

Texas banks with deposits in MSAs with largest HHI, population growth

2012Y

Company	City, state	Deposits located in MSAs/ total deposits (%)*	Total deposits (\$M)	Total assets (\$M)	ROAA (%)	Tier 1 risk-based ratio (%)	Adjusted NPA/ total assets (%)**
Deposits in Texas MSAs with largest pop growth							
Farm Bureau Bank, FSB	Sparks, NV	100.00	477.4	605.9	0.62	12.93	0.48
Jefferson Bank	San Antonio, TX	81.20	921.3	1,117.6	1.33	11.55	0.73
First National Bank	Fabens, TX	71.06	253.1	318.0	2.66	15.23	0.17
First State Bank Central Texas	Austin, TX	66.76	908.6	1,182.9	0.92	17.03	3.50
First Texas Bank	Georgetown, TX	64.16	451.9	513.3	1.02	20.64	0.86
Broadway National Bank	San Antonio, TX	62.76	2,191.8	2,807.9	1.16	17.85	1.02
Union State Bank	Florence, TX	58.31	382.3	459.0	0.85	16.34	0.91
First National Bank of Evant	Evant, TX	58.07	58.2	66.6	1.43	14.84	0.98
Nixon State Bank	Nixon, TX	55.92	75.3	89.3	-0.18	15.51	1.45
Extraco Banks, National Association	Temple, TX	55.34	915.8	1,229.7	0.82	17.10	0.56
Deposits in Texas MSAs with largest HHI growth							
Western National Bank	Odessa, TX	74.06	1,085.5	1,396.2	2.37	14.77	0.52
Commercial State Bank	Andrews, TX	68.20	414.6	477.7	1.49	12.14	0.90
First National Bank of Evant	Evant, TX	58.07	58.2	66.6	1.43	14.84	0.98
Extraco Banks, National Association	Temple, TX	53.74	915.8	1,229.7	0.82	17.10	0.56
First Texas Bank	Killeen, TX	52.63	213.2	249.2	0.51	28.84	0.45
National Bank	Gatesville, TX	47.54	458.5	521.9	1.14	17.06	1.05
First State Bank Central Texas	Austin, TX	45.06	908.6	1,182.9	0.92	17.03	3.50
FirstCapital Bank of Texas, N.A.	Midland, TX	42.28	570.0	713.1	1.04	13.59	0.05
Southwest Bank	Odessa, TX	41.41	211.1	256.2	1.54	9.69	1.60
Fort Hood National Bank	Fort Hood, TX	41.26	198.8	221.7	1.19	38.94	0.01

As of March 6, 2013

This analysis includes active, retail branches and excludes institutions' headquarters.

Branch ownership is pro forma for openings/closings and completed mergers and acquisitions since June 30, 2012.

* Deposit data is based on the FDIC's Summary of Deposits, as of June 30, 2012.

** Adjusted NPA figures are net of delinquent U.S. government guaranteed assets and OREO covered by loss-sharing agreements with the FDIC.

Each ranking is based on highest aggregate deposits from all branches located in the relevant MSAs as a percent of total deposits.

Only commercial banks, savings banks, and savings institutions were considered in this analysis.

MSA = metropolitan or micropolitan statistical area.

HHI = household income.

Source: SNL Financial

