

The Ten-Gallon Economy Sizing Up Texas' Growth

The Evolution of Texas Banking

Kory Killgo

The Federal Reserve Bank of Dallas

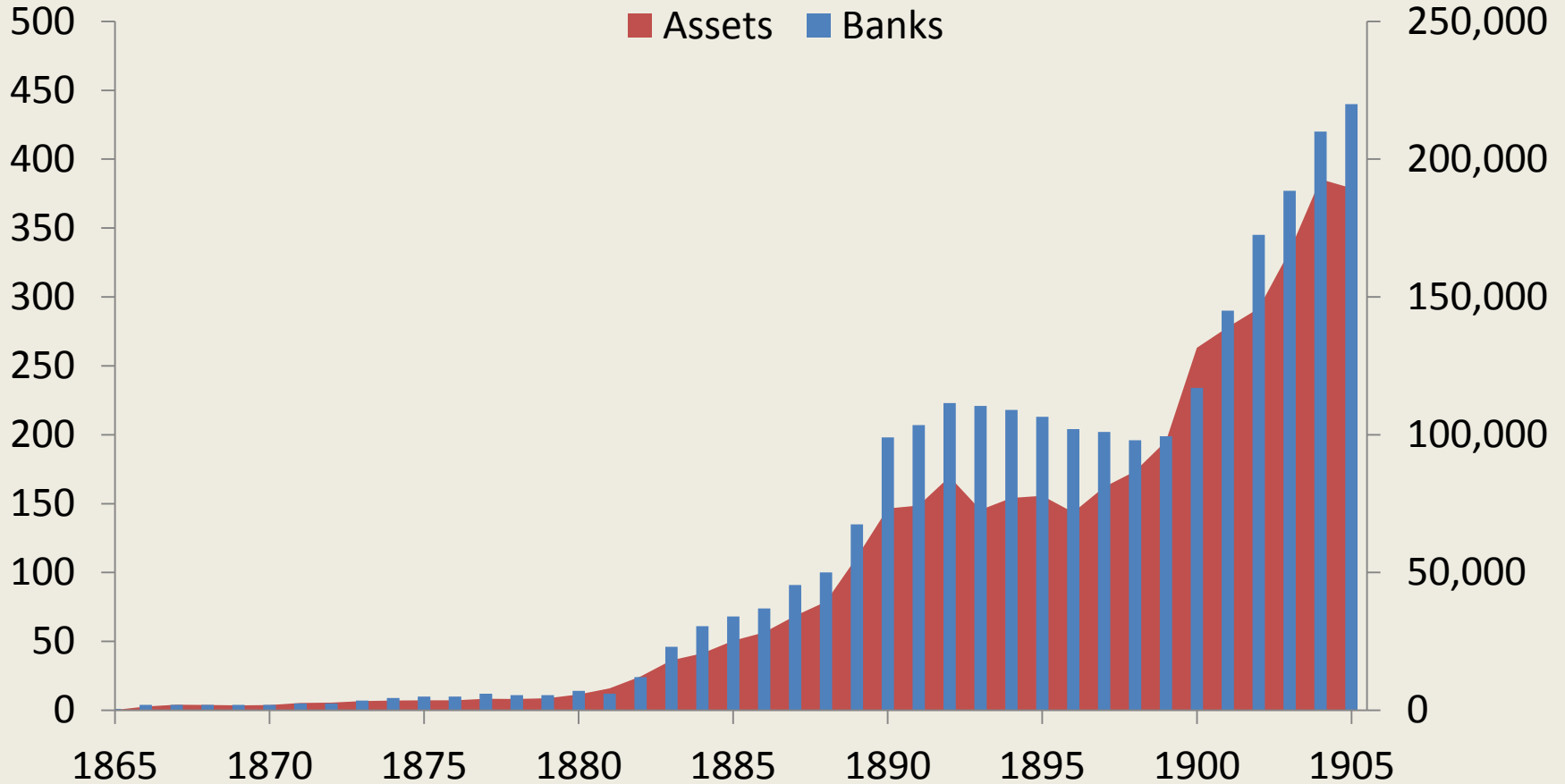
November 7, 2014

National Banks in Texas

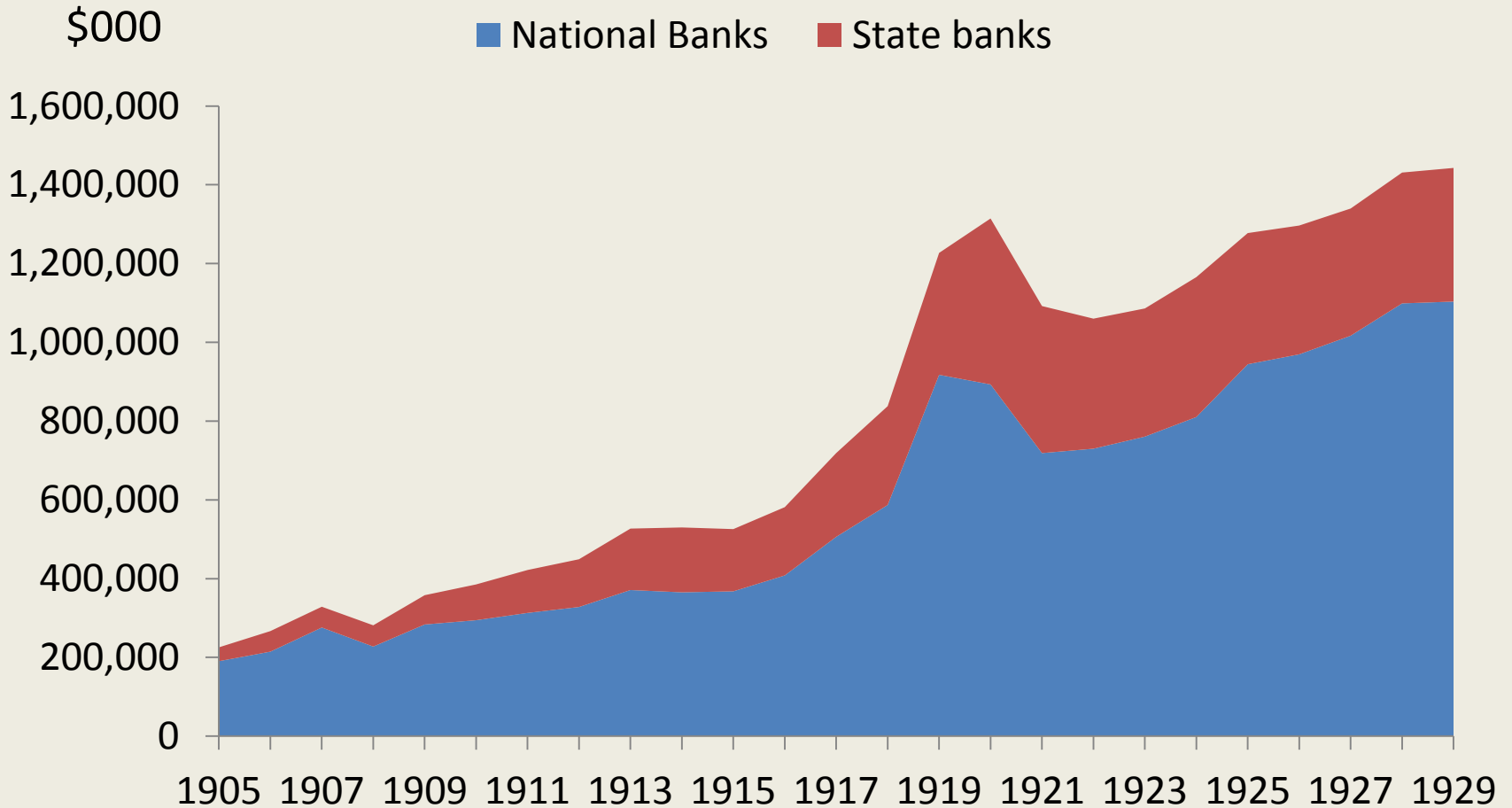
1865-1905

Number of Banks

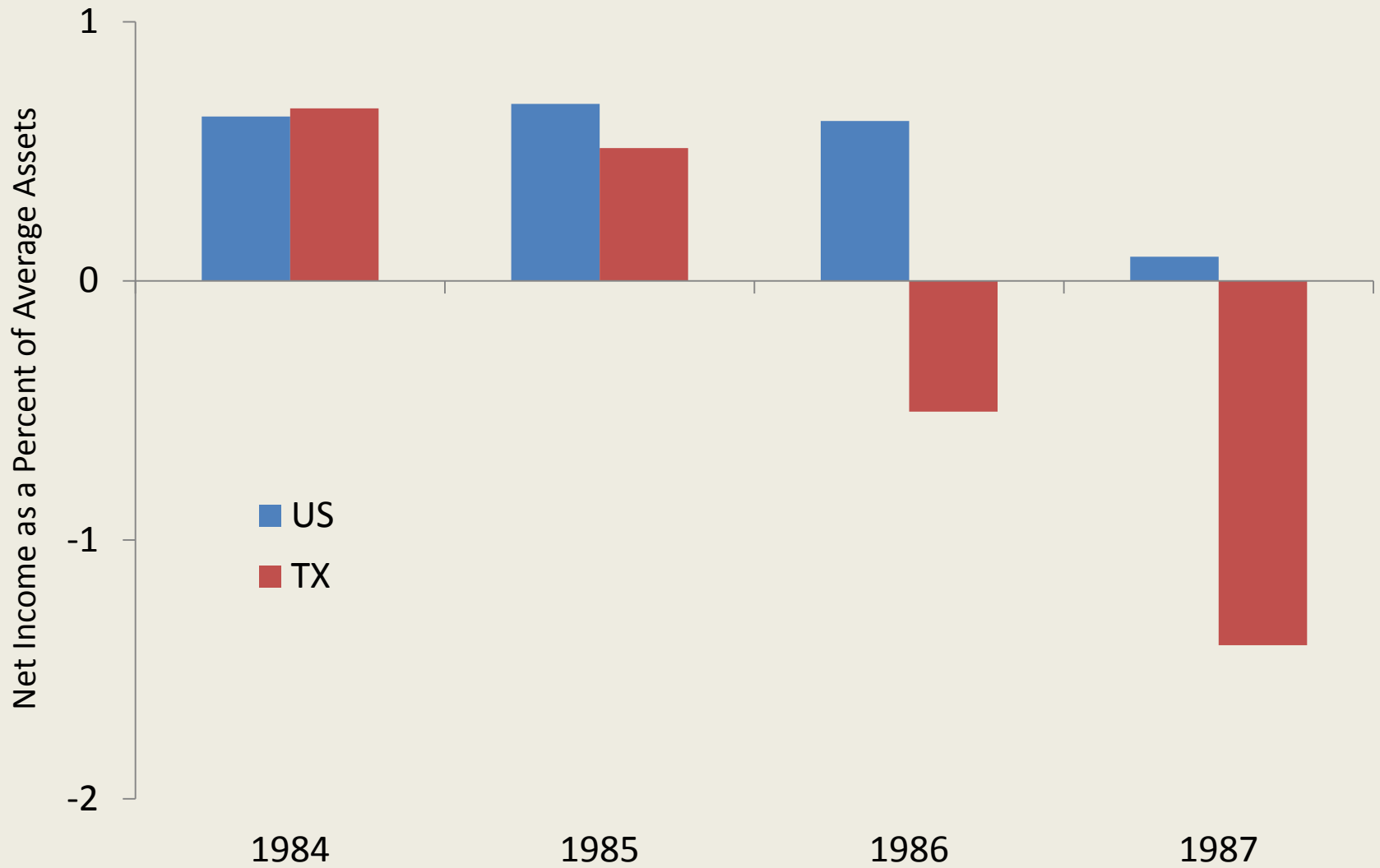
Assets (\$000)



Assets in Texas National and State Banks 1905-1929

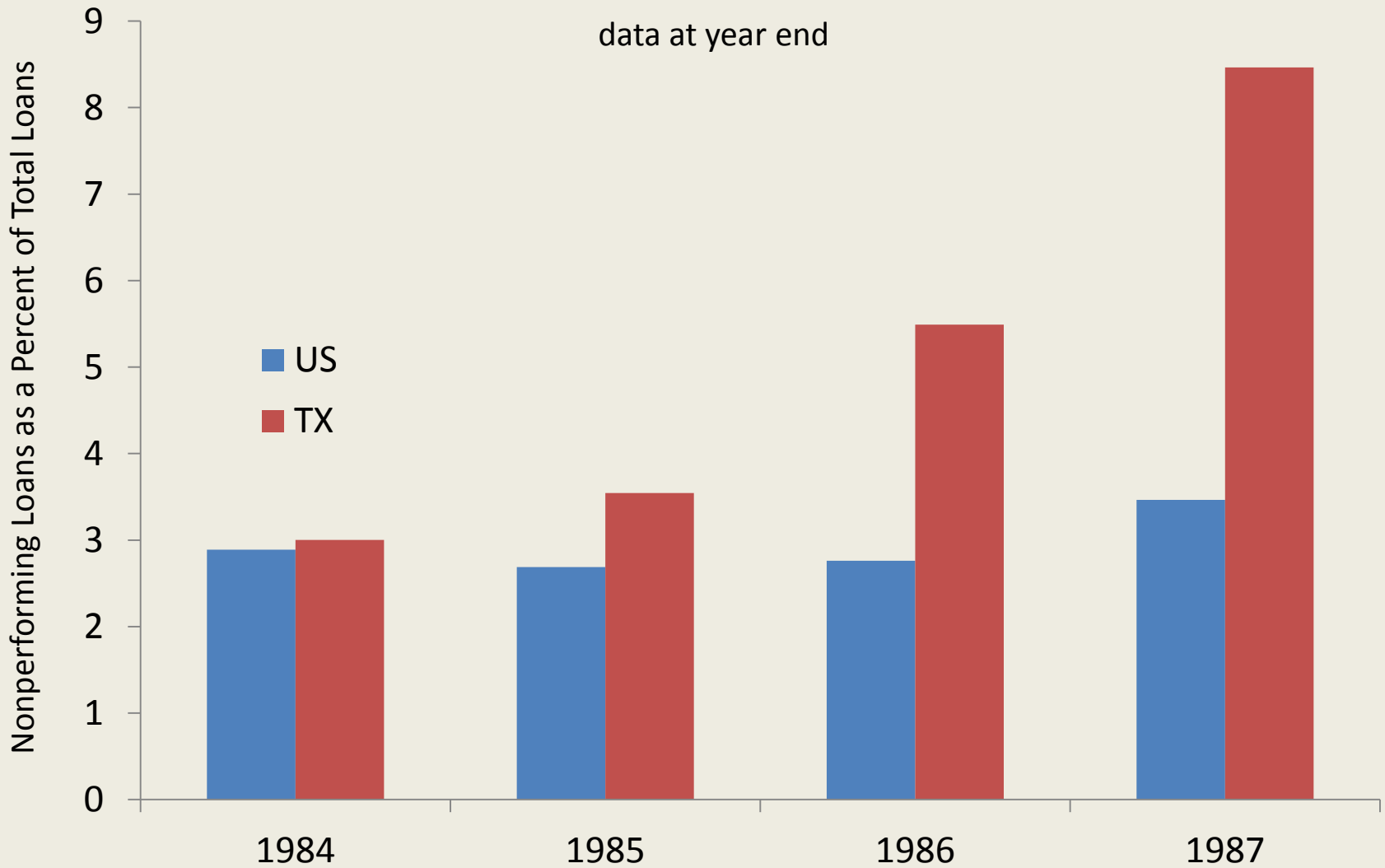


Annual Return on Average Assets



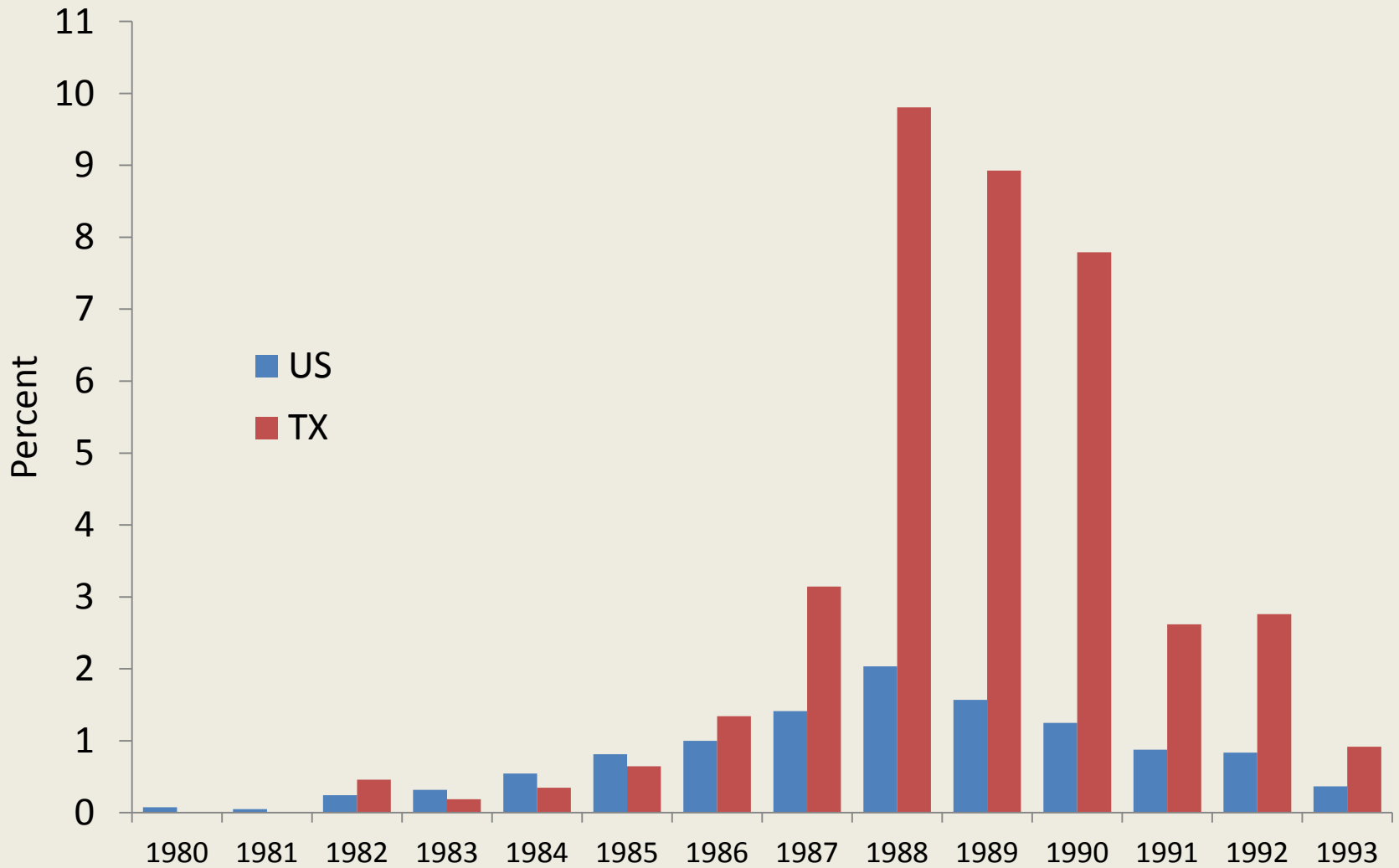
Nonperforming Loans* as a Percent of Total Loans

data at year end



* Loans past due 90 days or more, plus loans on nonaccrual status.

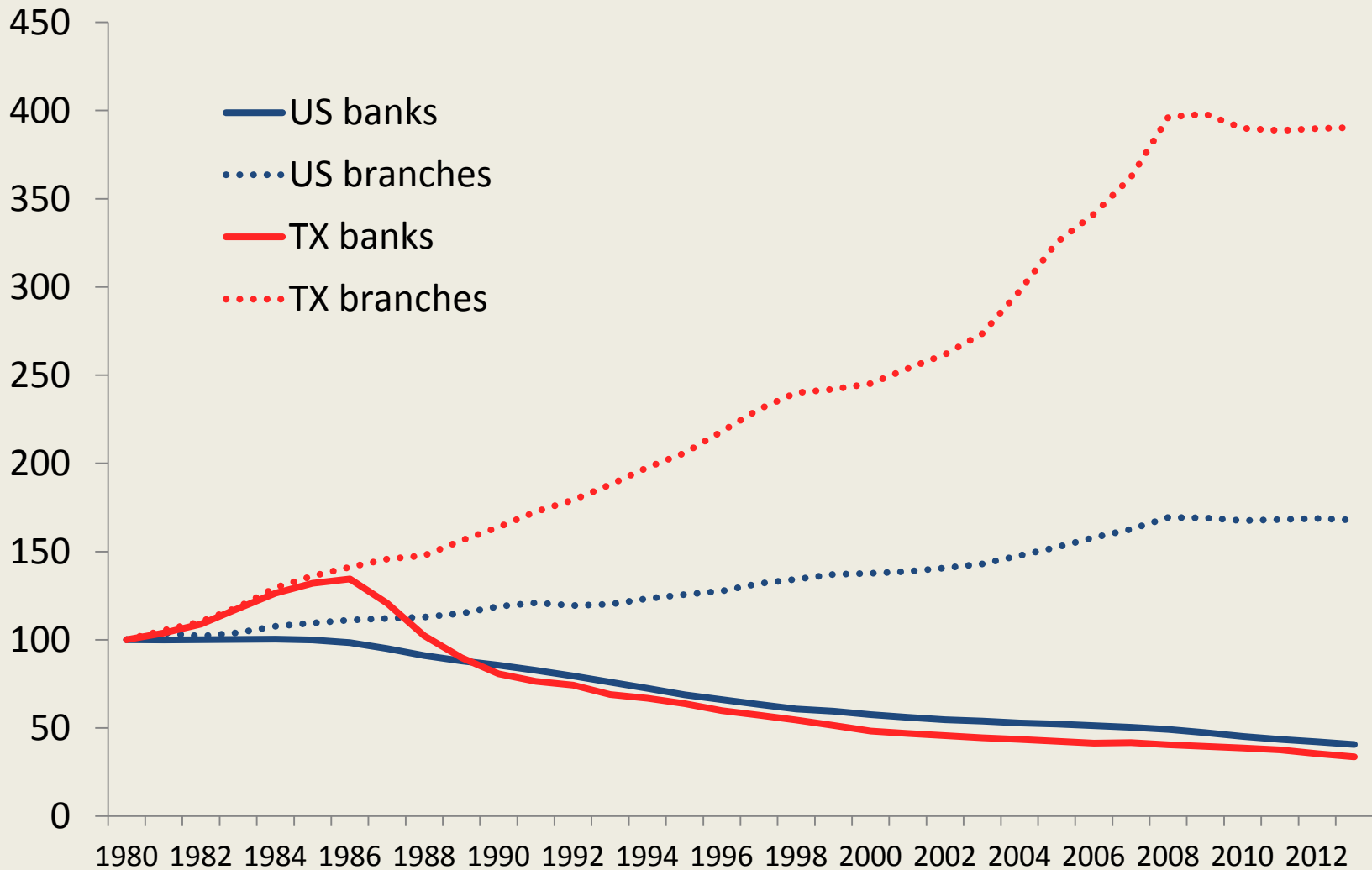
Failures as a Percent of Banks



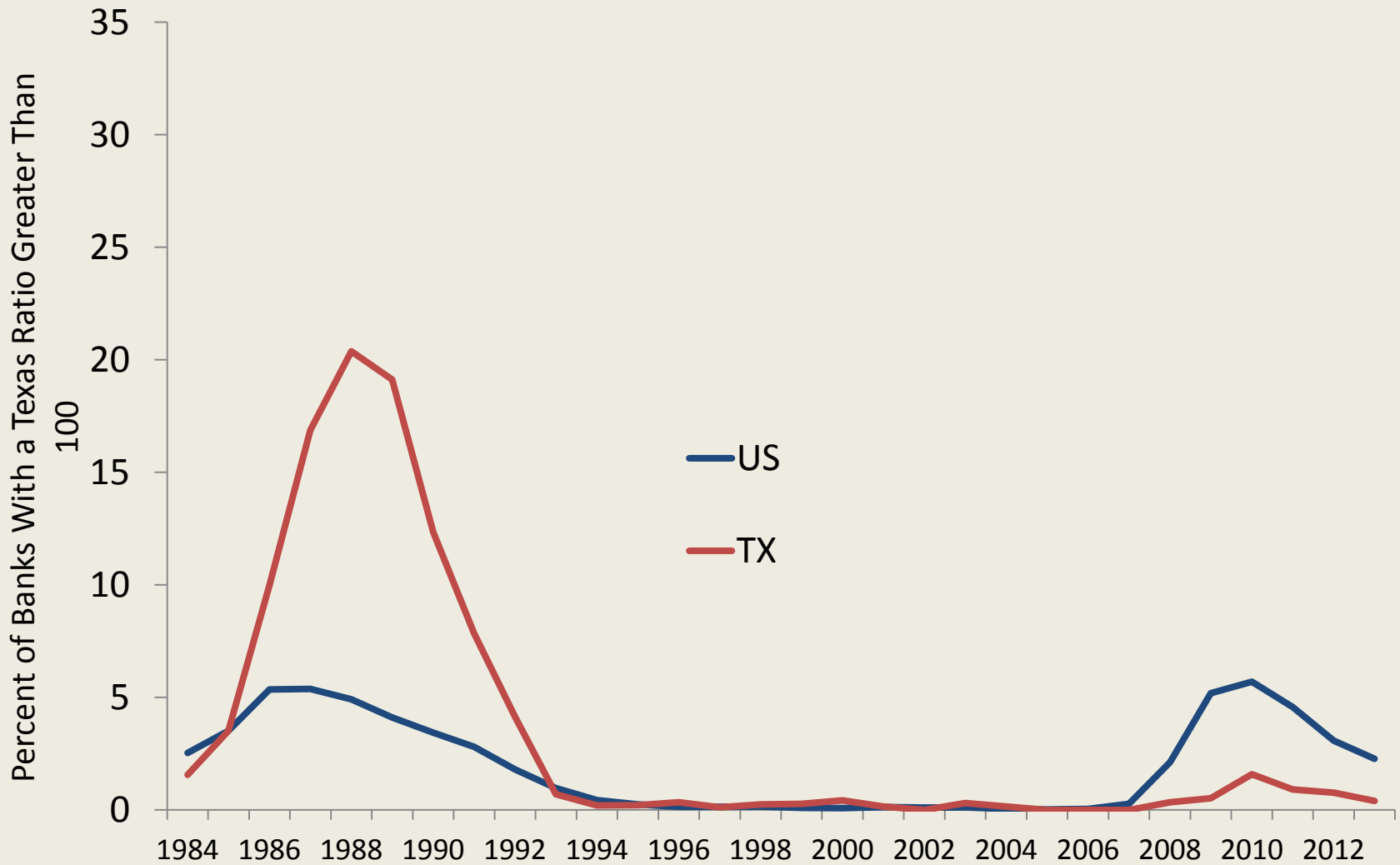
Number of failed banks in calendar year, as a percent of number of banks at January 1 of that year.

Relative Growth in Banks and Branches At Year End

1980 = 100

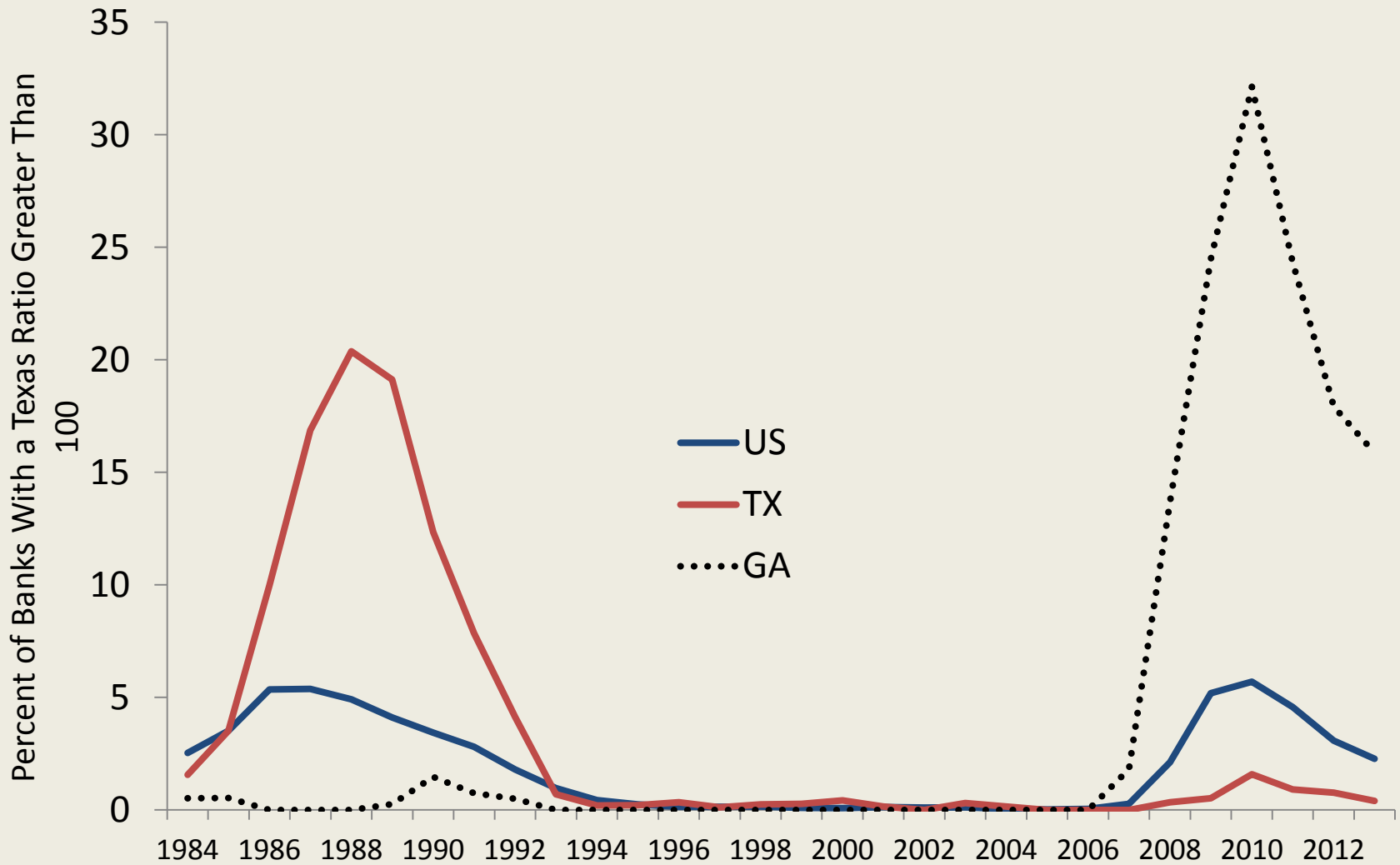


The Texas Ratio*



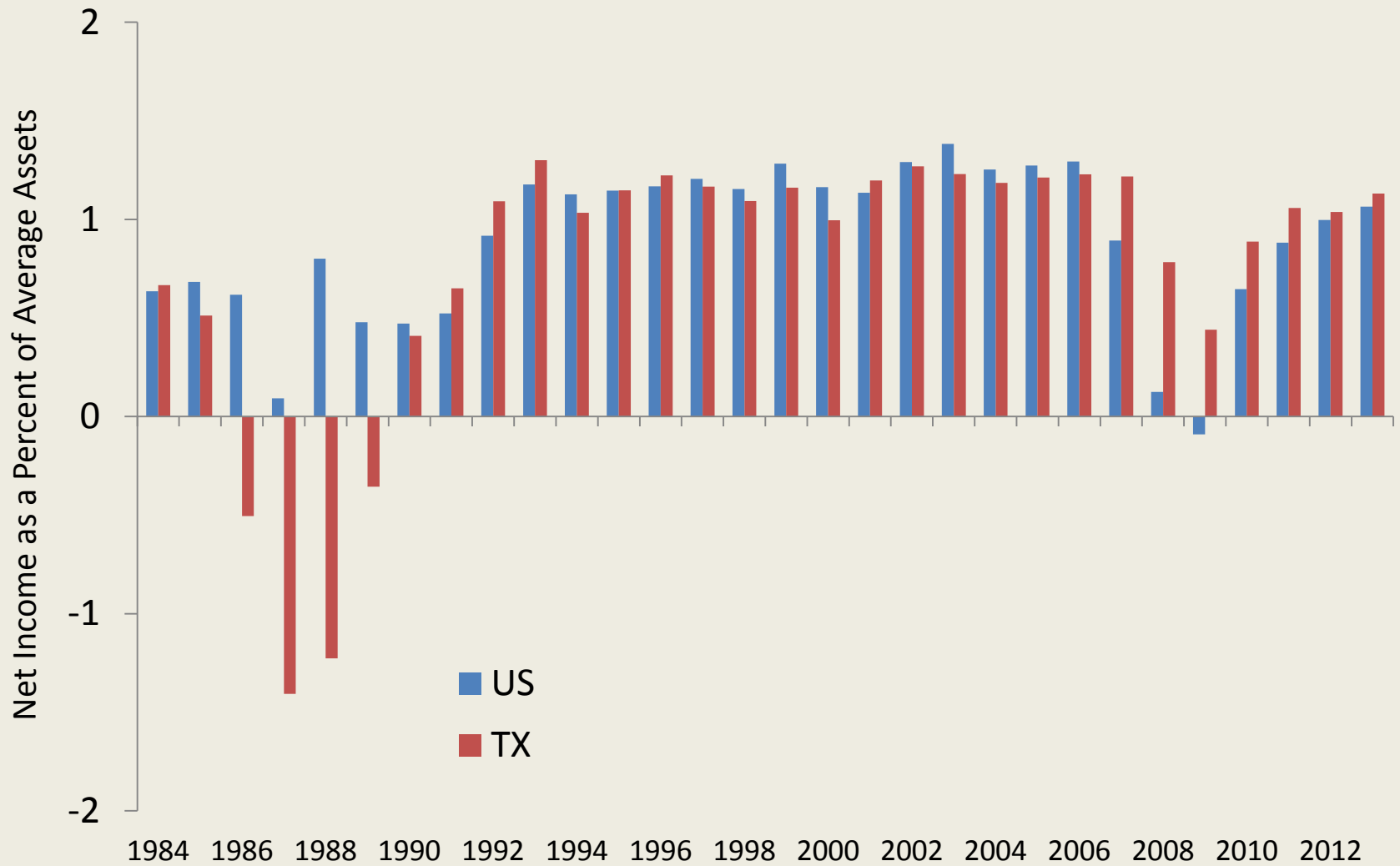
* The sum of loans past due 90 days or more, nonaccrual loans, and other real estate owned (OREO), expressed as a percent of the sum of tangible equity and loan loss reserves.

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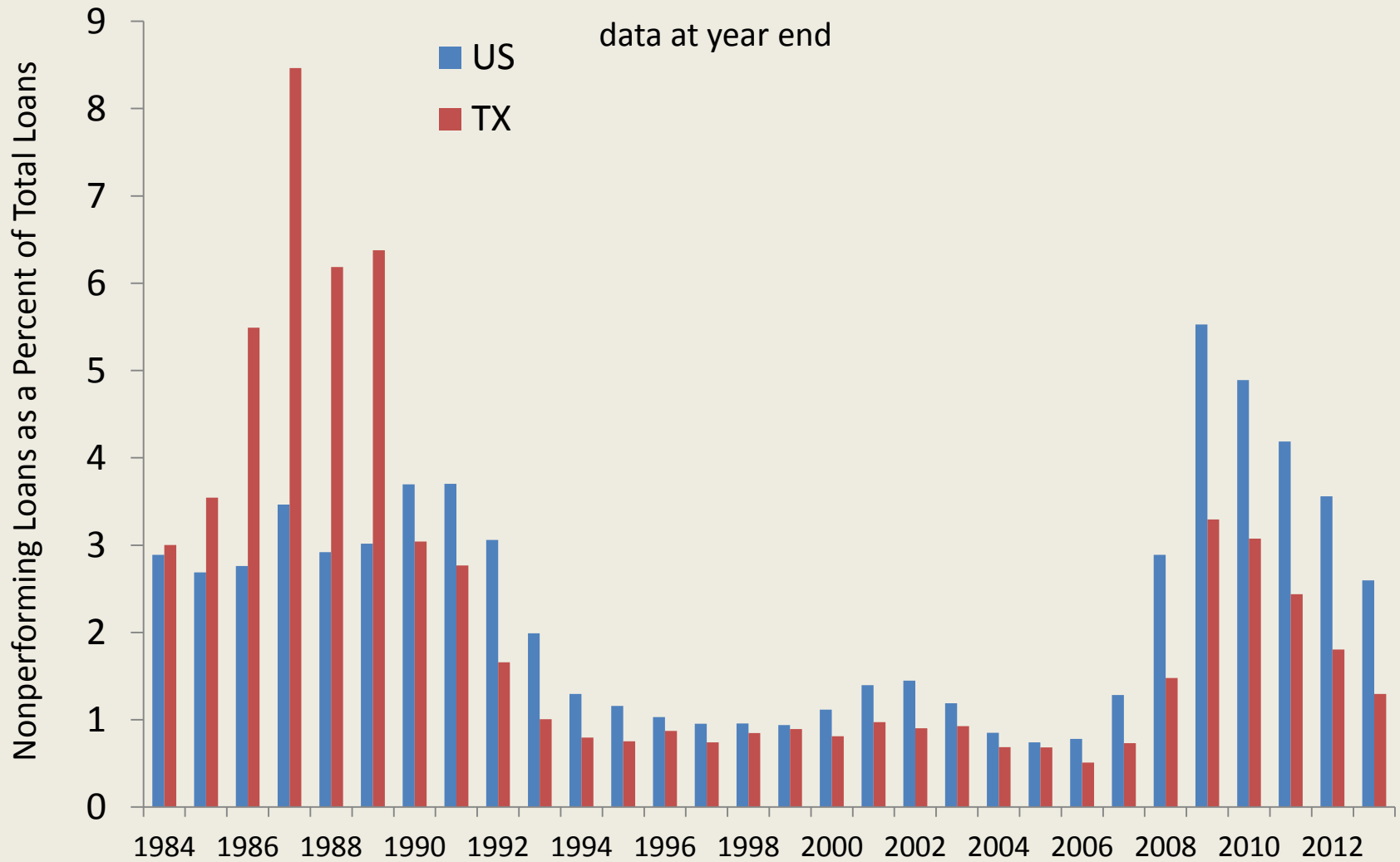
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Annual Return on Average Assets



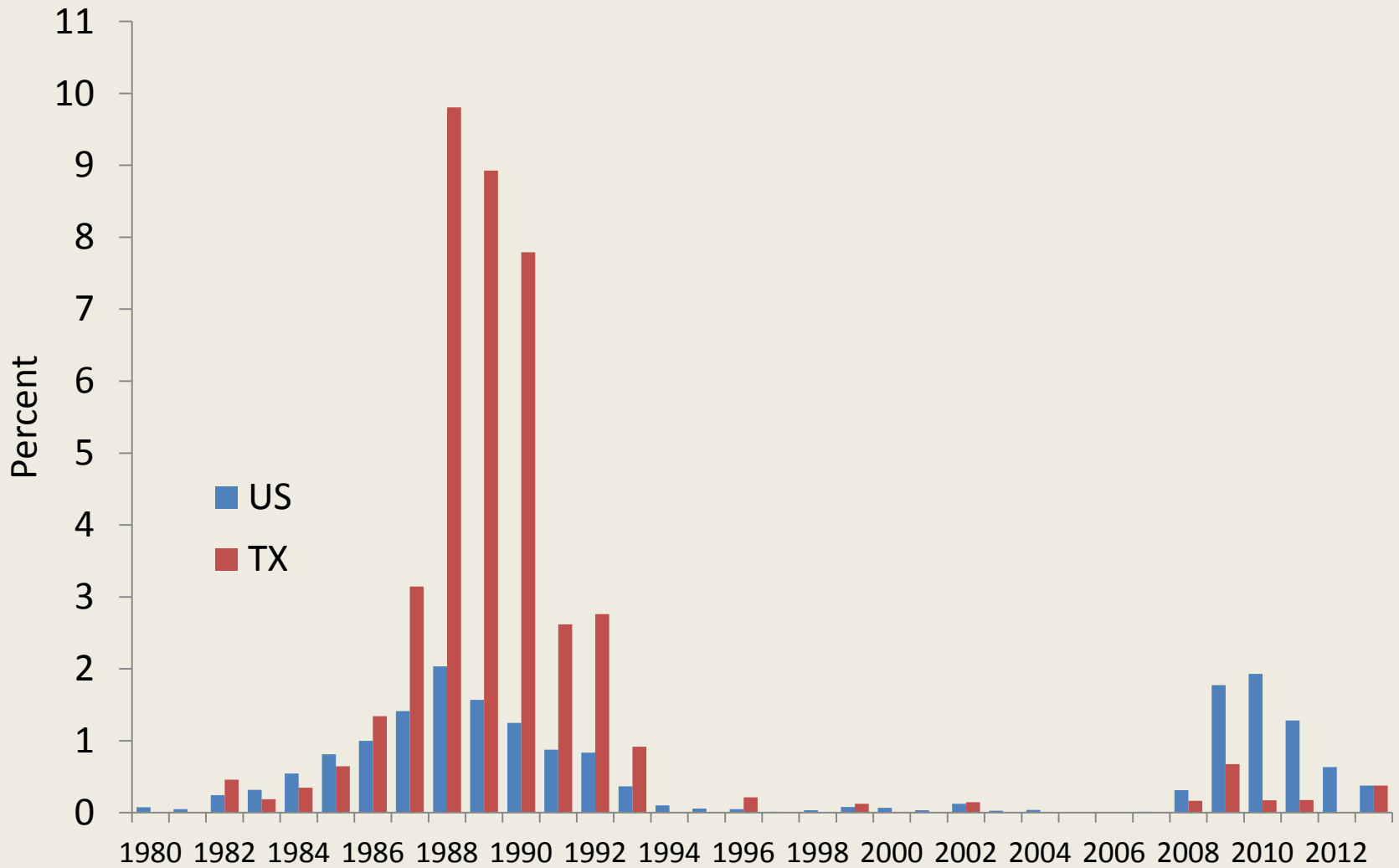
Nonperforming Loans*

as a Percent of Total Loans



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Failures as a Percent of Banks



Number of failed banks in calendar year, as a percent of number of banks at January 1 of that year.