



CAMELS CONSULTING GROUP LLC
 "Increasing Shareholder Value"

CAMELS FINANCIAL OPTICS REPORT

COMPANY OVERVIEW

Texas Advantage Community Bank, N.A.

Company Description

Texas Advantage Community Bank, N.A. (TACB) (the Bank) is a financial institution headquartered in Alvin, Texas. TACB incorporated in 2006 and operates a second branch location in Pearland, Texas.

TACB is a customer-driven bank that targets business owners and professionals as well as other segments of the financial market that offer unique opportunities for growth and profitability. The Bank's structure positions customers directly with front-line personnel, whose decision-making authority allows them to respond quickly and efficiently. This streamlined process enables TACB to quickly respond to almost any situation to meet the needs of its customers.

Business Insights

2019 was a very successful year for TACB. Business and commercial real estate loans were the major focus of the bank's development of core business growth. These loans to area small businesses helped provide capital resources and employment to the local economy. Core deposit growth increased as TACB leveraged its online banking, mobile deposit capture and ACH capabilities to complement its customer service as it reached out to customers throughout the entire trade area.

Looking ahead for 2020, with the economy described by Fed Chairman Powell as being "in a very good place", the pipeline of opportunities remains strong. TACB President/CEO Hoskins stated "the board of directors will continue to emphasize prudent risk management and sound underwriting standards while encouraging growth. Also, the management team remains committed to improving performance results, building stronger employee and customer relationships and actively supporting the communities we serve."

Investor Information

The Bank is privately held and does not trade on any exchange. The Bank's stock is traded through the Bank's internal trading desk, as the transfer agent. Stock price of the Company on a per share basis has also increased in fair market value, as a result of investor interest. Price per share is currently at \$15.00 (ASK) 107% of book value. Existing shareholders or investors seeking to purchase shares of the Bank are directed to contact Investor Relations of TACB.



Headquarters

1701 Fairway Plaza, Suite 18
 Alvin, Texas 77511

Investor Relations Contact

Michael Hoskins
 Chief Executive Officer/President
 (281) 388-5200
 mike@@texasadvantagecommunitybank.com

December 31, 2019

Stock Price (FMV)	\$15.00
Price to Book Value	107%
Book Value Per Share	\$14.00
YE 2018 Stock Price	\$13.25
Income Per Share (YTD)	\$1.25
Shares Outstanding	888,100
Board of Director Ownership	47%

Financial Data (000)

Assets	\$126,245
Deposits	\$ 113,502
Equity	\$12,432
Loans	\$82,470
Net Income (YTD)	\$1,109

Key Highlights (TACB))

- **Assets:** Bank assets of \$126,245,000, as of YE 2019 up from \$108,357,000 for the same period 2018.
- **Deposit:** Bank deposits of \$113,502,000, as of YE 2019 compared to \$97,203,000 for the same period 2018.
- **Loans:** Bank loans of \$82,470,000, as of YE 2019 compared to \$80,010,000 for the same period of 2018.
- **Earnings:** Bank earned \$1,109,000, as of YE 2019 compared to \$853,000 for the same period 2018.
- **Net Interest Margin:** Bank earned 4.04%, as of YE 2019 compared to 3.64% for the same period 2018.
- **Efficiency Ratio:** 70.43%, as of YE 2019 compared to 75.25% for the same period 2018.

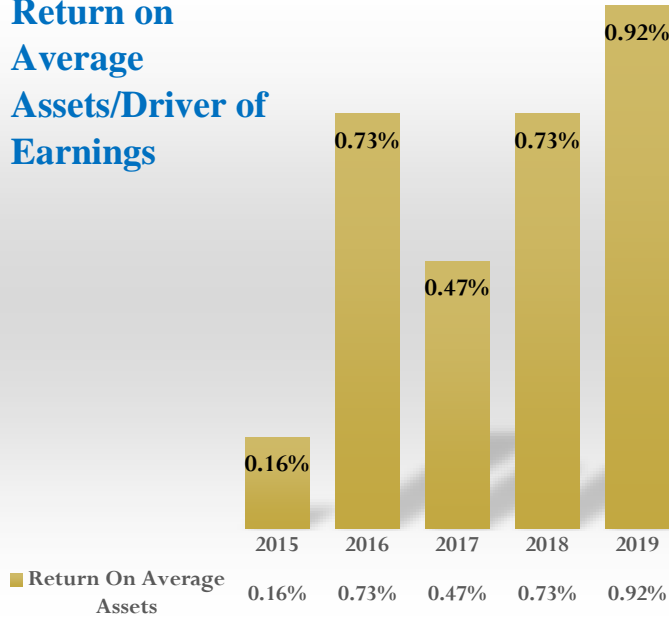
Performance Ratios (TACB)

Return on Average Assets	0.92%
Return on Average Common Equity	9.50%
Yield on Loans	5.50%
Total Loans to Deposits	72.92%
Demand Deposits to Total Deposits	21.49%
Risk Based Capital/Risk Weighted Assets*	15.29%
Non-Performing Loans to Total Loans	0.20%
Allowance for Loan Losses to Total Loans	0.75%
Cost of Funds	1.34%

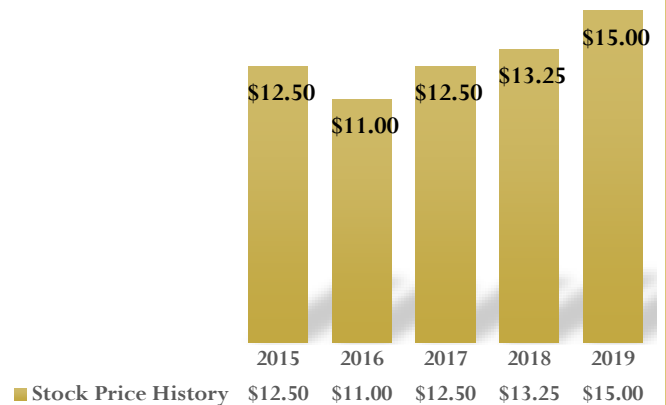
*(Well-Capitalized 10%/FDIC Regulatory Benchmark)

Texas Advantage Community Bank, NA is privately held and does not trade on any electronic exchange. The bank has a total of 888,100 shares outstanding. The bank manages an internal trading desk for the transfer (buy/sell) of its stock.

Return on Average Assets/Driver of Earnings



TACB Stock Price History Per Share Common Fair Market Value



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CAMELS Consulting Group offers a comprehensive suite of proprietary products and services exclusively designed to increase the shareholder value of community banks. Backed by more than three decades of experience in stock and bank valuation analysis, CAMELS Financial Optics Report provides the investment community with an objective overview of financial institutions.

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