



# TEXAS

Department of Banking

## Agency Profile

June 2025

# Texas State-Chartered Banking

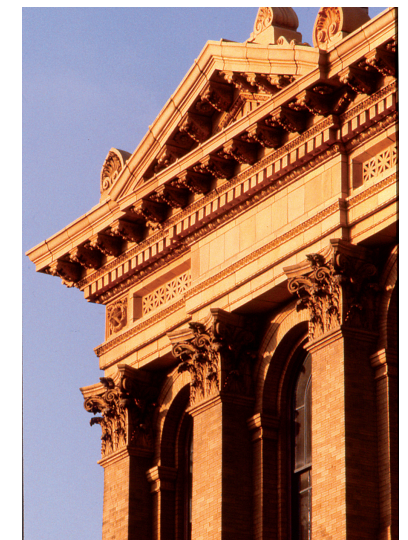
## *Mission and Philosophy*

### *Mission*

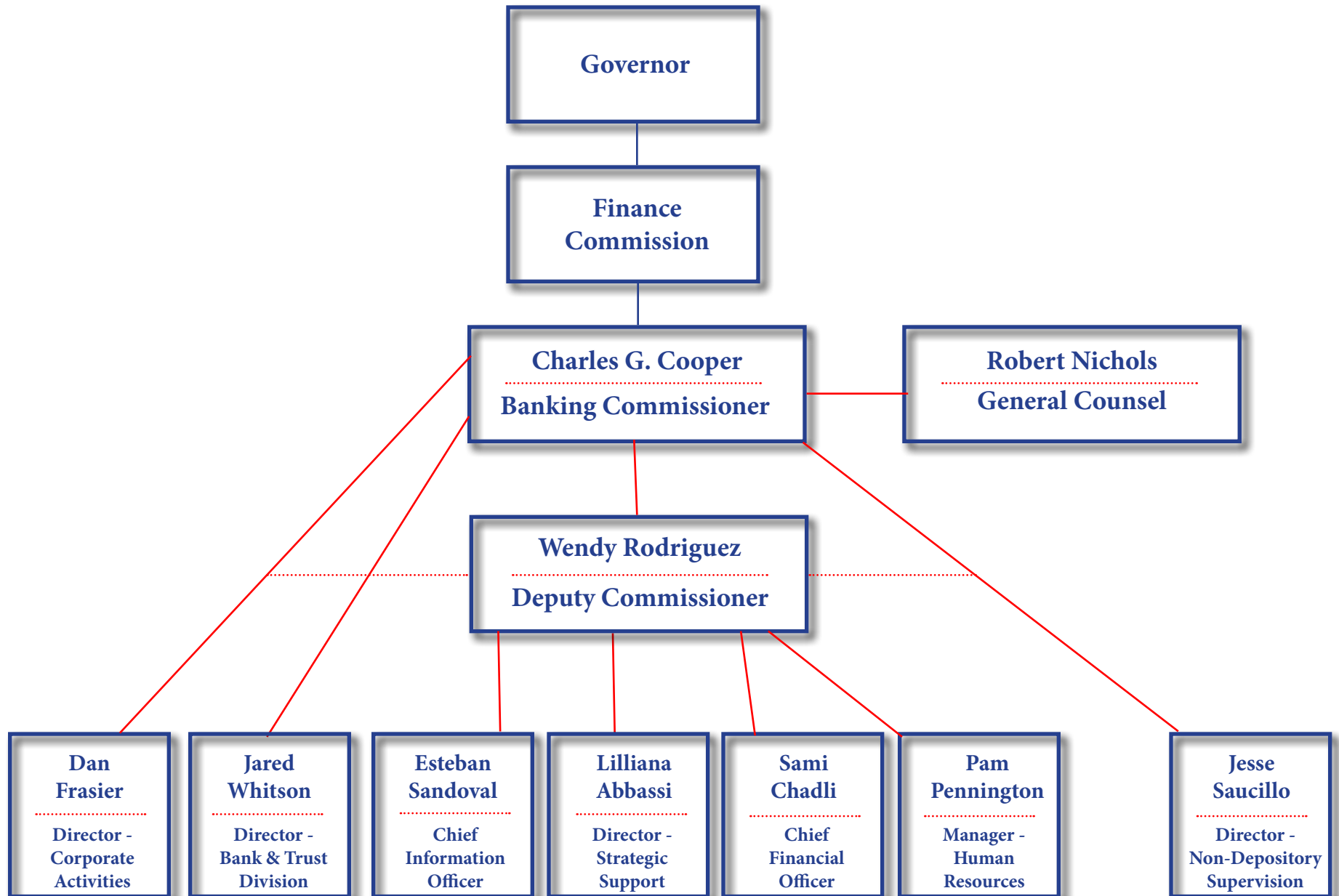
To ensure Texas has a safe, sound and competitive financial services system.

### *Philosophy*

- \* Adhere to the highest ethical and professional standards;
- \* Be statutorily accountable and responsible;
- \* Anticipate and respond to a dynamic environment;
- \* Identify and promote innovative practices;
- \* Operate efficiently and maintain consistent and prudent regulatory standards;
- \* Communicate effectively;
- \* Foster teamwork while encouraging individual excellence and career development;
- \* Provide a desirable work environment that values cultural and individual differences;
- \* Seek input from and be responsive to the public, our supervised entities, and State leadership; and
- \* Adhere to the principle of “Tough but Fair” regulatory oversight.



# Texas Department of Banking Organization Chart





STRONG



STABLE



VIBRANT

# WHY CHOOSE A TEXAS STATE BANK CHARTER?



## **Regulatory Accessibility and Responsiveness**

All applications are decided by the Commissioner, as well as most administrative actions. It is generally much easier for Texas bankers to establish a face-to-face working relationship with department leadership in Austin rather than with a federal regulator in Washington D. C.

## **Parity**

Article XVI, Section 16(c) of the Constitution of The State of Texas provides that a Texas chartered state bank has the same rights and privileges that are or may be granted to national banks of the United States domiciled in this State. Section 32.010 of the Texas Finance Code additionally contains a “super parity” provision which is a framework for a state bank

chartered in Texas, upon application, to conduct any of the activities allowed by any other insured state or federally-insured financial institution in the nation.



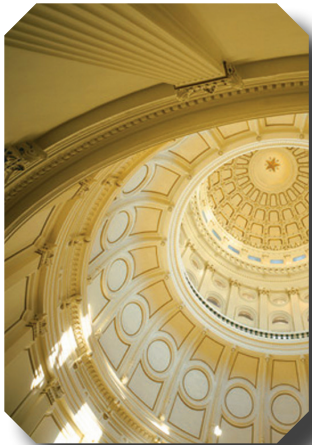
## **Modern Corporate Governance**

Texas has some of the most modern corporate governance statutes thus providing increased flexibility.

## **Lower Costs**

The assessments charged to state banks are less than that charged national banks of comparable size. The Texas Department of Banking continually monitors expenditures and assessments and reduces assessments when fiscally possible.

# Profile of Regulated Entities



Regulated Entity	Number of Entities	Total Assets \$(millions)
Commercial Banks	208	\$431,808
Foreign Bank Agencies	25	106,782
Trust Companies	39	187,803
Prepaid Funeral Licensees	325	5,242
Perpetual Care Cemeteries	245	487
Money Service Businesses	186	587,445
Check Verification Companies	2	NA
<b>Totals</b>	<b>1,030</b>	<b>\$1,319,567</b>

Information obtained from the FDIC database as of March 2025.



## *Profile of Banking In Texas*

	State	National	Total
Charters	208	140	348
Assets	\$431.8B	\$132.8B	\$564.6B
Deposits	\$356.3B	\$116.4B	\$472.7B
Leverage (Core Capital) Ratio	10.94%	10.99%	

Information obtained from the FDIC database as of March 2025.

# Banks Operating in Texas

All State Banking Activity in Texas (Updated as of June 2, 2025)

	Number of Banks	Number of Branches	Total Assets	# Derived From	Total Deposits	# Derived From
Texas State-chartered Banks as of 3/31/25	208	2,337	431,808	FDIC	356,318	FDIC
Texas Branches of Non-Texas State Banks	57	622	66,367	SOD	66,367	SOD
<b>Subtotal</b>	<b>265</b>	<b>2,959</b>	<b>498,175</b>		<b>422,685</b>	
Less Out of State Branches as of 6/30/2024		-348	-61,896	SOD	-61,896	SOD
<b>Total State Banks Operating in Texas</b>	<b>265</b>	<b>2,611</b>	<b>436,279</b>		<b>360,789</b>	

Bank or Branch Name	Acquired Whom	Home State	Host State	Effective Date	Number of Banks	Number of Branches	Total Assets	# Derived From	Total Deposits	# Derived From
Regions Bank	State First N.A., Texarkana	Alabama	Texas	8/27/1998	1	88	6,184	SOD	6,184	SOD
Cathay Bank	Kermit State Bank, Houston	California	Texas	12/11/2000	1	1	400	SOD	400	SOD
East West Bank	United Bank Texas, Flatonia	California	Texas	2/8/2002	1	11	1,277	SOD	1,277	SOD
Sabine State Bank	Community Bank, Katy	Louisiana	Texas	6/17/2002	1	4	65	SOD	65	SOD
First United Bank & Trust Co.	De Novo - Branch Only	Oklahoma	Texas	5/1/2003	1	37	5,591	SOD	5,591	SOD
Bank of the Ozarks	Sun Bank, Frisco	Arkansas	Texas	4/16/2004	1	21	3,044	SOD	3,044	SOD
Bank of Hope	Orange Savings Bank, Dallas	California	Texas	11/16/2004	1	2	325	SOD	325	SOD
The Northern Trust	Northern Trust Bank of Texas	Illinois	Texas	8/28/2006	1	6	1,730	SOD	1,730	SOD
Ameristate Bank	De Novo - Branch Only	Oklahoma	Texas	1/5/2007	1	0	44	SOD	44	SOD
The Bankers Bank	De Novo - Branch Only	Oklahoma	Texas	3/31/2009	1	0	0	SOD	0	SOD
First Horizon Bank	De Novo - Branch Only	Tennessee	Texas	4/24/2009	1	7	1,910	SOD	1,910	SOD
Shinhan Bank America	Stripped Charter	New York	Texas	5/1/2009	1	0	136	SOD	136	SOD
Truist Bank	Acquired Colonial Bank	North Carolina	Texas	8/14/2009	1	95	8,875	SOD	8,875	SOD
American Nation Bank	American Bank, Keller	Oklahoma	Texas	3/31/2010	1	1	115	SOD	115	SOD
Origin Bank	Community Trust Bank of Texas	Louisiana	Texas	8/19/2010	1	34	4,430	SOD	4,430	SOD
Interbank	Acquired eight banks in Texas	Oklahoma	Texas	12/31/2010	1	25	2,574	SOD	2,574	SOD
First Citizens Bank & Trust	De Novo - Branch Only	North Carolina	Texas	1/8/2011	1	7	599	SOD	599	SOD
Hancock Whitney Bank	Whitney National Bank	Mississippi	Texas	6/4/2011	1	14	1,338	SOD	1,338	SOD
NBH Bank	De Novo - Branch Only	Colorado	Texas	11/7/2011	1	1	245	SOD	245	SOD
Farmers Bank & Trust Company	De Novo - Branch Only	Arkansas	Texas	3/5/2012	1	5	1,044	SOD	1,044	SOD
Valliance Bank	Valliance Bank	Oklahoma	Texas	7/20/2012	1	1	107	SOD	107	SOD
Hanmi Bank	United Central Bank, Garland	California	Texas	9/1/2014	1	4	309	SOD	309	SOD
Commonwealth Business Bank	De Novo - Branch Only	California	Texas	1/4/2016	1	1	82	SOD	82	SOD
Metro City Bank	De Novo - Branch Only	Georgia	Texas	9/22/2016	1	2	121	SOD	121	SOD
CrossFirst Bank	De Novo - Branch Only	Kansas	Texas	11/1/2016	1	3	1,130	SOD	1,130	SOD
International Bank of Commerce	De Novo - Branch Only	Oklahoma	Texas	1/1/2017	1	0	30	SOD	30	SOD
First IC Bank	De Novo - Branch Only	Georgia	Texas	5/30/2017	1	0	29	SOD	29	SOD
First Guaranty Bank	Synergy Bank, McKinney	Louisiana	Texas	6/19/2017	1	4	306	SOD	306	SOD
Diamond Bank	De Novo - Branch Only	Arkansas	Texas	7/5/2017	1	0	19	SOD	19	SOD
Bank 7	De Novo - Branch Only	Oklahoma	Texas	8/17/2017	1	1	101	SOD	101	SOD
Simmons Bank	Southwest Bank, Fort Worth	Arkansas	Texas	2/20/2018	1	57	4,054	SOD	4,054	SOD
b1 Bank	De Novo - Branch Only	Louisiana	Texas	5/7/2018	1	9	946	SOD	946	SOD
Citizens Bank of Las Cruces	De Novo - Branch Only	New Mexico	Texas	10/1/2018	1	0	23	SOD	23	SOD
Open Bank	De Novo - Branch Only	California	Texas	4/29/2019	1	0	43	SOD	43	SOD
BOM Bank	De Novo - Branch Only	Louisiana	Texas	10/1/2019	1	1	223	SOD	223	SOD
PromiseOne Bank	De Novo - Branch Only	Georgia	Texas	11/25/2019	1	0	36	SOD	36	SOD

# Banks Operating in Texas

Continuation of All State Banking Activity in Texas (Updated as of February 25, 2025)

Bank or Branch Name	Acquired Whom	Home State	Host State	Effective Date	Number of Banks	Number of Branches	Total Assets	# Derived From	Total Deposits	# Derived From
Woori American Bank	De Novo - Branch Only	New York	Texas	2/3/2020	1	0	56	SOD	56	SOD
Commerce Bank	De Novo - Branch Only	Missouri	Texas	2/11/2020	1	0	71	SOD	71	SOD
Blue Sky Bank	De Novo - Branch Only	Oklahoma	Texas	1/20/2021	1	1	148	SOD	148	SOD
Anchor D Bank	De Novo - Branch Only	Oklahoma	Texas	2/3/2021	1	0	58	SOD	58	SOD
Preferred Bank	De Novo - Branch Only	California	Texas	4/4/2021	1	0	97	SOD	97	SOD
Grand Bank	De Novo - Branch Only	Oklahoma	Texas	6/1/2021	1	1	51	SOD	51	SOD
Encore Bank	De Novo - Branch Only	Arkansas	Texas	8/31/2021	1	4	592	SOD	592	SOD
Bodcaw Bank	De Novo - Branch Only	Arkansas	Texas	9/7/2021	1	0	59	SOD	59	SOD
Cadence Bank	Bancorp Bank Bought - Changed name	Mississippi	Texas	10/29/2021	1	81	10,825	SOD	10,825	SOD
Cattlemens Bank	De Novo - Branch Only	Oklahoma	Texas	11/1/2021	1	0	137	SOD	137	SOD
Washington Federal Bank	Conversion	Washington	Texas	2/4/2022	1	4	372	SOD	372	SOD
Centennial Bank	Acquired Happy State Bank	Arkansas	Texas	4/1/2022	1	57	4,040	SOD	4,040	SOD
First Foundation Bank	De Novo - Branch Only	California	Texas	5/9/2022	1	0	11	SOD	11	SOD
First American Bank	De Novo - Branch Only	New Mexico	Texas	6/17/2022	1	3	164	SOD	164	SOD
HTLF Bank	Acquired First Bank & Trust, Lubbock	Colorado	Texas	5/19/2023	1	24	1,754	SOD	1,754	SOD
PCB Bank	De Novo - Branch Only	California	Texas	9/6/2022	1	1	61	SOD	61	SOD
The First Security Bank	De Novo - Branch Only	Oklahoma	Texas	2/6/2023	1	0	38	SOD	38	SOD
Legacy Bank & Trust	De Novo - Branch Only	Missouri	Texas	8/2/2023	1	2	38	SOD	38	SOD
Capra Bank	De Novo - Branch Only	Iowa	Texas	9/25/2023	1	0	90	SOD	90	SOD
Panhandle First Bank	Acquired First National, Spearman	Oklahoma	Texas	5/1/2024	1	2	220	SOD	220	SOD
First Liberty Bank	De Novo - Branch Only	Oklahoma	Texas	6/3/2024	1	0	0	SOD	0	SOD



# Banks Operating in Texas

## All National Banking Activity in Texas (Updated as of June 2, 2025)

	Number of Banks	Number of Branches	Total Assets	# Derived From	Total Deposits	# Derived From
Texas National-chartered Banks as of 3/31/2025	140	1,338	132,780	FDIC	116,407	FDIC
Texas Branches of Non-Texas National Banks	31	1,779	611,742	SOD	611,742	SOD
<b>Subtotal</b>	<b>171</b>	<b>3,117</b>	<b>744,522</b>		<b>728,149</b>	
Less Out of State Branches as of 6/30/2024		-643	-4,622	SOD	-4,622	SOD
<b>Total National Banks Operating in Texas</b>	<b>171</b>	<b>2,474</b>	<b>739,900</b>		<b>723,527</b>	

Bank or Branch Name	Acquired Whom	Home State	Host State	Effective Date	Number of Banks	Number of Branches	Total Assets	# Derived From	Total Deposits	# Derived From
Bank of America	NationsBank, Dallas	North Carolina	Texas	5/6/1998	1	328	172,793	SOD	172,793	SOD
Capital One	Hibernia National Bank	Louisiana	Texas	1/1/1999	1	26	7,959	SOD	7,959	SOD
First National Bank of Omaha	First State Bank, Frisco	Nebraska	Texas	12/15/2000	1	3	387	SOD	387	SOD
Wells Fargo	Wells Fargo, Texas	South Dakota	Texas	11/21/2003	1	476	82,854	SOD	82,854	SOD
Trustmark National Bank	Plaza Bank, Houston	Mississippi	Texas	1/23/2004	1	11	599	SOD	599	SOD
Armed Forces Bank	De Novo - Branch Only	Kansas	Texas	6/30/2004	1	0	52	SOD	52	SOD
JP Morgan Chase Bank	Chase and Bank One	New York	Texas	11/13/2004	1	477	263,461	SOD	263,461	SOD
Amerant Bank, N.A.	First Texoma Bank, Houston	Florida	Texas	4/22/2005	1	5	545	SOD	545	SOD
First Texoma National Bank	First Texoma Bank, Sherman	Oklahoma	Texas	4/22/2005	1	0	25	SOD	25	SOD
Citibank	Citibank, Texas	South Dakota	Texas	10/1/2006	1	1	30,773	SOD	30,773	SOD
The Bank of New York Mellon Trust Co. N.A.	De Novo - Branch Only	California	Texas	10/1/2006	1	1	0	SOD	0	SOD
Great Plains National Bank	De Novo - Branch Only	Oklahoma	Texas	3/10/2009	1	4	290	SOD	290	SOD
First Mid Bank & Trust	De Novo - Branch Only	Illinois	Texas	10/15/2010	1	0	52	SOD	52	SOD
BOKF	Bank of Texas, Dallas	Oklahoma	Texas	1/1/2011	1	31	8,651	SOD	8,651	SOD
Wilmington Trust, N.A.	De Novo - Branch Only	Delaware	Texas	2/1/2011	1	0	0	SOD	0	SOD
FSNB, N.A.	De Novo - Branch Only	Oklahoma	Texas	9/4/2012	1	1	35	SOD	35	SOD
Bank of Whittier, N.A.	De Novo - Branch Only	California	Texas	9/15/2012	1	0	16	SOD	16	SOD
SNB Bank	De Novo - Branch Only	Oklahoma	Texas	2/10/2014	1	0	19	SOD	19	SOD
UMB Bank	Meridian Bank, Fort Worth	Missouri	Texas	5/31/2015	1	3	536	SOD	536	SOD
Zions Bancorporation, N.A.	Amegy Bank, Houston	Utah	Texas	12/31/2015	1	75	14,577	SOD	14,577	SOD
BNY Mellon, N.A.	De Novo - Branch Only	Pennsylvania	Texas	2/16/2016	1	1	0	SOD	0	SOD
Sunflower Bank	Capital Bank, El Paso	Colorado	Texas	6/19/2017	1	21	1,938	SOD	1,938	SOD
BMO Harris Bank, N.A.	De Novo - Branch Only	Illinois	Texas	5/1/2019	1	0	470	SOD	470	SOD
PNC Bank, N.A.	De Novo - Branch Only	Delaware	Texas	6/10/2019	1	309	24,747	SOD	24,747	SOD
Investar Bank, N.A.	De Novo - Branch Only	Louisiana	Texas	7/1/2019	1	1	130	SOD	130	SOD
Security National Bank of Omaha	De Novo - Branch Only	Nebraska	Texas	4/1/2020	1	1	108	SOD	108	SOD
Home Bank	Acquired Texan Bank	Louisiana	Texas	3/26/2022	1	4	295	SOD	295	SOD
BankUnited	De Novo - Branch Only	Florida	Texas	4/25/2022	1	0	315	SOD	315	SOD
U.S. Bank N.A.	De Novo - Branch Only	Ohio	Texas	8/1/2022	1	0	67	SOD	67	SOD
Liberty National Bank	De Novo - Branch Only	Oklahoma	Texas	10/31/2022	1	0	48	SOD	48	SOD
Fifth Third Bank	De Novo - Branch Only	Ohio	Texas	2/10/2023	1	0	0	SOD	0	SOD

### TOTAL TEXAS BANKING ACTIVITY

436

5,085

1,176,179

1,084,316

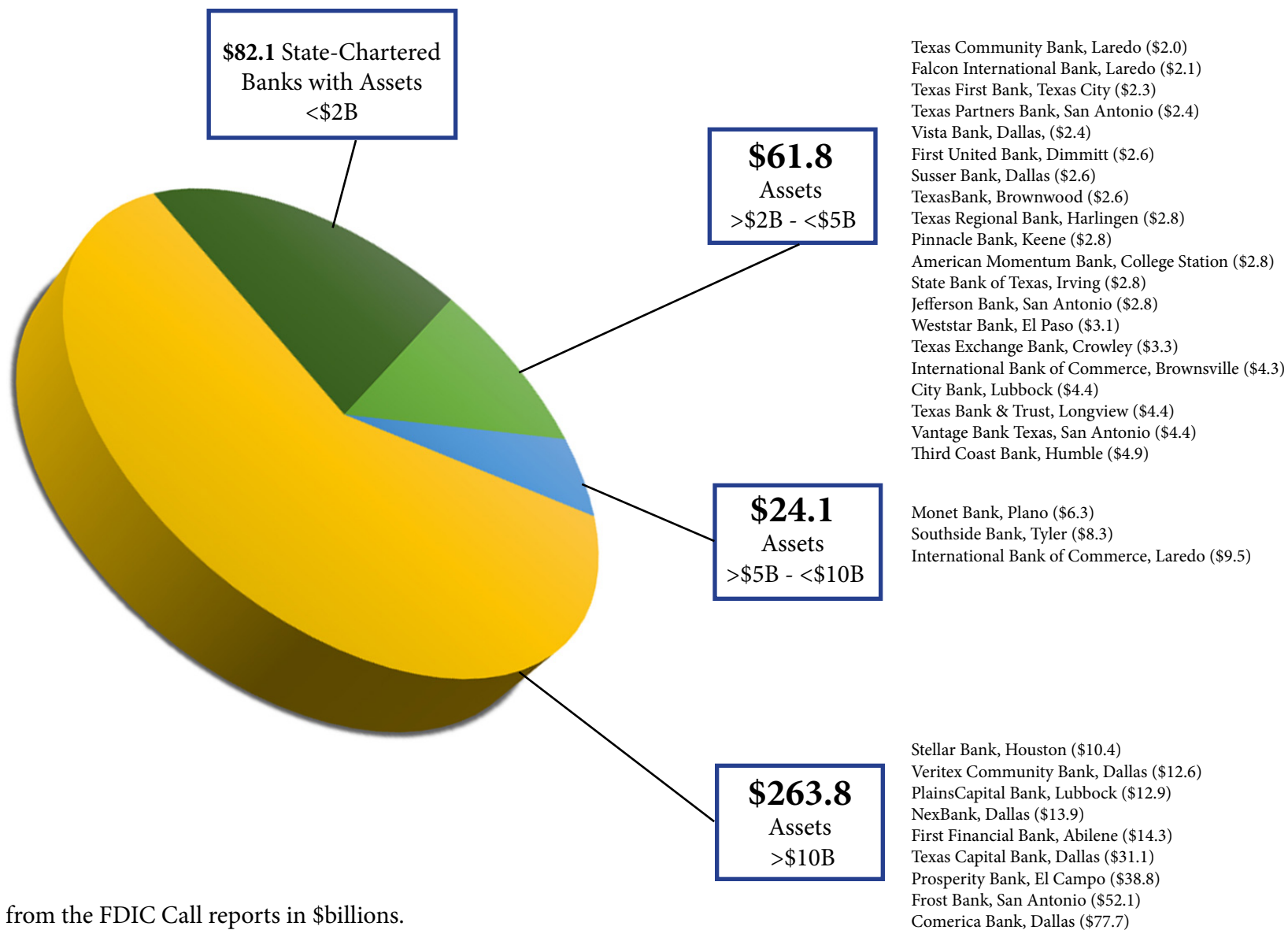
Total assets for branches will mirror FDIC deposits since these figures are more conservative and verifiable.  
FDIC information is derived from their call report database. SOD information represents Summary of Deposits which FDIC requests in June of each year.  
Total asset and deposit numbers are in millions. Financial information is as of March 31, 2025.

# Texas State-Chartered Banks With Out-of-State Branches

State-Chartered Bank	Total Assets as of 3/31/25	Total Branches	Texas Deposits as of 6/30/24	Texas Branches	Out-of-State Deposits as of 6/30/24	Out-of-State Branches	Operating in Following States
Comerica Bank, Dallas	77,698,000	378	8,950,088	115	54,660,912	263	AZ, FL, CA, MI, NY
Prosperity Bank, El Campo	38,764,102	330	26,489,549	312	1,540,885	18	OK
City Bank, Lubbock	4,403,133	36	3,540,328	34	179,358	2	NM
American Bank of Commerce, Wolfforth	1,490,531	14	1,185,272	12	84,927	2	CO
WestStar Bank, El Paso	3,149,142	14	2,652,665	13	58,997	1	NM
State Bank of Texas, Irving	2,790,233	7	2,075,138	5	247,440	2	IL
Citizens Bank, Amarillo	261,514	4	126,512	3	82,613	1	NM
American Momentum Bank, College Station	2,823,668	32	1,518,900	20	526,471	12	FL
Herring Bank, Amarillo	497,917	13	304,319	9	133,308	4	OK, CO
Wallis Bank, Wallis	1,268,774	17	908,006	13	199,115	4	CA, GA
MapleMark Bank, Dallas	1,037,125	2	813,056	1	116,830	1	OK
Monet Bank, Plano	6,333,936	7	2,324,261	3	78,159	4	OH, CA, PA

Information obtained from the FDIC database. Deposit information derived from the FDIC Summary of Deposit data. Asset and deposit numbers are in thousands.

# Texas State Bank Companies with Assets Exceeding \$2B March 2025



Information is from the FDIC Call reports in \$billions.



## Comparison of State Bank Assessments with the O.C.C.

Assessable Assets	DOB Assessment	*O.C.C. Assessment	Difference	% of O.C.C. Assessment
<b>\$100 Million</b>	\$34,678	\$25,276	\$9,402	137.2%
<b>\$250 Million</b>	\$54,161	\$43,396	\$10,765	124.8%
<b>\$500 Million</b>	\$76,007	\$72,762	\$3,245	105.5%
<b>\$1 Billion</b>	\$136,796	\$131,492	\$5,304	104.0%
<b>\$5 Billion</b>	\$493,072	\$546,048	\$52,976	90.3%
<b>\$10 Billion</b>	\$897,922	\$988,594	\$90,672	90.8%
<b>\$20 Billion</b>	\$1,547,772	\$1,843,714	\$295,942	83.9%
<b>\$40 Billion</b>	\$2,322,052	\$3,454,114	\$1,132,062	67.2%
<b>\$60 Billion</b>	\$2,819,812	\$4,875,994	\$2,056,182	57.8%

Information effective January 1, 2025. Banks \$100 to \$500 million shown on 18-month exam cycle. Banks over \$500 million reflected on a 12-month exam cycle. \*Not included in the above calculation are Off Balance Sheet Assets that for all state banks in Texas average 10.5%.