

SAMCO Reporter

June 2, 2010

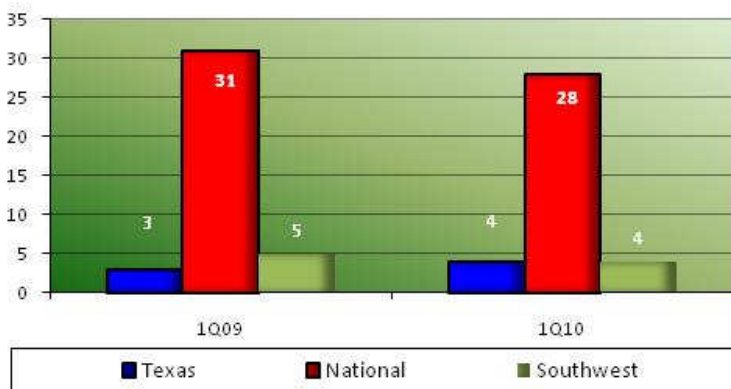
1st Quarter 2010 Financial Institutions Review

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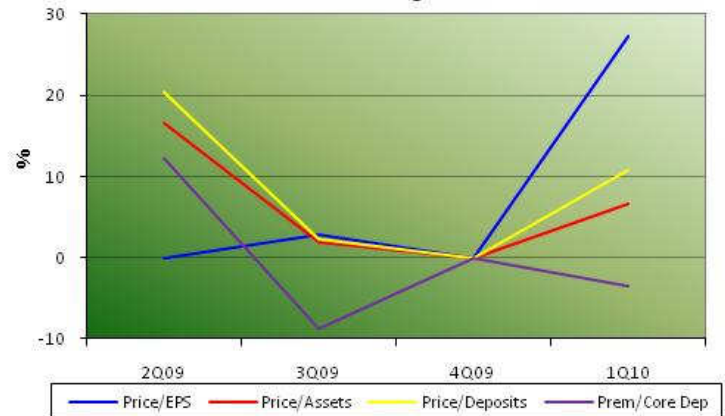
Merger and Acquisition Activity Update

With four announced transactions during the first quarter of 2010, Texas transaction volume doubled from fourth quarter 2009 and also increased over year-ago levels. As illustrated in the chart below, Price/Earnings, Price/Assets and Price/Deposits all increased from the prior quarter, although consistent trends in valuation metrics are currently difficult to discern given the number of transactions that do not report complete pricing information. Overall, **valuation metrics remain depressed compared to pre-2007 levels**. Transaction volume declined slightly for the southwest region during the first quarter of 2010 compared to the first quarter of 2009 and national transaction volume was off, as well. For southwest transactions, Price/Assets and Price/Deposits remained relatively unchanged from the previous quarter, while Price/Earnings and Premium/Core Deposits increased and decreased, respectively. As shown in the chart below, national pricing metrics increased from the previous quarter with the exception of Premium/Core Deposits.

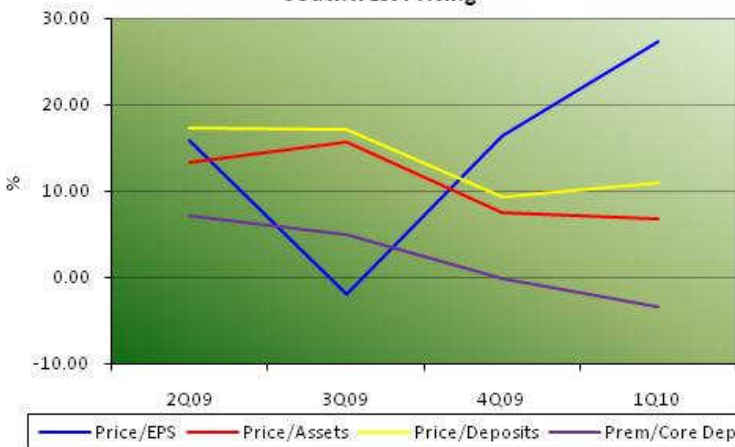
Number of M&A Transactions



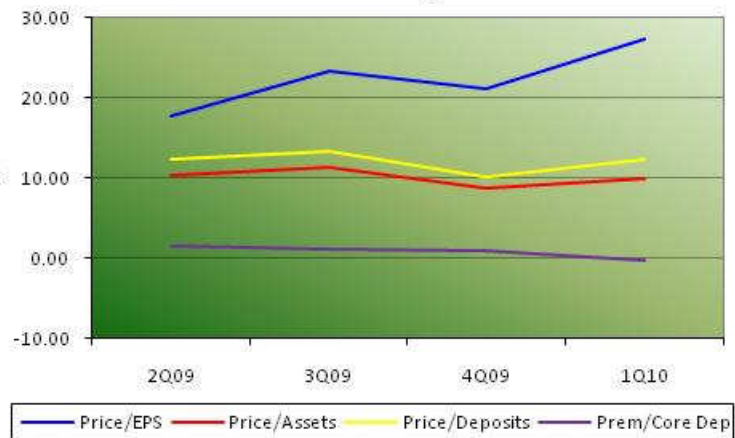
Texas Pricing



Southwest Pricing



National Pricing



Outlook: Based on the number of announced transactions during the first quarter, Texas is on pace for 16 announced transactions during 2010, better than the 11 transactions announced during 2009 but still behind the average of 26 announced transactions during the period 2005 - 2007. We expect **overall transaction volume to remain depressed during the near term as the FDIC continues to close banks across the country, as an FDIC-assisted transaction appears more appealing to most buyers**. However, as the “supply” of failed institutions dwindles, **we expect well-capitalized banks to return to the marketplace in an effort to build market share and capitalize on the current pricing environment**. There continues to be demand for small, rural bank charters as investor groups try to gain entry into the banking industry; however, our observation is that **the regulatory process remains lengthy and the requirements on capital, management expertise and board member composition continue to increase**. A full list of the transactions announced during the first quarter 2010 is attached in the Appendix to this newsletter.

Jacob W. Thompson
 Managing Director
 (214) 765-1432
 jthompson@samcocapital.com

SAMCO CAPITAL MARKETS, INC.
 Financial Institutions Group - Dallas, Texas
 Member FINRA & SIPC

Todd Engemoen
 Vice President
 (214) 765-1453
 tengemoen@samcocapital.com

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Asset quality: Along with core deposits and tangible capital levels, the value of a bank continues to be driven by its asset quality, both “as reported” on the financial statements and “as perceived” by the marketplace. Transactions that we see or that we have been involved in are incorporating more creative deal structuring in an effort to insulate the buyer from future deterioration in asset quality. The following table ranks the 20 banks and thrifts in the southwestern U.S. with the highest “Texas ratio” as of March 31, 2010. A full list of all banks and thrifts in the southwestern U.S. with a Texas ratio of 50% or greater is included in the Appendix to this newsletter.

Bank Name	City	ST	Total Assets	Tier I Capital	Leverage Ratio	ALLL/ Total Loans	YTD NCO's/ Avg Loans	Adj. NPA's/ Assets	Texas Ratio	ROAA	ROAE
1 High Desert State Bank	Albuquerque	NM	82,945	1,869	2.25	5.86	0.36	32.45	510.57	(5.04)	(174.56)
2 Home National Bank	Blackwell	OK	644,489	17,335	2.63	4.66	1.61	16.93	289.52	0.56	18.59
3 Liberty Federal Savings Bank	Enid	OK	177,768	13,965	7.86	1.83	2.43	22.42	241.41	(6.74)	(75.66)
4 Central Progressive Bank	Lacombe	LA	413,103	30,622	7.45	4.64	0.20	25.79	232.76	(0.82)	(9.28)
5 Metropolitan National Bank	Little Rock	AR	1,412,216	78,521	5.44	3.99	4.83	16.88	205.14	(0.72)	(12.70)
6 First Federal Bank	Harrison	AR	697,390	43,030	6.17	4.92	1.15	17.04	177.45	0.56	9.34
7 Jefferson Bank	Dallas	TX	295,751	14,174	4.56	3.28	4.43	11.97	169.58	(1.11)	(22.06)
8 Pinnacle Bank	Rogers	AR	106,324	10,719	9.88	5.37	0.27	22.72	164.61	(0.07)	(0.74)
9 Prosper Bank	Prosper	TX	76,898	2,742	3.65	2.79	1.46	7.69	150.70	(1.11)	(15.01)
10 First Community Bank	Taos	NM	2,849,160	115,623	4.11	6.83	5.15	12.58	145.53	(3.56)	(74.10)
11 Equity Bank	Dallas	TX	239,348	21,456	9.03	1.53	0.08	14.34	135.41	0.35	3.70
12 Town Center Bank	Coppell	TX	40,160	3,157	7.51	4.43	(0.66)	14.36	132.33	(3.77)	(47.14)
13 Sunrise Bank of Albuquerque	Albuquerque	NM	83,834	4,316	5.25	2.36	1.83	8.99	132.11	(3.33)	(50.85)
14 First National Bank USA	Boutte	LA	181,143	16,548	8.99	2.44	1.49	12.82	118.57	(1.73)	(18.72)
15 Park Cities Bank	Dallas	TX	1,023,923	82,949	8.97	1.75	0.12	10.60	117.11	0.43	4.91
16 Bank 1st	Albuquerque	NM	80,871	4,346	5.14	3.68	3.91	8.52	113.09	(0.33)	(6.40)
17 United Community Bank NA	Highland Village	TX	111,484	8,107	7.41	3.65	(0.17)	11.04	111.89	(0.70)	(13.13)
18 Citizens Bank of Edmond	Edmond	OK	299,656	22,259	7.31	2.27	3.51	9.49	109.70	(0.68)	(10.08)
19 First International Bank	Plano	TX	413,866	35,043	8.32	1.53	0.75	9.90	102.37	(0.67)	(8.00)
20 Inter National Bank	McAllen	TX	2,143,757	177,605	8.98	2.44	2.22	10.02	101.31	(0.40)	(2.12)

The banking industry continues to deal with non-performing assets. Although the worst of the housing crisis appears to have abated, we continue to monitor the industry’s exposure to commercial real estate loans. As the table below illustrates, while the level of non-performing assets has more than doubled over the past two years, industry-wide loan loss reserves and capital levels have also increased over that same time period.

	1Q 2010	4Q 2009	3Q 2009	2Q 2009	1Q 2009	4Q 2008	3Q 2008	2Q 2008
Total NPA's/ Assets (%) ¹	3.43	3.33	3.08	2.77	2.40	1.91	1.55	1.41
ALLL/ Loans (%)	3.50	3.14	2.97	2.77	2.51	2.21	1.96	1.81
Leverage Ratio (%)	8.57	8.63	8.54	8.24	8.02	7.47	7.81	7.89

1 - Does not account for assets covered under FDIC loss-share agreements.

Source: FDIC Statistics on Depository Institutions; www.fdic.gov/sdi/

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Performance of Publicly Held Banks and Thrifts in the Southwestern U.S.

Name	Ticker	Financial Date	Total Assets (\$B)	Tier I Ratio (%)	Market Cap (\$B)	Price/Assets	Price/Book	Price/Tng Bk	Price/Earnings	Price/Deposits	Dividend Yield
		Maximum	57,106	22.23	137,236	31.80%	2.52	4.20	94.42	39.63%	3.52
		Minimum	148	10.40	27	1.95%	0.29	0.35	8.08	2.28%	0.00
		Median	3,201	14.24	581	12.57%	1.34	1.49	17.23	17.68%	1.34
Comerica, Inc	CMA	03/31/2010	57,106	10.40	6,707	11.74%	1.18	1.22	NM	16.78%	0.53
Cullen/Frost Bankers, Inc	CFR	03/31/2010	16,761	12.70	3,373	20.12%	1.73	2.40	18.30	24.55%	3.08
Encore Bancshares, Inc	EBTX	03/31/2010	1,638	15.56	106	6.45%	0.66	0.88	NM	8.79%	0.00
First Financial Bankshares, Inc	FFIN	03/31/2010	3,353	N/A	1,066	31.80%	2.52	2.96	19.95	39.63%	2.64
International Bancshares Corp	IBOC	03/31/2010	10,784	18.66	1,567	14.53%	1.30	1.74	12.64	21.03%	2.22
MetroCorp Bancshares, Inc	MCBI	03/31/2010	1,597	12.29	31	1.95%	0.29	0.35	NM	2.28%	0.00
North Dallas Bank & Trust Company	NODB	03/31/2010	1,094	N/A	117	10.68%	1.01	1.01	N/A	12.11%	1.34
OmniAmerican Bancorp, Inc	OABC	03/31/2010	1,095	22.23	137,236	12.52%	0.69	0.70	N/A	17.70%	N/A
Prosperity Bancshares, Inc	PRSP	03/31/2010	9,219	12.82	1,909	20.70%	1.39	4.20	16.16	25.12%	1.43
Southside Bancshares, Inc	SBSI	03/31/2010	3,050	18.97	341	11.17%	1.64	1.85	8.08	17.66%	3.52
Sterling Bancshares, Inc	SBIB	03/31/2010	5,043	14.10	469	9.29%	0.76	1.08	NM	11.36%	2.50
Texas Capital Bancshares, Inc	TCBI	03/31/2010	5,500	11.28	694	12.61%	1.39	1.41	31.97	15.72%	0.00
Trinity Bank, NA	TYBT	03/31/2010	148	14.89	27	18.04%	1.56	1.56	15.59	20.63%	0.00
Viewpoint Financial Group (MHC)	VPGF	03/31/2010	2,477	14.37	404	16.31%	1.94	1.96	94.42	21.26%	1.23

(pricing data as of March 31, 2010; Source: Highline Financial, LLC and SAMCO Capital Markets, Inc.)

Performance of Certain Indices

Index	1Q 2010	2009	2008	2007
DJIA	4.11	18.82	(33.84)	6.43
S&P 500	4.87	23.45	(38.49)	3.53
NASDAQ Bank	13.15	(18.50)	(23.92)	(22.07)
KBW Index	21.75	(3.63)	(49.98)	(24.61)
S&P Financials	10.82	14.81	(56.95)	(20.84)

Percent change during the period. Source: Highline Financial, LLC

SAMCO Capital Markets, Inc.

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Although the information in this report has been obtained from sources of which we believe to be reliable, we do not guarantee its accuracy, and such information may be incomplete or condensed. All opinions and estimates included in this report constitute our judgment as of this date and are subject to change without notice. This report is for informational purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any particular security.

SAMCO CAPITAL MARKETS, INC.

Acquisitions of Banks and Thrifts in Texas
Announced Between January 1, 2010 and March 31, 2010

Buyer	ST	Target	ST	Ann'd Date	Deal Value (\$000)	Target: Assets (\$000)	Price/ Assets (%)	Price/ Book (x)	Price/ Tng Book (x)	Price/ LTM Earn (x)	Price/ Deposits (%)	Tng Bk Prem/ Core Deposits (%)	Target: ROA	Target: NPA's/ Assets (%)	Consideration Type
					Maximum:	\$23,541	\$250,822	9.52	1.08	0.00	27.25	17.50	3.68	1.00	9.69
					Minimum:	\$9,546	\$44,620	3.81	0.37	0.00	27.25	4.26	(10.62)	(1.16)	0.00
					Average:	\$16,544	\$186,231	6.67	0.73	N/A	27.25	10.88	(3.47)	(0.20)	3.38
					Median:	\$16,544	\$224,741	6.67	0.73	N/A	27.25	10.88	(3.47)	(0.44)	0.44
1 Investor Group	TX	EJ Financial Corporation	TX	01/04/2010	\$9,546	\$250,822	3.81	0.37	NA	N/A	4.26	-10.62	-0.44	9.69	Cash
2 Investor Group	MI	Bank of Las Colinas	TX	01/15/2010	NA	\$44,620	NA	NA	NA	NA	NA	NA	-1.16	0.00	NA
3 Steele Financial Services	TX	East Texas Financial Services, Inc	TX	01/28/2010	\$23,541	\$247,316	9.52	1.08	NA	27.25	17.5	3.68	NA	NA	Cash
4 Veritex Holdings, Inc	TX	Professional Capital, Inc	TX	03/11/2010	NA	\$202,166	NA	NA	NA	NA	NA	NA	1.00	0.44	NA

**Acquisitions of Banks and Thrifts in the Southwestern U.S.
Announced Between January 1, 2010 and March 31, 2010**

Buyer	ST	Target	ST	Ann'd Date	Deal Value (\$000)	Target: Assets (\$000)	Price/ Assets (%)	Price/ Book (x)	Price/ Tng Book (x)	Price/ LTM Earn (x)	Price/ Deposits (%)	Tng Bk Prem/ Core Deposits (%)	Target: ROA	Target: NPA's/ Assets (%)	Consideration Type	
					Maximum:	\$23,541	\$250,822	9.52	1.08	0.00	27.25	17.50	3.68	1.00	9.69	
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1	Investor Group	TX	EJ Financial Corporation	TX	01/04/2010	\$9,546	\$250,822	3.81	0.37	NA	NA	4.26	-10.62	-0.44	9.69	Cash
2	Investor Group	MI	Bank of Las Colinas	TX	01/15/2010	NA	\$44,620	NA	NA	NA	NA	NA	NA	-1.16	0.00	NA
3	Steele Financial Services	TX	East Texas Financial Services, Inc	TX	01/28/2010	\$23,541	\$247,316	9.52	1.08	NA	27.25	17.5	3.68	NA	NA	Cash
4	Veritex Holdings, Inc	TX	Professional Capital, Inc	TX	03/11/2010	NA	\$202,166	NA	NA	NA	NA	NA	NA	1.00	0.44	NA

**Acquisitions of Banks and Thrifts in the U.S.
Announced Between January 1, 2010 and March 31, 2010**

Buyer	ST	Target	ST	Ann'd Date	Deal Value (\$000)	Target: Assets (\$000)	Price/ Assets (%)	Price/ Book (x)	Price/ Tng Book (x)	Price/ LTM Earn (x)	Price/ Deposits (%)	Tng Bk Prem/ Core Deposits (%)	Target: ROA	Target: NPA's/ Assets (%)	Consideration Type	
					Maximum:	\$76,949	\$1,832,783	21.95	1.61	1.53	295.86	29.47	8.97	2.16	17.27	
					Minimum:	\$2,500	\$16,611	2.34	0.33	0.44	11.69	2.83	(10.62)	(12.50)	0.00	
					Average:	\$19,279	\$216,901	10.24	0.96	1.00	78.69	13.15	(0.50)	(1.94)	5.03	
					Median:	\$14,725	\$83,318	9.99	0.98	1.00	27.25	12.41	(0.29)	(1.05)	4.07	
1	Investor Group	TX	EJ Financial Corporation	TX	01/04/2010	\$9,546	\$250,822	3.81	0.37	NA	N/A	4.26	-10.62	-0.44	9.69	Cash
2	State Bank Financial Corp	GA	State Bank & Trust Company	GA	01/07/2010	NA	\$1,832,783	NA	NA	NA	NA	NA	NA	2.16	14.36	NA
3	Chemical Financial Corpor	MI	O.A.K. Financial Corporation	MI	01/08/2010	\$76,949	\$840,095	9.99	1.18	1.18	N/A	11.97	2.74	0.15	2.18	Common Stock
4	Investor Group	MI	Adams Dairy Bank	MO	01/11/2010	NA	\$42,727	NA	NA	NA	NA	NA	NA	-0.37	0.48	Cash
5	Grandpoint Capital Inc.	CA	Santa Ana Business Bank	CA	01/12/2010	\$7,500	\$27,330	21.95	0.87	0.87	N/A	29.47	-4.77	-12.50	0.00	Cash
6	Investor Group	MI	Bank of Las Colinas	TX	01/15/2010	NA	\$44,620	NA	NA	NA	NA	NA	NA	-1.16	0.00	NA
7	Sandhills Financial Service	NE	Bassett Investment Company	NE	01/22/2010	\$5,757	\$30,736	18.73	1.61	NA	42.33	21.28	8.97	0.50	4.37	Cash
8	First Kansas Bancshares, I	KS	Wheatland Investments, Inc	KS	01/22/2010	NA	\$22,983	NA	NA	NA	NA	NA	NA	-3.69	5.38	NA
9	NHI Financial Services, LI	NE	Community Bank of Lincoln	NE	01/27/2010	NA	\$57,339	NA	NA	NA	NA	NA	NA	-1.05	0.88	NA
10	Steele Financial Services	TX	East Texas Financial Services, Inc	TX	01/28/2010	\$23,541	\$247,316	9.52	1.08	NA	27.25	17.5	3.68	NA	NA	Cash
11	National Australia Bank Lt	FF	F&M Bank-Iowa	IA	02/01/2010	\$50,000	\$462,816	10.8	1.1	1.10	295.86	12.41	1.43	0.03	0.38	Cash
12	Aris Financial Corp.	CA	PNB Bancshares, Inc	IL	02/01/2010	NA	\$23,870	NA	NA	NA	NA	NA	NA	0.40	7.39	NA
13	Aslin Capital I, LLC	FL	First Capital Investments	MO	02/12/2010	\$12,500	\$118,290	10.57	1.53	NA	N/A	12.69	8.05	-3.28	9.07	NA
14	Investor Group	MO	First Capital Investments	MO	02/13/2010	\$2,500	\$106,774	2.34	0.39	NA	N/A	2.83	-5.32	-6.29	9.53	NA
15	Rabobank Nederland	FF	Napa Community Bank	CA	02/17/2010	\$25,000	\$163,013	15.34	1.53	1.53	16.31	19.5	8.92	1.06	2.23	Cash
16	First York BanCorp.	NE	Harvard State Company	NE	02/18/2010	NA	\$40,540	NA	NA	NA	NA	NA	NA	0.98	0.81	NA
17	Premier Commerce Banco	IL	G.R. Bancorp, Ltd	IL	02/18/2010	NA	\$35,226	NA	NA	NA	NA	NA	NA	0.72	1.94	Cash
18	Naugatuck Valley Financia	CT	Southern Connecticut Bancorp	CT	02/23/2010	\$19,502	\$137,867	14.18	1.22	1.24	N/A	16.36	NA	-2.70	4.07	Cash,Common Stock
19	BCOM CCB Holdings, LL	DE	Cortez Community Bank	FL	02/25/2010	\$15,000	\$84,145	17.83	0.98	0.98	N/A	26.03	-0.56	-2.67	17.27	Cash
20	Crossfirst Holdings, LLC	KS	Leawood Bancshares, Inc	KS	02/26/2010	\$4,466	\$82,491	5.41	0.62	NA	N/A	6.89	-5.59	-5.29	9.84	Cash,Common Stock
21	Stonebridge BanCorp	MN	Shakopee BanCorp, Inc	MN	03/01/2010	NA	\$26,748	NA	NA	NA	NA	NA	NA	0.06	6.83	NA
22	One Main Street, LLC	NY	Liberty Bank	UT	03/03/2010	NA	\$16,611	NA	NA	NA	NA	NA	NA	-6.54	11.52	NA
23	Veritex Holdings, Inc	TX	Professional Capital, Inc	TX	03/11/2010	NA	\$202,166	NA	NA	NA	NA	NA	NA	1.00	0.44	NA
24	Ovation Holdings, LLC	OH	National Bank of Southwest Florida	FL	03/15/2010	NA	\$36,847	NA	NA	NA	NA	NA	NA	-3.51	2.42	NA
25	Management Group	MI	USNY Bank	NY	03/15/2010	NA	\$61,212	NA	NA	NA	NA	NA	NA	-3.12	0.00	NA
26	RPM Mortgage	CA	Tri-Valley Bank	CA	03/16/2010	\$6,000	\$90,304	6.64	0.65	0.65	N/A	7.61	-6.42	-3.26	6.77	Cash
27	Roma Financial Corp (MH)	NJ	Sterling Banks, Inc	NJ	03/18/2010	\$14,725	\$383,087	3.84	0.87	1.00	N/A	4.28	-0.02	-3.68	6.13	Cash
28	FHB Formation LLC	DE	Northeast Bancorp	ME	03/31/2010	\$16,200	\$604,464	2.68	0.33	0.44	11.69	4.24	-7.45	0.24	1.81	Cash

Southwestern U.S. Banks Thrifts

Texas Ratio > 50%

Year To Date March 31, 2010

Company Name	City	State	Total Assets (\$000)	Tier I Capital (\$000)	Leverage Ratio (%)	ALLL/ Total Loans (%)	YTD NCO's/ Avg Loans (%)	Adj. NPA's/ Assets (%)	Texas Ratio (%)	ROAA (%)	ROAE (%)
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16 Bank 1st	Albuquerque	NM	80,871	4,346	5.14	3.68	3.91	8.52	113.09	(0.33)	(6.40)
17 United Community Bank NA	Highland Village	TX	111,484	8,107	7.41	3.65	(0.17)	11.04	111.89	(0.70)	(13.13)
18 Citizens Bank of Edmond	Edmond	OK	299,656	22,259	7.31	2.27	3.51	9.49	109.70	(0.68)	(10.08)
19 First International Bank	Plano	TX	413,866	35,043	8.32	1.53	0.75	9.90	102.37	(0.67)	(8.00)
20 Inter National Bank	McAllen	TX	2,143,757	177,605	8.98	2.44	2.22	10.02	101.31	(0.40)	(2.12)
21 Town North Bank NA	Dallas	TX	954,865	38,511	4.09	2.76	1.15	2.72	99.76	(4.20)	(250.95)
22 United Bank	Springdale	AR	173,469	19,904	11.52	1.42	0.81	12.71	97.23	0.39	3.25
23 Parkway Bank	Rogers	AR	115,148	10,618	9.52	4.00	2.03	12.81	96.59	0.37	3.34
24 Exchange Bank	Skiatook	OK	93,181	6,810	7.40	1.74	0.67	8.20	95.48	0.33	4.49
25 First Western Bank	Booneville	AR	286,141	22,005	7.80	1.51	0.04	7.75	92.05	0.87	10.89
26 First Texoma National Bank	Durant	OK	239,479	19,814	8.26	1.73	0.53	9.00	91.24	0.32	3.72
27 American Bank of Texas	Sherman	TX	1,111,532	140,575	12.88	1.98	0.11	12.57	88.87	0.87	6.73
28 Bank of Commerce	Chelsea	OK	145,552	13,790	9.39	2.60	0.22	10.13	88.79	0.23	2.39
29 Union Bank	Marksville	LA	245,684	15,915	6.39	1.78	0.03	6.94	87.84	2.09	32.20
30 Synergy Bank State Savings Bank	McKinney	TX	133,419	12,684	9.49	1.31	(0.18)	9.04	86.95	0.17	1.38
31 Bank	Weatherford	TX	67,565	4,787	7.08	4.07	(0.04)	7.77	86.87	(0.45)	(6.38)
32 Farmers-Merchants Bank & Trust Company	Breaux Bridge	LA	240,857	25,499	10.34	1.32	1.12	8.41	86.36	0.95	8.77
33 First Priority Bank	Pryor	OK	110,843	10,666	9.48	3.75	0.77	10.36	85.92	(1.85)	(18.63)
34 First State Bank	Tahlequah	OK	89,447	8,228	9.12	1.61	(0.02)	8.60	85.73	0.41	4.76
35 Valliance Bank	McKinney	TX	130,505	11,820	9.11	1.41	0.24	8.25	85.72	(1.41)	(15.63)
36 First Bank	Farmersville	TX	94,138	6,122	6.43	4.06	2.72	8.30	85.08	(1.95)	(27.67)
37 Valley National Bank	Espanola	NM	337,634	33,979	10.02	3.92	0.24	10.28	84.33	1.01	9.79
38 Treaty Oak Bank	Austin	TX	141,573	9,637	6.64	5.29	0.22	8.99	83.57	0.17	2.22

Texas Ratio: Adj. Total NPA's/(Tangible Eq. Cap + LLR)

Source: Highline Financial, LLC

Note: Southwest Region includes AR, LA, OK, NM and TX

SAMCO Capital Markets, Inc.

Southwestern U.S. Banks Thrifts

Texas Ratio > 50%

Year To Date March 31, 2010

Company Name	City	State	Total Assets (\$000)	Tier I Capital (\$000)	Leverage Ratio (%)	ALLL/ Total Loans (%)	YTD NCO's/ Avg Loans (%)	Adj. NPA's/ Assets (%)	Texas Ratio (%)	ROAA (%)	ROAE (%)
39 Capital Bank State Savings Bank	El Paso	TX	103,914	6,597	6.29	3.44	0.28	7.37	83.38	(0.34)	(5.47)
40 Omni Bank	Metairie	LA	769,265	54,991	7.37	2.06	0.58	6.89	81.62	0.11	1.47
41 Gulf Coast Bank & Trust Company	New Orleans	LA	1,034,927	63,269	6.24	1.39	1.03	5.49	78.28	1.39	21.84
42 Forrest City Bank NA	Forrest City	AR	51,637	6,212	11.98	1.23	-	7.29	78.08	(0.20)	(2.33)
43 Border Capital Bank NA	McAllen	TX	173,324	20,286	11.51	2.48	0.40	10.66	77.68	0.23	2.05
44 Beal Bank State Savings Bank	Plano	TX	3,224,452	761,460	21.03	0.99	0.90	18.69	76.80	4.19	17.81
45 Texas Republic Bank NA	Frisco	TX	29,004	2,739	9.10	2.67	1.79	8.63	75.37	(1.98)	(19.87)
46 Charter Bank	Albuquerque	NM	920,262	166,376	18.08	-	-	13.52	74.79	0.85	3.29
47 Bank of Little Rock	Little Rock	AR	185,216	14,167	7.54	1.29	0.04	6.24	74.39	0.44	5.83
48 Texas National Bank	Mercedes	TX	70,482	5,845	8.62	2.38	0.73	9.17	73.53	-	-
49 Wells Fargo Bank South Central, NA	Anson	TX	37,737,000	3,414,000	8.35	2.61	1.56	6.51	73.44	1.74	18.65
50 First National Bank in Edinburg	Edinburg	TX	3,829,188	334,693	8.62	2.10	0.66	7.20	73.07	0.27	3.18
51 First Bank & Trust Company	Lubbock	TX	488,330	35,452	7.50	1.66	1.31	6.27	71.66	0.21	2.66
52 Peoples Bank	Tulsa	OK	101,530	8,627	8.54	1.12	0.40	6.77	70.80	0.44	5.22
53 Legacy National Bank	Springdale	AR	244,187	24,110	10.25	2.83	0.23	10.31	70.19	(0.54)	(4.43)
54 Community First Bank	Harrison	AR	568,670	48,011	8.62	1.72	2.22	6.78	69.92	0.05	0.59
55 Falcon International Bank	Laredo	TX	899,577	73,386	8.13	1.78	0.09	6.64	69.67	1.07	13.23
56 SpiritBank	Tulsa	OK	1,271,117	110,436	8.31	2.03	(0.07)	7.29	69.58	(0.13)	(1.49)
57 First Community Bank, National Association	Sugar Land	TX	794,222	84,441	10.70	3.78	1.92	9.45	69.49	(2.54)	(27.40)
58 Texas Country Bank	Lakeway	TX	66,274	5,984	8.26	3.08	2.60	7.41	69.34	0.56	7.51
59 Bank of the Lakes NA	Owasso	OK	191,311	18,556	9.57	1.72	0.51	7.58	69.29	0.50	5.09
60 First Community Bank	Hammond	LA	133,021	13,106	9.68	1.75	1.56	7.64	68.75	(0.25)	(2.76)
61 First National Bank in Pawhuska	Pawhuska	OK	29,743	2,771	9.02	3.34	2.78	8.08	68.63	(1.00)	(10.51)
62 Pointbank	Pilot Point	TX	326,302	24,008	7.22	1.72	0.51	6.06	68.42	0.84	11.02
63 Simmons First Bank Northwest Arkansas	Rogers	AR	268,801	26,899	10.18	1.68	1.12	6.84	67.16	0.10	0.83
64 State Exchange Bank	Lamont	OK	67,125	5,227	8.09	2.19	0.08	6.56	66.36	1.82	22.86
65 First Security Bank & Trust Company	Oklahoma City	OK	45,320	3,555	7.92	1.38	0.85	5.52	66.29	-	-
66 Coppermark Bank	Oklahoma City	OK	1,174,619	107,307	9.08	1.30	0.07	6.51	65.41	1.02	11.05
67 First United Bank & Trust Company	Durant	OK	2,134,183	158,266	7.50	1.14	1.61	5.52	65.30	0.80	9.33
68 National Bank of Arkansas	N Little Rock	AR	199,939	16,393	8.34	1.98	0.35	6.16	63.87	0.29	3.46
69 Lone Star Bank	Houston	TX	138,695	13,823	9.96	1.32	3.52	5.51	63.68	0.19	1.95
70 Dallas City Bank	Dallas	TX	195,074	21,318	11.38	2.91	2.26	8.35	63.49	0.02	0.22
71 State Bank Texas	Irving	TX	624,562	84,182	13.42	1.49	0.04	9.43	63.28	2.40	17.70
72 Greater South Texas Bank	Falfurrias	TX	45,182	5,203	11.34	1.07	0.07	7.75	62.69	(0.72)	(6.24)
73 Bank of Fayetteville	Fayetteville	AR	466,612	40,522	8.66	2.63	2.69	6.67	62.64	0.32	3.62
74 Southwest Securities, Federal Savings Bank	Dallas	TX	1,701,148	150,311	8.84	2.01	3.22	6.62	62.32	(3.28)	(34.80)
75 LegacyTexas Bank	Plano	TX	1,650,205	123,727	7.49	2.24	0.52	5.52	62.07	0.04	0.56
76 First National Bank & Trust Company of Broken Arrow	Broken Arrow	OK	200,640	15,073	7.55	1.47	1.17	5.30	61.87	0.17	2.19

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77 Citizens Bank & Trust Company	Covington	LA	113,275	11,057	9.71	2.30	0.14	6.99	60.78	0.09	0.91
78 T Bank, NA	Dallas	TX	133,517	10,082	7.05	1.60	3.45	5.48	60.70	(3.40)	(43.41)
79 Texas Coastal Bank	Pasadena	TX	37,678	2,918	7.60	1.22	-	5.17	60.14	0.65	8.37
80 First State Bank	Lonoke	AR	308,237	26,285	8.39	2.78	0.56	6.33	59.67	0.23	2.66
81 Omnibank NA	Houston	TX	376,693	40,307	10.42	1.49	0.99	7.06	59.04	0.18	1.76
82 St Tammany Homestead Savings & Loan Association	Covington	LA	108,213	9,517	8.80	0.79	-	5.54	59.04	0.35	4.00
83 Bank of Greensburg	Greensburg	LA	95,339	9,410	9.67	0.85	0.10	6.20	58.66	0.89	9.23
84 Signature Bank of Arkansas	Fayetteville	AR	665,134	54,186	8.02	1.82	3.86	5.47	58.46	(2.01)	(19.68)
85 Union Savings Bank	Albuquerque	NM	74,776	7,942	10.62	1.63	-	6.71	58.19	0.54	5.17
86 Northstar Bank of Texas	Denton	TX	796,203	67,510	8.51	1.46	0.51	5.50	58.10	0.68	7.91
87 One World Bank	Dallas	TX	118,745	12,335	10.76	1.61	-	6.56	57.09	(0.63)	(5.71)
88 First State Bank of Northwest Arkansas	Huntsville	AR	76,479	10,415	13.88	1.59	2.02	8.32	56.27	1.94	14.09
89 First National Bank of Ft Smith	Fort Smith	AR	1,067,853	125,385	12.13	1.24	0.97	7.02	55.66	1.24	9.14
90 ACB Bank	Cherokee	OK	67,116	5,908	8.69	1.36	1.13	5.44	54.98	0.44	4.85
91 Legacy Bank	Hinton	OK	435,752	38,820	8.59	1.76	(0.28)	5.64	54.91	1.16	13.68
92 St Landry Homestead Federal Savings Bank	Opelousas	LA	274,960	37,549	13.66	1.51	0.79	8.11	54.40	0.57	4.18
93 NexBank, State Savings Bank	Dallas	TX	568,630	63,178	10.11	1.84	0.44	6.46	53.84	(0.17)	(1.48)
94 Worthington National Bank	Arlington	TX	174,379	21,302	12.49	1.68	0.40	7.18	52.83	0.22	1.81
95 First Bank & Trust	New Orleans	LA	896,505	68,987	7.57	2.40	0.33	5.08	52.83	0.03	0.32
96 Metrobank NA	Houston	TX	1,138,551	125,412	11.20	2.65	1.14	6.88	52.03	0.47	4.26
97 San Antonio National Bank	Refugio	TX	260,072	22,090	8.57	2.63	4.93	4.98	51.08	(2.69)	(29.73)
98 Midfirst Bank	Oklahoma City	OK	12,365,241	1,060,104	8.49	1.73	1.15	4.10	50.69	0.32	4.97
99 Home Bank of Arkansas	Portland	AR	80,154	6,988	8.82	1.44	0.11	5.04	50.66	0.37	4.37
100 Freedom Bank Oklahoma	Tulsa	OK	43,540	4,912	11.37	1.92	(0.01)	6.36	50.35	0.58	5.16

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