

**Houston Based Institutions - Ranked by % Growth in Loans  
Between June 30, 2013 and June 30, 2014**

RANK	COMPANY NAME	CITY	06/30/14 TOTAL ASSETS (\$000)	% GROWTH IN LOANS YEAR OVER YEAR	6/30/14 TOTAL LOANS (\$000)	6/30/13 TOTAL LOANS (\$000)	6/30/14 LOANS/ DEPOSITS (%)	6/30/13 LOANS/ DEPOSITS (%)	As of June 30, 2014			
									LTM ROAA *	TG EQUITY/ TG ASSETS (%)	NET INT. MARGIN (%)	NPA's/ ASSETS (%)
1	Texan Bank	Sugar Land	151,507	73.8%	123,954	71,326	96.3	79.5	0.08	10.92	4.58	0.01
2	Allegiance Bank Texas	Houston	1,206,361	47.4%	933,318	633,086	86.5	83.5	0.81	9.31	4.08	0.29
3	Heritage Bank	Pearland	189,393	40.5%	105,804	75,303	63.1	93.5	0.62	9.34	5.02	0.06
4	Preferred Bank	Houston	208,774	35.8%	124,582	91,752	71.2	57.8	1.01	15.77	4.21	1.16
5	Commercial State Bank	Humble	289,007	35.4%	188,993	139,619	73.6	78.5	0.68	11.02	4.34	0.00
6	Memorial City Bank	Houston	287,471	33.5%	225,072	168,565	87.0	79.0	0.52	8.49	3.91	0.00
7	Icon Bank of Texas, National Association	Houston	597,462	27.4%	474,000	371,992	93.9	87.7	0.88	9.22	5.58	1.01
8	Central Bank	Houston	486,351	27.4%	336,599	264,293	81.0	66.4	1.08	8.60	4.89	0.04
9	Integrity Bank, SSB	Houston	539,218	24.4%	442,756	356,000	94.7	89.4	1.16	9.79	4.16	0.24
10	State Bank of Texas	Houston	173,297	24.2%	81,292	65,462	51.3	41.6	0.17	8.33	2.55	0.19
11	Third Coast Bank, SSB	Humble	311,196	22.3%	253,525	207,370	90.4	90.8	0.55	9.58	4.38	0.46
12	Woodforest National Bank	The Woodlands	4,170,270	21.9%	2,002,048	1,642,346	54.0	47.3	1.18	8.99	2.47	0.71
13	Plains State Bank	Humble	302,895	21.0%	228,891	189,104	84.7	85.2	1.02	9.87	4.32	0.78
14	Austin County State Bank	Bellville	105,478	20.9%	78,985	65,334	83.1	78.4	1.00	9.45	4.34	0.17
15	Mainland Bank	Texas City	124,338	19.1%	84,744	71,130	78.8	71.7	0.68	9.74	4.75	0.13
16	Security State Bank	Anahuac	160,699	17.9%	78,004	66,137	53.7	50.8	0.27	8.09	3.95	0.70
17	Pearland State Bank	Pearland	175,783	17.9%	34,115	28,946	22.2	20.4	1.16	12.51	2.65	0.00
18	MINT National Bank	Kingwood	64,797	17.8%	52,188	44,290	94.0	91.3	0.48	14.11	3.56	1.20
19	Post Oak Bank, N.A.	Houston	813,247	17.4%	666,925	567,942	91.2	87.6	0.92	9.88	4.15	0.33
20	American First National Bank	Houston	1,038,331	16.3%	857,633	737,291	96.5	98.1	1.07	13.23	4.55	1.14
21	Enterprise Bank	Houston	537,051	15.6%	408,512	353,444	89.2	81.1	1.02	11.37	4.61	1.27
22	First Liberty National Bank	Liberty	313,409	14.0%	132,482	116,211	48.4	41.4	0.80	10.81	2.76	0.04
23	Texas First Bank	Texas City	899,496	13.8%	416,114	365,595	51.2	49.4	0.95	8.68	3.76	1.48
24	Green Bank, National Association	Houston	1,803,179	13.7%	1,433,702	1,261,015	93.4	84.9	0.90	10.45	3.83	1.00
25	Houston Community Bank, National Association	Houston	319,996	11.6%	204,606	183,273	70.3	67.8	1.06	8.57	3.97	0.17
26	Bank of River Oaks	Houston	422,536	11.4%	266,411	239,190	72.6	84.4	0.82	9.50	3.85	0.15
27	Capital Bank	Houston	306,226	9.4%	242,260	221,401	89.3	86.8	0.91	9.05	4.62	0.32
28	First Community Bank, National Association	Sugar Land	627,263	9.2%	463,646	424,401	82.6	76.8	-0.08	9.72	4.05	1.16
29	Texas Citizens Bank, National Association	Pasadena	313,474	9.0%	254,291	233,350	93.4	88.4	1.56	10.29	4.88	2.41
30	Anahuac National Bank	Anahuac	95,730	9.0%	54,651	50,158	63.2	61.4	0.94	9.31	4.50	0.53
31	First National Bank of Alvin	Alvin	116,378	8.6%	20,018	18,430	20.5	19.1	0.82	15.14	2.72	0.00
32	Amegy Bank, National Association	Houston	13,563,793	8.3%	9,630,669	8,890,936	86.2	83.7	0.83	12.54	3.16	0.84
33	Moody National Bank	Galveston	965,319	7.6%	458,533	426,102	55.1	52.9	0.39	10.71	3.54	0.92
34	Patriot Bank	Houston	1,314,350	7.5%	936,019	870,394	91.1	84.9	0.70	10.27	3.01	3.28
35	Citizens State Bank	Sealy	227,670	7.5%	76,214	70,926	37.6	41.3	1.31	10.05	3.18	0.02
36	Texas Advantage Community Bank, National Association	Alvin	104,036	7.2%	72,654	67,773	76.4	80.1	0.86	8.55	3.36	0.07
37	HomeTown Bank, N.A.	Galveston	490,576	6.4%	286,697	269,473	65.3	62.8	1.23	9.89	4.05	0.69
38	Texas Gulf Bank, National Association	Lake Jackson	510,773	5.9%	292,089	275,805	66.5	63.8	1.10	9.89	3.88	0.10
39	Wallis State Bank	Wallis	401,341	5.2%	257,561	244,788	74.3	75.1	1.29	9.63	4.21	1.09
40	First Bank, National Association	Conroe	354,587	4.1%	256,636	246,613	78.5	80.8	1.53	7.45	4.81	0.83
41	Unity National Bank of Houston	Houston	72,869	3.5%	41,020	39,634	66.2	63.8	0.18	9.11	4.29	2.21
42	First National Bank of Lake Jackson	Lake Jackson	272,407	3.3%	17,442	16,878	7.1	8.7	0.80	9.45	2.36	0.03
43	Chasewood Bank	Houston	105,092	3.3%	40,687	39,375	42.2	41.5	0.07	7.78	2.86	0.92
44	Tradition Bank	Houston	524,398	3.1%	232,124	225,174	49.6	51.9	0.85	9.22	3.37	0.32
45	First National Bank of Bellville	Bellville	529,842	2.3%	134,108	131,116	29.3	31.0	1.58	9.60	3.14	0.00
46	First State Bank	Clute	146,590	0.2%	72,086	71,929	54.4	60.5	0.60	8.90	3.57	3.57
47	Industry State Bank	Industry	599,293	-2.3%	121,142	123,997	22.5	25.7	1.56	9.42	2.91	0.18
48	Southwestern National Bank	Houston	355,281	-8.1%	117,439	127,799	39.4	43.2	0.69	11.82	2.78	0.80
49	Lone Star Bank	Houston	106,486	-8.8%	76,027	83,389	84.7	96.5	-0.06	9.83	3.38	3.67
50	Brazos National Bank	Richwood	24,171	-14.4%	15,333	17,908	102.0	114.8	0.25	16.20	4.80	0.02
	<b>Houston Median</b>		<b>313,442</b>	<b>10.4%</b>	<b>214,839</b>	<b>175,919</b>	<b>73.1</b>	<b>74.6</b>	<b>0.87</b>	<b>9.73</b>	<b>3.93</b>	<b>0.50</b>
	<b>Texas Median</b>		<b>184,726</b>	<b>7.6%</b>	<b>92,947</b>	<b>86,136</b>	<b>64.0</b>	<b>63.2</b>	<b>0.86</b>	<b>9.89</b>	<b>3.71</b>	<b>0.46</b>
	<b>U.S. Median</b>		<b>171,661</b>	<b>5.3%</b>	<b>105,804</b>	<b>99,261</b>	<b>75.2</b>	<b>73.2</b>	<b>0.76</b>	<b>10.27</b>	<b>3.60</b>	<b>1.15</b>

Source: SNL Financial LC

\* S-Corp ROAAs reflect fully-taxed earnings assuming 35% tax rate.

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