Bankers' Index

AN ANALYSIS OF TEXAS COMMUNITY BANKS

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

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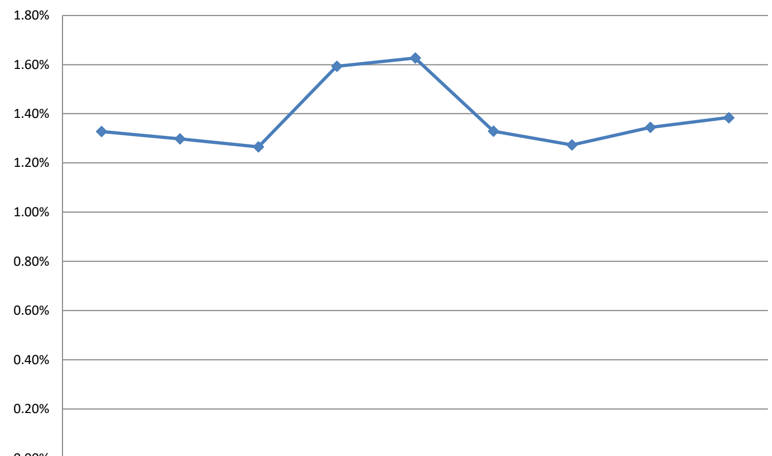
ASSET SIZE DEFINITION

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

Performance Analysis

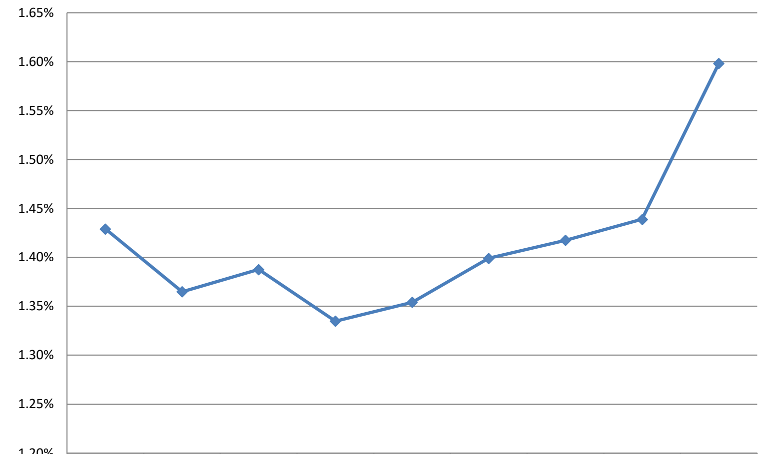
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



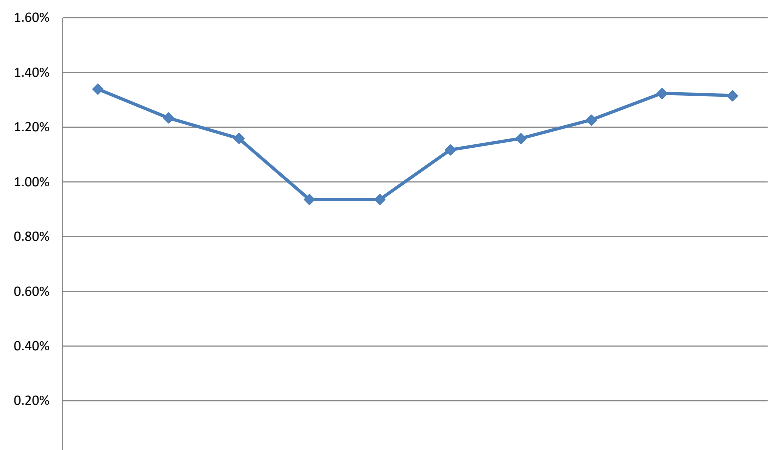
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	1.33%	1.30%	1.27%	1.59%	1.63%	1.33%	1.27%	1.34%	1.38%

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



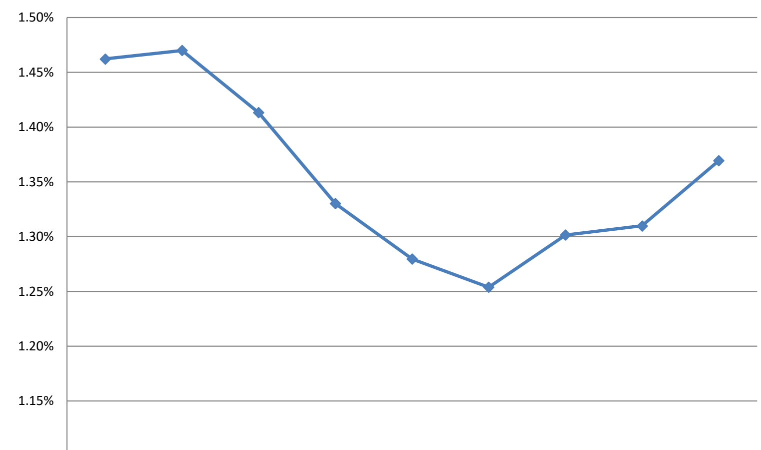
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	1.43%	1.36%	1.39%	1.33%	1.35%	1.40%	1.42%	1.44%	1.60%

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



	6/30/23	9/30/23	12/31/23	3/31/24	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	1.34%	1.23%	1.16%	0.94%	0.94%	1.12%	1.16%	1.23%	1.32%	1.32%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	1.46%	1.47%	1.41%	1.33%	1.28%	1.25%	1.30%	1.31%	1.37%

Source: SNL Financial

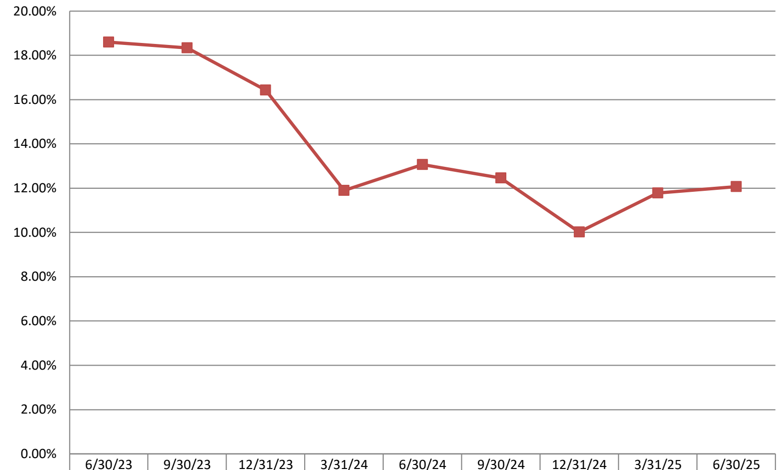
Note: Report includes only bank-level data.

NA = data was not available.

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

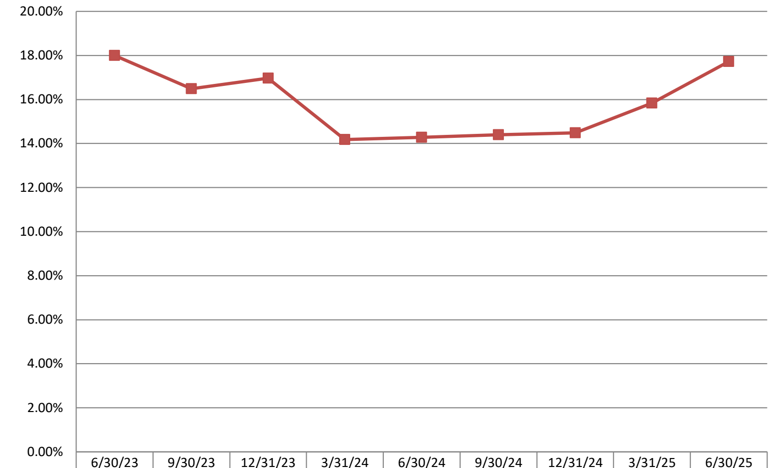
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



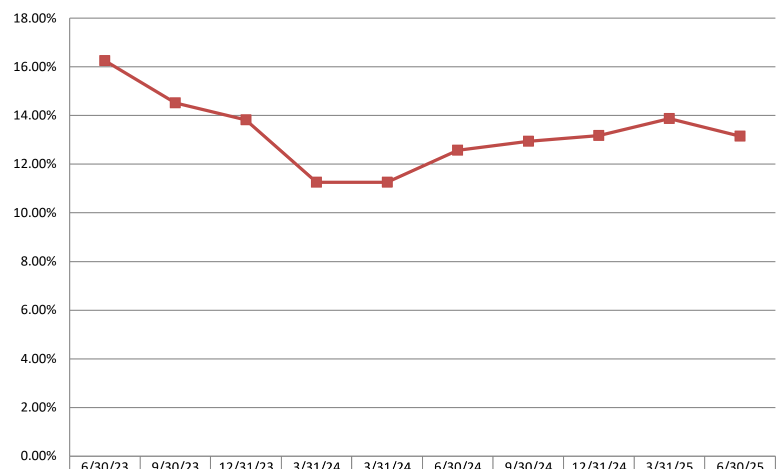
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	18.60%	18.34%	16.44%	11.90%	13.06%	12.47%	10.02%	11.78%	12.07%

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



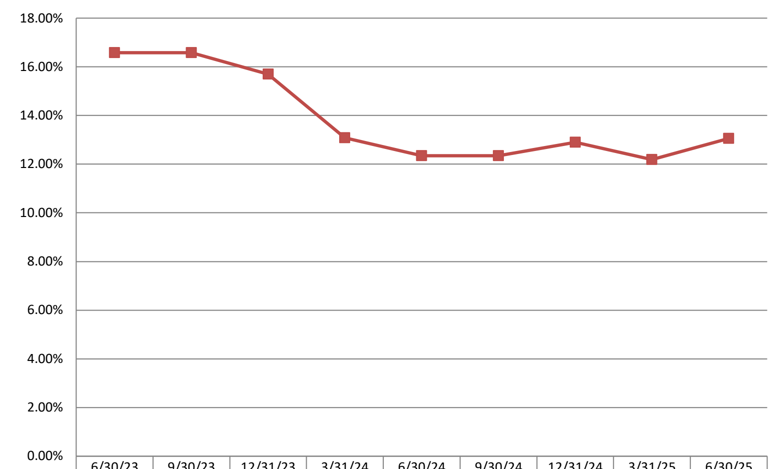
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	18.00%	16.49%	16.97%	14.18%	14.28%	14.40%	14.49%	15.83%	17.73%

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



	6/30/23	9/30/23	12/31/23	3/31/24	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	16.25%	14.51%	13.82%	11.25%	11.25%	12.56%	12.93%	13.17%	13.87%	13.15%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	16.58%	16.58%	15.71%	13.08%	12.35%	12.34%	12.89%	12.19%	13.05%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis — June 30, 2025 — Run Date: August 18, 2025

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group A - $0 to $250 million in total assets											
Hightower Trust Company, National Association	$18,150	$166	3.83%	4.27%	90.74%	$228	$234	2.66%	3.02%	93.27%	$231
The First National Bank of Lipan	$29,986	$57	0.87%	8.84%	75.09%	$59	$118	0.90%	9.25%	74.14%	$58
Brazos National Bank	$31,984	$11	0.14%	0.28%	97.67%	$109	$160	1.09%	2.05%	93.01%	$98
Legacy Trust Company, National Association	$34,537	$1,144	13.18%	15.59%	74.27%	$260	$2,204	12.64%	15.15%	75.32%	$267
Avana Bank	$38,331	($121)	0.00%	(5.60%)	130.47%	$90	($201)	0.00%	(4.63%)	124.50%	$88
Robert Lee State Bank	$44,236	$97	0.81%	7.61%	76.00%	$60	$141	0.59%	5.64%	79.69%	$64
The Bank of San Jacinto County, Coldspring, Texas	$44,308	$263	2.33%	17.92%	60.09%	$60	$447	1.98%	15.61%	64.58%	$63
The Donley County State Bank	$47,033	$167	1.41%	7.33%	61.87%	$74	$307	1.26%	6.80%	63.27%	$74
Powell State Bank	$47,475	($92)	0.00%	(2.53%)	116.96%	$93	($183)	0.00%	(2.50%)	114.93%	$90
The Granger National Bank	$47,863	($131)	0.00%	(9.14%)	137.15%	$197	($253)	0.00%	(8.88%)	136.29%	$195
Amistad Bank	$51,284	$219	1.69%	9.06%	63.79%	$77	$412	1.63%	8.62%	63.32%	$73
First State Bank | Junction	$53,624	$320	2.35%	23.66%	58.17%	$102	$614	2.18%	23.66%	60.78%	$101
The First National Bank of Moody	$54,195	$124	0.91%	5.53%	77.29%	$57	$258	0.95%	5.75%	76.06%	$58
The First National Bank in Cooper	$54,211	$113	0.83%	6.46%	68.36%	$69	$234	0.86%	6.75%	68.30%	$68
Kress National Bank	$54,232	$219	1.58%	15.23%	56.61%	$105	$418	1.53%	14.67%	57.72%	$104
Lovelady State Bank	$54,899	$119	0.87%	7.63%	79.35%	$95	$326	1.19%	10.59%	72.80%	$83
Crowell State Bank	$55,389	$314	2.31%	22.55%	57.97%	$78	$598	2.23%	22.13%	57.28%	$78
The State National Bank of Groom	$60,605	$12	0.08%	0.63%	97.79%	$88	($886)	0.00%	(22.77%)	103.66%	$90
City National Bank	$61,932	$86	0.54%	4.86%	86.46%	$85	$153	0.48%	4.37%	87.72%	$85
Commerce Bank Texas	$63,094	$163	1.09%	8.23%	68.61%	$100	$204	0.69%	5.25%	82.76%	$101
First Federal Bank Littlefield, Texas, SSB	$63,240	$96	0.64%	3.35%	82.63%	$83	$183	0.61%	3.21%	82.75%	$80
Citizens State Bank of Luling	$69,472	$153	0.87%	5.57%	77.23%	$91	$300	0.85%	5.58%	78.14%	$91
Pavillion Bank	$72,903	$307	1.70%	10.55%	65.54%	$102	$617	1.72%	10.65%	64.93%	$99
Haskell National Bank	$73,137	$129	0.69%	6.26%	80.46%	$59	$243	0.65%	6.06%	81.51%	$57
Citizens National Bank of Crosbyton	$73,302	$352	1.92%	11.46%	44.31%	$78	$765	2.13%	12.50%	40.80%	$79
Zavala County Bank	$74,734	$294	1.56%	12.40%	60.23%	$41	$535	1.40%	11.55%	62.57%	$42
First State Bank of San Diego	$76,514	$211	1.11%	13.42%	72.73%	$72	$370	0.96%	11.92%	74.57%	$72
The First National Bank in Falfurrias	$76,947	$418	2.11%	21.02%	53.81%	$54	$804	2.03%	20.44%	55.90%	$57
Citizens State Bank | Roma	$78,286	$119	0.61%	6.96%	95.81%	$70	$144	0.37%	4.29%	96.06%	$70
Citizens State Bank | Anton	$80,144	$393	1.98%	11.98%	60.50%	$101	$620	1.57%	9.42%	65.60%	$98
Angelina Savings Bank, SSB	$82,212	$225	1.12%	10.40%	72.54%	$94	$433	1.08%	10.14%	74.52%	$95
Menard Bank	$83,382	$482	2.37%	36.56%	38.54%	$85	$927	2.22%	37.58%	39.18%	$86
First National Bank of South Padre Island	$83,414	$499	2.41%	19.95%	51.97%	$78	$963	2.36%	19.59%	52.30%	$77
The First Bank of Celeste	$83,697	$262	1.28%	16.19%	66.75%	$105	$513	1.27%	15.97%	66.77%	$99
Zapata National Bank	$84,199	$377	1.77%	12.37%	58.27%	$59	$778	1.80%	12.95%	56.55%	$55
The City National Bank of San Saba	$85,095	$138	0.63%	6.06%	69.61%	$68	$266	0.61%	5.94%	69.88%	$66
First National Bank | Rotan	$85,532	$112	0.48%	13.54%	83.44%	$113	$337	0.71%	23.01%	79.74%	$114
First Bank and Trust of Memphis	$85,752	$74	0.41%	1.85%	90.72%	$78	$546	1.53%	8.76%	66.73%	$78
The First National Bank of Anson	$86,766	$608	3.22%	35.08%	50.24%	$79	$958	2.61%	28.23%	52.42%	$81
Atascosa Bank	$87,855	$272	1.19%	12.14%	52.88%	$58	$502	1.10%	11.57%	54.80%	$56
Junction National Bank	$88,700	$332	1.44%	21.92%	54.41%	$80	$639	1.40%	22.48%	56.30%	$83
Bandera Bank	$89,740	$592	2.53%	24.07%	51.54%	$87	$1,109	2.39%	22.78%	52.61%	$86
The First National Bank of Trinity	$89,804	$167	0.71%	14.27%	82.92%	$77	$371	0.79%	16.15%	76.90%	$66
The First National Bank of Hebbronville	$93,106	$231	1.01%	7.93%	71.37%	$69	$546	1.19%	9.62%	67.89%	$66
Citizens National Bank | Crockett	$93,363	$118	0.50%	4.39%	88.37%	$160	$304	0.64%	5.80%	85.67%	$160

Source: SNL Financial

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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 Capital Bank	$101,677	$333	1.38%	14.05%	72.84%	$87	$536	1.12%	11.47%	72.32%	$85
Spectra Bank	$105,092	$230	0.87%	10.05%	79.65%	$98	$302	0.58%	7.79%	86.03%	$95
The Cowboy Bank of Texas	$106,890	$812	2.99%	19.14%	46.27%	$90	$1,677	3.09%	19.95%	44.54%	$85
The Lytle State Bank of Lytle, Texas	$107,268	$195	0.68%	6.96%	74.00%	$80	$358	0.62%	6.61%	76.19%	$83
Lone Oak Bank, National Association	$109,098	$734	2.87%	17.90%	54.42%	$91	$1,397	2.77%	17.40%	54.34%	$88
Stockmens National Bank in Cotulla	$110,090	$441	1.60%	15.91%	54.77%	$70	$890	1.58%	16.71%	54.47%	$71
The Commercial Bank	$111,961	$455	1.61%	20.06%	44.52%	$101	$830	1.48%	18.26%	46.76%	$95
Henderson Federal Savings Bank	$115,609	$317	1.10%	4.38%	58.68%	$65	$587	1.03%	4.08%	61.62%	$70
The First State Bank | Abernathy	$116,328	$587	2.00%	16.17%	62.84%	$140	$1,010	1.72%	14.22%	67.00%	$137
Spur Security Bank	$116,579	$181	0.64%	10.07%	81.61%	$136	$205	0.36%	5.77%	86.04%	$140
Commercial State Bank	$117,386	$627	2.12%	23.15%	55.88%	$86	$1,146	1.98%	21.51%	57.08%	$86
First State Bank of Brownsboro	$124,789	$288	0.92%	20.96%	73.75%	$78	$611	0.97%	22.80%	71.55%	$78
The First National Bank of Aspermont	$125,708	$222	0.72%	34.19%	71.63%	$84	$362	0.60%	31.91%	74.52%	$84
The Buckholts State Bank	$129,014	$957	3.00%	17.63%	36.27%	$95	$1,826	2.89%	16.97%	37.45%	$95
POINTWEST Bank	$131,333	$713	2.21%	25.91%	54.26%	$38	$1,258	1.94%	24.07%	59.81%	$48
Citizens Bank, National Association	$131,721	$454	1.37%	12.33%	58.52%	$74	$883	1.33%	12.02%	59.11%	$75
Agility Bank, National Association	$132,496	($215)	0.00%	(2.96%)	113.60%	$169	($895)	0.00%	(6.11%)	112.46%	$182
First National Bank of Dublin	$132,544	$705	2.13%	18.04%	63.33%	$101	$1,522	2.29%	19.67%	61.31%	$95
Johnson City Bank	$133,648	$484	1.45%	11.27%	65.03%	$81	$942	1.41%	11.05%	65.68%	$82
The American National Bank of Mount Pleasant	$134,912	$738	2.06%	27.39%	56.63%	$77	$1,344	1.88%	25.39%	59.56%	$76
Dalhart Federal Savings & Loan Association, SSB	$134,966	($104)	0.00%	(3.33%)	103.08%	$74	($174)	0.00%	(2.77%)	104.42%	$74
Carmine State Bank	$135,218	$357	1.00%	22.74%	52.86%	$96	$639	0.91%	20.47%	53.69%	$97
Mason Bank	$137,461	$483	1.41%	9.35%	58.78%	$105	$994	1.45%	9.91%	57.37%	$103
Fidelity Bank of Texas	$137,498	$187	0.58%	3.12%	82.52%	$128	$300	0.47%	2.51%	84.14%	$110
Texas National Bank | Sweetwater	$138,134	$122	0.34%	6.65%	85.33%	$81	$191	0.26%	5.45%	89.74%	$86
Marion State Bank	$140,413	$522	1.51%	15.01%	54.03%	$121	$938	1.37%	13.80%	58.68%	$131
The First State Bank | Columbus	$142,715	$332	0.88%	7.87%	68.17%	$103	$698	0.93%	8.46%	66.58%	$100
The First National Bank of Tom Bean	$143,657	$276	0.77%	6.65%	67.73%	$75	$743	1.04%	9.02%	67.76%	$74
The Brady National Bank	$144,388	$454	1.22%	16.13%	63.97%	$84	$916	1.20%	16.52%	63.12%	$80
Security Bank of Texas	$146,898	$430	1.20%	8.90%	69.49%	$110	$896	1.29%	9.37%	68.09%	$109
First National Bank of Fort Stockton	$147,508	$240	0.65%	7.49%	83.31%	$104	$669	0.94%	10.53%	74.30%	$107
Fannin Bank	$148,058	$374	0.98%	21.68%	70.59%	$76	$695	0.92%	21.15%	72.61%	$76
First State Bank | Shallowater	$148,311	$573	1.60%	9.05%	70.16%	$92	$1,032	1.48%	8.21%	71.90%	$91

Source: SNL Financial

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Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group A - $0 to $250 million in total assets (continued)											
The First National Bank of Quitaque	$150,065	$624	1.70%	16.09%	46.61%	$86	$1,022	1.40%	13.40%	45.90%	$85
Peoples State Bank | Rocksprings	$150,092	$642	1.64%	23.05%	17.97%	$89	$1,246	1.62%	23.31%	31.09%	$100
Normangee State Bank	$152,712	$251	0.66%	5.59%	80.42%	$99	$404	0.54%	4.58%	81.68%	$97
Graham Savings and Loan, SSB	$155,686	$168	0.43%	4.04%	84.72%	$70	$320	0.41%	3.86%	86.78%	$71
The First National Bank of Winnsboro	$160,375	$833	2.10%	10.71%	50.96%	$94	$1,666	2.09%	10.80%	50.68%	$90
First State Bank | Paint Rock	$160,771	$908	2.24%	16.48%	45.20%	$132	$1,866	2.30%	17.18%	43.53%	$129
Bank of South Texas	$160,901	$746	1.86%	10.08%	66.08%	$73	$1,381	1.71%	9.46%	67.94%	$73
The First National Bank of Eagle Lake	$161,422	$674	1.69%	16.03%	64.71%	$111	$1,212	1.49%	14.64%	67.08%	$115
The Big Bend Banks, N.A.	$161,802	$604	1.52%	12.34%	58.88%	$69	$1,125	1.43%	11.69%	60.54%	$70
First Texas National Bank	$167,940	$897	2.12%	20.02%	51.03%	$90	$1,693	1.98%	19.15%	52.14%	$92
Greater State Bank	$171,011	$531	1.25%	12.24%	72.95%	$99	$1,165	1.36%	13.68%	69.54%	$89
Peoples Bank | Paris	$172,083	$749	1.70%	21.80%	61.68%	$76	$1,389	1.59%	20.60%	63.36%	$74
Lone Star Bank	$173,324	$441	1.06%	7.80%	65.02%	$106	$737	0.88%	6.52%	69.41%	$103
First National Bank of Bosque County	$173,771	$937	2.15%	18.12%	56.07%	$74	$1,902	2.21%	18.72%	54.57%	$74
Peoples State Bank | Shepherd	$175,227	$447	1.00%	13.89%	67.94%	$76	$972	1.07%	15.64%	66.92%	$72
Texas Advantage Community Bank, National Association	$179,166	$288	0.61%	5.57%	78.04%	$105	$630	0.67%	6.16%	75.95%	$103
The First National Bank of Evant	$179,824	$593	1.32%	14.99%	52.70%	$77	$1,428	1.60%	18.30%	55.12%	$76
First State Bank | Spearman	$180,212	$729	1.59%	13.79%	61.47%	$86	$1,444	1.59%	13.83%	60.42%	$82
The Community Bank	$180,764	$653	1.43%	17.08%	62.99%	$89	$1,315	1.44%	17.67%	62.21%	$86
First State Bank of Ben Wheeler, Texas	$181,674	$451	0.98%	6.57%	72.03%	$68	$1,051	1.13%	7.72%	66.67%	$63
Farmers State Bank | Groesbeck	$183,304	$782	1.76%	19.60%	66.65%	$77	$1,515	1.70%	19.40%	67.08%	$78
Texas Financial Bank	$183,505	$474	1.15%	7.48%	55.76%	$113	$1,113	1.38%	9.00%	55.83%	$104
First Security State Bank	$186,023	$407	0.90%	23.21%	73.60%	$77	$831	0.93%	25.62%	73.09%	$78
Citizens State Bank | Corrigan	$186,965	$823	1.75%	17.91%	54.32%	$89	$1,710	1.81%	19.12%	53.77%	$83
The Perryton National Bank	$190,524	$750	1.56%	11.44%	48.25%	$93	$1,562	1.63%	12.18%	47.90%	$92
BOC Bank	$195,540	$1,123	2.08%	19.24%	49.04%	$104	$2,020	1.84%	17.72%	51.65%	$105
First State Bank of Odem	$204,215	$1,350	2.65%	15.74%	50.76%	$91	$2,459	2.43%	14.61%	51.11%	$90
The First National Bank of Anderson	$208,298	$657	1.24%	10.68%	64.40%	$78	$1,181	1.10%	9.77%	65.56%	$78
First State Bank of Bedias	$208,826	$1,365	2.62%	15.23%	45.16%	$90	$2,522	2.45%	14.17%	48.43%	$96
Sanger Bank	$211,685	$890	1.71%	10.42%	59.76%	$96	$1,677	1.62%	9.94%	60.86%	$95
The Citizens National Bank of Hillsboro	$213,800	$512	0.97%	17.76%	70.76%	$94	$928	0.86%	18.06%	72.77%	$94
Texas Heritage Bank	$220,890	$731	1.32%	10.88%	73.02%	$116	($368)	0.00%	(3.07%)	70.86%	$110
Muenster State Bank	$223,090	$1,161	2.06%	19.21%	37.39%	$86	$2,395	2.10%	20.89%	36.18%	$85
PrimeBank of Texas	$225,686	$811	1.46%	10.76%	54.97%	$119	$1,405	1.28%	9.42%	57.06%	$114

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.

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group A - $0 to $250 million in total assets (continued)											
The First National Bank of Sterling City	$226,011	$811	1.38%	21.54%	48.13%	$74	$1,621	1.35%	23.24%	47.37%	$74
First National Bank of Lake Jackson	$226,515	($10)	0.00%	(1.91%)	87.98%	$80	($63)	0.00%	(8.12%)	93.76%	$82
Cendera Bank, N.A.	$227,250	$183	0.32%	2.79%	86.43%	$160	$197	0.17%	1.51%	88.27%	$158
National Bank & Trust	$227,781	$279	0.47%	6.01%	78.69%	$92	$393	0.33%	4.18%	81.81%	$96
Tejas Bank	$229,338	$1,823	3.14%	31.70%	35.96%	$163	$3,544	3.11%	31.54%	36.60%	$166
Unity National Bank of Houston	$229,967	$552	1.01%	8.22%	94.44%	$152	$937	0.88%	6.98%	94.13%	$140
Cypress Bank, SSB	$230,713	$288	0.50%	4.63%	82.26%	$69	$596	0.52%	4.79%	82.54%	$72
Victory Bank	$231,589	$278	0.51%	3.67%	71.22%	$97	$443	0.44%	2.92%	70.72%	$97
Guadalupe Bank	$236,379	$1,260	2.13%	21.45%	51.07%	$134	$2,536	2.15%	21.94%	50.02%	$123
The City National Bank of Taylor	$237,406	$949	1.59%	13.95%	68.73%	$107	$1,932	1.60%	14.44%	67.86%	$105
First Texas Bank | Lampasas	$239,129	$1,004	1.71%	17.75%	44.57%	$105	$1,857	1.59%	16.63%	46.84%	$107
Bridge City State Bank	$240,237	$670	1.07%	15.94%	62.78%	$76	$1,250	1.00%	15.33%	64.05%	$75
Farmers and Merchants Bank	$243,906	$889	1.63%	12.71%	52.94%	$87	$1,459	1.48%	10.88%	56.64%	$76
Spring Hill State Bank	$248,351	$919	1.47%	10.15%	56.24%	$81	$1,744	1.42%	9.74%	56.86%	$80
Average of Asset Group A	132,490.29	457.24	1.45%	12.59%	0.67	93.56	855.32	1.38%	12.07%	67.67%	92.61

Source: SNL Financial

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	As of Date	Quarter to Date					Year to Date				
Institution Name	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											
Castroville State Bank	$257,352	$744	1.12%	12.25%	57.23%	$88	$1,510	1.11%	12.72%	57.20%	$89
Citizens State Bank | Miles	$258,376	$1,736	2.77%	26.43%	38.62%	$123	$3,390	2.73%	26.30%	39.27%	$121
Anahuac National Bank	$259,767	$664	0.97%	100.08%	70.13%	$98	$970	0.70%	89.90%	71.14%	$96
The First National Bank of Ballinger	$260,773	$1,081	1.64%	17.12%	62.63%	$111	$2,103	1.60%	16.92%	62.18%	$106
Incommons Bank, National Association	$261,701	$772	1.19%	15.32%	61.77%	$78	$1,481	1.15%	14.98%	65.43%	$78
First National Bank of Burleson	$266,715	$1,982	2.99%	24.87%	37.76%	$100	$3,968	3.00%	25.27%	37.19%	$100
Citizens Bank | Amarillo	$271,968	$1,766	2.64%	25.95%	42.27%	$109	$3,362	2.56%	25.11%	44.24%	$118
Bank of DeSoto, National Association	$271,969	$1,042	1.55%	15.78%	62.62%	$126	$2,405	1.80%	18.24%	59.48%	$122
Freedom Bank	$274,124	$1,892	2.79%	20.32%	50.26%	$69	$2,771	2.07%	15.12%	56.06%	$69
Interstate Bank	$275,260	$1,393	2.02%	34.54%	51.07%	$100	$2,808	2.04%	36.00%	48.94%	$91
Global One Bank	$283,654	$1,276	1.86%	10.38%	47.33%	$125	$2,037	1.58%	8.64%	48.59%	$117
One World Bank	$283,928	$903	1.28%	9.41%	63.37%	$137	$1,620	1.21%	8.47%	64.04%	$130
First State Bank | Graham	$284,562	$1,001	1.38%	17.69%	63.62%	$83	$1,797	1.26%	16.19%	64.30%	$82
The National Bank of Andrews	$285,688	$2,359	3.33%	29.51%	53.95%	$113	$4,647	3.24%	29.84%	55.71%	$124
Coleman County State Bank	$286,445	$1,508	2.69%	29.90%	51.84%	$73	$2,814	2.57%	28.90%	54.50%	$72
Arrowhead Bank	$286,489	$1,243	1.73%	16.59%	54.37%	$73	$2,412	1.68%	16.45%	54.34%	$71
Sundown State Bank	$286,667	$1,423	2.05%	18.69%	47.46%	$119	$2,682	1.95%	18.01%	48.27%	$116
Citizens National Bank at Brownwood	$290,827	$1,186	1.65%	17.82%	57.55%	$73	$2,202	1.53%	17.01%	58.95%	$73
The City National Bank of Colorado City	$292,149	$799	1.07%	10.10%	62.92%	$96	$1,374	0.92%	8.77%	66.61%	$95
Columbus State Bank	$294,512	$750	1.08%	7.14%	52.77%	$105	$1,427	1.00%	8.18%	53.21%	$89
Community Bank	$297,369	$2,166	2.94%	25.30%	38.73%	$88	$4,088	2.77%	24.35%	39.68%	$88
The Jacksboro National Bank	$297,760	$923	1.19%	19.31%	67.57%	$102	$1,466	0.94%	15.95%	70.00%	$102
ValueBank Texas	$301,355	$1,073	1.43%	11.82%	66.63%	$76	$2,161	1.45%	12.07%	66.32%	$75
Llano National Bank	$301,723	$781	1.05%	12.29%	65.97%	$86	$1,569	1.05%	12.63%	66.62%	$86
Charter Bank	$303,782	$2,106	2.70%	42.09%	50.87%	$129	$3,998	2.57%	39.36%	52.85%	$135
The Pecos County State Bank	$304,660	$1,377	1.76%	22.38%	57.46%	$70	$2,874	1.78%	23.32%	56.16%	$70
Texana Bank, National Association	$310,642	$953	1.30%	14.88%	91.87%	$140	$1,797	1.24%	14.09%	91.72%	$129
First State Bank of Burnet	$316,766	$1,233	1.50%	16.36%	55.08%	$86	$2,097	1.30%	14.42%	60.49%	$93
Commercial National Bank of Texarkana	$318,469	$1,464	1.85%	32.50%	56.26%	$83	$2,708	1.73%	30.79%	59.68%	$83
Ozona Bank	$318,566	($44)	0.00%	(0.65%)	85.51%	$113	$480	0.30%	3.59%	84.09%	$111
The First National Bank of Hughes Springs	$321,174	$2,536	3.21%	29.22%	52.72%	$65	$4,872	3.12%	28.96%	55.66%	$66
Security State Bank | Farwell	$322,346	$1,786	2.27%	16.92%	38.74%	$189	$4,588	2.98%	22.34%	33.03%	$188
The First National Bank of Hereford	$325,024	$1,634	2.08%	18.61%	53.85%	$97	$3,077	1.97%	17.75%	55.18%	$97
The Waggoner National Bank of Vernon	$328,967	$1,763	2.09%	17.25%	50.14%	$72	$3,243	1.92%	16.03%	52.13%	$72
Lakeside Bank	$332,583	$729	0.92%	5.74%	63.90%	$172	$2,214	1.42%	8.94%	66.17%	$176
Texas Traditions Bank	$334,660	$672	0.87%	6.45%	73.03%	$171	$1,250	0.85%	6.06%	74.69%	$165
First National Bank of Giddings	$346,329	$976	1.11%	13.98%	56.58%	$89	$1,923	1.10%	14.06%	57.00%	$88
First State Bank | Stratford	$348,182	$2,033	2.36%	21.96%	42.65%	$94	$4,021	2.32%	22.10%	42.40%	$93
West Texas State Bank	$348,209	$1,783	2.14%	19.69%	43.46%	$79	$3,890	2.37%	21.74%	44.65%	$75
Crossroads Bank	$350,855	$1,965	2.30%	31.52%	46.16%	$75	$3,496	2.07%	29.25%	49.61%	$80
First State Bank of Texas	$351,080	$696	0.78%	8.27%	78.49%	$99	$1,180	0.67%	7.05%	80.46%	$99
Trusttexas Bank, S.S.B.	$355,237	$107	0.11%	NA	88.66%	$94	($8,306)	0.00%	NA	98.65%	$97
HomeBank Texas	$356,630	$1,699	1.94%	17.06%	56.08%	$129	$3,239	1.86%	16.46%	56.36%	$129
Gilmer National Bank	$358,666	$678	0.77%	8.87%	59.63%	$93	$1,366	0.78%	9.10%	62.08%	$97
Maverick Bank	$364,371	$1,199	1.41%	13.00%	55.04%	$103	$2,138	1.33%	11.89%	57.28%	$101
Farmers State Bank | Center	$364,466	$1,630	1.78%	12.63%	64.73%	$102	$3,349	1.83%	13.17%	63.70%	$102
First National Bank in Port Lavaca	$366,370	$939	0.96%	11.38%	57.94%	$101	$1,793	0.92%	11.15%	60.55%	$101

Source: SNL Financial

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Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group B - $251 to $500 million in total assets (continued)											
The Yoakum National Bank	$367,379	$1,009	1.18%	14.22%	67.87%	$98	$1,940	1.16%	14.51%	68.14%	$96
The Commercial National Bank of Brady	$370,406	$3,165	3.61%	44.36%	48.95%	$122	$5,663	3.32%	41.76%	49.54%	$113
Peoples State Bank of Hallettsville	$370,411	$662	0.70%	9.01%	56.89%	$107	$1,392	0.73%	9.66%	55.46%	$108
Lamar National Bank	$371,072	$548	0.59%	7.77%	81.98%	$71	$1,163	0.63%	8.31%	77.72%	$73
Citizens State Bank | Woodville	$373,679	$889	0.96%	8.02%	69.97%	$122	$1,861	1.01%	8.81%	69.16%	$115
First-Lockhart National Bank	$378,764	$732	0.76%	8.28%	77.27%	$108	$1,256	0.64%	7.17%	79.61%	$107
The MINT National Bank	$406,563	$1,546	1.52%	9.47%	59.27%	$218	$2,904	1.37%	8.98%	58.88%	$217
First State Bank | Clute	$414,408	$1,885	1.85%	20.07%	52.20%	$87	$3,957	2.00%	21.81%	51.85%	$91
Texas State Bank	$416,230	$2,575	2.50%	20.42%	52.13%	$104	$4,756	2.25%	19.44%	53.87%	$106
The Lamesa National Bank	$417,837	$2,160	2.07%	19.03%	31.81%	$106	$4,185	2.00%	18.93%	32.09%	$101
Ennis State Bank	$423,052	$1,092	1.06%	15.68%	65.59%	$92	$2,263	1.12%	16.69%	67.39%	$92
The First National Bank of Stanton	$423,345	$2,884	2.75%	20.26%	26.14%	$122	$5,491	2.59%	19.90%	27.57%	$127
Austin County State Bank	$423,487	$2,738	2.61%	26.76%	43.89%	$115	$4,499	2.19%	22.15%	47.77%	$112
Shelby Savings Bank, SSB	$433,280	$1,383	1.32%	11.74%	64.06%	$70	$3,192	1.54%	13.67%	63.38%	$71
Citizens State Bank | Sealy	$433,461	$1,488	1.33%	15.47%	43.37%	$118	$2,817	1.27%	15.01%	45.31%	$121
MCBank	$434,067	$1,895	1.70%	24.37%	57.36%	$71	$2,857	1.29%	17.95%	62.57%	$76
Texas Champion Bank	$439,881	$1,119	1.04%	9.69%	72.23%	$93	$2,035	0.94%	8.83%	73.84%	$93
Broadstreet Bank, SSB	$443,000	$746	0.68%	6.62%	74.29%	$90	$1,464	0.67%	6.58%	73.54%	$92
The First National Bank of Livingston	$452,383	$1,993	1.71%	13.91%	66.29%	$82	$3,919	1.70%	14.06%	66.42%	$82
The Liberty National Bank in Paris	$467,463	$1,630	1.44%	12.79%	47.93%	$86	$3,013	1.33%	12.09%	50.01%	$86
Fayette Savings Bank, SSB	$468,862	$1,869	1.62%	16.86%	52.59%	$126	$3,656	1.59%	16.90%	52.96%	$121
State Bank of De Kalb	$472,362	$2,754	2.34%	20.19%	53.80%	$95	$5,285	2.27%	19.65%	54.43%	$94
The Brenham National Bank	$481,072	$1,203	0.98%	11.41%	59.74%	$115	$2,571	1.04%	12.55%	60.72%	$117
Citizens Bank | Kilgore	$489,128	$1,100	0.90%	6.27%	89.78%	$81	$1,613	0.66%	4.64%	85.53%	$80
Texas Republic Bank, National Association	$492,184	$1,833	1.49%	11.50%	57.90%	$125	$3,488	1.42%	10.97%	60.43%	$128
Average of Asset Group B	$349,208	$1,407	1.66%	18.21%	58.06%	$103	$2,578	1.60%	17.73%	59.10%	$102

Source: SNL Financial

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Performance Analysis June 30, 2025 Run Date: August 18, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets ($000)	Net Income (Loss) ($000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees ($000)	Net Income (Loss) ($000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees ($000)
Asset Group C - $501 million to $1 billion in total assets											
International Bank of Commerce | Zapata	$500,260	$1,840	1.44%	13.17%	56.11%	$55	$3,732	1.47%	13.88%	56.67%	$56
The Karnes County National Bank of Karnes City	$500,512	$845	0.65%	7.42%	70.70%	$133	$1,373	0.53%	6.18%	68.78%	$132
Austin Capital Bank SSB	$503,769	$1,292	1.08%	13.52%	86.49%	$134	$1,860	0.80%	9.85%	89.00%	$133
Liberty Capital Bank	$505,291	$2,213	1.91%	17.74%	45.35%	$168	$4,306	1.92%	17.27%	46.73%	$169
Herring Bank	$509,414	$1,614	1.27%	11.46%	82.42%	$93	$2,154	0.85%	7.76%	87.78%	$91
Bank of Texas	$523,496	$2,743	2.03%	17.78%	35.51%	$161	$5,395	2.01%	17.87%	35.37%	$156
First Commercial Bank, National Association	$525,511	$1,631	1.21%	12.49%	72.47%	$128	$3,237	1.22%	12.57%	71.90%	$122
Trinity Bank, N.A.	$527,175	$2,374	1.79%	16.45%	45.61%	$223	$4,583	1.77%	16.20%	45.88%	$209
First State Bank and Trust Company	$531,367	$906	0.65%	7.54%	69.50%	$111	$1,602	0.57%	6.82%	70.40%	$111
NBT Financial Bank	$535,854	$1,558	1.15%	11.06%	66.96%	$139	$3,009	1.15%	10.86%	66.53%	$135
The First National Bank of Mertzon	$539,669	$2,846	2.07%	16.39%	24.09%	$82	$5,302	1.96%	15.56%	25.60%	$82
First National Bank of Huntsville	$554,095	$2,520	1.83%	13.54%	53.85%	$78	$4,692	1.71%	12.84%	55.39%	$78
SouthTrust Bank, N.A.	$556,736	$1,058	0.76%	6.48%	68.67%	$117	$2,629	0.95%	8.13%	70.10%	$113
The Bank and Trust, SSB	$567,077	$2,384	1.67%	21.69%	68.86%	$94	$4,365	1.54%	20.21%	70.69%	$93
The State National Bank of Big Spring	$576,971	$2,199	1.50%	17.05%	40.75%	$100	$4,203	1.43%	17.34%	41.47%	$98
The Falls City National Bank	$581,047	$3,370	2.32%	15.24%	23.53%	$80	$6,694	2.29%	15.43%	23.28%	$79
Gulf Capital Bank	$582,248	$411	0.28%	2.27%	83.35%	$166	$758	0.27%	2.12%	80.73%	$149
The First National Bank of East Texas	$584,656	$1,768	1.20%	14.56%	68.38%	$73	$2,697	0.92%	11.24%	70.22%	$73
First Federal Community Bank, SSB	$585,415	$1,513	1.04%	8.52%	67.20%	$106	$2,691	0.93%	7.66%	69.56%	$107
Worthington Bank	$587,325	$1,710	1.10%	12.85%	61.92%	$147	$2,925	0.94%	11.16%	65.62%	$145
Wellington State Bank	$598,378	$1,462	0.96%	14.02%	71.17%	$78	$2,847	0.93%	14.02%	71.36%	$77
American Bank National Association	$613,301	$1,747	1.16%	11.60%	68.16%	$105	$3,298	1.10%	11.08%	69.16%	$107
Dominion Bank	$624,046	$1,511	1.01%	9.32%	59.37%	$184	$2,630	0.91%	8.20%	62.96%	$180
Citizens National Bank | Cameron	$628,112	$2,856	1.83%	15.43%	44.29%	$86	$4,696	1.50%	12.93%	48.33%	$84
Community Bank & Trust, Waco, Texas	$628,785	$1,580	0.94%	8.94%	65.79%	$106	$2,877	0.86%	8.15%	67.00%	$106
TXN Bank	$632,142	$1,307	0.81%	12.40%	67.18%	$87	$1,427	0.44%	7.18%	73.73%	$94
Titan Bank, N.A.	$639,498	$6,338	3.23%	39.69%	30.67%	$193	$11,146	3.00%	35.72%	32.95%	$189
American Bank, National Association | Dallas	$641,241	$2,747	1.75%	16.62%	36.72%	$107	$5,026	1.67%	15.51%	37.09%	$107
American State Bank	$661,681	$540	0.32%	2.84%	91.30%	$98	($79)	0.00%	(0.21%)	104.06%	$99
Capital Bank	$665,889	$2,144	1.30%	13.46%	62.64%	$136	$4,122	1.26%	13.11%	62.87%	$134
First Community Bank | Corpus Christi	$669,422	$2,545	1.50%	15.34%	68.14%	$82	$4,764	1.40%	14.58%	69.97%	$81
Grandview Bank	$677,153	$3,642	2.11%	21.95%	41.94%	$115	$6,907	2.03%	21.44%	42.07%	$115
First Bank	$677,446	$3,448	2.07%	15.10%	66.44%	$140	$5,977	1.81%	13.13%	70.11%	$140
First State Bank of Livingston	$678,530	$1,775	0.98%	8.53%	65.67%	$75	$3,358	0.92%	8.13%	66.94%	$75
Classic Bank, National Association	$678,821	$3,135	1.78%	19.19%	54.96%	$94	$6,312	1.77%	19.57%	54.89%	$92
Texas Gulf Bank, National Association	$690,439	$425	0.24%	2.15%	88.64%	$121	$1,491	0.42%	3.81%	83.88%	$120
Sage Capital Bank	$690,829	$2,281	1.33%	12.49%	57.79%	$109	$4,055	1.18%	11.18%	61.18%	$112
The First National Bank of Sonora	$694,283	$1,225	0.71%	10.02%	82.78%	$126	$2,276	0.69%	9.29%	83.62%	$124
First State Bank | Athens	$717,034	$2,539	1.41%	13.78%	60.81%	$105	$5,000	1.39%	13.85%	60.82%	$100
Kleberg Bank, N.A.	$717,064	$2,550	1.37%	16.24%	64.83%	$96	$4,791	1.30%	15.40%	65.84%	$97
Pilgrim Bank	$720,650	$1,283	0.69%	7.98%	72.98%	$80	$2,481	0.68%	7.81%	73.29%	$79
Southwest Bank	$726,719	$2,426	1.33%	13.17%	53.74%	$122	$4,388	1.20%	11.91%	55.25%	$124
Bank of Houston	$751,043	$2,706	1.44%	12.10%	51.21%	$189	$5,180	1.39%	11.77%	52.75%	$192
Citizens 1st Bank	$756,310	$2,868	1.45%	8.73%	40.52%	$85	$4,970	1.25%	7.72%	44.98%	$87
First Community Bank | San Benito	$761,389	$2,957	1.54%	21.21%	56.73%	$97	$5,745	1.50%	21.06%	56.51%	$94
Bank of the West	$761,840	$3,683	1.88%	21.18%	56.85%	$106	$6,767	1.72%	19.66%	59.52%	$112
Commerce Bank	$763,060	$3,438	1.76%	15.15%	35.29%	$61	$7,026	1.81%	16.10%	33.96%	$63
Schertz Bank & Trust	$787,378	$2,969	1.48%	12.22%	45.26%	$106	$5,903	1.44%	12.35%	44.42%	$105

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.

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group C - $501 million to $1 billion in total assets (continued)											
Western Bank	$811,134	$4,089	2.12%	24.54%	63.27%	$125	$7,350	1.91%	22.55%	64.46%	$115
The First State Bank | Louise	$812,607	$5,684	2.70%	33.18%	49.08%	$85	$10,864	2.57%	32.63%	50.04%	$85
Harmony Bank	$824,716	$2,318	1.12%	7.73%	60.50%	$140	$3,500	0.86%	5.86%	60.72%	$136
UBank	$825,186	$3,125	1.57%	16.54%	54.64%	$109	$6,055	1.56%	16.40%	54.93%	$107
First Liberty Bank	$825,378	$2,960	1.40%	13.24%	54.80%	$102	$5,149	1.30%	13.30%	57.52%	$94
Texas National Bank of Jacksonville	$847,972	$2,568	1.22%	11.58%	56.56%	$113	$4,602	1.09%	10.53%	57.71%	$111
Plains State Bank	$851,470	$4,520	2.02%	13.06%	51.54%	$143	$8,058	1.78%	11.73%	54.29%	$149
TransPecos Banks, SSB	$862,873	$1,594	0.82%	8.91%	151.67%	$150	$3,070	0.77%	8.62%	108.62%	$152
Clear Fork Bank National Association	$894,762	$3,787	1.67%	16.66%	62.25%	$134	$7,637	1.69%	16.79%	62.10%	$132
Texas Bank	$900,805	$2,971	1.36%	13.69%	61.58%	$86	$4,902	1.13%	11.31%	66.41%	$85
Security State Bank | Pearsall	$901,146	$3,091	1.36%	13.26%	47.21%	$117	$5,772	1.25%	12.65%	48.63%	$119
NewFirst National Bank	$908,368	$8,362	3.61%	30.32%	35.64%	$153	$15,354	3.29%	28.06%	37.96%	$163
Round Top State Bank	$914,727	$2,599	1.12%	11.99%	52.70%	$113	$4,857	1.06%	11.47%	54.20%	$114
The First National Bank of Granbury	$930,358	$3,048	1.30%	13.50%	55.48%	$81	$5,710	1.22%	13.03%	57.67%	$81
Texas Heritage National Bank	$937,703	$2,880	1.26%	13.77%	58.10%	$194	$6,295	1.40%	15.37%	56.50%	$175
Tolleson Private Bank	$943,206	$3,428	1.46%	16.92%	61.11%	$181	$7,809	1.68%	19.47%	58.80%	$181
Ciera Bank	$946,347	$6,294	2.70%	24.65%	45.11%	$115	$10,457	2.26%	20.72%	50.99%	$113
Hometown Bank, National Association	$948,799	$1,537	0.62%	7.52%	63.61%	$94	$3,317	0.67%	8.28%	66.40%	$94
Frontier Bank of Texas	$976,787	$3,323	1.41%	15.04%	53.94%	$133	$7,140	1.53%	16.46%	53.48%	$128
Texas National Bank | Mercedes	$980,075	$3,424	1.40%	14.32%	62.26%	$108	$6,626	1.36%	14.16%	62.20%	$108
The First National Bank of McGregor	$981,720	$2,521	1.04%	11.43%	61.34%	$134	$5,016	1.03%	11.55%	61.72%	$135
T Bank, National Association	$987,451	$2,808	1.19%	9.74%	66.02%	$135	$6,003	1.31%	10.47%	67.77%	$140
Colonial Savings, FA	$991,473	$1,397	0.55%	2.31%	87.08%	$123	$2,327	0.46%	1.93%	89.27%	$122
R Bank	$999,367	$2,256	0.91%	9.79%	73.05%	$126	$3,569	0.71%	7.83%	77.49%	$128
Average of Asset Group C	$721,317	$2,576	1.41%	13.91%	60.31%	$118	$4,792	1.32%	13.15%	61.13%	$116

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Group D - Over $1 billion in total assets

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)
United Texas Bank	$1,008,949	$2,165	0.82%	5.16%	71.38%	$173	$8,163	1.52%	9.78%	57.26%	$178
First National Bank and Trust Company of Weatherford	$1,008,984	$1,733	0.69%	7.45%	83.69%	$104	$3,497	0.69%	7.57%	82.53%	$106
Keystone Bank, SSB	$1,019,692	$2,504	1.00%	10.11%	59.64%	$145	$4,825	0.97%	9.88%	60.99%	$142
Alliance Bank Central Texas	$1,025,655	$2,449	0.97%	8.35%	59.35%	$117	$4,545	0.91%	7.83%	63.65%	$117
Pointbank	$1,033,009	$3,141	1.18%	18.51%	62.15%	$136	$6,339	1.19%	18.91%	62.11%	$134
The First National Bank of Bastrop	$1,034,196	$3,578	1.36%	17.92%	63.30%	$108	$6,979	1.32%	18.18%	63.80%	$105
MapleMark Bank	$1,050,556	$1,543	0.59%	5.71%	74.35%	$247	$2,554	0.49%	4.77%	84.13%	$243
Peoples Bank | Lubbock	$1,138,221	$4,405	1.54%	17.31%	55.29%	$122	$8,160	1.45%	16.27%	56.21%	$118
Citizens State Bank | Somerville	$1,151,168	$5,036	1.79%	15.07%	50.67%	$100	$9,997	1.80%	15.30%	51.10%	$101
Dallas Capital Bank, National Association	$1,187,579	$2,393	0.81%	7.35%	65.96%	$208	$4,280	0.74%	6.64%	68.34%	$207
Legend Bank, N. A.	$1,189,107	$5,194	1.75%	20.25%	58.21%	$105	$8,535	1.45%	17.20%	58.76%	$105
Texas Security Bank	$1,193,438	$2,404	0.78%	9.72%	62.77%	$180	$4,945	0.81%	10.13%	63.90%	$179
Central Bank	$1,254,928	$5,693	1.88%	20.11%	62.09%	$175	$11,443	1.90%	20.55%	62.20%	$175
SouthStar Bank, S.S.B.	$1,264,496	$4,817	1.51%	12.66%	56.73%	$127	$9,491	1.51%	12.65%	56.86%	$124
Benchmark Bank	$1,265,483	$4,524	1.44%	15.61%	72.81%	$185	$9,427	1.53%	16.36%	73.47%	$178
Central National Bank	$1,286,738	$6,511	2.01%	21.91%	44.60%	$144	$12,960	2.02%	22.15%	45.34%	$142
Southwestern National Bank	$1,300,222	$4,280	1.33%	12.15%	58.76%	$133	$7,917	1.26%	11.35%	59.41%	$131
First Texas Bank | Georgetown	$1,316,900	$4,588	1.41%	13.07%	46.89%	$95	$8,740	1.35%	12.51%	48.42%	$96
The City National Bank of Sulphur Springs	$1,329,149	$6,122	1.84%	20.65%	58.73%	$94	$11,745	1.77%	20.33%	57.30%	$88
Alliance Bank	$1,343,645	$348	0.10%	1.24%	74.36%	$89	$2,188	0.31%	3.99%	73.94%	$89
First Command Financial Services, Inc.	$1,375,262	$1,912	0.56%	8.31%	NA	$129	($15,754)	0.00%	(32.79%)	NA	$136
First National Bank | Wichita Falls	$1,380,794	$1,964	0.55%	5.15%	72.85%	$113	$4,747	0.66%	6.29%	68.98%	$121
Wallis Bank	$1,385,416	$9,134	2.75%	27.58%	51.49%	$104	$16,744	2.60%	25.44%	54.54%	$112
Rio Bank	$1,406,380	$2,087	0.71%	7.41%	77.90%	$71	$3,688	0.69%	7.67%	77.08%	$66
Pegasus Bank	$1,418,430	$5,951	1.70%	16.05%	43.11%	$224	$11,606	1.69%	15.81%	43.72%	$225
First National Bank of Central Texas	$1,572,338	$10,087	2.47%	22.16%	42.57%	$125	$19,017	2.35%	21.03%	43.81%	$124
Community National Bank & Trust of Texas	$1,576,394	$4,194	1.05%	10.25%	74.86%	$145	$7,946	1.10%	10.03%	71.41%	$117
Commercial Bank of Texas, N.A.	$1,593,355	$5,927	1.52%	16.95%	57.09%	$89	$10,886	1.42%	15.98%	59.28%	$89
Moody National Bank	$1,632,489	$4,576	1.09%	9.70%	67.39%	$113	$8,081	0.95%	8.70%	66.86%	$111
American Bank of Commerce	$1,656,453	$3,546	0.89%	12.96%	64.23%	$129	$6,399	0.82%	12.65%	66.49%	$134
First State Bank | Gainesville	$1,812,065	$15,438	3.35%	50.00%	40.73%	$108	$17,650	1.92%	30.28%	53.26%	$109
First State Bank of Uvalde	$1,823,649	$4,177	0.86%	9.48%	47.76%	$85	$8,701	0.89%	10.23%	46.87%	$85
FirstBank Southwest	$1,862,243	$7,087	1.48%	18.14%	62.21%	$115	$13,233	1.39%	17.34%	62.64%	$114
North Dallas Bank & Trust Co.	$1,875,281	$2,103	0.45%	4.80%	77.49%	$144	$3,411	0.36%	3.93%	81.34%	$145
Citizens National Bank of Texas	$1,972,923	$14,399	2.99%	24.82%	46.52%	$183	$23,570	2.45%	20.67%	49.05%	$185
Security State Bank & Trust	$2,007,296	$12,047	2.53%	23.65%	49.85%	$90	$21,867	2.28%	21.72%	52.59%	$97
Texas Community Bank	$2,104,571	$12,221	2.38%	16.75%	38.50%	$101	$24,278	2.37%	16.88%	38.21%	$98
Falcon International Bank	$2,119,328	$8,565	1.57%	14.22%	51.87%	$72	$16,260	1.50%	13.73%	54.55%	$76
Golden Bank, National Association	$2,179,457	$8,494	1.57%	12.70%	41.36%	$152	$16,000	1.52%	12.15%	43.02%	$151
Cornerstone Capital Bank, SSB	$2,300,182	$3,453	0.57%	4.15%	84.74%	$162	$10,781	0.91%	6.49%	83.03%	$156
American National Bank & Trust	$2,324,037	$5,646	0.97%	9.61%	66.14%	$132	$10,642	0.92%	9.15%	67.27%	$127
Texas Partners Bank	$2,354,484	$6,155	1.01%	11.86%	61.98%	$137	$11,495	0.94%	11.28%	63.96%	$138
First United Bank	$2,364,266	$10,059	1.64%	18.83%	53.69%	$98	$18,413	1.55%	17.59%	55.72%	$96
Horizon Bank, SSB	$2,373,913	$9,946	1.70%	19.41%	50.18%	$141	$19,855	1.68%	19.48%	49.57%	$141
Texas First Bank	$2,377,462	$8,944	1.53%	16.40%	61.29%	$116	$15,821	1.35%	14.76%	62.69%	$117

Source: SNL Financial

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Asset Group D - Over $1 billion in total assets (continued)

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)
Community National Bank	$2,400,640	$13,494	2.22%	19.17%	43.93%	$140	$27,593	2.29%	20.05%	44.56%	$137
TexasBank	$2,417,382	$11,266	1.82%	16.25%	56.89%	$117	$20,200	1.60%	14.72%	60.18%	$112
Vista Bank	$2,429,922	$7,313	1.22%	10.64%	59.20%	$179	$16,941	1.38%	12.51%	48.75%	$181
Extraco Banks, National Association	$2,475,352	$5,801	0.94%	11.82%	65.63%	$125	$9,971	0.82%	10.14%	68.25%	$126
American Bank, National Association | Corpus Christi	$2,552,612	$6,556	1.02%	11.05%	71.22%	$139	$13,584	1.07%	11.36%	69.76%	$130
Susser Bank	$2,625,202	$3,451	0.54%	5.10%	59.26%	$156	$9,718	0.77%	7.27%	60.13%	$155
Pinnacle Bank	$2,688,128	$7,538	1.11%	9.22%	53.04%	$99	$14,139	1.04%	8.84%	53.58%	$96
West Texas National Bank	$2,691,438	$15,477	2.20%	24.09%	37.31%	$113	$27,406	1.95%	21.73%	40.52%	$115
State Bank of Texas	$2,768,931	$27,944	4.02%	28.77%	20.50%	$152	$56,283	4.05%	29.14%	19.89%	$145
American Momentum Bank	$2,796,987	$12,325	1.76%	8.52%	50.92%	$110	$24,095	1.72%	8.47%	51.51%	$110
Jefferson Bank	$2,802,550	$6,400	0.91%	12.28%	78.54%	$150	$12,936	0.92%	12.61%	78.49%	$146
American First National Bank	$2,864,206	$13,539	1.91%	14.87%	38.07%	$108	$25,958	1.85%	14.53%	39.72%	$109
Texas Regional Bank	$2,886,530	$2,588	0.35%	4.34%	83.48%	$108	$4,177	0.29%	3.50%	86.02%	$109
TIB, National Association	$2,997,611	$9,619	1.21%	9.74%	66.08%	$159	$21,068	1.35%	10.75%	64.31%	$158
Austin Bank, Texas National Association	$3,127,230	$14,453	1.85%	13.16%	55.48%	$116	$26,173	1.71%	12.09%	56.39%	$111
Guaranty Bank & Trust, N.A.	$3,140,933	$10,779	1.37%	11.96%	59.16%	$97	$20,164	1.29%	11.22%	61.44%	$99
Texas Exchange Bank	$3,150,374	$9,481	1.19%	9.51%	82.49%	$177	$30,583	1.92%	15.51%	75.03%	$178
Lone Star National Bank	$3,213,270	$10,076	1.22%	12.20%	65.44%	$79	$39,776	2.43%	24.23%	66.84%	$79
WestStar Bank	$3,240,443	$16,447	2.06%	19.78%	48.83%	$113	$30,201	1.89%	18.58%	50.04%	$105
Wells Fargo Bank South Central, National Association	$3,525,158	$16,186	1.61%	7.81%	15.53%	$126	$30,612	1.45%	7.46%	16.20%	$127
Inwood National Bank	$4,235,197	$13,025	1.22%	11.30%	47.82%	$129	$25,390	1.17%	11.04%	48.19%	$127
VeraBank, National Association	$4,307,404	$18,135	1.68%	15.69%	55.56%	$133	$33,458	1.55%	14.71%	56.90%	$131
First National Bank Texas	$4,321,162	$11,577	1.04%	18.49%	84.17%	$63	$23,180	1.05%	19.46%	84.98%	$62
International Bank of Commerce | Brownsville	$4,328,117	$22,841	2.08%	18.88%	35.38%	$52	$45,643	2.11%	19.64%	35.36%	$52
Texas Bank and Trust Company	$4,342,372	$14,021	1.28%	11.49%	57.49%	$111	$25,439	1.16%	10.58%	60.15%	$112
City Bank	$4,361,766	$16,300	1.46%	14.76%	58.10%	$137	$30,200	1.37%	13.72%	60.72%	$137
Vantage Bank Texas	$4,717,776	$17,906	1.54%	18.30%	55.96%	$130	$32,368	1.43%	16.67%	58.78%	$136
Third Coast Bank	$4,940,908	$18,562	1.53%	12.44%	52.65%	$187	$33,899	1.42%	11.53%	54.80%	$188
The American National Bank of Texas	$5,505,261	$6,889	0.48%	9.99%	79.67%	$112	$13,945	0.48%	10.60%	77.42%	$115
Beal Bank	$5,572,658	$8,968	0.63%	3.08%	70.25%	$243	$18,014	0.57%	3.13%	114.48%	$165
Broadway National Bank	$5,800,200	$18,780	1.28%	18.06%	61.98%	$134	$35,738	1.22%	17.56%	63.10%	$137
TBK Bank, SSB	$6,493,880	$6,437	0.40%	2.58%	88.07%	$150	$8,644	0.28%	1.74%	90.77%	$148
Southside Bank	$8,334,715	$24,013	1.16%	10.21%	52.69%	$111	$47,817	1.14%	10.18%	52.20%	$111
Sunflower Bank, National Association	$8,423,999	$28,159	1.36%	10.83%	61.44%	$149	$53,481	1.31%	10.43%	61.62%	$141
Woodforest National Bank	$9,113,582	$37,858	1.65%	21.47%	72.57%	$84	$67,781	1.48%	19.44%	73.35%	$82
Charles Schwab Trust Bank	$9,667,226	$48,207	1.92%	24.48%	27.16%	$161	$95,708	1.86%	24.34%	28.45%	$164
International Bank of Commerce | Laredo	$9,726,584	$69,864	2.89%	15.61%	37.26%	$74	$136,895	2.86%	15.47%	36.90%	$74
Amarillo National Bank	$9,815,574	$43,771	1.82%	17.12%	45.04%	$121	$88,479	1.85%	17.55%	45.41%	$124
Stellar Bank	$10,492,328	$29,346	1.11%	7.26%	58.69%	$150	$56,749	1.07%	7.03%	58.77%	$152
PlainsCapital Bank	$12,409,286	$45,703	1.44%	12.30%	72.98%	$161	$68,500	1.06%	9.27%	74.01%	$155

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.

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group D - Over $1 billion in total assets (continued)											
Veritex Community Bank	$12,482,233	$32,935	1.06%	7.65%	57.01%	$160	$64,248	1.03%	7.43%	56.83%	$164
NexBank	$14,182,375	$46,093	1.34%	14.16%	38.30%	$427	$91,466	1.33%	13.95%	39.94%	$438
First Financial Bank	$14,324,488	$62,839	1.72%	15.92%	43.30%	$102	$120,555	1.66%	15.61%	43.95%	$101
Charles Schwab Premier Bank, SSB	$24,433,000	$95,000	1.46%	16.66%	15.49%	$193	$182,000	1.38%	16.08%	15.58%	$193
Texas Capital Bank	$31,631,701	$80,409	1.03%	9.95%	58.06%	$236	$133,716	0.86%	8.08%	62.90%	$254
Prosperity Bank	$38,428,862	$137,549	1.43%	7.52%	42.25%	$86	$270,567	1.40%	7.38%	42.79%	$87
Frost Bank	$51,489,892	$161,436	1.23%	15.92%	60.50%	$132	$315,906	1.20%	15.84%	61.09%	$135
Comerica Bank	$78,039,000	$206,000	1.03%	12.40%	65.42%	$178	$386,000	0.96%	11.88%	67.74%	$180
Average of Asset Group D	$5,687,818	$19,300	1.41%	13.83%	57.54%	$135	$36,768	1.37%	13.05%	58.74%	$134

Source: SNL Financial

Note: Report includes only bank-level data.

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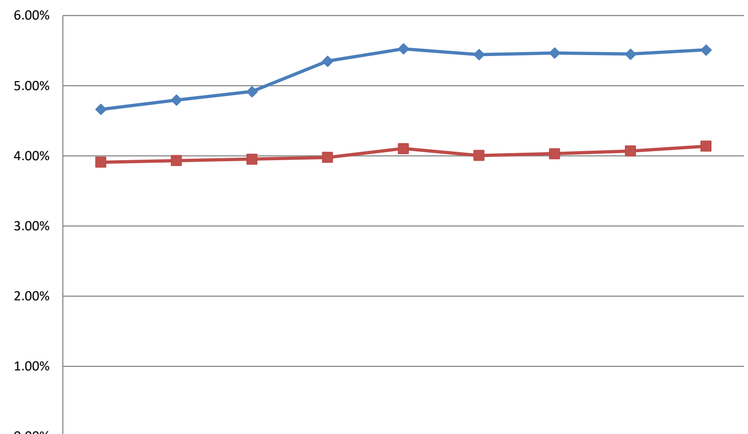
Balance Sheet & Net Interest Margin

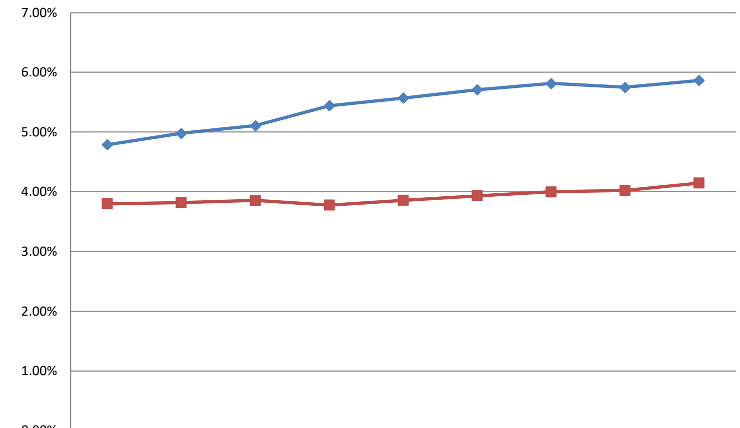
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



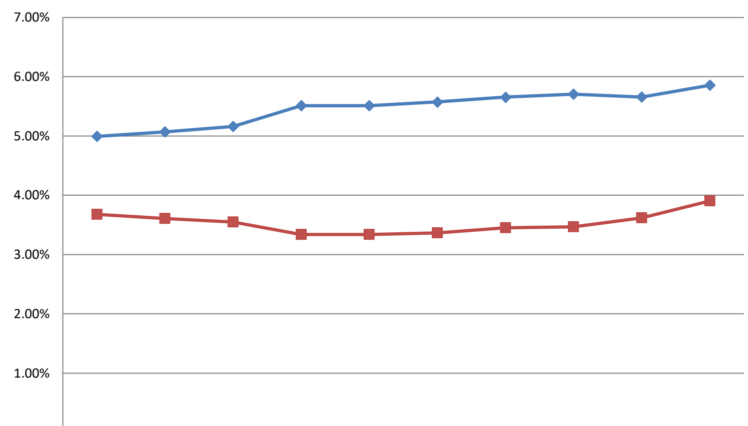
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	4.66%	4.80%	4.92%	5.35%	5.53%	5.44%	5.47%	5.45%	5.51%
Net Interest Margin (FTE)	3.91%	3.93%	3.95%	3.98%	4.10%	4.00%	4.03%	4.07%	4.14%

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



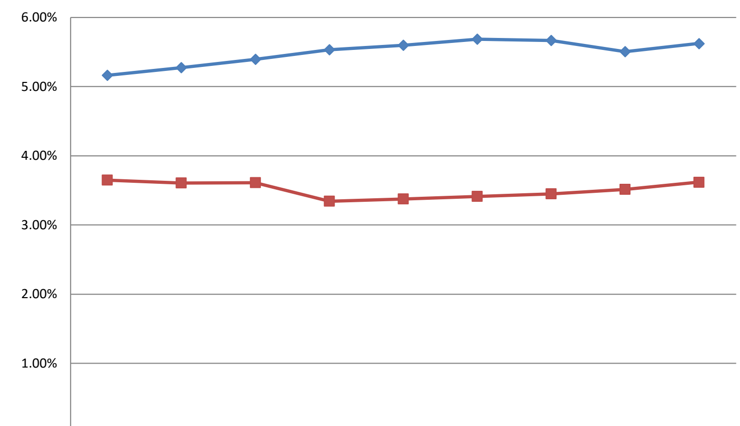
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	4.79%	4.98%	5.11%	5.44%	5.57%	5.71%	5.81%	5.75%	5.86%
Net Interest Margin (FTE)	3.80%	3.82%	3.86%	3.78%	3.86%	3.93%	4.00%	4.02%	4.15%

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



	6/30/23	9/30/23	12/31/23	3/31/24	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	5.00%	5.07%	5.16%	5.51%	5.51%	5.57%	5.66%	5.71%	5.66%	5.86%
Net Interest Margin (FTE)	3.68%	3.61%	3.55%	3.34%	3.34%	3.37%	3.45%	3.47%	3.62%	3.91%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	5.17%	5.27%	5.40%	5.53%	5.60%	5.68%	5.67%	5.51%	5.62%
Net Interest Margin (FTE)	3.65%	3.61%	3.61%	3.34%	3.38%	3.41%	3.45%	3.51%	3.62%

Source: SNL Financial

Note: Report includes only bank-level data.

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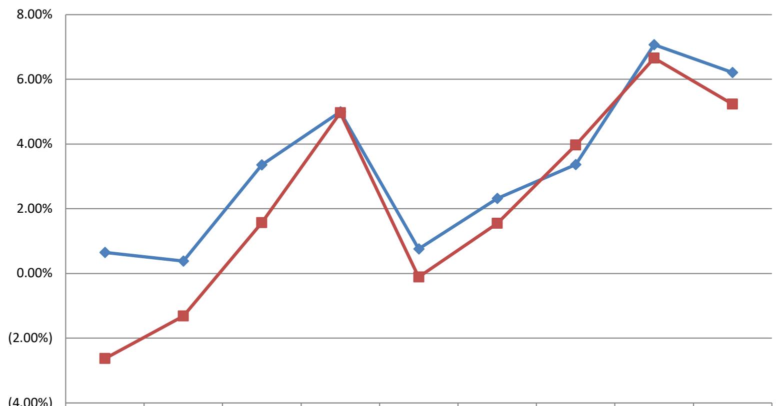
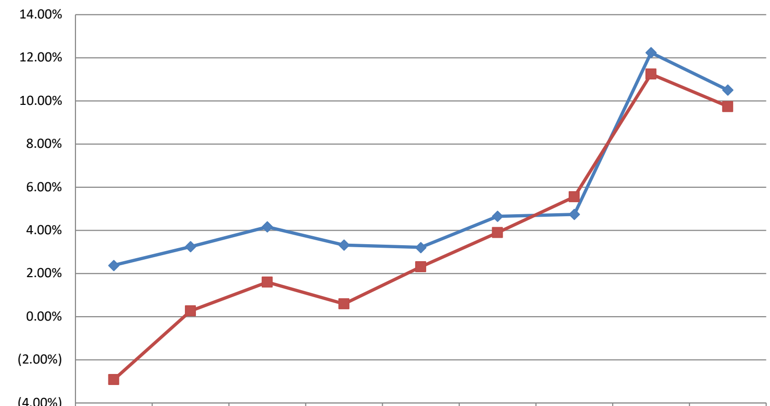
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



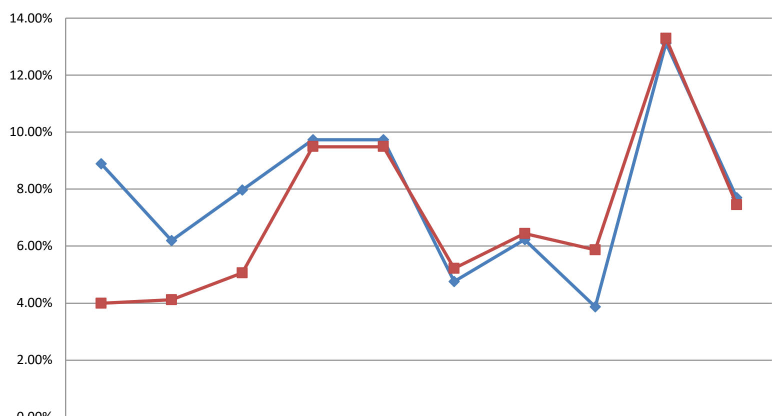
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	0.65%	0.39%	3.35%	4.99%	0.76%	2.32%	3.37%	7.07%	6.21%
Deposit Growth Rate	(2.63%)	(1.31%)	1.57%	4.96%	(0.11%)	1.55%	3.97%	6.65%	5.23%

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



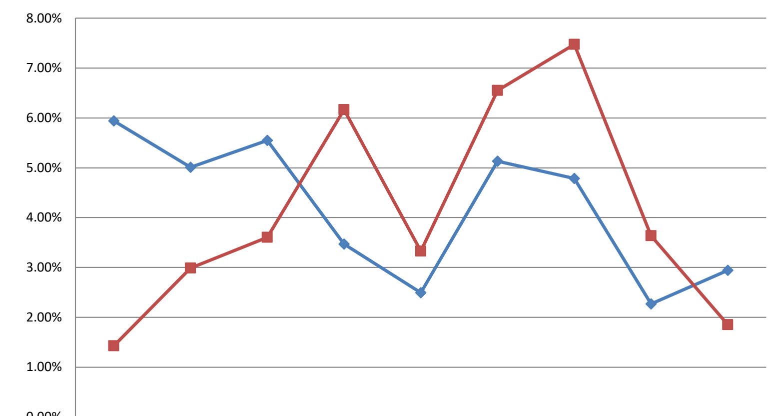
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	2.38%	3.24%	4.16%	3.31%	3.20%	4.65%	4.73%	12.23%	10.49%
Deposit Growth Rate	(2.92%)	0.27%	1.60%	0.59%	2.30%	3.89%	5.55%	11.24%	9.74%

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



	6/30/23	9/30/23	12/31/23	3/31/24	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	8.89%	6.19%	7.97%	9.73%	9.73%	4.76%	6.22%	3.87%	13.13%	7.70%
Deposit Growth Rate	4.00%	4.11%	5.06%	9.49%	9.49%	5.22%	6.44%	5.87%	13.30%	7.45%

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



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	5.94%	5.01%	5.55%	3.47%	2.49%	5.13%	4.79%	2.27%	2.94%
Deposit Growth Rate	1.43%	2.99%	3.60%	6.17%	3.33%	6.55%	7.47%	3.64%	1.85%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
	As of Date						Year to Date					
Asset Group A - $0 to $250 million in total assets												
Hightower Trust Company, National Association	$18,150	$0	$0	NA	NM	$1,008	4.17%	NA	NA	4.17%	1.02%	NA
The First National Bank of Lipan	$29,986	$7,930	$27,362	28.98%	78.16%	$4,998	4.29%	0.19%	0.08%	4.20%	22.36%	23.60%
Brazos National Bank	$31,984	$24,055	$11,187	215.03%	20.63%	$1,230	7.50%	0.15%	0.06%	7.46%	23.92%	4.89%
Legacy Trust Company, National Association	$34,537	$0	$0	NA	493.36%	$959	3.16%	NA	NA	3.16%	(2.52%)	NA
Avana Bank	$38,331	$10,532	$29,646	35.53%	75.54%	$3,833	5.62%	2.54%	1.45%	4.24%	(4.41%)	(4.38%)
Robert Lee State Bank	$44,236	$15,463	$38,971	39.68%	18.34%	$4,021	4.15%	1.14%	0.75%	3.63%	21.44%	22.39%
The Bank of San Jacinto County, Coldspring, Texas	$44,308	$13,245	$38,291	34.59%	80.42%	$3,408	5.06%	0.55%	0.16%	4.90%	0.02%	(2.89%)
The Donley County State Bank	$47,033	$8,253	$37,469	22.03%	60.88%	$5,226	4.75%	2.35%	1.83%	3.04%	(12.37%)	(16.94%)
Powell State Bank	$47,475	$16,927	$31,984	52.92%	64.72%	$3,652	5.63%	2.61%	1.83%	4.34%	(5.50%)	(6.14%)
The Granger National Bank	$47,863	$21,692	$41,684	52.04%	23.17%	$5,983	4.81%	2.46%	1.70%	3.40%	4.18%	2.44%
Amistad Bank	$51,284	$35,388	$40,962	86.39%	18.84%	$3,663	7.09%	2.41%	1.58%	5.67%	15.08%	17.16%
First State Bank | Junction	$53,624	$21,083	$47,536	44.35%	26.77%	$5,958	5.74%	0.21%	0.14%	5.60%	(16.86%)	(22.41%)
The First National Bank of Moody	$54,195	$19,010	$42,875	44.34%	53.00%	$4,927	5.38%	1.92%	1.48%	4.12%	(10.94%)	(13.69%)
The First National Bank in Cooper	$54,211	$32,641	$46,969	69.49%	27.19%	$6,023	4.29%	2.05%	1.41%	3.02%	6.84%	6.29%
Kress National Bank	$54,232	$18,185	$48,069	37.83%	52.99%	$9,039	5.36%	2.77%	1.97%	3.61%	21.40%	23.30%
Lovelady State Bank	$54,899	$23,522	$47,665	49.35%	53.76%	$4,991	5.33%	1.75%	1.12%	4.31%	10.15%	9.77%
Crowell State Bank	$55,389	$26,108	$49,292	52.97%	27.46%	$5,035	6.15%	2.31%	1.18%	5.02%	15.17%	14.02%
The State National Bank of Groom	$60,605	$45,260	$52,555	86.12%	25.99%	$5,050	7.13%	3.57%	3.08%	4.39%	33.41%	41.96%
City National Bank	$61,932	$41,804	$53,215	78.56%	23.15%	$4,764	4.93%	2.43%	1.67%	3.42%	(3.37%)	(4.51%)
Commerce Bank Texas	$63,094	$22,506	$54,331	41.42%	28.77%	$7,887	4.35%	2.24%	1.64%	2.88%	4.38%	19.04%
First Federal Bank Littlefield, Texas, SSB	$63,240	$45,341	$51,314	88.36%	29.52%	$4,216	6.52%	3.08%	2.31%	4.59%	11.13%	12.73%
Citizens State Bank of Luling	$69,472	$58,543	$54,924	106.59%	18.12%	$3,474	6.46%	1.51%	0.93%	5.62%	(2.55%)	(16.45%)
Pavillion Bank	$72,903	$52,859	$59,306	89.13%	26.52%	$4,556	7.46%	1.56%	0.93%	6.60%	8.53%	9.78%
Haskell National Bank	$73,137	$25,587	$64,415	39.72%	61.90%	$3,657	4.00%	1.21%	0.62%	3.47%	(2.64%)	(5.79%)
Citizens National Bank of Crosbyton	$73,302	$20,453	$60,460	33.83%	79.80%	$10,472	5.59%	3.14%	2.35%	3.57%	11.73%	13.79%
Zavala County Bank	$74,734	$6,602	$64,834	10.18%	71.38%	$4,152	3.86%	0.86%	0.49%	3.44%	(4.82%)	(7.20%)
First State Bank of San Diego	$76,514	$19,638	$69,955	28.07%	39.37%	$4,251	4.91%	2.03%	1.29%	3.70%	8.82%	8.54%
The First National Bank in Falfurrias	$76,947	$22,439	$68,858	32.59%	72.35%	$3,847	5.38%	1.41%	0.76%	4.63%	0.40%	(0.58%)
Citizens State Bank | Roma	$78,286	$40,263	$68,399	58.86%	35.77%	$3,404	5.80%	2.72%	2.20%	3.77%	0.67%	(0.07%)
Citizens State Bank | Anton	$80,144	$60,401	$66,493	90.84%	21.48%	$4,218	7.09%	2.92%	2.33%	5.16%	4.62%	5.93%
Angelina Savings Bank, SSB	$82,212	$37,795	$72,932	51.82%	59.57%	$4,111	5.94%	1.41%	1.08%	4.95%	5.45%	4.37%
Menard Bank	$83,382	$12,753	$77,869	16.38%	67.78%	$9,265	3.36%	1.31%	0.95%	2.72%	(1.50%)	(5.12%)
First National Bank of South Padre Island	$83,414	$35,699	$73,249	48.74%	57.97%	$6,416	5.54%	1.04%	0.57%	4.99%	15.82%	15.90%
The First Bank of Celeste	$83,697	$27,186	$76,680	35.45%	64.99%	$6,438	4.71%	1.77%	1.01%	3.74%	8.55%	8.38%
Zapata National Bank	$84,199	$37,767	$71,257	53.00%	28.61%	$4,432	5.29%	2.31%	1.74%	3.76%	(3.36%)	(6.38%)

Source: SNL Financial

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Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Year to Date: Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - $0 to $250 million in total assets (continued)												
The City National Bank of San Saba	$85,095	$9,148	$75,876	12.06%	77.28%	$8,510	3.21%	2.00%	1.23%	2.19%	7.63%	6.68%
First National Bank | Rotan	$85,532	$34,686	$81,602	42.51%	27.10%	$6,109	4.64%	2.34%	1.90%	2.99%	(10.68%)	(10.19%)
First Bank and Trust of Memphis	$85,752	$44,782	$62,582	71.56%	57.99%	$8,575	6.77%	3.74%	2.60%	4.41%	54.82%	18.20%
The First National Bank of Anson	$86,766	$45,251	$79,317	57.05%	18.52%	$5,784	6.78%	1.16%	0.57%	6.25%	45.00%	47.86%
Atascosa Bank	$87,855	$23,201	$78,583	29.52%	68.78%	$7,987	4.07%	2.12%	1.28%	3.00%	1.40%	(1.50%)
Junction National Bank	$88,700	$21,432	$82,337	26.03%	59.91%	$8,064	3.82%	1.48%	0.81%	3.14%	9.24%	6.04%
Bandera Bank	$89,740	$50,796	$79,593	63.82%	41.28%	$5,609	5.52%	1.48%	0.82%	4.78%	(4.55%)	(6.02%)
The First National Bank of Trinity	$89,804	$44,655	$84,387	52.92%	35.41%	$3,905	4.92%	2.01%	1.20%	3.88%	10.23%	9.58%
The First National Bank of Hebbronville	$93,106	$26,373	$80,754	32.66%	42.49%	$6,207	4.61%	2.34%	1.74%	3.11%	7.24%	5.14%
Citizens National Bank | Crockett	$93,363	$31,789	$80,662	39.41%	47.52%	$6,224	4.58%	0.73%	0.38%	4.26%	(9.03%)	(13.29%)
First Capital Bank	$101,677	$80,361	$91,725	87.61%	17.71%	$3,911	7.72%	3.39%	2.02%	5.67%	(5.28%)	(6.89%)
Spectra Bank	$105,092	$64,041	$94,889	67.49%	35.01%	$4,569	5.83%	4.32%	2.75%	3.06%	4.38%	(6.59%)
The Cowboy Bank of Texas	$106,890	$67,667	$87,559	77.28%	23.98%	$6,681	6.83%	2.79%	2.21%	5.03%	(1.35%)	(0.03%)
The Lytle State Bank of Lytle, Texas	$107,268	$44,313	$94,337	46.97%	25.01%	$5,108	4.36%	1.02%	0.71%	3.73%	(3.13%)	(6.58%)
Lone Oak Bank, National Association	$109,098	$75,548	$91,810	82.29%	25.57%	$5,455	7.80%	2.88%	2.02%	6.03%	25.81%	27.11%
Stockmens National Bank in Cotulla	$110,090	$29,979	$98,502	30.43%	33.33%	$7,339	4.58%	1.80%	1.06%	3.53%	(18.59%)	(23.48%)
The Commercial Bank	$111,961	$45,066	$100,342	44.91%	46.12%	$10,178	5.23%	2.54%	1.99%	3.49%	11.82%	15.88%
Henderson Federal Savings Bank	$115,609	$83,903	$85,846	97.74%	25.69%	$5,255	5.42%	2.86%	2.56%	3.50%	6.73%	6.83%
The First State Bank | Abernathy	$116,328	$81,394	$77,358	105.22%	15.41%	$5,816	8.91%	3.65%	2.34%	6.84%	5.89%	7.83%
Spur Security Bank	$116,579	$74,110	$108,751	68.15%	21.78%	$6,858	6.26%	3.75%	2.76%	3.64%	14.24%	14.36%
Commercial State Bank	$117,386	$43,633	$105,905	41.20%	36.57%	$4,515	5.31%	0.48%	0.21%	5.32%	20.11%	20.37%
First State Bank of Brownsboro	$124,789	$63,583	$119,196	53.34%	16.77%	$5,672	4.71%	2.39%	1.58%	3.37%	(1.17%)	(2.23%)
The First National Bank of Aspermont	$125,708	$42,704	$122,535	34.85%	36.14%	$8,381	4.20%	2.63%	1.53%	2.74%	17.59%	15.67%
The Buckholts State Bank	$129,014	$80,777	$106,845	75.60%	27.15%	$8,601	5.68%	2.11%	1.39%	4.53%	10.38%	11.04%
POINTWEST Bank	$131,333	$48,596	$118,299	41.08%	39.76%	$4,378	4.48%	0.63%	0.41%	4.12%	(3.26%)	(6.35%)
Citizens Bank, National Association	$131,721	$74,744	$116,558	64.13%	20.64%	$6,586	5.39%	3.03%	1.97%	3.73%	2.90%	2.77%
Agility Bank, National Association	$132,496	$101,128	$100,316	100.81%	26.85%	$4,907	6.94%	3.94%	2.98%	4.73%	55.73%	89.77%
First National Bank of Dublin	$132,544	$90,184	$116,396	77.48%	33.59%	$3,787	6.97%	1.84%	0.97%	6.07%	0.47%	(0.92%)
Johnson City Bank	$133,648	$83,743	$116,146	72.10%	36.05%	$5,811	5.30%	2.43%	1.49%	3.98%	(0.79%)	(1.99%)
The American National Bank of Mount Pleasant	$134,912	$88,352	$123,335	71.64%	22.32%	$4,818	6.52%	2.67%	1.69%	5.01%	6.26%	10.36%
Dalhart Federal Savings & Loan Association, SSB	$134,966	$84,277	$94,777	88.92%	26.42%	$5,399	5.16%	3.33%	2.91%	2.55%	(1.01%)	3.83%
Carmine State Bank	$135,218	$38,277	$128,572	29.77%	72.12%	$12,293	4.46%	3.26%	2.49%	2.43%	15.29%	15.69%
Mason Bank	$137,461	$66,074	$116,211	56.86%	55.32%	$7,637	4.88%	1.93%	1.30%	3.86%	(2.95%)	(7.45%)
Fidelity Bank of Texas	$137,498	$93,497	$107,340	87.10%	24.67%	$4,167	7.32%	1.91%	1.47%	5.94%	16.92%	21.03%
Texas National Bank | Sweetwater	$138,134	$36,344	$129,894	27.98%	32.94%	$5,756	3.52%	1.79%	1.19%	2.51%	(6.64%)	4.66%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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	As of Date						Year to Date					
Institution Name	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - $0 to $250 million in total assets (continued)												
Marion State Bank	$140,413	$63,071	$125,573	50.23%	42.33%	$9,361	4.75%	2.04%	1.50%	3.48%	9.68%	8.83%
The First State Bank | Columbus	$142,715	$48,038	$122,973	39.06%	70.41%	$8,395	3.90%	2.15%	1.17%	3.01%	(0.29%)	(6.00%)
The First National Bank of Tom Bean	$143,657	$114,793	$125,578	91.41%	19.46%	$3,684	7.68%	3.23%	2.50%	5.39%	0.83%	(0.41%)
The Brady National Bank	$144,388	$81,354	$132,300	61.49%	24.21%	$6,876	4.74%	2.28%	1.81%	3.17%	(15.93%)	(18.40%)
Security Bank of Texas	$146,898	$108,512	$125,770	86.28%	21.60%	$5,246	8.05%	3.24%	2.59%	5.61%	18.72%	19.73%
First National Bank of Fort Stockton	$147,508	$79,168	$134,207	58.99%	15.91%	$6,146	5.23%	1.89%	1.03%	4.42%	13.37%	23.94%
Fannin Bank	$148,058	$80,485	$139,420	57.73%	33.05%	$5,288	5.42%	3.35%	1.68%	3.35%	10.58%	8.71%
First State Bank | Shallowater	$148,311	$89,749	$122,592	73.21%	28.75%	$4,635	7.44%	3.25%	2.40%	5.32%	21.72%	27.87%
The First National Bank of Quitaque	$150,065	$58,136	$132,463	43.89%	49.04%	$7,898	6.17%	2.95%	2.13%	4.18%	11.36%	11.19%
Peoples State Bank | Rocksprings	$150,092	$47,930	$138,112	34.70%	44.04%	$16,677	4.04%	1.92%	1.07%	2.87%	(36.03%)	(40.33%)
Normangee State Bank	$152,712	$89,060	$127,845	69.66%	24.13%	$5,090	5.38%	2.09%	1.42%	4.18%	6.45%	(4.46%)
Graham Savings and Loan, SSB	$155,686	$114,351	$129,493	88.31%	23.91%	$4,579	5.52%	3.06%	2.75%	3.07%	(2.15%)	(0.11%)
The First National Bank of Winnsboro	$160,375	$97,073	$122,383	79.32%	31.88%	$5,728	6.29%	2.32%	1.49%	5.18%	1.47%	11.10%
First State Bank | Paint Rock	$160,771	$57,500	$136,640	42.08%	54.04%	$12,367	5.14%	2.18%	1.32%	4.03%	3.14%	1.76%
Bank of South Texas	$160,901	$111,125	$129,460	85.84%	27.72%	$2,727	8.98%	3.09%	1.92%	7.26%	0.13%	(2.80%)
The First National Bank of Eagle Lake	$161,422	$106,631	$138,402	77.04%	17.40%	$5,979	5.81%	2.09%	1.02%	4.58%	(6.68%)	(1.05%)
The Big Bend Banks, N.A.	$161,802	$20,180	$141,771	14.23%	78.57%	$5,393	3.83%	0.67%	0.34%	3.90%	7.08%	5.95%
First Texas National Bank	$167,940	$142,041	$145,834	97.40%	8.46%	$7,302	6.77%	3.37%	2.49%	4.41%	(14.67%)	(20.86%)
Greater State Bank	$171,011	$125,959	$152,082	82.82%	25.06%	$3,800	7.03%	2.68%	1.71%	5.41%	(6.23%)	(2.63%)
Peoples Bank | Paris	$172,083	$138,048	$148,964	92.67%	17.54%	$5,215	5.30%	2.39%	1.66%	3.73%	5.69%	(5.59%)
Lone Star Bank	$173,324	$152,998	$150,195	101.87%	12.97%	$6,419	6.95%	3.58%	3.21%	4.16%	6.99%	8.26%
First National Bank of Bosque County	$173,771	$133,286	$152,255	87.54%	22.85%	$5,430	5.41%	1.28%	0.80%	4.66%	5.87%	4.45%
Peoples State Bank | Shepherd	$175,227	$89,871	$150,848	59.58%	27.26%	$5,154	5.11%	1.79%	1.32%	3.88%	9.75%	(5.72%)
Texas Advantage Community Bank, National Association	$179,166	$88,317	$157,496	56.08%	54.12%	$6,891	5.36%	3.03%	2.24%	3.37%	(17.48%)	(20.08%)
The First National Bank of Evant	$179,824	$121,902	$163,645	74.49%	30.64%	$5,994	5.70%	2.02%	1.46%	4.32%	1.02%	0.06%
First State Bank | Spearman	$180,212	$149,143	$157,694	94.58%	11.79%	$5,300	6.76%	3.59%	2.92%	4.12%	5.40%	4.67%
The Community Bank	$180,764	$115,843	$163,389	70.90%	30.73%	$5,021	6.24%	2.64%	1.76%	4.60%	13.63%	12.57%
First State Bank of Ben Wheeler, Texas	$181,674	$68,751	$153,858	44.68%	47.68%	$5,047	4.19%	1.83%	1.35%	3.01%	(4.70%)	(6.65%)
Farmers State Bank | Groesbeck	$183,304	$111,333	$165,306	67.35%	19.08%	$4,954	5.43%	1.13%	0.60%	4.87%	5.76%	4.38%
Texas Financial Bank	$183,505	$87,293	$153,324	56.93%	23.67%	$5,243	6.07%	0.99%	0.58%	5.53%	26.75%	25.42%
First Security State Bank	$186,023	$70,469	$162,224	43.44%	48.05%	$6,001	4.14%	1.63%	1.00%	3.22%	18.01%	0.18%
Citizens State Bank | Corrigan	$186,965	$125,050	$167,025	74.87%	8.72%	$6,232	5.61%	2.61%	1.87%	3.93%	4.23%	2.73%
The Perryton National Bank	$190,524	$94,634	$162,403	58.27%	28.61%	$9,526	5.07%	2.88%	2.37%	3.18%	5.05%	2.22%
BOC Bank	$195,540	$147,620	$170,658	86.50%	19.41%	$6,111	6.58%	3.63%	3.07%	3.90%	(14.46%)	(17.62%)

Source: SNL Financial

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Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Year to Date: Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - $0 to $250 million in total assets (continued)												
First State Bank of Odem	$204,215	$101,035	$168,122	60.10%	40.71%	$6,188	6.53%	2.11%	1.18%	5.50%	3.23%	0.73%
The First National Bank of Anderson	$208,298	$135,128	$182,891	73.88%	22.78%	$4,432	5.44%	2.43%	1.52%	4.03%	(13.93%)	(17.36%)
First State Bank of Bedias	$208,826	$126,138	$171,776	73.43%	37.88%	$9,079	6.06%	2.59%	1.76%	4.60%	7.68%	8.30%
Sanger Bank	$211,685	$130,012	$175,737	73.98%	29.33%	$6,415	6.11%	2.91%	2.17%	4.25%	3.10%	1.41%
The Citizens National Bank of Hillsboro	$213,800	$62,282	$199,406	31.23%	39.82%	$7,919	3.72%	2.23%	1.55%	2.16%	(4.99%)	(9.76%)
Texas Heritage Bank	$220,890	$158,829	$190,996	83.16%	26.74%	$5,813	6.17%	2.10%	1.32%	4.95%	8.73%	4.39%
Muenster State Bank	$223,090	$73,866	$186,696	39.56%	61.02%	$13,123	4.24%	1.79%	1.19%	3.28%	4.75%	(4.07%)
PrimeBank of Texas	$225,686	$145,266	$194,276	74.77%	35.06%	$8,359	6.12%	2.73%	2.19%	4.13%	9.04%	9.35%
The First National Bank of Sterling City	$226,011	$44,044	$210,354	20.94%	43.69%	$10,762	3.37%	1.29%	0.77%	2.82%	(0.01%)	(4.19%)
First National Bank of Lake Jackson	$226,515	$45,561	$223,372	20.40%	22.79%	$9,061	3.25%	2.26%	1.63%	1.55%	10.61%	8.79%
Cendera Bank, N.A.	$227,250	$187,320	$199,502	93.89%	15.81%	$6,886	7.36%	3.80%	3.51%	4.20%	1.36%	0.75%
National Bank & Trust	$227,781	$131,838	$185,519	71.06%	28.08%	$7,593	4.70%	2.94%	2.20%	2.73%	12.92%	3.95%
Tejas Bank	$229,338	$123,921	$204,075	60.72%	33.92%	$15,289	5.42%	1.15%	0.55%	5.00%	(8.32%)	(11.37%)
Unity National Bank of Houston	$229,967	$141,547	$199,034	71.12%	31.64%	$5,475	5.60%	3.39%	3.40%	2.94%	28.32%	32.44%
Cypress Bank, SSB	$230,713	$139,745	$185,848	75.19%	34.84%	$4,048	5.85%	2.89%	2.45%	3.66%	0.91%	5.15%
Victory Bank	$231,589	$107,576	$200,488	53.66%	51.29%	$6,433	6.24%	3.23%	2.25%	4.29%	56.59%	68.46%
Guadalupe Bank	$236,379	$182,913	$206,787	88.45%	21.16%	$9,092	6.33%	1.87%	1.29%	5.11%	2.01%	0.92%
The City National Bank of Taylor	$237,406	$145,722	$209,025	69.72%	38.56%	$6,087	5.00%	1.03%	0.70%	4.41%	(1.71%)	(4.01%)
First Texas Bank | Lampasas	$239,129	$87,504	$214,405	40.81%	56.71%	$11,387	4.46%	1.85%	1.21%	3.36%	7.41%	7.12%
Bridge City State Bank	$240,237	$124,974	$191,424	65.29%	36.81%	$6,006	4.69%	2.13%	1.49%	3.45%	9.05%	4.97%
Farmers and Merchants Bank	$243,906	$127,350	$211,431	60.23%	42.28%	$5,302	5.66%	2.12%	1.18%	4.62%	78.63%	84.44%
Spring Hill State Bank	$248,351	$187,577	$204,993	91.50%	25.30%	$5,399	6.18%	2.94%	2.23%	4.29%	7.50%	8.45%
Average of Asset Group A	$132,490	$71,121	$114,274	61.37%	40.49%	$6,153	5.51%	2.25%	1.58%	4.14%	6.21%	5.23%

Source: SNL Financial

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Balance Sheet & Net Interest Margin — June 30, 2025 — Run Date: August 18, 2025

Institution Name	As of Date						Year to Date					
	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - $251 to $500 million in total assets												
Castroville State Bank	$257,352	$181,199	$226,152	80.12%	22.18%	$8,302	5.00%	2.33%	1.93%	3.26%	(6.18%)	(13.62%)
Citizens State Bank | Miles	$258,376	$200,608	$230,952	86.86%	15.19%	$11,234	6.83%	3.18%	2.42%	4.57%	11.16%	10.55%
Anahuac National Bank	$259,767	$88,064	$256,006	34.40%	12.16%	$7,216	4.17%	1.78%	1.26%	3.07%	22.49%	28.10%
The First National Bank of Ballinger	$260,773	$160,466	$233,725	68.66%	22.94%	$5,669	5.67%	2.63%	1.73%	4.08%	(2.18%)	(3.92%)
Incommons Bank, National Association	$261,701	$193,466	$223,374	86.61%	9.59%	$4,938	6.49%	2.87%	2.14%	4.48%	11.23%	4.29%
First National Bank of Burleson	$266,715	$99,297	$233,909	42.45%	59.78%	$9,878	5.72%	1.91%	1.20%	4.73%	3.82%	2.78%
Citizens Bank | Amarillo	$271,968	$180,544	$237,546	76.00%	28.82%	$11,332	7.24%	3.21%	2.55%	4.82%	12.31%	10.70%
Bank of DeSoto, National Association	$271,969	$159,208	$244,894	65.01%	43.29%	$6,799	7.22%	3.52%	2.50%	4.90%	6.30%	6.82%
Freedom Bank	$274,124	$167,217	$219,147	76.30%	22.16%	$5,272	6.93%	3.90%	2.99%	4.14%	8.78%	8.67%
Interstate Bank	$275,260	$158,909	$258,244	61.53%	41.50%	$8,341	5.11%	1.87%	1.65%	3.62%	(4.65%)	(6.52%)
Global One Bank	$283,654	$212,570	$230,577	92.19%	22.71%	$8,596	7.39%	4.52%	3.96%	3.97%	52.39%	54.85%
One World Bank	$283,928	$207,276	$235,456	88.03%	29.52%	$6,760	7.51%	4.23%	2.79%	4.85%	21.68%	26.05%
First State Bank | Graham	$284,562	$150,727	$253,803	59.39%	41.04%	$5,472	5.64%	2.78%	1.88%	3.85%	8.40%	8.15%
The National Bank of Andrews	$285,688	$214,052	$246,713	86.76%	16.20%	$4,926	6.76%	1.66%	0.89%	5.92%	(4.94%)	(10.21%)
Coleman County State Bank	$286,445	$161,048	$262,506	61.35%	30.59%	$5,208	7.06%	2.24%	1.55%	5.53%	69.70%	73.11%
Arrowhead Bank	$286,489	$179,582	$255,004	70.42%	30.74%	$5,305	5.44%	1.57%	0.99%	4.54%	(3.05%)	(5.46%)
Sundown State Bank	$286,667	$205,920	$254,190	81.01%	24.15%	$8,431	6.54%	2.95%	2.07%	4.61%	13.68%	12.63%
Citizens National Bank at Brownwood	$290,827	$112,699	$261,418	43.11%	44.99%	$6,924	4.29%	2.10%	1.36%	3.03%	5.33%	3.60%
The City National Bank of Colorado City	$292,149	$210,167	$249,399	84.27%	29.48%	$7,491	6.70%	3.69%	3.39%	3.62%	(2.12%)	6.35%
Columbus State Bank	$294,512	$18,351	$250,862	7.32%	98.46%	$14,024	3.26%	1.65%	1.03%	2.42%	211.11%	189.72%
Community Bank	$297,369	$242,656	$262,445	92.46%	19.33%	$9,293	5.50%	2.04%	1.44%	4.26%	(1.57%)	(0.51%)
The Jacksboro National Bank	$297,760	$148,810	$256,859	57.93%	29.00%	$6,077	4.99%	2.58%	1.75%	3.47%	(3.26%)	(8.58%)
ValueBank Texas	$301,355	$154,007	$261,251	58.95%	46.41%	$3,464	5.79%	1.73%	1.00%	4.90%	2.80%	1.46%
Llano National Bank	$301,723	$166,904	$268,291	62.21%	26.25%	$6,286	4.87%	2.30%	1.58%	3.50%	8.79%	10.44%
Charter Bank	$303,782	$183,118	$257,933	70.99%	41.00%	$5,842	6.71%	2.80%	1.66%	5.46%	2.17%	9.88%
The Pecos County State Bank	$304,660	$129,883	$279,875	46.41%	8.17%	$5,253	5.26%	2.34%	1.69%	3.78%	(13.13%)	(13.98%)
Texana Bank, National Association	$310,642	$285,008	$255,402	111.59%	5.32%	$1,012	6.26%	3.14%	2.45%	3.95%	11.66%	3.63%
First State Bank of Burnet	$316,766	$149,805	$284,821	52.60%	50.61%	$7,919	4.23%	1.68%	0.99%	3.36%	15.39%	13.60%
Commercial National Bank of Texarkana	$318,469	$231,230	$298,974	77.34%	12.84%	$5,398	5.73%	2.02%	1.54%	4.19%	3.67%	2.92%
Ozona Bank	$318,566	$137,853	$271,559	50.76%	55.71%	$5,222	4.87%	1.81%	1.01%	3.97%	1.41%	(4.68%)
The First National Bank of Hughes Springs	$321,174	$225,015	$284,649	79.05%	18.78%	$2,974	6.92%	0.47%	0.21%	6.80%	11.69%	9.54%
Security State Bank | Farwell	$322,346	$231,532	$278,166	83.24%	21.99%	$18,962	6.68%	3.36%	2.89%	4.06%	7.41%	4.70%
The First National Bank of Hereford	$325,024	$262,141	$285,994	91.66%	15.72%	$6,019	7.09%	3.24%	2.11%	5.03%	2.47%	1.27%
The Waggoner National Bank of Vernon	$328,967	$163,211	$285,445	57.18%	29.28%	$5,306	5.13%	2.35%	1.98%	3.48%	3.38%	2.65%
Lakeside Bank	$332,583	$216,063	$261,044	82.77%	39.44%	$13,858	6.41%	3.51%	3.11%	3.82%	15.97%	16.87%
Texas Traditions Bank	$334,660	$236,023	$287,580	82.07%	31.64%	$6,436	7.52%	3.54%	2.10%	5.65%	40.06%	47.27%
First National Bank of Giddings	$346,329	$250,548	$301,456	83.11%	8.39%	$9,114	5.16%	3.02%	2.28%	3.19%	8.50%	6.45%
First State Bank | Stratford	$348,182	$185,800	$308,501	60.23%	28.59%	$9,163	5.47%	2.93%	1.52%	3.81%	6.84%	5.80%
West Texas State Bank	$348,209	$239,059	$308,497	77.49%	18.36%	$5,708	7.44%	3.50%	2.47%	5.16%	17.61%	17.99%
Crossroads Bank	$350,855	$204,749	$323,524	63.29%	35.53%	$7,017	5.63%	2.20%	1.75%	4.01%	10.81%	9.28%
First State Bank of Texas	$351,080	$211,725	$314,954	67.22%	35.22%	$5,319	6.84%	3.84%	2.49%	4.42%	8.03%	7.97%
Trusttexas Bank, S.S.B.	$355,237	$176,394	$354,658	49.74%	39.04%	$7,401	3.99%	2.17%	1.85%	2.44%	(13.16%)	5.54%
HomeBank Texas	$356,630	$281,388	$309,095	91.04%	19.97%	$8,916	6.28%	3.23%	2.04%	4.39%	7.31%	7.09%
Gilmer National Bank	$358,666	$260,402	$326,261	79.81%	27.35%	$7,631	6.27%	3.73%	3.29%	3.26%	4.88%	3.55%
Maverick Bank	$364,371	$220,645	$324,094	68.08%	32.55%	$5,877	6.98%	2.93%	1.87%	5.22%	54.10%	58.41%

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 Group B - $251 to $500 million in total assets (continued)

	As of Date						Year to Date					
Institution Name	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Farmers State Bank | Center	$364,466	$212,354	$308,628	68.81%	32.30%	$4,860	6.18%	2.22%	1.39%	4.94%	0.14%	(2.78%)
First National Bank in Port Lavaca	$366,370	$218,945	$300,286	72.91%	17.21%	$8,327	4.35%	2.15%	1.65%	2.90%	(6.02%)	(3.98%)
The Yoakum National Bank	$367,379	$231,722	$334,418	69.29%	22.91%	$6,560	5.62%	2.42%	1.74%	4.00%	22.24%	36.07%
The Commercial National Bank of Brady	$370,406	$293,000	$304,414	96.25%	6.73%	$5,974	8.46%	3.06%	1.91%	6.61%	29.54%	4.26%
Peoples State Bank of Hallettsville	$370,411	$147,129	$338,850	43.42%	29.74%	$16,105	4.13%	2.91%	2.41%	2.05%	(6.32%)	(8.33%)
Lamar National Bank	$371,072	$238,835	$322,136	74.14%	18.28%	$4,883	5.85%	2.10%	1.76%	4.20%	(4.40%)	(6.18%)
Citizens State Bank | Woodville	$373,679	$269,005	$323,387	83.18%	10.44%	$6,228	6.05%	2.66%	1.47%	4.26%	15.42%	12.30%
First-Lockhart National Bank	$378,764	$281,836	$340,854	82.69%	21.47%	$7,014	5.50%	2.20%	1.75%	3.90%	(13.33%)	(15.20%)
The MINT National Bank	$406,563	$326,607	$326,970	99.89%	20.28%	$9,916	7.79%	4.11%	3.72%	4.67%	(17.47%)	(22.59%)
First State Bank | Clute	$414,408	$308,822	$372,609	82.88%	19.25%	$7,400	6.07%	2.87%	1.92%	4.29%	16.53%	15.10%
Texas State Bank	$416,230	$255,990	$337,682	75.81%	25.79%	$5,946	5.04%	1.83%	1.06%	4.08%	(3.39%)	(1.26%)
The Lamesa National Bank	$417,837	$74,601	$370,737	20.12%	77.74%	$15,475	4.27%	2.48%	1.44%	3.00%	3.10%	0.91%
Ennis State Bank	$423,052	$311,304	$355,042	87.68%	15.32%	$6,410	5.94%	2.95%	2.24%	3.82%	6.79%	11.11%
The First National Bank of Stanton	$423,345	$103,058	$364,372	28.28%	71.31%	$17,639	4.61%	1.88%	1.09%	3.90%	(3.05%)	(7.26%)
Austin County State Bank	$423,487	$332,161	$376,131	88.31%	13.17%	$7,700	6.85%	2.57%	2.00%	5.04%	9.75%	9.59%
Shelby Savings Bank, SSB	$433,280	$317,461	$339,488	93.51%	20.11%	$4,290	6.41%	2.23%	1.68%	4.83%	7.31%	7.51%
Citizens State Bank | Sealy	$433,461	$271,897	$389,984	69.72%	33.75%	$13,135	4.76%	2.76%	2.07%	3.04%	8.19%	8.19%
MCBank	$434,067	$199,907	$400,926	49.86%	37.53%	$5,167	4.82%	2.19%	1.49%	3.51%	9.31%	14.99%
Texas Champion Bank	$439,881	$343,927	$331,237	103.83%	18.35%	$4,888	6.32%	3.10%	2.06%	4.41%	(1.87%)	(1.59%)
Broadstreet Bank, SSB	$443,000	$297,248	$345,208	86.11%	26.16%	$6,329	5.35%	2.69%	2.39%	3.20%	0.25%	0.92%
The First National Bank of Livingston	$452,383	$210,618	$391,110	53.85%	33.72%	$4,435	3.75%	0.80%	0.42%	3.41%	0.38%	(1.94%)
The Liberty National Bank in Paris	$467,463	$321,829	$413,180	77.89%	15.95%	$9,349	5.19%	2.63%	2.10%	3.26%	13.51%	12.95%
Fayette Savings Bank, SSB	$468,862	$378,181	$422,128	89.59%	17.01%	$11,722	5.78%	2.78%	2.63%	3.34%	6.59%	5.03%
State Bank of De Kalb	$472,362	$365,812	$414,816	88.19%	21.89%	$5,307	6.39%	2.38%	1.77%	4.82%	16.47%	17.03%
The Brenham National Bank	$481,072	$249,347	$418,178	59.63%	33.89%	$7,886	4.49%	1.13%	0.62%	3.88%	(5.32%)	(15.24%)
Citizens Bank | Kilgore	$489,128	$307,305	$414,557	74.13%	38.70%	$4,749	6.13%	2.21%	1.77%	4.74%	3.24%	2.60%
Texas Republic Bank, National Association	$492,184	$408,686	$376,386	108.58%	16.45%	$6,310	7.05%	3.36%	2.54%	4.82%	(1.15%)	3.64%
Average of Asset Group B	$349,208	$218,513	$303,457	71.91%	28.58%	$7,522	5.86%	2.61%	1.90%	4.15%	10.49%	9.74%

Source: SNL Financial

Note: Report includes only bank-level data.

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Institution Name	As of Date						Year to Date					
	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - $501 million to $1 billion in total assets												
International Bank of Commerce | Zapata	$500,260	$136,548	$428,299	31.88%	63.95%	$5,497	4.56%	2.45%	1.22%	3.08%	13.63%	11.54%
The Karnes County National Bank of Karnes City	$500,512	$224,695	$452,782	49.63%	34.09%	$9,444	4.74%	2.13%	1.41%	3.43%	3.75%	1.95%
Austin Capital Bank SSB	$503,769	$440,393	$430,914	102.20%	9.25%	$6,717	8.02%	1.47%	1.46%	6.63%	19.53%	35.46%
Liberty Capital Bank	$505,291	$388,165	$437,118	88.80%	25.50%	$15,312	6.27%	3.72%	2.61%	3.97%	37.34%	34.00%
Herring Bank	$509,414	$346,613	$448,039	77.36%	23.90%	$3,014	6.62%	2.26%	1.42%	5.29%	7.52%	7.78%
Bank of Texas	$523,496	$399,799	$411,524	97.15%	24.73%	$18,052	6.40%	3.78%	2.69%	4.02%	(0.78%)	(7.28%)
First Commercial Bank, National Association	$525,511	$315,857	$466,274	67.74%	33.78%	$5,775	5.30%	2.73%	1.62%	3.82%	(0.10%)	2.93%
Trinity Bank, N.A.	$527,175	$325,809	$464,952	70.07%	38.88%	$17,006	5.70%	2.72%	1.92%	4.18%	1.89%	(0.04%)
First State Bank and Trust Company	$531,367	$182,711	$443,428	41.20%	19.55%	$9,840	4.02%	2.45%	1.77%	2.22%	(3.66%)	(4.95%)
NBT Financial Bank	$535,854	$461,665	$470,619	98.10%	11.83%	$7,241	6.76%	3.46%	2.38%	4.55%	18.05%	16.16%
The First National Bank of Mertzon	$539,669	$74,248	$467,702	15.88%	57.00%	$17,989	3.81%	0.69%	0.51%	3.35%	2.28%	0.27%
First National Bank of Huntsville	$554,095	$346,498	$474,777	72.98%	22.83%	$5,486	5.33%	1.89%	1.18%	4.29%	(1.12%)	(3.94%)
SouthTrust Bank, N.A.	$556,736	$355,448	$487,233	72.95%	25.50%	$5,405	5.45%	1.85%	1.23%	4.33%	(2.27%)	(3.71%)
The Bank and Trust, SSB	$567,077	$359,149	$518,689	69.24%	20.29%	$4,051	5.14%	1.51%	0.91%	4.29%	10.86%	10.74%
The State National Bank of Big Spring	$576,971	$100,259	$520,646	19.26%	84.50%	$15,594	3.60%	1.75%	0.91%	2.61%	2.31%	(2.45%)
The Falls City National Bank	$581,047	$142,783	$489,642	29.16%	66.11%	$21,520	4.73%	2.16%	1.33%	3.58%	(2.42%)	(5.47%)
Gulf Capital Bank	$582,248	$304,256	$435,554	69.85%	42.25%	$10,397	6.08%	4.15%	3.51%	2.84%	16.08%	0.67%
The First National Bank of East Texas	$584,656	$405,384	$533,116	76.04%	17.43%	$4,299	6.23%	2.84%	2.21%	4.18%	9.89%	9.78%
First Federal Community Bank, SSB	$585,415	$474,941	$509,072	93.30%	13.50%	$7,053	5.70%	2.42%	2.20%	3.68%	8.77%	8.47%
Worthington Bank	$587,325	$479,897	$530,347	90.49%	16.75%	$8,046	5.95%	3.37%	2.17%	3.87%	(8.31%)	(10.13%)
Wellington State Bank	$598,378	$350,060	$546,349	64.07%	12.01%	$4,826	5.66%	2.78%	2.06%	3.69%	1.99%	0.48%
American Bank National Association	$613,301	$470,017	$550,397	85.40%	21.13%	$7,863	5.45%	2.72%	2.03%	3.59%	4.55%	4.17%
Dominion Bank	$624,046	$529,706	$553,392	95.72%	15.64%	$13,001	6.57%	4.18%	3.41%	3.50%	19.60%	20.91%
Citizens National Bank | Cameron	$628,112	$428,040	$549,961	77.83%	21.50%	$7,478	5.13%	2.55%	1.98%	3.35%	2.77%	1.26%
Community Bank & Trust, Waco, Texas	$628,785	$391,643	$556,912	70.32%	39.03%	$5,614	4.76%	2.66%	1.99%	3.14%	(4.72%)	(5.58%)
TXN Bank	$632,142	$331,716	$586,427	56.57%	18.35%	$7,024	4.83%	2.48%	1.82%	3.12%	6.66%	9.11%
Titan Bank, N.A.	$639,498	$338,130	$568,248	59.50%	42.14%	$17,764	5.55%	4.10%	1.06%	4.14%	66.12%	71.23%
American Bank, National Association | Dallas	$641,241	$451,276	$534,733	84.39%	27.81%	$11,875	8.55%	4.15%	3.77%	5.04%	30.13%	34.64%
American State Bank	$661,681	$495,177	$545,166	90.83%	18.90%	$9,064	5.71%	3.85%	3.37%	2.51%	(9.34%)	(10.85%)
Capital Bank	$665,889	$558,272	$593,308	94.09%	12.21%	$6,936	6.09%	2.79%	1.75%	4.47%	9.12%	8.84%
First Community Bank | Corpus Christi	$669,422	$468,858	$597,684	78.45%	23.95%	$4,009	6.03%	2.61%	1.53%	4.73%	2.30%	1.39%
Grandview Bank	$677,153	$499,335	$605,365	82.48%	17.97%	$10,107	6.43%	3.24%	1.89%	4.68%	5.82%	6.39%
First Bank	$677,446	$592,789	$561,575	105.56%	10.75%	$4,057	6.56%	2.61%	1.57%	4.87%	5.83%	6.76%
First State Bank of Livingston	$678,530	$218,703	$593,262	36.86%	17.05%	$5,180	4.62%	2.46%	1.72%	3.23%	(7.35%)	(9.29%)
Classic Bank, National Association	$678,821	$543,827	$602,636	90.24%	16.93%	$7,893	5.52%	2.95%	2.33%	3.41%	(7.78%)	(8.12%)
Texas Gulf Bank, National Association	$690,439	$480,180	$607,761	79.01%	17.64%	$5,706	5.23%	2.61%	1.93%	3.64%	(0.97%)	(1.96%)
Sage Capital Bank	$690,829	$427,328	$611,654	69.86%	29.22%	$7,049	5.76%	2.70%	1.79%	4.07%	5.98%	6.01%
The First National Bank of Sonora	$694,283	$435,727	$635,827	68.53%	29.03%	$6,741	6.26%	2.92%	2.07%	4.15%	25.11%	27.99%
First State Bank | Athens	$717,034	$495,120	$634,812	77.99%	8.59%	$5,877	5.24%	2.09%	1.28%	4.05%	3.12%	1.63%
Kleberg Bank, N.A.	$717,064	$488,393	$626,822	77.92%	22.03%	$5,559	5.18%	1.83%	1.31%	3.94%	4.88%	4.64%
Pilgrim Bank	$720,650	$488,355	$599,171	81.51%	12.79%	$7,429	4.74%	3.32%	2.34%	2.54%	8.00%	15.46%
Southwest Bank	$726,719	$500,476	$647,290	77.32%	23.21%	$5,464	6.68%	2.15%	0.90%	5.86%	10.47%	11.30%
Bank of Houston	$751,043	$612,674	$625,500	97.95%	18.39%	$14,726	6.58%	3.82%	3.30%	3.63%	(0.23%)	6.20%

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	As of Date						Year to Date					
Institution Name	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - $501 million to $1 billion in total assets (continued)												
Citizens 1st Bank	$756,310	$456,937	$570,349	80.12%	16.22%	$13,040	4.80%	3.07%	2.65%	2.69%	(3.06%)	(7.06%)
First Community Bank | San Benito	$761,389	$478,592	$668,035	71.64%	9.62%	$5,857	5.59%	2.34%	1.47%	4.28%	7.33%	6.73%
Bank of the West	$761,840	$513,890	$686,892	74.81%	30.88%	$6,683	6.00%	2.74%	1.65%	4.45%	(10.23%)	(11.67%)
Commerce Bank	$763,060	$158,349	$664,877	23.82%	85.00%	$16,235	4.54%	2.70%	1.48%	2.86%	4.82%	1.16%
Schertz Bank & Trust	$787,378	$636,461	$683,209	93.16%	15.84%	$11,411	6.61%	3.90%	3.32%	3.65%	(21.21%)	(22.06%)
Western Bank	$811,134	$653,758	$717,867	91.07%	12.82%	$5,794	7.50%	2.71%	2.27%	5.26%	4.79%	(1.83%)
The First State Bank | Louise	$812,607	$600,181	$735,520	81.60%	22.09%	$5,047	5.88%	1.02%	1.00%	4.99%	(1.36%)	(3.60%)
Harmony Bank	$824,716	$595,686	$665,868	89.46%	22.86%	$8,964	6.79%	3.14%	2.19%	4.75%	10.25%	2.05%
UBank	$825,186	$635,927	$714,135	89.05%	19.86%	$7,859	7.24%	3.86%	2.80%	4.55%	22.30%	23.84%
First Liberty Bank	$825,378	$401,745	$714,854	56.20%	26.81%	$6,995	5.57%	2.15%	1.44%	4.26%	143.12%	140.71%
Texas National Bank of Jacksonville	$847,972	$686,993	$752,032	91.35%	18.68%	$7,310	6.61%	3.78%	3.15%	3.82%	(0.81%)	(2.51%)
Plains State Bank	$851,470	$662,419	$703,376	94.18%	18.24%	$9,255	6.68%	3.26%	2.54%	4.52%	(5.69%)	(8.47%)
TransPecos Banks, SSB	$862,873	$562,489	$788,586	71.33%	16.70%	$8,460	7.22%	3.93%	3.17%	3.64%	1.32%	2.35%
Clear Fork Bank National Association	$894,762	$709,914	$783,958	90.56%	10.86%	$7,583	7.18%	3.71%	2.70%	4.64%	(6.46%)	(9.74%)
Texas Bank	$900,805	$665,412	$785,016	84.76%	19.03%	$4,843	6.56%	3.21%	2.54%	4.32%	11.33%	15.44%
Security State Bank | Pearsall	$901,146	$549,503	$804,082	68.34%	14.47%	$11,407	4.98%	2.83%	2.32%	2.97%	(5.25%)	(7.89%)
NewFirst National Bank	$908,368	$705,609	$790,793	89.23%	20.60%	$10,441	6.76%	2.25%	1.60%	5.30%	(3.62%)	(4.61%)
Round Top State Bank	$914,727	$576,118	$823,935	69.92%	28.59%	$11,727	4.70%	2.82%	2.13%	2.83%	7.30%	6.03%
The First National Bank of Granbury	$930,358	$500,081	$832,393	60.08%	42.15%	$5,964	4.77%	2.02%	1.44%	3.56%	(0.20%)	(2.80%)
Texas Heritage National Bank	$937,703	$824,579	$827,508	99.65%	11.08%	$12,178	7.15%	4.02%	3.74%	3.70%	18.81%	27.19%
Tolleson Private Bank	$943,206	$751,642	$817,394	91.96%	20.90%	$15,987	4.71%	2.98%	2.73%	2.23%	5.10%	(2.28%)
Ciera Bank	$946,347	$675,284	$829,230	81.44%	21.84%	$7,632	6.46%	3.44%	2.10%	4.18%	6.94%	6.82%
Hometown Bank, National Association	$948,799	$651,656	$848,765	76.78%	25.17%	$8,179	4.95%	2.99%	2.10%	3.09%	(2.05%)	(7.27%)
Frontier Bank of Texas	$976,787	$794,907	$813,626	97.70%	15.88%	$10,391	6.58%	3.15%	2.52%	4.21%	17.57%	15.00%
Texas National Bank | Mercedes	$980,075	$670,711	$851,349	78.78%	15.21%	$6,164	6.79%	3.41%	2.39%	4.47%	5.15%	11.83%
The First National Bank of McGregor	$981,720	$754,783	$876,824	86.08%	18.93%	$10,334	7.54%	3.90%	3.58%	4.09%	0.83%	2.01%
T Bank, National Association	$987,451	$812,370	$856,801	94.81%	16.52%	$5,809	8.13%	4.50%	4.19%	4.46%	31.57%	39.17%
Colonial Savings, FA	$991,473	$686,955	$608,839	112.83%	10.65%	$5,302	4.01%	3.01%	1.39%	2.31%	(8.29%)	14.33%
R Bank	$999,367	$799,589	$891,772	89.66%	17.27%	$8,059	5.84%	3.14%	2.51%	3.56%	8.53%	9.24%
Average of Asset Group C	$721,317	$486,576	$625,873	76.61%	24.34%	$8,804	5.86%	2.88%	2.10%	3.91%	7.70%	7.45%

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.

Asset Group D - Over $1 billion in total assets

Institution Name	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
	As of Date						Year to Date					
United Texas Bank	$1,008,949	$534,632	$721,488	74.10%	35.96%	$11,211	6.14%	3.94%	3.36%	3.33%	(18.10%)	(15.59%)
First National Bank and Trust Company of Weatherford	$1,008,984	$619,404	$911,847	67.93%	29.63%	$5,201	6.18%	2.96%	2.04%	4.22%	(2.98%)	(3.03%)
Keystone Bank, SSB	$1,019,692	$823,157	$868,169	94.82%	16.63%	$12,139	6.36%	3.78%	3.11%	3.50%	16.97%	18.43%
Alliance Bank Central Texas	$1,025,655	$853,702	$904,932	94.34%	13.18%	$10,257	6.16%	4.17%	2.99%	3.21%	9.99%	14.85%
Pointbank	$1,033,009	$552,812	$862,879	64.07%	22.57%	$9,565	5.00%	3.11%	1.74%	3.17%	0.12%	(15.80%)
The First National Bank of Bastrop	$1,034,196	$611,557	$917,220	66.68%	16.31%	$6,629	5.06%	2.64%	1.77%	3.49%	8.85%	0.34%
MapleMark Bank	$1,050,556	$850,903	$825,543	103.07%	15.94%	$13,469	6.08%	4.02%	3.31%	3.05%	(1.99%)	(6.81%)
Peoples Bank | Lubbock	$1,138,221	$762,969	$1,028,222	74.20%	20.72%	$7,391	6.10%	2.57%	1.88%	4.36%	7.32%	6.68%
Citizens State Bank | Somerville	$1,151,168	$736,839	$1,001,279	73.59%	28.49%	$7,427	6.23%	2.48%	1.73%	4.61%	9.86%	8.18%
Dallas Capital Bank, National Association	$1,187,579	$922,630	$998,243	92.43%	16.06%	$15,626	5.46%	3.70%	2.87%	2.81%	15.91%	14.97%
Legend Bank, N. A.	$1,189,107	$755,296	$1,069,630	70.61%	23.05%	$5,772	6.06%	2.41%	1.82%	4.41%	8.94%	7.06%
Texas Security Bank	$1,193,438	$902,735	$1,012,646	89.15%	23.23%	$13,115	5.37%	3.50%	2.48%	3.08%	4.89%	(8.77%)
Central Bank	$1,254,928	$982,854	$1,127,709	87.15%	11.66%	$7,843	6.69%	2.92%	1.59%	5.05%	7.68%	7.62%
SouthStar Bank, S.S.B.	$1,264,496	$968,571	$1,030,562	93.98%	14.84%	$8,158	6.49%	2.80%	2.20%	4.51%	15.05%	22.84%
Benchmark Bank	$1,265,483	$905,026	$1,136,140	79.66%	25.62%	$6,840	6.26%	3.31%	2.12%	4.24%	8.34%	8.23%
Central National Bank	$1,286,738	$1,096,360	$1,140,832	96.10%	16.03%	$12,615	5.89%	2.71%	2.29%	3.85%	(1.02%)	(2.22%)
Southwestern National Bank	$1,300,222	$1,101,896	$1,135,846	97.01%	15.34%	$9,092	6.73%	3.99%	3.31%	3.61%	14.52%	16.95%
First Texas Bank | Georgetown	$1,316,900	$551,215	$1,170,216	47.10%	50.23%	$10,535	3.94%	1.60%	0.92%	3.09%	5.59%	5.75%
The City National Bank of Sulphur Springs	$1,329,149	$905,947	$1,198,149	75.61%	27.96%	$5,381	5.80%	2.36%	1.63%	4.30%	3.19%	6.62%
Alliance Bank	$1,343,645	$778,569	$1,173,621	66.34%	19.61%	$5,867	4.67%	2.33%	1.77%	3.02%	0.64%	(1.01%)
First Command Financial Services, Inc.	$1,375,262	$491,678	$937,404	52.45%	55.70%	$1,592	3.88%	0.64%	0.63%	NA	(5.62%)	(5.28%)
First National Bank | Wichita Falls	$1,380,794	$1,146,775	$1,150,534	99.67%	13.22%	$11,226	5.69%	3.54%	3.22%	2.82%	(21.11%)	(2.71%)
Wallis Bank	$1,385,416	$1,123,543	$1,189,475	94.46%	14.37%	$5,895	8.06%	3.99%	2.80%	5.29%	21.84%	18.68%
Rio Bank	$1,406,380	$782,467	$1,137,362	68.80%	28.38%	$4,900	5.90%	3.00%	2.07%	3.82%	97.52%	96.44%
Pegasus Bank	$1,418,430	$887,498	$1,265,357	70.14%	30.86%	$19,700	5.88%	3.46%	2.36%	3.68%	10.29%	10.34%
First National Bank of Central Texas	$1,572,338	$1,219,430	$1,366,835	89.22%	15.68%	$13,103	5.69%	2.62%	1.56%	4.03%	2.20%	1.39%
Community National Bank & Trust of Texas	$1,576,394	$1,167,914	$1,337,338	87.33%	14.91%	$6,884	6.86%	3.52%	2.24%	4.77%	44.06%	47.85%
Commercial Bank of Texas, N.A.	$1,593,355	$1,050,339	$1,438,336	73.02%	21.84%	$6,176	5.40%	2.29%	1.72%	3.81%	13.96%	13.20%
Moody National Bank	$1,632,489	$1,178,895	$1,411,215	83.54%	15.79%	$9,019	5.30%	4.09%	2.40%	2.96%	(4.81%)	(4.46%)
American Bank of Commerce	$1,656,453	$947,661	$1,368,333	69.26%	30.47%	$10,353	5.12%	3.04%	2.16%	3.15%	27.94%	5.55%
First State Bank | Gainesville	$1,812,065	$948,996	$1,641,601	57.81%	21.38%	$6,761	4.77%	2.59%	1.66%	3.22%	5.49%	(1.33%)
First State Bank of Uvalde	$1,823,649	$695,915	$1,633,270	42.61%	41.12%	$14,137	4.03%	2.72%	2.17%	2.06%	(0.33%)	(2.83%)
FirstBank Southwest	$1,862,243	$1,340,450	$1,645,688	81.45%	15.52%	$7,759	5.97%	3.33%	2.67%	3.52%	1.96%	4.77%
North Dallas Bank & Trust Co.	$1,875,281	$1,273,741	$1,588,705	80.17%	27.62%	$11,162	4.49%	3.12%	2.11%	2.18%	(3.61%)	(5.25%)
Citizens National Bank of Texas	$1,972,923	$1,700,957	$1,716,799	99.08%	10.86%	$12,487	6.71%	2.49%	1.53%	5.05%	4.60%	4.11%
Security State Bank & Trust	$2,007,296	$1,403,405	$1,724,715	81.37%	23.93%	$6,195	6.35%	2.31%	1.25%	4.94%	(0.37%)	1.49%
Texas Community Bank	$2,104,571	$1,114,554	$1,800,766	61.89%	42.90%	$9,150	6.04%	2.70%	1.68%	4.55%	1.58%	(0.18%)
Falcon International Bank	$2,119,328	$1,372,054	$1,861,701	73.70%	18.01%	$5,298	5.55%	2.83%	2.01%	3.74%	10.38%	9.83%
Golden Bank, National Association	$2,179,457	$1,774,264	$1,821,758	97.39%	19.34%	$14,627	6.86%	4.04%	3.64%	3.68%	17.29%	18.35%
Cornerstone Capital Bank, SSB	$2,300,182	$1,555,995	$1,483,381	104.90%	22.90%	$1,643	5.73%	4.30%	3.82%	2.26%	1.71%	14.88%
American National Bank & Trust	$2,324,037	$1,784,969	$2,060,377	86.63%	17.56%	$7,129	5.77%	3.80%	3.23%	2.88%	3.50%	2.46%
Texas Partners Bank	$2,354,484	$1,889,681	$2,130,146	88.71%	9.52%	$9,977	5.38%	2.69%	2.37%	3.20%	(10.36%)	(12.53%)
First United Bank	$2,364,266	$1,469,147	$2,116,306	69.42%	12.10%	$7,803	5.66%	3.05%	1.77%	3.61%	21.53%	34.50%
Horizon Bank, SSB	$2,373,913	$1,539,722	$2,039,447	75.50%	24.21%	$11,041	5.38%	2.58%	1.77%	3.72%	(8.28%)	(18.29%)
Texas First Bank	$2,377,462	$1,261,813	$2,093,903	60.26%	19.39%	$8,805	5.02%	2.68%	1.32%	3.50%	6.54%	5.95%
Community National Bank	$2,400,640	$1,605,590	$2,081,070	77.15%	26.60%	$8,698	6.20%	1.97%	1.12%	5.14%	(0.09%)	(2.58%)
TexasBank	$2,417,382	$1,959,098	$1,939,459	101.01%	18.47%	$6,848	6.87%	3.84%	3.29%	3.91%	(10.06%)	(8.72%)

Source: SNL Financial

Note: Report includes only bank-level data.

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	As of Date						Year to Date					
Institution Name	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group D - Over $1 billion in total assets (continued)												
Vista Bank	$2,429,922	$1,858,072	$2,125,735	87.41%	22.71%	$12,211	6.65%	3.79%	3.03%	3.88%	(13.01%)	(14.90%)
Extraco Banks, National Association	$2,475,352	$1,334,675	$1,998,520	66.78%	30.68%	$8,625	4.78%	2.57%	1.98%	2.97%	9.48%	11.65%
American Bank, National Association | Corpus Christi	$2,552,612	$1,801,982	$2,293,704	78.56%	15.14%	$6,993	5.52%	2.27%	1.68%	3.96%	2.16%	3.11%
Susser Bank	$2,625,202	$1,964,178	$2,336,963	84.05%	25.35%	$10,376	6.57%	3.64%	3.15%	3.75%	9.06%	9.30%
Pinnacle Bank	$2,688,128	$1,813,733	$2,336,614	77.62%	20.24%	$9,956	5.02%	2.76%	2.02%	3.15%	0.50%	(1.76%)
West Texas National Bank	$2,691,438	$1,482,264	$2,399,911	61.76%	27.29%	$12,695	5.74%	2.99%	2.12%	3.79%	(5.54%)	(7.68%)
State Bank of Texas	$2,768,931	$2,251,422	$2,297,005	98.02%	18.18%	$27,415	8.86%	4.50%	4.26%	5.10%	(0.92%)	1.60%
American Momentum Bank	$2,796,987	$1,993,478	$2,172,681	91.75%	19.95%	$7,991	6.14%	2.65%	1.54%	4.82%	(0.10%)	(3.62%)
Jefferson Bank	$2,802,550	$1,882,900	$2,563,397	73.45%	25.96%	$7,059	5.04%	2.68%	1.46%	3.25%	(4.77%)	(6.14%)
American First National Bank	$2,864,206	$2,411,532	$2,453,272	98.30%	16.91%	$11,885	6.87%	3.94%	3.29%	3.97%	9.12%	8.77%
Texas Regional Bank	$2,886,530	$1,596,754	$2,486,042	64.23%	28.76%	$4,968	5.48%	3.06%	2.19%	3.40%	12.56%	3.34%
TIB, National Association	$2,997,611	$1,903,609	$2,438,493	78.06%	32.55%	$12,336	5.57%	4.55%	3.51%	2.47%	2.84%	0.42%
Austin Bank, Texas National Association	$3,127,230	$2,482,528	$2,654,024	93.54%	14.46%	$5,780	6.18%	2.50%	1.59%	4.77%	13.95%	14.30%
Guaranty Bank & Trust, N.A.	$3,140,933	$2,141,142	$2,718,809	78.75%	18.60%	$6,476	5.52%	2.76%	1.62%	3.78%	1.80%	1.85%
Texas Exchange Bank	$3,150,374	$908,576	$2,589,853	35.08%	41.75%	$105,012	6.34%	2.78%	3.11%	3.58%	(57.79%)	(10.15%)
Lone Star National Bank	$3,213,270	$1,705,150	$2,864,438	59.53%	19.74%	$4,532	5.08%	2.31%	1.70%	3.57%	3.23%	3.55%
WestStar Bank	$3,240,443	$2,304,641	$2,881,479	79.98%	10.44%	$9,475	5.10%	2.79%	1.92%	3.35%	2.17%	1.01%
Wells Fargo Bank South Central, National Association	$3,525,158	$2,002,341	$2,406,938	83.19%	55.20%	$1,762,579	4.12%	2.96%	2.93%	1.91%	(42.10%)	(62.54%)
Inwood National Bank	$4,235,197	$2,440,282	$3,678,874	66.33%	22.78%	$20,761	4.26%	3.08%	1.81%	2.27%	(12.40%)	(5.38%)
VeraBank, National Association	$4,307,404	$2,844,657	$3,803,149	74.80%	18.58%	$7,803	5.52%	2.17%	1.28%	4.08%	0.48%	(0.77%)
First National Bank Texas	$4,321,162	$2,141,930	$3,819,810	56.07%	37.75%	$1,373	4.38%	1.64%	0.67%	3.74%	9.59%	11.40%
International Bank of Commerce | Brownsville	$4,328,117	$1,533,576	$3,763,140	40.75%	67.23%	$9,228	4.83%	2.49%	1.19%	3.41%	10.54%	7.83%
Texas Bank and Trust Company	$4,342,372	$3,490,149	$3,794,543	91.98%	15.30%	$8,209	5.07%	2.83%	1.91%	3.13%	(1.13%)	(2.52%)
City Bank	$4,361,766	$3,116,160	$3,852,156	80.89%	16.79%	$7,639	5.94%	2.88%	2.00%	4.05%	6.20%	6.79%
Vantage Bank Texas	$4,717,776	$3,592,332	$4,273,384	84.06%	22.76%	$9,379	5.95%	3.38%	2.47%	3.65%	7.21%	6.93%
Third Coast Bank	$4,940,908	$4,079,736	$4,282,206	95.27%	15.70%	$12,734	7.30%	3.90%	3.56%	4.13%	0.16%	(1.41%)
The American National Bank of Texas	$5,505,261	$3,245,405	$4,707,505	68.94%	20.98%	$9,379	4.23%	2.71%	1.46%	2.52%	(0.36%)	(20.20%)
Beal Bank	$5,572,658	$383,406	$2,507,114	15.29%	16.87%	$103,197	4.83%	4.08%	3.83%	1.57%	(31.64%)	(79.99%)
Broadway National Bank	$5,800,200	$3,551,926	$5,146,732	69.01%	5.45%	$9,221	4.84%	2.32%	1.84%	3.17%	3.30%	(3.20%)
TBK Bank, SSB	$6,493,880	$4,959,236	$5,202,133	95.33%	11.78%	$4,079	7.73%	2.37%	1.35%	6.45%	18.43%	15.21%
Southside Bank	$8,334,715	$4,602,361	$6,638,026	69.33%	13.14%	$10,524	5.14%	2.92%	2.11%	3.05%	(4.18%)	(1.01%)
Sunflower Bank, National Association	$8,423,999	$6,597,847	$7,204,976	91.57%	11.77%	$7,294	5.99%	2.70%	2.07%	4.15%	8.38%	12.48%
Woodforest National Bank	$9,113,582	$6,331,985	$8,331,793	76.00%	16.39%	$2,032	5.78%	1.99%	1.30%	4.53%	6.13%	5.67%
Charles Schwab Trust Bank	$9,667,226	$0	$8,855,589	0.00%	47.67%	$39,620	2.65%	0.39%	0.34%	2.34%	(8.65%)	(9.59%)
International Bank of Commerce | Laredo	$9,726,584	$6,547,818	$6,569,893	99.66%	17.51%	$6,957	6.52%	2.83%	1.58%	4.93%	10.13%	5.76%
Amarillo National Bank	$9,815,574	$6,902,232	$8,604,947	80.21%	26.88%	$10,387	6.64%	3.36%	2.86%	4.02%	5.40%	4.42%
Stellar Bank	$10,492,328	$7,287,347	$8,722,009	83.55%	19.92%	$9,880	5.82%	3.07%	1.91%	4.10%	(7.57%)	(10.17%)
PlainsCapital Bank	$12,409,286	$8,670,025	$10,485,419	82.69%	24.46%	$5,278	5.12%	3.16%	1.94%	2.97%	(13.80%)	(13.72%)
Veritex Community Bank	$12,482,233	$9,522,520	$10,451,059	91.12%	9.53%	$14,380	5.96%	3.61%	2.90%	3.37%	(3.70%)	(6.12%)

Source: SNL Financial

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Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Year to Date: Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group D - Over $1 billion in total assets (continued)												
NexBank	$14,182,375	$9,545,802	$10,695,074	89.25%	19.13%	$141,824	5.26%	3.48%	3.10%	2.28%	3.43%	8.52%
First Financial Bank	$14,324,488	$8,108,178	$12,573,020	64.49%	26.49%	$9,865	4.95%	2.14%	1.56%	3.61%	5.73%	5.77%
Charles Schwab Premier Bank, SSB	$24,433,000	$2,303,000	$22,183,000	10.38%	56.62%	$168,503	2.38%	0.15%	0.15%	2.24%	(15.40%)	(15.81%)
Texas Capital Bank	$31,631,701	$23,925,534	$26,529,057	90.19%	25.06%	$17,612	5.68%	3.81%	2.72%	3.28%	6.60%	8.69%
Prosperity Bank	$38,428,862	$22,197,388	$27,802,726	79.84%	13.42%	$9,801	4.62%	2.35%	1.28%	3.15%	(5.89%)	(4.61%)
Frost Bank	$51,489,892	$21,254,574	$42,174,331	50.40%	42.24%	$8,658	4.84%	2.06%	1.43%	3.60%	(4.15%)	(4.50%)
Comerica Bank	$78,039,000	$51,359,000	$61,584,000	83.40%	18.25%	$10,036	5.02%	2.96%	1.96%	3.19%	(3.26%)	(11.09%)
Average of Asset Group D	$5,687,818	$3,390,075	$4,693,226	76.41%	23.23%	$33,597	5.62%	2.93%	2.14%	3.62%	2.94%	1.85%

Source: SNL Financial

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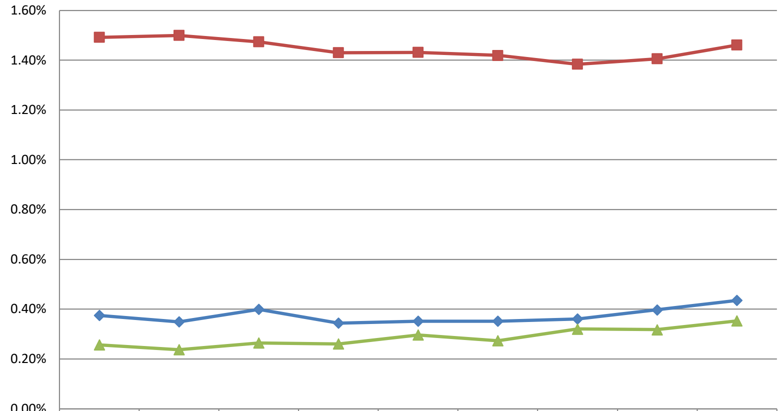
Asset Quality

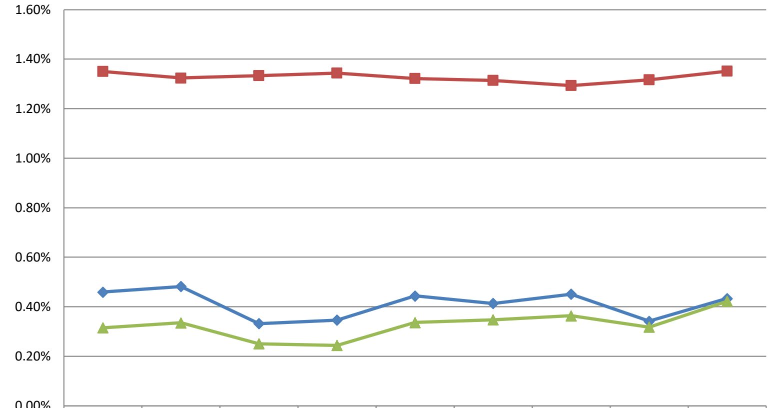
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



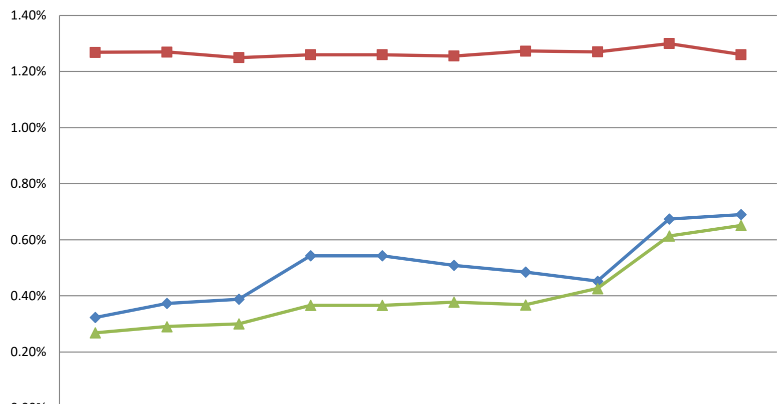
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.37%	0.35%	0.40%	0.34%	0.35%	0.35%	0.36%	0.40%	0.44%
Reserves/Loans	1.49%	1.50%	1.47%	1.43%	1.43%	1.42%	1.38%	1.41%	1.46%
NPAs/Total Assets	0.26%	0.24%	0.26%	0.26%	0.30%	0.27%	0.32%	0.32%	0.35%

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



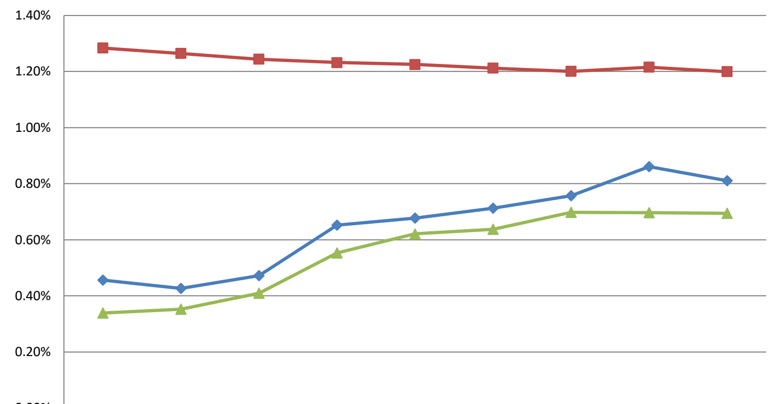
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.46%	0.48%	0.33%	0.35%	0.44%	0.41%	0.45%	0.34%	0.43%
Reserves/Loans	1.35%	1.32%	1.33%	1.34%	1.32%	1.31%	1.29%	1.32%	1.35%
NPAs/Total Assets	0.31%	0.34%	0.25%	0.24%	0.34%	0.35%	0.36%	0.32%	0.42%

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



	6/30/23	9/30/23	12/31/23	3/31/24	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.32%	0.37%	0.39%	0.54%	0.54%	0.51%	0.48%	0.45%	0.67%	0.69%
Reserves/Loans	1.27%	1.27%	1.25%	1.26%	1.26%	1.25%	1.27%	1.27%	1.30%	1.26%
NPAs/Total Assets	0.27%	0.29%	0.30%	0.37%	0.37%	0.38%	0.37%	0.43%	0.61%	0.65%

Asset Group D - Over $1 billion in Total Assets
As of Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.46%	0.43%	0.47%	0.65%	0.68%	0.71%	0.76%	0.86%	0.81%
Reserves/Loans	1.28%	1.26%	1.24%	1.23%	1.22%	1.21%	1.20%	1.22%	1.20%
NPAs/Total Assets	0.34%	0.35%	0.41%	0.55%	0.62%	0.64%	0.70%	0.70%	0.69%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality	June 30, 2025	Run Date: August 18, 2025					
	As of Date						
Institution Name	Total Assets ($000)	Total 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							
Hightower Trust Company, National Association	$18,150	$0	NA	NA	NA	0.00%	0.00%
The First National Bank of Lipan	$29,986	$0	0.00%	1.12%	NA	0.00%	0.00%
Brazos National Bank	$31,984	$0	0.00%	1.06%	NA	0.00%	0.00%
Legacy Trust Company, National Association	$34,537	$0	NA	NA	NA	0.00%	0.00%
Avana Bank	$38,331	$5	0.05%	1.16%	NM	0.08%	0.01%
Robert Lee State Bank	$44,236	$282	1.82%	1.86%	101.77%	5.16%	0.64%
The Bank of San Jacinto County, Coldspring, Texas	$44,308	$0	0.00%	1.86%	NA	0.00%	0.00%
The Donley County State Bank	$47,033	$0	0.00%	2.65%	NA	0.34%	0.00%
Powell State Bank	$47,475	$891	5.26%	11.23%	213.36%	8.94%	2.37%
The Granger National Bank	$47,863	$10	0.05%	1.51%	NM	0.17%	0.02%
Amistad Bank	$51,284	$0	0.00%	1.22%	NA	0.00%	0.00%
First State Bank | Junction	$53,624	$448	2.12%	2.23%	105.13%	7.39%	0.84%
The First National Bank of Moody	$54,195	$0	0.00%	1.46%	NA	0.00%	0.00%
The First National Bank in Cooper	$54,211	$0	0.00%	0.75%	NA	0.01%	0.00%
Kress National Bank	$54,232	$0	0.00%	1.97%	NA	0.00%	0.00%
Lovelady State Bank	$54,899	$188	0.80%	1.43%	179.26%	6.61%	0.80%
Crowell State Bank	$55,389	$0	0.00%	0.92%	NA	0.00%	0.00%
The State National Bank of Groom	$60,605	$164	0.36%	2.02%	556.10%	7.15%	1.00%
City National Bank	$61,932	$0	0.00%	1.40%	NA	0.00%	0.00%
Commerce Bank Texas	$63,094	$0	0.00%	0.99%	NA	16.80%	0.99%
First Federal Bank Littlefield, Texas, SSB	$63,240	$0	0.00%	1.48%	NA	3.48%	0.00%
Citizens State Bank of Luling	$69,472	$459	0.78%	1.87%	238.56%	5.86%	0.66%
Pavillion Bank	$72,903	$0	0.00%	1.34%	NA	0.00%	0.00%
Haskell National Bank	$73,137	$0	0.00%	1.18%	NA	0.18%	0.00%
Citizens National Bank of Crosbyton	$73,302	$0	0.00%	1.00%	NA	0.00%	0.00%
Zavala County Bank	$74,734	$0	0.00%	1.51%	NA	0.00%	0.00%
First State Bank of San Diego	$76,514	$299	1.52%	1.46%	95.65%	5.79%	0.39%
The First National Bank in Falfurrias	$76,947	$37	0.16%	1.96%	936.17%	0.56%	0.06%
Citizens State Bank | Roma	$78,286	$205	0.51%	1.00%	111.29%	4.96%	0.46%
Citizens State Bank | Anton	$80,144	$0	0.00%	1.04%	NA	0.13%	0.00%
Angelina Savings Bank, SSB	$82,212	$108	0.29%	1.62%	166.76%	3.91%	0.45%
Menard Bank	$83,382	$0	0.00%	1.74%	NA	0.00%	0.00%
First National Bank of South Padre Island	$83,414	$560	1.57%	1.62%	103.57%	5.28%	0.67%
The First Bank of Celeste	$83,697	$0	0.00%	1.80%	NA	0.07%	0.00%
Zapata National Bank	$84,199	$0	0.00%	1.14%	NA	9.08%	1.38%
The City National Bank of San Saba	$85,095	$0	0.00%	3.21%	NA	0.00%	0.00%
First National Bank | Rotan	$85,532	$0	0.00%	2.43%	NA	1.30%	0.00%
First Bank and Trust of Memphis	$85,752	$0	0.00%	1.38%	NA	0.00%	0.00%
The First National Bank of Anson	$86,766	$128	0.28%	2.24%	792.97%	4.68%	0.15%
Atascosa Bank	$87,855	$0	0.00%	1.01%	NA	12.74%	0.00%
Junction National Bank	$88,700	$4	0.02%	1.60%	NM	0.06%	0.00%
Bandera Bank	$89,740	$0	0.00%	0.92%	NA	0.00%	0.00%
The First National Bank of Trinity	$89,804	$133	0.30%	1.32%	444.36%	6.95%	0.40%
The First National Bank of Hebbronville	$93,106	$20	0.08%	0.89%	NM	1.11%	0.02%
Citizens National Bank | Crockett	$93,363	$0	0.00%	2.11%	NA	0.00%	0.00%

Source: SNL Financial

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

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

Institution Name	Total Assets ($000)	Total Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
First Capital Bank	$101,677	$46	0.06%	1.57%	NM	16.08%	0.15%
Spectra Bank	$105,092	$189	0.30%	1.14%	384.66%	1.88%	0.18%
The Cowboy Bank of Texas	$106,890	$455	0.67%	1.19%	176.48%	9.47%	1.35%
The Lytle State Bank of Lytle, Texas	$107,268	$92	0.21%	0.88%	65.33%	5.04%	0.56%
Lone Oak Bank, National Association	$109,098	$552	0.73%	1.56%	213.04%	3.22%	0.51%
Stockmens National Bank in Cotulla	$110,090	$1,033	3.45%	0.94%	27.20%	8.81%	0.94%
The Commercial Bank	$111,961	$0	0.00%	1.37%	NA	0.00%	0.00%
Henderson Federal Savings Bank	$115,609	$3,420	4.08%	1.82%	44.53%	12.30%	3.26%
The First State Bank | Abernathy	$116,328	$337	0.41%	1.33%	320.77%	2.21%	0.29%
Spur Security Bank	$116,579	$0	0.00%	1.01%	NA	4.88%	0.00%
Commercial State Bank	$117,386	$2,517	5.77%	1.93%	33.41%	42.82%	3.02%
First State Bank of Brownsboro	$124,789	$49	0.08%	1.07%	NM	2.57%	0.04%
The First National Bank of Aspermont	$125,708	$121	0.28%	1.27%	447.93%	4.34%	0.10%
The Buckholts State Bank	$129,014	$427	0.53%	0.86%	163.47%	1.89%	0.33%
POINTWEST Bank	$131,333	$0	0.00%	1.08%	NM	0.09%	0.01%
Citizens Bank, National Association	$131,721	$0	0.00%	1.55%	NA	0.00%	0.00%
Agility Bank, National Association	$132,496	$91	0.09%	1.69%	NM	0.30%	0.07%
First National Bank of Dublin	$132,544	$163	0.18%	1.86%	NM	0.94%	0.12%
Johnson City Bank	$133,648	$341	0.41%	1.15%	283.58%	2.52%	0.26%
The American National Bank of Mount Pleasant	$134,912	$279	0.32%	1.80%	570.97%	5.21%	0.49%
Dalhart Federal Savings & Loan Association, SSB	$134,966	$262	0.31%	0.49%	156.11%	2.74%	0.19%
Carmine State Bank	$135,218	$0	0.00%	0.51%	NA	7.24%	0.00%
Mason Bank	$137,461	$850	1.29%	1.42%	110.59%	11.84%	0.85%
Fidelity Bank of Texas	$137,498	$0	0.00%	0.50%	NA	0.00%	0.00%
Texas National Bank | Sweetwater	$138,134	$0	0.00%	1.65%	NA	0.00%	0.00%
Marion State Bank	$140,413	$87	0.14%	0.57%	410.34%	0.61%	0.06%
The First State Bank | Columbus	$142,715	$58	0.12%	0.75%	618.97%	0.34%	0.04%
The First National Bank of Tom Bean	$143,657	$1,169	1.02%	1.53%	150.64%	9.44%	0.88%
The Brady National Bank	$144,388	$0	0.00%	1.58%	NA	0.00%	0.00%
Security Bank of Texas	$146,898	$247	0.23%	1.38%	605.26%	2.07%	0.30%
First National Bank of Fort Stockton	$147,508	$0	0.00%	2.33%	NA	36.21%	3.54%
Fannin Bank	$148,058	$231	0.29%	1.75%	609.09%	2.74%	0.16%
First State Bank | Shallowater	$148,311	$758	0.84%	1.94%	229.55%	3.10%	0.51%
The First National Bank of Quitaque	$150,065	$1,193	2.05%	1.59%	77.54%	7.28%	0.79%
Peoples State Bank | Rocksprings	$150,092	$0	0.00%	0.33%	NA	0.40%	0.00%
Normangee State Bank	$152,712	$30	0.03%	1.42%	NM	15.50%	1.02%
Graham Savings and Loan, SSB	$155,686	$861	0.75%	1.54%	205.11%	8.65%	0.55%
The First National Bank of Winnsboro	$160,375	$5	0.01%	1.35%	50.38%	8.16%	1.63%
First State Bank | Paint Rock	$160,771	$321	0.56%	1.93%	345.17%	5.09%	0.20%
Bank of South Texas	$160,901	$290	0.26%	1.21%	463.79%	1.06%	0.18%
The First National Bank of Eagle Lake	$161,422	$3,078	2.89%	1.71%	59.23%	16.27%	1.91%
The Big Bend Banks, N.A.	$161,802	$0	0.00%	3.28%	NA	0.22%	0.00%

Source: SNL Financial

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

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

Institution Name	Total Assets ($000)	Total Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
First Texas National Bank	$167,940	$1,000	0.70%	1.07%	152.20%	5.08%	0.60%
Greater State Bank	$171,011	$43	0.03%	1.18%	NM	0.25%	0.03%
Peoples Bank | Paris	$172,083	$298	0.22%	0.83%	383.22%	3.01%	0.17%
Lone Star Bank	$173,324	$138	0.09%	1.17%	NM	0.57%	0.08%
First National Bank of Bosque County	$173,771	$1,041	0.78%	1.33%	162.97%	5.97%	0.63%
Peoples State Bank | Shepherd	$175,227	$0	0.00%	0.70%	49.49%	9.19%	0.72%
Texas Advantage Community Bank, National Association	$179,166	$1,444	1.64%	1.28%	78.46%	6.59%	0.81%
The First National Bank of Evant	$179,824	$159	0.13%	1.04%	795.60%	0.94%	0.09%
First State Bank | Spearman	$180,212	$350	0.23%	1.06%	119.35%	7.77%	0.73%
The Community Bank	$180,764	$162	0.14%	0.81%	577.16%	0.97%	0.09%
First State Bank of Ben Wheeler, Texas	$181,674	$0	0.00%	1.49%	NA	0.00%	0.00%
Farmers State Bank | Groesbeck	$183,304	$42	0.04%	0.93%	433.19%	1.40%	0.13%
Texas Financial Bank	$183,505	$0	0.00%	1.21%	NA	0.00%	0.00%
First Security State Bank	$186,023	$1	0.00%	1.07%	NM	0.04%	0.00%
Citizens State Bank | Corrigan	$186,965	$6	0.00%	1.20%	NM	5.08%	0.00%
The Perryton National Bank	$190,524	$0	0.00%	2.13%	NA	0.00%	0.00%
BOC Bank	$195,540	$0	0.00%	1.53%	NA	0.00%	0.00%
First State Bank of Odem	$204,215	$0	0.00%	2.55%	NA	0.00%	0.00%
The First National Bank of Anderson	$208,298	$2	0.00%	1.46%	NM	10.83%	0.03%
First State Bank of Bedias	$208,826	$1,014	0.80%	1.42%	176.04%	2.69%	0.49%
Sanger Bank	$211,685	$0	0.00%	1.31%	NA	0.00%	0.00%
The Citizens National Bank of Hillsboro	$213,800	$0	0.00%	1.01%	NA	0.02%	0.00%
Texas Heritage Bank	$220,890	$128	0.08%	1.10%	NM	1.34%	0.06%
Muenster State Bank	$223,090	$0	0.00%	0.87%	NA	0.00%	0.00%
PrimeBank of Texas	$225,686	$0	0.00%	1.05%	NM	0.04%	0.00%
The First National Bank of Sterling City	$226,011	$0	0.00%	1.11%	NA	0.00%	0.00%
First National Bank of Lake Jackson	$226,515	$2	0.00%	1.10%	NM	0.07%	0.00%
Cendera Bank, N.A.	$227,250	$722	0.39%	1.15%	297.92%	5.03%	0.35%
National Bank & Trust	$227,781	$288	0.22%	1.17%	534.38%	1.50%	0.13%
Tejas Bank	$229,338	$38	0.03%	1.58%	NM	0.31%	0.02%
Unity National Bank of Houston	$229,967	$1,300	0.92%	1.40%	152.69%	11.89%	1.17%
Cypress Bank, SSB	$230,713	$2,710	1.94%	0.95%	48.74%	10.61%	1.18%
Victory Bank	$231,589	$35	0.03%	1.01%	NM	0.19%	0.02%
Guadalupe Bank	$236,379	$0	0.00%	1.09%	NA	0.00%	0.00%
The City National Bank of Taylor	$237,406	$671	0.46%	1.09%	237.56%	3.42%	0.28%

Source: SNL Financial

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	As of Date						
Asset Group A - $0 to $250 million in total assets (continued)							
First Texas Bank | Lampasas	$239,129	$0	0.00%	0.48%	NA	0.00%	0.00%
Bridge City State Bank	$240,237	$263	0.21%	0.95%	107.33%	6.09%	0.46%
Farmers and Merchants Bank	$243,906	$0	0.00%	1.51%	NA	0.00%	0.00%
Spring Hill State Bank	$248,351	$1,015	0.54%	2.22%	370.70%	3.31%	0.46%
Average of Asset Group A	$132,490	$289	0.44%	1.46%	277.59%	3.86%	0.35%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Total Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
	As of Date						
Asset Group B - $251 to $500 million in total assets							
Castroville State Bank	$257,352	$374	0.21%	1.14%	550.27%	1.40%	0.15%
Citizens State Bank | Miles	$258,376	$0	0.00%	1.31%	125.48%	8.13%	0.81%
Anahuac National Bank	$259,767	$31	0.04%	2.70%	NM	0.58%	0.01%
The First National Bank of Ballinger	$260,773	$66	0.04%	1.98%	NM	0.24%	0.03%
Incommons Bank, National Association	$261,701	$1,240	0.64%	1.30%	202.58%	6.00%	0.47%
First National Bank of Burleson	$266,715	$0	0.00%	1.33%	NA	0.00%	0.00%
Citizens Bank | Amarillo	$271,968	$0	0.00%	0.74%	NA	0.01%	0.00%
Bank of DeSoto, National Association	$271,969	$541	0.34%	0.96%	152.05%	7.72%	0.59%
Freedom Bank	$274,124	$671	0.40%	1.14%	283.61%	4.87%	0.67%
Interstate Bank	$275,260	$2,503	1.58%	1.36%	64.17%	18.64%	1.22%
Global One Bank	$283,654	$0	0.00%	1.23%	NA	0.00%	0.00%
One World Bank	$283,928	$227	0.11%	1.60%	731.06%	1.57%	0.23%
First State Bank | Graham	$284,562	$83	0.06%	1.08%	NM	1.05%	0.03%
The National Bank of Andrews	$285,688	$132	0.06%	1.74%	NM	20.64%	0.56%
Coleman County State Bank	$286,445	$107	0.07%	0.95%	NM	3.26%	0.04%
Arrowhead Bank	$286,489	$636	0.35%	0.95%	267.92%	1.97%	0.22%
Sundown State Bank	$286,667	$0	0.00%	0.84%	NA	0.00%	0.00%
Citizens National Bank at Brownwood	$290,827	$92	0.08%	1.65%	NM	2.81%	0.03%
The City National Bank of Colorado City	$292,149	$425	0.20%	1.57%	776.71%	1.34%	0.16%
Columbus State Bank	$294,512	$0	0.00%	1.10%	NA	0.00%	0.00%
Community Bank	$297,369	$0	0.00%	1.08%	NA	0.00%	0.00%
The Jacksboro National Bank	$297,760	$22	0.01%	1.53%	NM	0.64%	0.01%
ValueBank Texas	$301,355	$0	0.00%	1.29%	NA	0.00%	0.00%
Llano National Bank	$301,723	$864	0.52%	2.29%	441.90%	3.00%	0.29%
Charter Bank	$303,782	$427	0.23%	1.42%	60.06%	22.36%	1.42%
The Pecos County State Bank	$304,660	$953	0.73%	1.68%	228.75%	5.30%	0.32%
Texana Bank, National Association	$310,642	$319	0.11%	1.18%	NM	1.42%	0.13%
First State Bank of Burnet	$316,766	$9	0.01%	0.90%	NM	0.20%	0.02%
Commercial National Bank of Texarkana	$318,469	$0	0.00%	0.86%	NA	0.25%	0.00%
Ozona Bank	$318,566	$625	0.45%	1.86%	410.56%	2.99%	0.27%
The First National Bank of Hughes Springs	$321,174	$2,004	0.89%	1.18%	86.56%	18.56%	1.23%
Security State Bank | Farwell	$322,346	$81	0.03%	0.86%	NM	0.50%	0.03%
The First National Bank of Hereford	$325,024	$0	0.00%	1.20%	NA	0.26%	0.00%
The Waggoner National Bank of Vernon	$328,967	$2,427	1.49%	3.25%	218.29%	8.36%	0.74%
Lakeside Bank	$332,583	$0	0.00%	1.07%	NA	0.00%	0.00%
Texas Traditions Bank	$334,660	$0	0.00%	0.89%	NA	0.00%	0.00%
First National Bank of Giddings	$346,329	$4,737	1.89%	1.40%	44.12%	25.39%	2.30%
First State Bank | Stratford	$348,182	$0	0.00%	0.59%	NA	0.00%	0.00%
West Texas State Bank	$348,209	$3,964	1.66%	1.50%	90.67%	22.26%	2.17%
Crossroads Bank	$350,855	$4,793	2.34%	1.20%	51.39%	18.65%	1.48%
First State Bank of Texas	$351,080	$1,998	0.94%	0.86%	91.14%	6.26%	0.58%
Trusttexas Bank, S.S.B.	$355,237	$657	0.37%	1.02%	273.21%	NA	0.18%
HomeBank Texas	$356,630	$71	0.03%	1.50%	NM	4.38%	0.54%
Gilmer National Bank	$358,666	$2,309	0.89%	1.34%	151.58%	18.55%	0.64%
Maverick Bank	$364,371	$185	0.08%	1.05%	NM	1.57%	0.14%
Farmers State Bank | Center	$364,466	$153	0.07%	1.46%	NM	4.42%	0.42%
First National Bank in Port Lavaca	$366,370	$0	0.00%	0.82%	NA	10.66%	0.00%
The Yoakum National Bank	$367,379	$2,674	1.15%	1.15%	90.53%	9.64%	0.80%

Source: SNL Financial

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Asset Quality	June 30, 2025	Run Date: August 18, 2025

Institution Name	Total Assets ($000)	Total Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
	As of Date						
Asset Group B - $251 to $500 million in total assets (continued)							
The Commercial National Bank of Brady	$370,406	$0	0.00%	1.14%	NA	12.34%	0.00%
Peoples State Bank of Hallettsville	$370,411	$58	0.04%	0.83%	NM	0.19%	0.02%
Lamar National Bank	$371,072	$0	0.00%	1.27%	NA	0.00%	0.00%
Citizens State Bank | Woodville	$373,679	$0	0.00%	1.11%	NA	0.63%	0.08%
First-Lockhart National Bank	$378,764	$902	0.32%	1.14%	357.43%	4.19%	0.24%
The MINT National Bank	$406,563	$6,518	2.00%	2.42%	121.42%	19.25%	3.49%
First State Bank | Clute	$414,408	$4,608	1.49%	1.30%	87.11%	16.92%	1.11%
Texas State Bank	$416,230	$0	0.00%	0.94%	NA	0.00%	0.00%
The Lamesa National Bank	$417,837	$1,078	1.45%	2.43%	168.00%	2.25%	0.26%
Ennis State Bank	$423,052	$258	0.08%	1.00%	NM	0.99%	0.06%
The First National Bank of Stanton	$423,345	$4	0.00%	2.23%	NM	0.01%	0.00%
Austin County State Bank	$423,487	$454	0.14%	1.66%	NM	1.90%	0.11%
Shelby Savings Bank, SSB	$433,280	$620	0.20%	1.31%	441.25%	3.35%	0.22%
Citizens State Bank | Sealy	$433,461	$0	0.00%	1.06%	NA	0.00%	0.00%
MCBank	$434,067	$270	0.14%	1.56%	160.21%	6.65%	0.45%
Texas Champion Bank	$439,881	$236	0.07%	1.13%	NM	4.71%	0.51%
Broadstreet Bank, SSB	$443,000	$10,646	3.58%	1.09%	29.99%	22.95%	2.53%
The First National Bank of Livingston	$452,383	$143	0.07%	1.47%	NM	0.24%	0.03%
The Liberty National Bank in Paris	$467,463	$673	0.21%	1.70%	811.89%	2.31%	0.14%
Fayette Savings Bank, SSB	$468,862	$0	0.00%	0.81%	NA	1.17%	0.00%
State Bank of De Kalb	$472,362	$270	0.07%	1.48%	NM	0.85%	0.06%
The Brenham National Bank	$481,072	$4,479	1.80%	0.89%	49.77%	9.92%	0.93%
Citizens Bank | Kilgore	$489,128	$126	0.04%	2.92%	NM	0.21%	0.03%
Texas Republic Bank, National Association	$492,184	$5,759	1.41%	1.36%	96.72%	11.36%	1.17%
Average of Asset Group B	$349,208	$1,021	0.43%	1.35%	241.14%	5.47%	0.42%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Total Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
	As of Date						
Asset Group C - $501 million to $1 billion in total assets							
International Bank of Commerce | Zapata	$500,260	$17	0.01%	1.75%	869.71%	1.50%	0.14%
The Karnes County National Bank of Karnes City	$500,512	$10,971	4.88%	1.57%	32.14%	34.61%	3.42%
Austin Capital Bank SSB	$503,769	$308	0.07%	0.36%	511.69%	1.17%	0.06%
Liberty Capital Bank	$505,291	$260	0.07%	1.08%	NM	0.48%	0.05%
Herring Bank	$509,414	$345	0.10%	0.92%	343.72%	2.89%	0.19%
Bank of Texas	$523,496	$5,368	1.34%	1.43%	106.24%	7.83%	1.03%
First Commercial Bank, National Association	$525,511	$1,178	0.37%	1.45%	388.88%	2.11%	0.22%
Trinity Bank, N.A.	$527,175	$424	0.13%	1.72%	NM	0.65%	0.08%
First State Bank and Trust Company	$531,367	$2,658	1.45%	0.80%	54.78%	6.11%	0.50%
NBT Financial Bank	$535,854	$10,018	2.17%	1.17%	53.97%	15.98%	1.87%
The First National Bank of Mertzon	$539,669	$0	0.00%	2.18%	NA	0.00%	0.00%
First National Bank of Huntsville	$554,095	$142	0.04%	1.81%	NM	1.05%	0.11%
SouthTrust Bank, N.A.	$556,736	$318	0.09%	1.56%	NM	0.79%	0.10%
The Bank and Trust, SSB	$567,077	$190	0.05%	1.15%	964.17%	0.93%	0.08%
The State National Bank of Big Spring	$576,971	$0	0.00%	1.96%	NA	0.00%	0.00%
The Falls City National Bank	$581,047	$2,747	1.92%	1.26%	52.29%	4.81%	0.75%
Gulf Capital Bank	$582,248	$4,044	1.33%	1.10%	82.47%	5.33%	0.69%
The First National Bank of East Texas	$584,656	$3,123	0.77%	1.11%	143.64%	8.36%	0.53%
First Federal Community Bank, SSB	$585,415	$1,826	0.38%	1.23%	320.70%	7.76%	0.31%
Worthington Bank	$587,325	$5	0.00%	0.95%	NM	0.01%	0.00%
Wellington State Bank	$598,378	$8,916	2.55%	1.30%	51.22%	39.35%	1.49%
American Bank National Association	$613,301	$1,816	0.39%	1.13%	292.46%	2.75%	0.30%
Dominion Bank	$624,046	$0	0.00%	0.83%	108.81%	5.86%	0.65%
Citizens National Bank | Cameron	$628,112	$0	0.00%	1.55%	NA	0.00%	0.00%
Community Bank & Trust, Waco, Texas	$628,785	$4,138	1.06%	1.35%	127.40%	5.66%	0.66%
TXN Bank	$632,142	$2,229	0.67%	1.28%	191.16%	7.92%	0.35%
Titan Bank, N.A.	$639,498	$387	0.11%	1.14%	991.73%	2.55%	0.07%
American Bank, National Association | Dallas	$641,241	$546	0.12%	1.36%	NM	1.15%	0.09%
American State Bank	$661,681	$4,582	0.93%	1.27%	128.08%	10.18%	0.92%
Capital Bank	$665,889	$0	0.00%	1.19%	NA	0.10%	0.01%
First Community Bank | Corpus Christi	$669,422	$2,579	0.55%	1.65%	295.91%	3.58%	0.40%
Grandview Bank	$677,153	$203	0.04%	1.24%	NM	0.28%	0.03%
First Bank	$677,446	$5,986	1.01%	1.90%	187.91%	6.78%	1.02%
First State Bank of Livingston	$678,530	$393	0.18%	1.09%	526.93%	1.74%	0.07%
Classic Bank, National Association	$678,821	$412	0.08%	1.13%	NM	0.57%	0.06%
Texas Gulf Bank, National Association	$690,439	$55	0.01%	1.13%	756.81%	0.86%	0.10%
Sage Capital Bank	$690,829	$92	0.02%	1.16%	80.90%	8.32%	0.89%
The First National Bank of Sonora	$694,283	$6,790	1.56%	1.09%	67.85%	23.09%	1.51%
First State Bank | Athens	$717,034	$1,473	0.30%	1.26%	420.68%	2.01%	0.21%
Kleberg Bank, N.A.	$717,064	$2,468	0.51%	1.24%	117.62%	10.29%	0.72%
Pilgrim Bank	$720,650	$0	0.00%	0.79%	75.53%	8.50%	0.71%
Southwest Bank	$726,719	$1,874	0.37%	3.09%	824.28%	6.25%	0.47%
Bank of Houston	$751,043	$1,135	0.19%	0.71%	384.14%	1.70%	0.20%
Citizens 1st Bank	$756,310	$7,762	1.70%	0.45%	26.67%	7.81%	1.40%
First Community Bank | San Benito	$761,389	$300	0.06%	1.26%	NM	0.49%	0.04%
Bank of the West	$761,840	$0	0.00%	1.02%	299.94%	5.41%	0.53%
Commerce Bank	$763,060	$0	0.00%	1.88%	NM	0.35%	0.00%
Schertz Bank & Trust	$787,378	$1,242	0.20%	1.49%	161.31%	6.08%	0.84%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Total Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
	As of Date						
Asset Group C - $501 million to $1 billion in total assets (continued)							
Western Bank	$811,134	$82	0.01%	1.24%	NM	11.28%	0.85%
The First State Bank | Louise	$812,607	$5,912	0.99%	1.34%	106.98%	9.94%	0.93%
Harmony Bank	$824,716	$2,992	0.50%	1.22%	242.91%	3.69%	0.36%
UBank	$825,186	$2,899	0.46%	1.15%	106.32%	8.13%	0.83%
First Liberty Bank	$825,378	$401	0.10%	1.08%	625.83%	1.58%	0.11%
Texas National Bank of Jacksonville	$847,972	$1,245	0.18%	1.22%	671.08%	1.41%	0.15%
Plains State Bank	$851,470	$10,615	1.60%	1.33%	83.01%	7.65%	1.26%
TransPecos Banks, SSB	$862,873	$13,441	2.39%	1.25%	46.49%	32.15%	1.76%
Clear Fork Bank National Association	$894,762	$5,273	0.74%	1.21%	158.23%	5.74%	0.60%
Texas Bank	$900,805	$191	0.03%	1.01%	958.08%	4.76%	0.42%
Security State Bank | Pearsall	$901,146	$412	0.07%	0.86%	NM	0.43%	0.05%
NewFirst National Bank	$908,368	$2,360	0.33%	1.37%	409.92%	2.04%	0.27%
Round Top State Bank	$914,727	$0	0.00%	0.90%	NA	0.00%	0.00%
The First National Bank of Granbury	$930,358	$4,706	0.94%	1.27%	91.82%	7.18%	0.75%
Texas Heritage National Bank	$937,703	$622	0.08%	1.17%	NM	0.66%	0.07%
Tolleson Private Bank	$943,206	$0	0.00%	1.00%	NA	0.00%	0.00%
Ciera Bank	$946,347	$10,788	1.60%	1.61%	32.46%	39.06%	4.48%
Hometown Bank, National Association	$948,799	$473	0.07%	1.08%	NM	0.53%	0.05%
Frontier Bank of Texas	$976,787	$1,570	0.20%	0.63%	317.39%	2.84%	0.26%
Texas National Bank | Mercedes	$980,075	$2,343	0.35%	1.44%	413.36%	2.87%	0.31%
The First National Bank of McGregor	$981,720	$4,258	0.56%	1.21%	212.58%	12.61%	1.15%
T Bank, National Association	$987,451	$29,501	3.63%	1.32%	36.43%	29.36%	2.99%
Colonial Savings, FA	$991,473	$34,758	5.06%	1.17%	22.71%	14.23%	3.60%
R Bank	$999,367	$16,355	2.05%	1.12%	54.88%	18.38%	1.77%
Average of Asset Group C	$721,317	$3,479	0.69%	1.26%	281.39%	6.78%	0.65%

Source: SNL Financial

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Asset Group D - Over $1 billion in total assets

Institution Name	Total Assets ($000)	Total Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
	As of Date						
United Texas Bank	$1,008,949	$15,755	2.95%	1.20%	40.86%	10.41%	1.81%
First National Bank and Trust Company of Weatherford	$1,008,984	$36,120	5.83%	1.47%	24.84%	35.88%	3.66%
Keystone Bank, SSB	$1,019,692	$860	0.10%	0.94%	798.65%	0.95%	0.09%
Alliance Bank Central Texas	$1,025,655	$0	0.00%	1.09%	NA	13.19%	1.60%
Pointbank	$1,033,009	$558	0.10%	1.54%	NM	0.99%	0.07%
The First National Bank of Bastrop	$1,034,196	$2,541	0.42%	1.14%	274.99%	2.86%	0.25%
MapleMark Bank	$1,050,556	$37	0.00%	1.38%	NM	0.53%	0.03%
Peoples Bank | Lubbock	$1,138,221	$5,922	0.78%	0.82%	106.15%	5.56%	0.52%
Citizens State Bank | Somerville	$1,151,168	$8,528	1.16%	0.96%	68.95%	10.24%	0.93%
Dallas Capital Bank, National Association	$1,187,579	$21	0.00%	0.80%	NM	0.02%	0.00%
Legend Bank, N. A.	$1,189,107	$218	0.03%	1.14%	NM	1.06%	0.06%
Texas Security Bank	$1,193,438	$823	0.09%	1.30%	NM	0.74%	0.07%
Central Bank	$1,254,928	$1,011	0.10%	1.00%	968.64%	2.36%	0.23%
SouthStar Bank, S.S.B.	$1,264,496	$6,314	0.65%	0.78%	119.34%	6.87%	0.82%
Benchmark Bank	$1,265,483	$1,685	0.19%	1.07%	542.14%	1.42%	0.14%
Central National Bank	$1,286,738	$103	0.01%	1.20%	NM	0.22%	0.01%
Southwestern National Bank	$1,300,222	$1,559	0.14%	1.18%	831.30%	1.13%	0.12%
First Texas Bank | Georgetown	$1,316,900	$5,942	1.08%	0.49%	45.17%	4.14%	0.45%
The City National Bank of Sulphur Springs	$1,329,149	$7,161	0.79%	1.56%	181.45%	6.70%	0.60%
Alliance Bank	$1,343,645	$6,341	0.81%	1.11%	74.81%	21.68%	1.64%
First Command Financial Services, Inc.	$1,375,262	$0	0.00%	1.05%	939.60%	0.98%	0.04%
First National Bank | Wichita Falls	$1,380,794	$6,380	0.56%	0.94%	168.12%	4.02%	0.46%
Wallis Bank	$1,385,416	$13,750	1.22%	0.76%	23.61%	44.70%	4.49%
Rio Bank	$1,406,380	$3,046	0.39%	0.83%	213.10%	4.12%	0.32%
Pegasus Bank	$1,418,430	$0	0.00%	1.12%	NA	0.00%	0.00%
First National Bank of Central Texas	$1,572,338	$1,578	0.13%	1.24%	957.48%	0.81%	0.10%
Community National Bank & Trust of Texas	$1,576,394	$454	0.04%	0.95%	161.09%	8.90%	0.88%
Commercial Bank of Texas, N.A.	$1,593,355	$92	0.01%	1.51%	793.17%	2.15%	0.14%
Moody National Bank	$1,632,489	$10,591	0.90%	1.48%	109.59%	10.36%	1.20%
American Bank of Commerce	$1,656,453	$1,491	0.16%	1.31%	423.33%	2.20%	0.18%
First State Bank | Gainesville	$1,812,065	$14,985	1.58%	1.42%	89.48%	11.27%	0.83%
First State Bank of Uvalde	$1,823,649	$10,312	1.48%	1.53%	103.09%	5.48%	0.57%
FirstBank Southwest	$1,862,243	$3,838	0.29%	1.16%	206.59%	5.37%	0.48%
North Dallas Bank & Trust Co.	$1,875,281	$653	0.05%	1.50%	NM	0.33%	0.03%
Citizens National Bank of Texas	$1,972,923	$11,998	0.71%	0.97%	138.07%	10.46%	1.08%
Security State Bank & Trust	$2,007,296	$15,858	1.13%	1.01%	89.54%	17.55%	0.84%
Texas Community Bank	$2,104,571	$282	0.03%	1.97%	NM	0.18%	0.01%
Falcon International Bank	$2,119,328	$3,763	0.27%	1.03%	337.33%	1.62%	0.20%
Golden Bank, National Association	$2,179,457	$31,463	1.77%	1.17%	65.92%	10.84%	1.44%
Cornerstone Capital Bank, SSB	$2,300,182	$18,979	1.22%	0.52%	24.86%	17.34%	1.49%
American National Bank & Trust	$2,324,037	$17,135	0.96%	1.06%	110.48%	8.53%	0.74%
Texas Partners Bank	$2,354,484	$0	0.00%	1.16%	114.39%	8.58%	0.82%
First United Bank	$2,364,266	$13,474	0.92%	1.35%	147.29%	16.57%	1.46%
Horizon Bank, SSB	$2,373,913	$0	0.00%	1.75%	NA	0.00%	0.00%
Texas First Bank	$2,377,462	$513	0.04%	1.26%	NM	0.70%	0.03%
Community National Bank	$2,400,640	$11,730	0.73%	1.55%	173.88%	6.88%	0.64%
TexasBank	$2,417,382	$6,055	0.31%	1.16%	224.90%	8.22%	0.70%
Vista Bank	$2,429,922	$2,771	0.15%	1.14%	763.03%	1.15%	0.14%
Extraco Banks, National Association	$2,475,352	$1,026	0.08%	2.35%	NM	0.61%	0.04%
American Bank, National Association | Corpus Christi	$2,552,612	$4,812	0.27%	1.06%	398.44%	2.34%	0.19%

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Institution Name	Total Assets ($000)	Total Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
	As of Date						
Asset Group D - Over $1 billion in total assets (continued)							
Susser Bank	$2,625,202	$19,123	0.97%	1.28%	94.11%	11.25%	1.15%
Pinnacle Bank	$2,688,128	$86	0.00%	1.16%	NM	11.86%	1.11%
West Texas National Bank	$2,691,438	$23,165	1.56%	1.96%	125.58%	9.91%	1.04%
State Bank of Texas	$2,768,931	$54,905	2.44%	1.07%	43.67%	18.48%	2.82%
American Momentum Bank	$2,796,987	$4,089	0.21%	1.13%	480.90%	6.95%	0.44%
Jefferson Bank	$2,802,550	$5,678	0.30%	0.83%	273.79%	3.02%	0.23%
American First National Bank	$2,864,206	$39,697	1.65%	1.02%	62.12%	10.03%	1.39%
Texas Regional Bank	$2,886,530	$2,406	0.15%	1.04%	668.23%	1.27%	0.09%
TIB, National Association	$2,997,611	$14,698	0.77%	1.26%	163.39%	4.56%	0.62%
Austin Bank, Texas National Association	$3,127,230	$10,963	0.44%	1.38%	311.75%	3.23%	0.45%
Guaranty Bank & Trust, N.A.	$3,140,933	$10,309	0.48%	1.29%	265.74%	2.90%	0.33%
Texas Exchange Bank	$3,150,374	$0	0.00%	1.38%	NA	0.00%	0.00%
Lone Star National Bank	$3,213,270	$9,565	0.56%	1.28%	209.26%	3.30%	0.34%
WestStar Bank	$3,240,443	$2,088	0.09%	1.06%	NM	1.03%	0.10%
Wells Fargo Bank South Central, National Association	$3,525,158	$28,104	1.40%	0.16%	11.01%	3.45%	0.81%
Inwood National Bank	$4,235,197	$18,375	0.75%	0.88%	117.13%	4.07%	0.43%
VeraBank, National Association	$4,307,404	$13,692	0.48%	1.25%	260.56%	3.95%	0.35%
First National Bank Texas	$4,321,162	$7,016	0.33%	1.23%	375.61%	9.09%	0.17%
International Bank of Commerce | Brownsville	$4,328,117	$94,234	6.14%	1.73%	28.07%	21.35%	2.58%
Texas Bank and Trust Company	$4,342,372	$9,014	0.26%	1.22%	404.09%	2.31%	0.25%
City Bank	$4,361,766	$7,797	0.25%	1.44%	486.91%	2.64%	0.22%
Vantage Bank Texas	$4,717,776	$5,441	0.15%	1.30%	67.60%	16.93%	1.53%
Third Coast Bank	$4,940,908	$13,358	0.33%	0.98%	299.71%	4.59%	0.44%
The American National Bank of Texas	$5,505,261	$3,609	0.11%	1.19%	NM	1.31%	0.07%
Beal Bank	$5,572,658	$48,039	12.53%	3.28%	26.14%	4.38%	0.92%
Broadway National Bank	$5,800,200	$1,973	0.06%	1.05%	424.39%	6.25%	0.44%
TBK Bank, SSB	$6,493,880	$55,969	1.13%	0.78%	18.43%	37.01%	3.26%
Southside Bank	$8,334,715	$4,998	0.11%	0.97%	136.65%	4.15%	0.39%
Sunflower Bank, National Association	$8,423,999	$58,117	0.88%	1.26%	118.96%	7.99%	0.98%
Woodforest National Bank	$9,113,582	$62,600	0.99%	1.53%	107.48%	14.37%	1.23%
Charles Schwab Trust Bank	$9,667,226	$0	NA	NA	NA	0.00%	0.00%
International Bank of Commerce | Laredo	$9,726,584	$63,810	0.97%	1.69%	167.17%	4.47%	0.71%
Amarillo National Bank	$9,815,574	$133,538	1.93%	1.31%	65.54%	13.39%	1.43%
Stellar Bank	$10,492,328	$50,504	0.69%	1.14%	122.43%	6.80%	0.72%
PlainsCapital Bank	$12,409,286	$72,742	0.84%	1.13%	102.73%	9.96%	0.84%
Veritex Community Bank	$12,482,233	$61,338	0.64%	1.18%	86.76%	10.18%	1.11%
NexBank	$14,182,375	$82,230	0.86%	0.38%	34.14%	13.02%	0.77%
First Financial Bank	$14,324,488	$63,142	0.78%	1.27%	162.79%	4.56%	0.44%
Charles Schwab Premier Bank, SSB	$24,433,000	$0	0.00%	0.00%	NA	0.00%	0.00%

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.

Institution Name	As of Date Total Assets ($000)	Total Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group D - Over $1 billion in total assets (continued)							
Texas Capital Bank	$31,631,701	$113,609	0.47%	1.16%	192.09%	4.12%	0.46%
Prosperity Bank	$38,428,862	$102,031	0.46%	1.56%	172.89%	5.03%	0.54%
Frost Bank	$51,489,892	$62,393	0.29%	1.31%	424.17%	3.15%	0.13%
Comerica Bank	$78,039,000	$262,000	0.51%	1.36%	147.57%	7.69%	0.61%
Average of Asset Group D	$5,687,818	$21,559	0.81%	1.20%	244.77%	7.02%	0.69%

Source: SNL Financial

Note: Report includes only bank-level data.

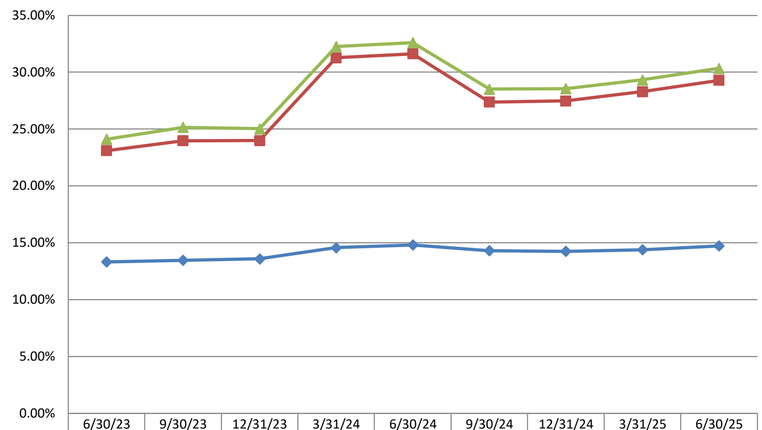
NA = data was not available.

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

Capital Adequacy

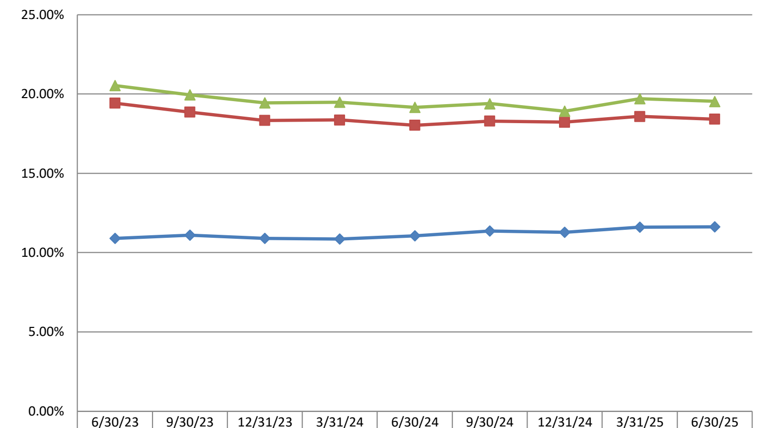
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



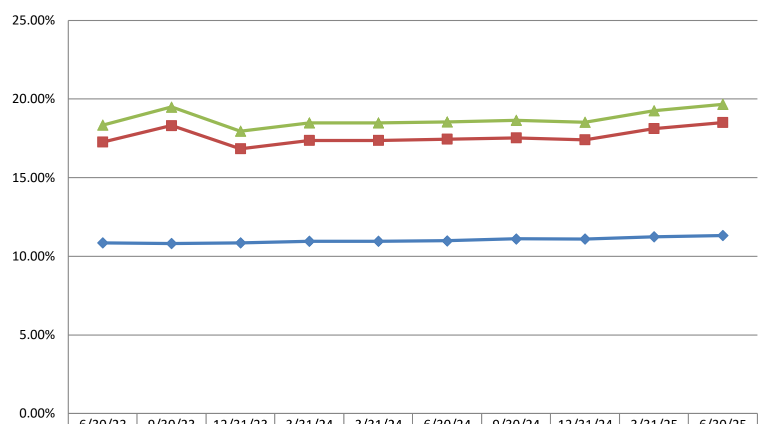
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	13.32%	13.47%	13.58%	14.57%	14.82%	14.30%	14.25%	14.38%	14.72%
Tier 1 Risk Based Ratio	23.09%	23.97%	23.99%	31.27%	31.62%	27.38%	27.47%	28.28%	29.30%
Risk Based Capital Ratio	24.11%	25.16%	25.02%	32.27%	32.62%	28.51%	28.55%	29.33%	30.34%

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



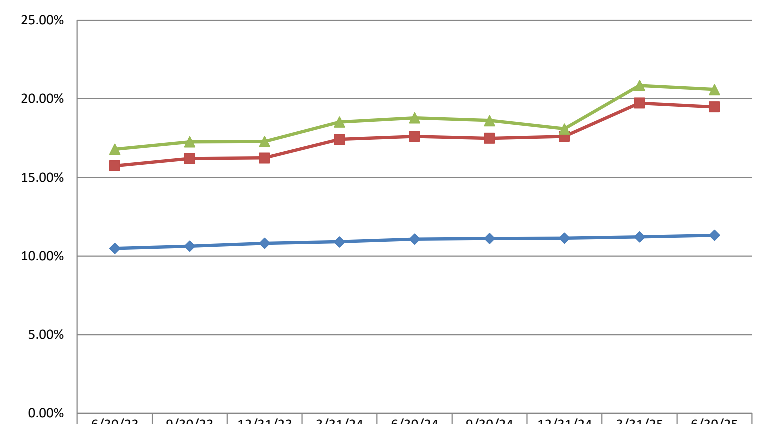
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	10.90%	11.10%	10.90%	10.87%	11.06%	11.36%	11.28%	11.61%	11.64%
Tier 1 Risk Based Ratio	19.42%	18.85%	18.33%	18.37%	18.04%	18.29%	18.22%	18.58%	18.41%
Risk Based Capital Ratio	20.53%	19.95%	19.45%	19.49%	19.16%	19.39%	18.92%	19.71%	19.53%

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



	6/30/23	9/30/23	12/31/23	3/31/24	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	10.85%	10.81%	10.86%	10.96%	10.96%	10.99%	11.11%	11.10%	11.24%	11.33%
Tier 1 Risk Based Ratio	17.27%	18.31%	16.84%	17.37%	17.37%	17.45%	17.53%	17.40%	18.12%	18.51%
Risk Based Capital Ratio	18.34%	19.50%	17.95%	18.48%	18.48%	18.55%	18.64%	18.53%	19.25%	19.66%

Asset Group D - Over $1 billion in Total Assets
As of Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	10.49%	10.64%	10.82%	10.91%	11.08%	11.11%	11.14%	11.22%	11.32%
Tier 1 Risk Based Ratio	15.74%	16.21%	16.24%	17.42%	17.61%	17.49%	17.61%	19.74%	19.49%
Risk Based Capital Ratio	16.79%	17.27%	17.29%	18.53%	18.79%	18.62%	18.09%	20.86%	20.59%

Source: SNL Financial

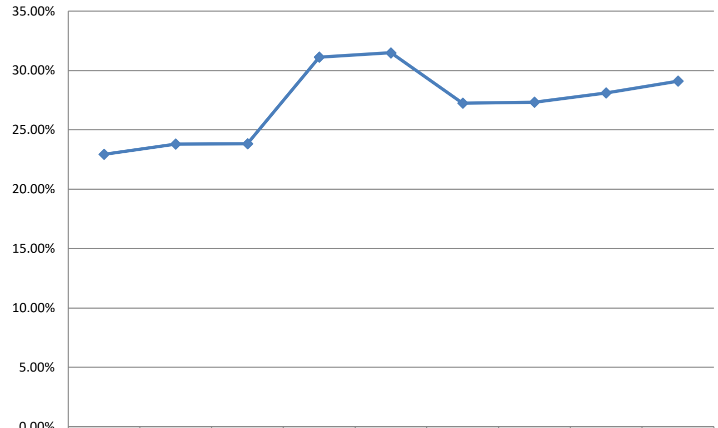
Note: Report includes only bank-level data.

NA = data was not available.

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

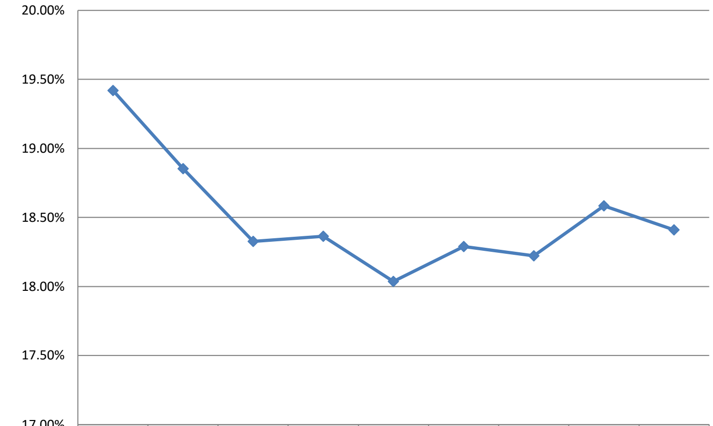
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



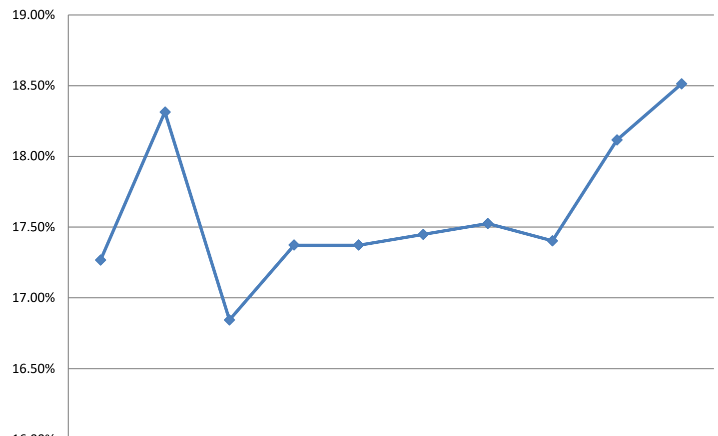
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	22.93%	23.80%	23.83%	31.13%	31.49%	27.24%	27.33%	28.10%	29.11%

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



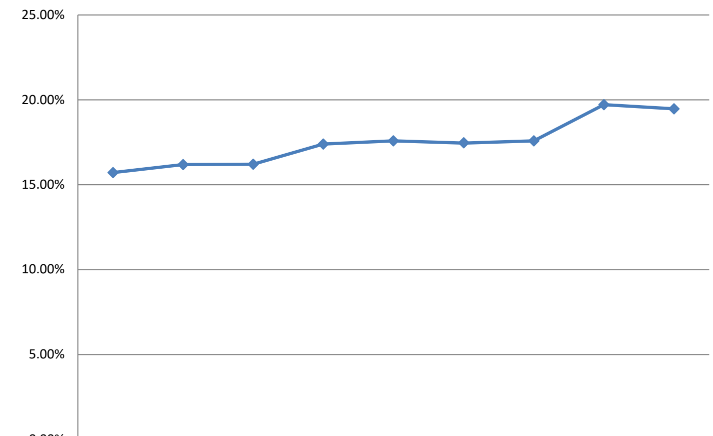
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	19.42%	18.85%	18.33%	18.37%	18.04%	18.29%	18.22%	18.58%	18.41%

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



	6/30/23	9/30/23	12/31/23	3/31/24	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	17.27%	18.31%	16.84%	17.37%	17.37%	17.45%	17.53%	17.40%	18.12%	18.51%

Asset Group D - Over $1 billion in Total Assets
As of Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	15.71%	16.19%	16.20%	17.39%	17.58%	17.46%	17.58%	19.71%	19.46%

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.

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 (%)
	As of Date							
Asset Group A - $0 to $250 million in total assets								
Hightower Trust Company, National Association	$18,150	$15,619	$15,571	$15,571	90.10%	NA	NA	NA
The First National Bank of Lipan	$29,986	$2,608	$2,608	$2,608	9.95%	31.44%	32.51%	31.44%
Brazos National Bank	$31,984	$15,671	$14,458	$14,458	48.89%	77.92%	79.17%	77.92%
Legacy Trust Company, National Association	$34,537	$29,280	$29,223	$29,223	84.19%	217.05%	217.05%	217.05%
Avana Bank	$38,331	$8,576	$6,390	$6,390	17.42%	NA	NA	NA
Robert Lee State Bank	$44,236	$5,179	$6,212	$6,212	13.12%	NA	NA	NA
The Bank of San Jacinto County, Coldspring, Texas	$44,308	$5,995	$7,317	$7,317	16.18%	NA	NA	NA
The Donley County State Bank	$47,033	$9,194	$9,194	$9,194	19.37%	57.38%	58.62%	57.38%
Powell State Bank	$47,475	$14,390	$10,663	$10,663	25.39%	56.62%	57.98%	56.62%
The Granger National Bank	$47,863	$5,715	$7,796	$7,796	15.36%	NA	NA	NA
Amistad Bank	$51,284	$9,765	$7,189	$7,189	14.64%	NA	NA	NA
First State Bank | Junction	$53,624	$5,591	$6,112	$6,112	11.21%	NA	NA	NA
The First National Bank of Moody	$54,195	$8,972	$9,955	$9,955	18.30%	NA	NA	NA
The First National Bank in Cooper	$54,211	$7,031	$7,405	$7,405	13.56%	NA	NA	NA
Kress National Bank	$54,232	$5,817	$5,989	$5,989	10.82%	25.34%	26.59%	25.34%
Lovelady State Bank	$54,899	$6,273	$6,512	$6,512	11.91%	22.20%	23.35%	22.20%
Crowell State Bank	$55,389	$5,703	$5,780	$5,780	10.63%	NA	NA	NA
The State National Bank of Groom	$60,605	$7,589	$7,654	$7,654	12.76%	15.48%	16.16%	15.48%
City National Bank	$61,932	$7,155	$7,584	$7,584	12.01%	21.89%	23.15%	21.89%
Commerce Bank Texas	$63,094	$8,084	$7,419	$7,419	13.00%	NA	NA	NA
First Federal Bank Littlefield, Texas, SSB	$63,240	$11,494	$11,475	$11,475	18.98%	NA	NA	NA
Citizens State Bank of Luling	$69,472	$11,328	$12,034	$12,034	17.06%	NA	NA	NA
Pavillion Bank	$72,903	$11,686	$11,686	$11,686	16.18%	22.52%	23.77%	22.52%
Haskell National Bank	$73,137	$8,410	$9,947	$9,947	13.36%	30.07%	30.98%	30.07%
Citizens National Bank of Crosbyton	$73,302	$12,328	$12,340	$12,340	16.79%	NA	NA	NA
Zavala County Bank	$74,734	$9,639	$13,040	$13,040	17.33%	64.00%	64.50%	64.00%
First State Bank of San Diego	$76,514	$6,315	$6,520	$6,520	8.55%	23.24%	24.29%	23.24%
The First National Bank in Falfurrias	$76,947	$7,999	$8,158	$8,158	10.28%	NA	NA	NA
Citizens State Bank | Roma	$78,286	$6,918	$8,970	$8,970	11.58%	20.32%	21.26%	20.32%
Citizens State Bank | Anton	$80,144	$12,999	$12,999	$12,999	16.41%	NA	NA	NA
Angelina Savings Bank, SSB	$82,212	$8,783	$8,783	$8,783	10.88%	27.88%	29.14%	27.88%
Menard Bank	$83,382	$5,413	$9,945	$9,945	12.20%	NA	NA	NA
First National Bank of South Padre Island	$83,414	$10,030	$10,201	$10,201	12.33%	NA	NA	NA
The First Bank of Celeste	$83,697	$6,522	$6,522	$6,522	7.97%	21.17%	22.42%	21.17%
Zapata National Bank	$84,199	$12,328	$12,820	$12,820	15.01%	NA	NA	NA
The City National Bank of San Saba	$85,095	$9,176	$10,150	$10,150	11.68%	NA	NA	NA
First National Bank | Rotan	$85,532	$3,625	$9,345	$9,345	10.11%	22.37%	23.63%	22.37%
First Bank and Trust of Memphis	$85,752	$22,966	$18,641	$18,641	27.36%	42.07%	43.32%	42.07%
The First National Bank of Anson	$86,766	$7,141	$7,567	$7,567	10.03%	15.91%	17.16%	15.91%
Atascosa Bank	$87,855	$9,049	$13,153	$13,153	14.35%	NA	NA	NA
Junction National Bank	$88,700	$6,194	$10,692	$10,692	11.61%	36.12%	37.27%	36.12%
Bandera Bank	$89,740	$9,938	$10,887	$10,887	11.64%	NA	NA	NA
The First National Bank of Trinity	$89,804	$4,561	$8,790	$8,790	9.30%	NA	NA	NA
The First National Bank of Hebbronville	$93,106	$11,768	$16,567	$16,567	18.03%	46.31%	46.97%	46.31%
Citizens National Bank | Crockett	$93,363	$10,893	$13,030	$13,030	13.79%	NA	NA	NA
First Capital Bank	$101,677	$9,647	$9,647	$9,647	10.01%	12.13%	13.38%	12.13%
Spectra Bank	$105,092	$9,352	$10,355	$10,355	9.79%	NA	NA	NA
The Cowboy Bank of Texas	$106,890	$17,348	$17,675	$17,675	16.30%	NA	NA	NA
The Lytle State Bank of Lytle, Texas	$107,268	$11,449	$17,396	$17,396	15.26%	NA	NA	NA
Lone Oak Bank, National Association	$109,098	$16,751	$15,989	$15,989	15.74%	NA	NA	NA

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy	June 30, 2025							Run Date: August 18, 2025
	As of Date							
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)								
Stockmens National Bank in Cotulla	$110,090	$11,445	$12,474	$12,474	11.32%	NA	NA	NA
The Commercial Bank	$111,961	$8,795	$11,155	$11,155	9.87%	NA	NA	NA
Henderson Federal Savings Bank	$115,609	$29,139	$29,465	$29,465	25.61%	NA	NA	NA
The First State Bank | Abernathy	$116,328	$14,796	$14,949	$14,949	12.83%	16.09%	17.26%	16.09%
Spur Security Bank	$116,579	$7,150	$13,631	$13,631	12.01%	18.09%	19.08%	18.09%
Commercial State Bank	$117,386	$10,873	$12,712	$12,712	10.76%	24.28%	25.54%	24.28%
First State Bank of Brownsboro	$124,789	$5,431	$13,810	$13,810	11.07%	NA	NA	NA
The First National Bank of Aspermont	$125,708	$2,650	$11,318	$11,318	9.15%	NA	NA	NA
The Buckholts State Bank	$129,014	$21,992	$21,992	$21,992	17.24%	27.91%	28.79%	27.91%
POINTWEST Bank	$131,333	$11,273	$15,868	$15,868	12.27%	28.94%	29.91%	28.94%
Citizens Bank, National Association	$131,721	$14,710	$12,679	$12,679	9.89%	13.27%	14.49%	13.27%
Agility Bank, National Association	$132,496	$28,986	$28,993	$28,993	22.48%	NA	NA	NA
First National Bank of Dublin	$132,544	$15,759	$15,759	$15,759	11.92%	16.84%	18.10%	16.84%
Johnson City Bank	$133,648	$17,223	$18,379	$18,379	13.74%	NA	NA	NA
The American National Bank of Mount Pleasant	$134,912	$11,238	$17,965	$17,965	12.52%	NA	NA	NA
Dalhart Federal Savings & Loan Association, SSB	$134,966	$12,379	$14,453	$14,453	10.82%	24.37%	25.06%	24.37%
Carmine State Bank	$135,218	$6,382	$14,617	$14,617	10.26%	NA	NA	NA
Mason Bank	$137,461	$20,782	$28,126	$28,126	20.53%	NA	NA	NA
Fidelity Bank of Texas	$137,498	$24,035	$15,691	$15,691	13.07%	NA	NA	NA
Texas National Bank | Sweetwater	$138,134	$7,436	$15,669	$15,669	10.94%	27.40%	28.46%	27.40%
Marion State Bank	$140,413	$13,887	$20,377	$20,377	14.78%	NA	NA	NA
The First State Bank | Columbus	$142,715	$17,178	$24,665	$24,665	16.36%	NA	NA	NA
The First National Bank of Tom Bean	$143,657	$16,702	$16,675	$16,675	11.63%	16.75%	18.01%	16.75%
The Brady National Bank	$144,388	$11,344	$15,504	$15,504	10.39%	18.04%	19.30%	18.04%
Security Bank of Texas	$146,898	$19,489	$19,608	$19,608	13.73%	NA	NA	NA
First National Bank of Fort Stockton	$147,508	$12,698	$18,797	$18,797	12.79%	NA	NA	NA
Fannin Bank	$148,058	$7,023	$12,836	$12,836	8.37%	15.30%	16.56%	15.30%
First State Bank | Shallowater	$148,311	$25,346	$22,678	$22,678	16.17%	NA	NA	NA
The First National Bank of Quitaque	$150,065	$15,810	$15,773	$15,773	10.74%	NA	NA	NA
Peoples State Bank | Rocksprings	$150,092	$11,644	$14,642	$14,642	9.36%	25.08%	25.35%	25.08%
Normangee State Bank	$152,712	$18,255	$23,857	$23,857	15.66%	26.15%	27.40%	26.15%
Graham Savings and Loan, SSB	$155,686	$16,659	$16,731	$16,731	10.79%	18.56%	19.82%	18.56%
The First National Bank of Winnsboro	$160,375	$31,267	$34,203	$34,203	21.61%	NA	NA	NA
First State Bank | Paint Rock	$160,771	$22,327	$23,153	$23,153	14.29%	NA	NA	NA
Bank of South Texas	$160,901	$29,992	$26,465	$26,465	16.84%	NA	NA	NA
The First National Bank of Eagle Lake	$161,422	$17,093	$17,851	$17,851	11.20%	NA	NA	NA
The Big Bend Banks, N.A.	$161,802	$19,776	$24,025	$24,025	15.12%	28.48%	29.27%	28.48%
First Texas National Bank	$167,940	$18,157	$18,311	$18,311	10.84%	NA	NA	NA
Greater State Bank	$171,011	$17,647	$17,800	$17,800	10.47%	15.16%	16.41%	15.16%
Peoples Bank | Paris	$172,083	$13,989	$17,436	$17,436	9.87%	NA	NA	NA
Lone Star Bank	$173,324	$22,502	$22,502	$22,502	13.47%	NA	NA	NA
First National Bank of Bosque County	$173,771	$21,012	$21,397	$21,397	12.30%	16.66%	17.91%	16.66%
Peoples State Bank | Shepherd	$175,227	$13,178	$18,573	$18,573	10.34%	18.29%	18.97%	18.29%
Texas Advantage Community Bank, National Association	$179,166	$20,769	$21,316	$21,316	11.26%	23.03%	24.27%	23.03%
The First National Bank of Evant	$179,824	$15,699	$16,594	$16,594	9.25%	NA	NA	NA
First State Bank | Spearman	$180,212	$21,402	$21,424	$21,424	11.67%	NA	NA	NA
The Community Bank	$180,764	$15,743	$20,067	$20,067	10.96%	16.99%	17.82%	16.99%
First State Bank of Ben Wheeler, Texas	$181,674	$27,661	$27,661	$27,661	15.07%	NA	NA	NA
Farmers State Bank | Groesbeck	$183,304	$16,248	$17,081	$17,081	9.62%	NA	NA	NA

Source: SNL Financial

Note: Report includes only bank-level data.

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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 (%)
	As of Date							
Asset Group A - $0 to $250 million in total assets (continued)								
Texas Financial Bank	$183,505	$26,315	$18,587	$18,587	11.87%	NA	NA	NA
First Security State Bank	$186,023	$7,075	$13,366	$13,366	7.40%	18.78%	19.86%	18.78%
Citizens State Bank | Corrigan	$186,965	$18,771	$21,567	$21,567	11.45%	NA	NA	NA
The Perryton National Bank	$190,524	$26,503	$32,418	$32,418	16.89%	NA	NA	NA
BOC Bank	$195,540	$23,890	$24,348	$24,348	11.28%	15.75%	16.91%	15.75%
First State Bank of Odem	$204,215	$34,979	$34,743	$34,743	17.06%	NA	NA	NA
The First National Bank of Anderson	$208,298	$25,030	$25,420	$25,420	12.02%	NA	NA	NA
First State Bank of Bedias	$208,826	$35,877	$37,921	$37,921	18.19%	NA	NA	NA
Sanger Bank	$211,685	$34,606	$34,832	$34,832	16.74%	25.99%	27.24%	25.99%
The Citizens National Bank of Hillsboro	$213,800	$12,501	$27,659	$27,659	13.13%	32.27%	33.03%	32.27%
Texas Heritage Bank	$220,890	$27,234	$20,556	$20,556	9.60%	13.95%	15.20%	13.95%
Muenster State Bank	$223,090	$25,227	$33,038	$33,038	14.62%	NA	NA	NA
PrimeBank of Texas	$225,686	$30,326	$27,862	$27,862	12.83%	NA	NA	NA
The First National Bank of Sterling City	$226,011	$15,494	$26,810	$26,810	11.42%	36.76%	37.43%	36.76%
First National Bank of Lake Jackson	$226,515	$2,416	$25,714	$25,714	10.98%	34.88%	35.64%	34.88%
Cendera Bank, N.A.	$227,250	$26,345	$26,350	$26,350	11.58%	NA	NA	NA
National Bank & Trust	$227,781	$17,709	$26,665	$26,665	11.21%	NA	NA	NA
Tejas Bank	$229,338	$23,217	$26,151	$26,151	11.35%	17.35%	18.60%	17.35%
Unity National Bank of Houston	$229,967	$27,358	$32,049	$19,991	14.68%	28.94%	30.20%	18.05%
Cypress Bank, SSB	$230,713	$24,639	$26,137	$26,137	11.34%	19.60%	20.62%	19.60%
Victory Bank	$231,589	$29,933	$28,739	$28,739	13.40%	NA	NA	NA
Guadalupe Bank	$236,379	$23,624	$23,624	$23,624	9.97%	13.77%	14.95%	13.77%
The City National Bank of Taylor	$237,406	$27,381	$31,535	$31,535	13.17%	27.79%	29.04%	27.79%
First Texas Bank | Lampasas	$239,129	$22,904	$23,062	$23,062	9.85%	21.75%	22.15%	21.75%
Bridge City State Bank	$240,237	$17,042	$29,213	$29,213	11.68%	20.05%	20.88%	20.05%
Farmers and Merchants Bank	$243,906	$29,773	$30,324	$30,324	13.86%	NA	NA	NA
Spring Hill State Bank	$248,351	$36,625	$36,672	$36,672	14.68%	26.42%	27.69%	26.42%
Average of Asset Group A	$132,490	$15,492	$17,456	$17,360	14.72%	29.30%	30.34%	29.11%

Source: SNL Financial

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Institution Name	As of Date Total Assets ($000)	Total Equity Capital ($000)	Tier1 Capital ($000)	Common Equity Tier 1 Capital ($000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - $251 to $500 million in total assets								
Castroville State Bank	$257,352	$24,622	$27,871	$27,871	10.53%	NA	NA	NA
Citizens State Bank | Miles	$258,376	$26,650	$26,847	$26,847	10.71%	NA	NA	NA
Anahuac National Bank	$259,767	$2,998	$25,735	$25,735	9.37%	19.15%	20.41%	19.15%
The First National Bank of Ballinger	$260,773	$25,608	$28,138	$28,138	10.74%	16.37%	17.63%	16.37%
Incommons Bank, National Association	$261,701	$20,371	$24,265	$24,265	9.32%	12.98%	14.23%	12.98%
First National Bank of Burleson	$266,715	$31,853	$32,011	$32,011	12.09%	NA	NA	NA
Citizens Bank | Amarillo	$271,968	$27,584	$28,500	$28,500	10.64%	14.55%	15.24%	14.55%
Bank of DeSoto, National Association	$271,969	$26,393	$26,393	$26,393	9.81%	NA	NA	NA
Freedom Bank	$274,124	$38,018	$36,207	$36,207	13.42%	NA	NA	NA
Interstate Bank	$275,260	$16,276	$27,603	$27,603	10.02%	NA	NA	NA
Global One Bank	$283,654	$49,814	$39,719	$39,719	15.04%	19.03%	20.28%	19.03%
One World Bank	$283,928	$38,213	$38,167	$38,167	13.53%	NA	NA	NA
First State Bank | Graham	$284,562	$22,841	$29,471	$29,471	10.19%	17.34%	18.30%	17.34%
The National Bank of Andrews	$285,688	$32,223	$33,318	$33,318	11.79%	13.59%	14.85%	13.59%
Coleman County State Bank	$286,445	$21,246	$19,671	$19,671	8.86%	11.62%	12.59%	11.62%
Arrowhead Bank	$286,489	$30,554	$31,998	$31,998	11.15%	19.12%	20.21%	19.12%
Sundown State Bank	$286,667	$31,158	$31,158	$31,158	11.21%	13.09%	13.92%	13.09%
Citizens National Bank at Brownwood	$290,827	$27,317	$30,601	$30,601	10.62%	NA	NA	NA
The City National Bank of Colorado City	$292,149	$32,032	$32,037	$32,037	10.72%	NA	NA	NA
Columbus State Bank	$294,512	$42,686	$48,270	$48,270	17.38%	36.86%	37.02%	36.86%
Community Bank	$297,369	$34,613	$34,613	$34,613	11.74%	NA	NA	NA
The Jacksboro National Bank	$297,760	$19,376	$33,253	$33,253	10.77%	19.83%	21.08%	19.83%
ValueBank Texas	$301,355	$36,643	$38,307	$38,307	12.78%	NA	NA	NA
Llano National Bank	$301,723	$25,659	$37,061	$37,061	12.45%	NA	NA	NA
Charter Bank	$303,782	$19,517	$34,262	$34,262	10.99%	16.12%	17.37%	16.12%
The Pecos County State Bank	$304,660	$23,833	$35,405	$35,405	11.29%	NA	NA	NA
Texana Bank, National Association	$310,642	$26,119	$26,259	$26,259	8.97%	11.00%	12.25%	11.00%
First State Bank of Burnet	$316,766	$31,170	$39,594	$39,594	12.03%	NA	NA	NA
Commercial National Bank of Texarkana	$318,469	$18,121	$31,029	$31,029	9.80%	14.52%	15.68%	14.52%
Ozona Bank	$318,566	$26,733	$40,885	$40,885	12.99%	23.23%	24.48%	23.23%
The First National Bank of Hughes Springs	$321,174	$35,883	$37,102	$37,102	11.76%	16.41%	17.58%	16.41%
Security State Bank | Farwell	$322,346	$43,112	$43,112	$43,112	13.71%	NA	NA	NA
The First National Bank of Hereford	$325,024	$35,530	$38,152	$38,152	12.15%	13.21%	14.33%	13.21%
The Waggoner National Bank of Vernon	$328,967	$41,288	$50,790	$50,790	14.99%	NA	NA	NA
Lakeside Bank	$332,583	$51,813	$50,116	$50,116	15.96%	NA	NA	NA
Texas Traditions Bank	$334,660	$42,048	$41,554	$41,554	13.54%	NA	NA	NA
First National Bank of Giddings	$346,329	$28,339	$37,121	$37,121	10.54%	NA	NA	NA
First State Bank | Stratford	$348,182	$38,021	$42,386	$42,386	12.31%	NA	NA	NA
West Texas State Bank	$348,209	$36,485	$38,012	$38,012	11.09%	NA	NA	NA
Crossroads Bank	$350,855	$25,539	$38,821	$38,821	11.36%	NA	NA	NA
First State Bank of Texas	$351,080	$33,963	$31,141	$31,141	8.77%	NA	NA	NA
Trusttexas Bank, S.S.B.	$355,237	($2,810)	$32,740	$32,740	8.42%	19.80%	21.04%	19.80%
HomeBank Texas	$356,630	$40,397	$42,331	$42,331	12.00%	15.66%	16.86%	15.66%
Gilmer National Bank	$358,666	$30,887	$34,781	$34,781	9.89%	14.94%	16.19%	14.94%
Maverick Bank	$364,371	$38,160	$30,303	$30,303	9.08%	NA	NA	NA
Farmers State Bank | Center	$364,466	$52,338	$54,790	$54,790	14.93%	23.09%	24.34%	23.09%
First National Bank in Port Lavaca	$366,370	$33,383	$47,542	$47,542	12.20%	NA	NA	NA
The Yoakum National Bank	$367,379	$31,022	$36,520	$36,520	10.76%	NA	NA	NA
The Commercial National Bank of Brady	$370,406	$29,917	$35,921	$35,921	10.25%	12.33%	13.48%	12.33%
Peoples State Bank of Hallettsville	$370,411	$29,742	$39,297	$39,297	10.36%	NA	NA	NA
Lamar National Bank	$371,072	$28,656	$39,238	$39,238	10.64%	NA	NA	NA
Citizens State Bank | Woodville	$373,679	$44,876	$50,894	$50,894	13.77%	16.41%	17.56%	16.41%
First-Lockhart National Bank	$378,764	$35,650	$36,298	$36,298	9.42%	13.49%	14.69%	13.49%

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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 (%)
	As of Date							
Asset Group B - $251 to $500 million in total assets (continued)								
The MINT National Bank	$406,563	$65,842	$65,842	$65,842	16.16%	NA	NA	NA
First State Bank | Clute	$414,408	$38,056	$40,040	$40,040	9.84%	13.46%	14.71%	13.46%
Texas State Bank	$416,230	$51,914	$56,614	$56,614	13.75%	20.91%	21.79%	20.91%
The Lamesa National Bank	$417,837	$46,071	$47,122	$47,122	11.26%	28.14%	29.24%	28.14%
Ennis State Bank	$423,052	$28,413	$38,904	$38,904	9.47%	NA	NA	NA
The First National Bank of Stanton	$423,345	$58,088	$65,110	$65,110	15.51%	36.31%	37.56%	36.31%
Austin County State Bank	$423,487	$42,148	$43,170	$43,170	10.27%	NA	NA	NA
Shelby Savings Bank, SSB	$433,280	$47,459	$51,198	$51,198	12.25%	14.80%	16.01%	14.80%
Citizens State Bank | Sealy	$433,461	$39,059	$49,279	$49,279	11.00%	NA	NA	NA
MCBank	$434,067	$28,285	$43,732	$43,732	9.87%	17.06%	18.30%	17.06%
Texas Champion Bank	$439,881	$45,984	$44,004	$44,004	10.25%	NA	NA	NA
Broadstreet Bank, SSB	$443,000	$45,650	$49,742	$49,742	11.32%	NA	NA	NA
The First National Bank of Livingston	$452,383	$58,390	$67,738	$67,738	14.65%	35.47%	36.73%	35.47%
The Liberty National Bank in Paris	$467,463	$52,038	$55,340	$55,340	12.21%	NA	NA	NA
Fayette Savings Bank, SSB	$468,862	$45,144	$50,474	$50,474	10.94%	16.66%	17.81%	16.66%
State Bank of De Kalb	$472,362	$55,323	$54,904	$54,904	11.68%	NA	NA	NA
The Brenham National Bank	$481,072	$42,911	$55,986	$55,986	11.36%	17.34%	18.08%	17.34%
Citizens Bank | Kilgore	$489,128	$70,823	$72,294	$72,294	14.71%	20.52%	21.78%	20.52%
Texas Republic Bank, National Association	$492,184	$63,154	$62,062	$62,062	12.68%	NA	NA	NA
Average of Asset Group B	$349,208	$35,545	$40,433	$40,433	11.64%	18.41%	19.53%	18.41%

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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 (%)
	As of Date							
Asset Group C - $501 million to $1 billion in total assets								
International Bank of Commerce | Zapata	$500,260	$57,792	$70,663	$70,663	13.98%	33.71%	34.85%	33.71%
The Karnes County National Bank of Karnes City	$500,512	$46,130	$62,124	$62,124	11.90%	21.26%	22.51%	21.26%
Austin Capital Bank SSB	$503,769	$38,770	$37,126	$37,126	7.76%	32.61%	33.86%	32.61%
Liberty Capital Bank	$505,291	$50,541	$52,586	$52,586	11.34%	13.45%	14.45%	13.45%
Herring Bank	$509,414	$57,238	$64,929	$64,929	12.91%	17.58%	18.45%	17.58%
Bank of Texas	$523,496	$63,079	$62,827	$62,827	11.63%	12.95%	14.13%	12.95%
First Commercial Bank, National Association	$525,511	$52,878	$53,100	$53,100	9.91%	17.31%	18.57%	17.31%
Trinity Bank, N.A.	$527,175	$59,151	$63,663	$63,663	12.00%	17.21%	18.47%	17.21%
First State Bank and Trust Company	$531,367	$48,182	$81,403	$81,403	14.56%	NA	NA	NA
NBT Financial Bank	$535,854	$57,374	$58,083	$58,083	10.69%	12.91%	14.16%	12.91%
The First National Bank of Mertzon	$539,669	$70,881	$70,881	$70,881	12.87%	85.43%	86.69%	85.43%
First National Bank of Huntsville	$554,095	$75,791	$71,738	$71,738	13.18%	NA	NA	NA
SouthTrust Bank, N.A.	$556,736	$65,709	$65,702	$65,702	11.87%	18.50%	19.75%	18.50%
The Bank and Trust, SSB	$567,077	$44,258	$56,031	$56,031	9.85%	17.93%	19.19%	17.93%
The State National Bank of Big Spring	$576,971	$54,199	$63,071	$63,071	10.74%	NA	NA	NA
The Falls City National Bank	$581,047	$90,121	$90,121	$90,121	15.49%	NA	NA	NA
Gulf Capital Bank	$582,248	$72,564	$77,039	$77,039	12.96%	16.72%	17.53%	16.72%
The First National Bank of East Texas	$584,656	$48,920	$57,130	$57,130	9.75%	NA	NA	NA
First Federal Community Bank, SSB	$585,415	$71,784	$73,595	$73,595	12.62%	17.31%	18.57%	17.31%
Worthington Bank	$587,325	$54,170	$54,365	$54,365	8.75%	11.17%	12.10%	11.17%
Wellington State Bank	$598,378	$42,073	$59,379	$59,379	9.80%	14.98%	16.13%	14.98%
American Bank National Association	$613,301	$60,749	$62,167	$62,167	10.30%	14.14%	15.39%	14.14%
Dominion Bank	$624,046	$65,568	$64,507	$64,507	10.85%	11.55%	12.37%	11.54%
Citizens National Bank | Cameron	$628,112	$75,638	$77,093	$77,093	12.32%	16.91%	18.16%	16.91%
Community Bank & Trust, Waco, Texas	$628,785	$69,565	$99,235	$99,235	14.82%	23.42%	24.68%	23.42%
TXN Bank	$632,142	$42,465	$62,778	$62,778	9.71%	15.42%	16.55%	15.41%
Titan Bank, N.A.	$639,498	$65,813	$73,175	$73,175	9.32%	22.97%	24.20%	22.97%
American Bank, National Association | Dallas	$641,241	$67,545	$66,204	$66,204	10.60%	NA	NA	NA
American State Bank	$661,681	$76,432	$72,708	$72,708	10.85%	14.20%	15.45%	14.20%
Capital Bank	$665,889	$63,891	$67,402	$67,402	10.21%	12.41%	13.59%	12.41%
First Community Bank | Corpus Christi	$669,422	$67,313	$78,393	$78,393	11.53%	16.37%	17.63%	16.37%
Grandview Bank	$677,153	$68,199	$71,428	$71,428	10.36%	17.15%	18.41%	17.15%
First Bank	$677,446	$92,056	$90,474	$90,474	13.59%	12.86%	14.11%	12.86%
First State Bank of Livingston	$678,530	$82,089	$109,410	$109,410	15.15%	NA	NA	NA
Classic Bank, National Association	$678,821	$65,995	$72,294	$72,294	10.29%	14.38%	15.64%	14.38%
Texas Gulf Bank, National Association	$690,439	$79,422	$86,609	$86,609	12.28%	NA	NA	NA
Sage Capital Bank	$690,829	$74,276	$72,917	$72,917	10.72%	15.79%	16.94%	15.79%
The First National Bank of Sonora	$694,283	$49,463	$53,441	$53,441	7.76%	11.76%	12.84%	11.76%
First State Bank | Athens	$717,034	$74,642	$79,893	$79,893	11.07%	NA	NA	NA
Kleberg Bank, N.A.	$717,064	$62,000	$67,181	$67,181	9.28%	12.96%	14.20%	12.96%
Pilgrim Bank	$720,650	$64,837	$73,249	$73,249	10.02%	13.98%	14.72%	13.98%
Southwest Bank	$726,719	$73,134	$82,241	$81,613	11.25%	NA	NA	NA
Bank of Houston	$751,043	$90,760	$90,541	$90,541	12.06%	NA	NA	NA
Citizens 1st Bank	$756,310	$133,822	$165,285	$165,285	20.84%	38.03%	38.50%	38.03%
First Community Bank | San Benito	$761,389	$56,178	$76,064	$76,064	9.91%	NA	NA	NA
Bank of the West	$761,840	$70,124	$73,490	$73,490	9.37%	14.33%	15.45%	14.33%
Commerce Bank	$763,060	$93,941	$109,226	$109,226	14.10%	38.71%	39.81%	38.71%
Schertz Bank & Trust	$787,378	$98,695	$99,899	$99,899	12.49%	NA	NA	NA
Western Bank	$811,134	$68,152	$72,629	$72,629	9.41%	NA	NA	NA
The First State Bank | Louise	$812,607	$69,552	$90,333	$90,333	10.73%	NA	NA	NA
Harmony Bank	$824,716	$120,684	$78,723	$78,723	10.06%	12.40%	13.56%	12.40%

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.

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 (%)
	As of Date							
Asset Group C - $501 million to $1 billion in total assets (continued)								
UBank	$825,186	$77,274	$79,246	$79,246	9.92%	12.13%	13.25%	12.13%
First Liberty Bank	$825,378	$90,739	$78,675	$78,675	9.50%	17.19%	18.17%	17.19%
Texas National Bank of Jacksonville	$847,972	$90,124	$92,505	$92,505	10.97%	16.18%	17.43%	16.18%
Plains State Bank	$851,470	$140,851	$138,767	$138,767	15.63%	NA	NA	NA
TransPecos Banks, SSB	$862,873	$71,677	$73,528	$73,528	9.45%	NA	NA	NA
Clear Fork Bank National Association	$894,762	$91,303	$92,264	$92,264	10.19%	NA	NA	NA
Texas Bank	$900,805	$86,130	$91,373	$91,373	10.47%	NA	NA	NA
Security State Bank | Pearsall	$901,146	$94,824	$113,711	$113,711	12.50%	NA	NA	NA
NewFirst National Bank	$908,368	$109,701	$111,912	$111,912	12.09%	NA	NA	NA
Round Top State Bank	$914,727	$88,198	$109,830	$109,830	11.87%	NA	NA	NA
The First National Bank of Granbury	$930,358	$93,149	$107,299	$107,299	11.48%	NA	NA	NA
Texas Heritage National Bank	$937,703	$84,306	$84,303	$84,303	9.25%	9.90%	11.04%	9.90%
Tolleson Private Bank	$943,206	$81,341	$82,765	$82,765	8.81%	14.00%	15.25%	14.00%
Ciera Bank	$946,347	$103,667	$106,425	$106,425	11.49%	14.15%	15.40%	14.15%
Hometown Bank, National Association	$948,799	$82,533	$108,384	$108,384	10.96%	14.73%	15.69%	14.73%
Frontier Bank of Texas	$976,787	$89,513	$93,410	$93,410	9.88%	NA	NA	NA
Texas National Bank | Mercedes	$980,075	$97,352	$106,498	$106,498	10.87%	15.14%	16.40%	15.14%
The First National Bank of McGregor	$981,720	$89,649	$97,315	$97,315	10.06%	12.97%	14.20%	12.97%
T Bank, National Association	$987,451	$116,258	$95,915	$95,915	10.39%	15.69%	16.95%	15.69%
Colonial Savings, FA	$991,473	$242,778	$130,900	$130,900	14.56%	23.93%	25.40%	23.93%
R Bank	$999,367	$93,042	$93,293	$93,293	9.41%	11.87%	13.03%	11.87%
Average of Asset Group C	$721,317	$77,486	$81,568	$81,559	11.33%	18.51%	19.66%	18.51%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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 (%)
	As of Date							
Asset Group D - Over $1 billion in total assets								
United Texas Bank	$1,008,949	$168,847	$169,659	$169,646	16.09%	NA	NA	NA
First National Bank and Trust Company of Weatherford	$1,008,984	$93,916	$101,184	$101,184	10.03%	NA	NA	NA
Keystone Bank, SSB	$1,019,692	$100,261	$97,277	$97,277	9.75%	11.62%	12.60%	11.62%
Alliance Bank Central Texas	$1,025,655	$118,264	$121,617	$121,617	12.05%	13.94%	15.01%	13.94%
Pointbank	$1,033,009	$66,851	$102,116	$102,116	9.56%	15.50%	16.75%	15.50%
The First National Bank of Bastrop	$1,034,196	$81,948	$123,094	$123,094	11.67%	18.52%	19.60%	18.52%
MapleMark Bank	$1,050,556	$108,946	$115,087	$115,087	11.02%	13.46%	14.58%	13.46%
Peoples Bank | Lubbock	$1,138,221	$103,541	$116,459	$116,459	10.22%	13.37%	14.09%	13.37%
Citizens State Bank | Somerville	$1,151,168	$136,354	$139,882	$139,882	12.45%	NA	NA	NA
Dallas Capital Bank, National Association	$1,187,579	$131,658	$121,919	$121,919	10.38%	NA	NA	NA
Legend Bank, N. A.	$1,189,107	$105,136	$119,301	$119,301	10.15%	14.21%	15.29%	14.21%
Texas Security Bank	$1,193,438	$100,060	$120,548	$120,548	9.74%	13.36%	14.61%	13.36%
Central Bank	$1,254,928	$114,451	$122,960	$122,960	10.17%	12.90%	13.99%	12.90%
SouthStar Bank, S.S.B.	$1,264,496	$153,798	$163,843	$163,843	12.83%	17.87%	18.73%	17.87%
Benchmark Bank	$1,265,483	$116,099	$116,099	$116,099	9.23%	12.62%	13.73%	12.62%
Central National Bank	$1,286,738	$120,146	$132,807	$132,807	10.24%	12.70%	13.95%	12.70%
Southwestern National Bank	$1,300,222	$142,979	$144,834	$144,834	11.21%	13.31%	14.56%	13.31%
First Texas Bank | Georgetown	$1,316,900	$140,734	$141,578	$141,578	10.90%	19.57%	19.95%	19.57%
The City National Bank of Sulphur Springs	$1,329,149	$120,555	$128,086	$128,086	9.68%	14.32%	15.58%	14.32%
Alliance Bank	$1,343,645	$112,583	$137,584	$137,584	9.92%	15.33%	16.34%	15.33%
First Command Financial Services, Inc.	$1,375,262	$91,945	$93,630	$93,630	6.87%	10.22%	15.32%	10.22%
First National Bank | Wichita Falls	$1,380,794	$153,743	$151,831	$151,831	10.62%	16.59%	17.85%	16.59%
Wallis Bank	$1,385,416	$133,394	$131,697	$131,697	9.94%	11.06%	11.82%	11.06%
Rio Bank	$1,406,380	$141,633	$137,931	$137,931	11.96%	13.99%	14.73%	13.99%
Pegasus Bank	$1,418,430	$148,604	$150,732	$150,732	10.78%	15.83%	16.88%	15.83%
First National Bank of Central Texas	$1,572,338	$181,773	$189,782	$189,782	11.61%	15.92%	17.17%	15.92%
Community National Bank & Trust of Texas	$1,576,394	$174,082	$159,051	$159,051	10.16%	12.43%	13.34%	12.43%
Commercial Bank of Texas, N.A.	$1,593,355	$143,325	$156,761	$156,761	10.06%	15.11%	16.36%	15.11%
Moody National Bank	$1,632,489	$190,899	$227,752	$227,752	13.62%	NA	NA	NA
American Bank of Commerce	$1,656,453	$121,693	$166,428	$166,428	10.43%	13.88%	14.92%	13.88%
First State Bank | Gainesville	$1,812,065	$132,957	$175,040	$175,040	9.56%	13.77%	14.83%	13.77%
First State Bank of Uvalde	$1,823,649	$180,441	$266,553	$266,553	13.76%	NA	NA	NA
FirstBank Southwest	$1,862,243	$159,484	$202,887	$202,887	10.63%	12.87%	13.91%	12.87%
North Dallas Bank & Trust Co.	$1,875,281	$176,583	$180,232	$180,232	9.56%	NA	NA	NA
Citizens National Bank of Texas	$1,972,923	$237,253	$233,990	$233,990	12.18%	13.68%	14.76%	13.68%
Security State Bank & Trust	$2,007,296	$204,930	$227,103	$227,103	11.93%	NA	NA	NA
Texas Community Bank	$2,104,571	$292,940	$290,530	$290,530	14.15%	26.79%	28.05%	26.79%
Falcon International Bank	$2,119,328	$244,457	$284,960	$284,960	13.05%	19.25%	20.29%	19.25%
Golden Bank, National Association	$2,179,457	$272,085	$275,086	$275,086	12.75%	15.13%	16.38%	15.13%
Cornerstone Capital Bank, SSB	$2,300,182	$334,012	$340,856	$313,245	14.23%	23.90%	24.50%	21.97%
American National Bank & Trust	$2,324,037	$237,979	$237,237	$237,237	10.20%	12.68%	13.77%	12.68%
Texas Partners Bank	$2,354,484	$211,092	$226,292	$226,292	9.33%	11.08%	12.21%	11.08%
First United Bank	$2,364,266	$216,973	$249,397	$249,397	10.28%	14.69%	15.91%	14.69%
Horizon Bank, SSB	$2,373,913	$204,624	$224,710	$224,710	9.64%	12.89%	14.14%	12.89%
Texas First Bank	$2,377,462	$221,324	$232,659	$232,659	10.01%	14.53%	15.70%	14.53%
Community National Bank	$2,400,640	$287,541	$283,215	$283,215	11.69%	14.55%	15.80%	14.55%
TexasBank	$2,417,382	$280,564	$283,031	$283,031	11.45%	17.05%	18.30%	17.05%
Vista Bank	$2,429,922	$278,238	$278,303	$278,303	11.60%	14.68%	15.76%	14.68%

Source: SNL Financial

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Capital Adequacy June 30, 2025 Run Date: August 18, 2025

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 (%)
	As of Date							
Asset Group D - Over $1 billion in total assets (continued)								
Extraco Banks, National Association	$2,475,352	$195,410	$201,824	$201,824	8.21%	14.86%	16.12%	14.86%
American Bank, National Association | Corpus Christi	$2,552,612	$238,860	$240,484	$240,484	9.56%	12.12%	13.20%	12.12%
Susser Bank	$2,625,202	$273,268	$247,294	$247,294	9.79%	11.27%	12.51%	11.27%
Pinnacle Bank	$2,688,128	$333,981	$269,161	$269,161	10.23%	13.86%	14.90%	13.86%
West Texas National Bank	$2,691,438	$261,863	$262,990	$262,990	9.38%	14.97%	16.22%	14.97%
State Bank of Texas	$2,768,931	$398,341	$405,234	$405,234	14.59%	NA	NA	NA
American Momentum Bank	$2,796,987	$585,465	$478,217	$478,217	17.88%	22.53%	23.64%	22.53%
Jefferson Bank	$2,802,550	$211,052	$258,139	$258,139	9.16%	12.03%	12.80%	12.03%
American First National Bank	$2,864,206	$371,040	$373,158	$373,158	13.17%	14.82%	15.84%	14.82%
Texas Regional Bank	$2,886,530	$237,950	$251,940	$251,940	8.68%	12.62%	13.52%	12.62%
TIB, National Association	$2,997,611	$399,255	$399,414	$399,414	12.59%	17.18%	18.33%	17.18%
Austin Bank, Texas National Association	$3,127,230	$445,408	$438,380	$438,380	14.10%	NA	NA	NA
Guaranty Bank & Trust, N.A.	$3,140,933	$362,940	$353,602	$353,602	11.35%	15.73%	16.96%	15.73%
Texas Exchange Bank	$3,150,374	$403,957	$394,905	$394,905	12.39%	28.76%	29.78%	28.76%
Lone Star National Bank	$3,213,270	$319,460	$389,968	$389,968	11.84%	19.31%	20.44%	19.31%
WestStar Bank	$3,240,443	$338,663	$361,950	$361,950	11.46%	13.22%	14.21%	13.22%
Wells Fargo Bank South Central, National Association	$3,525,158	$837,716	$838,125	$838,125	20.86%	63.85%	64.13%	63.85%
Inwood National Bank	$4,235,197	$460,915	$430,431	$430,431	10.16%	15.04%	15.84%	15.04%
VeraBank, National Association	$4,307,404	$469,373	$448,003	$448,003	10.48%	15.74%	16.99%	15.74%
First National Bank Texas	$4,321,162	$257,181	$403,753	$403,753	9.04%	19.92%	21.19%	19.92%
International Bank of Commerce | Brownsville	$4,328,117	$501,444	$600,523	$600,523	13.71%	26.95%	28.16%	26.95%
Texas Bank and Trust Company	$4,342,372	$497,028	$509,464	$509,464	11.66%	14.06%	15.31%	14.06%
City Bank	$4,361,766	$443,664	$483,178	$483,178	10.88%	13.57%	14.82%	13.57%
Vantage Bank Texas	$4,717,776	$393,934	$413,165	$413,165	8.89%	10.86%	12.11%	10.86%
Third Coast Bank	$4,940,908	$603,844	$574,517	$574,517	11.89%	12.56%	13.46%	12.56%
The American National Bank of Texas	$5,505,261	$284,176	$498,261	$498,261	8.70%	12.35%	13.54%	12.35%
Beal Bank	$5,572,658	$1,163,738	$1,168,978	$1,168,978	20.44%	228.87%	230.13%	228.87%
Broadway National Bank	$5,800,200	$420,287	$576,764	$576,764	9.86%	13.63%	14.60%	13.63%
TBK Bank, SSB	$6,493,880	$1,005,201	$615,637	$615,637	10.30%	10.90%	11.62%	10.90%
Southside Bank	$8,334,715	$948,449	$892,870	$892,870	11.09%	15.92%	16.78%	15.92%
Sunflower Bank, National Association	$8,423,999	$1,055,113	$986,046	$986,046	12.03%	13.41%	14.53%	13.41%
Woodforest National Bank	$9,113,582	$709,123	$806,185	$806,185	8.78%	10.01%	11.27%	10.01%
Charles Schwab Trust Bank	$9,667,226	$783,648	$1,240,093	$1,240,093	12.32%	86.30%	86.30%	86.30%
International Bank of Commerce | Laredo	$9,726,584	$1,816,884	$1,694,427	$1,694,427	17.95%	20.13%	21.38%	20.13%
Amarillo National Bank	$9,815,574	$1,036,595	$1,005,872	$1,005,872	10.51%	12.71%	13.90%	12.71%
Stellar Bank	$10,492,328	$1,611,658	$1,143,816	$1,143,816	11.44%	14.18%	15.39%	14.18%
PlainsCapital Bank	$12,409,286	$1,502,017	$1,332,135	$1,332,135	10.71%	15.08%	16.29%	15.08%
Veritex Community Bank	$12,482,233	$1,727,601	$1,342,431	$1,342,431	11.17%	11.78%	12.84%	11.78%
NexBank	$14,182,375	$1,293,691	$1,348,981	$1,348,981	9.83%	15.28%	15.70%	15.28%

Source: SNL Financial

Note: Report includes only bank-level data.

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	As of Date							
Institution Name	Total Assets ($000)	Total Equity Capital ($000)	Tier1 Capital ($000)	Common Equity Tier 1 Capital ($000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over $1 billion in total assets (continued)								
First Financial Bank	$14,324,488	$1,603,598	$1,676,973	$1,676,973	11.72%	17.78%	18.98%	17.78%
Charles Schwab Premier Bank, SSB	$24,433,000	$2,227,000	$3,430,000	$3,430,000	13.17%	54.49%	54.49%	54.49%
Texas Capital Bank	$31,631,701	$3,286,843	$3,397,976	$3,397,976	10.87%	11.81%	12.97%	11.81%
Prosperity Bank	$38,428,862	$7,357,171	$3,812,887	$3,812,887	10.94%	16.10%	17.35%	16.10%
Frost Bank	$51,489,892	$4,093,189	$4,536,485	$4,536,485	8.72%	14.03%	15.04%	14.03%
Comerica Bank	$78,039,000	$6,706,000	$8,460,000	$8,460,000	10.60%	11.65%	13.38%	11.65%
Average of Asset Group D	$5,687,818	$628,663	$629,981	$629,684	11.32%	19.49%	20.59%	19.46%

Source: SNL Financial

Note: Report includes only bank-level data.

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Definitions

Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
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.