

The cover features a large, semi-circular seal on the right side with the word 'TEXAS' embossed in Roman numerals. The background is a composite image: the top left shows an oil pumpjack at sunset, the middle left shows the Texas state flag, and the bottom left shows a green plant. The text is overlaid on the right side of the seal.

# TEXAS

Department of Banking

## Agency Profile

June 2026

# Texas State-Chartered Banking

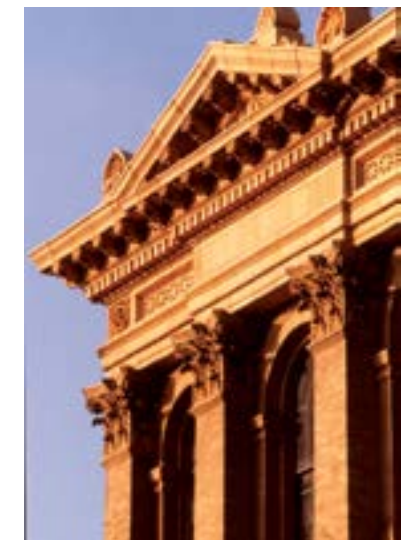
## *Mission and Philosophy*

### *Mission*

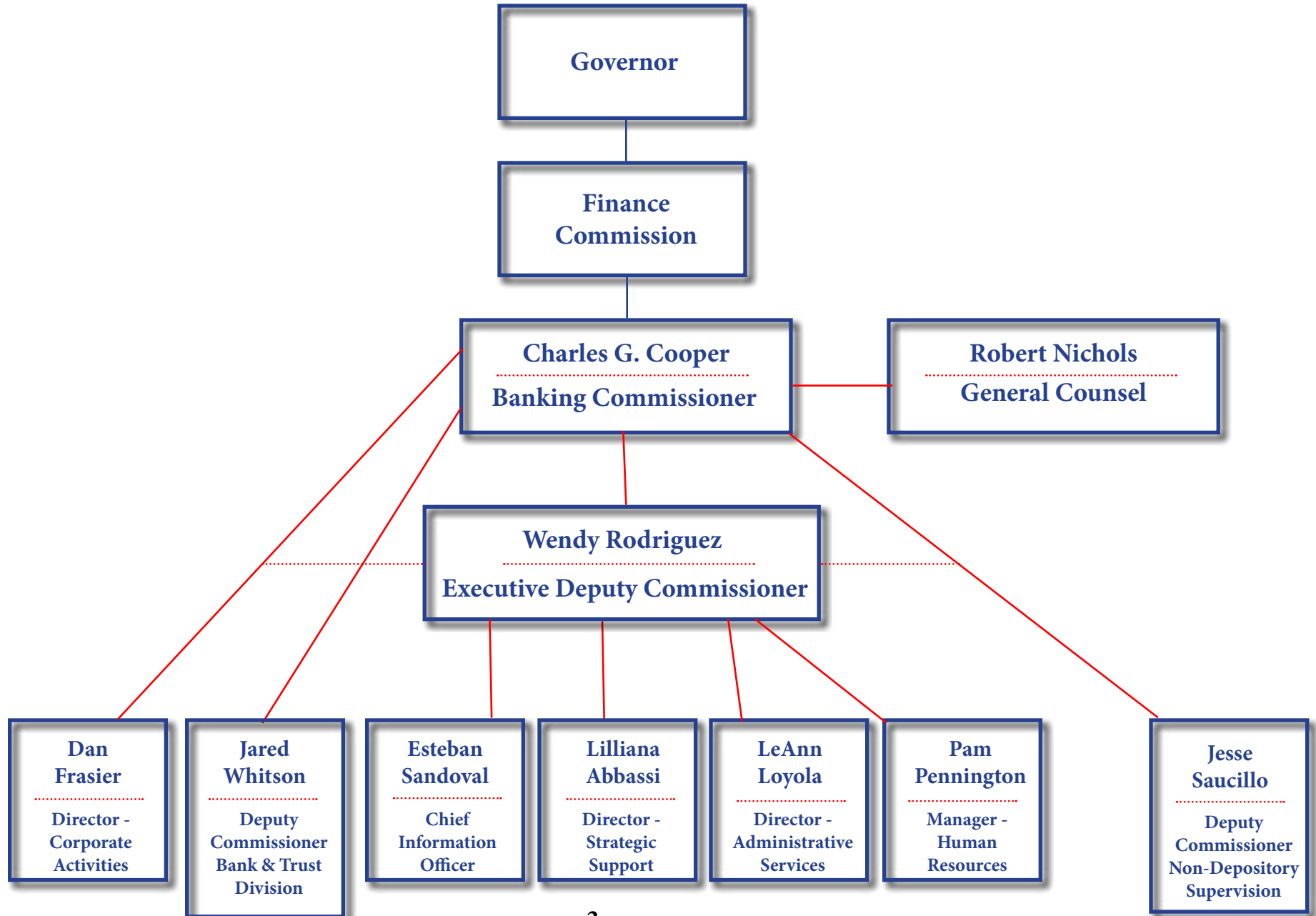
To ensure Texas has a safe, sound and competitive financial services system.

### *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.

# Profile of Regulated Entities



Regulated Entity	Number of Entities	Total Assets \$(millions)
Commercial Banks	196	\$349,631
Foreign Bank Agencies	27	128,859
Trust Companies	40	219,170
Prepaid Funeral Licensees	323	5,363
Perpetual Care Cemeteries	245	526
Money Service Businesses	197	618,104
Check Verification Companies	2	NA
<b>Totals</b>	<b>1,030</b>	<b>\$1,321,653</b>

Information obtained from the FDIC database as of March 2026.



# *Profile of Banking In Texas*

	<b>State</b>	<b>National</b>	<b>Total</b>
Charters	196	129	325
Assets	\$349.6B	\$134.1B	\$483.7B
Deposits	\$288.7B	\$116.4B	\$405.1B
Leverage (Core Capital) Ratio	11.34%	11.51%	

Information obtained from the FDIC database as of March 2026.

# Banks Operating in Texas

All State Banking Activity in Texas (Updated as of June 1, 2026)

	Number of Banks	Number of Branches	Total Assets	# Derived From	Total Deposits	# Derived From
Texas State-chartered Banks as of 03/31/26	196	1,932	349,631	FDIC	288,659	FDIC
Texas Branches of Non-Texas State Banks	60	600	73,046	SOD	73,046	SOD
<b>Subtotal</b>	<b>256</b>	<b>2,532</b>	<b>422,677</b>		<b>361,705</b>	
Less Out of State Branches as of 6/30/2025		-348	-61,896	SOD	-61,896	SOD
<b>Total State Banks Operating in Texas</b>	<b>256</b>	<b>2,184</b>	<b>360,781</b>		<b>299,809</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	84	6,843	SOD	6,843	SOD
Cathay Bank	Kermit State Bank, Houston	California	Texas	12/11/2000	1	1	398	SOD	398	SOD
East West Bank	United Bank Texas, Flatonia	California	Texas	2/8/2002	1	11	4,694	SOD	4,464	SOD
Sabine State Bank	Community Bank, Katy	Louisiana	Texas	6/17/2002	1	4	69	SOD	69	SOD
First United Bank & Trust Co.	De Novo - Branch Only	Oklahoma	Texas	5/1/2003	1	38	5,940	SOD	5,940	SOD
Bank of the Ozarks	Sun Bank, Frisco	Arkansas	Texas	4/16/2004	1	27	3,724	SOD	3,724	SOD
Bank of Hope	Orange Savings Bank, Dallas	California	Texas	11/16/2004	1	2	331	SOD	331	SOD
The Northern Trust	Northern Trust Bank of Texas	Illinois	Texas	8/28/2006	1	6	1,852	SOD	1,852	SOD
Ameristate Bank	De Novo - Branch Only	Oklahoma	Texas	1/5/2007	1	1	43	SOD	43	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	6	1,971	SOD	1,971	SOD
Shinhan Bank America	Stripped Charter	New York	Texas	5/1/2009	1	0	158	SOD	158	SOD
Truist Bank	Acquired Colonial Bank	North Carolina	Texas	8/14/2009	1	95	9,543	SOD	9,543	SOD
American Nation Bank	American Bank, Keller	Oklahoma	Texas	3/31/2010	1	1	122	SOD	122	SOD
Origin Bank	Community Trust Bank of Texas	Louisiana	Texas	8/19/2010	1	28	4,317	SOD	4,317	SOD
Interbank	Acquired eight banks in Texas	Oklahoma	Texas	12/31/2010	1	25	2,960	SOD	2,960	SOD
First Citizens Bank & Trust	De Novo - Branch Only	North Carolina	Texas	1/8/2011	1	8	690	SOD	690	SOD
Hancock Whitney Bank	Whitney National Bank	Mississippi	Texas	6/4/2011	1	14	1,325	SOD	1,325	SOD
NBH Bank	De Novo - Branch Only	Colorado	Texas	11/7/2011	1	1	255	SOD	255	SOD
Farmers Bank & Trust Company	De Novo - Branch Only	Arkansas	Texas	3/5/2012	1	5	1,019	SOD	1,019	SOD
Valliance Bank	Valliance Bank	Oklahoma	Texas	7/20/2012	1	1	117	SOD	117	SOD
Hanmi Bank	United Central Bank, Garland	California	Texas	9/1/2014	1	4	277	SOD	277	SOD
Commonwealth Business Bank	De Novo - Branch Only	California	Texas	1/4/2016	1	1	92	SOD	92	SOD
Metro City Bank	De Novo - Branch Only	Georgia	Texas	9/22/2016	1	2	121	SOD	121	SOD
International Bank of Commerce	De Novo - Branch Only	Oklahoma	Texas	1/1/2017	1	0	62	SOD	62	SOD
First IC Bank	De Novo - Branch Only	Georgia	Texas	5/30/2017	1	0	34	SOD	34	SOD
First Guaranty Bank	Synergy Bank, McKinney	Louisiana	Texas	6/19/2017	1	4	280	SOD	280	SOD
Diamond Bank	De Novo - Branch Only	Arkansas	Texas	7/5/2017	1	0	25	SOD	25	SOD
Bank 7	De Novo - Branch Only	Oklahoma	Texas	8/17/2017	1	1	114	SOD	114	SOD
Simmons Bank	Southwest Bank, Fort Worth	Arkansas	Texas	2/20/2018	1	45	3,881	SOD	3,881	SOD
b1Bank	De Novo - Branch Only	Louisiana	Texas	5/7/2018	1	16	1,608	SOD	1,608	SOD
Citizens Bank of Las Cruces	De Novo - Branch Only	New Mexico	Texas	10/1/2018	1	0	28	SOD	28	SOD
Open Bank	De Novo - Branch Only	California	Texas	4/29/2019	1	0	49	SOD	49	SOD
BOM Bank	De Novo - Branch Only	Louisiana	Texas	10/1/2019	1	8	189	SOD	189	SOD
PromiseOne Bank	De Novo - Branch Only	Georgia	Texas	11/25/2019	1	0	32	SOD	32	SOD

# Banks Operating in Texas

Continuation of All State Banking Activity in Texas (Updated as of June 1, 2026)

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	64	SOD	64	SOD
Commerce Bank	De Novo - Branch Only	Missouri	Texas	2/11/2020	1	0	44	SOD	44	SOD
Blue Sky Bank	De Novo - Branch Only	Oklahoma	Texas	1/20/2021	1	2	157	SOD	157	SOD
Anchor D Bank	De Novo - Branch Only	Oklahoma	Texas	2/3/2021	1	0	66	SOD	66	SOD
Preferred Bank	De Novo - Branch Only	California	Texas	4/4/2021	1	0	36	SOD	36	SOD
Grand Bank	De Novo - Branch Only	Oklahoma	Texas	6/1/2021	1	1	74	SOD	74	SOD
Encore Bank	De Novo - Branch Only	Arkansas	Texas	8/31/2021	1	4	810	SOD	810	SOD
Bodcaw Bank	De Novo - Branch Only	Arkansas	Texas	9/7/2021	1	0	58	SOD	58	SOD
Cadence Bank	Bancorp Bank Bought - Changed name	Mississippi	Texas	10/29/2021	1	80	11,625	SOD	11,625	SOD
Cattlemens Bank	De Novo - Branch Only	Oklahoma	Texas	11/1/2021	1	0	158	SOD	158	SOD
Washington Federal Bank	Conversion	Washington	Texas	2/4/2022	1	4	524	SOD	524	SOD
Centennial Bank	Acquired Happy State Bank	Arkansas	Texas	4/1/2022	1	57	4,088	SOD	4088	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	167	SOD	167	SOD
PCB Bank	De Novo - Branch Only	California	Texas	9/6/2022	1	1	95	SOD	95	SOD
The First Security Bank	De Novo - Branch Only	Oklahoma	Texas	2/6/2023	1	1	71	SOD	71	SOD
Method Bank	De Novo - Branch Only	Oklahoma	Texas	7/22/2023	1	0	137	SOD	137	SOD
Legacy Bank & Trust	De Novo - Branch Only	Missouri	Texas	8/2/2023	1	2	177	SOD	177	SOD
Capra Bank	De Novo - Branch Only	Iowa	Texas	9/25/2023	1	1	235	SOD	235	SOD
Panhandle First Bank	Acquired First National, Spearman	Oklahoma	Texas	5/1/2024	1	2	232	SOD	232	SOD
First Liberty Bank	De Novo - Branch Only	Oklahoma	Texas	6/3/2024	1	0	27	SOD	27	SOD
Bank of the Orient	De Novo - Branch Only	California	Texas	9/10/2024	1	0	4	SOD	4	SOD
Chambers Bank	De Novo - Branch Only	Arkansas	Texas	12/16/2024	1	0	5	SOD	5	SOD
Cross Keys Bank	De Novo - Branch Only	Louisiana	Texas	1/15/2025	1	0	3	SOD	3	SOD
Busey Bank	Acquired CrossFirst Bank, Leawood	Illinois	Texas	6/21/2025	1	3	1,015	SOD	1,015	SOD

# Banks Operating in Texas

## All National Banking Activity in Texas (Updated as of June 1, 2026)

	Number of Banks	Number of Branches	Total Assets	# Derived From	Total Deposits	# Derived From
Texas National-chartered Banks as of 03/31/2026	129	1,275	134,108	FDIC	116,369	FDIC
Texas Branches of Non-Texas National Banks	29	1,817	665,654	SOD	665,654	SOD
<b>Subtotal</b>	<b>158</b>	<b>3,092</b>	<b>799,762</b>		<b>782,023</b>	
Less Out of State Branches as of 6/30/2025		-643	-4,622	SOD	-4,622	SOD
<b>Total National Banks Operating in Texas</b>	<b>158</b>	<b>2,449</b>	<b>795,140</b>		<b>777,401</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	319	182,296	SOD	182,296	SOD
Capital One	Hibernia National Bank	Louisiana	Texas	1/1/1999	1	26	7,334	SOD	7,334	SOD
First National Bank of Omaha	First State Bank, Frisco	Nebraska	Texas	12/15/2000	1	3	374	SOD	374	SOD
Wells Fargo	Wells Fargo, Texas	South Dakota	Texas	11/21/2003	1	462	82,074	SOD	82,074	SOD
Trustmark National Bank	Plaza Bank, Houston	Mississippi	Texas	1/23/2004	1	11	585	SOD	585	SOD
Armed Forces Bank	De Novo - Branch Only	Kansas	Texas	6/30/2004	1	0	51	SOD	51	SOD
JP Morgan Chase Bank	Chase and Bank One	New York	Texas	11/13/2004	1	476	296,101	SOD	296,101	SOD
First Texoma National Bank	First Texoma Bank, Sherman	Oklahoma	Texas	4/22/2005	1	0	24	SOD	24	SOD
Citibank	Citibank, Texas	South Dakota	Texas	10/1/2006	1	1	31,133	SOD	31,133	SOD
The Bank of New York Mellon Trust Co. N.A.	De Novo - Branch Only	California	Texas	10/1/2006	1	0	0	SOD	0	SOD
Great Plains National Bank	De Novo - Branch Only	Oklahoma	Texas	3/10/2009	1	4	328	SOD	328	SOD
First Mid Bank & Trust	De Novo - Branch Only	Illinois	Texas	10/15/2010	1	0	91	SOD	91	SOD
BOKF	Bank of Texas, Dallas	Oklahoma	Texas	1/1/2011	1	33	9,052	SOD	9,052	SOD
FSNB, N.A.	De Novo - Branch Only	Oklahoma	Texas	9/4/2012	1	1	36	SOD	36	SOD
Bank of Whittier, N.A.	De Novo - Branch Only	California	Texas	9/15/2012	1	0	19	SOD	19	SOD
SNB Bank	De Novo - Branch Only	Oklahoma	Texas	2/10/2014	1	0	20	SOD	20	SOD
UMB Bank	Meridian Bank, Fort Worth	Missouri	Texas	5/31/2015	1	20	2,434	SOD	2,434	SOD
Zions Bancorporation, N.A.	Ameqy Bank, Houston	Utah	Texas	12/31/2015	1	76	14,447	SOD	14,447	SOD
BNY Mellon, N.A.	De Novo - Branch Only	Pennsylvania	Texas	2/16/2016	1	1	0	SOD	0	SOD
BMO Harris Bank, N.A.	De Novo - Branch Only	Illinois	Texas	5/1/2019	1	0	574	SOD	574	SOD
PNC Bank, N.A.	De Novo - Branch Only	Delaware	Texas	6/10/2019	1	314	28,816	SOD	28,816	SOD
Investar Bank, N.A.	De Novo - Branch Only	Louisiana	Texas	7/1/2019	1	2	145	SOD	145	SOD
Security National Bank of Omaha	De Novo - Branch Only	Nebraska	Texas	4/1/2020	1	1	141	SOD	141	SOD
Home Bank	Acquired Texan Bank	Louisiana	Texas	3/26/2022	1	4	310	SOD	310	SOD
BankUnited	De Novo - Branch Only	Florida	Texas	4/25/2022	1	0	474	SOD	474	SOD
U.S. Bank N.A.	De Novo - Branch Only	Ohio	Texas	8/1/2022	1	2	77	SOD	77	SOD
Liberty National Bank	De Novo - Branch Only	Oklahoma	Texas	10/31/2022	1	0	50	SOD	50	SOD
Fifth Third Bank	De Novo - Branch Only	Ohio	Texas	2/10/2023	1	0	0	SOD	0	SOD
SouthState Bank, National Association	Independent Bank, McKinney	Florida	Texas	1/1/2025	1	61	8,668	SOD	8,668	SOD
<b>TOTAL TEXAS BANKING ACTIVITY</b>					<b>414</b>	<b>4,633</b>	<b>1,155,921</b>		<b>1,077,210</b>	

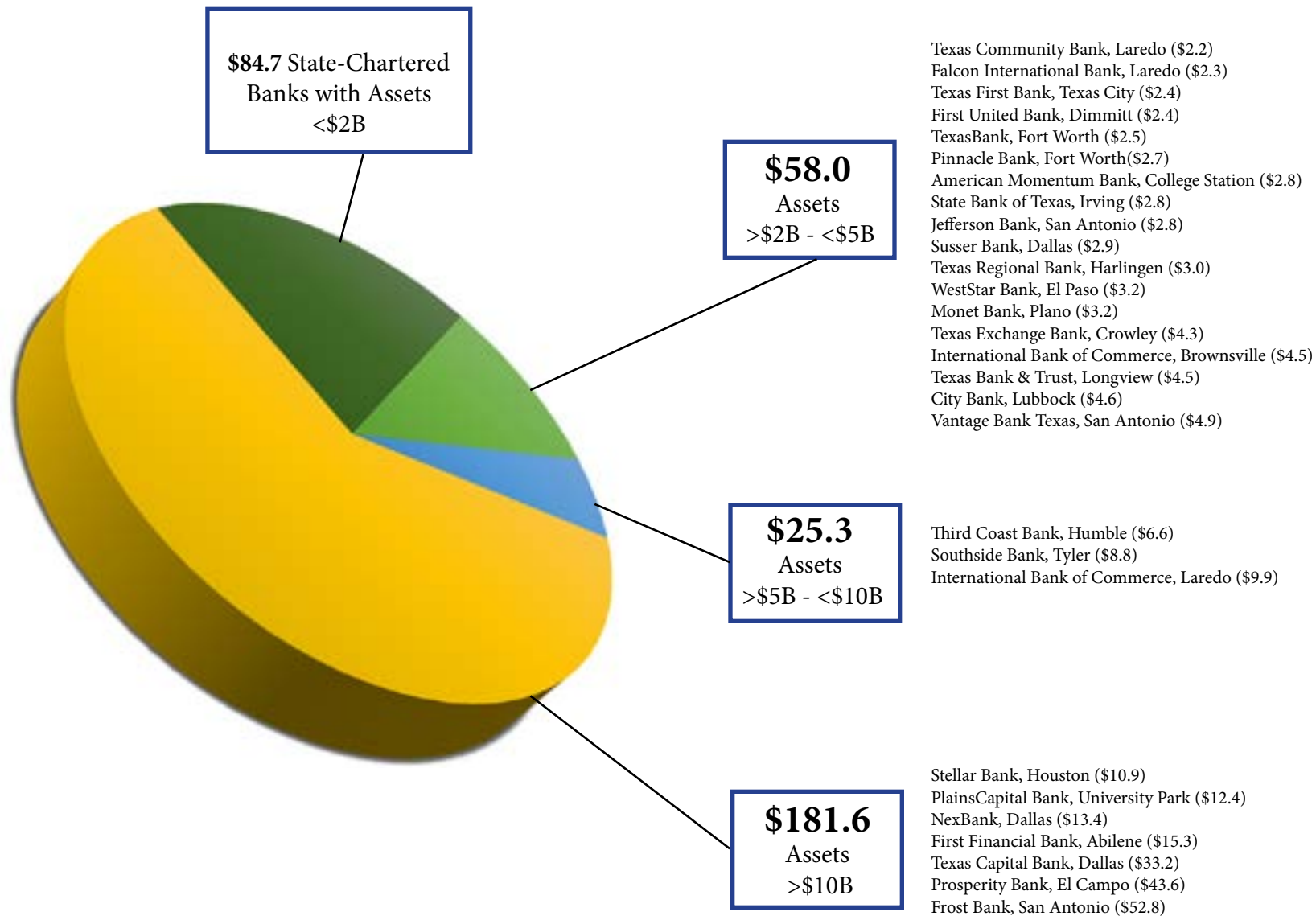
Total assets for branches will mirror FDIC deposits since these figures are more conservative and verifiable.  
 FDIC information is derived from their call report database. SOD information represents Summary of Deposits which FDIC requests in June of each year.  
 Total asset and deposit numbers are in millions. Financial information is as of March 31, 2026.

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

State-Chartered Bank	Total Assets as of 3/31/26	Total Branches	Texas Deposits as of 6/30/25	Texas Branches	Out-of-State Deposits as of 6/30/25	Out-of-State Branches	Operating in Following States
Prosperity Bank, El Campo	43,608,962	354	26,336,816	336	1,465,910	18	OK
City Bank, Lubbock	4,643,946	36	3,644,264	35	207,892	1	NM
American Bank of Commerce, Wolfforth	1,777,199	13	1,292,158	11	76,175	2	CO
WestStar Bank, El Paso	3,174,990	14	2,812,489	13	68,990	1	NM
State Bank of Texas, Irving	2,764,700	7	1,961,109	5	335,896	2	IL
Citizens Bank, Amarillo	303,986	4	144,951	3	92,595	1	NM
American Momentum Bank, College Station	2,826,945	32	1,624,916	20	547,765	12	FL
Herring Bank, Amarillo	528,406	12	303,488	8	144,551	4	OK, CO
Wallis Bank, Wallis	1,398,702	17	962,634	13	226,841	4	CA, GA
Monet Bank, Plano	3,168,602	6	2,426,146	3	80,968	3	OH, CA

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 2026



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