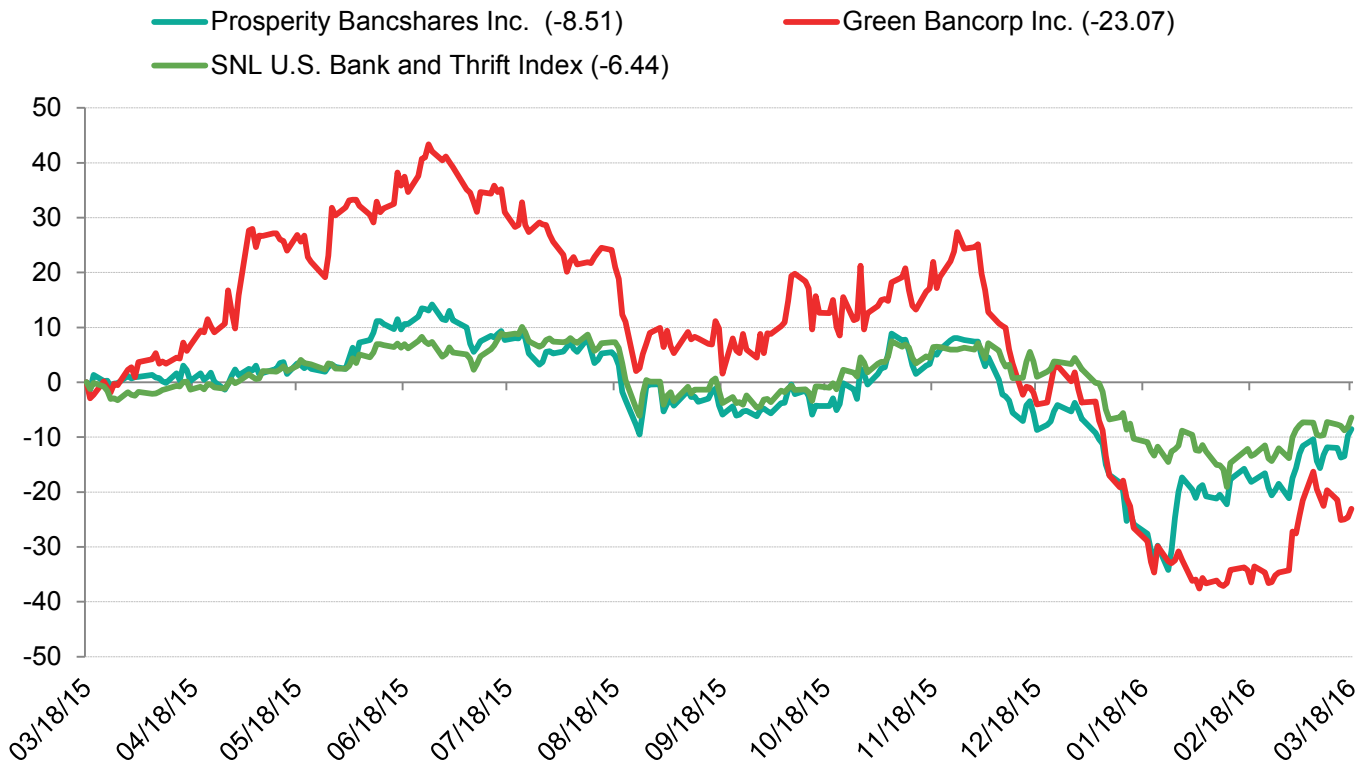


1-year total return of public banks based in Houston (%)



Data compiled March 21, 2016.

Analysis limited to Houston-based public banks and thrifts traded on the following major exchanges: Nasdaq, NYSE and NYSE MKT with the total return data available for last-12-months.

Total returns calculated from March 18, 2015, to March 18, 2016.

The SNL U.S. Bank & Thrift Index is based on public banks and thrifts traded on the following major exchanges: Nasdaq, NYSE and NYSE MKT.

Alliance Bancshares Inc.'s IPO date is Oct. 7, 2015, and is therefore excluded from the analysis. The company had a total return of -12.24% since the IPO, as of March 18, 2016.

Source: SNL Financial, a part of S&P Global Market Intelligence.