



State Profile

Texas

First Quarter 2012

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q1-12	Q4-11	Q1-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.4%	1.9%	2.1%	2.1%	0.4%
Manufacturing (8%)	2.9%	3.1%	1.8%	2.9%	-3.1%
Other (non-manufacturing) Goods-Producing (8%)	5.7%	3.6%	2.7%	3.2%	-3.7%
Private Service-Producing (68%)	3.6%	3.2%	2.7%	3.1%	0.8%
Government (17%)	-3.3%	-3.9%	-0.1%	-2.3%	2.1%
Unemployment Rate (% of labor force)	7.1%	7.6%	8.0%	7.9%	8.2%

Other Indicators (change from year ago, unless noted)

	Q1-12	Q4-11	Q1-11	2011	2010
Single-Family Home Permits	18.7%	13.0%	-19.6%	-2.8%	-0.8%
Multifamily Building Permits	112.7%	106.7%	49.4%	64.2%	13.8%
Home Price Index	0.5%	-0.6%	-1.0%	-1.2%	-1.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.78	1.80	1.93	1.89	2.14

BANKING TRENDS

General Information

	Q1-12	Q4-11	Q1-11	2011	2010
Institutions (#)	593	596	610	596	615
Total Assets (in millions)	408,636	397,413	373,990	397,413	374,624
New Institutions (# < 3 years)	3	4	6	4	11
Subchapter S Institutions	273	273	280	273	283

Asset Quality

	Q1-12	Q4-11	Q1-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.81	1.86	2.00	1.86	2.05
Noncurrent Loans / Total Loans (median %)	0.71	0.71	0.78	0.71	0.86
ALLL/Total Loans (median %)	1.49	1.47	1.47	1.47	1.45
ALLL/Noncurrent Loans (median multiple)	1.67	1.65	1.33	1.65	1.32
Net Loan Losses / Total Loans (median %)	0.03	0.12	0.05	0.16	0.22

Capital / Earnings

	Q1-12	Q4-11	Q1-11	2011	2010
Tier 1 Leverage (median %)	9.64	9.59	9.61	9.59	9.52
Return on Assets (median %)	0.98	0.84	0.84	0.93	0.86
Pretax Return on Assets (median %)	1.18	0.97	1.01	1.12	1.04
Net Interest Margin (median %)	3.79	3.82	3.91	3.89	4.03
Yield on Earning Assets (median %)	4.38	4.49	4.70	4.65	5.02
Cost of Funding Earning Assets (median %)	0.56	0.61	0.77	0.69	0.95
Provisions to Avg. Assets (median %)	0.08	0.11	0.11	0.13	0.21
Noninterest Income to Avg. Assets (median %)	0.62	0.62	0.65	0.65	0.69
Overhead to Avg. Assets (median %)	2.97	3.09	3.10	3.06	3.22

Liquidity/Sensitivity

	Q1-12	Q4-11	Q1-11	2011	2010
Net Loans to Assets (median %)	52.56	53.06	54.61	53.06	56.23
Noncore Funding to Assets (median %)	19.56	20.17	20.92	20.17	21.68
Long-term Assets to Assets (median %, call filers)*	27.74	27.00	23.90	27.00	22.56
Brokered Deposits (number of institutions)	141	143	156	143	161
Brokered Deposits to Assets (median % for those above)	1.97	2.12	2.99	2.12	2.59

Loan Concentrations (median % of Total Risk-Based Capital)

	Q1-12	Q4-11	Q1-11	2011	2010
Commercial and Industrial	75.92	73.76	75.62	73.76	76.65
Commercial Real Estate	167.64	165.35	174.08	165.35	176.01
Construction & Development	29.93	30.08	32.87	30.08	36.19
Multifamily Residential Real Estate	3.77	3.92	3.17	3.92	3.13
Nonresidential Real Estate	118.02	117.24	121.82	117.24	125.50
Residential Real Estate	104.57	106.13	105.39	106.13	107.93
Consumer	29.47	31.07	32.79	31.07	36.36
Agriculture	28.71	29.84	30.41	29.84	30.08

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Dallas-Fort Worth-Arlington, TX	180	166,523	< \$100 million	193 (32.5%)
Houston-Sugar Land-Baytown, TX	117	154,098	\$100 million to \$250 million	198 (33.4%)
San Antonio-New Braunfels, TX	61	66,527	\$250 million to \$1 billion	152 (25.6%)
Austin-Round Rock-San Marcos, TX	71	24,979	\$1 billion to \$10 billion	44 (7.4%)
McAllen-Edinburg-Mission, TX	20	9,525	> \$10 billion	6 (1%)

* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.