

Best's State Banking Report

Sample State

	Commercial	Savings	Thrifts	Total
Number of Insured Institutions	590	28	22	640
DeNovo Institutions	2	0	0	2
Total Banking Assets (mm)	277,635	4,175	89,122	370,933
Total In-State Domicile Deposits (mm)	210,295	3,373	54,607	268,276
Total SOD Branch Deposits (mm)	360,607	6,408	117,215	484,231

<http://www.banking.state.us/>

	Quarterly Balances		Year End Balances			
	3/2009	3/2008	2008	2007	2006	2005
State Statistical Ranking						
<i>Key Economic Indicators & Trends</i>						
Unemployment Rate (% of labor force)	14	21	17	22	31	42
GSP Growth	N/A	N/A	12	5	7	23
Nonbusiness Bankruptcy Filings (cases commenced per thousand)	4	8	5	12	17	15
<i>Key Banking Indicators & Trends</i>						
Total Banking Asset Growth-1 yr (%)	9	12	4	18	20	24
Total Banking Capital Growth-1 yr (%)	6	6	3	8	24	36
Return on Average Assets	7	9	9	9	12	17
Non-perf Assets/Tang Equity + Loan Loss Reserves	1	6	1	10	22	27
Tier 1 Leverage	27	33	33	33	41	31
<i>Key Deposit Statistics & Trends</i>						
In-State Domicile Deposit Growth-1yr (%)	14	10	10	15	20	25
Market Concentration (HHI)-Annual SOD data	N/A	N/A	17	17	18	19
State Statistics						
<i>Key Economic Indicators & Trends</i>						
Unemployment Rate (% of labor force)	6.6%	4.6%	6.4%	4.4%	4.5%	5.3%
GSP Growth	N/A	N/A	2.0%	4.4%	4.9%	2.8%
Nonbusiness Bankruptcy Filings (cases commenced per thousand)	1.7	1.7	1.7	1.7	1.5	5.2
<i>Key Banking Indicators & Trends</i>						
Total Banking Asset Growth-1 yr (%)	8.12%	8.77%	9.96%	7.19%	6.45%	6.74%
Total Banking External Capital Growth-1 yr (%)	5.51%	9.97%	6.66%	8.13%	7.36%	3.45%
Return on Average Assets	0.95%	1.09%	0.95%	1.16%	1.21%	1.14%
Non-perf Assets/Tang Equity + Loan Loss Reserves	4.55%	2.92%	4.11%	2.61%	2.44%	3.16%
Tier 1 Leverage	9.35%	9.60%	9.34%	9.63%	9.47%	9.53%
<i>Key Deposit Statistics & Trends</i>						
In-State Domicile Deposit Growth-1yr (%)	8.63%	7.11%	8.12%	6.72%	6.70%	7.17%
Market Concentration (HHI)-Annual SOD data	N/A	N/A	636	631	625	656
National Statistics						
<i>Key Economic Indicators & Trends</i>						
Unemployment Rate (% of labor force)	8.8%	5.2%	6.9%	4.9%	4.5%	4.9%
GDP Growth (from prior period)	-2.5%	2.5%	-0.8%	2.3%	2.4%	2.7%
Nonbusiness Bankruptcy Filings (cases commenced per thousand)	3.8	2.9	3.5	2.7	2.0	6.9
<i>Key Banking Indicators & Trends</i>						
Total Banking Asset Growth-1 yr (%)	5.29%	6.66%	6.11%	5.50%	5.65%	5.76%
Total Banking External Capital Growth-1 yr (%)	2.70%	6.57%	3.51%	5.99%	6.42%	4.42%
Return on Average Assets	0.62%	0.82%	0.62%	0.89%	1.00%	1.04%
Non-perf Assets/Tang Equity + Loan Loss Reserves	11.88%	6.21%	10.09%	5.11%	3.41%	3.25%
Tier 1 Leverage	9.40%	9.67%	9.44%	9.75%	9.69%	9.57%
<i>Key Deposit Statistics & Trends</i>						
In-State Domicile Deposit Growth-1yr (%)	6.03%	5.22%	5.52%	4.72%	5.74%	5.57%
Market Concentration (HHI)-Annual SOD data	N/A	N/A	46	44	50	51

Ranking Color Key Top 10 Bottom 10



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Texas

	Quarterly Balances		Year End Balances			
	3/2009	3/2008	2008	2007	2006	2005
Key Economic Indicators & Trends						
Employment Stats Non Seasonally Adjusted (employment figures represent change from same period prior year)						
Total Nonfarm	-1.1%	2.6%	0.6%	3.1%	3.3%	3.2%
Goods-Producing	-6.0%	3.2%	-1.0%	3.8%	5.3%	4.0%
Service-Producing	-0.1%	2.5%	1.0%	3.0%	2.9%	3.0%
Manufacturing	-5.8%	-0.3%	-2.5%	0.1%	2.8%	1.5%
Government	1.6%	2.7%	1.7%	2.2%	1.6%	1.6%
Unemployment Rate (% of labor force)	43.5%	4.5%	45.5%	-2.2%	-15.1%	-3.6%
Housing Indicators/Stats						
Median Price of New Single Family Homes Sold	119,591	119,973	124,782	117,890	110,845	101,133
Home Price Index	234	229	233	227	216	203
Housing Starts (per thousand units)	85.8	150.1	98.0	155.0	186.3	218.8
Average Mortgage Payment	635	693	691	717	690	616
Affordability Index	410	371	379	355	349	370
Other Indicators						
GSP Growth	N/A	N/A	2.0%	4.4%	4.9%	2.8%
Population Growth	N/A	N/A	2.0%	2.0%	2.4%	1.7%
Average Household Income (000's)	112	110	112	109	103	98
Nonbusiness Bankruptcy Filings (cases commenced per thousand)	1.7	1.7	1.7	1.7	1.5	5.2
Key Banking Indicators & Trends						
Median Banking Asset Growth-1 yr (%)	8.12%	8.77%	9.96%	7.19%	6.45%	6.74%
Median Banking Capital Growth-1 yr (%)	5.51%	9.97%	6.66%	8.13%	7.36%	3.45%
Median Banking Deposit Growth-1 yr (%)	8.63%	7.11%	8.12%	6.72%	6.70%	7.17%
Profitability (Median)						
Return on Average Assets	0.95%	1.09%	0.95%	1.16%	1.21%	1.14%
Net Interest Margin	4.03%	4.18%	4.15%	4.38%	4.54%	4.44%
Loss Provisions / Average Assets	0.15%	0.10%	0.19%	0.11%	0.10%	0.11%
Noninterest Income / Average Assets	0.68%	0.75%	0.74%	0.81%	0.85%	0.87%
Overhead to Average Assets	3.18%	3.29%	3.30%	3.31%	3.32%	3.37%
Loan Concentrations (Median % of Tangible Equity)						
Residential Real Estate	110.86%	90.67%	104.22%	89.01%	95.91%	96.50%
Commercial Real Estate	193.52%	174.95%	197.77%	170.69%	167.82%	162.40%
Construction & Development	44.01%	44.52%	51.67%	42.03%	33.42%	32.70%
Multifamily Residential Real Estate	2.13%	1.02%	1.96%	1.09%	1.36%	1.92%
Nonresidential Real Estate	126.56%	106.04%	126.88%	108.43%	112.86%	118.45%
Agriculture	11.98%	13.17%	12.06%	13.23%	13.16%	14.61%
Commercial & Industrial	87.15%	90.67%	92.13%	92.50%	90.99%	88.12%
Consumer	47.07%	49.09%	48.70%	52.07%	55.76%	58.69%
Asset Quality (Median % of Total Assets)						
Past-Due & Nonaccrual Assets	0.30%	0.20%	0.28%	0.17%	0.15%	0.20%
Restructured Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Real Estate Owned	0.04%	0.00%	0.02%	0.00%	0.00%	0.01%
Total Charge-Offs	0.06%	0.05%	0.11%	0.09%	0.09%	0.11%
Loan Loss Reserves	0.66%	0.64%	0.66%	0.63%	0.64%	0.66%
Loan Loss Reserves / Nonperforming Assets	113.91%	156.96%	127.57%	161.82%	214.94%	195.18%
Non-perf Assets/Tang Equity + Loan Loss Reserves	4.55%	2.92%	4.11%	2.61%	2.44%	3.16%
Capital (Median %)						
Tangible Equity / Total Assets	9.48%	9.54%	9.34%	9.43%	9.22%	9.10%
Tier 1 Leverage	9.35%	9.60%	9.34%	9.63%	9.47%	9.53%
Retained Earnings / Average Equity	5.40%	5.88%	3.46%	4.08%	5.01%	5.07%
External Capital / Total Equity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Liquidity / Funding (Median % of Total Assets)						
Gross Loans	58.82%	56.81%	59.45%	57.38%	55.78%	56.66%
Noncore Funding	22.50%	21.54%	22.42%	20.53%	18.90%	17.25%
Off Balance Sheet Exposures	6.60%	7.85%	6.93%	7.91%	7.31%	7.25%
Liquid Assets / ST Debt	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



