



# Bankers' Index

AN ANALYSIS OF TEXAS COMMUNITY BANKS





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

## Texas

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**(972) 458-2296**

### HOUSTON

500 Dallas Street  
Suite 1900  
Houston, TX 77002  
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## ASSET SIZE DEFINITION

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**Group A**     \$0-\$250 million

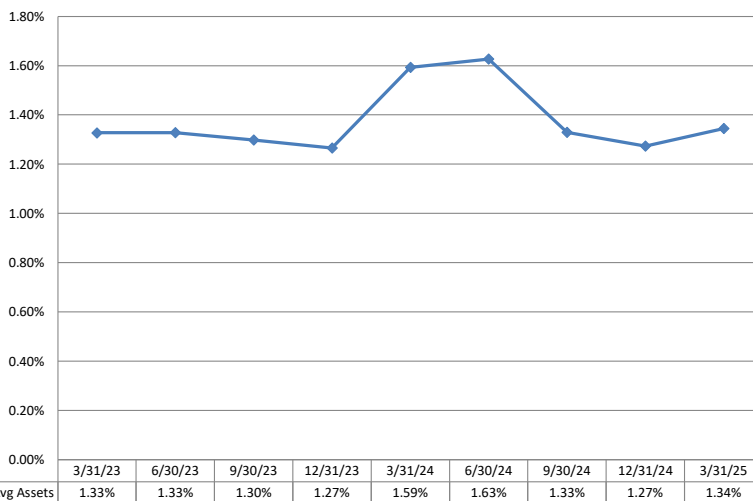
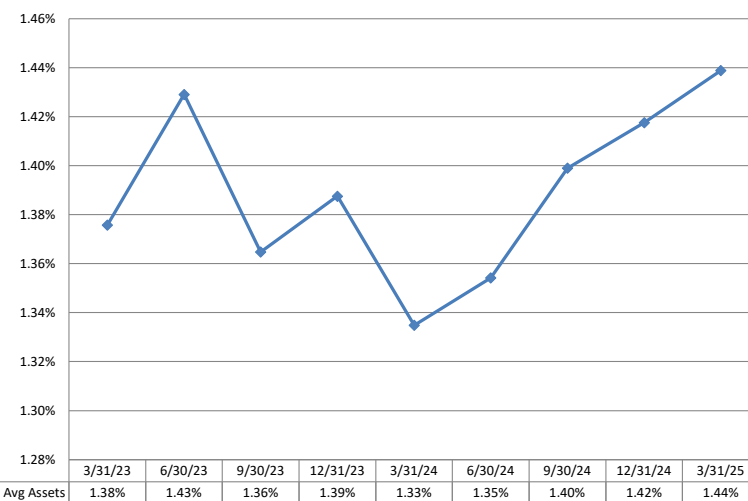
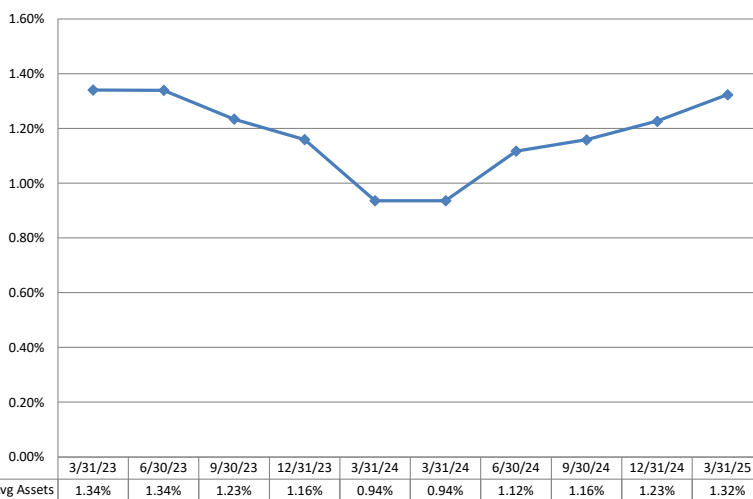
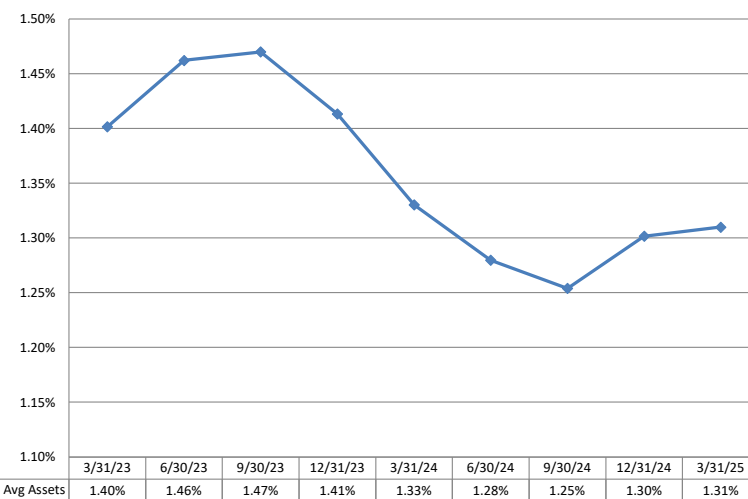
**Group B**     \$251 million-\$500 million

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

**Group D**     Over \$1 billion

# Performance Analysis

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

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

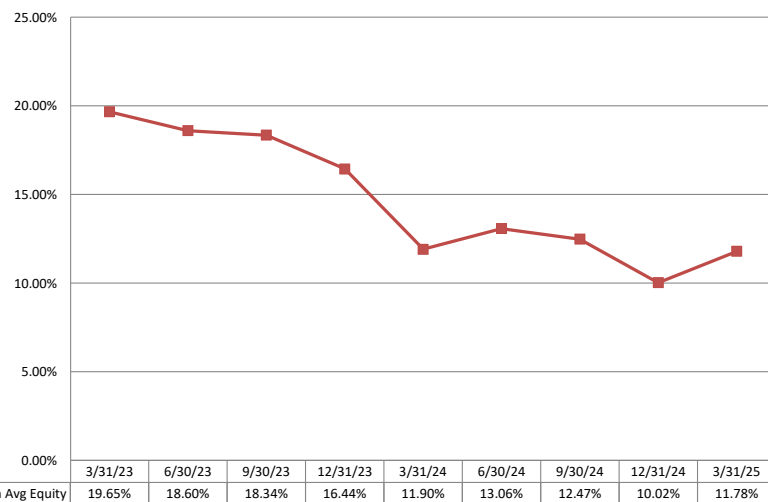
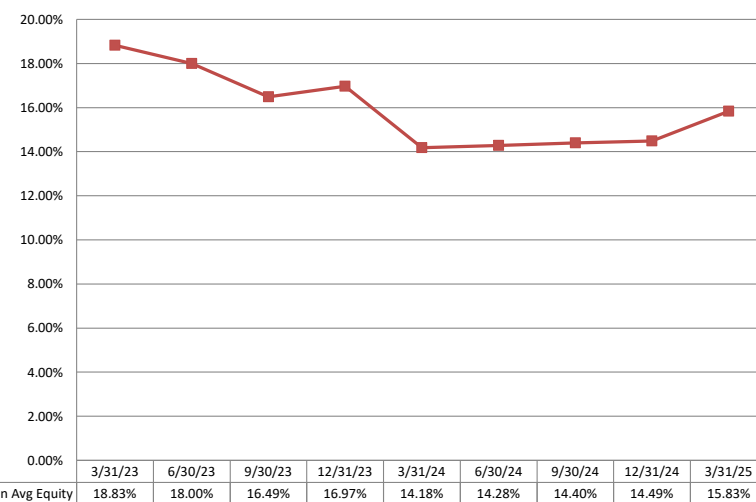
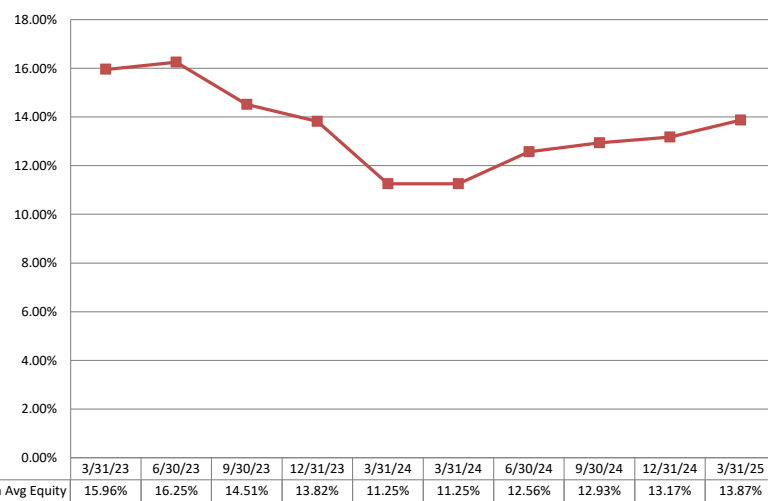
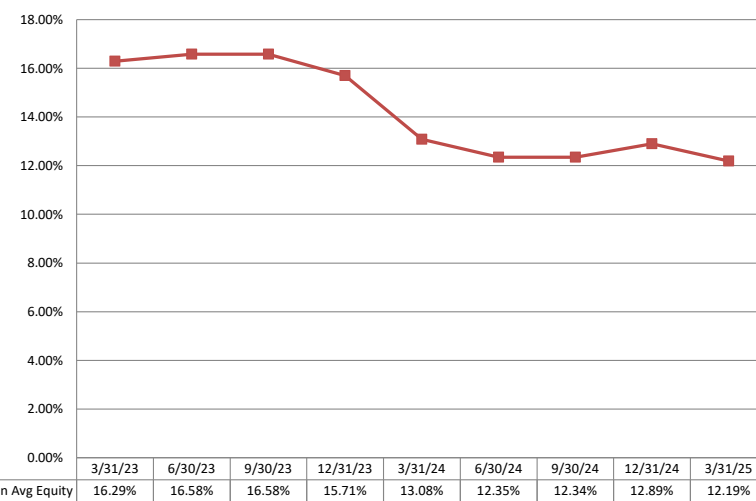
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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

## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets</b>											
Hightower Trust Company, National Association	\$18,844	\$68	1.52%	1.76%	95.97%	\$282	\$68	1.52%	1.76%	95.97%	\$282
The First National Bank of Lipan	\$26,209	\$61	0.93%	9.67%	73.15%	\$57	\$61	0.93%	9.67%	73.15%	\$57
Brazos National Bank	\$30,563	\$149	2.15%	3.82%	88.02%	\$92	\$149	2.15%	3.82%	88.02%	\$92
Legacy Trust Company, National Association	\$34,208	\$1,060	12.09%	14.71%	76.38%	\$267	\$1,060	12.09%	14.71%	76.38%	\$267
Avana Bank	\$41,754	(\$80)	0.00%	(3.66%)	118.85%	\$77	(\$80)	0.00%	(3.66%)	118.85%	\$77
The Bank of San Jacinto County, Coldspring, Texas	\$46,221	\$184	1.63%	13.18%	69.49%	\$66	\$184	1.63%	13.18%	69.49%	\$66
The Granger National Bank	\$47,092	(\$122)	0.00%	(8.61%)	135.39%	\$194	(\$122)	0.00%	(8.61%)	135.39%	\$194
Robert Lee State Bank	\$47,574	\$44	0.37%	3.58%	83.72%	\$68	\$44	0.37%	3.58%	83.72%	\$68
The Donley County State Bank	\$48,227	\$140	1.13%	6.25%	64.82%	\$73	\$140	1.13%	6.25%	64.82%	\$73
Powell State Bank	\$50,253	(\$91)	0.00%	(2.47%)	112.64%	\$86	(\$91)	0.00%	(2.47%)	112.64%	\$86
Amistad Bank	\$52,241	\$193	1.58%	8.17%	62.80%	\$74	\$193	1.58%	8.17%	62.80%	\$74
The First National Bank of Moody	\$53,381	\$134	0.99%	5.98%	74.78%	\$59	\$134	0.99%	5.98%	74.78%	\$59
Crowell State Bank	\$54,010	\$284	2.16%	21.69%	56.51%	\$78	\$284	2.16%	21.69%	56.51%	\$78
The First National Bank in Cooper	\$54,962	\$121	0.88%	7.06%	68.24%	\$76	\$121	0.88%	7.06%	68.24%	\$76
Lovelady State Bank	\$55,649	\$207	1.52%	13.64%	65.96%	\$72	\$207	1.52%	13.64%	65.96%	\$72
Kress National Bank	\$55,769	\$199	1.47%	14.09%	58.87%	\$104	\$199	1.47%	14.09%	58.87%	\$104
First State Bank   Junction	\$56,451	\$294	2.03%	23.65%	63.28%	\$100	\$294	2.03%	23.65%	63.28%	\$100
The Citizens State Bank of Ganado	\$57,766	(\$39)	0.00%	(4.67%)	110.75%	\$62	(\$39)	0.00%	(4.67%)	110.75%	\$62
Commerce Bank Texas	\$58,541	\$41	0.28%	2.15%	104.76%	\$103	\$41	0.28%	2.15%	104.76%	\$103
The State National Bank of Groom	\$59,404	(\$898)	0.00%	(44.94%)	110.25%	\$101	(\$898)	0.00%	(44.94%)	110.25%	\$101
First Federal Bank Littlefield, Texas, SSB	\$60,102	\$87	0.58%	3.06%	82.88%	\$78	\$87	0.58%	3.06%	82.88%	\$78
City National Bank	\$63,233	\$67	0.42%	3.87%	89.03%	\$86	\$67	0.42%	3.87%	89.03%	\$86
Citizens State Bank of Luling	\$68,963	\$147	0.83%	5.60%	79.07%	\$96	\$147	0.83%	5.60%	79.07%	\$96
Citizens National Bank of Crosbyton	\$69,675	\$413	2.36%	13.55%	37.23%	\$95	\$413	2.36%	13.55%	37.23%	\$95
The First National Bank of Anson	\$71,138	\$350	1.97%	21.08%	54.78%	\$89	\$350	1.97%	21.08%	54.78%	\$89
First Bank and Trust of Memphis	\$72,451	\$472	2.70%	21.17%	46.21%	\$87	\$472	2.70%	21.17%	46.21%	\$87
Haskell National Bank	\$72,885	\$114	0.62%	5.85%	82.60%	\$52	\$114	0.62%	5.85%	82.60%	\$52
Pavillion Bank	\$72,989	\$310	1.75%	10.74%	64.31%	\$90	\$310	1.75%	10.74%	64.31%	\$90
The Santa Anna National Bank	\$76,938	\$329	1.71%	27.65%	51.57%	\$71	\$329	1.71%	27.65%	51.57%	\$71
Zavala County Bank	\$77,555	\$241	1.25%	10.66%	64.99%	\$42	\$241	1.25%	10.66%	64.99%	\$42
First State Bank of San Diego	\$78,021	\$159	0.81%	10.39%	76.54%	\$72	\$159	0.81%	10.39%	76.54%	\$72
Citizens State Bank   Roma	\$78,550	\$25	0.13%	1.52%	96.32%	\$73	\$25	0.13%	1.52%	96.32%	\$73
Citizens State Bank   Anton	\$78,913	\$227	1.16%	6.88%	71.99%	\$106	\$227	1.16%	6.88%	71.99%	\$106
The First Bank of Celeste	\$79,826	\$251	1.26%	15.74%	66.79%	\$102	\$251	1.26%	15.74%	66.79%	\$102
Angelina Savings Bank, SSB	\$80,824	\$208	1.04%	9.89%	76.54%	\$95	\$208	1.04%	9.89%	76.54%	\$95
The First National Bank in Falfurrias	\$81,295	\$386	1.96%	19.84%	57.95%	\$64	\$386	1.96%	19.84%	57.95%	\$64
Menard Bank	\$81,700	\$445	2.09%	38.75%	39.86%	\$87	\$445	2.09%	38.75%	39.86%	\$87
First National Bank of South Padre Island	\$82,694	\$464	2.31%	19.21%	52.65%	\$71	\$464	2.31%	19.21%	52.65%	\$71
The City National Bank of San Saba	\$85,048	\$128	0.59%	5.83%	70.15%	\$65	\$128	0.59%	5.83%	70.15%	\$65
Atascosa Bank	\$86,746	\$230	1.01%	10.97%	56.85%	\$60	\$230	1.01%	10.97%	56.85%	\$60
Junction National Bank	\$87,268	\$307	1.37%	23.13%	58.32%	\$95	\$307	1.37%	23.13%	58.32%	\$95
Zapata National Bank	\$87,420	\$401	1.84%	13.55%	54.79%	\$51	\$401	1.84%	13.55%	54.79%	\$51
The First National Bank of Trinity	\$90,313	\$204	0.88%	18.10%	70.45%	\$56	\$204	0.88%	18.10%	70.45%	\$56
The First National Bank of Hebbronville	\$92,570	\$315	1.37%	11.40%	64.61%	\$56	\$315	1.37%	11.40%	64.61%	\$56
Bandera Bank	\$92,849	\$517	2.25%	21.46%	53.71%	\$85	\$517	2.25%	21.46%	53.71%	\$85

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
First National Bank   Rotan	\$93,786	\$225	0.92%	31.22%	77.38%	\$115	\$225	0.92%	31.22%	77.38%	\$115
First Capital Bank	\$95,230	\$203	0.85%	8.81%	71.77%	\$84	\$203	0.85%	8.81%	71.77%	\$84
Citizens National Bank   Crockett	\$96,037	\$186	0.77%	7.27%	83.10%	\$171	\$186	0.77%	7.27%	83.10%	\$171
Lone Oak Bank, National Association	\$100,688	\$663	2.66%	16.87%	54.25%	\$99	\$663	2.66%	16.87%	54.25%	\$99
Spectra Bank	\$103,081	\$72	0.28%	4.53%	93.36%	\$93	\$72	0.28%	4.53%	93.36%	\$93
Stockmens National Bank in Cotulla	\$109,900	\$449	1.57%	17.58%	54.18%	\$72	\$449	1.57%	17.58%	54.18%	\$72
The Lytle State Bank of Lytle, Texas	\$110,350	\$163	0.57%	6.24%	78.33%	\$101	\$163	0.57%	6.24%	78.33%	\$101
The Commercial Bank	\$111,832	\$375	1.35%	16.46%	49.15%	\$98	\$375	1.35%	16.46%	49.15%	\$98
The Cowboy Bank of Texas	\$114,177	\$865	3.18%	20.77%	42.80%	\$81	\$865	3.18%	20.77%	42.80%	\$81
Spur Security Bank	\$115,739	\$24	0.08%	1.37%	90.96%	\$136	\$24	0.08%	1.37%	90.96%	\$136
Henderson Federal Savings Bank	\$116,289	\$270	0.96%	3.78%	64.54%	\$71	\$270	0.96%	3.78%	64.54%	\$71
Commercial State Bank	\$116,291	\$519	1.84%	19.83%	58.35%	\$83	\$519	1.84%	19.83%	58.35%	\$83
The First State Bank   Abernathy	\$117,501	\$423	1.44%	12.19%	71.36%	\$128	\$423	1.44%	12.19%	71.36%	\$128
Agility Bank, National Association	\$126,417	(\$680)	0.00%	(9.21%)	111.49%	\$188	(\$680)	0.00%	(9.21%)	111.49%	\$188
Fidelity Bank of Texas	\$126,956	\$113	0.36%	1.90%	86.27%	\$99	\$113	0.36%	1.90%	86.27%	\$99
The First National Bank of Aspermont	\$127,091	\$140	0.48%	28.85%	77.77%	\$80	\$140	0.48%	28.85%	77.77%	\$80
First State Bank of Brownsboro	\$127,165	\$323	1.02%	24.74%	69.30%	\$77	\$323	1.02%	24.74%	69.30%	\$77
The Buckholts State Bank	\$127,448	\$869	2.79%	16.31%	38.70%	\$94	\$869	2.79%	16.31%	38.70%	\$94
Carmine State Bank	\$129,991	\$282	0.82%	18.18%	54.60%	\$98	\$282	0.82%	18.18%	54.60%	\$98
POINTWEST Bank	\$130,244	\$545	1.67%	22.02%	65.47%	\$67	\$545	1.67%	22.02%	65.47%	\$67
Citizens Bank, National Association	\$131,682	\$429	1.29%	11.70%	59.71%	\$68	\$429	1.29%	11.70%	59.71%	\$68
Johnson City Bank	\$133,095	\$458	1.37%	10.82%	66.33%	\$80	\$458	1.37%	10.82%	66.33%	\$80
Dalhart Federal Savings & Loan Association, SSB	\$133,345	(\$70)	0.00%	(2.22%)	105.88%	\$72	(\$70)	0.00%	(2.22%)	105.88%	\$72
Security Bank of Texas	\$134,459	\$466	1.38%	9.84%	66.67%	\$120	\$466	1.38%	9.84%	66.67%	\$120
First National Bank of Fort Stockton	\$135,889	\$330	0.96%	10.53%	79.10%	\$110	\$330	0.96%	10.53%	79.10%	\$110
First National Bank of Dublin	\$135,961	\$817	2.44%	21.33%	59.27%	\$94	\$817	2.44%	21.33%	59.27%	\$94
Marion State Bank	\$136,604	\$416	1.23%	12.53%	63.62%	\$131	\$416	1.23%	12.53%	63.62%	\$131
The American National Bank of Mount Pleasant	\$137,389	\$606	1.71%	23.32%	62.57%	\$79	\$606	1.71%	23.32%	62.57%	\$79
Mason Bank	\$137,649	\$511	1.49%	10.49%	55.96%	\$108	\$511	1.49%	10.49%	55.96%	\$108
Texas National Bank   Sweetwater	\$140,184	\$69	0.18%	4.13%	94.37%	\$92	\$69	0.18%	4.13%	94.37%	\$92
First State Bank   Shallowater	\$141,957	\$459	1.35%	7.35%	73.80%	\$91	\$459	1.35%	7.35%	73.80%	\$91
The First National Bank of Tom Bean	\$142,266	\$467	1.30%	11.44%	67.78%	\$72	\$467	1.30%	11.44%	67.78%	\$72
The First State Bank   Columbus	\$144,999	\$366	0.97%	9.08%	64.97%	\$98	\$366	0.97%	9.08%	64.97%	\$98

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## Performance Analysis

March 31, 2025

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
The First National Bank of Quitaque	\$145,008	\$398	1.10%	10.62%	45.18%	\$84	\$398	1.10%	10.62%	45.18%	\$84
Fannin Bank	\$145,474	\$321	0.87%	20.56%	74.73%	\$75	\$321	0.87%	20.56%	74.73%	\$75
Peoples State Bank   Rocksprings	\$146,485	\$604	1.60%	23.60%	44.10%	\$111	\$604	1.60%	23.60%	44.10%	\$111
The Brady National Bank	\$147,296	\$462	1.18%	16.93%	62.24%	\$76	\$462	1.18%	16.93%	62.24%	\$76
Normangee State Bank	\$149,956	\$153	0.41%	3.54%	83.06%	\$94	\$153	0.41%	3.54%	83.06%	\$94
Graham Savings and Loan, SSB	\$156,033	\$152	0.39%	3.69%	89.00%	\$71	\$152	0.39%	3.69%	89.00%	\$71
The Big Bend Banks, N.A.	\$156,483	\$521	1.35%	11.01%	62.26%	\$72	\$521	1.35%	11.01%	62.26%	\$72
The First National Bank of Eagle Lake	\$157,540	\$538	1.30%	13.20%	69.60%	\$129	\$538	1.30%	13.20%	69.60%	\$129
Bank of South Texas	\$159,107	\$635	1.57%	8.82%	69.94%	\$71	\$635	1.57%	8.82%	69.94%	\$71
Texas Financial Bank	\$159,749	\$639	1.62%	10.61%	55.91%	\$107	\$639	1.62%	10.61%	55.91%	\$107
The First National Bank of Winnsboro	\$161,640	\$833	2.08%	10.89%	50.39%	\$83	\$833	2.08%	10.89%	50.39%	\$83
First Texas National Bank	\$164,754	\$796	1.85%	18.25%	53.31%	\$98	\$796	1.85%	18.25%	53.31%	\$98
First State Bank   Paint Rock	\$166,809	\$958	2.36%	17.89%	41.85%	\$126	\$958	2.36%	17.89%	41.85%	\$126
Lone Star Bank	\$167,617	\$296	0.70%	5.24%	78.01%	\$108	\$296	0.70%	5.24%	78.01%	\$108
First Security State Bank	\$171,726	\$424	0.96%	28.45%	72.58%	\$81	\$424	0.96%	28.45%	72.58%	\$81
Peoples Bank   Paris	\$171,856	\$640	1.47%	19.36%	65.15%	\$70	\$640	1.47%	19.36%	65.15%	\$70
Greater State Bank	\$172,628	\$634	1.47%	15.18%	65.95%	\$76	\$634	1.47%	15.18%	65.95%	\$76
Peoples State Bank   Shepherd	\$176,510	\$525	1.13%	17.53%	65.89%	\$64	\$525	1.13%	17.53%	65.89%	\$64
The Community Bank	\$178,338	\$662	1.46%	18.29%	61.41%	\$88	\$662	1.46%	18.29%	61.41%	\$88
First National Bank of Bosque County	\$179,532	\$965	2.28%	19.35%	52.97%	\$74	\$965	2.28%	19.35%	52.97%	\$74
Farmers State Bank   Groesbeck	\$180,874	\$733	1.63%	19.19%	67.53%	\$78	\$733	1.63%	19.19%	67.53%	\$78
The First National Bank of Evant	\$181,839	\$835	1.89%	21.71%	57.82%	\$77	\$835	1.89%	21.71%	57.82%	\$77
Farmers and Merchants Bank	\$183,534	\$570	1.30%	8.88%	61.84%	\$77	\$570	1.30%	8.88%	61.84%	\$77
First State Bank   Spearman	\$184,750	\$715	1.58%	13.86%	59.32%	\$76	\$715	1.58%	13.86%	59.32%	\$76
First State Bank of Ben Wheeler, Texas	\$185,823	\$600	1.28%	8.89%	61.46%	\$61	\$600	1.28%	8.89%	61.46%	\$61
Citizens State Bank   Corrigan	\$189,268	\$887	1.88%	20.40%	53.18%	\$84	\$887	1.88%	20.40%	53.18%	\$84
Texas Advantage Community Bank, National Association	\$190,392	\$342	0.72%	6.77%	73.87%	\$97	\$342	0.72%	6.77%	73.87%	\$97
Victory Bank	\$192,427	\$165	0.36%	2.17%	70.12%	\$115	\$165	0.36%	2.17%	70.12%	\$115
The Perryton National Bank	\$193,725	\$812	1.70%	12.94%	47.53%	\$100	\$812	1.70%	12.94%	47.53%	\$100
First State Bank of Odem	\$202,219	\$1,109	2.21%	13.44%	51.48%	\$85	\$1,109	2.21%	13.44%	51.48%	\$85
Unity National Bank of Houston	\$202,617	\$385	0.75%	5.74%	93.81%	\$120	\$385	0.75%	5.74%	93.81%	\$120
First National Bank of Lake Jackson	\$207,201	(\$53)	0.00%	(21.14%)	99.89%	\$75	(\$53)	0.00%	(21.14%)	99.89%	\$75
First State Bank of Bedias	\$208,790	\$1,157	2.27%	13.09%	51.82%	\$98	\$1,157	2.27%	13.09%	51.82%	\$98
Sanger Bank	\$209,026	\$787	1.52%	9.45%	62.04%	\$94	\$787	1.52%	9.45%	62.04%	\$94

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Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
The First National Bank of Anderson	\$211,279	\$524	0.96%	8.82%	66.77%	\$77	\$524	0.96%	8.82%	66.77%	\$77
BOC Bank	\$211,728	\$897	1.61%	16.12%	54.39%	\$136	\$897	1.61%	16.12%	54.39%	\$136
The Citizens National Bank of Hillsboro	\$214,256	\$416	0.76%	18.44%	74.88%	\$95	\$416	0.76%	18.44%	74.88%	\$95
Muenster State Bank	\$215,679	\$1,234	2.15%	22.76%	34.99%	\$84	\$1,234	2.15%	22.76%	34.99%	\$84
Texas Heritage Bank	\$220,847	(\$1,099)	0.00%	(20.67%)	68.40%	\$106	(\$1,099)	0.00%	(20.67%)	68.40%	\$106
Coleman County State Bank	\$221,120	\$1,306	2.46%	27.82%	57.34%	\$94	\$1,306	2.46%	27.82%	57.34%	\$94
Tejas Bank	\$223,773	\$1,721	3.09%	31.36%	37.26%	\$158	\$1,721	3.09%	31.36%	37.26%	\$158
PrimeBank of Texas	\$224,381	\$594	1.10%	8.05%	59.54%	\$108	\$594	1.10%	8.05%	59.54%	\$108
First Texas Bank   Lampasas	\$226,000	\$853	1.46%	15.48%	49.30%	\$109	\$853	1.46%	15.48%	49.30%	\$109
Bridge City State Bank	\$226,330	\$580	0.94%	14.68%	65.38%	\$78	\$580	0.94%	14.68%	65.38%	\$78
The First National Bank of Sterling City	\$226,876	\$810	1.31%	25.23%	46.64%	\$74	\$810	1.31%	25.23%	46.64%	\$74
Cendera Bank, N.A.	\$227,031	\$14	0.03%	0.22%	90.30%	\$160	\$14	0.03%	0.22%	90.30%	\$160
National Bank & Trust	\$229,339	\$114	0.20%	2.39%	85.05%	\$96	\$114	0.20%	2.39%	85.05%	\$96
Cypress Bank, SSB	\$232,806	\$308	0.54%	4.95%	82.81%	\$77	\$308	0.54%	4.95%	82.81%	\$77
The City National Bank of Taylor	\$241,579	\$983	1.62%	14.94%	66.96%	\$104	\$983	1.62%	14.94%	66.96%	\$104
Guadalupe Bank	\$242,245	\$1,276	2.17%	22.45%	48.92%	\$115	\$1,276	2.17%	22.45%	48.92%	\$115
Spring Hill State Bank	\$248,062	\$825	1.37%	9.31%	57.52%	\$83	\$825	1.37%	9.31%	57.52%	\$83
Citizens State Bank   Miles	\$249,819	\$1,654	2.69%	26.16%	39.94%	\$119	\$1,654	2.69%	26.16%	39.94%	\$119
Average of Asset Group A	\$131,954	\$413	1.34%	11.78%	68.17%	\$92	\$413	1.34%	11.78%	68.17%	\$92

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
Incommons Bank, National Association	\$253,602	\$709	1.12%	14.62%	69.28%	\$75	\$709	1.12%	14.62%	69.28%	\$75
The First National Bank of Ballinger	\$257,252	\$1,022	1.56%	16.71%	61.69%	\$106	\$1,022	1.56%	16.71%	61.69%	\$106
Global One Bank	\$258,752	\$761	1.27%	6.74%	50.00%	\$119	\$761	1.27%	6.74%	50.00%	\$119
Citizens Bank   Amarillo	\$261,514	\$1,596	2.48%	24.23%	46.27%	\$121	\$1,596	2.48%	24.23%	46.27%	\$121
Bank of DeSoto, National Association	\$267,104	\$1,363	2.05%	20.72%	56.36%	\$118	\$1,363	2.05%	20.72%	56.36%	\$118
First National Bank of Burleson	\$267,589	\$1,986	3.01%	25.69%	36.64%	\$100	\$1,986	3.01%	25.69%	36.64%	\$100
Freedom Bank	\$268,325	\$879	1.33%	9.75%	63.92%	\$73	\$879	1.33%	9.75%	63.92%	\$73
Sundown State Bank	\$271,804	\$1,259	1.85%	17.30%	49.15%	\$113	\$1,259	1.85%	17.30%	49.15%	\$113
Castroville State Bank	\$276,010	\$766	1.11%	13.21%	57.18%	\$91	\$766	1.11%	13.21%	57.18%	\$91
One World Bank	\$276,075	\$717	1.14%	7.52%	64.77%	\$123	\$717	1.14%	7.52%	64.77%	\$123
Interstate Bank	\$277,674	\$1,415	2.07%	37.57%	46.74%	\$85	\$1,415	2.07%	37.57%	46.74%	\$85
First State Bank   Graham	\$280,772	\$796	1.13%	14.63%	65.03%	\$82	\$796	1.13%	14.63%	65.03%	\$82
Texas Traditions Bank	\$285,036	\$578	0.83%	5.66%	76.47%	\$187	\$578	0.83%	5.66%	76.47%	\$187
Citizens National Bank at Brownwood	\$287,974	\$1,016	1.41%	16.15%	60.45%	\$73	\$1,016	1.41%	16.15%	60.45%	\$73
The National Bank of Andrews	\$288,896	\$2,288	3.15%	30.19%	57.49%	\$138	\$2,288	3.15%	30.19%	57.49%	\$138
Anahuac National Bank	\$291,547	\$306	0.44%	73.65%	72.22%	\$93	\$306	0.44%	73.65%	72.22%	\$93
Arrowhead Bank	\$291,870	\$1,169	1.62%	16.31%	54.31%	\$66	\$1,169	1.62%	16.31%	54.31%	\$66
Charter Bank	\$292,258	\$1,892	2.44%	36.71%	54.86%	\$135	\$1,892	2.44%	36.71%	54.86%	\$135
Columbus State Bank	\$293,330	\$677	0.93%	9.75%	53.69%	\$73	\$677	0.93%	9.75%	53.69%	\$73
Community Bank	\$295,889	\$1,922	2.61%	23.36%	40.72%	\$72	\$1,922	2.61%	23.36%	40.72%	\$72
The Jacksboro National Bank	\$297,953	\$543	0.69%	12.31%	72.61%	\$102	\$543	0.69%	12.31%	72.61%	\$102
The City National Bank of Colorado City	\$299,066	\$575	0.78%	7.41%	70.64%	\$90	\$575	0.78%	7.41%	70.64%	\$90
Llano National Bank	\$299,815	\$788	1.06%	12.98%	67.28%	\$90	\$788	1.06%	12.98%	67.28%	\$90
Texana Bank, National Association	\$300,064	\$844	1.18%	13.30%	91.55%	\$135	\$844	1.18%	13.30%	91.55%	\$135
ValueBank Texas	\$300,351	\$1,088	1.47%	12.34%	66.02%	\$72	\$1,088	1.47%	12.34%	66.02%	\$72
Lakeside Bank	\$307,777	\$1,486	1.93%	12.31%	68.54%	\$180	\$1,486	1.93%	12.31%	68.54%	\$180
West Texas State Bank	\$310,637	\$2,107	2.60%	23.85%	45.95%	\$89	\$2,107	2.60%	23.85%	45.95%	\$89
Security State Bank   Farwell	\$314,592	\$2,802	3.72%	28.07%	28.51%	\$186	\$2,802	3.72%	28.07%	28.51%	\$186
The First National Bank of Hereford	\$316,432	\$1,443	1.86%	16.87%	56.58%	\$101	\$1,443	1.86%	16.87%	56.58%	\$101
Commercial National Bank of Texarkana	\$317,427	\$1,244	1.61%	28.99%	63.40%	\$83	\$1,244	1.61%	28.99%	63.40%	\$83
The First National Bank of Hughes Springs	\$318,245	\$2,336	3.02%	28.69%	58.62%	\$65	\$2,336	3.02%	28.69%	58.62%	\$65
Ozona Bank	\$319,515	\$524	0.66%	7.92%	82.64%	\$105	\$524	0.66%	7.92%	82.64%	\$105
First State Bank of Burnet	\$325,587	\$864	1.10%	12.34%	66.36%	\$92	\$864	1.10%	12.34%	66.36%	\$92
The Pecos County State Bank	\$329,077	\$1,497	1.81%	24.26%	54.91%	\$79	\$1,497	1.81%	24.26%	54.91%	\$79
The Commercial National Bank of Brady	\$330,285	\$2,498	3.02%	38.88%	50.24%	\$108	\$2,498	3.02%	38.88%	50.24%	\$108
CapTex Bank	\$330,493	\$867	1.01%	7.87%	67.96%	\$112	\$867	1.01%	7.87%	67.96%	\$112
The Yoakum National Bank	\$332,340	\$931	1.14%	14.83%	68.43%	\$119	\$931	1.14%	14.83%	68.43%	\$119
Maverick Bank	\$333,613	\$939	1.24%	10.73%	59.87%	\$99	\$939	1.24%	10.73%	59.87%	\$99
The Waggoner National Bank of Vernon	\$336,774	\$1,480	1.75%	14.78%	54.32%	\$73	\$1,480	1.75%	14.78%	54.32%	\$73
First National Bank of Giddings	\$336,870	\$947	1.09%	14.15%	57.43%	\$94	\$947	1.09%	14.15%	57.43%	\$94
Crossroads Bank	\$340,524	\$1,531	1.84%	26.78%	53.19%	\$89	\$1,531	1.84%	26.78%	53.19%	\$89
First State Bank   Stratford	\$345,437	\$1,988	2.29%	22.24%	42.14%	\$89	\$1,988	2.29%	22.24%	42.14%	\$89
First State Bank of Texas	\$347,241	\$484	0.55%	5.81%	82.58%	\$100	\$484	0.55%	5.81%	82.58%	\$100

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets (continued)</b>											
Gilmer National Bank	\$352,475	\$688	0.79%	9.33%	64.59%	\$104	\$688	0.79%	9.33%	64.59%	\$104
Trusttexas Bank, S.S.B.	\$353,056	(\$8,413)	0.00%	NM	110.67%	\$94	(\$8,413)	0.00%	NM	110.67%	\$94
HomeBank Texas	\$354,534	\$1,540	1.78%	15.86%	56.67%	\$126	\$1,540	1.78%	15.86%	56.67%	\$126
Citizens State Bank   Woodville	\$364,923	\$972	1.06%	9.69%	68.27%	\$122	\$972	1.06%	9.69%	68.27%	\$122
Farmers State Bank   Center	\$368,223	\$1,719	1.89%	13.73%	62.64%	\$102	\$1,719	1.89%	13.73%	62.64%	\$102
First National Bank in Port Lavaca	\$370,897	\$854	0.87%	10.91%	63.34%	\$101	\$854	0.87%	10.91%	63.34%	\$101
Peoples State Bank of Hallettsville	\$371,488	\$730	0.76%	10.33%	54.05%	\$115	\$730	0.76%	10.33%	54.05%	\$115
Lamar National Bank	\$376,154	\$615	0.66%	8.85%	73.34%	\$77	\$615	0.66%	8.85%	73.34%	\$77
First-Lockhart National Bank	\$390,344	\$524	0.53%	6.03%	82.14%	\$112	\$524	0.53%	6.03%	82.14%	\$112
First State Bank   Clute	\$395,090	\$2,072	2.15%	23.67%	51.50%	\$97	\$2,072	2.15%	23.67%	51.50%	\$97
Shelby Savings Bank, SSB	\$409,684	\$1,809	1.76%	15.64%	62.71%	\$68	\$1,809	1.76%	15.64%	62.71%	\$68
The Lamesa National Bank	\$414,927	\$2,025	1.94%	18.82%	32.39%	\$96	\$2,025	1.94%	18.82%	32.39%	\$96
Ennis State Bank	\$415,261	\$1,171	1.17%	17.76%	69.34%	\$91	\$1,171	1.17%	17.76%	69.34%	\$91
Texas State Bank	\$416,488	\$2,181	2.02%	18.40%	55.72%	\$108	\$2,181	2.02%	18.40%	55.72%	\$108
Austin County State Bank	\$417,617	\$1,761	1.75%	17.47%	51.95%	\$121	\$1,761	1.75%	17.47%	51.95%	\$121
Liberty Capital Bank	\$419,858	\$2,093	1.93%	16.79%	48.20%	\$180	\$2,093	1.93%	16.79%	48.20%	\$180
MCBank	\$422,219	\$962	0.88%	11.81%	68.38%	\$82	\$962	0.88%	11.81%	68.38%	\$82
The First National Bank of Stanton	\$424,303	\$2,607	2.44%	19.51%	29.08%	\$132	\$2,607	2.44%	19.51%	29.08%	\$132
The MINT National Bank	\$428,056	\$1,358	1.23%	8.48%	58.47%	\$227	\$1,358	1.23%	8.48%	58.47%	\$227
Texas Champion Bank	\$433,131	\$916	0.84%	7.96%	75.56%	\$92	\$916	0.84%	7.96%	75.56%	\$92
Citizens State Bank   Sealy	\$440,961	\$1,329	1.21%	14.54%	47.38%	\$117	\$1,329	1.21%	14.54%	47.38%	\$117
Broadstreet Bank, SSB	\$441,201	\$718	0.65%	6.54%	72.82%	\$104	\$718	0.65%	6.54%	72.82%	\$104
The First National Bank of Livingston	\$453,531	\$1,926	1.69%	14.22%	66.56%	\$84	\$1,926	1.69%	14.22%	66.56%	\$84
The Liberty National Bank in Paris	\$454,086	\$1,383	1.22%	11.35%	52.22%	\$86	\$1,383	1.22%	11.35%	52.22%	\$86
State Bank of De Kalb	\$461,558	\$2,531	2.21%	19.10%	55.10%	\$91	\$2,531	2.21%	19.10%	55.10%	\$91
Austin Capital Bank SSB	\$462,233	\$568	0.51%	6.09%	91.78%	\$137	\$568	0.51%	6.09%	91.78%	\$137
Fayette Savings Bank, SSB	\$472,670	\$1,787	1.56%	16.94%	53.35%	\$120	\$1,787	1.56%	16.94%	53.35%	\$120
The Brenham National Bank	\$484,489	\$1,368	1.10%	13.75%	61.72%	\$120	\$1,368	1.10%	13.75%	61.72%	\$120
Citizens Bank   Kilgore	\$487,972	\$513	0.42%	2.98%	81.38%	\$78	\$513	0.42%	2.98%	81.38%	\$78
Lone Star Capital Bank, National Association	\$491,946	\$309	0.25%	2.77%	88.49%	\$105	\$309	0.25%	2.77%	88.49%	\$105
International Bank of Commerce   Zapata	\$492,333	\$1,892	1.50%	14.66%	57.25%	\$56	\$1,892	1.50%	14.66%	57.25%	\$56
Herring Bank	\$497,917	\$540	0.43%	3.95%	94.06%	\$96	\$540	0.43%	3.95%	94.06%	\$96
Texas Republic Bank, National Association	\$499,900	\$1,655	1.34%	10.43%	63.10%	\$127	\$1,655	1.34%	10.43%	63.10%	\$127
The Karnes County National Bank of Karnes City	\$501,129	\$528	0.41%	4.88%	66.93%	\$134	\$528	0.41%	4.88%	66.93%	\$134
First Commercial Bank, National Association	\$528,006	\$1,606	1.23%	12.66%	71.30%	\$119	\$1,606	1.23%	12.66%	71.30%	\$119
NBT Financial Bank	\$528,335	\$1,451	1.15%	10.65%	66.09%	\$134	\$1,451	1.15%	10.65%	66.09%	\$134
Trinity Bank, N.A.	\$528,814	\$2,209	1.76%	15.95%	46.16%	\$195	\$2,209	1.76%	15.95%	46.16%	\$195
First State Bank and Trust Company	\$541,296	\$696	0.49%	6.08%	71.32%	\$111	\$696	0.49%	6.08%	71.32%	\$111
Average of Asset Group B	\$365,438	\$1,162	1.44%	15.83%	61.89%	\$107	\$1,162	1.44%	15.83%	61.89%	\$107

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## Performance Analysis

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<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
Bank of Texas	\$550,564	\$2,652	2.00%	17.97%	35.23%	\$163	\$2,652	2.00%	17.97%	35.23%	\$163
First National Bank of Huntsville	\$551,554	\$2,172	1.59%	12.12%	57.05%	\$78	\$2,172	1.59%	12.12%	57.05%	\$78
SouthTrust Bank, N.A.	\$552,432	\$1,571	1.12%	9.80%	71.61%	\$109	\$1,571	1.12%	9.80%	71.61%	\$109
The First National Bank of Mertzson	\$554,288	\$2,456	1.84%	14.71%	27.31%	\$81	\$2,456	1.84%	14.71%	27.31%	\$81
The Bank and Trust, SSB	\$559,089	\$1,981	1.41%	18.68%	72.58%	\$94	\$1,981	1.41%	18.68%	72.58%	\$94
Fayetteville Bank	\$562,658	(\$1,059)	0.00%	NA	99.14%	\$87	(\$1,059)	0.00%	NA	99.14%	\$87
Gulf Capital Bank	\$568,806	\$347	0.26%	1.96%	77.90%	\$140	\$347	0.26%	1.96%	77.90%	\$140
The First National Bank of East Texas	\$575,939	\$929	0.64%	7.83%	72.14%	\$72	\$929	0.64%	7.83%	72.14%	\$72
Dominion Bank	\$576,758	\$1,119	0.80%	7.05%	67.15%	\$172	\$1,119	0.80%	7.05%	67.15%	\$172
First Federal Community Bank, SSB	\$587,713	\$1,178	0.83%	6.79%	72.08%	\$108	\$1,178	0.83%	6.79%	72.08%	\$108
Bank of Brenham, National Association	\$594,317	(\$1,080)	0.00%	NA	121.09%	\$77	(\$1,080)	0.00%	NA	121.09%	\$77
Wellington State Bank	\$594,788	\$1,385	0.91%	14.01%	71.56%	\$77	\$1,385	0.91%	14.01%	71.56%	\$77
The Falls City National Bank	\$595,010	\$3,324	2.26%	15.63%	23.04%	\$77	\$3,324	2.26%	15.63%	23.04%	\$77
The State National Bank of Big Spring	\$598,587	\$2,004	1.36%	17.68%	42.24%	\$99	\$2,004	1.36%	17.68%	42.24%	\$99
American Bank National Association	\$602,901	\$1,551	1.04%	10.55%	70.21%	\$107	\$1,551	1.04%	10.55%	70.21%	\$107
TXN Bank	\$619,520	\$120	0.07%	1.29%	81.22%	\$97	\$120	0.07%	1.29%	81.22%	\$97
Citizens National Bank   Cameron	\$623,829	\$1,840	1.17%	10.32%	53.35%	\$85	\$1,840	1.17%	10.32%	53.35%	\$85
American Bank, National Association   Dallas	\$632,208	\$2,279	1.58%	14.36%	37.47%	\$104	\$2,279	1.58%	14.36%	37.47%	\$104
Worthington Bank	\$636,787	\$1,215	0.79%	9.42%	69.77%	\$143	\$1,215	0.79%	9.42%	69.77%	\$143
Community Bank & Trust, Waco, Texas	\$639,021	\$1,297	0.78%	7.35%	68.24%	\$108	\$1,297	0.78%	7.35%	68.24%	\$108
Capital Bank	\$642,806	\$1,978	1.23%	12.75%	63.12%	\$131	\$1,978	1.23%	12.75%	63.12%	\$131
First Bank	\$659,782	\$2,529	1.55%	11.15%	74.24%	\$140	\$2,529	1.55%	11.15%	74.24%	\$140
First Community Bank   Corpus Christi	\$671,017	\$2,219	1.30%	13.81%	71.91%	\$80	\$2,219	1.30%	13.81%	71.91%	\$80
Grandview Bank	\$679,632	\$3,265	1.95%	20.89%	42.20%	\$114	\$3,265	1.95%	20.89%	42.20%	\$114
The First National Bank of Sonora	\$683,215	\$1,051	0.66%	8.56%	84.50%	\$121	\$1,051	0.66%	8.56%	84.50%	\$121
Texas Gulf Bank, National Association	\$684,733	\$1,066	0.61%	5.50%	78.81%	\$124	\$1,066	0.61%	5.50%	78.81%	\$124
American State Bank	\$688,540	(\$619)	0.00%	(3.26%)	118.75%	\$94	(\$619)	0.00%	(3.26%)	118.75%	\$94
Sage Capital Bank	\$689,159	\$1,774	1.03%	9.85%	64.91%	\$115	\$1,774	1.03%	9.85%	64.91%	\$115
Industry State Bank	\$692,642	(\$6,992)	0.00%	(509.25%)	61.84%	\$84	(\$6,992)	0.00%	(509.25%)	61.84%	\$84
Titan Bank, N.A.	\$704,572	\$4,808	2.74%	31.55%	35.92%	\$195	\$4,808	2.74%	31.55%	35.92%	\$195
The First National Bank of Bellville	\$708,073	\$283	0.13%	NA	75.25%	\$93	\$283	0.13%	NA	75.25%	\$93
Kleberg Bank, N.A.	\$718,255	\$2,241	1.22%	14.55%	66.89%	\$100	\$2,241	1.22%	14.55%	66.89%	\$100
Pilgrim Bank	\$719,996	\$1,198	0.66%	7.63%	73.61%	\$80	\$1,198	0.66%	7.63%	73.61%	\$80
First State Bank of Livingston	\$720,653	\$1,583	0.85%	7.72%	68.25%	\$77	\$1,583	0.85%	7.72%	68.25%	\$77
Southwest Bank	\$721,373	\$1,962	1.07%	10.65%	56.83%	\$135	\$1,962	1.07%	10.65%	56.83%	\$135
First State Bank   Athens	\$729,245	\$2,461	1.37%	13.91%	60.83%	\$99	\$2,461	1.37%	13.91%	60.83%	\$99
First Community Bank   San Benito	\$734,078	\$2,788	1.46%	20.91%	56.29%	\$93	\$2,788	1.46%	20.91%	56.29%	\$93
Classic Bank, National Association	\$735,210	\$3,177	1.75%	19.97%	54.82%	\$89	\$3,177	1.75%	19.97%	54.82%	\$89
Commerce Bank	\$754,397	\$3,588	1.86%	17.12%	32.66%	\$65	\$3,588	1.86%	17.12%	32.66%	\$65
Bank of Houston	\$761,698	\$2,474	1.34%	11.42%	54.32%	\$203	\$2,474	1.34%	11.42%	54.32%	\$203

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group C - \$501 million to \$1 billion in total assets (continued)</b>											
The First National Bank of Shiner	\$771,899	(\$128)	0.00%	NA	74.22%	\$79	(\$128)	0.00%	NA	74.22%	\$79
Citizens 1st Bank	\$772,873	\$2,102	1.05%	6.67%	49.80%	\$88	\$2,102	1.05%	6.67%	49.80%	\$88
UBank	\$781,024	\$2,930	1.55%	16.25%	55.25%	\$108	\$2,930	1.55%	16.25%	55.25%	\$108
Bank of the West	\$794,026	\$3,084	1.57%	18.10%	62.26%	\$122	\$3,084	1.57%	18.10%	62.26%	\$122
Schertz Bank & Trust	\$813,581	\$2,934	1.40%	12.48%	43.55%	\$103	\$2,934	1.40%	12.48%	43.55%	\$103
Harmony Bank	\$822,786	\$1,182	0.59%	3.98%	60.96%	\$132	\$1,182	0.59%	3.98%	60.96%	\$132
Western Bank	\$827,757	\$3,261	1.69%	20.46%	65.83%	\$105	\$3,261	1.69%	20.46%	65.83%	\$105
The First State Bank   Louise	\$835,489	\$5,180	2.44%	32.05%	51.06%	\$87	\$5,180	2.44%	32.05%	51.06%	\$87
Texas National Bank of Jacksonville	\$836,710	\$2,034	0.97%	9.45%	58.96%	\$112	\$2,034	0.97%	9.45%	58.96%	\$112
Texas Bank	\$857,325	\$1,931	0.89%	8.92%	72.17%	\$86	\$1,931	0.89%	8.92%	72.17%	\$86
First Liberty Bank	\$857,940	\$2,189	1.18%	13.39%	60.94%	\$100	\$2,189	1.18%	13.39%	60.94%	\$100
TransPecos Banks, SSB	\$867,161	\$1,476	0.72%	8.29%	73.23%	\$151	\$1,476	0.72%	8.29%	73.23%	\$151
Round Top State Bank	\$888,264	\$2,258	1.00%	10.92%	55.82%	\$114	\$2,258	1.00%	10.92%	55.82%	\$114
T Bank, National Association	\$901,462	\$3,195	1.43%	11.22%	69.54%	\$142	\$3,195	1.43%	11.22%	69.54%	\$142
Texas Heritage National Bank	\$905,502	\$3,415	1.55%	17.05%	54.76%	\$155	\$3,415	1.55%	17.05%	54.76%	\$155
Security State Bank   Pearsall	\$906,493	\$2,681	1.15%	12.01%	50.16%	\$119	\$2,681	1.15%	12.01%	50.16%	\$119
Clear Fork Bank National Association	\$921,133	\$3,850	1.71%	16.92%	61.94%	\$133	\$3,850	1.71%	16.92%	61.94%	\$133
Ciera Bank	\$924,498	\$4,163	1.81%	16.70%	59.14%	\$111	\$4,163	1.81%	16.70%	59.14%	\$111
Plains State Bank	\$927,586	\$3,538	1.55%	10.38%	57.30%	\$158	\$3,538	1.55%	10.38%	57.30%	\$158
The First National Bank of Granbury	\$933,099	\$2,662	1.14%	12.54%	60.08%	\$81	\$2,662	1.14%	12.54%	60.08%	\$81
Frontier Bank of Texas	\$942,568	\$3,817	1.66%	17.93%	53.03%	\$116	\$3,817	1.66%	17.93%	53.03%	\$116
NewFirst National Bank	\$950,246	\$6,992	2.98%	25.76%	40.33%	\$185	\$6,992	2.98%	25.76%	40.33%	\$185
Hometown Bank, National Association	\$951,378	\$1,780	0.71%	9.08%	69.48%	\$94	\$1,780	0.71%	9.08%	69.48%	\$94
Tolleson Private Bank	\$954,951	\$4,381	1.90%	22.06%	56.74%	\$180	\$4,381	1.90%	22.06%	56.74%	\$180
Texas National Bank   Mercedes	\$969,385	\$3,202	1.33%	13.99%	62.13%	\$112	\$3,202	1.33%	13.99%	62.13%	\$112
Rio Bank	\$974,607	\$1,601	0.66%	8.04%	76.10%	\$81	\$1,601	0.66%	8.04%	76.10%	\$81
The First National Bank of McGregor	\$987,728	\$2,495	1.02%	11.68%	62.12%	\$137	\$2,495	1.02%	11.68%	62.12%	\$137
Alliance Bank Central Texas	\$987,853	\$2,096	0.85%	7.29%	68.41%	\$118	\$2,096	0.85%	7.29%	68.41%	\$118
Average of Asset Group C	\$746,194	\$2,879	1.32%	13.87%	59.08%	\$119	\$2,879	1.32%	13.87%	59.08%	\$119

Source: SNL Financial

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## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group D - Over \$1 billion in total assets</b>											
First National Bank and Trust Company of Weatherford R Bank	\$1,000,839	\$1,764	0.69%	7.68%	81.36%	\$109	\$1,764	0.69%	7.68%	81.36%	\$109
Colonial Savings, FA	\$1,006,069	\$1,313	0.52%	5.82%	82.78%	\$130	\$1,313	0.52%	5.82%	82.78%	\$130
The First National Bank of Bastrop	\$1,006,281	\$930	0.37%	1.54%	91.62%	\$119	\$930	0.37%	1.54%	91.62%	\$119
Keystone Bank, SSB	\$1,016,478	\$3,401	1.29%	18.48%	64.32%	\$110	\$3,401	1.29%	18.48%	64.32%	\$110
Pointbank	\$1,016,662	\$2,321	0.95%	9.64%	62.44%	\$134	\$2,321	0.95%	9.64%	62.44%	\$134
Citizens State Bank   Buffalo	\$1,022,264	\$3,198	1.21%	19.33%	62.07%	\$133	\$3,198	1.21%	19.33%	62.07%	\$133
MapleMark Bank	\$1,027,134	(\$416)	0.00%	NA	80.57%	\$82	(\$416)	0.00%	NA	80.57%	\$82
United Texas Bank	\$1,037,125	\$1,011	0.38%	3.81%	97.76%	\$249	\$1,011	0.38%	3.81%	97.76%	\$249
Citizens State Bank   Somerville	\$1,051,134	\$5,998	2.20%	14.45%	48.34%	\$190	\$5,998	2.20%	14.45%	48.34%	\$190
Peoples Bank   Lubbock	\$1,112,883	\$4,961	1.80%	15.53%	51.54%	\$107	\$4,961	1.80%	15.53%	51.54%	\$107
Legend Bank, N. A.	\$1,119,713	\$3,755	1.35%	15.20%	57.21%	\$115	\$3,755	1.35%	15.20%	57.21%	\$115
Texas Security Bank	\$1,157,753	\$3,341	1.15%	13.94%	59.30%	\$106	\$3,341	1.15%	13.94%	59.30%	\$106
Dallas Capital Bank, National Association	\$1,164,413	\$2,541	0.84%	10.54%	65.06%	\$182	\$2,541	0.84%	10.54%	65.06%	\$182
Central Bank	\$1,178,371	\$1,887	0.67%	5.91%	70.87%	\$212	\$1,887	0.67%	5.91%	70.87%	\$212
Benchmark Bank	\$1,216,776	\$5,750	1.92%	21.01%	62.31%	\$177	\$5,750	1.92%	21.01%	62.31%	\$177
SouthStar Bank, S.S.B.	\$1,218,286	\$4,903	1.62%	17.12%	74.20%	\$182	\$4,903	1.62%	17.12%	74.20%	\$182
Southwestern National Bank	\$1,263,832	\$4,674	1.52%	12.63%	56.99%	\$123	\$4,674	1.52%	12.63%	56.99%	\$123
Wallis Bank	\$1,267,765	\$3,637	1.19%	10.53%	60.09%	\$124	\$3,637	1.19%	10.53%	60.09%	\$124
Central National Bank	\$1,268,774	\$7,610	2.44%	23.26%	57.75%	\$125	\$7,610	2.44%	23.26%	57.75%	\$125
Community National Bank & Trust of Texas	\$1,275,478	\$6,449	2.04%	22.39%	46.13%	\$144	\$6,449	2.04%	22.39%	46.13%	\$144
The City National Bank of Sulphur Springs	\$1,282,819	\$3,752	1.17%	9.80%	65.89%	\$103	\$3,752	1.17%	9.80%	65.89%	\$103
First Texas Bank   Georgetown	\$1,305,464	\$5,623	1.70%	20.00%	55.78%	\$82	\$5,623	1.70%	20.00%	55.78%	\$82
First Command Financial Services, Inc.	\$1,315,056	\$4,152	1.29%	11.94%	50.04%	\$96	\$4,152	1.29%	11.94%	50.04%	\$96
Alliance Bank	\$1,385,407	(\$17,666)	0.00%	(70.58%)	NA	\$143	(\$17,666)	0.00%	(70.58%)	NA	\$143
Pegasus Bank	\$1,387,814	\$1,840	0.51%	6.87%	73.50%	\$88	\$1,840	0.51%	6.87%	73.50%	\$88
American Bank of Commerce	\$1,449,548	\$5,655	1.67%	15.57%	44.35%	\$229	\$5,655	1.67%	15.57%	44.35%	\$229
Commercial Bank of Texas, N.A.	\$1,490,531	\$2,853	0.75%	12.30%	68.72%	\$139	\$2,853	0.75%	12.30%	68.72%	\$139
First National Bank of Central Texas	\$1,537,538	\$4,959	1.32%	14.96%	61.68%	\$93	\$4,959	1.32%	14.96%	61.68%	\$93
First National Bank   Wichita Falls	\$1,541,869	\$8,930	2.24%	19.88%	45.15%	\$125	\$8,930	2.24%	19.88%	45.15%	\$125
Moody National Bank	\$1,594,433	\$2,783	0.77%	7.45%	65.85%	\$118	\$2,783	0.77%	7.45%	65.85%	\$118
First State Bank   Gainesville	\$1,637,846	\$3,505	0.82%	7.67%	66.29%	\$108	\$3,505	0.82%	7.67%	66.29%	\$108
First State Bank of Uvalde	\$1,767,818	\$2,212	0.48%	8.07%	82.11%	\$107	\$2,212	0.48%	8.07%	82.11%	\$107
North Dallas Bank & Trust Co.	\$1,818,117	\$4,524	0.92%	11.04%	45.99%	\$84	\$4,524	0.92%	11.04%	45.99%	\$84
FirstBank Southwest	\$1,877,362	\$1,308	0.28%	3.03%	85.53%	\$144	\$1,308	0.28%	3.03%	85.53%	\$144
Citizens National Bank of Texas	\$1,888,884	\$6,146	1.29%	16.50%	63.09%	\$111	\$6,146	1.29%	16.50%	63.09%	\$111
Security State Bank & Trust	\$1,919,111	\$9,171	1.91%	16.36%	51.81%	\$186	\$9,171	1.91%	16.36%	51.81%	\$186
Texas Community Bank	\$1,943,354	\$9,820	2.04%	19.74%	55.42%	\$107	\$9,820	2.04%	19.74%	55.42%	\$107
Falcon International Bank	\$2,040,181	\$12,057	2.37%	17.01%	37.90%	\$98	\$12,057	2.37%	17.01%	37.90%	\$98
Golden Bank, National Association	\$2,121,798	\$7,695	1.43%	13.22%	57.35%	\$81	\$7,695	1.43%	13.22%	57.35%	\$81
Texas First Bank	\$2,134,765	\$7,506	1.46%	11.59%	44.82%	\$152	\$7,506	1.46%	11.59%	44.82%	\$152
American National Bank & Trust	\$2,303,575	\$6,877	1.17%	13.06%	64.15%	\$117	\$6,877	1.17%	13.06%	64.15%	\$117
	\$2,370,355	\$4,996	0.86%	8.69%	68.46%	\$126	\$4,996	0.86%	8.69%	68.46%	\$126

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## Performance Analysis

March 31, 2025

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Institution Name	As of Date	Quarter to Date					Year to Date				
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<b>Asset Group D - Over \$1 billion in total assets (continued)</b>											
Cornerstone Capital Bank, SSB	\$2,400,784	\$7,328	1.26%	8.83%	81.30%	\$150	\$7,328	1.26%	8.83%	81.30%	\$150
First United Bank	\$2,403,413	\$8,354	1.46%	16.29%	58.02%	\$94	\$8,354	1.46%	16.29%	58.02%	\$94
Horizon Bank, SSB	\$2,419,704	\$9,909	1.65%	19.56%	48.97%	\$145	\$9,909	1.65%	19.56%	48.97%	\$145
Vista Bank	\$2,438,122	\$9,628	1.54%	14.44%	42.08%	\$183	\$9,628	1.54%	14.44%	42.08%	\$183
Texas Partners Bank	\$2,442,694	\$5,340	0.86%	10.68%	66.06%	\$144	\$5,340	0.86%	10.68%	66.06%	\$144
Community National Bank	\$2,451,853	\$14,099	2.37%	20.98%	45.23%	\$136	\$14,099	2.37%	20.98%	45.23%	\$136
Extraco Banks, National Association	\$2,475,618	\$4,170	0.69%	8.46%	71.06%	\$126	\$4,170	0.69%	8.46%	71.06%	\$126
American Bank, National Association   Corpus Christi	\$2,517,020	\$7,028	1.11%	11.66%	68.24%	\$121	\$7,028	1.11%	11.66%	68.24%	\$121
Susser Bank	\$2,563,795	\$6,267	1.00%	9.49%	61.04%	\$155	\$6,267	1.00%	9.49%	61.04%	\$155
TexasBank	\$2,579,372	\$8,934	1.39%	13.15%	63.75%	\$115	\$8,934	1.39%	13.15%	63.75%	\$115
Pinnacle Bank	\$2,744,975	\$6,601	0.96%	8.44%	54.15%	\$97	\$6,601	0.96%	8.44%	54.15%	\$97
Texas Regional Bank	\$2,787,338	\$1,589	0.22%	2.66%	88.82%	\$112	\$1,589	0.22%	2.66%	88.82%	\$112
State Bank of Texas	\$2,790,233	\$28,339	4.07%	29.51%	19.27%	\$141	\$28,339	4.07%	29.51%	19.27%	\$141
American First National Bank	\$2,807,023	\$12,419	1.79%	14.18%	41.46%	\$107	\$12,419	1.79%	14.18%	41.46%	\$107
American Momentum Bank	\$2,823,668	\$11,770	1.68%	8.41%	52.10%	\$108	\$11,770	1.68%	8.41%	52.10%	\$108
Jefferson Bank	\$2,839,195	\$6,536	0.93%	12.96%	78.44%	\$142	\$6,536	0.93%	12.96%	78.44%	\$142
West Texas National Bank	\$2,876,290	\$11,929	1.70%	19.28%	44.21%	\$114	\$11,929	1.70%	19.28%	44.21%	\$114
TIB, National Association	\$2,969,250	\$11,449	1.49%	11.78%	62.51%	\$162	\$11,449	1.49%	11.78%	62.51%	\$162
Austin Bank, Texas National Association	\$3,119,259	\$11,720	1.56%	11.00%	57.38%	\$108	\$11,720	1.56%	11.00%	57.38%	\$108
WestStar Bank	\$3,149,142	\$13,754	1.73%	17.32%	51.45%	\$99	\$13,754	1.73%	17.32%	51.45%	\$99
Guaranty Bank & Trust, N.A.	\$3,150,328	\$9,385	1.20%	10.48%	63.84%	\$102	\$9,385	1.20%	10.48%	63.84%	\$102
Lone Star National Bank	\$3,160,255	\$29,700	3.65%	36.42%	68.29%	\$79	\$29,700	3.65%	36.42%	68.29%	\$79
Texas Exchange Bank	\$3,334,542	\$21,102	2.66%	21.64%	68.67%	\$192	\$21,102	2.66%	21.64%	68.67%	\$192
International Bank of Commerce   Brownsville	\$4,263,676	\$22,802	2.13%	20.46%	35.33%	\$54	\$22,802	2.13%	20.46%	35.33%	\$54
Wells Fargo Bank South Central, National Association	\$4,322,834	\$14,426	1.31%	7.10%	16.80%	\$128	\$14,426	1.31%	7.10%	16.80%	\$128
VeraBank, National Association	\$4,351,258	\$15,323	1.42%	13.70%	58.34%	\$129	\$15,323	1.42%	13.70%	58.34%	\$129
Inwood National Bank	\$4,378,205	\$12,365	1.12%	10.78%	48.57%	\$126	\$12,365	1.12%	10.78%	48.57%	\$126
First National Bank Texas	\$4,399,573	\$11,603	1.05%	20.53%	85.85%	\$60	\$11,603	1.05%	20.53%	85.85%	\$60
City Bank	\$4,403,133	\$13,900	1.27%	12.68%	63.62%	\$136	\$13,900	1.27%	12.68%	63.62%	\$136
Texas Bank and Trust Company	\$4,407,157	\$11,418	1.04%	9.65%	63.02%	\$115	\$11,418	1.04%	9.65%	63.02%	\$115
Vantage Bank Texas	\$4,433,153	\$14,462	1.31%	15.02%	61.79%	\$145	\$14,462	1.31%	15.02%	61.79%	\$145
Third Coast Bank	\$4,894,115	\$15,337	1.30%	10.60%	57.24%	\$192	\$15,337	1.30%	10.60%	57.24%	\$192
The American National Bank of Texas	\$5,518,998	\$7,056	0.49%	11.27%	75.28%	\$123	\$7,056	0.49%	11.27%	75.28%	\$123
Broadway National Bank	\$5,670,945	\$16,958	1.16%	17.03%	64.26%	\$139	\$16,958	1.16%	17.03%	64.26%	\$139
TBK Bank, SSB	\$6,264,658	\$2,207	0.15%	0.89%	93.67%	\$151	\$2,207	0.15%	0.89%	93.67%	\$151
Beal Bank	\$6,333,936	\$9,046	0.53%	3.19%	NM	\$110	\$9,046	0.53%	3.19%	NM	\$110
Sunflower Bank, National Association	\$8,204,826	\$25,322	1.26%	10.02%	61.82%	\$136	\$25,322	1.26%	10.02%	61.82%	\$136
Southside Bank	\$8,338,856	\$23,804	1.12%	10.16%	51.71%	\$112	\$23,804	1.12%	10.16%	51.71%	\$112
Woodforest National Bank	\$9,100,532	\$29,923	1.31%	17.37%	74.16%	\$78	\$29,923	1.31%	17.37%	74.16%	\$78
International Bank of Commerce   Laredo	\$9,542,204	\$67,031	2.83%	15.32%	36.52%	\$74	\$67,031	2.83%	15.32%	36.52%	\$74

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>											
Amarillo National Bank	\$9,743,947	\$44,708	1.87%	17.99%	45.77%	\$130	\$44,708	1.87%	17.99%	45.77%	\$130
Charles Schwab Trust Bank	\$9,831,340	\$47,501	1.81%	24.20%	29.70%	\$171	\$47,501	1.81%	24.20%	29.70%	\$171
Stellar Bank	\$10,432,888	\$27,403	1.02%	6.79%	58.86%	\$155	\$27,403	1.02%	6.79%	58.86%	\$155
Veritex Community Bank	\$12,561,209	\$31,313	1.00%	7.22%	56.64%	\$168	\$31,313	1.00%	7.22%	56.64%	\$168
PlainsCapital Bank	\$12,875,225	\$22,797	0.70%	6.20%	75.19%	\$149	\$22,797	0.70%	6.20%	75.19%	\$149
NexBank	\$13,909,181	\$45,373	1.31%	13.75%	41.77%	\$449	\$45,373	1.31%	13.75%	41.77%	\$449
First Financial Bank	\$14,259,207	\$57,716	1.60%	15.28%	44.64%	\$102	\$57,716	1.60%	15.28%	44.64%	\$102
Charles Schwab Premier Bank, SSB	\$25,262,000	\$87,000	1.31%	15.49%	15.67%	\$200	\$87,000	1.31%	15.49%	15.67%	\$200
Texas Capital Bank	\$31,102,641	\$53,307	0.69%	6.29%	68.09%	\$265	\$53,307	0.69%	6.29%	68.09%	\$265
Prosperity Bank	\$38,764,102	\$133,018	1.37%	7.24%	43.34%	\$89	\$133,018	1.37%	7.24%	43.34%	\$89
Frost Bank	\$52,059,472	\$154,470	1.18%	15.76%	61.70%	\$138	\$154,470	1.18%	15.76%	61.70%	\$138
Comerica Bank	\$77,698,000	\$180,000	0.90%	11.33%	70.08%	\$183	\$180,000	0.90%	11.33%	70.08%	\$183
Average of Asset Group D	\$5,650,136	\$17,262	1.31%	12.19%	59.81%	\$134	\$17,262	1.31%	12.19%	59.81%	\$134

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

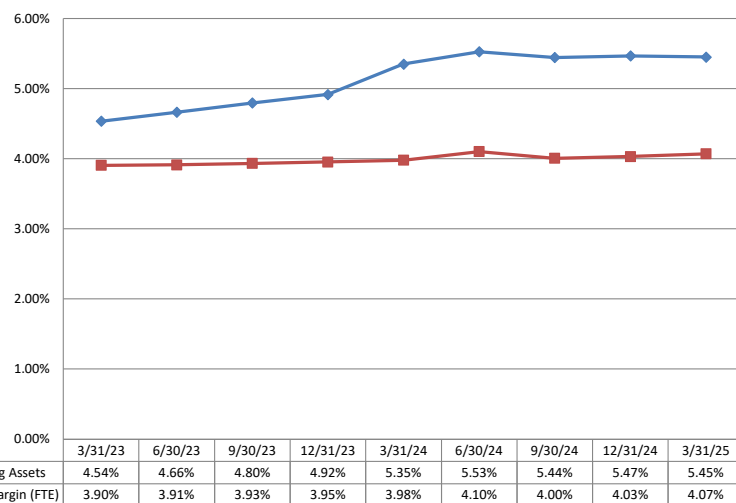
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



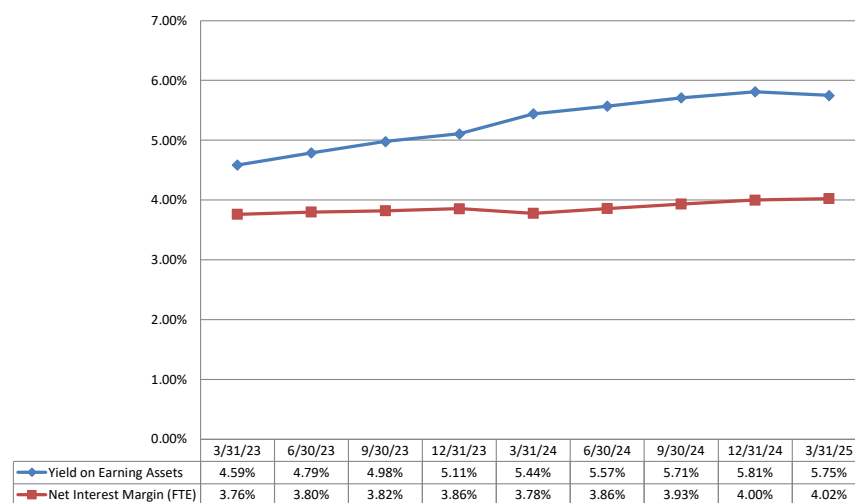
# Balance Sheet & Net Interest Margin

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

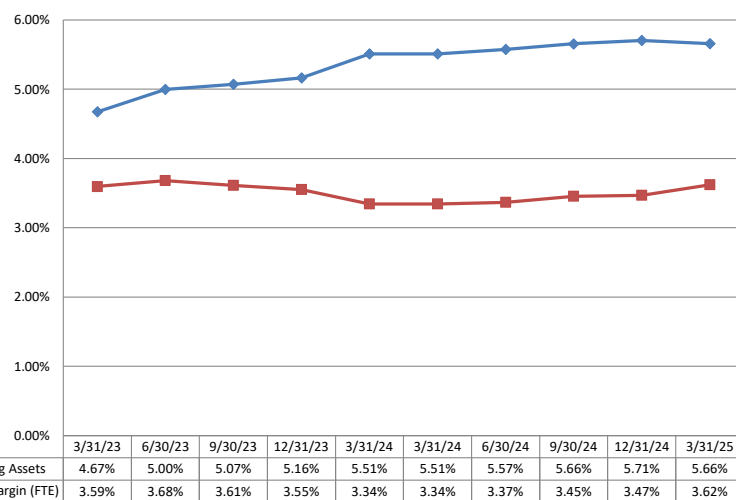
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



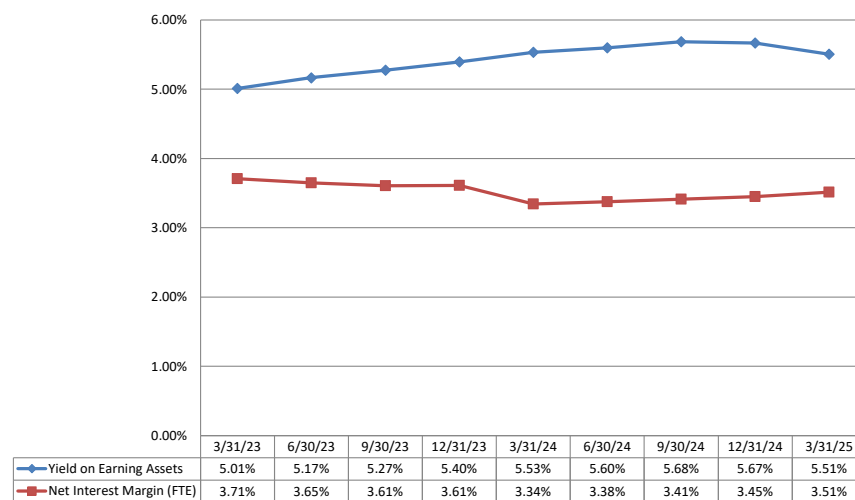
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



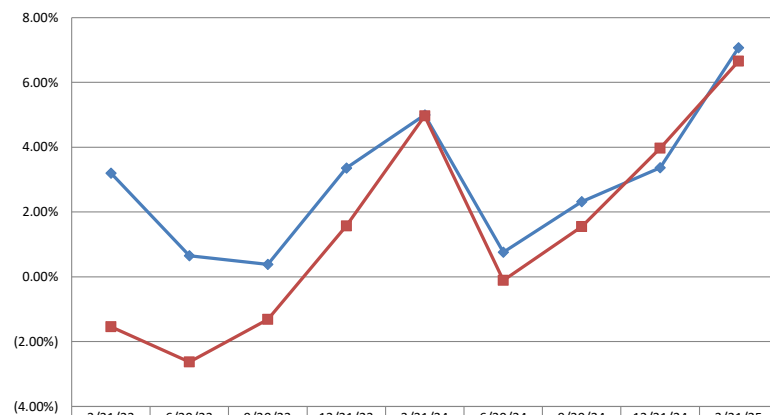
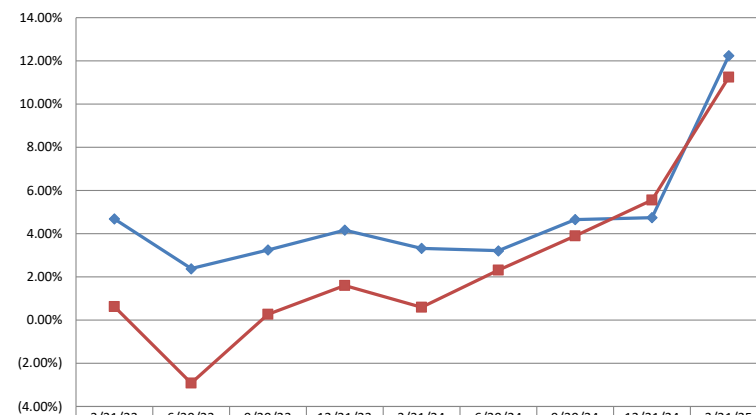
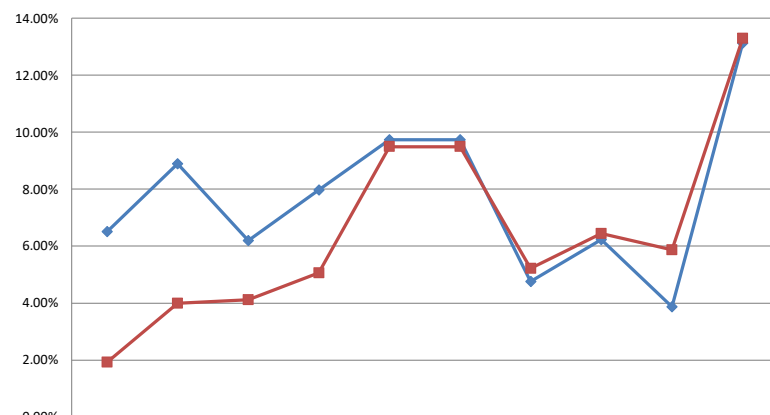
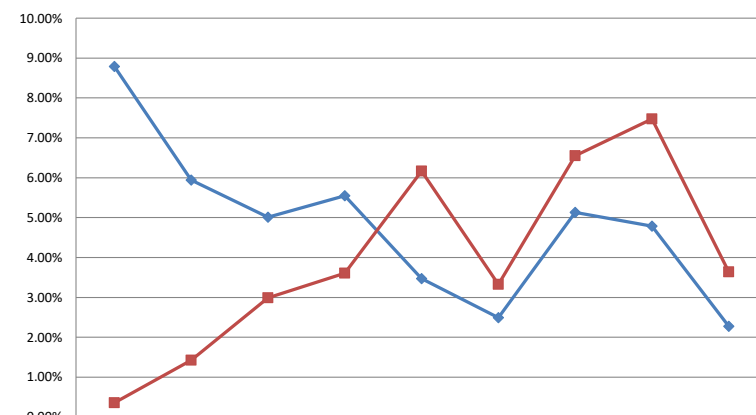
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>												
Hightower Trust Company, National Association	\$18,844	\$0	\$0	NA	NM	\$1,256	4.29%	NA	NA	4.29%	17.41%	NA
The First National Bank of Lipan	\$26,209	\$7,539	\$23,640	31.89%	76.13%	\$4,368	4.24%	0.19%	0.08%	4.15%	(11.30%)	(13.63%)
Brazos National Bank	\$30,563	\$20,536	\$9,784	209.89%	36.50%	\$1,223	7.61%	0.13%	0.05%	7.58%	27.95%	(41.61%)
Legacy Trust Company, National Association	\$34,208	\$0	\$0	NA	NM	\$925	3.00%	NA	NA	3.00%	(8.81%)	NA
Avana Bank	\$41,754	\$8,878	\$32,962	26.93%	83.13%	\$3,796	5.18%	2.49%	1.48%	3.91%	26.12%	35.00%
The Bank of San Jacinto County, Coldspring, Texas	\$46,221	\$12,390	\$40,457	30.63%	82.74%	\$3,555	4.83%	0.53%	0.16%	4.67%	17.32%	16.51%
The Granger National Bank	\$47,092	\$20,341	\$41,252	49.31%	26.11%	\$5,887	4.75%	2.51%	1.72%	3.32%	1.79%	0.68%
Robert Lee State Bank	\$47,574	\$15,372	\$42,484	36.18%	25.13%	\$4,325	4.07%	1.16%	0.74%	3.55%	76.30%	84.87%
The Donley County State Bank	\$48,227	\$8,538	\$38,875	21.96%	62.59%	\$5,359	4.59%	2.39%	1.85%	2.86%	(15.22%)	(20.15%)
Powell State Bank	\$50,253	\$15,536	\$34,437	45.11%	71.15%	\$3,866	5.45%	2.97%	2.00%	4.01%	11.76%	17.46%
Amistad Bank	\$52,241	\$31,154	\$41,939	74.28%	37.49%	\$4,019	7.09%	2.33%	1.53%	5.70%	38.18%	44.68%
The First National Bank of Moody	\$53,381	\$18,718	\$42,070	44.49%	53.33%	\$4,853	5.28%	1.97%	1.52%	3.98%	(27.56%)	(34.38%)
Crowell State Bank	\$54,010	\$26,571	\$48,180	55.15%	23.97%	\$4,910	5.98%	2.41%	1.22%	4.82%	19.63%	18.39%
The First National Bank in Cooper	\$54,962	\$32,642	\$47,835	68.24%	28.59%	\$6,870	4.23%	1.99%	1.36%	3.00%	19.41%	20.19%
Lovelady State Bank	\$55,649	\$23,577	\$48,546	48.57%	54.46%	\$5,059	5.26%	1.77%	1.15%	4.23%	26.05%	27.30%
Kress National Bank	\$55,769	\$16,920	\$49,799	33.98%	56.59%	\$9,295	5.19%	2.64%	1.86%	3.57%	55.36%	62.67%
First State Bank   Junction	\$56,451	\$21,264	\$50,945	41.74%	26.47%	\$6,272	5.68%	0.19%	0.13%	5.55%	(14.41%)	(19.36%)
The Citizens State Bank of Ganado	\$57,766	\$10,316	\$54,025	19.09%	79.74%	\$4,444	3.82%	1.49%	0.87%	3.00%	15.95%	14.70%
Commerce Bank Texas	\$58,541	\$24,653	\$50,150	49.16%	19.37%	\$7,318	4.33%	2.28%	1.68%	2.81%	(20.74%)	4.37%
The State National Bank of Groom	\$59,404	\$42,060	\$51,738	81.29%	24.71%	\$5,400	7.13%	3.39%	2.95%	4.53%	57.56%	76.40%
First Federal Bank Littlefield, Texas, SSB	\$60,102	\$42,359	\$48,305	87.69%	31.32%	\$4,007	6.65%	3.09%	2.36%	4.64%	1.32%	0.51%
City National Bank	\$63,233	\$44,783	\$54,584	82.04%	19.60%	\$4,864	4.87%	2.49%	1.73%	3.31%	1.51%	1.04%
Citizens State Bank of Luling	\$68,963	\$56,699	\$58,031	97.70%	20.34%	\$3,630	6.38%	1.51%	0.92%	5.54%	(8.00%)	(12.14%)
Citizens National Bank of Crosbyton	\$69,675	\$19,166	\$56,939	33.66%	80.83%	\$11,613	5.52%	3.17%	2.33%	3.52%	2.51%	2.67%
The First National Bank of Anson	\$71,138	\$43,914	\$64,148	68.46%	16.20%	\$5,081	6.75%	1.01%	0.46%	6.32%	1.75%	0.92%
First Bank and Trust of Memphis	\$72,451	\$44,013	\$62,255	70.70%	42.60%	\$8,050	7.24%	3.72%	2.67%	4.83%	30.58%	34.11%
Haskell National Bank	\$72,885	\$24,510	\$64,524	37.99%	63.26%	\$3,471	3.84%	1.18%	0.62%	3.32%	(6.64%)	(10.91%)
Pavillion Bank	\$72,989	\$55,549	\$59,480	93.39%	22.18%	\$4,293	7.45%	1.53%	0.93%	6.60%	17.56%	20.80%
The Santa Anna National Bank	\$76,938	\$41,152	\$71,376	57.66%	33.83%	\$5,496	6.14%	2.76%	2.05%	4.31%	7.24%	4.67%
Zavala County Bank	\$77,555	\$6,362	\$68,030	9.35%	68.61%	\$4,309	3.74%	0.85%	0.48%	3.32%	5.10%	4.60%
First State Bank of San Diego	\$78,021	\$19,641	\$71,558	27.45%	35.24%	\$4,335	4.70%	2.06%	1.26%	3.52%	25.87%	26.63%
Citizens State Bank   Roma	\$78,550	\$40,771	\$68,826	59.24%	35.66%	\$3,570	5.63%	2.74%	2.22%	3.58%	2.69%	2.36%
Citizens State Bank   Anton	\$78,913	\$56,968	\$64,938	87.73%	25.02%	\$4,642	6.94%	2.98%	2.39%	4.94%	2.96%	2.23%
The First Bank of Celeste	\$79,826	\$27,670	\$72,948	37.93%	62.36%	\$6,652	4.69%	1.83%	1.03%	3.70%	(2.18%)	(3.53%)
Angelina Savings Bank, SSB	\$80,824	\$37,923	\$71,904	52.74%	58.43%	\$4,041	5.92%	1.41%	1.07%	4.94%	3.96%	2.99%

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
The First National Bank in Falfurrias	\$81,295	\$22,285	\$73,307	30.40%	73.97%	\$4,279	5.44%	1.42%	0.78%	4.66%	23.46%	24.61%
Menard Bank	\$81,700	\$12,281	\$76,498	16.05%	67.76%	\$9,078	3.25%	1.33%	0.94%	2.61%	(11.00%)	(17.10%)
First National Bank of South Padre Island	\$82,694	\$33,198	\$72,589	45.73%	60.99%	\$5,907	5.45%	1.06%	0.59%	4.89%	27.91%	27.91%
The City National Bank of San Saba	\$85,048	\$9,104	\$75,956	11.99%	77.92%	\$8,505	3.16%	1.98%	1.20%	2.19%	15.03%	13.79%
Atascosa Bank	\$86,746	\$20,132	\$77,686	25.91%	71.63%	\$8,675	4.02%	2.14%	1.29%	2.93%	(2.29%)	(7.53%)
Junction National Bank	\$87,268	\$21,629	\$81,235	26.63%	59.05%	\$8,727	3.71%	1.41%	0.78%	3.06%	11.71%	6.57%
Zapata National Bank	\$87,420	\$37,585	\$74,871	50.20%	31.70%	\$4,601	5.24%	2.33%	1.75%	3.68%	8.33%	6.87%
The First National Bank of Trinity	\$90,313	\$44,358	\$84,736	52.35%	35.66%	\$3,927	4.86%	2.24%	1.33%	3.68%	22.85%	20.89%
The First National Bank of Hebbronville	\$92,570	\$26,214	\$80,430	32.59%	41.67%	\$5,445	4.50%	2.34%	1.72%	3.00%	12.09%	8.63%
Bandera Bank	\$92,849	\$49,790	\$82,868	60.08%	44.66%	\$5,803	5.44%	1.49%	0.82%	4.70%	4.45%	3.93%
First National Bank   Rotan	\$93,786	\$38,508	\$90,209	42.69%	30.16%	\$6,699	4.74%	2.20%	1.76%	3.20%	15.18%	21.30%
First Capital Bank	\$95,230	\$81,512	\$85,600	95.22%	10.12%	\$3,663	7.68%	3.38%	2.09%	5.56%	(35.25%)	(39.56%)
Citizens National Bank   Crockett	\$96,037	\$35,217	\$83,688	42.08%	45.08%	\$6,860	4.58%	0.76%	0.39%	4.24%	(7.13%)	(12.58%)
Lone Oak Bank, National Association	\$100,688	\$70,312	\$84,169	83.54%	27.73%	\$5,923	7.64%	3.03%	2.08%	5.81%	16.80%	16.43%
Spectra Bank	\$103,081	\$57,184	\$93,275	61.31%	40.89%	\$4,482	5.44%	4.33%	2.84%	2.53%	0.94%	(19.77%)
Stockmens National Bank in Cotulla	\$109,900	\$31,053	\$99,083	31.34%	32.24%	\$7,327	4.51%	1.74%	0.98%	3.53%	(37.81%)	(44.88%)
The Lytle State Bank of Lytle, Texas	\$110,350	\$44,891	\$97,869	45.87%	22.41%	\$6,131	4.33%	1.02%	0.71%	3.70%	5.05%	1.32%
The Commercial Bank	\$111,832	\$44,840	\$99,568	45.03%	46.22%	\$11,183	5.17%	2.55%	2.02%	3.40%	23.15%	28.42%
The Cowboy Bank of Texas	\$114,177	\$70,570	\$95,641	73.79%	27.40%	\$7,136	6.85%	2.79%	2.23%	5.04%	24.39%	36.86%
Spur Security Bank	\$115,739	\$66,205	\$108,020	61.29%	28.25%	\$6,430	6.09%	3.83%	2.81%	3.45%	25.39%	25.85%
Henderson Federal Savings Bank	\$116,289	\$84,208	\$86,954	96.84%	27.91%	\$5,056	5.46%	2.86%	2.55%	3.54%	15.90%	18.99%
Commercial State Bank	\$116,291	\$44,244	\$105,039	42.12%	35.33%	\$4,307	5.44%	0.48%	0.21%	5.45%	36.12%	37.14%
The First State Bank   Abernathy	\$117,501	\$80,278	\$78,394	102.40%	3.00%	\$5,595	8.69%	3.76%	2.43%	6.58%	15.94%	21.24%
Agility Bank, National Association	\$126,417	\$97,004	\$93,649	103.58%	26.76%	\$4,515	6.94%	3.82%	2.94%	4.86%	87.99%	141.02%
Fidelity Bank of Texas	\$126,956	\$82,103	\$97,336	84.35%	28.06%	\$4,095	6.42%	1.92%	1.44%	5.07%	0.57%	0.87%
The First National Bank of Aspermont	\$127,091	\$38,468	\$124,100	31.00%	34.15%	\$7,943	4.15%	2.62%	1.50%	2.69%	39.97%	36.84%
First State Bank of Brownsboro	\$127,165	\$62,466	\$119,834	52.13%	18.58%	\$5,780	4.63%	2.38%	1.55%	3.31%	5.23%	(2.34%)
The Buckholts State Bank	\$127,448	\$80,258	\$105,821	75.84%	25.86%	\$8,497	5.64%	2.20%	1.44%	4.45%	15.65%	18.04%
Carmine State Bank	\$129,991	\$37,206	\$123,603	30.10%	71.91%	\$11,817	4.42%	3.31%	2.54%	2.34%	13.94%	14.71%
POINTWEST Bank	\$130,244	\$47,963	\$117,357	40.87%	37.80%	\$5,009	4.41%	0.65%	0.42%	4.04%	(9.79%)	(15.78%)
Citizens Bank, National Association	\$131,682	\$75,325	\$116,616	64.59%	20.44%	\$5,986	5.34%	3.04%	1.95%	3.70%	5.67%	5.75%
Johnson City Bank	\$133,095	\$85,817	\$115,707	74.17%	33.58%	\$5,546	5.26%	2.43%	1.49%	3.95%	(3.23%)	(5.47%)
Dalhart Federal Savings & Loan Association, SSB	\$133,345	\$81,297	\$91,819	88.54%	27.95%	\$5,129	5.07%	3.30%	2.92%	2.45%	(6.81%)	(5.06%)
Security Bank of Texas	\$134,459	\$106,753	\$113,815	93.80%	15.05%	\$5,378	8.12%	3.12%	2.49%	5.77%	0.39%	(2.31%)
First National Bank of Fort Stockton	\$135,889	\$82,351	\$120,685	68.24%	11.89%	\$5,662	5.52%	1.73%	0.94%	4.80%	(6.88%)	2.75%

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
First National Bank of Dublin	\$135,961	\$88,187	\$120,180	73.38%	37.17%	\$4,120	6.83%	1.91%	0.99%	5.91%	11.27%	11.11%
Marion State Bank	\$136,604	\$61,045	\$121,781	50.13%	42.89%	\$8,538	4.66%	2.06%	1.51%	3.37%	7.99%	5.05%
The American National Bank of Mount Pleasant	\$137,389	\$84,363	\$123,822	68.13%	27.63%	\$5,088	6.55%	2.72%	1.73%	4.99%	20.09%	22.38%
Mason Bank	\$137,649	\$66,424	\$114,752	57.88%	55.32%	\$8,097	4.85%	1.98%	1.32%	3.81%	(5.35%)	(19.74%)
Texas National Bank   Sweetwater	\$140,184	\$34,925	\$132,163	26.43%	34.55%	\$5,841	3.51%	1.95%	1.28%	2.40%	(7.53%)	16.46%
First State Bank   Shallowater	\$141,957	\$86,001	\$115,205	74.65%	26.91%	\$4,436	7.29%	3.20%	2.41%	5.21%	24.43%	28.29%
The First National Bank of Tom Bean	\$142,266	\$112,563	\$124,590	90.35%	19.59%	\$3,648	7.75%	3.29%	2.56%	5.40%	(2.23%)	(3.97%)
The First State Bank   Columbus	\$144,999	\$45,958	\$127,869	35.94%	72.31%	\$8,529	3.85%	2.13%	1.14%	2.97%	5.81%	3.44%
The First National Bank of Quitaque	\$145,008	\$61,345	\$128,011	47.92%	44.27%	\$7,632	6.20%	2.99%	2.16%	4.18%	8.47%	8.19%
Fannin Bank	\$145,474	\$80,703	\$137,163	58.84%	31.25%	\$5,196	5.36%	3.39%	1.71%	3.24%	13.82%	10.67%
Peoples State Bank   Rocksprings	\$146,485	\$48,644	\$135,554	35.89%	39.74%	\$16,276	4.06%	1.71%	1.18%	2.94%	(79.94%)	(86.57%)
The Brady National Bank	\$147,296	\$83,037	\$135,488	61.29%	24.62%	\$7,014	4.70%	2.33%	1.84%	3.09%	(24.44%)	(28.04%)
Normangee State Bank	\$149,956	\$82,675	\$131,919	62.67%	27.16%	\$4,999	5.29%	2.18%	1.45%	4.04%	5.44%	3.55%
Graham Savings and Loan, SSB	\$156,033	\$114,238	\$128,260	89.07%	24.22%	\$4,589	5.44%	3.11%	2.79%	2.94%	(3.42%)	(4.02%)
The Big Bend Banks, N.A.	\$156,483	\$20,616	\$136,948	15.05%	78.20%	\$5,216	3.79%	0.67%	0.34%	3.85%	0.55%	(2.11%)
The First National Bank of Eagle Lake	\$157,540	\$101,523	\$135,194	75.09%	19.75%	\$6,302	5.64%	2.33%	1.11%	4.29%	(22.65%)	(11.33%)
Bank of South Texas	\$159,107	\$107,356	\$128,540	83.52%	29.38%	\$2,652	8.72%	3.19%	1.98%	6.94%	(4.20%)	(8.40%)
Texas Financial Bank	\$159,749	\$58,673	\$133,125	44.07%	24.44%	\$5,153	5.86%	0.87%	0.49%	5.40%	(5.20%)	(8.56%)
The First National Bank of Winnsboro	\$161,640	\$98,048	\$122,960	79.74%	31.81%	\$5,574	6.35%	2.39%	1.55%	5.18%	6.12%	24.20%
First Texas National Bank	\$164,754	\$135,015	\$146,185	92.36%	9.72%	\$7,489	6.69%	3.42%	2.50%	4.29%	(36.37%)	(40.86%)
First State Bank   Paint Rock	\$166,809	\$59,276	\$143,335	41.35%	54.30%	\$12,831	5.11%	2.20%	1.32%	4.00%	21.54%	23.29%
Lone Star Bank	\$167,617	\$146,561	\$143,941	101.82%	13.97%	\$6,705	6.71%	3.63%	3.23%	3.91%	0.34%	(0.82%)
First Security State Bank	\$171,726	\$71,645	\$164,130	43.65%	43.26%	\$5,724	4.10%	1.54%	0.90%	3.25%	2.51%	5.06%
Peoples Bank   Paris	\$171,856	\$133,715	\$157,066	85.13%	20.20%	\$5,055	5.18%	2.37%	1.65%	3.62%	10.83%	9.96%
Greater State Bank	\$172,628	\$121,835	\$154,039	79.09%	28.68%	\$3,673	6.81%	2.70%	1.71%	5.19%	(8.80%)	(0.19%)
Peoples State Bank   Shepherd	\$176,510	\$83,310	\$163,326	51.01%	21.82%	\$4,903	5.11%	1.94%	1.39%	3.81%	22.57%	20.70%
The Community Bank	\$178,338	\$112,596	\$161,861	69.56%	31.74%	\$5,245	6.15%	2.64%	1.70%	4.56%	21.52%	21.17%
First National Bank of Bosque County	\$179,532	\$130,617	\$158,756	82.28%	27.28%	\$5,610	5.27%	1.25%	0.78%	4.54%	25.39%	26.35%
Farmers State Bank   Groesbeck	\$180,874	\$108,743	\$163,633	66.46%	22.23%	\$4,888	5.22%	1.04%	0.54%	4.72%	6.07%	4.62%
The First National Bank of Evant	\$181,839	\$118,721	\$165,417	71.77%	33.33%	\$6,270	5.57%	2.12%	1.54%	4.11%	6.55%	4.45%
Farmers and Merchants Bank	\$183,534	\$99,116	\$156,217	63.45%	43.91%	\$4,706	5.48%	1.81%	1.03%	4.51%	19.33%	20.32%
First State Bank   Spearman	\$184,750	\$144,967	\$162,954	88.96%	16.71%	\$5,279	6.72%	3.58%	2.94%	4.08%	21.15%	23.00%
First State Bank of Ben Wheeler, Texas	\$185,823	\$69,564	\$158,377	43.92%	47.94%	\$5,465	4.14%	1.85%	1.37%	2.95%	(0.48%)	(1.94%)
Citizens State Bank   Corrigan	\$189,268	\$124,720	\$170,226	73.27%	10.13%	\$6,760	5.54%	2.65%	1.89%	3.82%	13.49%	13.24%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
Texas Advantage Community Bank, National Association	\$190,392	\$88,467	\$168,589	52.47%	57.20%	\$7,052	5.36%	2.98%	2.19%	3.39%	(12.09%)	(14.82%)
Victory Bank	\$192,427	\$92,806	\$160,944	57.66%	49.71%	\$6,414	6.07%	3.10%	2.11%	4.25%	26.40%	31.02%
The Perryton National Bank	\$193,725	\$94,296	\$166,488	56.64%	30.03%	\$10,763	5.00%	2.90%	2.38%	3.09%	17.00%	14.61%
First State Bank of Odem	\$202,219	\$102,012	\$167,466	60.92%	39.24%	\$5,778	6.47%	2.10%	1.17%	5.45%	2.49%	(0.11%)
Unity National Bank of Houston	\$202,617	\$117,887	\$170,454	69.16%	34.95%	\$4,503	5.26%	3.28%	3.20%	2.76%	2.34%	(1.87%)
First National Bank of Lake Jackson	\$207,201	\$36,281	\$204,733	17.72%	28.56%	\$7,400	3.22%	2.38%	1.65%	1.47%	(14.70%)	(17.27%)
First State Bank of Bédias	\$208,790	\$118,726	\$171,888	69.07%	43.21%	\$8,700	6.01%	2.55%	1.75%	4.56%	15.28%	16.88%
Sanger Bank	\$209,026	\$134,626	\$174,044	77.35%	25.20%	\$6,334	6.09%	2.88%	2.16%	4.24%	1.11%	(1.07%)
The First National Bank of Anderson	\$211,279	\$137,073	\$186,758	73.40%	23.06%	\$4,495	5.37%	2.55%	1.62%	3.86%	(22.54%)	(27.00%)
BOC Bank	\$211,728	\$147,922	\$188,235	78.58%	20.51%	\$8,469	6.46%	3.62%	2.98%	3.78%	1.80%	2.33%
The Citizens National Bank of Hillsboro	\$214,256	\$60,348	\$201,791	29.91%	40.26%	\$7,935	3.69%	2.28%	1.58%	2.10%	(9.15%)	(14.97%)
Muenster State Bank	\$215,679	\$71,309	\$183,469	38.87%	47.42%	\$12,687	4.20%	1.72%	1.12%	3.30%	(4.11%)	(14.92%)
Texas Heritage Bank	\$220,847	\$160,628	\$191,032	84.08%	25.61%	\$5,969	6.17%	2.04%	1.29%	4.97%	17.37%	8.86%
Coleman County State Bank	\$221,120	\$147,257	\$200,205	73.55%	17.16%	\$5,265	6.99%	2.41%	1.58%	5.44%	16.39%	16.58%
Tejas Bank	\$223,773	\$125,559	\$199,073	63.07%	31.21%	\$13,986	5.42%	1.10%	0.51%	5.02%	(25.94%)	(31.99%)
PrimeBank of Texas	\$224,381	\$126,100	\$193,295	65.24%	41.62%	\$8,310	5.81%	2.76%	2.21%	3.80%	15.66%	16.60%
First Texas Bank   Lampasas	\$226,000	\$85,978	\$201,733	42.62%	54.58%	\$10,762	4.41%	1.95%	1.27%	3.26%	(7.95%)	(10.24%)
Bridge City State Bank	\$226,330	\$122,258	\$185,917	65.76%	32.90%	\$5,956	4.62%	2.12%	1.47%	3.38%	(6.11%)	(1.85%)
The First National Bank of Sterling City	\$226,876	\$44,193	\$212,126	20.83%	42.55%	\$10,804	3.28%	1.28%	0.73%	2.77%	1.50%	(5.08%)
Cendera Bank, N.A.	\$227,031	\$187,014	\$199,931	93.54%	16.45%	\$7,095	7.21%	3.75%	3.51%	4.06%	2.33%	2.37%
National Bank & Trust	\$229,339	\$130,399	\$185,222	70.40%	29.48%	\$7,398	4.60%	2.90%	2.14%	2.69%	28.76%	7.25%
Cypress Bank, SSB	\$232,806	\$144,451	\$185,284	77.96%	33.91%	\$4,233	5.89%	2.93%	2.50%	3.65%	5.46%	9.05%
The City National Bank of Taylor	\$241,579	\$145,319	\$213,689	68.00%	39.81%	\$6,194	4.92%	0.96%	0.65%	4.36%	3.55%	0.72%
Guadalupe Bank	\$242,245	\$178,980	\$212,778	84.12%	25.06%	\$9,690	6.34%	1.91%	1.31%	5.09%	14.06%	13.47%
Spring Hill State Bank	\$248,062	\$178,085	\$205,486	86.67%	29.89%	\$5,638	6.14%	2.94%	2.23%	4.23%	14.52%	17.91%
Citizens State Bank   Miles	\$249,819	\$199,069	\$223,223	89.18%	11.30%	\$10,862	6.77%	3.15%	2.36%	4.57%	8.34%	7.01%
Average of Asset Group A	\$131,084	\$69,960	\$113,783	60.20%	37.22%	\$6,187	5.45%	2.26%	1.58%	4.07%	7.07%	6.65%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
Incommons Bank, National Association	\$253,602	\$184,962	\$221,313	83.57%	9.75%	\$4,611	6.40%	2.86%	2.12%	4.40%	9.38%	4.82%
The First National Bank of Ballinger	\$257,252	\$163,664	\$230,980	70.86%	20.46%	\$5,847	5.56%	2.62%	1.74%	3.94%	(9.71%)	(12.44%)
Global One Bank	\$258,752	\$193,309	\$207,520	93.15%	22.63%	\$8,625	7.37%	4.61%	4.04%	3.89%	60.46%	58.73%
Citizens Bank   Amarillo	\$261,514	\$166,741	\$227,505	73.29%	31.92%	\$10,461	7.24%	3.19%	2.53%	4.85%	8.30%	3.58%
Bank of DeSoto, National Association	\$267,104	\$164,297	\$240,006	68.46%	40.03%	\$6,678	7.25%	3.55%	2.51%	4.92%	5.22%	5.39%
First National Bank of Burleson	\$267,589	\$104,005	\$234,822	44.29%	57.88%	\$9,911	5.77%	1.89%	1.18%	4.79%	8.97%	7.15%
Freedom Bank	\$268,325	\$160,293	\$214,803	74.62%	23.33%	\$5,590	6.80%	3.94%	3.02%	3.98%	8.73%	9.07%
Sundown State Bank	\$271,804	\$206,342	\$240,742	85.71%	16.27%	\$7,994	6.52%	3.02%	2.10%	4.57%	5.20%	2.76%
Castroville State Bank	\$276,010	\$176,626	\$251,422	70.25%	28.56%	\$8,904	4.91%	2.31%	1.88%	3.21%	15.74%	14.42%
One World Bank	\$276,075	\$202,384	\$226,475	89.36%	29.40%	\$6,573	7.56%	4.08%	2.50%	4.97%	31.10%	34.86%
Interstate Bank	\$277,674	\$163,421	\$260,892	62.64%	40.31%	\$8,677	5.02%	1.88%	1.68%	3.50%	(5.87%)	(9.06%)
First State Bank   Graham	\$280,772	\$157,613	\$250,333	62.96%	38.11%	\$5,505	5.57%	2.83%	1.90%	3.77%	11.26%	10.62%
Texas Traditions Bank	\$285,036	\$214,182	\$237,661	90.12%	26.77%	\$6,478	7.52%	3.55%	1.96%	5.75%	8.92%	8.70%
Citizens National Bank at Brownwood	\$287,974	\$107,623	\$260,106	41.38%	42.43%	\$6,857	4.27%	2.16%	1.40%	2.97%	6.63%	5.15%
The National Bank of Andrews	\$288,896	\$210,727	\$252,751	83.37%	18.44%	\$5,068	6.70%	1.64%	0.89%	5.86%	(5.49%)	(11.13%)
Anahuac National Bank	\$291,547	\$92,955	\$281,105	33.07%	15.44%	\$8,099	4.14%	1.97%	1.33%	2.98%	99.42%	100.93%
Arrowhead Bank	\$291,870	\$171,860	\$261,708	65.67%	35.14%	\$5,121	5.41%	1.60%	1.01%	4.49%	1.30%	(0.70%)
Charter Bank	\$292,258	\$181,741	\$249,894	72.73%	39.39%	\$5,412	6.69%	2.82%	1.68%	5.43%	(11.01%)	6.68%
Columbus State Bank	\$293,330	\$16,956	\$250,724	6.76%	98.49%	\$13,968	3.29%	1.98%	1.09%	2.41%	418.93%	379.02%
Community Bank	\$295,889	\$241,788	\$261,756	92.37%	19.13%	\$7,587	5.44%	2.06%	1.41%	4.20%	(5.11%)	(2.07%)
The Jacksboro National Bank	\$297,953	\$150,171	\$266,848	56.28%	28.60%	\$6,081	4.92%	2.64%	1.79%	3.36%	(6.26%)	(2.26%)
The City National Bank of Colorado City	\$299,066	\$207,652	\$244,866	84.80%	32.18%	\$7,294	6.68%	3.75%	3.48%	3.51%	5.13%	5.20%
Llano National Bank	\$299,815	\$171,426	\$265,726	64.51%	26.26%	\$6,518	4.83%	2.33%	1.59%	3.45%	14.94%	16.87%
Texana Bank, National Association	\$300,064	\$273,645	\$247,582	110.53%	6.32%	\$1,111	6.20%	3.15%	2.43%	3.90%	8.90%	(5.20%)
ValueBank Texas	\$300,351	\$152,374	\$260,859	58.41%	46.17%	\$3,337	5.79%	1.73%	1.00%	4.90%	4.24%	2.31%
Lakeside Bank	\$307,777	\$209,057	\$237,734	87.94%	35.95%	\$12,824	6.31%	3.42%	3.01%	3.79%	(0.28%)	(4.99%)
West Texas State Bank	\$310,637	\$216,416	\$272,988	79.28%	14.93%	\$6,340	7.31%	3.58%	2.56%	4.99%	(11.75%)	(14.20%)
Security State Bank   Farwell	\$314,592	\$230,237	\$272,484	84.50%	17.37%	\$18,505	6.59%	3.29%	2.80%	4.03%	4.83%	1.03%
The First National Bank of Hereford	\$316,432	\$258,446	\$278,455	92.81%	15.33%	\$6,085	7.00%	3.29%	2.06%	4.96%	(5.77%)	(8.08%)
Commercial National Bank of Texarkana	\$317,427	\$221,329	\$298,075	74.25%	18.12%	\$5,380	5.67%	2.06%	1.58%	4.07%	6.00%	4.62%
The First National Bank of Hughes Springs	\$318,245	\$232,757	\$284,330	81.86%	15.49%	\$2,867	6.94%	0.42%	0.19%	6.84%	19.53%	18.61%
Ozona Bank	\$319,515	\$137,388	\$279,641	49.13%	55.74%	\$5,072	4.82%	1.85%	1.03%	3.90%	4.01%	2.27%
First State Bank of Burnet	\$325,587	\$144,376	\$295,796	48.81%	53.76%	\$7,572	4.13%	1.62%	0.95%	3.30%	42.78%	43.65%
The Pecos County State Bank	\$329,077	\$130,319	\$302,907	43.02%	12.51%	\$6,328	5.36%	2.45%	1.75%	3.79%	3.70%	2.66%
The Commercial National Bank of Brady	\$330,285	\$265,215	\$302,433	87.69%	4.33%	\$5,598	7.62%	2.95%	1.78%	5.95%	9.35%	5.86%
CapTex Bank	\$330,493	\$289,290	\$283,163	102.16%	8.93%	\$7,185	6.23%	3.22%	2.38%	4.10%	(7.27%)	(9.54%)
The Yoakum National Bank	\$332,340	\$216,924	\$286,344	75.76%	20.39%	\$7,553	5.56%	2.47%	1.82%	3.88%	2.10%	4.27%
Maverick Bank	\$333,613	\$189,924	\$296,101	64.14%	37.70%	\$5,381	6.84%	2.95%	1.86%	5.11%	65.30%	72.17%
The Waggoner National Bank of Vernon	\$336,774	\$164,927	\$294,117	56.08%	30.96%	\$5,521	5.01%	2.40%	2.01%	3.30%	16.42%	17.62%
First National Bank of Giddings	\$336,870	\$241,396	\$304,827	79.19%	8.29%	\$9,625	5.15%	3.01%	2.26%	3.20%	5.62%	17.52%
Crossroads Bank	\$340,524	\$203,713	\$314,352	64.80%	33.78%	\$7,094	5.55%	2.17%	1.72%	3.96%	9.21%	6.70%

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets (continued)</b>												
First State Bank   Stratford	\$345,437	\$206,671	\$308,059	67.09%	21.70%	\$8,857	5.42%	2.96%	1.52%	3.76%	10.41%	11.00%
First State Bank of Texas	\$347,241	\$216,215	\$312,134	69.27%	33.06%	\$5,342	6.77%	3.90%	2.53%	4.31%	11.52%	12.22%
Gilmer National Bank	\$352,475	\$258,705	\$321,059	80.58%	26.17%	\$7,663	6.24%	3.76%	3.29%	3.23%	2.70%	0.61%
Trusttexas Bank, S.S.B.	\$353,056	\$176,970	\$349,629	50.62%	44.62%	\$6,923	3.85%	2.36%	2.01%	2.16%	(28.62%)	5.26%
HomeBank Texas	\$354,534	\$288,202	\$308,232	93.50%	18.02%	\$8,647	6.24%	3.38%	2.11%	4.26%	12.17%	13.02%
Citizens State Bank   Woodville	\$364,923	\$233,785	\$314,985	74.22%	17.33%	\$6,885	5.84%	2.62%	1.46%	4.09%	20.74%	13.56%
Farmers State Bank   Center	\$368,223	\$208,814	\$314,693	66.35%	33.69%	\$4,910	6.13%	2.20%	1.36%	4.88%	4.41%	2.18%
First National Bank in Port Lavaca	\$370,897	\$218,262	\$305,290	71.49%	18.23%	\$8,429	4.25%	2.14%	1.66%	2.79%	(7.24%)	(1.43%)
Peoples State Bank of Hallettsville	\$371,488	\$146,487	\$340,811	42.98%	28.57%	\$16,886	4.15%	2.94%	2.42%	2.05%	(11.51%)	(14.45%)
Lamar National Bank	\$376,154	\$239,951	\$315,165	76.14%	18.26%	\$5,015	5.77%	1.99%	1.69%	4.19%	(3.16%)	(20.75%)
First-Lockhart National Bank	\$390,344	\$275,925	\$352,886	78.19%	25.62%	\$7,654	5.34%	2.29%	1.85%	3.65%	(15.25%)	(17.35%)
First State Bank   Clute	\$395,090	\$298,506	\$354,797	84.13%	19.38%	\$7,316	6.02%	2.72%	1.81%	4.33%	12.88%	9.64%
Shelby Savings Bank, SSB	\$409,684	\$318,921	\$318,060	100.27%	14.26%	\$3,793	6.37%	2.17%	1.64%	4.83%	(7.97%)	(11.17%)
The Lamesa National Bank	\$414,927	\$74,627	\$369,199	20.21%	77.67%	\$15,368	4.21%	2.53%	1.45%	2.93%	3.37%	0.15%
Ennis State Bank	\$415,261	\$306,200	\$339,409	90.22%	16.10%	\$6,292	5.85%	2.93%	2.25%	3.71%	5.96%	3.63%
Texas State Bank	\$416,488	\$253,021	\$341,074	74.18%	26.45%	\$5,950	4.89%	1.97%	1.12%	3.87%	(6.54%)	1.48%
Austin County State Bank	\$417,617	\$325,808	\$373,149	87.31%	14.41%	\$8,352	6.77%	2.56%	2.00%	4.96%	13.68%	15.85%
Liberty Capital Bank	\$419,858	\$359,712	\$369,299	97.40%	16.17%	\$13,544	6.22%	3.79%	2.55%	3.97%	(5.58%)	(4.61%)
MCBank	\$422,219	\$198,654	\$378,414	52.50%	36.54%	\$5,087	4.81%	2.22%	1.49%	3.49%	7.20%	5.83%
The First National Bank of Stanton	\$424,303	\$103,156	\$367,704	28.05%	71.23%	\$17,679	4.54%	2.01%	1.23%	3.76%	(5.21%)	(11.00%)
The MINT National Bank	\$428,056	\$338,414	\$349,981	96.69%	21.41%	\$10,976	7.60%	4.27%	3.84%	4.40%	(15.64%)	(20.20%)
Texas Champion Bank	\$433,131	\$345,645	\$321,831	107.40%	17.04%	\$4,760	6.22%	3.11%	2.12%	4.31%	(9.83%)	(14.45%)
Citizens State Bank   Sealy	\$440,961	\$262,338	\$399,170	65.72%	36.98%	\$12,599	4.68%	2.76%	2.06%	2.97%	23.59%	26.18%
Broadstreet Bank, SSB	\$441,201	\$300,795	\$344,661	87.27%	24.97%	\$6,894	5.44%	2.69%	2.41%	3.27%	(1.13%)	1.20%
The First National Bank of Livingston	\$453,531	\$208,862	\$393,662	53.06%	33.11%	\$4,535	3.70%	0.79%	0.42%	3.36%	1.78%	(1.29%)
The Liberty National Bank in Paris	\$454,086	\$316,835	\$401,916	78.83%	14.38%	\$9,082	5.12%	2.71%	2.12%	3.17%	14.81%	14.29%
State Bank of De Kalb	\$461,558	\$359,813	\$405,800	88.67%	21.10%	\$5,072	6.36%	2.40%	1.75%	4.79%	23.04%	24.63%
Austin Capital Bank SSB	\$462,233	\$403,186	\$376,451	107.10%	8.93%	\$6,420	8.09%	1.56%	1.59%	6.59%	2.86%	11.40%
Fayette Savings Bank, SSB	\$472,670	\$367,507	\$427,635	85.94%	20.08%	\$12,120	5.73%	2.83%	2.66%	3.25%	16.54%	15.41%
The Brenham National Bank	\$484,489	\$244,660	\$440,139	55.59%	35.21%	\$7,942	4.45%	1.10%	0.61%	3.85%	(7.88%)	(11.07%)
Citizens Bank   Kilgore	\$487,972	\$286,310	\$414,865	69.01%	41.98%	\$4,647	5.28%	2.20%	1.57%	3.88%	5.51%	5.49%
Lone Star Capital Bank, National Association	\$491,946	\$285,676	\$429,406	66.53%	32.42%	\$7,454	5.01%	2.96%	2.36%	2.74%	(4.79%)	(6.88%)
International Bank of Commerce   Zapata	\$492,333	\$137,592	\$423,986	32.45%	62.06%	\$5,294	4.53%	2.55%	1.28%	3.00%	20.49%	18.82%
Herring Bank	\$497,917	\$341,040	\$438,953	77.69%	21.90%	\$3,151	6.53%	2.31%	1.45%	5.17%	5.67%	7.13%
Texas Republic Bank, National Association	\$499,900	\$408,553	\$373,029	109.52%	18.03%	\$6,249	6.92%	3.39%	2.58%	4.64%	3.93%	3.64%
The Karnes County National Bank of Karnes City	\$501,129	\$218,433	\$454,481	48.06%	34.96%	\$9,637	4.81%	2.09%	1.38%	3.53%	8.01%	5.41%
First Commercial Bank, National Association	\$528,006	\$312,914	\$470,782	66.47%	34.06%	\$6,000	5.18%	2.67%	1.60%	3.71%	1.70%	9.78%
NBT Financial Bank	\$528,335	\$446,835	\$445,547	100.29%	13.23%	\$7,237	6.75%	3.32%	2.30%	4.61%	29.99%	9.30%
Trinity Bank, N.A.	\$528,814	\$304,944	\$469,829	64.91%	43.89%	\$17,059	5.65%	2.65%	1.89%	4.15%	5.04%	4.12%
First State Bank and Trust Company	\$541,296	\$182,183	\$454,648	40.07%	20.30%	\$10,024	3.99%	2.43%	1.77%	2.19%	0.02%	(0.03%)
Average of Asset Group B	\$365,438	\$226,785	\$317,814	71.81%	28.52%	\$7,642	5.75%	2.64%	1.89%	4.02%	12.23%	11.24%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
Bank of Texas	\$550,564	\$424,780	\$449,062	94.59%	23.34%	\$20,391	6.43%	3.86%	2.71%	3.99%	19.05%	20.61%
First National Bank of Huntsville	\$551,554	\$322,183	\$475,142	67.81%	27.60%	\$5,571	5.18%	1.87%	1.18%	4.14%	(4.07%)	(7.58%)
SouthTrust Bank, N.A.	\$552,432	\$336,600	\$483,966	69.55%	28.04%	\$5,312	5.36%	1.91%	1.26%	4.20%	(7.59%)	(10.06%)
The First National Bank of Mertzton	\$554,288	\$69,519	\$484,573	14.35%	59.06%	\$18,476	3.63%	0.67%	0.51%	3.17%	15.52%	14.98%
The Bank and Trust, SSB	\$559,089	\$352,777	\$511,084	69.03%	20.45%	\$4,081	5.07%	1.53%	0.93%	4.21%	15.79%	15.30%
Fayetteville Bank	\$562,658	\$109,398	\$597,253	18.32%	20.89%	\$19,402	3.32%	3.18%	3.09%	0.97%	(42.77%)	(37.40%)
Gulf Capital Bank	\$568,806	\$269,551	\$421,104	64.01%	46.58%	\$10,732	5.74%	4.01%	3.43%	2.73%	22.18%	(11.97%)
The First National Bank of East Texas	\$575,939	\$408,308	\$525,560	77.69%	15.71%	\$4,235	6.22%	2.88%	2.23%	4.14%	13.53%	13.62%
Dominion Bank	\$576,758	\$489,316	\$507,719	96.38%	15.62%	\$11,771	6.50%	4.22%	3.43%	3.38%	5.93%	5.35%
First Federal Community Bank, SSB	\$587,713	\$470,924	\$513,173	91.77%	14.03%	\$7,081	5.61%	2.45%	2.22%	3.57%	19.18%	20.29%
Bank of Brenham, National Association	\$594,317	\$123,904	\$613,751	20.19%	43.60%	\$14,858	3.51%	3.63%	3.37%	0.79%	(16.31%)	(12.01%)
Wellington State Bank	\$594,788	\$343,858	\$543,975	63.21%	12.57%	\$4,797	5.53%	2.82%	2.08%	3.54%	1.56%	(0.77%)
The Falls City National Bank	\$595,010	\$140,935	\$506,041	27.85%	62.49%	\$22,037	4.74%	2.15%	1.30%	3.62%	4.67%	2.09%
The State National Bank of Big Spring	\$598,587	\$100,649	\$547,950	18.37%	84.22%	\$16,627	3.53%	1.76%	0.90%	2.54%	19.78%	15.82%
American Bank National Association	\$602,901	\$461,504	\$541,254	85.27%	21.18%	\$7,536	5.37%	2.68%	1.99%	3.54%	2.17%	1.55%
TXN Bank	\$619,520	\$318,529	\$574,481	55.45%	18.70%	\$6,662	4.77%	2.56%	1.87%	3.00%	5.06%	9.70%
Citizens National Bank   Cameron	\$623,829	\$428,198	\$548,647	78.05%	20.86%	\$7,798	4.95%	2.60%	2.01%	3.14%	2.77%	1.57%
American Bank, National Association   Dallas	\$632,208	\$443,941	\$528,004	84.08%	27.80%	\$11,495	8.71%	4.08%	3.76%	5.23%	53.77%	63.37%
Worthington Bank	\$636,787	\$462,816	\$581,139	79.64%	26.59%	\$8,723	5.81%	3.42%	2.24%	3.66%	15.66%	16.11%
Community Bank & Trust, Waco, Texas	\$639,021	\$381,252	\$565,035	67.47%	42.32%	\$5,809	4.70%	2.63%	1.96%	3.08%	(3.08%)	(5.49%)
Capital Bank	\$642,806	\$538,551	\$571,204	94.28%	11.97%	\$6,696	5.96%	2.79%	1.76%	4.35%	3.75%	2.12%
First Bank	\$659,782	\$563,496	\$545,667	103.27%	13.10%	\$3,951	6.51%	2.61%	1.58%	4.81%	0.92%	1.80%
First Community Bank   Corpus Christi	\$671,017	\$479,741	\$601,337	79.78%	20.88%	\$4,042	5.89%	2.61%	1.52%	4.60%	5.55%	5.25%
Grandview Bank	\$679,632	\$495,627	\$602,773	82.22%	18.54%	\$10,144	6.34%	3.20%	1.86%	4.61%	13.15%	11.01%
The First National Bank of Sonora	\$683,215	\$428,901	\$625,338	68.59%	29.51%	\$6,569	6.18%	2.76%	1.96%	4.21%	43.04%	48.47%
Texas Gulf Bank, National Association	\$684,733	\$479,572	\$602,891	79.55%	18.13%	\$5,903	5.13%	2.58%	1.92%	3.53%	(5.23%)	(7.10%)
American State Bank	\$688,540	\$521,235	\$571,911	91.14%	17.17%	\$8,942	5.63%	3.86%	3.39%	2.38%	(3.21%)	(3.14%)
Sage Capital Bank	\$689,159	\$405,383	\$612,199	66.22%	32.33%	\$7,032	5.57%	2.73%	1.79%	3.87%	10.97%	12.39%
Industry State Bank	\$692,642	\$177,476	\$676,534	26.23%	23.67%	\$16,108	3.73%	3.25%	2.75%	1.67%	(49.40%)	(47.56%)
Titan Bank, N.A.	\$704,572	\$307,181	\$640,284	47.98%	52.76%	\$20,723	5.57%	4.66%	1.03%	4.17%	186.41%	211.22%
The First National Bank of Bellville	\$708,073	\$233,849	\$730,127	32.03%	19.04%	\$12,001	3.80%	3.29%	2.73%	1.65%	(12.50%)	(10.06%)
Kleberg Bank, N.A.	\$718,255	\$483,214	\$631,459	76.52%	22.90%	\$5,700	5.13%	1.82%	1.31%	3.90%	10.44%	12.31%
Pilgrim Bank	\$719,996	\$498,629	\$589,159	84.63%	11.69%	\$7,579	4.71%	3.29%	2.33%	2.52%	15.63%	23.71%
First State Bank of Livingston	\$720,653	\$220,558	\$633,490	34.82%	21.48%	\$5,586	4.63%	2.56%	1.77%	3.17%	9.22%	7.29%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets (continued)</b>												
Southwest Bank	\$721,373	\$485,185	\$641,516	75.63%	23.78%	\$5,818	6.64%	2.17%	0.90%	5.81%	17.84%	18.82%
First State Bank   Athens	\$729,245	\$489,158	\$649,464	75.32%	9.16%	\$6,180	5.16%	2.14%	1.32%	3.94%	13.15%	12.57%
First Community Bank   San Benito	\$734,078	\$471,182	\$644,203	73.14%	5.44%	\$5,780	5.53%	2.42%	1.51%	4.17%	(0.22%)	(1.30%)
Classic Bank, National Association	\$735,210	\$576,301	\$655,044	87.98%	19.17%	\$8,451	5.43%	3.05%	2.38%	3.24%	16.37%	17.13%
Commerce Bank	\$754,397	\$156,780	\$662,135	23.68%	84.11%	\$16,400	4.59%	2.71%	1.49%	2.89%	4.98%	0.66%
Bank of Houston	\$761,698	\$628,122	\$628,408	99.95%	17.35%	\$15,545	6.59%	3.79%	3.31%	3.62%	5.20%	14.32%
The First National Bank of Shiner	\$771,899	\$177,988	\$814,441	21.85%	21.28%	\$14,564	3.44%	3.11%	2.70%	1.40%	(20.06%)	(15.53%)
Citizens 1st Bank	\$772,873	\$438,880	\$591,440	74.21%	20.99%	\$13,100	4.68%	3.06%	2.62%	2.58%	2.50%	0.15%
UBank	\$781,024	\$615,029	\$671,005	91.66%	18.17%	\$7,657	7.11%	3.77%	2.82%	4.42%	20.81%	20.65%
Bank of the West	\$794,026	\$496,605	\$719,118	69.06%	36.15%	\$7,153	5.89%	2.63%	1.60%	4.38%	(4.43%)	(5.67%)
Schertz Bank & Trust	\$813,581	\$669,374	\$712,149	93.99%	15.29%	\$11,791	6.53%	3.93%	3.38%	3.49%	(30.52%)	(29.05%)
Harmony Bank	\$822,786	\$615,414	\$670,771	91.75%	20.01%	\$9,042	6.70%	3.09%	2.17%	4.69%	19.52%	7.08%
Western Bank	\$827,757	\$672,478	\$744,179	90.37%	12.29%	\$5,913	7.41%	2.80%	2.31%	5.11%	17.97%	10.86%
The First State Bank   Louise	\$835,489	\$578,060	\$760,864	75.97%	29.28%	\$5,288	5.86%	1.03%	1.00%	4.96%	8.47%	6.34%
Texas National Bank of Jacksonville	\$836,710	\$696,354	\$743,340	93.68%	15.93%	\$7,405	6.50%	3.82%	3.21%	3.66%	(6.92%)	(9.59%)
Texas Bank	\$857,325	\$652,821	\$740,420	88.17%	16.84%	\$4,737	6.39%	3.28%	2.59%	4.12%	2.26%	6.40%
First Liberty Bank	\$857,940	\$384,839	\$751,281	51.22%	31.53%	\$8,330	5.20%	2.14%	1.40%	3.93%	313.32%	316.15%
TransPecos Banks, SSB	\$867,161	\$555,810	\$792,641	70.12%	19.40%	\$8,338	7.50%	4.08%	3.19%	3.97%	4.44%	6.76%
Round Top State Bank	\$888,264	\$571,157	\$800,210	71.38%	26.52%	\$11,244	4.62%	2.80%	2.14%	2.75%	2.61%	0.20%
T Bank, National Association	\$901,462	\$762,571	\$755,322	100.96%	13.43%	\$5,211	8.03%	4.64%	4.27%	4.30%	22.81%	21.69%
Texas Heritage National Bank	\$905,502	\$799,937	\$789,517	101.32%	10.31%	\$11,760	7.45%	4.01%	3.74%	3.83%	22.58%	33.51%
Security State Bank   Pearsall	\$906,493	\$541,959	\$812,112	66.73%	15.75%	\$11,331	4.89%	2.85%	2.34%	2.85%	(8.20%)	(11.94%)
Clear Fork Bank National Association	\$921,133	\$690,829	\$822,825	83.96%	15.25%	\$8,010	7.10%	3.58%	2.73%	4.55%	(1.52%)	(0.61%)
Ciera Bank	\$924,498	\$648,718	\$811,179	79.97%	23.86%	\$7,456	6.27%	3.47%	2.12%	3.97%	4.32%	4.64%
Plains State Bank	\$927,586	\$641,030	\$783,847	81.78%	28.79%	\$10,307	6.55%	3.37%	2.62%	4.31%	23.36%	26.88%
The First National Bank of Granbury	\$933,099	\$485,815	\$840,389	57.81%	43.88%	\$6,020	4.65%	2.04%	1.46%	3.42%	0.79%	(1.80%)
Frontier Bank of Texas	\$942,568	\$749,996	\$792,106	94.68%	17.70%	\$9,426	6.57%	3.13%	2.46%	4.24%	19.89%	18.62%
NewFirst National Bank	\$950,246	\$718,466	\$832,349	86.32%	23.13%	\$11,731	6.67%	2.26%	1.59%	5.21%	10.87%	11.32%
Hometown Bank, National Association	\$951,378	\$591,943	\$867,169	68.26%	31.69%	\$8,202	4.78%	3.01%	2.07%	2.94%	(3.03%)	(6.18%)
Tolleson Private Bank	\$954,951	\$758,718	\$839,307	90.40%	20.73%	\$16,186	4.62%	2.94%	2.71%	2.16%	15.30%	6.04%
Texas National Bank   Mercedes	\$969,385	\$644,475	\$844,027	76.36%	16.28%	\$6,295	6.67%	3.44%	2.42%	4.34%	5.82%	20.01%
Rio Bank	\$974,607	\$514,147	\$762,331	67.44%	27.34%	\$4,576	5.77%	2.97%	1.97%	3.80%	12.36%	(2.61%)
The First National Bank of McGregor	\$987,728	\$754,248	\$895,226	84.25%	19.59%	\$10,508	7.43%	3.93%	3.59%	3.95%	4.12%	12.51%
Alliance Bank Central Texas	\$987,853	\$816,195	\$868,628	93.96%	13.66%	\$9,879	6.07%	4.13%	3.12%	3.08%	4.50%	12.46%
Average of Asset Group C	\$746,194	\$475,631	\$659,739	71.52%	25.13%	\$9,471	5.66%	2.98%	2.23%	3.62%	13.13%	13.30%

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group D - Over \$1 billion in total assets</b>												
First National Bank and Trust Company of Weatherford	\$1,000,839	\$675,875	\$906,720	74.54%	21.97%	\$5,213	6.23%	3.04%	2.09%	4.24%	(9.15%)	(8.28%)
R Bank	\$1,006,069	\$797,817	\$898,948	88.75%	19.09%	\$8,179	5.80%	3.24%	2.55%	3.49%	19.86%	21.84%
Colonial Savings, FA	\$1,006,281	\$702,003	\$597,492	117.49%	9.40%	\$5,296	3.87%	3.03%	1.51%	2.03%	(10.85%)	20.66%
The First National Bank of Bastrop	\$1,016,478	\$567,366	\$934,095	60.74%	16.28%	\$7,010	4.97%	2.72%	1.78%	3.39%	10.55%	8.06%
Keystone Bank, SSB	\$1,016,662	\$784,506	\$862,270	90.98%	20.33%	\$11,686	6.28%	3.79%	3.10%	3.44%	32.65%	33.89%
Pointbank	\$1,022,264	\$538,883	\$900,955	59.81%	19.53%	\$9,465	4.98%	3.08%	1.73%	3.15%	(3.93%)	(15.33%)
Citizens State Bank   Buffalo	\$1,027,134	\$244,415	\$1,068,374	22.88%	29.46%	\$9,782	3.42%	2.76%	2.27%	1.71%	(36.64%)	(32.58%)
MapleMark Bank	\$1,037,125	\$814,012	\$825,789	98.57%	18.60%	\$13,828	5.46%	4.11%	3.34%	2.40%	(9.04%)	(13.51%)
United Texas Bank	\$1,051,134	\$509,626	\$737,708	69.08%	42.54%	\$12,082	6.81%	3.72%	3.14%	4.14%	(20.99%)	(22.89%)
Citizens State Bank   Somerville	\$1,112,883	\$730,023	\$968,848	75.35%	25.17%	\$7,469	6.29%	2.52%	1.77%	4.63%	5.76%	2.88%
Peoples Bank   Lubbock	\$1,119,713	\$759,062	\$1,012,462	74.97%	20.85%	\$7,415	5.99%	2.59%	1.91%	4.22%	7.89%	7.02%
Legend Bank, N. A.	\$1,157,753	\$786,398	\$1,044,325	75.30%	19.70%	\$5,675	6.07%	2.39%	1.82%	4.43%	6.87%	4.33%
Texas Security Bank	\$1,164,413	\$861,822	\$1,004,706	85.78%	24.83%	\$13,083	5.32%	3.48%	2.44%	3.06%	(0.25%)	(20.54%)
Dallas Capital Bank, National Association	\$1,178,371	\$888,056	\$986,285	90.04%	18.89%	\$15,924	5.39%	3.66%	2.80%	2.80%	28.46%	24.79%
Central Bank	\$1,216,776	\$953,648	\$1,091,815	87.35%	10.51%	\$7,701	6.63%	2.90%	1.56%	5.02%	2.74%	2.03%
Benchmark Bank	\$1,218,286	\$911,292	\$1,091,370	83.50%	21.82%	\$7,002	6.12%	3.24%	2.10%	4.12%	1.15%	0.05%
SouthStar Bank, S.S.B.	\$1,263,832	\$924,321	\$1,031,815	89.58%	19.30%	\$8,260	6.47%	2.77%	2.16%	4.52%	29.88%	46.22%
Southwestern National Bank	\$1,267,765	\$1,061,681	\$1,100,438	96.48%	16.40%	\$8,566	6.67%	3.96%	3.32%	3.55%	18.33%	20.38%
Wallis Bank	\$1,268,774	\$1,045,450	\$1,126,318	92.82%	12.91%	\$5,589	7.88%	3.95%	2.76%	5.17%	6.32%	14.14%
Central National Bank	\$1,275,478	\$1,045,490	\$1,133,110	92.27%	19.57%	\$12,884	5.82%	2.64%	2.26%	3.79%	(5.51%)	(7.11%)
Community National Bank & Trust of Texas	\$1,282,819	\$886,131	\$1,072,140	82.65%	21.46%	\$6,512	5.86%	2.85%	1.88%	4.09%	(2.79%)	(2.60%)
The City National Bank of Sulphur Springs	\$1,305,464	\$907,634	\$1,169,172	77.63%	25.76%	\$5,264	5.73%	2.39%	1.65%	4.21%	(0.87%)	3.24%
First Texas Bank   Georgetown	\$1,315,056	\$530,211	\$1,168,629	45.37%	51.37%	\$10,437	3.87%	1.61%	0.93%	3.01%	10.60%	10.94%
First Command Financial Services, Inc.	\$1,385,407	\$487,024	\$969,180	50.25%	56.79%	\$1,598	3.85%	0.58%	0.57%	NA	(8.38%)	2.63%
Alliance Bank	\$1,387,814	\$799,174	\$1,218,817	65.57%	21.11%	\$5,982	4.57%	2.39%	1.81%	2.89%	14.47%	13.31%
Pegasus Bank	\$1,449,548	\$888,551	\$1,296,438	68.54%	31.67%	\$20,416	5.87%	3.41%	2.32%	3.72%	29.81%	31.01%
American Bank of Commerce	\$1,490,531	\$926,642	\$1,323,253	70.03%	23.28%	\$9,258	5.06%	3.08%	2.11%	3.12%	10.21%	(2.44%)
Commercial Bank of Texas, N.A.	\$1,537,538	\$1,034,772	\$1,389,190	74.49%	19.51%	\$6,225	5.30%	2.29%	1.71%	3.71%	12.92%	11.84%
First National Bank of Central Texas	\$1,541,869	\$1,220,252	\$1,339,532	91.10%	13.80%	\$12,957	5.57%	2.62%	1.55%	3.90%	(3.44%)	(5.27%)
First National Bank   Wichita Falls	\$1,594,433	\$1,301,078	\$1,216,251	106.97%	15.15%	\$11,811	5.69%	3.42%	3.22%	2.82%	13.14%	17.12%
Moody National Bank	\$1,637,846	\$1,185,102	\$1,423,879	83.23%	14.97%	\$8,901	5.19%	4.08%	2.36%	2.88%	(8.33%)	(5.40%)
First State Bank   Gainesville	\$1,767,818	\$929,524	\$1,647,880	56.41%	18.78%	\$6,382	4.68%	2.64%	1.68%	3.11%	0.94%	(1.13%)
First State Bank of Uvalde	\$1,818,117	\$711,828	\$1,631,694	43.63%	39.08%	\$14,094	4.04%	2.72%	2.24%	2.07%	(1.88%)	(6.05%)
North Dallas Bank & Trust Co.	\$1,877,362	\$1,243,202	\$1,594,704	77.96%	29.65%	\$11,043	4.39%	3.12%	2.10%	2.09%	(6.78%)	(9.03%)
FirstBank Southwest	\$1,888,884	\$1,349,322	\$1,644,471	82.05%	16.59%	\$7,838	5.93%	3.31%	2.65%	3.49%	9.71%	9.24%
Citizens National Bank of Texas	\$1,919,111	\$1,659,541	\$1,667,805	99.50%	10.27%	\$12,070	6.55%	2.57%	1.58%	4.84%	(1.97%)	(3.42%)
Security State Bank & Trust	\$1,943,354	\$1,386,140	\$1,719,649	80.61%	21.80%	\$6,189	6.21%	2.37%	1.26%	4.77%	(13.46%)	1.80%
Texas Community Bank	\$2,040,181	\$1,132,810	\$1,736,772	65.23%	39.25%	\$9,067	5.99%	2.69%	1.67%	4.49%	(9.18%)	(14.55%)
Falcon International Bank	\$2,121,798	\$1,333,995	\$1,871,146	71.29%	19.84%	\$5,372	5.47%	2.85%	2.00%	3.66%	21.25%	21.79%
Golden Bank, National Association	\$2,134,765	\$1,762,196	\$1,785,605	98.69%	18.00%	\$14,522	6.83%	4.04%	3.67%	3.63%	25.66%	28.03%
Texas First Bank	\$2,303,575	\$1,223,546	\$2,025,680	60.40%	21.05%	\$8,532	4.95%	2.74%	1.32%	3.41%	0.24%	(1.51%)
American National Bank & Trust	\$2,370,355	\$1,753,040	\$2,113,108	82.96%	20.92%	\$7,525	5.67%	3.83%	3.21%	2.76%	15.11%	15.29%
Cornerstone Capital Bank, SSB	\$2,400,784	\$1,351,888	\$1,511,974	89.41%	37.10%	\$1,714	5.62%	4.19%	3.84%	2.13%	21.07%	38.05%
First United Bank	\$2,403,413	\$1,470,344	\$2,174,098	67.63%	10.70%	\$8,011	5.60%	3.08%	1.81%	3.50%	50.40%	81.81%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>												
Horizon Bank, SSB	\$2,419,704	\$1,521,140	\$2,133,371	71.30%	26.49%	\$11,578	5.32%	2.64%	1.72%	3.69%	(9.17%)	(19.84%)
Vista Bank	\$2,438,122	\$1,857,041	\$2,134,650	87.00%	22.84%	\$12,252	6.48%	3.78%	2.98%	3.73%	(24.75%)	(28.25%)
Texas Partners Bank	\$2,442,694	\$1,883,674	\$2,224,742	84.67%	13.14%	\$10,667	5.31%	2.70%	2.40%	3.09%	(6.51%)	(8.40%)
Community National Bank	\$2,451,853	\$1,590,845	\$2,142,145	74.26%	28.88%	\$9,047	6.14%	1.71%	1.12%	5.06%	8.36%	6.43%
Extraco Banks, National Association	\$2,475,618	\$1,326,864	\$1,989,557	66.69%	31.65%	\$8,626	4.75%	2.53%	1.94%	2.98%	19.01%	21.41%
American Bank, National Association   Corpus Christi	\$2,517,020	\$1,752,211	\$2,265,224	77.35%	16.59%	\$6,896	5.48%	2.26%	1.68%	3.91%	(1.31%)	1.19%
Susser Bank	\$2,563,795	\$1,946,476	\$2,281,179	85.33%	24.07%	\$10,255	6.49%	3.63%	3.15%	3.67%	8.35%	8.61%
TexasBank	\$2,579,372	\$1,862,269	\$2,108,473	88.32%	28.41%	\$7,816	6.72%	3.92%	3.36%	3.69%	5.34%	15.90%
Pinnacle Bank	\$2,744,975	\$1,757,675	\$2,408,464	72.98%	23.69%	\$10,558	4.92%	2.80%	2.04%	3.02%	9.49%	8.67%
Texas Regional Bank	\$2,787,338	\$1,505,465	\$2,511,891	59.93%	30.11%	\$4,942	5.30%	3.01%	2.17%	3.24%	10.52%	10.90%
State Bank of Texas	\$2,790,233	\$2,282,764	\$2,334,995	97.76%	18.36%	\$28,184	8.85%	4.56%	4.31%	5.06%	1.22%	9.88%
American First National Bank	\$2,807,023	\$2,414,873	\$2,411,929	100.12%	14.43%	\$11,411	6.81%	3.97%	3.30%	3.89%	9.89%	10.50%
American Momentum Bank	\$2,823,668	\$1,993,252	\$2,209,648	90.21%	20.16%	\$7,976	6.10%	2.65%	1.54%	4.79%	3.61%	(0.56%)
Jefferson Bank	\$2,839,195	\$1,892,197	\$2,585,075	73.20%	26.52%	\$7,170	4.96%	2.70%	1.49%	3.14%	(4.43%)	(8.99%)
West Texas National Bank	\$2,876,290	\$1,388,478	\$2,592,308	53.56%	37.67%	\$13,255	5.44%	2.94%	2.32%	3.52%	15.64%	15.49%
TIB, National Association	\$2,969,250	\$1,787,043	\$2,418,384	73.89%	36.07%	\$12,689	5.61%	4.47%	3.49%	2.53%	1.84%	(2.47%)
Austin Bank, Texas National Association	\$3,119,259	\$2,447,438	\$2,646,230	92.49%	15.12%	\$5,863	6.05%	2.52%	1.60%	4.62%	26.82%	27.34%
WestStar Bank	\$3,149,142	\$2,299,121	\$2,795,803	82.23%	8.22%	\$9,372	5.02%	2.87%	1.98%	3.21%	(7.06%)	(9.94%)
Guaranty Bank & Trust, N.A.	\$3,150,328	\$2,107,879	\$2,713,846	77.67%	18.98%	\$6,563	5.49%	2.77%	1.63%	3.74%	4.81%	2.96%
Lone Star National Bank	\$3,160,255	\$1,622,420	\$2,783,696	58.28%	20.20%	\$4,464	5.02%	2.30%	1.70%	3.51%	(0.25%)	(4.38%)
Texas Exchange Bank	\$3,334,542	\$985,159	\$2,741,612	35.93%	45.11%	\$119,091	6.21%	2.46%	3.03%	3.53%	(98.96%)	1.95%
International Bank of Commerce   Brownsville	\$4,263,676	\$1,531,329	\$3,726,072	41.10%	65.91%	\$9,150	4.78%	2.51%	1.20%	3.35%	14.81%	11.56%
Wells Fargo Bank South Central, National Association	\$4,322,834	\$2,080,971	\$3,290,913	63.23%	62.72%	\$2,161,417	4.13%	2.89%	2.92%	1.87%	(12.75%)	(24.10%)
VeraBank, National Association	\$4,351,258	\$2,862,517	\$3,860,052	74.16%	19.06%	\$7,840	5.46%	2.21%	1.30%	3.99%	5.04%	4.43%
Inwood National Bank	\$4,378,205	\$2,412,609	\$3,824,639	63.08%	26.06%	\$21,462	4.22%	3.13%	1.84%	2.19%	(12.13%)	4.67%
First National Bank Texas	\$4,399,573	\$2,079,908	\$3,910,466	53.19%	40.53%	\$1,404	4.30%	1.70%	0.70%	3.63%	26.79%	32.84%
City Bank	\$4,403,133	\$3,089,791	\$3,898,869	79.25%	19.01%	\$7,698	5.80%	2.88%	1.92%	3.90%	16.32%	18.60%
Texas Bank and Trust Company	\$4,407,157	\$3,496,554	\$3,870,948	90.33%	16.56%	\$8,411	4.98%	2.84%	1.93%	3.01%	3.68%	2.91%
Vantage Bank Texas	\$4,433,153	\$3,382,366	\$4,002,522	84.51%	22.67%	\$8,974	5.90%	3.31%	2.45%	3.62%	(10.58%)	(12.38%)
Third Coast Bank	\$4,894,115	\$3,988,039	\$4,248,815	93.86%	16.89%	\$12,778	7.06%	3.86%	3.51%	3.91%	(3.47%)	(5.92%)
The American National Bank of Texas	\$5,518,998	\$3,226,454	\$4,827,275	66.84%	18.29%	\$9,699	4.25%	2.57%	1.37%	2.64%	0.28%	(31.25%)
Broadway National Bank	\$5,670,945	\$3,474,733	\$5,176,775	67.12%	6.79%	\$8,959	4.82%	2.33%	1.84%	3.14%	(2.46%)	(4.11%)
TBK Bank, SSB	\$6,264,658	\$4,669,172	\$4,988,062	93.61%	16.89%	\$4,026	7.66%	2.23%	1.29%	6.44%	21.43%	12.71%
Beal Bank	\$6,333,936	\$386,606	\$3,814,385	10.14%	9.77%	\$147,301	5.14%	4.31%	3.93%	1.75%	(17.28%)	(34.82%)
Sunflower Bank, National Association	\$8,204,826	\$6,549,611	\$6,980,349	93.83%	9.68%	\$7,204	5.93%	2.62%	2.04%	4.13%	5.92%	11.71%
Southside Bank	\$8,338,856	\$4,568,142	\$6,621,941	68.98%	12.73%	\$10,596	5.11%	2.96%	2.12%	2.99%	(8.16%)	(2.98%)
Woodforest National Bank	\$9,100,532	\$6,358,305	\$8,332,439	76.31%	16.72%	\$2,006	5.63%	2.01%	1.30%	4.38%	11.67%	11.37%
International Bank of Commerce   Laredo	\$9,542,204	\$6,522,669	\$6,566,935	99.33%	15.57%	\$6,792	6.51%	2.85%	1.58%	4.92%	12.29%	11.33%
Amarillo National Bank	\$9,743,947	\$7,082,601	\$8,513,074	83.20%	23.51%	\$10,534	6.70%	3.38%	2.87%	4.07%	7.80%	4.48%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>												
Charles Schwab Trust Bank	\$9,831,340	\$0	\$9,004,509	0.00%	49.19%	\$41,482	2.65%	0.40%	0.35%	2.34%	(10.80%)	(12.78%)
Stellar Bank	\$10,432,888	\$7,283,133	\$8,603,944	84.65%	19.39%	\$9,898	5.78%	3.02%	1.86%	4.10%	(17.32%)	(25.48%)
Veritex Community Bank	\$12,561,209	\$9,469,683	\$10,696,190	88.53%	10.13%	\$14,505	5.92%	3.57%	2.88%	3.36%	(4.92%)	(3.14%)
PlainsCapital Bank	\$12,875,225	\$8,401,922	\$10,933,941	76.84%	29.82%	\$5,481	5.01%	3.16%	1.97%	2.85%	(13.62%)	(11.51%)
NexBank	\$13,909,181	\$8,928,724	\$10,602,877	84.21%	20.27%	\$139,092	5.20%	3.54%	3.17%	2.17%	(0.97%)	13.45%
First Financial Bank	\$14,259,207	\$7,959,959	\$12,576,712	63.29%	26.58%	\$9,999	4.90%	2.13%	1.55%	3.55%	9.59%	11.66%
Charles Schwab Premier Bank, SSB	\$25,262,000	\$1,758,000	\$22,876,000	7.68%	59.98%	\$180,443	2.34%	0.19%	0.19%	2.16%	(18.28%)	(20.11%)
Texas Capital Bank	\$31,102,641	\$22,379,784	\$26,559,632	84.26%	29.14%	\$16,894	5.63%	3.91%	2.77%	3.19%	6.28%	17.85%
Prosperity Bank	\$38,764,102	\$21,977,570	\$28,320,731	77.60%	13.22%	\$9,945	4.58%	2.35%	1.28%	3.11%	(8.40%)	(1.95%)
Frost Bank	\$52,059,472	\$20,902,061	\$42,861,521	48.77%	43.63%	\$8,801	4.78%	2.03%	1.42%	3.55%	(3.97%)	(2.62%)
Comerica Bank	\$77,698,000	\$50,138,000	\$63,003,000	79.58%	19.39%	\$10,122	5.00%	2.93%	1.94%	3.18%	(8.24%)	(13.48%)
Average of Asset Group D	\$5,650,136	\$3,279,374	\$4,712,359	74.67%	23.96%	\$38,356	5.51%	2.91%	2.13%	3.51%	2.27%	3.64%

Source: SNL Financial

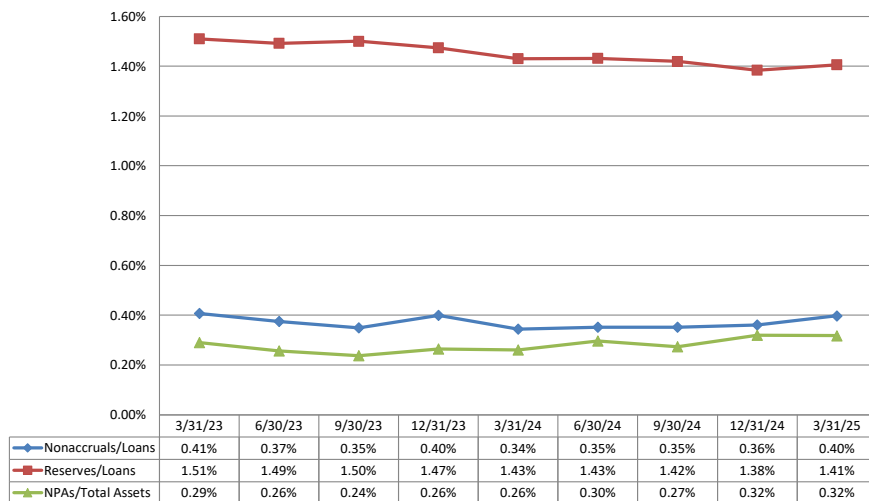
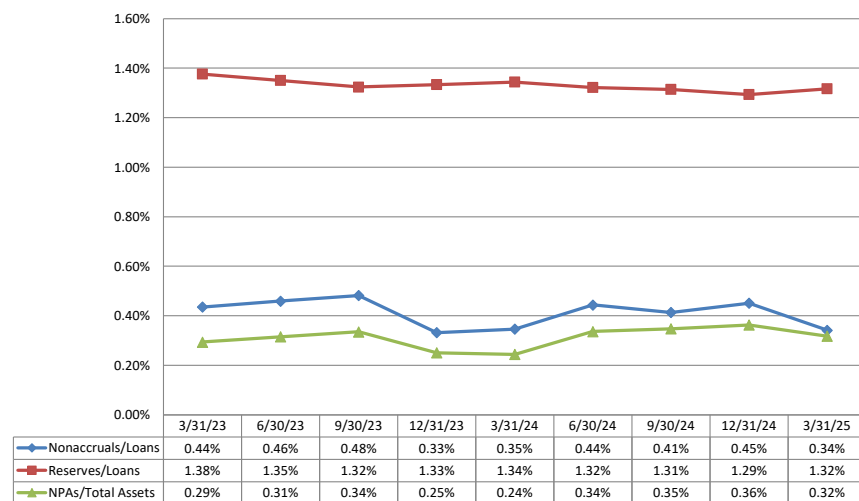
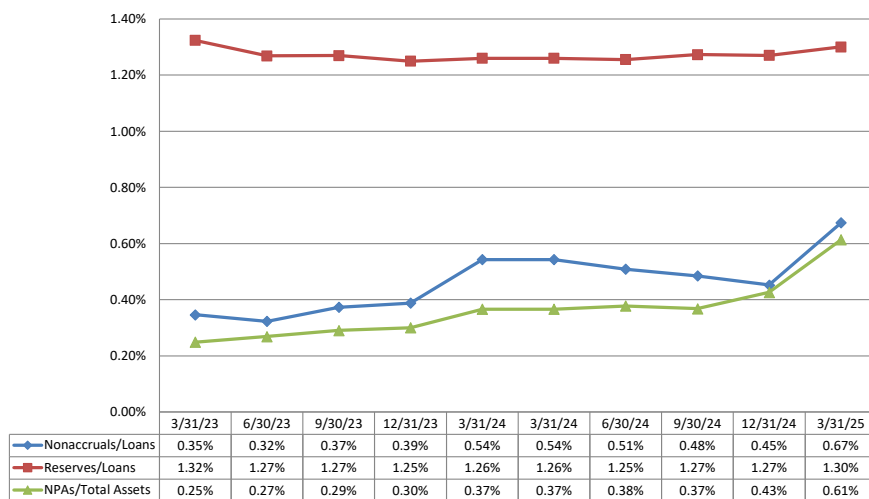
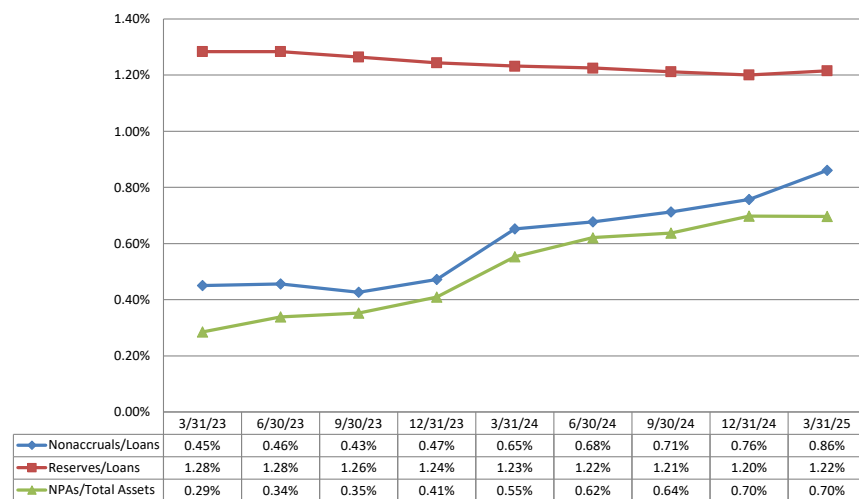
Note: Report includes only bank-level data.

NA = data was not available.

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# Asset Quality

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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



**Asset Quality**
**March 31, 2025**
**Run Date: May 13, 2025**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>							
Hightower Trust Company, National Association	\$18,844	\$0	NA	NA	NA	0.00%	0.00%
The First National Bank of Lipan	\$26,209	\$0	0.00%	1.18%	NA	0.00%	0.00%
Brazos National Bank	\$30,563	\$0	0.00%	1.15%	NA	0.00%	0.00%
Legacy Trust Company, National Association	\$34,208	\$0	NA	NA	NA	0.00%	0.00%
Avana Bank	\$41,754	\$0	0.00%	1.44%	NM	0.11%	0.02%
The Bank of San Jacinto County, Coldspring, Texas	\$46,221	\$0	0.00%	1.99%	NA	1.25%	0.16%
The Granger National Bank	\$47,092	\$11	0.05%	1.67%	NM	0.18%	0.02%
Robert Lee State Bank	\$47,574	\$110	0.72%	1.84%	257.27%	2.08%	0.23%
The Donley County State Bank	\$48,227	\$34	0.40%	2.87%	720.59%	0.37%	0.07%
Powell State Bank	\$50,253	\$1,172	7.54%	NA	(2.94%)	13.72%	3.31%
Amistad Bank	\$52,241	\$0	0.00%	1.39%	NA	0.00%	0.00%
The First National Bank of Moody	\$53,381	\$0	0.00%	1.54%	NA	0.00%	0.00%
Crowell State Bank	\$54,010	\$0	0.00%	0.70%	NA	1.05%	0.00%
The First National Bank in Cooper	\$54,962	\$0	0.00%	0.75%	NA	0.00%	0.00%
Lovelady State Bank	\$55,649	\$164	0.70%	1.41%	203.05%	6.31%	0.74%
Kress National Bank	\$55,769	\$0	0.00%	2.12%	NA	0.00%	0.00%
First State Bank   Junction	\$56,451	\$453	2.13%	2.22%	104.19%	7.95%	0.80%
The Citizens State Bank of Ganado	\$57,766	\$0	0.00%	1.90%	74.24%	7.21%	0.46%
Commerce Bank Texas	\$58,541	\$0	0.00%	0.90%	NA	0.00%	0.00%
The State National Bank of Groom	\$59,404	\$172	0.41%	2.17%	530.81%	7.43%	1.06%
First Federal Bank Littlefield, Texas, SSB	\$60,102	\$0	0.00%	1.57%	NA	0.00%	0.00%
City National Bank	\$63,233	\$0	0.00%	1.31%	NA	0.00%	0.00%
Citizens State Bank of Luling	\$68,963	\$27	0.05%	1.88%	NM	0.23%	0.04%
Citizens National Bank of Crosbyton	\$69,675	\$0	0.00%	1.10%	NA	0.00%	0.00%
The First National Bank of Anson	\$71,138	\$135	0.31%	2.26%	736.30%	2.26%	0.19%
First Bank and Trust of Memphis	\$72,451	\$0	0.00%	1.41%	NA	0.00%	0.00%
Haskell National Bank	\$72,885	\$0	0.00%	1.21%	NA	0.20%	0.00%
Pavillion Bank	\$72,989	\$0	0.00%	1.27%	522.22%	1.10%	0.18%
The Santa Anna National Bank	\$76,938	\$205	0.50%	1.35%	271.22%	3.68%	0.27%
Zavala County Bank	\$77,555	\$24	0.38%	1.74%	462.50%	0.25%	0.03%
First State Bank of San Diego	\$78,021	\$318	1.62%	1.49%	91.82%	5.31%	0.41%
Citizens State Bank   Roma	\$78,550	\$210	0.52%	1.03%	112.94%	5.17%	0.47%
Citizens State Bank   Anton	\$78,913	\$29	0.05%	1.11%	NM	0.21%	0.04%
The First Bank of Celeste	\$79,826	\$0	0.00%	1.78%	NA	0.00%	0.00%
Angelina Savings Bank, SSB	\$80,824	\$122	0.32%	1.63%	152.71%	4.44%	0.50%
The First National Bank in Falfurrias	\$81,295	\$42	0.19%	2.03%	869.23%	0.62%	0.06%
Menard Bank	\$81,700	\$0	0.00%	1.81%	NA	0.00%	0.00%
First National Bank of South Padre Island	\$82,694	\$580	1.75%	1.75%	100.00%	5.49%	0.70%
The City National Bank of San Saba	\$85,048	\$0	0.00%	3.28%	NA	0.00%	0.00%
Atascosa Bank	\$86,746	\$0	0.00%	1.17%	NA	0.00%	0.00%
Junction National Bank	\$87,268	\$5	0.02%	1.58%	NM	0.08%	0.01%
Zapata National Bank	\$87,420	\$0	0.00%	1.14%	NA	10.56%	1.33%
The First National Bank of Trinity	\$90,313	\$172	0.39%	1.35%	348.84%	7.35%	0.44%
The First National Bank of Hebbronville	\$92,570	\$23	0.09%	0.95%	NM	0.20%	0.02%
Bandera Bank	\$92,849	\$5	0.01%	0.92%	NM	0.05%	0.01%

Source: SNL Financial

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**Asset Quality**
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Institution Name	As of Date						
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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
First National Bank   Rotan	\$93,786	\$0	0.00%	2.18%	NA	0.00%	0.00%
First Capital Bank	\$95,230	\$48	0.06%	1.53%	NM	2.05%	0.16%
Citizens National Bank   Crockett	\$96,037	\$0	0.00%	1.90%	NA	0.00%	0.00%
Lone Oak Bank, National Association	\$100,688	\$568	0.81%	1.68%	207.39%	3.41%	0.56%
Spectra Bank	\$103,081	\$189	0.33%	1.22%	370.37%	1.96%	0.18%
Stockmens National Bank in Cotulla	\$109,900	\$936	3.01%	0.90%	29.70%	8.50%	0.85%
The Lytle State Bank of Lytle, Texas	\$110,350	\$71	0.16%	0.83%	39.55%	8.61%	0.85%
The Commercial Bank	\$111,832	\$0	0.00%	1.38%	NA	0.00%	0.00%
The Cowboy Bank of Texas	\$114,177	\$1,107	1.57%	1.14%	72.54%	6.36%	0.97%
Spur Security Bank	\$115,739	\$0	0.00%	1.13%	NA	0.00%	0.00%
Henderson Federal Savings Bank	\$116,289	\$2,403	2.85%	1.79%	62.67%	9.09%	2.37%
Commercial State Bank	\$116,291	\$585	1.32%	1.63%	123.08%	21.38%	1.38%
The First State Bank   Abernathy	\$117,501	\$0	0.00%	1.28%	NA	1.17%	0.00%
Agility Bank, National Association	\$126,417	\$422	0.44%	2.14%	491.71%	1.35%	0.33%
Fidelity Bank of Texas	\$126,956	\$0	0.00%	0.49%	NA	0.00%	0.00%
The First National Bank of Aspermont	\$127,091	\$126	0.33%	1.37%	418.25%	4.74%	0.10%
First State Bank of Brownsboro	\$127,165	\$54	0.09%	1.08%	950.70%	2.53%	0.06%
The Buckholts State Bank	\$127,448	\$439	0.55%	0.87%	159.00%	1.99%	0.34%
Carmine State Bank	\$129,991	\$0	0.00%	0.52%	NA	7.40%	0.00%
POINTWEST Bank	\$130,244	\$0	0.00%	1.04%	NA	0.00%	0.00%
Citizens Bank, National Association	\$131,682	\$0	0.00%	1.54%	NA	0.00%	0.00%
Johnson City Bank	\$133,095	\$236	0.28%	1.16%	420.34%	1.30%	0.18%
Dalhart Federal Savings & Loan Association, SSB	\$133,345	\$252	0.31%	0.45%	143.65%	3.55%	0.20%
Security Bank of Texas	\$134,459	\$215	0.20%	1.36%	673.02%	1.95%	0.30%
First National Bank of Fort Stockton	\$135,889	\$940	1.14%	2.61%	229.04%	40.85%	4.46%
First National Bank of Dublin	\$135,961	\$124	0.14%	1.93%	NM	0.92%	0.09%
Marion State Bank	\$136,604	\$97	0.16%	0.55%	347.42%	1.18%	0.07%
The American National Bank of Mount Pleasant	\$137,389	\$487	0.58%	1.86%	321.97%	4.11%	0.35%
Mason Bank	\$137,649	\$1,025	1.54%	1.56%	100.88%	8.44%	0.98%
Texas National Bank   Sweetwater	\$140,184	\$0	0.00%	1.71%	NA	0.00%	0.00%
First State Bank   Shallowater	\$141,957	\$60	0.07%	2.02%	NM	0.25%	0.04%
The First National Bank of Tom Bean	\$142,266	\$253	0.22%	1.47%	656.13%	3.70%	0.24%
The First State Bank   Columbus	\$144,999	\$58	0.13%	0.77%	613.79%	0.36%	0.04%
The First National Bank of Quitaque	\$145,008	\$1,153	1.88%	1.48%	78.75%	7.15%	0.80%
Fannin Bank	\$145,474	\$206	0.26%	1.69%	662.62%	2.53%	0.14%
Peoples State Bank   Rocksprings	\$146,485	\$0	0.00%	0.34%	NA	0.44%	0.00%
The Brady National Bank	\$147,296	\$0	0.00%	1.55%	NA	0.00%	0.00%
Normangee State Bank	\$149,956	\$77	0.09%	1.56%	NM	16.19%	1.07%
Graham Savings and Loan, SSB	\$156,033	\$594	0.52%	1.52%	293.10%	3.72%	0.38%
The Big Bend Banks, N.A.	\$156,483	\$0	0.00%	3.20%	NA	0.00%	0.00%
The First National Bank of Eagle Lake	\$157,540	\$3,108	3.06%	1.79%	58.56%	16.92%	1.97%
Bank of South Texas	\$159,107	\$290	0.27%	1.22%	450.00%	1.11%	0.18%

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
Texas Financial Bank	\$159,749	\$0	0.00%	1.22%	NA	0.00%	0.00%
The First National Bank of Winnsboro	\$161,640	\$435	0.44%	1.35%	43.15%	9.63%	1.89%
First Texas National Bank	\$164,754	\$0	0.00%	1.07%	NA	5.23%	0.00%
First State Bank   Paint Rock	\$166,809	\$352	0.59%	1.90%	319.60%	2.28%	0.21%
Lone Star Bank	\$167,617	\$0	0.00%	1.18%	NA	0.00%	0.00%
First Security State Bank	\$171,726	\$19	0.03%	1.06%	NM	0.98%	0.01%
Peoples Bank   Paris	\$171,856	\$300	0.22%	0.85%	379.67%	2.05%	0.17%
Greater State Bank	\$172,628	\$48	0.04%	1.20%	NM	0.26%	0.03%
Peoples State Bank   Shepherd	\$176,510	\$0	0.00%	0.68%	NA	0.21%	0.02%
The Community Bank	\$178,338	\$302	0.27%	0.81%	302.98%	1.92%	0.17%
First National Bank of Bosque County	\$179,532	\$1,077	0.82%	1.33%	154.57%	9.27%	0.63%
Farmers State Bank   Groesbeck	\$180,874	\$42	0.04%	0.95%	476.04%	1.32%	0.12%
The First National Bank of Evant	\$181,839	\$60	0.05%	0.75%	NM	0.36%	0.03%
Farmers and Merchants Bank	\$183,534	\$0	0.00%	1.63%	NA	0.00%	0.00%
First State Bank   Spearman	\$184,750	\$533	0.37%	1.23%	119.74%	7.17%	0.81%
First State Bank of Ben Wheeler, Texas	\$185,823	\$0	0.00%	1.48%	NA	0.00%	0.00%
Citizens State Bank   Corrigan	\$189,268	\$8	0.01%	1.20%	NM	6.55%	0.00%
Texas Advantage Community Bank, National Association	\$190,392	\$1,124	1.27%	1.29%	101.33%	7.57%	0.59%
Victory Bank	\$192,427	\$39	0.04%	1.07%	NM	0.13%	0.02%
The Perryton National Bank	\$193,725	\$0	0.00%	2.08%	NA	0.00%	0.00%
First State Bank of Odem	\$202,219	\$0	0.00%	2.53%	NA	0.00%	0.00%
Unity National Bank of Houston	\$202,617	\$1,358	1.15%	1.58%	136.89%	14.94%	1.40%
First National Bank of Lake Jackson	\$207,201	\$0	0.00%	1.14%	NA	0.00%	0.00%
First State Bank of Bedia	\$208,790	\$535	0.45%	1.54%	342.43%	1.62%	0.26%
Sanger Bank	\$209,026	\$0	0.00%	1.26%	NA	0.02%	0.00%
The First National Bank of Anderson	\$211,279	\$21	0.02%	1.44%	NM	0.34%	0.04%
BOC Bank	\$211,728	\$0	0.00%	1.53%	NA	0.00%	0.00%
The Citizens National Bank of Hillsboro	\$214,256	\$0	0.00%	1.04%	NA	0.03%	0.00%
Muenster State Bank	\$215,679	\$0	0.00%	1.02%	NA	0.00%	0.00%
Texas Heritage Bank	\$220,847	\$134	0.08%	1.09%	NM	0.63%	0.06%
Coleman County State Bank	\$221,120	\$107	0.07%	0.98%	NM	3.33%	0.05%
Tejas Bank	\$223,773	\$25	0.02%	1.51%	NM	0.41%	0.01%
PrimeBank of Texas	\$224,381	\$0	0.00%	1.14%	NA	0.00%	0.00%
First Texas Bank   Lampasas	\$226,000	\$0	0.00%	0.49%	NA	0.00%	0.00%
Bridge City State Bank	\$226,330	\$279	0.23%	0.99%	308.70%	3.19%	0.25%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
The First National Bank of Sterling City	\$226,876	\$0	0.00%	1.10%	NA	0.00%	0.00%
Cendera Bank, N.A.	\$227,031	\$808	0.43%	1.10%	254.21%	3.49%	0.36%
National Bank & Trust	\$229,339	\$38	0.03%	1.14%	NM	0.18%	0.02%
Cypress Bank, SSB	\$232,806	\$3,259	2.26%	0.94%	41.31%	12.50%	1.41%
The City National Bank of Taylor	\$241,579	\$688	0.47%	1.10%	231.54%	2.40%	0.28%
Guadalupe Bank	\$242,245	\$673	0.38%	1.11%	295.39%	2.65%	0.28%
Spring Hill State Bank	\$248,062	\$971	0.55%	2.37%	364.91%	3.97%	0.47%
Citizens State Bank   Miles	\$249,819	\$0	0.00%	1.29%	211.57%	8.74%	0.48%
Average of Asset Group A	\$131,084	\$257	0.40%	1.41%	298.53%	3.10%	0.32%

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<b>Asset Group B - \$251 to \$500 million in total assets</b>							
Incommons Bank, National Association	\$253,602	\$1,240	0.67%	1.25%	186.29%	7.20%	0.49%
The First National Bank of Ballinger	\$257,252	\$67	0.04%	1.91%	NM	0.25%	0.03%
Global One Bank	\$258,752	\$0	0.00%	1.27%	NA	0.00%	0.00%
Citizens Bank   Amarillo	\$261,514	\$1	0.00%	0.79%	NM	0.01%	0.00%
Bank of DeSoto, National Association	\$267,104	\$393	0.24%	0.90%	169.19%	10.17%	0.55%
First National Bank of Burleson	\$267,589	\$0	0.00%	1.35%	NA	0.00%	0.00%
Freedom Bank	\$268,325	\$1,037	0.65%	1.15%	178.40%	2.85%	0.39%
Sundown State Bank	\$271,804	\$0	0.00%	0.82%	NA	0.00%	0.00%
Castroville State Bank	\$276,010	\$0	0.00%	1.14%	NA	0.00%	0.00%
One World Bank	\$276,075	\$291	0.14%	1.52%	NM	1.18%	0.18%
Interstate Bank	\$277,674	\$2,185	1.34%	1.35%	73.64%	16.78%	1.08%
First State Bank   Graham	\$280,772	\$83	0.05%	0.99%	NM	0.40%	0.03%
Texas Traditions Bank	\$285,036	\$0	0.00%	0.87%	NA	0.00%	0.00%
Citizens National Bank at Brownwood	\$287,974	\$47	0.04%	1.76%	NM	3.20%	0.03%
The National Bank of Andrews	\$288,896	\$151	0.07%	1.64%	NM	6.31%	0.59%
Anahuac National Bank	\$291,547	\$23	0.02%	2.55%	NM	0.49%	0.01%
Arrowhead Bank	\$291,870	\$0	0.00%	1.00%	NA	0.00%	0.00%
Charter Bank	\$292,258	\$242	0.13%	1.43%	61.96%	19.57%	1.43%
Columbus State Bank	\$293,330	\$0	0.00%	1.19%	NA	0.00%	0.00%
Community Bank	\$295,889	\$0	0.00%	1.08%	NA	0.00%	0.00%
The Jacksboro National Bank	\$297,953	\$30	0.02%	1.49%	NM	0.14%	0.01%
The City National Bank of Colorado City	\$299,066	\$604	0.29%	1.55%	531.95%	2.86%	0.20%
Llano National Bank	\$299,815	\$962	0.56%	2.19%	320.20%	4.18%	0.39%
Texana Bank, National Association	\$300,064	\$629	0.23%	1.14%	496.98%	2.58%	0.24%
ValueBank Texas	\$300,351	\$0	0.00%	1.31%	NA	0.31%	0.04%
Lakeside Bank	\$307,777	\$0	0.00%	0.92%	NA	0.00%	0.00%
West Texas State Bank	\$310,637	\$43	0.02%	1.38%	NM	11.09%	1.17%
Security State Bank   Farwell	\$314,592	\$5,029	2.18%	1.23%	56.47%	11.47%	1.60%
The First National Bank of Hereford	\$316,432	\$763	0.30%	1.13%	381.26%	2.03%	0.24%
Commercial National Bank of Texarkana	\$317,427	\$0	0.00%	0.82%	NA	0.00%	0.00%
The First National Bank of Hughes Springs	\$318,245	\$3,044	1.31%	1.13%	63.56%	14.66%	1.30%
Ozona Bank	\$319,515	\$666	0.48%	1.50%	310.36%	3.13%	0.29%
First State Bank of Burnet	\$325,587	\$11	0.01%	0.93%	NM	0.10%	0.01%
The Pecos County State Bank	\$329,077	\$1,012	0.78%	1.64%	211.07%	3.75%	0.31%
The Commercial National Bank of Brady	\$330,285	\$0	0.00%	1.21%	NA	23.80%	0.00%
CapTex Bank	\$330,493	\$161	0.06%	1.05%	NM	1.02%	0.14%
The Yoakum National Bank	\$332,340	\$75	0.03%	1.19%	NM	0.76%	0.02%
Maverick Bank	\$333,613	\$278	0.15%	0.99%	673.38%	1.98%	0.18%
The Waggoner National Bank of Vernon	\$336,774	\$2,471	1.50%	3.24%	216.31%	5.39%	0.73%
First National Bank of Giddings	\$336,870	\$1,588	0.66%	1.45%	220.53%	5.41%	0.47%
Crossroads Bank	\$340,524	\$4,809	2.36%	1.19%	50.55%	19.56%	1.54%
First State Bank   Stratford	\$345,437	\$0	0.00%	0.53%	NA	0.00%	0.00%
First State Bank of Texas	\$347,241	\$1,392	0.64%	0.98%	152.23%	4.44%	0.41%
Gilmer National Bank	\$352,475	\$2,440	0.94%	1.26%	133.44%	12.91%	0.69%

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<b>Asset Group B - \$251 to \$500 million in total assets (continued)</b>						
Trusttexas Bank, S.S.B.	\$353,056	\$635	0.36%	1.06%	294.33%	71.88%
HomeBank Texas	\$354,534	\$1,630	0.57%	1.47%	260.12%	8.12%
Citizens State Bank   Woodville	\$364,923	\$0	0.00%	1.23%	NA	0.64%
Farmers State Bank   Center	\$368,223	\$159	0.08%	1.45%	NM	5.45%
First National Bank in Port Lavaca	\$370,897	\$0	0.00%	0.78%	NA	0.36%
Peoples State Bank of Hallettsville	\$371,488	\$61	0.04%	0.84%	NM	0.20%
Lamar National Bank	\$376,154	\$0	0.00%	1.36%	NA	0.00%
First-Lockhart National Bank	\$390,344	\$0	0.00%	1.18%	NA	2.06%
First State Bank   Clute	\$395,090	\$2,639	0.88%	1.25%	140.51%	8.32%
Shelby Savings Bank, SSB	\$409,684	\$469	0.15%	1.10%	442.59%	2.87%
The Lamesa National Bank	\$414,927	\$1,078	1.44%	2.27%	157.33%	2.57%
Ennis State Bank	\$415,261	\$225	0.07%	1.01%	NM	3.39%
Texas State Bank	\$416,488	\$0	0.00%	0.92%	NA	0.00%
Austin County State Bank	\$417,617	\$917	0.28%	1.74%	618.87%	3.77%
Liberty Capital Bank	\$419,858	\$0	0.00%	1.09%	NA	0.00%
MCBank	\$422,219	\$308	0.16%	1.60%	NM	1.16%
The First National Bank of Stanton	\$424,303	\$4	0.00%	2.22%	NM	0.01%
The MINT National Bank	\$428,056	\$6,590	1.95%	2.24%	115.08%	19.96%
Texas Champion Bank	\$433,131	\$2,352	0.68%	1.16%	169.81%	4.86%
Citizens State Bank   Sealy	\$440,961	\$0	0.00%	1.06%	NA	0.00%
Broadstreet Bank, SSB	\$441,201	\$2,022	0.67%	1.09%	153.02%	5.42%
The First National Bank of Livingston	\$453,531	\$139	0.07%	1.45%	NM	0.25%
The Liberty National Bank in Paris	\$454,086	\$188	0.06%	1.67%	NM	2.30%
State Bank of De Kalb	\$461,558	\$310	0.09%	1.44%	NM	0.81%
Austin Capital Bank SSB	\$462,233	\$47	0.01%	0.39%	NM	6.12%
Fayette Savings Bank, SSB	\$472,670	\$34	0.01%	0.84%	NM	0.07%
The Brenham National Bank	\$484,489	\$372	0.15%	1.34%	884.41%	0.83%
Citizens Bank   Kilgore	\$487,972	\$134	0.05%	2.27%	NM	0.18%
Lone Star Capital Bank, National Association	\$491,946	\$2,003	0.70%	1.19%	169.20%	5.09%
International Bank of Commerce   Zapata	\$492,333	\$19	0.01%	1.66%	820.14%	1.71%
Herring Bank	\$497,917	\$370	0.11%	0.92%	319.98%	2.23%
Texas Republic Bank, National Association	\$499,900	\$5,879	1.44%	1.35%	93.49%	8.55%
Average of Asset Group B	\$354,907	\$794	0.34%	1.32%	276.57%	4.86%
						0.32%

Source: SNL Financial

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**Asset Quality**
**March 31, 2025**
**Run Date: May 13, 2025**

Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%)	NPAs/Total Assets (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
The Karnes County National Bank of Karnes City	\$501,129	\$16,294	7.46%	1.56%	20.86%	52.08%	4.48%
First Commercial Bank, National Association	\$528,006	\$1,345	0.43%	1.46%	340.67%	3.10%	0.25%
NBT Financial Bank	\$528,335	\$10,021	2.24%	1.19%	26.49%	33.49%	3.79%
Trinity Bank, N.A.	\$528,814	\$949	0.31%	1.83%	588.62%	1.53%	0.18%
First State Bank and Trust Company	\$541,296	\$2,311	1.27%	0.85%	66.64%	5.14%	0.44%
Bank of Texas	\$550,564	\$5,384	1.27%	1.34%	105.92%	8.18%	0.98%
First National Bank of Huntsville	\$551,554	\$449	0.14%	1.94%	NM	0.72%	0.08%
SouthTrust Bank, N.A.	\$552,432	\$292	0.09%	1.33%	NM	0.78%	0.10%
The First National Bank of Mertzton	\$554,288	\$0	0.00%	2.35%	NA	0.00%	0.00%
The Bank and Trust, SSB	\$559,089	\$192	0.05%	1.16%	947.67%	0.95%	0.08%
Fayetteville Bank	\$562,658	\$0	0.00%	1.83%	NA	NA	0.00%
Gulf Capital Bank	\$568,806	\$4,044	1.50%	1.16%	77.50%	5.37%	0.71%
The First National Bank of East Texas	\$575,939	\$1,138	0.28%	1.02%	366.34%	3.57%	0.20%
Dominion Bank	\$576,758	\$0	0.00%	0.83%	100.07%	6.04%	0.70%
First Federal Community Bank, SSB	\$587,713	\$1,559	0.33%	1.24%	375.75%	2.95%	0.27%
Bank of Brenham, National Association	\$594,317	\$790	0.64%	1.17%	182.91%	NA	0.13%
Wellington State Bank	\$594,788	\$9,126	2.65%	1.49%	54.87%	37.42%	1.57%
The Falls City National Bank	\$595,010	\$2,893	2.05%	1.27%	58.60%	4.67%	0.67%
The State National Bank of Big Spring	\$598,587	\$0	0.00%	1.94%	NA	0.00%	0.00%
American Bank National Association	\$602,901	\$2,496	0.54%	1.15%	212.18%	3.84%	0.41%
TXN Bank	\$619,520	\$1,566	0.49%	1.35%	274.14%	8.17%	0.36%
Citizens National Bank   Cameron	\$623,829	\$239	0.06%	1.54%	NM	0.30%	0.04%
American Bank, National Association   Dallas	\$632,208	\$223	0.05%	1.35%	NM	0.75%	0.06%
Worthington Bank	\$636,787	\$13	0.00%	0.94%	NM	0.02%	0.00%
Community Bank & Trust, Waco, Texas	\$639,021	\$4,163	1.09%	1.27%	116.65%	5.91%	0.71%
Capital Bank	\$642,806	\$30	0.01%	1.20%	NM	0.15%	0.02%
First Bank	\$659,782	\$6,512	1.16%	1.91%	165.03%	7.20%	1.06%
First Community Bank   Corpus Christi	\$671,017	\$3,018	0.63%	1.57%	246.99%	4.19%	0.46%
Grandview Bank	\$679,632	\$69	0.01%	1.24%	NM	0.32%	0.01%
The First National Bank of Sonora	\$683,215	\$5,431	1.27%	1.13%	86.33%	12.41%	0.87%
Texas Gulf Bank, National Association	\$684,733	\$214	0.04%	1.10%	595.06%	1.07%	0.13%
American State Bank	\$688,540	\$4,763	0.91%	1.36%	62.25%	16.55%	1.80%
Sage Capital Bank	\$689,159	\$208	0.05%	1.22%	116.27%	5.89%	0.62%
Industry State Bank	\$692,642	\$247	0.14%	1.85%	NM	3.79%	0.04%
Titan Bank, N.A.	\$704,572	\$771	0.25%	1.11%	443.45%	1.34%	0.11%
The First National Bank of Bellville	\$708,073	\$61	0.03%	1.52%	NM	NA	0.01%
Kleberg Bank, N.A.	\$718,255	\$2,404	0.50%	1.22%	245.34%	4.67%	0.33%
Pilgrim Bank	\$719,996	\$0	0.00%	0.77%	74.54%	8.72%	0.71%
First State Bank of Livingston	\$720,653	\$467	0.21%	1.11%	381.44%	2.25%	0.09%
Southwest Bank	\$721,373	\$2,084	0.43%	2.54%	592.42%	6.48%	0.50%
First State Bank   Athens	\$729,245	\$129	0.03%	1.26%	NM	0.48%	0.03%
First Community Bank   San Benito	\$734,078	\$0	0.00%	1.24%	NA	0.00%	0.00%
Classic Bank, National Association	\$735,210	\$0	0.00%	1.07%	NA	0.28%	0.00%
Commerce Bank	\$754,397	\$0	0.00%	1.85%	NM	0.58%	0.00%
Bank of Houston	\$761,698	\$825	0.13%	0.71%	541.58%	0.90%	0.11%
The First National Bank of Shiner	\$771,899	\$2,670	1.50%	1.63%	108.43%	NA	0.35%
Citizens 1st Bank	\$772,873	\$4,034	0.92%	0.46%	50.42%	5.23%	0.89%
UBank	\$781,024	\$11,355	1.85%	1.48%	65.02%	16.87%	1.79%

Source: SNL Financial

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**Asset Quality**
**March 31, 2025**
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Institution Name	As of Date						
	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPA's/Total Assets (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets (continued)</b>							
Bank of the West	\$794,026	\$3,069	0.62%	1.03%	106.32%	7.52%	0.61%
Schertz Bank & Trust	\$813,581	\$1,365	0.20%	1.37%	181.62%	5.49%	0.71%
Harmony Bank	\$822,786	\$2,933	0.48%	1.21%	253.32%	3.69%	0.36%
Western Bank	\$827,757	\$54	0.01%	1.21%	NM	9.89%	0.88%
The First State Bank   Louise	\$835,489	\$151	0.03%	1.35%	439.30%	2.43%	0.21%
Texas National Bank of Jacksonville	\$836,710	\$2,476	0.36%	1.20%	336.95%	3.18%	0.34%
Texas Bank	\$857,325	\$18,048	2.76%	1.06%	38.37%	19.66%	2.11%
First Liberty Bank	\$857,940	\$450	0.12%	0.99%	511.32%	1.41%	0.11%
TransPecos Banks, SSB	\$867,161	\$15,409	2.77%	1.68%	54.44%	33.36%	1.98%
Round Top State Bank	\$888,264	\$0	0.00%	0.91%	NM	0.08%	0.01%
T Bank, National Association	\$901,462	\$20,340	2.67%	1.20%	44.92%	19.99%	2.26%
Texas Heritage National Bank	\$905,502	\$70	0.01%	1.05%	NM	0.11%	0.01%
Security State Bank   Pearsall	\$906,493	\$1,138	0.21%	0.88%	421.09%	1.21%	0.13%
Clear Fork Bank National Association	\$921,133	\$818	0.12%	1.27%	NM	1.27%	0.09%
Ciera Bank	\$924,498	\$17,624	2.72%	1.56%	28.30%	34.17%	3.87%
Plains State Bank	\$927,586	\$3,138	0.49%	1.37%	279.03%	2.42%	0.36%
The First National Bank of Granbury	\$933,099	\$4,761	0.98%	1.30%	89.76%	7.48%	0.75%
Frontier Bank of Texas	\$942,568	\$110	0.01%	0.61%	NM	1.33%	0.12%
NewFirst National Bank	\$950,246	\$2,515	0.35%	1.35%	384.61%	2.15%	0.27%
Hometown Bank, National Association	\$951,378	\$489	0.08%	1.17%	NM	0.56%	0.05%
Tolleson Private Bank	\$954,951	\$318	0.04%	0.99%	NM	0.36%	0.03%
Texas National Bank   Mercedes	\$969,385	\$851	0.13%	1.45%	NM	3.36%	0.36%
Rio Bank	\$974,607	\$2,516	0.49%	1.27%	258.51%	3.20%	0.26%
The First National Bank of McGregor	\$987,728	\$4,054	0.54%	1.23%	226.48%	13.14%	1.06%
Alliance Bank Central Texas	\$987,853	\$30	0.00%	1.09%	NM	13.81%	1.71%
Average of Asset Group C	\$731,079	\$2,925	0.67%	1.30%	236.35%	6.89%	0.61%

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<b>Asset Group D - Over \$1 billion in total assets</b>							
First National Bank and Trust Company of Weatherford	\$1,000,839	\$35,205	5.21%	1.41%	27.10%	34.66%	3.52%
R Bank	\$1,006,069	\$16,717	2.10%	1.14%	54.25%	17.47%	1.66%
Colonial Savings, FA	\$1,006,281	\$34,639	4.93%	1.14%	13.68%	23.56%	5.84%
The First National Bank of Bastrop	\$1,016,478	\$1,329	0.23%	1.21%	514.82%	1.57%	0.13%
Keystone Bank, SSB	\$1,016,662	\$179	0.02%	0.92%	NM	0.50%	0.05%
Pointbank	\$1,022,264	\$151	0.03%	1.58%	NM	0.34%	0.03%
Citizens State Bank   Buffalo	\$1,027,134	\$398	0.16%	1.56%	957.54%	NA	0.04%
MapleMark Bank	\$1,037,125	\$917	0.11%	1.35%	NM	3.96%	0.09%
United Texas Bank	\$1,051,134	\$15,392	3.02%	1.26%	41.83%	10.33%	1.70%
Citizens State Bank   Somerville	\$1,112,883	\$6,785	0.93%	0.94%	79.89%	10.64%	0.80%
Peoples Bank   Lubbock	\$1,119,713	\$5,935	0.78%	0.77%	98.82%	5.78%	0.53%
Legend Bank, N. A.	\$1,157,753	\$6,443	0.82%	1.09%	129.09%	7.25%	0.60%
Texas Security Bank	\$1,164,413	\$0	0.00%	1.27%	NA	0.00%	0.00%
Dallas Capital Bank, National Association	\$1,178,371	\$21	0.00%	0.83%	NM	0.02%	0.00%
Central Bank	\$1,216,776	\$452	0.05%	0.99%	NM	1.95%	0.19%
Benchmark Bank	\$1,218,286	\$842	0.09%	1.02%	NM	0.72%	0.07%
SouthStar Bank, S.S.B.	\$1,263,832	\$359	0.04%	0.81%	NM	3.80%	0.32%
Southwestern National Bank	\$1,267,765	\$214	0.02%	1.19%	NM	0.14%	0.02%
Wallis Bank	\$1,268,774	\$16,125	1.54%	0.80%	29.76%	39.18%	4.22%
Central National Bank	\$1,275,478	\$0	0.00%	1.20%	NA	0.47%	0.00%
Community National Bank & Trust of Texas	\$1,282,819	\$8,686	0.98%	1.32%	61.81%	12.30%	1.48%
The City National Bank of Sulphur Springs	\$1,305,464	\$7,636	0.84%	1.54%	173.00%	7.22%	0.63%
First Texas Bank   Georgetown	\$1,315,056	\$128	0.02%	0.49%	NM	0.09%	0.01%
First Command Financial Services, Inc.	\$1,385,407	\$0	0.00%	0.87%	766.42%	0.93%	0.04%
Alliance Bank	\$1,387,814	\$20,853	2.61%	1.18%	45.37%	20.58%	1.51%
Pegasus Bank	\$1,449,548	\$121	0.01%	1.11%	NM	0.08%	0.01%
American Bank of Commerce	\$1,490,531	\$1,209	0.13%	1.34%	651.05%	1.75%	0.13%
Commercial Bank of Texas, N.A.	\$1,537,538	\$34	0.00%	1.48%	778.31%	2.85%	0.14%
First National Bank of Central Texas	\$1,541,869	\$1,135	0.09%	1.24%	NM	0.75%	0.07%
First National Bank   Wichita Falls	\$1,594,433	\$6,168	0.47%	0.84%	176.88%	4.12%	0.39%
Moody National Bank	\$1,637,846	\$9,737	0.82%	1.47%	52.32%	16.32%	2.03%
First State Bank   Gainesville	\$1,767,818	\$7,290	0.78%	1.29%	163.19%	6.50%	0.42%
First State Bank of Uvalde	\$1,818,117	\$5,911	0.83%	1.40%	168.00%	3.40%	0.33%
North Dallas Bank & Trust Co.	\$1,877,362	\$301	0.02%	1.53%	NM	0.16%	0.02%
FirstBank Southwest	\$1,888,884	\$3,319	0.25%	1.17%	221.49%	5.50%	0.48%
Citizens National Bank of Texas	\$1,919,111	\$2,716	0.16%	1.08%	502.52%	5.40%	0.67%
Security State Bank & Trust	\$1,943,354	\$16,441	1.19%	1.03%	86.58%	7.82%	0.85%
Texas Community Bank	\$2,040,181	\$286	0.03%	1.90%	NM	0.32%	0.01%
Falcon International Bank	\$2,121,798	\$3,780	0.28%	1.03%	323.75%	1.69%	0.20%
Golden Bank, National Association	\$2,134,765	\$27,516	1.56%	1.15%	73.80%	9.74%	1.29%
Texas First Bank	\$2,303,575	\$823	0.07%	1.29%	NM	0.52%	0.05%
American National Bank & Trust	\$2,370,355	\$18,241	1.04%	1.13%	108.87%	7.62%	0.77%
Cornerstone Capital Bank, SSB	\$2,400,784	\$16,400	1.21%	0.57%	46.85%	11.40%	0.76%
First United Bank	\$2,403,413	\$9,654	0.66%	1.33%	202.76%	15.31%	1.28%
Horizon Bank, SSB	\$2,419,704	\$0	0.00%	1.77%	NA	0.00%	0.00%
Vista Bank	\$2,438,122	\$5,483	0.30%	1.21%	409.96%	2.38%	0.28%
Texas Partners Bank	\$2,442,694	\$0	0.00%	1.15%	393.49%	2.53%	0.23%

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<b>Asset Group D - Over \$1 billion in total assets (continued)</b>							
Community National Bank	\$2,451,853	\$8,801	0.55%	1.47%	205.01%	4.02%	0.47%
Extraco Banks, National Association	\$2,475,618	\$1,186	0.09%	2.32%	NM	0.52%	0.05%
American Bank, National Association   Corpus Christi	\$2,517,020	\$5,084	0.29%	1.05%	362.08%	2.51%	0.21%
Susser Bank	\$2,563,795	\$22,542	1.16%	1.28%	82.39%	12.80%	1.31%
TexasBank	\$2,579,372	\$4,976	0.27%	1.18%	254.07%	4.85%	0.55%
Pinnacle Bank	\$2,744,975	\$49	0.00%	1.19%	NM	12.15%	1.05%
Texas Regional Bank	\$2,787,338	\$2,570	0.17%	1.06%	603.41%	1.35%	0.09%
State Bank of Texas	\$2,790,233	\$56,644	2.48%	1.11%	44.58%	14.53%	2.10%
American First National Bank	\$2,807,023	\$32,026	1.33%	1.01%	75.91%	8.39%	1.14%
American Momentum Bank	\$2,823,668	\$10,042	0.50%	1.30%	123.56%	8.49%	1.00%
Jefferson Bank	\$2,839,195	\$10,562	0.56%	0.82%	146.38%	4.89%	0.38%
West Texas National Bank	\$2,876,290	\$26,212	1.89%	1.95%	103.52%	10.27%	0.97%
TIB, National Association	\$2,969,250	\$6,924	0.39%	1.31%	337.54%	1.79%	0.23%
Austin Bank, Texas National Association	\$3,119,259	\$11,816	0.48%	1.38%	286.55%	2.95%	0.43%
WestStar Bank	\$3,149,142	\$2,856	0.12%	1.14%	916.25%	1.29%	0.13%
Guaranty Bank & Trust, N.A.	\$3,150,328	\$4,756	0.23%	1.32%	566.94%	1.39%	0.16%
Lone Star National Bank	\$3,160,255	\$6,959	0.43%	1.35%	280.60%	2.51%	0.27%
Texas Exchange Bank	\$3,334,542	\$10,357	1.05%	1.31%	124.79%	2.55%	0.31%
International Bank of Commerce   Brownsville	\$4,263,676	\$91,644	5.98%	1.58%	26.25%	22.31%	2.54%
Wells Fargo Bank South Central, National Association	\$4,322,834	\$26,041	1.25%	0.13%	9.96%	3.25%	0.61%
VeraBank, National Association	\$4,351,258	\$6,874	0.24%	1.24%	485.08%	2.33%	0.18%
Inwood National Bank	\$4,378,205	\$18,376	0.76%	0.91%	119.13%	4.06%	0.42%
First National Bank Texas	\$4,399,573	\$6,139	0.30%	1.26%	426.81%	10.37%	0.14%
City Bank	\$4,403,133	\$1,854	0.06%	1.39%	NM	1.87%	0.09%
Texas Bank and Trust Company	\$4,407,157	\$1,723	0.05%	1.21%	401.37%	2.50%	0.26%
Vantage Bank Texas	\$4,433,153	\$8,360	0.25%	1.31%	60.72%	17.83%	1.71%
Third Coast Bank	\$4,894,115	\$17,066	0.43%	1.01%	237.06%	4.47%	0.53%
The American National Bank of Texas	\$5,518,998	\$3,193	0.10%	1.21%	NM	1.13%	0.06%
Broadway National Bank	\$5,670,945	\$1,612	0.05%	1.05%	633.61%	5.87%	0.39%
TBK Bank, SSB	\$6,264,658	\$72,721	1.56%	0.78%	20.64%	26.06%	2.80%
Beal Bank	\$6,333,936	\$48,604	12.57%	3.66%	29.06%	4.44%	0.83%
Sunflower Bank, National Association	\$8,204,826	\$79,038	1.21%	1.40%	103.93%	9.17%	1.14%
Southside Bank	\$8,338,856	\$4,254	0.09%	0.98%	140.51%	4.13%	0.39%
Woodforest National Bank	\$9,100,532	\$77,491	1.22%	1.27%	85.06%	15.72%	1.29%
International Bank of Commerce   Laredo	\$9,542,204	\$64,453	0.99%	1.68%	164.50%	4.75%	0.77%
Amarillo National Bank	\$9,743,947	\$75,338	1.06%	1.27%	113.66%	11.85%	0.97%
Charles Schwab Trust Bank	\$9,831,340	\$0	NA	NA	NA	0.00%	0.00%
Stellar Bank	\$10,432,888	\$54,518	0.75%	1.15%	121.16%	6.61%	0.71%
Veritex Community Bank	\$12,561,209	\$69,384	0.73%	1.18%	83.93%	11.52%	1.25%

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	Total Assets (\$000)	Total Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPA's/Total Assets (%)
<b>Asset Group D - Over \$1 billion in total assets (continued)</b>							
<b>PlainsCapital Bank</b>	\$12,875,225	\$81,477	0.97%	1.26%	100.67%	10.47%	0.88%
<b>NexBank</b>	\$13,909,181	\$44,482	0.50%	0.40%	51.08%	9.30%	0.52%
<b>First Financial Bank</b>	\$14,259,207	\$60,431	0.76%	1.27%	167.27%	4.60%	0.42%
<b>Charles Schwab Premier Bank, SSB</b>	\$25,262,000	\$0	0.00%	0.00%	NA	0.00%	0.00%
<b>Texas Capital Bank</b>	\$31,102,641	\$93,565	0.42%	1.24%	188.90%	4.29%	0.47%
<b>Prosperity Bank</b>	\$38,764,102	\$73,287	0.33%	1.59%	202.64%	4.44%	0.47%
<b>Frost Bank</b>	\$52,059,472	\$83,534	0.40%	1.32%	313.34%	2.91%	0.17%
<b>Comerica Bank</b>	\$77,698,000	\$301,000	0.60%	1.36%	118.99%	8.92%	0.74%
Average of Asset Group D	\$5,650,136	\$21,349	0.86%	1.22%	229.18%	6.69%	0.70%

Source: SNL Financial

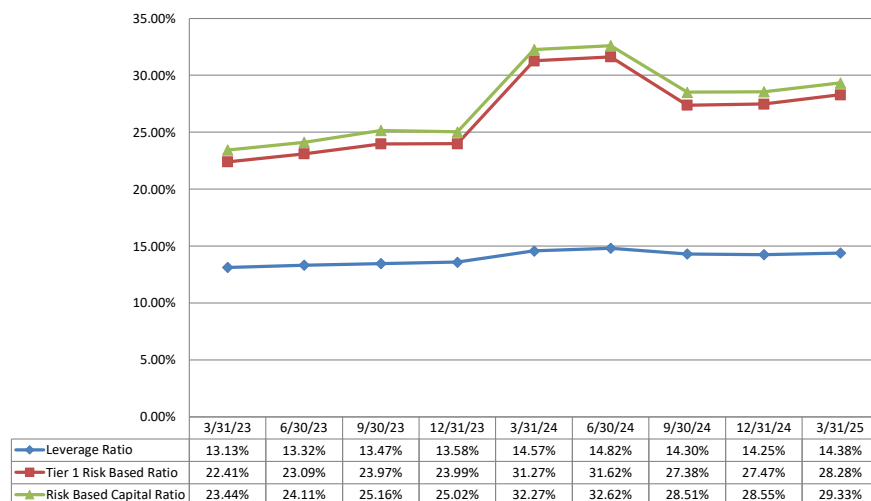
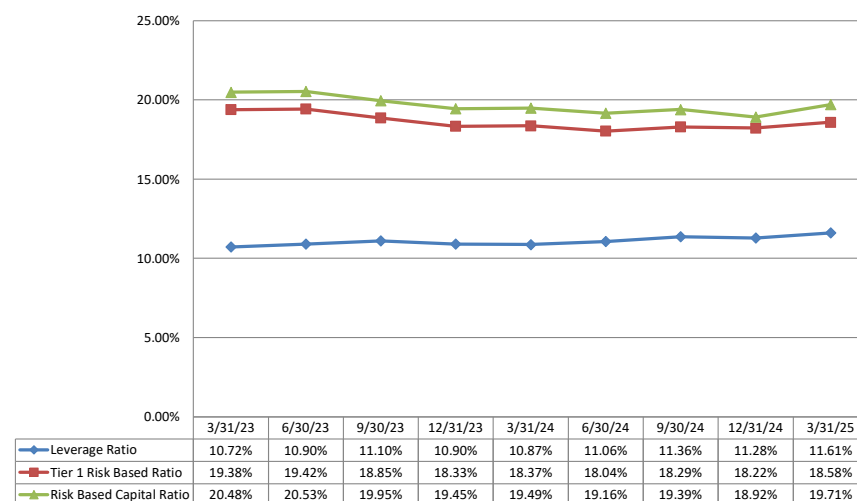
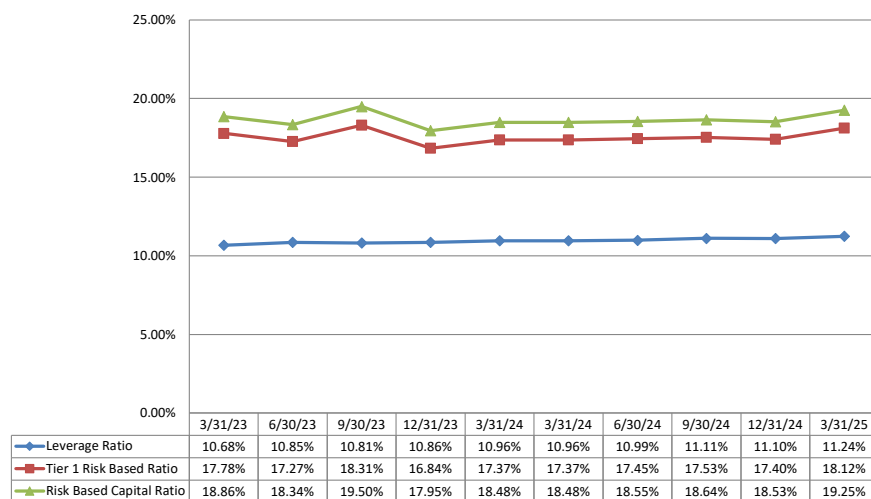
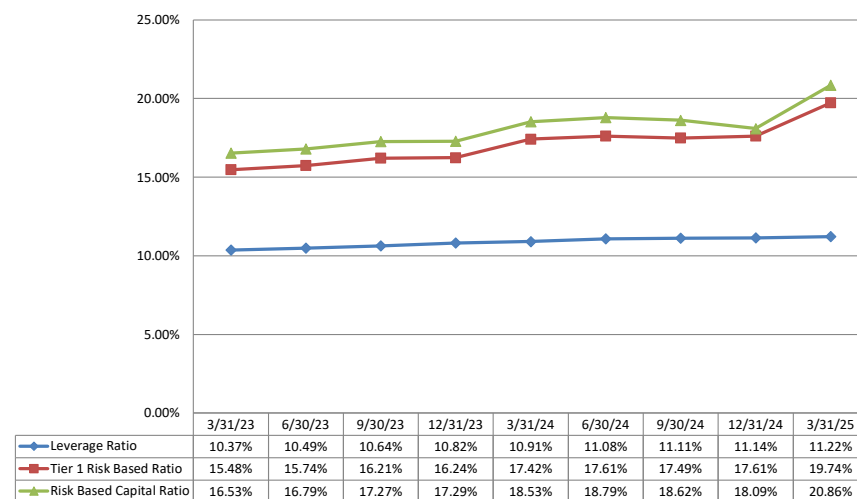
Note: Report includes only bank-level data.

NA = data was not available.

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

# Capital Adequacy

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

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

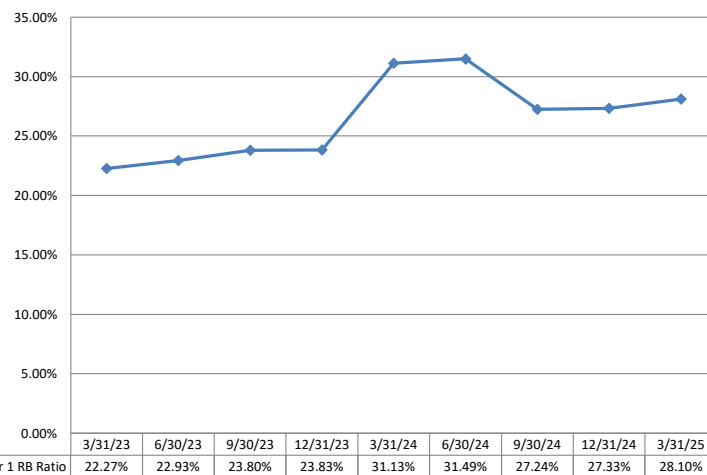
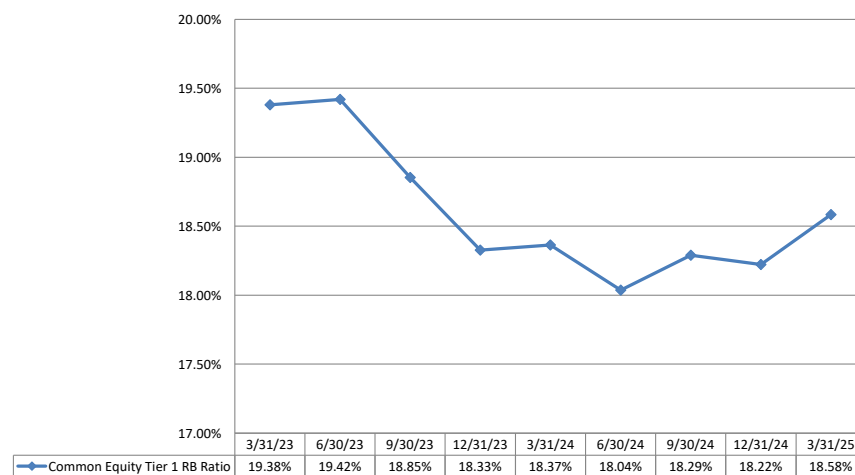
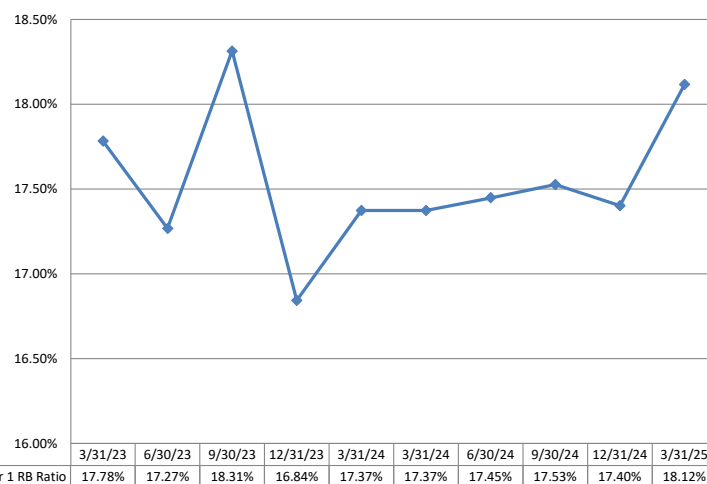
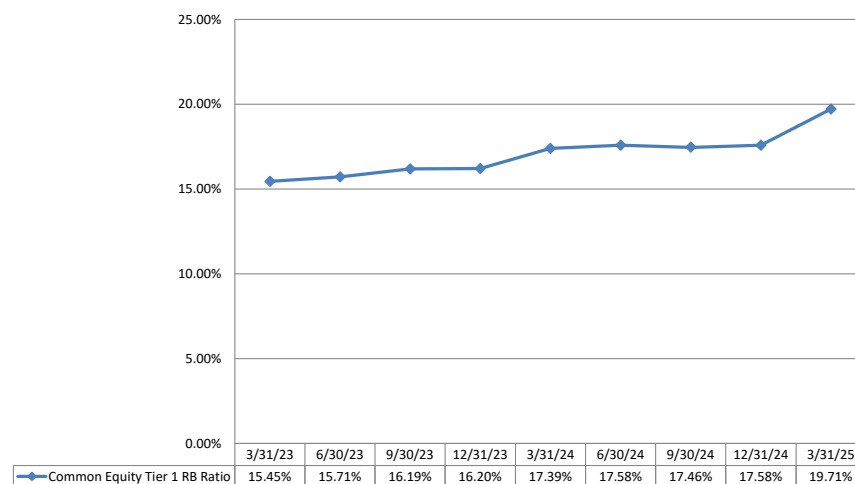
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets								
Hightower Trust Company, National Association	\$18,844	\$15,448	\$15,350	\$15,350	86.45%	NA	NA	NA
The First National Bank of Lipan	\$26,209	\$2,552	\$2,552	\$2,552	9.70%	33.07%	34.22%	33.07%
Brazos National Bank	\$30,563	\$15,660	\$14,447	\$14,447	54.39%	85.28%	86.53%	85.28%
Legacy Trust Company, National Association	\$34,208	\$29,430	\$29,359	\$29,359	83.73%	241.84%	241.84%	241.84%
Avana Bank	\$41,754	\$8,698	\$6,505	\$6,505	16.56%	NA	NA	NA
The Bank of San Jacinto County, Coldspring, Texas	\$46,221	\$5,746	\$7,054	\$7,054	15.65%	NA	NA	NA
The Granger National Bank	\$47,092	\$5,747	\$7,928	\$7,928	15.72%	NA	NA	NA
Robert Lee State Bank	\$47,574	\$5,015	\$6,098	\$6,098	12.96%	NA	NA	NA
The Donley County State Bank	\$48,227	\$9,027	\$9,027	\$9,027	18.15%	55.37%	56.62%	55.37%
Powell State Bank	\$50,253	\$14,726	\$12,235	\$12,235	26.38%	NA	NA	NA
Amistad Bank	\$52,241	\$9,568	\$6,928	\$6,928	14.99%	NA	NA	NA
The First National Bank of Moody	\$53,381	\$8,980	\$10,019	\$10,019	18.48%	NA	NA	NA
Crowell State Bank	\$54,010	\$5,436	\$5,561	\$5,561	10.55%	NA	NA	NA
The First National Bank in Cooper	\$54,962	\$6,970	\$7,451	\$7,451	13.60%	NA	NA	NA
Lovelady State Bank	\$55,649	\$6,210	\$6,481	\$6,481	11.87%	22.05%	23.18%	22.05%
Kress National Bank	\$55,769	\$5,684	\$5,913	\$5,913	10.91%	26.53%	27.79%	26.53%
First State Bank   Junction	\$56,451	\$5,229	\$5,894	\$5,894	10.17%	NA	NA	NA
The Citizens State Bank of Ganado	\$57,766	\$3,464	\$5,409	\$5,409	9.31%	30.66%	31.77%	30.66%
Commerce Bank Texas	\$58,541	\$7,753	\$7,256	\$7,256	12.91%	NA	NA	NA
The State National Bank of Groom	\$59,404	\$7,556	\$7,642	\$7,642	14.25%	16.28%	16.85%	16.28%
First Federal Bank Littlefield, Texas, SSB	\$60,102	\$11,401	\$11,394	\$11,394	19.11%	NA	NA	NA
City National Bank	\$63,233	\$7,013	\$7,498	\$7,498	11.84%	20.30%	21.55%	20.30%
Citizens State Bank of Luling	\$68,963	\$10,666	\$11,403	\$11,403	16.16%	NA	NA	NA
Citizens National Bank of Crosbyton	\$69,675	\$12,246	\$12,257	\$12,257	17.54%	NA	NA	NA
The First National Bank of Anson	\$71,138	\$6,722	\$7,285	\$7,285	10.23%	16.68%	17.94%	16.68%
First Bank and Trust of Memphis	\$72,451	\$9,035	\$9,035	\$9,035	12.91%	19.25%	20.50%	19.25%
Haskell National Bank	\$72,885	\$8,079	\$9,865	\$9,865	13.31%	30.93%	31.87%	30.93%
Pavillion Bank	\$72,989	\$11,592	\$11,592	\$11,592	16.32%	21.29%	22.54%	21.29%
The Santa Anna National Bank	\$76,938	\$5,009	\$6,623	\$6,623	8.62%	NA	NA	NA
Zavala County Bank	\$77,555	\$9,328	\$12,755	\$12,755	16.50%	62.36%	62.91%	62.36%
First State Bank of San Diego	\$78,021	\$6,265	\$6,522	\$6,522	8.34%	23.48%	24.56%	23.48%
Citizens State Bank   Roma	\$78,550	\$6,757	\$8,852	\$8,852	11.41%	19.97%	20.94%	19.97%
Citizens State Bank   Anton	\$78,913	\$13,252	\$13,252	\$13,252	16.87%	NA	NA	NA
The First Bank of Celeste	\$79,826	\$6,425	\$6,425	\$6,425	8.04%	21.29%	22.55%	21.29%
Angelina Savings Bank, SSB	\$80,824	\$8,532	\$8,532	\$8,532	10.66%	27.05%	28.31%	27.05%
The First National Bank in Falfurrias	\$81,295	\$7,909	\$8,071	\$8,071	10.22%	NA	NA	NA
Menard Bank	\$81,700	\$5,135	\$9,463	\$9,463	11.09%	NA	NA	NA
First National Bank of South Padre Island	\$82,694	\$9,983	\$10,083	\$10,083	12.54%	NA	NA	NA
The City National Bank of San Saba	\$85,048	\$9,046	\$7,932	\$7,932	9.19%	NA	NA	NA
Atascosa Bank	\$86,746	\$8,874	\$12,882	\$12,882	14.13%	NA	NA	NA
Junction National Bank	\$87,268	\$5,924	\$10,524	\$10,524	11.71%	35.59%	36.74%	35.59%
Zapata National Bank	\$87,420	\$12,057	\$12,693	\$12,693	14.55%	NA	NA	NA
The First National Bank of Trinity	\$90,313	\$4,799	\$8,890	\$8,890	9.57%	NA	NA	NA
The First National Bank of Hebbbronville	\$92,570	\$11,525	\$16,421	\$16,421	17.81%	46.09%	46.79%	46.09%
Bandera Bank	\$92,849	\$9,733	\$10,719	\$10,719	11.66%	NA	NA	NA
First National Bank   Rotan	\$93,786	\$3,323	\$9,166	\$9,166	9.40%	20.23%	21.48%	20.23%
First Capital Bank	\$95,230	\$9,313	\$9,313	\$9,313	9.73%	11.89%	13.15%	11.89%
Citizens National Bank   Crockett	\$96,037	\$10,590	\$12,917	\$12,917	13.32%	NA	NA	NA
Lone Oak Bank, National Association	\$100,688	\$16,047	\$16,057	\$16,057	16.10%	NA	NA	NA
Spectra Bank	\$103,081	\$8,949	\$10,125	\$10,125	9.88%	NA	NA	NA

Source: SNL Financial

Note: Report includes only bank-level data.

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## Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
Stockmens National Bank in Cotulla	\$109,900	\$10,728	\$12,033	\$12,033	10.52%	NA	NA	NA
The Lytle State Bank of Lytle, Texas	\$110,350	\$10,948	\$17,398	\$17,398	15.10%	NA	NA	NA
The Commercial Bank	\$111,832	\$9,349	\$11,315	\$11,315	10.16%	NA	NA	NA
The Cowboy Bank of Texas	\$114,177	\$16,597	\$17,234	\$17,234	15.84%	NA	NA	NA
Spur Security Bank	\$115,739	\$7,226	\$13,378	\$13,378	11.75%	19.79%	20.89%	19.79%
Henderson Federal Savings Bank	\$116,289	\$28,784	\$29,148	\$29,148	25.84%	NA	NA	NA
Commercial State Bank	\$116,291	\$10,799	\$12,742	\$12,742	11.29%	24.58%	25.84%	24.58%
The First State Bank   Abernathy	\$117,501	\$14,249	\$14,671	\$14,671	12.54%	15.90%	17.01%	15.90%
Agility Bank, National Association	\$126,417	\$29,194	\$29,200	\$29,200	25.72%	NA	NA	NA
Fidelity Bank of Texas	\$126,956	\$23,847	\$15,411	\$15,411	12.97%	NA	NA	NA
The First National Bank of Aspermont	\$127,091	\$2,543	\$11,089	\$11,089	9.61%	NA	NA	NA
First State Bank of Brownsboro	\$127,165	\$5,560	\$13,673	\$13,673	10.81%	NA	NA	NA
The Buckholts State Bank	\$127,448	\$21,436	\$21,436	\$21,436	17.18%	27.39%	28.28%	27.39%
Carmine State Bank	\$129,991	\$6,176	\$14,359	\$14,359	10.45%	NA	NA	NA
POINTWEST Bank	\$130,244	\$10,739	\$15,426	\$15,426	11.85%	28.69%	29.63%	28.69%
Citizens Bank, National Association	\$131,682	\$14,752	\$12,475	\$12,475	9.67%	13.04%	14.26%	13.04%
Johnson City Bank	\$133,095	\$17,135	\$18,288	\$18,288	13.63%	NA	NA	NA
Dalhart Federal Savings & Loan Association, SSB	\$133,345	\$12,615	\$14,556	\$14,556	10.99%	24.92%	25.55%	24.92%
Security Bank of Texas	\$134,459	\$19,140	\$19,257	\$19,257	14.29%	NA	NA	NA
First National Bank of Fort Stockton	\$135,889	\$12,849	\$18,697	\$18,697	13.63%	NA	NA	NA
First National Bank of Dublin	\$135,961	\$15,504	\$15,504	\$15,504	11.57%	15.63%	16.88%	15.63%
Marion State Bank	\$136,604	\$13,940	\$20,274	\$20,274	15.01%	NA	NA	NA
The American National Bank of Mount Pleasant	\$137,389	\$10,319	\$17,227	\$17,227	12.14%	NA	NA	NA
Mason Bank	\$137,649	\$20,532	\$27,897	\$27,897	20.30%	NA	NA	NA
Texas National Bank   Sweetwater	\$140,184	\$7,246	\$15,547	\$15,547	10.34%	27.61%	28.67%	27.61%
First State Bank   Shallowater	\$141,957	\$25,283	\$22,654	\$22,654	17.02%	NA	NA	NA
The First National Bank of Tom Bean	\$142,266	\$16,516	\$16,461	\$16,461	11.46%	16.52%	17.77%	16.52%
The First State Bank   Columbus	\$144,999	\$16,565	\$24,334	\$24,334	16.20%	NA	NA	NA
The First National Bank of Quitaque	\$145,008	\$15,209	\$15,150	\$15,150	10.43%	NA	NA	NA
Fannin Bank	\$145,474	\$6,779	\$12,615	\$12,615	8.52%	15.26%	16.52%	15.26%
Peoples State Bank   Rocksprings	\$146,485	\$10,640	\$14,220	\$14,220	9.39%	23.00%	23.26%	23.00%
The Brady National Bank	\$147,296	\$11,180	\$15,349	\$15,349	9.79%	17.49%	18.74%	17.49%
Normangee State Bank	\$149,956	\$17,691	\$23,606	\$23,606	15.95%	28.06%	29.32%	28.06%
Graham Savings and Loan, SSB	\$156,033	\$16,605	\$16,628	\$16,628	10.65%	18.30%	19.56%	18.30%
The Big Bend Banks, N.A.	\$156,483	\$19,370	\$23,420	\$23,420	15.13%	NA	NA	NA
The First National Bank of Eagle Lake	\$157,540	\$16,545	\$17,375	\$17,375	10.52%	NA	NA	NA
Bank of South Texas	\$159,107	\$29,189	\$25,718	\$25,718	16.27%	NA	NA	NA
Texas Financial Bank	\$159,749	\$24,406	\$16,476	\$16,476	11.04%	NA	NA	NA
The First National Bank of Winnsboro	\$161,640	\$30,966	\$33,369	\$33,369	20.84%	NA	NA	NA
First Texas National Bank	\$164,754	\$17,689	\$17,886	\$17,886	10.38%	NA	NA	NA
First State Bank   Paint Rock	\$166,809	\$21,751	\$22,546	\$22,546	13.86%	NA	NA	NA
Lone Star Bank	\$167,617	\$22,734	\$22,734	\$22,734	13.52%	16.99%	18.24%	16.99%
First Security State Bank	\$171,726	\$6,950	\$13,202	\$13,202	7.51%	19.40%	20.53%	19.40%
Peoples Bank   Paris	\$171,856	\$13,494	\$17,238	\$17,238	9.91%	NA	NA	NA
Greater State Bank	\$172,628	\$17,061	\$17,269	\$17,269	10.04%	15.46%	16.71%	15.46%
Peoples State Bank   Shepherd	\$176,510	\$12,568	\$18,275	\$18,275	9.86%	19.05%	19.70%	19.05%
The Community Bank	\$178,338	\$14,851	\$19,414	\$19,414	10.69%	16.78%	17.61%	16.78%
First National Bank of Bosque County	\$179,532	\$20,362	\$20,835	\$20,835	12.28%	16.62%	17.87%	16.62%
Farmers State Bank   Groesbeck	\$180,874	\$15,673	\$16,778	\$16,778	9.36%	NA	NA	NA

Source: SNL Financial

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# Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
The First National Bank of Evant	\$181,839	\$15,951	\$17,051	\$17,051	9.65%	NA	NA	NA
Farmers and Merchants Bank	\$183,534	\$26,190	\$26,435	\$26,435	15.02%	NA	NA	NA
First State Bank   Spearman	\$184,750	\$20,883	\$20,893	\$20,893	11.56%	NA	NA	NA
First State Bank of Ben Wheeler, Texas	\$185,823	\$27,257	\$27,257	\$27,257	14.57%	NA	NA	NA
Citizens State Bank   Corrigan	\$189,268	\$17,999	\$21,143	\$21,143	11.22%	NA	NA	NA
Texas Advantage Community Bank, National Association	\$190,392	\$20,575	\$21,027	\$21,027	11.12%	17.96%	18.94%	17.96%
Victory Bank	\$192,427	\$30,651	\$28,242	\$28,242	15.45%	24.52%	25.47%	24.52%
The Perryton National Bank	\$193,725	\$25,924	\$31,868	\$31,868	16.72%	NA	NA	NA
First State Bank of Odem	\$202,219	\$33,650	\$33,392	\$33,392	16.66%	NA	NA	NA
Unity National Bank of Houston	\$202,617	\$26,351	\$31,497	\$19,439	15.27%	28.40%	29.66%	17.53%
First National Bank of Lake Jackson	\$207,201	\$1,781	\$25,724	\$25,724	10.52%	37.73%	38.37%	37.73%
First State Bank of Bedias	\$208,790	\$35,833	\$37,791	\$37,791	18.57%	NA	NA	NA
Sanger Bank	\$209,026	\$33,712	\$33,942	\$33,942	16.42%	24.71%	25.95%	24.71%
The First National Bank of Anderson	\$211,279	\$24,192	\$24,762	\$24,762	11.34%	NA	NA	NA
BOC Bank	\$211,728	\$22,794	\$23,225	\$23,225	10.40%	14.89%	16.14%	14.89%
The Citizens National Bank of Hillsboro	\$214,256	\$10,559	\$27,443	\$27,443	12.49%	32.30%	33.05%	32.30%
Muenster State Bank	\$215,679	\$23,119	\$31,876	\$31,876	13.86%	NA	NA	NA
Texas Heritage Bank	\$220,847	\$26,503	\$19,650	\$19,650	9.45%	13.24%	14.49%	13.24%
Coleman County State Bank	\$221,120	\$19,102	\$20,212	\$20,212	9.51%	13.74%	14.80%	13.74%
Tejas Bank	\$223,773	\$22,783	\$25,137	\$25,137	11.39%	16.75%	17.99%	16.75%
PrimeBank of Texas	\$224,381	\$29,992	\$27,742	\$27,742	13.06%	NA	NA	NA
First Texas Bank   Lampasas	\$226,000	\$22,335	\$22,524	\$22,524	9.67%	21.88%	22.29%	21.88%
Bridge City State Bank	\$226,330	\$16,586	\$28,731	\$28,731	11.59%	20.01%	20.86%	20.01%
The First National Bank of Sterling City	\$226,876	\$14,624	\$26,099	\$26,099	10.58%	35.35%	36.00%	35.35%
Cendera Bank, N.A.	\$227,031	\$26,113	\$26,128	\$26,128	11.69%	NA	NA	NA
National Bank & Trust	\$229,339	\$19,441	\$28,450	\$28,450	12.19%	NA	NA	NA
Cypress Bank, SSB	\$232,806	\$25,083	\$26,419	\$26,419	11.56%	19.32%	20.32%	19.32%
The City National Bank of Taylor	\$241,579	\$27,041	\$31,363	\$31,363	12.94%	27.37%	28.62%	27.37%
Guadalupe Bank	\$242,245	\$23,369	\$23,369	\$23,369	9.94%	13.69%	14.87%	13.69%
Spring Hill State Bank	\$248,062	\$35,798	\$35,877	\$35,877	14.86%	27.27%	28.54%	27.27%
Citizens State Bank   Miles	\$249,819	\$25,900	\$26,102	\$26,102	10.62%	NA	NA	NA
Average of Asset Group A	\$131,084	\$14,991	\$17,006	\$16,914	14.38%	28.28%	29.33%	28.10%

Source: SNL Financial

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## Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets								
Incommons Bank, National Association	\$253,602	\$19,934	\$23,843	\$23,843	9.41%	13.34%	14.59%	13.34%
The First National Bank of Ballinger	\$257,252	\$24,917	\$27,757	\$27,757	10.65%	16.12%	17.37%	16.12%
Global One Bank	\$258,752	\$48,555	\$38,636	\$38,636	16.76%	19.92%	21.18%	19.92%
Citizens Bank   Amarillo	\$261,514	\$26,851	\$27,810	\$27,810	10.81%	15.37%	16.10%	15.37%
Bank of DeSoto, National Association	\$267,104	\$26,443	\$26,443	\$26,443	9.94%	NA	NA	NA
First National Bank of Burleson	\$267,589	\$31,910	\$32,014	\$32,014	12.15%	NA	NA	NA
Freedom Bank	\$268,325	\$36,475	\$34,612	\$34,612	13.21%	NA	NA	NA
Sundown State Bank	\$271,804	\$29,735	\$29,735	\$29,735	10.90%	12.96%	13.82%	12.96%
Castroville State Bank	\$276,010	\$23,961	\$27,247	\$27,247	9.83%	NA	NA	NA
One World Bank	\$276,075	\$38,552	\$38,474	\$38,474	15.28%	NA	NA	NA
Interstate Bank	\$277,674	\$15,992	\$26,935	\$26,935	9.86%	NA	NA	NA
First State Bank   Graham	\$280,772	\$22,418	\$29,170	\$29,170	10.35%	17.02%	17.93%	17.02%
Texas Traditions Bank	\$285,036	\$41,271	\$40,781	\$40,781	14.64%	NA	NA	NA
Citizens National Bank at Brownwood	\$287,974	\$25,934	\$30,066	\$30,066	10.42%	NA	NA	NA
The National Bank of Andrews	\$288,896	\$31,719	\$33,083	\$33,083	11.39%	13.55%	14.80%	13.55%
Anahuac National Bank	\$291,547	\$2,310	\$24,107	\$24,107	8.66%	17.91%	17.91%	17.91%
Arrowhead Bank	\$291,870	\$29,390	\$31,105	\$31,105	10.80%	19.06%	20.18%	19.06%
Charter Bank	\$292,258	\$20,512	\$34,261	\$34,261	11.03%	16.25%	17.51%	16.25%
Columbus State Bank	\$293,330	\$41,312	\$47,590	\$47,590	16.27%	35.82%	35.97%	35.82%
Community Bank	\$295,889	\$33,869	\$33,869	\$33,869	11.48%	NA	NA	NA
The Jacksboro National Bank	\$297,953	\$18,868	\$32,720	\$32,720	10.41%	19.36%	20.61%	19.36%
The City National Bank of Colorado City	\$299,066	\$31,233	\$31,238	\$31,238	10.56%	17.38%	18.64%	17.38%
Llano National Bank	\$299,815	\$25,190	\$36,330	\$36,330	12.17%	NA	NA	NA
Texana Bank, National Association	\$300,064	\$25,128	\$25,307	\$25,307	8.84%	10.80%	12.05%	10.80%
ValueBank Texas	\$300,351	\$36,003	\$37,784	\$37,784	12.73%	NA	NA	NA
Lakeside Bank	\$307,777	\$49,759	\$48,017	\$48,017	15.71%	NA	NA	NA
West Texas State Bank	\$310,637	\$35,971	\$36,819	\$36,819	11.58%	NA	NA	NA
Security State Bank   Farwell	\$314,592	\$41,325	\$41,325	\$41,325	13.72%	NA	NA	NA
The First National Bank of Hereford	\$316,432	\$34,719	\$37,092	\$37,092	11.94%	13.11%	14.16%	13.11%
Commercial National Bank of Texarkana	\$317,427	\$17,920	\$30,532	\$30,532	9.85%	14.76%	15.89%	14.76%
The First National Bank of Hughes Springs	\$318,245	\$33,550	\$34,551	\$34,551	11.19%	15.16%	16.32%	15.16%
Ozona Bank	\$319,515	\$27,242	\$41,033	\$41,033	12.86%	23.04%	24.21%	23.04%
First State Bank of Burnet	\$325,587	\$29,127	\$38,841	\$38,841	12.34%	NA	NA	NA
The Pecos County State Bank	\$329,077	\$25,391	\$36,004	\$36,004	10.88%	NA	NA	NA
The Commercial National Bank of Brady	\$330,285	\$27,166	\$33,146	\$33,146	10.04%	12.55%	13.77%	12.55%
CapTex Bank	\$330,493	\$44,504	\$42,747	\$42,747	12.55%	13.74%	14.74%	13.74%
The Yoakum National Bank	\$332,340	\$25,723	\$34,495	\$34,495	10.52%	NA	NA	NA
Maverick Bank	\$333,613	\$35,640	\$27,550	\$27,550	9.35%	NA	NA	NA
The Waggoner National Bank of Vernon	\$336,774	\$40,490	\$49,423	\$49,423	14.51%	NA	NA	NA
First National Bank of Giddings	\$336,870	\$27,500	\$36,144	\$36,144	10.42%	NA	NA	NA
Crossroads Bank	\$340,524	\$24,328	\$37,292	\$37,292	11.20%	NA	NA	NA
First State Bank   Stratford	\$345,437	\$36,031	\$40,857	\$40,857	11.81%	NA	NA	NA
First State Bank of Texas	\$347,241	\$33,350	\$30,398	\$30,398	8.76%	NA	NA	NA
Gilmer National Bank	\$352,475	\$30,235	\$34,583	\$34,583	9.87%	14.29%	15.54%	14.29%
Trusttexas Bank, S.S.B.	\$353,056	\$73	\$32,634	\$32,634	8.01%	19.42%	20.60%	19.42%
HomeBank Texas	\$354,534	\$39,277	\$41,086	\$41,086	11.88%	15.61%	16.86%	15.61%
Citizens State Bank   Woodville	\$364,923	\$43,840	\$49,924	\$49,924	13.58%	18.23%	19.48%	18.23%
Farmers State Bank   Center	\$368,223	\$50,940	\$53,794	\$53,794	14.81%	23.56%	24.81%	23.56%
First National Bank in Port Lavaca	\$370,897	\$32,647	\$46,807	\$46,807	11.97%	NA	NA	NA

Source: SNL Financial

Note: Report includes only bank-level data.

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## Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets (continued)								
Peoples State Bank of Hallettsville	\$371,488	\$29,059	\$38,635	\$38,635	10.01%	NA	NA	NA
Lamar National Bank	\$376,154	\$27,733	\$38,690	\$38,690	10.40%	NA	NA	NA
First-Lockhart National Bank	\$390,344	\$35,031	\$35,862	\$35,862	9.08%	13.65%	14.89%	13.65%
First State Bank   Clute	\$395,090	\$37,069	\$38,925	\$38,925	10.08%	13.73%	14.99%	13.73%
Shelby Savings Bank, SSB	\$409,684	\$46,795	\$50,620	\$50,620	12.32%	14.67%	15.70%	14.67%
The Lamesa National Bank	\$414,927	\$44,731	\$46,562	\$46,562	11.16%	24.43%	25.33%	24.43%
Ennis State Bank	\$415,261	\$27,303	\$38,437	\$38,437	9.61%	NA	NA	NA
Texas State Bank	\$416,488	\$48,984	\$54,366	\$54,366	12.58%	18.59%	19.38%	18.59%
Austin County State Bank	\$417,617	\$39,711	\$40,819	\$40,819	10.13%	NA	NA	NA
Liberty Capital Bank	\$419,858	\$49,243	\$51,286	\$51,286	11.79%	14.16%	15.16%	14.16%
MCBank	\$422,219	\$33,918	\$50,972	\$50,972	11.66%	19.71%	20.96%	19.71%
The First National Bank of Stanton	\$424,303	\$55,773	\$62,319	\$62,319	14.60%	34.61%	35.87%	34.61%
The MINT National Bank	\$428,056	\$64,721	\$64,721	\$64,721	14.70%	NA	NA	NA
Texas Champion Bank	\$433,131	\$46,360	\$44,385	\$44,385	10.19%	NA	NA	NA
Citizens State Bank   Sealy	\$440,961	\$37,896	\$48,600	\$48,600	11.03%	NA	NA	NA
Broadstreet Bank, SSB	\$441,201	\$44,561	\$48,833	\$48,833	11.09%	NA	NA	NA
The First National Bank of Livingston	\$453,531	\$56,208	\$66,909	\$66,909	14.75%	33.12%	34.37%	33.12%
The Liberty National Bank in Paris	\$454,086	\$49,879	\$53,709	\$53,709	11.83%	NA	NA	NA
State Bank of De Kalb	\$461,558	\$53,775	\$53,378	\$53,378	11.65%	NA	NA	NA
Austin Capital Bank SSB	\$462,233	\$37,691	\$35,890	\$35,890	8.04%	31.41%	32.66%	31.41%
Fayette Savings Bank, SSB	\$472,670	\$43,517	\$48,829	\$48,829	10.66%	16.56%	17.73%	16.56%
The Brenham National Bank	\$484,489	\$41,404	\$55,353	\$55,353	11.17%	17.57%	18.63%	17.57%
Citizens Bank   Kilgore	\$487,972	\$69,558	\$71,283	\$71,283	14.72%	21.58%	22.84%	21.58%
Lone Star Capital Bank, National Association	\$491,946	\$45,555	\$49,492	\$49,492	10.13%	15.07%	16.13%	15.07%
International Bank of Commerce   Zapata	\$492,333	\$53,985	\$68,825	\$68,825	13.74%	32.83%	33.92%	32.83%
Herring Bank	\$497,917	\$55,478	\$63,316	\$63,316	12.64%	17.48%	18.35%	17.48%
Texas Republic Bank, National Association	\$499,900	\$64,321	\$63,229	\$63,229	12.81%	NA	NA	NA
The Karnes County National Bank of Karnes City	\$501,129	\$44,940	\$61,398	\$61,398	11.99%	20.91%	22.13%	20.91%
First Commercial Bank, National Association	\$528,006	\$51,569	\$52,429	\$52,429	10.11%	16.97%	18.23%	16.97%
NBT Financial Bank	\$528,335	\$55,339	\$56,108	\$56,108	11.13%	12.91%	14.16%	12.91%
Trinity Bank, N.A.	\$528,814	\$56,324	\$62,276	\$62,276	12.37%	17.99%	19.24%	17.99%
First State Bank and Trust Company	\$541,296	\$47,989	\$80,940	\$80,940	14.30%	NA	NA	NA
Average of Asset Group B	\$365,438	\$36,934	\$42,388	\$42,388	11.61%	18.58%	19.71%	18.58%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets								
Bank of Texas	\$550,564	\$60,342	\$60,083	\$60,083	11.31%	11.56%	12.67%	11.56%
First National Bank of Huntsville	\$551,554	\$73,138	\$69,219	\$69,219	12.80%	NA	NA	NA
SouthTrust Bank, N.A.	\$552,432	\$64,906	\$64,860	\$64,860	11.61%	18.63%	19.88%	18.63%
The First National Bank of Mertzon	\$554,288	\$68,035	\$68,035	\$68,035	12.77%	88.64%	89.90%	88.64%
The Bank and Trust, SSB	\$559,089	\$43,679	\$55,365	\$55,365	9.86%	18.06%	19.32%	18.06%
Fayetteville Bank	\$562,658	(\$40,475)	\$79,370	\$79,370	11.41%	NA	NA	NA
Gulf Capital Bank	\$568,806	\$72,242	\$76,606	\$76,606	14.11%	18.09%	18.90%	18.09%
The First National Bank of East Texas	\$575,939	\$48,219	\$55,962	\$55,962	9.73%	NA	NA	NA
Dominion Bank	\$576,758	\$64,065	\$62,990	\$62,990	11.26%	12.13%	12.95%	12.13%
First Federal Community Bank, SSB	\$587,713	\$70,224	\$72,082	\$72,082	12.66%	17.26%	18.52%	17.26%
Bank of Brenham, National Association	\$594,317	(\$25,437)	\$77,282	\$77,282	11.11%	NA	NA	NA
Wellington State Bank	\$594,788	\$41,353	\$58,475	\$58,475	9.61%	13.93%	15.14%	13.93%
The Falls City National Bank	\$595,010	\$86,752	\$86,752	\$86,752	14.73%	NA	NA	NA
The State National Bank of Big Spring	\$598,587	\$48,995	\$60,873	\$60,873	10.35%	NA	NA	NA
American Bank National Association	\$602,901	\$59,767	\$61,338	\$61,338	10.33%	14.06%	15.31%	14.06%
TXN Bank	\$619,520	\$41,830	\$61,964	\$61,964	9.65%	15.68%	16.86%	15.68%
Citizens National Bank   Cameron	\$623,829	\$72,434	\$74,237	\$74,237	11.85%	16.47%	17.72%	16.47%
American Bank, National Association   Dallas	\$632,208	\$64,682	\$63,428	\$63,428	11.08%	NA	NA	NA
Worthington Bank	\$636,787	\$52,273	\$52,561	\$52,561	8.51%	11.18%	12.10%	11.18%
Community Bank & Trust, Waco, Texas	\$639,021	\$71,745	\$97,654	\$97,654	14.62%	23.83%	25.08%	23.83%
Capital Bank	\$642,806	\$63,538	\$66,770	\$66,770	10.34%	12.83%	14.03%	12.83%
First Bank	\$659,782	\$90,673	\$89,035	\$89,035	13.64%	13.04%	14.30%	13.04%
First Community Bank   Corpus Christi	\$671,017	\$65,412	\$76,348	\$76,348	11.17%	15.84%	17.09%	15.84%
Grandview Bank	\$679,632	\$64,568	\$67,786	\$67,786	10.14%	17.26%	18.51%	17.26%
The First National Bank of Sonora	\$683,215	\$48,352	\$52,609	\$52,609	8.23%	11.92%	13.06%	11.92%
Texas Gulf Bank, National Association	\$684,733	\$78,612	\$86,573	\$86,573	12.35%	NA	NA	NA
American State Bank	\$688,540	\$75,656	\$72,164	\$72,164	10.58%	13.28%	14.53%	13.28%
Sage Capital Bank	\$689,159	\$71,850	\$70,636	\$70,636	10.32%	16.51%	17.75%	16.51%
Industry State Bank	\$692,642	\$3,260	\$140,751	\$140,751	15.91%	NA	NA	NA
Titan Bank, N.A.	\$704,572	\$61,935	\$69,537	\$69,537	9.92%	24.62%	25.86%	24.62%
The First National Bank of Bellville	\$708,073	(\$30,558)	\$98,142	\$98,142	11.51%	NA	NA	NA
Kleberg Bank, N.A.	\$718,255	\$63,621	\$68,342	\$68,342	9.53%	13.13%	14.32%	13.13%
Pilgrim Bank	\$719,996	\$63,736	\$73,265	\$73,265	10.24%	13.69%	14.41%	13.69%
First State Bank of Livingston	\$720,653	\$84,342	\$108,635	\$108,635	14.58%	NA	NA	NA
Southwest Bank	\$721,373	\$74,194	\$84,257	\$83,598	11.46%	NA	NA	NA
First State Bank   Athens	\$729,245	\$72,753	\$78,954	\$78,954	10.95%	NA	NA	NA
First Community Bank   San Benito	\$734,078	\$55,369	\$74,607	\$74,607	9.79%	NA	NA	NA
Classic Bank, National Association	\$735,210	\$64,718	\$70,205	\$70,205	9.66%	13.10%	14.35%	13.10%
Commerce Bank	\$754,397	\$87,635	\$105,787	\$105,787	13.87%	38.56%	39.67%	38.56%
Bank of Houston	\$761,698	\$88,078	\$87,831	\$87,831	11.88%	NA	NA	NA
The First National Bank of Shiner	\$771,899	(\$51,202)	\$115,062	\$115,062	12.06%	NA	NA	NA
Citizens 1st Bank	\$772,873	\$128,960	\$162,417	\$162,417	20.35%	37.54%	38.01%	37.54%
UBank	\$781,024	\$73,893	\$76,121	\$76,121	10.09%	NA	NA	NA

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# Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets (continued)								
Bank of the West	\$794,026	\$68,955	\$71,567	\$71,567	9.10%	14.37%	15.49%	14.37%
Schertz Bank & Trust	\$813,581	\$95,710	\$96,932	\$96,932	11.57%	NA	NA	NA
Harmony Bank	\$822,786	\$119,290	\$76,859	\$76,859	10.18%	12.46%	13.69%	12.46%
Western Bank	\$827,757	\$65,142	\$70,008	\$70,008	9.08%	NA	NA	NA
The First State Bank   Louise	\$835,489	\$67,505	\$88,644	\$88,644	10.46%	NA	NA	NA
Texas National Bank of Jacksonville	\$836,710	\$87,345	\$89,937	\$89,937	10.69%	15.59%	16.84%	15.59%
Texas Bank	\$857,325	\$87,525	\$91,202	\$91,202	10.52%	NA	NA	NA
First Liberty Bank	\$857,940	\$88,124	\$76,654	\$76,654	10.56%	17.71%	18.61%	17.71%
TransPecos Banks, SSB	\$867,161	\$71,825	\$72,282	\$72,282	8.78%	NA	NA	NA
Round Top State Bank	\$888,264	\$85,233	\$107,439	\$107,439	11.91%	NA	NA	NA
T Bank, National Association	\$901,462	\$114,332	\$94,050	\$94,050	10.79%	16.23%	17.49%	16.23%
Texas Heritage National Bank	\$905,502	\$83,055	\$83,028	\$83,028	9.42%	10.23%	11.27%	10.23%
Security State Bank   Pearsall	\$906,493	\$91,640	\$110,620	\$110,620	11.91%	NA	NA	NA
Clear Fork Bank National Association	\$921,133	\$90,522	\$91,458	\$91,458	10.14%	NA	NA	NA
Ciera Bank	\$924,498	\$100,629	\$102,282	\$102,282	11.17%	14.27%	15.52%	14.27%
Plains State Bank	\$927,586	\$136,113	\$134,013	\$134,013	14.78%	NA	NA	NA
The First National Bank of Granbury	\$933,099	\$87,536	\$104,251	\$104,251	11.13%	NA	NA	NA
Frontier Bank of Texas	\$942,568	\$87,190	\$91,166	\$91,166	9.89%	NA	NA	NA
NewFirst National Bank	\$950,246	\$110,923	\$113,562	\$113,562	12.08%	NA	NA	NA
Hometown Bank, National Association	\$951,378	\$81,056	\$107,188	\$107,188	10.75%	15.92%	16.95%	15.92%
Tolleson Private Bank	\$954,951	\$80,702	\$82,345	\$82,345	8.94%	13.39%	14.64%	13.39%
Texas National Bank   Mercedes	\$969,385	\$93,969	\$103,073	\$103,073	10.67%	15.13%	16.39%	15.13%
Rio Bank	\$974,607	\$83,573	\$94,536	\$94,536	9.86%	13.65%	14.70%	13.65%
The First National Bank of McGregor	\$987,728	\$86,741	\$94,844	\$94,844	9.68%	12.60%	13.85%	12.60%
Alliance Bank Central Texas	\$987,853	\$116,426	\$119,968	\$119,968	12.22%	14.19%	15.24%	14.19%
Average of Asset Group C	\$746,194	\$69,400	\$84,160	\$84,150	11.24%	18.12%	19.25%	18.12%

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## Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over \$1 billion in total assets								
First National Bank and Trust Company of Weatherford R Bank	\$1,000,839	\$92,131	\$100,451	\$100,451	9.84%	NA	NA	NA
Colonial Savings, FA	\$1,006,069	\$91,313	\$91,687	\$91,687	9.16%	11.92%	13.12%	11.92%
The First National Bank of Bastrop	\$1,006,281	\$241,349	\$123,666	\$123,666	13.91%	22.30%	23.74%	22.30%
Keystone Bank, SSB	\$1,016,478	\$77,827	\$120,920	\$120,920	11.46%	19.45%	20.57%	19.45%
Pointbank	\$1,016,662	\$97,906	\$94,713	\$94,713	9.75%	11.78%	12.75%	11.78%
Citizens State Bank   Buffalo	\$1,022,264	\$68,913	\$101,680	\$101,680	9.60%	15.68%	16.93%	15.68%
MapleMark Bank	\$1,027,134	(\$49,986)	\$161,445	\$161,445	12.75%	NA	NA	NA
United Texas Bank	\$1,037,125	\$107,121	\$113,335	\$113,335	10.67%	13.70%	14.91%	13.70%
Citizens State Bank   Somerville	\$1,051,134	\$166,725	\$167,499	\$167,480	15.38%	NA	NA	NA
Peoples Bank   Lubbock	\$1,112,883	\$130,960	\$135,018	\$135,018	12.31%	NA	NA	NA
Legend Bank, N. A.	\$1,119,713	\$100,002	\$112,692	\$112,692	10.13%	13.10%	13.78%	13.10%
Texas Security Bank	\$1,157,753	\$100,074	\$114,525	\$114,525	9.93%	13.27%	14.32%	13.27%
Dallas Capital Bank, National Association	\$1,164,413	\$97,859	\$119,537	\$119,537	9.86%	13.75%	15.00%	13.75%
Central Bank	\$1,178,371	\$128,925	\$119,175	\$119,175	10.69%	NA	NA	NA
Benchmark Bank	\$1,216,776	\$112,044	\$120,768	\$120,768	10.10%	13.08%	14.17%	13.08%
SouthStar Bank, S.S.B.	\$1,218,286	\$115,725	\$115,725	\$115,725	9.58%	12.54%	13.59%	12.54%
Southwestern National Bank	\$1,263,832	\$150,600	\$160,437	\$160,437	13.04%	18.29%	19.19%	18.29%
Wallis Bank	\$1,267,765	\$138,834	\$140,555	\$140,555	11.53%	13.17%	14.42%	13.17%
Central National Bank	\$1,268,774	\$131,504	\$129,400	\$129,400	10.40%	11.63%	12.42%	11.63%
Community National Bank & Trust of Texas	\$1,275,478	\$117,593	\$130,396	\$130,396	10.31%	13.07%	14.32%	13.07%
The City National Bank of Sulphur Springs	\$1,282,819	\$153,225	\$158,826	\$158,826	12.45%	15.82%	17.04%	15.82%
First Texas Bank   Georgetown	\$1,305,464	\$116,645	\$126,251	\$126,251	9.65%	14.02%	15.28%	14.02%
First Command Financial Services, Inc.	\$1,315,056	\$140,132	\$141,240	\$141,240	10.96%	20.29%	20.67%	20.29%
Alliance Bank	\$1,385,407	\$90,460	\$91,718	\$91,718	6.51%	10.23%	15.26%	10.23%
Pegasus Bank	\$1,387,814	\$111,643	\$138,320	\$138,320	9.80%	15.02%	16.09%	15.02%
American Bank of Commerce	\$1,449,548	\$147,999	\$150,762	\$150,762	11.11%	15.63%	16.66%	15.63%
Commercial Bank of Texas, N.A.	\$1,490,531	\$97,237	\$144,511	\$144,511	9.48%	12.57%	13.65%	12.57%
First National Bank of Central Texas	\$1,537,538	\$136,476	\$151,087	\$151,087	10.05%	14.66%	15.91%	14.66%
First National Bank   Wichita Falls	\$1,541,869	\$182,375	\$190,815	\$190,815	11.97%	16.06%	17.31%	16.06%
Moody National Bank	\$1,594,433	\$151,077	\$148,856	\$148,856	10.39%	14.72%	15.97%	14.72%
First State Bank   Gainesville	\$1,637,846	\$186,577	\$223,164	\$223,164	13.02%	NA	NA	NA
First State Bank of Uvalde	\$1,767,818	\$114,067	\$160,902	\$160,902	8.81%	12.98%	13.96%	12.98%
North Dallas Bank & Trust Co.	\$1,818,117	\$171,934	\$262,376	\$262,376	13.41%	NA	NA	NA
FirstBank Southwest	\$1,877,362	\$173,736	\$178,386	\$178,386	9.46%	NA	NA	NA
Citizens National Bank of Texas	\$1,888,884	\$153,078	\$198,299	\$198,299	10.41%	12.44%	13.48%	12.44%
Security State Bank & Trust	\$1,919,111	\$226,795	\$223,531	\$223,531	11.64%	13.52%	14.69%	13.52%
Texas Community Bank	\$1,943,354	\$202,553	\$225,057	\$225,057	11.69%	NA	NA	NA
Falcon International Bank	\$2,040,181	\$290,637	\$288,310	\$288,310	14.15%	25.69%	26.95%	25.69%
Golden Bank, National Association	\$2,121,798	\$237,339	\$278,145	\$278,145	12.91%	19.19%	20.23%	19.19%
Texas First Bank	\$2,134,765	\$263,138	\$266,534	\$266,534	12.98%	14.83%	16.06%	14.83%
American National Bank & Trust	\$2,303,575	\$214,898	\$227,183	\$227,183	9.73%	14.03%	15.17%	14.03%
Cornerstone Capital Bank, SSB	\$2,370,355	\$231,983	\$231,551	\$231,551	9.99%	12.62%	13.78%	12.62%
First United Bank	\$2,400,784	\$331,248	\$336,122	\$308,463	14.61%	26.34%	26.97%	24.17%
Horizon Bank, SSB	\$2,403,413	\$210,396	\$248,109	\$248,109	10.97%	14.37%	15.55%	14.37%
	\$2,419,704	\$205,385	\$223,263	\$223,263	9.29%	12.89%	14.14%	12.89%

Source: SNL Financial

Note: Report includes only bank-level data.

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

## Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over \$1 billion in total assets (continued)								
Vista Bank	\$2,438,122	\$271,719	\$270,485	\$270,485	10.81%	14.48%	15.63%	14.48%
Texas Partners Bank	\$2,442,694	\$204,122	\$220,405	\$220,405	8.93%	11.00%	12.14%	11.00%
Community National Bank	\$2,451,853	\$275,658	\$273,066	\$273,066	11.54%	14.01%	15.22%	14.01%
Extraco Banks, National Association	\$2,475,618	\$197,195	\$197,962	\$197,962	8.24%	14.71%	15.97%	14.71%
American Bank, National Association   Corpus Christi	\$2,517,020	\$235,680	\$239,541	\$239,541	9.64%	12.42%	13.51%	12.42%
Susser Bank	\$2,563,795	\$268,029	\$242,693	\$242,693	9.77%	11.14%	12.37%	11.14%
TexasBank	\$2,579,372	\$273,996	\$276,765	\$276,765	10.79%	18.21%	19.46%	18.21%
Pinnacle Bank	\$2,744,975	\$319,849	\$260,614	\$260,614	9.85%	14.02%	15.09%	14.02%
Texas Regional Bank	\$2,787,338	\$238,905	\$248,546	\$248,546	8.91%	13.29%	14.20%	13.29%
State Bank of Texas	\$2,790,233	\$378,607	\$384,790	\$384,790	13.82%	NA	NA	NA
American First National Bank	\$2,807,023	\$357,201	\$359,620	\$359,620	12.98%	14.15%	15.15%	14.15%
American Momentum Bank	\$2,823,668	\$571,688	\$465,408	\$465,408	17.31%	21.64%	22.89%	21.64%
Jefferson Bank	\$2,839,195	\$206,025	\$256,232	\$256,232	9.11%	11.93%	12.69%	11.93%
West Texas National Bank	\$2,876,290	\$252,205	\$255,763	\$255,763	9.14%	15.46%	16.72%	15.46%
TIB, National Association	\$2,969,250	\$390,938	\$392,599	\$392,599	12.77%	17.47%	18.64%	17.47%
Austin Bank, Texas National Association	\$3,119,259	\$433,240	\$428,164	\$428,164	14.30%	NA	NA	NA
WestStar Bank	\$3,149,142	\$326,694	\$352,375	\$352,375	11.22%	12.90%	13.96%	12.90%
Guaranty Bank & Trust, N.A.	\$3,150,328	\$357,908	\$347,773	\$347,773	11.26%	15.59%	16.84%	15.59%
Lone Star National Bank	\$3,160,255	\$341,191	\$414,916	\$414,916	12.74%	21.33%	22.51%	21.33%
Texas Exchange Bank	\$3,334,542	\$393,495	\$395,477	\$395,477	12.45%	25.84%	26.78%	25.84%
International Bank of Commerce   Brownsville	\$4,263,676	\$466,257	\$577,682	\$577,682	13.52%	25.97%	27.06%	25.97%
Wells Fargo Bank South Central, National Association	\$4,322,834	\$820,152	\$821,941	\$821,941	18.61%	54.91%	55.13%	54.91%
VeraBank, National Association	\$4,351,258	\$455,159	\$430,860	\$430,860	10.06%	15.13%	16.38%	15.13%
Inwood National Bank	\$4,378,205	\$461,390	\$430,906	\$430,906	9.80%	15.13%	15.93%	15.13%
First National Bank Texas	\$4,399,573	\$243,682	\$403,676	\$403,676	9.18%	20.39%	21.65%	20.39%
City Bank	\$4,403,133	\$440,066	\$477,126	\$477,126	10.93%	13.49%	14.74%	13.49%
Texas Bank and Trust Company	\$4,407,157	\$479,540	\$495,305	\$495,305	11.31%	13.60%	14.85%	13.60%
Vantage Bank Texas	\$4,433,153	\$388,788	\$408,853	\$408,853	9.23%	11.42%	12.67%	11.42%
Third Coast Bank	\$4,894,115	\$589,652	\$560,511	\$560,511	11.93%	12.69%	13.63%	12.69%
The American National Bank of Texas	\$5,518,998	\$267,277	\$499,372	\$499,372	8.69%	12.55%	13.75%	12.55%
Broadway National Bank	\$5,670,945	\$411,589	\$576,464	\$576,464	9.88%	13.95%	14.93%	13.95%
TBK Bank, SSB	\$6,264,658	\$991,828	\$748,389	\$748,389	13.02%	14.00%	14.71%	14.00%
Beal Bank	\$6,333,936	\$1,167,496	\$1,161,257	\$1,161,257	17.03%	244.38%	245.64%	244.38%
Sunflower Bank, National Association	\$8,204,826	\$1,025,800	\$954,734	\$954,734	12.08%	12.85%	14.09%	12.85%
Southside Bank	\$8,338,856	\$933,574	\$868,254	\$868,254	10.46%	15.58%	16.45%	15.58%
Woodforest National Bank	\$9,100,532	\$701,597	\$797,690	\$797,690	8.75%	9.94%	11.06%	9.94%
International Bank of Commerce   Laredo	\$9,542,204	\$1,762,995	\$1,650,749	\$1,650,749	17.84%	19.46%	20.71%	19.46%
Amarillo National Bank	\$9,743,947	\$1,009,091	\$979,553	\$979,553	10.30%	12.10%	13.26%	12.10%
Charles Schwab Trust Bank	\$9,831,340	\$791,513	\$1,281,886	\$1,281,886	12.19%	86.92%	86.92%	86.92%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over \$1 billion in total assets (continued)								
Stellar Bank	\$10,432,888	\$1,620,866	\$1,138,930	\$1,138,930	11.22%	14.18%	15.38%	14.18%
Veritex Community Bank	\$12,561,209	\$1,715,643	\$1,331,533	\$1,331,533	11.02%	11.81%	12.87%	11.81%
PlainsCapital Bank	\$12,875,225	\$1,471,438	\$1,306,947	\$1,306,947	10.22%	15.14%	16.39%	15.14%
NexBank	\$13,909,181	\$1,310,982	\$1,352,888	\$1,352,888	9.80%	15.40%	15.81%	15.40%
First Financial Bank	\$14,259,207	\$1,553,950	\$1,642,474	\$1,642,474	11.61%	17.79%	18.99%	17.79%
Charles Schwab Premier Bank, SSB	\$25,262,000	\$2,334,000	\$3,625,000	\$3,625,000	13.65%	61.67%	61.67%	61.67%
Texas Capital Bank	\$31,102,641	\$3,178,283	\$3,312,614	\$3,312,614	10.70%	11.90%	13.09%	11.90%
Prosperity Bank	\$38,764,102	\$7,275,847	\$3,728,485	\$3,728,485	10.53%	15.92%	17.17%	15.92%
Frost Bank	\$52,059,472	\$4,020,248	\$4,450,865	\$4,450,865	8.61%	13.95%	14.97%	13.95%
Comerica Bank	\$77,698,000	\$6,579,000	\$8,527,000	\$8,527,000	10.65%	11.81%	13.53%	11.81%
Average of Asset Group D	\$5,650,136	\$611,920	\$620,341	\$620,047	11.22%	19.74%	20.86%	19.71%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



# Definitions



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

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