



# State Profile

Texas

## Second Quarter 2017

### ECONOMIC INDICATORS

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

	Q2-17	Q1-17	Q2-16	2016	2015
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.3%	2.0%	1.3%	1.3%	2.4%
Manufacturing (7%)	2.3%	-0.1%	-4.2%	-3.6%	-1.0%
Other (non-manufacturing) Goods-Producing (8%)	2.4%	0.1%	-3.9%	-3.8%	-0.3%
Private Service-Providing (69%)	2.4%	2.5%	2.3%	2.3%	3.3%
Government (16%)	1.8%	1.9%	2.1%	2.1%	1.3%
Unemployment Rate (% of labor force)	4.8%	4.9%	4.7%	4.7%	4.4%

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

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	9.2%	17.8%	1.3%	2.4%	5.7%
Multifamily Building Permits	9.1%	12.3%	-19.3%	-19.7%	-0.1%
Home Price Index	8.5%	7.6%	7.9%	7.8%	7.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.25	1.18	1.12	1.13	1.17

### BANKING TRENDS

#### General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	456	463	474	464	480
Total Assets (in millions)	485,507	482,524	463,020	476,379	451,686
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	233	235	241	237	241

#### Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.99	1.10	1.19	1.23	1.15
Noncurrent Loans / Total Loans (median %)	0.42	0.45	0.42	0.43	0.39
ALLL/Total Loans (median %)	1.26	1.26	1.29	1.25	1.27
ALLL/Noncurrent Loans (median multiple)	2.26	2.16	2.33	2.26	2.44
Net Loan Losses / Total Loans (median %)	0.01	0.02	0.02	0.07	0.04

#### Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	10.36	10.27	10.19	10.25	9.95
Return on Assets (median %)	1.04	1.00	1.03	1.01	1.01
Pretax Return on Assets (median %)	1.23	1.18	1.19	1.16	1.17
Net Interest Margin (median %)	3.76	3.69	3.70	3.72	3.66
Yield on Earning Assets (median %)	4.12	4.05	4.03	4.06	3.99
Cost of Funding Earning Assets (median %)	0.34	0.33	0.30	0.31	0.29
Provisions to Avg. Assets (median %)	0.08	0.06	0.08	0.10	0.07
Noninterest Income to Avg. Assets (median %)	0.57	0.57	0.57	0.59	0.58
Overhead to Avg. Assets (median %)	2.85	2.84	2.79	2.85	2.81

#### Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	59.47	58.83	57.49	58.89	56.28
Noncore Funding to Assets (median %)	7.28	7.37	7.70	7.16	6.96
Long-term Assets to Assets (median %, call filers)	30.51	30.69	30.90	31.21	31.55
Brokered Deposits (number of institutions)	125	123	119	121	117
Brokered Deposits to Assets (median % for those above)	3.21	2.82	3.01	3.03	2.48

#### Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	67.12	68.05	66.17	68.57	67.83
Commercial Real Estate	185.32	184.80	175.73	185.61	177.31
Construction & Development	41.59	41.66	38.71	41.84	34.98
Multifamily Residential Real Estate	5.64	4.98	4.93	5.08	4.64
Nonresidential Real Estate	119.44	116.54	114.86	116.96	113.07
Residential Real Estate	107.81	109.15	109.96	108.32	107.04
Consumer	18.57	19.06	20.94	19.93	21.42
Agriculture	32.45	32.97	32.65	32.52	31.06

### BANKING PROFILE

#### Largest Deposit Markets (from 2016 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Dallas-Fort Worth-Arlington, TX	158	247,237	< \$100 million	98 (21.5%)
Houston-The Woodlands-Sugar Land, TX	99	218,807	\$100 million to \$250 million	145 (31.8%)
San Antonio-New Braunfels, TX	61	102,792	\$250 million to \$1 billion	153 (33.6%)
Austin-Round Rock, TX	69	40,381	\$1 billion to \$10 billion	55 (12.1%)
El Paso, TX	17	10,347	> \$10 billion	5 (1.1%)