



TEXAS BANK REPORT

Texas Department of Banking, Commissioner, Charles G. Cooper

Data as of September 30, 2015



The Texas Department of Banking wishes everyone a Happy New Year and all the best for a happy, healthy and successful 2016.

In this limited edition of the Texas Bank Report, we present the financial data on the Texas banking system as of September 30, 2015. If you have feedback or suggestions, email your comments to publications@dob.texas.gov.

Charles G. Cooper
Banking Commissioner

TABLE I
Quarterly Balance Sheet and Operating Performance Ratios
for Texas State-Chartered Commercial Banks 9/30/15 Through 9/30/14

ACCOUNT DESCRIPTIONS (IN MILLIONS OF \$)	9/30/15	6/30/15	3/31/15	12/31/14	9/30/14
Number of State-Chartered Banks	256	261	264	267	272
Total Assets of State-Chartered Banks	244,320	241,317	241,923	235,417	229,584
Number of Out-of-State, State-Chartered Banks Operating in Texas	28	27	27	27	27
Total Texas Assets of Out-of-State, State-Chartered Banks Operating in Texas	57,340	49,932	49,932	49,932	49,932
Subtotal	301,660	291,249	291,855	285,349	279,516
Less: Out-of-State Branch Assets/Deposits	-52,259	-49,194	-49,194	-49,194	-49,194
**Total State Banks Operating in Texas	249,401	242,055	242,661	236,155	230,322
BALANCE SHEET (Tx. State-Chartered Banks)					
Interest-Bearing Balances	17,098	14,497	16,914	16,957	18,913
Federal Funds Sold	665	805	1,027	956	931
Trading Accounts	505	382	558	587	366
Securities Held-To-Maturity	18,366	18,810	18,426	17,718	15,502
Securities Available-for-Sale	43,547	43,267	43,821	43,147	42,420
Total Securities	61,913	62,077	62,247	60,865	57,922
Total Loans	144,988	144,299	141,823	136,247	132,526
Total Earning Assets	224,664	221,678	222,011	215,025	210,292
Premises and Fixed Assets	3,891	3,889	3,858	3,763	3,622
Total Assets	244,320	241,317	241,923	235,417	229,584
Demand Deposits	27,191	28,342	28,248	29,786	26,123
MMDAs	112,703	108,876	109,819	104,624	105,112
Other Savings Deposits	19,648	19,397	19,592	18,162	16,994
Total Time Deposits	32,893	33,566	34,250	33,896	33,828
Brokered Deposits	3,086	2,859	2,868	2,653	2,409
Total Deposits	201,558	199,655	202,195	197,078	191,753
Federal Funds Purchased	2,898	2,898	2,990	3,187	3,088
Other Borrowed Funds	7,324	7,446	5,216	4,467	4,720
Total Liabilities	216,085	213,693	214,346	208,843	203,233
Total Equity Capital	28,235	27,624	27,575	26,544	26,001
Loan Valuation Reserves	1,659	1,621	1,596	1,571	1,575
Total Primary Capital	29,894	29,245	29,171	28,115	27,576
Past Due Loans > 90 Days	127	144	130	137	175
Total Nonaccrual Loans	952	873	829	796	853
Total Other Real Estate	376	404	441	440	462
Total Charge-Offs	207	133	58	273	191
Total Recoveries	87	60	29	146	110
Net Charge-Offs	120	73	29	127	81
INCOME STATEMENT					
Total Interest Income	5,795	3,830	1,904	7,298	5,410
Total Interest Expense	388	257	129	515	387
Net Interest Income	5,407	3,573	1,775	6,783	5,023
Total Noninterest Income	2,390	1,608	800	2,898	2,121
Loan Provisions	222	134	59	176	162
Salary and Employee Benefits	2,773	1,840	915	3,499	2,590
Premises and Fixed Assets Expenses (Net)	600	396	198	803	595
All Other Noninterest Expenses	1,587	1,046	525	1,885	1,382
Total Overhead Expenses	4,960	3,282	1,638	6,187	4,567
Securities Gains (Losses)	20	16	13	22	16
Net Extraordinary Items	0	0	0	1	1
Net Income	1,958	1,331	674	2,505	1,844
Cash Dividends	972	704	418	1,282	818
RATIO ANALYSIS					
Loan/Deposit	71.93%	72.27%	70.14%	69.13%	69.11%
Securities/Total Assets	25.34%	25.72%	25.73%	25.85%	25.23%
Total Loans/Total Assets	59.34%	59.80%	58.62%	57.87%	57.72%
Loan Provisions/Total Loans	0.20%	0.19%	0.17%	0.13%	0.16%
LVR/Total Loans	1.14%	1.12%	1.13%	1.15%	1.19%
Net Charge-Offs/Total Loans	0.08%	0.05%	0.02%	0.09%	0.06%
Nonperforming+ORE/Total Assets	0.60%	0.59%	0.58%	0.58%	0.65%
Nonperforming+ORE/Primary Capital	4.87%	4.86%	4.80%	4.88%	5.40%
Net Interest Margin	3.20%	3.22%	3.20%	3.15%	3.18%
Gross Yield	4.46%	4.51%	4.47%	4.33%	4.36%
Return on Assets	1.07%	1.10%	1.11%	1.06%	1.07%
Return on Equity	9.22%	9.64%	9.78%	9.44%	9.43%
Overhead Exp/TA	2.70%	2.72%	2.71%	2.63%	2.65%
Equity/Total Assets	11.56%	11.45%	11.40%	11.28%	11.33%
Primary Capital/Total Assets+LVR	12.15%	12.04%	11.98%	11.86%	11.93%

*Unrealized gains/losses are already included in equity capital figures.

**Total State Banks Operating in Texas includes branches of out-of-state, state-chartered banks.

Data was derived from the FDIC website.

TABLE II
Comparative Statement of Condition
Commerical Banks Domiciled in Texas
September 30, 2015 and September 30, 2014

ACCOUNT DESCRIPTIONS (In Millions of \$)	9/30/2015 STATE CHARTERED		9/30/2015 NATIONAL CHARTERED		9/30/2015 ALL BANKS		9/30/2014 ALL BANKS	
		% TA		% TA		% TA		% TA
Number of banks	256		195		451		476	
BALANCE SHEET								
Interest-Bearing Balances	17,098	7.0%	9,710	7.6%	26,808	7.2%	26,625	7.6%
Federal Funds Sold	665	0.3%	1,713	1.3%	2,378	0.6%	2,824	0.8%
Trading Accounts	505	0.2%	73	0.1%	578	0.2%	399	0.1%
Securities Held-To-Maturity	18,366	7.5%	2,789	2.2%	21,155	5.7%	18,691	5.3%
Securities Available-For-Sale	43,547	17.8%	21,619	17.0%	65,166	17.5%	63,168	17.9%
Total Securities	61,913	25.3%	24,407	19.2%	86,320	23.2%	81,859	23.2%
Total Loans	144,988	59.3%	83,641	65.8%	228,629	61.5%	214,612	60.9%
Total Earning Assets	224,664	92.0%	119,471	93.9%	344,135	92.6%	325,920	92.5%
Premises & Equipment	3,891	1.6%	1,734	1.4%	5,625	1.5%	5,381	1.5%
TOTAL ASSETS	244,320	100.0%	127,209	100.0%	371,529	100.0%	352,436	100.0%
Demand Deposits	27,191	11.1%	17,391	13.7%	44,582	12.0%	42,295	12.0%
MMDAs	112,703	46.1%	52,234	41.1%	164,937	44.4%	155,205	44.0%
Other Savings Deposits	19,648	8.0%	13,873	10.9%	33,521	9.0%	30,298	8.6%
Total Time Deposits	32,893	13.5%	17,528	13.8%	50,421	13.6%	52,152	14.8%
Brokered Deposits	3,086	1.3%	3,368	2.6%	6,454	1.7%	5,950	1.7%
Total Deposits	201,558	82.5%	107,652	84.6%	309,210	83.2%	296,399	84.1%
Fed Funds Purchased	2,898	1.2%	1,003	0.8%	3,901	1.0%	4,316	1.2%
Other Borrowed Funds	7,324	3.0%	2,578	2.0%	9,902	2.7%	6,922	2.0%
TOTAL LIABILITIES	216,085	88.4%	112,524	88.5%	328,609	88.4%	312,529	88.7%
Equity Capital	28,235	11.6%	14,685	11.5%	42,920	11.6%	39,907	11.3%
Allowance for Loan/Lease Losses	1,659	0.7%	1,291	1.0%	2,950	0.8%	2,832	0.8%
Total Primary Capital	29,894	12.2%	15,976	12.6%	45,870	12.3%	42,739	12.1%
Past due >90 Days	127		223		350		433	
Nonaccrual	952		830		1,782		1,651	
Total Other Real Estate	376		89		465		601	
Total Charge-Offs	207		157		364		309	
Total Recoveries	87		73		160		159	
INCOME STATEMENT								
	Y-T-D		Y-T-D		Y-T-D		Y-T-D	
Total Interest Income	5,795	100.0%	3,286	100.0%	9,081	100.0%	8,811	100.0%
Total Interest Expense	388	6.7%	204	6.2%	592	6.5%	612	6.9%
Net Interest Income	5,407	93.3%	3,082	93.8%	8,489	93.5%	8,199	93.1%
Total Noninterest Income	2,390	41.2%	1,156	35.2%	3,546	39.0%	3,273	37.1%
Loan Provisions	222	3.8%	158	4.8%	380	4.2%	123	1.4%
Salary & Employee Benefits	2,773	47.9%	1,447	44.0%	4,220	46.5%	4,032	45.8%
Premises & Fixed Assets (Net)	600	10.4%	333	10.1%	933	10.3%	920	10.4%
All Other Noninterest Expenses	1,587	27.4%	893	27.2%	2,480	27.3%	2,293	26.0%
Total Overhead Expenses	4,960	85.6%	2,673	81.3%	7,633	84.1%	7,245	82.2%
Securities Gains(losses)	20	0.3%	15	0.5%	35	0.4%	21	0.2%
Net Extraordinary Items	0	0.0%	0	0.0%	0	0.0%	1	0.0%
NET INCOME	1,958	33.8%	1,103	33.6%	3,061	33.7%	3,093	35.1%
Cash Dividends	972		487		1,459		1,445	
Average ROA	1.07%		1.15%		1.10%		1.17%	
Average ROE	9.22%		9.99%		9.49%		10.31%	
Average TA (\$ Millions)	954		652		824		740	
Average Leverage	11.56%		11.54%		11.55%		11.32%	
Dividends/Net Income	49.64%		44.15%		47.66%		46.72%	

*Unrealized gains/losses are already included in equity capital figures.

Table includes only banks domiciled in Texas. Branches of out-of-state banks are not included.

Data was derived from the FDIC website.



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