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## **COMMUNITY REINVESTMENT ACT PUBLIC FILE**

### **8. FINANCIAL INFORMATION**

#### **LOAN TO DEPOSIT RATIO FOR EACH QUARTER**

**\*\* This information has not been reviewed or approved by the  
Office of the Comptroller of Currency. \*\***

FDIC Certificate # 5575  
 FRB District/ID\_RSSD 11 / 614368

FIRST NATIONAL BANK AND TRUST COMPANY OF WEATHERFORD DBA FIRST BANK TEXAS;  
 WEATHERFORD, TX

Summary Ratios  
 02/21/2024 01:38:18 PM

OCC Charter # 2477 County: PARKER

Summary Ratios--Page 1

Public Report

	12/31/2023			12/31/2022			12/31/2021			12/31/2020			12/31/2019		
	BANK	PG 4	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 6	PCT
<b>Earnings and Profitability</b>															
<b>Percent of Average Assets:</b>															
Interest Income (TE)	5.53	4.79	82	4.40	3.68	87	4.47	3.52	93	4.37	3.94	80	5.42	4.46	94
- Interest Expense	1.44	1.58	44	0.30	0.38	40	0.39	0.30	70	0.66	0.56	65	0.84	0.71	65
Net Interest Income (TE)	4.09	3.22	85	4.10	3.30	92	4.08	3.21	93	3.71	3.36	76	4.58	3.73	93
+ Noninterest Income	0.68	0.62	62	0.83	0.56	80	0.69	0.70	59	0.47	0.74	34	0.48	0.59	40
- Noninterest Expense	3.56	2.40	93	3.15	2.40	87	3.23	2.42	88	2.76	2.60	61	3.30	3.09	64
Pre-Provision Net Revenue (TE)	1.21	1.47	37	1.77	1.49	72	1.54	1.53	51	1.43	1.56	39	1.77	1.30	78
- Provision: Loan & Lease Losses	0.08	0.09	57	0.00	0.07	30	0.08	0.07	61	0.09	0.21	22	0.04	0.09	42
- Provision: Credit Loss Oth Assets	0.00	0.00	66	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	1.13	1.35	38	1.77	1.42	77	1.46	1.45	50	1.33	1.33	50	1.73	1.19	82
+ Realized Gains/Losses Sec	0.01	-0.02	96	0.00	-0.01	86	0.00	0.01	59	0.02	0.02	67	0.00	0.01	61
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	74	0.00	0.00	94	0.00	0.00	87	0.00	0.00	90	N/A	0.01	N/A
Pretax Net Operating Income (TE)	1.14	1.32	40	1.77	1.41	79	1.46	1.47	49	1.35	1.37	48	1.73	1.21	81
Net Operating Income	0.90	1.06	42	1.38	1.18	70	1.20	1.23	50	1.08	1.15	46	1.38	1.04	75
Net Inc Attrib to Min Ints	0.00	0.00	97	0.00	0.00	99	0.00	0.00	98	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	0.90	1.02	43	1.38	1.09	79	1.20	1.14	56	1.08	1.06	51	1.38	0.95	83
Net Income	0.90	1.06	42	1.38	1.18	70	1.20	1.23	50	1.08	1.14	46	1.38	1.04	75
<b>Margin Analysis:</b>															
Avg Earning Assets to Avg Assets	92.19	95.47	9	92.81	95.73	10	93.37	94.90	25	94.11	94.65	38	92.93	94.18	30
Avg Int-Bearing Funds to Avg Assets	57.39	71.24	10	52.19	67.87	6	53.53	68.17	8	57.87	71.26	11	60.34	68.39	18
Int Inc (TE) to Avg Earn Assets	6.00	5.02	87	4.74	3.86	90	4.79	3.73	93	4.65	4.17	80	5.83	4.74	96
Int Expense to Avg Earn Assets	1.56	1.65	46	0.32	0.39	41	0.42	0.32	70	0.70	0.59	65	0.90	0.76	66
Net Int Inc-TE to Avg Earn Assets	4.44	3.39	87	4.42	3.45	94	4.37	3.39	93	3.94	3.56	77	4.93	3.96	94
<b>Loan &amp; Lease Analysis:</b>															
Net Loss to Average Total LN&LS	0.41	0.06	93	-0.30	0.02	0	-0.03	0.03	14	-0.02	0.08	9	0.14	0.07	76
Earnings Coverage of Net Losses (X)	4.08	132.60	7	N/A	226.96	N/A	N/A	167.88	N/A	N/A	82.90	N/A	16.06	71.16	38
LN&LS Allowance to LN&LS Not HFS	1.26	1.23	57	1.34	1.31	60	1.26	1.42	38	1.34	1.38	52	1.11	1.21	41
LN&LS Allowance to Net Losses (X)	3.03	83.42	6	N/A	122.38	N/A	N/A	89.69	N/A	N/A	47.74	N/A	8.24	42.20	32
LN&LS Allowance to Nonaccrual LN&LS (X)	5.26	8.60	57	1.61	13.54	17	1.25	9.70	17	88.74	6.27	96	2.69	5.15	55
30-89 Days Past Due	0.57	0.35	75	0.42	0.31	68	1.73	0.28	96	0.15	0.38	36	0.87	0.62	70
Total LN&LS-90+ Days PD & Nonaccrual	0.85	0.42	83	0.87	0.34	84	1.13	0.46	84	0.27	0.63	35	0.45	0.68	47
Non-Curr Lns+OREO to Lns+OREO	0.85	0.45	82	1.18	0.40	87	1.13	0.54	81	0.29	0.76	30	0.47	0.93	37
<b>Liquidity</b>															
Net Non Core Fund Dep New \$250M	9.14	11.36	43	10.18	2.61	72	-12.61	-7.91	32	-29.78	-3.83	8	-4.03	-1.60	39
Net Loans & Leases to Assets	72.30	69.84	54	72.07	64.01	66	65.08	58.91	64	55.85	64.51	25	77.12	67.76	76
<b>Net Loans &amp; Leases to Deposits</b>	<b>79.86</b>	83.44	41	79.82	73.79	59	71.39	67.94	58	60.93	75.84	18	85.36	79.85	61
<b>Capitalization</b>															
Leverage Ratio	9.4164	10.23	33	9.2595	10.20	33	8.9363	9.81	32	7.8989	9.99	6	9.3858	10.94	24
Total Capital Ratio	N/A	14.33	N/A	12.5638	15.49	18	13.6823	16.09	25	14.8114	15.84	44	12.7422	16.70	13
Cash Dividends to Net Income	32.59	32.89	49	35.30	33.96	50	26.65	34.85	37	9.66	35.93	21	57.77	39.67	67
Non-Curr Lns+OREO to T1 Capital+Allowance	5.86	2.84	84	8.56	2.19	91	7.73	2.90	86	1.81	4.46	32	3.51	5.30	44
<b>Growth Rates</b>															
Total Assets	-0.66	6.32	15	6.15	3.95	65	159.71	12.26	99	30.65	19.34	85	13.23	5.70	85
Tier 1 Capital	5.50	8.10	36	10.42	9.40	66	179.79	10.42	99	12.45	8.67	77	6.21	5.74	56
Net Loans & Leases	-0.34	9.66	7	17.54	13.01	70	202.66	3.18	99	-5.39	11.70	4	4.41	5.39	48
Short Term Investments	226.27	66.53	84	-94.32	-38.88	2	37.81	25.50	63	204.74	109.39	80	146.75	45.80	84
Short Term Non Core Funding	-3.22	92.82	13	152.70	69.06	78	167.44	-2.88	97	129.21	6.48	94	-29.04	14.80	22
Average Total Assets	1,018,560			963,139			892,612			336,596			263,563		
Net Income	9,205			13,313			10,696			3,623			3,635		
Number of banks in Peer Group	511			1,293			1,309			1,274			429		

FDIC Certificate #  
5575

FRB District/ID\_RSSD 11 /  
614368

FIRST NATIONAL BANK AND TRUST COMPANY OF WEATHERFORD DBA FIRST BANK TEXAS; WEATHERFORD,  
TX

Summary Ratios

OCC Charter # 2477 County: PARKER

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Public Report

	09/30/2023			09/30/2022			12/31/2022			12/31/2021			12/31/2020		
	BANK	PG 4	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
<b>Earnings and Profitability</b>															
<b>Percent of Average Assets:</b>															
Interest Income (TE)	5.40	4.68	82	4.25	3.51	89	4.40	3.68	87	4.47	3.52	93	4.37	3.94	80
- Interest Expense	1.33	1.46	44	0.23	0.29	41	0.30	0.38	40	0.39	0.30	70	0.66	0.56	65
Net Interest Income (TE)	4.07	3.23	85	4.01	3.21	92	4.10	3.30	92	4.08	3.21	93	3.71	3.36	76
+ Noninterest Income	0.72	0.63	66	0.84	0.57	79	0.83	0.56	80	0.69	0.70	59	0.47	0.74	34
- Noninterest Expense	3.53	2.40	92	3.14	2.36	87	3.15	2.40	87	3.23	2.42	88	2.76	2.60	61
Pre-Provision Net Revenue (TE)	1.26	1.50	40	1.71	1.44	72	1.77	1.49	72	1.54	1.53	51	1.43	1.56	39
- Provision: Loan & Lease Losses	0.10	0.08	67	-0.17	0.06	2	0.00	0.07	30	0.08	0.07	61	0.09	0.21	22
- Provision: Credit Loss Oth Assets	0.00	0.00	67	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	1.16	1.39	38	1.88	1.38	83	1.77	1.42	77	1.46	1.45	50	1.33	1.33	50
+ Realized Gains/Losses Sec	0.01	-0.01	97	0.00	0.00	83	0.00	-0.01	86	0.00	0.01	59	0.02	0.02	67
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	86	0.00	0.00	96	0.00	0.00	94	0.00	0.00	87	0.00	0.00	90
Pretax Net Operating Income (TE)	1.17	1.38	41	1.88	1.38	84	1.77	1.41	79	1.46	1.47	49	1.35	1.37	48
Net Operating Income	0.93	1.11	41	1.46	1.15	77	1.38	1.18	70	1.20	1.23	50	1.08	1.15	46
Net Inc Attrib to Min Ints	0.00	0.00	97	0.00	0.00	99	0.00	0.00	99	0.00	0.00	98	0.00	0.00	99
Net Income Adjusted Sub S	0.93	1.06	42	1.46	1.07	85	1.38	1.09	79	1.20	1.14	56	1.08	1.06	51
Net Income	0.93	1.11	41	1.46	1.15	77	1.38	1.18	70	1.20	1.23	50	1.08	1.14	46
<b>Margin Analysis:</b>															
Avg Earning Assets to Avg Assets	91.88	95.50	7	93.08	95.59	14	92.81	95.73	10	93.37	94.90	25	94.11	94.65	38
Avg Int-Bearing Funds to Avg Assets	57.00	71.11	10	52.51	67.86	7	52.19	67.87	6	53.53	68.17	8	57.87	71.26	11
Int Inc (TE) to Avg Earn Assets	5.88	4.92	87	4.56	3.68	90	4.74	3.86	90	4.79	3.73	93	4.65	4.17	80
Int Expense to Avg Earn Assets	1.45	1.53	46	0.25	0.30	42	0.32	0.39	41	0.42	0.32	70	0.70	0.59	65
Net Int Inc-TE to Avg Earn Assets	4.43	3.40	87	4.31	3.37	93	4.42	3.45	94	4.37	3.39	93	3.94	3.56	77
<b>Loan &amp; Lease Analysis:</b>															
Net Loss to Average Total LN&LS	0.54	0.04	95	-0.40	0.01	1	-0.30	0.02	0	-0.03	0.03	14	-0.02	0.08	9
Earnings Coverage of Net Losses (X)	3.22	180.29	5	N/A	222.60	N/A	N/A	226.96	N/A	N/A	167.88	N/A	N/A	82.90	N/A
LN&LS Allowance to LN&LS Not HFS	1.23	1.24	51	1.24	1.34	44	1.34	1.31	60	1.26	1.42	38	1.34	1.38	52
LN&LS Allowance to Net Losses (X)	2.29	104.80	5	N/A	122.14	N/A	N/A	122.38	N/A	N/A	89.69	N/A	N/A	47.74	N/A
LN&LS Allowance to Nonaccrual LN&LS (X)	10.36	8.52	73	1.07	12.12	10	1.61	13.54	17	1.25	9.70	17	88.74	6.27	96
30-89 Days Past Due	0.53	0.28	77	0.20	0.26	54	0.42	0.31	68	1.73	0.28	96	0.15	0.38	36
Total LN&LS-90+ Days PD & Nonaccrual	0.97	0.38	86	1.20	0.36	89	0.87	0.34	84	1.13	0.46	84	0.27	0.63	35
Non-Curr Lns+OREO to Lns+OREO	1.29	0.42	90	1.64	0.42	91	1.18	0.40	87	1.13	0.54	81	0.29	0.76	30
<b>Liquidity</b>															
Net Non Core Fund Dep New \$250M	9.34	10.53	45	-0.44	-0.88	45	10.18	2.60	72	-12.61	-7.91	32	-29.78	-3.83	8
Net Loans & Leases to Assets	72.92	69.25	56	69.61	62.51	65	72.07	64.00	66	65.08	58.91	64	55.85	64.51	25
<b>Net Loans &amp; Leases to Deposits</b>	<b>79.34</b>	82.03	43	75.26	71.21	58	79.82	73.79	59	71.39	67.94	58	60.93	75.84	18
<b>Capitalization</b>															
Leverage Ratio	9.3336	10.23	30	9.0733	10.12	29	9.2595	10.20	33	8.9363	9.81	32	7.8989	9.99	6
Total Capital Ratio	N/A	14.51	N/A	12.6650	15.69	18	12.5638	15.49	18	13.6823	16.09	25	14.8114	15.84	44
Cash Dividends to Net Income	42.28	28.56	67	44.83	28.64	69	35.30	33.96	50	26.65	34.85	37	9.66	35.93	21
Non-Curr Lns+OREO to T1 Capital+Allowance	9.15	2.62	93	11.60	2.27	95	8.56	2.19	91	7.73	2.90	86	1.81	4.46	32
<b>Growth Rates</b>															
Total Assets	2.20	6.18	33	7.22	5.16	66	6.15	3.95	65	159.71	12.26	99	30.65	19.34	85
Tier 1 Capital	6.49	9.44	38	11.29	9.33	71	10.42	9.40	66	179.79	10.42	99	12.45	8.67	77
Net Loans & Leases	7.06	11.30	31	12.96	10.80	61	17.54	13.01	70	202.66	3.18	99	-5.39	11.70	4
Short Term Investments	-54.74	40.79	12	-65.24	-31.80	24	-94.32	-38.88	2	37.81	25.50	63	204.74	109.39	80

Short Term Non Core Funding	216.66	135.43	77	-27.33	24.99	18	152.70	68.86	78	167.44	-2.88	97	129.21	6.48	94
Average Total Assets		1,017,091			955,493		963,139			892,612					336,596
Net Income		7,096			10,485		13,313			10,696					3,623
Number of banks in Peer Group		517			1,299		1,293			1,309					1,274

**FIRST NATIONAL BANK AND TRUST COMPANY OF WEATHERFORD**  
**dba FIRST BANK TEXAS**  
**RECAPITULATION AND ANALYSIS SHEET**  
**June 30, 2023**

DESCRIPTION	CURRENT MONTH	PREVIOUS MONTH	YEAR AGO				
%Loans-to-Deposits (w/o Fed Fu	78.55%	77.78%	74.31%				
%Total Loans to Total Assets	72.21%	71.62%	68.36%				
Loans Divided by Capital	7.77	7.77	7.65				
% Capital Funds to Total Assets	9.30%	9.21%	8.93%				
% Time Deposits of Total Depos	63.22%	64.06%	57.22%				
% Demand Deposits of Total Dep	36.78%	35.94%	42.78%				
Average Assets	1,002,245	1,005,471	945,695				
Net Earnings YTD	4,679	3,728	7,563				
Return on Avg. Assets	0.93%	0.89%	1.6				
Return on Equity Capital	10.19%	9.76%	17.48%				
Classified Assets/Tangible Equity Capital +Reserve	11.21%	12.15%	16.81%				
Texas Ratio Non Performing Assets/ Total Capital	7.33%	8.31%	12.99%				
Non Performing Assets/ Total As	0.75%	0.85%	1.27%				
CRE Loans/Total Capital Target <Less than 300%	269.70%	269.12%	252.95%				
C&D/Total Capital Target <Less than	160.83%	154.90%	145.74%				
Net Interest Margin Qtrly	0.00%						
Loan Review Date	December 5, 2022	December 5,2022	June 30, 2021				
Funds Available	Curr Month	Prev Month	Year Ago	Number of Accounts	Curr Month	Prev Month	Year Ago
Cash & Due From	38,064	37,556	81,876	First Checking	13,490	13,434	13,129
Float	0	0	0	First Reward Check	304	296	231
Less Reserve Req	0	0	0	First Money Market	1,020	992	809
Total Funds Avail	38,064	37,556	81,876	First Class Interest	120	122	134
Avg Cash Ltr Avail	100%	100%	100%	First Cash Card Acc	2,042	2,010	1,985
				First Plus Account	856	857	942
				Second Chance Ck	50	48	64
				ONL First Cash Car	0	0	0
				First Business Chec	5,021	5,000	4791
				Savings	5,242	5,214	5,277
				CD/IRA	3,248	3,222	2,487
Federal Funds Sold	Avg Mo Yield	Mthly Rate					
The Bankers Bank	5.1100%		5.1100%				
TIB Dallas	5.1000%		5.1000%	Inst. Loans	1,070	1,074	1,091
FRB EBA Account	5.15%		5.15%	Comm. Loans/RE	3,264	3,278	3,373
TIB Platinum	5.17%		5.17%	Revolving Loans	0	0	0
*limited to 6 transactions per month maximum balance \$1				Mortgage Loans	435	434	391
Federal Funds Purchased	Avg Mo Yield	Mthly Rate					
The Bankers Bank				S/D Rented	2,113	2,114	2,152
TIB Dallas	5.95%	5.95%		S/D Unrented	1,879	1,878	1,840
FHLB	5.60%	5.60%		Safe Dep Boxes**	3,992	3,992	3,992

\* All figures rounded to thousands

\*\* Some boxes were retired

**FIRST NATIONAL BANK AND TRUST COMPANY OF WEATHERFORD**  
**dba FIRST BANK TEXAS**  
**RECAPITULATION AND ANALYSIS SHEET**  
**March 31, 2023**

DESCRIPTION	CURRENT MONTH	PREVIOUS MONTH	YEAR AGO				
%Loans-to-Deposits (w/o Fed Fu	79.87%	79.54%	72.71%				
%Total Loans to Total Assets	73.56%	73.54%	66.53%				
Loans Divided by Capital	8.23	8.24	7.38				
% Capital Funds to Total Assets	8.94%	8.93%	9.02%				
% Time Deposits of Total Depos	63.42%	62.72%	57.64%				
% Demand Deposits of Total Dep	36.58%	37.28%	42.36%				
Average Assets	1,007,534	1,003,524	942,977				
Net Earnings YTD	2,048	1,170	1,519				
Return on Avg. Assets	0.81%	0.70%	0.64				
Return on Equity Capital	9.00%	7.69%	7.22%				
Classified Assets/Tangible Equity Capital +Reserve	14.43%	14.93%	16.26%				
Texas Ratio Non Performing Assets/ Total Capital	10.11%	8.51%	14.72%				
Non Performing Assets/ Total As	1.02%	0.84%	1.45%				
CRE Loans/Yearly Average Target <Less than 300%	267.23%	267.77%	218.36%				
C&D/Yearly Average Target <Less than	173.10%	171.08%	143.38%				
Net Interest Margin Qtrly	0.00%						
Loan Review Date	December 5, 2022	December 5,2022	June 30, 2021				
Funds Available	Curr Month	Prev Month	Year Ago	Number of Accounts	Curr Month	Prev Month	Year Ago
Cash & Due From	29,218	32,790	127,142	First Checking	13,370	13,327	13,037
Float	0	0	0	First Reward Check	290	283	222
Less Reserve Req	0	0	0	First Money Market	936	877	811
Total Funds Avail	29,218	32,790	127,142	First Class Interest	123	122	139
Avg Cash Ltr Avail	100%	100%	100%	First Cash Card Acc	1,961	1,960	1,869
				First Plus Account	880	889	951
				Second Chance Ck	50	50	62
				ONL First Cash Car	0	0	0
				First Business Chec	4,973	4,960	4754
				Savings	5,230	5,198	5,246
				CD/IRA	3,115	2,975	2,620
Federal Funds Sold	Avg Mo Yield	Mthly Rate					
The Bankers Bank	4.8563%		4.8563%				
TIB Dallas	4.8500%		4.8500%	Inst. Loans	1,079	1,070	1,080
FRB EBA Account	4.90%		4.90%	Comm. Loans/RE	3,326	3,312	3,429
TIB Platinum	4.92%		4.92%	Revolving Loans	0	0	0
*limited to 6 transactions per month maximum balance \$1				Mortgage Loans	389	392	388
Federal Funds Purchased	Avg Mo Yield	Mthly Rate					
The Bankers Bank				S/D Rented	2,116	2,125	2,152
TIB Dallas	5.70%	5.70%		S/D Unrented	1,876	1,867	2,359
FHLB	5.15%	5.15%		Safe Dep Boxes**	3,992	3,992	4,511

\* All figures rounded to thousands

\*\* Some boxes were retired