

Mercer Capital's Texas Public Bank Peer Report

April 27, 2026

52 Wk Perf (%)	52 Wk High (\$)	52 Wk Low (\$)	Company Name	Ticker	State	Current Price (\$)	Market Cap (\$M)	LTM (x)	Price / Earnings Core LTM (x)	FY 26 (x)	FY 27 (x)	Price/ BVPS (x)	Price/ Tang. BVPS (x)	Div. Yield (%)	Tangible Equity / Assets (%)	Efficiency Ratio (%)	LTM ROE (%)	LTM ROA (%)	NPAs/ Loans + OREO (%)	NCOs/ Avg. Loans (%)	Loan Loss Reserve/ Loans (%)	Assets (\$M)
28.43	\$148.97	\$114.29	Cullen/Frost Bankers, Inc.	CFR	TX	\$143.56	\$9,039	14.47	14.35	13.94	13.54	2.05	2.43	2.79	7.13	60.93	15.28	1.25	0.43	0.16	1.29	\$53,041,424
(0.55)	\$38.74	\$28.12	First Financial Bankshares, Inc.	FFIN	TX	\$32.43	\$4,615	17.63	17.61	15.94	15.26	2.39	2.85	2.34	10.81	45.14	14.54	1.79	0.65	0.29	1.30	\$15,387,645
19.76	\$75.44	\$59.81	International Bancshares Corporation	IBOC	TX	\$71.68	\$4,457	10.83	10.87	NA	NA	1.37	1.50	2.04	18.22	36.13	13.66	2.47	1.79	0.14	1.68	\$16,576,335
7.16	\$77.20	\$61.07	Prosperity Bancshares, Inc.	PB	TX	\$69.48	\$7,006	12.15	11.95	11.10	9.52	0.85	1.59	3.45	11.63	43.48	7.14	1.42	0.69	0.08	1.53	\$38,463,425
22.44	\$34.37	\$26.32	Southside Bancshares, Inc.	SBSI	TX	\$33.07	\$984	14.44	10.42	10.29	9.83	1.16	1.52	4.35	7.77	53.71	8.40	0.83	0.22	0.06	0.94	\$8,514,590
30.92	\$45.09	\$32.79	South Plains Financial, Inc.	SPFI	TX	\$43.24	\$828	12.57	12.49	11.09	10.30	1.43	1.49	1.57	10.61	61.91	12.70	1.33	0.37	0.10	1.43	\$4,480,500
47.75	\$108.92	\$66.61	Texas Capital Bancshares, Inc.	TCBI	TX	\$100.31	\$4,381	13.48	NA	13.29	11.80	1.32	1.33	0.80	9.87	59.30	9.84	1.12	NA	0.23	1.07	\$33,486,484
29.91	\$77.84	\$46.43	Triumph Financial, Inc.	TFIN	TX	\$68.40	\$1,628	57.48	53.84	43.99	26.31	1.80	3.22	NA	7.80	89.68	3.40	0.49	2.02	0.29	0.66	\$6,876,715
47.91	\$40.21	\$24.59	Stellar Bancorp, Inc.	STEL	TX	\$37.56	\$1,907	18.87	16.14	17.39	15.81	1.15	1.74	1.60	10.75	62.16	6.34	0.97	0.62	0.05	1.15	\$10,806,594
29.86	\$40.41	\$28.43	Hilltop Holdings Inc.	HTH	TX	\$36.80	\$2,154	13.94	NA	17.69	16.00	1.00	1.15	2.17	12.13	83.08	7.57	1.07	NA	0.19	0.96	\$15,701,856
29.14			Median - Texas					14.19	13.42	13.94	13.54	1.35	1.56	2.17	10.68	60.11	9.12	1.18	0.64	0.15	1.22	\$15,544,751