%	7.49%	72.83%	\$86
	Integrity Bank, SSB	\$761,456	\$2,641	1.37%	12.57%	51.11%	\$126	\$2,641	1.37%	12.57%	51.11%	\$126
	Industry State Bank	\$766,519	\$3,753	1.95%	16.44%	41.50%	\$100	\$3,753	1.95%	16.44%	41.50%	\$100
	Icon Bank of Texas, National Association	\$793,655	\$1,989	1.05%	10.62%	73.82%	\$150	\$1,989	1.05%	10.62%	73.82%	\$150
	First Command Bank	\$798,250	\$3,812	2.01%	27.64%	60.04%	\$85	\$3,812	2.01%	27.64%	60.04%	\$85
	State Bank of Texas	\$798,948	\$8,615	4.19%	22.45%	27.17%	\$68	\$8,615	4.19%	22.45%	27.17%	\$68
	Dallas Capital Bank, National Association	\$807,307	\$992	0.52%	4.76%	69.51%	\$146	\$992	0.52%	4.76%	69.51%	\$146
	Security Bank	\$817,574	\$3,883	1.94%	14.38%	64.00%	\$89	\$3,883	1.94%	14.38%	64.00%	\$89
	Golden Bank, National Association	\$821,052	\$3,048	1.51%	11.45%	46.01%	\$90	\$3,048	1.51%	11.45%	46.01%	\$90
	Central National Bank	\$829,735	\$4,072	1.97%	22.30%	47.77%	\$106	\$4,072	1.97%	22.30%	47.77%	\$106
	Texas Regional Bank	\$834,809	\$1,584	0.76%	6.83%	75.38%	\$73	\$1,584	0.76%	6.83%	75.38%	\$73
	First National Bank of Central Texas	\$856,156	\$4,638	2.21%	24.14%	46.73%	\$96	\$4,638	2.21%	24.14%	46.73%	\$96
	Lone Star State Bank of West Texas	\$886,667	\$3,494	1.55%	13.71%	52.75%	\$125	\$3,494	1.55%	13.71%	52.75%	\$125
	American Bank of Commerce	\$896,911	\$2,212	0.98%	11.48%	64.69%	\$83	\$2,212	0.98%	11.48%	64.69%	\$83
	Horizon Bank, SSB	\$914,432	\$4,070	1.78%	21.46%	57.51%	\$108	\$4,070	1.78%	21.46%	57.51%	\$108
	Citizens State Bank	\$922,812	\$2,737	1.18%	9.91%	48.27%	\$65	\$2,737	1.18%	9.91%	48.27%	\$65
	International Bank of Commerce	\$969,813	\$4,950	2.05%	11.87%	45.05%	\$37	\$4,950	2.05%	11.87%	45.05%	\$37
	First Bank & Trust	\$971,480	\$4,013	1.65%	16.11%	61.23%	\$93	\$4,013	1.65%	16.11%	61.23%	\$93
	Colonial Savings, F.A.	\$973,757	\$1,038	0.42%	1.71%	115.10%	\$83	\$1,038	0.42%	1.71%	115.10%	\$83
	Citizens National Bank of Texas	\$974,110	\$4,736	2.01%	20.75%	62.05%	\$90	\$4,736	2.01%	20.75%	62.05%	\$90
	Security State Bank & Trust	\$977,052	\$4,631	1.87%	14.28%	63.27%	\$70	\$4,631	1.87%	14.28%	63.27%	\$70
Average of Asset Group C		\$702,514	\$2,633	1.51%	13.98%	60.09%	\$90	\$2,633	1.51%	13.98%	60.09%	\$90

Source: SNL Financial

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Performance Analysis

March 31, 2018

Run Date: May 24, 2018

		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 D - Over \$1 billion in total assets												
	FirstBank Southwest	\$1,006,234	\$1,973	0.81%	9.46%	76.90%	\$90	\$1,973	0.81%	9.46%	76.90%	\$90
	Moody National Bank	\$1,029,812	\$3,871	1.52%	11.01%	61.10%	\$83	\$3,871	1.52%	11.01%	61.10%	\$83
	Spirit of Texas Bank, SSB	\$1,036,658	\$2,376	0.93%	9.09%	73.06%	\$127	\$2,376	0.93%	9.09%	73.06%	\$127
	Lubbock National Bank	\$1,056,592	\$2,891	1.06%	11.84%	60.81%	\$96	\$2,891	1.06%	11.84%	60.81%	\$96
	American Momentum Bank	\$1,059,720	\$4,305	1.60%	8.06%	54.26%	\$85	\$4,305	1.60%	8.06%	54.26%	\$85
	Texas First Bank	\$1,063,540	\$4,113	1.55%	14.76%	59.16%	\$82	\$4,113	1.55%	14.76%	59.16%	\$82
	First Command Financial Services, Inc.	\$1,081,677	\$3,240	1.21%	18.10%	95.65%	\$107	\$3,240	1.21%	18.10%	95.65%	\$107
	Texas Exchange Bank, SSB	\$1,083,480	\$3,143	1.90%	15.35%	34.91%	\$111	\$3,143	1.90%	15.35%	34.91%	\$111
	First State Bank	\$1,105,608	\$3,073	1.12%	13.51%	70.73%	\$88	\$3,073	1.12%	13.51%	70.73%	\$88
	FirstCapital Bank of Texas, N.A.	\$1,117,926	\$3,340	1.22%	12.29%	65.78%	\$96	\$3,340	1.22%	12.29%	65.78%	\$96
	AimBank	\$1,118,357	\$4,052	1.47%	15.65%	65.58%	\$87	\$4,052	1.47%	15.65%	65.58%	\$87
	Falcon International Bank	\$1,153,609	\$4,471	1.58%	13.65%	58.85%	\$52	\$4,471	1.58%	13.65%	58.85%	\$52
	First United Bank	\$1,255,222	\$4,788	1.52%	15.14%	60.92%	\$84	\$4,788	1.52%	15.14%	60.92%	\$84
	West Texas National Bank	\$1,290,919	\$4,423	1.41%	15.77%	52.82%	\$76	\$4,423	1.41%	15.77%	52.82%	\$76
	Community National Bank	\$1,291,824	\$5,169	1.67%	16.37%	48.73%	\$83	\$5,169	1.67%	16.37%	48.73%	\$83
	Pioneer Bank, SSB	\$1,296,943	\$1,735	0.54%	5.28%	79.83%	\$93	\$1,735	0.54%	5.28%	79.83%	\$93
	Pinnacle Bank	\$1,310,192	\$4,482	1.38%	10.17%	58.72%	\$74	\$4,482	1.38%	10.17%	58.72%	\$74
	Inter National Bank	\$1,378,577	\$5,581	1.64%	10.63%	53.62%	\$67	\$5,581	1.64%	10.63%	53.62%	\$67
	Texas Community Bank	\$1,378,834	\$3,837	1.15%	11.52%	60.72%	\$83	\$3,837	1.15%	11.52%	60.72%	\$83
	American Bank, National Association	\$1,380,800	\$2,648	0.78%	9.61%	79.93%	\$114	\$2,648	0.78%	9.61%	79.93%	\$114
	Extraco Banks, National Association	\$1,389,096	\$3,013	0.87%	8.54%	77.60%	\$94	\$3,013	0.87%	8.54%	77.60%	\$94
	North Dallas Bank & Trust Co.	\$1,429,106	\$2,799	0.82%	7.79%	62.31%	\$103	\$2,799	0.82%	7.79%	62.31%	\$103
	Post Oak Bank, N.A.	\$1,430,763	\$5,078	1.44%	12.92%	52.57%	\$101	\$5,078	1.44%	12.92%	52.57%	\$101
	American First National Bank	\$1,468,332	\$6,215	1.68%	14.56%	47.61%	\$77	\$6,215	1.68%	14.56%	47.61%	\$77
	First State Bank of Uvalde	\$1,626,982	\$4,640	1.16%	14.70%	37.66%	\$76	\$4,640	1.16%	14.70%	37.66%	\$76
	Austin Bank, Texas National Association	\$1,741,355	\$7,169	1.69%	12.70%	59.46%	\$76	\$7,169	1.69%	12.70%	59.46%	\$76
	WestStar Bank	\$1,757,512	\$10,108	2.34%	18.28%	47.13%	\$88	\$10,108	2.34%	18.28%	47.13%	\$88
	BTH Bank, National Association	\$1,772,741	\$4,046	0.93%	7.94%	43.48%	\$111	\$4,046	0.93%	7.94%	43.48%	\$111
	Jefferson Bank	\$1,784,133	\$5,152	1.18%	14.16%	70.80%	\$108	\$5,152	1.18%	14.16%	70.80%	\$108
	Citizens National Bank	\$1,805,272	\$4,532	1.03%	10.58%	68.67%	\$86	\$4,532	1.03%	10.58%	68.67%	\$86
	First National Bank Texas	\$1,888,591	\$7,456	1.68%	20.40%	84.74%	\$49	\$7,456	1.68%	20.40%	84.74%	\$49
	Beal Bank, SSB	\$1,968,261	\$9,481	1.97%	5.91%	88.07%	\$117	\$9,481	1.97%	5.91%	88.07%	\$117
	Guaranty Bank & Trust, N.A.	\$1,997,854	\$4,922	1.01%	9.38%	63.72%	\$73	\$4,922	1.01%	9.38%	63.72%	\$73
	Lone Star National Bank	\$2,181,516	\$6,092	1.11%	9.99%	70.98%	\$64	\$6,092	1.11%	9.99%	70.98%	\$64
	Texas Bank and Trust Company	\$2,421,360	\$7,619	1.26%	11.78%	57.43%	\$77	\$7,619	1.26%	11.78%	57.43%	\$77
	TIB The Independent BankersBank, National Association	\$2,471,616	\$4,456	0.71%	6.98%	81.96%	\$134	\$4,456	0.71%	6.98%	81.96%	\$134
	City Bank	\$2,581,195	\$6,793	1.05%	10.72%	77.45%	\$109	\$6,793	1.05%	10.72%	77.45%	\$109
	Inwood National Bank	\$2,617,204	\$12,934	2.02%	18.38%	42.13%	\$101	\$12,934	2.02%	18.38%	42.13%	\$101
	American National Bank of Texas	\$2,793,829	\$8,550	1.18%	13.56%	65.42%	\$100	\$8,550	1.18%	13.56%	65.42%	\$100
	Allegiance Bank	\$2,888,737	\$8,007	1.12%	10.23%	62.94%	\$136	\$8,007	1.12%	10.23%	62.94%	\$136
	Veritex Community Bank	\$3,067,271	\$10,863	1.45%	9.37%	49.58%	\$95	\$10,863	1.45%	9.37%	49.58%	\$95
	CommunityBank of Texas, N.A.	\$3,075,110	\$9,592	1.25%	9.37%	59.84%	\$104	\$9,592	1.25%	9.37%	59.84%	\$104
	Happy State Bank	\$3,314,723	\$9,411	1.12%	8.56%	68.95%	\$103	\$9,411	1.12%	8.56%	68.95%	\$103
	TBK Bank, SSB	\$3,373,673	\$13,458	1.59%	13.02%	59.95%	\$94	\$13,458	1.59%	13.02%	59.95%	\$94
	Broadway National Bank	\$3,589,725	\$10,148	1.13%	10.87%	67.14%	\$104	\$10,148	1.13%	10.87%	67.14%	\$104
	Amarillo National Bank	\$3,942,493	\$19,412	1.99%	15.28%	51.77%	\$96	\$19,412	1.99%	15.28%	51.77%	\$96
	Green Bank, National Association	\$4,211,827	\$12,419	1.18%	10.09%	46.32%	\$144	\$12,419	1.18%	10.09%	46.32%	\$144
	Woodforest National Bank	\$5,699,603	\$24,417	1.78%	21.09%	81.42%	\$63	\$24,417	1.78%	21.09%	81.42%	\$63
	Southside Bank	\$6,369,050	\$18,570	1.15%	8.41%	49.56%	\$85	\$18,570	1.15%	8.41%	49.56%	\$85
	First Financial Bank, National Association	\$7,539,812	\$32,416	1.72%	15.09%	50.79%	\$73	\$32,416	1.72%	15.09%	50.79%	\$73
	NexBank SSB	\$8,374,500	\$43,071	2.15%	28.97%	20.52%	\$367	\$43,071	2.15%	28.97%	20.52%	\$367
	International Bank of Commerce	\$8,567,947	\$39,252	1.82%	11.87%	49.53%	\$46	\$39,252	1.82%	11.87%	49.53%	\$46
	Wells Fargo Bank South Central, National Association	\$8,681,956	\$57,834	2.63%	17.37%	6.77%	\$163	\$57,834	2.63%	17.37%	6.77%	\$163
	Independent Bank	\$8,802,656	\$32,343	1.49%	8.70%	47.58%	\$101	\$32,343	1.49%	8.70%	47.58%	\$101
	LegacyTexas Bank	\$8,868,954	\$27,899	1.28%	10.62%	45.92%	\$123	\$27,899	1.28%	10.62%	45.92%	\$123
	PlainsCapital Bank	\$9,322,266	\$27,593	1.19%	7.93%	84.08%	\$119	\$27,593	1.19%	7.93%	84.08%	\$119
	Cadence Bank, N.A.	\$10,981,275	\$42,807	1.57%	11.51%	48.85%	\$125	\$42,807	1.57%	11.51%	48.85%	\$125
	Regional Average	\$3,005,172	\$11,124	1.38%	12.37%	60.05%	\$99	\$11,124	1.38%	12.37%	60.05%	\$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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 24, 2018

		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	\$20,003	\$7,390	\$18,132	40.76%	66.22%	\$4,001	3.01%	0.33%	0.17%	2.84%	(19.01%)	(21.38%)
	Chappell Hill Bank	\$27,705	\$16,854	\$24,935	67.59%	41.89%	\$3,463	3.98%	0.35%	0.22%	3.77%	23.83%	27.28%
	Brazos National Bank	\$28,205	\$22,268	\$15,266	145.87%	13.65%	\$705	5.96%	0.17%	0.11%	5.90%	4.04%	9.96%
	Amistad Bank	\$28,862	\$19,086	\$24,335	78.43%	29.41%	\$2,624	5.34%	0.61%	0.43%	4.90%	5.72%	6.68%
	Bank of Houston, National Association	\$30,325	\$8,308	\$26,937	30.84%	65.60%	\$2,527	2.71%	0.26%	0.17%	2.55%	11.74%	16.72%
	Granger National Bank	\$32,717	\$8,349	\$27,505	30.35%	76.47%	\$4,090	3.58%	0.60%	0.45%	3.29%	(5.24%)	(4.63%)
	Grapeland State Bank	\$33,686	\$24,116	\$29,694	81.22%	25.11%	\$3,369	5.32%	0.96%	0.77%	4.65%	(3.51%)	11.70%
	Enloe State Bank	\$35,123	\$24,138	\$29,784	81.04%	24.39%	\$5,018	6.29%	1.33%	1.18%	5.06%	(0.35%)	25.32%
	Citizens State Bank	\$35,747	\$14,216	\$32,373	43.91%	57.07%	\$4,468	3.61%	0.79%	0.62%	3.01%	2.57%	2.32%
	Menard Bank	\$36,369	\$12,724	\$31,828	39.98%	47.35%	\$3,637	3.27%	0.19%	0.13%	3.29%	11.08%	13.85%
	Gladewater National Bank	\$37,255	\$23,175	\$29,925	77.44%	40.51%	\$3,726	4.01%	0.59%	0.47%	3.60%	(10.82%)	(11.06%)
	First State Bank	\$37,948	\$14,402	\$29,334	49.10%	50.28%	\$3,450	4.70%	0.66%	0.57%	4.16%	(45.53%)	(87.98%)
	Crowell State Bank	\$38,422	\$23,639	\$34,287	68.94%	19.13%	\$3,842	4.57%	0.69%	0.41%	4.17%	(12.12%)	(15.50%)
	Donley County State Bank	\$39,048	\$8,049	\$31,486	25.56%	58.94%	\$3,905	2.74%	0.66%	0.52%	2.22%	(41.08%)	(48.62%)
	State National Bank of Groom	\$39,903	\$22,883	\$36,011	63.54%	28.72%	\$3,990	4.59%	0.44%	0.36%	4.25%	51.30%	56.14%
	Kress National Bank	\$40,557	\$16,698	\$35,945	46.45%	43.23%	\$6,760	3.85%	0.52%	0.33%	3.58%	(17.46%)	(18.01%)
	Brush Country Bank	\$41,138	\$13,846	\$36,840	37.58%	68.54%	\$4,114	3.25%	0.67%	0.43%	2.84%	(7.44%)	(7.58%)
	Bank of San Jacinto County	\$41,291	\$16,209	\$36,092	44.91%	64.53%	\$2,753	4.40%	0.32%	0.18%	4.23%	(7.67%)	(8.07%)
	First State Bank	\$41,841	\$13,134	\$38,405	34.20%	66.35%	\$4,184	2.90%	0.08%	0.05%	2.85%	29.48%	31.57%
	Ballinger National Bank	\$42,419	\$16,335	\$38,496	42.43%	64.60%	\$3,030	3.76%	0.24%	0.15%	3.63%	1.85%	7.34%
	Farmers State Bank of Newcastle	\$43,279	\$23,108	\$38,986	59.27%	42.28%	\$5,410	4.43%	0.96%	0.73%	3.89%	(1.66%)	1.03%
	Robert Lee State Bank	\$44,265	\$15,185	\$38,871	39.07%	30.06%	\$2,767	3.51%	0.31%	0.22%	3.38%	9.05%	13.47%
	Spur Security Bank	\$44,716	\$8,633	\$40,403	21.37%	66.29%	\$5,590	3.08%	0.61%	0.37%	2.70%	(12.53%)	(10.39%)
	Lovelady State Bank	\$46,265	\$23,595	\$41,667	56.63%	41.41%	\$3,855	4.90%	0.61%	0.43%	4.41%	(15.74%)	(18.57%)
	First National Bank in Cooper	\$46,394	\$21,249	\$40,212	52.84%	53.12%	\$4,639	3.51%	0.47%	0.30%	3.27%	1.13%	2.17%
	First National Bank of Paducah	\$47,017	\$26,648	\$43,113	61.81%	35.93%	\$2,351	4.05%	0.74%	0.58%	3.56%	(4.33%)	(2.79%)
	Powell State Bank	\$47,764	\$15,651	\$43,774	35.75%	19.34%	\$4,342	3.74%	0.58%	0.28%	3.50%	76.76%	85.08%
	City National Bank	\$48,231	\$34,779	\$41,708	83.39%	22.45%	\$3,014	4.36%	0.57%	0.39%	4.00%	4.44%	5.92%
	Santa Anna National Bank	\$48,923	\$25,346	\$43,012	58.93%	41.79%	\$4,077	4.58%	0.43%	0.34%	4.46%	(12.80%)	0.96%
	Commercial Bank	\$49,481	\$24,358	\$45,163	53.93%	37.67%	\$5,498	3.84%	0.42%	0.32%	3.72%	20.15%	38.99%
	First State Bank	\$49,490	\$26,554	\$44,683	59.43%	14.37%	\$4,499	4.19%	0.13%	0.09%	4.10%	3.06%	2.51%
	Citizens National Bank of Crosbyton	\$49,578	\$14,211	\$41,644	34.12%	78.67%	\$5,509	2.65%	0.59%	0.42%	2.29%	23.32%	26.73%
	First National Bank of Moody	\$49,645	\$23,717	\$38,637	61.38%	42.05%	\$4,513	4.20%	0.63%	0.48%	3.88%	(5.80%)	(6.27%)
	First Bank of Celeste	\$50,281	\$20,848	\$46,195	45.13%	56.98%	\$4,190	3.84%	0.41%	0.24%	3.63%	14.89%	15.49%
	Commerce Bank Texas	\$50,790	\$37,032	\$39,614	93.48%	10.96%	\$5,643	4.86%	0.43%	0.32%	4.59%	(10.20%)	(28.58%)
	First Federal Bank Littlefield, Texas	\$51,248	\$41,105	\$42,015	97.83%	17.33%	\$3,203	4.93%	0.76%	0.67%	4.36%	(24.46%)	11.72%
	Security Bank of Crawford	\$52,697	\$40,452	\$47,402	85.34%	21.43%	\$5,855	5.00%	1.55%	1.35%	3.79%	56.78%	62.91%
	Citizens State Bank	\$54,975	\$9,709	\$51,205	18.96%	81.30%	\$3,436	2.66%	0.55%	0.38%	2.33%	(12.10%)	(9.84%)
	First National Bank of Woodsboro	\$55,508	\$20,298	\$50,638	40.08%	36.64%	\$3,701	2.92%	0.37%	0.23%	2.70%	(24.19%)	(23.70%)
	First National Bank of Quitaque	\$55,730	\$25,108	\$46,553	53.93%	53.20%	\$4,644	3.37%	0.50%	0.33%	3.11%	13.17%	14.37%
	First National Bank of Tahoka	\$56,701	\$15,209	\$50,976	29.84%	72.01%	\$5,155	3.88%	0.31%	0.22%	3.65%	(4.52%)	(5.27%)
	First National Bank of South Padre Island	\$57,262	\$33,005	\$50,561	65.28%	42.55%	\$4,405	4.05%	0.35%	0.25%	3.83%	7.60%	7.70%
	First National Bank of Trinity	\$58,080	\$27,312	\$52,971	51.56%	38.15%	\$3,416	3.86%	0.31%	0.18%	3.79%	(9.11%)	(7.35%)
	American Bank, National Association	\$58,086	\$24,298	\$52,662	46.14%	60.46%	\$2,766	7.27%	1.12%	0.81%	6.50%	26.91%	30.93%
	Security State Bank	\$60,046	\$18,441	\$54,598	33.78%	44.15%	\$3,336	3.37%	0.28%	0.20%	3.35%	19.53%	20.33%
	First Capital Bank	\$60,673	\$54,317	\$51,788	104.88%	4.74%	\$2,758	5.90%	1.09%	0.68%	5.25%	(6.51%)	6.72%
	Bank of Commerce	\$60,733	\$25,425	\$53,090	47.89%	61.21%	\$6,073	4.39%	0.99%	0.61%	3.90%	129.34%	152.06%
	First State Bank of San Diego	\$60,929	\$21,237	\$55,285	38.41%	43.20%	\$3,584	3.52%	0.36%	0.25%	3.30%	(9.92%)	(10.22%)
	First National Bank of Eldorado	\$61,042	\$28,162	\$51,993	54.16%	23.01%	\$4,069	5.87%	0.17%	0.12%	5.92%	12.09%	11.63%
	Spectra Bank	\$62,446	\$38,454	\$54,281	70.84%	34.87%	\$2,498	4.72%	0.84%	0.43%	4.27%	(9.01%)	(16.18%)
	Zavala County Bank	\$62,473	\$9,797	\$53,862	18.19%	60.58%	\$2,840	3.05%	0.45%	0.32%	2.96%	(52.36%)	(56.13%)
	Burton State Bank	\$62,592	\$17,538	\$55,004	31.88%	70.42%	\$6,955	2.87%	0.72%	0.54%	2.37%	14.52%	16.10%
	First State Bank	\$63,253	\$14,056	\$55,260	25.44%	43.14%	\$5,271	2.81%	0.84%	0.76%	2.25%	(6.34%)	(5.34%)
	First Bank and Trust of Memphis	\$64,175	\$36,185	\$56,180	64.41%	47.72%	\$6,418	3.63%	0.91%	0.65%	3.06%	8.68%	9.57%
	Junction National Bank	\$64,312	\$14,069	\$58,797	23.93%	70.11%	\$5,847	2.92%	0.13%	0.08%	2.88%	30.55%	35.72%
	Angelina Savings Bank, SSB	\$65,457	\$35,408	\$59,495	59.51%	48.58%	\$3,117	4.07%	0.10%	0.08%	4.00%	6.22%	5.78%
	City National Bank of San Saba	\$66,796	\$9,038	\$58,359	15.49%	78.11%	\$5,566	2.89%	0.37%	0.23%	2.82%	38.35%	44.94%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 24, 2018

		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)													
	Citizens State Bank of Luling	\$67,060	\$58,172	\$56,658	102.67%	8.22%	\$3,726	4.92%	0.35%	0.24%	4.73%	(4.54%)	3.93%
	Lakeside National Bank	\$67,241	\$24,610	\$60,855	40.44%	66.19%	\$6,724	2.92%	0.21%	0.13%	2.86%	2.19%	1.98%
	First National Bank of Aspermont	\$67,546	\$11,040	\$57,887	19.07%	60.14%	\$9,649	2.87%	0.67%	0.33%	2.75%	(6.39%)	1.05%
	Gruver State Bank	\$67,612	\$35,963	\$58,148	61.85%	29.18%	\$5,201	4.16%	0.77%	0.60%	3.66%	(31.35%)	(11.15%)
	Justin State Bank	\$67,618	\$52,992	\$58,597	90.43%	22.02%	\$5,201	5.79%	0.11%	0.07%	5.72%	(21.38%)	(25.53%)
	First National Bank of Anson	\$68,093	\$33,511	\$62,752	53.40%	26.17%	\$5,238	4.35%	0.08%	0.05%	4.31%	15.51%	17.32%
	Haskell National Bank	\$70,760	\$28,195	\$62,538	45.08%	53.50%	\$2,830	3.46%	0.25%	0.14%	3.36%	(3.28%)	(2.74%)
	Bandera Bank	\$72,287	\$35,844	\$65,269	54.92%	51.50%	\$5,163	3.78%	0.27%	0.15%	3.63%	19.72%	20.66%
	Capital Bank of Texas	\$72,365	\$24,484	\$62,622	39.10%	42.86%	\$4,257	3.05%	0.22%	0.15%	2.91%	34.46%	39.33%
	Peoples State Bank	\$73,660	\$27,797	\$64,578	43.04%	57.04%	\$12,277	2.86%	0.47%	0.31%	2.68%	(26.95%)	(28.26%)
	State National Bank in West	\$74,225	\$15,147	\$67,914	22.30%	79.44%	\$4,366	2.81%	0.39%	0.25%	2.58%	(1.67%)	(2.54%)
	Buckholts State Bank	\$74,499	\$33,914	\$62,301	54.44%	52.12%	\$5,321	4.25%	0.50%	0.34%	3.97%	(3.86%)	(4.91%)
	First National Bank	\$75,758	\$29,712	\$64,003	46.42%	39.82%	\$4,735	3.93%	0.38%	0.32%	3.84%	17.11%	(0.17%)
	Carmine State Bank	\$76,186	\$20,401	\$66,518	30.67%	82.92%	\$6,349	3.34%	1.07%	0.83%	2.84%	6.29%	6.51%
	Greater State Bank	\$78,982	\$57,060	\$71,965	79.29%	23.13%	\$2,633	5.30%	0.90%	0.73%	4.57%	22.78%	25.42%
	First State Bank of Mobeetie	\$79,856	\$14,587	\$70,922	20.57%	89.31%	\$6,655	3.14%	0.46%	0.33%	3.06%	10.21%	13.70%
	Pavillion Bank	\$80,579	\$51,071	\$70,209	72.74%	38.96%	\$4,029	4.49%	0.45%	0.31%	4.26%	30.77%	37.22%
	First National Bank in Falfurrias	\$81,402	\$20,076	\$72,383	27.74%	32.17%	\$3,876	2.95%	0.56%	0.40%	2.57%	15.64%	11.59%
	Commercial State Bank	\$82,296	\$43,367	\$75,291	57.60%	27.32%	\$3,741	5.07%	0.33%	0.20%	5.00%	18.29%	19.48%
	Cowboy Bank of Texas	\$82,471	\$59,261	\$74,795	79.23%	10.93%	\$5,154	4.70%	1.01%	0.72%	4.05%	(1.83%)	(0.19%)
	Citizens State Bank	\$82,673	\$38,099	\$70,315	54.18%	46.32%	\$2,756	5.86%	0.92%	0.83%	5.02%	0.52%	5.22%
	Farmers and Merchants Bank	\$83,973	\$48,974	\$75,610	64.77%	33.86%	\$2,799	3.95%	0.18%	0.10%	3.87%	12.07%	13.73%
	Bank of Austin	\$84,209	\$50,500	\$51,026	98.97%	62.54%	\$6,015	3.51%	0.68%	0.51%	3.20%	87.57%	179.92%
	Community Bank	\$84,275	\$51,785	\$77,364	66.94%	38.05%	\$3,664	4.80%	0.72%	0.55%	4.18%	46.76%	50.67%
	Zapata National Bank	\$84,840	\$35,383	\$73,966	47.84%	35.10%	\$4,040	3.71%	0.73%	0.59%	3.19%	(6.64%)	(7.73%)
	Fort Davis State Bank	\$85,559	\$38,614	\$77,602	49.76%	44.95%	\$2,445	3.94%	0.25%	0.14%	3.87%	10.64%	12.15%
	One World Bank	\$85,913	\$57,465	\$73,095	78.62%	36.61%	\$4,091	4.16%	1.37%	0.93%	3.32%	(12.87%)	(22.17%)
	First National Bank of Kemp	\$86,052	\$34,348	\$76,504	44.90%	45.05%	\$3,442	3.66%	0.29%	0.17%	3.53%	20.45%	23.69%
	Lytle State Bank of Lytle, Texas	\$86,820	\$28,297	\$71,694	39.47%	51.99%	\$3,946	3.78%	0.22%	0.17%	3.72%	(8.67%)	(8.95%)
	First National Bank of Dublin	\$87,733	\$68,154	\$78,416	86.91%	19.39%	\$2,830	5.32%	0.32%	0.20%	5.14%	(2.89%)	(4.35%)
	Cendera Bank, National Association	\$91,027	\$74,110	\$82,233	90.12%	13.18%	\$4,335	5.74%	1.13%	0.89%	4.89%	(7.41%)	13.71%
	Unity National Bank of Houston	\$91,263	\$68,415	\$80,779	84.69%	15.10%	\$2,340	4.53%	0.95%	0.77%	3.80%	(19.78%)	(19.83%)
	Atascosa Bank	\$91,564	\$13,037	\$83,910	15.54%	92.42%	\$7,630	2.71%	0.30%	0.16%	2.61%	10.21%	10.87%
	MapleMark Bank	\$92,740	\$57,632	\$34,473	167.18%	83.83%	\$2,262	2.68%	0.63%	0.41%	2.54%	55.35%	241.12%
	Citizens National Bank	\$92,904	\$32,123	\$81,012	39.65%	52.26%	\$5,807	3.76%	0.36%	0.23%	3.64%	1.50%	1.70%
	American National Bank of Mount Pleasant	\$95,863	\$58,716	\$84,277	69.67%	25.54%	\$3,687	4.50%	0.84%	0.62%	4.04%	11.24%	16.81%
	Fannin Bank	\$96,024	\$56,941	\$84,813	67.14%	29.27%	\$3,429	5.10%	0.65%	0.49%	4.71%	1.05%	12.31%
	Fidelity Bank of Texas	\$96,277	\$60,969	\$81,396	74.90%	42.47%	\$3,438	4.19%	0.37%	0.30%	3.94%	(7.92%)	(10.95%)
	First National Bank of Evant	\$97,867	\$66,318	\$90,081	73.62%	25.64%	\$4,078	4.76%	0.34%	0.23%	4.54%	29.03%	29.89%
	First Bank of Muleshoe	\$99,615	\$15,373	\$85,854	17.91%	83.81%	\$3,831	2.88%	0.21%	0.14%	2.80%	1.35%	4.74%
	First National Bank of Eagle Lake	\$100,464	\$68,312	\$88,328	77.34%	16.00%	\$3,140	4.68%	0.24%	0.15%	4.66%	(21.25%)	(21.95%)
	First National Bank of Hebbronville	\$100,570	\$31,246	\$84,742	36.87%	48.92%	\$5,029	3.93%	0.90%	0.73%	3.36%	(12.53%)	(13.65%)
	POINTWEST Bank	\$100,865	\$37,550	\$87,149	43.09%	53.45%	\$3,254	3.56%	0.43%	0.30%	3.29%	(0.34%)	10.85%
	Texas Financial Bank	\$101,754	\$38,427	\$91,807	41.86%	40.06%	\$4,424	3.14%	0.05%	0.03%	3.15%	15.97%	26.00%
	First State Bank of Brownsboro	\$101,828	\$56,555	\$90,766	62.31%	26.46%	\$4,243	3.93%	0.44%	0.32%	3.70%	(3.72%)	(8.71%)
	Marion State Bank	\$102,205	\$49,983	\$88,906	56.22%	24.95%	\$7,300	3.85%	0.60%	0.46%	3.54%	(6.81%)	(7.06%)
	Morris County National Bank	\$102,376	\$64,413	\$83,863	76.81%	16.65%	\$3,011	4.86%	0.84%	0.77%	4.35%	(7.50%)	10.08%
	Chasewood Bank	\$102,525	\$52,239	\$94,765	55.12%	51.57%	\$3,943	3.64%	0.78%	0.58%	3.07%	(13.76%)	(11.90%)
	Stockmens National Bank in Cotulla	\$103,703	\$13,333	\$94,396	14.12%	61.62%	\$6,914	2.47%	0.10%	0.07%	2.42%	(4.35%)	(0.79%)
	Austin Capital Bank SSB	\$105,060	\$83,987	\$83,314	100.81%	18.40%	\$2,501	5.57%	0.89%	0.85%	4.80%	(40.80%)	(49.09%)
	Citizens Bank, National Association	\$106,383	\$77,113	\$87,023	88.61%	9.70%	\$4,433	4.66%	0.59%	0.38%	4.38%	(3.62%)	19.27%
	Coleman County State Bank	\$106,650	\$83,248	\$95,825	86.88%	16.03%	\$3,333	5.57%	0.45%	0.30%	5.30%	6.77%	7.78%
	First State Bank of Paint Rock	\$107,005	\$44,655	\$93,603	47.71%	49.74%	\$7,643	3.80%	0.28%	0.19%	3.76%	17.05%	18.74%
	First National Bank of Floydada	\$107,425	\$46,081	\$95,847	48.08%	50.03%	\$8,263	3.33%	0.63%	0.43%	2.93%	(10.88%)	(12.89%)
	First State Bank	\$108,005	\$78,576	\$91,152	86.20%	15.08%	\$4,696	5.87%	1.28%	1.05%	4.87%	(31.73%)	(38.34%)
	Henderson Federal Savings Bank	\$108,972	\$73,729	\$86,266	85.47%	20.54%	\$4,541	4.46%	1.18%	1.14%	3.55%	0.85%	(0.65%)

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

March 31, 2018

Run Date: May 24, 2018

		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)													
	Business Bank of Texas, N.A.	\$109,413	\$72,044	\$98,196	73.37%	28.83%	\$7,815	4.07%	0.96%	0.48%	3.65%	(3.70%)	0.07%
	First Bank and Trust of Childress	\$110,500	\$52,944	\$98,412	53.80%	24.05%	\$5,262	3.73%	1.37%	1.21%	2.72%	7.25%	(4.15%)
	Dalhart Federal Savings & Loan Association, SSB	\$112,499	\$62,829	\$93,898	66.91%	42.07%	\$3,629	4.51%	1.08%	0.96%	3.78%	(1.11%)	12.48%
	Community Bank of Snyder	\$112,560	\$39,290	\$100,278	39.18%	58.94%	\$4,329	2.81%	0.30%	0.16%	2.71%	(19.21%)	(21.00%)
	First National Bank of Tom Bean	\$113,154	\$90,106	\$104,747	86.02%	9.07%	\$2,829	5.61%	1.20%	0.95%	4.67%	56.85%	65.40%
	Columbus State Bank	\$115,088	\$8,423	\$102,148	8.25%	103.48%	\$8,853	2.81%	0.25%	0.19%	2.74%	(68.19%)	(75.52%)
	Panola National Bank	\$116,179	\$55,720	\$104,634	53.25%	46.96%	\$4,149	3.64%	0.21%	0.15%	3.52%	3.95%	7.49%
	Texas Hill Country Bank	\$117,269	\$97,956	\$103,904	94.28%	13.72%	\$4,188	4.80%	0.73%	0.59%	4.24%	2.57%	1.70%
	Brady National Bank	\$120,692	\$59,474	\$110,850	53.65%	23.96%	\$5,747	3.30%	0.69%	0.50%	2.98%	7.39%	9.88%
	Johnson City Bank	\$120,901	\$75,318	\$106,611	70.65%	39.78%	\$4,318	4.18%	0.62%	0.39%	3.82%	(2.37%)	(3.23%)
	West Texas State Bank	\$121,180	\$62,354	\$106,366	58.62%	35.90%	\$4,328	3.80%	0.42%	0.28%	3.61%	(2.10%)	(1.95%)
	Anahuac National Bank	\$122,198	\$70,837	\$109,452	64.72%	28.72%	\$3,819	4.76%	0.49%	0.32%	4.52%	15.46%	17.64%
	Texas Advantage Community Bank, National Association	\$122,221	\$84,521	\$111,869	75.55%	30.31%	\$6,111	3.96%	0.96%	0.73%	3.31%	2.93%	3.23%
	First National Bank of Fort Stockton	\$122,868	\$61,882	\$110,990	55.75%	24.48%	\$4,388	4.21%	0.28%	0.14%	4.17%	11.05%	15.13%
	First Security State Bank	\$122,990	\$44,905	\$114,860	39.10%	63.27%	\$4,555	3.52%	0.37%	0.20%	3.37%	25.38%	29.03%
	Lone Star Bank	\$123,381	\$104,892	\$108,263	96.89%	13.16%	\$4,406	5.19%	1.25%	1.14%	4.15%	5.37%	11.36%
	City National Bank of Colorado City	\$124,048	\$49,223	\$113,046	43.54%	44.64%	\$5,639	4.15%	0.73%	0.59%	3.66%	4.07%	6.93%
	Graham Savings and Loan, SSB	\$124,942	\$94,481	\$104,747	90.20%	25.26%	\$4,030	4.48%	0.94%	0.89%	3.68%	19.48%	12.32%
	Normangee State Bank	\$125,199	\$77,074	\$106,642	72.27%	26.84%	\$7,825	4.98%	0.59%	0.42%	4.72%	0.72%	0.53%
	Citizens State Bank	\$125,297	\$111,564	\$112,225	99.41%	9.03%	\$6,265	5.29%	0.71%	0.50%	4.82%	(3.99%)	(5.73%)
	Mason Bank	\$125,416	\$41,166	\$104,922	39.23%	74.46%	\$7,377	3.48%	0.40%	0.24%	3.41%	11.01%	14.10%
	First National Bank of Bosque County	\$125,873	\$79,420	\$112,712	70.46%	31.75%	\$3,934	3.83%	0.43%	0.30%	3.57%	(1.65%)	(3.23%)
	Dilley State Bank	\$128,123	\$17,432	\$108,496	16.07%	91.63%	\$6,101	2.64%	0.29%	0.20%	2.46%	10.60%	18.54%
	Big Bend Banks, N.A.	\$129,781	\$22,728	\$112,214	20.25%	72.77%	\$4,635	3.12%	0.14%	0.08%	3.41%	(13.61%)	(10.23%)
	Texas Heritage National Bank	\$130,648	\$104,388	\$101,208	103.14%	13.42%	\$3,733	5.13%	1.08%	0.94%	4.23%	1.68%	8.57%
	Bank of South Texas	\$130,661	\$101,606	\$105,838	96.00%	14.42%	\$2,840	6.84%	1.16%	0.87%	5.97%	3.62%	(31.98%)
	Farmers State Bank	\$130,948	\$62,743	\$117,742	53.29%	36.55%	\$3,274	3.96%	0.22%	0.12%	3.92%	(8.35%)	(9.62%)
	Citizens State Bank	\$131,152	\$73,924	\$117,169	63.09%	19.51%	\$4,099	4.52%	0.59%	0.45%	4.10%	12.47%	15.11%
	Mainland Bank	\$133,811	\$91,278	\$115,690	78.90%	24.95%	\$5,575	4.90%	0.38%	0.20%	4.70%	18.77%	20.37%
	Sanger Bank	\$133,841	\$66,333	\$114,404	57.98%	39.98%	\$5,577	4.03%	0.67%	0.49%	3.69%	2.89%	1.67%
	Peoples State Bank	\$135,368	\$39,333	\$125,787	31.27%	25.98%	\$4,668	3.44%	0.42%	0.32%	3.20%	102.85%	115.46%
	First State Bank	\$136,244	\$82,890	\$113,222	73.21%	36.19%	\$5,677	3.93%	0.78%	0.56%	3.45%	21.96%	20.08%
	First Texas Bank	\$136,333	\$57,685	\$119,449	48.29%	61.04%	\$4,131	3.24%	0.11%	0.07%	3.18%	18.56%	21.41%
	Texas State Bank	\$137,167	\$89,709	\$125,393	71.54%	29.79%	\$2,690	4.84%	0.44%	0.23%	4.61%	32.90%	35.69%
	Texas National Bank	\$138,521	\$33,804	\$125,825	26.87%	47.08%	\$5,130	3.17%	0.65%	0.46%	2.88%	30.06%	36.75%
	Titan Bank, N.A.	\$139,313	\$57,411	\$125,211	45.85%	59.89%	\$6,634	3.52%	0.75%	0.56%	3.09%	114.59%	121.89%
	First State Bank of Odem	\$139,600	\$78,274	\$123,986	63.13%	34.72%	\$3,674	4.76%	0.22%	0.12%	4.68%	(10.06%)	(12.50%)
	First State Bank	\$139,790	\$28,134	\$121,341	23.19%	57.73%	\$7,357	2.83%	0.92%	0.65%	2.30%	(3.39%)	(1.85%)
	Oakwood Bank	\$140,058	\$113,408	\$105,852	107.14%	21.78%	\$3,785	4.57%	1.64%	1.29%	3.60%	114.18%	115.46%
	Security State Bank	\$140,175	\$88,203	\$122,457	72.03%	27.45%	\$10,013	4.63%	0.81%	0.55%	4.10%	10.66%	8.71%
	First National Bank of Winnsboro	\$141,344	\$91,051	\$109,666	83.03%	21.62%	\$4,559	4.80%	0.70%	0.50%	4.47%	8.59%	8.44%
	Peoples Bank	\$141,555	\$86,912	\$122,833	70.76%	10.18%	\$3,217	4.23%	0.97%	0.68%	3.56%	9.02%	50.43%
	First State Bank	\$142,043	\$88,433	\$123,526	71.59%	17.83%	\$3,551	5.11%	0.69%	0.49%	4.72%	(4.92%)	(5.69%)
	First National Bank of Alvin	\$143,027	\$22,660	\$127,189	17.82%	74.10%	\$7,151	2.63%	0.53%	0.31%	2.45%	14.83%	22.64%
	Hill Bank & Trust Co.	\$144,740	\$10,835	\$120,862	8.96%	98.86%	\$9,649	2.56%	0.52%	0.36%	2.44%	11.62%	12.96%
	Citizens State Bank	\$145,453	\$96,783	\$132,374	73.11%	15.52%	\$2,797	5.18%	0.52%	0.40%	4.79%	(18.95%)	2.38%
	First State Bank of Ben Wheeler, Texas	\$148,290	\$73,735	\$127,488	57.84%	32.59%	\$4,361	3.96%	0.74%	0.57%	3.44%	2.78%	(0.65%)
	First State Bank	\$148,954	\$80,655	\$128,295	62.87%	43.95%	\$4,381	4.27%	0.78%	0.54%	3.76%	(12.52%)	(13.52%)
	Fayette Savings Bank, SSB	\$149,606	\$120,899	\$128,872	93.81%	17.43%	\$5,984	4.10%	0.81%	0.78%	3.44%	11.53%	1.68%
	Castroville State Bank	\$149,768	\$94,334	\$135,613	69.56%	14.42%	\$5,991	3.86%	0.53%	0.43%	3.53%	0.17%	0.07%
	Tejas Bank	\$151,883	\$92,102	\$136,075	67.68%	31.63%	\$9,493	4.97%	0.46%	0.27%	4.73%	46.04%	50.98%
	Austin County State Bank	\$151,915	\$107,065	\$134,562	79.57%	22.02%	\$5,843	4.85%	0.88%	0.73%	4.26%	0.12%	(0.90%)
	Guadalupe National Bank	\$152,637	\$95,204	\$138,546	68.72%	37.37%	\$4,625	4.34%	0.29%	0.22%	4.13%	18.62%	18.39%
	Sundown State Bank	\$152,856	\$85,987	\$136,465	63.01%	31.16%	\$4,632	4.13%	0.97%	0.57%	3.77%	(6.97%)	(8.85%)
	Lamar National Bank	\$153,374	\$101,295	\$135,181	74.93%	30.98%	\$3,567	4.63%	0.42%	0.32%	4.35%	0.74%	(0.33%)
	First State Bank of Texas	\$153,683	\$102,453	\$130,434	78.55%	28.35%	\$4,657	3.76%	0.29%	0.14%	3.63%	(5.82%)	(7.40%)

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

March 31, 2018

Run Date: May 24, 2018

		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)													
	Providence Bank of Texas	\$154,394	\$117,909	\$136,120	86.62%	20.25%	\$7,352	4.98%	1.13%	0.85%	4.15%	40.52%	45.36%
	Texas Heritage Bank	\$155,284	\$125,901	\$125,125	100.62%	15.63%	\$4,853	4.58%	0.88%	0.57%	4.03%	14.03%	51.48%
	Roscoe State Bank	\$156,627	\$72,914	\$140,797	51.79%	40.10%	\$4,122	3.96%	0.34%	0.22%	3.95%	(2.38%)	(1.34%)
	First State Bank of Bedia	\$157,811	\$84,294	\$134,405	62.72%	46.83%	\$7,515	4.28%	0.72%	0.55%	3.82%	(6.90%)	(7.17%)
	Citizens Bank	\$159,394	\$107,070	\$140,901	75.99%	24.32%	\$6,641	4.78%	0.78%	0.63%	4.17%	6.52%	6.37%
	First National Bank of Hereford	\$160,392	\$93,557	\$144,455	64.77%	39.57%	\$5,012	4.38%	0.46%	0.30%	4.12%	(27.82%)	(31.39%)
	Muenster State Bank	\$166,198	\$42,054	\$137,566	30.57%	71.74%	\$9,233	3.03%	0.38%	0.27%	2.93%	(8.07%)	(11.99%)
	First National Bank of Ballinger	\$167,831	\$118,554	\$150,425	78.81%	13.61%	\$4,303	5.11%	0.58%	0.40%	4.72%	16.12%	17.19%
	Incommons Bank, N.A.	\$171,098	\$117,277	\$144,226	81.31%	16.31%	\$3,111	4.91%	0.83%	0.64%	4.39%	14.35%	22.98%
	First Bank & Trust	\$171,641	\$35,722	\$151,136	23.64%	68.57%	\$3,901	2.58%	0.48%	0.30%	2.31%	1.29%	5.10%
	Llano National Bank	\$172,390	\$101,521	\$151,626	66.95%	42.21%	\$4,009	4.33%	0.32%	0.22%	4.27%	4.53%	4.43%
	First National Bank of Sterling City	\$172,526	\$28,195	\$163,644	17.23%	61.70%	\$7,842	2.50%	0.29%	0.17%	2.40%	(0.46%)	5.93%
	First State Bank	\$176,699	\$74,062	\$152,117	48.69%	36.92%	\$4,109	3.32%	0.63%	0.51%	2.90%	(7.80%)	(0.32%)
	MINT National Bank	\$176,943	\$157,449	\$152,615	103.17%	11.25%	\$7,373	5.29%	1.53%	1.42%	4.07%	21.38%	23.72%
	Perryton National Bank	\$177,384	\$56,567	\$156,684	36.10%	57.59%	\$8,447	3.15%	0.64%	0.37%	2.85%	11.37%	13.96%
	Arrowhead Bank	\$177,819	\$121,708	\$160,502	75.83%	24.42%	\$4,445	4.29%	0.29%	0.18%	4.12%	0.00%	(0.92%)
	First National Bank of Anderson	\$179,772	\$116,097	\$161,508	71.88%	28.16%	\$3,995	4.21%	0.72%	0.49%	3.75%	(7.92%)	(9.75%)
	Commercial National Bank of Brady	\$180,226	\$80,544	\$162,749	49.49%	32.12%	\$5,301	3.80%	0.40%	0.30%	3.57%	4.89%	6.73%
	Citizens National Bank of Hillsboro	\$180,474	\$40,603	\$152,235	26.67%	61.13%	\$6,684	3.00%	0.69%	0.54%	2.62%	(29.97%)	(5.93%)
	HomeBank Texas	\$181,937	\$146,872	\$153,915	95.42%	18.33%	\$4,548	5.01%	0.58%	0.34%	4.71%	21.14%	23.62%
	First State Bank	\$182,822	\$99,289	\$165,955	59.83%	39.39%	\$4,459	4.00%	0.29%	0.16%	3.90%	(9.60%)	(10.09%)
	Interstate Bank, SSB	\$185,293	\$116,890	\$164,178	71.20%	34.47%	\$4,412	3.86%	0.40%	0.30%	3.62%	(1.56%)	(5.57%)
	Texas Brand Bank	\$188,587	\$163,188	\$162,556	100.39%	15.24%	\$6,083	5.35%	1.10%	0.85%	4.60%	23.56%	26.65%
	Bank of DeSoto, National Association	\$190,514	\$114,055	\$170,128	67.04%	40.85%	\$4,763	7.57%	0.91%	0.65%	6.82%	(0.61%)	(1.03%)
	Cypress Bank, SSB	\$190,724	\$128,889	\$152,414	84.57%	31.67%	\$3,179	4.74%	1.16%	1.03%	3.84%	3.07%	6.15%
	National Bank of Andrews	\$192,540	\$111,238	\$168,494	66.02%	34.33%	\$3,501	4.95%	0.33%	0.18%	4.85%	7.74%	3.09%
	City National Bank of Taylor	\$194,341	\$119,843	\$173,633	69.02%	37.36%	\$4,627	3.97%	0.48%	0.36%	3.68%	(3.43%)	(3.69%)
	TransPecos Banks, SSB	\$195,669	\$111,272	\$177,317	62.75%	36.49%	\$3,913	4.87%	0.66%	0.45%	4.47%	49.56%	55.20%
	First State Bank	\$195,756	\$93,951	\$173,823	54.05%	49.65%	\$4,449	4.22%	0.58%	0.45%	3.92%	(0.91%)	0.55%
	Pearland State Bank	\$196,943	\$40,702	\$177,554	22.92%	71.35%	\$7,575	2.76%	0.44%	0.30%	2.55%	13.81%	20.22%
	First National Bank of Trenton	\$197,635	\$64,968	\$165,996	39.14%	46.19%	\$3,467	3.39%	0.31%	0.22%	3.18%	(13.22%)	(26.70%)
	Elsa State Bank and Trust Company	\$199,102	\$133,202	\$178,524	74.61%	19.74%	\$2,096	6.04%	0.63%	0.41%	5.66%	16.53%	18.69%
	First National Bank of Giddings	\$199,275	\$115,996	\$178,424	65.01%	11.97%	\$5,535	3.76%	0.89%	0.70%	3.20%	2.17%	2.99%
	Grandview Bank	\$200,651	\$112,541	\$183,207	61.43%	40.29%	\$6,270	4.24%	0.44%	0.27%	4.05%	11.60%	12.78%
	Spring Hill State Bank	\$201,057	\$147,940	\$165,084	89.61%	24.84%	\$4,676	4.41%	1.03%	0.81%	3.65%	7.77%	8.45%
	First State Bank	\$202,093	\$46,718	\$173,781	26.88%	70.79%	\$7,485	2.30%	0.30%	0.21%	2.11%	67.54%	46.86%
	First National Bank of Burleson	\$202,303	\$60,516	\$181,516	33.34%	64.26%	\$6,322	3.25%	0.21%	0.12%	3.43%	6.71%	(0.72%)
	Community National Bank	\$203,474	\$112,167	\$177,478	63.20%	41.76%	\$4,522	4.01%	0.55%	0.36%	3.76%	3.71%	4.37%
	Commercial National Bank of Texarkana	\$205,039	\$119,954	\$189,343	63.35%	23.51%	\$3,255	4.11%	0.25%	0.23%	3.89%	3.42%	6.43%
	First National Bank of Stanton	\$205,493	\$45,099	\$188,444	23.93%	57.75%	\$10,815	3.01%	0.06%	0.03%	3.17%	51.32%	57.81%
	Citizens National Bank at Brownwood	\$208,165	\$110,621	\$180,929	61.14%	37.31%	\$4,626	3.91%	0.31%	0.18%	3.82%	(3.40%)	(3.80%)
	First National Bank of Mount Vernon	\$208,898	\$86,442	\$154,645	55.90%	45.36%	\$5,646	3.44%	1.04%	0.80%	2.85%	(0.06%)	4.39%
	First National Bank	\$211,878	\$143,554	\$176,696	81.24%	14.19%	\$4,414	4.65%	1.00%	0.75%	4.13%	(37.71%)	1.52%
	Texana Bank, National Association	\$216,577	\$183,771	\$186,295	98.65%	10.41%	\$2,888	4.97%	1.27%	1.06%	3.95%	4.11%	27.14%
	Mineola Community Bank, SSB	\$216,812	\$136,402	\$169,480	80.48%	35.57%	\$3,942	3.85%	0.99%	0.92%	3.05%	(5.70%)	0.51%
	Yoakum National Bank	\$217,751	\$87,842	\$188,036	46.72%	50.19%	\$7,258	3.30%	0.68%	0.58%	2.83%	(2.23%)	(3.06%)
	Gilmer National Bank	\$222,583	\$147,110	\$192,221	76.53%	37.03%	\$5,300	4.44%	0.95%	0.81%	3.77%	(1.12%)	(2.19%)
	Bridge City State Bank	\$222,808	\$63,159	\$206,322	30.61%	74.43%	\$6,189	3.12%	0.50%	0.38%	2.86%	(4.26%)	(0.12%)
	Community Bank	\$222,981	\$169,804	\$200,500	84.69%	24.47%	\$5,868	3.96%	0.48%	0.32%	3.65%	7.72%	9.04%
	Ennis State Bank	\$224,352	\$159,723	\$178,250	89.61%	19.70%	\$3,936	4.92%	0.70%	0.47%	4.47%	1.88%	1.63%
	First State Bank	\$226,648	\$123,258	\$201,220	61.26%	34.12%	\$5,396	3.77%	0.54%	0.35%	3.54%	(15.49%)	4.27%
	Frontier Bank of Texas	\$228,526	\$184,696	\$195,517	94.47%	13.91%	\$5,574	5.07%	0.90%	0.69%	4.46%	13.98%	14.88%
	Huntington State Bank	\$229,619	\$155,062	\$201,624	76.91%	21.98%	\$3,145	4.52%	0.38%	0.21%	4.33%	6.20%	6.53%
	Westbound Bank	\$229,726	\$163,774	\$190,516	85.96%	24.56%	\$6,564	4.72%	1.10%	0.88%	3.86%	2.55%	4.24%

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

March 31, 2018

Run Date: May 24, 2018

		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)													
	United Bank of El Paso del Norte	\$229,914	\$175,258	\$184,840	94.82%	15.66%	\$4,692	5.66%	0.54%	0.35%	5.33%	30.98%	44.94%
	State Bank of De Kalb	\$230,490	\$190,049	\$193,521	98.21%	17.90%	\$3,659	4.80%	0.73%	0.56%	4.31%	25.84%	38.91%
	Liberty Capital Bank	\$231,367	\$157,630	\$208,206	75.71%	34.35%	\$10,517	3.84%	0.35%	0.19%	3.67%	(3.73%)	(3.75%)
	Western Bank	\$235,693	\$157,979	\$216,582	72.94%	14.16%	\$4,447	4.60%	0.85%	0.63%	3.97%	15.04%	17.11%
	Jacksboro National Bank	\$237,183	\$122,998	\$207,021	59.41%	27.87%	\$4,475	4.02%	0.53%	0.37%	3.84%	(11.68%)	(19.07%)
	First National Bank of Weatherford	\$240,090	\$215,006	\$213,983	100.48%	5.69%	\$4,617	5.32%	0.73%	0.48%	4.85%	(0.66%)	(5.00%)
	Pecos County State Bank	\$241,973	\$101,755	\$222,843	45.66%	9.76%	\$4,033	4.09%	0.84%	0.57%	3.59%	9.60%	13.14%
	Texas Republic Bank, National Association	\$242,050	\$206,954	\$200,586	103.17%	15.09%	\$5,904	5.82%	1.04%	0.79%	5.09%	15.99%	6.44%
	Lone Star Capital Bank, National Association	\$242,108	\$164,066	\$207,828	78.94%	23.09%	\$3,725	4.26%	0.48%	0.36%	3.94%	(10.37%)	(0.62%)
	First State Bank of Burnet	\$245,534	\$77,822	\$216,894	35.88%	68.01%	\$5,989	3.18%	0.30%	0.20%	3.09%	(0.42%)	2.12%
	ValueBank Texas	\$248,906	\$122,870	\$223,357	55.01%	48.01%	\$2,540	4.03%	0.41%	0.22%	3.85%	(6.97%)	(8.93%)
	Hondo National Bank	\$249,913	\$156,124	\$225,164	69.34%	27.36%	\$4,806	4.28%	0.65%	0.47%	3.95%	(6.77%)	(7.78%)
	Regional Average	\$120,888	\$65,848	\$105,316	60.70%	39.16%	\$4,797	4.13%	0.60%	0.44%	3.77%	5.94%	9.45%

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

March 31, 2018

Run Date: May 24, 2018

		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													
	First National Bank of Lake Jackson	\$250,839	\$23,438	\$230,277	10.18%	21.55%	\$7,839	2.63%	0.69%	0.59%	2.12%	(29.95%)	(26.58%)
	Texan Bank, National Association	\$252,235	\$215,341	\$206,858	104.10%	14.86%	\$4,586	5.33%	1.21%	0.94%	4.51%	9.95%	2.19%
	Worthington National Bank	\$253,119	\$204,849	\$227,181	90.17%	15.74%	\$5,273	4.74%	0.49%	0.26%	4.49%	16.09%	16.67%
	Ozona National Bank	\$255,485	\$165,999	\$228,268	72.72%	31.13%	\$3,757	4.49%	0.11%	0.07%	4.48%	12.73%	13.73%
	National Bank & Trust	\$257,821	\$79,471	\$237,191	33.51%	36.70%	\$8,890	2.83%	0.83%	0.67%	2.29%	3.79%	7.52%
	First-Lockhart National Bank	\$259,319	\$184,900	\$228,159	81.04%	15.77%	\$4,251	4.29%	0.81%	0.60%	3.73%	5.40%	(2.74%)
	Texas Bank Financial	\$259,346	\$215,972	\$227,108	95.10%	14.45%	\$2,593	6.12%	1.30%	1.16%	5.02%	26.83%	36.66%
	National Bank of Texas at Fort Worth	\$259,411	\$163,351	\$230,238	70.95%	40.36%	\$4,184	3.99%	0.56%	0.36%	3.66%	5.89%	8.10%
	TexStar National Bank	\$260,130	\$194,643	\$212,955	91.40%	22.20%	\$6,345	4.48%	0.74%	0.53%	3.98%	5.33%	(2.74%)
	Heritage Bank	\$260,933	\$221,006	\$227,544	97.13%	9.53%	\$4,423	5.26%	0.70%	0.48%	4.80%	12.36%	15.74%
	Texas National Bank	\$262,691	\$179,360	\$231,305	77.54%	19.15%	\$3,648	5.76%	1.31%	0.63%	5.11%	22.20%	20.46%
	Trinity Bank, N.A.	\$262,815	\$142,944	\$230,832	61.93%	50.40%	\$13,832	3.92%	0.58%	0.36%	3.59%	5.41%	4.82%
	Charter Bank	\$263,806	\$139,999	\$232,404	60.24%	50.91%	\$5,073	6.28%	0.38%	0.21%	6.46%	11.16%	24.41%
	Preferred Bank	\$266,104	\$162,052	\$223,520	72.50%	43.67%	\$6,490	4.09%	0.68%	0.39%	3.73%	(34.29%)	(41.16%)
	First National Bank of Jasper	\$270,741	\$65,941	\$237,905	27.72%	35.07%	\$5,525	3.03%	0.39%	0.28%	2.82%	31.67%	36.26%
	Citizens State Bank	\$270,968	\$109,283	\$243,454	44.89%	60.62%	\$7,527	3.45%	0.56%	0.38%	3.30%	(1.73%)	1.12%
	Texas State Bank	\$271,104	\$125,273	\$236,786	52.91%	42.64%	\$4,303	3.43%	0.27%	0.17%	3.40%	4.68%	3.95%
	Peoples State Bank of Hallettsville	\$272,597	\$68,576	\$239,691	28.61%	67.15%	\$10,485	2.65%	0.79%	0.66%	2.24%	(4.85%)	(4.68%)
	T Bank, National Association	\$274,490	\$223,982	\$232,666	100.14%	8.37%	\$6,695	5.53%	1.34%	1.13%	4.47%	2.14%	9.44%
	Alliance Bank Central Texas	\$275,752	\$195,878	\$241,360	81.16%	25.60%	\$5,107	4.14%	1.01%	0.85%	3.33%	21.19%	24.26%
	Fort Hood National Bank	\$276,208	\$110,338	\$246,878	44.69%	56.81%	\$4,185	2.75%	0.32%	0.19%	2.61%	13.79%	19.86%
	First National Bank of Hughes Springs	\$283,903	\$184,765	\$249,252	74.13%	20.09%	\$2,558	5.31%	0.11%	0.10%	5.32%	16.71%	17.29%
	American State Bank	\$285,164	\$215,684	\$249,742	86.36%	8.23%	\$4,194	4.62%	0.94%	0.67%	3.93%	6.57%	12.00%
	Waggoner National Bank of Vernon	\$287,391	\$185,770	\$247,928	74.93%	10.75%	\$4,635	4.89%	0.77%	0.67%	4.43%	3.06%	17.06%
	Shelby Savings Bank, SSB	\$291,286	\$216,782	\$233,294	92.92%	17.35%	\$3,273	4.72%	0.89%	0.70%	4.07%	5.98%	8.02%
	Liberty National Bank in Paris	\$292,046	\$132,621	\$246,240	53.86%	47.15%	\$5,616	3.40%	0.48%	0.36%	3.16%	8.84%	9.58%
	First Texas Bank	\$298,375	\$97,846	\$264,024	37.06%	68.57%	\$4,087	2.98%	0.09%	0.05%	2.93%	19.15%	21.03%
	Farmers State Bank	\$302,087	\$190,205	\$258,188	73.67%	20.30%	\$3,824	4.48%	0.41%	0.28%	4.26%	(29.01%)	(33.04%)
	First National Bank in Port Lavaca	\$304,853	\$150,899	\$276,897	54.50%	30.98%	\$6,486	3.37%	0.58%	0.45%	3.00%	4.67%	11.13%
	First Liberty National Bank	\$311,045	\$189,586	\$267,794	70.80%	25.67%	\$4,093	4.07%	0.30%	0.28%	3.86%	(6.77%)	(7.88%)
	TrustTexas Bank, SSB	\$312,717	\$166,540	\$276,380	60.26%	41.52%	\$4,061	3.86%	0.50%	0.44%	3.60%	(3.86%)	(1.02%)
	Grand Bank of Texas	\$319,393	\$240,566	\$292,667	82.20%	21.68%	\$4,629	4.94%	0.45%	0.27%	4.67%	15.25%	18.39%
	Texas Champion Bank	\$320,630	\$252,222	\$241,909	104.26%	13.52%	\$3,025	5.09%	0.73%	0.46%	4.65%	(3.48%)	7.36%
	Mills County State Bank	\$321,342	\$123,964	\$292,422	42.39%	42.15%	\$4,120	3.60%	0.46%	0.32%	3.42%	2.16%	6.88%
	Brenham National Bank	\$326,345	\$166,531	\$287,363	57.95%	43.48%	\$5,725	3.87%	0.41%	0.30%	3.73%	12.61%	13.70%
	Citizens State Bank	\$326,837	\$298,542	\$246,014	121.35%	7.13%	\$4,669	4.91%	0.95%	0.63%	4.34%	19.81%	29.97%
	First Commercial Bank, National Association	\$330,828	\$169,761	\$294,574	57.63%	42.96%	\$4,411	3.96%	0.21%	0.11%	3.88%	9.31%	10.71%
	Rio Bank	\$334,647	\$209,807	\$299,077	70.15%	29.84%	\$3,128	5.50%	0.97%	0.64%	4.87%	12.11%	14.32%
	Lamesa National Bank	\$335,458	\$68,981	\$303,758	22.71%	55.08%	\$11,568	2.50%	0.80%	0.51%	2.03%	(18.51%)	(20.53%)
	First National Bank of McGregor	\$335,781	\$312,385	\$306,324	101.98%	4.27%	\$5,691	6.11%	1.37%	1.21%	4.94%	18.27%	15.77%
	Classic Bank, National Association	\$339,627	\$235,528	\$305,765	77.03%	4.34%	\$4,299	4.09%	0.86%	0.71%	3.60%	(12.26%)	2.01%
	First State Bank of Livingston	\$339,884	\$137,803	\$286,797	48.05%	35.79%	\$3,907	3.50%	0.68%	0.49%	3.23%	14.49%	17.29%
	AccessBank Texas	\$348,814	\$258,750	\$305,744	84.63%	23.12%	\$5,912	4.32%	0.98%	0.76%	3.60%	(2.87%)	(14.02%)
	First National Bank of Gilmer	\$354,539	\$250,833	\$304,463	82.39%	16.48%	\$3,409	4.65%	0.88%	0.67%	4.04%	1.42%	8.36%
	Bank of Texas	\$354,967	\$258,243	\$299,366	86.26%	29.44%	\$16,903	4.29%	1.44%	1.05%	3.31%	5.73%	4.63%
	State National Bank of Big Spring	\$357,526	\$79,098	\$324,913	24.34%	77.86%	\$10,215	2.23%	0.16%	0.10%	2.21%	(5.93%)	(6.06%)
	Comanche National Bank	\$358,031	\$124,446	\$317,423	39.21%	31.24%	\$4,475	3.68%	0.64%	0.51%	3.34%	(0.20%)	2.26%
	SouthTrust Bank, N.A.	\$361,200	\$217,157	\$319,680	67.93%	31.45%	\$3,884	4.14%	0.43%	0.30%	3.89%	(18.07%)	(19.08%)
	Bank of Brenham, National Association	\$365,606	\$45,764	\$328,857	13.92%	51.92%	\$15,234	3.24%	1.11%	1.00%	2.71%	14.89%	20.83%
	First Bank	\$370,531	\$325,606	\$324,793	100.25%	9.75%	\$2,345	5.43%	0.55%	0.38%	5.09%	(18.77%)	1.64%
	Texas Star Bank	\$381,800	\$290,696	\$332,715	87.37%	20.72%	\$4,019	5.31%	0.65%	0.44%	4.88%	(8.64%)	(10.42%)
	Schertz Bank & Trust	\$382,801	\$309,318	\$336,345	91.96%	14.85%	\$6,488	4.69%	0.99%	0.79%	3.99%	2.91%	2.35%
	Falls City National Bank	\$384,489	\$117,284	\$346,221	33.88%	51.83%	\$13,732	3.48%	0.21%	0.15%	3.40%	17.46%	17.62%
	Karnes County National Bank of Karnes City	\$385,054	\$66,100	\$352,185	18.77%	70.82%	\$12,421	2.68%	0.11%	0.07%	2.73%	10.49%	13.32%
	Sage Capital Bank	\$386,952	\$269,077	\$343,814	78.26%	15.59%	\$4,662	4.66%	0.56%	0.37%	4.32%	(3.47%)	(3.90%)
	Citizens Bank	\$387,163	\$206,018	\$299,656	68.75%	47.74%	\$4,075	3.99%	0.51%	0.32%	3.70%	5.63%	6.48%
	Southwest Bank	\$387,164	\$254,255	\$348,270	73.01%	31.18%	\$3,951	5.21%	0.31%	0.12%	5.12%	12.60%	13.27%
	First National Bank of Livingston	\$387,536	\$124,219	\$335,721	37.00%	63.48%	\$4,167	3.01%	0.23%	0.13%	2.96%	5.33%	8.65%

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

March 31, 2018

Run Date: May 24, 2018

		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)													
	Wellington State Bank	\$387,768	\$201,795	\$339,142	59.50%	22.42%	\$3,432	4.27%	0.29%	0.19%	4.16%	(9.05%)	(9.01%)
	First National Bank of Beeville	\$393,762	\$274,089	\$358,959	76.36%	16.02%	\$7,292	4.60%	0.56%	0.44%	4.20%	7.17%	8.06%
	Citizens National Bank	\$400,931	\$216,994	\$354,611	61.19%	29.51%	\$4,830	3.63%	0.57%	0.55%	3.23%	(1.55%)	(2.55%)
	First National Bank of Mertzton	\$405,245	\$62,641	\$377,531	16.59%	70.41%	\$13,072	2.16%	0.09%	0.06%	2.15%	26.42%	27.06%
	First State Bank	\$406,094	\$276,085	\$369,669	74.68%	29.43%	\$3,726	4.80%	0.26%	0.24%	4.63%	(0.81%)	0.33%
	First Federal Community Bank, SSB	\$406,175	\$340,019	\$334,053	101.79%	12.61%	\$4,835	4.70%	0.77%	0.71%	4.01%	4.69%	(3.06%)
	First National Bank Baird	\$408,488	\$333,664	\$364,982	91.42%	14.13%	\$3,191	5.21%	0.55%	0.35%	4.87%	(2.94%)	(3.02%)
	Southwestern National Bank	\$410,628	\$261,224	\$347,444	75.18%	37.61%	\$4,512	4.16%	1.00%	0.85%	3.40%	14.70%	18.24%
	Texas First State Bank	\$415,295	\$158,614	\$381,811	41.54%	40.40%	\$5,933	3.15%	0.86%	0.69%	2.54%	5.02%	5.32%
	West Texas State Bank	\$416,348	\$210,458	\$369,161	57.01%	47.53%	\$4,292	3.95%	0.26%	0.12%	3.84%	17.88%	18.40%
	First Community Bank	\$416,485	\$277,830	\$377,616	73.57%	16.67%	\$3,500	5.04%	0.56%	0.35%	4.76%	15.85%	23.80%
	First National Bank of Sonora	\$418,519	\$293,894	\$335,178	87.68%	22.92%	\$4,103	4.51%	0.75%	0.54%	3.99%	(11.50%)	(14.92%)
	Herring Bank	\$419,655	\$306,432	\$373,147	82.12%	16.03%	\$2,498	4.69%	0.54%	0.38%	4.32%	(7.10%)	1.28%
	Capital Bank	\$420,445	\$338,593	\$381,077	88.85%	17.18%	\$4,833	4.88%	0.83%	0.53%	4.37%	17.83%	20.66%
	Bank and Trust, SSB	\$431,795	\$268,512	\$370,960	72.38%	18.71%	\$3,598	4.00%	0.78%	0.53%	3.59%	8.28%	13.06%
	Community Bank & Trust	\$433,490	\$284,746	\$372,063	76.53%	37.48%	\$4,051	4.11%	0.73%	0.52%	3.72%	(1.66%)	(1.96%)
	Texas Security Bank	\$435,423	\$336,771	\$376,729	89.39%	21.07%	\$9,264	4.55%	0.80%	0.56%	4.05%	22.73%	21.76%
	American Bank, National Association	\$438,873	\$326,213	\$386,496	84.40%	15.68%	\$5,103	4.13%	0.63%	0.47%	3.76%	4.67%	6.69%
	Plains State Bank	\$440,491	\$341,849	\$391,800	87.25%	20.14%	\$7,342	4.97%	1.31%	1.05%	4.05%	11.19%	11.47%
	First Community Bank	\$448,452	\$310,657	\$403,028	77.08%	27.51%	\$2,893	5.50%	0.49%	0.28%	5.29%	2.75%	3.59%
	First State Bank and Trust Company	\$450,615	\$175,040	\$371,786	47.08%	30.68%	\$7,638	3.75%	0.66%	0.55%	3.37%	(8.74%)	(8.12%)
	International Bank of Commerce	\$451,733	\$161,302	\$319,446	50.49%	27.55%	\$4,302	3.51%	0.74%	0.55%	3.00%	(12.04%)	14.15%
	Bank of River Oaks	\$451,911	\$349,399	\$392,914	88.93%	22.90%	\$11,298	4.24%	0.44%	0.26%	4.02%	(2.18%)	(12.99%)
	First National Bank	\$453,192	\$416,098	\$350,971	118.56%	4.38%	\$4,046	4.74%	1.14%	0.86%	4.02%	(4.97%)	(1.87%)
	First National Bank of Huntsville	\$456,916	\$252,602	\$400,893	63.01%	27.08%	\$4,480	3.41%	0.54%	0.36%	3.14%	(13.76%)	(16.10%)
	R Bank	\$464,629	\$357,395	\$403,929	88.48%	15.80%	\$4,996	4.68%	0.96%	0.75%	4.02%	9.16%	2.73%
	Peoples Bank	\$467,915	\$333,661	\$416,508	80.11%	24.05%	\$4,543	4.77%	0.82%	0.63%	4.20%	(5.41%)	(6.65%)
	Bank of the West	\$472,284	\$326,918	\$426,866	76.59%	23.73%	\$4,723	4.40%	0.65%	0.36%	4.07%	(6.96%)	(8.16%)
	Texas Bank	\$474,476	\$237,056	\$404,157	58.65%	35.26%	\$3,389	4.67%	1.22%	1.01%	3.98%	20.13%	23.08%
	First State Bank	\$478,225	\$280,958	\$428,169	65.62%	16.51%	\$4,782	4.01%	0.64%	0.43%	3.64%	(1.37%)	12.17%
	TexasBank	\$485,846	\$366,663	\$420,159	87.27%	21.88%	\$4,153	4.66%	0.48%	0.31%	4.44%	1.37%	20.76%
	Fayetteville Bank	\$487,459	\$73,077	\$435,184	16.79%	59.64%	\$15,233	3.32%	1.22%	1.10%	2.73%	(2.75%)	2.19%
	Texas Citizens Bank, National Association	\$496,313	\$432,738	\$384,899	112.43%	9.36%	\$4,772	5.41%	0.92%	0.59%	4.84%	31.82%	5.72%
	Union State Bank	\$496,555	\$246,604	\$423,801	58.19%	33.25%	\$5,397	3.88%	0.71%	0.53%	3.45%	29.66%	19.03%
	United Texas Bank	\$498,801	\$335,211	\$330,944	101.29%	34.31%	\$15,115	3.82%	1.44%	1.29%	2.76%	53.46%	(9.66%)
	Regional Average	\$360,548	\$216,151	\$312,540	69.23%	29.90%	\$5,807	4.24%	0.68%	0.50%	3.83%	5.00%	6.07%

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

March 31, 2018

Run Date: May 24, 2018

		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	\$511,086	\$416,242	\$405,107	102.75%	16.27%	\$6,389	5.36%	0.93%	0.63%	4.78%	(2.58%)	5.79%
	Kleberg Bank, N.A.	\$517,497	\$311,046	\$413,413	75.24%	13.21%	\$3,339	4.09%	0.24%	0.18%	3.91%	1.57%	(6.79%)
	Texas National Bank of Jacksonville	\$524,158	\$474,673	\$436,348	108.78%	7.16%	\$5,349	5.07%	1.39%	1.17%	3.98%	21.51%	19.58%
	Pointbank	\$530,482	\$292,304	\$475,677	61.45%	21.24%	\$4,384	4.32%	0.57%	0.35%	4.17%	35.10%	39.80%
	Citizens State Bank	\$530,936	\$347,638	\$468,871	74.14%	21.79%	\$4,538	5.00%	0.65%	0.53%	4.50%	3.43%	1.08%
	Ciera Bank	\$536,868	\$385,215	\$459,320	83.87%	20.00%	\$4,751	4.94%	0.75%	0.49%	4.55%	(7.32%)	(10.20%)
	Round Top State Bank	\$538,039	\$347,847	\$470,564	73.92%	29.27%	\$7,370	3.76%	0.89%	0.65%	3.22%	9.75%	2.87%
	Pegasus Bank	\$543,193	\$317,505	\$504,052	62.99%	41.24%	\$13,249	3.74%	0.45%	0.30%	3.46%	9.58%	9.76%
	Commerce Bank	\$545,876	\$174,961	\$455,640	38.40%	42.70%	\$9,412	3.27%	0.48%	0.34%	2.97%	7.89%	10.15%
	Tolleson Private Bank	\$549,650	\$394,784	\$476,059	82.93%	30.23%	\$13,741	3.14%	0.39%	0.34%	2.87%	(18.44%)	(20.36%)
	Vantage Bank Texas	\$550,486	\$420,897	\$476,454	88.34%	22.76%	\$6,185	4.37%	0.69%	0.48%	3.92%	3.09%	(9.02%)
	Benchmark Bank	\$562,028	\$445,276	\$504,501	88.26%	15.26%	\$4,258	4.84%	0.37%	0.21%	4.62%	11.75%	11.10%
	First National Bank of Albany	\$562,800	\$345,840	\$490,442	70.52%	32.51%	\$7,405	4.86%	0.74%	0.51%	4.50%	26.01%	37.46%
	First National Bank of Bastrop	\$567,435	\$321,661	\$509,557	63.13%	27.82%	\$5,022	4.25%	0.63%	0.40%	3.98%	5.94%	10.15%
	Texas Gulf Bank, National Association	\$568,483	\$366,130	\$490,809	74.60%	27.61%	\$5,168	4.01%	0.66%	0.44%	3.70%	(14.42%)	(25.37%)
	Bank and Trust of Bryan/College Station	\$568,491	\$388,544	\$509,762	76.22%	24.53%	\$6,688	4.16%	0.69%	0.38%	3.87%	16.77%	19.80%
	Commercial State Bank	\$595,906	\$390,145	\$524,547	74.38%	31.09%	\$4,619	5.77%	0.86%	0.49%	5.32%	6.00%	4.67%
	HomeTown Bank, N.A.	\$596,134	\$390,603	\$531,363	73.51%	26.18%	\$5,624	4.27%	0.59%	0.41%	3.97%	6.69%	7.54%
	First National Bank of Granbury	\$596,916	\$316,260	\$533,771	59.25%	42.69%	\$4,061	3.80%	0.41%	0.29%	3.63%	1.54%	1.11%
	Security State Bank	\$600,629	\$344,739	\$540,960	63.73%	17.60%	\$7,415	3.78%	0.61%	0.51%	3.41%	(8.52%)	5.16%
	Pilgrim Bank	\$610,502	\$337,449	\$490,032	68.86%	26.28%	\$5,653	3.86%	0.96%	0.70%	3.20%	18.08%	18.33%
	Wallis State Bank	\$634,660	\$511,046	\$538,739	94.86%	16.12%	\$4,667	5.85%	1.08%	0.65%	5.23%	5.37%	7.76%
	National United	\$637,042	\$352,113	\$574,482	61.29%	35.51%	\$4,137	4.02%	0.31%	0.29%	3.80%	11.64%	13.35%
	Crockett National Bank	\$644,402	\$559,172	\$484,636	115.38%	5.67%	\$1,568	4.63%	1.10%	0.97%	3.77%	(10.97%)	28.82%
	First Texas Bank	\$646,686	\$232,503	\$590,710	39.36%	61.34%	\$5,673	2.86%	0.13%	0.08%	2.78%	10.10%	11.12%
	American National Bank & Trust	\$658,207	\$437,880	\$572,663	76.46%	13.81%	\$3,965	4.11%	1.08%	0.79%	3.45%	11.87%	28.11%
	Legend Bank, N.A.	\$663,747	\$418,982	\$585,953	71.50%	17.81%	\$4,674	4.57%	0.48%	0.32%	4.35%	15.13%	17.13%
	First National Bank of Bellville	\$666,598	\$165,411	\$571,546	28.94%	47.89%	\$13,071	3.64%	1.20%	1.06%	3.06%	(8.28%)	(4.82%)
	Central Bank	\$668,274	\$506,912	\$601,017	84.34%	13.90%	\$6,488	5.12%	0.81%	0.58%	4.62%	4.42%	12.52%
	Affiliated Bank, National Association	\$670,930	\$584,229	\$461,401	126.62%	11.69%	\$3,273	5.57%	1.38%	1.23%	4.45%	32.48%	37.20%
	Commercial Bank of Texas, N.A.	\$681,239	\$391,104	\$611,424	63.97%	21.39%	\$3,458	3.91%	0.39%	0.26%	3.66%	5.68%	9.72%
	City National Bank of Sulphur Springs	\$683,033	\$490,860	\$601,122	81.66%	23.64%	\$3,348	4.87%	0.64%	0.44%	4.48%	1.82%	5.29%
	Vista Bank	\$685,963	\$529,456	\$604,020	87.66%	14.45%	\$5,277	4.77%	0.92%	0.65%	4.17%	54.26%	57.51%
	NewFirst National Bank	\$698,567	\$486,289	\$614,741	79.10%	31.27%	\$7,056	4.78%	0.62%	0.38%	4.45%	0.36%	(0.32%)
	First National Bank of Shiner	\$700,087	\$112,593	\$626,426	17.97%	55.58%	\$12,502	3.35%	1.03%	0.91%	2.94%	3.23%	7.61%
	Community National Bank & Trust of Texas	\$716,265	\$473,111	\$617,376	76.63%	19.61%	\$3,979	5.06%	0.59%	0.36%	4.72%	(2.45%)	(1.66%)
	Citizens 1st Bank	\$721,454	\$251,706	\$492,188	51.14%	43.19%	\$12,228	3.51%	0.95%	0.87%	3.09%	(9.71%)	(7.91%)
	Third Coast Bank, SSB	\$725,144	\$633,871	\$594,757	106.58%	10.72%	\$5,755	5.65%	1.21%	1.14%	4.58%	31.38%	11.71%
	SouthStar Bank, S.S.B.	\$726,752	\$541,879	\$515,525	105.11%	10.45%	\$4,431	5.33%	0.87%	0.71%	4.68%	(19.33%)	5.44%
	Alliance Bank	\$738,185	\$412,621	\$643,002	64.17%	29.20%	\$3,906	3.61%	0.53%	0.41%	3.26%	(6.28%)	2.27%
	Bank of San Antonio	\$747,484	\$559,950	\$675,042	82.95%	24.40%	\$6,335	3.88%	0.72%	0.40%	3.52%	17.58%	19.01%
	Centennial Bank	\$761,068	\$506,792	\$682,452	74.26%	10.92%	\$5,108	4.70%	0.65%	0.46%	4.34%	8.93%	27.82%
	Integrity Bank, SSB	\$761,456	\$683,065	\$601,489	113.56%	8.73%	\$9,889	5.16%	1.12%	0.69%	4.53%	1.13%	(23.90%)
	Industry State Bank	\$766,519	\$159,784	\$673,098	23.74%	61.38%	\$8,069	3.53%	1.24%	1.09%	2.94%	(2.16%)	2.14%
	Icon Bank of Texas, National Association	\$793,655	\$623,200	\$694,963	89.67%	16.54%	\$6,105	5.62%	0.88%	0.55%	5.05%	(10.70%)	2.61%
	First Command Bank	\$798,250	\$278,085	\$705,803	39.40%	59.62%	\$9,617	3.18%	0.17%	0.16%	3.02%	25.67%	8.89%
	State Bank of Texas	\$798,948	\$617,500	\$637,696	96.83%	24.18%	\$5,789	7.10%	1.40%	1.22%	6.12%	(19.38%)	(27.11%)
	Dallas Capital Bank, National Association	\$807,307	\$489,832	\$514,069	95.29%	31.53%	\$12,814	3.49%	1.18%	0.97%	2.59%	8.78%	35.75%
	Security Bank	\$817,574	\$438,581	\$699,923	62.66%	37.31%	\$4,896	4.98%	0.20%	0.10%	4.92%	14.78%	15.87%
	Golden Bank, National Association	\$821,052	\$652,326	\$657,014	99.29%	20.06%	\$7,018	4.76%	0.99%	0.85%	4.02%	7.37%	5.45%
	Central National Bank	\$829,735	\$670,070	\$712,670	94.02%	17.42%	\$8,827	4.30%	0.69%	0.56%	3.80%	(14.75%)	(12.20%)
	Texas Regional Bank	\$834,809	\$500,103	\$738,418	67.73%	27.96%	\$3,661	4.48%	0.65%	0.44%	4.08%	(6.06%)	(6.03%)
	First National Bank of Central Texas	\$856,156	\$709,144	\$766,510	92.52%	8.52%	\$9,306	4.59%	0.70%	0.53%	4.10%	13.28%	14.41%
	Lone Star State Bank of West Texas	\$886,667	\$659,578	\$783,509	84.18%	24.18%	\$10,076	4.04%	1.08%	0.75%	3.35%	(17.02%)	(18.51%)
	American Bank of Commerce	\$896,911	\$584,856	\$803,316	72.81%	22.27%	\$5,469	4.26%	0.54%	0.41%	3.91%	(1.98%)	(0.89%)
	Horizon Bank, SSB	\$914,432	\$763,641	\$832,742	91.70%	13.11%	\$6,137	5.04%	0.81%	0.44%	4.64%	12.56%	11.80%
	Citizens State Bank	\$922,812	\$155,017	\$814,071	19.04%	60.24%	\$8,389	3.40%	1.12%	0.99%	2.93%	3.23%	9.02%
	International Bank of Commerce	\$969,813	\$508,779	\$781,472	65.11%	40.24%	\$4,254	4.19%	0.44%	0.27%	3.94%	12.27%	10.69%
	First Bank & Trust	\$971,480	\$726,827	\$869,326	83.61%	10.32%	\$4,356	4.85%	0.87%	0.68%	4.23%	18.03%	23.10%
	Colonial Savings, F.A.	\$973,757	\$485,519	\$680,982	71.30%	30.24%	\$1,413	4.97%	1.08%	0.37%	4.59%	1.76%	22.46%
	Citizens National Bank of Texas	\$974,110	\$818,288	\$880,324	92.95%	11.29%	\$4,895	5.10%	0.28%	0.19%	4.96%	15.64%	17.10%
	Security State Bank & Trust	\$977,052	\$636,874	\$810,184	78.61%	8.23%	\$3,246	4.57%	0.40%	0.24%	4.44%	(0.31%)	7.57%
	Regional Average	\$702,514	\$449,182	\$598,130	75.63%	25.64%	\$6,286	4.45%	0.75%	0.55%	4.00%	5.69%	8.36%

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

March 31, 2018

Run Date: May 24, 2018

		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 - Over \$1 billion in total assets													
	FirstBank Southwest	\$1,006,234	\$517,821	\$912,140	56.77%	31.20%	\$5,499	3.35%	0.56%	0.37%	3.01%	18.24%	20.52%
	Moody National Bank	\$1,029,812	\$691,841	\$878,480	78.75%	19.40%	\$5,149	4.11%	0.65%	0.39%	3.81%	(4.33%)	(5.35%)
	Spirit of Texas Bank, SSB	\$1,036,658	\$886,632	\$844,221	105.02%	9.48%	\$4,890	5.21%	1.16%	0.93%	4.37%	3.73%	3.39%
	Lubbock National Bank	\$1,056,592	\$589,300	\$845,935	69.66%	30.59%	\$6,443	4.17%	0.97%	0.77%	3.53%	(3.35%)	3.18%
	American Momentum Bank	\$1,059,720	\$814,122	\$820,265	99.25%	23.76%	\$6,308	4.56%	0.65%	0.44%	4.20%	0.90%	(10.26%)
	Texas First Bank	\$1,063,540	\$579,748	\$949,799	61.04%	32.32%	\$5,318	4.07%	0.34%	0.20%	4.01%	(1.47%)	(1.29%)
	First Command Financial Services, Inc.	\$1,081,677	\$278,085	\$701,173	39.66%	62.57%	\$1,554	2.91%	0.24%	0.27%	14.05%	8.16%	
	Texas Exchange Bank, SSB	\$1,083,480	\$244,881	\$564,240	43.40%	74.77%	\$45,145	4.04%	0.95%	1.57%	11.56%	5.23%	
	First State Bank	\$1,105,608	\$578,926	\$989,150	58.53%	36.30%	\$4,685	4.00%	0.59%	0.38%	4.03%	1.88%	
	FirstCapital Bank of Texas, N.A.	\$1,117,926	\$790,212	\$980,656	80.58%	21.60%	\$5,375	4.78%	0.64%	0.43%	4.40%	2.99%	2.37%
	AimBank	\$1,118,357	\$766,429	\$1,001,727	76.51%	15.82%	\$5,038	4.36%	0.94%	0.68%	3.75%	11.06%	11.55%
	Falcon International Bank	\$1,153,609	\$802,517	\$1,014,581	79.10%	18.58%	\$3,454	4.49%	0.66%	0.51%	4.00%	12.23%	11.87%
	First United Bank	\$1,255,222	\$844,137	\$1,072,088	78.74%	9.00%	\$5,680	4.47%	0.94%	0.69%	3.84%	(5.64%)	(10.60%)
	West Texas National Bank	\$1,290,919	\$607,269	\$1,165,694	52.10%	53.73%	\$8,018	3.66%	0.51%	0.27%	3.47%	16.57%	35.45%
	Community National Bank	\$1,291,824	\$800,985	\$1,160,217	69.04%	34.31%	\$6,625	4.08%	0.07%	0.06%	4.03%	26.66%	28.10%
	Pioneer Bank, SSB	\$1,296,943	\$860,810	\$933,122	92.25%	22.30%	\$5,664	4.20%	1.04%	0.86%	3.36%	0.88%	0.43%
	Pinnacle Bank	\$1,310,192	\$872,269	\$1,120,530	77.84%	24.17%	\$5,552	4.30%	0.41%	0.32%	4.02%	1.65%	14.17%
	Inter National Bank	\$1,378,577	\$1,035,365	\$1,157,857	89.42%	16.42%	\$3,499	5.21%	0.53%	0.31%	4.92%	2.53%	0.79%
	Texas Community Bank	\$1,378,834	\$794,313	\$1,223,685	64.91%	31.11%	\$6,894	3.53%	0.40%	0.24%	3.30%	11.00%	11.46%
	American Bank, National Association	\$1,380,800	\$797,894	\$1,270,635	62.79%	39.20%	\$5,352	3.82%	0.11%	0.05%	3.86%	(1.32%)	0.79%
	Extraco Banks, National Association	\$1,389,096	\$890,175	\$1,125,344	79.10%	27.91%	\$4,015	3.68%	0.63%	0.46%	3.40%	(4.80%)	(1.36%)
	North Dallas Bank & Trust Co.	\$1,429,106	\$635,681	\$1,273,688	49.91%	55.52%	\$8,988	2.77%	0.32%	0.23%	2.57%	15.82%	17.45%
	Post Oak Bank, N.A.	\$1,430,763	\$1,146,661	\$1,244,534	92.14%	17.87%	\$7,413	4.67%	0.97%	0.63%	4.08%	0.44%	(3.43%)
	American First National Bank	\$1,468,332	\$1,252,594	\$1,286,922	97.33%	14.55%	\$6,861	4.77%	0.97%	0.76%	4.08%	(4.42%)	(5.88%)
	First State Bank of Uvalde	\$1,626,982	\$344,119	\$1,499,981	22.94%	54.46%	\$13,227	2.60%	0.71%	0.62%	2.18%	18.94%	22.60%
	Austin Bank, Texas National Association	\$1,741,355	\$1,297,441	\$1,469,064	88.32%	14.16%	\$3,827	4.69%	0.45%	0.29%	4.44%	11.57%	8.76%
	WestStar Bank	\$1,757,512	\$1,204,577	\$1,468,491	82.03%	23.80%	\$5,358	4.94%	0.51%	0.33%	4.66%	21.50%	16.03%
	BTH Bank, National Association	\$1,772,741	\$1,182,433	\$1,475,267	80.15%	30.14%	\$15,415	4.03%	1.79%	1.59%	2.82%	21.19%	0.22%
	Jefferson Bank	\$1,784,133	\$1,206,249	\$1,478,193	81.60%	29.89%	\$5,098	3.99%	0.47%	0.33%	3.70%	13.44%	(22.37%)
	Citizens National Bank	\$1,805,272	\$1,085,355	\$1,630,922	66.55%	23.72%	\$4,689	4.11%	0.32%	0.24%	3.93%	17.38%	24.31%
	First National Bank Texas	\$1,888,591	\$808,083	\$1,659,931	48.68%	53.46%	\$695	3.27%	0.40%	0.13%	3.25%	47.23%	62.93%
	Beal Bank, SSB	\$1,968,261	\$1,289,198	\$1,052,707	122.47%	28.09%	\$7,842	5.30%	1.24%	1.16%	4.53%	16.74%	(38.77%)
	Guaranty Bank & Trust, N.A.	\$1,997,854	\$1,403,765	\$1,703,437	82.41%	12.36%	\$4,768	4.16%	1.05%	0.79%	3.46%	7.15%	3.10%
	Lone Star National Bank	\$2,181,516	\$1,169,444	\$1,902,437	61.47%	20.19%	\$3,325	4.01%	0.79%	0.69%	3.42%	(9.37%)	(8.80%)
	Texas Bank and Trust Company	\$2,421,360	\$2,008,062	\$2,150,802	93.36%	8.97%	\$5,098	4.13%	0.74%	0.51%	3.68%	(2.67%)	(4.10%)
	TIB The Independent BankersBank, National Association	\$2,471,616	\$1,010,919	\$2,015,950	50.15%	51.14%	\$7,846	2.97%	1.72%	1.38%	1.82%	(1.21%)	7.71%
	City Bank	\$2,581,195	\$1,848,874	\$2,185,808	84.59%	17.97%	\$4,110	4.50%	0.87%	0.68%	3.91%	1.84%	1.25%
	Inwood National Bank	\$2,617,204	\$1,758,738	\$2,294,837	76.64%	25.88%	\$12,006	3.82%	0.60%	0.37%	3.50%	1.61%	0.99%
	American National Bank of Texas	\$2,793,829	\$1,848,801	\$2,509,709	73.67%	6.32%	\$5,232	3.76%	0.29%	0.17%	3.71%	(12.39%)	(5.22%)
	Allegiance Bank	\$2,888,737	\$2,290,859	\$2,293,208	99.90%	19.13%	\$7,703	4.91%	1.15%	0.84%	4.16%	3.91%	13.08%
	Veritex Community Bank	\$3,067,271	\$2,316,957	\$2,541,671	91.16%	16.75%	\$9,409	5.12%	1.02%	0.74%	4.42%	16.24%	25.45%
	CommunityBank of Texas, N.A.	\$3,075,110	\$2,356,166	\$2,645,479	89.06%	16.46%	\$6,447	4.44%	0.33%	0.29%	4.20%	(0.56%)	(0.60%)
	Happy State Bank	\$3,314,723	\$2,347,867	\$2,719,384	86.34%	12.61%	\$5,084	4.66%	0.76%	0.55%	4.22%	(11.28%)	3.68%
	TBK Bank, SSB	\$3,373,673	\$2,862,403	\$2,574,081	111.20%	7.56%	\$4,099	6.86%	0.93%	0.75%	6.16%	(10.97%)	(13.53%)
	Broadway National Bank	\$3,589,725	\$1,968,632	\$3,017,780	65.23%	29.53%	\$5,818	3.56%	0.37%	0.26%	3.47%	(3.24%)	0.47%
	Amarillo National Bank	\$3,942,493	\$3,179,048	\$3,285,146	96.77%	13.14%	\$5,973	4.27%	0.69%	0.62%	3.71%	(3.13%)	(3.70%)
	Green Bank, National Association	\$4,211,827	\$3,140,743	\$3,456,723	90.86%	21.22%	\$11,476	4.78%	1.09%	0.84%	4.00%	(2.94%)	6.59%
	Woodforest National Bank	\$5,699,603	\$4,051,362	\$5,179,462	78.22%	15.46%	\$1,205	3.95%	0.22%	0.21%	3.75%	24.35%	24.89%
	Southside Bank	\$6,369,050	\$3,311,630	\$4,661,612	71.04%	20.95%	\$7,389	3.89%	1.00%	0.80%	3.29%	(7.61%)	12.17%
	First Financial Bank, National Association	\$7,539,812	\$3,747,081	\$6,262,104	59.84%	21.38%	\$6,242	3.91%	0.33%	0.22%	3.87%	17.21%	14.39%
	NexBank SSB	\$8,374,500	\$4,859,315	\$6,221,322	78.11%	30.31%	\$96,259	2.67%	1.63%	1.05%	1.73%	1.15%	18.45%
	International Bank of Commerce	\$8,567,947	\$4,789,563	\$6,236,035	76.80%	28.48%	\$3,712	4.20%	0.71%	0.46%	3.79%	(8.78%)	16.54%
	Wells Fargo Bank South Central, National Association	\$8,681,956	\$4,192,952	\$7,289,744	57.52%	59.06%	\$2,170,489	2.93%	0.21%	0.21%	2.75%	3.62%	2.71%
	Independent Bank	\$8,802,656	\$6,674,845	\$6,799,855	98.16%	12.32%	\$9,445	4.70%	0.87%	0.65%	4.10%	5.90%	9.40%
	LegacyTexas Bank	\$8,868,954	\$7,627,716	\$6,989,576	109.13%	8.17%	\$10,422	4.68%	0.99%	0.79%	3.96%	(9.68%)	11.30%
	PlainsCapital Bank	\$9,322,266	\$7,250,543	\$7,487,633	96.83%	9.68%	\$2,272	4.75%	0.87%	0.62%	4.19%	(12.84%)	(3.38%)
	Cadence Bank, N.A.	\$10,981,275	\$8,684,433	\$9,202,758	94.37%	11.96%	\$9,483	4.44%	0.98%	0.75%	3.78%	1.78%	1.59%
	Regional Average	\$3,005,172	\$1,985,909	\$2,454,347	77.53%	25.92%	\$46,401	4.18%	0.73%	0.56%	3.71%	5.00%	6.08%

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.

Asset Quality

Asset Quality	March 31, 2018	Run Date: May 24, 2018
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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	\$20,003	\$0	0.00%	1.10%	NA	0.00%	0.00%
	Chappell Hill Bank	\$27,705	\$0	0.00%	3.16%	NA	0.00%	0.00%
	Brazos National Bank	\$28,205	\$0	0.00%	0.83%	NM	0.18%	0.04%
	Amistad Bank	\$28,862	\$0	0.00%	1.62%	NA	0.00%	0.00%
	Bank of Houston, National Association	\$30,325	\$0	0.00%	1.65%	NA	0.00%	0.00%
	Granger National Bank	\$32,717	\$49	0.59%	2.58%	438.78%	3.22%	0.15%
	Grapeland State Bank	\$33,686	\$71	0.29%	0.92%	86.38%	6.46%	0.76%
	Enloe State Bank	\$35,123	\$120	0.50%	0.75%	150.83%	3.54%	0.34%
	Citizens State Bank	\$35,747	\$1,295	9.11%	1.25%	13.67%	37.33%	3.62%
	Menard Bank	\$36,369	\$0	0.00%	1.61%	NA	0.00%	0.00%
	Gladewater National Bank	\$37,255	\$1,591	6.87%	3.08%	44.10%	25.42%	5.42%
	First State Bank	\$37,948	\$15	0.10%	1.61%	NM	0.44%	0.04%
	Crowell State Bank	\$38,422	\$226	0.96%	0.97%	86.74%	6.96%	0.69%
	Donley County State Bank	\$39,048	\$0	0.00%	3.13%	NA	0.00%	0.00%
	State National Bank of Groom	\$39,903	\$237	1.04%	1.54%	36.24%	58.60%	6.20%
	Kress National Bank	\$40,557	\$0	0.00%	2.22%	NA	0.33%	0.00%
	Brush Country Bank	\$41,138	\$38	0.27%	1.58%	576.32%	3.06%	0.09%
	Bank of San Jacinto County	\$41,291	\$0	0.00%	1.51%	NA	0.21%	0.03%
	First State Bank	\$41,841	\$0	0.00%	0.76%	NA	0.00%	0.00%
	Ballinger National Bank	\$42,419	\$324	1.98%	1.70%	85.80%	7.85%	0.76%
	Farmers State Bank of Newcastle	\$43,279	\$71	0.31%	1.12%	363.38%	4.01%	0.20%
	Robert Lee State Bank	\$44,265	\$202	1.33%	2.02%	151.98%	3.60%	0.46%
	Spur Security Bank	\$44,716	\$0	0.00%	0.65%	NA	0.39%	0.00%
	Lovelady State Bank	\$46,265	\$270	1.14%	1.42%	124.44%	7.73%	0.82%
	First National Bank in Cooper	\$46,394	\$0	0.00%	0.76%	NA	10.55%	0.00%
	First National Bank of Paducah	\$47,017	\$274	1.03%	1.16%	113.14%	6.81%	0.58%
	Powell State Bank	\$47,764	\$400	2.56%	1.61%	58.06%	20.56%	1.42%
	City National Bank	\$48,231	\$0	0.00%	1.46%	NA	0.00%	0.00%
	Santa Anna National Bank	\$48,923	\$0	0.00%	1.40%	NM	0.17%	0.02%
	Commercial Bank	\$49,481	\$290	1.19%	1.32%	110.69%	6.67%	0.59%
	First State Bank	\$49,490	\$0	0.00%	1.10%	106.59%	5.80%	0.55%
	Citizens National Bank of Crosbyton	\$49,578	\$0	0.00%	1.39%	NA	0.11%	0.00%
	First National Bank of Moody	\$49,645	\$666	2.81%	3.14%	111.86%	7.30%	1.34%
	First Bank of Celeste	\$50,281	\$0	0.00%	1.47%	NA	0.31%	0.00%
	Commerce Bank Texas	\$50,790	\$890	2.40%	0.93%	38.54%	12.60%	1.75%
	First Federal Bank Littlefield, Texas	\$51,248	\$0	0.00%	1.42%	NA	4.35%	0.00%
	Security Bank of Crawford	\$52,697	\$502	1.24%	0.85%	68.13%	13.29%	0.95%
	Citizens State Bank	\$54,975	\$0	0.00%	1.34%	NA	0.00%	0.00%
	First National Bank of Woodsboro	\$55,508	\$1,381	6.80%	2.19%	24.87%	34.15%	3.22%
	First National Bank of Quitaque	\$55,730	\$1,803	7.18%	1.40%	19.52%	20.71%	3.24%
	First National Bank of Tahoka	\$56,701	\$706	4.64%	1.79%	38.53%	11.92%	1.25%
	First National Bank of South Padre Island	\$57,262	\$207	0.63%	1.58%	251.69%	2.88%	0.36%
	First National Bank of Trinity	\$58,080	\$69	0.25%	1.10%	434.78%	3.34%	0.29%
	American Bank, National Association	\$58,086	\$230	0.95%	4.20%	342.62%	4.89%	0.51%
	Security State Bank	\$60,046	\$0	0.00%	1.42%	NA	0.09%	0.00%
	First Capital Bank	\$60,673	\$181	0.33%	0.97%	291.16%	11.97%	0.62%
	Bank of Commerce	\$60,733	\$3	0.01%	2.09%	NM	3.55%	0.00%
	First State Bank of San Diego	\$60,929	\$337	1.59%	1.53%	96.14%	5.71%	0.55%
	First National Bank of Eldorado	\$61,042	\$0	0.00%	2.67%	NA	0.00%	0.00%
	Spectra Bank	\$62,446	\$0	0.00%	1.27%	NA	0.00%	0.00%
	Zavala County Bank	\$62,473	\$0	0.00%	1.40%	NA	0.00%	0.00%
	Burton State Bank	\$62,592	\$0	0.00%	0.77%	NA	0.12%	0.00%
	First State Bank	\$63,253	\$0	0.00%	0.47%	660.00%	0.12%	0.02%
	First Bank and Trust of Memphis	\$64,175	\$0	0.00%	1.71%	NA	0.00%	0.00%
	Junction National Bank	\$64,312	\$0	0.00%	1.68%	NA	0.00%	0.00%
	Angelina Savings Bank, SSB	\$65,457	\$133	0.38%	0.50%	52.07%	6.83%	0.62%
	City National Bank of San Saba	\$66,796	\$0	0.00%	3.25%	NA	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
March 31, 2018
Run Date: May 24, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Citizens State Bank of Luling	\$67,060	\$62	0.11%	1.31%	NM	0.98%	0.09%
	Lakeside National Bank	\$67,241	\$34	0.14%	0.92%	125.41%	9.86%	0.71%
	First National Bank of Aspermont	\$67,546	\$0	0.00%	4.37%	NA	0.00%	0.00%
	Gruver State Bank	\$67,612	\$0	0.00%	1.29%	NA	1.50%	0.17%
	Justin State Bank	\$67,618	\$698	1.32%	1.58%	120.06%	8.28%	1.18%
	First National Bank of Anson	\$68,093	\$0	0.00%	1.32%	NA	4.85%	0.39%
	Haskell National Bank	\$70,760	\$125	0.44%	1.42%	320.00%	3.63%	0.18%
	Bandera Bank	\$72,287	\$14	0.04%	0.89%	61.75%	7.17%	0.71%
	Capital Bank of Texas	\$72,365	\$0	0.00%	0.87%	NA	0.00%	0.00%
	Peoples State Bank	\$73,660	\$0	0.00%	0.26%	NA	0.00%	0.00%
	State National Bank in West	\$74,225	\$145	0.96%	1.37%	143.45%	3.54%	0.20%
	Buckholts State Bank	\$74,499	\$0	0.00%	0.96%	NA	1.14%	0.04%
	First National Bank	\$75,758	\$1,566	5.27%	3.04%	57.60%	20.30%	2.07%
	Carmine State Bank	\$76,186	\$23	0.11%	0.76%	678.26%	0.24%	0.03%
	Greater State Bank	\$78,982	\$456	0.80%	1.14%	129.82%	10.20%	0.98%
	First State Bank of Mobeetie	\$79,856	\$476	3.26%	2.25%	44.26%	8.02%	0.93%
	Pavillion Bank	\$80,579	\$298	0.58%	0.98%	168.12%	4.14%	0.55%
	First National Bank in Falfurrias	\$81,402	\$198	0.99%	1.23%	56.52%	5.75%	0.54%
	Commercial State Bank	\$82,296	\$315	0.73%	1.36%	58.67%	16.94%	1.22%
	Cowboy Bank of Texas	\$82,471	\$23	0.04%	0.81%	NM	2.15%	0.03%
	Citizens State Bank	\$82,673	\$43	0.11%	1.52%	63.80%	13.30%	1.21%
	Farmers and Merchants Bank	\$83,973	\$43	0.09%	1.53%	NM	0.50%	0.05%
	Bank of Austin	\$84,209	\$0	0.00%	1.00%	NA	0.00%	0.00%
	Community Bank	\$84,275	\$0	0.00%	0.61%	148.82%	2.96%	0.25%
	Zapata National Bank	\$84,840	\$1,513	4.28%	1.21%	13.40%	29.59%	3.84%
	Fort Davis State Bank	\$85,559	\$394	1.02%	1.08%	46.79%	14.57%	1.33%
	One World Bank	\$85,913	\$1,655	2.88%	2.98%	92.43%	14.66%	2.15%
	First National Bank of Kemp	\$86,052	\$23	0.07%	1.03%	NM	2.37%	0.03%
	Lytle State Bank of Lytle, Texas	\$86,820	\$463	1.64%	1.15%	70.41%	3.39%	0.53%
	First National Bank of Dublin	\$87,733	\$125	0.18%	1.31%	715.20%	1.58%	0.14%
	Cendera Bank, National Association	\$91,027	\$0	0.00%	1.04%	NA	0.00%	0.00%
	Unity National Bank of Houston	\$91,263	\$2,949	4.31%	1.43%	33.16%	32.99%	3.36%
	Atascosa Bank	\$91,564	\$0	0.00%	1.43%	NA	0.00%	0.00%
	MapleMark Bank	\$92,740	\$0	0.00%	0.92%	NA	0.00%	0.00%
	Citizens National Bank	\$92,904	\$0	0.00%	2.05%	NA	1.08%	0.12%
	American National Bank of Mount Pleasant	\$95,863	\$26	0.04%	2.38%	NM	1.99%	0.24%
	Fannin Bank	\$96,024	\$302	0.53%	1.51%	283.77%	5.80%	0.51%
	Fidelity Bank of Texas	\$96,277	\$1,036	1.70%	1.10%	64.77%	6.74%	1.08%
	First National Bank of Evant	\$97,867	\$203	0.31%	1.27%	414.78%	3.80%	0.31%
	First Bank of Muleshoe	\$99,615	\$2	0.01%	2.80%	477.78%	0.65%	0.09%
	First National Bank of Eagle Lake	\$100,464	\$266	0.39%	1.36%	159.35%	4.57%	0.58%
	First National Bank of Hebbbronville	\$100,570	\$390	1.25%	1.40%	74.79%	6.43%	1.02%
	POINTWEST Bank	\$100,865	\$0	0.00%	0.98%	NM	0.15%	0.01%
	Texas Financial Bank	\$101,754	\$0	0.00%	1.86%	NM	0.10%	0.01%
	First State Bank of Brownsboro	\$101,828	\$504	0.89%	1.14%	99.84%	7.73%	0.69%
	Marion State Bank	\$102,205	\$818	1.64%	0.83%	50.86%	6.10%	0.80%
	Morris County National Bank	\$102,376	\$362	0.56%	0.93%	165.19%	9.09%	0.52%
	Chasewood Bank	\$102,525	\$837	1.60%	0.81%	50.66%	10.35%	0.82%
	Stockmens National Bank in Cotulla	\$103,703	\$196	1.47%	1.43%	96.94%	2.09%	0.19%
	Austin Capital Bank SSB	\$105,060	\$77	0.09%	1.00%	NM	0.57%	0.07%
	Citizens Bank, National Association	\$106,383	\$0	0.00%	1.49%	NA	0.00%	0.00%
	Coleman County State Bank	\$106,650	\$62	0.07%	0.94%	NM	6.36%	0.33%
	First State Bank of Paint Rock	\$107,005	\$581	1.30%	1.48%	32.31%	17.69%	1.92%
	First National Bank of Floydada	\$107,425	\$0	0.00%	1.72%	NA	0.00%	0.00%
	First State Bank	\$108,005	\$419	0.53%	3.12%	134.59%	11.02%	1.69%
	Henderson Federal Savings Bank	\$108,972	\$3,160	4.29%	1.69%	39.37%	14.27%	3.05%

Source: SNL Financial

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Asset Quality	March 31, 2018	Run Date: May 24, 2018
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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)								
	Business Bank of Texas, N.A.	\$109,413	\$360	0.50%	1.59%	113.59%	8.22%	0.92%
	First Bank and Trust of Childress	\$110,500	\$694	1.31%	0.93%	18.35%	34.19%	2.47%
	Dalhart Federal Savings & Loan Association, SSB	\$112,499	\$389	0.62%	0.26%	42.42%	11.04%	1.28%
	Community Bank of Snyder	\$112,560	\$0	0.00%	1.07%	NA	0.00%	0.00%
	First National Bank of Tom Bean	\$113,154	\$1,176	1.31%	1.39%	106.38%	20.20%	1.04%
	Columbus State Bank	\$115,088	\$0	0.00%	2.87%	NA	0.00%	0.00%
	Panola National Bank	\$116,179	\$0	0.00%	0.96%	115.48%	5.04%	0.44%
	Texas Hill Country Bank	\$117,269	\$0	0.00%	0.90%	NA	1.15%	0.04%
	Brady National Bank	\$120,692	\$0	0.00%	1.86%	NA	0.00%	0.00%
	Johnson City Bank	\$120,901	\$102	0.14%	0.86%	56.08%	7.82%	0.96%
	West Texas State Bank	\$121,180	\$4,208	6.75%	2.57%	21.19%	49.80%	6.47%
	Anahuac National Bank	\$122,198	\$0	0.00%	2.33%	178.04%	8.37%	0.76%
	Texas Advantage Community Bank, National Association	\$122,221	\$118	0.14%	0.71%	511.86%	1.10%	0.10%
	First National Bank of Fort Stockton	\$122,868	\$29	0.05%	1.74%	NM	0.41%	0.04%
	First Security State Bank	\$122,990	\$19	0.04%	1.19%	NM	0.27%	0.02%
	Lone Star Bank	\$123,381	\$0	0.00%	1.23%	NA	6.80%	0.89%
	City National Bank of Colorado City	\$124,048	\$1,008	2.05%	1.47%	72.02%	10.12%	0.86%
	Graham Savings and Loan, SSB	\$124,942	\$217	0.23%	1.01%	440.55%	3.10%	0.40%
	Normangee State Bank	\$125,199	\$1,693	2.20%	1.89%	36.16%	26.44%	3.25%
	Citizens State Bank	\$125,297	\$586	0.53%	1.50%	285.49%	4.24%	0.49%
	Mason Bank	\$125,416	\$0	0.00%	1.97%	NA	0.20%	0.00%
	First National Bank of Bosque County	\$125,873	\$165	0.21%	1.47%	411.62%	2.80%	0.23%
	Dilley State Bank	\$128,123	\$47	0.27%	1.00%	370.21%	0.63%	0.04%
	Big Bend Banks, N.A.	\$129,781	\$96	0.42%	3.05%	721.88%	0.55%	0.07%
	Texas Heritage National Bank	\$130,648	\$608	0.58%	1.28%	219.90%	3.89%	0.48%
	Bank of South Texas	\$130,661	\$363	0.36%	0.88%	245.73%	8.32%	0.73%
	Farmers State Bank	\$130,948	\$34	0.05%	1.32%	154.75%	4.09%	0.41%
	Citizens State Bank	\$131,152	\$114	0.15%	1.22%	789.47%	3.35%	0.09%
	Mainland Bank	\$133,811	\$84	0.09%	1.24%	224.21%	14.81%	1.47%
	Sanger Bank	\$133,841	\$182	0.27%	1.19%	369.16%	1.07%	0.16%
	Peoples State Bank	\$135,368	\$0	0.00%	1.29%	NA	0.00%	0.00%
	First State Bank	\$136,244	\$247	0.30%	1.01%	339.68%	2.38%	0.18%
	First Texas Bank	\$136,333	\$206	0.36%	0.63%	175.00%	1.34%	0.15%
	Texas State Bank	\$137,167	\$137	0.15%	0.84%	551.82%	20.99%	1.66%
	Texas National Bank	\$138,521	\$0	0.00%	1.19%	609.09%	0.55%	0.05%
	Titan Bank, N.A.	\$139,313	\$92	0.16%	1.17%	728.26%	1.47%	0.14%
	First State Bank of Odem	\$139,600	\$143	0.18%	1.85%	NM	0.85%	0.10%
	First State Bank	\$139,790	\$0	0.00%	0.81%	NA	0.79%	0.00%
	Oakwood Bank	\$140,058	\$2	0.00%	0.44%	NM	0.01%	0.00%
	Security State Bank	\$140,175	\$0	0.00%	1.05%	NA	2.79%	0.37%
	First National Bank of Winnsboro	\$141,344	\$1,745	1.92%	1.22%	26.42%	16.34%	3.06%
	Peoples Bank	\$141,555	\$471	0.54%	1.81%	333.76%	6.16%	0.34%
	First State Bank	\$142,043	\$2,739	3.10%	1.74%	50.74%	37.57%	4.69%
	First National Bank of Alvin	\$143,027	\$338	1.49%	1.17%	78.70%	2.22%	0.24%
	Hill Bank & Trust Co.	\$144,740	\$0	0.00%	2.46%	NA	0.00%	0.00%
	Citizens State Bank	\$145,453	\$1,020	1.05%	0.92%	53.45%	12.70%	1.16%
	First State Bank of Ben Wheeler, Texas	\$148,290	\$4	0.01%	1.20%	NM	0.21%	0.00%
	First State Bank	\$148,954	\$13	0.02%	1.43%	NM	0.14%	0.01%
	Fayette Savings Bank, SSB	\$149,606	\$0	0.00%	0.51%	NA	5.42%	0.00%
	Castroville State Bank	\$149,768	\$470	0.50%	0.92%	184.04%	3.18%	0.31%
	Tejas Bank	\$151,883	\$0	0.00%	2.73%	NA	0.00%	0.00%
	Austin County State Bank	\$151,915	\$324	0.30%	2.06%	681.79%	2.52%	0.21%
	Guadalupe National Bank	\$152,637	\$20	0.02%	1.46%	NM	0.40%	0.04%
	Sundown State Bank	\$152,856	\$200	0.23%	0.43%	184.00%	1.21%	0.13%
	Lamar National Bank	\$153,374	\$2,931	2.89%	0.94%	32.19%	17.03%	1.94%
	First State Bank of Texas	\$153,683	\$0	0.00%	0.79%	30.29%	15.36%	1.90%

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Asset Quality	March 31, 2018	Run Date: May 24, 2018
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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)								
	Providence Bank of Texas	\$154,394	\$0	0.00%	0.90%	35.04%	15.88%	1.97%
	Texas Heritage Bank	\$155,284	\$303	0.24%	1.00%	413.86%	13.36%	1.15%
	Roscoe State Bank	\$156,627	\$0	0.00%	1.69%	611.39%	1.20%	0.13%
	First State Bank of Bedia	\$157,811	\$511	0.61%	1.51%	248.73%	3.83%	0.32%
	Citizens Bank	\$159,394	\$0	0.00%	0.45%	NA	0.01%	0.00%
	First National Bank of Hereford	\$160,392	\$597	0.64%	1.19%	186.93%	10.35%	1.05%
	Muenster State Bank	\$166,198	\$1,517	3.61%	1.57%	42.44%	6.68%	0.94%
	First National Bank of Ballinger	\$167,831	\$8	0.01%	1.59%	NM	0.16%	0.02%
	Incommons Bank, N.A.	\$171,098	\$309	0.26%	1.01%	188.98%	4.21%	0.37%
	First Bank & Trust	\$171,641	\$0	0.00%	1.94%	NA	0.00%	0.00%
	Llano National Bank	\$172,390	\$798	0.79%	3.65%	442.53%	4.55%	0.52%
	First National Bank of Sterling City	\$172,526	\$51	0.18%	1.31%	634.48%	1.39%	0.03%
	First State Bank	\$176,699	\$4,078	5.51%	2.25%	27.68%	30.20%	3.41%
	MINT National Bank	\$176,943	\$1,110	0.70%	1.62%	229.55%	5.94%	0.63%
	Perryton National Bank	\$177,384	\$1,459	2.58%	1.90%	73.68%	6.79%	0.82%
	Arrowhead Bank	\$177,819	\$0	0.00%	0.42%	NA	1.39%	0.07%
	First National Bank of Anderson	\$179,772	\$170	0.15%	1.25%	551.89%	9.55%	0.96%
	Commercial National Bank of Brady	\$180,226	\$5	0.01%	1.45%	NM	0.93%	0.09%
	Citizens National Bank of Hillsboro	\$180,474	\$32	0.08%	1.12%	294.19%	0.85%	0.09%
	HomeBank Texas	\$181,937	\$71	0.05%	1.38%	NM	0.64%	0.07%
	First State Bank	\$182,822	\$60	0.06%	1.31%	772.19%	1.30%	0.09%
	Interstate Bank, SSB	\$185,293	\$730	0.62%	1.01%	48.18%	13.09%	1.32%
	Texas Brand Bank	\$188,587	\$0	0.00%	1.21%	NA	0.00%	0.00%
	Bank of DeSoto, National Association	\$190,514	\$451	0.40%	0.86%	217.52%	3.54%	0.29%
	Cypress Bank, SSB	\$190,724	\$902	0.70%	1.11%	157.98%	4.42%	0.47%
	National Bank of Andrews	\$192,540	\$5,274	4.74%	1.72%	36.23%	27.33%	2.94%
	City National Bank of Taylor	\$194,341	\$816	0.68%	1.49%	218.75%	3.99%	0.45%
	TransPecos Banks, SSB	\$195,669	\$994	0.89%	1.10%	114.38%	6.37%	0.55%
	First State Bank	\$195,756	\$811	0.86%	1.24%	144.02%	8.43%	0.94%
	Pearland State Bank	\$196,943	\$0	0.00%	1.24%	NA	0.00%	0.00%
	First National Bank of Trenton	\$197,635	\$603	0.93%	0.10%	10.45%	3.26%	0.35%
	Elsa State Bank and Trust Company	\$199,102	\$368	0.28%	0.80%	288.86%	1.91%	0.18%
	First National Bank of Giddings	\$199,275	\$1,980	1.71%	1.78%	93.14%	10.13%	1.11%
	Grandview Bank	\$200,651	\$43	0.04%	1.21%	NM	0.56%	0.02%
	Spring Hill State Bank	\$201,057	\$749	0.51%	2.00%	297.58%	8.14%	0.59%
	First State Bank	\$202,093	\$94	0.20%	0.06%	1.36%	10.78%	1.22%
	First National Bank of Burleson	\$202,303	\$0	0.00%	0.91%	NA	0.00%	0.00%
	Community National Bank	\$203,474	\$1,348	1.20%	1.60%	132.79%	6.17%	0.66%
	Commercial National Bank of Texarkana	\$205,039	\$173	0.14%	0.82%	565.90%	1.87%	0.14%
	First National Bank of Stanton	\$205,493	\$320	0.71%	2.66%	374.69%	1.78%	0.16%
	Citizens National Bank at Brownwood	\$208,165	\$412	0.37%	1.62%	100.96%	6.72%	0.85%
	First National Bank of Mount Vernon	\$208,898	\$76	0.09%	0.98%	NM	0.59%	0.06%
	First National Bank	\$211,878	\$856	0.60%	1.52%	67.62%	11.15%	1.53%
	Texana Bank, National Association	\$216,577	\$1,304	0.71%	0.91%	125.73%	13.56%	1.15%
	Mineola Community Bank, SSB	\$216,812	\$897	0.66%	0.71%	108.14%	4.91%	0.68%
	Yoakum National Bank	\$217,751	\$50	0.06%	1.04%	NM	0.17%	0.02%
	Gilmer National Bank	\$222,583	\$2,723	1.85%	1.59%	86.01%	13.45%	1.68%
	Bridge City State Bank	\$222,808	\$530	0.84%	1.14%	58.15%	9.28%	0.69%
	Community Bank	\$222,981	\$0	0.00%	1.54%	NA	1.20%	0.00%
	Ennis State Bank	\$224,352	\$1,062	0.66%	1.35%	87.72%	11.99%	1.09%
	First State Bank	\$226,648	\$0	0.00%	0.63%	NA	0.00%	0.00%
	Frontier Bank of Texas	\$228,526	\$298	0.16%	0.55%	342.28%	1.61%	0.13%
	Huntington State Bank	\$229,619	\$3,007	1.94%	2.14%	101.47%	12.85%	1.58%
	Westbound Bank	\$229,726	\$0	0.00%	1.21%	NA	0.00%	0.00%

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Asset Quality	March 31, 2018	Run Date: May 24, 2018
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		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 (%)
Region	Institution Name							
Asset Group A - \$0 to \$250 million in total assets (continued)								
	United Bank of El Paso del Norte	\$229,914	\$1,490	0.85%	1.31%	150.36%	5.86%	0.66%
	State Bank of De Kalb	\$230,490	\$2,579	1.36%	1.51%	111.59%	9.02%	1.12%
	Liberty Capital Bank	\$231,367	\$0	0.00%	1.05%	NA	6.49%	0.69%
	Western Bank	\$235,693	\$8	0.01%	0.96%	NM	0.11%	0.01%
	Jacksboro National Bank	\$237,183	\$1,770	1.44%	1.51%	98.47%	7.58%	0.84%
	First National Bank of Weatherford	\$240,090	\$1,088	0.51%	1.02%	202.39%	6.66%	0.66%
	Pecos County State Bank	\$241,973	\$122	0.12%	1.51%	NM	6.60%	0.48%
	Texas Republic Bank, National Association	\$242,050	\$0	0.00%	1.13%	NA	0.00%	0.00%
	Lone Star Capital Bank, National Association	\$242,108	\$0	0.00%	1.19%	NA	0.50%	0.05%
	First State Bank of Burnet	\$245,534	\$0	0.00%	1.28%	346.02%	0.98%	0.12%
	ValueBank Texas	\$248,906	\$146	0.12%	1.22%	NM	0.71%	0.07%
	Hondo National Bank	\$249,913	\$0	0.00%	0.91%	NA	0.00%	0.00%
	Regional Average	\$120,888	\$434	0.76%	1.40%	203.31%	6.20%	0.65%

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Asset Quality
March 31, 2018
Run Date: May 24, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	First National Bank of Lake Jackson	\$250,839	\$0	0.00%	1.06%	NA	0.00%	0.00%
	Texan Bank, National Association	\$252,235	\$1,154	0.54%	1.26%	71.45%	11.95%	1.95%
	Worthington National Bank	\$253,119	\$176	0.09%	1.32%	NM	0.63%	0.07%
	Ozona National Bank	\$255,485	\$2,350	1.42%	1.21%	85.66%	8.31%	0.92%
	National Bank & Trust	\$257,821	\$48	0.06%	1.05%	NM	0.91%	0.02%
	First-Lockhart National Bank	\$259,319	\$431	0.23%	1.54%	661.48%	3.07%	0.31%
	Texas Bank Financial	\$259,346	\$105	0.05%	0.96%	NM	2.98%	0.04%
	National Bank of Texas at Fort Worth	\$259,411	\$143	0.09%	1.35%	NM	0.54%	0.06%
	TexStar National Bank	\$260,130	\$113	0.06%	2.01%	NM	0.37%	0.04%
	Heritage Bank	\$260,933	\$786	0.36%	1.19%	335.88%	2.80%	0.33%
	Texas National Bank	\$262,691	\$1,226	0.68%	1.45%	212.23%	8.88%	0.90%
	Trinity Bank, N.A.	\$262,815	\$224	0.16%	1.12%	716.07%	0.69%	0.09%
	Charter Bank	\$263,806	\$3,182	2.27%	2.05%	87.21%	11.09%	1.25%
	Preferred Bank	\$266,104	\$1,498	0.92%	1.11%	47.48%	8.91%	1.42%
	First National Bank of Jasper	\$270,741	\$1,500	2.27%	1.74%	42.00%	8.62%	1.01%
	Citizens State Bank	\$270,968	\$2	0.00%	1.09%	NM	0.01%	0.00%
	Texas State Bank	\$271,104	\$0	0.00%	1.09%	NA	0.00%	0.00%
	Peoples State Bank of Hallettsville	\$272,597	\$4,146	6.05%	1.24%	20.55%	13.64%	1.52%
	T Bank, National Association	\$274,490	\$2,420	1.08%	0.25%	23.26%	9.41%	0.88%
	Alliance Bank Central Texas	\$275,752	\$292	0.15%	1.05%	704.11%	9.14%	0.71%
	Fort Hood National Bank	\$276,208	\$105	0.10%	0.48%	501.90%	28.29%	0.04%
	First National Bank of Hughes Springs	\$283,903	\$1,331	0.72%	1.54%	47.29%	28.08%	3.45%
	American State Bank	\$285,164	\$667	0.31%	0.84%	211.18%	5.92%	0.61%
	Waggoner National Bank of Vernon	\$287,391	\$861	0.46%	2.82%	607.43%	2.30%	0.31%
	Shelby Savings Bank, SSB	\$291,286	\$710	0.33%	1.16%	348.75%	1.91%	0.26%
	Liberty National Bank in Paris	\$292,046	\$339	0.26%	2.19%	856.64%	0.73%	0.12%
	First Texas Bank	\$298,375	\$71	0.07%	0.18%	245.07%	2.21%	0.24%
	Farmers State Bank	\$302,087	\$5,784	3.04%	0.98%	26.48%	21.68%	2.58%
	First National Bank in Port Lavaca	\$304,853	\$0	0.00%	0.93%	NA	1.18%	0.04%
	First Liberty National Bank	\$311,045	\$339	0.18%	1.22%	50.53%	11.85%	1.47%
	TrustTexas Bank, SSB	\$312,717	\$3,753	2.25%	0.99%	43.63%	10.42%	1.21%
	Grand Bank of Texas	\$319,393	\$1,827	0.76%	1.34%	175.86%	6.95%	0.63%
	Texas Champion Bank	\$320,630	\$8,866	3.52%	2.11%	57.66%	31.84%	3.99%
	Mills County State Bank	\$321,342	\$2,838	2.29%	1.55%	67.72%	10.19%	0.88%
	Brenham National Bank	\$326,345	\$0	0.00%	1.45%	806.00%	1.38%	0.09%
	Citizens State Bank	\$326,837	\$3,176	1.06%	1.05%	98.74%	7.59%	0.97%
	First Commercial Bank, National Association	\$330,828	\$778	0.46%	1.17%	254.63%	2.26%	0.24%
	Rio Bank	\$334,647	\$3,127	1.49%	1.27%	64.03%	17.53%	1.76%
	Lamesa National Bank	\$335,458	\$3,907	5.66%	2.38%	42.03%	12.27%	1.16%
	First National Bank of McGregor	\$335,781	\$219	0.07%	1.08%	NM	1.89%	0.07%
	Classic Bank, National Association	\$339,627	\$3,497	1.48%	1.49%	100.60%	16.73%	1.36%
	First State Bank of Livingston	\$339,884	\$1,494	1.08%	1.08%	95.83%	4.90%	0.48%
	AccessBank Texas	\$348,814	\$2,500	0.97%	1.13%	83.55%	19.22%	1.97%
	First National Bank of Gilmer	\$354,539	\$4,882	1.95%	1.26%	52.92%	16.86%	1.74%
	Bank of Texas	\$354,967	\$0	0.00%	1.38%	NA	0.00%	0.00%
	State National Bank of Big Spring	\$357,526	\$101	0.13%	2.09%	NM	0.30%	0.03%
	Comanche National Bank	\$358,031	\$481	0.39%	2.50%	646.99%	1.81%	0.17%
	SouthTrust Bank, N.A.	\$361,200	\$7,317	3.37%	3.07%	89.56%	16.21%	2.11%
	Bank of Brenham, National Association	\$365,606	\$475	1.04%	1.98%	188.75%	2.38%	0.17%
	First Bank	\$370,531	\$4,600	1.41%	1.91%	131.71%	11.31%	1.51%
	Texas Star Bank	\$381,800	\$1,442	0.50%	1.19%	122.06%	7.00%	0.74%
	Schertz Bank & Trust	\$382,801	\$0	0.00%	0.95%	366.50%	1.67%	0.21%
	Falls City National Bank	\$384,489	\$3,006	2.56%	1.39%	54.42%	12.05%	0.97%
	Karnes County National Bank of Karnes City	\$385,054	\$6,055	9.16%	2.98%	15.30%	39.43%	3.42%
	Sage Capital Bank	\$386,952	\$607	0.23%	1.17%	518.62%	2.23%	0.23%
	Citizens Bank	\$387,163	\$1,132	0.55%	1.51%	275.53%	2.37%	0.29%
	Southwest Bank	\$387,164	\$302	0.12%	1.52%	NM	1.99%	0.10%
	First National Bank of Livingston	\$387,536	\$468	0.38%	1.75%	463.25%	1.13%	0.14%

Source: SNL Financial

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Asset Quality	March 31, 2018	Run Date: May 24, 2018
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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 (continued)								
	Wellington State Bank	\$387,768	\$1,702	0.84%	1.34%	158.87%	4.02%	0.44%
	First National Bank of Beeville	\$393,762	\$305	0.11%	1.13%	NM	11.99%	0.44%
	Citizens National Bank	\$400,931	\$0	0.00%	1.83%	NA	0.00%	0.00%
	First National Bank of Mertzson	\$405,245	\$0	0.00%	1.85%	NA	0.00%	0.00%
	First State Bank	\$406,094	\$48	0.02%	1.35%	NM	0.85%	0.04%
	First Federal Community Bank, SSB	\$406,175	\$3,183	0.94%	0.82%	87.21%	6.95%	0.80%
	First National Bank Baird	\$408,488	\$3,743	1.12%	1.02%	61.98%	16.82%	1.44%
	Southwestern National Bank	\$410,628	\$0	0.00%	1.63%	NA	1.45%	0.18%
	Texas First State Bank	\$415,295	\$96	0.06%	0.42%	541.94%	0.37%	0.03%
	West Texas State Bank	\$416,348	\$7,280	3.46%	2.19%	63.26%	14.79%	1.75%
	First Community Bank	\$416,485	\$2,006	0.72%	1.40%	194.22%	5.36%	0.48%
	First National Bank of Sonora	\$418,519	\$1,217	0.41%	1.76%	181.55%	6.85%	0.76%
	Herring Bank	\$419,655	\$248	0.08%	1.14%	101.01%	11.37%	1.21%
	Capital Bank	\$420,445	\$554	0.16%	0.82%	501.99%	6.97%	0.61%
	Bank and Trust, SSB	\$431,795	\$130	0.05%	0.73%	434.30%	1.21%	0.10%
	Community Bank & Trust	\$433,490	\$563	0.20%	1.69%	249.43%	8.97%	1.35%
	Texas Security Bank	\$435,423	\$984	0.29%	1.08%	370.83%	1.62%	0.23%
	American Bank, National Association	\$438,873	\$653	0.20%	1.19%	199.03%	4.35%	0.45%
	Plains State Bank	\$440,491	\$1,555	0.45%	1.45%	60.83%	16.07%	1.85%
	First Community Bank	\$448,452	\$5,145	1.66%	1.62%	94.33%	14.14%	1.55%
	First State Bank and Trust Company	\$450,615	\$111	0.06%	0.64%	NM	2.85%	0.08%
	International Bank of Commerce	\$451,733	\$3,780	2.34%	1.56%	57.29%	9.34%	1.05%
	Bank of River Oaks	\$451,911	\$658	0.19%	1.09%	46.19%	16.17%	1.83%
	First National Bank	\$453,192	\$1,589	0.38%	1.36%	255.09%	5.19%	0.52%
	First National Bank of Huntsville	\$456,916	\$1	0.00%	1.73%	NM	0.04%	0.00%
	R Bank	\$464,629	\$677	0.19%	1.06%	533.43%	2.34%	0.21%
	Peoples Bank	\$467,915	\$24	0.01%	0.97%	NM	0.05%	0.01%
	Bank of the West	\$472,284	\$1,658	0.51%	1.13%	107.83%	9.35%	0.90%
	Texas Bank	\$474,476	\$2,513	1.06%	1.08%	101.79%	8.51%	0.68%
	First State Bank	\$478,225	\$8	0.00%	1.13%	NM	1.15%	0.05%
	TexasBank	\$485,846	\$959	0.26%	1.31%	493.11%	1.52%	0.21%
	Fayetteville Bank	\$487,459	\$0	0.00%	1.64%	NA	0.00%	0.00%
	Texas Citizens Bank, National Association	\$496,313	\$6,471	1.50%	1.26%	78.62%	22.49%	2.27%
	Union State Bank	\$496,555	\$240	0.10%	0.00%	0.00%	9.55%	0.92%
	United Texas Bank	\$498,801	\$0	0.00%	0.66%	NA	0.00%	0.00%
	Regional Average	\$360,548	\$1,559	0.88%	1.35%	227.43%	7.41%	0.75%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality	March 31, 2018	Run Date: May 24, 2018
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Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Fidelity Bank	\$511,086	\$1,616	0.39%	1.14%	202.87%	5.22%	0.57%
	Kleberg Bank, N.A.	\$517,497	\$2,403	0.77%	1.20%	72.05%	11.17%	1.00%
	Texas National Bank of Jacksonville	\$524,158	\$2,450	0.52%	1.27%	139.08%	8.97%	0.89%
	Pointbank	\$530,482	\$82	0.03%	1.70%	NM	0.42%	0.04%
	Citizens State Bank	\$530,936	\$2,690	0.77%	1.16%	143.01%	7.37%	0.63%
	Ciera Bank	\$536,868	\$3,328	0.86%	2.16%	250.00%	7.10%	0.74%
	Round Top State Bank	\$538,039	\$0	0.00%	0.79%	NA	0.03%	0.00%
	Pegasus Bank	\$543,193	\$0	0.00%	0.92%	NA	0.00%	0.00%
	Commerce Bank	\$545,876	\$2,454	1.40%	0.93%	58.90%	3.69%	0.51%
	Tolleson Private Bank	\$549,650	\$0	0.00%	1.02%	290.18%	3.42%	0.25%
	Vantage Bank Texas	\$550,486	\$2,186	0.52%	1.38%	266.42%	3.98%	0.40%
	Benchmark Bank	\$562,028	\$194	0.04%	1.08%	NM	5.55%	0.59%
	First National Bank of Albany	\$562,800	\$2,130	0.62%	1.53%	172.50%	5.69%	0.67%
	First National Bank of Bastrop	\$567,435	\$1,042	0.32%	1.48%	458.25%	2.57%	0.18%
	Texas Gulf Bank, National Association	\$568,483	\$997	0.27%	1.18%	433.70%	1.69%	0.18%
	Bank and Trust of Bryan/College Station	\$568,491	\$24	0.01%	1.44%	NM	0.15%	0.02%
	Commercial State Bank	\$595,906	\$2,295	0.59%	2.06%	61.07%	20.01%	2.54%
	HomeTown Bank, N.A.	\$596,134	\$4,702	1.20%	1.12%	93.02%	8.24%	0.90%
	First National Bank of Granbury	\$596,916	\$3,812	1.21%	1.07%	82.21%	6.91%	0.74%
	Security State Bank	\$600,629	\$0	0.00%	0.29%	25.47%	6.99%	0.66%
	Pilgrim Bank	\$610,502	\$4,598	1.36%	0.82%	58.77%	8.33%	0.78%
	Wallis State Bank	\$634,660	\$4,638	0.91%	0.95%	104.55%	8.13%	0.89%
	National United	\$637,042	\$471	0.13%	1.41%	283.09%	3.11%	0.31%
	Crockett National Bank	\$644,402	\$509	0.09%	1.24%	271.44%	5.82%	0.40%
	First Texas Bank	\$646,686	\$0	0.00%	0.44%	NA	0.00%	0.00%
	American National Bank & Trust	\$658,207	\$4,999	1.14%	1.18%	101.69%	8.07%	0.94%
	Legend Bank, N.A.	\$663,747	\$6,409	1.53%	1.37%	82.21%	10.96%	1.05%
	First National Bank of Bellville	\$666,598	\$0	0.00%	1.65%	NM	0.08%	0.01%
	Central Bank	\$668,274	\$0	0.00%	1.01%	NA	0.00%	0.00%
	Affiliated Bank, National Association	\$670,930	\$3,908	0.67%	1.40%	178.91%	9.64%	0.96%
	Commercial Bank of Texas, N.A.	\$681,239	\$2,794	0.71%	1.12%	91.90%	12.39%	1.02%
	City National Bank of Sulphur Springs	\$683,033	\$418	0.09%	1.09%	301.92%	4.29%	0.40%
	Vista Bank	\$685,963	\$461	0.09%	0.95%	194.57%	3.32%	0.39%
	NewFirst National Bank	\$698,567	\$7,939	1.63%	1.69%	103.41%	9.29%	1.14%
	First National Bank of Shiner	\$700,087	\$224	0.20%	1.72%	866.96%	0.31%	0.03%
	Community National Bank & Trust of Texas	\$716,265	\$340	0.07%	1.07%	145.77%	5.50%	0.49%
	Citizens 1st Bank	\$721,454	\$602	0.24%	0.72%	226.97%	0.80%	0.16%
	Third Coast Bank, SSB	\$725,144	\$3,624	0.57%	0.96%	149.34%	9.14%	0.88%
	SouthStar Bank, S.S.B.	\$726,752	\$2,766	0.51%	0.65%	126.18%	8.29%	0.45%
	Alliance Bank	\$738,185	\$0	0.00%	1.30%	211.39%	5.61%	0.43%
	Bank of San Antonio	\$747,484	\$0	0.00%	0.95%	NA	0.00%	0.00%
	Centennial Bank	\$761,068	\$866	0.17%	1.28%	548.44%	2.00%	0.16%
	Integrity Bank, SSB	\$761,456	\$6,685	0.98%	1.30%	132.86%	7.14%	0.88%
	Industry State Bank	\$766,519	\$14	0.01%	1.77%	NM	0.02%	0.00%
	Icon Bank of Texas, National Association	\$793,655	\$4,504	0.72%	1.20%	165.41%	27.04%	2.52%
	First Command Bank	\$798,250	\$307	0.11%	0.70%	128.44%	2.93%	0.19%
	State Bank of Texas	\$798,948	\$8,430	1.37%	1.00%	73.30%	11.23%	1.23%
	Dallas Capital Bank, National Association	\$807,307	\$384	0.08%	0.54%	687.50%	0.51%	0.05%
	Security Bank	\$817,574	\$7,307	1.67%	2.31%	138.70%	8.67%	0.99%
	Golden Bank, National Association	\$821,052	\$3,189	0.49%	1.24%	253.65%	2.82%	0.40%
	Central National Bank	\$829,735	\$136	0.02%	1.27%	NM	1.28%	0.02%
	Texas Regional Bank	\$834,809	\$1,444	0.29%	1.05%	69.00%	9.91%	1.02%
	First National Bank of Central Texas	\$856,156	\$770	0.11%	1.07%	981.30%	0.94%	0.09%
	Lone Star State Bank of West Texas	\$886,667	\$11,292	1.71%	1.78%	100.15%	11.35%	1.32%
	American Bank of Commerce	\$896,911	\$601	0.10%	1.23%	742.74%	3.62%	0.34%
	Horizon Bank, SSB	\$914,432	\$0	0.00%	1.28%	NA	0.69%	0.06%
	Citizens State Bank	\$922,812	\$3,629	2.34%	1.70%	53.05%	5.06%	0.56%
	International Bank of Commerce	\$969,813	\$9,814	1.93%	1.06%	52.48%	7.28%	1.25%
	First Bank & Trust	\$971,480	\$11,478	1.58%	1.33%	84.53%	11.48%	1.24%
	Colonial Savings, F.A.	\$973,757	\$93,788	19.32%	1.28%	4.81%	52.03%	13.29%
	Citizens National Bank of Texas	\$974,110	\$1,115	0.14%	0.93%	177.96%	5.62%	0.55%
	Security State Bank & Trust	\$977,052	\$2,887	0.45%	0.52%	41.50%	6.10%	0.82%
	Regional Average	\$702,514	\$3,964	0.86%	1.20%	213.67%	6.45%	0.79%

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Asset Quality	March 31, 2018	Run Date: May 24, 2018
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Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group D - Over \$1 billion in total assets								
	FirstBank Southwest	\$1,006,234	\$2,901	0.56%	1.31%	233.95%	3.76%	0.32%
	Moody National Bank	\$1,029,812	\$10,521	1.52%	1.44%	94.75%	7.33%	1.08%
	Spirit of Texas Bank, SSB	\$1,036,658	\$3,866	0.44%	0.65%	140.68%	4.35%	0.42%
	Lubbock National Bank	\$1,056,592	\$1,614	0.27%	1.28%	466.29%	2.18%	0.16%
	American Momentum Bank	\$1,059,720	\$2,495	0.31%	1.24%	104.81%	14.70%	2.45%
	Texas First Bank	\$1,063,540	\$1,909	0.33%	1.50%	267.92%	4.40%	0.47%
	First Command Financial Services, Inc.	\$1,081,677	\$307	0.11%	0.70%	128.44%	2.54%	0.14%
	Texas Exchange Bank, SSB	\$1,083,480	\$15,873	6.48%	1.25%	19.36%	18.53%	1.47%
	First State Bank	\$1,105,608	\$450	0.08%	1.13%	557.74%	2.16%	0.11%
	FirstCapital Bank of Texas, N.A.	\$1,117,926	\$2,484	0.31%	1.64%	83.88%	12.75%	1.38%
	AimBank	\$1,118,357	\$874	0.11%	1.47%	NM	1.67%	0.16%
	Falcon International Bank	\$1,153,609	\$5,636	0.70%	1.25%	87.92%	13.04%	1.61%
	First United Bank	\$1,255,222	\$1,447	0.17%	1.50%	875.54%	1.14%	0.12%
	West Texas National Bank	\$1,290,919	\$16,319	2.69%	1.88%	63.54%	15.92%	1.39%
	Community National Bank	\$1,291,824	\$14,470	1.81%	1.91%	103.82%	11.46%	1.14%
	Pioneer Bank, SSB	\$1,296,943	\$3,650	0.42%	0.90%	150.92%	4.58%	0.47%
	Pinnacle Bank	\$1,310,192	\$3,919	0.45%	1.11%	200.21%	6.08%	0.54%
	Inter National Bank	\$1,378,577	\$3,980	0.38%	0.29%	74.85%	3.93%	0.49%
	Texas Community Bank	\$1,378,834	\$3,222	0.41%	2.02%	496.93%	2.54%	0.27%
	American Bank, National Association	\$1,380,800	\$772	0.10%	1.88%	NM	2.17%	0.16%
	Extraco Banks, National Association	\$1,389,096	\$1,688	0.19%	2.44%	NM	1.04%	0.12%
	North Dallas Bank & Trust Co.	\$1,429,106	\$567	0.09%	1.82%	NM	0.36%	0.04%
	Post Oak Bank, N.A.	\$1,430,763	\$4,959	0.43%	1.05%	196.38%	5.58%	0.65%
	American First National Bank	\$1,468,332	\$9,891	0.79%	1.12%	141.34%	5.28%	0.67%
	First State Bank of Uvalde	\$1,626,982	\$567	0.16%	1.02%	496.20%	1.02%	0.04%
	Austin Bank, Texas National Association	\$1,741,355	\$13,875	1.07%	1.01%	94.41%	6.32%	0.82%
	WestStar Bank	\$1,757,512	\$2,891	0.24%	1.04%	152.34%	4.53%	0.49%
	BTH Bank, National Association	\$1,772,741	\$6,540	0.55%	0.92%	166.39%	10.90%	0.39%
	Jefferson Bank	\$1,784,133	\$4,535	0.38%	0.90%	165.24%	4.30%	0.37%
	Citizens National Bank	\$1,805,272	\$6,776	0.62%	1.10%	176.86%	6.32%	0.44%
	First National Bank Texas	\$1,888,591	\$624	0.08%	1.36%	NM	13.93%	0.03%
	Beal Bank, SSB	\$1,968,261	\$320,516	24.86%	1.12%	4.10%	59.53%	19.05%
	Guaranty Bank & Trust, N.A.	\$1,997,854	\$4,737	0.34%	0.95%	245.91%	3.70%	0.38%
	Lone Star National Bank	\$2,181,516	\$31,457	2.69%	1.87%	58.62%	19.69%	2.38%
	Texas Bank and Trust Company	\$2,421,360	\$12,302	0.61%	1.39%	138.70%	9.13%	0.99%
	TIB The Independent BankersBank, National Association	\$2,471,616	\$2,731	0.27%	1.30%	479.97%	1.11%	0.11%
	City Bank	\$2,581,195	\$10,607	0.57%	1.19%	162.58%	6.11%	0.62%
	Inwood National Bank	\$2,617,204	\$636	0.04%	1.04%	NM	0.28%	0.03%
	American National Bank of Texas	\$2,793,829	\$2,856	0.15%	1.47%	595.91%	1.95%	0.17%
	Allegiance Bank	\$2,888,737	\$13,373	0.58%	1.08%	80.32%	10.43%	1.07%
	Veritex Community Bank	\$3,067,271	\$3,438	0.15%	0.58%	331.79%	1.46%	0.13%
	CommunityBank of Texas, N.A.	\$3,075,110	\$5,769	0.24%	1.08%	127.64%	5.76%	0.66%
	Happy State Bank	\$3,314,723	\$26,980	1.15%	1.29%	112.20%	7.04%	0.88%
	TBK Bank, SSB	\$3,373,673	\$34,575	1.21%	0.70%	52.23%	12.99%	1.40%
	Broadway National Bank	\$3,589,725	\$866	0.04%	0.98%	145.95%	4.13%	0.41%
	Amarillo National Bank	\$3,942,493	\$31,143	0.98%	1.37%	120.93%	6.68%	0.91%
	Green Bank, National Association	\$4,211,827	\$63,605	2.03%	1.16%	46.83%	18.73%	1.87%
	Woodforest National Bank	\$5,699,603	\$39,650	0.98%	1.32%	112.54%	9.78%	0.90%
	Southside Bank	\$6,369,050	\$34,545	1.04%	0.73%	63.15%	5.97%	0.63%
	First Financial Bank, National Association	\$7,539,812	\$21,954	0.59%	1.32%	220.31%	3.15%	0.31%
	NexBank SSB	\$8,374,500	\$1,759	0.04%	0.64%	NM	0.76%	0.03%
	International Bank of Commerce	\$8,567,947	\$39,851	0.83%	1.03%	108.66%	6.52%	0.80%
	Wells Fargo Bank South Central, National Association	\$8,681,956	\$37,256	0.89%	0.10%	3.02%	11.87%	1.64%
	Independent Bank	\$8,802,656	\$19,084	0.29%	0.63%	219.87%	2.58%	0.26%
	LegacyTexas Bank	\$8,868,954	\$49,817	0.65%	0.98%	147.35%	6.08%	0.65%
	PlainsCapital Bank	\$9,322,266	\$45,235	0.62%	0.87%	137.88%	14.20%	0.90%
	Cadence Bank, N.A.	\$10,981,275	\$52,218	0.60%	1.05%	129.22%	8.34%	0.84%
	Regional Average	\$3,005,172	\$18,537	1.13%	1.18%	191.73%	7.59%	0.99%

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.

Capital Adequacy

Capital Adequacy

March 31, 2018

Run Date: May 24, 2018

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	\$20,003	\$1,859	\$1,859	\$1,859	9.11%	23.78%	24.81%	23.78%
	Chappell Hill Bank	\$27,705	\$2,674	\$2,674	\$2,674	10.15%	18.81%	20.09%	18.81%
	Brazos National Bank	\$28,205	\$7,820	\$6,607	\$6,607	24.63%	46.44%	47.69%	46.44%
	Amistad Bank	\$28,862	\$4,262	\$4,262	\$4,262	14.80%	19.61%	20.87%	19.61%
	Bank of Houston, National Association	\$30,325	\$3,327	\$3,839	\$3,839	12.60%	39.87%	41.10%	39.87%
	Granger National Bank	\$32,717	\$5,183	\$5,349	\$5,349	16.40%	35.06%	36.31%	35.06%
	Grapeland State Bank	\$33,686	\$3,883	\$4,068	\$2,388	12.09%	16.51%	17.41%	9.69%
	Enloe State Bank	\$35,123	\$3,213	\$3,213	\$3,213	9.13%	13.31%	14.06%	13.31%
	Citizens State Bank	\$35,747	\$3,292	\$3,292	\$3,292	9.18%	18.30%	19.29%	18.30%
	Menard Bank	\$36,369	\$4,522	\$4,743	\$4,743	13.42%	22.68%	23.66%	22.68%
	Gladewater National Bank	\$37,255	\$7,235	\$7,311	\$7,311	19.40%	35.94%	37.21%	35.94%
	First State Bank	\$37,948	\$4,254	\$3,894	\$3,894	22.12%	23.37%	23.37%	22.12%
	Crowell State Bank	\$38,422	\$3,794	\$3,814	\$3,814	9.72%	15.11%	16.01%	15.10%
	Donley County State Bank	\$39,048	\$7,465	\$7,464	\$7,464	18.14%	56.23%	57.48%	56.23%
	State National Bank of Groom	\$39,903	\$3,869	\$3,870	\$3,870	10.12%	14.37%	15.61%	14.37%
	Kress National Bank	\$40,557	\$4,524	\$4,709	\$4,709	11.47%	22.38%	23.64%	22.38%
	Brush Country Bank	\$41,138	\$4,187	\$3,659	\$3,659	9.04%	20.87%	22.12%	20.87%
	Bank of San Jacinto County	\$41,291	\$5,114	\$5,255	\$5,255	12.86%	39.80%	41.06%	39.80%
	First State Bank	\$41,841	\$3,346	\$2,749	\$2,749	7.05%	21.62%	22.40%	21.62%
	Ballinger National Bank	\$42,419	\$3,851	\$4,477	\$4,477	10.56%	21.94%	23.18%	21.94%
	Farmers State Bank of Newcastle	\$43,279	\$4,057	\$4,193	\$4,193	9.58%	14.91%	15.83%	14.91%
	Robert Lee State Bank	\$44,265	\$5,297	\$5,588	\$5,588	12.63%	27.26%	28.51%	27.26%
	Spur Security Bank	\$44,716	\$4,272	\$5,119	\$5,119	11.15%	27.73%	28.03%	27.73%
	Lovelady State Bank	\$46,265	\$4,553	\$4,635	\$4,635	9.84%	16.83%	18.05%	16.83%
	First National Bank in Cooper	\$46,394	\$6,103	\$6,019	\$6,019	12.98%	38.73%	39.89%	38.73%
	First National Bank of Paducah	\$47,017	\$3,836	\$4,354	\$4,354	9.17%	14.36%	15.38%	14.36%
	Powell State Bank	\$47,764	\$3,056	\$3,188	\$3,188	7.82%	18.40%	19.65%	18.40%
	City National Bank	\$48,231	\$5,323	\$5,356	\$5,356	11.40%	19.23%	20.49%	19.23%
	Santa Anna National Bank	\$48,923	\$5,408	\$5,587	\$5,587	11.32%	18.44%	19.62%	18.44%
	Commercial Bank	\$49,481	\$4,027	\$4,168	\$4,168	8.48%	16.30%	17.56%	16.30%
	First State Bank	\$49,490	\$4,412	\$4,363	\$4,363	8.77%	15.17%	16.18%	15.17%
	Citizens National Bank of Crosbyton	\$49,578	\$7,834	\$7,795	\$7,795	15.77%	47.41%	48.67%	47.41%
	First National Bank of Moody	\$49,645	\$9,225	\$9,597	\$9,597	19.44%	34.70%	35.97%	34.70%
	First Bank of Celeste	\$50,281	\$3,945	\$3,945	\$3,945	8.08%	16.98%	18.23%	16.98%
	Commerce Bank Texas	\$50,790	\$9,294	\$6,829	\$6,829	14.19%	19.64%	20.62%	19.64%
	First Federal Bank Littlefield, Texas	\$51,248	\$9,064	\$9,114	\$9,114	17.57%	20.86%	22.11%	20.86%
	Security Bank of Crawford	\$52,697	\$5,082	\$5,082	\$5,082	9.93%	14.56%	15.54%	14.56%
	Citizens State Bank	\$54,975	\$3,614	\$4,570	\$4,570	8.25%	23.68%	24.35%	23.68%
	First National Bank of Woodsboro	\$55,508	\$4,794	\$5,274	\$5,274	9.21%	24.34%	25.61%	24.34%
	First National Bank of Quitaque	\$55,730	\$8,399	\$8,427	\$8,427	15.42%	28.76%	29.98%	28.76%
	First National Bank of Tahoka	\$56,701	\$5,652	\$5,898	\$5,898	10.11%	27.33%	28.59%	27.33%
	First National Bank of South Padre Island	\$57,262	\$6,659	\$6,740	\$6,740	11.80%	24.57%	25.83%	24.57%
	First National Bank of Trinity	\$58,080	\$4,827	\$5,923	\$5,923	10.07%	19.11%	20.08%	19.11%
	American Bank, National Association	\$58,086	\$5,070	\$5,690	\$5,690	10.15%	18.76%	20.03%	18.76%
	Security State Bank	\$60,046	\$5,073	\$5,078	\$5,078	8.59%	18.91%	19.88%	18.91%
	First Capital Bank	\$60,673	\$5,154	\$5,154	\$5,154	8.61%	10.10%	11.13%	10.10%
	Bank of Commerce	\$60,733	\$7,406	\$7,435	\$7,435	13.24%	25.66%	26.91%	25.66%
	First State Bank of San Diego	\$60,929	\$5,577	\$5,798	\$5,798	9.35%	21.90%	23.13%	21.90%
	First National Bank of Eldorado	\$61,042	\$8,744	\$8,846	\$8,846	14.65%	25.36%	26.62%	25.36%
	Spectra Bank	\$62,446	\$7,256	\$7,256	\$7,256	12.00%	16.21%	17.30%	16.21%
	Zavala County Bank	\$62,473	\$8,507	\$9,045	\$9,045	13.34%	45.47%	46.16%	45.47%
	Burton State Bank	\$62,592	\$7,471	\$6,541	\$6,541	10.69%	28.46%	31.00%	28.46%
	First State Bank	\$63,253	\$7,957	\$8,537	\$8,537	13.30%	36.94%	37.23%	36.94%
	First Bank and Trust of Memphis	\$64,175	\$7,538	\$7,538	\$7,538	11.68%	19.66%	20.91%	19.66%
	Junction National Bank	\$64,312	\$5,464	\$6,411	\$6,411	10.65%	30.53%	31.65%	30.53%
	Angelina Savings Bank, SSB	\$65,457	\$5,726	\$5,726	\$5,726	8.94%	19.19%	19.78%	19.19%
	City National Bank of San Saba	\$66,796	\$8,400	\$8,688	\$8,688	13.52%	31.90%	32.97%	31.90%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2018

Run Date: May 24, 2018

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)									
	Citizens State Bank of Luling	\$67,060	\$10,126	\$10,138	\$10,138	14.47%	18.09%	19.34%	18.09%
	Lakeside National Bank	\$67,241	\$6,150	\$6,167	\$6,167	9.27%	22.00%	22.81%	22.00%
	First National Bank of Aspermont	\$67,546	\$9,599	\$10,573	\$10,573	15.46%	47.82%	49.07%	47.82%
	Gruver State Bank	\$67,612	\$7,271	\$7,890	\$7,890	10.77%	19.20%	20.33%	19.20%
	Justin State Bank	\$67,618	\$8,796	\$8,796	\$8,796	12.85%	19.46%	20.71%	19.46%
	First National Bank of Anson	\$68,093	\$5,242	\$5,552	\$5,552	8.35%	16.37%	17.63%	16.37%
	Haskell National Bank	\$70,760	\$8,091	\$8,626	\$8,626	11.83%	26.36%	27.58%	26.36%
	Bandera Bank	\$72,287	\$6,935	\$6,935	\$6,935	10.12%	25.82%	27.01%	25.82%
	Capital Bank of Texas	\$72,365	\$9,319	\$8,845	\$8,845	12.76%	37.94%	38.85%	37.94%
	Peoples State Bank	\$73,660	\$9,003	\$8,525	\$8,525	11.32%	21.75%	21.94%	21.75%
	State National Bank in West	\$74,225	\$6,233	\$6,233	\$6,233	8.46%	24.47%	25.29%	24.47%
	Buckholts State Bank	\$74,499	\$12,167	\$12,167	\$12,167	16.43%	32.51%	33.38%	32.51%
	First National Bank	\$75,758	\$6,814	\$8,167	\$8,167	10.99%	22.39%	23.66%	22.39%
	Carmine State Bank	\$76,186	\$9,585	\$9,651	\$9,651	12.84%	43.74%	44.45%	43.74%
	Greater State Bank	\$78,982	\$6,936	\$7,155	\$7,155	9.66%	14.55%	15.80%	14.55%
	First State Bank of Mobeetie	\$79,856	\$8,908	\$9,514	\$9,514	12.06%	40.18%	41.43%	40.18%
	Pavillion Bank	\$80,579	\$10,179	\$10,131	\$10,131	13.49%	19.81%	20.80%	19.81%
	First National Bank in Falfurrias	\$81,402	\$7,652	\$7,820	\$7,820	10.05%	36.14%	37.29%	36.14%
	Commercial State Bank	\$82,296	\$6,186	\$6,615	\$6,615	8.25%	14.35%	15.60%	14.35%
	Cowboy Bank of Texas	\$82,471	\$7,574	\$7,907	\$7,907	9.59%	13.95%	14.80%	13.95%
	Citizens State Bank	\$82,673	\$7,668	\$8,149	\$8,149	9.93%	20.31%	21.56%	20.31%
	Farmers and Merchants Bank	\$83,973	\$7,853	\$8,004	\$8,004	9.61%	16.30%	17.55%	16.30%
	Bank of Austin	\$84,209	\$32,820	\$32,820	\$32,820	42.76%	58.01%	58.92%	58.01%
	Community Bank	\$84,275	\$6,809	\$6,910	\$6,910	8.93%	12.47%	13.04%	12.47%
	Zapata National Bank	\$84,840	\$10,687	\$10,968	\$10,968	12.78%	37.50%	38.75%	37.50%
	Fort Davis State Bank	\$85,559	\$7,621	\$7,860	\$7,860	9.01%	16.74%	17.63%	16.74%
	One World Bank	\$85,913	\$10,937	\$10,747	\$10,747	12.42%	16.82%	18.09%	16.82%
	First National Bank of Kemp	\$86,052	\$9,477	\$7,601	\$7,601	9.42%	19.02%	19.91%	19.02%
	Lytile State Bank of Lytle, Texas	\$86,820	\$13,437	\$14,129	\$14,129	16.43%	36.41%	37.25%	36.41%
	First National Bank of Dublin	\$87,733	\$9,185	\$9,227	\$9,227	10.36%	11.39%	12.49%	11.39%
	Cendera Bank, National Association	\$91,027	\$8,649	\$8,820	\$8,820	9.79%	14.35%	15.60%	14.35%
	Unity National Bank of Houston	\$91,263	\$10,167	\$10,533	\$9,783	11.36%	15.42%	16.68%	14.33%
	Atascosa Bank	\$91,564	\$7,401	\$7,775	\$7,775	8.77%	29.42%	30.13%	29.42%
	MapleMark Bank	\$92,740	\$57,287	\$55,236	\$55,236	65.09%	85.31%	86.13%	85.31%
	Citizens National Bank	\$92,904	\$9,489	\$9,420	\$9,420	10.26%	23.10%	24.36%	23.10%
	American National Bank of Mount Pleasant	\$95,863	\$11,488	\$12,245	\$12,245	12.99%	21.20%	22.47%	21.20%
	Fannin Bank	\$96,024	\$7,912	\$8,846	\$8,846	9.20%	14.81%	16.06%	14.81%
	Fidelity Bank of Texas	\$96,277	\$14,693	\$14,711	\$14,711	15.14%	27.81%	29.06%	27.81%
	First National Bank of Evant	\$97,867	\$7,663	\$7,287	\$7,287	7.80%	13.33%	14.58%	13.33%
	First Bank of Muleshoe	\$99,615	\$13,344	\$14,014	\$14,014	14.00%	66.78%	68.04%	66.78%
	First National Bank of Eagle Lake	\$100,464	\$11,827	\$12,172	\$12,172	11.99%	14.55%	15.67%	14.55%
	First National Bank of Hebbronville	\$100,570	\$15,468	\$15,657	\$15,657	15.31%	44.45%	45.69%	44.45%
	POINTWEST Bank	\$100,865	\$8,312	\$9,412	\$9,412	9.34%	20.72%	21.53%	20.72%
	Texas Financial Bank	\$101,754	\$9,803	\$10,015	\$10,015	9.90%	20.04%	21.29%	20.04%
	First State Bank of Brownsboro	\$101,828	\$9,334	\$10,412	\$10,412	10.11%	16.79%	17.84%	16.79%
	Marion State Bank	\$102,205	\$13,086	\$14,379	\$14,379	13.72%	22.05%	22.69%	22.05%
	Morris County National Bank	\$102,376	\$9,096	\$9,564	\$9,564	9.16%	13.44%	14.28%	13.44%
	Chasewood Bank	\$102,525	\$7,666	\$9,069	\$9,069	8.75%	15.02%	15.73%	15.02%
	Stockmens National Bank in Cotulla	\$103,703	\$9,209	\$10,663	\$10,663	10.27%	38.41%	39.10%	38.41%
	Austin Capital Bank SSB	\$105,060	\$12,659	\$12,464	\$12,464	11.29%	20.83%	22.08%	20.83%
	Citizens Bank, National Association	\$106,383	\$13,684	\$9,682	\$9,682	9.31%	11.49%	12.74%	11.49%
	Coleman County State Bank	\$106,650	\$10,784	\$10,897	\$10,897	10.31%	13.36%	14.32%	13.36%
	First State Bank of Paint Rock	\$107,005	\$11,855	\$11,952	\$11,952	11.47%	20.82%	21.97%	20.82%
	First National Bank of Floydada	\$107,425	\$11,457	\$11,785	\$11,785	10.76%	17.75%	18.94%	17.75%
	First State Bank	\$108,005	\$16,750	\$14,247	\$14,247	13.03%	18.62%	19.90%	18.62%
	Henderson Federal Savings Bank	\$108,972	\$22,086	\$22,036	\$22,036	20.34%	41.38%	42.65%	41.38%

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Capital Adequacy

March 31, 2018

Run Date: May 24, 2018

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)									
	Business Bank of Texas, N.A.	\$109,413	\$11,114	\$12,237	\$12,237	10.98%	15.51%	16.76%	15.51%
	First Bank and Trust of Childress	\$110,500	\$8,328	\$9,970	\$9,970	8.98%	21.33%	22.38%	21.33%
	Dalhart Federal Savings & Loan Association, SSB	\$112,499	\$12,966	\$12,746	\$12,746	11.51%	26.21%	26.55%	26.21%
	Community Bank of Snyder	\$112,560	\$11,846	\$12,183	\$12,183	10.50%	22.39%	23.16%	22.39%
	First National Bank of Tom Bean	\$113,154	\$8,304	\$7,955	\$7,955	7.61%	10.34%	11.59%	10.34%
	Columbus State Bank	\$115,088	\$12,808	\$12,808	\$12,808	10.62%	31.65%	32.25%	31.65%
	Panola National Bank	\$116,179	\$10,806	\$12,155	\$12,155	10.64%	22.18%	23.16%	22.18%
	Texas Hill Country Bank	\$117,269	\$13,128	\$13,239	\$13,239	11.33%	13.53%	14.43%	13.53%
	Brady National Bank	\$120,692	\$9,622	\$10,914	\$10,914	9.14%	15.88%	17.14%	15.88%
	Johnson City Bank	\$120,901	\$14,168	\$14,168	\$14,168	11.77%	21.13%	22.10%	21.13%
	West Texas State Bank	\$121,180	\$14,430	\$15,128	\$15,128	12.47%	19.15%	20.41%	19.15%
	Anahuac National Bank	\$122,198	\$12,464	\$13,187	\$13,187	11.05%	17.22%	18.49%	17.22%
	Texas Advantage Community Bank, National Association	\$122,221	\$10,098	\$10,608	\$10,608	8.58%	13.85%	14.63%	13.85%
	First National Bank of Fort Stockton	\$122,868	\$11,722	\$11,975	\$11,975	10.04%	16.61%	17.86%	16.61%
	First Security State Bank	\$122,990	\$7,602	\$8,360	\$8,360	7.20%	16.48%	17.54%	16.48%
	Lone Star Bank	\$123,381	\$14,890	\$12,672	\$9,446	10.49%	13.21%	14.47%	9.85%
	City National Bank of Colorado City	\$124,048	\$10,935	\$12,727	\$12,727	10.29%	18.68%	19.75%	18.68%
	Graham Savings and Loan, SSB	\$124,942	\$15,346	\$15,346	\$15,346	12.65%	19.56%	20.78%	19.56%
	Normangee State Bank	\$125,199	\$18,337	\$18,793	\$18,793	15.11%	24.94%	26.20%	24.94%
	Citizens State Bank	\$125,297	\$12,810	\$12,810	\$12,810	10.18%	12.87%	14.12%	12.87%
	Mason Bank	\$125,416	\$18,508	\$19,505	\$19,505	15.92%	37.94%	39.20%	37.94%
	First National Bank of Bosque County	\$125,873	\$12,421	\$12,500	\$12,500	9.91%	16.18%	17.44%	16.18%
	Dilley State Bank	\$128,123	\$19,207	\$21,399	\$21,399	17.05%	52.23%	52.65%	52.23%
	Big Bend Banks, N.A.	\$129,781	\$16,890	\$17,280	\$17,280	12.98%	39.20%	40.45%	39.20%
	Texas Heritage National Bank	\$130,648	\$14,935	\$14,982	\$14,982	11.47%	13.92%	15.16%	13.92%
	Bank of South Texas	\$130,661	\$14,107	\$10,880	\$10,880	8.58%	10.98%	11.88%	10.98%
	Farmers State Bank	\$130,948	\$12,564	\$12,664	\$12,664	9.64%	18.96%	20.20%	18.96%
	Citizens State Bank	\$131,152	\$13,536	\$14,948	\$14,948	11.50%	19.11%	20.26%	19.11%
	Mainland Bank	\$133,811	\$12,147	\$13,142	\$13,142	10.29%	12.22%	13.27%	12.22%
	Sanger Bank	\$133,841	\$19,186	\$19,249	\$19,249	14.46%	28.12%	29.27%	28.12%
	Peoples State Bank	\$135,368	\$9,424	\$10,707	\$10,707	8.91%	19.94%	20.90%	19.94%
	First State Bank	\$136,244	\$9,522	\$11,986	\$11,986	8.98%	13.86%	14.85%	13.86%
	First Texas Bank	\$136,333	\$15,179	\$15,254	\$15,254	11.36%	21.79%	22.31%	21.79%
	Texas State Bank	\$137,167	\$11,635	\$11,023	\$11,023	8.78%	13.00%	13.89%	13.00%
	Texas National Bank	\$138,521	\$12,401	\$13,113	\$13,113	9.70%	24.18%	25.02%	24.18%
	Titan Bank, N.A.	\$139,313	\$13,390	\$13,210	\$13,210	8.55%	23.44%	24.63%	23.44%
	First State Bank of Odem	\$139,600	\$15,287	\$15,523	\$15,523	11.30%	19.16%	20.41%	19.16%
	First State Bank	\$139,790	\$17,915	\$20,174	\$20,174	14.10%	34.59%	34.98%	34.59%
	Oakwood Bank	\$140,058	\$33,901	\$32,698	\$32,698	26.48%	24.50%	24.87%	24.50%
	Security State Bank	\$140,175	\$17,551	\$17,551	\$17,551	12.68%	19.42%	20.44%	19.42%
	First National Bank of Winnsboro	\$141,344	\$26,121	\$26,490	\$26,490	18.84%	26.55%	27.66%	26.55%
	Peoples Bank	\$141,555	\$11,051	\$12,435	\$12,435	8.76%	15.29%	16.55%	15.29%
	First State Bank	\$142,043	\$18,354	\$16,909	\$16,909	11.99%	16.88%	18.14%	16.88%
	First National Bank of Alvin	\$143,027	\$14,971	\$17,268	\$17,268	11.99%	32.93%	33.44%	32.93%
	Hill Bank & Trust Co.	\$144,740	\$23,350	\$23,350	\$23,350	16.36%	35.90%	36.31%	35.90%
	Citizens State Bank	\$145,453	\$12,380	\$12,892	\$12,892	8.77%	13.69%	14.64%	13.69%
	First State Bank of Ben Wheeler, Texas	\$148,290	\$18,956	\$18,956	\$18,956	12.82%	23.78%	24.89%	23.78%
	First State Bank	\$148,954	\$13,527	\$13,716	\$13,716	9.29%	15.74%	16.99%	15.74%
	Fayette Savings Bank, SSB	\$149,606	\$12,884	\$13,396	\$13,396	9.19%	14.29%	14.96%	14.29%
	Castroville State Bank	\$149,768	\$13,896	\$14,523	\$14,523	9.47%	15.85%	16.79%	15.85%
	Tejas Bank	\$151,883	\$15,213	\$13,342	\$13,342	9.53%	13.36%	14.62%	13.36%
	Austin County State Bank	\$151,915	\$15,054	\$15,439	\$15,439	10.16%	15.64%	16.90%	15.64%
	Guadalupe National Bank	\$152,637	\$13,597	\$13,605	\$13,605	9.07%	14.93%	16.19%	14.93%
	Sundown State Bank	\$152,856	\$16,152	\$16,152	\$16,152	10.48%	14.33%	14.66%	14.33%
	Lamar National Bank	\$153,374	\$16,517	\$16,488	\$16,488	10.89%	16.79%	17.76%	16.79%
	First State Bank of Texas	\$153,683	\$22,965	\$18,401	\$18,401	12.52%	18.55%	19.37%	18.55%

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.

Capital Adequacy

March 31, 2018

Run Date: May 24, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Providence Bank of Texas	\$154,394	\$18,045	\$18,045	\$18,045	12.17%	14.11%	14.94%	14.11%
	Texas Heritage Bank	\$155,284	\$12,555	\$12,588	\$12,588	8.23%	10.65%	11.71%	10.65%
	Roscoe State Bank	\$156,627	\$15,574	\$15,987	\$15,987	10.12%	17.99%	19.25%	17.99%
	First State Bank of Bedias	\$157,811	\$22,930	\$24,070	\$24,070	15.27%	26.57%	27.82%	26.57%
	Citizens Bank	\$159,394	\$15,942	\$16,020	\$16,020	10.11%	12.87%	13.27%	12.87%
	First National Bank of Hereford	\$160,392	\$15,109	\$15,210	\$15,210	9.33%	13.40%	14.42%	13.40%
	Muenster State Bank	\$166,198	\$22,606	\$24,149	\$24,149	14.46%	36.78%	37.78%	36.78%
	First National Bank of Ballinger	\$167,831	\$16,464	\$16,053	\$16,053	9.81%	13.38%	14.63%	13.38%
	Incommons Bank, N.A.	\$171,098	\$15,107	\$14,321	\$14,321	8.54%	12.98%	14.05%	12.98%
	First Bank & Trust	\$171,641	\$20,206	\$18,993	\$18,993	11.50%	27.29%	28.28%	27.29%
	Llano National Bank	\$172,390	\$20,034	\$20,480	\$20,480	12.02%	18.52%	19.80%	18.52%
	First National Bank of Sterling City	\$172,526	\$8,499	\$13,612	\$13,612	7.70%	27.86%	28.62%	27.86%
	First State Bank	\$176,699	\$18,267	\$21,134	\$21,134	11.96%	18.10%	19.35%	18.10%
	MINT National Bank	\$176,943	\$22,614	\$22,614	\$22,614	12.89%	14.90%	16.16%	14.90%
	Perryton National Bank	\$177,384	\$20,512	\$22,040	\$22,040	12.35%	29.13%	30.38%	29.13%
	Arrowhead Bank	\$177,819	\$17,247	\$17,524	\$17,524	9.79%	15.29%	15.74%	15.29%
	First National Bank of Anderson	\$179,772	\$17,976	\$18,618	\$18,618	10.31%	15.09%	16.27%	15.09%
	Commercial National Bank of Brady	\$180,226	\$17,256	\$18,604	\$18,604	10.43%	20.42%	21.67%	20.42%
	Citizens National Bank of Hillsboro	\$180,474	\$20,662	\$22,900	\$22,900	12.17%	31.55%	32.18%	31.55%
	HomeBank Texas	\$181,937	\$17,515	\$17,145	\$17,145	9.83%	12.35%	13.60%	12.35%
	First State Bank	\$182,822	\$15,332	\$16,094	\$16,094	8.78%	15.21%	16.45%	15.21%
	Interstate Bank, SSB	\$185,293	\$18,223	\$18,281	\$18,281	9.89%	13.89%	14.78%	13.89%
	Texas Brand Bank	\$188,587	\$25,004	\$25,055	\$25,055	13.91%	15.20%	16.40%	15.20%
	Bank of DeSoto, National Association	\$190,514	\$20,236	\$20,236	\$20,236	10.66%	17.17%	18.02%	17.17%
	Cypress Bank, SSB	\$190,724	\$19,177	\$19,148	\$19,148	10.20%	17.02%	18.27%	17.02%
	National Bank of Andrews	\$192,540	\$21,133	\$20,631	\$20,631	10.93%	14.04%	15.29%	14.04%
	City National Bank of Taylor	\$194,341	\$20,263	\$21,867	\$21,867	11.50%	23.61%	24.87%	23.61%
	TransPecos Banks, SSB	\$195,669	\$17,549	\$16,841	\$16,841	9.13%	13.57%	14.56%	13.57%
	First State Bank	\$195,756	\$20,646	\$21,661	\$21,661	11.11%	21.72%	22.95%	21.72%
	Pearland State Bank	\$196,943	\$19,106	\$21,892	\$21,892	11.16%	30.82%	31.53%	30.82%
	First National Bank of Trenton	\$197,635	\$26,008	\$22,455	\$22,455	11.35%	27.06%	27.14%	27.06%
	Elsa State Bank and Trust Company	\$199,102	\$19,341	\$20,371	\$20,371	10.50%	16.39%	17.24%	16.39%
	First National Bank of Giddings	\$199,275	\$20,551	\$21,541	\$21,541	10.74%	17.67%	18.93%	17.67%
	Grandview Bank	\$200,651	\$16,142	\$16,968	\$16,968	8.84%	15.07%	16.27%	15.07%
	Spring Hill State Bank	\$201,057	\$20,682	\$20,698	\$20,698	10.47%	19.34%	20.61%	19.34%
	First State Bank	\$202,093	\$28,038	\$24,539	\$24,539	13.08%	24.41%	24.44%	24.41%
	First National Bank of Burleson	\$202,303	\$20,184	\$20,708	\$20,708	10.36%	27.13%	27.86%	27.13%
	Community National Bank	\$203,474	\$22,365	\$20,108	\$20,108	10.01%	15.88%	17.13%	15.88%
	Commercial National Bank of Texarkana	\$205,039	\$15,534	\$18,089	\$18,089	8.89%	14.41%	15.21%	14.41%
	First National Bank of Stanton	\$205,493	\$16,729	\$18,750	\$18,750	9.49%	22.40%	23.65%	22.40%
	Citizens National Bank at Brownwood	\$208,165	\$26,087	\$26,398	\$26,398	12.68%	21.82%	23.08%	21.82%
	First National Bank of Mount Vernon	\$208,898	\$21,052	\$22,463	\$22,463	10.53%	27.62%	28.67%	27.62%
	First National Bank	\$211,878	\$26,811	\$26,447	\$26,447	11.89%	17.16%	18.41%	17.16%
	Texana Bank, National Association	\$216,577	\$16,872	\$16,985	\$16,985	7.89%	9.95%	10.93%	9.95%
	Mineola Community Bank, SSB	\$216,812	\$29,132	\$29,361	\$29,361	13.68%	25.33%	26.17%	25.33%
	Yokum National Bank	\$217,751	\$28,969	\$30,436	\$30,436	13.94%	31.50%	32.45%	31.50%
	Gilmer National Bank	\$222,583	\$29,867	\$30,727	\$30,727	13.80%	19.93%	21.18%	19.93%
	Bridge City State Bank	\$222,808	\$16,065	\$19,184	\$19,184	8.52%	20.04%	20.83%	20.04%
	Community Bank	\$222,981	\$22,401	\$22,401	\$22,401	10.32%	15.10%	16.35%	15.10%
	Ennis State Bank	\$224,352	\$20,678	\$21,414	\$21,414	9.65%	12.91%	14.16%	12.91%
	First State Bank	\$226,648	\$24,867	\$25,853	\$25,853	11.20%	15.17%	15.62%	15.17%
	Frontier Bank of Texas	\$228,526	\$32,381	\$32,876	\$32,876	14.70%	17.73%	18.28%	17.73%
	Huntington State Bank	\$229,619	\$24,828	\$25,538	\$25,538	11.32%	15.96%	17.22%	15.96%
	Westbound Bank	\$229,726	\$24,451	\$25,015	\$23,626	11.00%	13.31%	14.37%	12.57%

Source: SNL Financial

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Capital Adequacy
March 31, 2018
Run Date: May 24, 2018

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)									
	United Bank of El Paso del Norte	\$229,914	\$23,753	\$23,922	\$23,922	10.72%	11.57%	12.68%	11.57%
	State Bank of De Kalb	\$230,490	\$26,409	\$26,409	\$26,409	11.64%	14.33%	15.58%	14.33%
	Liberty Capital Bank	\$231,367	\$22,895	\$22,895	\$22,895	9.88%	13.87%	14.88%	13.87%
	Western Bank	\$235,693	\$18,341	\$19,372	\$19,372	8.43%	10.87%	11.72%	10.87%
	Jacksboro National Bank	\$237,183	\$24,710	\$26,937	\$26,937	11.18%	19.14%	20.39%	19.14%
	First National Bank of Weatherford	\$240,090	\$21,712	\$23,819	\$23,819	9.96%	10.88%	11.88%	10.88%
	Pecos County State Bank	\$241,973	\$18,709	\$20,674	\$20,674	8.54%	18.32%	19.57%	18.32%
	Texas Republic Bank, National Association	\$242,050	\$27,399	\$26,211	\$26,211	11.23%	15.21%	16.46%	15.21%
	Lone Star Capital Bank, National Association	\$242,108	\$32,402	\$25,169	\$25,169	10.75%	14.89%	16.06%	14.89%
	First State Bank of Burnet	\$245,534	\$28,457	\$31,817	\$31,817	12.85%	29.88%	30.82%	29.88%
	ValueBank Texas	\$248,906	\$23,202	\$23,715	\$23,715	9.61%	19.20%	20.41%	19.20%
	Hondo National Bank	\$249,913	\$24,056	\$24,483	\$24,483	9.90%	14.03%	14.91%	14.03%
	Regional Average	\$120,888	\$13,372	\$13,623	\$13,593	11.66%	22.10%	23.15%	22.05%

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Capital Adequacy

March 31, 2018

Run Date: May 24, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets									
	First National Bank of Lake Jackson	\$250,839	\$20,165	\$25,265	\$25,265	9.13%	41.84%	42.26%	41.84%
	Texan Bank, National Association	\$252,235	\$40,042	\$38,606	\$38,606	15.88%	17.04%	18.24%	17.04%
	Worthington National Bank	\$253,119	\$25,199	\$25,721	\$25,721	10.60%	13.46%	14.71%	13.46%
	Ozona National Bank	\$255,485	\$26,287	\$26,553	\$26,553	10.67%	16.04%	17.27%	16.04%
	National Bank & Trust	\$257,821	\$20,297	\$24,363	\$24,363	9.51%	25.29%	26.17%	25.29%
	First-Lockhart National Bank	\$259,319	\$23,344	\$24,546	\$24,546	9.54%	13.30%	14.56%	13.30%
	Texas Bank Financial	\$259,346	\$26,788	\$26,879	\$26,879	11.27%	19.21%	20.47%	19.21%
	National Bank of Texas at Fort Worth	\$259,411	\$28,681	\$31,129	\$31,129	12.01%	20.17%	21.42%	20.17%
	TexStar National Bank	\$260,130	\$27,979	\$27,510	\$27,510	10.66%	13.73%	14.98%	13.73%
	Heritage Bank	\$260,933	\$32,237	\$28,793	\$28,793	11.41%	12.83%	14.01%	12.83%
	Texas National Bank	\$262,691	\$24,067	\$24,238	\$24,238	9.61%	12.55%	13.80%	12.55%
	Trinity Bank, N.A.	\$262,815	\$30,840	\$31,497	\$31,497	12.10%	19.61%	20.60%	19.61%
	Charter Bank	\$263,806	\$27,366	\$25,650	\$25,650	10.03%	15.90%	17.16%	15.90%
	Preferred Bank	\$266,104	\$40,722	\$40,722	\$40,722	15.55%	26.56%	27.74%	26.56%
	First National Bank of Jasper	\$270,741	\$30,466	\$31,176	\$31,176	11.84%	40.51%	41.37%	40.51%
	Citizens State Bank	\$270,968	\$25,843	\$28,895	\$28,895	10.57%	23.40%	24.36%	23.40%
	Texas State Bank	\$271,104	\$29,331	\$30,132	\$30,132	11.02%	20.28%	21.19%	20.28%
	Peoples State Bank of Hallettsville	\$272,597	\$29,534	\$30,292	\$30,292	10.98%	35.98%	37.00%	35.98%
	T Bank, National Association	\$274,490	\$35,522	\$25,374	\$25,374	9.70%	11.94%	12.20%	11.94%
	Alliance Bank Central Texas	\$275,752	\$22,048	\$21,426	\$21,426	7.83%	11.96%	13.11%	11.96%
	Fort Hood National Bank	\$276,208	\$20,975	\$22,431	\$22,431	8.79%	44.71%	45.76%	44.71%
	First National Bank of Hughes Springs	\$283,903	\$34,260	\$32,770	\$32,770	11.93%	17.19%	18.45%	17.19%
	American State Bank	\$285,164	\$32,015	\$27,570	\$27,570	9.91%	12.85%	13.69%	12.85%
	Waggoner National Bank of Vernon	\$287,391	\$37,104	\$39,759	\$39,759	13.64%	17.97%	19.23%	17.97%
	Shelby Savings Bank, SSB	\$291,286	\$36,350	\$37,016	\$37,016	12.98%	16.08%	17.16%	16.08%
	Liberty National Bank in Paris	\$292,046	\$45,495	\$46,052	\$46,052	16.23%	33.94%	35.20%	33.94%
	First Texas Bank	\$298,375	\$31,714	\$31,951	\$31,951	10.75%	24.87%	25.01%	24.87%
	Farmers State Bank	\$302,087	\$42,353	\$42,973	\$42,973	13.77%	18.87%	18.87%	18.87%
	First National Bank in Port Lavaca	\$304,853	\$27,777	\$30,022	\$30,022	9.96%	21.14%	22.13%	21.14%
	First Liberty National Bank	\$311,045	\$37,512	\$38,101	\$38,101	12.23%	20.91%	22.16%	20.91%
	TrustTexas Bank, SSB	\$312,717	\$34,730	\$37,735	\$37,735	12.03%	19.73%	20.60%	19.73%
	Grand Bank of Texas	\$319,393	\$25,794	\$26,322	\$26,322	8.40%	10.35%	11.60%	10.35%
	Texas Champion Bank	\$320,630	\$37,065	\$35,331	\$35,331	11.20%	12.95%	14.21%	12.95%
	Mills County State Bank	\$321,342	\$28,233	\$28,268	\$28,268	8.88%	16.63%	17.78%	16.63%
	Brenham National Bank	\$326,345	\$30,070	\$32,340	\$32,340	10.14%	14.72%	15.82%	14.72%
	Citizens State Bank	\$326,837	\$38,712	\$38,712	\$38,712	12.22%	14.14%	15.29%	14.14%
	First Commercial Bank, National Association	\$330,828	\$34,212	\$33,439	\$33,439	10.33%	16.07%	17.03%	16.07%
	Rio Bank	\$334,647	\$30,923	\$32,556	\$32,556	10.00%	13.07%	14.14%	13.07%
	Lamesa National Bank	\$335,458	\$31,247	\$33,285	\$33,285	9.60%	21.98%	23.13%	21.98%
	First National Bank of McGregor	\$335,781	\$28,157	\$28,157	\$28,157	8.68%	9.87%	11.05%	9.87%
	Classic Bank, National Association	\$339,627	\$30,534	\$31,134	\$31,134	9.19%	13.43%	14.68%	13.43%
	First State Bank of Livingston	\$339,884	\$52,067	\$48,728	\$48,728	14.66%	35.89%	36.99%	35.89%
	AccessBank Texas	\$348,814	\$33,314	\$34,306	\$34,306	9.76%	12.88%	13.98%	12.88%
	First National Bank of Gilmer	\$354,539	\$45,189	\$39,982	\$39,982	11.56%	15.96%	17.21%	15.96%
	Bank of Texas	\$354,967	\$39,029	\$38,772	\$38,772	11.17%	12.81%	13.99%	12.81%
	State National Bank of Big Spring	\$357,526	\$32,235	\$35,199	\$35,199	9.87%	27.45%	28.70%	27.45%
	Comanche National Bank	\$358,031	\$38,889	\$38,647	\$38,647	10.75%	22.96%	24.22%	22.96%
	SouthTrust Bank, N.A.	\$361,200	\$40,339	\$40,906	\$40,906	11.14%	16.41%	17.68%	16.41%
	Bank of Brenham, National Association	\$365,606	\$35,583	\$29,235	\$29,235	8.57%	24.80%	25.57%	24.80%
	First Bank	\$370,531	\$44,555	\$44,558	\$44,558	11.66%	14.52%	15.78%	14.52%
	Texas Star Bank	\$381,800	\$41,840	\$41,840	\$41,840	11.06%	14.09%	15.26%	14.09%
	Schertz Bank & Trust	\$382,801	\$45,176	\$45,622	\$45,622	12.04%	13.65%	14.53%	13.65%
	Falls City National Bank	\$384,489	\$38,145	\$38,145	\$38,145	10.06%	25.11%	26.19%	25.11%
	Karnes County National Bank of Karnes City	\$385,054	\$31,458	\$37,494	\$37,494	10.02%	29.21%	30.46%	29.21%
	Sage Capital Bank	\$386,952	\$41,096	\$36,736	\$36,736	9.66%	12.51%	13.67%	12.51%
	Citizens Bank	\$387,163	\$44,564	\$44,450	\$44,450	11.63%	17.34%	18.56%	17.34%
	Southwest Bank	\$387,164	\$33,763	\$33,702	\$33,702	8.96%	11.92%	13.18%	11.92%
	First National Bank of Livingston	\$387,536	\$50,333	\$51,401	\$51,401	13.76%	41.64%	42.90%	41.64%

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
March 31, 2018
Run Date: May 24, 2018

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)									
	Wellington State Bank	\$387,768	\$43,946	\$43,301	\$43,301	11.07%	16.33%	17.35%	16.33%
	First National Bank of Beeville	\$393,762	\$32,947	\$33,739	\$33,739	8.72%	11.70%	12.78%	11.70%
	Citizens National Bank	\$400,931	\$45,829	\$48,074	\$48,074	11.92%	18.84%	20.09%	18.84%
	First National Bank of Mertzton	\$405,245	\$27,386	\$27,386	\$27,386	7.17%	28.35%	29.57%	28.35%
	First State Bank	\$406,094	\$34,575	\$36,163	\$36,163	8.96%	11.87%	13.09%	11.87%
	First Federal Community Bank, SSB	\$406,175	\$44,933	\$45,324	\$45,324	11.26%	16.06%	17.04%	16.06%
	First National Bank Baird	\$408,488	\$36,534	\$40,668	\$40,668	9.94%	12.14%	13.17%	12.14%
	Southwestern National Bank	\$410,628	\$47,934	\$48,860	\$48,860	12.14%	15.97%	17.22%	15.97%
	Texas First State Bank	\$415,295	\$33,096	\$32,627	\$32,627	7.90%	16.26%	16.59%	16.26%
	West Texas State Bank	\$416,348	\$45,113	\$46,423	\$46,423	11.33%	16.72%	17.97%	16.72%
	First Community Bank	\$416,485	\$34,199	\$35,160	\$35,160	8.79%	12.06%	13.31%	12.06%
	First National Bank of Sonora	\$418,519	\$45,543	\$44,245	\$44,245	10.49%	16.34%	17.60%	16.34%
	Herring Bank	\$419,655	\$44,325	\$48,240	\$48,240	11.46%	14.83%	15.90%	14.83%
	Capital Bank	\$420,445	\$36,025	\$36,855	\$36,855	9.01%	10.75%	11.56%	10.75%
	Bank and Trust, SSB	\$431,795	\$39,227	\$38,677	\$38,677	9.11%	18.61%	19.55%	18.61%
	Community Bank & Trust	\$433,490	\$60,754	\$62,633	\$62,633	14.71%	21.24%	22.50%	21.24%
	Texas Security Bank	\$435,423	\$57,463	\$57,299	\$57,299	14.05%	16.74%	17.84%	16.74%
	American Bank, National Association	\$438,873	\$43,107	\$43,994	\$43,994	10.23%	14.32%	15.57%	14.32%
	Plains State Bank	\$440,491	\$47,298	\$46,239	\$46,239	10.69%	13.19%	14.44%	13.19%
	First Community Bank	\$448,452	\$44,285	\$45,585	\$45,585	10.47%	15.08%	16.33%	15.08%
	First State Bank and Trust Company	\$450,615	\$75,673	\$78,227	\$78,227	17.18%	37.97%	38.51%	37.97%
	International Bank of Commerce	\$451,733	\$67,695	\$67,382	\$67,382	14.78%	31.04%	32.22%	31.04%
	Bank of River Oaks	\$451,911	\$47,294	\$48,965	\$48,965	10.76%	12.80%	13.80%	12.80%
	First National Bank	\$453,192	\$46,236	\$46,238	\$46,238	10.18%	11.83%	13.09%	11.83%
	First National Bank of Huntsville	\$456,916	\$54,609	\$49,858	\$49,858	11.01%	20.30%	21.55%	20.30%
	R Bank	\$464,629	\$42,645	\$38,787	\$38,787	8.56%	10.67%	11.71%	10.67%
	Peoples Bank	\$467,915	\$49,567	\$49,126	\$49,126	10.47%	13.47%	14.35%	13.47%
	Bank of the West	\$472,284	\$43,429	\$43,482	\$43,482	9.19%	12.59%	13.66%	12.59%
	Texas Bank	\$474,476	\$47,461	\$47,399	\$47,399	10.25%	16.39%	17.28%	16.39%
	First State Bank	\$478,225	\$47,395	\$49,374	\$49,374	10.37%	18.74%	19.95%	18.74%
	TexasBank	\$485,846	\$62,984	\$61,664	\$61,664	12.77%	16.26%	17.51%	16.26%
	Fayetteville Bank	\$487,459	\$49,754	\$55,753	\$55,753	11.39%	28.84%	29.45%	28.84%
	Texas Citizens Bank, National Association	\$496,313	\$45,438	\$45,469	\$45,469	9.54%	9.57%	10.72%	9.57%
	Union State Bank	\$496,555	\$59,666	\$49,687	\$49,687	10.36%	17.80%	17.80%	17.80%
	United Texas Bank	\$498,801	\$44,420	\$44,299	\$44,299	9.59%	12.48%	13.10%	12.48%
	Regional Average	\$360,548	\$38,477	\$38,620	\$38,620	10.89%	18.71%	19.77%	18.71%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

March 31, 2018

Run Date: May 24, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	Fidelity Bank	\$511,086	\$57,090	\$54,942	\$54,942	11.05%	13.62%	14.80%	13.62%
	Kleberg Bank, N.A.	\$517,497	\$60,569	\$45,997	\$45,997	9.34%	13.32%	14.40%	13.32%
	Texas National Bank of Jacksonville	\$524,158	\$49,016	\$49,111	\$49,111	9.59%	12.34%	13.60%	12.34%
	Pointbank	\$530,482	\$50,881	\$51,932	\$51,932	10.39%	15.74%	16.99%	15.74%
	Citizens State Bank	\$530,936	\$55,629	\$55,952	\$55,952	10.76%	15.62%	16.74%	15.62%
	Ciera Bank	\$536,868	\$72,857	\$66,927	\$66,927	12.60%	15.60%	16.86%	15.60%
	Round Top State Bank	\$538,039	\$55,959	\$58,909	\$58,909	11.05%	18.08%	18.92%	18.08%
	Pegasus Bank	\$543,193	\$37,583	\$41,062	\$41,062	7.66%	11.64%	12.47%	11.64%
	Commerce Bank	\$545,876	\$84,707	\$81,691	\$81,691	14.80%	33.54%	34.22%	33.54%
	Tolleson Private Bank	\$549,650	\$45,598	\$47,689	\$47,689	8.35%	14.11%	15.32%	14.11%
	Vantage Bank Texas	\$550,486	\$57,187	\$52,147	\$52,147	9.88%	11.56%	12.81%	11.56%
	Benchmark Bank	\$562,028	\$55,322	\$54,969	\$54,969	10.23%	11.71%	12.73%	11.71%
	First National Bank of Albany	\$562,800	\$63,183	\$56,280	\$56,280	10.33%	14.10%	15.35%	14.10%
	First National Bank of Bastrop	\$567,435	\$54,698	\$58,407	\$58,407	10.35%	16.74%	17.99%	16.74%
	Texas Gulf Bank, National Association	\$568,483	\$61,049	\$63,673	\$63,673	11.14%	14.97%	15.98%	14.97%
	Bank and Trust of Bryan/College Station	\$568,491	\$57,826	\$58,332	\$58,332	10.15%	15.12%	16.37%	15.12%
	Commercial State Bank	\$595,906	\$68,802	\$68,363	\$68,363	11.79%	16.38%	17.63%	16.38%
	HomeTown Bank, N.A.	\$596,134	\$61,521	\$65,165	\$65,165	11.05%	16.42%	17.52%	16.42%
	First National Bank of Granbury	\$596,916	\$60,836	\$63,295	\$63,295	10.80%	19.00%	20.06%	19.00%
	Security State Bank	\$600,629	\$58,026	\$60,215	\$60,215	9.84%	13.59%	13.82%	13.59%
	Pilgrim Bank	\$610,502	\$65,299	\$61,116	\$61,116	10.60%	15.93%	16.65%	15.93%
	Wallis State Bank	\$634,660	\$67,232	\$65,002	\$65,002	10.40%	11.46%	12.31%	11.46%
	National United	\$637,042	\$61,958	\$63,621	\$63,621	10.49%	14.58%	15.71%	14.58%
	Crockett National Bank	\$644,402	\$74,038	\$67,972	\$66,215	10.92%	13.62%	14.96%	13.27%
	First Texas Bank	\$646,686	\$53,101	\$53,521	\$53,521	8.47%	17.04%	17.36%	17.04%
	American National Bank & Trust	\$658,207	\$76,173	\$73,894	\$73,894	11.15%	14.75%	15.78%	14.75%
	Legend Bank, N.A.	\$663,747	\$70,400	\$64,102	\$64,102	10.03%	13.27%	14.46%	13.27%
	First National Bank of Bellville	\$666,598	\$91,617	\$76,793	\$76,793	11.61%	27.50%	28.48%	27.50%
	Central Bank	\$668,274	\$61,976	\$62,649	\$62,649	9.41%	13.15%	14.22%	13.15%
	Affiliated Bank, National Association	\$670,930	\$65,325	\$65,325	\$65,325	10.38%	11.83%	13.08%	11.83%
	Commercial Bank of Texas, N.A.	\$681,239	\$64,392	\$63,366	\$63,366	9.60%	14.81%	15.83%	14.81%
	City National Bank of Sulphur Springs	\$683,033	\$77,521	\$67,569	\$67,569	10.22%	14.30%	15.43%	14.30%
	Vista Bank	\$685,963	\$77,101	\$74,335	\$74,335	11.67%	13.60%	14.52%	13.60%
	NewFirst National Bank	\$698,567	\$78,000	\$77,171	\$77,171	11.06%	15.42%	16.67%	15.42%
	First National Bank of Shiner	\$700,087	\$71,372	\$71,295	\$71,295	10.22%	26.51%	27.24%	26.51%
	Community National Bank & Trust of Texas	\$716,265	\$75,283	\$59,053	\$59,053	8.52%	11.18%	12.14%	11.18%
	Citizens 1st Bank	\$721,454	\$142,022	\$143,048	\$143,048	19.85%	51.51%	52.17%	51.51%
	Third Coast Bank, SSB	\$725,144	\$63,669	\$63,695	\$63,695	8.96%	10.09%	11.06%	10.09%
	SouthStar Bank, S.S.B.	\$726,752	\$80,344	\$81,605	\$81,605	11.29%	14.67%	15.31%	14.67%
	Alliance Bank	\$738,185	\$65,783	\$70,872	\$70,872	9.59%	14.18%	15.25%	14.18%
	Bank of San Antonio	\$747,484	\$69,710	\$64,378	\$64,378	8.86%	10.45%	11.33%	10.45%
	Centennial Bank	\$761,068	\$74,379	\$78,391	\$78,391	10.65%	13.33%	14.43%	13.33%
	Integrity Bank, SSB	\$761,456	\$85,242	\$85,368	\$85,368	11.11%	12.30%	13.55%	12.30%
	Industry State Bank	\$766,519	\$87,952	\$87,373	\$87,373	11.45%	26.26%	27.11%	26.26%
	Icon Bank of Texas, National Association	\$793,655	\$74,536	\$74,541	\$74,541	9.83%	11.19%	12.32%	11.19%
	First Command Bank	\$798,250	\$56,700	\$57,718	\$57,718	7.60%	12.62%	13.05%	12.62%
	State Bank of Texas	\$798,948	\$156,748	\$157,030	\$157,030	19.09%	22.64%	23.53%	22.64%
	Dallas Capital Bank, National Association	\$807,307	\$83,744	\$68,434	\$68,434	9.12%	12.29%	12.76%	12.29%
	Security Bank	\$817,574	\$108,928	\$87,053	\$86,813	11.22%	16.80%	18.07%	16.75%
	Golden Bank, National Association	\$821,052	\$107,593	\$108,656	\$108,656	13.42%	15.27%	16.42%	15.27%
	Central National Bank	\$829,735	\$73,750	\$74,859	\$74,859	9.07%	12.03%	13.28%	12.03%
	Texas Regional Bank	\$834,809	\$91,927	\$86,623	\$86,623	10.54%	14.35%	15.27%	14.35%
	First National Bank of Central Texas	\$856,156	\$77,419	\$77,880	\$77,880	9.27%	10.38%	11.38%	10.38%
	Lone Star State Bank of West Texas	\$886,667	\$101,143	\$94,822	\$94,822	10.64%	13.04%	14.29%	13.04%
	American Bank of Commerce	\$896,911	\$77,482	\$81,226	\$81,226	8.99%	11.81%	12.86%	11.81%
	Horizon Bank, SSB	\$914,432	\$77,912	\$75,225	\$75,225	8.24%	9.66%	10.91%	9.66%
	Citizens State Bank	\$922,812	\$105,501	\$107,316	\$107,316	11.69%	30.20%	30.95%	30.20%
	International Bank of Commerce	\$969,813	\$167,784	\$170,034	\$170,034	17.61%	26.09%	26.97%	26.09%
	First Bank & Trust	\$971,480	\$96,681	\$97,998	\$97,998	10.11%	12.69%	13.94%	12.69%
	Colonial Savings, F.A.	\$973,757	\$242,514	\$105,975	\$105,975	12.36%	27.26%	28.97%	27.26%
	Citizens National Bank of Texas	\$974,110	\$91,877	\$88,140	\$88,140	9.41%	10.22%	11.11%	10.22%
	Security State Bank & Trust	\$977,052	\$128,226	\$131,321	\$131,321	13.29%	18.28%	18.73%	18.28%
	Regional Average	\$702,514	\$78,850	\$74,862	\$74,829	10.79%	16.16%	17.17%	16.15%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

March 31, 2018

Run Date: May 24, 2018

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 - Over \$1 billion in total assets									
	FirstBank Southwest	\$1,006,234	\$82,806	\$85,237	\$85,237	8.78%	13.75%	14.85%	13.75%
	Moody National Bank	\$1,029,812	\$141,761	\$144,482	\$144,482	14.17%	18.10%	19.35%	18.10%
	Spirit of Texas Bank, SSB	\$1,036,658	\$105,300	\$95,013	\$95,013	9.36%	10.76%	11.41%	10.76%
	Lubbock National Bank	\$1,056,592	\$95,955	\$103,955	\$103,955	9.57%	15.00%	16.11%	15.00%
	American Momentum Bank	\$1,059,720	\$215,290	\$208,317	\$208,317	19.54%	22.13%	23.23%	22.13%
	Texas First Bank	\$1,063,540	\$111,458	\$107,273	\$107,273	10.14%	15.03%	16.25%	15.03%
	First Command Financial Services, Inc.	\$1,081,677	\$70,242	\$70,510	\$70,510	6.56%	8.52%	9.89%	8.52%
	Texas Exchange Bank, SSB	\$1,083,480	\$83,408	\$82,393	\$82,393	12.49%	19.85%	20.59%	19.85%
	First State Bank	\$1,105,608	\$86,990	\$96,662	\$96,662	8.89%	13.81%	14.74%	13.81%
	FirstCapital Bank of Texas, N.A.	\$1,117,926	\$108,630	\$109,564	\$109,564	9.99%	12.60%	13.85%	12.60%
	AimBank	\$1,118,357	\$104,279	\$98,719	\$98,719	9.06%	11.95%	13.20%	11.95%
	Falcon International Bank	\$1,153,609	\$132,656	\$134,603	\$134,603	11.89%	16.44%	17.67%	16.44%
	First United Bank	\$1,255,222	\$125,221	\$122,064	\$122,064	9.74%	12.53%	13.78%	12.53%
	West Texas National Bank	\$1,290,919	\$110,453	\$109,988	\$109,988	8.80%	14.95%	16.20%	14.95%
	Community National Bank	\$1,291,824	\$128,230	\$117,515	\$117,515	9.61%	12.63%	13.88%	12.63%
	Pioneer Bank, SSB	\$1,296,943	\$131,371	\$111,458	\$111,458	8.80%	11.51%	12.31%	11.51%
	Pinnacle Bank	\$1,310,192	\$176,198	\$112,719	\$112,719	9.15%	12.57%	13.64%	12.57%
	Inter National Bank	\$1,378,577	\$210,719	\$198,978	\$198,971	14.72%	17.89%	18.18%	17.89%
	Texas Community Bank	\$1,378,834	\$134,874	\$134,686	\$134,686	10.14%	18.79%	20.05%	18.79%
	American Bank, National Association	\$1,380,800	\$108,387	\$113,021	\$113,021	8.28%	12.58%	13.84%	12.58%
	Extraco Banks, National Association	\$1,389,096	\$141,679	\$141,761	\$141,761	10.21%	15.83%	17.09%	15.83%
	North Dallas Bank & Trust Co.	\$1,429,106	\$144,091	\$147,414	\$147,414	10.74%	24.81%	26.07%	24.81%
	Post Oak Bank, N.A.	\$1,430,763	\$159,603	\$154,091	\$154,091	11.00%	13.36%	14.41%	13.36%
	American First National Bank	\$1,468,332	\$173,485	\$174,738	\$174,738	11.82%	13.00%	14.05%	13.00%
	First State Bank of Uvalde	\$1,626,982	\$124,143	\$132,898	\$132,898	8.34%	30.03%	30.83%	30.03%
	Austin Bank, Texas National Association	\$1,741,355	\$228,876	\$219,836	\$219,836	13.02%	17.37%	18.42%	17.37%
	WestStar Bank	\$1,757,512	\$219,792	\$187,857	\$187,857	11.13%	13.16%	14.03%	13.16%
	BTH Bank, National Association	\$1,772,741	\$201,979	\$212,821	\$212,821	12.18%	16.09%	16.91%	16.09%
	Jefferson Bank	\$1,784,133	\$144,699	\$159,704	\$159,704	9.14%	12.42%	13.26%	12.42%
	Citizens National Bank	\$1,805,272	\$162,714	\$137,068	\$137,068	7.90%	11.86%	12.94%	11.86%
	First National Bank Texas	\$1,888,591	\$145,593	\$156,099	\$156,099	8.77%	24.40%	25.67%	24.40%
	Beal Bank, SSB	\$1,968,261	\$648,776	\$617,115	\$617,115	32.13%	49.63%	50.80%	49.63%
	Guaranty Bank & Trust, N.A.	\$1,997,854	\$210,883	\$198,640	\$198,640	10.27%	12.74%	13.60%	12.74%
	Lone Star National Bank	\$2,181,516	\$242,965	\$249,058	\$249,058	11.31%	17.77%	19.02%	17.77%
	Texas Bank and Trust Company	\$2,421,360	\$260,797	\$243,572	\$243,572	10.13%	12.06%	13.31%	12.06%
	TIB The Independent BankersBank, National Association	\$2,471,616	\$254,462	\$250,749	\$250,749	9.96%	17.65%	18.58%	17.65%
	City Bank	\$2,581,195	\$252,699	\$256,305	\$256,305	9.90%	12.88%	13.99%	12.88%
	Inwood National Bank	\$2,617,204	\$283,831	\$253,347	\$253,347	9.99%	13.01%	13.96%	13.01%
	American National Bank of Texas	\$2,793,829	\$250,531	\$236,554	\$236,554	8.27%	11.65%	12.90%	11.65%
	Allegiance Bank	\$2,888,737	\$315,204	\$276,343	\$276,343	9.77%	10.95%	13.49%	10.95%
	Veritex Community Bank	\$3,067,271	\$468,606	\$292,160	\$292,160	10.39%	10.94%	11.45%	10.94%
	CommunityBank of Texas, N.A.	\$3,075,110	\$412,051	\$329,156	\$329,156	11.03%	12.62%	13.61%	12.62%
	Happy State Bank	\$3,314,723	\$439,073	\$396,852	\$396,852	11.93%	14.76%	15.92%	14.76%
	TBK Bank, SSB	\$3,373,673	\$419,717	\$352,601	\$352,601	10.65%	11.26%	11.91%	11.26%
	Broadway National Bank	\$3,589,725	\$370,875	\$371,369	\$371,369	10.42%	14.71%	15.53%	14.71%
	Amarillo National Bank	\$3,942,493	\$516,067	\$515,971	\$515,971	13.22%	14.23%	15.50%	14.23%
	Green Bank, National Association	\$4,211,827	\$495,257	\$427,882	\$427,882	10.39%	11.97%	13.01%	11.97%
	Woodforest National Bank	\$5,699,603	\$468,616	\$491,613	\$491,613	8.95%	10.38%	11.54%	10.38%
	Southside Bank	\$6,369,050	\$872,279	\$702,980	\$702,980	11.29%	18.05%	18.72%	18.05%
	First Financial Bank, National Association	\$7,539,812	\$887,162	\$725,956	\$725,956	9.82%	16.60%	17.75%	16.60%
	NexBank SSB	\$8,374,500	\$628,624	\$602,083	\$602,083	7.50%	13.23%	13.92%	13.23%
	International Bank of Commerce	\$8,567,947	\$1,318,894	\$1,138,638	\$1,138,638	15.54%	17.20%	18.00%	17.20%
	Wells Fargo Bank South Central, National Association	\$8,681,956	\$1,346,113	\$1,342,242	\$1,342,242	15.24%	43.61%	43.75%	43.61%
	Independent Bank	\$8,802,656	\$1,498,787	\$850,365	\$850,365	10.62%	11.57%	12.14%	11.57%
	LegacyTexas Bank	\$8,868,954	\$1,059,588	\$889,142	\$889,142	10.44%	10.90%	11.82%	10.90%
	PlainsCapital Bank	\$9,322,266	\$1,402,688	\$1,171,117	\$1,171,117	13.01%	15.39%	16.25%	15.39%
	Cadence Bank, N.A.	\$10,981,275	\$1,486,967	\$1,225,078	\$1,175,078	11.56%	11.80%	12.93%	11.32%
	Regional Average	\$3,005,172	\$370,568	\$326,111	\$325,234	10.98%	15.81%	16.84%	15.80%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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.