



Lone Star National Bank

For information contact: Irma Chapa
Senior Vice President, Marketing Director
Mobile: (956) 309-4115
chapai@lonestarnationalbank.com

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**Lone Star National Bank Ranks in the Top 20th Percentile Nationwide
Amongst Banks with assets between \$3 billion to \$10 billion
S&P Global Market Intelligence's Best-Performing Community Banks**

McAllen, Tx - Lone Star National Bank today announced it has been named a top performing bank in the S&P Global Market Intelligence Top 50 Community Banks with assets of \$3-10 billion. LSNB is the only bank headquartered in central and south Texas to be named and only 1 of 5 banks in the entire state that made the list.

The rankings assess the performance of banking institutions based on returns, growth, and funding, while placing a premium on the strength and risk profile of balance sheets. This recognition underscores LSNB's commitment to excellence and highlights its impressive performance in key financial metrics.

In determining rankings, S&P Global Market Intelligence emphasized factors such as liquidity, low cost of funds (COF), and profitability. LSNB's exceptional performance in these areas propelled it into the top 20th percentile among 200 banks which qualified to be reviewed, surpassing the median for all eligible banks in the metrics analyzed.

LSNB achieved a remarkable return on average assets before tax and extraordinary items, standing at 1.54% for the year. Despite industry-wide challenges stemming from the liquidity crisis following bank failures in the spring of 2023, LSNB maintained high liquidity and had in place one of the soundest risk management practices.

“I am immensely proud to announce our recognition as one of the best performing community banks in the nation by S&P Global Market Intelligence. This achievement is a testament to the unwavering support of our valued customers, whose trust and loyalty have propelled us to this prestigious distinction.

Established in 1983, Lone Star National Bank has provided banking services to communities in south Texas for the past 41 years. LSNB is an independent and locally owned bank subsidiary of Lone Star National Bancshares-Texas, Inc with consolidated assets of \$3 billion (12/31/23) and 36 full-service banking centers throughout Starr, Hidalgo, Cameron, and Bexar counties. LSNB offers personal and business banking, investments, wealth management & trust along with mortgage services, property and casualty insurance, health insurance and supplemental coverage.

We do what the Little Banks can't, and the Big Banks won't!

Lone Star National Bank • 520 E. Nolana Avenue • McAllen, TX 78504

Over the past 40 years, we have diligently built a foundation of strength, integrity, commitment to excellence, and fostering peace of mind among the communities we proudly serve in south Texas. On behalf of our Board of Directors, this honor reinforces our dedication to delivering exceptional service in relationship banking, and we remain deeply grateful for the opportunity to continue serving and growing stronger in Texas," S. David Deanda Jr., President of Lone Star National Bank.

For more information on the full rankings and to stay informed on promotions, company updates, accomplishments, events, financial information, and request sponsorships in just a few clicks by visiting: www.lonestarnationalbank.com

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