

Select privately-owned banks based in Texas

Financial data as of March 31, 2016

Company	City	Total assets		TCE/ TA (%)	Loans/ deposits (%)	C&I loans/ total loans (%)
		(\$B)	LTM growth (%)			
Cadence Bank NA	Houston	8.98	10.54	10.94	94.92	59.27
NexBank SSB*	Dallas	2.98	44.00	8.32	104.61	22.25
Happy State Bank	Happy	2.88	9.47	10.79	89.22	21.89
CommunityBank of Texas NA	Beaumont	2.82	11.16	10.58	87.24	23.34
City Bank*	Lubbock	2.54	6.35	9.36	76.69	14.43
Inwood National Bank*	Dallas	2.28	18.99	9.28	78.37	7.87
Texas Bank and Trust Co.	Longview	2.26	13.13	8.92	90.40	19.37
Southwest Bank	Fort Worth	1.77	7.16	10.81	113.34	14.83
Jefferson Bank*	San Antonio	1.62	9.12	8.02	72.08	12.05
WestStar Bank*	El Paso	1.24	13.51	9.34	72.32	19.74
Post Oak Bank NA	Houston	1.11	21.41	9.91	87.75	16.49
Falcon International Bank	Laredo	1.00	7.36	11.31	73.15	12.31
Spirit of Texas Bank SSB	College Station	0.86	11.98	9.20	104.04	16.49
First Bank & Trust*	Lubbock	0.82	7.84	9.56	82.93	21.49
American Bank of Commerce	Wolfforth	0.78	6.94	9.53	71.60	14.48
Citizens National Bank of Texas*	Waxahachie	0.77	15.71	9.98	87.83	11.12
Median of all Texas banks		0.20	2.62	10.20	67.03	14.27

Data compiled July 13, 2016.

Analysis includes all privately-owned banks and thrifts based in Texas with the following financial criteria as of March 31, 2016: total assets between \$750 million and \$10 billion; total asset growth for the last 12 months greater than 5%, tangible common equity-to-tangible assets less than 12%, and loans-to-deposits greater than 70%.

Based on regulatory filings as of March 31, 2016.

* S-corporation

TCE/TA = tangible common equity as a percentage of tangible assets

C&I = commercial and industrial

LTM = last 12 months

Source: SNL Financial, an offering of S&P Global Market Intelligence