

# FDIC State Profile

Texas

## Fourth Quarter 2011

### ECONOMIC INDICATORS

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

	Q4-11	Q3-11	Q4-10	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.9%	2.3%	2.0%	2.1%	0.4%
Manufacturing (8%)	3.1%	3.6%	0.9%	2.9%	-3.1%
Other (non-manufacturing) Goods-Producing (8%)	3.6%	3.3%	2.3%	3.2%	-3.7%
Private Service-Producing (67%)	3.2%	3.3%	2.4%	3.1%	0.8%
Government (17%)	-3.9%	-2.7%	0.8%	-2.3%	2.1%
Unemployment Rate (% of labor force)	7.6%	8.0%	8.2%	7.9%	8.2%

#### Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	13.0%	10.0%	-15.6%	-2.8%	-0.8%
Multifamily Building Permits	106.7%	48.2%	70.2%	64.2%	13.8%
Home Price Index	-0.8%	-1.3%	-0.3%	-1.2%	-1.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.80	1.89	2.11	1.88	2.14

### BANKING TRENDS

#### General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	596	600	615	596	615
Total Assets (in millions)	397,423	385,007	374,625	397,423	374,625
New Institutions (# < 3 years)	4	4	11	4	11
Subchapter S Institutions	273	273	283	273	283

#### Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.86	1.89	2.05	1.86	2.05
Noncurrent Loans / Total Loans (median %)	0.72	0.72	0.86	0.72	0.86
ALLL/Total Loans (median %)	1.47	1.46	1.45	1.47	1.45
ALLL/Noncurrent Loans (median multiple)	1.64	1.52	1.32	1.64	1.32
Net Loan Losses / Total Loans (median %)	0.12	0.06	0.14	0.16	0.22

#### Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	9.60	9.77	9.52	9.60	9.52
Return on Assets (median %)	0.84	1.06	0.77	0.94	0.86
Pretax Return on Assets (median %)	0.97	1.22	0.88	1.12	1.04
Net Interest Margin (median %)	3.82	3.94	4.01	3.90	4.03
Yield on Earning Assets (median %)	4.50	4.69	4.91	4.65	5.02
Cost of Funding Earning Assets (median %)	0.61	0.67	0.85	0.69	0.95
Provisions to Avg. Assets (median %)	0.11	0.11	0.18	0.13	0.21
Noninterest Income to Avg. Assets (median %)	0.62	0.64	0.67	0.65	0.69
Overhead to Avg. Assets (median %)	3.10	3.02	3.29	3.07	3.21

#### Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	53.06	53.43	56.23	53.06	56.23
Noncore Funding to Assets (median %)	20.17	20.88	21.68	20.17	21.68
Long-term Assets to Assets (median %, call filers)	27.07	26.00	22.56	27.07	22.56
Brokered Deposits (number of institutions)	142	149	161	142	161
Brokered Deposits to Assets (median % for those above)	2.05	2.28	2.59	2.05	2.59

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

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	73.04	71.68	76.65	73.04	76.65
Commercial Real Estate	165.35	166.17	176.01	165.35	176.01
Construction & Development	30.08	29.47	36.19	30.08	36.19
Multifamily Residential Real Estate	3.92	3.29	3.13	3.92	3.13
Nonresidential Real Estate	116.04	115.48	125.50	116.04	125.50
Residential Real Estate	105.46	104.31	107.89	105.46	107.89
Consumer	31.07	31.41	36.36	31.07	36.36
Agriculture	29.84	29.21	30.08	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	195 (32.7%)
Houston-Baytown-Sugar Land, TX	117	154,098	\$100 million to \$250 million	199 (33.4%)
San Antonio, TX	61	66,527	\$250 million to \$1 billion	155 (26%)
Austin-Round Rock, TX	71	24,979	\$1 billion to \$10 billion	42 (7%)
McAllen-Edinburg-Pharr, TX	20	9,525	> \$10 billion	5 (0.8%)