

State Bank of Texas operating ratios since 2009

	2009	2010	2011	2012	2013	Q3'14
Return on average assets (%)	4.22	2.85	0.53	2.68	3.46	6.45
Tier 1 leverage ratio (%)	13.01	13.76	14.95	18.53	21.62	25.26
Texas ratio¹ (%)	58.11	47.31	29.63	26.02	20.30	3.75
Efficiency ratio (%)	10.78	24.18	41.95	32.91	34.34	15.51
Tangible equity/tangible assets (%)	13.53	13.43	15.94	19.94	21.50	26.49

Data as of Oct. 24, 2014.

Data is based on regulatory filings.

All data is for the 12-month period except 2014, which is for the 3-month period ended Sept. 30, 2014.

¹ Texas ratio is nonperforming assets + loans more than 90 days past due/tangible equity + loan loss reserve.

Source: SNL Financial

