

Rank The Banks

Texas - 2018 Q4

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Rankings Per State

Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

Top 50 Ranking by...

Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2017Q4 LTM Net Income - 2016Q4 LTM Net Income - ROAA - **ROAE**

Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

Excluded Banks & Calculation Notes

Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
 - ▶ Bank of Austin
 - ▶ First Financial Trust & Asset Management Company, NA
 - ▶ Legacy Trust Company, NA
 - ▶ Royal United Savings & Loan Assoc.
 - ▶ Vantage Bank Texas
 - ▶ Wells Fargo Bank South Central, NA

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending December 31, 2018 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/ Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

Texas – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
AccessBank Texas	Denton	Access Bancorp, Inc.	10/22/2007	5	61	No	380,355	0.70	7.56
Affiliated Bank, National Association	Arlington	SBH Manager, LLC	1/1/1959	4	197	No	751,688	0.48	4.17
AimBank	Littlefield	AIM Bancshares, Inc.	9/19/1925	19	243	No	1,401,066	1.22	12.35
Allegiance Bank	Houston	Allegiance Bancshares, Inc.	10/15/2007	16	573	No	4,653,896	1.15	10.48
Alliance Bank	Sulphur Springs	Alliance Bancshares, Inc.	6/13/1927	12	184	Yes	745,762	0.90	9.98
Alliance Bank Central Texas	Waco	ABCT Holdings, Inc.	3/16/1939	4	56	No	315,679	0.63	8.13
Amarillo National Bank	Amarillo	Amarillo National Bancorp, Inc.	1/1/1892	21	665	Yes	4,367,991	1.57	11.93
American Bank of Commerce	Wolfforth	Americo Bancshares, Inc.	9/11/1962	15	162	No	969,592	1.07	12.71
American Bank, National Association	Waco	American National Bancshares, Inc.	1/1/1952	3	86	Yes	432,090	0.77	7.82
American Bank, National Association	Dallas	ABNA Holdings, Inc.	4/30/1974	1	19	No	54,737	0.86	9.54
American Bank, National Association	Corpus Christi	American Bank Holding Corporation	8/24/1970	12	261	Yes	1,369,172	0.77	9.76
American First National Bank	Houston	AFNB Holdings, Inc.	5/18/1998	17	225	No	1,587,346	1.50	13.00
American Momentum Bank	College Station	Adam Bank Group, Inc.	10/25/2006	15	170	No	1,088,974	1.37	6.79
American National Bank & Trust	Wichita Falls	AmeriBancShares, Inc.	11/29/1976	10	180	No	732,343	1.12	10.01
American National Bank of Mount Pleasant	Mount Pleasant	Northeast Texas Bancshares, Inc.	8/29/1979	1	28	Yes	100,143	1.05	8.66
American National Bank of Texas	Terrell	A.N.B. Holding Company, Ltd.	11/22/1875	27	521	No	3,156,040	1.38	16.00
American State Bank	Arp	Steele Holdings, Inc.	8/1/1911	6	67	Yes	287,116	0.39	3.44
Amistad Bank	Del Rio	Eden Financial Corporation	4/25/1986	1	11	No	28,288	1.32	8.70
Anahuac National Bank	Anahuac	Anahuac Bancshares, Inc.	12/20/1976	5	32	Yes	121,100	0.83	7.84
Angelina Savings Bank, SSB	Lufkin		1/1/1978	1	24	No	67,747	1.00	11.47
Arrowhead Bank	Llano	Arrowhead Company	3/16/1923	5	40	Yes	183,896	1.13	11.36
Atascosa Bank	Pleasanton		9/7/1982	1	12	No	91,778	0.89	10.69
Austin Bank, Texas National Association	Jacksonville	Austin BanCorp, Inc.	10/1/1900	33	469	No	1,792,114	1.64	12.30
Austin Capital Bank SSB	Austin		1/9/2006	1	97	No	105,746	0.39	3.21
Austin County State Bank	Bellville	Austin County Bancshares, Inc.	6/26/2007	1	41	Yes	168,587	1.03	10.67
Bandera Bank	Bandera	Bandera Bancshares, Inc.	4/25/1986	1	13	Yes	71,880	1.21	12.17
Bank and Trust of Bryan/College Station	Bryan	TB&T Bancshares, Inc.	5/23/2006	5	87	No	613,807	1.73	16.93
Bank and Trust, SSB	Del Rio	Westex Bancorp, Inc.	1/1/1910	7	120	Yes	412,654	0.65	7.03
Bank of Brenham, National Association	Brenham	Industry Bancshares, Inc.	8/7/2001	1	26	No	405,590	1.10	10.44
Bank of DeSoto, National Association	Desoto	D Bancorp, Inc.	1/27/1986	1	40	Yes	172,864	1.67	15.02
Bank of Houston, National Association	Houston	BOH Holdings, Inc.	2/10/1893	2	16	No	69,208	(1.02)	(4.27)
Bank of San Antonio	San Antonio	Southwest Bancshares, Inc.	6/22/2007	5	121	No	761,475	1.37	14.48
Bank of San Jacinto County	Coldspring	Banc of San Jacinto County Bancshares, Inc.	11/9/1963	1	15	Yes	39,400	0.66	5.14
Bank of South Texas	Pharr		7/8/1986	6	49	No	132,749	1.34	12.14
Bank of Texas	Midland	Tall City Bancshares, Inc.	8/4/1962	3	23	Yes	375,768	1.81	15.82
Bank of the West	Grapevine	Greater Southwest Bancshares, Inc.	4/1/1986	11	99	Yes	491,466	0.89	9.86
Beal Bank, SSB	Plano	Beal Financial Corporation	3/10/1988	19	230	No	2,182,999	1.20	3.93
Benchmark Bank	Plano	Quinlan Bancshares, Inc.	8/29/1964	7	136	Yes	582,756	1.71	17.09
Big Bend Banks, N.A.	Marfa	Big Bend Bancshares Corporation	5/3/1907	2	28	Yes	129,531	0.99	7.40
BOC Bank	Amarillo		8/17/1984	2	10	Yes	55,419	1.47	10.36
Brady National Bank	Brady	Texas Country Bancshares, Inc.	7/10/1905	1	21	Yes	121,576	0.75	9.19
Brazos National Bank	Richwood	Gulfport Bancshares of Delaware, Inc.	8/2/1982	1	41	No	26,678	2.79	9.26
Brenham National Bank	Brenham	Brenham Bancshares, Inc.	4/22/1933	3	60	Yes	357,439	1.04	11.44
Bridge City State Bank	Bridge City	AmTex Bancshares, Inc.	1/1/1959	2	36	No	208,340	1.04	13.77
Broadway National Bank	San Antonio	Broadway Bancshares, Inc.	2/3/1941	41	642	Yes	3,653,723	0.91	8.82

Texas – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Brush Country Bank	Freer	AOB Ventures, Inc.	7/12/1958	1	12	No	43,169	0.13	0.96
BTH Bank, National Association	Quitman	BT Holdings, Inc.	1/1/1890	13	119	No	1,915,036	1.19	10.55
Buckholts State Bank	Buckholts		4/20/1907	3	14	Yes	80,897	1.61	9.74
Burton State Bank	Burton	Burton Bancshares, Inc.	5/18/1906	1	9	Yes	66,224	0.83	6.87
Business Bank of Texas, N.A.	Austin		8/6/2007	1	12	No	114,691	1.23	11.78
Capital Bank	Houston	Capital Bancorp, Inc.	4/10/1965	9	90	No	427,494	1.22	14.01
Capital Bank of Texas	Carrizo Springs		5/9/2003	2	16	No	75,849	0.91	6.55
Carmine State Bank	Carmine		9/3/1907	1	12	No	78,055	0.85	6.95
Castroville State Bank	Castroville		4/2/1959	2	28	No	157,622	1.20	13.02
Cendera Bank, National Association	Bells	Cendera Financial Holdings, Inc.	12/24/1904	3	21	Yes	96,920	0.80	7.35
Centennial Bank	Lubbock	Commerce BancShares, Inc.	6/7/1934	13	155	Yes	803,576	0.84	8.57
Central Bank	Houston	Central Bancshares, Inc.	5/31/1956	4	143	Yes	761,477	0.95	10.31
Central National Bank	Waco	CentraBanc Corporation	1/10/1977	4	95	Yes	883,973	1.48	16.63
Chappell Hill Bank	Chappell Hill		9/2/1907	1	8	No	31,320	0.54	5.53
Charter Bank	Corpus Christi	Charter Bancshares, Inc.	12/15/1962	4	55	Yes	282,122	2.45	23.65
Chasewood Bank	Houston		2/14/1983	2	26	No	113,439	0.60	7.93
Ciera Bank	Graham	First Graham Bancorp, Inc.	9/19/1890	8	112	Yes	567,202	0.93	7.08
Citizens 1st Bank	Tyler		4/6/1920	4	61	Yes	728,500	1.28	6.35
Citizens Bank	Kilgore	East Texas Financial Corporation	7/24/1949	11	111	No	420,680	0.80	6.81
Citizens Bank	Amarillo	Triple J Financial, Inc.	2/4/1904	4	23	Yes	159,818	1.59	15.64
Citizens Bank, National Association	Abilene	Big Country Bancshares, Inc.	1/1/1923	2	23	Yes	104,289	1.43	10.97
VeraBank, National Association	Henderson	Henderson Citizens Bancshares, Inc.	3/26/1930	36	473	No	2,308,542	1.05	11.21
Citizens National Bank	Cameron	Central Texas Financial Corp.	7/6/1900	11	81	Yes	416,331	0.89	7.79
Citizens National Bank	Crockett	Citizens Bancorp, Inc.	9/7/1982	1	16	Yes	88,812	0.63	5.87
Citizens National Bank at Brownwood	Brownwood	Brownwood Bancshares, Inc.	9/28/1934	2	47	Yes	205,629	0.58	4.73
Citizens National Bank of Crosbyton	Crosbyton	Citizens Bancshares, Inc.	1/16/1907	1	9	Yes	51,778	1.04	6.51
Citizens National Bank of Hillsboro	Hillsboro	Hillsboro Bancshares, Inc.	4/1/1893	2	28	Yes	174,653	0.83	7.03
Citizens National Bank of Texas	Waxahachie	First Citizens Bancshares, Inc.	7/1/1868	13	195	Yes	1,117,758	1.61	16.31
Citizens State Bank	Ganado	Ganado Bancshares, Inc.	1/1/1908	2	17	No	55,733	(0.24)	(3.69)
Citizens State Bank	Roma		5/15/1978	3	32	No	84,166	0.74	7.95
Citizens State Bank	Corrigan	Citizens State Financial Corporation	4/25/1919	2	31	Yes	125,703	1.49	13.97
Citizens State Bank	Buffalo	Industry Bancshares, Inc.	1/1/1925	9	105	No	912,998	1.09	9.72
Citizens State Bank	Somerville	C.S.B. Bancshares, Inc.	6/1/1925	6	117	No	585,429	1.57	14.81
Citizens State Bank	Miles	CSB Financial Corporation, Inc.	8/2/1937	2	20	Yes	149,385	1.96	19.64
Citizens State Bank	Anton	Anton Bancshares, Inc.	6/7/1947	1	9	No	33,536	(0.43)	(4.76)
Citizens State Bank	Sealy		5/20/1907	1	34	No	286,543	1.38	14.69
Citizens State Bank	Waco	Ram Security Holdings GP, Inc.	7/30/1919	8	51	No	144,198	0.68	7.87
Citizens State Bank	Tyler	Kidd Partners, Ltd.	11/13/1967	7	74	No	344,964	1.64	13.56
Citizens State Bank of Luling	Luling	Spector Holdings Limited Partnership	11/12/1913	2	20	No	64,956	0.95	6.28
City Bank	Lubbock	South Plains Financial, Inc.	8/2/1941	21	684	No	2,710,801	1.31	13.34
City National Bank	Corsicana	City Bancshares, Inc.	2/28/1983	1	15	Yes	48,373	0.56	4.94
City National Bank of Colorado City	Colorado City	City National Bancshares, Inc.	4/4/1900	1	23	Yes	125,272	1.25	13.91
City National Bank of San Saba	San Saba	CNB National Financial Corporation	3/1/1883	1	12	Yes	60,969	0.47	3.56
City National Bank of Sulphur Springs	Sulphur Springs	Sulphur Springs Bancshares, Inc.	1/1/1889	13	209	Yes	722,873	1.33	11.76
City National Bank of Taylor	Taylor	CNB Financial Corporation, Inc.	1/2/1900	1	41	Yes	209,910	0.93	8.89

Texas – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Classic Bank, National Association	Cameron	Cameron Financial Corporation	8/22/1889	6	86	Yes	368,047	0.65	7.23
Coleman County State Bank	Coleman	Coleman Bancshares, Inc.	1/1/1915	4	35	Yes	114,980	1.52	15.23
Colonial Savings, F.A.	Fort Worth	First Western Mortgage Corporation	1/1/1962	9	655	Yes	1,011,136	0.06	0.28
Columbus State Bank	Columbus	Central Texas Bankshare Holdings, Inc.	8/19/1919	2	13	No	109,086	0.88	7.87
Comerica Bank	Dallas	Comerica Incorporated	8/17/1849	437	7,114	No	70,737,276	1.71	16.37
Commerce Bank	Laredo	International Bancshares Corporation	3/31/1982	5	55	No	590,841	1.75	11.18
Commerce Bank Texas	Stockdale	Commerce Financial Corporation	2/1/1932	3	9	No	51,540	0.79	4.28
Commercial Bank	Mason	Commercial Company, Inc.	1/1/1901	1	10	No	50,756	1.41	17.34
Commercial Bank of Texas, N.A.	Nacogdoches	Nacogdoches Commercial Bancshares, Inc.	10/14/1901	19	204	No	727,918	1.06	11.08
Commercial National Bank of Brady	Brady	Commercial National Corporation	1/1/1894	2	34	Yes	154,371	1.25	12.26
Commercial National Bank of Texarkana	Texarkana	Commercial Bancshares, Inc.	2/5/1964	6	63	Yes	206,336	1.28	16.64
Commercial State Bank	Palmer	Palmer Bancshares, Inc.	3/1/1930	3	22	Yes	83,190	0.88	11.57
Community Bank	Bridgeport	Community Bancshares, Inc.	6/6/2007	1	33	No	98,981	0.59	6.77
Community Bank	Longview	East Texas Bancorp, Inc.	10/15/1984	6	36	Yes	219,573	1.79	17.10
Community Bank & Trust, Waco, Texas	Waco	Community Company	5/14/1952	4	107	No	450,382	0.99	7.02
Community Bank of Snyder	Snyder		3/13/1905	1	25	No	111,644	0.43	4.06
Community National Bank	Midland	Midland Bancshares, Inc.	1/3/1984	10	202	No	1,351,767	1.34	13.12
Community National Bank	Hondo	Medina Community Bancshares, Inc.	4/20/1981	4	45	Yes	200,903	0.92	8.27
Community National Bank & Trust of Texas	Corsicana	Community Bank Holdings of Texas, Inc.	5/2/1960	14	174	No	751,528	1.36	12.69
Community Bank of Texas, N.A.	Beaumont	CBTX, Inc.	3/6/1926	33	495	No	3,280,197	1.55	11.56
Cowboy Bank of Texas	Maypearl	Maypearl Bancshares, Inc.	1/1/1930	1	17	Yes	81,937	1.65	16.74
Crockett National Bank	San Antonio	Crockett County National Bancshares, Inc.	6/20/1983	5	381	Yes	643,198	1.61	13.59
Crossroads Bank	Yoakum	First State Bancshares of Yoakum, Inc.	1/1/1931	3	43	Yes	202,352	1.19	11.04
Crowell State Bank	Crowell	Crowell Bancshares, Inc.	12/28/1931	1	10	Yes	39,756	1.37	13.57
Cypress Bank, SSB	Pittsburg	Cypress Bancshares, Inc.	1/1/1977	4	62	No	187,591	0.90	8.76
Dalhart Federal Savings & Loan Association, SSB	Dalhart	Dalhart Federal Mutual Holding Company	9/18/1934	2	30	No	110,965	0.40	3.53
Dallas Capital Bank, National Association	Dallas	Park Cities Financial Group, Inc.	6/26/1972	1	68	No	853,699	0.70	6.53
Dilley State Bank	Dilley		2/2/1907	1	20	No	125,466	0.87	5.65
Donley County State Bank	Clarendon	Donley County Bancshares, Inc.	11/9/1906	1	10	Yes	42,941	0.27	1.47
Enloe State Bank	Cooper	Entex Bancshares, Inc.	6/5/1928	1	8	No	36,485	1.23	12.89
Ennis State Bank	Ennis	Ennis Bancshares, Inc.	4/18/1933	4	61	Yes	231,356	1.25	13.38
Extraco Banks, National Association	Temple	Extraco Corporation	9/20/1933	17	341	Yes	1,429,277	0.80	7.83
Falcon International Bank	Laredo	Falcon Bancshares Incorporated	12/10/1986	17	345	No	1,150,739	1.60	13.47
Falls City National Bank	Falls City		5/6/1907	3	28	No	407,257	2.09	19.98
Fannin Bank	Bonham	Fannin Bancorp, Inc.	11/1/1921	2	31	Yes	99,674	0.97	11.59
Farmers and Merchants Bank	De Leon	F & M Bancshares, Inc.	1/1/1905	5	33	Yes	92,919	0.38	4.16
Farmers State Bank	Groesbeck	Groesbeck Bancshares, Inc.	1/20/1913	6	42	Yes	135,508	1.22	13.01
Farmers State Bank	Center	Farmers Bancshares, Inc.	1/1/1904	6	82	Yes	334,125	0.26	2.07
Farmers State Bank of Newcastle	Newcastle	Newcastle Bancshares, Inc.	1/2/1909	1	9	No	47,055	1.36	14.54
Fayette Savings Bank, SSB	La Grange	Fayette Bancshares, Inc.	10/2/1978	3	26	Yes	175,093	1.07	12.72
Fayetteville Bank	Fayetteville	Industry Bancshares, Inc.	2/16/1917	3	33	No	501,383	1.18	12.12
Fidelity Bank	Wichita Falls	FB Bancshares, Inc.	9/9/2003	7	75	No	502,268	1.99	17.17
Fidelity Bank of Texas	Waco	Fidelity Bancshares, Inc.	1/1/1973	2	28	No	91,689	1.18	7.51
First Bank	Burkburnett	First Burkburnett Bancshares, Inc.	1/1/1907	7	159	Yes	420,019	1.71	14.82
First Bank & Trust	Lubbock	Heartland Financial USA, Inc.	1/1/1934	9	176	No	1,109,929	1.25	7.45

Texas – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
First Bank	Burkburnett	First Burkburnett Bancshares, Inc.	1/1/1907	7	154	Yes	421,536	1.95	17.16
First Bank & Trust	Lubbock	Heartland Financial USA, Inc.	1/1/1934	9	190	No	1,112,464	1.61	11.26
First Bank & Trust	Seymour	Baylor Bancshares, Inc.	3/5/1890	8	43	No	160,848	0.34	2.77
First Bank and Trust of Childress	Childress	Childress Bancshares, Inc.	1/1/1909	3	21	Yes	109,449	0.59	7.74
First Bank and Trust of Memphis	Memphis	Falcon Bancorporation Inc.	3/1/1898	1	11	Yes	57,141	1.07	8.68
First Bank of Celeste	Celeste	Metroplex North Bancshares, Inc.	5/1/1900	1	12	Yes	50,110	0.71	8.84
First Bank of Muleshoe	Muleshoe	Muleshoe Bancshares, Inc.	8/1/1955	3	26	No	96,319	0.61	4.41
First Capital Bank	Quanah	Quanah Financial Corporation	6/9/1907	2	23	No	60,338	0.91	10.54
First Command Bank	Fort Worth	First Command Financial Services, Inc.	4/21/1997	1	83	Yes	809,871	1.53	20.13
First Commercial Bank, National Association	Seguin	First Commercial Financial Corp.	7/1/1983	7	77	Yes	324,652	0.97	9.48
First Community Bank	San Benito	First San Benito Bancshares Corporation	10/3/1979	9	119	No	437,142	1.26	14.95
First Community Bank	Corpus Christi	Coastal Bend Bancshares, Inc.	2/7/1983	12	162	Yes	430,117	1.06	10.17
First Federal Bank Littlefield, Texas	Littlefield		6/1/1946	1	15	No	53,859	0.88	5.16
First Federal Community Bank, SSB	Paris		5/1/1922	4	84	No	425,300	0.71	6.45
First Financial Bank, National Association	Abilene	First Financial Bankshares, Inc.	1/1/1890	78	1,190	No	7,542,936	1.89	16.16
First Liberty National Bank	Liberty	First Liberty National Bancshares, Inc.	6/13/1913	4	74	Yes	304,023	0.97	8.00
First National Bank	Spearman	Spearman Bancshares, Inc.	4/24/1985	3	45	Yes	225,831	1.20	9.89
First National Bank	Wichita Falls	Wichita Falls Bancshares, Inc.	1/29/1986	5	101	Yes	471,490	0.99	9.77
First National Bank	Rotan	Rotan Bancshares, Inc.	1/1/1907	1	16	Yes	83,870	0.19	2.04
First National Bank Baird	Baird	First Baird Bancshares, Inc.	1/12/1885	10	123	No	415,027	0.63	6.85
First National Bank in Cooper	Cooper	Cooper Lake Financial Corporation	1/15/1891	1	8	No	46,250	0.89	6.61
First National Bank in Falfurrias	Falfurrias		1/1/1920	1	21	Yes	72,159	0.29	2.92
First National Bank in Port Lavaca	Port Lavaca	Bauer Management, Inc.	11/13/1957	4	48	No	313,772	1.02	10.53
First National Bank of Albany	Albany	Albany Bancshares, Inc.	1/1/1883	7	78	Yes	597,299	1.16	9.89
First National Bank of Alvin	Alvin	Coastal Bancshares, Inc.	8/1/1960	2	20	Yes	135,811	0.91	8.41
First National Bank of Anderson	Anderson	First Anderson Bancshares, Inc.	6/27/1904	2	47	No	172,169	0.90	8.61
First National Bank of Anson	Anson	Anson Bancshares, Inc.	1/11/1902	1	14	Yes	62,877	1.26	15.47
First National Bank of Aspermont	Aspermont		4/23/1901	1	8	Yes	64,596	1.00	6.64
First National Bank of Ballinger	Ballinger	Texas Country Bancshares, Inc.	6/29/1886	3	41	Yes	170,181	1.17	11.71
First National Bank of Bastrop	Bastrop	Bastrop Bancshares, Inc.	8/15/1889	7	117	Yes	560,964	1.44	14.53
First National Bank of Beeville	Beeville	First Beeville Financial Corporation	3/1/1890	3	56	No	411,613	1.27	14.73
First National Bank of Bellville	Bellville	Industry Bancshares, Inc.	7/1/1890	3	52	No	673,724	2.13	15.54
First National Bank of Bosque County	Valley Mills	Valley Mills Financial Corporation	1/1/1896	4	31	Yes	121,772	0.92	9.27
First National Bank of Burleson	Burleson	Citadel Bancorp, Inc.	4/20/1981	2	31	Yes	204,244	1.04	11.14
First National Bank of Central Texas	Waco	FCT Bancshares, Inc.	8/12/1901	5	93	Yes	881,869	1.65	18.27
First National Bank of Dublin	Dublin	Dublin Bancshares, Inc.	5/7/1985	3	33	Yes	89,221	1.26	12.24
First National Bank of Eagle Lake	Eagle Lake	Eagle Lake Bancshares, Inc.	12/30/1904	3	27	Yes	112,675	0.64	5.54
First National Bank of Eldorado	Eldorado	First Eldorado Bancshares, Inc.	1/1/1907	1	14	Yes	58,750	1.85	12.42
First National Bank of Evant	Evant		10/8/1912	3	26	Yes	99,786	1.15	14.26
First National Bank of Floydada	Floydada	Floyd County Bancshares, Inc.	1/1/1890	1	13	Yes	102,183	1.43	12.90
First National Bank of Fort Stockton	Fort Stockton	FNB Holding Company	10/1/1958	2	29	Yes	126,659	0.82	8.29
First National Bank of Giddings	Giddings	Giddings Bancshares, Inc.	9/1/1890	2	37	No	203,424	0.69	6.58
First National Bank of Gilmer	Gilmer	First Gilmer Bankshares, Inc.	4/13/1900	10	108	Yes	369,645	1.12	8.77
First National Bank of Granbury	Granbury	First Granbury Bancorporation	1/1/1887	8	148	No	593,002	0.99	9.38
First National Bank of Hebbronville	Hebbronville	Hebbronville Regional Bancshares, Inc.	1/1/1913	1	20	Yes	94,518	1.13	7.22

Texas – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
First National Bank of Huntsville	Huntsville	First National Bancshares of Huntsville, Inc.	1/14/1890	6	99	No	469,922	1.02	8.42
First National Bank of Jasper	Jasper	East Texas Bancshares, Inc.	2/6/1960	3	51	No	257,831	0.76	6.46
First National Bank of Kemp	Kemp	FNBK Holdings, Inc.	8/3/1901	2	25	No	87,477	0.51	4.53
First National Bank of Lake Jackson	Lake Jackson	Austin Colony, Inc.	9/26/1963	2	32	Yes	266,846	0.77	10.28
First National Bank of Lipan	Lipan		1/1/1907	1	5	No	22,575	0.36	3.97
First National Bank of Livingston	Livingston	FNB Company	3/17/1902	3	95	Yes	378,960	1.04	7.70
First National Bank of McGregor	McGregor	McGregor Bancshares, Inc.	1/1/1889	3	72	No	410,783	1.18	14.56
First National Bank of Mertzon	Mertzon		1/1/1910	3	31	No	443,331	0.96	13.77
First National Bank of Moody	Moody	Reynolds, Teague, Thurman Financial Corp.	1/1/1893	1	10	Yes	47,076	0.84	4.34
First National Bank of Mount Vernon	Mount Vernon	Mount Vernon Bankshares, Inc.	5/1/1900	3	32	Yes	191,004	1.28	12.01
First National Bank of Paducah	Paducah	First Paducah Bancshares of Texas, Inc.	1/1/1909	2	19	No	49,334	0.29	3.44
First National Bank of Quitaque	Quitaque	Quitaque National Corporation	8/20/1920	1	13	No	58,522	1.17	7.59
First National Bank of Shiner	Shiner	Industry Bancshares, Inc.	1/1/1891	5	60	No	740,116	1.26	12.31
First National Bank of Sonora	Sonora	First Sonora Bancshares, Inc.	8/15/1900	5	83	Yes	423,400	0.78	7.16
First National Bank of South Padre Island	South Padre Island	Laguna Madre Bancshares, Inc.	12/24/1983	2	15	Yes	57,549	0.79	6.77
First National Bank of Stanton	Stanton		1/1/1906	2	19	No	223,418	1.25	14.60
First National Bank of Sterling City	Sterling City	Sterling City Bancshares, Inc.	8/2/1910	3	22	Yes	183,532	0.73	14.40
First National Bank of Tahoka	Tahoka	Tahoka First Bancorp, Inc.	1/1/1907	1	10	Yes	53,912	0.95	9.21
First National Bank of Tom Bean	Tom Bean		9/22/1906	4	41	Yes	129,273	1.07	14.55
First National Bank of Trenton	Trenton	Captex Bancshares, Inc.	1/1/1901	5	51	No	175,189	(1.35)	(9.93)
First National Bank of Trinity	Trinity		9/11/1911	2	20	Yes	57,825	0.86	10.16
First National Bank of Weatherford	Weatherford	First Baird Bancshares, Inc.	5/15/1880	3	52	No	244,245	1.40	14.87
First National Bank of Winnsboro	Winnsboro	Etex Banco, Inc.	1/1/1893	3	33	No	137,157	1.14	6.05
First National Bank Texas	Killeen	First Community Bancshares, Inc.	2/27/1901	308	2,812	Yes	1,874,272	1.19	14.71
First Security State Bank	Cranfills Gap	Bosque Bancshares, Inc.	7/19/1910	4	28	Yes	114,651	0.89	13.70
First State Bank	Graham	Woodson Bancshares, Inc.	5/26/1983	5	35	Yes	153,018	1.22	13.35
First State Bank	Spearman	First State Bankshares, Inc.	1/1/1917	1	27	Yes	147,494	0.87	12.12
First State Bank	Shallowater	South Texas Bancshares, Inc.	10/8/1960	2	26	Yes	112,292	1.82	11.72
First State Bank	Hemphill		9/9/1944	1	12	No	61,500	0.29	2.23
First State Bank	Athens	Athens, Tx, Bancshares, Inc.	5/1/1935	7	100	No	470,734	1.31	13.01
First State Bank	Abernathy	Turner Bancshares, Inc.	12/6/1909	2	13	Yes	41,842	0.77	6.92
First State Bank	Stratford	Stratford Bancshares, Inc.	4/26/1948	3	42	Yes	244,798	1.31	11.69
First State Bank	Gainesville	Red River Bancorp, Inc.	8/16/1905	12	258	Yes	1,085,931	0.95	11.84
First State Bank	Abilene	BSA Bankshares, Inc.	6/3/1903	2	10	No	38,890	0.60	7.14
First State Bank	Junction	Kimble County Bancshares, Inc.	11/8/1947	1	13	Yes	51,387	0.99	10.94
First State Bank	Rice	Rice Bancshares, Inc.	2/27/1928	4	39	No	153,342	0.67	5.27
First State Bank	Chico	Chico Bancorp, Inc.	1/1/1896	4	47	Yes	180,452	0.38	3.55
First State Bank	Clute	FSB Bancshares, Inc.	10/16/1958	3	43	Yes	190,333	1.34	15.86
First State Bank	Columbus	Columbus Bancorp, Inc.	3/1/1913	1	17	Yes	142,317	0.36	2.86
First State Bank	Louise	Louise Bancshares, Inc.	5/7/1956	10	125	Yes	483,190	1.72	19.94
First State Bank and Trust Company	Carthage	Murphy-Payne Investments, Ltd.	2/27/1902	1	62	No	490,345	1.28	8.08
First State Bank of Bedias	Bedias	Bedias Financial Corp.	8/28/1907	2	21	Yes	158,604	1.34	9.08
First State Bank of Ben Wheeler, Texas	Ben Wheeler		2/17/1911	4	35	Yes	145,753	1.22	9.31
First State Bank of Brownsboro	Brownsboro	Brownsboro Bancshares, Inc.	2/17/1917	3	24	Yes	103,360	0.74	7.92
First State Bank of Burnet	Burnet		10/24/1908	3	45	Yes	246,255	0.92	7.97

Texas – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
First State Bank of Livingston	Livingston	East Texas Bancshares, Inc.	10/5/1910	5	92	No	338,561	0.96	6.07
First State Bank of Mobeetie	Mobeetie		1/1/1906	2	13	No	75,397	0.91	7.99
First State Bank of Odem	Odem	Odem Bancshares, Inc.	11/12/1945	4	34	No	142,889	1.28	11.43
First State Bank of Paint Rock	Paint Rock	Paint Rock Bancshares, Inc.	4/1/1910	2	15	Yes	102,476	1.21	10.31
First State Bank of San Diego	San Diego	San Diego Bancshares, Inc.	8/9/1954	1	17	Yes	65,671	0.94	10.29
First State Bank of Texas	Orange	County Bancshares, Inc.	8/12/1914	3	39	Yes	164,359	0.63	4.29
First State Bank of Uvalde	Uvalde	Briscoe Ranch, Inc.	7/1/1907	8	117	No	1,734,034	1.15	14.82
First Texas Bank	Georgetown	First Texas Bancorp, Inc.	1/1/1898	8	114	No	667,645	1.03	12.42
First Texas Bank	Killeen	First Texas Bancorp, Inc.	1/1/1963	6	76	No	294,739	0.75	6.89
First Texas Bank	Lampasas	First Texas Bancorp, Inc.	10/2/1884	2	36	No	137,448	1.05	9.38
First United Bank	Dimmitt	Plains Bancorp, Inc.	3/7/1907	16	207	Yes	1,315,753	1.31	13.18
FirstBank Southwest	Amarillo	FirstPerryton Bancorp, Inc.	1/1/1907	9	186	Yes	996,832	1.07	12.47
FirstCapital Bank of Texas, N.A.	Midland	First Bancshares of Texas, Inc.	11/17/1998	10	213	No	1,122,516	1.24	12.32
First-Lockhart National Bank	Lockhart	Lockhart Bankshares, Inc.	4/15/1889	4	61	No	272,377	0.93	10.46
Fort Davis State Bank	Fort Davis	Fort Davis Bancshares, Inc.	10/16/1911	3	33	Yes	85,847	0.48	5.33
Fort Hood National Bank	Fort Hood	First Community Bancshares, Inc.	10/17/1966	9	68	Yes	279,861	0.86	10.58
Frontier Bank of Texas	Elgin	Frontier Community Bancshares, Inc.	6/11/2007	4	50	No	263,274	0.99	7.29
Frost Bank	San Antonio	Cullen/Frost Bankers, Inc.	2/20/1899	142	4,370	No	32,355,408	1.49	14.40
Gilmer National Bank	Gilmer	Gilmer National Bancshares, Inc.	5/1/1901	1	46	No	210,533	1.05	7.67
Golden Bank, National Association	Houston		2/22/1985	8	122	No	904,503	1.66	12.80
Graham Savings and Loan, SSB	Graham	Graham Savings Financial Corp.	11/27/1934	3	32	Yes	128,804	0.87	7.21
Grand Bank of Texas	Dallas	Casey Bancorp, Inc.	6/13/1975	5	71	Yes	344,197	0.95	11.78
Grandview Bank	Grandview	D2 Alliances, LLC	8/7/1890	3	33	No	202,974	1.67	19.72
Granger National Bank	Granger	Granger Bancshares, Inc.	3/8/1920	1	8	No	32,140	0.61	3.79
Grapeland State Bank	Grapeland		8/1/1911	2	10	No	34,242	0.69	6.07
Greater State Bank	McAllen	Greater State Bancshares Corp.	1/1/1974	4	31	No	77,323	0.42	4.65
Gruver State Bank	Gruver	GSB Bancshares, Inc.	9/7/1946	1	13	Yes	68,552	1.39	13.15
Guadalupe Bank	Kerrville	Relationship Financial Corporation	3/17/2008	3	32	No	159,550	1.35	15.16
Guaranty Bank & Trust, N.A.	Mount Pleasant	Guaranty Bancshares, Inc.	1/17/1913	33	454	No	2,266,909	1.10	9.87
Happy State Bank	Happy	Happy Bancshares, Inc.	1/1/1908	34	705	No	3,444,514	1.13	8.28
Haskell National Bank	Haskell	Haskell Bancshares, Inc.	11/25/1890	2	25	Yes	69,714	0.65	5.69
Henderson Federal Savings Bank	Henderson		1/11/1929	1	24	No	106,799	0.97	4.69
Heritage Bank	Pearland	Heritage Bancorp, Inc.	9/16/1985	5	66	No	282,711	1.51	12.12
Herring Bank	Amarillo	Herring Bancorp, Inc.	1/1/1899	13	152	Yes	409,241	0.71	6.56
Hill Bank & Trust Co.	Weimar	Hill Bancshare Holdings, Inc.	1/1/1873	1	15	No	138,207	1.26	7.46
HomeBank Texas	Seagoville	MTA Bancshares Inc.	4/7/1952	3	41	Yes	189,096	1.62	16.21
HomeTown Bank, N.A.	Galveston		6/23/1966	7	106	No	593,364	1.46	13.64
Hondo National Bank	Hondo	Texas Heritage Bancshares, Inc.	2/1/1936	4	55	Yes	257,425	1.05	10.57
Horizon Bank, SSB	Austin	Frontier Bancshares, Inc.	1/1/1905	6	152	No	990,721	1.83	21.89
Huntington State Bank	Huntington	Huntington Bancshares, Inc.	1/23/1961	6	77	No	253,557	0.90	8.10
Incommons Bank, N.A.	Mexia	Bi-Stone Bancshares, Inc.	2/1/1882	6	56	No	169,592	0.77	8.62
Independent Bank	McKinney	Independent Bank Group, Inc.	1/1/1913	75	1,059	No	9,842,314	1.55	8.99
Industry State Bank	Industry	Industry Bancshares, Inc.	6/1/1911	4	97	No	782,439	1.62	14.66
International Bank of Commerce	Brownsville	International Bancshares Corporation	10/9/1984	12	231	No	1,016,530	2.23	13.08
International Bank of Commerce	Zapata	International Bancshares Corporation	2/6/1984	10	132	No	429,193	0.93	6.05

Texas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
International Bank of Commerce	Laredo	International Bancshares Corporation	9/2/1966	122	2,386	No	8,469,038	1.91	12.13
Interstate Bank, SSB	Perryton	ISB Holdings, Inc.	5/9/1958	2	35	Yes	197,402	1.08	10.91
Inwood National Bank	Dallas	Inwood Bancshares, Inc.	4/9/1964	14	231	Yes	2,817,297	1.53	14.11
Jacksboro National Bank	Jacksboro	Jacksboro National Bancshares, Inc.	7/24/1905	2	55	Yes	240,334	0.59	5.49
Jefferson Bank	San Antonio	Jefferson Bancshares, Inc.	8/12/1946	12	344	Yes	1,905,588	0.94	11.73
Johnson City Bank	Johnson City	Pedernales Investment Corporation	8/1/1944	1	23	Yes	118,188	1.01	8.41
Junction National Bank	Junction		4/1/1935	1	12	Yes	63,126	1.04	11.45
Justin State Bank	Justin	Charis Holdings, Inc.	1/24/1907	1	17	No	96,002	0.41	2.02
Karnes County National Bank of Karnes City	Karnes City		2/4/1901	2	33	No	413,629	1.07	12.80
Keystone Bank, National Association	Austin	Keystone Bancshares, Inc.	4/1/1997	2	22	No	75,264	(0.36)	(3.25)
Kleberg Bank, N.A.	Kingsville	Kleberg and Company Bankers, Inc.	1/1/1905	6	147	Yes	528,374	0.80	6.89
Kress National Bank	Kress	Kress National Bancshares, Inc.	9/17/1963	1	7	Yes	44,021	0.80	6.77
Lakeside National Bank	Rockwall	A.N.B. Holding Company, Ltd.	7/12/1974	1	10	No	62,457	0.51	5.42
Lamar National Bank	Paris	Lamar Bancorporation, Inc.	1/1/1981	3	42	Yes	161,021	0.76	7.08
Lamesa National Bank	Lamesa		7/2/1906	1	28	Yes	350,327	0.52	5.63
LegacyTexas Bank	Plano	LegacyTexas Financial Group, Inc.	1/1/1952	43	866	No	9,058,559	1.83	14.99
Legend Bank, N.A.	Bowie	Legend Bancorp, Inc.	3/19/1890	10	143	Yes	694,569	1.14	10.64
Liberty Capital Bank	Addison	Liberty Capital Bancshares, Inc.	9/15/2008	1	23	Yes	281,281	1.45	14.42
Liberty National Bank in Paris	Paris	Paris Bancshares, Inc.	4/20/1931	2	50	No	283,358	1.25	7.71
Llano National Bank	Llano	Hill Country Bancshares, Inc.	1/17/1983	4	46	No	180,969	1.31	11.32
Lone Star Bank	Houston		8/23/2006	3	25	No	129,234	0.82	6.71
Lone Star Capital Bank, National Association	San Antonio		3/9/1999	7	66	No	243,431	0.53	3.89
Lone Star National Bank	McAllen	Lone Star National Bancshares--Texas, Inc.	1/23/1983	31	673	No	2,209,580	1.19	10.30
Lone Star State Bank of West Texas	Lubbock	Lone Star State Bancshares, Inc.	8/9/1919	5	91	Yes	909,724	1.39	11.92
Lovelady State Bank	Lovelady		11/4/1974	1	12	Yes	48,185	0.88	9.02
Lubbock National Bank	Lubbock	Commerce National Financial Services, Inc.	6/9/1917	12	165	No	1,084,605	1.15	12.76
Lytle State Bank of Lytle, Texas	Lytle		9/17/1910	1	22	No	87,963	1.00	6.38
Mainland Bank	Texas City		9/14/1945	3	22	No	134,091	1.09	11.52
MapleMark Bank	Dallas	Maple Financial Holdings, Inc.	1/1/1909	4	48	No	307,948	(4.67)	(12.49)
Marion State Bank	Marion	Marion Bancshares, Inc.	10/26/1906	1	14	Yes	103,788	1.32	10.52
Mason Bank	Mason	Mason Bancshares, Inc.	1/15/1904	1	17	Yes	119,939	1.12	7.23
Menard Bank	Menard	Menard Bancshares, Inc.	1/1/1919	1	10	Yes	36,668	0.62	4.76
Mills County State Bank	Goldthwaite	Goldthwaite Bancshares, Inc.	6/4/1888	5	84	Yes	315,242	0.89	9.99
Mineola Community Bank, SSB	Mineola	Mineola Community Mutual Holding Company	4/1/1934	5	54	No	251,705	0.38	2.84
MINT National Bank	Kingwood	MINT Holdings, Inc.	1/5/2009	1	27	No	206,927	1.79	14.42
Moody National Bank	Galveston	Moody Bancshares, Inc.	1/1/1907	16	201	No	1,000,208	1.48	10.45
Morris County National Bank	Naples	Morris County Bankshares, Inc.	8/15/1893	2	30	Yes	95,577	0.09	1.04
Muenster State Bank	Muenster		6/23/1923	2	19	Yes	171,765	1.13	8.13
National Bank & Trust	La Grange	First La Grange Bancshares, Inc.	7/9/1888	2	31	Yes	246,588	0.71	8.63
National Bank of Andrews	Andrews	Andrews Bancshares, Inc.	11/12/1945	3	56	Yes	216,144	2.21	20.46
National Bank of Texas at Fort Worth	Fort Worth	Horizon Bankshares, Inc.	11/29/1973	4	62	Yes	280,642	0.75	6.98
National United	Gatesville	National United Bancshares, Inc.	8/21/1889	6	156	No	604,026	0.91	8.89
NewFirst National Bank	El Campo	NewFirst Financial Group, Inc.	1/22/1902	9	100	Yes	712,353	1.94	17.07
NexBank SSB	Dallas	SLHC Trust	1/1/1922	3	85	No	8,305,036	1.56	18.25
Normangee State Bank	Normangee	Normangee Bancshares, Inc.	10/10/1912	1	19	No	116,840	1.13	7.49

Texas – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
North Dallas Bank & Trust Co.	Dallas		3/20/1961	6	156	No	1,303,979	0.90	8.34
Oakwood Bank	Dallas	Oakwood Bancshares, Inc.	1/2/1900	3	40	No	264,622	(0.47)	(2.62)
One World Bank	Dallas	One World Holding, Inc.	4/4/2005	1	22	No	99,737	1.24	8.89
Ozona National Bank	Ozona	ONB Bancshares, Inc.	6/1/1905	7	69	Yes	255,317	1.33	12.57
Panola National Bank	Carthage	Panola National Bancshares, Inc.	10/6/1983	2	26	Yes	113,225	0.68	7.27
Pavillion Bank	Richardson	AmTex Bancshares, Inc.	1/17/1983	1	19	No	76,582	1.06	7.96
Pearland State Bank	Pearland	Coastal Bancshares, Inc.	1/6/1960	1	25	Yes	187,178	1.04	10.58
Pecos County State Bank	Fort Stockton	Pecos County Bancshares, Inc.	5/11/1928	5	59	Yes	257,403	1.02	13.40
Pegasus Bank	Dallas		1/24/2007	3	49	No	639,146	1.12	16.99
Peoples Bank	Lubbock	Peoples Bancorp, Inc.	2/13/1968	8	102	No	495,868	1.30	12.27
Peoples Bank	Paris	Texas Peoples National Bancshares, Inc.	12/16/1988	3	45	Yes	153,875	0.91	12.27
Peoples State Bank	Shepherd	AmTex Bancshares, Inc.	9/21/1921	3	30	No	123,336	0.78	10.46
Peoples State Bank	Rocksprings		5/1/1943	1	7	Yes	79,024	1.14	9.36
Peoples State Bank of Hallettsville	Hallettsville		1/18/1929	1	28	No	274,037	0.86	7.77
Perryton National Bank	Perryton	Perryton Bancshares, Inc.	1/1/1919	1	21	Yes	172,423	1.14	9.65
Pilgrim Bank	Pittsburg	Pilgrim Bancorporation	4/11/1911	16	110	Yes	574,188	0.72	6.44
Pinnacle Bank	Fort Worth	Pinnacle Bancorp, Inc.	8/10/1970	22	243	No	1,339,377	1.25	9.22
Pioneer Bank, SSB	Austin	JLL Associates G.P. FCH LLC	5/14/2007	20	222	No	1,553,403	0.51	5.39
Plains State Bank	Humble	Plains Acquisition Corporation	4/6/1957	4	68	No	476,612	1.60	14.79
PlainsCapital Bank	Dallas	Hilltop Holdings Inc.	9/15/1955	68	3,816	No	10,105,549	1.30	8.84
Pointbank	Pilot Point	Pilot Point Bancorp, Inc.	7/1/1884	9	121	Yes	545,482	0.92	9.31
POINTWEST Bank	West	West Bancshares, Inc.	1/1/1893	4	33	Yes	102,497	0.71	8.48
Powell State Bank	Powell		1/1/1910	1	11	No	45,917	0.49	6.97
Preferred Bank	Houston	Preferred Bancshares, Inc.	2/1/1985	5	44	No	282,331	1.21	7.72
Prosperity Bank	El Campo	Prosperity Bancshares, Inc.	9/13/1949	266	3,036	No	22,689,286	1.46	8.42
Providence Bank of Texas	Southlake	Providence Bancshares Corporation	8/27/2007	2	22	No	149,928	1.01	8.36
R Bank	Round Rock	R Corp Financial	6/22/2009	8	97	No	487,235	0.85	9.25
Rio Bank	McAllen	Rio Financial Services, Inc.	2/11/1985	8	195	No	520,514	0.44	4.82
Robert Lee State Bank	Robert Lee	Robert Lee Bancshares, Inc.	10/23/1936	1	15	No	41,227	0.45	3.58
Roscoe State Bank	Roscoe	Roscoe Financial Corporation	12/6/1906	3	40	Yes	161,034	0.98	9.66
Round Top State Bank	Round Top	Round Top Bancshares, Inc.	12/19/1912	6	74	No	560,226	1.31	12.41
Sage Capital Bank	Gonzales	ANB Bancshares Inc.	7/12/1984	7	86	No	405,478	1.15	10.67
Sanger Bank	Sanger	Sanger Bancshares, Inc.	9/8/1987	2	25	No	132,763	1.21	8.20
Santa Anna National Bank	Santa Anna		12/1/1933	1	12	No	49,445	1.59	14.27
Schertz Bank & Trust	Schertz	Schertz Bancshares Corporation	6/1/1913	5	61	No	408,416	1.57	12.90
Security Bank	Midland	Security Star Bancshares, Inc.	2/10/1928	12	183	Yes	871,904	1.70	12.85
Security Bank of Crawford	Crawford	Anchor Bancshares, Inc.	3/30/1940	1	11	No	63,855	0.58	5.94
Security State Bank	Winters		1/1/1917	2	18	Yes	63,621	0.78	9.22
Security State Bank	Farwell		1/19/1925	1	14	Yes	158,719	1.46	11.19
Security State Bank	Pearsall		1/1/1925	7	81	No	621,789	1.35	13.48
Security State Bank & Trust	Fredericksburg	Security Holding Company	4/12/1941	20	279	Yes	1,027,574	1.42	10.91
Shelby Savings Bank, SSB	Center	Shelby Bancshares, Inc.	7/27/1982	5	87	Yes	296,057	0.91	7.18
Southside Bank	Tyler	Southside Bancshares, Inc.	10/3/1960	64	837	No	6,117,745	1.34	9.47
SouthStar Bank, S.S.B.	Moulton	Southern Bancshares, Inc.	11/5/1920	15	162	No	677,479	0.95	8.34
SouthTrust Bank, N.A.	George West	Live Oak Bancshares Corporation	1/1/1934	6	89	Yes	377,005	0.62	5.57

Texas – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Southwest Bank	Odessa	Odessa SouthWest Bancshares, Inc.	12/15/1947	6	105	Yes	417,655	1.44	16.55
Southwestern National Bank	Houston	SWNB Bancorp, Inc.	11/3/1997	7	93	Yes	422,999	1.08	9.04
Spectra Bank	Fort Worth	Riverbend Financial Corporation	6/30/1986	3	26	Yes	70,302	0.44	4.01
Spirit of Texas Bank, SSB	Conroe	Spirit of Texas Bancshares, Inc.	9/7/1976	15	289	No	1,465,892	1.12	10.81
Spring Hill State Bank	Longview	Spring Hill Holdings Corporation	9/19/1977	3	47	No	205,416	1.03	9.78
Spur Security Bank	Spur	Espuela Bank Shares, Inc.	12/23/1933	1	8	Yes	45,300	0.31	3.14
State Bank of De Kalb	De Kalb		2/19/1937	6	64	Yes	251,351	1.47	12.57
State Bank of Texas	Dallas	SBT Bancshares, Inc.	10/19/1987	5	116	Yes	919,422	3.46	19.72
State National Bank in West	West		1/1/1909	1	18	No	75,177	0.59	7.07
State National Bank of Big Spring	Big Spring	SNB Financial, Inc.	3/1/1909	3	33	Yes	392,240	1.14	12.37
State National Bank of Groom	Groom	Groom Bancshares, Inc.	1/1/1904	2	10	Yes	35,898	0.44	4.43
Stockmens National Bank in Cotulla	Cotulla		1/1/1904	1	16	Yes	98,237	1.00	10.75
Sundown State Bank	Sundown	Sundown Bankshares, Inc.	5/21/1963	5	32	No	156,010	1.09	10.18
T Bank, National Association	Dallas	T Acquisition, Inc.	11/2/2004	1	48	No	305,849	1.53	11.81
TBK Bank, SSB	Dallas	Triumph Bancorp, Inc.	7/15/1981	51	1,116	No	4,524,838	1.54	11.26
Tejas Bank	Monahans	Sandhills Bancshares, Inc.	5/9/1960	1	16	Yes	176,873	2.14	19.68
Texan Bank, National Association	Houston	Friendswood Capital Corporation	12/10/2007	4	57	No	298,798	0.49	3.27
Texana Bank, National Association	Linden	Linden Bancshares, Inc.	1/20/1914	5	65	No	210,848	0.35	4.35
Texas Advantage Community Bank, National Association	Alvin		12/18/2006	2	20	No	108,357	0.73	8.16
Texas Bank	Henderson	Henderson Texas Bancshares, Inc.	5/5/1973	9	137	Yes	497,308	0.83	8.24
Texas Bank and Trust Company	Longview	Longview Financial Corporation	3/4/1958	21	466	No	2,528,019	1.50	13.50
Texas Bank Financial	Weatherford	Texas Banc Financial Corporation	6/12/1987	4	96	Yes	348,428	1.85	18.44
Texas Brand Bank	Dallas	Texas Brand Bancshares, Inc.	3/4/2005	3	33	No	203,554	1.16	8.83
Texas Capital Bank, National Association	Dallas	Texas Capital Bancshares, Inc.	10/3/1997	13	1,662	No	28,246,367	1.24	13.25
Texas Champion Bank	Corpus Christi	Mesquite Financial Services, Inc.	8/12/1912	11	101	No	319,759	0.51	4.31
Texas Citizens Bank, National Association	Pasadena	Texas Citizens Bancorp, Inc.	5/3/2006	6	108	No	556,035	0.09	1.07
Texas Community Bank	Laredo	Vision Bancshares, Inc.	6/20/1983	8	210	No	1,440,014	1.29	12.65
Texas Exchange Bank, SSB	Crowley		1/5/1970	2	23	Yes	761,346	0.91	7.48
Texas Financial Bank	Eden	Eden Financial Corporation	8/1/1986	3	22	No	103,516	1.27	12.56
Texas First Bank	Texas City	Texas Independent Bancshares, Inc.	4/23/1982	22	207	Yes	1,090,389	1.25	11.90
Texas First State Bank	Riesel	Texas First Bancshares, Inc.	7/26/1906	6	71	No	396,955	0.31	3.73
Texas Gulf Bank, National Association	Houston	Texas Gulf Bancshares, Inc.	7/11/1913	9	109	Yes	598,464	0.98	9.25
Texas Heritage Bank	Boerne	Southwestern Bancorp, Inc.	11/1/1931	4	34	Yes	147,556	1.10	13.05
Texas Heritage National Bank	Daingerfield	Daingerfield Holding Company	1/1/1889	4	35	Yes	134,195	0.87	7.64
Texas Hill Country Bank	Bandera	Texas Hill Country Bancshares, Inc.	4/1/2009	3	29	No	150,563	0.98	9.32
Texas National Bank	Mercedes	MNB Ventures, Inc.	11/26/1920	6	81	No	303,646	1.63	17.70
Texas National Bank	Sweetwater	Mesa Financial Corporation	5/8/1995	2	30	Yes	135,064	0.58	6.30
Texas National Bank of Jacksonville	Jacksonville	Texas National Bancorporation	3/19/1985	7	95	No	531,548	1.18	12.26
Texas Regional Bank	Harlingen	Texas State Bankshares, Inc.	3/5/1987	17	258	No	890,960	0.75	6.83
Texas Republic Bank, National Association	Frisco	TXRB Holdings, Inc.	5/21/1891	3	47	No	256,468	1.62	14.15
Texas Security Bank	Dallas	Texas Security Bankshares, Inc.	5/5/2008	3	51	No	476,012	0.97	7.51
Texas Star Bank	Van Alstyne	Van Alstyne Financial Corporation	6/1/1890	7	92	No	377,840	2.02	17.47
Texas State Bank	San Angelo	Texas Bancorp, Inc.	2/16/1963	4	64	Yes	270,620	1.18	10.77
Texas State Bank	Lufkin	Steele Holdings, Inc.	9/17/1926	7	49	Yes	120,974	0.23	2.46
TexasBank	Brownwood		3/7/1966	10	119	Yes	486,790	1.94	14.63

Texas – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
TexStar National Bank	Universal City	TexStar Bancshares, Inc.	1/20/2004	6	42	Yes	260,115	0.95	8.69
Third Coast Bank, SSB	Humble	Third Coast Bancshares, Inc.	3/1/2008	6	133	No	845,440	0.62	7.00
TIB The Independent BankersBank, National Association	Farmers Branch	Independent Bankers Financial Corporation	1/21/1982	6	292	No	2,513,109	0.86	8.18
Titan Bank, N.A.	Mineral Wells	BMC Bancshares, Inc.	1/1/1907	2	24	Yes	105,391	2.23	22.40
Tolleson Private Bank	Dallas	Tolleson Wealth Management, Inc.	2/10/2003	1	40	Yes	515,892	1.34	16.08
TransPecos Banks, SSB	Pecos	TransPecos Financial Corp.	3/31/1924	4	52	Yes	224,081	0.38	4.13
Trinity Bank, N.A.	Fort Worth		5/28/2003	1	20	No	257,181	1.84	14.82
TrustTexas Bank, SSB	Cuero	TrustTexas Mutual Holding Company	1/1/1921	6	78	No	333,918	0.66	6.08
United Bank of El Paso del Norte	El Paso	Southwest United Bancshares, Inc.	5/1/2001	4	45	No	245,611	1.17	11.31
United Texas Bank	Dallas	UTB Financial Holding Company	4/7/1986	2	35	No	458,649	0.83	8.51
Unity National Bank of Houston	Houston		8/2/1985	3	32	No	93,943	(1.80)	(16.72)
USAA Federal Savings Bank	San Antonio	United Services Automobile Association	12/30/1983	2	6,618	No	81,602,818	1.32	13.81
ValueBank Texas	Corpus Christi	First International Bancshares, Inc.	4/27/1967	8	99	No	242,173	1.20	12.69
Veritex Community Bank	Dallas	Veritex Holdings, Inc.	1/23/2004	22	333	No	3,207,962	1.43	9.32
Vista Bank	Ralls	Vista Bancshares, Inc.	1/25/1912	14	133	No	802,720	(0.34)	(3.10)
Waggoner National Bank of Vernon	Vernon	Waggoner National Bancshares, Inc.	7/3/1899	2	61	Yes	294,284	2.14	16.64
Wallis Bank	Wallis	Wallis Bancshares, Inc.	1/10/1906	11	148	Yes	719,184	2.22	20.24
Wellington State Bank	Wellington	WSB Bancshares, Inc.	1/1/1906	10	106	Yes	397,725	0.76	6.61
West Texas National Bank	Midland	First-West Texas Bancshares, Inc.	1/1/1904	10	171	Yes	1,430,581	1.53	17.07
West Texas State Bank	Odessa		3/3/1937	8	95	Yes	417,489	0.93	8.40
West Texas State Bank	Snyder	WTSB Bancorp, Inc.	1/14/1950	2	25	Yes	134,505	0.88	7.37
Western Bank	Lubbock	Circle I Bank Group, Inc.	8/16/1909	6	65	Yes	240,727	0.82	9.57
WestStar Bank	El Paso	WestStar Bank Holding Company, Inc.	5/1/1990	14	315	Yes	1,823,484	1.86	14.80
Woodforest National Bank	The Woodlands	Woodforest Financial Group, Inc.	9/5/1980	733	4,909	Yes	5,923,725	1.43	16.42
Worthington National Bank	Arlington		11/21/2002	4	48	No	288,768	0.87	8.90
Yoakum National Bank	Yoakum	Yoakum National BancShares, Inc.	1/1/1890	1	29	Yes	223,812	1.07	8.08
Zapata National Bank	Zapata	Zapata Bancshares, Inc.	11/16/1961	1	21	Yes	83,885	1.61	12.17
Zavala County Bank	Crystal City		1/1/1909	2	21	No	65,009	1.00	7.41

Texas – Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/ Office	Assets (\$000)/ Office	Deposits (\$000)/ Employee	Assets (\$000)/ Employee	Total Assets (\$000)
1	USAA Federal Savings Bank	San Antonio	6,618	2	71,930,848	35,965,424	40,801,409	10,869	12,330	81,602,818
2	Comerica Bank	Dallas	7,114	437	57,172,083	130,829	161,870	8,037	9,943	70,737,276
3	Frost Bank	San Antonio	4,370	142	27,238,210	191,818	227,855	6,233	7,404	32,355,408
4	Texas Capital Bank, National Association	Dallas	1,662	13	20,696,229	1,592,018	2,172,797	12,453	16,995	28,246,367
5	Prosperity Bank	El Campo	3,036	266	17,275,001	64,944	85,298	5,690	7,473	22,689,286
6	PlainsCapital Bank	Dallas	3,816	68	8,068,072	118,648	148,611	2,114	2,648	10,105,549
7	Independent Bank	McKinney	1,059	75	7,746,519	103,287	131,231	7,315	9,294	9,842,314
8	LegacyTexas Bank	Plano	866	43	6,876,483	159,918	210,664	7,941	10,460	9,058,559
9	International Bank of Commerce	Laredo	2,386	122	6,028,260	49,412	69,418	2,527	3,549	8,469,038
10	NexBank SSB	Dallas	85	3	5,120,680	1,706,893	2,768,345	60,243	97,706	8,305,036
11	First Financial Bank, National Association	Abilene	1,176	78	6,286,321	80,594	98,757	5,346	6,550	7,703,083
12	Southside Bank	Tyler	837	64	4,436,476	69,320	95,590	5,300	7,309	6,117,745
13	Woodforest National Bank	The Woodlands	4,909	733	5,338,201	7,283	8,081	1,087	1,207	5,923,725
14	Allegiance Bank	Houston	573	16	3,669,055	229,316	290,869	6,403	8,122	4,653,896
15	TBK Bank, SSB	Dallas	1,116	51	3,474,752	68,132	88,722	3,114	4,055	4,524,838
16	Amarillo National Bank	Amarillo	665	21	3,685,241	175,488	208,000	5,542	6,568	4,367,991
17	Broadway National Bank	San Antonio	642	41	3,147,601	76,771	89,115	4,903	5,691	3,653,723
18	Happy State Bank	Happy	705	34	2,863,394	84,217	101,309	4,062	4,886	3,444,514
19	CommunityBank of Texas, N.A.	Beaumont	495	33	2,811,864	85,208	99,400	5,681	6,627	3,280,197
20	Veritex Community Bank	Dallas	333	22	2,662,903	121,041	145,816	7,997	9,634	3,207,962
21	American National Bank of Texas	Terrell	521	27	2,857,311	105,826	116,890	5,484	6,058	3,156,040
22	Inwood National Bank	Dallas	231	14	2,463,096	175,935	201,236	10,663	12,196	2,817,297
23	City Bank	Lubbock	684	21	2,300,139	109,530	129,086	3,363	3,963	2,710,801
24	Texas Bank and Trust Company	Longview	466	21	2,222,818	105,848	120,382	4,770	5,425	2,528,019
25	TIB The Independent BankersBank, National Association	Farmers Branch	292	6	1,873,433	312,239	418,852	6,416	8,607	2,513,109
26	VeraBank, National Association	Henderson	473	36	2,061,737	57,270	64,126	4,359	4,881	2,308,542
27	Guaranty Bank & Trust, N.A.	Mount Pleasant	454	33	1,875,591	56,836	68,694	4,131	4,993	2,266,909
28	Lone Star National Bank	McAllen	673	31	1,934,623	62,407	71,277	2,875	3,283	2,209,580
29	Beal Bank, SSB	Plano	230	19	1,388,410	73,074	114,895	6,037	9,491	2,182,999
30	BTH Bank, National Association	Quitman	119	13	1,444,414	111,109	147,310	12,138	16,093	1,915,036
31	Jefferson Bank	San Antonio	344	12	1,687,019	140,585	158,799	4,904	5,540	1,905,588
32	First National Bank Texas	Killeen	2,812	308	1,591,776	5,168	6,085	566	667	1,874,272
33	WestStar Bank	El Paso	315	14	1,567,240	111,946	130,249	4,975	5,789	1,823,484
34	Austin Bank, Texas National Association	Jacksonville	469	33	1,494,469	45,287	54,306	3,187	3,821	1,792,114
35	First State Bank of Uvalde	Uvalde	117	8	1,589,321	198,665	216,754	13,584	14,821	1,734,034
36	American First National Bank	Houston	225	17	1,385,842	81,520	93,373	6,159	7,055	1,587,346
37	Pioneer Bank, SSB	Austin	222	20	990,764	49,538	77,670	4,463	6,997	1,553,403
38	Spirit of Texas Bank, SSB	Conroe	289	15	1,209,562	80,637	97,726	4,185	5,072	1,465,892
39	Texas Community Bank	Laredo	210	8	1,285,902	160,738	180,002	6,123	6,857	1,440,014
40	West Texas National Bank	Midland	171	10	1,288,660	128,866	143,058	7,536	8,366	1,430,581
41	Extraco Banks, National Association	Temple	341	17	1,172,667	68,980	84,075	3,439	4,191	1,429,277
42	AimBank	Littlefield	243	19	1,232,126	64,849	73,740	5,070	5,766	1,401,066
43	American Bank, National Association	Corpus Christi	261	12	1,250,235	104,186	114,098	4,790	5,246	1,369,172
44	Community National Bank	Midland	202	10	1,210,185	121,019	135,177	5,991	6,692	1,351,767
45	Pinnacle Bank	Fort Worth	243	22	1,137,759	51,716	60,881	4,682	5,512	1,339,377
46	First United Bank	Dimmitt	207	16	1,108,104	69,257	82,235	5,353	6,356	1,315,753
47	North Dallas Bank & Trust Co.	Dallas	156	6	1,147,410	191,235	217,330	7,355	8,359	1,303,979
48	Falcon International Bank	Laredo	345	17	1,002,875	58,993	67,691	2,907	3,335	1,150,739
49	FirstCapital Bank of Texas, N.A.	Midland	213	10	982,709	98,271	112,252	4,614	5,270	1,122,516
50	Citizens National Bank of Texas	Waxahachie	195	13	998,983	76,845	85,981	5,123	5,732	1,117,758

Texas – Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	Bank of DeSoto, National Association	Desoto	172,864	8.88	3.27	0.67	(10.86)	77.72	3.27	7.27
2	TBK Bank, SSB	Dallas	4,524,838	8.09	25.54	0.90	30.42	103.60	2.25	6.52
3	American Bank, National Association	Dallas	54,737	13.33	3.70	0.97	(1.98)	52.02	2.09	6.27
4	Charter Bank	Corpus Christi	282,122	9.00	18.16	0.33	5.78	70.36	4.13	6.20
5	Bank of South Texas	Pharr	132,749	7.97	2.81	1.10	0.39	87.64	1.86	6.17
6	State Bank of Texas	Dallas	919,422	8.50	8.04	1.51	13.72	82.49	4.24	6.12
7	Brazos National Bank	Richwood	26,678	6.57	(2.23)	0.08	(25.79)	203.09	0.00	5.79
8	First National Bank of Eldorado	Eldorado	60,537	9.64	2.45	0.13	0.75	58.22	2.16	5.72
9	Wallis Bank	Wallis	719,184	7.04	16.10	0.80	7.63	101.74	1.55	5.60
10	First State Bank	Abernathy	41,842	9.79	49.39	0.82	(24.39)	89.77	2.21	5.47
11	First Community Bank	Corpus Christi	422,859	6.82	0.93	0.32	(6.19)	83.13	2.76	5.43
12	Central Bank	Houston	761,477	6.95	15.30	0.76	18.07	84.46	2.50	5.38
13	First National Bank of Weatherford	Weatherford	244,245	6.29	1.24	0.61	1.09	94.44	2.15	5.35
14	Southwest Bank	Odessa	417,655	6.92	1.33	0.12	11.01	69.05	2.58	5.32
15	First Capital Bank	Quanah	59,433	6.18	(4.00)	0.73	6.14	97.92	0.00	5.27
15	First National Bank of Dublin	Dublin	90,526	6.34	1.30	0.22	1.95	82.32	2.60	5.27
17	Coleman County State Bank	Coleman	114,980	6.36	(3.49)	0.34	10.39	82.87	2.29	5.25
18	First National Bank of Hughes Springs	Hughes Springs	275,135	6.37	(0.02)	0.11	1.33	77.55	3.64	5.24
19	Security Bank	Midland	871,904	7.38	10.29	0.10	10.63	64.86	2.23	5.18
20	USAA Federal Savings Bank	San Antonio	81,602,818	7.26	(0.48)	0.21	1.11	65.71	2.19	5.17
21	First National Bank Baird	Baird	417,210	6.03	5.90	0.41	(1.75)	98.89	1.69	5.14
22	United Bank of El Paso del Norte	El Paso	245,611	6.28	17.83	0.60	17.63	97.82	3.03	5.13
22	Rio Bank	McAllen	520,514	7.45	62.96	0.71	56.62	75.13	2.32	5.13
24	First Bank	Burkburnett	420,019	6.04	3.28	0.42	14.42	94.27	3.38	5.10
24	Texas National Bank	Mercedes	303,646	7.13	3.88	0.81	20.71	68.13	1.95	5.10
26	Citizens State Bank	Roma	84,166	8.39	16.53	0.83	2.85	63.10	2.99	5.08
27	First State Bank	Shallowater	112,292	7.09	(2.66)	1.17	(6.69)	87.95	2.46	5.06
28	First National Bank of McGregor	McGregor	410,783	6.57	29.64	1.47	27.35	100.85	0.93	5.01
29	Texas Republic Bank, National Association	Frisco	256,468	6.28	11.83	0.95	4.25	114.71	0.00	5.00
30	Amistad Bank	Del Rio	28,288	6.25	1.31	0.41	(2.01)	86.96	0.00	4.94
31	Cendera Bank, National Association	Bells	96,920	6.49	15.34	1.03	5.76	103.40	1.47	4.93
31	Citizens National Bank of Texas	Waxahachie	1,117,758	5.39	14.28	0.20	18.33	91.00	3.53	4.93
33	Heritage Bank	Pearland	282,711	5.66	10.08	0.58	12.35	97.96	2.55	4.91
33	Enloe State Bank	Cooper	36,485	6.59	9.94	1.12	9.61	99.59	1.90	4.91
35	Tejas Bank	Monahans	176,873	6.72	20.83	0.25	30.89	64.50	2.86	4.89
36	HomeBank Texas	Seagoville	189,096	5.75	12.81	0.42	10.00	99.40	2.28	4.88
37	Grand Bank of Texas	Dallas	344,197	6.11	13.21	0.32	12.57	81.48	1.88	4.86
37	First State Bank	Louise	483,190	6.13	15.80	0.27	18.36	73.03	2.63	4.86
39	Texas Star Bank	Van Alstyne	377,840	5.22	10.55	0.44	(3.68)	96.41	1.15	4.85
39	Horizon Bank, SSB	Austin	990,721	5.68	14.29	0.54	11.48	91.07	2.36	4.85
41	Texas Bank Financial	Weatherford	348,428	6.82	49.95	1.55	51.24	93.62	1.89	4.83
42	National Bank of Andrews	Andrews	216,144	6.37	14.39	0.19	15.27	64.23	3.09	4.82
42	Texas Citizens Bank, National Association	Pasadena	556,035	6.05	15.42	0.88	16.11	104.04	1.09	4.82
44	First Federal Bank Littlefield, Texas	Littlefield	51,579	5.99	0.71	0.77	(3.78)	107.29	2.19	4.80
44	First National Bank of Eagle Lake	Eagle Lake	119,866	6.26	19.34	0.39	5.80	82.70	2.42	4.80
44	Fidelity Bank	Wichita Falls	502,268	5.93	(4.10)	0.73	4.32	99.43	2.32	4.80
44	NewFirst National Bank	El Campo	712,353	6.24	10.07	0.48	1.23	85.24	2.89	4.80
48	Citizens State Bank	Miles	149,385	5.79	12.01	0.70	18.65	92.68	0.00	4.78
49	Fannin Bank	Bonham	99,674	6.95	12.78	0.53	5.33	72.99	2.44	4.77
50	Normangee State Bank	Normangee	116,840	6.60	1.56	0.47	(8.17)	79.20	2.95	4.74
50	Citizens State Bank of Luling	Luling	64,956	5.34	(5.22)	0.29	(2.90)	104.90	2.28	4.74
50	SouthStar Bank, S.S.B.	Moulton	677,479	6.37	(13.72)	0.83	4.52	93.09	2.34	4.74

Texas – Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	Brazos National Bank	Richwood	26,678	749	0.24	15.78	0.00	0.00	4,743	17.67
2	First National Bank Texas	Killeen	1,874,272	29,144	8.01	0.29	0.00	0.00	281,160	15.30
3	Crockett National Bank	San Antonio	643,198	13,748	0.09	9.12	0.00	0.00	58,588	9.16
4	Woodforest National Bank	The Woodlands	5,923,725	108,566	4.34	0.00	0.00	0.00	461,402	8.08
5	Colonial Savings, F.A.	Fort Worth	1,011,136	888	0.02	2.25	4.03	0.01	67,411	6.43
6	PlainsCapital Bank	Dallas	10,105,549	124,820	0.15	5.27	0.44	0.01	586,865	6.11
7	Austin Capital Bank SSB	Austin	105,746	409	0.11	5.39	0.01	0.00	5,788	5.52
8	TIB The Independent BankersBank, National Association	Farmers Branch	2,513,109	21,033	0.00	0.10	0.16	0.00	97,909	4.02
9	Fort Hood National Bank	Fort Hood	279,861	3,004	2.10	0.00	0.00	0.00	9,693	3.70
10	Benchmark Bank	Plano	582,756	12,977	0.01	0.00	0.00	0.00	20,356	3.58
11	T Bank, National Association	Dallas	305,849	4,333	0.01	0.06	0.06	0.00	9,876	3.49
12	First Bank	Burkburnett	420,019	8,962	0.34	2.78	0.04	0.01	13,705	3.48
13	Titan Bank, N.A.	Mineral Wells	105,391	3,911	0.64	0.27	(0.07)	0.00	4,340	3.30
14	USAA Federal Savings Bank	San Antonio	81,602,818	1,045,612	0.25	0.55	0.13	0.00	2,279,567	2.88
15	National Bank of Andrews	Andrews	216,144	5,795	0.24	0.00	0.00	0.01	5,482	2.79
16	Texas Bank Financial	Weatherford	348,428	7,073	0.09	0.77	1.06	0.00	7,725	2.69
17	Beal Bank, SSB	Plano	2,182,999	25,354	0.00	0.06	0.03	0.01	50,016	2.36
18	First Command Bank	Fort Worth	779,719	16,127	0.27	0.00	0.00	0.00	16,927	2.17
19	Amistad Bank	Del Rio	28,288	380	0.44	0.98	0.00	0.00	618	2.15
20	MINT National Bank	Kingwood	206,927	3,431	0.02	1.82	0.16	0.00	3,846	2.00
21	City Bank	Lubbock	2,710,801	34,254	0.30	0.71	0.00	(0.01)	51,328	1.96
22	One World Bank	Dallas	99,737	1,103	0.78	0.86	0.12	(0.01)	1,695	1.90
23	Spectra Bank	Fort Worth	70,302	381	0.79	0.00	0.00	0.00	1,191	1.81
23	First National Bank of Livingston	Livingston	378,960	5,223	0.51	0.00	0.00	0.00	6,820	1.81
25	First Bank & Trust	Lubbock	1,109,929	13,204	0.22	1.06	0.14	0.00	19,004	1.79
26	American National Bank & Trust	Wichita Falls	732,343	7,530	0.11	0.15	0.05	0.00	11,741	1.74
27	Herring Bank	Amarillo	409,241	3,880	0.42	0.15	0.00	(0.01)	6,992	1.69
28	Zavala County Bank	Crystal City	65,009	632	0.92	0.00	0.00	0.00	1,064	1.68
29	Peoples Bank	Paris	153,875	1,794	1.04	0.00	0.00	0.00	2,469	1.67
30	International Bank of Commerce	Zapata	429,193	4,164	0.99	0.00	0.00	0.01	7,439	1.66
31	ValueBank Texas	Corpus Christi	242,173	2,982	0.49	0.00	0.00	0.04	3,802	1.54
32	TransPecos Banks, SSB	Pecos	224,081	1,010	0.31	0.21	0.32	0.00	2,981	1.49
32	Commercial Bank of Texas, N.A.	Nacogdoches	727,918	7,417	0.53	0.20	0.09	0.00	10,383	1.49
34	First National Bank of Tom Bean	Tom Bean	129,273	1,681	0.20	0.81	0.19	0.00	1,762	1.48
35	Comerica Bank	Dallas	70,737,276	1,216,378	0.30	0.00	0.00	0.00	1,035,575	1.46
36	Bank and Trust, SSB	Del Rio	412,654	3,659	0.24	0.00	0.00	0.00	5,959	1.42
36	International Bank of Commerce	Brownsville	1,016,530	22,159	0.66	0.00	0.00	0.08	14,073	1.42
36	Texas National Bank	Mercedes	303,646	4,273	0.25	0.00	0.00	0.00	3,734	1.42
39	American National Bank of Texas	Terrell	3,156,040	41,235	0.32	0.03	0.03	0.00	41,991	1.40
39	International Bank of Commerce	Laredo	8,469,038	163,186	0.55	0.01	0.01	0.01	120,211	1.40
41	Moody National Bank	Galveston	1,000,208	15,189	0.19	0.00	0.00	0.00	14,129	1.38
42	Austin Bank, Texas National Association	Jacksonville	1,792,114	28,796	0.64	0.05	0.00	0.01	23,971	1.37
42	Wallis Bank	Wallis	719,184	19,481	0.42	0.71	0.09	0.03	8,987	1.37
42	Lone Star National Bank	McAllen	2,209,580	25,496	0.35	0.09	0.00	0.00	29,183	1.37
45	Alliance Bank	Sulphur Springs	745,762	8,912	0.27	0.07	0.02	0.00	9,970	1.34
45	Extraco Banks, National Association	Temple	1,429,277	14,939	0.33	0.09	0.00	0.00	18,814	1.34
47	Huntington State Bank	Huntington	253,557	2,076	1.20	0.00	0.00	(0.01)	3,069	1.32
48	Community Bank & Trust, Waco, Texas	Waco	450,382	4,353	0.13	0.00	0.00	0.00	5,754	1.31
49	Industry State Bank	Industry	782,439	12,576	0.11	0.00	0.00	0.00	10,058	1.30
49	Texana Bank, National Association	Linden	210,848	747	0.26	0.86	0.00	0.00	2,781	1.30

Texas – Total Overhead Ranking

Rank	Company Name	City	Total Assets ((\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	NexBank SSB	Dallas	8,305,036	27.41	85	3	0.35	0.02	0.43	0.80
2	First State Bank of Uvalde	Uvalde	1,734,034	35.76	117	8	0.54	0.05	0.30	0.88
3	Texas Exchange Bank, SSB	Crowley	761,346	42.59	23	2	0.38	0.04	0.46	0.88
4	Lamesa National Bank	Lamesa	350,327	40.47	28	1	0.60	0.13	0.16	0.89
5	Falls City National Bank	Falls City	407,257	25.92	28	3	0.52	0.09	0.32	0.94
6	First National Bank of Mertzon	Mertzon	443,331	44.26	31	3	0.56	0.09	0.31	0.97
7	Texas State Bank	Lufkin	120,974	68.27	49	7	0.53	0.14	0.33	1.00
8	Bank of Brenham, National Association	Brenham	405,590	40.01	26	1	0.50	0.06	0.46	1.02
9	Citizens 1st Bank	Tyler	728,500	35.30	61	4	0.62	0.07	0.39	1.08
10	Fayetteville Bank	Fayetteville	501,383	41.14	33	3	0.55	0.11	0.43	1.09
11	First National Bank of Lake Jackson	Lake Jackson	266,846	51.97	32	2	0.65	0.11	0.35	1.11
12	Keystone Bank, National Association	Austin	75,264	137.73	22	2	0.73	0.09	0.31	1.12
13	Bank of Texas	Midland	375,768	32.37	23	3	0.74	0.08	0.34	1.16
14	First National Bank of Shiner	Shiner	740,116	40.64	60	5	0.64	0.12	0.42	1.18
15	BTH Bank, National Association	Quitman	1,915,036	38.77	119	13	0.67	0.18	0.35	1.20
16	Hill Bank & Trust Co.	Weimar	138,207	46.43	15	1	0.66	0.14	0.45	1.25
17	Peoples State Bank of Hallettsville	Hallettsville	274,037	55.49	28	1	0.81	0.10	0.37	1.28
18	Peoples State Bank	Rocksprings	79,024	44.38	7	1	0.63	0.26	0.41	1.29
19	State National Bank of Big Spring	Big Spring	392,240	45.81	33	3	0.73	0.16	0.46	1.35
20	Burton State Bank	Burton	66,224	54.56	9	1	0.76	0.21	0.39	1.36
21	Columbus State Bank	Columbus	109,086	54.37	13	2	0.73	0.17	0.46	1.36
22	Prosperity Bank	El Campo	22,689,286	41.12	3,036	266	0.87	0.18	0.30	1.36
23	First National Bank of Alvin	Alvin	140,292	49.39	18	2	0.63	0.23	0.52	1.38
24	Pearland State Bank	Pearland	187,178	48.88	25	1	0.82	0.29	0.27	1.39
25	Citizens National Bank of Crosbyton	Crosbyton	51,778	50.43	9	1	0.88	0.10	0.43	1.41
26	National Bank & Trust	La Grange	246,588	57.29	31	2	0.74	0.13	0.58	1.44
27	First National Bank of Aspermont	Aspermont	67,891	49.03	7	1	0.75	0.19	0.54	1.47
28	Stockmens National Bank in Cotulla	Cotulla	98,237	52.23	16	1	0.83	0.16	0.49	1.48
29	Citizens State Bank	Buffalo	912,998	49.23	105	9	0.76	0.14	0.57	1.48
30	Atascosa Bank	Pleasanton	91,778	52.91	12	1	0.79	0.14	0.56	1.49
31	First National Bank of Bellville	Bellville	683,493	45.88	52	3	0.76	0.13	0.61	1.50
32	United Texas Bank	Dallas	458,649	56.16	35	2	0.88	0.13	0.49	1.50
33	Inwood National Bank	Dallas	2,817,297	42.27	231	14	0.89	0.24	0.40	1.53
34	Commerce Bank	Laredo	590,841	41.80	55	5	0.39	0.24	0.90	1.53
35	Yoakum National Bank	Yoakum	223,812	50.38	29	1	0.87	0.19	0.48	1.54
36	First National Bank of Stanton	Stanton	223,418	48.01	19	2	0.86	0.34	0.40	1.59
37	Perryton National Bank	Perryton	172,423	50.19	21	1	0.91	0.17	0.52	1.60
38	First National Bank of Sterling City	Sterling City	183,532	60.32	22	3	0.93	0.20	0.53	1.66
39	First State Bank	Hemphill	61,500	77.90	12	1	1.00	0.14	0.51	1.66
40	Muenster State Bank	Muenster	171,765	50.56	19	2	1.01	0.13	0.53	1.67
41	Dilley State Bank	Dilley	125,466	61.75	20	1	1.13	0.10	0.46	1.70
42	Karnes County National Bank of Karnes City	Karnes City	413,629	56.36	33	2	0.94	0.15	0.61	1.70
43	Citizens State Bank	Sealy	286,543	48.42	34	1	1.03	0.13	0.56	1.72
44	First National Bank of Floydada	Floydada	110,149	48.12	14	1	1.05	0.15	0.53	1.74
45	State Bank of Texas	Dallas	919,422	25.78	116	5	1.11	0.19	0.44	1.74
46	Round Top State Bank	Round Top	560,226	50.46	74	6	1.05	0.24	0.47	1.75
47	Security State Bank	Pearsall	621,789	49.45	81	7	1.14	0.23	0.39	1.76
48	Southside Bank	Tyler	6,117,745	47.65	837	64	1.12	0.23	0.41	1.76
49	Community Bank	Longview	219,573	42.80	36	6	0.86	0.38	0.54	1.78
50	First National Bank in Port Lavaca	Port Lavaca	317,838	56.27	48	4	1.05	0.30	0.43	1.78

Texas – Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite Composite (%)
1	North Dallas Bank & Trust Co.	Dallas	1,303,979	647,089	1.87	0.00	0.00	0.01	(0.07)	(0.06)
2	First National Bank of Aspermont	Aspermont	67,891	13,344	3.61	0.07	0.00	0.00	(0.11)	(0.04)
3	Bank of Houston, National Association	Houston	69,208	27,742	0.61	0.00	0.00	0.00	(0.01)	(0.01)
3	Pegasus Bank	Dallas	639,146	370,453	0.84	0.00	0.00	0.00	(0.01)	(0.01)
5	Spectra Bank	Fort Worth	70,302	49,600	1.19	0.00	0.00	0.00	0.00	0.00
5	Liberty Capital Bank	Addison	281,281	172,980	1.00	0.00	0.00	0.00	0.00	0.00
5	Columbus State Bank	Columbus	109,086	8,801	2.75	0.00	0.00	0.00	0.00	0.00
5	Menard Bank	Menard	36,668	13,101	1.56	0.00	0.00	0.00	0.00	0.00
9	Bank of Texas	Midland	375,768	270,295	1.34	0.01	0.00	0.00	0.00	0.01
10	Chappell Hill Bank	Chappell Hill	31,320	22,981	2.39	0.00	0.00	0.00	0.01	0.01
11	Citizens State Bank	Sealy	286,543	133,378	1.10	0.00	0.00	0.00	0.01	0.01
12	Bank of San Antonio	San Antonio	761,475	574,058	0.95	0.02	0.00	0.00	0.00	0.02
13	Bank and Trust of Bryan/College Station	Bryan	613,807	428,452	1.35	0.01	0.00	0.02	0.00	0.02
14	Commercial Bank	Mason	50,756	26,195	1.36	0.02	0.00	0.00	0.00	0.02
15	Oakwood Bank	Dallas	264,622	203,211	0.60	0.02	0.00	0.00	0.00	0.02
16	Big Bend Banks, N.A.	Marfa	129,531	21,955	3.13	0.04	0.00	0.00	0.00	0.04
17	Inwood National Bank	Dallas	2,817,297	1,788,338	1.03	0.00	0.00	0.04	(0.01)	0.04
18	Texas Brand Bank	Dallas	203,554	153,391	1.39	0.00	0.00	0.00	0.04	0.04
19	Trinity Bank, N.A.	Fort Worth	257,181	154,185	1.08	0.00	0.00	0.04	0.01	0.05
20	Texas Financial Bank	Eden	103,516	34,945	2.04	0.02	0.00	0.02	0.01	0.05
21	HomeBank Texas	Seagoville	189,096	158,904	1.41	0.00	0.00	0.05	0.00	0.05
22	Capital Bank of Texas	Carrizo Springs	75,849	23,714	0.90	0.00	0.06	0.00	0.00	0.06
23	Dallas Capital Bank, National Association	Dallas	853,699	570,950	0.60	0.00	0.00	0.05	0.01	0.06
24	Texas State Bank	San Angelo	270,620	132,004	1.03	0.06	0.00	0.00	0.01	0.07
25	Citizens Bank, National Association	Abilene	104,289	71,844	1.60	0.02	0.04	0.00	0.01	0.07
26	Peoples Bank	Lubbock	495,868	365,286	0.88	0.02	0.00	0.04	0.02	0.07
27	First National Bank of Burleson	Burleson	206,330	56,657	1.02	0.04	0.00	0.00	0.04	0.08
28	United Texas Bank	Dallas	458,649	355,993	0.68	0.00	0.00	0.00	0.09	0.09
29	First National Bank of Eldorado	Eldorado	60,537	29,639	2.51	0.05	0.00	0.00	0.04	0.09
30	Atascosa Bank	Pleasanton	91,778	11,895	1.64	0.09	0.00	0.00	0.00	0.09
31	Brazos National Bank	Richwood	26,678	22,448	0.74	0.04	0.00	0.05	0.00	0.09
32	Western Bank	Lubbock	240,727	166,691	0.96	0.06	0.00	0.00	0.05	0.11
33	Worthington National Bank	Arlington	288,768	218,064	1.35	0.00	0.00	0.07	0.04	0.11
34	Hill Bank & Trust Co.	Weimar	138,207	13,206	2.02	0.12	0.00	0.00	(0.01)	0.11
35	TexStar National Bank	Universal City	260,115	205,883	2.00	0.00	0.00	0.13	0.00	0.13
36	City National Bank of San Saba	San Saba	60,969	9,994	2.84	0.00	0.00	0.00	0.13	0.13
37	Peoples State Bank	Rocksprings	79,024	33,568	0.25	0.13	0.00	0.00	0.01	0.14
38	First State Bank of Odem	Odem	142,889	72,366	2.20	0.09	0.00	0.00	0.05	0.14
39	Zavala County Bank	Crystal City	65,009	10,433	1.27	0.06	0.00	0.08	0.03	0.16
40	First United Bank	Dimmitt	1,315,753	917,535	1.48	0.12	0.01	0.05	(0.02)	0.16
41	State National Bank of Big Spring	Big Spring	392,240	86,962	1.87	0.02	0.00	0.12	0.03	0.17
42	American Bank, National Association	Corpus Christi	1,369,172	844,369	1.81	0.05	0.00	0.08	0.04	0.17
43	Texas Advantage Community Bank, National Association	Alvin	108,357	80,623	0.76	0.00	0.20	0.00	(0.03)	0.17
44	NexBank SSB	Dallas	8,305,036	5,049,833	0.63	0.04	0.04	0.09	0.00	0.18
45	Gruver State Bank	Gruver	68,552	40,259	1.20	0.01	0.00	0.29	(0.11)	0.19
46	First State Bank	Abilene	38,890	12,961	0.77	0.00	0.00	0.00	0.19	0.19
47	Citizens National Bank of Crosbyton	Crosbyton	51,778	15,871	1.26	0.17	0.05	0.00	(0.03)	0.19
48	First National Bank of Bellville	Bellville	683,493	169,526	1.60	0.08	0.00	0.07	0.04	0.19
49	Extraco Banks, National Association	Temple	1,429,277	944,588	2.35	0.08	0.00	0.10	0.02	0.19
50	Round Top State Bank	Round Top	560,226	369,623	0.83	0.19	0.01	0.00	0.00	0.21

Texas – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM	2017Q4 LTM Net Income (\$000)	2016Q4 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
						Net Income (\$000)/ Employee				
1	Charter Bank	Corpus Christi	282,122	8,806	55	160	7,808	7,677	2.45	23.65
2	Titan Bank, N.A.	Mineral Wells	105,391	3,911	24	163	1,917	997	2.23	22.40
3	Horizon Bank, SSB	Austin	990,721	17,506	152	115	11,702	10,748	1.83	21.89
4	National Bank of Andrews	Andrews	216,144	5,795	56	103	5,117	3,480	2.21	20.46
5	First Command Bank	Fort Worth	779,719	16,127	87	185	14,420	11,631	1.55	20.42
6	Wallis Bank	Wallis	719,184	19,481	148	132	14,540	11,253	2.22	20.24
7	Falls City National Bank	Falls City	407,257	8,015	28	286	6,438	5,074	2.09	19.98
8	First State Bank	Louise	483,190	10,014	125	80	7,404	6,376	1.72	19.94
9	Grandview Bank	Grandview	202,974	3,368	33	102	1,418	2,252	1.67	19.72
10	State Bank of Texas	Dallas	919,422	38,253	116	330	70,274	43,853	3.46	19.72
11	Tejas Bank	Monahans	176,873	4,452	16	278	2,496	1,789	2.14	19.68
12	Citizens State Bank	Miles	149,385	3,453	20	173	3,013	3,506	1.96	19.64
13	First National Bank of Beeville	Beeville	434,881	6,393	56	114	3,734	3,337	1.60	18.52
14	Texas Bank Financial	Weatherford	348,428	7,073	96	74	5,157	5,076	1.85	18.44
15	NexBank SSB	Dallas	8,305,036	117,833	85	1,386	108,635	84,796	1.56	18.25
16	First National Bank of Central Texas	Waco	851,880	18,523	93	199	16,103	15,001	1.63	17.91
17	Texas National Bank	Mercedes	303,646	4,273	81	53	1,714	2,000	1.63	17.70
18	Texas Star Bank	Van Alstyne	377,840	7,618	92	83	4,566	4,525	2.02	17.47
19	Commercial Bank	Mason	50,756	710	10	71	574	441	1.41	17.34
20	Fidelity Bank	Wichita Falls	502,268	9,959	75	133	7,001	6,854	1.99	17.17
21	First National Bank of Anson	Anson	62,995	1,214	14	87	847	238	1.42	17.14
22	Community Bank	Longview	219,573	5,155	36	143	4,850	4,327	1.79	17.10
23	Benchmark Bank	Plano	582,756	12,977	136	95	9,627	4,492	1.71	17.09
24	West Texas National Bank	Midland	1,430,581	26,989	171	158	16,784	8,237	1.53	17.07
24	NewFirst National Bank	El Campo	712,353	17,915	100	179	15,354	16,103	1.94	17.07
26	Pegasus Bank	Dallas	639,146	6,664	49	136	4,607	3,685	1.12	16.99
27	Bank and Trust of Bryan/College Station	Bryan	613,807	10,096	87	116	8,002	7,101	1.73	16.93
28	First Community Bank	San Benito	434,254	5,865	120	49	3,857	3,457	1.40	16.89
29	Cowboy Bank of Texas	Maypearl	81,937	1,775	17	104	1,729	1,696	1.65	16.74
30	Commercial National Bank of Texarkana	Texarkana	206,336	3,510	63	56	2,917	2,922	1.28	16.64
30	Waggoner National Bank of Vernon	Vernon	294,284	8,226	61	135	7,662	8,029	2.14	16.64
32	Central National Bank	Waco	883,973	16,676	95	176	15,257	14,226	1.48	16.63
33	Southwest Bank	Odessa	417,655	7,540	105	72	5,707	4,659	1.44	16.55
34	Woodforest National Bank	The Woodlands	5,923,725	108,566	4,909	22	88,398	84,507	1.43	16.42
35	Comerica Bank	Dallas	70,737,276	1,216,378	7,114	171	784,566	524,957	1.71	16.37
36	Citizens National Bank of Texas	Waxahachie	1,117,758	21,801	195	112	16,961	16,376	1.61	16.31
37	HomeBank Texas	Seagoville	189,096	4,009	41	98	2,318	1,655	1.62	16.21
38	Tolleson Private Bank	Dallas	515,892	9,843	40	246	9,827	8,563	1.34	16.08
39	American National Bank of Texas	Terrell	3,156,040	41,235	521	79	24,181	26,860	1.38	16.00
40	First Financial Bank, National Association	Abilene	7,703,083	142,891	1,176	122	115,151	100,421	1.88	15.93
41	First State Bank	Clute	190,333	3,351	43	78	2,266	1,493	1.34	15.86
42	Bank of Texas	Midland	375,768	8,633	23	375	6,019	4,032	1.81	15.82
43	Citizens Bank	Amarillo	159,818	3,387	23	147	2,934	3,322	1.59	15.64
44	Coleman County State Bank	Coleman	114,980	2,228	35	64	1,193	2,063	1.52	15.23
45	Guadalupe Bank	Kerrville	159,550	2,101	32	66	1,265	1,491	1.35	15.16
46	First National Bank of Evant	Evant	98,277	1,566	27	58	1,259	1,363	1.22	15.05
47	Bank of DeSoto, National Association	Desoto	172,864	4,092	40	102	3,651	3,005	1.67	15.02
48	LegacyTexas Bank	Plano	9,058,559	163,756	866	189	96,341	103,572	1.83	14.99
49	First National Bank of Weatherford	Weatherford	244,245	3,414	52	66	1,282	2,519	1.40	14.87
50	First Bank	Burkburnett	420,019	8,962	159	56	10,030	10,204	1.71	14.82
50	First State Bank of Uvalde	Uvalde	1,734,034	18,946	117	162	17,193	16,094	1.15	14.82
50	Trinity Bank, N.A.	Fort Worth	257,181	4,677	20	234	3,068	4,009	1.84	14.82

Texas – Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Horizon Bank, SSB	Austin	990,721	39	91	264	55	3	90.4
2	Wallis Bank	Wallis	719,184	9	42	309	88	6	90.8
3	First State Bank	Louise	483,190	37	74	281	77	8	95.4
4	State Bank of Texas	Dallas	919,422	6	111	45	311	10	96.6
5	Waggoner National Bank of Vernon	Vernon	294,284	92	79	104	187	30	98.4
6	First National Bank of Central Texas	Waco	851,880	145	194	90	59	16	100.8
7	WestStar Bank	El Paso	1,823,484	111	63	171	139	54	107.6
8	NexBank SSB	Dallas	8,305,036	430	76	1	44	15	113.2
9	TexasBank	Brownwood	486,790	69	80	196	173	59	115.4
10	Bank and Trust of Bryan/College Station	Bryan	613,807	194	277	79	13	27	118.0
11	HomeBank Texas	Seagoville	189,096	36	308	198	21	37	120.0
12	Tolleson Private Bank	Dallas	515,892	376	53	59	83	38	121.8
13	Citizens Bank	Amarillo	159,818	94	254	127	92	43	122.0
14	Bank of San Antonio	San Antonio	761,475	281	86	186	12	65	126.0
15	First Community Bank	San Benito	434,254	65	138	323	79	28	126.6
16	Southwest Bank	Odessa	417,655	14	66	389	133	33	127.0
17	Benchmark Bank	Plano	582,756	54	10	423	126	23	127.2
18	Community Bank	Longview	219,573	234	283	49	51	22	127.8
19	First Financial Bank, National Association	Abilene	7,703,083	229	104	103	165	40	128.2
20	Guadalupe Bank	Kerrville	159,550	86	104	340	67	45	128.4
21	Security Bank	Midland	871,904	19	76	342	105	103	129.0
22	Citizens National Bank of Texas	Waxahachie	1,117,758	31	56	356	167	36	129.2
23	NewFirst National Bank	El Campo	712,353	44	66	241	275	24	130.0
24	First National Bank of Eldorado	Eldorado	60,537	8	242	262	29	112	130.6
25	Texas Star Bank	Van Alstyne	377,840	39	154	232	214	18	131.4
26	Citizens State Bank	Miles	149,385	48	355	91	156	12	132.4
27	Commercial National Bank of Texarkana	Texarkana	206,336	165	142	233	94	30	132.8
28	Industry State Bank	Industry	782,439	413	49	52	93	58	133.0
29	First United Bank	Dimmitt	1,315,753	212	184	143	40	92	134.2
30	Santa Anna National Bank	Santa Anna	49,445	89	205	245	64	70	134.6
31	International Bank of Commerce	Brownsville	1,016,530	135	36	112	305	95	136.6
32	Tejas Bank	Monahans	176,873	35	254	87	304	11	138.2
33	Peoples Bank	Lubbock	495,868	158	127	259	26	125	139.0
34	First National Bank of Beeville	Beeville	434,881	116	357	102	108	13	139.2
35	Comerica Bank	Dallas	70,737,276	285	35	168	174	35	139.4
36	Brazos National Bank	Richwood	26,678	7	1	433	31	230	140.4
37	Gruver State Bank	Gruver	68,552	218	238	111	45	93	141.0
38	Charter Bank	Corpus Christi	282,122	4	175	290	243	1	142.6
39	Citizens Bank, National Association	Abilene	104,289	104	277	142	25	173	144.2
40	Commercial Bank	Mason	50,756	265	326	99	14	19	144.6
41	Texas Bank Financial	Weatherford	348,428	41	16	413	246	14	146.0
42	T Bank, National Association	Dallas	305,849	103	11	422	52	144	146.4
43	Texas Financial Bank	Eden	103,516	341	104	154	20	116	147.0
43	Grandview Bank	Grandview	202,974	174	247	105	200	9	147.0
45	LegacyTexas Bank	Plano	9,058,559	168	277	60	183	48	147.2
45	Community National Bank & Trust of Texas	Corsicana	751,528	76	124	246	180	110	147.2
47	ValueBank Texas	Corpus Christi	242,173	161	31	379	62	110	148.6
48	Trinity Bank, N.A.	Fort Worth	257,181	239	389	51	19	50	149.6
49	First Command Bank	Fort Worth	779,719	359	18	261	117	5	152.0
50	West Texas National Bank	Midland	1,430,581	258	283	72	125	24	152.4



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