



Bankers' Index

AN ANALYSIS OF TEXAS COMMUNITY BANKS





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

Texas

DALLAS

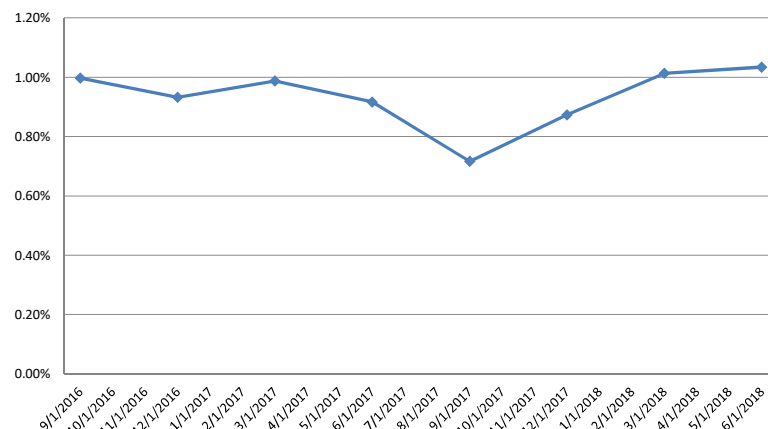
8750 North Central Expressway
Suite 300
Dallas, TX 75231
(972) 387-4300

ASSET SIZE DEFINITION

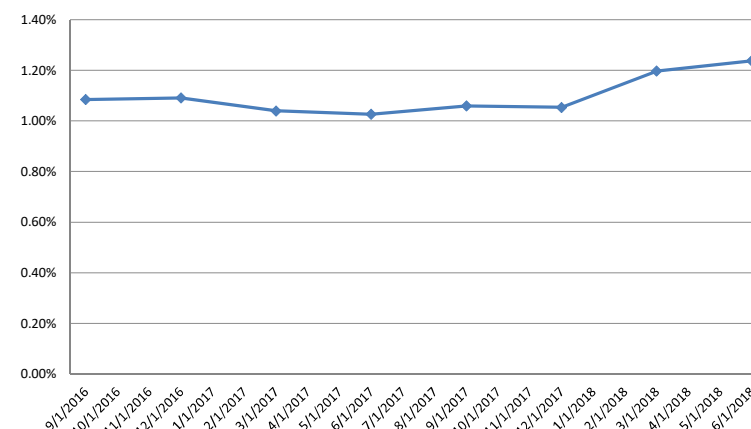
Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion

Performance Analysis

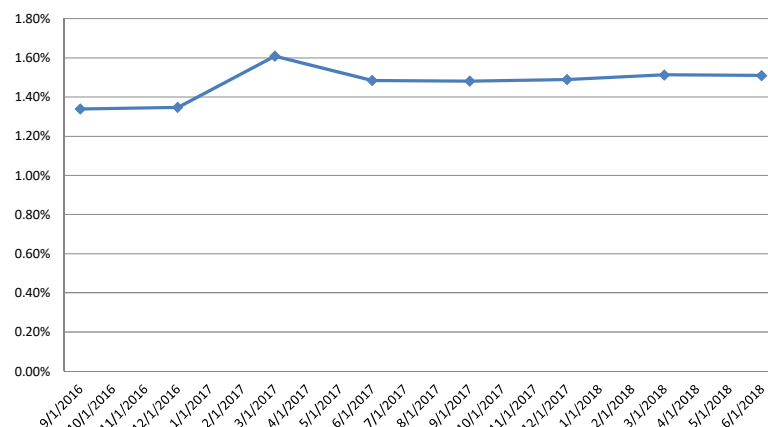
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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

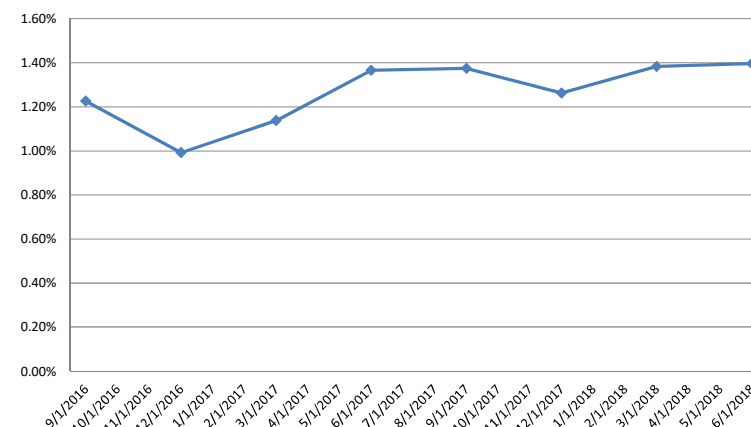
Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	1.00%	0.93%	0.99%	0.92%	0.72%	0.87%	1.01%	1.03%

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

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	1.08%	1.09%	1.04%	1.03%	1.06%	1.05%	1.20%	1.24%

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

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	1.34%	1.35%	1.61%	1.48%	1.48%	1.49%	1.51%	1.51%

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

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	1.23%	0.99%	1.14%	1.37%	1.37%	1.26%	1.38%	1.40%

Source: SNL Financial

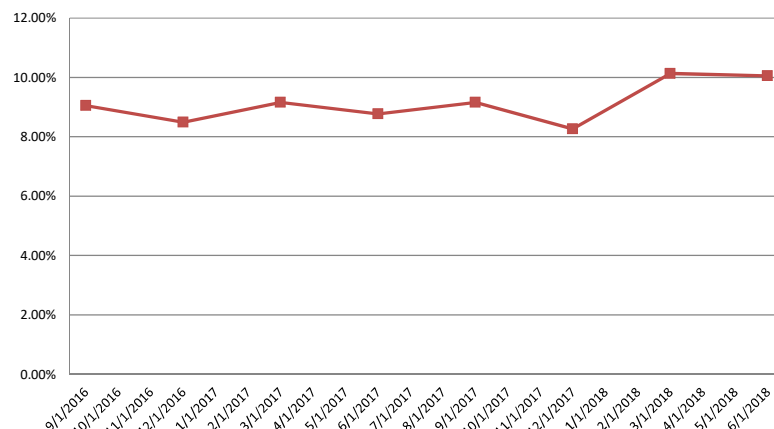
Note: Report includes only bank-level data.

NA = data was not available.

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

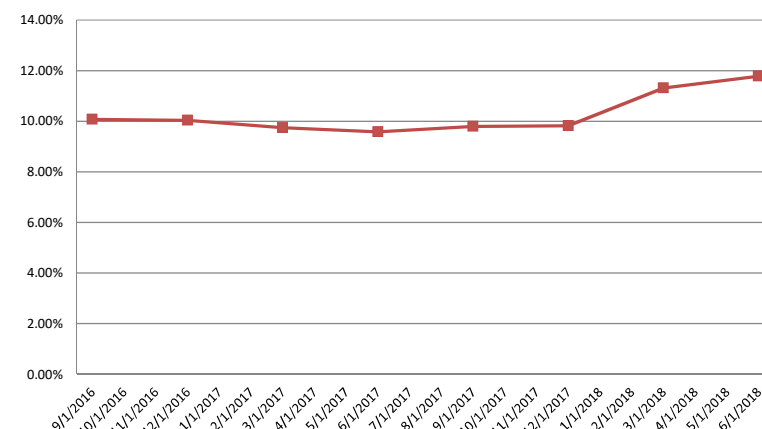
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



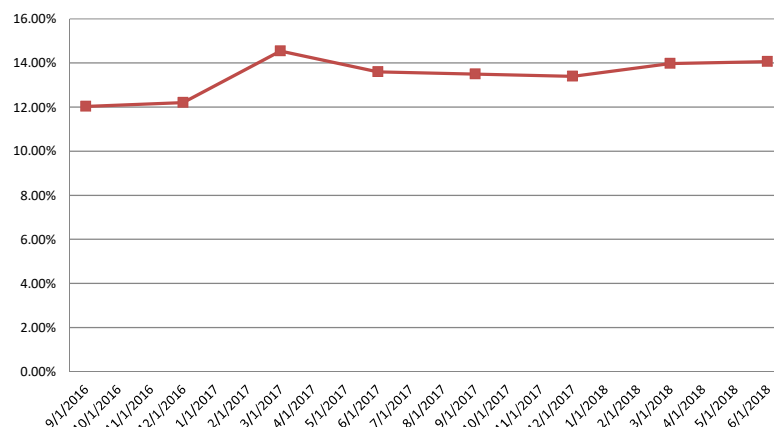
Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	9.05%	8.49%	9.16%	8.77%	9.16%	8.27%	10.13%	10.06%

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



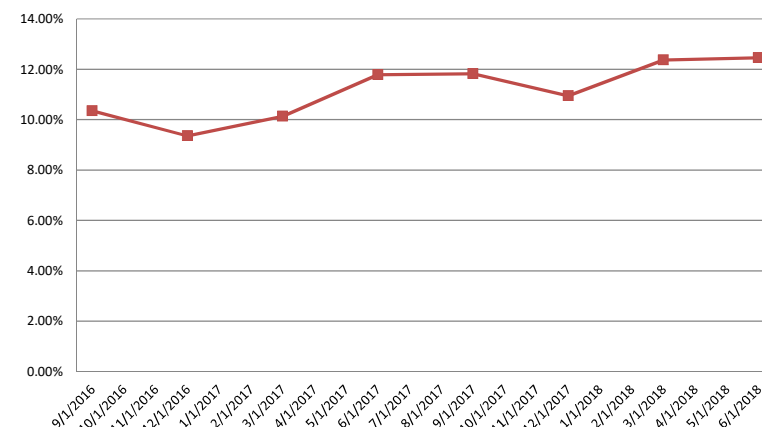
Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	10.07%	10.04%	9.74%	9.58%	9.80%	9.82%	11.31%	11.78%

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



Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	12.03%	12.21%	14.55%	13.60%	13.49%	13.40%	13.98%	14.06%

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



Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	10.35%	9.35%	10.13%	11.79%	11.83%	10.95%	12.37%	12.46%

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2018

Run Date: August 21, 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	\$21,315	\$35	0.68%	7.46%	79.66%	\$53	\$59	0.58%	6.33%	82.14%	\$52
	Brazos National Bank	\$28,099	\$183	2.65%	9.25%	89.76%	\$132	\$251	1.80%	6.40%	91.94%	\$81
	Chappell Hill Bank	\$28,167	\$17	0.24%	2.53%	94.51%	\$62	\$12	0.09%	0.90%	97.77%	\$62
	Amistad Bank	\$29,007	\$115	1.61%	10.65%	69.33%	\$56	\$234	1.63%	10.98%	74.06%	\$57
	Granger National Bank	\$32,218	\$63	0.79%	4.87%	74.38%	\$59	\$107	0.66%	4.11%	77.75%	\$63
	Citizens State Bank	\$33,843	(\$155)	(1.78%)	(19.28%)	85.45%	\$54	(\$192)	(1.09%)	(11.77%)	86.75%	\$56
	First State Bank	\$34,160	\$91	1.05%	8.58%	82.32%	\$53	\$155	0.82%	7.21%	83.60%	\$49
	Enloe State Bank	\$34,249	\$173	2.02%	20.98%	50.48%	\$59	\$293	1.69%	18.16%	52.23%	\$55
	Menard Bank	\$35,258	\$81	0.92%	7.11%	71.10%	\$54	\$134	0.76%	5.87%	74.76%	\$54
	Gladewater National Bank	\$35,798	(\$45)	(0.50%)	(2.50%)	107.12%	\$49	(\$77)	(0.42%)	(2.13%)	104.97%	\$46
	Grapeland State Bank	\$36,455	\$43	0.49%	4.41%	85.56%	\$65	\$61	0.36%	3.12%	88.28%	\$72
	Crowell State Bank	\$38,910	\$214	2.22%	22.14%	53.07%	\$64	\$392	2.02%	20.70%	57.29%	\$63
	Donley County State Bank	\$39,007	(\$6)	(0.06%)	(0.32%)	102.05%	\$70	\$28	0.14%	0.75%	95.38%	\$70
	Kress National Bank	\$39,415	\$101	1.05%	8.91%	71.57%	\$87	\$200	1.01%	8.74%	72.12%	\$86
	State National Bank of Groom	\$39,679	\$29	0.29%	3.00%	91.53%	\$49	\$118	0.60%	6.14%	84.01%	\$45
	Bank of San Jacinto County	\$40,933	\$123	1.20%	9.52%	76.07%	\$66	\$209	1.02%	8.11%	79.10%	\$65
	First State Bank	\$41,018	\$48	0.47%	5.70%	80.13%	\$54	\$111	0.55%	6.63%	81.00%	\$54
	Brush Country Bank	\$41,459	\$9	0.08%	0.65%	97.61%	\$52	\$9	0.08%	0.74%	97.61%	\$52
	Ballinger National Bank	\$42,668	(\$641)	(6.06%)	(66.70%)	61.05%	\$45	(\$502)	(2.37%)	(25.88%)	65.12%	\$47
	Robert Lee State Bank	\$43,161	\$50	0.46%	3.76%	87.89%	\$54	\$93	0.42%	3.47%	87.53%	\$51
	Spur Security Bank	\$43,893	\$36	0.33%	3.40%	87.88%	\$53	\$119	0.53%	5.48%	80.23%	\$55
	Farmers State Bank of Newcastle	\$44,942	\$141	1.28%	13.75%	54.27%	\$60	\$249	1.13%	12.19%	59.15%	\$66
	First National Bank in Cooper	\$45,394	\$130	1.14%	8.50%	63.53%	\$54	\$155	0.67%	5.05%	65.97%	\$55
	First National Bank of Paducah	\$45,619	\$76	0.66%	7.83%	88.25%	\$54	\$63	0.27%	3.22%	94.39%	\$57
	Powell State Bank	\$46,681	\$103	0.88%	13.25%	67.72%	\$56	\$152	0.69%	9.86%	70.65%	\$56
	Bank of Commerce	\$47,487	\$261	1.79%	13.86%	55.14%	\$76	\$618	2.16%	16.74%	56.04%	\$88
	City National Bank	\$47,915	\$75	0.63%	5.60%	86.01%	\$75	\$149	0.63%	5.59%	85.62%	\$73
	First National Bank of Moody	\$48,354	\$166	1.39%	7.18%	64.66%	\$65	\$303	1.25%	6.53%	67.00%	\$67
	First State Bank	\$48,422	\$202	1.66%	18.20%	67.05%	\$75	\$367	1.49%	16.64%	68.43%	\$74
	Lovelady State Bank	\$48,565	\$159	1.34%	13.75%	66.86%	\$57	\$297	1.25%	13.02%	69.30%	\$56
	Santa Anna National Bank	\$49,261	\$208	1.70%	15.22%	55.01%	\$60	\$399	1.62%	14.62%	56.06%	\$60
	Commerce Bank Texas	\$49,380	\$120	0.95%	5.15%	72.57%	\$83	\$246	0.97%	5.29%	71.78%	\$83
	Commercial Bank	\$49,541	\$177	1.41%	17.45%	51.44%	\$64	\$401	1.62%	19.83%	53.74%	\$64
	First Bank of Celeste	\$50,180	\$123	0.99%	12.41%	75.25%	\$77	\$232	0.94%	11.75%	75.88%	\$76
	Security Bank of Crawford	\$50,485	\$66	0.51%	5.16%	73.53%	\$75	\$119	0.46%	4.68%	73.07%	\$72
	Citizens National Bank of Crosbyton	\$50,502	\$167	1.35%	8.48%	48.46%	\$47	\$330	1.33%	8.43%	49.15%	\$46
	First National Bank of Woodsboro	\$50,570	(\$619)	(4.65%)	(55.30%)	233.98%	\$62	(\$804)	(2.91%)	(33.87%)	174.84%	\$64
	Bank of Houston, National Association	\$51,642	\$9	0.09%	0.36%	(33.33%)	\$16	(\$78)	(0.44%)	(2.33%)	132.61%	\$24
	First Federal Bank Littlefield, Texas	\$52,615	\$112	0.87%	4.91%	71.55%	\$68	\$194	0.75%	4.27%	73.66%	\$66
	Citizens State Bank	\$53,601	(\$49)	(0.35%)	(5.56%)	117.65%	\$37	(\$93)	(0.34%)	(5.05%)	116.88%	\$37
	First National Bank of Quitaque	\$54,550	\$117	0.85%	5.53%	66.16%	\$76	\$212	0.77%	5.04%	72.00%	\$76
	First National Bank of Tahoka	\$55,197	\$160	1.14%	11.19%	67.22%	\$60	\$339	1.18%	11.96%	64.68%	\$56
	American Bank, National Association	\$55,387	\$45	0.31%	3.57%	68.60%	\$51	\$182	0.64%	7.14%	67.62%	\$53
	First National Bank of South Padre Island	\$57,548	\$150	1.05%	8.94%	72.93%	\$58	\$289	1.01%	8.67%	73.06%	\$53
	First National Bank of Trinity	\$57,988	\$155	1.07%	12.87%	72.49%	\$68	\$315	1.08%	12.79%	72.06%	\$66
	First Bank and Trust of Memphis	\$60,014	\$212	1.37%	11.21%	59.70%	\$61	\$429	1.36%	11.38%	58.99%	\$59
	First State Bank	\$60,276	\$17	0.11%	0.86%	87.62%	\$51	\$107	0.34%	2.68%	77.19%	\$51
	Zavala County Bank	\$60,394	\$168	1.10%	7.88%	73.83%	\$49	\$334	1.04%	7.80%	72.58%	\$48
	First State Bank of San Diego	\$60,548	\$147	0.97%	10.58%	68.91%	\$56	\$351	1.15%	12.55%	67.52%	\$57
	First Capital Bank	\$60,613	\$123	0.82%	9.43%	78.27%	\$63	\$322	1.07%	12.54%	68.29%	\$63
	First National Bank of Eldorado	\$60,861	\$413	2.74%	18.47%	52.04%	\$67	\$758	2.51%	17.29%	52.19%	\$65
	Junction National Bank	\$60,894	\$245	1.59%	18.02%	59.68%	\$67	\$443	1.45%	16.08%	60.89%	\$65
	Security State Bank	\$62,038	\$174	1.14%	13.56%	68.84%	\$56	\$345	1.15%	13.62%	68.56%	\$52
	City National Bank of San Saba	\$63,316	\$99	0.61%	4.72%	75.25%	\$58	\$190	0.59%	4.52%	75.66%	\$57

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

June 30, 2018

Run Date: August 21, 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)												
	Burton State Bank	\$63,461	\$177	1.12%	9.42%	51.90%	\$48	\$332	1.07%	8.86%	54.24%	\$51
	First National Bank of Anson	\$64,707	\$308	1.90%	23.48%	59.06%	\$69	\$587	1.79%	22.32%	60.30%	\$69
	First National Bank of Aspermont	\$64,911	\$237	1.44%	9.89%	45.68%	\$62	\$449	1.34%	9.20%	47.68%	\$56
	Capital Bank of Texas	\$65,548	\$125	0.75%	5.33%	74.41%	\$50	\$249	0.73%	5.32%	74.54%	\$51
	Angelina Savings Bank, SSB	\$65,603	\$193	1.17%	13.26%	73.46%	\$59	\$330	1.02%	11.50%	74.61%	\$60
	Lakeside National Bank	\$67,024	\$58	0.35%	3.75%	82.54%	\$73	\$89	0.27%	2.89%	86.22%	\$73
	Gruver State Bank	\$67,411	\$286	1.74%	15.70%	57.00%	\$64	\$664	1.91%	18.18%	54.05%	\$63
	Citizens State Bank of Luling	\$68,476	\$160	0.94%	6.32%	74.14%	\$81	\$339	0.98%	6.63%	72.31%	\$79
	Spectra Bank	\$70,332	\$114	0.67%	6.33%	87.50%	\$82	\$201	0.63%	5.73%	88.50%	\$81
	Haskell National Bank	\$71,732	\$172	0.95%	8.49%	75.82%	\$49	\$321	0.88%	7.89%	77.15%	\$50
	Bandera Bank	\$72,577	\$264	1.50%	15.11%	63.86%	\$81	\$526	1.51%	15.20%	64.02%	\$80
	First National Bank in Falfurrias	\$73,303	\$89	0.47%	4.62%	81.71%	\$52	\$148	0.39%	3.85%	81.57%	\$52
	Buckholts State Bank	\$73,894	\$456	2.48%	14.84%	44.30%	\$65	\$873	2.37%	14.29%	45.70%	\$66
	Pavillion Bank	\$75,332	\$189	0.98%	7.42%	67.28%	\$64	\$388	1.02%	7.62%	68.00%	\$64
	Peoples State Bank	\$75,618	\$277	1.46%	12.19%	43.44%	\$75	\$534	1.41%	11.67%	45.22%	\$76
	State National Bank in West	\$76,387	\$101	0.54%	6.49%	76.22%	\$54	\$208	0.56%	6.71%	75.47%	\$52
	Greater State Bank	\$76,832	\$127	0.66%	7.25%	83.79%	\$56	\$210	0.55%	6.02%	85.94%	\$57
	First National Bank	\$77,461	\$38	0.20%	2.24%	79.26%	\$99	\$139	0.37%	3.99%	76.83%	\$98
	First State Bank of Mobeetie	\$78,565	\$225	1.14%	10.03%	53.96%	\$53	\$432	1.09%	9.56%	53.77%	\$53
	Cowboy Bank of Texas	\$78,871	\$433	2.19%	22.45%	57.00%	\$72	\$867	2.15%	22.42%	56.80%	\$72
	Community Bank	\$79,373	\$171	0.82%	9.94%	72.43%	\$62	\$299	0.75%	8.75%	74.18%	\$59
	Carmine State Bank	\$81,627	\$174	0.84%	7.23%	64.05%	\$81	\$335	0.85%	6.98%	64.34%	\$80
	Commercial State Bank	\$82,648	\$450	2.19%	28.89%	58.01%	\$65	\$938	2.31%	30.35%	57.08%	\$65
	Citizens State Bank	\$83,400	\$112	0.54%	5.81%	85.59%	\$52	\$264	0.64%	6.85%	83.75%	\$56
	Fort Davis State Bank	\$83,561	\$94	0.45%	4.93%	86.02%	\$49	\$172	0.40%	4.49%	86.73%	\$49
	Zapata National Bank	\$85,603	\$1,013	4.79%	36.60%	65.12%	\$51	\$1,310	3.08%	24.07%	63.02%	\$48
	Lytle State Bank of Lytle, Texas	\$86,128	\$233	1.09%	6.96%	68.54%	\$65	\$402	0.94%	5.97%	70.99%	\$65
	One World Bank	\$86,643	\$361	1.69%	12.11%	72.10%	\$117	\$417	0.97%	7.29%	81.00%	\$108
	Farmers and Merchants Bank	\$86,978	\$67	0.32%	3.40%	89.30%	\$61	\$161	0.39%	4.10%	87.30%	\$59
	First National Bank of Kemp	\$88,230	\$100	0.46%	4.19%	74.57%	\$60	\$181	0.43%	3.79%	77.98%	\$63
	Justin State Bank	\$88,905	\$28	0.29%	1.76%	93.15%	\$98	\$28	0.29%	2.13%	93.15%	\$98
	Atascosa Bank	\$89,272	\$220	0.99%	11.75%	51.37%	\$54	\$411	0.92%	11.05%	53.53%	\$55
	First National Bank of Dublin	\$90,023	\$371	1.69%	16.02%	64.97%	\$68	\$714	1.62%	15.53%	65.26%	\$67
	Unity National Bank of Houston	\$90,162	(\$494)	(2.18%)	(19.88%)	148.98%	\$83	(\$888)	(1.94%)	(17.43%)	142.96%	\$76
	Citizens National Bank	\$91,219	\$145	0.64%	6.09%	77.69%	\$92	\$246	0.54%	5.16%	80.59%	\$92
	Cendera Bank, National Association	\$92,132	\$238	1.04%	10.86%	77.35%	\$88	\$478	1.06%	10.81%	76.95%	\$85
	Fidelity Bank of Texas	\$95,776	\$269	1.14%	7.26%	67.38%	\$58	\$533	1.11%	7.25%	67.21%	\$59
	First National Bank of Evant	\$96,576	\$419	1.72%	21.90%	63.77%	\$62	\$793	1.66%	20.96%	64.95%	\$63
	First National Bank of Hebbbronville	\$96,730	\$377	1.54%	9.74%	58.91%	\$47	\$770	1.54%	9.91%	58.44%	\$48
	Fannin Bank	\$97,124	\$387	1.59%	19.30%	67.19%	\$62	\$645	1.33%	16.05%	68.23%	\$61
	First Bank of Muleshoe	\$98,149	\$161	0.66%	4.82%	74.43%	\$57	\$339	0.69%	5.00%	73.29%	\$55
	POINTWEST Bank	\$98,344	\$253	0.98%	12.13%	72.72%	\$42	\$515	1.01%	12.29%	72.50%	\$42
	Texas Financial Bank	\$98,609	\$297	1.20%	12.02%	62.85%	\$55	\$630	1.26%	12.29%	63.51%	\$58
	Austin Capital Bank SSB	\$99,740	\$105	0.42%	3.30%	93.48%	\$82	\$290	0.55%	4.58%	90.22%	\$66
	Bank of Austin	\$99,951	(\$429)	(1.79%)	(5.26%)	138.77%	\$126	(\$939)	(2.17%)	(5.72%)	155.53%	\$121
	American National Bank of Mount Pleasant	\$100,096	\$378	1.53%	12.98%	62.47%	\$59	\$757	1.57%	12.85%	61.84%	\$59
	Chasewood Bank	\$100,145	\$50	0.20%	2.62%	92.28%	\$64	\$85	0.17%	2.17%	93.38%	\$65
	Morris County National Bank	\$100,201	(\$20)	(0.08%)	(0.94%)	76.30%	\$50	\$14	0.03%	0.32%	73.23%	\$50
	Marion State Bank	\$102,512	\$416	1.62%	12.77%	57.06%	\$91	\$924	1.78%	14.09%	52.23%	\$86
	First National Bank of Floydada	\$102,520	\$450	1.68%	15.43%	47.93%	\$72	\$824	1.52%	14.31%	50.45%	\$74
	First State Bank of Paint Rock	\$103,022	\$373	1.42%	12.48%	56.78%	\$96	\$802	1.53%	13.52%	55.93%	\$95
	First State Bank of Brownsboro	\$103,558	\$265	1.04%	11.37%	72.83%	\$67	\$563	1.10%	11.89%	71.15%	\$65
	Business Bank of Texas, N.A.	\$105,376	\$329	1.22%	11.90%	68.87%	\$113	\$26	0.05%	0.46%	69.90%	\$116
	Stockmens National Bank in Cotulla	\$105,497	\$330	1.26%	14.18%	51.92%	\$57	\$661	1.27%	13.92%	51.62%	\$55

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 21, 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)												
	First National Bank of Eagle Lake	\$106,088	\$318	1.27%	10.67%	72.01%	\$70	\$497	0.99%	8.35%	76.06%	\$74
	Citizens Bank, National Association	\$106,438	\$478	1.81%	13.91%	56.35%	\$55	\$1,005	1.88%	14.61%	55.21%	\$54
	Henderson Federal Savings Bank	\$107,963	\$267	0.99%	4.81%	61.41%	\$66	\$514	0.95%	4.66%	62.09%	\$64
	Community Bank of Snyder	\$110,024	\$154	0.56%	5.17%	85.73%	\$61	\$255	0.45%	4.29%	86.00%	\$61
	First State Bank	\$110,522	\$778	2.85%	18.41%	44.11%	\$57	\$1,494	2.70%	17.86%	45.07%	\$58
	Coleman County State Bank	\$110,660	\$670	2.45%	24.67%	57.27%	\$65	\$1,179	2.19%	21.77%	60.80%	\$65
	Titan Bank, N.A.	\$111,930	\$557	1.84%	16.89%	61.92%	\$95	\$2,731	3.96%	42.61%	47.64%	\$160
	First Bank and Trust of Childress	\$112,518	\$238	0.85%	11.49%	67.71%	\$58	\$423	0.76%	10.01%	69.23%	\$58
	Columbus State Bank	\$113,645	\$234	0.81%	7.30%	55.48%	\$64	\$490	0.83%	7.65%	54.75%	\$63
	Dalhart Federal Savings & Loan Association, SSB	\$114,311	\$103	0.37%	3.17%	77.91%	\$69	\$156	0.28%	2.40%	82.35%	\$69
	Texas Advantage Community Bank, National Association	\$115,128	\$428	1.46%	16.59%	59.46%	\$82	\$566	0.94%	11.07%	68.55%	\$81
	First Security State Bank	\$115,145	\$341	1.16%	18.10%	69.41%	\$53	\$684	1.17%	17.79%	69.11%	\$53
	Johnson City Bank	\$116,036	\$440	1.49%	12.36%	65.48%	\$64	\$823	1.38%	11.61%	67.10%	\$63
	Panola National Bank	\$116,636	\$294	1.02%	10.88%	75.88%	\$72	\$524	0.91%	9.52%	78.25%	\$74
	First National Bank of Tom Bean	\$118,600	\$168	0.58%	8.01%	71.06%	\$55	\$612	1.11%	14.86%	71.61%	\$66
	Lone Star Bank	\$120,460	\$154	0.51%	4.12%	84.36%	\$87	\$300	0.49%	4.03%	83.76%	\$87
	Anahuac National Bank	\$120,992	\$376	1.25%	11.91%	72.32%	\$77	\$621	1.04%	9.86%	75.68%	\$79
	Brady National Bank	\$121,705	\$327	1.11%	13.55%	65.06%	\$55	\$638	1.08%	13.07%	65.07%	\$54
	Mason Bank	\$122,207	\$446	1.46%	9.58%	56.89%	\$84	\$891	1.45%	9.57%	56.72%	\$86
	West Texas State Bank	\$122,510	\$366	1.19%	10.06%	68.16%	\$63	\$694	1.14%	9.55%	69.22%	\$63
	Normangee State Bank	\$122,582	\$435	1.39%	9.39%	43.76%	\$87	\$851	1.36%	9.23%	49.73%	\$84
	City National Bank of Colorado City	\$123,140	\$458	1.48%	16.72%	53.19%	\$64	\$946	1.53%	17.01%	54.04%	\$64
	First National Bank of Bosque County	\$124,084	\$397	1.26%	12.73%	64.83%	\$65	\$766	1.22%	12.40%	66.68%	\$64
	First National Bank of Fort Stockton	\$124,507	\$275	0.90%	9.39%	74.41%	\$62	\$535	0.88%	8.98%	74.27%	\$69
	Citizens State Bank	\$127,158	\$642	2.00%	19.09%	55.67%	\$64	\$1,205	1.86%	17.87%	57.36%	\$67
	Dilley State Bank	\$127,978	\$249	0.77%	5.18%	59.77%	\$66	\$517	0.81%	5.27%	62.79%	\$66
	Citizens State Bank	\$128,246	\$812	2.57%	25.02%	47.03%	\$93	\$1,594	2.53%	24.88%	47.18%	\$89
	Texas Hill Country Bank	\$129,058	\$320	1.05%	9.63%	67.86%	\$81	\$608	1.02%	9.25%	69.09%	\$79
	Big Bend Banks, N.A.	\$129,298	\$449	1.39%	10.53%	58.21%	\$53	\$855	1.30%	9.97%	59.38%	\$53
	Graham Savings and Loan, SSB	\$130,224	\$416	1.31%	10.88%	66.37%	\$59	\$741	1.19%	9.69%	67.69%	\$60
	Texas State Bank	\$130,838	\$316	0.97%	10.87%	79.23%	\$54	\$561	0.88%	9.69%	80.07%	\$51
	Mainland Bank	\$131,333	\$403	1.20%	12.98%	65.96%	\$114	\$715	1.09%	11.47%	69.11%	\$113
	Security State Bank	\$132,098	\$984	2.91%	21.81%	30.26%	\$83	\$1,951	2.85%	22.23%	31.76%	\$80
	Sanger Bank	\$132,494	\$406	1.23%	8.39%	62.29%	\$77	\$796	1.20%	8.30%	63.07%	\$75
	Bank of South Texas	\$132,596	\$572	1.77%	15.90%	69.08%	\$73	\$884	1.36%	12.45%	74.19%	\$72
	Farmers State Bank	\$132,794	\$675	2.10%	21.84%	60.06%	\$52	\$1,170	1.80%	18.85%	62.57%	\$50
	Peoples State Bank	\$132,958	\$266	0.79%	11.29%	71.24%	\$51	\$499	0.78%	10.46%	72.43%	\$50
	Texas Heritage National Bank	\$134,179	\$401	1.22%	10.60%	71.50%	\$74	\$731	1.12%	9.77%	73.07%	\$74
	Texas National Bank	\$136,068	\$228	0.67%	7.45%	69.59%	\$67	\$458	0.67%	7.30%	72.06%	\$67
	First State Bank	\$137,067	\$492	1.45%	20.32%	61.85%	\$91	\$865	1.29%	18.12%	64.13%	\$90
	First Texas Bank	\$137,739	\$330	0.96%	8.68%	66.80%	\$62	\$629	0.93%	8.28%	67.70%	\$62
	First State Bank	\$140,800	\$274	0.77%	6.12%	67.38%	\$85	\$450	0.63%	4.97%	72.65%	\$88
	First State Bank of Odem	\$140,929	\$446	1.30%	11.50%	65.82%	\$71	\$858	1.25%	11.19%	65.06%	\$69
	First State Bank	\$140,933	\$28	0.08%	0.61%	92.61%	\$74	\$370	0.52%	4.03%	85.32%	\$74
	First National Bank of Winnsboro	\$142,379	\$430	1.22%	6.53%	67.47%	\$73	\$785	1.11%	6.00%	69.98%	\$77
	Hill Bank & Trust Co.	\$142,705	\$475	1.34%	8.09%	48.17%	\$65	\$866	1.22%	7.41%	46.68%	\$61
	Citizens State Bank	\$142,990	\$233	0.64%	7.48%	82.89%	\$58	\$522	0.71%	8.39%	81.29%	\$58
	First National Bank of Alvin	\$144,393	\$469	1.25%	12.77%	47.61%	\$46	\$881	1.20%	11.55%	49.71%	\$47

Source: SNL Financial

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Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	First State Bank of Ben Wheeler, Texas	\$146,149	\$603	1.64%	12.70%	57.97%	\$51	\$1,224	1.66%	13.01%	57.14%	\$51
	Peoples Bank	\$147,520	\$454	1.26%	16.64%	73.25%	\$62	\$871	1.22%	15.62%	74.08%	\$62
	First State Bank	\$150,272	\$548	1.47%	16.23%	63.98%	\$64	\$1,093	1.48%	16.11%	64.26%	\$63
	Sundown State Bank	\$150,937	\$123	0.33%	3.03%	66.57%	\$83	\$441	0.58%	5.48%	68.28%	\$81
	Roscoe State Bank	\$152,740	\$529	1.39%	13.55%	66.18%	\$72	\$1,126	1.45%	14.31%	65.03%	\$74
	Castroville State Bank	\$153,322	\$455	1.21%	12.95%	55.06%	\$69	\$930	1.22%	13.28%	54.84%	\$68
	Texas Heritage Bank	\$154,487	\$533	1.38%	16.94%	69.08%	\$75	\$985	1.28%	15.71%	69.97%	\$75
	Tejas Bank	\$154,707	\$1,054	2.71%	25.79%	45.08%	\$109	\$1,982	2.66%	25.19%	45.59%	\$111
	Providence Bank of Texas	\$154,960	\$345	0.88%	7.57%	70.44%	\$138	\$658	0.86%	7.29%	71.33%	\$141
	Lamar National Bank	\$156,346	\$427	1.10%	10.31%	74.19%	\$60	\$871	1.14%	10.55%	74.18%	\$58
	Guadalupe Bank	\$157,297	\$519	1.34%	15.00%	66.38%	\$62	\$1,065	1.40%	15.65%	64.76%	\$66
	Citizens Bank	\$157,529	\$753	1.90%	18.73%	54.95%	\$92	\$1,540	1.95%	19.30%	52.96%	\$85
	First State Bank of Bedia	\$157,979	\$762	1.94%	13.30%	50.98%	\$79	\$1,522	1.94%	13.25%	50.03%	\$74
	Fayette Savings Bank, SSB	\$158,923	\$520	1.38%	16.04%	56.33%	\$71	\$1,016	1.37%	15.82%	57.40%	\$71
	First State Bank of Texas	\$159,741	\$348	0.87%	6.01%	74.94%	\$76	\$527	0.68%	4.58%	79.41%	\$75
	Austin County State Bank	\$161,562	\$583	1.51%	15.24%	59.12%	\$84	\$1,152	1.50%	15.26%	58.93%	\$82
	First National Bank of Hereford	\$161,586	\$598	1.47%	15.76%	63.08%	\$74	\$1,086	1.33%	14.41%	65.22%	\$73
	Muenster State Bank	\$163,457	\$764	1.84%	13.34%	40.18%	\$68	\$1,491	1.79%	13.01%	41.14%	\$68
	Commercial National Bank of Brady	\$167,044	\$719	1.64%	16.77%	56.61%	\$70	\$1,416	1.60%	16.31%	57.30%	\$73
	First Bank & Trust	\$167,387	\$156	0.37%	3.08%	82.65%	\$45	\$355	0.42%	3.45%	80.62%	\$45
	Incommons Bank, N.A.	\$169,878	\$284	0.68%	7.52%	78.61%	\$62	\$689	0.82%	9.15%	75.04%	\$58
	First National Bank of Sterling City	\$170,595	\$370	0.87%	17.49%	63.24%	\$80	\$712	0.82%	15.46%	63.71%	\$80
	First National Bank of Anderson	\$172,962	\$420	0.96%	9.23%	63.36%	\$63	\$889	1.00%	9.86%	62.83%	\$62
	First National Bank of Ballinger	\$173,394	\$676	1.59%	16.24%	62.76%	\$73	\$1,300	1.55%	15.70%	63.25%	\$72
	First State Bank	\$174,422	\$114	0.26%	2.50%	90.91%	\$66	\$205	0.23%	2.21%	91.45%	\$66
	Perryton National Bank	\$174,625	\$673	1.49%	13.05%	49.79%	\$77	\$1,269	1.41%	12.27%	51.44%	\$80
	Citizens National Bank of Hillsboro	\$175,081	\$416	0.95%	8.09%	66.24%	\$77	\$935	1.03%	8.86%	65.14%	\$76
	Arrowhead Bank	\$175,880	\$728	1.62%	16.55%	60.29%	\$68	\$1,350	1.51%	15.60%	62.56%	\$62
	First National Bank of Trenton	\$176,894	(\$391)	(0.84%)	(6.09%)	116.07%	\$73	(\$638)	(0.66%)	(5.21%)	111.76%	\$70
	Llano National Bank	\$178,373	\$535	1.23%	10.57%	62.10%	\$65	\$1,147	1.33%	11.44%	59.99%	\$61
	Bank of DeSoto, National Association	\$180,073	\$1,001	2.14%	19.73%	55.20%	\$91	\$1,994	2.12%	19.71%	59.35%	\$101
	MINT National Bank	\$184,582	\$1,078	2.40%	18.55%	51.25%	\$146	\$1,863	2.10%	16.40%	53.07%	\$140
	HomeBank Texas	\$185,175	\$979	2.15%	21.79%	53.91%	\$77	\$1,811	2.03%	20.60%	55.48%	\$76
	Interstate Bank, SSB	\$185,716	\$849	1.83%	18.49%	58.17%	\$75	\$1,403	1.51%	15.29%	64.77%	\$84
	Pearland State Bank	\$186,790	\$665	1.37%	14.21%	48.87%	\$69	\$1,344	1.38%	13.85%	48.17%	\$66
	MapleMark Bank	\$188,897	(\$2,412)	(5.98%)	(14.02%)	344.16%	\$195	(\$4,488)	(7.23%)	(14.12%)	NM	\$174
	Cypress Bank, SSB	\$188,928	\$459	0.97%	9.46%	69.49%	\$54	\$867	0.92%	9.01%	71.53%	\$57
	First State Bank	\$189,068	\$776	1.69%	19.97%	63.39%	\$70	\$1,485	1.62%	19.17%	64.45%	\$70
	Oakwood Bank	\$189,268	(\$448)	(1.13%)	(5.32%)	119.52%	\$140	(\$1,072)	(1.52%)	(6.71%)	130.49%	\$135
	Elsa State Bank and Trust Company	\$193,107	\$709	1.47%	14.44%	74.45%	\$56	\$1,328	1.37%	13.59%	74.87%	\$57
	National Bank of Andrews	\$193,611	\$1,672	3.49%	31.24%	49.71%	\$86	\$2,904	3.05%	27.68%	54.17%	\$85
	TransPecos Banks, SSB	\$194,082	\$445	0.92%	10.07%	79.24%	\$84	\$1,008	1.06%	11.43%	78.55%	\$84
	First State Bank	\$195,782	\$346	0.69%	4.92%	58.24%	\$60	\$281	0.29%	2.22%	71.30%	\$61
	First National Bank of Mount Vernon	\$196,424	\$715	1.40%	13.49%	54.05%	\$56	\$1,439	1.38%	13.52%	53.54%	\$56
	First State Bank	\$196,451	\$822	1.69%	15.71%	54.87%	\$62	\$1,686	1.73%	16.14%	55.60%	\$61
	City National Bank of Taylor	\$197,365	\$539	1.11%	10.59%	75.00%	\$90	\$989	1.03%	9.71%	76.71%	\$90
	Community National Bank	\$197,984	\$455	0.91%	8.14%	72.96%	\$75	\$1,084	1.08%	9.70%	70.41%	\$72
	First National Bank of Giddings	\$199,264	\$469	0.94%	9.05%	64.89%	\$65	\$960	0.96%	9.27%	63.96%	\$64
	Spring Hill State Bank	\$199,415	\$501	1.01%	9.57%	65.52%	\$64	\$990	1.00%	9.56%	65.48%	\$64
	Texas Brand Bank	\$204,131	\$591	1.28%	9.36%	63.12%	\$102	\$1,124	1.23%	8.99%	63.82%	\$102
	First National Bank of Burleson	\$205,205	\$753	1.47%	14.86%	49.54%	\$71	\$1,461	1.44%	15.14%	50.40%	\$70

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Performance Analysis

June 30, 2018

Run Date: August 21, 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)												
	Grandview Bank	\$207,759	\$872	1.70%	21.08%	49.07%	\$78	\$1,665	1.68%	20.33%	49.58%	\$78
	Citizens National Bank at Brownwood	\$208,808	\$971	1.87%	14.89%	52.82%	\$57	\$1,883	1.81%	14.43%	53.54%	\$57
	Commercial National Bank of Texarkana	\$209,208	\$958	1.83%	24.76%	58.55%	\$55	\$1,747	1.69%	22.16%	62.16%	\$57
	First National Bank	\$212,958	\$854	1.60%	12.84%	57.44%	\$67	\$1,793	1.64%	13.42%	56.30%	\$69
	Yoakum National Bank	\$213,230	\$761	1.41%	10.51%	52.55%	\$64	\$1,534	1.41%	10.60%	52.17%	\$62
	Texana Bank, National Association	\$216,079	\$322	0.59%	7.58%	86.93%	\$90	\$335	0.31%	3.95%	92.11%	\$88
	Bridge City State Bank	\$216,263	\$589	1.06%	14.57%	57.24%	\$60	\$1,216	1.09%	14.58%	57.99%	\$59
	Mineola Community Bank, SSB	\$218,278	\$197	0.37%	2.70%	86.95%	\$69	\$476	0.44%	3.27%	84.50%	\$69
	Community Bank	\$218,709	\$1,287	2.34%	22.76%	42.42%	\$50	\$2,523	2.31%	22.73%	42.89%	\$49
	Gilmer National Bank	\$219,035	\$701	1.28%	9.38%	55.51%	\$75	\$1,291	1.17%	8.65%	56.83%	\$78
	First National Bank of Stanton	\$220,006	\$508	1.03%	11.96%	50.34%	\$85	\$1,004	1.02%	11.82%	53.40%	\$91
	Ennis State Bank	\$220,500	\$904	1.63%	17.37%	65.55%	\$68	\$1,794	1.62%	17.25%	65.80%	\$67
	State Bank of De Kalb	\$224,260	\$1,247	2.21%	18.77%	58.39%	\$66	\$2,383	2.11%	18.29%	58.96%	\$65
	First State Bank	\$224,967	\$877	1.57%	14.00%	59.46%	\$80	\$1,864	1.64%	14.74%	57.83%	\$79
	Jacksboro National Bank	\$228,343	\$572	0.97%	9.24%	73.77%	\$87	\$1,092	0.91%	8.64%	75.31%	\$87
	Huntington State Bank	\$232,340	\$526	0.91%	8.35%	78.79%	\$65	\$1,005	0.88%	8.05%	79.39%	\$64
	Liberty Capital Bank	\$233,520	\$1,044	1.83%	17.83%	52.74%	\$135	\$2,052	1.78%	17.71%	52.40%	\$131
	United Bank of El Paso del Norte	\$236,651	\$605	1.04%	10.07%	65.66%	\$90	\$1,192	1.05%	10.02%	65.96%	\$90
	Western Bank	\$237,245	\$723	1.22%	14.52%	69.90%	\$72	\$1,240	1.06%	12.88%	72.69%	\$72
	Lone Star Capital Bank, National Association	\$238,292	\$331	0.55%	4.06%	83.28%	\$79	\$622	0.51%	3.82%	83.99%	\$78
	Texas Republic Bank, National Association	\$238,553	\$954	1.62%	13.69%	58.65%	\$97	\$1,926	1.64%	14.06%	57.36%	\$92
	Frontier Bank of Texas	\$241,040	\$600	1.02%	7.34%	67.26%	\$86	\$1,208	1.05%	7.45%	66.64%	\$84
	First National Bank of Weatherford	\$244,700	\$488	0.78%	8.70%	53.00%	\$84	\$1,375	1.13%	12.58%	57.00%	\$84
	Pecos County State Bank	\$245,139	\$866	1.44%	18.75%	62.77%	\$55	\$1,633	1.35%	17.29%	63.57%	\$56
	First State Bank of Burnet	\$245,484	\$847	1.36%	11.91%	57.25%	\$60	\$1,622	1.31%	11.26%	57.75%	\$59
	Trinity Bank, N.A.	\$245,804	\$1,158	1.85%	14.84%	44.25%	\$146	\$2,287	1.79%	14.74%	45.58%	\$136
	Hondo National Bank	\$246,494	\$802	1.30%	13.21%	61.80%	\$50	\$1,660	1.34%	13.73%	61.89%	\$48
	ValueBank Texas	\$248,373	\$661	1.06%	11.34%	73.38%	\$56	\$1,323	1.07%	11.41%	73.59%	\$57
	Average of Asset Group A	\$121,199	\$349	1.06%	10.08%	69.52%	\$70	\$683	1.03%	10.06%	69.53%	\$70

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 21, 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												
	Ozona National Bank	\$252,176	\$894	1.43%	13.50%	71.30%	\$76	\$1,666	1.33%	12.69%	74.01%	\$80
	National Bank & Trust	\$253,131	\$641	1.00%	12.68%	55.31%	\$59	\$1,221	0.95%	11.82%	56.87%	\$63
	First National Bank of Lake Jackson	\$254,663	\$690	1.07%	14.08%	49.94%	\$50	\$1,404	1.05%	13.46%	50.75%	\$53
	TexStar National Bank	\$255,097	\$793	1.24%	11.37%	66.35%	\$95	\$1,485	1.15%	10.69%	68.01%	\$97
	Texas National Bank	\$260,377	\$785	1.21%	13.05%	69.93%	\$68	\$3,020	2.37%	25.66%	55.01%	\$68
	First-Lockhart National Bank	\$261,420	\$488	0.75%	8.36%	84.57%	\$76	\$1,346	1.04%	11.53%	75.88%	\$76
	First National Bank of Jasper	\$263,236	\$514	0.77%	6.76%	69.53%	\$58	\$890	0.67%	5.85%	72.20%	\$59
	Texan Bank, National Association	\$266,110	\$768	1.17%	7.60%	69.49%	\$117	\$1,257	0.99%	6.27%	74.31%	\$114
	National Bank of Texas at Fort Worth	\$271,354	\$606	0.92%	8.43%	73.05%	\$84	\$1,187	0.91%	8.22%	72.75%	\$81
	Charter Bank	\$271,853	\$2,195	3.26%	31.55%	47.78%	\$120	\$4,151	3.16%	29.78%	41.82%	\$94
	Worthington National Bank	\$272,094	\$544	0.84%	8.53%	74.24%	\$110	\$1,046	0.84%	8.28%	74.87%	\$110
	Peoples State Bank of Hallettsville	\$272,253	\$560	0.83%	7.53%	54.86%	\$82	\$1,146	0.84%	7.70%	54.04%	\$82
	Heritage Bank	\$272,280	\$994	1.50%	12.08%	56.01%	\$69	\$1,896	1.46%	11.77%	58.29%	\$70
	First National Bank of Hughes Springs	\$274,537	\$1,217	1.76%	14.22%	66.18%	\$52	\$2,432	1.76%	14.29%	66.28%	\$53
	Texas State Bank	\$276,142	\$1,121	1.66%	15.24%	58.62%	\$66	\$2,120	1.56%	14.43%	59.91%	\$66
	Fort Hood National Bank	\$277,279	\$808	1.23%	15.26%	78.67%	\$58	\$1,340	1.04%	12.62%	81.20%	\$60
	Citizens State Bank	\$278,449	\$910	1.32%	13.99%	48.36%	\$84	\$1,898	1.38%	14.52%	48.88%	\$87
	Alliance Bank Central Texas	\$281,058	\$393	0.57%	7.08%	75.72%	\$75	\$797	0.58%	7.20%	76.27%	\$76
	T Bank, National Association	\$281,843	\$1,023	1.47%	11.37%	72.62%	\$139	\$1,776	1.29%	9.97%	74.03%	\$140
	American State Bank	\$283,661	\$357	0.51%	4.44%	84.87%	\$77	\$670	0.48%	4.18%	84.69%	\$76
	Waggoner National Bank of Vernon	\$285,273	\$1,993	2.78%	21.57%	41.89%	\$64	\$4,118	2.86%	22.24%	42.50%	\$64
	First Texas Bank	\$288,062	\$711	0.98%	8.91%	70.26%	\$62	\$1,129	0.77%	7.11%	74.17%	\$61
	Liberty National Bank in Paris	\$288,619	\$928	1.29%	8.08%	55.69%	\$62	\$1,820	1.27%	7.98%	55.45%	\$62
	Preferred Bank	\$293,881	\$682	1.03%	6.64%	65.08%	\$85	\$1,393	1.06%	6.84%	64.27%	\$85
	Shelby Savings Bank, SSB	\$297,593	\$774	1.06%	8.43%	74.28%	\$59	\$1,560	1.08%	8.56%	74.69%	\$59
	Farmers State Bank	\$302,467	\$527	0.69%	4.97%	78.40%	\$77	\$1,353	0.88%	6.37%	76.10%	\$77
	Texas Bank Financial	\$304,565	\$1,868	2.80%	26.95%	63.28%	\$99	\$3,088	2.45%	22.91%	66.49%	\$94
	First National Bank in Port Lavaca	\$307,775	\$840	1.10%	12.00%	55.54%	\$66	\$1,631	1.08%	11.30%	56.28%	\$67
	First Liberty National Bank	\$313,944	\$1,078	1.37%	11.42%	68.74%	\$76	\$2,047	1.31%	10.87%	69.19%	\$74
	Texas Champion Bank	\$314,530	\$473	0.60%	5.07%	89.17%	\$63	\$958	0.60%	5.16%	86.18%	\$63
	TrustTexas Bank, SSB	\$317,367	\$422	0.53%	4.83%	84.54%	\$76	\$805	0.51%	4.55%	83.06%	\$70
	First Commercial Bank, National Association	\$319,814	\$1,161	1.43%	14.18%	67.04%	\$75	\$2,244	1.38%	13.41%	67.64%	\$74
	Mills County State Bank	\$320,131	\$1,011	1.25%	14.42%	64.82%	\$62	\$2,040	1.27%	14.15%	64.00%	\$59
	Lamesa National Bank	\$321,805	\$925	1.11%	11.82%	46.62%	\$67	\$1,849	1.09%	11.85%	46.34%	\$63
	Brenham National Bank	\$332,754	\$1,058	1.27%	13.96%	63.78%	\$78	\$1,926	1.18%	12.69%	65.89%	\$78
	First State Bank of Livingston	\$334,596	\$850	1.02%	6.51%	65.75%	\$56	\$1,472	0.89%	5.64%	68.98%	\$56
	Citizens State Bank	\$340,603	\$1,501	1.81%	15.21%	50.68%	\$63	\$3,111	1.92%	15.87%	49.33%	\$62
	Classic Bank, National Association	\$343,541	\$681	0.80%	8.82%	74.93%	\$64	\$1,414	0.83%	9.17%	74.07%	\$62
	Grand Bank of Texas	\$344,579	\$1,344	1.61%	20.32%	67.40%	\$100	\$2,227	1.38%	16.88%	71.33%	\$99
	Comanche National Bank	\$347,915	\$964	1.10%	9.85%	62.72%	\$65	\$1,979	1.11%	10.03%	61.73%	\$64
	Rio Bank	\$351,782	\$1,149	1.33%	14.53%	69.35%	\$65	\$2,045	1.22%	13.09%	71.47%	\$64
	State National Bank of Big Spring	\$354,437	\$1,249	1.42%	15.22%	48.51%	\$77	\$2,162	1.22%	13.27%	51.40%	\$76
	First National Bank of Gilmer	\$359,660	\$1,338	1.50%	11.77%	65.86%	\$56	\$2,614	1.48%	11.59%	65.22%	\$56
	AccessBank Texas	\$360,628	\$401	0.44%	4.80%	72.28%	\$98	\$970	0.54%	5.80%	70.99%	\$95
	SouthTrust Bank, N.A.	\$362,829	\$602	0.66%	5.93%	80.78%	\$81	\$1,129	0.62%	5.57%	82.20%	\$83
	Bank of Brenham, National Association	\$365,477	\$1,032	1.13%	11.23%	39.93%	\$78	\$2,108	1.18%	11.43%	39.37%	\$77
	First National Bank of McGregor	\$366,183	\$1,119	1.29%	15.59%	64.23%	\$103	\$2,136	1.27%	15.38%	65.93%	\$100
	Bank of Texas	\$371,579	\$2,148	2.40%	21.42%	31.68%	\$117	\$3,970	2.25%	20.30%	33.29%	\$109
	Wellington State Bank	\$378,312	\$891	0.94%	8.12%	73.85%	\$69	\$1,908	0.99%	8.62%	71.82%	\$69
	Schertz Bank & Trust	\$378,711	\$1,585	1.68%	13.85%	46.67%	\$70	\$2,944	1.56%	13.01%	49.21%	\$72

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets (continued)												
	Falls City National Bank	\$381,363	\$2,338	2.46%	23.79%	21.76%	\$60	\$3,828	2.02%	19.96%	22.93%	\$60
	Texas Star Bank	\$382,781	\$1,719	1.82%	16.10%	55.08%	\$69	\$3,523	1.86%	16.72%	53.40%	\$65
	First National Bank of Livingston	\$384,399	\$1,234	1.30%	9.80%	69.93%	\$73	\$2,425	1.28%	9.55%	69.93%	\$71
	First Bank	\$384,531	\$2,296	2.40%	20.46%	69.27%	\$108	\$4,967	2.60%	22.33%	66.89%	\$104
	Karnes County National Bank of Karnes City	\$386,287	\$1,021	1.09%	12.94%	55.33%	\$103	\$1,890	1.01%	11.83%	54.26%	\$102
	Citizens Bank	\$388,459	\$820	0.85%	7.31%	70.87%	\$69	\$1,670	0.87%	7.49%	69.78%	\$66
	Sage Capital Bank	\$389,828	\$1,191	1.23%	11.43%	59.77%	\$77	\$2,169	1.12%	10.49%	63.27%	\$78
	Southwest Bank	\$391,011	\$2,064	2.15%	24.65%	64.30%	\$103	\$3,486	1.83%	20.61%	67.01%	\$102
	First National Bank of Beeville	\$392,320	\$1,529	1.56%	18.20%	51.39%	\$92	\$2,841	1.46%	17.18%	52.48%	\$92
	First National Bank of Mertzon	\$392,383	\$1,004	1.02%	14.40%	40.45%	\$62	\$1,966	1.01%	14.35%	41.07%	\$62
	Texas First State Bank	\$398,914	\$292	0.29%	3.51%	85.27%	\$67	\$633	0.31%	3.83%	83.00%	\$68
	Herring Bank	\$402,230	\$967	0.94%	8.72%	85.45%	\$78	\$1,589	0.76%	7.13%	87.56%	\$79
	Southwestern National Bank	\$404,488	\$1,561	1.54%	12.89%	61.78%	\$73	\$2,602	1.29%	10.79%	66.12%	\$75
	Citizens National Bank	\$407,739	\$1,224	1.22%	10.63%	59.40%	\$57	\$2,364	1.17%	10.34%	60.54%	\$60
	First National Bank Baird	\$408,077	\$1,291	1.29%	13.67%	68.47%	\$74	\$2,524	1.25%	13.70%	68.48%	\$74
	First State Bank	\$409,125	\$2,223	2.19%	25.41%	56.35%	\$69	\$4,167	2.06%	23.91%	57.72%	\$68
	Bank and Trust, SSB	\$410,423	\$1,220	1.16%	12.50%	73.79%	\$73	\$2,077	0.98%	10.50%	77.34%	\$74
	First National Bank of Sonora	\$411,146	\$1,226	1.19%	10.73%	72.72%	\$84	\$2,039	0.98%	8.97%	74.73%	\$88
	West Texas State Bank	\$419,606	\$1,298	1.24%	11.38%	70.31%	\$71	\$1,944	0.94%	8.56%	74.50%	\$73
	Capital Bank	\$419,843	\$1,201	1.15%	13.27%	66.45%	\$98	\$2,378	1.15%	13.22%	66.73%	\$96
	First Federal Community Bank, SSB	\$424,459	\$1,039	1.01%	9.14%	67.83%	\$86	\$1,928	0.95%	8.57%	68.57%	\$87
	First Community Bank	\$424,756	\$1,424	1.38%	16.54%	65.81%	\$70	\$2,728	1.34%	15.87%	66.13%	\$69
	First Community Bank	\$426,937	\$1,617	1.50%	14.42%	69.89%	\$64	\$2,699	1.24%	12.09%	73.34%	\$65
	Texas Security Bank	\$428,867	\$1,147	1.06%	7.91%	53.62%	\$132	\$2,597	1.23%	9.19%	55.33%	\$131
	American Bank, National Association	\$439,967	\$1,090	1.00%	10.07%	70.47%	\$77	\$2,279	1.05%	10.60%	69.50%	\$77
	International Bank of Commerce	\$448,614	\$1,028	0.91%	6.04%	65.53%	\$36	\$1,964	0.86%	5.75%	65.84%	\$36
	Community Bank & Trust	\$448,985	\$1,447	1.31%	9.44%	63.61%	\$80	\$2,719	1.26%	8.89%	65.41%	\$82
	Plains State Bank	\$457,688	\$1,815	1.63%	15.07%	55.96%	\$108	\$3,436	1.56%	14.49%	56.52%	\$107
	First National Bank of Huntsville	\$460,560	\$1,031	0.90%	7.48%	67.47%	\$62	\$1,979	0.86%	7.23%	69.53%	\$64
	First State Bank	\$475,017	\$1,493	1.26%	12.60%	61.55%	\$78	\$3,084	1.30%	13.09%	60.24%	\$77
	First National Bank	\$475,907	\$1,430	1.25%	12.30%	72.42%	\$117	\$2,539	1.11%	10.93%	74.88%	\$119
	R Bank	\$476,194	\$852	0.73%	7.96%	74.63%	\$77	\$1,689	0.73%	7.94%	74.72%	\$76
	Peoples Bank	\$479,206	\$1,465	1.24%	11.67%	65.68%	\$75	\$2,954	1.26%	11.85%	65.90%	\$75
	TexasBank	\$483,537	\$3,249	2.67%	20.44%	49.68%	\$67	\$6,234	2.57%	19.76%	50.67%	\$67
	Fayetteville Bank	\$486,091	\$1,496	1.21%	12.17%	40.79%	\$82	\$3,154	1.28%	12.41%	40.14%	\$81
	United Texas Bank	\$488,902	\$1,107	0.88%	9.84%	54.59%	\$116	\$2,129	0.88%	9.55%	56.67%	\$122
	Bank of the West	\$490,093	\$1,270	1.05%	11.67%	73.46%	\$93	\$2,417	1.01%	11.11%	74.16%	\$95
	Texas Bank	\$490,285	\$1,327	1.11%	11.12%	68.62%	\$68	\$2,322	0.99%	9.78%	69.75%	\$68
	Union State Bank	\$493,438	\$821	0.66%	5.48%	67.05%	\$84	\$1,343	0.58%	5.09%	71.43%	\$91
	Average of Asset Group B	\$360,819	\$1,140	1.28%	12.21%	64.02%	\$78	\$2,182	1.24%	11.78%	64.55%	\$78

Source: SNL Financial

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Performance Analysis

June 30, 2018

Run Date: August 21, 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												
	First State Bank and Trust Company	\$502,222	\$1,442	1.21%	7.63%	53.81%	\$93	\$3,006	1.29%	7.91%	53.21%	\$93
	Fidelity Bank	\$515,000	\$2,369	1.91%	16.66%	46.93%	\$98	\$4,761	1.91%	16.75%	46.22%	\$94
	Kleberg Bank, N.A.	\$519,691	\$1,411	1.07%	9.37%	72.60%	\$68	\$2,588	1.00%	8.53%	74.65%	\$68
	Ciera Bank	\$524,741	\$2,525	1.89%	13.91%	57.86%	\$83	\$5,078	1.90%	14.05%	57.56%	\$83
	Pointbank	\$526,144	\$1,526	1.15%	11.93%	70.22%	\$88	\$2,885	1.12%	11.27%	71.03%	\$87
	Vantage Bank Texas	\$527,089	(\$1,052)	(0.78%)	(7.43%)	63.76%	\$100	\$33	0.01%	0.12%	67.14%	\$104
	Texas National Bank of Jacksonville	\$528,606	\$1,697	1.29%	13.61%	57.56%	\$88	\$3,083	1.19%	12.53%	59.89%	\$86
	Texas Citizens Bank, National Association	\$533,844	\$1,405	1.09%	11.80%	68.00%	\$103	\$1,966	0.79%	8.61%	69.53%	\$97
	Commerce Bank	\$534,863	\$2,268	1.69%	10.60%	45.26%	\$36	\$4,583	1.67%	10.75%	44.13%	\$35
	Citizens State Bank	\$542,064	\$2,017	1.50%	14.25%	59.78%	\$75	\$4,009	1.52%	14.40%	58.63%	\$71
	Round Top State Bank	\$545,325	\$1,702	1.25%	12.00%	50.93%	\$78	\$3,467	1.29%	12.32%	50.87%	\$77
	Benchmark Bank	\$548,195	\$2,654	1.86%	18.82%	74.64%	\$136	\$8,501	3.07%	30.61%	64.12%	\$128
	Tolleson Private Bank	\$556,168	\$2,800	1.95%	24.51%	43.43%	\$123	\$5,929	2.07%	26.06%	44.14%	\$126
	Bank and Trust of Bryan/College Station	\$567,494	\$2,633	1.85%	17.99%	45.47%	\$87	\$4,973	1.74%	17.19%	46.94%	\$88
	First National Bank of Albany	\$567,686	\$851	0.62%	5.46%	39.76%	\$80	\$3,381	1.23%	10.62%	40.63%	\$75
	First National Bank of Bastrop	\$573,491	\$2,712	1.91%	19.67%	55.35%	\$74	\$5,427	1.92%	19.66%	54.93%	\$72
	HomeTown Bank, N.A.	\$593,380	\$1,681	1.13%	10.80%	57.78%	\$71	\$3,537	1.20%	11.40%	58.54%	\$71
	Pilgrim Bank	\$593,675	\$1,379	0.92%	8.42%	68.19%	\$65	\$2,703	0.91%	8.20%	68.96%	\$64
	First National Bank of Granbury	\$602,795	\$1,830	1.24%	11.88%	61.27%	\$64	\$3,237	1.10%	10.59%	63.06%	\$64
	Security State Bank	\$609,280	\$1,914	1.25%	12.99%	49.15%	\$89	\$4,046	1.32%	13.78%	49.11%	\$89
	National United	\$622,255	\$1,514	0.96%	9.72%	69.49%	\$70	\$2,479	0.80%	7.97%	71.95%	\$70
	Texas Gulf Bank, National Association	\$628,394	\$2,145	1.45%	13.87%	63.49%	\$100	\$3,530	1.21%	11.37%	67.12%	\$99
	Commercial State Bank	\$638,758	\$4,403	2.87%	25.39%	49.61%	\$76	\$8,169	2.73%	23.84%	51.37%	\$77
	First Texas Bank	\$645,441	\$1,743	1.08%	13.08%	58.17%	\$69	\$3,189	1.00%	11.98%	59.96%	\$70
	Pegasus Bank	\$651,399	\$1,644	1.14%	17.19%	55.84%	\$157	\$3,158	1.14%	16.65%	56.44%	\$153
	American National Bank & Trust	\$662,392	\$1,839	1.14%	9.82%	70.42%	\$83	\$3,448	1.05%	9.13%	71.46%	\$81
	Legend Bank, N.A.	\$669,639	\$2,100	1.26%	11.89%	61.60%	\$89	\$4,678	1.42%	13.24%	64.26%	\$89
	Crockett National Bank	\$671,027	\$4,469	2.74%	23.72%	73.37%	\$124	\$7,048	2.20%	18.97%	79.10%	\$123
	Affiliated Bank, National Association	\$677,326	\$1,666	1.01%	10.07%	77.49%	\$98	\$3,187	0.99%	9.75%	77.82%	\$96
	Wallis State Bank	\$681,223	\$4,312	2.65%	24.85%	53.31%	\$103	\$8,719	2.73%	25.93%	52.10%	\$97
	First National Bank of Bellville	\$684,759	\$2,380	1.41%	10.47%	43.69%	\$102	\$4,915	1.45%	10.58%	43.49%	\$102
	NewFirst National Bank	\$685,942	\$4,365	2.52%	22.44%	50.47%	\$122	\$8,607	2.48%	22.24%	52.36%	\$124
	First National Bank of Shiner	\$696,712	\$2,266	1.30%	12.65%	39.98%	\$80	\$4,684	1.34%	12.89%	39.87%	\$81
	City National Bank of Sulphur Springs	\$697,096	\$2,637	1.53%	13.56%	62.60%	\$67	\$5,249	1.54%	13.59%	63.78%	\$66
	Central Bank	\$699,313	\$3,384	2.01%	21.45%	60.82%	\$111	\$5,565	1.66%	17.91%	64.72%	\$107
	Commercial Bank of Texas, N.A.	\$708,664	\$1,858	1.09%	11.41%	67.77%	\$65	\$3,436	1.02%	10.58%	69.24%	\$65
	Citizens 1st Bank	\$710,214	\$3,157	1.80%	8.87%	31.73%	\$65	\$6,540	1.84%	9.16%	31.87%	\$67
	SouthStar Bank, S.S.B.	\$718,026	\$1,722	0.96%	8.51%	74.06%	\$83	\$3,291	0.91%	8.18%	74.23%	\$85
	Community National Bank & Trust of Texas	\$730,373	\$2,467	1.37%	12.92%	59.87%	\$72	\$4,969	1.39%	13.07%	59.99%	\$70
	Icon Bank of Texas, National Association	\$740,180	\$2,206	1.18%	11.67%	73.39%	\$158	\$4,195	1.11%	11.15%	73.59%	\$155
	Alliance Bank	\$742,803	\$2,434	1.30%	14.73%	67.44%	\$63	\$4,474	1.20%	13.48%	69.97%	\$65
	Vista Bank	\$754,523	\$2,068	1.20%	10.58%	58.98%	\$89	\$3,612	1.09%	9.50%	61.02%	\$83
	Centennial Bank	\$762,316	\$2,238	1.20%	12.21%	73.88%	\$89	\$3,669	0.99%	9.80%	73.37%	\$85
	Third Coast Bank, SSB	\$762,505	\$940	0.50%	5.86%	78.20%	\$123	\$2,047	0.56%	6.43%	76.33%	\$123
	Industry State Bank	\$775,123	\$3,007	1.56%	13.80%	44.97%	\$98	\$6,760	1.76%	15.15%	43.17%	\$98
	Bank of San Antonio	\$775,824	\$2,542	1.33%	14.34%	61.89%	\$117	\$4,659	1.24%	13.33%	62.80%	\$116
	First Command Bank	\$803,394	\$4,237	2.10%	28.83%	57.01%	\$91	\$8,049	2.06%	28.25%	58.49%	\$88
	State Bank of Texas	\$814,368	\$10,454	5.26%	28.47%	25.68%	\$73	\$19,069	4.72%	25.39%	26.40%	\$72
	Security Bank	\$835,198	\$4,868	2.36%	17.84%	61.35%	\$82	\$8,751	2.15%	16.12%	62.68%	\$84
	First National Bank of Central Texas	\$855,755	\$4,982	2.37%	25.95%	44.53%	\$95	\$9,620	2.29%	25.04%	45.62%	\$96

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets (continued)												
	Texas Regional Bank	\$856,765	\$1,278	0.60%	5.54%	77.25%	\$72	\$2,862	0.68%	6.18%	76.33%	\$70
	Golden Bank, National Association	\$858,533	\$3,658	1.73%	13.37%	46.05%	\$92	\$6,706	1.62%	12.42%	46.03%	\$90
	Dallas Capital Bank, National Association	\$868,584	\$1,335	0.65%	6.33%	64.60%	\$141	\$2,327	0.59%	5.55%	66.94%	\$139
	Lone Star State Bank of West Texas	\$870,035	\$3,650	1.68%	14.17%	48.11%	\$115	\$7,144	1.61%	13.94%	50.31%	\$120
	Central National Bank	\$893,626	\$4,139	1.99%	22.22%	47.21%	\$105	\$8,211	1.98%	22.26%	47.49%	\$105
	American Bank of Commerce	\$920,798	\$2,451	1.07%	12.55%	62.61%	\$80	\$4,663	1.03%	12.02%	63.64%	\$81
	Citizens State Bank	\$923,082	\$2,805	1.21%	10.75%	46.95%	\$64	\$5,542	1.20%	10.32%	47.61%	\$64
	Horizon Bank, SSB	\$959,029	\$4,320	1.84%	21.82%	55.69%	\$110	\$8,390	1.81%	21.64%	56.57%	\$110
	Moody National Bank	\$988,419	\$4,159	1.64%	11.59%	61.28%	\$81	\$8,030	1.58%	11.30%	61.19%	\$80
	Citizens National Bank of Texas	\$998,921	\$5,503	2.24%	23.65%	59.99%	\$98	\$10,239	2.13%	22.21%	60.97%	\$94
	Average of Asset Group C	\$694,175	\$2,652	1.52%	14.22%	58.04%	\$91	\$5,185	1.51%	14.06%	58.75%	\$90

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

International Bank of Commerce	\$1,007,051	\$5,006	2.05%	11.78%	47.32%	\$36	\$9,956	2.05%	11.83%	46.20%	\$37
Colonial Savings, F.A.	\$1,007,664	\$633	0.24%	1.04%	97.64%	\$104	\$1,671	0.33%	1.38%	106.13%	\$94
Security State Bank & Trust	\$1,012,993	\$5,009	2.02%	15.54%	60.85%	\$73	\$9,640	1.95%	14.91%	62.05%	\$73
FirstBank Southwest	\$1,018,984	\$3,840	1.52%	18.37%	62.26%	\$88	\$5,813	1.17%	13.92%	68.97%	\$90
American Momentum Bank	\$1,060,697	\$3,542	1.32%	6.53%	60.31%	\$90	\$7,847	1.46%	7.29%	57.18%	\$87
Spirit of Texas Bank, SSB	\$1,075,381	\$3,035	1.15%	11.39%	65.35%	\$110	\$5,411	1.04%	10.25%	69.16%	\$118
Texas First Bank	\$1,080,965	\$4,193	1.57%	15.02%	57.03%	\$78	\$8,306	1.56%	14.89%	58.07%	\$79
Lubbock National Bank	\$1,082,585	\$2,916	1.06%	12.01%	60.03%	\$96	\$5,807	1.06%	11.93%	60.42%	\$96
First State Bank	\$1,094,361	\$4,029	1.46%	18.36%	67.67%	\$86	\$7,102	1.29%	15.89%	69.17%	\$86
First Command Financial Services, Inc.	\$1,101,512	\$2,206	0.79%	12.46%	97.11%	\$103	\$5,446	0.99%	15.30%	96.40%	\$105
FirstCapital Bank of Texas, N.A.	\$1,118,588	\$3,697	1.34%	13.40%	62.50%	\$95	\$7,037	1.28%	12.85%	64.13%	\$96
First Bank & Trust	\$1,123,162	\$1,926	1.55%	10.20%	60.33%	\$112	\$1,926	1.55%	12.47%	60.33%	\$112
Falcon International Bank	\$1,142,983	\$4,507	1.57%	13.46%	59.74%	\$60	\$8,978	1.58%	13.55%	59.30%	\$56
Texas Exchange Bank, SSB	\$1,157,827	\$3,101	1.84%	14.70%	31.68%	\$115	\$6,244	1.87%	15.02%	33.30%	\$113
Community National Bank	\$1,244,621	\$1,878	0.61%	5.84%	46.89%	\$85	\$7,047	1.14%	11.06%	47.78%	\$84
First United Bank	\$1,267,984	\$5,464	1.74%	17.46%	57.10%	\$84	\$10,252	1.63%	16.29%	58.98%	\$84
West Texas National Bank	\$1,270,392	\$1,508	0.46%	5.30%	50.45%	\$83	\$5,931	0.92%	10.50%	51.59%	\$78
Pinnacle Bank	\$1,308,932	\$4,807	1.48%	10.80%	59.40%	\$74	\$9,289	1.43%	10.49%	59.06%	\$74
AimBank	\$1,329,122	\$3,820	1.16%	12.60%	64.68%	\$93	\$7,872	1.30%	14.00%	65.09%	\$86
North Dallas Bank & Trust Co.	\$1,344,768	\$3,391	1.00%	9.33%	59.91%	\$106	\$6,190	0.91%	8.56%	61.07%	\$105
Pioneer Bank, SSB	\$1,352,896	\$1,218	0.37%	3.70%	81.33%	\$94	\$2,953	0.45%	4.49%	80.58%	\$94
Texas Community Bank	\$1,356,204	\$3,948	1.17%	11.54%	59.61%	\$78	\$7,785	1.16%	11.53%	60.16%	\$79
Inter National Bank	\$1,357,112	\$5,275	1.52%	9.91%	54.41%	\$66	\$10,856	1.58%	10.27%	54.02%	\$67
American Bank, National Association	\$1,404,653	\$3,981	1.14%	14.72%	72.13%	\$104	\$6,629	0.96%	12.14%	75.93%	\$108
Extraco Banks, National Association	\$1,427,818	\$3,623	1.04%	10.20%	72.44%	\$86	\$6,636	0.95%	9.37%	75.01%	\$90

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2018

Run Date: August 21, 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 D - Over \$1 billion in total assets (continued)												
	Post Oak Bank, N.A.	\$1,428,420	\$5,614	1.58%	13.83%	51.23%	\$103	\$10,692	1.51%	13.38%	51.89%	\$102
	American First National Bank	\$1,579,881	\$6,583	1.70%	14.91%	46.53%	\$76	\$12,798	1.69%	14.74%	47.06%	\$76
	First State Bank of Uvalde	\$1,623,696	\$4,891	1.20%	15.61%	36.85%	\$73	\$9,531	1.18%	15.15%	37.24%	\$74
	WestStar Bank	\$1,738,669	\$10,575	2.40%	19.14%	51.87%	\$86	\$20,683	2.37%	18.71%	49.44%	\$87
	Austin Bank, Texas National Association	\$1,749,721	\$6,865	1.57%	11.89%	60.58%	\$77	\$14,034	1.63%	12.29%	60.02%	\$75
	Citizens National Bank	\$1,808,919	\$4,938	1.10%	11.99%	67.19%	\$81	\$9,470	1.06%	11.27%	67.92%	\$83
	First National Bank Texas	\$1,848,064	\$6,353	1.36%	17.21%	86.98%	\$51	\$13,809	1.52%	18.80%	85.88%	\$50
	Jefferson Bank	\$1,869,809	\$5,751	1.25%	15.81%	69.21%	\$110	\$10,903	1.21%	14.99%	69.99%	\$109
	BTH Bank, National Association	\$1,889,123	\$5,612	1.22%	10.92%	37.46%	\$107	\$9,658	1.08%	9.44%	40.24%	\$108
	Beal Bank, SSB	\$1,920,626	\$11,634	2.24%	7.12%	40.42%	\$121	\$21,115	2.11%	6.52%	64.17%	\$119
	Lone Star National Bank	\$2,097,034	\$7,255	1.37%	11.82%	67.97%	\$64	\$13,347	1.24%	10.91%	69.42%	\$64
	Guaranty Bank & Trust, N.A.	\$2,244,424	\$5,508	1.07%	9.52%	61.95%	\$69	\$10,430	1.04%	9.45%	62.81%	\$68
	Texas Bank and Trust Company	\$2,474,046	\$8,700	1.44%	12.95%	54.56%	\$76	\$16,319	1.35%	12.37%	55.96%	\$77
	TIB The Independent BankersBank, National Association	\$2,543,007	\$5,952	0.98%	9.30%	76.69%	\$114	\$10,408	0.84%	8.14%	79.34%	\$125
	Inwood National Bank	\$2,613,278	\$13,893	2.13%	19.57%	41.15%	\$94	\$26,827	2.08%	18.98%	41.63%	\$95
	City Bank	\$2,614,649	\$14,285	2.24%	22.53%	73.95%	\$110	\$21,078	1.64%	16.63%	75.65%	\$110
	American National Bank of Texas	\$2,872,240	\$9,347	1.30%	14.93%	62.63%	\$97	\$17,897	1.24%	14.24%	63.99%	\$97
	Allegiance Bank	\$2,966,748	\$7,869	1.07%	9.87%	64.41%	\$133	\$15,876	1.09%	10.05%	63.69%	\$133
	CommunityBank of Texas, N.A.	\$3,100,337	\$11,386	1.48%	10.94%	56.20%	\$103	\$20,978	1.37%	10.16%	57.96%	\$102
	Veritex Community Bank	\$3,133,651	\$11,048	1.44%	9.31%	47.44%	\$96	\$21,911	1.45%	9.34%	48.54%	\$97
	Happy State Bank	\$3,383,288	\$9,375	1.12%	8.46%	69.42%	\$92	\$18,786	1.11%	8.51%	69.18%	\$94
	Broadway National Bank	\$3,612,068	\$11,390	1.25%	12.27%	65.78%	\$101	\$21,538	1.19%	11.57%	66.45%	\$103
	TBK Bank, SSB	\$3,731,805	\$13,404	1.50%	11.68%	59.73%	\$85	\$26,862	1.54%	12.31%	59.83%	\$83
	Amarillo National Bank	\$4,142,096	\$20,505	2.06%	15.73%	49.07%	\$95	\$39,917	2.03%	15.50%	50.39%	\$95
	Green Bank, National Association	\$4,375,110	\$18,198	1.71%	14.56%	45.78%	\$143	\$30,617	1.45%	12.34%	46.04%	\$142
	Woodforest National Bank	\$5,834,593	\$28,232	2.00%	23.44%	78.34%	\$63	\$52,649	1.89%	22.29%	79.84%	\$63
	Southside Bank	\$6,246,077	\$22,584	1.45%	10.25%	45.67%	\$78	\$41,154	1.30%	9.33%	47.61%	\$83
	First Financial Bank, National Association	\$7,656,847	\$35,571	1.87%	15.80%	47.44%	\$76	\$67,987	1.79%	15.46%	49.07%	\$75
	Wells Fargo Bank South Central, National Association	\$7,860,133	\$19,804	0.95%	5.96%	6.76%	\$122	\$77,638	1.81%	11.67%	6.77%	\$126
	NexBank SSB	\$7,993,325	\$38,239	2.03%	23.84%	25.83%	\$333	\$81,310	2.09%	26.31%	22.84%	\$350
	International Bank of Commerce	\$8,421,475	\$39,521	1.85%	11.82%	55.80%	\$45	\$78,773	1.84%	11.85%	52.73%	\$45
	LegacyTexas Bank	\$9,252,334	\$29,992	1.33%	11.21%	42.53%	\$111	\$57,891	1.31%	10.92%	44.20%	\$117
	PlainsCapital Bank	\$9,895,680	\$33,774	1.44%	9.63%	82.01%	\$139	\$61,367	1.32%	8.79%	82.96%	\$128
	Regional Average	\$2,694,318	\$9,848	1.41%	12.58%	58.58%	\$95	\$19,601	1.40%	12.46%	59.84%	\$96

Source: SNL Financial

Note: Report includes only bank-level data.

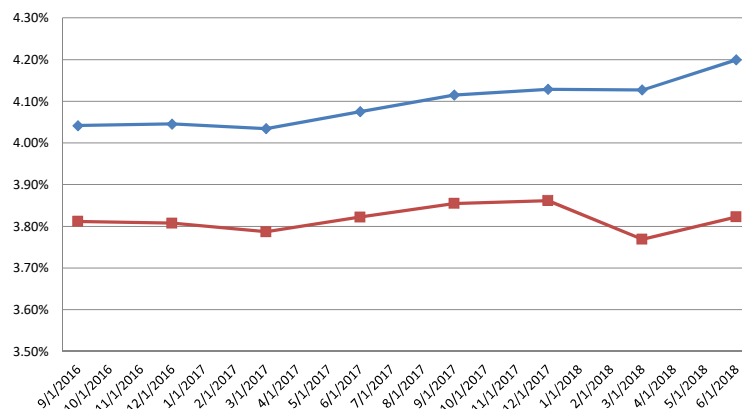
NA = data was not available.

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

Balance Sheet & Net Interest Margin

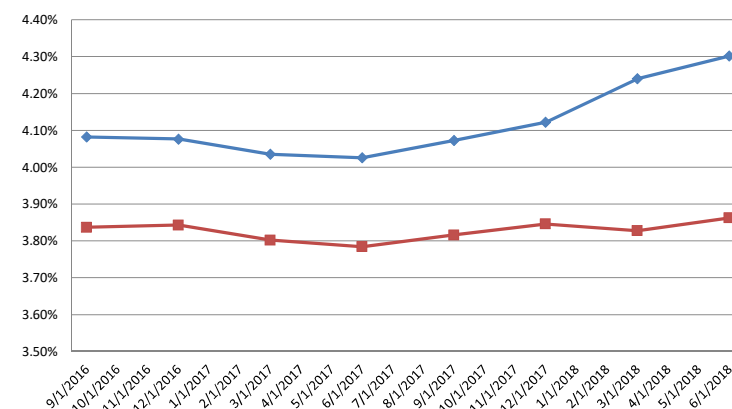
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



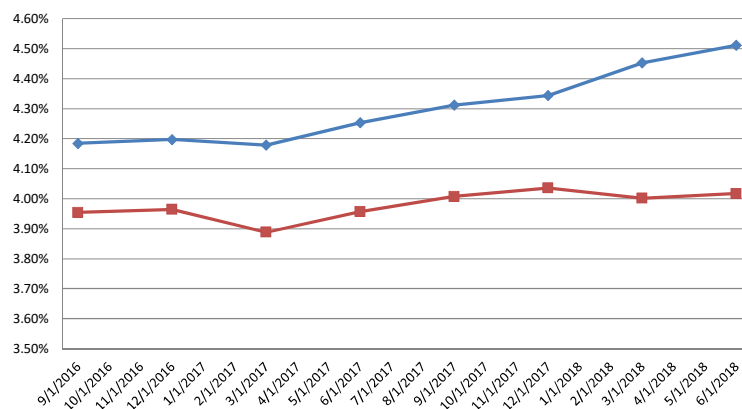
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.04%	4.05%	4.03%	4.07%	4.11%	4.13%	4.13%	4.20%
Net Interest Margin (FTE)	3.81%	3.81%	3.79%	3.82%	3.85%	3.86%	3.77%	3.82%

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



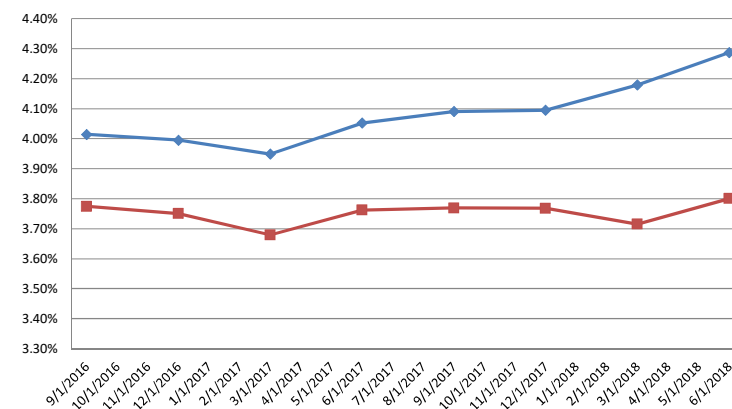
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.08%	4.08%	4.03%	4.03%	4.07%	4.12%	4.24%	4.30%
Net Interest Margin (FTE)	3.84%	3.84%	3.80%	3.78%	3.82%	3.85%	3.83%	3.86%

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



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.18%	4.20%	4.18%	4.25%	4.31%	4.34%	4.45%	4.51%
Net Interest Margin (FTE)	3.95%	3.96%	3.89%	3.96%	4.01%	4.04%	4.00%	4.02%

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



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.01%	3.99%	3.95%	4.05%	4.09%	4.09%	4.18%	4.29%
Net Interest Margin (FTE)	3.77%	3.75%	3.68%	3.76%	3.77%	3.77%	3.71%	3.80%

Source: SNL Financial

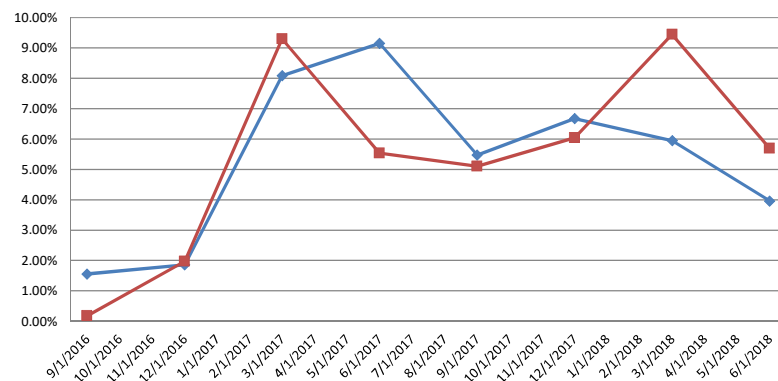
Note: Report includes only bank-level data.

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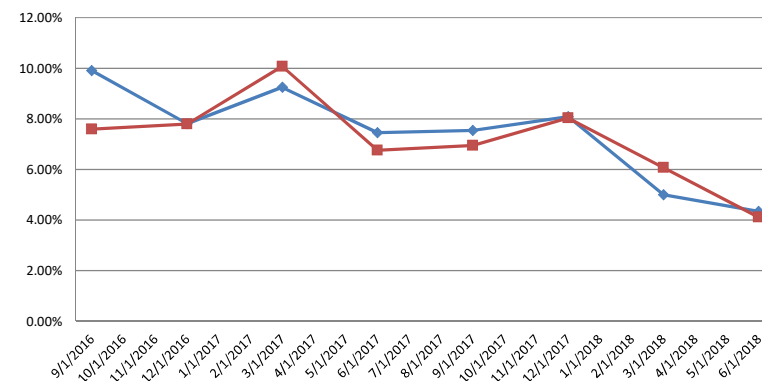
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



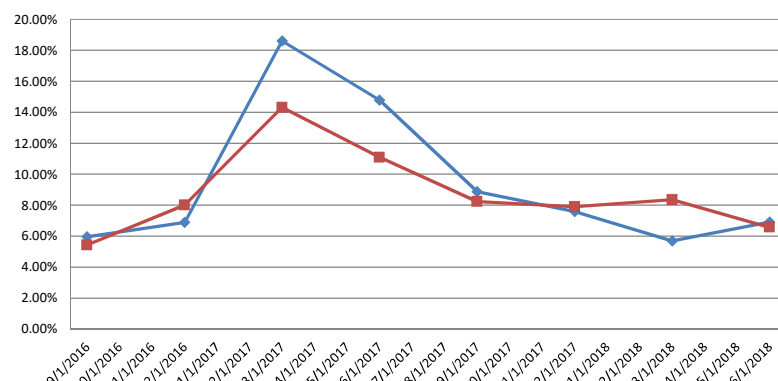
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	1.56%	1.85%	8.09%	9.15%	5.47%	6.67%	5.94%	3.96%
Deposit Growth Rate	0.18%	1.97%	9.30%	5.54%	5.10%	6.05%	9.45%	5.70%

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



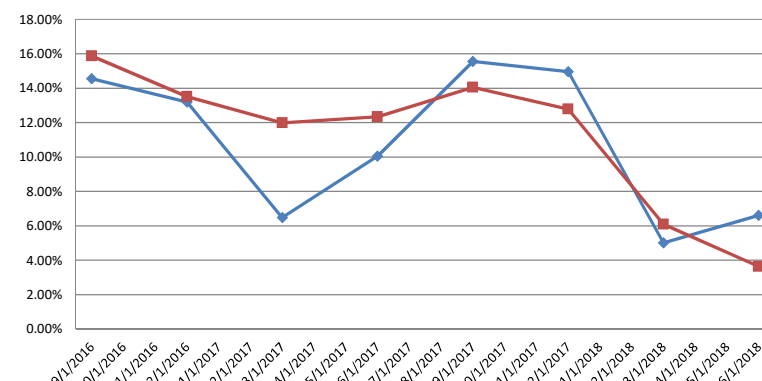
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	9.91%	7.81%	9.25%	7.45%	7.54%	8.09%	5.00%	4.34%
Deposit Growth Rate	7.59%	7.80%	10.08%	6.76%	6.94%	8.04%	6.07%	4.11%

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



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	5.95%	6.88%	18.61%	14.79%	8.87%	7.58%	5.69%	6.91%
Deposit Growth Rate	5.43%	8.01%	14.31%	11.08%	8.23%	7.91%	8.36%	6.57%

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



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	14.54%	13.19%	6.48%	10.05%	15.55%	14.96%	5.00%	6.62%
Deposit Growth Rate	15.87%	13.50%	11.98%	12.34%	14.05%	12.78%	6.08%	3.64%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 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	\$21,315	\$7,661	\$19,408	39.47%	67.10%	\$4,263	3.18%	0.33%	0.17%	3.01%	2.99%	2.63%
	Brazos National Bank	\$28,099	\$19,738	\$14,997	131.61%	25.78%	\$702	5.89%	0.17%	0.08%	5.83%	1.26%	1.37%
	Chappell Hill Bank	\$28,167	\$18,866	\$25,402	74.27%	35.12%	\$3,521	4.29%	0.36%	0.22%	4.08%	15.45%	17.64%
	Amistad Bank	\$29,007	\$20,080	\$24,293	82.66%	25.87%	\$2,637	5.21%	0.60%	0.41%	4.81%	3.88%	2.99%
	Granger National Bank	\$32,218	\$8,652	\$27,016	32.03%	74.62%	\$4,027	3.61%	0.58%	0.44%	3.33%	(5.63%)	(5.83%)
	Citizens State Bank	\$33,843	\$17,550	\$30,595	57.36%	43.62%	\$3,760	3.70%	0.82%	0.65%	3.06%	(9.44%)	(9.47%)
	First State Bank	\$34,160	\$18,168	\$24,611	73.82%	31.40%	\$2,277	5.26%	0.73%	0.57%	4.68%	(40.46%)	(69.11%)
	Enloe State Bank	\$34,249	\$29,083	\$28,764	101.11%	5.83%	\$4,281	6.22%	1.28%	1.03%	5.11%	(5.15%)	5.38%
	Menard Bank	\$35,258	\$12,754	\$30,635	41.63%	45.24%	\$3,526	3.41%	0.17%	0.11%	3.46%	(0.74%)	(0.83%)
	Gladewater National Bank	\$35,798	\$21,598	\$28,563	75.62%	42.87%	\$3,978	4.06%	0.59%	0.47%	3.65%	(13.02%)	(14.38%)
	Grapeland State Bank	\$36,455	\$24,933	\$30,908	80.67%	27.56%	\$3,646	5.41%	0.99%	0.78%	4.72%	14.54%	14.27%
	Crowell State Bank	\$38,910	\$22,003	\$34,641	63.52%	26.59%	\$3,891	4.70%	0.71%	0.42%	4.30%	(3.60%)	(5.76%)
	Donley County State Bank	\$39,007	\$8,140	\$31,404	25.92%	59.32%	\$3,901	2.56%	0.74%	0.58%	1.98%	(20.73%)	(24.77%)
	Kress National Bank	\$39,415	\$18,808	\$32,764	57.40%	38.97%	\$5,631	4.02%	0.54%	0.35%	3.73%	(14.12%)	(25.91%)
	State National Bank of Groom	\$39,679	\$23,454	\$35,775	65.56%	26.86%	\$3,968	4.38%	0.48%	0.39%	4.02%	24.38%	26.57%
	Bank of San Jacinto County	\$40,933	\$15,463	\$35,626	43.40%	66.40%	\$2,729	4.58%	0.34%	0.19%	4.40%	(5.53%)	(6.56%)
	First State Bank	\$41,018	\$12,428	\$37,525	33.12%	63.46%	\$4,102	2.98%	0.07%	0.05%	2.93%	10.52%	10.84%
	Brush Country Bank	\$41,459	\$14,626	\$34,506	42.39%	62.99%	\$3,189	3.91%	0.67%	0.44%	3.49%	(2.19%)	(16.22%)
	Ballinger National Bank	\$42,668	\$16,439	\$38,753	42.42%	64.79%	\$3,048	3.98%	0.25%	0.15%	3.84%	2.10%	5.03%
	Robert Lee State Bank	\$43,161	\$15,233	\$37,720	40.38%	27.98%	\$2,698	3.51%	0.33%	0.24%	3.34%	(0.58%)	0.61%
	Spur Security Bank	\$43,893	\$8,849	\$39,630	22.33%	66.24%	\$5,487	3.09%	0.61%	0.37%	2.72%	(9.83%)	(8.92%)
	Farmers State Bank of Newcastle	\$44,942	\$22,077	\$40,397	54.65%	47.13%	\$5,618	4.42%	0.98%	0.73%	3.89%	6.82%	7.77%
	First National Bank in Cooper	\$45,394	\$21,229	\$39,150	54.22%	51.75%	\$4,539	3.62%	0.45%	0.29%	3.36%	(3.76%)	(4.23%)
	First National Bank of Paducah	\$45,619	\$29,319	\$41,603	70.47%	27.22%	\$2,534	4.19%	0.74%	0.58%	3.70%	(8.05%)	(8.35%)
	Powell State Bank	\$46,681	\$16,099	\$42,571	37.82%	18.65%	\$4,244	3.66%	NA	NA	3.33%	32.97%	35.88%
	Bank of Commerce	\$47,487	\$26,085	\$39,498	66.04%	46.41%	\$4,749	4.27%	1.00%	0.63%	3.78%	6.95%	5.36%
	City National Bank	\$47,915	\$35,314	\$41,313	85.48%	20.70%	\$3,194	4.44%	0.64%	0.44%	4.03%	0.90%	1.04%
	First National Bank of Moody	\$48,354	\$22,528	\$37,256	60.47%	54.41%	\$4,396	4.37%	0.66%	0.50%	4.03%	(8.02%)	(10.17%)
	First State Bank	\$48,422	\$26,019	\$43,493	59.82%	15.15%	\$4,402	4.33%	0.17%	0.12%	4.22%	(2.82%)	(4.10%)
	Lovelady State Bank	\$48,565	\$23,623	\$43,825	53.90%	44.40%	\$4,047	4.93%	0.59%	0.41%	4.46%	1.68%	0.59%
	Santa Anna National Bank	\$49,261	\$26,622	\$41,638	63.94%	39.43%	\$4,105	4.67%	0.47%	0.35%	4.52%	(5.06%)	(5.92%)
	Commerce Bank Texas	\$49,380	\$35,541	\$39,879	89.12%	13.68%	\$5,487	4.89%	0.48%	0.35%	4.59%	(10.51%)	(13.05%)
	Commercial Bank	\$49,541	\$24,352	\$44,159	55.15%	37.90%	\$5,505	3.92%	0.47%	0.35%	3.77%	10.33%	14.61%
	First Bank of Celeste	\$50,180	\$21,715	\$45,994	47.21%	55.05%	\$4,182	3.95%	0.41%	0.24%	3.74%	7.03%	6.84%
	Security Bank of Crawford	\$50,485	\$40,845	\$45,069	90.63%	16.73%	\$5,049	5.11%	1.55%	1.34%	3.89%	18.81%	20.06%
	Citizens National Bank of Crosbyton	\$50,502	\$15,174	\$42,475	35.72%	76.92%	\$5,611	2.72%	0.64%	0.45%	2.34%	15.60%	17.63%
	First National Bank of Woodsboro	\$50,570	\$19,150	\$46,393	41.28%	32.78%	\$4,214	2.95%	0.36%	0.23%	2.74%	(28.81%)	(27.62%)
	Bank of Houston, National Association	\$51,642	\$7,979	\$34,328	23.24%	113.08%	\$3,038	1.29%	0.10%	0.06%	1.23%	150.59%	65.53%
	First Federal Bank Littlefield, Texas	\$52,615	\$43,422	\$40,945	106.05%	14.34%	\$3,758	5.22%	0.82%	0.69%	4.61%	(7.22%)	0.62%
	Citizens State Bank	\$53,601	\$9,315	\$49,993	18.63%	81.45%	\$3,350	2.67%	0.58%	0.40%	2.32%	(10.90%)	(9.54%)
	First National Bank of Quitaque	\$54,550	\$30,176	\$45,176	66.80%	40.76%	\$4,196	4.08%	0.55%	0.37%	3.75%	2.21%	1.05%
	First National Bank of Tahoka	\$55,197	\$16,973	\$49,311	34.42%	64.64%	\$5,018	4.00%	0.31%	0.22%	3.78%	(7.50%)	(9.08%)
	American Bank, National Association	\$55,387	\$24,291	\$50,036	48.55%	58.39%	\$2,637	7.07%	1.21%	0.88%	6.25%	3.54%	4.72%
	First National Bank of South Padre Island	\$57,548	\$34,346	\$50,735	67.70%	40.45%	\$4,111	4.18%	0.37%	0.25%	3.94%	4.82%	4.55%
	First National Bank of Trinity	\$57,988	\$27,688	\$52,835	52.40%	37.51%	\$3,222	3.97%	0.39%	0.22%	3.86%	(4.87%)	(4.18%)
	First Bank and Trust of Memphis	\$60,014	\$38,543	\$51,948	74.20%	39.09%	\$5,456	3.80%	0.98%	0.70%	3.17%	(8.91%)	(10.64%)
	First State Bank	\$60,276	\$15,252	\$52,355	29.13%	38.66%	\$5,023	2.78%	1.01%	0.91%	2.09%	(12.43%)	(13.04%)
	Zavala County Bank	\$60,394	\$9,527	\$51,722	18.42%	58.24%	\$2,876	3.10%	0.47%	0.33%	3.02%	(31.97%)	(34.90%)
	First State Bank of San Diego	\$60,548	\$21,188	\$54,928	38.57%	41.90%	\$3,562	3.65%	0.40%	0.28%	3.41%	(6.18%)	(6.37%)
	First Capital Bank	\$60,613	\$50,178	\$51,575	97.29%	12.39%	\$2,635	5.88%	1.14%	0.66%	5.20%	(3.45%)	2.52%
	First National Bank of Eldorado	\$60,861	\$28,913	\$51,431	56.22%	21.47%	\$4,057	5.88%	0.18%	0.12%	5.92%	5.43%	3.59%
	Junction National Bank	\$60,894	\$13,892	\$55,375	25.09%	67.66%	\$5,536	2.97%	0.14%	0.08%	2.92%	3.84%	5.18%
	Security State Bank	\$62,038	\$20,100	\$56,456	35.60%	38.17%	\$3,265	3.44%	0.29%	0.20%	3.42%	16.72%	17.32%
	City National Bank of San Saba	\$63,316	\$10,111	\$54,879	18.42%	76.41%	\$5,276	2.94%	0.38%	0.24%	2.86%	7.76%	9.20%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 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)													
	Burton State Bank	\$63,461	\$18,938	\$55,789	33.95%	69.37%	\$7,051	2.91%	0.76%	0.57%	2.38%	10.14%	11.02%
	First National Bank of Anson	\$64,707	\$33,914	\$59,328	57.16%	18.73%	\$4,622	4.50%	0.07%	0.04%	4.45%	(2.58%)	(2.72%)
	First National Bank of Aspermont	\$64,911	\$12,142	\$54,956	22.09%	56.78%	\$8,114	2.92%	0.67%	0.33%	2.80%	(10.87%)	(9.63%)
	Capital Bank of Texas	\$65,548	\$24,949	\$55,738	44.76%	38.68%	\$4,097	3.15%	0.26%	0.17%	3.00%	(3.23%)	(4.48%)
	Angelina Savings Bank, SSB	\$65,603	\$35,908	\$59,471	60.38%	48.22%	\$3,124	4.13%	0.10%	0.08%	4.06%	3.56%	2.81%
	Lakeside National Bank	\$67,024	\$22,838	\$60,754	37.59%	69.00%	\$6,702	3.01%	0.12%	0.12%	2.96%	0.45%	0.66%
	Gruver State Bank	\$67,411	\$38,285	\$56,368	67.92%	25.62%	\$4,815	4.31%	0.78%	0.57%	3.79%	(16.22%)	(11.53%)
	Citizens State Bank of Luling	\$68,476	\$58,285	\$57,267	101.78%	8.86%	\$3,804	4.89%	0.37%	0.25%	4.68%	1.90%	4.13%
	Spectra Bank	\$70,332	\$39,947	\$62,250	64.17%	40.99%	\$3,197	4.69%	1.00%	0.51%	4.16%	20.18%	20.09%
	Haskell National Bank	\$71,732	\$27,218	\$63,464	42.89%	55.70%	\$2,869	3.52%	0.26%	0.15%	3.42%	1.08%	1.57%
	Bandera Bank	\$72,577	\$38,549	\$65,463	58.89%	47.64%	\$5,583	3.93%	0.28%	0.16%	3.78%	10.70%	10.96%
	First National Bank in Falfurrias	\$73,303	\$19,845	\$65,341	30.37%	28.65%	\$3,491	2.99%	0.56%	0.39%	2.62%	(12.86%)	(14.23%)
	Buckholts State Bank	\$73,894	\$38,062	\$61,452	61.94%	41.32%	\$5,278	4.35%	0.51%	0.35%	4.07%	(3.54%)	(5.15%)
	Pavillion Bank	\$75,332	\$46,249	\$64,942	71.22%	41.53%	\$4,185	4.55%	0.47%	0.32%	4.31%	1.36%	2.21%
	Peoples State Bank	\$75,618	\$29,731	\$66,357	44.80%	55.52%	\$12,603	2.88%	0.51%	0.34%	2.67%	(8.52%)	(9.01%)
	State National Bank in West	\$76,387	\$15,708	\$70,095	22.41%	78.58%	\$4,244	2.81%	0.38%	0.25%	2.58%	4.97%	5.11%
	Greater State Bank	\$76,832	\$58,345	\$69,658	83.76%	18.76%	\$2,478	5.39%	0.91%	0.73%	4.65%	5.64%	5.89%
	First National Bank	\$77,461	\$32,621	\$68,912	47.34%	28.63%	\$4,841	3.83%	0.53%	0.43%	3.63%	13.24%	15.25%
	First State Bank of Mobeetie	\$78,565	\$14,195	\$69,502	20.42%	89.56%	\$6,043	3.14%	0.48%	0.34%	3.05%	1.79%	2.71%
	Cowboy Bank of Texas	\$78,871	\$62,933	\$69,175	90.98%	1.55%	\$4,639	4.82%	1.02%	0.73%	4.14%	(9.61%)	(15.11%)
	Community Bank	\$79,373	\$53,898	\$72,285	74.56%	29.93%	\$3,307	4.98%	0.78%	0.60%	4.33%	10.39%	10.54%
	Carmine State Bank	\$81,627	\$20,962	\$71,813	29.19%	83.39%	\$6,802	3.34%	1.10%	0.84%	2.84%	17.65%	19.44%
	Commercial State Bank	\$82,648	\$44,166	\$75,567	58.45%	26.62%	\$3,936	4.91%	0.33%	0.20%	4.83%	10.04%	10.51%
	Citizens State Bank	\$83,400	\$38,951	\$70,594	55.18%	45.74%	\$2,606	5.84%	0.94%	0.80%	4.98%	2.02%	3.41%
	Fort Davis State Bank	\$83,561	\$38,301	\$75,586	50.67%	43.94%	\$2,387	4.07%	0.26%	0.14%	4.00%	0.53%	0.72%
	Zapata National Bank	\$85,603	\$34,056	\$73,898	46.09%	42.56%	\$4,076	3.73%	0.78%	0.63%	3.18%	(1.55%)	(4.05%)
	Lytle State Bank of Lytle, Texas	\$86,128	\$29,089	\$71,035	40.95%	49.88%	\$3,915	3.82%	0.24%	0.18%	3.76%	(5.89%)	(6.27%)
	One World Bank	\$86,643	\$61,020	\$68,978	88.46%	33.70%	\$4,126	4.91%	1.40%	0.91%	4.07%	(4.79%)	(21.72%)
	Farmers and Merchants Bank	\$86,978	\$51,092	\$78,517	65.07%	33.73%	\$2,806	4.02%	0.19%	0.10%	3.94%	13.41%	14.82%
	First National Bank of Kemp	\$88,230	\$34,909	\$78,465	44.49%	45.37%	\$3,529	3.87%	0.32%	0.18%	3.72%	15.54%	17.27%
	Justin State Bank	\$88,905	\$49,130	\$71,184	69.02%	42.65%	\$4,939	4.37%	0.10%	0.07%	4.31%	48.91%	27.45%
	Atascosa Bank	\$89,272	\$14,781	\$81,341	18.17%	90.13%	\$7,439	2.82%	0.31%	0.16%	2.72%	(0.03%)	(0.86%)
	First National Bank of Dublin	\$90,023	\$67,105	\$80,420	83.44%	23.05%	\$2,904	5.38%	0.33%	0.20%	5.19%	3.74%	2.88%
	Unity National Bank of Houston	\$90,162	\$67,315	\$80,021	84.12%	15.56%	\$2,254	4.66%	1.00%	0.81%	3.89%	(12.18%)	(11.70%)
	Citizens National Bank	\$91,219	\$31,836	\$79,212	40.19%	52.30%	\$5,701	3.85%	0.36%	0.23%	3.74%	(2.89%)	(3.61%)
	Cendera Bank, National Association	\$92,132	\$77,949	\$80,619	96.69%	9.17%	\$4,607	5.74%	1.19%	0.93%	4.86%	(1.32%)	2.80%
	Fidelity Bank of Texas	\$95,776	\$60,275	\$80,666	74.72%	43.16%	\$3,421	4.23%	0.36%	0.29%	3.98%	(4.98%)	(7.22%)
	First National Bank of Evant	\$96,576	\$66,949	\$88,757	75.43%	23.88%	\$4,024	4.75%	0.33%	0.23%	4.54%	11.69%	11.79%
	First National Bank of Hebbronville	\$96,730	\$32,055	\$79,189	40.48%	47.22%	\$4,837	3.99%	0.93%	0.75%	3.41%	(13.66%)	(19.48%)
	Fannin Bank	\$97,124	\$58,798	\$85,609	68.68%	27.98%	\$3,237	5.18%	0.69%	0.49%	4.78%	2.82%	8.09%
	First Bank of Muleshoe	\$98,149	\$15,750	\$84,267	18.69%	84.33%	\$3,775	2.93%	0.22%	0.14%	2.85%	(2.28%)	(1.37%)
	POINTWEST Bank	\$98,344	\$38,818	\$85,098	45.62%	51.12%	\$3,278	3.58%	0.43%	0.30%	3.32%	(5.16%)	0.59%
	Texas Financial Bank	\$98,609	\$36,652	\$88,446	41.44%	33.79%	\$4,482	3.21%	0.06%	0.04%	3.21%	1.56%	5.20%
	Austin Capital Bank SSB	\$99,740	\$80,123	\$78,289	102.34%	17.20%	\$1,720	5.59%	0.96%	0.91%	4.76%	(29.49%)	(35.13%)
	Bank of Austin	\$99,951	\$63,870	\$67,044	95.27%	51.22%	\$5,553	3.60%	0.82%	0.59%	3.23%	89.36%	180.99%
	American National Bank of Mount Pleasant	\$100,096	\$58,197	\$88,118	66.04%	30.36%	\$3,850	4.52%	0.88%	0.64%	4.03%	14.70%	17.90%
	Chasewood Bank	\$100,145	\$52,135	\$92,447	56.39%	50.40%	\$3,852	3.76%	0.79%	0.59%	3.18%	(11.36%)	(10.70%)
	Morris County National Bank	\$100,201	\$63,022	\$82,495	76.39%	17.63%	\$2,947	4.90%	0.86%	0.72%	4.31%	(7.32%)	1.69%
	Marion State Bank	\$102,512	\$49,441	\$89,259	55.39%	26.39%	\$7,322	3.90%	0.64%	0.48%	3.57%	(2.81%)	(2.75%)
	First National Bank of Floydada	\$102,520	\$54,339	\$90,522	60.03%	39.82%	\$7,886	3.67%	0.66%	0.47%	3.22%	(14.33%)	(17.20%)
	First State Bank of Paint Rock	\$103,022	\$45,235	\$89,328	50.64%	46.83%	\$6,868	3.84%	0.30%	0.20%	3.79%	0.76%	(0.19%)
	First State Bank of Brownsboro	\$103,558	\$59,013	\$92,961	63.48%	26.01%	\$4,315	4.01%	0.49%	0.35%	3.74%	1.51%	0.38%
	Business Bank of Texas, N.A.	\$105,376	\$71,061	\$91,824	77.39%	18.84%	\$8,781	4.17%	1.11%	0.54%	3.68%	(8.81%)	(12.95%)
	Stockmens National Bank in Cotulla	\$105,497	\$13,416	\$95,958	13.98%	61.97%	\$7,033	2.54%	0.16%	0.11%	2.45%	1.25%	2.91%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 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)													
	First National Bank of Eagle Lake	\$106,088	\$78,338	\$86,230	90.85%	13.15%	\$3,929	4.96%	0.33%	0.21%	4.87%	(0.02%)	(15.46%)
	Citizens Bank, National Association	\$106,438	\$75,586	\$83,384	90.65%	11.03%	\$4,094	4.71%	0.61%	0.40%	4.42%	(1.71%)	0.87%
	Henderson Federal Savings Bank	\$107,963	\$74,501	\$85,082	87.56%	19.48%	\$4,498	4.53%	1.22%	1.17%	3.60%	(1.43%)	(3.06%)
	Community Bank of Snyder	\$110,024	\$40,198	\$97,588	41.19%	56.91%	\$4,232	2.87%	0.31%	0.17%	2.76%	(13.90%)	(15.58%)
	First State Bank	\$110,522	\$80,600	\$93,344	86.35%	17.62%	\$4,805	6.09%	1.33%	1.08%	5.06%	(11.57%)	(14.82%)
	Coleman County State Bank	\$110,660	\$86,880	\$99,663	87.17%	13.52%	\$3,458	5.45%	0.48%	0.31%	5.16%	11.03%	12.06%
	Titan Bank, N.A.	\$111,930	\$63,420	\$94,182	67.34%	41.80%	\$5,330	3.84%	0.74%	0.53%	3.38%	6.72%	(3.72%)
	First Bank and Trust of Childress	\$112,518	\$55,555	\$95,629	58.09%	23.56%	\$5,358	3.80%	1.41%	1.24%	2.75%	7.35%	(7.67%)
	Columbus State Bank	\$113,645	\$8,731	\$100,555	8.68%	103.13%	\$8,742	2.93%	0.26%	0.20%	2.87%	(36.17%)	(40.29%)
	Dalhart Federal Savings & Loan Associatic	\$114,311	\$64,707	\$93,789	68.99%	41.70%	\$3,810	4.60%	1.11%	0.97%	3.85%	2.66%	6.00%
	Texas Advantage Community Bank, Nation	\$115,128	\$82,940	\$104,283	79.53%	27.26%	\$5,756	4.21%	0.98%	0.74%	3.54%	(10.23%)	(12.06%)
	First Security State Bank	\$115,145	\$46,060	\$107,113	43.00%	59.20%	\$3,714	3.54%	0.37%	0.20%	3.40%	(0.88%)	0.05%
	Johnson City Bank	\$116,036	\$76,448	\$101,520	75.30%	35.76%	\$4,298	4.33%	0.62%	0.39%	3.97%	(9.18%)	(11.09%)
	Panola National Bank	\$116,636	\$56,064	\$105,011	53.39%	47.09%	\$4,486	3.63%	0.27%	0.19%	3.45%	2.77%	4.48%
	First National Bank of Tom Bean	\$118,600	\$96,245	\$109,732	87.71%	6.28%	\$2,965	5.56%	1.31%	1.05%	4.52%	39.42%	43.78%
	Lone Star Bank	\$120,460	\$100,437	\$105,126	95.54%	14.99%	\$4,302	5.19%	1.28%	1.16%	4.13%	(2.11%)	(0.28%)
	Anahuac National Bank	\$120,992	\$72,658	\$107,850	67.37%	26.52%	\$4,033	4.82%	0.52%	0.34%	4.57%	5.68%	5.76%
	Brady National Bank	\$121,705	\$60,199	\$105,465	57.08%	24.36%	\$5,532	3.41%	0.73%	0.54%	3.04%	5.41%	(5.02%)
	Mason Bank	\$122,207	\$40,847	\$101,455	40.26%	73.98%	\$6,789	3.49%	0.42%	0.26%	3.41%	0.25%	0.21%
	West Texas State Bank	\$122,510	\$62,636	\$107,152	58.46%	41.19%	\$4,537	3.86%	0.44%	0.29%	3.66%	1.13%	0.49%
	Normangee State Bank	\$122,582	\$78,086	\$103,589	75.38%	23.28%	\$6,452	5.05%	0.61%	0.44%	4.77%	(3.83%)	(5.47%)
	City National Bank of Colorado City	\$123,140	\$48,950	\$112,072	43.68%	45.45%	\$5,131	4.16%	0.76%	0.61%	3.66%	0.56%	1.71%
	First National Bank of Bosque County	\$124,084	\$83,123	\$110,770	75.04%	27.70%	\$4,136	3.91%	0.45%	0.31%	3.64%	(3.66%)	(5.03%)
	First National Bank of Fort Stockton	\$124,507	\$65,183	\$112,622	57.88%	24.21%	\$4,447	4.27%	0.32%	0.16%	4.21%	8.27%	10.62%
	Citizens State Bank	\$127,158	\$72,944	\$113,260	64.40%	18.19%	\$4,102	4.54%	0.58%	0.45%	4.13%	(0.05%)	0.63%
	Dilley State Bank	\$127,978	\$18,478	\$108,338	17.06%	91.10%	\$6,094	2.66%	0.28%	0.19%	2.49%	5.07%	8.97%
	Citizens State Bank	\$128,246	\$117,959	\$114,753	102.79%	5.78%	\$6,750	5.42%	0.76%	0.55%	4.91%	2.66%	1.58%
	Texas Hill Country Bank	\$129,058	\$101,675	\$115,397	88.11%	18.69%	\$4,450	4.88%	0.80%	0.65%	4.26%	21.52%	23.06%
	Big Bend Banks, N.A.	\$129,298	\$22,890	\$111,857	20.46%	73.52%	\$4,459	3.14%	0.11%	0.06%	3.45%	(7.52%)	(5.73%)
	Graham Savings and Loan, SSB	\$130,224	\$101,055	\$101,680	99.39%	23.02%	\$4,070	4.58%	1.01%	0.96%	3.71%	18.60%	0.12%
	Texas State Bank	\$130,838	\$92,344	\$119,073	77.55%	23.88%	\$2,565	4.84%	0.46%	0.23%	4.61%	6.47%	6.86%
	Mainland Bank	\$131,333	\$88,848	\$112,958	78.66%	25.37%	\$5,710	4.95%	0.41%	0.21%	4.74%	5.51%	5.22%
	Security State Bank	\$132,098	\$95,951	\$113,337	84.66%	15.51%	\$9,436	4.62%	0.75%	0.51%	4.17%	(6.50%)	(10.86%)
	Sanger Bank	\$132,494	\$66,208	\$112,713	58.74%	45.18%	\$5,096	4.10%	0.70%	0.52%	3.74%	(0.58%)	(2.13%)
	Bank of South Texas	\$132,596	\$102,454	\$98,656	103.85%	14.80%	\$2,883	7.23%	1.24%	0.91%	6.31%	4.80%	(28.48%)
	Farmers State Bank	\$132,794	\$65,341	\$119,822	54.53%	35.82%	\$3,162	4.05%	0.23%	0.12%	4.00%	(1.41%)	(1.36%)
	Peoples State Bank	\$132,958	\$40,925	\$123,353	33.18%	28.33%	\$4,432	3.48%	0.55%	0.42%	3.13%	46.95%	52.74%
	Texas Heritage National Bank	\$134,179	\$108,910	\$99,238	109.75%	12.01%	\$3,727	5.27%	1.09%	0.95%	4.36%	6.27%	0.31%
	Texas National Bank	\$136,068	\$35,278	\$123,427	28.58%	45.16%	\$5,040	3.25%	0.69%	0.48%	2.92%	11.22%	14.21%
	First State Bank	\$137,067	\$89,743	\$114,183	78.60%	30.91%	\$5,272	4.11%	0.81%	0.58%	3.61%	12.25%	11.82%
	First Texas Bank	\$137,739	\$58,138	\$120,705	48.17%	61.07%	\$4,174	3.28%	0.13%	0.07%	3.21%	11.44%	12.92%
	First State Bank	\$140,800	\$26,373	\$114,622	23.01%	60.44%	\$7,822	2.87%	0.91%	0.64%	2.36%	(0.26%)	(11.95%)
	First State Bank of Odem	\$140,929	\$80,280	\$124,881	64.29%	33.34%	\$4,027	4.81%	0.24%	0.13%	4.72%	(3.17%)	(4.85%)
	First State Bank	\$140,933	\$88,282	\$122,320	72.17%	16.22%	\$3,437	4.95%	0.74%	0.51%	4.54%	(4.00%)	(4.77%)
	First National Bank of Winnsboro	\$142,379	\$88,184	\$110,469	79.83%	23.66%	\$4,449	4.85%	0.70%	0.51%	4.51%	5.79%	5.71%
	Hill Bank & Trust Co.	\$142,705	\$12,562	\$118,659	10.59%	108.47%	\$9,514	2.60%	0.51%	0.36%	2.48%	2.91%	2.72%
	Citizens State Bank	\$142,990	\$98,895	\$129,671	76.27%	13.34%	\$2,750	5.18%	0.53%	0.40%	4.80%	(12.70%)	(2.92%)
	First National Bank of Alvin	\$144,393	\$21,503	\$129,076	16.66%	75.49%	\$7,220	2.66%	0.53%	0.31%	2.47%	9.39%	14.45%

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

June 30, 2018

Run Date: August 21, 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)													
	First State Bank of Ben Wheeler, Texas	\$146,149	\$73,748	\$126,381	58.35%	32.40%	\$4,299	4.01%	0.77%	0.58%	3.47%	(1.52%)	(2.06%)
	Peoples Bank	\$147,520	\$89,395	\$120,495	74.19%	11.79%	\$3,278	4.27%	1.00%	0.72%	3.57%	13.13%	20.93%
	First State Bank	\$150,272	\$80,155	\$129,725	61.79%	45.71%	\$4,293	4.23%	0.79%	0.55%	3.72%	(4.55%)	(4.61%)
	Sundown State Bank	\$150,937	\$102,943	\$134,429	76.58%	28.39%	\$4,574	4.44%	0.97%	0.58%	4.05%	(5.95%)	(7.34%)
	Roscoe State Bank	\$152,740	\$72,053	\$136,703	52.71%	39.29%	\$4,019	4.04%	0.37%	0.23%	4.02%	(6.12%)	(6.47%)
	Castroville State Bank	\$153,322	\$101,212	\$135,897	74.48%	12.97%	\$5,897	4.01%	0.59%	0.48%	3.63%	4.83%	0.45%
	Texas Heritage Bank	\$154,487	\$124,591	\$129,335	96.33%	18.73%	\$4,291	4.78%	0.96%	0.63%	4.19%	5.95%	33.34%
	Tejas Bank	\$154,707	\$91,308	\$136,528	66.88%	35.73%	\$9,669	5.13%	0.45%	0.26%	4.89%	27.17%	26.24%
	Providence Bank of Texas	\$154,960	\$113,388	\$136,199	83.25%	23.79%	\$8,609	4.85%	1.22%	0.90%	3.99%	21.07%	22.81%
	Lamar National Bank	\$156,346	\$106,169	\$137,708	77.10%	28.13%	\$3,399	4.70%	0.43%	0.32%	4.42%	4.25%	3.57%
	Guadalupe Bank	\$157,297	\$101,401	\$142,976	70.92%	34.55%	\$4,626	4.50%	0.34%	0.26%	4.25%	15.70%	15.88%
	Citizens Bank	\$157,529	\$111,422	\$138,641	80.37%	20.42%	\$6,849	4.92%	0.81%	0.66%	4.29%	0.88%	(0.07%)
	First State Bank of Bédias	\$157,979	\$84,460	\$134,554	62.77%	46.64%	\$7,523	4.37%	0.72%	0.54%	3.91%	(3.24%)	(3.37%)
	Fayette Savings Bank, SSB	\$158,923	\$130,518	\$135,852	96.07%	16.05%	\$6,112	4.13%	0.85%	0.82%	3.42%	18.58%	11.72%
	First State Bank of Texas	\$159,741	\$108,303	\$136,079	79.59%	24.11%	\$4,841	3.86%	0.32%	0.16%	3.71%	4.86%	4.80%
	Austin County State Bank	\$161,562	\$109,380	\$143,609	76.17%	25.64%	\$5,984	4.90%	0.93%	0.76%	4.28%	12.77%	12.96%
	First National Bank of Hereford	\$161,586	\$98,997	\$145,401	68.09%	36.72%	\$5,050	4.43%	0.48%	0.32%	4.16%	(12.52%)	(14.49%)
	Muenster State Bank	\$163,457	\$42,600	\$134,227	31.74%	71.34%	\$8,603	3.09%	0.39%	0.28%	2.98%	(7.27%)	(10.70%)
	Commercial National Bank of Brady	\$167,044	\$78,944	\$149,649	52.75%	29.59%	\$4,913	3.85%	0.43%	0.32%	3.60%	(12.36%)	(13.00%)
	First Bank & Trust	\$167,387	\$30,366	\$146,826	20.68%	72.10%	\$3,720	2.62%	0.49%	0.30%	2.33%	(4.33%)	(3.23%)
	Incommons Bank, N.A.	\$169,878	\$118,608	\$143,345	82.74%	14.80%	\$2,980	4.96%	0.85%	0.66%	4.42%	5.70%	10.20%
	First National Bank of Sterling City	\$170,595	\$29,422	\$161,724	18.19%	61.01%	\$8,530	2.56%	0.30%	0.19%	2.45%	(2.47%)	0.59%
	First National Bank of Anderson	\$172,962	\$115,463	\$154,195	74.88%	25.44%	\$3,931	4.31%	0.76%	0.52%	3.83%	(11.39%)	(13.71%)
	First National Bank of Ballinger	\$173,394	\$118,112	\$155,610	75.90%	18.99%	\$4,229	5.05%	0.63%	0.43%	4.62%	14.96%	15.79%
	First State Bank	\$174,422	\$78,463	\$149,568	52.46%	34.62%	\$3,876	3.47%	0.64%	0.52%	3.04%	(6.43%)	(3.51%)
	Perryton National Bank	\$174,625	\$55,640	\$153,641	36.21%	58.68%	\$8,731	3.16%	0.65%	0.38%	2.86%	2.48%	2.96%
	Citizens National Bank of Hillsboro	\$175,081	\$40,846	\$147,404	27.71%	64.61%	\$6,484	3.07%	0.78%	0.61%	2.61%	(20.51%)	(9.22%)
	Arrowhead Bank	\$175,880	\$114,533	\$157,833	72.57%	28.31%	\$4,628	4.43%	0.27%	0.17%	4.27%	(2.18%)	(3.78%)
	First National Bank of Trenton	\$176,894	\$63,729	\$146,935	43.37%	47.26%	\$2,998	3.44%	0.32%	0.23%	3.23%	(26.91%)	(34.78%)
	Llano National Bank	\$178,373	\$106,749	\$157,450	67.80%	41.08%	\$3,964	4.41%	0.33%	0.23%	4.34%	9.29%	9.98%
	Bank of DeSoto, National Association	\$180,073	\$116,301	\$159,535	72.90%	35.89%	\$4,502	7.84%	0.93%	0.65%	7.08%	(11.25%)	(12.94%)
	MINT National Bank	\$184,582	\$164,516	\$157,721	104.31%	11.13%	\$7,099	5.56%	1.60%	1.48%	4.28%	19.79%	18.95%
	HomeBank Texas	\$185,175	\$156,321	\$157,138	99.48%	14.14%	\$4,629	5.15%	0.59%	0.34%	4.85%	14.32%	16.24%
	Interstate Bank, SSB	\$185,716	\$114,832	\$164,832	69.67%	35.91%	\$4,422	4.00%	0.42%	0.31%	3.74%	(0.32%)	(2.00%)
	Pearland State Bank	\$186,790	\$36,738	\$168,089	21.86%	72.29%	\$7,783	2.79%	0.47%	0.32%	2.56%	(3.76%)	(1.09%)
	MapleMark Bank	\$188,897	\$111,768	\$106,970	104.49%	57.19%	\$3,935	3.25%	1.48%	1.17%	2.75%	263.74%	794.70%
	Cypress Bank, SSB	\$188,928	\$129,006	\$150,820	85.54%	31.02%	\$3,047	4.77%	1.19%	1.04%	3.85%	(0.36%)	0.95%
	First State Bank	\$189,068	\$104,906	\$171,878	61.04%	44.33%	\$4,397	4.09%	0.32%	0.17%	3.98%	1.87%	1.91%
	Oakwood Bank	\$189,268	\$151,540	\$140,412	107.93%	21.18%	\$5,115	4.77%	1.67%	1.37%	3.69%	147.42%	141.88%
	Elsa State Bank and Trust Company	\$193,107	\$134,617	\$171,884	78.32%	17.31%	\$2,054	6.11%	0.64%	0.42%	5.73%	1.99%	1.56%
	National Bank of Andrews	\$193,611	\$116,445	\$168,606	69.06%	30.97%	\$3,520	4.92%	0.33%	0.17%	4.82%	5.00%	1.68%
	TransPecos Banks, SSB	\$194,082	\$123,918	\$175,233	70.72%	28.82%	\$3,806	5.21%	0.81%	0.54%	4.73%	22.96%	24.93%
	First State Bank	\$195,782	\$42,920	\$167,256	25.66%	72.30%	\$6,751	2.71%	0.32%	0.22%	2.51%	26.47%	15.04%
	First National Bank of Mount Vernon	\$196,424	\$85,849	\$141,899	60.50%	42.75%	\$5,456	3.52%	1.04%	0.81%	2.91%	(11.97%)	(14.47%)
	First State Bank	\$196,451	\$98,783	\$171,896	57.47%	47.21%	\$4,465	4.28%	0.59%	0.46%	3.97%	0.25%	(1.94%)
	City National Bank of Taylor	\$197,365	\$115,803	\$176,191	65.73%	41.05%	\$4,699	3.97%	0.49%	0.36%	3.67%	1.37%	1.07%
	Community National Bank	\$197,984	\$121,692	\$171,132	71.11%	34.23%	\$4,500	4.17%	0.60%	0.39%	3.90%	(3.59%)	(5.04%)
	First National Bank of Giddings	\$199,264	\$119,969	\$177,945	67.42%	12.46%	\$5,535	3.86%	0.99%	0.77%	3.24%	1.08%	0.96%
	Spring Hill State Bank	\$199,415	\$147,027	\$165,816	88.67%	24.83%	\$4,335	4.42%	1.05%	0.82%	3.66%	2.22%	5.13%
	Texas Brand Bank	\$204,131	\$169,069	\$177,548	95.22%	19.36%	\$6,186	5.47%	1.24%	0.97%	4.60%	29.24%	33.00%
	First National Bank of Burleson	\$205,205	\$62,662	\$184,257	34.01%	63.88%	\$6,620	3.30%	0.20%	0.11%	3.49%	6.27%	2.66%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 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)													
	Grandview Bank	\$207,759	\$113,688	\$189,462	60.01%	41.90%	\$6,492	4.25%	0.48%	0.29%	4.04%	13.09%	13.44%
	Citizens National Bank at Brownwood	\$208,808	\$114,806	\$181,533	63.24%	35.31%	\$4,746	3.98%	0.31%	0.19%	3.89%	(1.09%)	(1.24%)
	Commercial National Bank of Texarkana	\$209,208	\$120,386	\$193,623	62.18%	25.94%	\$3,321	4.19%	0.24%	0.22%	3.98%	5.81%	7.81%
	First National Bank	\$212,958	\$145,377	\$169,134	85.95%	13.60%	\$4,630	4.70%	1.09%	0.82%	4.12%	(17.93%)	(7.83%)
	Yoakum National Bank	\$213,230	\$88,742	\$183,347	48.40%	47.79%	\$7,108	3.35%	0.75%	0.64%	2.83%	(5.25%)	(6.48%)
	Texana Bank, National Association	\$216,079	\$183,374	\$179,712	102.04%	10.54%	\$3,087	5.04%	1.32%	1.10%	3.99%	1.59%	6.02%
	Bridge City State Bank	\$216,263	\$68,195	\$199,746	34.14%	71.05%	\$5,845	3.24%	0.51%	0.39%	2.97%	(7.94%)	(6.43%)
	Mineola Community Bank, SSB	\$218,278	\$139,876	\$167,323	83.60%	34.06%	\$3,969	3.92%	1.01%	0.93%	3.10%	(1.52%)	(2.29%)
	Community Bank	\$218,709	\$172,355	\$195,745	88.05%	21.58%	\$5,911	4.02%	0.51%	0.34%	3.70%	(0.05%)	(0.33%)
	Gilmer National Bank	\$219,035	\$152,630	\$183,403	83.22%	32.92%	\$5,215	4.54%	0.97%	0.84%	3.85%	(3.74%)	(10.22%)
	First National Bank of Stanton	\$220,006	\$48,138	\$202,340	23.79%	60.83%	\$11,579	3.12%	0.06%	0.03%	3.27%	41.60%	45.78%
	Ennis State Bank	\$220,500	\$156,983	\$171,668	91.45%	18.45%	\$3,802	4.96%	0.71%	0.48%	4.50%	(2.51%)	(6.60%)
	State Bank of De Kalb	\$224,260	\$198,804	\$186,891	106.37%	10.88%	\$3,560	4.91%	0.75%	0.57%	4.40%	7.16%	11.94%
	First State Bank	\$224,967	\$126,627	\$199,046	63.62%	31.30%	\$5,232	3.83%	0.61%	0.40%	3.56%	(9.17%)	(0.05%)
	Jacksboro National Bank	\$228,343	\$119,149	\$202,105	58.95%	28.04%	\$4,078	4.08%	0.60%	0.42%	3.85%	(13.08%)	(14.06%)
	Huntington State Bank	\$232,340	\$163,880	\$203,745	80.43%	19.11%	\$3,227	4.65%	0.38%	0.21%	4.45%	5.51%	5.41%
	Liberty Capital Bank	\$233,520	\$165,282	\$208,193	79.39%	31.53%	\$10,153	3.96%	0.35%	0.19%	3.79%	(0.02%)	(1.89%)
	United Bank of El Paso del Norte	\$236,651	\$179,669	\$192,010	93.57%	16.26%	\$4,930	5.69%	0.87%	0.57%	5.14%	21.80%	31.10%
	Western Bank	\$237,245	\$165,812	\$209,080	79.31%	11.00%	\$3,954	4.73%	0.85%	0.63%	4.11%	8.89%	1.33%
	Lone Star Capital Bank, National Associati	\$238,292	\$165,882	\$203,328	81.58%	20.84%	\$3,906	4.33%	0.50%	0.37%	4.01%	(8.26%)	(4.63%)
	Texas Republic Bank, National Associatio	\$238,553	\$213,772	\$191,337	111.73%	10.40%	\$4,970	5.86%	1.09%	0.83%	5.09%	4.99%	(6.15%)
	Frontier Bank of Texas	\$241,040	\$194,899	\$207,514	93.92%	12.04%	\$5,739	5.18%	0.93%	0.72%	4.54%	18.33%	20.17%
	First National Bank of Weatherford	\$244,700	\$204,124	\$220,830	92.43%	13.14%	\$4,706	6.00%	0.81%	0.52%	5.50%	3.50%	3.82%
	Pecos County State Bank	\$245,139	\$100,488	\$226,347	44.40%	10.39%	\$4,019	4.14%	0.89%	0.61%	3.61%	7.48%	9.82%
	First State Bank of Burnet	\$245,484	\$81,440	\$215,454	37.80%	66.71%	\$5,337	3.23%	0.29%	0.19%	3.14%	(0.25%)	(0.28%)
	Trinity Bank, N.A.	\$245,804	\$150,833	\$213,600	70.61%	42.87%	\$12,290	4.09%	0.64%	0.40%	3.80%	(10.42%)	(12.70%)
	Hondo National Bank	\$246,494	\$161,805	\$220,747	73.30%	23.31%	\$4,482	4.39%	0.75%	0.54%	3.99%	(6.07%)	(7.74%)
	ValueBank Texas	\$248,373	\$123,875	\$222,280	55.73%	47.26%	\$2,700	4.06%	0.42%	0.22%	3.88%	(3.91%)	(5.41%)
	Regional Average	\$121,199	\$67,645	\$104,721	62.37%	38.02%	\$4,752	4.20%	0.63%	0.46%	3.82%	3.96%	5.70%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 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													
	Ozona National Bank	\$252,176	\$165,284	\$224,433	73.65%	30.48%	\$3,655	4.56%	0.11%	0.07%	4.55%	3.69%	3.39%
	National Bank & Trust	\$253,131	\$82,678	\$232,697	35.53%	34.00%	\$8,729	2.87%	0.93%	0.75%	2.25%	(1.78%)	(0.10%)
	First National Bank of Lake Jackson	\$254,663	\$24,776	\$235,275	10.53%	21.64%	\$7,958	2.71%	0.76%	0.65%	2.13%	(12.16%)	(9.24%)
	TexStar National Bank	\$255,097	\$202,124	\$208,613	96.89%	17.10%	\$5,669	4.58%	0.76%	0.55%	4.06%	(1.26%)	(5.42%)
	Texas National Bank	\$260,377	\$181,970	\$228,924	79.49%	13.32%	\$3,255	5.87%	1.35%	0.68%	5.18%	9.24%	8.07%
	First-Lockhart National Bank	\$261,420	\$186,073	\$230,061	80.88%	14.33%	\$4,357	4.31%	0.91%	0.69%	3.67%	4.34%	0.28%
	First National Bank of Jasper	\$263,236	\$66,478	\$230,343	28.86%	34.55%	\$4,786	3.14%	0.39%	0.28%	2.92%	9.85%	11.20%
	Texan Bank, National Association	\$266,110	\$229,446	\$219,751	104.41%	13.94%	\$4,928	5.51%	1.33%	1.03%	4.63%	16.25%	13.63%
	National Bank of Texas at Fort Worth	\$271,354	\$179,016	\$221,712	80.74%	36.57%	\$4,377	4.10%	0.61%	0.39%	3.74%	12.29%	(3.51%)
	Charter Bank	\$271,853	\$149,569	\$239,928	62.34%	48.57%	\$5,228	6.33%	0.49%	0.27%	6.46%	11.85%	19.08%
	Worthington National Bank	\$272,094	\$209,803	\$245,349	85.51%	20.19%	\$5,442	4.71%	0.60%	0.33%	4.40%	23.64%	25.00%
	Peoples State Bank of Hallettsville	\$272,253	\$67,217	\$238,879	28.14%	67.60%	\$10,471	2.71%	0.85%	0.71%	2.25%	(2.67%)	(3.01%)
	Heritage Bank	\$272,280	\$238,375	\$230,180	103.56%	6.69%	\$4,464	5.37%	0.74%	0.52%	4.88%	15.15%	10.28%
	First National Bank of Hughes Springs	\$274,537	\$181,867	\$239,689	75.88%	18.06%	\$2,496	5.27%	0.11%	0.10%	5.28%	1.48%	0.64%
	Texas State Bank	\$276,142	\$126,293	\$241,630	52.27%	43.69%	\$4,383	3.51%	0.28%	0.17%	3.47%	6.10%	6.11%
	Fort Hood National Bank	\$277,279	\$107,962	\$247,708	43.58%	57.85%	\$4,201	2.86%	0.34%	0.20%	2.71%	7.69%	10.64%
	Citizens State Bank	\$278,449	\$119,741	\$250,058	47.89%	57.78%	\$8,190	3.50%	0.59%	0.40%	4.63%	6.00%	6.00%
	Alliance Bank Central Texas	\$281,058	\$213,293	\$234,801	90.84%	20.01%	\$5,205	4.24%	1.07%	0.89%	3.38%	14.65%	6.37%
	T Bank, National Association	\$281,843	\$230,941	\$232,652	99.26%	8.38%	\$6,711	5.50%	1.44%	1.21%	4.37%	6.46%	12.95%
	American State Bank	\$283,661	\$220,884	\$241,518	91.46%	5.68%	\$4,111	4.78%	0.95%	0.69%	4.08%	2.21%	(0.78%)
	Waggoner National Bank of Vernon	\$285,273	\$189,421	\$246,030	76.99%	7.50%	\$4,601	5.02%	0.79%	0.68%	4.54%	0.05%	6.93%
	First Texas Bank	\$288,062	\$101,006	\$253,210	39.89%	66.59%	\$3,893	3.04%	0.11%	0.06%	2.99%	2.33%	1.89%
	Liberty National Bank in Paris	\$288,619	\$139,513	\$242,072	57.63%	42.56%	\$5,772	3.49%	0.50%	0.38%	3.22%	2.02%	1.32%
	Preferred Bank	\$293,881	\$162,872	\$251,250	64.82%	49.66%	\$6,834	4.07%	0.70%	0.39%	3.71%	1.94%	1.68%
	Shelby Savings Bank, SSB	\$297,593	\$224,227	\$237,515	94.41%	16.50%	\$3,501	4.79%	0.92%	0.72%	4.11%	7.39%	7.70%
	Farmers State Bank	\$302,467	\$189,232	\$258,127	73.31%	22.55%	\$3,829	4.44%	0.47%	0.32%	4.18%	(14.27%)	(16.56%)
	Texas Bank Financial	\$304,565	\$252,347	\$265,268	95.13%	15.24%	\$3,046	6.30%	1.38%	1.24%	5.11%	50.63%	55.01%
	First National Bank in Port Lavaca	\$307,775	\$155,093	\$279,344	55.52%	30.36%	\$6,412	3.42%	0.62%	0.48%	3.02%	4.27%	7.38%
	First Liberty National Bank	\$313,944	\$188,266	\$269,776	69.79%	27.27%	\$4,025	4.21%	0.31%	0.29%	3.99%	(1.55%)	(2.49%)
	Texas Champion Bank	\$314,530	\$238,502	\$234,999	101.49%	15.03%	\$3,054	5.05%	0.75%	0.47%	4.59%	(5.51%)	(2.14%)
	TrustTexas Bank, SSB	\$317,367	\$169,810	\$280,471	60.54%	41.99%	\$4,122	3.90%	0.52%	0.46%	3.62%	1.01%	2.44%
	First Commercial Bank, National Associati	\$319,814	\$181,515	\$286,372	63.38%	36.00%	\$4,048	4.03%	0.22%	0.12%	3.95%	(2.16%)	(0.36%)
	Mills County State Bank	\$320,131	\$124,071	\$291,466	42.57%	41.71%	\$3,952	3.65%	0.45%	0.31%	3.48%	0.32%	2.78%
	Lamesa National Bank	\$321,805	\$85,582	\$289,890	29.52%	48.10%	\$10,381	2.57%	0.80%	0.52%	2.09%	(17.02%)	(18.93%)
	Brenham National Bank	\$332,754	\$168,655	\$298,629	56.48%	43.88%	\$5,737	3.90%	0.43%	0.31%	3.74%	10.35%	14.96%
	First State Bank of Livingston	\$334,596	\$138,138	\$281,168	49.13%	34.23%	\$3,637	3.64%	0.69%	0.50%	3.35%	4.02%	4.55%
	Citizens State Bank	\$340,603	\$297,254	\$259,464	114.56%	11.83%	\$4,866	4.85%	1.03%	0.69%	4.23%	18.75%	26.74%
	Classic Bank, National Association	\$343,541	\$242,156	\$308,267	78.55%	2.18%	\$4,190	4.18%	0.94%	0.76%	3.64%	(3.90%)	2.65%
	Grand Bank of Texas	\$344,579	\$247,603	\$316,187	78.31%	25.93%	\$4,994	5.06%	0.48%	0.29%	4.78%	24.00%	26.01%
	Comanche National Bank	\$347,915	\$124,570	\$306,616	40.63%	30.96%	\$4,192	3.74%	0.69%	0.54%	3.36%	(5.75%)	(5.72%)
	Rio Bank	\$351,782	\$201,018	\$309,269	65.00%	35.73%	\$3,141	5.47%	1.06%	0.69%	4.79%	16.61%	14.22%
	State National Bank of Big Spring	\$354,437	\$89,984	\$320,537	28.07%	74.25%	\$10,425	2.41%	0.15%	0.10%	2.40%	(4.67%)	(5.68%)
	First National Bank of Gilmer	\$359,660	\$246,755	\$311,797	79.14%	19.16%	\$3,492	4.66%	0.91%	0.68%	4.05%	3.61%	9.10%
	AccessBank Texas	\$360,628	\$271,377	\$318,500	85.20%	21.59%	\$5,817	4.43%	1.03%	0.79%	3.68%	5.29%	1.04%
	SouthTrust Bank, N.A.	\$362,829	\$214,167	\$320,458	66.83%	32.86%	\$3,819	4.13%	0.44%	0.30%	3.87%	(8.17%)	(9.08%)
	Bank of Brenham, National Association	\$365,477	\$49,793	\$326,187	15.27%	51.43%	\$15,228	3.25%	1.20%	1.08%	2.64%	7.37%	8.70%
	First National Bank of McGregor	\$366,183	\$335,177	\$335,537	99.89%	5.68%	\$5,634	6.27%	1.45%	1.29%	5.03%	28.07%	27.71%
	Bank of Texas	\$371,579	\$275,261	\$314,010	87.66%	27.85%	\$16,890	4.45%	1.45%	1.04%	3.48%	12.36%	12.21%
	Wellington State Bank	\$378,312	\$211,370	\$328,270	64.39%	17.61%	\$3,503	4.36%	0.31%	0.21%	4.23%	(9.29%)	(10.77%)
	Schertz Bank & Trust	\$378,711	\$318,424	\$330,981	96.21%	11.66%	\$6,208	4.82%	1.01%	0.81%	4.08%	(0.70%)	(2.03%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 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)													
	Falls City National Bank	\$381,363	\$116,497	\$340,740	34.19%	52.50%	\$13,620	3.48%	0.21%	0.14%	3.39%	7.03%	5.50%
	Texas Star Bank	\$382,781	\$296,510	\$332,225	89.25%	19.30%	\$4,072	5.16%	0.65%	0.43%	4.76%	(3.82%)	(5.50%)
	First National Bank of Livingston	\$384,399	\$124,528	\$332,823	37.42%	62.64%	\$4,004	3.03%	0.23%	0.13%	2.96%	1.03%	2.56%
	First Bank	\$384,531	\$329,965	\$337,466	97.78%	12.11%	\$2,449	5.49%	0.53%	0.36%	5.16%	(2.18%)	8.65%
	Karnes County National Bank of Karnes Ci	\$386,287	\$64,980	\$353,198	18.40%	71.01%	\$11,706	2.77%	0.12%	0.07%	2.83%	5.90%	7.25%
	Citizens Bank	\$388,459	\$217,897	\$300,921	72.41%	44.53%	\$3,964	4.09%	0.54%	0.34%	3.78%	3.50%	4.10%
	Sage Capital Bank	\$389,828	\$279,796	\$345,667	80.94%	13.10%	\$4,641	4.73%	0.61%	0.40%	4.37%	(0.26%)	(0.88%)
	Southwest Bank	\$391,011	\$256,396	\$351,880	72.86%	31.49%	\$3,990	5.37%	0.31%	0.12%	5.27%	8.35%	8.78%
	First National Bank of Beeville	\$392,320	\$269,081	\$356,007	75.58%	17.18%	\$6,883	4.69%	0.58%	0.45%	4.27%	2.84%	2.35%
	First National Bank of Mertzon	\$392,383	\$62,293	\$363,855	17.12%	70.44%	\$12,658	2.18%	0.16%	0.11%	2.12%	6.44%	5.80%
	Texas First State Bank	\$398,914	\$160,423	\$348,251	46.07%	37.96%	\$5,619	3.19%	0.88%	0.71%	2.56%	(5.48%)	(15.15%)
	Herring Bank	\$402,230	\$299,099	\$355,379	84.16%	14.03%	\$2,595	4.76%	0.58%	0.41%	4.36%	(11.72%)	(8.92%)
	Southwestern National Bank	\$404,488	\$268,832	\$339,466	79.19%	34.38%	\$4,545	4.26%	1.05%	0.89%	3.45%	4.25%	4.32%
	Citizens National Bank	\$407,739	\$217,346	\$360,767	60.25%	30.27%	\$4,741	3.67%	0.60%	0.58%	3.24%	2.61%	2.17%
	First National Bank Baird	\$408,077	\$335,281	\$361,498	92.75%	14.21%	\$3,318	5.33%	0.55%	0.35%	5.00%	(1.67%)	(3.40%)
	First State Bank	\$409,125	\$298,749	\$371,589	80.40%	23.73%	\$3,860	4.95%	0.26%	0.25%	4.78%	1.08%	1.20%
	Bank and Trust, SSB	\$410,423	\$267,741	\$364,652	73.42%	15.29%	\$3,337	4.02%	0.73%	0.49%	3.65%	(5.96%)	3.02%
	First National Bank of Sonora	\$411,146	\$291,447	\$327,580	88.97%	23.33%	\$4,781	4.63%	0.77%	0.56%	4.10%	(9.17%)	(11.83%)
	West Texas State Bank	\$419,606	\$213,188	\$372,604	57.22%	47.06%	\$4,371	4.08%	0.27%	0.11%	3.98%	10.58%	11.15%
	Capital Bank	\$419,843	\$338,449	\$378,659	89.38%	17.94%	\$4,614	4.98%	0.87%	0.56%	4.44%	8.62%	9.00%
	First Federal Community Bank, SSB	\$424,459	\$358,553	\$337,927	106.10%	11.79%	\$5,176	4.72%	0.80%	0.74%	4.01%	11.45%	0.77%
	First Community Bank	\$424,756	\$277,897	\$385,638	72.06%	18.50%	\$3,600	5.02%	0.61%	0.39%	4.71%	12.05%	16.40%
	First Community Bank	\$426,937	\$315,167	\$380,034	82.93%	21.60%	\$2,668	5.60%	0.53%	0.29%	5.38%	(8.29%)	(9.72%)
	Texas Security Bank	\$428,867	\$361,732	\$353,603	102.30%	12.60%	\$8,935	4.55%	0.90%	0.64%	4.01%	8.18%	(2.07%)
	American Bank, National Association	\$439,967	\$330,792	\$382,137	86.56%	15.46%	\$4,889	4.17%	0.73%	0.55%	3.73%	2.84%	1.05%
	International Bank of Commerce	\$448,614	\$170,782	\$314,831	54.25%	27.33%	\$3,935	3.60%	0.78%	0.57%	3.07%	(7.36%)	4.09%
	Community Bank & Trust	\$448,985	\$309,780	\$385,205	80.42%	33.46%	\$4,276	4.15%	0.75%	0.53%	3.74%	6.29%	6.05%
	Plains State Bank	\$457,688	\$363,533	\$407,819	89.14%	18.02%	\$7,382	5.11%	1.39%	1.12%	4.12%	13.62%	14.15%
	First National Bank of Huntsville	\$460,560	\$259,156	\$403,408	64.24%	28.05%	\$4,560	3.48%	0.55%	0.37%	3.21%	(5.34%)	(6.85%)
	First State Bank	\$475,017	\$281,420	\$424,640	66.27%	16.77%	\$4,750	4.02%	0.65%	0.44%	3.65%	(2.02%)	4.39%
	First National Bank	\$475,907	\$439,879	\$363,729	120.94%	4.23%	\$4,712	4.79%	1.16%	0.88%	4.06%	7.42%	6.30%
	R Bank	\$476,194	\$365,601	\$419,116	87.23%	16.20%	\$4,909	4.76%	1.01%	0.80%	4.06%	9.67%	8.93%
	Peoples Bank	\$479,206	\$344,543	\$424,366	81.19%	23.74%	\$4,437	4.73%	0.89%	0.68%	4.11%	2.06%	0.39%
	TexasBank	\$483,537	\$376,826	\$416,423	90.49%	19.14%	\$4,168	4.87%	0.52%	0.33%	4.62%	(0.27%)	8.51%
	Fayetteville Bank	\$486,091	\$77,586	\$432,860	17.92%	59.89%	\$14,297	3.33%	1.28%	1.16%	2.69%	(1.93%)	0.02%
	United Texas Bank	\$488,902	\$348,446	\$322,032	108.20%	29.88%	\$13,969	3.83%	1.58%	1.36%	2.70%	22.23%	(10.09%)
	Bank of the West	\$490,093	\$330,251	\$443,745	74.42%	26.09%	\$4,852	4.45%	0.71%	0.39%	4.10%	3.93%	3.67%
	Texas Bank	\$490,285	\$262,960	\$402,052	65.40%	31.97%	\$3,553	4.77%	1.27%	1.05%	4.03%	17.06%	10.44%
	Union State Bank	\$493,438	\$251,990	\$417,931	60.29%	32.49%	\$5,672	4.01%	0.70%	0.52%	3.57%	13.48%	6.61%
	Regional Average	\$360,819	\$219,689	\$311,894	70.34%	28.97%	\$5,600	4.30%	0.72%	0.53%	3.86%	4.34%	4.11%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 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													
	First State Bank and Trust Company	\$502,222	\$176,059	\$368,436	47.79%	39.99%	\$8,370	3.75%	0.81%	0.68%	3.25%	18.04%	(5.82%)
	Fidelity Bank	\$515,000	\$421,000	\$399,772	105.31%	16.12%	\$6,519	5.40%	0.95%	0.65%	4.81%	0.23%	0.22%
	Kleberg Bank, N.A.	\$519,691	\$325,042	\$401,538	80.95%	10.77%	\$3,353	4.20%	0.32%	0.24%	3.96%	1.63%	(9.04%)
	Ciera Bank	\$524,741	\$407,141	\$446,041	91.28%	12.82%	\$4,485	5.00%	0.78%	0.50%	4.60%	(8.10%)	(10.74%)
	Pointbank	\$526,144	\$288,279	\$469,980	61.34%	22.88%	\$4,278	4.26%	0.67%	0.42%	4.05%	15.77%	17.27%
	Vantage Bank Texas	\$527,089	\$424,040	\$469,355	90.35%	19.59%	\$5,857	4.39%	0.73%	0.51%	3.92%	(7.02%)	(7.42%)
	Texas National Bank of Jacksonville	\$528,606	\$482,382	\$443,795	108.69%	5.89%	\$5,339	5.15%	1.46%	1.23%	4.00%	12.54%	13.37%
	Texas Citizens Bank, National Association	\$533,844	\$460,304	\$408,431	112.70%	10.80%	\$5,133	5.62%	1.07%	0.69%	4.96%	32.24%	15.26%
	Commerce Bank	\$534,863	\$182,051	\$443,233	41.07%	46.55%	\$8,768	3.38%	0.50%	0.36%	3.06%	(0.17%)	(0.51%)
	Citizens State Bank	\$542,064	\$364,464	\$477,386	76.35%	19.91%	\$4,555	5.01%	0.69%	0.56%	4.49%	5.94%	4.18%
	Round Top State Bank	\$545,325	\$358,932	\$476,407	75.34%	29.02%	\$7,369	3.80%	0.94%	0.69%	3.22%	7.65%	3.94%
	Benchmark Bank	\$548,195	\$462,065	\$487,340	94.81%	9.53%	\$3,755	4.92%	0.42%	0.25%	4.68%	0.81%	(1.44%)
	Tolleson Private Bank	\$556,168	\$412,748	\$452,141	91.29%	27.54%	\$13,565	3.24%	0.53%	0.46%	2.86%	(6.96%)	(19.72%)
	Bank and Trust of Bryan/College Station	\$567,494	\$404,355	\$507,699	79.64%	20.71%	\$7,094	4.25%	0.65%	0.36%	3.99%	8.02%	9.05%
	First National Bank of Albany	\$567,686	\$379,456	\$491,542	77.20%	27.67%	\$7,373	4.98%	0.78%	0.54%	4.59%	14.86%	19.22%
	First National Bank of Bastrop	\$573,491	\$331,644	\$494,320	67.09%	26.97%	\$4,944	4.32%	0.75%	0.47%	3.98%	5.14%	(1.05%)
	HomeTown Bank, N.A.	\$593,380	\$390,310	\$527,719	73.96%	25.85%	\$5,651	4.30%	0.61%	0.42%	3.99%	2.41%	2.37%
	Pilgrim Bank	\$593,675	\$343,468	\$474,113	72.44%	24.39%	\$5,447	3.91%	1.03%	0.74%	3.28%	2.37%	2.37%
	First National Bank of Granbury	\$602,795	\$310,140	\$538,601	57.58%	44.41%	\$4,073	3.90%	0.45%	0.31%	3.70%	2.75%	2.37%
	Security State Bank	\$609,280	\$355,878	\$529,067	67.27%	18.13%	\$7,616	3.85%	0.66%	0.55%	3.44%	(1.44%)	(1.88%)
	National United	\$622,255	\$354,524	\$558,887	63.43%	35.31%	\$4,094	4.03%	0.35%	0.33%	3.77%	1.04%	1.06%
	Texas Gulf Bank, National Association	\$628,394	\$388,138	\$563,709	68.85%	30.93%	\$5,985	4.07%	0.71%	0.48%	3.74%	13.11%	15.14%
	Commercial State Bank	\$638,758	\$416,586	\$566,015	73.60%	31.34%	\$5,236	5.86%	0.91%	0.51%	5.39%	17.60%	18.33%
	First Texas Bank	\$645,441	\$232,349	\$589,015	39.45%	61.32%	\$5,868	2.92%	0.16%	0.10%	2.83%	4.65%	4.97%
	Pegasus Bank	\$651,399	\$330,413	\$610,935	54.08%	49.31%	\$15,149	3.80%	0.56%	0.37%	3.44%	45.58%	48.33%
	American National Bank & Trust	\$662,392	\$462,279	\$559,272	82.66%	10.27%	\$3,680	4.25%	1.10%	0.81%	3.56%	7.25%	9.05%
	Legend Bank, N.A.	\$669,639	\$434,745	\$584,499	74.38%	21.72%	\$4,716	4.68%	0.53%	0.34%	4.42%	9.41%	8.05%
	Crockett National Bank	\$671,027	\$585,644	\$465,315	125.86%	5.72%	\$1,641	4.69%	1.18%	1.01%	3.79%	2.55%	5.86%
	Affiliated Bank, National Association	\$677,326	\$616,016	\$532,358	115.71%	6.85%	\$3,107	5.67%	1.51%	1.33%	4.44%	18.30%	52.22%
	Wallis State Bank	\$681,223	\$525,572	\$575,291	91.36%	20.08%	\$4,698	6.00%	1.17%	0.69%	5.34%	17.56%	17.71%
	First National Bank of Bellville	\$684,759	\$170,078	\$590,697	28.79%	48.69%	\$13,695	3.67%	1.27%	1.12%	3.02%	1.20%	4.21%
	NewFirst National Bank	\$685,942	\$506,375	\$601,737	84.15%	26.17%	\$6,929	4.97%	0.66%	0.41%	4.61%	(3.44%)	(4.39%)
	First National Bank of Shiner	\$696,712	\$118,536	\$622,118	19.05%	54.46%	\$12,667	3.38%	1.08%	0.95%	2.93%	0.64%	2.41%
	City National Bank of Sulphur Springs	\$697,096	\$509,091	\$613,010	83.05%	22.34%	\$3,273	4.98%	0.62%	0.47%	4.56%	5.05%	6.65%
	Central Bank	\$699,313	\$547,711	\$608,279	90.04%	12.03%	\$4,856	5.47%	0.87%	0.63%	4.93%	11.60%	8.75%
	Commercial Bank of Texas, N.A.	\$708,664	\$414,593	\$597,673	69.37%	20.75%	\$3,508	4.01%	0.44%	0.29%	3.73%	11.00%	0.25%
	Citizens 1st Bank	\$710,214	\$255,667	\$458,534	55.76%	46.32%	\$12,038	3.54%	1.07%	0.98%	3.04%	(7.90%)	(17.36%)
	SouthStar Bank, S.S.B.	\$718,026	\$530,127	\$516,976	102.54%	11.69%	\$4,325	5.42%	0.94%	0.76%	4.72%	(11.95%)	3.29%
	Community National Bank & Trust of Texas	\$730,373	\$484,159	\$629,759	76.88%	19.62%	\$4,150	4.90%	0.59%	0.36%	4.57%	2.69%	3.16%
	Icon Bank of Texas, National Association	\$740,180	\$634,311	\$644,759	98.38%	7.97%	\$5,783	5.97%	0.91%	0.56%	5.40%	(18.46%)	(13.24%)
	Alliance Bank	\$742,803	\$415,162	\$655,875	63.30%	29.09%	\$3,930	3.65%	0.56%	0.43%	3.29%	(1.91%)	5.16%
	Vista Bank	\$754,523	\$580,308	\$669,322	86.70%	15.67%	\$5,804	5.06%	0.95%	0.67%	4.41%	49.83%	53.48%
	Centennial Bank	\$762,316	\$527,836	\$685,171	77.04%	8.64%	\$4,856	4.74%	0.75%	0.52%	4.31%	4.80%	14.76%
	Third Coast Bank, SSB	\$762,505	\$659,485	\$650,872	101.32%	11.96%	\$5,777	5.72%	1.35%	1.26%	4.52%	26.81%	25.28%
	Industry State Bank	\$775,123	\$166,269	\$682,529	24.36%	63.08%	\$7,991	3.56%	1.30%	1.14%	2.92%	1.15%	3.89%
	Bank of San Antonio	\$775,824	\$561,762	\$701,517	80.08%	27.28%	\$6,575	3.95%	0.78%	0.44%	3.56%	16.71%	17.72%
	First Command Bank	\$803,394	\$287,060	\$696,559	41.21%	57.75%	\$9,679	3.20%	0.24%	0.23%	2.99%	14.21%	1.77%
	State Bank of Texas	\$814,368	\$637,211	\$634,206	100.47%	22.24%	\$6,264	7.43%	1.50%	1.30%	6.35%	(6.02%)	(14.57%)
	Security Bank	\$835,198	\$450,426	\$716,739	62.84%	37.33%	\$4,828	5.00%	0.19%	0.09%	4.94%	11.86%	12.93%
	First National Bank of Central Texas	\$855,755	\$715,187	\$765,140	93.47%	7.83%	\$9,302	4.63%	0.72%	0.54%	4.13%	6.54%	6.83%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 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 (continued)													
	Texas Regional Bank	\$856,765	\$511,870	\$758,860	67.45%	29.55%	\$3,441	4.57%	0.61%	0.48%	4.12%	2.15%	2.44%
	Golden Bank, National Association	\$858,533	\$655,298	\$699,125	93.73%	24.46%	\$7,215	4.89%	1.11%	0.95%	4.07%	12.98%	15.72%
	Dallas Capital Bank, National Association	\$868,584	\$591,257	\$540,995	109.29%	23.19%	\$12,964	3.61%	1.28%	1.05%	2.64%	19.90%	29.29%
	Lone Star State Bank of West Texas	\$870,035	\$693,789	\$762,586	90.98%	18.11%	\$9,887	4.24%	1.07%	0.73%	3.57%	(12.10%)	(14.35%)
	Central National Bank	\$893,626	\$686,900	\$735,791	93.36%	21.22%	\$9,507	4.31%	0.72%	0.59%	3.78%	7.46%	0.19%
	American Bank of Commerce	\$920,798	\$578,239	\$828,204	69.82%	25.42%	\$5,615	4.31%	0.63%	0.48%	3.89%	4.31%	5.74%
	Citizens State Bank	\$923,082	\$166,828	\$816,179	20.44%	60.26%	\$8,316	3.44%	1.17%	1.03%	2.93%	1.67%	5.04%
	Horizon Bank, SSB	\$959,029	\$784,286	\$874,518	89.68%	14.99%	\$6,614	5.15%	0.87%	0.46%	4.74%	16.34%	16.23%
	Moody National Bank	\$988,419	\$698,982	\$829,943	84.22%	16.87%	\$4,684	4.22%	0.68%	0.41%	3.91%	(10.12%)	(13.58%)
	Citizens National Bank of Texas	\$998,921	\$857,058	\$901,895	95.03%	9.42%	\$4,995	5.10%	0.28%	0.20%	4.95%	13.12%	13.66%
	Regional Average	\$694,175	\$450,365	\$590,030	76.91%	25.45%	\$6,453	4.51%	0.80%	0.60%	4.02%	6.91%	6.57%

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

International Bank of Commerce	\$1,007,051	\$543,738	\$817,178	66.54%	40.78%	\$4,341	4.29%	0.46%	0.29%	4.03%	14.05%	14.73%
Colonial Savings, F.A.	\$1,007,664	\$522,001	\$713,699	73.14%	29.83%	\$1,471	5.11%	1.04%	0.34%	4.77%	7.88%	21.38%
Security State Bank & Trust	\$1,012,993	\$678,906	\$808,292	83.99%	7.26%	\$3,517	4.67%	0.43%	0.26%	4.53%	7.20%	3.31%
FirstBank Southwest	\$1,018,984	\$543,778	\$922,711	58.93%	28.19%	\$5,599	3.47%	0.61%	0.40%	3.11%	11.77%	12.70%
American Momentum Bank	\$1,060,697	\$814,093	\$828,243	98.29%	24.03%	\$6,276	4.54%	0.70%	0.47%	4.15%	0.64%	(3.24%)
Spirit of Texas Bank, SSB	\$1,075,381	\$925,235	\$883,517	104.72%	9.06%	\$5,073	5.35%	1.21%	0.96%	4.48%	9.41%	11.09%
Texas First Bank	\$1,080,965	\$605,530	\$948,094	63.87%	31.16%	\$5,299	4.18%	0.35%	0.21%	4.11%	2.53%	(1.00%)
Lubbock National Bank	\$1,082,585	\$611,348	\$918,481	66.56%	31.98%	\$6,642	4.22%	1.03%	0.82%	3.53%	3.21%	18.88%
First State Bank	\$1,094,361	\$588,533	\$937,460	62.78%	34.39%	\$4,504	4.07%	0.64%	0.40%	3.79%	(0.04%)	(9.56%)
First Command Financial Services, Inc.	\$1,101,512	\$287,060	\$692,276	41.47%	61.00%	\$1,578	2.95%	0.31%	0.30%	2.72%	10.82%	1.49%
FirstCapital Bank of Texas, N.A.	\$1,118,588	\$815,200	\$984,245	82.82%	19.37%	\$5,483	4.87%	0.70%	0.47%	4.45%	1.61%	1.92%
First Bank & Trust	\$1,123,162	\$697,515	\$886,590	78.67%	25.70%	\$5,819	5.02%	0.81%	0.64%	4.43%	41.65%	15.75%
Falcon International Bank	\$1,142,983	\$800,186	\$1,002,136	79.85%	19.00%	\$3,402	4.57%	0.70%	0.54%	4.05%	4.22%	3.41%
Texas Exchange Bank, SSB	\$1,157,827	\$264,216	\$580,906	45.48%	70.07%	\$48,243	4.14%	1.00%	1.67%	2.68%	19.90%	8.60%
Community National Bank	\$1,244,621	\$820,328	\$1,113,682	73.66%	29.57%	\$6,318	4.22%	0.07%	0.06%	4.17%	5.53%	5.47%
First United Bank	\$1,267,984	\$874,927	\$1,025,431	85.32%	9.48%	\$5,686	4.56%	1.02%	0.76%	3.87%	(0.81%)	(13.77%)
West Texas National Bank	\$1,270,392	\$605,820	\$1,148,223	52.76%	53.82%	\$7,653	3.74%	0.52%	0.28%	3.54%	4.97%	14.46%
Pinnacle Bank	\$1,308,932	\$871,894	\$1,113,903	78.27%	24.18%	\$5,477	4.35%	0.43%	0.34%	4.05%	0.63%	5.86%
AimBank	\$1,329,122	\$954,033	\$1,178,009	80.99%	12.66%	\$5,447	4.57%	0.96%	0.74%	3.90%	44.26%	41.98%
North Dallas Bank & Trust Co.	\$1,344,768	\$646,809	\$1,188,251	54.43%	52.02%	\$8,511	2.84%	0.35%	0.25%	2.62%	(4.36%)	(5.27%)
Pioneer Bank, SSB	\$1,352,896	\$892,776	\$941,806	94.79%	23.33%	\$5,986	4.22%	1.12%	0.92%	3.32%	9.09%	2.08%
Texas Community Bank	\$1,356,204	\$803,745	\$1,205,614	66.67%	29.13%	\$6,552	3.62%	0.44%	0.27%	3.36%	2.13%	2.69%
Inter National Bank	\$1,357,112	\$1,037,233	\$1,133,833	91.48%	14.85%	\$3,489	5.29%	0.57%	0.32%	4.99%	(1.87%)	(3.76%)
American Bank, National Association	\$1,404,653	\$834,303	\$1,293,783	64.49%	38.54%	\$5,301	3.89%	0.12%	0.06%	3.92%	2.78%	4.04%
Extraco Banks, National Association	\$1,427,818	\$918,226	\$1,159,602	79.18%	28.11%	\$4,115	3.74%	0.66%	0.48%	3.44%	3.11%	5.39%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 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 (continued)													
	Post Oak Bank, N.A.	\$1,428,420	\$1,174,212	\$1,231,083	95.38%	15.47%	\$7,401	4.82%	1.07%	0.70%	4.16%	(0.11%)	(3.86%)
	American First National Bank	\$1,579,881	\$1,278,883	\$1,391,692	91.89%	19.48%	\$7,281	4.81%	1.08%	0.86%	4.04%	12.81%	13.10%
	First State Bank of Uvalde	\$1,623,696	\$352,141	\$1,494,622	23.56%	53.96%	\$13,094	2.64%	0.73%	0.64%	2.19%	9.05%	10.54%
	WestStar Bank	\$1,738,669	\$1,209,137	\$1,474,974	81.98%	22.81%	\$5,253	4.72%	0.54%	0.35%	4.43%	8.49%	8.93%
	Austin Bank, Texas National Association	\$1,749,721	\$1,323,333	\$1,469,775	90.04%	12.30%	\$3,731	4.69%	0.48%	0.30%	4.44%	6.78%	4.48%
	Citizens National Bank	\$1,808,919	\$1,110,850	\$1,630,224	68.14%	22.66%	\$4,603	4.14%	0.34%	0.25%	3.96%	9.11%	12.06%
	First National Bank Texas	\$1,848,064	\$865,259	\$1,608,741	53.78%	48.79%	\$669	3.33%	0.42%	0.14%	3.31%	18.82%	24.33%
	Jefferson Bank	\$1,869,809	\$1,258,427	\$1,559,162	80.71%	29.63%	\$5,358	4.02%	0.62%	0.45%	3.63%	16.64%	(0.84%)
	BTH Bank, National Association	\$1,889,123	\$1,260,196	\$1,417,177	88.92%	27.04%	\$16,286	4.15%	1.73%	1.50%	2.98%	24.42%	(7.77%)
	Beal Bank, SSB	\$1,920,626	\$1,173,352	\$1,000,754	117.25%	35.01%	\$7,652	5.44%	1.44%	1.33%	4.55%	3.33%	(28.30%)
	Lone Star National Bank	\$2,097,034	\$1,163,587	\$1,813,086	64.18%	20.58%	\$3,241	4.26%	0.82%	0.70%	3.66%	(12.25%)	(13.59%)
	Guaranty Bank & Trust, N.A.	\$2,244,424	\$1,596,062	\$1,851,724	86.19%	12.58%	\$4,999	4.26%	1.14%	0.87%	3.49%	28.70%	19.10%
	Texas Bank and Trust Company	\$2,474,046	\$2,041,709	\$2,188,501	93.29%	12.88%	\$5,275	4.21%	0.76%	0.52%	3.75%	2.99%	1.42%
	TIB The Independent BankersBank, Nation	\$2,543,007	\$1,026,309	\$1,938,172	52.95%	49.04%	\$8,177	3.08%	1.79%	1.47%	1.83%	5.15%	(4.01%)
	Inwood National Bank	\$2,613,278	\$1,800,766	\$2,282,149	78.91%	23.66%	\$11,313	3.86%	0.65%	0.40%	3.52%	0.51%	(0.61%)
	City Bank	\$2,614,649	\$1,945,206	\$2,207,957	88.10%	13.87%	\$4,163	4.62%	0.91%	0.71%	4.00%	3.52%	2.66%
	American National Bank of Texas	\$2,872,240	\$1,884,004	\$2,498,386	75.41%	8.08%	\$5,261	3.87%	0.35%	0.20%	3.80%	(0.75%)	(3.50%)
	Allegiance Bank	\$2,966,748	\$2,359,163	\$2,320,727	101.66%	18.85%	\$7,787	4.99%	1.24%	0.89%	4.18%	7.41%	9.02%
	CommunityBank of Texas, N.A.	\$3,100,337	\$2,404,692	\$2,607,613	92.22%	16.00%	\$6,353	4.57%	0.35%	0.31%	4.32%	1.36%	(3.16%)
	Veritex Community Bank	\$3,133,651	\$2,419,339	\$2,535,896	95.40%	14.77%	\$9,823	5.10%	1.20%	0.88%	4.26%	12.63%	12.24%
	Happy State Bank	\$3,383,288	\$2,407,770	\$2,696,640	89.29%	12.13%	\$4,854	4.76%	0.86%	0.62%	4.25%	(1.62%)	0.15%
	Broadway National Bank	\$3,612,068	\$2,007,271	\$3,082,905	65.11%	25.88%	\$5,921	3.61%	0.47%	0.33%	3.45%	(0.38%)	4.56%
	TBK Bank, SSB	\$3,731,805	\$3,184,402	\$2,759,161	115.41%	7.27%	\$3,883	7.09%	1.00%	0.80%	6.36%	15.16%	7.13%
	Amarillo National Bank	\$4,142,096	\$3,232,390	\$3,500,668	92.34%	17.36%	\$6,248	4.37%	0.76%	0.69%	3.75%	8.48%	11.15%
	Green Bank, National Association	\$4,375,110	\$3,227,100	\$3,431,160	94.05%	22.21%	\$11,761	4.91%	1.18%	0.91%	4.06%	6.23%	1.79%
	Woodforest National Bank	\$5,834,593	\$4,357,674	\$5,279,971	82.53%	14.38%	\$1,218	4.13%	0.23%	0.22%	3.92%	17.20%	16.57%
	Southside Bank	\$6,246,077	\$3,275,449	\$4,517,176	72.51%	22.51%	\$7,427	3.94%	1.04%	0.84%	3.31%	(7.59%)	(0.30%)
	First Financial Bank, National Association	\$7,656,847	\$3,855,769	\$6,271,667	61.48%	22.89%	\$6,418	3.97%	0.36%	0.25%	3.91%	11.84%	7.51%
	Wells Fargo Bank South Central, National	\$7,860,133	\$4,433,496	\$6,462,935	68.60%	49.43%	\$1,572,027	3.16%	0.25%	0.25%	2.95%	(17.29%)	(21.48%)
	NexBank SSB	\$7,993,325	\$4,686,425	\$5,163,740	90.76%	28.88%	\$91,877	2.71%	1.36%	1.03%	1.82%	(8.55%)	(26.34%)
	International Bank of Commerce	\$8,421,475	\$4,719,170	\$5,970,732	79.04%	30.53%	\$3,537	4.31%	0.72%	0.46%	3.90%	(7.73%)	(0.59%)
	LegacyTexas Bank	\$9,252,334	\$8,004,940	\$6,914,726	115.77%	7.99%	\$10,924	4.79%	1.09%	0.86%	4.02%	3.60%	3.45%
	PlainsCapital Bank	\$9,895,680	\$7,899,030	\$7,423,828	106.40%	8.39%	\$2,382	4.78%	0.94%	0.67%	4.19%	5.49%	(3.38%)
	Regional Average	\$2,694,318	\$1,774,051	\$2,145,236	79.01%	25.77%	\$35,138	4.29%	0.76%	0.58%	3.80%	6.62%	3.64%

Source: SNL Financial

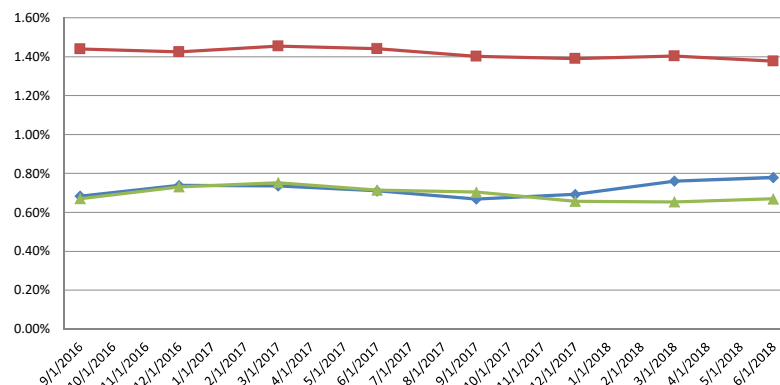
Note: Report includes only bank-level data.

NA = data was not available.

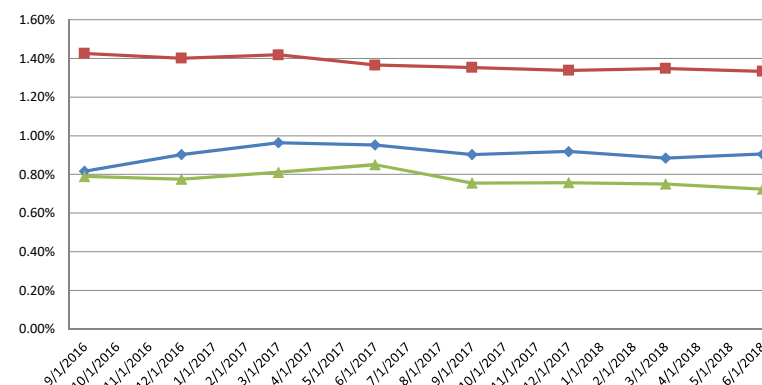
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

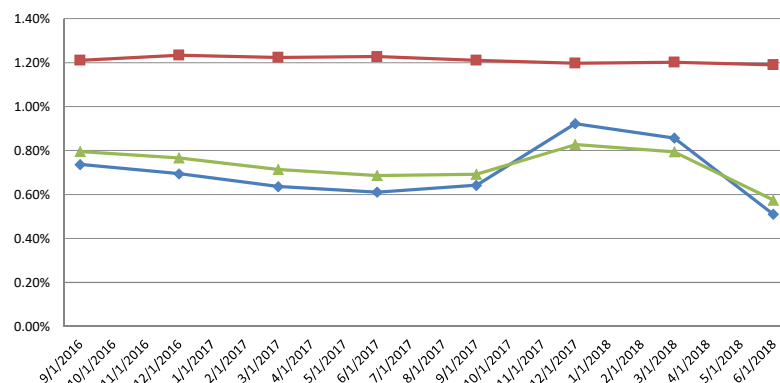
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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

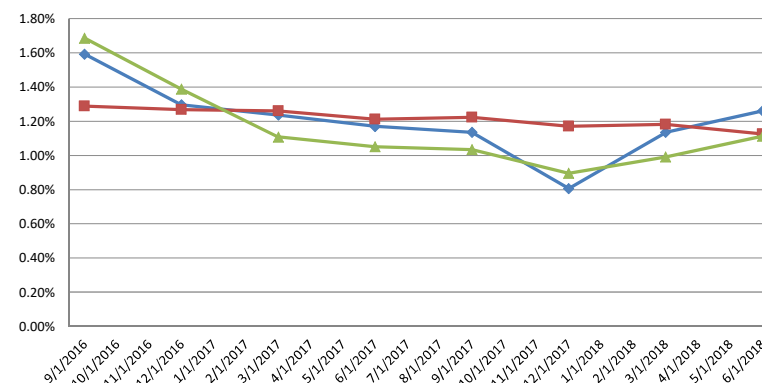
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.68%	0.74%	0.74%	0.71%	0.67%	0.69%	0.76%	0.78%
Reserves/Loans	1.44%	1.42%	1.45%	1.44%	1.40%	1.39%	1.40%	1.38%
NPAs/Total Assets	0.67%	0.73%	0.75%	0.71%	0.70%	0.66%	0.65%	0.67%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.82%	0.90%	0.96%	0.95%	0.90%	0.92%	0.88%	0.90%
Reserves/Loans	1.42%	1.40%	1.42%	1.36%	1.35%	1.34%	1.35%	1.33%
NPAs/Total Assets	0.79%	0.77%	0.81%	0.85%	0.76%	0.76%	0.75%	0.72%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.74%	0.69%	0.64%	0.61%	0.64%	0.92%	0.86%	0.51%
Reserves/Loans	1.21%	1.23%	1.22%	1.23%	1.21%	1.20%	1.20%	1.19%
NPAs/Total Assets	0.79%	0.77%	0.71%	0.69%	0.69%	0.83%	0.79%	0.57%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	1.59%	1.30%	1.24%	1.17%	1.13%	0.81%	1.13%	1.26%
Reserves/Loans	1.29%	1.27%	1.26%	1.21%	1.22%	1.17%	1.18%	1.12%
NPAs/Total Assets	1.69%	1.39%	1.11%	1.05%	1.03%	0.90%	0.99%	1.11%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

June 30, 2018

Run Date: August 21, 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							
	First National Bank of Lipan	\$21,315	\$0	0.00%	1.06%	NA	0.00%
	Brazos National Bank	\$28,099	\$0	0.00%	0.81%	NM	0.16%
	Chappell Hill Bank	\$28,167	\$0	0.00%	2.84%	NA	0.00%
	Amistad Bank	\$29,007	\$0	0.00%	1.54%	NA	1.02%
	Granger National Bank	\$32,218	\$192	2.22%	2.48%	111.98%	3.57%
	Citizens State Bank	\$33,843	\$2,137	12.18%	0.64%	5.24%	65.77%
	First State Bank	\$34,160	\$18	0.10%	1.23%	NM	2.26%
	Enloe State Bank	\$34,249	\$112	0.39%	0.55%	142.86%	3.16%
	Menard Bank	\$35,258	\$0	0.00%	1.61%	NA	0.00%
	Gladewater National Bank	\$35,798	\$1,541	7.13%	3.38%	46.49%	28.44%
	Grapeland State Bank	\$36,455	\$47	0.19%	0.95%	102.59%	5.58%
	Crowell State Bank	\$38,910	\$279	1.27%	1.06%	74.20%	10.28%
	Donley County State Bank	\$39,007	\$361	4.43%	3.10%	69.81%	4.68%
	Kress National Bank	\$39,415	\$0	0.00%	2.00%	NA	0.00%
	State National Bank of Groom	\$39,679	\$231	0.98%	1.52%	31.93%	61.90%
	Bank of San Jacinto County	\$40,933	\$0	0.00%	1.56%	NA	0.20%
	First State Bank	\$41,018	\$0	0.00%	0.80%	NA	0.00%
	Brush Country Bank	\$41,459	\$25	0.17%	0.04%	24.00%	2.08%
	Ballinger National Bank	\$42,668	\$169	1.03%	1.68%	163.31%	4.11%
	Robert Lee State Bank	\$43,161	\$191	1.25%	2.03%	161.78%	3.38%
	Spur Security Bank	\$43,893	\$0	0.00%	0.59%	NA	0.05%
	Farmers State Bank of Newcastle	\$44,942	\$69	0.31%	1.20%	384.06%	9.68%
	First National Bank in Cooper	\$45,394	\$0	0.00%	0.87%	NA	2.98%
	First National Bank of Paducah	\$45,619	\$274	0.93%	1.14%	121.53%	6.43%
	Powell State Bank	\$46,681	\$383	2.38%	1.73%	68.47%	20.33%
	Bank of Commerce	\$47,487	\$0	0.00%	2.02%	NA	3.42%
	City National Bank	\$47,915	\$0	0.00%	1.42%	NA	0.00%
	First National Bank of Moody	\$48,354	\$599	2.66%	3.31%	124.54%	6.00%
	First State Bank	\$48,422	\$0	0.00%	1.20%	153.69%	4.25%
	Lovelady State Bank	\$48,565	\$252	1.07%	1.37%	128.57%	7.17%
	Santa Anna National Bank	\$49,261	\$0	0.00%	1.40%	NM	0.27%
	Commerce Bank Texas	\$49,380	\$890	2.50%	0.97%	38.54%	12.48%
	Commercial Bank	\$49,541	\$285	1.17%	1.37%	116.84%	6.45%
	First Bank of Celeste	\$50,180	\$0	0.00%	1.39%	NA	0.00%
	Security Bank of Crawford	\$50,485	\$231	0.57%	0.90%	159.74%	4.19%
	Citizens National Bank of Crosbyton	\$50,502	\$0	0.00%	1.30%	NA	0.11%
	First National Bank of Woodsboro	\$50,570	\$1,349	7.04%	2.32%	23.58%	40.99%
	Bank of Houston, National Association	\$51,642	\$0	0.00%	0.00%	NA	0.00%
	First Federal Bank Littlefield, Texas	\$52,615	\$40	0.09%	1.33%	NM	0.74%
	Citizens State Bank	\$53,601	\$0	0.00%	1.40%	NA	0.00%
	First National Bank of Quitaque	\$54,550	\$1,747	5.79%	1.24%	21.47%	21.35%
	First National Bank of Tahoka	\$55,197	\$589	3.47%	1.60%	46.01%	9.79%
	American Bank, National Association	\$55,387	\$87	0.36%	4.06%	676.03%	2.44%
	First National Bank of South Padre Island	\$57,548	\$193	0.56%	1.55%	275.13%	2.64%
	First National Bank of Trinity	\$57,988	\$70	0.25%	1.14%	450.00%	3.36%
	First Bank and Trust of Memphis	\$60,014	\$0	0.00%	1.61%	NA	0.00%
	First State Bank	\$60,276	\$0	0.00%	0.49%	750.00%	0.13%
	Zavala County Bank	\$60,394	\$0	0.00%	1.44%	NM	0.10%
	First State Bank of San Diego	\$60,548	\$212	1.00%	1.50%	150.00%	4.99%
	First Capital Bank	\$60,613	\$480	0.96%	1.19%	124.38%	12.75%
	First National Bank of Eldorado	\$60,861	\$0	0.00%	2.60%	NA	0.62%
	Junction National Bank	\$60,894	\$75	0.54%	1.66%	306.67%	1.33%
	Security State Bank	\$62,038	\$13	0.06%	1.29%	NM	0.24%
	City National Bank of San Saba	\$63,316	\$0	0.00%	2.92%	NA	0.00%

Source: SNL Financial

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Asset Quality

June 30, 2018

Run Date: August 21, 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
							NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Burton State Bank	\$63,461	\$0	0.00%	0.71%	NA	0.04%
	First National Bank of Anson	\$64,707	\$0	0.00%	1.35%	NA	5.55%
	First National Bank of Aspermont	\$64,911	\$0	0.00%	3.97%	NA	0.00%
	Capital Bank of Texas	\$65,548	\$0	0.00%	0.85%	NA	0.00%
	Angelina Savings Bank, SSB	\$65,603	\$130	0.36%	0.55%	54.10%	5.98%
	Lakeside National Bank	\$67,024	\$356	1.56%	1.09%	49.40%	15.20%
	Gruver State Bank	\$67,411	\$0	0.00%	1.22%	NA	1.49%
	Citizens State Bank of Luling	\$68,476	\$61	0.10%	1.37%	NM	0.56%
	Spectra Bank	\$70,332	\$0	0.00%	1.23%	NA	0.00%
	Haskell National Bank	\$71,732	\$250	0.92%	1.44%	156.80%	3.49%
	Bandera Bank	\$72,577	\$14	0.04%	0.87%	NM	0.26%
	First National Bank in Falfurrias	\$73,303	\$371	1.87%	1.31%	60.75%	5.37%
	Buckholts State Bank	\$73,894	\$0	0.00%	0.85%	NA	0.57%
	Pavillion Bank	\$75,332	\$347	0.75%	1.12%	149.57%	4.68%
	Peoples State Bank	\$75,618	\$0	0.00%	0.26%	NA	0.68%
	State National Bank in West	\$76,387	\$127	0.81%	1.34%	165.35%	2.35%
	Greater State Bank	\$76,832	\$335	0.57%	1.13%	115.67%	10.43%
	First National Bank	\$77,461	\$1,545	4.74%	2.94%	62.07%	19.98%
	First State Bank of Mobeetie	\$78,565	\$483	3.40%	2.72%	51.95%	7.89%
	Cowboy Bank of Texas	\$78,871	\$0	0.00%	0.78%	NA	1.79%
	Community Bank	\$79,373	\$0	0.00%	0.61%	159.71%	2.83%
	Carmin State Bank	\$81,627	\$11	0.05%	0.71%	NM	0.11%
	Commercial State Bank	\$82,648	\$24	0.05%	1.35%	83.59%	15.82%
	Citizens State Bank	\$83,400	\$65	0.17%	1.55%	59.27%	13.72%
	Fort Davis State Bank	\$83,561	\$441	1.15%	1.17%	49.89%	14.65%
	Zapata National Bank	\$85,603	\$1,483	4.35%	1.25%	13.65%	26.85%
	Lytle State Bank of Lytle, Texas	\$86,128	\$286	0.98%	0.98%	74.67%	2.81%
	One World Bank	\$86,643	\$1,062	1.74%	2.84%	163.28%	7.26%
	Farmers and Merchants Bank	\$86,978	\$23	0.05%	1.50%	NM	0.27%
	First National Bank of Kemp	\$88,230	\$23	0.07%	1.06%	NM	2.61%
	Justin State Bank	\$88,905	\$679	1.38%	0.00%	0.00%	7.28%
	Atascosa Bank	\$89,272	\$0	0.00%	1.27%	NA	0.00%
	First National Bank of Dublin	\$90,023	\$103	0.15%	1.45%	942.72%	1.14%
	Unity National Bank of Houston	\$90,162	\$2,705	4.02%	1.47%	36.52%	29.15%
	Citizens National Bank	\$91,219	\$0	0.00%	2.10%	NA	1.08%
	Cendera Bank, National Association	\$92,132	\$0	0.00%	1.01%	NA	0.00%
	Fidelity Bank of Texas	\$95,776	\$1,004	1.67%	1.11%	66.63%	6.42%
	First National Bank of Evant	\$96,576	\$191	0.29%	1.25%	438.74%	3.63%
	First National Bank of Hebbbronville	\$96,730	\$368	1.15%	1.33%	83.07%	5.99%
	Fannin Bank	\$97,124	\$192	0.33%	1.48%	454.17%	4.25%
	First Bank of Muleshoe	\$98,149	\$0	0.00%	2.74%	501.16%	0.63%
	POINTWEST Bank	\$98,344	\$0	0.00%	0.99%	NM	0.14%
	Texas Financial Bank	\$98,609	\$0	0.00%	1.95%	NM	0.08%
	Austin Capital Bank SSB	\$99,740	\$77	0.10%	1.04%	NM	0.57%
	Bank of Austin	\$99,951	\$0	0.00%	0.99%	NA	0.00%
	American National Bank of Mount Pleasant	\$100,096	\$22	0.04%	2.42%	NM	2.06%
	Chasewood Bank	\$100,145	\$747	1.43%	0.81%	56.76%	9.29%
	Morris County National Bank	\$100,201	\$1,688	2.68%	1.53%	56.99%	18.86%
	Marion State Bank	\$102,512	\$698	1.41%	0.82%	58.31%	5.27%
	First National Bank of Floydada	\$102,520	\$0	0.00%	1.46%	NA	0.00%
	First State Bank of Paint Rock	\$103,022	\$119	0.26%	1.59%	37.07%	16.83%
	First State Bank of Brownsboro	\$103,558	\$569	0.96%	1.11%	85.49%	10.35%
	Business Bank of Texas, N.A.	\$105,376	\$360	0.51%	1.89%	134.20%	7.99%
	Stockmens National Bank in Cotulla	\$105,497	\$150	1.12%	1.60%	143.33%	1.56%

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Asset Quality

June 30, 2018

Run Date: August 21, 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
							NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	First National Bank of Eagle Lake	\$106,088	\$227	0.29%	1.23%	186.77%	3.96%
	Citizens Bank, National Association	\$106,438	\$0	0.00%	1.52%	NA	0.00%
	Henderson Federal Savings Bank	\$107,963	\$3,157	4.24%	1.68%	39.63%	14.11%
	Community Bank of Snyder	\$110,024	\$89	0.22%	1.05%	473.03%	0.72%
	First State Bank	\$110,522	\$2,560	3.18%	3.06%	62.14%	23.50%
	Coleman County State Bank	\$110,660	\$57	0.07%	0.97%	NM	3.28%
	Titan Bank, N.A.	\$111,930	\$625	0.99%	1.05%	106.88%	5.36%
	First Bank and Trust of Childress	\$112,518	\$521	0.94%	0.58%	18.76%	21.46%
	Columbus State Bank	\$113,645	\$0	0.00%	2.77%	NA	0.00%
	Dalhart Federal Savings & Loan Association, SSB	\$114,311	\$387	0.60%	0.48%	79.59%	9.86%
	Texas Advantage Community Bank, National Association	\$115,128	\$6	0.01%	0.74%	NM	0.05%
	First Security State Bank	\$115,145	\$10	0.02%	1.20%	NM	0.18%
	Johnson City Bank	\$116,036	\$101	0.13%	0.79%	52.52%	7.94%
	Panola National Bank	\$116,636	\$0	0.00%	0.96%	124.25%	4.29%
	First National Bank of Tom Bean	\$118,600	\$1,171	1.22%	1.30%	107.17%	31.46%
	Lone Star Bank	\$120,460	\$0	0.00%	1.29%	NA	6.73%
	Anahuac National Bank	\$120,992	\$0	0.00%	2.33%	185.51%	7.38%
	Brady National Bank	\$121,705	\$0	0.00%	1.83%	NA	0.01%
	Mason Bank	\$122,207	\$0	0.00%	1.96%	NA	2.22%
	West Texas State Bank	\$122,510	\$3,788	6.05%	2.44%	22.34%	44.79%
	Normangee State Bank	\$122,582	\$1,468	1.88%	1.96%	42.31%	20.43%
	City National Bank of Colorado City	\$123,140	\$1,006	2.06%	1.75%	84.99%	13.89%
	First National Bank of Bosque County	\$124,084	\$136	0.16%	1.44%	472.73%	6.46%
	First National Bank of Fort Stockton	\$124,507	\$23	0.04%	1.77%	NM	0.37%
	Citizens State Bank	\$127,158	\$85	0.12%	1.23%	NM	2.75%
	Dilley State Bank	\$127,978	\$58	0.31%	0.91%	291.38%	0.96%
	Citizens State Bank	\$128,246	\$586	0.50%	1.46%	146.50%	8.07%
	Texas Hill Country Bank	\$129,058	\$19	0.02%	0.90%	NM	0.14%
	Big Bend Banks, N.A.	\$129,298	\$0	0.00%	3.03%	NA	0.00%
	Graham Savings and Loan, SSB	\$130,224	\$232	0.23%	0.95%	412.07%	1.43%
	Texas State Bank	\$130,838	\$137	0.15%	0.87%	588.32%	22.98%
	Mainland Bank	\$131,333	\$83	0.09%	1.30%	351.22%	15.75%
	Security State Bank	\$132,098	\$0	0.00%	0.99%	NA	2.70%
	Sanger Bank	\$132,494	\$182	0.27%	1.19%	385.85%	1.01%
	Bank of South Texas	\$132,596	\$82	0.08%	0.87%	NM	2.45%
	Farmers State Bank	\$132,794	\$42	0.06%	1.28%	158.33%	4.14%
	Peoples State Bank	\$132,958	\$0	0.00%	1.24%	NA	0.00%
	Texas Heritage National Bank	\$134,179	\$761	0.70%	1.25%	178.84%	4.56%
	Texas National Bank	\$136,068	\$0	0.00%	1.33%	709.09%	0.56%
	First State Bank	\$137,067	\$217	0.24%	0.93%	386.64%	2.03%
	First Texas Bank	\$137,739	\$200	0.34%	0.61%	177.61%	1.29%
	First State Bank	\$140,800	\$149	0.56%	0.85%	150.34%	0.82%
	First State Bank of Odem	\$140,929	\$826	1.03%	1.87%	182.08%	4.79%
	First State Bank	\$140,933	\$2,322	2.63%	1.69%	57.48%	34.71%
	First National Bank of Winnsboro	\$142,379	\$1,076	1.22%	1.26%	31.43%	18.36%
	Hill Bank & Trust Co.	\$142,705	\$0	0.00%	2.12%	NA	0.00%
	Citizens State Bank	\$142,990	\$453	0.46%	0.97%	58.16%	12.29%
	First National Bank of Alvin	\$144,393	\$267	1.24%	1.01%	81.65%	1.83%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2018

Run Date: August 21, 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)							
	First State Bank of Ben Wheeler, Texas	\$146,149	\$4	0.01%	1.24%	NM	0.02%
	Peoples Bank	\$147,520	\$430	0.48%	1.74%	360.93%	4.19%
	First State Bank	\$150,272	\$12	0.01%	1.42%	NM	0.44%
	Sundown State Bank	\$150,937	\$195	0.19%	0.74%	388.21%	1.14%
	Roscoe State Bank	\$152,740	\$0	0.00%	1.70%	606.44%	1.20%
	Castroville State Bank	\$153,322	\$458	0.45%	0.92%	204.15%	3.02%
	Texas Heritage Bank	\$154,487	\$212	0.17%	1.01%	592.45%	12.77%
	Tejas Bank	\$154,707	\$1,278	1.40%	2.75%	196.48%	7.25%
	Providence Bank of Texas	\$154,960	\$0	0.00%	0.94%	35.12%	15.54%
	Lamar National Bank	\$156,346	\$3,131	2.95%	0.92%	29.62%	19.80%
	Guadalupe Bank	\$157,297	\$14	0.01%	1.20%	NM	0.41%
	Citizens Bank	\$157,529	\$0	0.00%	0.46%	NA	0.00%
	First State Bank of Bodias	\$157,979	\$582	0.69%	1.42%	205.67%	3.24%
	Fayette Savings Bank, SSB	\$158,923	\$1,088	0.83%	0.50%	59.93%	7.97%
	First State Bank of Texas	\$159,741	\$0	0.00%	0.75%	30.60%	13.68%
	Austin County State Bank	\$161,562	\$312	0.29%	2.10%	737.18%	2.07%
	First National Bank of Hereford	\$161,586	\$476	0.48%	1.16%	240.76%	9.10%
	Muenster State Bank	\$163,457	\$1,497	3.51%	1.55%	43.19%	6.40%
	Commercial National Bank of Brady	\$167,044	\$0	0.00%	1.49%	NA	0.87%
	First Bank & Trust	\$167,387	\$50	0.16%	2.23%	NM	0.42%
	Incommons Bank, N.A.	\$169,878	\$304	0.26%	1.01%	193.05%	5.30%
	First National Bank of Sterling City	\$170,595	\$31	0.11%	1.28%	992.11%	0.68%
	First National Bank of Anderson	\$172,962	\$116	0.10%	1.28%	702.86%	8.94%
	First National Bank of Ballinger	\$173,394	\$5	0.00%	1.62%	NM	0.12%
	First State Bank	\$174,422	\$3,640	4.64%	2.62%	36.89%	28.06%
	Perryton National Bank	\$174,625	\$1,402	2.52%	1.93%	76.75%	6.68%
	Citizens National Bank of Hillsboro	\$175,081	\$31	0.08%	1.13%	306.62%	0.86%
	Arrowhead Bank	\$175,880	\$0	0.00%	0.48%	NA	1.57%
	First National Bank of Trenton	\$176,894	\$593	0.93%	0.19%	20.40%	3.30%
	Llano National Bank	\$178,373	\$1,108	1.04%	3.57%	332.61%	4.95%
	Bank of DeSoto, National Association	\$180,073	\$373	0.32%	0.94%	211.24%	3.07%
	MINT National Bank	\$184,582	\$1,109	0.67%	1.62%	240.22%	4.18%
	HomeBank Texas	\$185,175	\$65	0.04%	1.36%	NM	0.56%
	Interstate Bank, SSB	\$185,716	\$843	0.73%	0.97%	45.76%	12.94%
	Pearland State Bank	\$186,790	\$0	0.00%	1.38%	NM	0.19%
	MapleMark Bank	\$188,897	\$0	0.00%	0.78%	NA	0.00%
	Cypress Bank, SSB	\$188,928	\$954	0.74%	1.12%	151.47%	4.57%
	First State Bank	\$189,068	\$36	0.03%	1.26%	933.80%	1.08%
	Oakwood Bank	\$189,268	\$2	0.00%	0.42%	NM	0.01%
	Elsa State Bank and Trust Company	\$193,107	\$309	0.23%	0.81%	354.05%	3.42%
	National Bank of Andrews	\$193,611	\$5,699	4.89%	1.75%	35.85%	25.28%
	TransPecos Banks, SSB	\$194,082	\$174	0.14%	1.01%	716.09%	5.59%
	First State Bank	\$195,782	\$85	0.20%	0.14%	3.01%	9.71%
	First National Bank of Mount Vernon	\$196,424	\$0	0.00%	1.00%	NA	0.56%
	First State Bank	\$196,451	\$369	0.37%	1.27%	339.30%	5.14%
	City National Bank of Taylor	\$197,365	\$656	0.57%	1.54%	272.41%	3.01%
	Community National Bank	\$197,984	\$1,061	0.87%	1.43%	164.37%	4.88%
	First National Bank of Giddings	\$199,264	\$2,024	1.69%	1.73%	68.15%	13.27%
	Spring Hill State Bank	\$199,415	\$575	0.39%	2.01%	389.47%	5.77%
	Texas Brand Bank	\$204,131	\$0	0.00%	1.21%	NA	0.00%
	First National Bank of Burleson	\$205,205	\$0	0.00%	0.90%	NA	0.00%

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Asset Quality
June 30, 2018
Run Date: August 21, 2018

		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)								
	Grandview Bank	\$207,759	\$162	0.14%	1.21%	851.23%	2.01%	0.08%
	Citizens National Bank at Brownwood	\$208,808	\$460	0.40%	1.62%	125.64%	5.33%	0.71%
	Commercial National Bank of Texarkana	\$209,208	\$115	0.10%	0.84%	880.00%	1.41%	0.10%
	First National Bank	\$212,958	\$847	0.58%	1.53%	213.16%	3.64%	0.49%
	Yoakum National Bank	\$213,230	\$47	0.05%	1.03%	NM	0.16%	0.02%
	Texana Bank, National Association	\$216,079	\$1,328	0.72%	0.94%	127.37%	13.25%	1.14%
	Bridge City State Bank	\$216,263	\$503	0.74%	1.06%	77.11%	7.25%	0.57%
	Mineola Community Bank, SSB	\$218,278	\$856	0.61%	0.69%	113.55%	3.83%	0.53%
	Community Bank	\$218,709	\$0	0.00%	1.52%	NA	0.00%	0.00%
	Gilmer National Bank	\$219,035	\$2,914	1.91%	1.61%	84.52%	13.08%	1.64%
	First National Bank of Stanton	\$220,006	\$241	0.50%	2.50%	498.76%	1.39%	0.11%
	Ennis State Bank	\$220,500	\$1,076	0.69%	1.38%	112.51%	8.36%	0.87%
	State Bank of De Kalb	\$224,260	\$2,444	1.23%	1.46%	119.03%	8.76%	1.09%
	First State Bank	\$224,967	\$0	0.00%	0.62%	NA	0.00%	0.00%
	Jacksboro National Bank	\$228,343	\$1,494	1.25%	1.63%	105.95%	6.97%	0.80%
	Huntington State Bank	\$232,340	\$2,968	1.81%	2.05%	104.80%	12.31%	1.53%
	Liberty Capital Bank	\$233,520	\$0	0.00%	1.00%	NA	6.22%	0.68%
	United Bank of El Paso del Norte	\$236,651	\$2,969	1.65%	1.36%	80.16%	11.36%	1.28%
	Western Bank	\$237,245	\$6	0.00%	0.93%	NM	0.03%	0.00%
	Lone Star Capital Bank, National Association	\$238,292	\$0	0.00%	1.17%	NA	0.85%	0.00%
	Texas Republic Bank, National Association	\$238,553	\$0	0.00%	1.12%	NA	0.00%	0.00%
	Frontier Bank of Texas	\$241,040	\$295	0.15%	0.61%	403.39%	1.11%	0.12%
	First National Bank of Weatherford	\$244,700	\$609	0.30%	1.49%	500.99%	4.38%	0.45%
	Pecos County State Bank	\$245,139	\$32	0.03%	1.53%	NM	9.68%	0.44%
	First State Bank of Burnet	\$245,484	\$0	0.00%	1.25%	231.21%	1.49%	0.18%
	Trinity Bank, N.A.	\$245,804	\$179	0.12%	1.08%	912.85%	0.54%	0.07%
	Hondo National Bank	\$246,494	\$244	0.15%	0.95%	627.05%	0.94%	0.10%
	ValueBank Texas	\$248,373	\$137	0.11%	1.20%	NM	0.68%	0.06%
	Regional Average	\$121,199	\$445	0.78%	1.38%	219.67%	6.20%	0.67%

Source: SNL Financial

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Asset Quality

June 30, 2018

Run Date: August 21, 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
							NPA's/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets							
	Ozona National Bank	\$252,176	\$2,315	1.40%	1.22%	87.13%	8.63%
	National Bank & Trust	\$253,131	\$41	0.05%	1.05%	NM	0.82%
	First National Bank of Lake Jackson	\$254,663	\$0	0.00%	1.01%	NA	0.00%
	TexStar National Bank	\$255,097	\$106	0.05%	1.98%	NM	0.34%
	Texas National Bank	\$260,377	\$1,328	0.73%	1.45%	198.64%	8.66%
	First-Lockhart National Bank	\$261,420	\$419	0.23%	1.55%	687.83%	2.83%
	First National Bank of Jasper	\$263,236	\$1,474	2.22%	1.73%	43.09%	8.47%
	Texan Bank, National Association	\$266,110	\$1,573	0.69%	1.22%	136.49%	8.21%
	National Bank of Texas at Fort Worth	\$271,354	\$361	0.20%	1.32%	633.96%	1.20%
	Charter Bank	\$271,853	\$2,846	1.90%	1.91%	100.14%	9.93%
	Worthington National Bank	\$272,094	\$165	0.08%	1.31%	NM	0.58%
	Peoples State Bank of Hallettsville	\$272,253	\$3,904	5.81%	1.27%	21.80%	12.67%
	Heritage Bank	\$272,280	\$778	0.33%	1.16%	355.53%	2.42%
	First National Bank of Hughes Springs	\$274,537	\$2,786	1.53%	1.58%	39.57%	32.70%
	Texas State Bank	\$276,142	\$0	0.00%	1.08%	NA	0.00%
	Fort Hood National Bank	\$277,279	\$0	0.00%	0.48%	NA	23.68%
	Citizens State Bank	\$278,449	\$1	0.00%	1.09%	NM	0.00%
	Alliance Bank Central Texas	\$281,058	\$95	0.04%	0.99%	NM	7.65%
	T Bank, National Association	\$281,843	\$2,259	0.98%	0.28%	28.46%	8.41%
	American State Bank	\$283,661	\$902	0.41%	0.82%	161.34%	6.71%
	Waggoner National Bank of Vernon	\$285,273	\$1,138	0.60%	2.69%	447.54%	2.72%
	First Texas Bank	\$288,062	\$69	0.07%	0.17%	247.83%	2.17%
	Liberty National Bank in Paris	\$288,619	\$588	0.42%	2.10%	497.96%	1.28%
	Preferred Bank	\$293,881	\$2,152	1.32%	1.11%	41.88%	9.97%
	Shelby Savings Bank, SSB	\$297,593	\$601	0.27%	1.15%	421.67%	1.67%
	Farmers State Bank	\$302,467	\$7,681	4.06%	0.55%	11.34%	26.30%
	Texas Bank Financial	\$304,565	\$791	0.31%	0.86%	275.09%	3.44%
	First National Bank in Port Lavaca	\$307,775	\$0	0.00%	0.84%	NA	1.22%
	First Liberty National Bank	\$313,944	\$968	0.51%	1.28%	249.90%	2.45%
	Texas Champion Bank	\$314,530	\$5,866	2.46%	1.93%	74.18%	39.59%
	TrustTexas Bank, SSB	\$317,367	\$3,743	2.20%	0.98%	44.19%	10.24%
	First Commercial Bank, National Association	\$319,814	\$744	0.41%	1.13%	275.13%	2.36%
	Mills County State Bank	\$320,131	\$7,130	5.75%	1.57%	27.12%	26.09%
	Lamesa National Bank	\$321,805	\$3,907	4.57%	1.93%	42.28%	14.73%
	Brenham National Bank	\$332,754	\$199	0.12%	1.45%	520.04%	1.42%
	First State Bank of Livingston	\$334,596	\$1,337	0.97%	1.07%	106.16%	4.77%
	Citizens State Bank	\$340,603	\$3,109	1.05%	1.04%	99.55%	7.18%
	Classic Bank, National Association	\$343,541	\$3,387	1.40%	1.47%	105.40%	12.77%
	Grand Bank of Texas	\$344,579	\$1,220	0.49%	1.35%	275.00%	5.15%
	Comanche National Bank	\$347,915	\$1,196	0.96%	2.50%	260.54%	3.38%
	Rio Bank	\$351,782	\$1,981	0.99%	1.33%	88.96%	10.84%
	State National Bank of Big Spring	\$354,437	\$146	0.16%	1.82%	NM	0.42%
	First National Bank of Gilmer	\$359,660	\$4,656	1.89%	1.30%	56.13%	16.65%
	AccessBank Texas	\$360,628	\$3,079	1.13%	1.24%	83.84%	20.25%
	SouthTrust Bank, N.A.	\$362,829	\$6,197	2.89%	3.03%	102.72%	13.58%
	Bank of Brenham, National Association	\$365,477	\$154	0.31%	1.91%	598.74%	0.55%
	First National Bank of McGregor	\$366,183	\$172	0.05%	1.04%	NM	1.49%
	Bank of Texas	\$371,579	\$0	0.00%	1.32%	NA	0.00%
	Wellington State Bank	\$378,312	\$1,682	0.80%	1.32%	166.41%	4.35%
	Schertz Bank & Trust	\$378,711	\$0	0.00%	0.97%	387.64%	1.60%

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Asset Quality

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Region	Institution Name	As of Date					
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							NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets (continued)							
	Falls City National Bank	\$381,363	\$3,320	2.85%	1.41%	49.40%	12.12%
	Texas Star Bank	\$382,781	\$1,508	0.51%	1.20%	122.26%	0.76%
	First National Bank of Livingston	\$384,399	\$521	0.42%	1.77%	423.42%	1.05%
	First Bank	\$384,531	\$3,856	1.17%	1.88%	155.95%	9.68%
	Karnes County National Bank of Karnes City	\$386,287	\$4,083	6.28%	3.18%	22.58%	28.06%
	Citizens Bank	\$388,459	\$2,189	1.00%	1.47%	146.28%	12.48%
	Sage Capital Bank	\$389,828	\$508	0.18%	1.20%	663.58%	1.92%
	Southwest Bank	\$391,011	\$266	0.10%	1.53%	NM	3.12%
	First National Bank of Beeville	\$392,320	\$0	0.00%	1.20%	NA	4.61%
	First National Bank of Mertzon	\$392,383	\$0	0.00%	1.89%	NA	0.00%
	Texas First State Bank	\$398,914	\$2,394	1.49%	0.48%	31.96%	7.25%
	Herring Bank	\$402,230	\$255	0.09%	1.13%	98.40%	14.63%
	Southwestern National Bank	\$404,488	\$0	0.00%	1.57%	NA	1.42%
	Citizens National Bank	\$407,739	\$0	0.00%	1.87%	NA	0.00%
	First National Bank Baird	\$408,077	\$2,912	0.87%	1.07%	79.34%	11.69%
	First State Bank	\$409,125	\$48	0.02%	1.29%	NM	0.71%
	Bank and Trust, SSB	\$410,423	\$0	0.00%	0.74%	620.38%	0.87%
	First National Bank of Sonora	\$411,146	\$1,180	0.40%	1.77%	151.32%	7.23%
	West Texas State Bank	\$419,606	\$3,317	1.56%	1.77%	65.42%	11.70%
	Capital Bank	\$419,843	\$553	0.16%	0.86%	525.32%	1.46%
	First Federal Community Bank, SSB	\$424,459	\$3,010	0.84%	0.80%	95.58%	7.06%
	First Community Bank	\$424,756	\$2,565	0.92%	1.40%	151.23%	7.27%
	First Community Bank	\$426,937	\$5,821	1.85%	1.62%	87.08%	14.17%
	Texas Security Bank	\$428,867	\$4,677	1.29%	1.21%	77.97%	8.97%
	American Bank, National Association	\$439,967	\$590	0.18%	1.20%	209.35%	3.99%
	International Bank of Commerce	\$448,614	\$3,447	2.02%	1.37%	57.98%	8.69%
	Community Bank & Trust	\$448,985	\$335	0.11%	1.58%	290.12%	9.84%
	Plains State Bank	\$457,688	\$3,172	0.87%	1.33%	51.13%	18.11%
	First National Bank of Huntsville	\$460,560	\$25	0.01%	1.69%	NM	0.05%
	First State Bank	\$475,017	\$41	0.01%	1.14%	NM	0.83%
	First National Bank	\$475,907	\$1,544	0.35%	1.34%	270.27%	10.20%
	R Bank	\$476,194	\$493	0.13%	1.09%	754.46%	1.27%
	Peoples Bank	\$479,206	\$513	0.15%	0.94%	628.65%	1.36%
	TexasBank	\$483,537	\$921	0.24%	1.27%	514.36%	1.39%
	Fayetteville Bank	\$486,091	\$0	0.00%	1.54%	NA	0.00%
	United Texas Bank	\$488,902	\$335	0.10%	0.66%	687.46%	0.70%
	Bank of the West	\$490,093	\$1,602	0.49%	1.14%	111.88%	9.15%
	Texas Bank	\$490,285	\$2,630	1.00%	0.96%	96.46%	7.14%
	Union State Bank	\$493,438	\$128	0.05%	0.07%	4.23%	10.24%
	Regional Average	\$360,819	\$1,618	0.90%	1.33%	224.19%	7.30%
							0.72%

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Asset Group C - \$501 million to \$1 billion in total assets								
	First State Bank and Trust Company	\$502,222	\$423	0.24%	0.72%	299.76%	1.58%	0.10%
	Fidelity Bank	\$515,000	\$1,636	0.39%	1.24%	204.91%	5.76%	0.58%
	Kleberg Bank, N.A.	\$519,691	\$2,587	0.80%	1.21%	97.47%	8.80%	0.78%
	Ciera Bank	\$524,741	\$1,374	0.34%	2.01%	205.85%	8.05%	0.87%
	Pointbank	\$526,144	\$96	0.03%	1.78%	NM	0.43%	0.05%
	Vantage Bank Texas	\$527,089	\$5,336	1.26%	1.24%	98.22%	9.46%	1.03%
	Texas National Bank of Jacksonville	\$528,606	\$1,914	0.40%	1.31%	168.70%	7.26%	0.78%
	Texas Citizens Bank, National Association	\$533,844	\$3,590	0.78%	1.26%	136.27%	15.38%	1.26%
	Commerce Bank	\$534,863	\$2,166	1.19%	0.85%	62.54%	3.27%	0.46%
	Citizens State Bank	\$542,064	\$3,944	1.08%	1.13%	100.88%	8.28%	0.85%
	Round Top State Bank	\$545,325	\$0	0.00%	0.80%	NA	0.03%	0.00%
	Benchmark Bank	\$548,195	\$92	0.02%	1.04%	NM	5.19%	0.59%
	Tolleson Private Bank	\$556,168	\$0	0.00%	0.99%	141.59%	6.41%	0.52%
	Bank and Trust of Bryan/College Station	\$567,494	\$23	0.01%	1.39%	NM	0.14%	0.02%
	First National Bank of Albany	\$567,686	\$3,278	0.86%	2.20%	196.24%	7.10%	0.87%
	First National Bank of Bastrop	\$573,491	\$1,003	0.30%	1.47%	487.24%	3.40%	0.17%
	HomeTown Bank, N.A.	\$593,380	\$4,507	1.15%	1.10%	95.32%	7.19%	0.82%
	Pilgrim Bank	\$593,675	\$4,319	1.26%	0.76%	59.39%	7.77%	0.76%
	First National Bank of Granbury	\$602,795	\$2,481	0.80%	1.15%	124.03%	4.96%	0.54%
	Security State Bank	\$609,280	\$0	0.00%	0.38%	35.31%	6.59%	0.64%
	National United	\$622,255	\$529	0.15%	1.44%	271.41%	3.07%	0.33%
	Texas Gulf Bank, National Association	\$628,394	\$205	0.05%	1.16%	NM	0.31%	0.03%
	Commercial State Bank	\$638,758	\$4,438	1.07%	1.94%	54.15%	21.80%	2.62%
	First Texas Bank	\$645,441	\$0	0.00%	0.42%	NA	0.00%	0.00%
	Pegasus Bank	\$651,399	\$0	0.00%	0.91%	NA	0.00%	0.00%
	American National Bank & Trust	\$662,392	\$4,873	1.05%	1.15%	107.10%	8.30%	0.92%
	Legend Bank, N.A.	\$669,639	\$4,852	1.12%	1.24%	99.48%	8.40%	0.81%
	Crockett National Bank	\$671,027	\$17	0.00%	1.22%	348.88%	2.72%	0.30%
	Affiliated Bank, National Association	\$677,326	\$469	0.08%	1.27%	909.56%	7.97%	0.82%
	Wallis State Bank	\$681,223	\$1,077	0.20%	0.94%	457.28%	2.81%	0.31%
	First National Bank of Bellville	\$684,759	\$82	0.05%	1.61%	NM	0.19%	0.02%
	NewFirst National Bank	\$685,942	\$6,347	1.25%	1.36%	108.24%	7.81%	0.95%
	First National Bank of Shiner	\$696,712	\$224	0.19%	1.60%	845.09%	0.78%	0.03%
	City National Bank of Sulphur Springs	\$697,096	\$470	0.09%	1.13%	318.56%	5.19%	0.39%
	Central Bank	\$699,313	\$1,752	0.32%	0.99%	309.99%	2.57%	0.25%
	Commercial Bank of Texas, N.A.	\$708,664	\$3,341	0.81%	1.14%	89.90%	12.09%	1.05%
	Citizens 1st Bank	\$710,214	\$763	0.30%	0.67%	105.25%	1.40%	0.27%
	SouthStar Bank, S.S.B.	\$718,026	\$1,822	0.34%	0.64%	180.70%	4.55%	0.41%
	Community National Bank & Trust of Texas	\$730,373	\$436	0.09%	1.10%	150.37%	5.36%	0.48%
	Icon Bank of Texas, National Association	\$740,180	\$3,577	0.56%	1.15%	204.00%	26.04%	2.44%
	Alliance Bank	\$742,803	\$0	0.00%	1.35%	223.32%	4.63%	0.42%
	Vista Bank	\$754,523	\$449	0.08%	0.95%	215.64%	3.82%	0.38%
	Centennial Bank	\$762,316	\$630	0.12%	1.23%	879.27%	1.58%	0.10%
	Third Coast Bank, SSB	\$762,505	\$5,802	0.88%	1.01%	106.99%	11.00%	1.02%
	Industry State Bank	\$775,123	\$34	0.02%	1.69%	NM	0.04%	0.00%
	Bank of San Antonio	\$775,824	\$0	0.00%	0.95%	NA	0.00%	0.00%
	First Command Bank	\$803,394	\$289	0.10%	0.71%	141.91%	2.45%	0.18%
	State Bank of Texas	\$814,368	\$14,752	2.32%	0.96%	41.20%	11.44%	1.95%
	Security Bank	\$835,198	\$6,560	1.46%	2.00%	137.27%	7.65%	0.85%
	First National Bank of Central Texas	\$855,755	\$731	0.10%	1.06%	NM	1.40%	0.13%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio
							NPAs/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets (continued)							
	Texas Regional Bank	\$856,765	\$1,481	0.29%	1.12%	75.54%	0.99%
	Golden Bank, National Association	\$858,533	\$3,103	0.47%	1.23%	260.68%	0.37%
	Dallas Capital Bank, National Association	\$868,584	\$293	0.05%	0.49%	997.61%	0.04%
	Lone Star State Bank of West Texas	\$870,035	\$12,873	1.86%	1.78%	92.64%	1.55%
	Central National Bank	\$893,626	\$109	0.02%	1.24%	NM	0.01%
	American Bank of Commerce	\$920,798	\$1,043	0.18%	1.33%	584.69%	0.37%
	Citizens State Bank	\$923,082	\$4,780	2.87%	1.59%	44.97%	0.66%
	Horizon Bank, SSB	\$959,029	\$0	0.00%	1.24%	NA	0.06%
	Moody National Bank	\$988,419	\$6,904	0.99%	1.43%	144.60%	0.76%
	Citizens National Bank of Texas	\$998,921	\$1,070	0.12%	0.93%	197.70%	0.51%
	Regional Average	\$694,175	\$2,249	0.51%	1.19%	238.67%	0.57%

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

International Bank of Commerce	\$1,007,051	\$9,160	1.68%	1.01%	56.89%	6.96%	1.20%
Colonial Savings, F.A.	\$1,007,664	\$85,917	16.46%	1.21%	5.63%	45.56%	11.24%
Security State Bank & Trust	\$1,012,993	\$1,870	0.28%	0.52%	55.20%	5.62%	0.72%
FirstBank Southwest	\$1,018,984	\$3,195	0.59%	1.23%	209.95%	4.37%	0.36%
American Momentum Bank	\$1,060,697	\$2,474	0.30%	1.19%	102.24%	12.33%	2.44%
Spirit of Texas Bank, SSB	\$1,075,381	\$4,038	0.44%	0.65%	142.00%	4.39%	0.42%
Texas First Bank	\$1,080,965	\$281	0.05%	1.40%	602.56%	2.92%	0.31%
Lubbock National Bank	\$1,082,585	\$1,340	0.22%	1.31%	595.60%	1.87%	0.13%
First State Bank	\$1,094,361	\$712	0.12%	1.11%	457.89%	2.44%	0.13%
First Command Financial Services, Inc.	\$1,101,512	\$289	0.10%	0.71%	141.91%	2.22%	0.13%
FirstCapital Bank of Texas, N.A.	\$1,118,588	\$2,268	0.28%	1.61%	73.31%	14.54%	1.62%
First Bank & Trust	\$1,123,162	\$7,428	1.06%	0.04%	4.08%	9.60%	0.69%
Falcon International Bank	\$1,142,983	\$5,447	0.68%	1.27%	84.17%	12.93%	1.64%
Texas Exchange Bank, SSB	\$1,157,827	\$0	0.00%	0.95%	NA	0.00%	0.00%
Community National Bank	\$1,244,621	\$16,817	2.05%	1.94%	90.81%	13.52%	1.41%
First United Bank	\$1,267,984	\$713	0.08%	1.48%	NM	0.58%	0.06%
West Texas National Bank	\$1,270,392	\$8,161	1.35%	1.44%	89.73%	8.33%	0.77%
Pinnacle Bank	\$1,308,932	\$3,835	0.44%	1.16%	215.06%	5.89%	0.51%
AimBank	\$1,329,122	\$255	0.03%	1.18%	NM	2.53%	0.25%
North Dallas Bank & Trust Co.	\$1,344,768	\$561	0.09%	1.87%	NM	0.35%	0.04%
Pioneer Bank, SSB	\$1,352,896	\$3,459	0.39%	0.79%	143.08%	4.65%	0.46%
Texas Community Bank	\$1,356,204	\$2,943	0.37%	2.00%	545.50%	2.15%	0.23%
Inter National Bank	\$1,357,112	\$3,852	0.37%	0.43%	116.67%	3.54%	0.50%
American Bank, National Association	\$1,404,653	\$743	0.09%	1.82%	NM	0.81%	0.05%
Extraco Banks, National Association	\$1,427,818	\$1,829	0.20%	2.40%	NM	1.33%	0.13%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

June 30, 2018

Run Date: August 21, 2018

		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 D - Over \$1 billion in total assets (continued)								
	Post Oak Bank, N.A.	\$1,428,420	\$914	0.08%	0.99%	613.06%	3.12%	0.37%
	American First National Bank	\$1,579,881	\$6,222	0.49%	1.09%	176.16%	4.94%	0.50%
	First State Bank of Uvalde	\$1,623,696	\$1,339	0.38%	1.00%	262.88%	1.07%	0.08%
	WestStar Bank	\$1,738,669	\$4,033	0.33%	1.05%	149.12%	4.71%	0.52%
	Austin Bank, Texas National Association	\$1,749,721	\$13,299	1.00%	1.00%	99.39%	5.95%	0.79%
	Citizens National Bank	\$1,808,919	\$6,551	0.59%	1.13%	192.11%	5.38%	0.43%
	First National Bank Texas	\$1,848,064	\$885	0.10%	1.33%	NM	14.43%	0.05%
	Jefferson Bank	\$1,869,809	\$2,729	0.22%	0.89%	235.54%	3.28%	0.26%
	BTH Bank, National Association	\$1,889,123	\$1,314	0.10%	0.96%	920.70%	1.41%	0.09%
	Beal Bank, SSB	\$1,920,626	\$310,449	26.46%	1.13%	3.90%	56.84%	18.76%
	Lone Star National Bank	\$2,097,034	\$25,988	2.23%	1.91%	73.60%	17.20%	2.18%
	Guaranty Bank & Trust, N.A.	\$2,244,424	\$7,307	0.46%	0.87%	173.60%	4.89%	0.44%
	Texas Bank and Trust Company	\$2,474,046	\$14,354	0.70%	1.40%	134.03%	8.69%	0.98%
	TIB The Independent BankersBank, National Association	\$2,543,007	\$2,757	0.27%	1.28%	475.44%	1.11%	0.11%
	Inwood National Bank	\$2,613,278	\$629	0.03%	1.01%	NM	0.27%	0.03%
	City Bank	\$2,614,649	\$10,789	0.55%	1.12%	152.30%	7.87%	0.79%
	American National Bank of Texas	\$2,872,240	\$2,652	0.14%	1.47%	638.28%	1.92%	0.16%
	Allegiance Bank	\$2,966,748	\$12,136	0.51%	1.01%	82.24%	10.09%	1.03%
	CommunityBank of Texas, N.A.	\$3,100,337	\$4,793	0.20%	1.07%	145.50%	4.93%	0.57%
	Veritex Community Bank	\$3,133,651	\$4,252	0.18%	0.61%	306.34%	1.72%	0.15%
	Happy State Bank	\$3,383,288	\$26,259	1.09%	1.23%	113.09%	6.70%	0.84%
	Broadway National Bank	\$3,612,068	\$852	0.04%	1.02%	157.71%	4.12%	0.40%
	TBK Bank, SSB	\$3,731,805	\$39,743	1.25%	0.77%	56.32%	11.94%	1.23%
	Amarillo National Bank	\$4,142,096	\$28,173	0.87%	1.36%	133.51%	5.82%	0.79%
	Green Bank, National Association	\$4,375,110	\$56,064	1.74%	1.09%	59.44%	13.25%	1.37%
	Woodforest National Bank	\$5,834,593	\$71,982	1.65%	1.38%	75.47%	15.01%	1.43%
	Southside Bank	\$6,246,077	\$35,351	1.08%	0.77%	63.70%	5.82%	0.65%
	First Financial Bank, National Association	\$7,656,847	\$26,685	0.69%	1.30%	183.65%	3.55%	0.36%
	Wells Fargo Bank South Central, National Association	\$7,860,133	\$35,240	0.79%	0.09%	2.91%	11.43%	1.74%
	NexBank SSB	\$7,993,325	\$2,271	0.05%	0.64%	NM	0.92%	0.04%
	International Bank of Commerce	\$8,421,475	\$9,716	0.21%	0.96%	301.13%	6.20%	0.78%
	LegacyTexas Bank	\$9,252,334	\$19,647	0.25%	0.81%	316.31%	2.80%	0.29%
	PlainsCapital Bank	\$9,895,680	\$47,239	0.60%	0.78%	128.83%	13.82%	0.87%
	Regional Average	\$2,694,318	\$17,245	1.26%	1.12%	207.32%	7.42%	1.11%

Source: SNL Financial

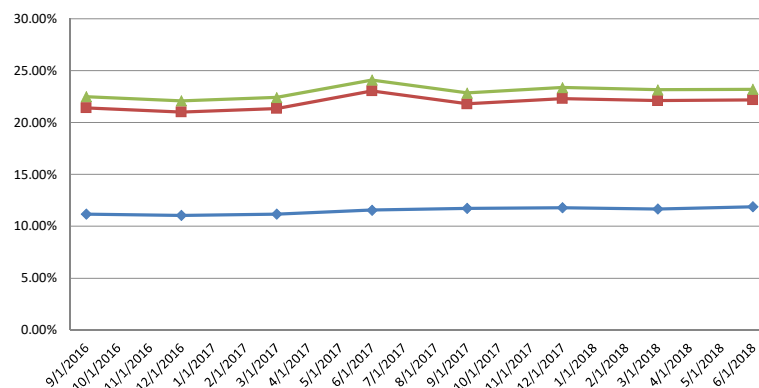
Note: Report includes only bank-level data.

NA = data was not available.

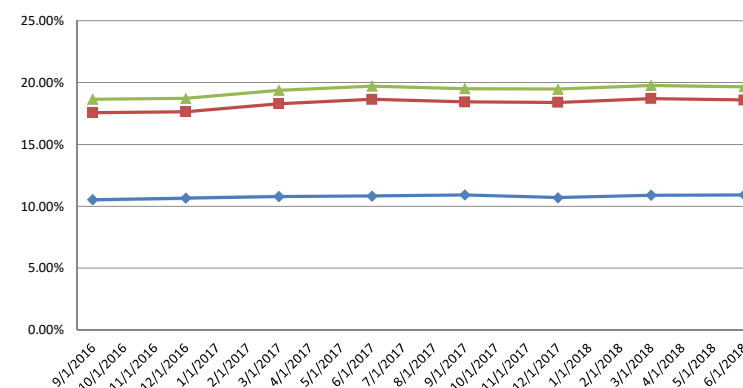
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Capital Adequacy

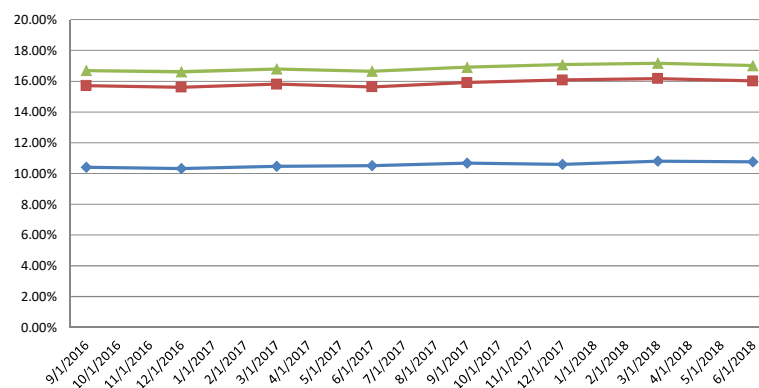
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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

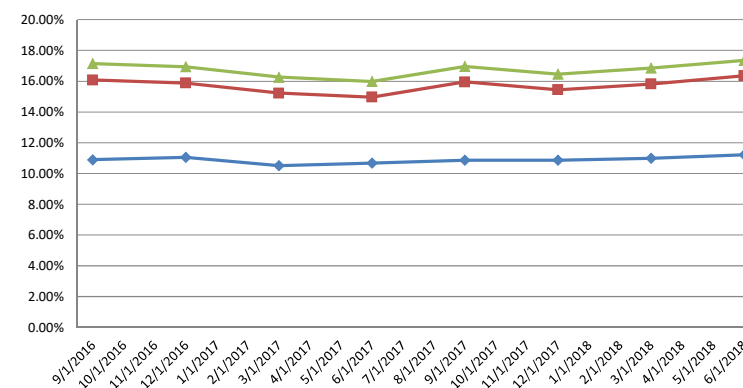
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	11.16%	11.06%	11.16%	11.54%	11.73%	11.77%	11.66%	11.86%
Tier 1 Risk Based Ratio	21.41%	21.01%	21.34%	23.03%	21.79%	22.31%	22.10%	22.17%
Risk Based Capital Ratio	22.49%	22.08%	22.41%	24.11%	22.84%	23.36%	23.15%	23.20%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	10.54%	10.66%	10.78%	10.82%	10.91%	10.69%	10.89%	10.91%
Tier 1 Risk Based Ratio	17.57%	17.63%	18.28%	18.63%	18.43%	18.39%	18.71%	18.58%
Risk Based Capital Ratio	18.65%	18.71%	19.36%	19.70%	19.50%	19.46%	19.77%	19.65%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	10.40%	10.33%	10.46%	10.50%	10.67%	10.59%	10.79%	10.75%
Tier 1 Risk Based Ratio	15.70%	15.61%	15.80%	15.63%	15.90%	16.07%	16.16%	16.00%
Risk Based Capital Ratio	16.68%	16.61%	16.79%	16.63%	16.90%	17.06%	17.17%	17.01%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	10.89%	11.04%	10.50%	10.67%	10.86%	10.86%	10.98%	11.22%
Tier 1 Risk Based Ratio	16.07%	15.88%	15.22%	14.97%	15.94%	15.44%	15.81%	16.36%
Risk Based Capital Ratio	17.13%	16.92%	16.26%	15.97%	16.96%	16.46%	16.84%	17.36%

Source: SNL Financial

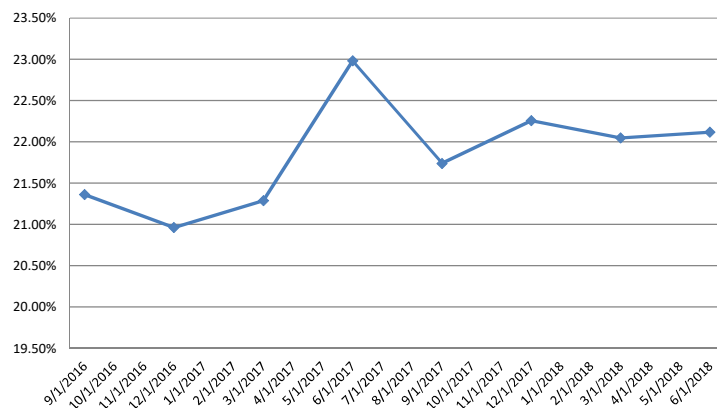
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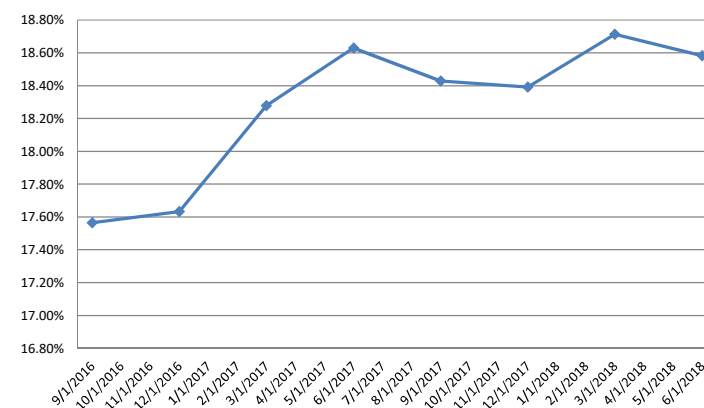
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



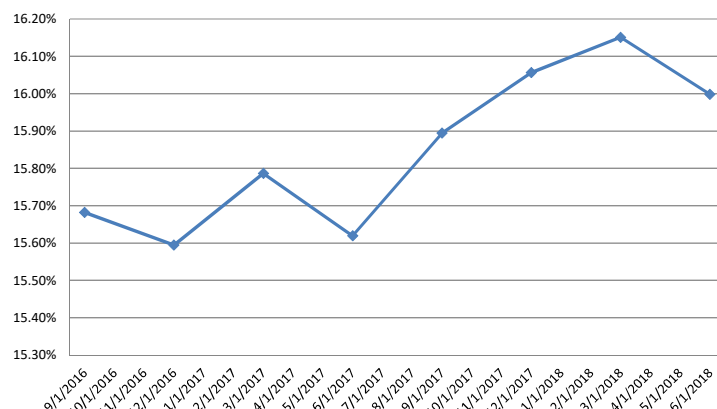
Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	21.36%	20.96%	21.29%	22.98%	21.74%	22.26%	22.05%	22.12%

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



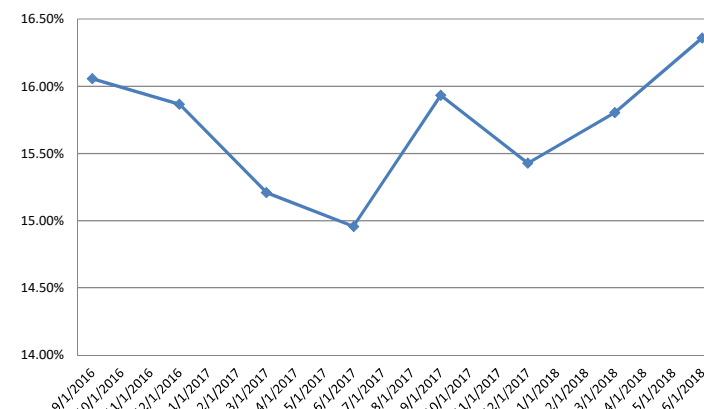
Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	17.57%	17.63%	18.28%	18.63%	18.43%	18.39%	18.71%	18.58%

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



Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	15.68%	15.59%	15.79%	15.62%	15.89%	16.06%	16.15%	16.00%

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



Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	16.06%	15.87%	15.21%	14.96%	15.93%	15.43%	15.80%	16.36%

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.

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 (%)
Region	Institution Name								
Asset Group A - \$0 to \$250 million in total assets									
	First National Bank of Lipan	\$21,315	\$1,895	\$1,895	\$1,895	9.22%	23.75%	24.77%	23.75%
	Brazos National Bank	\$28,099	\$8,003	\$6,790	\$6,790	25.67%	50.55%	51.73%	50.55%
	Chappell Hill Bank	\$28,167	\$2,691	\$2,691	\$2,691	9.59%	16.61%	17.88%	16.61%
	Amistad Bank	\$29,007	\$4,377	\$4,377	\$4,377	15.33%	20.46%	21.72%	20.46%
	Granger National Bank	\$32,218	\$5,170	\$5,407	\$5,407	16.96%	35.65%	36.90%	35.65%
	Citizens State Bank	\$33,843	\$3,137	\$3,137	\$3,137	9.03%	16.55%	17.14%	16.55%
	First State Bank	\$34,160	\$4,234	\$3,915	\$3,915	11.50%	19.24%	20.34%	19.24%
	Enloe State Bank	\$34,249	\$3,385	\$3,385	\$3,385	9.86%	12.16%	12.73%	12.16%
	Menard Bank	\$35,258	\$4,585	\$4,824	\$4,824	13.69%	22.88%	23.85%	22.88%
	Gladewater National Bank	\$35,798	\$7,169	\$7,265	\$7,265	20.01%	38.77%	40.05%	38.77%
	Grapeland State Bank	\$36,455	\$3,918	\$4,115	\$2,435	11.83%	16.37%	17.32%	9.69%
	Crowell State Bank	\$38,910	\$3,939	\$3,964	\$3,964	10.28%	16.54%	17.51%	16.54%
	Donley County State Bank	\$39,007	\$7,459	\$7,459	\$7,459	19.09%	56.15%	57.41%	56.15%
	Kress National Bank	\$39,415	\$4,542	\$4,738	\$4,738	12.32%	17.68%	18.93%	17.68%
	State National Bank of Groom	\$39,679	\$3,869	\$3,886	\$3,886	9.56%	14.16%	15.41%	14.16%
	Bank of San Jacinto County	\$40,933	\$5,218	\$5,378	\$5,378	13.14%	40.65%	41.91%	40.65%
	First State Bank	\$41,018	\$3,393	\$2,796	\$2,796	6.90%	23.26%	24.09%	23.26%
	Brush Country Bank	\$41,459	\$6,869	\$4,433	\$4,433	10.91%	23.50%	23.53%	23.50%
	Ballinger National Bank	\$42,668	\$3,836	\$3,836	\$3,836	9.07%	18.78%	20.03%	18.78%
	Robert Lee State Bank	\$43,161	\$5,337	\$5,638	\$5,638	12.90%	30.33%	31.58%	30.33%
	Spur Security Bank	\$43,893	\$4,205	\$5,156	\$5,156	11.73%	30.90%	31.21%	30.90%
	Farmers State Bank of Newcastle	\$44,942	\$4,146	\$4,284	\$4,284	9.70%	15.20%	16.14%	15.20%
	First National Bank in Cooper	\$45,394	\$6,135	\$5,873	\$5,873	12.84%	39.74%	39.74%	39.74%
	First National Bank of Paducah	\$45,619	\$3,929	\$4,430	\$4,430	9.56%	13.72%	14.75%	13.72%
	Powell State Bank	\$46,681	\$3,161	\$3,291	\$3,291	7.01%	18.45%	19.71%	18.45%
	Bank of Commerce	\$47,487	\$7,662	\$7,696	\$7,696	13.23%	24.78%	26.03%	24.78%
	City National Bank	\$47,915	\$5,398	\$5,431	\$5,431	11.37%	19.16%	20.41%	19.16%
	First National Bank of Moody	\$48,354	\$9,275	\$9,693	\$9,693	20.23%	36.24%	37.51%	36.24%
	First State Bank	\$48,422	\$4,465	\$4,353	\$4,353	8.92%	16.48%	17.66%	16.48%
	Lovelady State Bank	\$48,565	\$4,698	\$4,794	\$4,794	10.06%	16.96%	18.11%	16.96%
	Santa Anna National Bank	\$49,261	\$5,523	\$5,745	\$5,745	11.74%	18.15%	19.33%	18.15%
	Commerce Bank Texas	\$49,380	\$9,362	\$6,904	\$6,904	14.38%	20.29%	21.30%	20.29%
	Commercial Bank	\$49,541	\$4,086	\$4,270	\$4,270	8.53%	15.96%	17.20%	15.96%
	First Bank of Celeste	\$50,180	\$3,985	\$3,985	\$3,985	8.00%	16.61%	17.85%	16.61%
	Security Bank of Crawford	\$50,485	\$5,148	\$5,148	\$5,148	9.91%	14.67%	15.72%	14.67%
	Citizens National Bank of Crosbyton	\$50,502	\$7,927	\$7,890	\$7,890	15.94%	43.08%	44.33%	43.08%
	First National Bank of Woodsboro	\$50,570	\$4,159	\$4,655	\$4,655	8.73%	23.48%	24.74%	23.48%
	Bank of Houston, National Association	\$51,642	\$16,561	\$15,753	\$15,753	39.75%	88.63%	88.63%	88.63%
	First Federal Bank Littlefield, Texas	\$52,615	\$9,175	\$9,226	\$9,226	17.90%	20.22%	21.47%	20.22%
	Citizens State Bank	\$53,601	\$3,436	\$4,503	\$4,503	8.15%	24.03%	24.73%	24.03%
	First National Bank of Quitaque	\$54,550	\$8,523	\$8,545	\$8,545	15.49%	25.66%	26.80%	25.66%
	First National Bank of Tahoka	\$55,197	\$5,787	\$6,059	\$6,059	10.75%	26.80%	28.05%	26.80%
	American Bank, National Association	\$55,387	\$5,005	\$5,730	\$5,730	9.87%	18.89%	20.16%	18.89%
	First National Bank of South Padre Island	\$57,548	\$6,769	\$6,855	\$6,855	11.99%	24.62%	25.88%	24.62%
	First National Bank of Trinity	\$57,988	\$4,805	\$5,877	\$5,877	10.16%	18.77%	19.78%	18.77%
	First Bank and Trust of Memphis	\$60,014	\$7,587	\$7,587	\$7,587	12.30%	19.67%	20.93%	19.67%
	First State Bank	\$60,276	\$7,863	\$8,555	\$8,555	13.81%	36.62%	36.94%	36.62%
	Zavala County Bank	\$60,394	\$8,540	\$9,177	\$9,177	15.10%	46.92%	47.62%	46.92%
	First State Bank of San Diego	\$60,548	\$5,539	\$5,787	\$5,787	9.57%	22.34%	23.57%	22.34%
	First Capital Bank	\$60,613	\$5,278	\$5,278	\$5,278	8.78%	11.01%	12.26%	11.01%
	First National Bank of Eldorado	\$60,861	\$9,140	\$9,233	\$9,233	15.32%	25.97%	27.23%	25.97%
	Junction National Bank	\$60,894	\$5,413	\$6,495	\$6,495	10.51%	31.61%	32.73%	31.61%
	Security State Bank	\$62,038	\$5,191	\$5,208	\$5,208	8.53%	17.85%	18.74%	17.85%
	City National Bank of San Saba	\$63,316	\$8,378	\$8,718	\$8,718	13.53%	31.39%	32.45%	31.39%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 (%)
Region	Institution Name								
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Burton State Bank	\$63,461	\$7,566	\$6,654	\$6,654	10.57%	27.07%	29.40%	27.07%
	First National Bank of Anson	\$64,707	\$5,251	\$5,567	\$5,567	8.57%	16.13%	17.38%	16.13%
	First National Bank of Aspermont	\$64,911	\$9,565	\$10,511	\$10,511	15.91%	48.71%	49.97%	48.71%
	Capital Bank of Texas	\$65,548	\$9,444	\$9,014	\$9,014	13.65%	38.44%	39.35%	38.44%
	Angelina Savings Bank, SSB	\$65,603	\$5,919	\$5,919	\$5,919	9.01%	19.57%	20.23%	19.57%
	Lakeside National Bank	\$67,024	\$6,207	\$6,219	\$6,219	9.28%	22.69%	23.59%	22.69%
	Gruver State Bank	\$67,411	\$7,303	\$7,996	\$7,996	12.14%	18.72%	19.81%	18.72%
	Citizens State Bank of Luling	\$68,476	\$10,137	\$10,172	\$10,172	15.02%	17.57%	18.82%	17.57%
	Spectra Bank	\$70,332	\$7,143	\$7,143	\$7,143	10.56%	15.02%	16.05%	15.02%
	Haskell National Bank	\$71,732	\$8,125	\$8,737	\$8,737	12.08%	27.25%	28.48%	27.25%
	Bandera Bank	\$72,577	\$7,038	\$7,038	\$7,038	9.97%	23.55%	24.67%	23.55%
	First National Bank in Falfurrias	\$73,303	\$7,750	\$7,918	\$7,918	10.45%	36.11%	37.29%	36.11%
	Buckholts State Bank	\$73,894	\$12,411	\$12,411	\$12,411	16.88%	31.21%	32.02%	31.21%
	Pavillion Bank	\$75,332	\$10,208	\$10,163	\$10,163	13.22%	21.85%	22.98%	21.85%
	Peoples State Bank	\$75,618	\$9,168	\$9,657	\$9,657	12.71%	24.81%	25.01%	24.81%
	State National Bank in West	\$76,387	\$6,214	\$6,214	\$6,214	8.28%	23.56%	24.35%	23.56%
	Greater State Bank	\$76,832	\$7,073	\$7,282	\$7,282	9.42%	14.67%	15.92%	14.67%
	First National Bank	\$77,461	\$6,772	\$8,011	\$8,011	10.48%	21.25%	22.52%	21.25%
	First State Bank of Mobeetie	\$78,565	\$9,036	\$9,740	\$9,740	12.30%	41.17%	42.42%	41.17%
	Cowboy Bank of Texas	\$78,871	\$7,858	\$8,216	\$8,216	10.39%	14.74%	15.61%	14.74%
	Community Bank	\$79,373	\$6,959	\$7,081	\$7,081	8.52%	12.53%	13.11%	12.53%
	Carmine State Bank	\$81,627	\$9,680	\$9,750	\$9,750	11.75%	42.97%	43.62%	42.97%
	Commercial State Bank	\$82,648	\$6,276	\$6,705	\$6,705	8.17%	14.31%	15.56%	14.31%
	Citizens State Bank	\$83,400	\$7,746	\$8,261	\$8,261	9.97%	20.53%	21.78%	20.53%
	Fort Davis State Bank	\$83,561	\$7,646	\$7,922	\$7,922	9.45%	17.00%	17.96%	17.00%
	Zapata National Bank	\$85,603	\$11,456	\$11,730	\$11,730	13.87%	41.89%	43.14%	41.89%
	Lytle State Bank of Lytle, Texas	\$86,128	\$13,335	\$14,122	\$14,122	16.45%	33.99%	34.68%	33.99%
	One World Bank	\$86,643	\$12,904	\$12,792	\$12,792	14.98%	18.39%	19.66%	18.39%
	Farmers and Merchants Bank	\$86,978	\$7,896	\$8,071	\$8,071	9.73%	15.53%	16.78%	15.53%
	First National Bank of Kemp	\$88,230	\$9,613	\$7,733	\$7,733	9.20%	18.27%	19.14%	18.27%
	Justin State Bank	\$88,905	\$17,548	\$10,716	\$10,716	14.41%	24.47%	24.47%	24.47%
	Atascosa Bank	\$89,272	\$7,581	\$7,945	\$7,945	8.91%	29.65%	30.35%	29.65%
	First National Bank of Dublin	\$90,023	\$9,345	\$9,391	\$9,391	10.70%	11.81%	13.03%	11.81%
	Unity National Bank of Houston	\$90,162	\$9,708	\$10,104	\$9,354	11.13%	15.05%	16.30%	13.93%
	Citizens National Bank	\$91,219	\$9,557	\$9,565	\$9,565	10.63%	23.57%	24.83%	23.57%
	Cendera Bank, National Association	\$92,132	\$8,885	\$9,058	\$9,058	9.94%	14.24%	15.49%	14.24%
	Fidelity Bank of Texas	\$95,776	\$14,963	\$14,981	\$14,981	15.84%	29.28%	30.53%	29.28%
	First National Bank of Evant	\$96,576	\$7,642	\$7,285	\$7,285	7.49%	13.02%	14.27%	13.02%
	First National Bank of Hebbbronville	\$96,730	\$15,493	\$15,900	\$15,900	16.24%	44.54%	45.73%	44.54%
	Fannin Bank	\$97,124	\$8,131	\$9,065	\$9,065	9.32%	14.72%	15.97%	14.72%
	First Bank of Muleshoe	\$98,149	\$13,399	\$14,175	\$14,175	14.56%	63.44%	64.70%	63.44%
	POINTWEST Bank	\$98,344	\$8,372	\$9,555	\$9,555	9.27%	20.22%	21.04%	20.22%
	Texas Financial Bank	\$98,609	\$9,970	\$10,312	\$10,312	10.44%	22.22%	23.48%	22.22%
	Austin Capital Bank SSB	\$99,740	\$12,762	\$12,319	\$12,319	12.28%	20.94%	22.19%	20.94%
	Bank of Austin	\$99,951	\$32,427	\$32,427	\$32,427	33.74%	44.24%	45.12%	44.24%
	American National Bank of Mount Pleasant	\$100,096	\$11,818	\$12,623	\$12,623	12.79%	21.86%	23.13%	21.86%
	Chasewood Bank	\$100,145	\$7,613	\$9,119	\$9,119	9.03%	15.27%	15.98%	15.27%
	Morris County National Bank	\$100,201	\$8,511	\$8,977	\$8,977	8.87%	13.38%	14.64%	13.38%
	Marion State Bank	\$102,512	\$12,977	\$14,361	\$14,361	13.95%	20.63%	21.22%	20.63%
	First National Bank of Floydada	\$102,520	\$11,874	\$12,235	\$12,235	11.45%	17.00%	18.10%	17.00%
	First State Bank of Paint Rock	\$103,022	\$12,053	\$12,175	\$12,175	11.59%	20.83%	22.07%	20.83%
	First State Bank of Brownsboro	\$103,558	\$9,307	\$10,467	\$10,467	10.26%	16.48%	17.52%	16.48%
	Business Bank of Texas, N.A.	\$105,376	\$11,206	\$12,371	\$12,371	11.44%	16.10%	17.35%	16.10%
	Stockmens National Bank in Cotulla	\$105,497	\$9,403	\$10,993	\$10,993	10.48%	38.87%	39.63%	38.87%

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Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 (%)
Region	Institution Name								
Asset Group A - \$0 to \$250 million in total assets (continued)									
	First National Bank of Eagle Lake	\$106,088	\$12,011	\$12,370	\$12,370	12.40%	13.58%	14.64%	13.58%
	Citizens Bank, National Association	\$106,438	\$13,804	\$9,830	\$9,830	9.71%	11.76%	13.01%	11.76%
	Henderson Federal Savings Bank	\$107,963	\$22,311	\$22,301	\$22,301	20.58%	41.47%	42.73%	41.47%
	Community Bank of Snyder	\$110,024	\$11,967	\$12,338	\$12,338	11.17%	21.88%	22.62%	21.88%
	First State Bank	\$110,522	\$17,056	\$14,566	\$14,566	13.66%	17.94%	19.21%	17.94%
	Coleman County State Bank	\$110,660	\$10,940	\$11,067	\$11,067	10.13%	13.18%	14.19%	13.18%
	Titan Bank, N.A.	\$111,930	\$12,995	\$12,880	\$12,880	10.64%	23.30%	24.50%	23.30%
	First Bank and Trust of Childress	\$112,518	\$8,237	\$10,029	\$10,029	8.98%	21.17%	21.86%	21.17%
	Columbus State Bank	\$113,645	\$12,842	\$12,842	\$12,842	11.09%	29.44%	29.99%	29.44%
	Dalhart Federal Savings & Loan Association, SSB	\$114,311	\$13,013	\$12,968	\$12,968	11.56%	26.02%	26.64%	26.02%
	Texas Advantage Community Bank, National Association	\$115,128	\$10,541	\$11,036	\$11,036	9.41%	14.55%	15.36%	14.55%
	First Security State Bank	\$115,145	\$7,470	\$8,417	\$8,417	7.18%	15.75%	16.78%	15.75%
	Johnson City Bank	\$116,036	\$14,308	\$14,308	\$14,308	12.15%	20.89%	21.78%	20.89%
	Panola National Bank	\$116,636	\$10,801	\$12,267	\$12,267	10.61%	22.41%	23.39%	22.41%
	First National Bank of Tom Bean	\$118,600	\$8,472	\$8,152	\$8,152	7.09%	10.02%	11.28%	10.02%
	Lone Star Bank	\$120,460	\$15,044	\$12,846	\$9,620	10.74%	14.14%	15.40%	10.59%
	Anahuac National Bank	\$120,992	\$12,787	\$13,563	\$13,563	11.30%	17.34%	18.60%	17.34%
	Brady National Bank	\$121,705	\$9,688	\$11,091	\$11,091	9.40%	15.92%	17.17%	15.92%
	Mason Bank	\$122,207	\$18,729	\$19,968	\$19,968	16.30%	39.44%	40.69%	39.44%
	West Texas State Bank	\$122,510	\$14,688	\$15,494	\$15,494	12.63%	18.80%	20.06%	18.80%
	Normangee State Bank	\$122,582	\$18,706	\$19,228	\$19,228	15.32%	25.74%	27.01%	25.74%
	City National Bank of Colorado City	\$123,140	\$10,983	\$12,880	\$12,880	10.40%	18.81%	20.06%	18.81%
	First National Bank of Bosque County	\$124,084	\$12,518	\$12,637	\$12,637	10.06%	15.52%	16.77%	15.52%
	First National Bank of Fort Stockton	\$124,507	\$11,705	\$12,152	\$12,152	10.08%	16.34%	17.59%	16.34%
	Citizens State Bank	\$127,158	\$13,364	\$14,841	\$14,841	11.53%	19.25%	20.42%	19.25%
	Dilley State Bank	\$127,978	\$19,220	\$21,647	\$21,647	16.78%	51.47%	51.88%	51.47%
	Citizens State Bank	\$128,246	\$13,154	\$13,154	\$13,154	10.43%	12.65%	13.90%	12.65%
	Texas Hill Country Bank	\$129,058	\$13,445	\$13,568	\$13,568	11.16%	13.36%	14.27%	13.36%
	Big Bend Banks, N.A.	\$129,298	\$17,216	\$17,729	\$17,729	13.72%	38.95%	40.20%	38.95%
	Graham Savings and Loan, SSB	\$130,224	\$15,254	\$15,254	\$15,254	12.00%	19.02%	20.21%	19.02%
	Texas State Bank	\$130,838	\$11,614	\$11,002	\$11,002	8.49%	12.48%	13.39%	12.48%
	Mainland Bank	\$131,333	\$12,688	\$13,544	\$13,544	10.05%	12.59%	13.66%	12.59%
	Security State Bank	\$132,098	\$18,536	\$18,536	\$18,536	13.71%	19.55%	20.55%	19.55%
	Sanger Bank	\$132,494	\$19,519	\$19,594	\$19,594	14.83%	28.44%	29.59%	28.44%
	Bank of South Texas	\$132,596	\$14,672	\$11,451	\$11,451	9.09%	11.65%	12.56%	11.65%
	Farmers State Bank	\$132,794	\$12,164	\$12,368	\$12,368	9.65%	17.98%	19.20%	17.98%
	Peoples State Bank	\$132,958	\$9,430	\$10,898	\$10,898	8.09%	20.20%	21.16%	20.20%
	Texas Heritage National Bank	\$134,179	\$15,315	\$15,382	\$15,382	11.72%	13.63%	14.83%	13.63%
	Texas National Bank	\$136,068	\$12,091	\$13,290	\$13,290	9.83%	23.02%	23.92%	23.01%
	First State Bank	\$137,067	\$9,851	\$12,348	\$12,348	9.12%	13.07%	13.98%	13.07%
	First Texas Bank	\$137,739	\$15,251	\$15,334	\$15,334	11.21%	21.81%	22.32%	21.81%
	First State Bank	\$140,800	\$17,895	\$20,344	\$20,344	14.26%	35.40%	35.79%	35.40%
	First State Bank of Odem	\$140,929	\$15,739	\$15,969	\$15,969	11.61%	19.23%	20.48%	19.23%
	First State Bank	\$140,933	\$18,372	\$16,938	\$16,938	12.21%	16.87%	18.12%	16.87%
	First National Bank of Winnsboro	\$142,379	\$26,520	\$26,917	\$26,917	19.21%	26.73%	27.83%	26.73%
	Hill Bank & Trust Co.	\$142,705	\$23,624	\$23,624	\$23,624	16.61%	31.51%	31.87%	31.51%
	Citizens State Bank	\$142,990	\$12,555	\$13,201	\$13,201	9.13%	14.35%	15.39%	14.35%
	First National Bank of Alvin	\$144,393	\$14,407	\$16,941	\$16,941	11.32%	32.78%	33.20%	32.78%

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Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	First State Bank of Ben Wheeler, Texas	\$146,149	\$19,023	\$19,023	\$19,023	12.96%	23.52%	24.65%	23.52%
	Peoples Bank	\$147,520	\$10,775	\$12,424	\$12,424	8.62%	14.79%	16.04%	14.79%
	First State Bank	\$150,272	\$13,489	\$13,717	\$13,717	9.23%	15.87%	17.12%	15.87%
	Sundown State Bank	\$150,937	\$16,275	\$16,275	\$16,275	10.80%	13.28%	13.89%	13.28%
	Roscoe State Bank	\$152,740	\$15,665	\$16,196	\$16,196	10.64%	18.38%	19.63%	18.38%
	Castroville State Bank	\$153,322	\$14,221	\$14,890	\$14,890	9.86%	15.90%	16.90%	15.90%
	Texas Heritage Bank	\$154,487	\$12,618	\$12,651	\$12,651	8.17%	10.84%	11.92%	10.84%
	Tejas Bank	\$154,707	\$17,478	\$15,697	\$15,697	10.24%	15.49%	16.75%	15.49%
	Providence Bank of Texas	\$154,960	\$18,396	\$18,396	\$18,396	11.70%	14.82%	15.68%	14.82%
	Lamar National Bank	\$156,346	\$16,620	\$16,623	\$16,623	10.72%	16.21%	17.16%	16.21%
	Guadalupe Bank	\$157,297	\$14,078	\$14,084	\$14,084	9.11%	15.16%	16.41%	15.16%
	Citizens Bank	\$157,529	\$16,217	\$16,323	\$16,323	10.32%	12.67%	13.07%	12.67%
	First State Bank of Bedia	\$157,979	\$22,888	\$24,210	\$24,210	15.43%	26.86%	28.12%	26.86%
	Fayette Savings Bank, SSB	\$158,923	\$13,051	\$12,526	\$12,526	8.34%	12.40%	13.04%	12.40%
	First State Bank of Texas	\$159,741	\$23,346	\$18,796	\$18,796	12.08%	17.04%	17.78%	17.04%
	Austin County State Bank	\$161,562	\$15,543	\$16,021	\$16,021	10.34%	16.24%	17.52%	16.24%
	First National Bank of Hereford	\$161,586	\$15,242	\$15,371	\$15,371	9.46%	13.40%	14.44%	13.40%
	Muenster State Bank	\$163,457	\$23,205	\$24,913	\$24,913	15.00%	38.12%	39.13%	38.12%
	Commercial National Bank of Brady	\$167,044	\$17,039	\$18,623	\$18,623	10.60%	20.95%	22.20%	20.95%
	First Bank & Trust	\$167,387	\$20,271	\$19,149	\$19,149	11.82%	28.59%	29.60%	28.59%
	Incommons Bank, N.A.	\$169,878	\$15,109	\$14,380	\$14,380	8.66%	12.67%	13.73%	12.67%
	First National Bank of Sterling City	\$170,595	\$8,421	\$13,817	\$13,817	8.10%	27.06%	27.80%	27.06%
	First National Bank of Anderson	\$172,962	\$18,415	\$19,038	\$19,038	10.85%	15.94%	17.17%	15.94%
	First National Bank of Ballinger	\$173,394	\$16,832	\$16,479	\$16,479	9.75%	13.59%	14.84%	13.59%
	First State Bank	\$174,422	\$18,255	\$21,249	\$21,249	12.11%	18.17%	19.43%	18.17%
	Perryton National Bank	\$174,625	\$20,742	\$22,513	\$22,513	12.42%	30.10%	31.35%	30.10%
	Citizens National Bank of Hillsboro	\$175,081	\$20,480	\$23,025	\$23,025	13.17%	32.02%	32.67%	32.02%
	Arrowhead Bank	\$175,880	\$17,942	\$18,253	\$18,253	10.16%	16.68%	17.18%	16.68%
	First National Bank of Trenton	\$176,894	\$25,333	\$22,130	\$22,130	12.25%	27.84%	27.99%	27.84%
	Llano National Bank	\$178,373	\$20,460	\$20,965	\$20,965	12.05%	17.95%	19.22%	17.95%
	Bank of DeSoto, National Association	\$180,073	\$20,362	\$20,362	\$20,362	10.90%	17.43%	18.39%	17.43%
	MINT National Bank	\$184,582	\$23,875	\$23,875	\$23,875	13.30%	14.90%	16.15%	14.90%
	HomeBank Texas	\$185,175	\$18,431	\$18,073	\$18,073	9.97%	12.59%	13.84%	12.59%
	Interstate Bank, SSB	\$185,716	\$18,513	\$18,610	\$18,610	10.08%	14.05%	14.90%	14.05%
	Pearland State Bank	\$186,790	\$18,328	\$21,356	\$21,356	10.98%	31.29%	32.03%	31.29%
	MapleMark Bank	\$188,897	\$80,349	\$77,553	\$77,553	48.98%	60.85%	61.67%	60.85%
	Cypress Bank, SSB	\$188,928	\$19,651	\$19,607	\$19,607	10.35%	17.30%	18.55%	17.30%
	First State Bank	\$189,068	\$15,761	\$16,590	\$16,590	9.01%	15.01%	16.21%	15.01%
	Oakwood Bank	\$189,268	\$33,504	\$32,293	\$32,293	20.62%	18.45%	18.81%	18.45%
	Elsa State Bank and Trust Company	\$193,107	\$19,939	\$21,018	\$21,018	10.87%	16.81%	17.68%	16.81%
	National Bank of Andrews	\$193,611	\$21,684	\$21,216	\$21,216	11.10%	13.96%	15.21%	13.96%
	TransPecos Banks, SSB	\$194,082	\$17,807	\$17,318	\$17,318	9.00%	13.23%	14.19%	13.23%
	First State Bank	\$195,782	\$28,186	\$25,039	\$25,039	12.73%	24.96%	25.02%	24.96%
	First National Bank of Mount Vernon	\$196,424	\$21,349	\$22,949	\$22,949	11.27%	28.88%	29.96%	28.88%
	First State Bank	\$196,451	\$21,221	\$22,378	\$22,378	11.50%	22.15%	23.41%	22.15%
	City National Bank of Taylor	\$197,365	\$20,461	\$22,040	\$22,040	11.36%	23.52%	24.78%	23.52%
	Community National Bank	\$197,984	\$22,371	\$20,231	\$20,231	10.24%	14.70%	15.96%	14.70%
	First National Bank of Giddings	\$199,264	\$20,906	\$22,009	\$22,009	11.03%	17.54%	18.80%	17.54%
	Spring Hill State Bank	\$199,415	\$21,193	\$21,199	\$21,199	10.65%	20.14%	21.41%	20.14%
	Texas Brand Bank	\$204,131	\$25,501	\$25,566	\$25,566	13.81%	15.35%	16.58%	15.35%
	First National Bank of Burleson	\$205,205	\$20,344	\$20,756	\$20,756	10.14%	28.31%	29.07%	28.31%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 (%)
Region	Institution Name								
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Grandview Bank	\$207,759	\$16,948	\$17,840	\$17,840	8.74%	15.58%	16.78%	15.58%
	Citizens National Bank at Brownwood	\$208,808	\$26,078	\$26,613	\$26,613	12.84%	21.37%	22.62%	21.37%
	Commercial National Bank of Texarkana	\$209,208	\$15,422	\$18,264	\$18,264	8.74%	14.39%	15.20%	14.39%
	First National Bank	\$212,958	\$26,393	\$26,132	\$26,132	12.22%	16.76%	18.01%	16.76%
	Yoakum National Bank	\$213,230	\$28,983	\$30,597	\$30,597	14.17%	32.25%	33.22%	32.25%
	Texana Bank, National Association	\$216,079	\$17,133	\$17,307	\$17,307	7.98%	10.18%	11.20%	10.18%
	Bridge City State Bank	\$216,263	\$16,266	\$19,598	\$19,598	8.84%	19.66%	20.42%	19.66%
	Mineola Community Bank, SSB	\$218,278	\$29,237	\$29,558	\$29,558	13.76%	22.03%	22.75%	22.03%
	Community Bank	\$218,709	\$22,829	\$22,829	\$22,829	10.39%	15.48%	16.73%	15.48%
	Gilmer National Bank	\$219,035	\$29,922	\$30,827	\$30,827	14.05%	19.15%	20.40%	19.15%
	First National Bank of Stanton	\$220,006	\$17,262	\$19,227	\$19,227	9.75%	22.31%	23.57%	22.31%
	Ennis State Bank	\$220,500	\$20,965	\$21,782	\$21,782	9.83%	13.25%	14.50%	13.25%
	State Bank of De Kalb	\$224,260	\$26,739	\$26,739	\$26,739	11.84%	14.22%	15.48%	14.22%
	First State Bank	\$224,967	\$25,236	\$26,341	\$26,341	11.81%	15.94%	16.42%	15.94%
	Jacksboro National Bank	\$228,343	\$24,838	\$27,220	\$27,220	11.51%	19.88%	21.14%	19.88%
	Huntington State Bank	\$232,340	\$25,550	\$26,377	\$26,377	11.44%	15.78%	17.04%	15.78%
	Liberty Capital Bank	\$233,520	\$23,941	\$23,941	\$23,941	10.50%	13.86%	14.82%	13.86%
	United Bank of El Paso del Norte	\$236,651	\$24,316	\$24,527	\$24,527	10.57%	11.45%	12.59%	11.45%
	Western Bank	\$237,245	\$21,480	\$22,644	\$22,644	9.61%	11.85%	12.66%	11.85%
	Lone Star Capital Bank, National Association	\$238,292	\$32,887	\$25,503	\$25,503	10.93%	14.67%	15.81%	14.67%
	Texas Republic Bank, National Association	\$238,553	\$28,353	\$27,171	\$27,171	11.60%	15.35%	16.60%	15.35%
	Frontier Bank of Texas	\$241,040	\$32,996	\$33,525	\$33,525	14.21%	17.10%	17.71%	17.10%
	First National Bank of Weatherford	\$244,700	\$23,175	\$23,306	\$23,306	9.34%	11.03%	12.28%	11.03%
	Pecos County State Bank	\$245,139	\$18,248	\$20,597	\$20,597	8.59%	18.40%	19.65%	18.40%
	First State Bank of Burnet	\$245,484	\$28,450	\$32,264	\$32,264	12.98%	29.06%	29.97%	29.06%
	Trinity Bank, N.A.	\$245,804	\$31,594	\$32,244	\$32,244	12.89%	19.57%	20.56%	19.57%
	Hondo National Bank	\$246,494	\$24,521	\$24,963	\$24,963	10.12%	14.03%	14.95%	14.03%
	ValueBank Texas	\$248,373	\$23,442	\$24,014	\$24,014	9.64%	19.18%	20.36%	19.18%
	Regional Average	\$121,199	\$13,776	\$14,025	\$14,001	11.86%	22.17%	23.20%	22.12%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

June 30, 2018

Run Date: August 21, 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									
	Ozona National Bank	\$252,176	\$26,688	\$26,968	\$26,968	10.75%	16.04%	17.26%	16.04%
	National Bank & Trust	\$253,131	\$20,147	\$24,591	\$24,591	9.57%	25.14%	26.04%	25.14%
	First National Bank of Lake Jackson	\$254,663	\$19,045	\$25,305	\$25,305	9.77%	40.09%	40.49%	40.09%
	TexStar National Bank	\$255,097	\$27,822	\$27,386	\$27,386	10.73%	13.34%	14.60%	13.34%
	Texas National Bank	\$260,377	\$24,071	\$24,249	\$24,249	9.37%	13.12%	14.37%	13.12%
	First-Lockhart National Bank	\$261,420	\$23,374	\$24,802	\$24,802	9.52%	13.02%	14.27%	13.02%
	First National Bank of Jasper	\$263,236	\$30,369	\$31,691	\$31,691	11.90%	40.04%	41.29%	40.04%
	Texan Bank, National Association	\$266,110	\$40,808	\$39,419	\$39,419	15.12%	16.19%	17.35%	16.19%
	National Bank of Texas at Fort Worth	\$271,354	\$28,811	\$31,461	\$31,461	11.90%	18.62%	19.87%	18.62%
	Charter Bank	\$271,853	\$28,297	\$26,264	\$26,264	9.75%	15.33%	16.59%	15.33%
	Worthington National Bank	\$272,094	\$25,813	\$26,332	\$26,332	10.19%	13.27%	14.52%	13.27%
	Peoples State Bank of Hallettsville	\$272,253	\$29,969	\$30,852	\$30,852	11.38%	36.46%	37.47%	36.46%
	Heritage Bank	\$272,280	\$33,614	\$30,225	\$30,225	11.54%	12.65%	13.81%	12.65%
	First National Bank of Hughes Springs	\$274,537	\$34,189	\$32,793	\$32,793	11.90%	17.29%	18.54%	17.29%
	Texas State Bank	\$276,142	\$29,516	\$30,605	\$30,605	11.35%	20.84%	21.77%	20.84%
	Fort Hood National Bank	\$277,279	\$21,373	\$23,239	\$23,239	8.87%	43.98%	44.96%	43.98%
	Citizens State Bank	\$278,449	\$26,196	\$29,324	\$29,324	10.62%	22.19%	23.18%	22.19%
	Alliance Bank Central Texas	\$281,058	\$22,360	\$21,819	\$21,819	8.04%	11.35%	12.45%	11.35%
	T Bank, National Association	\$281,843	\$36,488	\$26,478	\$26,478	9.86%	12.36%	12.66%	12.36%
	American State Bank	\$283,661	\$32,292	\$27,930	\$27,930	10.14%	12.45%	13.26%	12.45%
	Waggoner National Bank of Vernon	\$285,273	\$36,815	\$39,356	\$39,356	13.66%	17.62%	18.88%	17.62%
	First Texas Bank	\$288,062	\$32,149	\$32,412	\$32,412	11.12%	24.58%	24.71%	24.58%
	Liberty National Bank in Paris	\$288,619	\$46,354	\$47,339	\$47,339	16.47%	33.02%	34.28%	33.02%
	Preferred Bank	\$293,881	\$41,404	\$41,404	\$41,404	15.60%	26.94%	28.11%	26.94%
	Shelby Savings Bank, SSB	\$297,593	\$37,107	\$37,790	\$37,790	12.88%	15.73%	16.80%	15.73%
	Farmers State Bank	\$302,467	\$42,476	\$43,146	\$43,146	14.11%	19.20%	19.66%	19.20%
	Texas Bank Financial	\$304,565	\$28,658	\$28,747	\$28,747	10.78%	17.73%	18.98%	17.73%
	First National Bank in Port Lavaca	\$307,775	\$28,202	\$30,672	\$30,672	10.06%	20.89%	21.77%	20.89%
	First Liberty National Bank	\$313,944	\$37,998	\$38,701	\$38,701	12.30%	21.15%	22.40%	21.15%
	Texas Champion Bank	\$314,530	\$37,521	\$35,812	\$35,812	11.36%	13.63%	14.89%	13.63%
	TrustTexas Bank, SSB	\$317,367	\$35,187	\$38,157	\$38,157	12.01%	20.54%	21.44%	20.54%
	First Commercial Bank, National Association	\$319,814	\$31,281	\$30,544	\$30,544	9.46%	14.33%	15.31%	14.33%
	Mills County State Bank	\$320,131	\$27,861	\$28,127	\$28,127	8.77%	15.96%	17.08%	15.96%
	Lamesa National Bank	\$321,805	\$31,362	\$33,635	\$33,635	10.12%	20.24%	21.32%	20.24%
	Brenham National Bank	\$332,754	\$30,561	\$33,046	\$33,046	9.94%	14.51%	15.58%	14.51%
	First State Bank of Livingston	\$334,596	\$52,415	\$49,596	\$49,596	14.95%	36.03%	37.11%	36.03%
	Citizens State Bank	\$340,603	\$40,213	\$40,213	\$40,213	12.10%	14.76%	15.89%	14.76%
	Classic Bank, National Association	\$343,541	\$31,217	\$31,710	\$31,710	9.34%	13.40%	14.65%	13.40%
	Grand Bank of Texas	\$344,579	\$27,118	\$27,668	\$27,668	8.28%	10.58%	11.83%	10.58%
	Comanche National Bank	\$347,915	\$39,435	\$39,609	\$39,609	11.44%	23.63%	24.88%	23.63%
	Rio Bank	\$351,782	\$32,327	\$34,238	\$34,238	9.89%	13.87%	14.95%	13.87%
	State National Bank of Big Spring	\$354,437	\$33,437	\$36,449	\$36,449	10.39%	26.83%	28.04%	26.83%
	First National Bank of Gilmer	\$359,660	\$45,774	\$40,614	\$40,614	11.56%	16.45%	17.70%	16.45%
	AccessBank Texas	\$360,628	\$33,575	\$34,932	\$34,932	9.69%	12.36%	13.56%	12.36%
	SouthTrust Bank, N.A.	\$362,829	\$40,867	\$41,506	\$41,506	11.44%	16.87%	18.14%	16.87%
	Bank of Brenham, National Association	\$365,477	\$37,962	\$32,309	\$32,309	9.08%	26.05%	26.82%	26.05%
	First National Bank of McGregor	\$366,183	\$29,276	\$29,276	\$29,276	8.41%	9.74%	10.90%	9.74%
	Bank of Texas	\$371,579	\$41,180	\$40,963	\$40,963	11.46%	13.35%	14.53%	13.35%
	Wellington State Bank	\$378,312	\$43,791	\$43,465	\$43,465	11.51%	15.24%	16.22%	15.24%
	Schertz Bank & Trust	\$378,711	\$46,373	\$46,856	\$46,856	12.44%	13.76%	14.67%	13.76%

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Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 (%)
Region	Institution Name								
Asset Group B - \$251 to \$500 million in total assets (continued)									
	Falls City National Bank	\$381,363	\$40,482	\$40,482	\$40,482	10.64%	26.97%	28.06%	26.97%
	Texas Star Bank	\$382,781	\$43,559	\$43,559	\$43,559	11.52%	14.49%	15.67%	14.49%
	First National Bank of Livingston	\$384,399	\$50,396	\$51,890	\$51,890	13.76%	42.00%	43.26%	42.00%
	First Bank	\$384,531	\$45,201	\$45,228	\$45,228	11.82%	14.51%	15.77%	14.51%
	Karnes County National Bank of Karnes City	\$386,287	\$31,670	\$38,425	\$38,425	10.24%	31.45%	32.71%	31.45%
	Citizens Bank	\$388,459	\$45,200	\$45,219	\$45,219	11.73%	16.86%	18.05%	16.86%
	Sage Capital Bank	\$389,828	\$42,243	\$37,929	\$37,929	9.88%	12.54%	13.71%	12.54%
	Southwest Bank	\$391,011	\$33,210	\$33,523	\$33,523	8.74%	12.12%	13.38%	12.12%
	First National Bank of Beeville	\$392,320	\$34,271	\$35,157	\$35,157	8.98%	12.27%	13.41%	12.27%
	First National Bank of Mertzon	\$392,383	\$28,391	\$28,391	\$28,391	7.18%	29.66%	30.91%	29.66%
	Texas First State Bank	\$398,914	\$33,379	\$32,924	\$32,924	8.17%	16.34%	16.72%	16.34%
	Herring Bank	\$402,230	\$44,429	\$48,514	\$48,514	11.81%	15.13%	16.18%	15.13%
	Southwestern National Bank	\$404,488	\$48,914	\$50,001	\$50,001	12.30%	16.11%	17.36%	16.11%
	Citizens National Bank	\$407,739	\$46,318	\$48,668	\$48,668	12.12%	18.05%	19.30%	18.05%
	First National Bank Baird	\$408,077	\$39,009	\$39,958	\$39,958	9.96%	12.00%	13.09%	12.00%
	First State Bank	\$409,125	\$35,409	\$37,179	\$37,179	9.15%	11.69%	12.90%	11.69%
	Bank and Trust, SSB	\$410,423	\$38,861	\$38,753	\$38,753	9.26%	18.93%	19.90%	18.93%
	First National Bank of Sonora	\$411,146	\$45,864	\$44,658	\$44,658	10.91%	16.58%	17.84%	16.58%
	West Texas State Bank	\$419,606	\$46,120	\$47,732	\$47,732	11.43%	17.17%	18.42%	17.17%
	Capital Bank	\$419,843	\$36,383	\$37,272	\$37,272	8.89%	11.00%	11.86%	11.00%
	First Federal Community Bank, SSB	\$424,459	\$45,959	\$46,355	\$46,355	11.28%	15.59%	16.56%	15.59%
	First Community Bank	\$424,756	\$34,668	\$35,678	\$35,678	8.64%	12.13%	13.38%	12.13%
	First Community Bank	\$426,937	\$45,442	\$46,702	\$46,702	10.80%	15.07%	16.32%	15.07%
	Texas Security Bank	\$428,867	\$58,584	\$58,460	\$58,460	13.48%	16.36%	17.61%	16.36%
	American Bank, National Association	\$439,967	\$43,483	\$44,535	\$44,535	10.25%	14.47%	15.72%	14.47%
	International Bank of Commerce	\$448,614	\$68,552	\$68,865	\$68,865	15.46%	31.05%	32.12%	31.05%
	Community Bank & Trust	\$448,985	\$61,871	\$64,080	\$64,080	14.54%	20.21%	21.46%	20.21%
	Plains State Bank	\$457,688	\$49,043	\$48,103	\$48,103	10.86%	13.31%	14.56%	13.31%
	First National Bank of Huntsville	\$460,560	\$55,635	\$50,889	\$50,889	11.18%	20.27%	21.53%	20.27%
	First State Bank	\$475,017	\$47,362	\$49,766	\$49,766	10.49%	18.87%	20.09%	18.87%
	First National Bank	\$475,907	\$46,738	\$46,816	\$46,816	10.19%	11.24%	12.49%	11.24%
	R Bank	\$476,194	\$42,956	\$39,170	\$39,170	8.51%	10.49%	11.56%	10.49%
	Peoples Bank	\$479,206	\$50,896	\$50,591	\$50,591	10.77%	13.57%	14.44%	13.57%
	TexasBank	\$483,537	\$64,193	\$62,914	\$62,914	12.97%	16.30%	17.55%	16.30%
	Fayetteville Bank	\$486,091	\$48,558	\$55,656	\$55,656	11.28%	28.21%	28.82%	28.21%
	United Texas Bank	\$488,902	\$45,536	\$45,406	\$45,406	9.05%	12.31%	12.93%	12.31%
	Bank of the West	\$490,093	\$43,658	\$43,777	\$43,777	9.10%	12.64%	13.72%	12.64%
	Texas Bank	\$490,285	\$48,045	\$48,151	\$48,151	10.05%	15.41%	16.22%	15.41%
	Union State Bank	\$493,438	\$60,098	\$50,685	\$50,685	10.47%	17.78%	17.84%	17.78%
	Regional Average	\$360,819	\$38,559	\$38,787	\$38,787	10.91%	18.58%	19.65%	18.58%

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Capital Adequacy

June 30, 2018

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		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 (%)
Region	Institution Name								
Asset Group C - \$501 million to \$1 billion in total assets									
	First State Bank and Trust Company	\$502,222	\$75,503	\$79,208	\$79,208	16.59%	36.28%	36.86%	36.28%
	Fidelity Bank	\$515,000	\$56,650	\$54,568	\$54,568	11.06%	13.44%	14.69%	13.44%
	Kleberg Bank, N.A.	\$519,691	\$59,945	\$45,617	\$45,617	9.00%	12.78%	13.88%	12.78%
	Ciera Bank	\$524,741	\$72,337	\$66,431	\$66,431	12.57%	14.99%	16.25%	14.99%
	Pointbank	\$526,144	\$51,485	\$52,623	\$52,623	9.90%	16.19%	17.44%	16.19%
	Vantage Bank Texas	\$527,089	\$56,015	\$50,824	\$50,824	9.54%	11.17%	12.42%	11.17%
	Texas National Bank of Jacksonville	\$528,606	\$50,704	\$50,810	\$50,810	9.63%	12.65%	13.91%	12.65%
	Texas Citizens Bank, National Association	\$533,844	\$49,850	\$49,875	\$49,875	9.65%	9.84%	10.98%	9.84%
	Commerce Bank	\$534,863	\$86,424	\$84,251	\$84,251	15.88%	34.31%	34.96%	34.31%
	Citizens State Bank	\$542,064	\$57,615	\$57,964	\$57,964	10.78%	15.47%	16.57%	15.47%
	Round Top State Bank	\$545,325	\$57,552	\$60,622	\$60,622	11.19%	18.10%	18.95%	18.10%
	Benchmark Bank	\$548,195	\$57,476	\$57,128	\$57,128	10.03%	11.98%	12.99%	11.98%
	Tolleson Private Bank	\$556,168	\$45,802	\$47,826	\$47,826	8.33%	13.93%	15.14%	13.93%
	Bank and Trust of Bryan/College Station	\$567,494	\$59,242	\$59,994	\$59,994	10.55%	15.27%	16.52%	15.27%
	First National Bank of Albany	\$567,686	\$61,608	\$56,132	\$56,132	10.17%	13.10%	14.36%	13.10%
	First National Bank of Bastrop	\$573,491	\$55,605	\$59,636	\$59,636	10.49%	16.75%	18.00%	16.75%
	HomeTown Bank, N.A.	\$593,380	\$62,957	\$66,846	\$66,846	11.26%	16.21%	17.25%	16.21%
	Pilgrim Bank	\$593,675	\$65,645	\$62,021	\$62,021	10.53%	16.29%	16.97%	16.29%
	First National Bank of Granbury	\$602,795	\$62,414	\$65,125	\$65,125	11.04%	19.70%	20.82%	19.70%
	Security State Bank	\$609,280	\$59,842	\$62,129	\$62,129	10.22%	13.71%	14.01%	13.71%
	National United	\$622,255	\$62,607	\$64,426	\$64,426	10.20%	15.43%	16.65%	15.43%
	Texas Gulf Bank, National Association	\$628,394	\$62,636	\$65,159	\$65,159	11.03%	14.49%	15.49%	14.49%
	Commercial State Bank	\$638,758	\$69,930	\$69,606	\$69,606	11.36%	15.59%	16.84%	15.59%
	First Texas Bank	\$645,441	\$53,543	\$54,013	\$54,013	8.39%	17.15%	17.46%	17.15%
	Pegasus Bank	\$651,399	\$38,945	\$42,726	\$42,726	7.43%	11.73%	12.56%	11.73%
	American National Bank & Trust	\$662,392	\$73,644	\$71,575	\$71,575	11.13%	13.60%	14.61%	13.60%
	Legend Bank, N.A.	\$669,639	\$70,911	\$65,421	\$65,421	10.01%	13.10%	14.18%	13.10%
	Crockett National Bank	\$671,027	\$76,678	\$70,723	\$68,873	10.99%	13.63%	14.96%	13.27%
	Affiliated Bank, National Association	\$677,326	\$66,991	\$66,991	\$66,991	10.13%	11.47%	12.72%	11.47%
	Wallis State Bank	\$681,223	\$71,600	\$69,366	\$69,366	10.71%	11.77%	12.61%	11.77%
	First National Bank of Bellville	\$684,759	\$90,303	\$76,790	\$76,790	11.73%	27.20%	28.17%	27.20%
	NewFirst National Bank	\$685,942	\$77,630	\$77,005	\$77,005	11.13%	14.93%	16.18%	14.93%
	First National Bank of Shiner	\$696,712	\$71,985	\$73,566	\$73,566	10.56%	26.48%	27.16%	26.48%
	City National Bank of Sulphur Springs	\$697,096	\$78,104	\$68,323	\$68,323	10.07%	13.54%	14.68%	13.54%
	Central Bank	\$699,313	\$64,234	\$64,459	\$64,459	9.60%	12.41%	13.46%	12.41%
	Commercial Bank of Texas, N.A.	\$708,664	\$65,881	\$65,062	\$65,062	9.64%	14.38%	15.43%	14.38%
	Citizens 1st Bank	\$710,214	\$142,793	\$146,197	\$146,197	20.79%	53.54%	54.18%	53.54%
	SouthStar Bank, S.S.B.	\$718,026	\$81,555	\$82,928	\$82,928	11.56%	15.42%	16.06%	15.42%
	Community National Bank & Trust of Texas	\$730,373	\$77,415	\$61,655	\$61,655	8.76%	11.32%	12.30%	11.32%
	Icon Bank of Texas, National Association	\$740,180	\$76,741	\$76,747	\$76,747	10.24%	11.17%	12.24%	11.17%
	Alliance Bank	\$742,803	\$66,373	\$71,956	\$71,956	9.63%	14.54%	15.67%	14.54%
	Vista Bank	\$754,523	\$79,244	\$75,688	\$75,688	10.99%	12.74%	13.67%	12.74%
	Centennial Bank	\$762,316	\$72,258	\$77,203	\$77,203	10.38%	12.58%	13.63%	12.58%
	Third Coast Bank, SSB	\$762,505	\$64,631	\$64,655	\$64,655	8.60%	9.79%	10.80%	9.79%
	Industry State Bank	\$775,123	\$86,367	\$87,605	\$87,605	11.46%	25.26%	26.07%	25.26%
	Bank of San Antonio	\$775,824	\$72,089	\$67,137	\$67,137	8.85%	10.70%	11.58%	10.70%
	First Command Bank	\$803,394	\$60,865	\$61,910	\$61,910	7.69%	13.43%	13.87%	13.43%
	State Bank of Texas	\$814,368	\$137,017	\$137,170	\$137,170	17.27%	19.10%	19.94%	19.10%
	Security Bank	\$835,198	\$109,421	\$88,081	\$87,812	11.01%	16.32%	17.59%	16.27%
	First National Bank of Central Texas	\$855,755	\$76,153	\$76,613	\$76,613	9.11%	10.00%	10.99%	10.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 (%)
Region	Institution Name								
Asset Group C - \$501 million to \$1 billion in total assets (continued)									
	Texas Regional Bank	\$856,765	\$92,671	\$88,047	\$88,047	10.50%	14.32%	15.30%	14.32%
	Golden Bank, National Association	\$858,533	\$111,214	\$112,314	\$112,314	13.29%	15.41%	16.54%	15.41%
	Dallas Capital Bank, National Association	\$868,584	\$85,030	\$70,154	\$70,154	8.66%	10.83%	11.28%	10.83%
	Lone Star State Bank of West Texas	\$870,035	\$104,912	\$98,503	\$98,503	11.41%	12.86%	14.12%	12.86%
	Central National Bank	\$893,626	\$75,281	\$76,390	\$76,390	9.18%	11.88%	13.13%	11.88%
	American Bank of Commerce	\$920,798	\$78,811	\$83,206	\$83,206	9.11%	12.13%	13.26%	12.13%
	Citizens State Bank	\$923,082	\$103,315	\$107,156	\$107,156	11.60%	29.45%	30.18%	29.45%
	Horizon Bank, SSB	\$959,029	\$80,505	\$78,029	\$78,029	8.36%	9.82%	11.04%	9.82%
	Moody National Bank	\$988,419	\$145,410	\$148,641	\$148,641	14.63%	18.36%	19.61%	18.36%
	Citizens National Bank of Texas	\$998,921	\$94,287	\$90,553	\$90,553	9.24%	10.25%	11.17%	10.25%
	Regional Average	\$694,175	\$74,578	\$73,056	\$73,021	10.75%	16.00%	17.01%	16.00%

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

International Bank of Commerce	\$1,007,051	\$172,104	\$175,252	\$175,252	18.01%	25.00%	25.83%	25.00%
Colonial Savings, F.A.	\$1,007,664	\$242,167	\$107,715	\$107,715	12.03%	26.43%	28.12%	26.43%
Security State Bank & Trust	\$1,012,993	\$129,649	\$133,310	\$133,310	13.42%	17.53%	17.99%	17.53%
FirstBank Southwest	\$1,018,984	\$84,424	\$88,276	\$88,276	8.76%	13.88%	14.93%	13.88%
American Momentum Bank	\$1,060,697	\$218,383	\$211,901	\$211,901	19.83%	22.58%	23.64%	22.58%
Spirit of Texas Bank, SSB	\$1,075,381	\$107,818	\$97,085	\$97,085	9.30%	10.57%	11.23%	10.57%
Texas First Bank	\$1,080,965	\$111,908	\$108,097	\$108,097	10.20%	14.80%	15.96%	14.80%
Lubbock National Bank	\$1,082,585	\$98,291	\$106,674	\$106,674	9.71%	14.87%	16.00%	14.87%
First State Bank	\$1,094,361	\$88,572	\$99,841	\$99,841	9.18%	13.98%	14.90%	13.98%
First Command Financial Services, Inc.	\$1,101,512	\$71,536	\$72,715	\$72,715	6.50%	8.60%	9.96%	8.60%
FirstCapital Bank of Texas, N.A.	\$1,118,588	\$112,149	\$113,278	\$113,278	10.29%	12.75%	14.01%	12.75%
First Bank & Trust	\$1,123,162	\$216,445	\$81,783	\$81,783	9.12%	10.63%	10.67%	10.63%
Falcon International Bank	\$1,142,983	\$135,240	\$137,245	\$137,245	11.96%	17.01%	18.26%	17.01%
Texas Exchange Bank, SSB	\$1,157,827	\$85,401	\$85,495	\$85,495	12.66%	18.56%	19.10%	18.56%
Community National Bank	\$1,244,621	\$128,949	\$118,216	\$118,216	9.73%	12.31%	13.57%	12.31%
First United Bank	\$1,267,984	\$125,145	\$122,758	\$122,758	9.81%	12.32%	13.57%	12.32%
West Texas National Bank	\$1,270,392	\$116,957	\$117,395	\$117,395	8.99%	15.65%	16.89%	15.65%
Pinnacle Bank	\$1,308,932	\$179,764	\$116,439	\$116,439	9.47%	13.04%	14.17%	13.04%
AimBank	\$1,329,122	\$138,315	\$124,419	\$124,419	9.60%	12.14%	13.24%	12.14%
North Dallas Bank & Trust Co.	\$1,344,768	\$146,612	\$150,364	\$150,364	11.07%	25.52%	26.78%	25.52%
Pioneer Bank, SSB	\$1,352,896	\$132,148	\$112,593	\$112,593	8.63%	11.40%	12.11%	11.40%
Texas Community Bank	\$1,356,204	\$138,926	\$138,635	\$138,635	10.30%	18.73%	19.99%	18.73%
Inter National Bank	\$1,357,112	\$215,268	\$204,690	\$204,683	14.89%	18.44%	18.84%	18.44%
American Bank, National Association	\$1,404,653	\$108,024	\$114,290	\$114,290	8.20%	12.76%	14.02%	12.76%
Extraco Banks, National Association	\$1,427,818	\$142,604	\$143,723	\$143,723	10.33%	15.74%	17.00%	15.74%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 (%)
Region	Institution Name								
Asset Group D - Over \$1 billion in total assets (continued)									
	Post Oak Bank, N.A.	\$1,428,420	\$165,184	\$159,838	\$159,838	11.29%	13.46%	14.44%	13.46%
	American First National Bank	\$1,579,881	\$179,802	\$181,321	\$181,321	11.73%	13.22%	14.24%	13.22%
	First State Bank of Uvalde	\$1,623,696	\$126,518	\$137,793	\$137,793	8.49%	29.90%	30.66%	29.90%
	WestStar Bank	\$1,738,669	\$222,326	\$191,740	\$191,740	11.16%	13.22%	14.10%	13.22%
	Austin Bank, Texas National Association	\$1,749,721	\$233,178	\$224,472	\$224,472	12.94%	17.17%	18.19%	17.17%
	Citizens National Bank	\$1,808,919	\$166,856	\$142,168	\$142,168	8.06%	11.97%	13.07%	11.97%
	First National Bank Texas	\$1,848,064	\$149,716	\$162,442	\$162,442	8.72%	23.91%	25.18%	23.91%
	Jefferson Bank	\$1,869,809	\$146,244	\$161,982	\$161,982	8.81%	12.14%	12.98%	12.14%
	BTH Bank, National Association	\$1,889,123	\$209,220	\$218,435	\$218,435	11.85%	15.76%	16.64%	15.76%
	Beal Bank, SSB	\$1,920,626	\$659,236	\$628,769	\$628,769	30.22%	55.47%	56.64%	55.47%
	Lone Star National Bank	\$2,097,034	\$248,249	\$256,229	\$256,229	12.14%	18.49%	19.74%	18.49%
	Guaranty Bank & Trust, N.A.	\$2,244,424	\$251,914	\$224,307	\$224,307	11.12%	12.63%	13.41%	12.63%
	Texas Bank and Trust Company	\$2,474,046	\$276,737	\$259,825	\$259,825	10.81%	12.64%	13.89%	12.64%
	TIB The Independent BankersBank, National Association	\$2,543,007	\$257,413	\$254,031	\$254,031	10.45%	17.79%	18.71%	17.79%
	Inwood National Bank	\$2,613,278	\$284,224	\$253,740	\$253,740	9.86%	12.75%	13.68%	12.75%
	City Bank	\$2,614,649	\$254,443	\$258,090	\$258,090	10.10%	12.32%	13.37%	12.32%
	American National Bank of Texas	\$2,872,240	\$250,160	\$239,100	\$239,100	8.41%	11.50%	12.75%	11.50%
	Allegiance Bank	\$2,966,748	\$322,473	\$284,408	\$284,408	9.84%	11.03%	13.48%	11.03%
	CommunityBank of Texas, N.A.	\$3,100,337	\$420,728	\$338,778	\$338,778	11.33%	12.58%	13.55%	12.58%
	Veritex Community Bank	\$3,133,651	\$480,563	\$308,785	\$308,785	10.70%	11.16%	11.70%	11.16%
	Happy State Bank	\$3,383,288	\$447,335	\$406,254	\$406,254	12.26%	14.82%	15.93%	14.82%
	Broadway National Bank	\$3,612,068	\$371,590	\$373,814	\$373,814	10.35%	14.60%	15.46%	14.60%
	TBK Bank, SSB	\$3,731,805	\$498,549	\$376,968	\$376,968	10.92%	10.92%	11.64%	10.92%
	Amarillo National Bank	\$4,142,096	\$527,085	\$526,995	\$526,995	13.27%	14.31%	15.57%	14.31%
	Green Bank, National Association	\$4,375,110	\$504,624	\$441,279	\$441,279	10.56%	11.97%	12.95%	11.97%
	Woodforest National Bank	\$5,834,593	\$495,129	\$519,846	\$519,846	9.22%	10.23%	11.45%	10.23%
	Southside Bank	\$6,246,077	\$890,021	\$730,689	\$730,689	12.12%	19.17%	19.88%	19.17%
	First Financial Bank, National Association	\$7,656,847	\$913,830	\$762,393	\$762,393	10.23%	17.13%	18.27%	17.13%
	Wells Fargo Bank South Central, National Association	\$7,860,133	\$1,310,917	\$1,307,981	\$1,307,981	15.72%	43.81%	43.94%	43.81%
	NexBank SSB	\$7,993,325	\$654,437	\$640,322	\$640,322	8.50%	14.21%	14.87%	14.21%
	International Bank of Commerce	\$8,421,475	\$1,354,904	\$1,182,050	\$1,182,050	14.23%	17.93%	18.68%	17.93%
	LegacyTexas Bank	\$9,252,334	\$1,080,929	\$911,750	\$911,750	10.32%	10.72%	11.49%	10.72%
	PlainsCapital Bank	\$9,895,680	\$1,403,086	\$1,174,264	\$1,174,264	12.80%	14.59%	15.38%	14.59%
	Regional Average	\$2,694,318	\$331,111	\$298,673	\$298,673	11.22%	16.36%	17.36%	16.36%

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.

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.