



# State Profile

Alabama

## 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)	-0.3%	-0.4%	0.4%	-0.2%	-0.8%
Manufacturing (13%)	1.0%	0.6%	-1.0%	0.4%	-4.2%
Other (non-manufacturing) Goods-Producing (5%)	-9.7%	-8.7%	-3.2%	-8.0%	-4.2%
Private Service-Producing (62%)	0.9%	0.6%	1.1%	0.8%	-0.4%
Government (20%)	-2.4%	-1.9%	0.1%	-1.7%	0.8%
Unemployment Rate (% of labor force)	8.3%	9.0%	9.3%	9.0%	9.5%

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

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	1.8%	17.2%	-17.3%	-3.6%	-6.0%
Multifamily Building Permits	49.7%	41.1%	-5.5%	5.9%	-32.3%
Home Price Index	-2.0%	-3.5%	-2.3%	-3.1%	-3.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.83	6.42	6.58	6.18	6.98

### BANKING TRENDS

#### General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	141	142	144	141	144
Total Assets (in millions)	223,737	224,011	225,266	223,737	225,266
New Institutions (# < 3 years)	1	2	3	1	3
Subchapter S Institutions	43	44	44	43	44

#### Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	4.10	3.98	4.65	4.10	4.65
Noncurrent Loans / Total Loans (median %)	2.20	2.23	2.34	2.20	2.34
ALLL/Total Loans (median %)	1.63	1.69	1.60	1.63	1.60
ALLL/Noncurrent Loans (median multiple)	0.74	0.72	0.75	0.74	0.75
Net Loan Losses / Total Loans (median %)	0.52	0.43	0.71	0.76	0.76

#### Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	10.25	10.22	9.73	10.25	9.73
Return on Assets (median %)	0.63	0.73	0.42	0.60	0.49
Pretax Return on Assets (median %)	0.65	0.83	0.46	0.71	0.52
Net Interest Margin (median %)	3.92	3.93	3.81	3.89	3.80
Yield on Earning Assets (median %)	4.90	5.04	5.22	5.02	5.31
Cost of Funding Earning Assets (median %)	1.00	1.06	1.37	1.09	1.50
Provisions to Avg. Assets (median %)	0.28	0.31	0.47	0.42	0.60
Noninterest Income to Avg. Assets (median %)	0.62	0.63	0.66	0.59	0.61
Overhead to Avg. Assets (median %)	3.04	2.99	3.15	3.00	3.01

#### Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	56.11	56.55	59.36	56.11	59.36
Noncore Funding to Assets (median %)	23.59	24.30	26.23	23.59	26.23
Long-term Assets to Assets (median %, call filers)	25.95	25.97	23.09	25.95	23.09
Brokered Deposits (number of institutions)	60	63	66	60	66
Brokered Deposits to Assets (median % for those above)	1.68	1.87	3.40	1.68	3.40

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

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	62.45	61.07	63.60	62.45	63.60
Commercial Real Estate	201.04	208.04	222.44	201.04	222.44
Construction & Development	42.18	41.37	47.55	42.18	47.55
Multifamily Residential Real Estate	6.05	5.99	5.78	6.05	5.78
Nonresidential Real Estate	139.11	143.52	151.06	139.11	151.06
Residential Real Estate	149.78	149.79	154.14	149.78	154.14
Consumer	30.83	31.37	34.38	30.83	34.38
Agriculture	19.88	23.29	21.59	19.88	21.59

### BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
				Institutions
Birmingham-Hoover, AL	49	29,285	< \$100 million	47 (33.3%)
Columbus, GA-AL	17	8,375	\$100 million to \$250 million	58 (41.1%)
Montgomery, AL	22	7,215	\$250 million to \$1 billion	29 (20.6%)
Huntsville, AL	26	6,639	\$1 billion to \$10 billion	5 (3.5%)
Mobile, AL	20	6,035	> \$10 billion	2 (1.4%)