



State Profile

Texas

Second Quarter 2012

ECONOMIC INDICATORS

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

	Q2-12	Q1-12	Q2-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.1%	2.4%	2.0%	2.1%	0.4%
Manufacturing (8%)	2.6%	2.9%	3.0%	2.9%	-3.1%
Other (non-manufacturing) Goods-Producing (8%)	5.7%	5.7%	3.3%	3.2%	-3.7%
Private Service-Producing (68%)	3.0%	3.6%	3.0%	3.1%	0.8%
Government (17%)	-2.8%	-3.3%	-2.5%	-2.3%	2.1%
Unemployment Rate (% of labor force)	6.9%	7.1%	8.1%	7.9%	8.2%

Other Indicators (change from year ago, unless noted)

	Q2-12	Q1-12	Q2-11	2011	2010
Single-Family Home Permits	20.6%	18.7%	-6.8%	-2.8%	-0.8%
Multifamily Building Permits	52.5%	112.7%	60.5%	64.2%	13.8%
Home Price Index	1.9%	0.7%	-1.7%	-1.2%	-1.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.82	1.78	1.93	1.89	2.14

BANKING TRENDS

General Information

	Q2-12	Q1-12	Q2-11	2011	2010
Institutions (#)	587	593	605	596	615
Total Assets (in millions)	409,714	408,635	371,391	397,413	374,624
New Institutions (# < 3 years)	0	3	5	4	11
Subchapter S Institutions	272	272	277	273	283

Asset Quality

	Q2-12	Q1-12	Q2-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.52	1.81	1.82	1.86	2.05
Noncurrent Loans / Total Loans (median %)	0.69	0.71	0.72	0.71	0.86
ALLL/Total Loans (median %)	1.48	1.49	1.45	1.47	1.45
ALLL/Noncurrent Loans (median multiple)	1.69	1.67	1.44	1.65	1.32
Net Loan Losses / Total Loans (median %)	0.03	0.03	0.08	0.16	0.22

Capital / Earnings

	Q2-12	Q1-12	Q2-11	2011	2010
Tier 1 Leverage (median %)	9.79	9.64	9.72	9.59	9.52
Return on Assets (median %)	1.04	0.98	0.96	0.93	0.86
Pretax Return on Assets (median %)	1.20	1.18	1.12	1.12	1.04
Net Interest Margin (median %)	3.78	3.79	3.96	3.89	4.03
Yield on Earning Assets (median %)	4.34	4.38	4.70	4.65	5.02
Cost of Funding Earning Assets (median %)	0.50	0.56	0.72	0.69	0.95
Provisions to Avg. Assets (median %)	0.06	0.08	0.09	0.13	0.21
Noninterest Income to Avg. Assets (median %)	0.61	0.62	0.65	0.65	0.69
Overhead to Avg. Assets (median %)	2.93	2.97	3.11	3.06	3.22

Liquidity/Sensitivity

	Q2-12	Q1-12	Q2-11	2011	2010
Net Loans to Assets (median %)	53.81	52.56	54.67	53.06	56.23
Noncore Funding to Assets (median %)	19.24	19.56	21.03	20.17	21.68
Long-term Assets to Assets (median %, call filers)*	28.52	27.74	24.89	27.00	22.56
Brokered Deposits (number of institutions)	138	141	154	143	161
Brokered Deposits to Assets (median % for those above)	1.75	1.97	2.70	2.12	2.59

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

	Q2-12	Q1-12	Q2-11	2011	2010
Commercial and Industrial	75.86	75.92	73.97	73.76	76.65
Commercial Real Estate	167.83	167.64	175.71	165.35	176.01
Construction & Development	29.96	29.93	30.79	30.08	36.19
Multifamily Residential Real Estate	3.58	3.77	3.34	3.92	3.13
Nonresidential Real Estate	117.25	118.02	119.62	116.26	125.50
Residential Real Estate	105.97	104.57	104.27	106.13	107.93
Consumer	29.34	29.47	32.21	31.07	36.36
Agriculture	28.59	28.71	30.96	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	190 (32.4%)
Houston-Sugar Land-Baytown, TX	117	154,098	\$100 million to \$250 million	194 (33%)
San Antonio-New Braunfels, TX	61	66,527	\$250 million to \$1 billion	151 (25.7%)
Austin-Round Rock-San Marcos, TX	71	24,979	\$1 billion to \$10 billion	46 (7.8%)
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.