

TIB-The Independent BankersBank

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BHC Name: Independent Bankers Financial Corp
BHC State: TX

Primary Regulator: FRB
Public Enforcement Action: No



Correspondent Banking Risk Policy Compliance

CORRESPONDENT BANKING RISK POLICY			
	TIB	LIMIT	RESULT
PRIMARY ASSESSMENT RATIOS			
Tier 1 Leverage	9.77%	5.0%	Pass
Common Equity Tier 1 Ratio	19.52%	7.0%	Pass
Tier 1 Risk-Based Capital	19.52%	8.5%	Pass
Total Risk-Based Cap	20.78%	10.5%	Pass
SECONDARY ASSESSMENT RATIOS			
Texas Ratio	0.24%	90.0%	Pass
ALLL/Loans	1.81%	1.0%	Pass
ROAA	0.89%	0.0%	Pass

Financial Highlights (%)	3/31/2015	12/31/2014	12/31/2013	12/31/2012
ROAA	0.89	0.80	0.90	0.82
ROAE	8.91	8.31	9.44	10.26
Net Interest Margin (FTE)	1.82	1.72	1.52	1.37
Efficiency Ratio (FTE)	75.23	77.83	77.13	75.20
Provision/AA	0.08	0.01	0.08	0.12
Interest Income / AA	2.05	2.01	1.92	1.87
Interest Expense / AA	0.48	0.52	0.61	0.69
Net Interest Income/AA	1.57	1.49	1.31	1.18
Non Interest Income / AA	4.36	4.17	4.58	4.13
Non Interest Expense / AA	4.62	4.56	4.68	4.09

Balance Sheet Ratios (%)	3/31/2015	12/31/2014	12/31/2013	12/31/2012
Equity Capital / Assets	10.25	10.62	9.74	8.32
Tangible Equity / Tangible Assets	9.95	10.28	9.47	8.04
Total Securities / Assets	19.50	21.24	24.01	25.89
Cash & Equivalents / Assets	37.86	34.11	40.62	44.23
Loans / Deposits	45.66	47.97	38.31	34.99
Loans / Assets	37.71	39.51	30.44	25.87
Goodwill & Other Intang / Assets	0.34	0.37	0.30	0.31
Deposits / Liabilities	92.03	92.14	88.04	80.65
Pledged Securities / Securities	72.19	71.91	68.31	76.36

Growth Rates (%)	3/31/2015	12/31/2014	12/31/2013	12/31/2012
Asset Growth Rate	20.12	-0.16	-15.57	3.18
Loan Growth Rate	1.00	29.56	-0.65	2.18
Deposit Growth Rate	21.33	3.46	-9.25	8.61

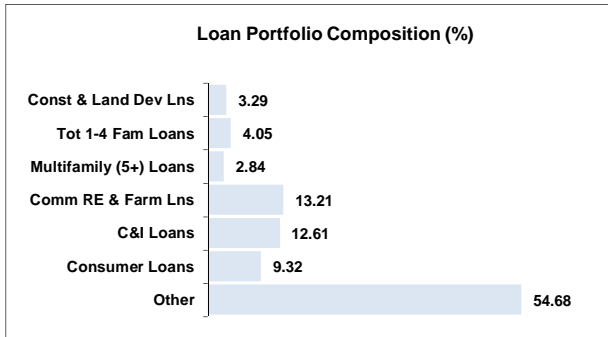
Regulatory Capital (%)	3/31/2015	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	9.77	9.91	9.95	8.32
Common Equity Tier 1 Ratio	19.52	18.73	22.88	21.75
Tier 1 Risk Based Ratio	19.52	18.73	22.88	21.75
Total Risk Based Capital Ratio	20.78	19.98	24.13	23.01

Asset Quality (%)	3/31/2015	12/31/2014	12/31/2013	12/31/2012
Texas Ratio	0.24	1.23	3.63	5.24
NPAs/Total Assets	0.02	0.13	0.37	0.45
NPAs+(Lns 90+PD)/Tot Assets	0.03	0.15	0.38	0.46
NPAs/Loans + Frclsd RE	0.05	0.34	1.20	1.72
NCOs/Avg Loans	0.23	0.24	0.27	0.58
ALLL/Loans	1.81	1.81	2.57	2.53
Reserves/NPAs	NM	532.86	213.35	146.99
LLP/NCOs	97.46	12.11	106.84	84.77
Lns 90+ Days Past Due/Tot Lns	0.04	0.03	0.04	0.04
Nonaccrual Loans/Total Loans	0.02	0.08	0.64	0.81
Total Noncurrent Loans/ Loans	0.06	0.11	0.68	0.85
NPLs/Total Loans	0.03	0.32	1.10	1.31
NPAs/Total Loans	0.05	0.34	1.20	1.72
Reserves/ NPAs + Lns 90 PD	NM	488.22	206.13	143.61

Yield / Cost Detail (%)	3/31/2015	12/31/2014	12/31/2013	12/31/2012
Yield on Earning Assets	2.17	2.14	2.04	1.95
Cost of Int Bearing Deposits	0.90	0.79	0.83	0.83
Cost of Borrowings	0.07	1.42	1.66	1.99
Cost of Interest Bearing Liab	0.82	0.88	1.02	1.19
Cost of Funds	0.56	0.60	0.69	0.77
Yield/ Cost Spread	1.35	1.26	1.02	0.76

Balance Sheet (\$000)	3/31/2015	12/31/2014	12/31/2013	12/31/2012
Cash & Equivalents	867,242	743,915	887,352	1,144,244
Total Securities	446,753	463,192	524,470	669,796
Total Cash & Secs	1,313,995	1,207,107	1,411,822	1,814,040
Total Loans & Leases	863,706	861,543	664,996	669,357
Total Reserves	15,606	15,618	17,070	16,958
Net Loans & Leases	848,100	845,925	647,926	652,399
Other Real Estate Owned	147	197	708	2,735
Goodwill & Intangibles	7,794	8,104	6,466	7,895
Total Assets	2,290,505	2,180,805	2,184,373	2,587,134
Total Deposits	1,891,802	1,796,044	1,735,903	1,912,922
FFunds Purchased	139,633	132,839	210,432	325,836
Commercial Paper	NA	NA	NA	NA
FHLB Advances	0	0	0	100,000
Other Borrowings	0	0	0	0
Total Liabilities	2,055,633	1,949,252	1,971,670	2,371,940
Total Equity Capital	234,872	231,553	212,703	215,194
Common Equity Tier 1	228,373	221,609	217,715	209,198
Tier 1 Capital	228,373	221,609	217,715	209,198
Total Capital	243,005	236,409	229,675	221,281
Assets for Leverage	2,337,753	2,236,521	2,188,980	2,515,674
Risk Weighted Assets	1,169,660	1,183,165	951,670	961,780

Income Statement (\$000)	3/31/2015	12/31/2014	12/31/2013	12/31/2012
Total Interest Income	11,987	46,565	42,994	47,677
Total Interest Expense	2,787	12,029	13,624	17,598
Net Interest Inc Before Provisions	9,200	34,536	29,370	30,079
Provisions for Loan Losses	460	200	1,750	2,962
Net Interest Inc After Provisions	8,740	34,336	27,620	27,117
Fiduciary Activities Charges	0	0	0	0
Deposit Service Charges	0	4	0	0
Trading Revenue	0	0	0	0
Other Charges and Fees	25,514	96,558	102,689	105,247
Total Noninterest Income	25,514	96,562	102,689	105,247
General & Administrative	10,493	40,222	40,472	39,685
Intangible Amortization	278	1,265	953	213
Other Expenses	16,271	64,123	63,424	64,531
Total Noninterest Expense	27,042	105,610	104,849	104,429
Gain (Loss) on Securities	0	419	2,723	1,036
Gain (Loss) on Other Assets	0	51	12	10
Net Income before Taxes	7,212	25,707	28,183	28,971
Income Tax	2,017	7,130	8,113	8,044
Minority Interest	NA	NA	NA	NA
Extraordinary Items	0	0	0	0
Net Income	5,195	18,577	20,070	20,927
Dividends Declared	2,500	13,000	12,000	0



CRE Portfolio (\$) and Limits	3/31/2015	12/31/2014	12/31/2013	12/31/2012
1-4 Fam Const Lns	4,060	4,453	1,964	2,184
Other Const & Dev Lns	24,388	21,902	30,220	26,089
Multifamily (5+) Const Lns	24,558	15,418	10,104	8,178
NFNR Loans Other	65,287	70,508	59,747	79,302
CRE fincd not secured RE	0	0	0	0
Total Commercial Real Estate	118,293	112,281	102,035	115,753
Tot Const&Dev / RBC (<100%)	11.71	11.15	14.01	12.78
Tot CRE / RBC (<300%)	48.68	47.49	44.43	52.31

Deposit Composition (\$000)	3/31/2015	12/31/2014	12/31/2013	12/31/2012
Reciprocal Deposits	0	0	0	0
Brokered Deposits	306,817	342,011	305,020	262,313