



*Texas Performance Review*  
*By Largest MSA*

First Quarter 2009

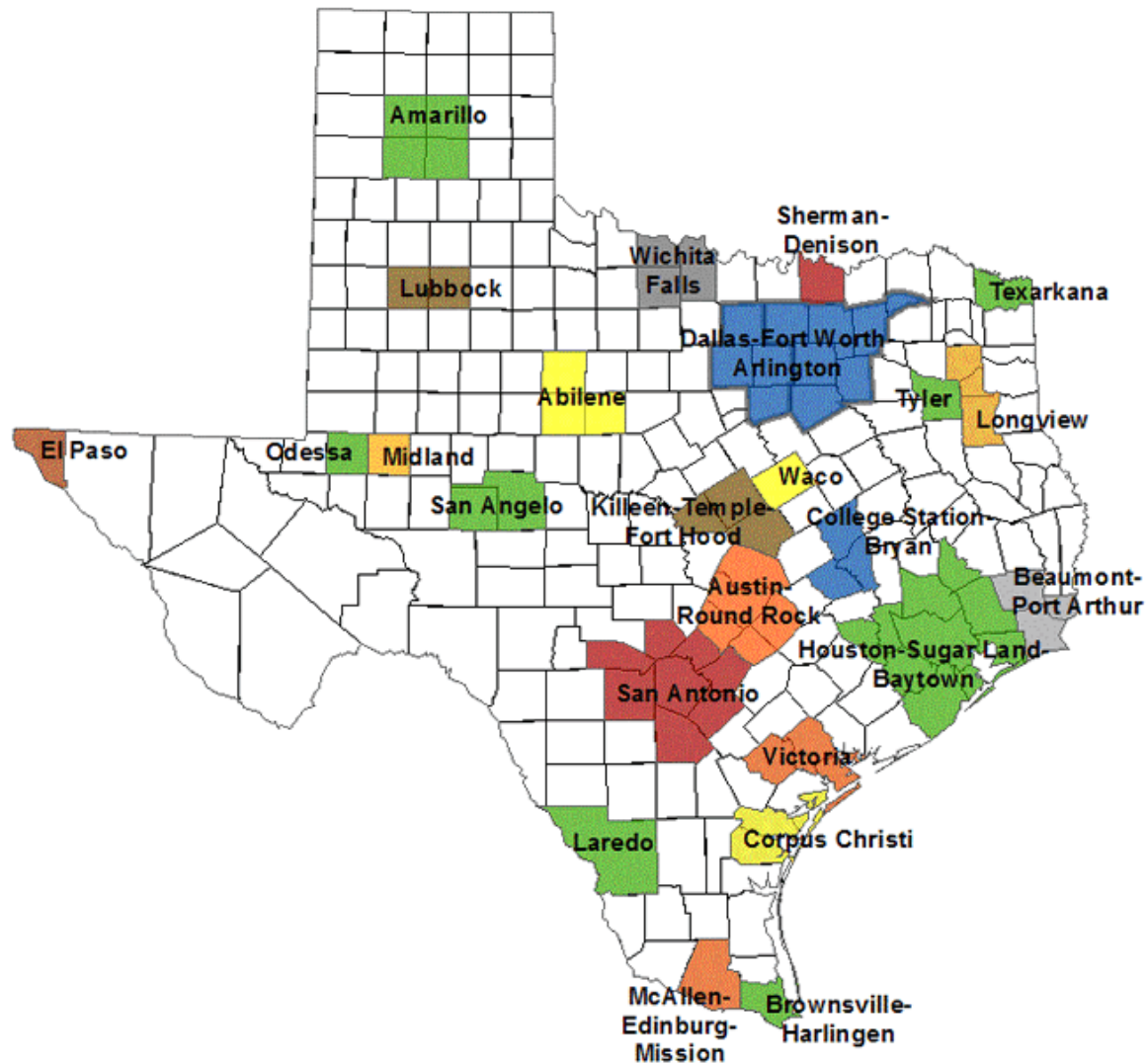
# Findings

- Profitability of Texas institutions, is up in the first quarter, and remains well-above national levels.
  - DFW and Houston MSAs are below national levels
  - Non-metro areas posted a strong ROAA of 1.33%
- Texas asset quality still stronger than nation. Problem loans to assets at less than half national level.
  - DFW (1.43%) slightly above national levels; San Antonio (0.46%)
  - Houston (0.37%) lowest of major MSAs in Texas
  - Non-metro still very strong at 0.26%

# Findings

- Regulatory capital levels stronger than national levels.
  - Capital at both state and national levels trended slightly up during the first quarter of 2009.
  - Texas institutions have more than 150 basis points higher capital ratios – 14.62% vs 12.98%
  - San Antonio MSA (15.67%) highest of major MSAs; El Paso lowest at 11.23%
  - Non-metro institutions had highest level of regulatory capital at 17.71%

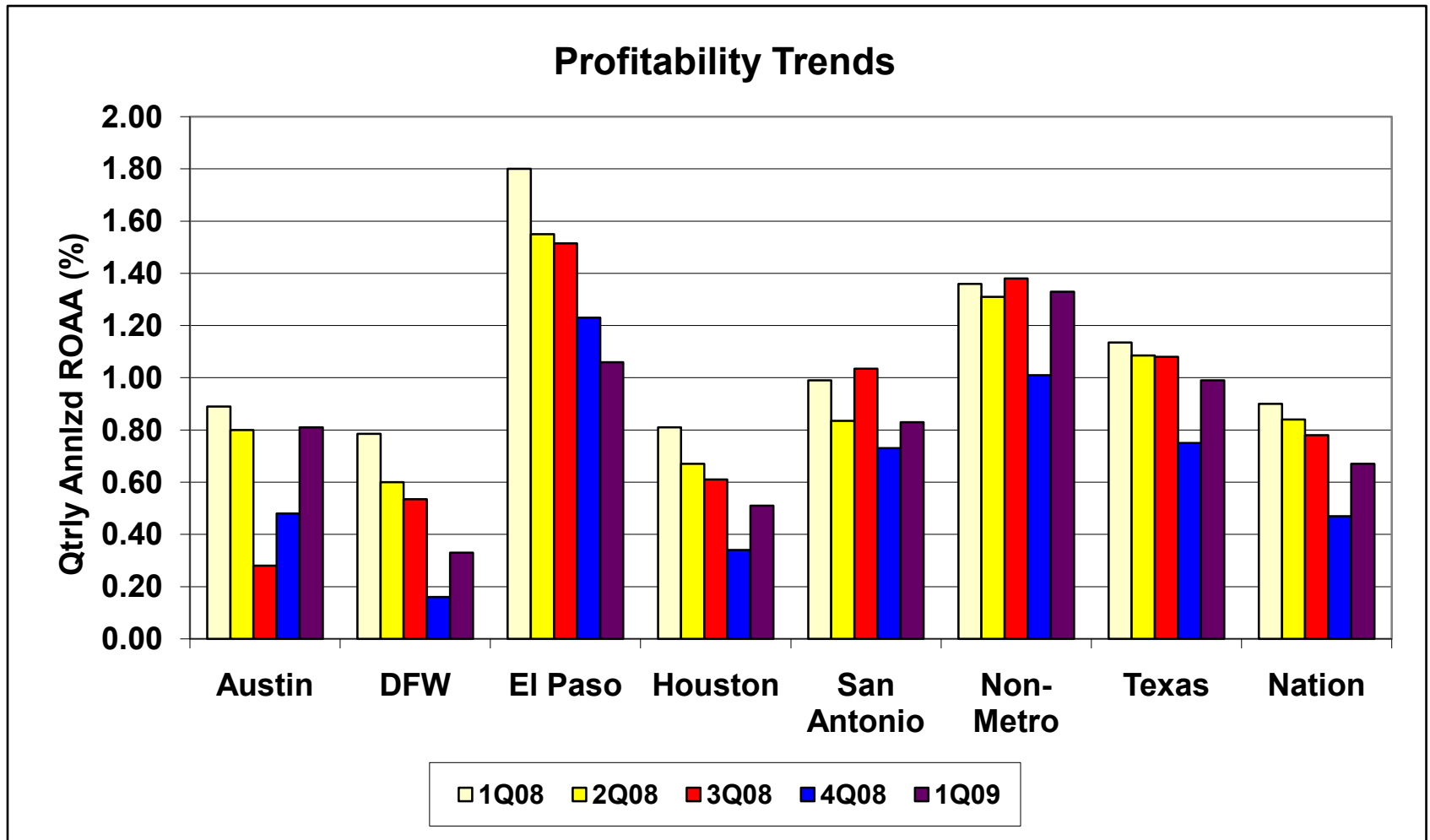
# Texas MSA Map



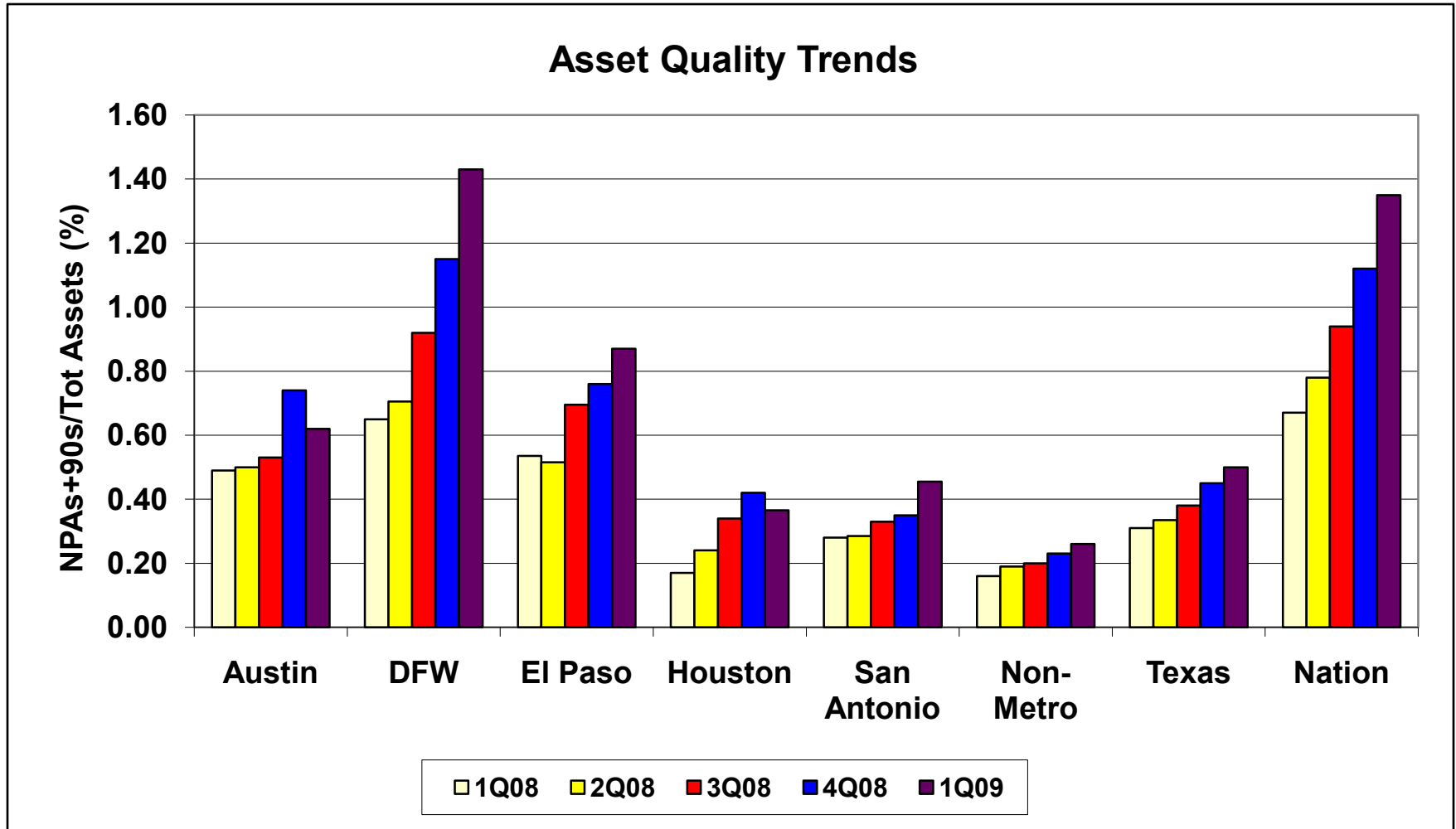
# Top Texas MSAs

	<b>Total Population 2008 (actual)</b>	<b>Population Change 2000 - 2008 (%)</b>	<b>Projected Change 2008 - 2013 (%)</b>
<b>MSA</b>			
1 Dallas-Fort Worth-Arlington, TX	6,318,633	22.42	13.45
2 Houston-Sugar Land-Baytown, TX	5,843,450	23.92	15.09
3 San Antonio, TX	2,052,205	19.89	12.18
4 Austin-Round Rock, TX	1,629,063	30.35	17.61
5 El Paso, TX	759,868	11.81	6.62
6 McAllen-Edinburg-Mission, TX	752,020	32.06	17.89
7 Corpus Christi, TX	425,629	5.54	2.61
8 Brownsville-Harlingen, TX	409,383	22.12	12.62
9 Beaumont-Port Arthur, TX	387,915	0.73	0.05
10 Killeen-Temple-Fort Hood, TX	383,087	15.84	10.46
11 Lubbock, TX	268,315	7.45	3.54
12 Laredo, TX	248,978	28.93	15.67
13 Amarillo, TX	246,659	8.89	5.80
14 Waco, TX	231,275	8.32	4.17
15 Longview, TX	208,050	7.22	4.17
16 College Station-Bryan, TX	207,402	12.18	6.98
17 Tyler, TX	200,247	14.62	8.51
18 Abilene, TX	162,165	1.20	0.66
19 Wichita Falls, TX	150,713	(0.54)	(0.86)
20 Texarkana, TX-Texarkana, AR	137,389	5.89	3.12

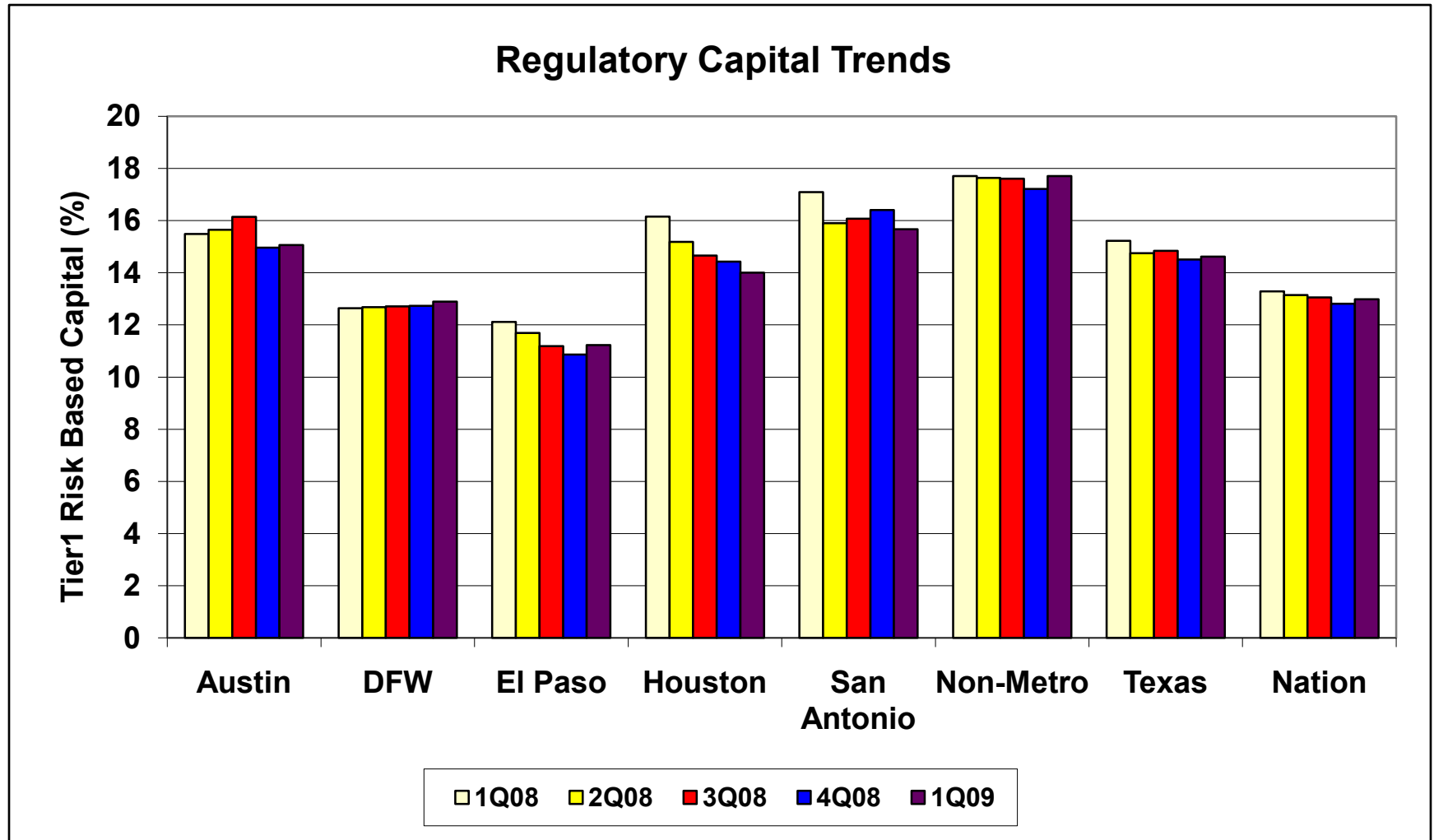
# Profitability Review



# Asset Quality Review



# Regulatory Capital Review



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