

Mercer Capital's Texas Public Bank Peer Report

June 25, 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)
24.52	\$153.81	\$119.00	Cullen/Frost Bankers, Inc.	CFR	TX	\$153.50	\$9,639	14.95	14.87	14.45	13.89	2.20	2.61	2.68	7.10	60.73	15.19	1.28	0.40	0.14	1.28	\$52,724,557
(0.25)	\$38.74	\$28.12	First Financial Bankshares, Inc.	FFIN	TX	\$34.94	\$4,973	18.99	18.97	17.17	16.44	2.58	3.07	2.52	10.81	45.13	14.54	1.79	0.65	0.29	1.30	\$15,387,645
20.42	\$77.35	\$63.20	International Bancshares Corporation	IBOC	TX	\$77.10	\$4,794	11.51	11.55	NA	NA	1.46	1.60	1.89	18.17	36.02	13.36	2.53	1.99	0.14	1.66	\$16,826,407
9.89	\$77.20	\$61.07	Prosperity Bancshares, Inc.	PB	TX	\$73.38	\$7,401	13.29	12.31	11.82	10.12	0.90	1.73	3.27	10.77	43.94	6.81	1.35	0.47	0.25	1.52	\$43,619,183
27.35	\$35.27	\$26.32	Southside Bancshares, Inc.	SBSI	TX	\$35.13	\$1,045	14.89	10.84	10.38	10.14	1.22	1.60	4.10	7.59	53.70	8.52	0.85	0.20	0.06	0.93	\$8,802,182
22.38	\$45.09	\$35.20	South Plains Financial, Inc.	SPFI	TX	\$42.85	\$820	12.00	11.71	11.04	10.33	1.39	1.44	1.59	10.48	60.94	12.78	1.37	0.19	0.09	1.44	\$4,646,374
34.67	\$108.92	\$75.41	Texas Capital Bancshares, Inc.	TCBI	TX	\$103.59	\$4,524	13.92	13.72	13.68	12.40	1.37	1.37	0.77	9.87	59.34	9.84	1.12	0.73	0.23	1.07	\$33,486,484
35.68	\$77.90	\$46.43	Triumph Financial, Inc.	TFIN	TX	\$76.77	\$1,828	64.51	60.43	44.25	30.59	2.02	3.62	NA	7.80	89.68	3.40	0.49	2.02	0.29	0.66	\$6,876,715
44.36	\$40.21	\$27.60	Stellar Bancorp, Inc.	STEL	TX	\$39.19	\$1,996	19.12	16.12	18.14	16.50	1.20	1.81	1.53	10.69	61.80	6.41	0.98	0.76	0.07	1.13	\$10,889,356
34.79	\$40.41	\$29.20	Hilltop Holdings Inc.	HTH	TX	\$39.41	\$2,307	14.93	NA	16.66	16.59	1.08	1.23	2.03	12.13	83.18	7.57	1.07	0.75	0.19	0.96	\$15,701,856
25.93			Median - Texas					14.91	13.72	14.45	13.89	1.38	1.67	2.03	10.59	60.04	9.18	1.20	0.69	0.16	1.20	\$15,544,751