

Texas Based Institutions - Ranked by % Growth in Loans Between June 30, 2015 and June 30, 2016

RANK	COMPANY NAME	CITY	06/30/16	% GROWTH	6/30/16	6/30/15	6/30/16	6/30/15	As of June 30, 2016			
			TOTAL ASSETS (\$000)	IN LOANS YEAR OVER YEAR	TOTAL LOANS (\$000)	TOTAL LOANS (\$000)	LOANS/DEPOSITS (%)	LOANS/DEPOSITS (%)	LTM ROAA *	TG EQUITY/ TG ASSETS (%)	NET INT. MARGIN (%)	NPAs/ ASSETS (%)
1	TBK Bank, SSB	Dallas	1,725,923	274.0%	1,395,819	373,176	107.8	97.9	1.87	11.97	9.49	1.38
2	Pioneer Bank, SSB	Dripping Springs	1,173,693	181.2%	827,807	294,434	80.1	80.6	1.92	11.25	4.01	0.35
3	Texas Exchange Bank, SSB	Crowley	333,613	105.4%	145,980	71,068	66.5	70.7	1.06	10.64	4.18	0.15
4	Green Bank, N.A.	Houston	3,809,147	68.5%	3,195,689	1,896,029	99.6	93.5	0.43	9.26	3.92	2.98
5	AccessBank Texas	Denton	277,554	67.5%	222,633	132,948	90.8	86.5	1.25	11.57	3.39	0.52
6	Wellington State Bank	Wellington	341,124	65.8%	208,519	125,769	69.9	58.5	0.84	11.02	3.97	0.67
7	NexBank SSB	Dallas	3,490,474	51.9%	2,516,231	1,656,621	95.8	94.2	1.69	8.54	2.92	0.06
8	Texas Hill Country Bank	Bandera	88,375	51.2%	66,122	43,740	86.0	78.4	0.59	12.88	3.83	0.33
9	First Commercial Bank, N.A.	Seguin	331,853	46.1%	141,151	96,618	48.0	70.4	0.59	9.98	4.04	0.18
10	Veritex Community Bank	Dallas	1,214,961	44.2%	932,740	647,017	90.4	93.0	1.12	9.56	3.90	0.17
11	BTH Bank, N.A.	Quitman	1,063,815	41.1%	799,803	566,679	85.6	83.4	0.82	11.82	3.00	0.09
12	Liberty Capital Bank	Addison	188,662	40.4%	152,375	108,508	109.2	72.6	1.02	10.17	3.35	1.26
13	Community National B&T of Texas	Corsicana	644,840	34.0%	423,983	316,357	74.8	69.4	1.28	9.10	4.80	0.77
14	Southwestern National Bank	Houston	347,759	34.0%	171,928	128,341	59.9	44.7	0.65	13.22	2.75	0.22
15	Texas Bank Financial	Weatherford	195,166	33.9%	160,244	119,640	98.5	101.6	1.87	9.20	5.21	0.17
16	First Texas Bank	Lampasas	125,998	33.7%	45,206	33,820	41.3	33.3	0.33	11.70	2.63	0.22
17	Security Bank of Crawford	Crawford	31,452	33.6%	21,678	16,223	78.5	90.5	NA	11.94	3.46	1.57
18	National Bank of Texas at Fort Worth	Fort Worth	230,641	33.3%	106,427	79,868	50.6	42.0	0.51	8.60	3.21	0.04
19	Schertz Bank & Trust	Schertz	294,383	32.2%	247,949	187,540	96.8	86.4	1.20	9.96	4.23	0.39
20	Third Coast Bank, SSB	Humble	448,092	31.5%	384,320	292,277	99.5	82.4	0.70	9.10	4.76	0.77
21	Prosper Bank	Prosper	80,138	31.2%	51,756	39,441	77.2	56.6	1.29	11.21	4.09	1.01
22	MINT National Bank	Kingwood	120,163	30.8%	87,687	67,023	82.3	107.1	1.39	10.78	4.35	0.52
23	Fort Hood National Bank	Fort Hood	251,950	30.8%	75,265	57,550	33.6	27.0	0.41	8.38	2.17	0.09
24	First State Bank	Mesquite	179,915	30.8%	54,223	41,464	33.3	26.6	0.03	8.81	2.06	2.72
25	First National Bank of Paducah	Paducah	43,936	30.5%	19,822	15,190	50.1	39.0	NA	9.82	3.28	0.88
26	Incommons Bank, N.A.	Mexia	148,256	30.4%	106,185	81,406	85.1	84.6	0.58	8.61	4.72	0.10
27	Vista Bank	Ralls	393,519	30.1%	277,074	212,937	99.0	89.8	1.10	11.19	5.13	1.98
28	R Bank	Round Rock	401,998	29.5%	278,748	215,192	78.4	78.4	0.39	8.83	3.56	0.33
29	First National Bank of McGregor	McGregor	232,703	28.6%	210,171	163,451	99.7	101.9	1.23	8.96	4.93	0.11
30	Citizens State Bank	Anton	38,068	28.2%	23,199	18,100	66.3	59.9	0.81	7.57	3.23	0.00
31	First National Bank of Kemp	Kemp	65,983	27.6%	23,122	18,116	40.7	33.8	0.15	10.55	3.43	0.11
32	Fidelity Bank	Wichita Falls	439,918	26.6%	356,992	281,943	104.6	86.3	1.56	9.95	4.86	0.54
33	American National Bank & Trust	Wichita Falls	515,573	26.4%	331,284	262,195	81.7	69.9	1.09	12.82	3.63	0.69
34	Independent Bank	McKinney	5,444,292	26.1%	4,263,407	3,381,846	101.2	97.3	1.07	9.23	4.19	0.27
35	Interstate Bank, SSB	Perryton	177,748	25.6%	119,279	94,993	79.4	57.0	1.00	10.14	3.67	1.53
36	American State Bank	Arp	295,341	25.5%	217,657	173,378	89.4	75.6	0.34	8.53	3.63	1.11
37	Ozona National Bank	Ozona	231,356	24.9%	152,847	122,329	74.1	61.8	0.83	10.35	4.24	0.95
38	Austin Capital Bank SSB	Austin	95,826	24.5%	73,217	58,800	98.5	99.2	1.06	11.26	3.91	0.08
39	Heritage Bank	Pearland	241,762	24.5%	197,619	158,751	99.3	98.5	0.90	8.52	4.71	0.33
40	First National Bank Texas	Killeen	1,581,601	24.2%	548,900	442,019	39.9	37.4	0.66	8.78	2.88	0.16
41	Golden Bank, N.A.	Houston	675,683	24.1%	512,653	413,029	94.6	83.8	1.15	13.92	3.84	0.52
42	State National Bank in West	West	68,215	24.0%	17,159	13,839	27.6	21.6	0.15	8.84	2.31	0.44
43	First National Bank of Tom Bean	Tom Bean	77,965	23.3%	51,073	41,405	71.9	68.7	0.65	8.17	3.96	0.74
44	Citizens State Bank	Miles	129,416	23.2%	113,003	91,736	95.4	101.0	1.83	8.29	5.36	0.02
45	Industry State Bank	Industry	717,426	22.6%	145,163	118,381	23.5	21.3	1.58	12.46	2.73	0.03
46	Woodforest National Bank	The Woodlands	4,809,121	22.4%	2,786,761	2,277,519	64.5	57.4	1.21	8.53	2.75	0.55
47	Round Top State Bank	Round Top	489,417	22.2%	295,166	241,577	67.5	58.2	0.99	10.34	3.00	0.00
48	First State Bank	Three Rivers	159,263	22.1%	82,719	67,766	58.1	46.0	0.75	10.39	2.99	0.32
49	Post Oak Bank, N.A.	Houston	1,077,166	22.0%	903,674	740,507	94.3	90.2	1.01	10.40	4.01	0.84
50	LegacyTexas Bank	Plano	8,059,678	21.8%	6,696,588	5,496,290	118.4	121.0	1.18	9.17	4.01	0.71
	Texas Median		207,271	8.1%	113,817	102,934	68.9	65.9	0.90	10.42	3.69	0.40
	U.S. Median		197,734	6.3%	123,199	116,927	80.3	78.1	0.82	10.68	3.60	0.83

* S-Corp ROAAs reflect fully-taxed earnings assuming 35% tax rate. LTM reflects "Last Twelve Months"
Source: SNL Financial, LC as of July 31, 2016. Based on Call Report data, does not adjust for merger activity.

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