



# State Profile

Pennsylvania

## 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)	0.7%	1.0%	1.2%	1.1%	0.1%
Manufacturing (10%)	0.4%	0.7%	0.3%	0.7%	-2.5%
Other (non-manufacturing) Goods-Producing (4%)	6.0%	5.0%	2.6%	5.3%	-1.8%
Private Service-Producing (73%)	1.1%	1.5%	1.6%	1.6%	0.6%
Government (13%)	-2.8%	-2.8%	-0.7%	-2.2%	0.2%
Unemployment Rate (% of labor force)	7.8%	8.1%	8.2%	8.0%	8.4%

#### Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	-42.9%	-19.6%	36.8%	-29.4%	20.3%
Multifamily Building Permits	3.5%	-38.1%	-33.5%	-7.3%	13.9%
Home Price Index	-2.0%	-2.6%	-0.1%	-1.8%	-1.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.19	2.47	2.76	2.54	2.98

### BANKING TRENDS

#### General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	208	209	217	208	217
Total Assets (in millions)	208,831	208,837	281,205	208,831	281,205
New Institutions (# < 3 years)	0	0	2	0	2
Subchapter S Institutions	2	2	2	2	2

#### Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.83	2.76	3.10	2.83	3.10
Noncurrent Loans / Total Loans (median %)	1.70	1.81	1.81	1.70	1.81
ALLL/Total Loans (median %)	1.26	1.25	1.25	1.26	1.25
ALLL/Noncurrent Loans (median multiple)	0.76	0.72	0.72	0.76	0.72
Net Loan Losses / Total Loans (median %)	0.15	0.14	0.17	0.18	0.21

#### Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	9.81	9.70	9.17	9.81	9.17
Return on Assets (median %)	0.71	0.76	0.61	0.70	0.60
Pretax Return on Assets (median %)	0.95	1.00	0.79	0.96	0.76
Net Interest Margin (median %)	3.46	3.51	3.48	3.49	3.46
Yield on Earning Assets (median %)	4.56	4.67	4.85	4.68	4.98
Cost of Funding Earning Assets (median %)	1.04	1.15	1.38	1.16	1.52
Provisions to Avg. Assets (median %)	0.18	0.18	0.23	0.20	0.25
Noninterest Income to Avg. Assets (median %)	0.46	0.44	0.49	0.47	0.45
Overhead to Avg. Assets (median %)	2.63	2.59	2.64	2.67	2.61

#### Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	63.08	63.59	65.14	63.08	65.14
Noncore Funding to Assets (median %)	19.25	19.78	20.59	19.25	20.59
Long-term Assets to Assets (median %, call filers)	42.20	41.84	39.89	42.20	39.89
Brokered Deposits (number of institutions)	83	84	88	83	88
Brokered Deposits to Assets (median % for those above)	2.20	2.26	2.79	2.20	2.79

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

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	42.82	41.89	43.02	42.82	43.02
Commercial Real Estate	174.45	174.04	191.08	174.45	191.08
Construction & Development	15.04	15.96	19.25	15.04	19.25
Multifamily Residential Real Estate	13.94	12.82	13.81	13.94	13.81
Nonresidential Real Estate	141.66	139.02	150.20	141.66	150.20
Residential Real Estate	281.71	283.06	300.65	281.71	300.65
Consumer	10.11	10.70	12.58	10.11	12.58
Agriculture	0.79	0.95	0.97	0.79	0.97

### BANKING PROFILE

#### Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
New York-Northern New Jersey-Long Island, NY-NJ-PA	239	1,083,095	< \$100 million	32 (15.4%)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	147	417,808	\$100 million to \$250 million	51 (24.5%)
Pittsburgh, PA	59	81,121	\$250 million to \$1 billion	94 (45.2%)
Allentown-Bethlehem-Easton, PA-NJ	33	14,486	\$1 billion to \$10 billion	28 (13.5%)
Harrisburg-Carlisle, PA	27	11,867	> \$10 billion	3 (1.4%)