

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

First National Bank: The Lifeblood of the Community

May 2011: First National Bank, Port Lavaca, Texas is proud to be recognized as a 5-Star Superior Bank by **BAUERFINANCIAL, Inc., Coral Gables, Florida**, the nation's premier bank rating firm. Earning this highest 5-Star rating for strength and stability, Mr. W. H. Bauer (no relation to BauerFinancial), president, and the entire team at First National Bank have proven their commitment to their customers. To earn BauerFinancial's 5-Star Superior rating, First National Bank must excel in areas of capital adequacy, delinquent loan levels and profitability to name just a few. The fact that it has done so for 89 consecutive quarters puts First National Bank in an even more elite group of "Sustained Superiority Banks". Only 3% of the nation's banks can claim this distinction.

First National Bank was established in 1957 and has been serving the banking needs of its neighbors and friends for 54 years. It currently operates through three conveniently located offices in Port Lavaca, Port O'Connor and Seadrift and can also be found on the internet at www.fnbportlavaca.com.

According to Karen L. Dorway, president of the research firm, "community banks, like First National Bank, tend to know their customers, the local business community, when to grant a loan... and when not to grant one. What many people don't realize is that community banks actually have better balance sheets than their larger counterparts. Their capital ratios and nonperforming asset ratios are typically much more impressive than larger institutions. These are not the banks that threaten our economic well-being. On the contrary, they are the lifeblood of it."

First National Bank: "The Bank that's Good as Gold®."

BAUERFINANCIAL, Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays BauerFinancial to rate it, nor can any choose to be excluded. Consumers may obtain star-ratings by visiting www.bauerfinancial.com.

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