CBTX, INC.

NASDAQ: CBTX

CBTX, Inc.

First Quarter 2021 \ Investor Presentation

CommunityBank OF TEXAS

SAFE HARBOR STATEMENT AND NON-GAAP FINANCIAL MEASURES

NON-GAAP FINANCIAL MEASURES

This presentation contains certain non-GAAP (generally accepted accounting principles) financial measures, including tangible equity, tangible assets, tangible book value per share, tangible equity to tangible assets, return on average tangible equity, and pre-provision net revenue. The non-GAAP financial measures that CBTX, Inc. (the "Company") discusses in this presentation should not be considered in isolation or as a substitute for the most directly comparable or other financial measures calculated in accordance with GAAP. A reconciliation of the non-GAAP financial measures used in this presentation to the most directly comparable GAAP measures is provided at the end of this presentation.

FORWARD-LOOKING STATEMENTS

This presentation may contain certain forward-looking statements within the meaning of the securities laws that are based on various facts and derived utilizing important assumptions, current expectations, estimates and projections about the Company and its subsidiary. Forward-looking statements include information regarding the Company's future financial performance, business and growth strategy, projected plans and objectives, as well as projections of macroeconomic and industry trends, which are inherently unreliable due to the multiple factors that impact economic trends, and any such variations may be material. Statements preceded by, followed by or that otherwise include the words "believes," "expects," "anticipates," "intends," "projects," "estimates," "plans" and similar expressions or future or conditional verbs such as "will," "should," "would," "may" and "could" are generally forward-looking in nature and not historical facts, although not all forward-looking statements include the foregoing. Further, certain factors that could affect our future results and cause actual results to differ materially from those expressed in the forward-looking statements include, but are not limited to: the Company's ability to manage the economic risks related to the impact of the COVID-19 pandemic and the sustained instability in the oil and gas industry (including risks related to its customers' credit quality, deferrals and modifications to loans, the Company's ability to borrow, and the impact of a resultant recession generally); natural disasters and adverse weather (including the effects of recent hurricanes, tropical storms, tropical depressions and winter storms on the Company's market area), acts of war or terrorism, pandemics, an outbreak of hostilities or other international or domestic calamities and other matters beyond the Company's control; the geographic concentration of the Company's markets in Beaumont and Houston, Texas; the Company's ability to manage changes and the continued health or availability of management personnel; the amount of nonperforming and classified assets that the Company holds and the time and effort necessary to resolve nonperforming assets; deterioration of asset quality; interest rate risk associated with the Company's business; national business and economic conditions in general and in the financial services industry, and within the Company's primary markets; volatility and direction of oil prices, including risks related to the collapse of and instability in oil prices, and the strength of the energy industry, generally and within Texas; the composition of the Company's loan portfolio, including the identity of the Company's borrowers and the concentration of loans in specialized industries, including the creditworthiness of energy company borrowers; changes in the value of collateral securing the Company's loans; the Company's ability to maintain important deposit customer relationships and its reputation; the Company's ability to maintain effective internal control over financial reporting; the Company's ability to pursue available remedies in the event of a loan default for loans under the Paycheck Protection Program, or PPP, and the risk of holding such loans at unfavorable interest rates and on terms that are less favorable than those with customers to whom the Company would have otherwise lent; the volatility and direction of market interest rates; liquidity risks associated with the Company's business; systems failures, interruptions or breaches involving the Company's information technology and telecommunications systems or third-party servicers; the failure of certain third-party vendors to perform; the initiation and outcome of litigation and other legal proceedings against the Company or to which it may become subject; the operational risks associated with the Company's business; the costs, effects and results of regulatory examinations, investigations, including the ongoing investigation by the Financial Crimes Enforcement Network of the U.S. Department of Treasury, or FinCEN, or reviews or the ability to obtain the required regulatory approvals; the Company's ability to meet the requirements of its Formal Agreement with the Office of the Comptroller of the Currency, and the risk that such Formal Agreement may have a negative impact on the Company's financial performance and results of operations; changes in the laws, rules, regulations, interpretations or policies relating to financial institution, accounting, tax, trade, monetary and fiscal matters; governmental or regulatory responses to the COVID-19 pandemic and newly enacted fiscal stimulus that impact the Company's loan portfolio and forbearance practice; and further government intervention in the U.S. financial system that may impact how the Company achieves its performance goals. Additionally, many of these risks and uncertainties are currently elevated by and may or will continue to be elevated by the COVID-19 pandemic.

The foregoing factors should not be construed as exhaustive and should be read together with the other cautionary statements included in the Company's Annual Report on Form 10-K, filed with the Securities and Exchange Commission, or SEC, and other reports and statements that the Company has filed with the SEC. If one or more events related to these or other risks or uncertainties materialize, or if the Company's underlying assumptions prove to be incorrect, actual results may differ materially from what it anticipates. Accordingly, you should not place undue reliance on any such forward-looking statements. Any forward-looking statement speaks only as of the date on which it is made, and the Company does not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. New factors emerge from time to time, and it is not possible for the Company to predict which will arise. In addition, the Company cannot assess the impact of each factor on its business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements. Copies of the SEC filings for the Company are available for download free of charge from www.communitybankoftx.com under the Investor Relations tab.

All forward-looking statements, expressed or implied, included in this communication are expressly qualified in their entirety by this cautionary statement. This cautionary statement should also be considered in connection with any subsequent written or oral forward-looking statements that the Company or persons acting on the Company's behalf may issue. Annualized, pro forma, projected and estimated numbers are used for illustrative purpose only, are not forecasts and may not reflect actual results.

COMPANY SNAPSHOT

- Founded in 2007 and completed IPO in November 2017
- Primarily a business bank with 35 banking centers located across Houston, East Texas and Dallas
- Experienced management team with deep ties in the markets served
- Strong credit culture
- Low-cost core funding - total deposits of \$3.4 billion as of 3/31/2021
- Strong insider ownership of 26% as of 3/31/2021
- Increased quarterly dividend to \$0.13 per share, paid on 4/15/2021
- Repurchased 181,089 shares of common stock in Q1 2021 at an average price of \$27.44 per share
- Strong capital levels with Q1 2021 total risk-based capital of 17.00%, tier-1 risk-based capital of 15.75% and common equity tier 1 capital ratio of 15.75%

FINANCIAL HIGHLIGHTS

Financial Highlights	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
Balance Sheet (000)					
Total Assets	$ 4,028,639	$ 3,949,217	$ 3,814,672	$ 3,901,725	$ 3,425,650
Loans, Net	2,850,758	2,883,480	2,920,457	2,895,210	2,640,393
PPP Loans	274,336	275,396	330,512	330,449	-
PPP Deferred Fees / Unearned Discount	(5,560)	(4,159)	(6,251)	(6,744)	-
PPP Loans, Net[1]	268,776	271,237	324,261	323,705	-
Total Deposits	3,384,747	3,301,794	3,170,664	3,254,203	2,792,233
Book Value per Share	22.31	22.20	21.89	21.71	21.70
Tangible Book Value per Share[2]	18.84	18.74	18.44	18.26	18.23
Income Statement (000)					
Net Interest Income	$ 33,090	$ 32,520	$ 31,708	$ 32,158	$ 32,220
Provision for Credit Losses	412	(135)	4,108	9,870	5,049
Noninterest Income	3,111	3,522	4,023	2,909	4,327
Noninterest Expense	23,285	23,658	23,858	22,495	22,089
Net Income	10,019	10,236	6,421	2,163	7,541
Pre-Provision Net Revenue[2][3]	12,916	12,384	11,873	12,572	14,458
Diluted Earnings per Share	0.41	0.41	0.26	0.09	0.30
Capital Ratios					
Total Shareholders' Equity to Total Assets	13.54 %	13.84 %	14.18 %	13.77 %	15.67 %
Tangible Equity to Tangible Assets[2]	11.67	11.94	12.22	11.84	13.51
Common Equity Tier 1 Capital Ratio	15.75	15.45	15.41	15.30	15.23
Tier 1 Risk-Based Capital Ratio	15.75	15.45	15.41	15.30	15.23
Total Risk-Based Capital Ratio	17.00	16.71	16.67	16.56	16.42
Tier 1 Leverage Ratio	11.90	12.00	11.90	11.96	13.18

(1) PPP Loans, Net are included in Loans, Net above. See page 12 for further details.
(2) See Appendix for reconciliation of non-GAAP financial measures.
(3) Pre-provision net revenue is net income, with the provision for credit losses and income tax expense added back.

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FINANCIAL HIGHLIGHTS (Continued)

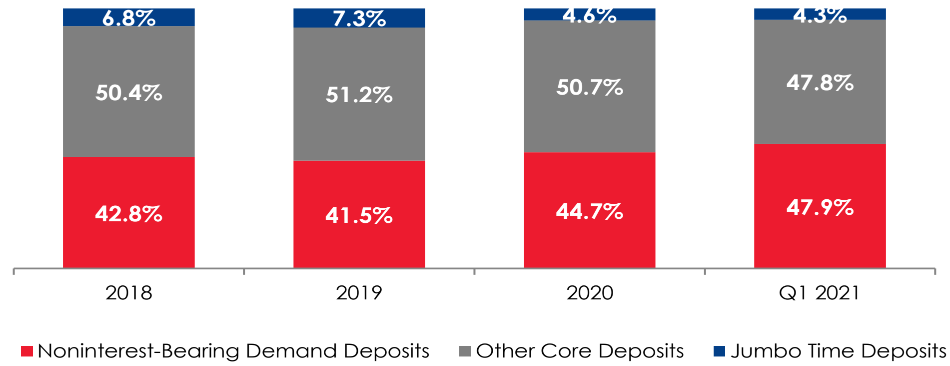
Financial Highlights	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
Profitability					
Return on Average Assets	1.03 %	1.05 %	0.66 %	0.23 %	0.87 %
Return on Average Shareholders' Equity[1]	7.39	7.47	4.70	1.60	5.64
Return on Average Tangible Equity[1][2]	8.75	8.85	5.57	1.90	6.71
Net Interest Margin - Tax Equivalent[1]	3.71	3.62	3.55	3.68	4.06
Cost of Total Deposits[1]	0.17	0.19	0.23	0.26	0.53
Efficiency Ratio[3]	64.32	65.64	66.77	64.15	60.44
Credit Quality					
Allowance for Credit Losses / Loans Excluding Loans Held for Sale	1.41 %	1.39 %	1.49 %	1.35 %	1.17 %
Allowance for Credit Losses / Loans Excluding Loans Held for Sale and PPP Loans	1.56	1.53	1.67	1.52	1.17
Nonperforming Assets / Total Assets	0.59	0.61	0.41	0.29	0.04
Nonperforming Loans / Loans Excluding Loans Held for Sale	0.81	0.82	0.53	0.38	0.05
Net Charge-offs (Recoveries) / Average Loans[1]	0.01	0.49	0.02	0.01	(0.05)

(1) Annualized.
(2) See Appendix for reconciliation of non-GAAP financial measures.
(3) Efficiency ratio is calculated by dividing noninterest expense by the sum of net interest income and noninterest income.

DEPOSITS

- Proven ability to generate low-cost core deposits[1] to fund loan growth
- Loan to deposit ratio was 85.4% as of 3/31/2021
- Noninterest-bearing demand deposits were 47.9% of total deposits as of 3/31/2021
- Core deposits[1] were 95.7% of total deposits with minimal reliance on time deposits as of 3/31/2021
- Relationship based ~ 84.7% of loan customers also had a deposit relationship as of 3/31/2021
- Total deposits increased by $83.0 million, or 2.5%, from 12/31/2020 to 3/31/2021 and the cost of total deposits was 0.17% for Q1 2021

Stable Core Deposits[1][2]



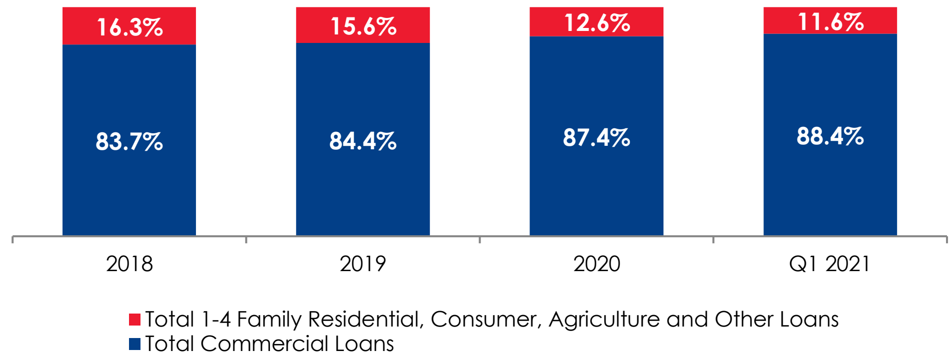
Deposits	3/31/2021 (000)	3/31/2021 (%)
Noninterest-bearing Demand Accounts	$ 1,621,408	47.9%
Interest-bearing Demand Accounts	368,124	10.9%
Money Market Accounts	995,945	29.4%
Savings Accounts	112,467	3.3%
Certificates and Other Time > $100K	145,762	4.3%
Certificates and Other Time < $100K	141,041	4.2%
Total Deposits	$ 3,384,747	100.0%
Cost of Total Deposits - Q1 2021		0.17%

(1) Core deposits defined as total deposits less jumbo time deposits (time deposits over $100,000).
(2) 2018 – 2020 figures as of year end 12/31. Q1 2021 figures as of 3/31/2021.

LOAN PORTFOLIO

- Total commercial loans[1] were 88.4% of total loans as of 3/31/2021
- As of 3/31/2021, 76.7% of loans were Houston-based
- Focused on lending to professionals and local small and mid-sized businesses
- As of 3/31/2021, 5.8% of gross loans were directly and indirectly related to oil and gas[3]
- Key emphasis on developing core relationships
- Well-diversified commercial loan portfolio

Loan Portfolio Composition[2]



Loan Portfolio	3/31/2021 (000)	3/31/2021 (%)
Commercial and Industrial	$ 756,707	26.1%
Real Estate:		
Commercial Real Estate	1,072,263	36.9%
Construction and Development	464,091	16.0%
1-4 Family Residential	224,880	7.7%
Multi-family Residential	271,719	9.4%
Consumer, Agriculture and Other	114,128	3.9%
Gross Loans	$ 2,903,788	100.0%
Average Yield on Loans - Q1 2021		4.64%
Average Yield on Loans Excluding PPP Loans - Q1 2021		4.49%

(1) Commercial loans defined as total loans less 1-4 family residential, consumer, agriculture and other loans.
(2) 2018 – 2020 figures as of year end 12/31. Q1 2021 figures as of 3/31/2021.
(3) See page 10 for information about how the Company classifies its direct and indirect oil and gas loans.

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COMMERCIAL LOANS

Industrial Construction/Equipment Rental

- Operating lines of credit, fixed asset financing and real estate loans to industrial companies involved in the construction, modification, support and maintenance of petrochemical plants

Professional/Medical

- Operating lines of credit, fixed asset financing and real estate loans to law firms, medical practices and professional service firms

Multi-Family Community Development

- Texas-based community development projects promoting affordable housing and total $316.1 million ($234.2 million permanent and $81.9 million construction) as of 3/31/2021

Non-Owner Occupied CRE

- Predominantly local investor projects (i.e., industrial, office and retail buildings) with investors/developers with long-term CBTX relationships

Owner Occupied CRE

- Term financing of real estate facilities for businesses and clients

Loan Components - 3/31/2021	(000)	% Commercial
Commercial and Industrial:		
PPP Loans	$ 274,336	10.7%
Industrial Construction/Equipment Rental	110,484	4.3%
Oil and Gas	92,224	3.6%
Manufacturing	30,830	1.2%
Professional/Medical	61,851	2.4%
Other	186,982	7.3%
Total Commercial and Industrial	756,707	29.5%
Commercial Real Estate:		
Non-owner Occupied	606,566	23.6%
Owner Occupied	391,867	15.3%
Oil and Gas	73,830	2.9%
Total Commercial Real Estate	1,072,263	41.8%
Construction and Development:		
Commercial	169,956	6.6%
Land and Development	152,609	6.0%
Multi-family Community Development	81,915	3.2%
1-4 Family	58,546	2.3%
Oil and Gas	1,065	-
Total Construction and Development	464,091	18.1%
Multi-family Residential:		
Multi-family Community Development	234,243	9.1%
Other	37,476	1.5%
Total Multi-family Residential	271,719	10.6%
Total Commercial Loans	**2,564,780**	100.0%
Other Loans		
1-4 Family Residential	224,880	
Consumer, Agriculture and Other	113,764	
Oil and Gas	364	
Total Other Loans	339,008	
Total Gross Loans	**$ 2,903,788**	

CONSTRUCTION AND DEVELOPMENT LOANS

Construction and Development Loans - 3/31/2021	Balance (000)	Percentage of Capital[1]	Commitment (000)
Commercial	$ 169,956	36.4%	$ 226,320
Land - Commercial Purpose	102,717	22.0%	128,151
Land - Consumer Lots	18,433	4.0%	—
Land Development	31,459	6.7%	60,264
Multi-family Community Development	81,915	17.6%	159,126
1-4 Family - Primary	21,032	4.5%	31,623
1-4 Family - Commercial	37,514	8.0%	61,991
Oil and Gas	1,065	0.2%	2,940
Total	$ 464,091	99.5%	$ 670,415

(1) Total capital of CommunityBank of Texas, N.A., the wholly-owned subsidiary of the Company.

OIL AND GAS LOANS

Oil and Gas Loans (000)		3/31/2021	12/31/2020	9/30/2020	6/30/2020
Direct:	E&P	$ 39,006	$ 40,097	$ 30,095	$ 30,104
	Oil Field Services	50,604	49,526	45,053	56,743
	Midstream	22,657	21,979	18,150	18,777
		112,267	111,602	93,298	105,624
Indirect:	Oil Field Services	23,856	25,116	49,231	51,122
	Midstream	31,360	31,090	28,771	22,237
		55,216	56,206	78,002	73,359
Total:	E&P	39,006	40,097	30,095	30,104
	Oil Field Services	74,460	74,642	94,284	107,865
	Midstream	54,017	53,069	46,921	41,014
		$ 167,483	$ 167,808	$ 171,300	$ 178,983
Components:	Lines of Credit	$ 49,510	$ 50,524	$ 52,784	$ 62,945
	Secured by Real Estate	70,453	68,150	49,423	46,284
	Equipment	8,514	9,037	38,998	39,650
	Production Secured by Mineral Rights	39,006	40,097	30,095	30,104
		$ 167,483	$ 167,808	$ 171,300	$ 178,983

DIRECT - Loans to an entity with more than 50% of its revenue related to the well-head, oil in the ground or extracting oil or gas. This includes any activity, product or service related to the oil and gas industry, such as exploration and production (E&P), drilling, downhole equipment or services, oil field services, machine shops, pump or compressor at the well, midstream companies and midstream service companies.

INDIRECT - Loans to an entity with a material portion (20% - 50%) of its revenue from the type of companies defined above as "direct." Examples include trucking companies, machine shops and commercial real estate with significant reliance on oil and gas companies.

PAYCHECK PROTECTION PROGRAM

- Originated 834 new PPP loans with principal balances totaling $122.3 million during Q1 2021 as part of the third round of PPP financing
- As of 3/31/2021, the PPP portfolio included 1,259 loans with total principal balances of $56.7 million that qualified for the simplified forgiveness application for loans of not more than $150,000
- Interest earned on PPP loans for Q1 2021 and Q4 2020 included the recognition of $3.2 million and $2.1 million, respectively, of net loan fees
- Received payments totaling $123.4 million and $60.8 million related to forgiveness or payments by customers during Q1 2021 and Q4 2020, respectively

PPP Loans[1] - 3/31/2021	Principal Amount (000)	Number of PPP Loans
Loans $0 - $350,000	$ 108,756	1,484
Loans $350,000 - $2 million	98,761	138
Loans over $2 million	66,819	20
Gross PPP loans	274,336	1,642
Deferred loan fees and costs	(5,560)	
Net PPP loan	$ 268,776	

Yield Analysis Q1 2021	Average Outstanding Balance (000)	Interest Earned (000)	Average Yield[2]
Total Loans	$ 2,901,291	$ 33,165	4.64%
Less PPP Loans	(250,758)	(3,840)	6.21%
Adjusted Total Loans	$ 2,650,533	$ 29,325	4.49%

Yield Analysis Q4 2020	Average Outstanding Balance (000)	Interest Earned (000)	Average Yield[2]
Total Loans	$ 2,961,622	$ 32,886	4.42%
Less PPP Loans	(313,608)	(2,892)	3.67%
Adjusted Total Loans	$ 2,648,014	$ 29,994	4.51%

(1) All PPP loans are classified as Commercial and Industrial loans per regulatory guidelines.
(2) Annualized.

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LOAN DEFERRALS/COVID AT RISK

- Provided deferral arrangements to customers to maintain their financial strength through the COVID-19 pandemic and in line with regulatory guidance
- Generally approved deferrals to provide time and payment relief
- Majority of borrowers with deferral arrangements have returned to normal contractual payment schedules. We continue to work with small number of borrowers with businesses most negatively impacted by the COVID-19 pandemic and monitor them closely
- Loan deferrals are down 94% from 689 loans with principal totaling $545.0 million as of 6/30/2020

Loan Deferrals[1]	3/31/2021 Number of loans	3/31/2021 Principal (000)	3/31/2021 %	12/31/2020 Number of loans	12/31/2020 Principal (000)	12/31/2020 %
Commercial and Industrial	6	$ 9,445	0.3%	8	$ 10,709	0.4%
Real Estate:						
Commercial Real Estate	7	22,665	0.8%	9	19,358	0.7%
Construction and Development	3	2,195	0.1%	4	8,358	0.3%
Total	16	$ 34,305	1.2%	21	$ 38,425	1.3%

Covid at Risk Loans [1]	3/31/2021 Balance (000)	3/31/2021 Deferral Balance (000)	3/31/2021 %	12/31/2020 Balance (000)	12/31/2020 Deferral Balance (000)	12/31/2020 %
Retail Centers	$286,191	$ 6,227	9.9%	$296,614	$ 6,466	10.1%
Oil & Gas	167,483	—	5.8%	167,808	187	5.7%
Convenience Stores/Gas Stations	137,799	—	4.7%	133,442	—	4.6%
Hotels	89,947	3,084	3.1%	86,720	616	3.0%
Restaurants	52,820	—	1.8%	56,600	3,767	1.9%
Total	$734,240	$ 9,311	25.3%	$741,184	$ 11,036	25.3%

(1) Percentage based on gross loans as of the date indicated.

ALLOWANCE FOR CREDIT LOSSES

- Minimal adjustment to the qualitative factors utilized in calculating the ACL at the end of Q1
- General ACL increased $14,000 due to increases in loans with higher factor rates though overall portfolio decreased $27.3 million. Specific reserves for loans individually evaluated increased $223,000
- Utilized final Moody's baseline scenario forecast model which considered both COVID-19 and economic stimulus
- Increase in ACL for loans during 2020 was driven by the impact of the COVID-19 pandemic, the sustained instability of the oil and gas industry, an increase in adversely graded loans and an increase in charge-offs
- The Company's ACL for unfunded commitments (letters of credit and commitments to extend credit) was $4.3 million as of 3/31/2021

ACL - Loans by Classification (000)	3/31/2021	12/31/2020	9/30/2020	6/30/2020	3/31/2020
Commercial and Industrial	$ 13,812	$ 13,035	$ 13,347	$ 12,108	$ 9,535
Real Estate:					
Commercial Real Estate	14,280	13,798	12,745	12,424	9,576
Construction and Development	5,445	6,089	6,334	7,050	5,795
1-4 Family Residential	2,458	2,578	2,871	3,173	2,430
Multi-family Residential	2,714	2,513	3,117	2,880	2,413
Consumer	434	440	507	529	477
Agriculture	107	137	164	134	129
Other	1,624	2,047	4,984	1,380	839
Total ACL - Loans	$ 40,874	$ 40,637	$ 44,069	$ 39,678	$ 31,194
Allowance for Credit Losses / Loans	1.41%	1.39%	1.49%	1.35%	1.17%

ACL Activity (000)	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
Beginning balance	$ 40,637	$ 44,069	$ 39,678	$ 31,194	$ 25,280
Provision	286	229	4,569	8,537	4,739
Adoption of CECL	—	—	—	—	874
Net (charge-offs) recoveries	(49)	(3,661)	(178)	(53)	301
Ending balance	$ 40,874	$ 40,637	$ 44,069	$ 39,678	$ 31,194

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NPA AND NET CHARGE-OFFS

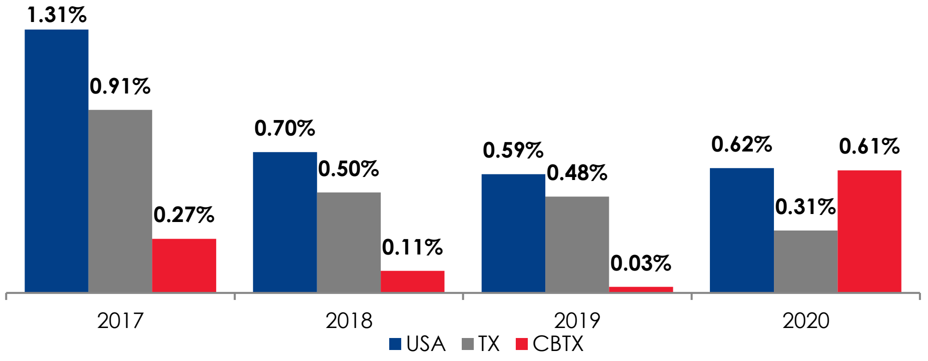
Nonperforming Assets

- Nonperforming assets, or NPA, remained low relative to total assets at $23.6 million, or 0.59% of total assets, as of 3/31/2021
- The increase in nonperforming assets during 2020 was largely the result of the increase in adversely graded loans and increases in past due loans associated with businesses impacted by the COVID-19 pandemic and resultant economic circumstances

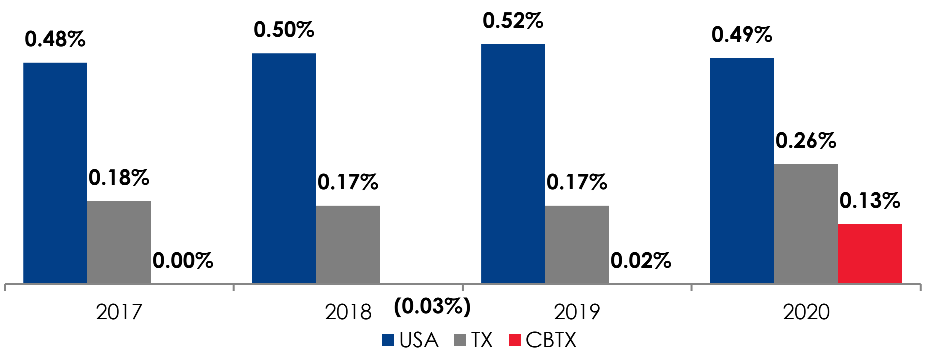
Net Charge-Offs

- Net charge-offs remained low relative to total loans at $49,000 for Q1 2021, or 0.01% of average loans, on an annualized basis
- Net charge-offs were $3.6 million for 2020, or 0.13% of average loans

Nonperforming Assets / Total Assets[1]



Net Charge-Offs /Average Loans[1]



(1) USA and Texas figures are from SNL Financial aggregates and 2020 is the latest period available from SNL.

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REVENUE AND EFFICIENCY

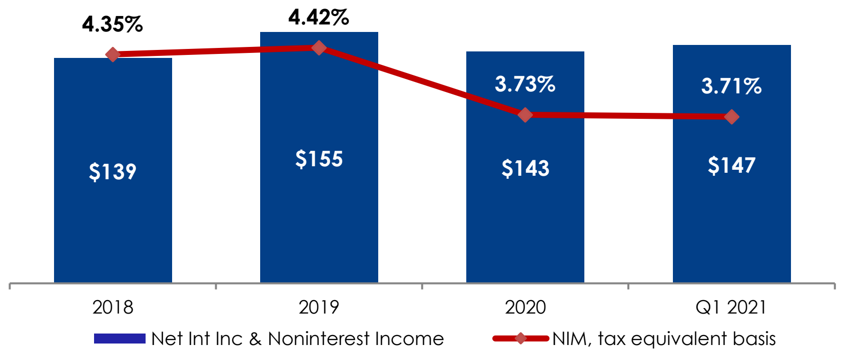
Revenue

- Net interest margin, or NIM, on a tax equivalent basis was 3.71% for Q1 2021, 3.62% for Q4 2020 and 4.06% for Q1 2020
- Cost of interest-bearing liabilities was 0.34% for Q1 2021, down from 0.39% for Q4 2020 and 0.94% for Q1 2020
- At 3/31/2021, 51.2% of loans were variable rate and 70.3% of the variable rate loans had floors

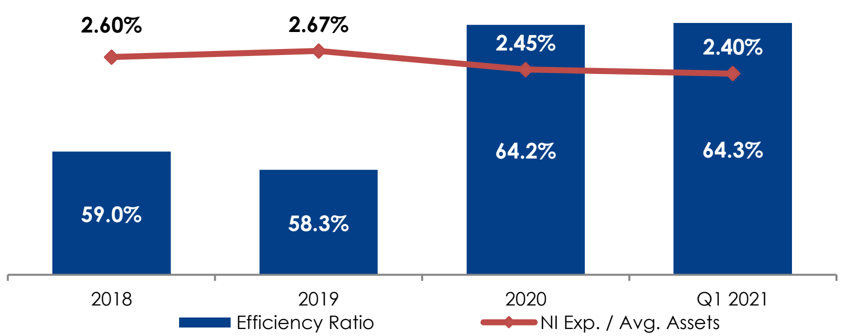
Efficiency

- Investments in people, technology and systems
- Infrastructure capable of supporting a much larger bank
- Resulting scalability should allow for growth without significant expenses

Revenue and NIM[1]



Efficiency[1][2]



(1) 2018 – 2020 figures as of year end 12/31. Q1 2021 figures annualized as of 3/31/2021.
(2) Efficiency ratio is calculated by dividing noninterest expense by the sum of net interest income and noninterest income.

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CommunityBank OF TEXAS

At CommunityBank of Texas, we're committed to building strong, honest relationships. We strive to keep our clients' and partners' needs at the forefront of everything we do. And we measure our success by the success we help create for them.

OUR VISION

Here to Serve.

OUR POSITIONING

To experienced business owners, CommunityBank of Texas is the financial partner that delivers a better banking experience.

OUR PERSONALITY

Resourceful, Trustworthy, Friendly, Responsive, Strong

BUSINESS BANKING \ BETTER BANKING

At CommunityBank of Texas, we believe in a powerful and multi-faceted statement, one that drills straight to the heart of our reason for being, while clearly illuminating the mission that our many employees pursue each day:

Here to serve.

Here to serve is a commitment to building strong and honest relationships, a clarion call to remember that in everything we do, our highest purpose is to transform our extensive financial expertise into success for our clients.

Relationships are the bedrock of our business – both internally and externally – and there is a stewardship in the word **serve** that promises that, in these relationships, we will be caring, humble and precise. That we will keep the needs of our clients at the forefront of our minds at all times and measure our performance by the success we create for each other.

The other critical component of our brand vision is the word **here**, which serves several important roles.

Here is a promise that we will be there for our clients and answer the call when they need us the most. We will be Dependable. Honest. Trustworthy. And we will remember that every time is the right time to put our clients' needs first.

Here is also a pledge to be visible and present in the communities we serve. It adds weight to the first and most key component of our name: Community.

We are not some faceless financial institution located high above the rank and file, safely sheltered in an ivory tower. We are right **here**, serving the cities and communities in which we live. Day-in and day-out. We sponsor civic events, donate back to our neighbors in need, and spend the time to really get to know our clients on a personal level.

In the face of an increasingly digital and impersonal world, we are proudly present in the lives of our clients and our communities.

APPENDIX

NON-GAAP RECONCILIATIONS

Our management uses certain non-GAAP financial measures to evaluate performance. We have included in this presentation information related to these non-GAAP financial measures for the applicable periods presented. The following tables reconcile, as of the dates set forth below: (1) book value per share to tangible book value per share; (2) total shareholders' equity to total assets to tangible equity to tangible assets; (3) return on average shareholders' equity to return on average tangible equity; and (4) net income to pre-provision net revenue.

The most directly comparable GAAP financial measure for tangible book value per share is book value per share and the most directly comparable GAAP financial measure for tangible equity to tangible assets is total shareholders' equity to total assets. The most directly comparable GAAP financial measure for return on average tangible equity is return on average shareholders' equity. The most directly comparable GAAP financial measure for pre-provision net revenue is net income.

NON-GAAP RECONCILIATIONS (Continued)

(000)	3/31/2021	12/31/2020	9/30/2020	6/30/2020	3/31/2020
Total Shareholders' Equity	$ 545,349	$ 546,451	$ 540,921	$ 537,356	$ 536,874
Goodwill	(80,950)	(80,950)	(80,950)	(80,950)	(80,950)
Other Intangibles	(3,991)	(4,171)	(4,303)	(4,496)	(4,700)
Tangible Equity	$ 460,408	$ 461,330	$ 455,668	$ 451,910	$ 451,224
Total Assets	$ 4,028,639	$ 3,949,217	$ 3,814,672	$ 3,901,725	$ 3,425,650
Goodwill	(80,950)	(80,950)	(80,950)	(80,950)	(80,950)
Other Intangibles	(3,991)	(4,171)	(4,303)	(4,496)	(4,700)
Tangible Assets	$ 3,943,698	$ 3,864,096	$ 3,729,419	$ 3,816,279	$ 3,340,000
Common Shares Outstanding	24,442	24,613	24,713	24,755	24,746
Book Value Per Share	$ 22.31	$ 22.20	$ 21.89	$ 21.71	$ 21.70
Tangible Book Value Per Share	$ 18.84	$ 18.74	$ 18.44	$ 18.26	$ 18.23
Total Shareholders' Equity to Total Assets	13.54%	13.84%	14.18%	13.77%	15.67%
Tangible Equity to Tangible Assets	11.67%	11.94%	12.22%	11.84%	13.51%

(000)	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
Average Shareholders' Equity	$ 549,528	$ 545,134	$ 543,765	$ 543,387	$ 537,828
Average Goodwill	(80,950)	(80,950)	(80,950)	(80,950)	(80,950)
Average Other Intangibles	(4,098)	(4,269)	(4,414)	(4,617)	(4,748)
Average Tangible Equity	$ 464,480	$ 459,915	$ 458,401	$ 457,820	$ 452,130
Annualized Net Income	$ 40,633	$ 40,721	$ 25,544	$ 8,700	$ 30,330
Return on Average Shareholders' Equity	7.39%	7.47%	4.70%	1.60%	5.64%
Return on Average Tangible Equity	8.75%	8.85%	5.57%	1.90%	6.71%
Net Income	$ 10,019	$ 10,236	$ 6,421	$ 2,163	$ 7,541
Provision for Credit Losses	412	(135)	4,108	9,870	5,049
Income Tax Expense	2,485	2,283	1,344	539	1,868
Pre-Provision Net Revenue	$ 12,916	$ 12,384	$ 11,873	$ 12,572	$ 14,458