



State Profile

Texas

Third Quarter 2012

ECONOMIC INDICATORS

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

	Q3-12	Q2-12	Q3-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.3%	2.1%	2.3%	2.1%	0.4%
Manufacturing (8%)	1.7%	2.6%	3.6%	2.9%	-3.1%
Other (non-manufacturing) Goods-Producing (8%)	6.0%	5.7%	3.3%	3.2%	-3.7%
Private Service-Producing (68%)	2.8%	3.0%	3.3%	3.1%	0.8%
Government (17%)	-1.0%	-2.8%	-2.7%	-2.3%	2.1%
Unemployment Rate (% of labor force)	7.0%	6.9%	8.0%	7.9%	8.2%

Other Indicators (change from year ago, unless noted)

	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	22.2%	20.6%	10.0%	-2.8%	-0.8%
Multifamily Building Permits	61.2%	52.5%	48.2%	64.2%	13.8%
Home Price Index	1.6%	2.3%	-1.3%	-1.2%	-1.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.72	1.82	1.89	1.89	2.14

BANKING TRENDS

General Information

	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	579	587	600	596	615
Total Assets (in millions)	419,290	409,689	385,005	397,412	374,624
New Institutions (# < 3 years)	0	0	4	4	11
Subchapter S Institutions	269	272	273	273	283

Asset Quality

	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.53	1.52	1.89	1.86	2.05
Noncurrent Loans / Total Loans (median %)	0.65	0.69	0.72	0.71	0.86
ALLL/Total Loans (median %)	1.44	1.49	1.46	1.47	1.45
ALLL/Noncurrent Loans (median multiple)	1.73	1.69	1.52	1.65	1.32
Net Loan Losses / Total Loans (median %)	0.05	0.03	0.06	0.16	0.22

Capital / Earnings

	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	9.80	9.79	9.77	9.59	9.52
Return on Assets (median %)	1.05	1.04	1.06	0.93	0.86
Pretax Return on Assets (median %)	1.21	1.20	1.22	1.12	1.04
Net Interest Margin (median %)	3.81	3.78	3.94	3.89	4.03
Yield on Earning Assets (median %)	4.31	4.34	4.69	4.65	5.02
Cost of Funding Earning Assets (median %)	0.46	0.50	0.67	0.69	0.95
Provisions to Avg. Assets (median %)	0.05	0.06	0.11	0.13	0.21
Noninterest Income to Avg. Assets (median %)	0.64	0.61	0.64	0.65	0.69
Overhead to Avg. Assets (median %)	2.94	2.93	3.03	3.06	3.22

Liquidity/Sensitivity

	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	53.45	53.81	53.43	53.06	56.23
Noncore Funding to Assets (median %)	18.84	19.24	20.88	20.17	21.68
Long-term Assets to Assets (median %, call filers)*	29.24	28.52	26.00	27.00	22.56
Brokered Deposits (number of institutions)	133	139	149	142	161
Brokered Deposits to Assets (median % for those above)	1.76	1.75	2.28	2.05	2.59

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

	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	72.81	75.86	71.68	73.76	76.65
Commercial Real Estate	164.59	167.48	166.80	165.35	176.01
Construction & Development	28.77	29.96	29.47	30.08	36.19
Multifamily Residential Real Estate	3.84	3.58	3.29	3.92	3.13
Nonresidential Real Estate	114.52	117.25	116.22	116.26	125.50
Residential Real Estate	106.10	105.97	105.03	106.13	107.93
Consumer	28.48	29.34	31.41	31.07	36.36
Agriculture	28.05	28.59	29.21	29.84	30.08

BANKING PROFILE

Largest Deposit Markets (from 2012 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Houston-Sugar Land-Baytown, TX	116	179,234	< \$100 million	178 (30.7%)
Dallas-Fort Worth-Arlington, TX	178	178,849	\$100 million to \$250 million	198 (34.2%)
San Antonio-New Braunfels, TX	62	74,606	\$250 million to \$1 billion	151 (26.1%)
Austin-Round Rock-San Marcos, TX	70	27,384	\$1 billion to \$10 billion	45 (7.8%)
McAllen-Edinburg-Mission, TX	20	9,367	> \$10 billion	7 (1.2%)

* 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.