



# State Profile

Ohio

## 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)	0.6%	1.0%	0.9%	1.0%	-0.7%
Manufacturing (13%)	2.8%	3.0%	2.2%	2.9%	-1.4%
Other (non-manufacturing) Goods-Producing (4%)	2.4%	4.0%	-0.8%	3.0%	-6.6%
Private Service-Producing (69%)	0.6%	0.9%	1.2%	1.1%	-0.2%
Government (15%)	-1.4%	-1.2%	-0.8%	-1.8%	-1.0%
Unemployment Rate (% of labor force)	8.1%	8.8%	9.4%	8.7%	10.0%

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

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	-3.2%	-7.5%	-13.5%	-11.6%	0.8%
Multifamily Building Permits	199.3%	30.0%	-9.3%	60.9%	16.0%
Home Price Index	-2.6%	-3.3%	-0.5%	-3.0%	-2.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.38	4.80	5.26	4.97	5.97

### BANKING TRENDS

#### General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	236	237	239	236	239
Total Assets (in millions)	2,499,737	2,501,530	2,285,826	2,499,737	2,285,826
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	27	27	25	27	25

#### Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.90	2.93	3.19	2.90	3.19
Noncurrent Loans / Total Loans (median %)	1.74	1.85	1.80	1.74	1.80
ALLL/Total Loans (median %)	1.26	1.29	1.28	1.26	1.28
ALLL/Noncurrent Loans (median multiple)	0.67	0.69	0.63	0.67	0.63
Net Loan Losses / Total Loans (median %)	0.35	0.21	0.30	0.36	0.34

#### Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	9.79	9.86	9.41	9.79	9.41
Return on Assets (median %)	0.70	0.73	0.56	0.66	0.58
Pretax Return on Assets (median %)	0.89	1.03	0.78	0.84	0.73
Net Interest Margin (median %)	3.72	3.77	3.76	3.77	3.76
Yield on Earning Assets (median %)	4.65	4.73	5.00	4.77	5.15
Cost of Funding Earning Assets (median %)	0.92	1.00	1.25	1.03	1.38
Provisions to Avg. Assets (median %)	0.25	0.21	0.30	0.27	0.32
Noninterest Income to Avg. Assets (median %)	0.53	0.48	0.55	0.50	0.51
Overhead to Avg. Assets (median %)	2.92	2.90	3.01	2.94	2.97

#### Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	65.48	65.50	67.86	65.48	67.86
Noncore Funding to Assets (median %)	18.97	19.17	19.89	18.97	19.89
Long-term Assets to Assets (median %, call filers)	35.82	35.62	30.84	35.82	30.84
Brokered Deposits (number of institutions)	73	80	85	73	85
Brokered Deposits to Assets (median % for those above)	3.55	2.82	2.82	3.55	2.82

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

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	40.06	38.98	40.12	40.06	40.12
Commercial Real Estate	159.46	154.54	170.83	159.46	170.83
Construction & Development	13.24	12.35	13.13	13.24	13.13
Multifamily Residential Real Estate	12.24	12.23	11.27	12.24	11.27
Nonresidential Real Estate	109.73	107.75	111.04	109.73	111.04
Residential Real Estate	265.08	264.07	276.38	265.08	276.38
Consumer	17.54	17.22	19.46	17.54	19.46
Agriculture	11.13	11.52	14.43	11.13	14.43

### BANKING PROFILE

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

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Cincinnati-Middletown, OH-KY-IN	77	62,583	< \$100 million	80 (33.9%)
Cleveland-Elyria-Mentor, OH	43	50,450	\$100 million to \$250 million	84 (35.6%)
Columbus, OH	55	42,784	\$250 million to \$1 billion	52 (22%)
Akron, OH	29	11,674	\$1 billion to \$10 billion	13 (5.5%)
Dayton, OH	31	10,425	> \$10 billion	7 (3%)