



State Profile

Oklahoma

Fourth Quarter 2011

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.7%	1.3%	1.1%	1.3%	-0.8%
Manufacturing (8%)	5.0%	4.3%	2.4%	4.6%	-4.6%
Other (non-manufacturing) Goods-Producing (8%)	6.6%	7.6%	9.2%	7.7%	-1.4%
Private Service-Producing (62%)	1.0%	1.0%	1.2%	1.0%	-0.4%
Government (22%)	0.7%	-1.0%	-2.0%	-1.2%	0.1%
Unemployment Rate (% of labor force)	6.3%	6.3%	6.6%	6.2%	6.9%

Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	4.0%	-7.3%	-30.1%	-8.1%	-5.0%
Multifamily Building Permits	139.6%	-46.3%	-12.3%	56.0%	-4.5%
Home Price Index	-0.8%	-2.5%	-0.1%	-1.4%	-0.4%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.98	3.47	3.39	3.34	3.84

BANKING TRENDS

General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	240	242	248	240	248
Total Assets (in millions)	88,651	87,793	79,572	88,651	79,572
New Institutions (# < 3 years)	1	1	2	1	2
Subchapter S Institutions	164	165	166	164	166

Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.62	2.61	2.51	2.62	2.51
Noncurrent Loans / Total Loans (median %)	1.16	1.27	1.12	1.16	1.12
ALLL/Total Loans (median %)	1.57	1.57	1.44	1.57	1.44
ALLL/Noncurrent Loans (median multiple)	1.16	1.09	1.11	1.16	1.11
Net Loan Losses / Total Loans (median %)	0.19	0.08	0.28	0.21	0.31

Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	9.53	9.62	9.37	9.53	9.37
Return on Assets (median %)	1.07	1.34	0.88	1.16	1.10
Pretax Return on Assets (median %)	1.15	1.45	1.02	1.26	1.18
Net Interest Margin (median %)	4.10	4.17	4.28	4.19	4.35
Yield on Earning Assets (median %)	4.92	5.04	5.32	5.04	5.41
Cost of Funding Earning Assets (median %)	0.69	0.76	0.99	0.81	1.08
Provisions to Avg. Assets (median %)	0.18	0.15	0.26	0.17	0.26
Noninterest Income to Avg. Assets (median %)	0.73	0.77	0.74	0.77	0.76
Overhead to Avg. Assets (median %)	3.34	3.03	3.41	3.14	3.24

Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	58.32	57.33	60.30	58.32	60.30
Noncore Funding to Assets (median %)	21.18	21.35	22.73	21.18	22.73
Long-term Assets to Assets (median %, call filers)	25.13	24.95	22.63	25.13	22.63
Brokered Deposits (number of institutions)	89	91	94	89	94
Brokered Deposits to Assets (median % for those above)	4.64	4.44	4.92	4.64	4.92

Loan Concentrations (median % of Total Risk-Based Capital)

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	74.42	72.58	77.31	74.42	77.31
Commercial Real Estate	147.30	144.99	149.48	147.30	149.48
Construction & Development	21.72	20.93	23.33	21.72	23.33
Multifamily Residential Real Estate	2.56	2.43	1.86	2.56	1.86
Nonresidential Real Estate	109.75	110.15	110.73	109.75	110.73
Residential Real Estate	117.91	112.99	120.47	117.91	120.47
Consumer	42.23	42.24	44.86	42.23	44.86
Agriculture	65.01	62.24	69.25	65.01	69.25

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Oklahoma City, OK	70	24,556	< \$100 million	107 (44.6%)
Tulsa, OK	63	20,546	\$100 million to \$250 million	87 (36.3%)
Fort Smith, AR-OK	23	4,323	\$250 million to \$1 billion	35 (14.6%)
Lawton, OK	11	1,306	\$1 billion to \$10 billion	10 (4.2%)
			> \$10 billion	1 (0.4%)