

FDIC State Profile

Oklahoma

Third Quarter 2011

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)	Q3-11	Q2-11	Q3-10	2010	2009
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.5%	1.6%	-0.4%	-1.0%	-3.2%
Manufacturing (8%)	8.7%	8.4%	-1.7%	-4.8%	-13.7%
Other (non-manufacturing) Goods-Producing (7%)	7.1%	5.6%	2.2%	-2.0%	-11.9%
Private Service-Producing (62%)	1.9%	1.6%	-0.2%	-0.7%	-2.7%
Government (22%)	0.2%	-2.1%	-1.3%	-0.0%	3.4%
Unemployment Rate (% of labor force)	5.7%	5.4%	7.0%	7.1%	6.6%
Other Indicators (change from year ago, unless noted)	Q3-11	Q2-11	Q3-10	2010	2009
Single-Family Home Permits	-7.3%	-7.8%	-7.3%	-5.0%	-8.6%
Multifamily Building Permits	-46.3%	191.0%	-8.5%	-4.5%	-13.0%
Home Price Index	-2.6%	-1.2%	0.6%	-0.4%	1.1%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.47	3.71	4.03	3.84	3.66

BANKING TRENDS

General Information	Q3-11	Q2-11	Q3-10	2010	2009
Institutions (#)	242	243	250	248	252
Total Assets (in millions)	87,792	86,687	79,048	79,572	78,885
New Institutions (# < 3 years)	1	1	2	2	2
Subchapter S Institutions	165	164	170	166	170
Asset Quality	Q3-11	Q2-11	Q3-10	2010	2009
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.59	2.65	2.68	2.51	2.83
Noncurrent Loans / Total Loans (median %)	1.26	1.25	1.34	1.12	1.24
ALLL/Total Loans (median %)	1.57	1.54	1.42	1.44	1.31
ALLL/Noncurrent Loans (median multiple)	1.09	1.00	0.98	1.11	0.98
Net Loan Losses / Total Loans (median %)	0.08	0.10	0.16	0.31	0.36
Capital / Earnings	Q3-11	Q2-11	Q3-10	2010	2009
Tier 1 Leverage (median %)	9.62	9.41	9.52	9.37	9.35
Return on Assets (median %)	1.34	1.23	1.23	1.10	1.07
Pretax Return on Assets (median %)	1.45	1.33	1.32	1.18	1.20
Net Interest Margin (median %)	4.17	4.21	4.26	4.35	4.29
Yield on Earning Assets (median %)	5.03	5.11	5.39	5.41	5.74
Cost of Funding Earning Assets (median %)	0.76	0.83	1.07	1.08	1.41
Provisions to Avg. Assets (median %)	0.15	0.12	0.19	0.26	0.34
Noninterest Income to Avg. Assets (median %)	0.77	0.76	0.80	0.76	0.79
Overhead to Avg. Assets (median %)	3.03	3.05	3.20	3.24	3.28
Liquidity/Sensitivity	Q3-11	Q2-11	Q3-10	2010	2009
Net Loans to Assets (median %)	57.33	57.12	60.36	60.30	62.88
Noncore Funding to Assets (median %)	21.35	21.23	23.14	22.73	25.03
Long-term Assets to Assets (median %, call filers)	24.95	24.50	22.74	22.63	20.68
Brokered Deposits (number of institutions)	90	91	94	93	92
Brokered Deposits to Assets (median % for those above)	4.39	4.65	5.81	4.65	5.76
Loan Concentrations (median % of Total Risk-Based Capital)	Q3-11	Q2-11	Q3-10	2010	2009
Commercial and Industrial	72.58	74.07	77.49	77.31	80.14
Commercial Real Estate	144.99	149.89	150.69	149.48	153.81
Construction & Development	20.93	21.52	23.30	23.33	27.05
Multifamily Residential Real Estate	2.43	2.51	1.77	1.85	1.26
Nonresidential Real Estate	110.15	109.55	111.28	110.73	111.64
Residential Real Estate	112.99	117.52	122.25	120.47	121.08
Consumer	42.24	42.78	46.59	44.86	50.03
Agriculture	62.24	65.66	69.04	69.25	74.78

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	109 (45%)
Tulsa, OK	63	20,546	\$100 million to \$250 million	87 (36%)
Fort Smith, AR-OK	23	4,323	\$250 million to \$1 billion	35 (14.5%)
Lawton, OK	11	1,306	\$1 billion to \$10 billion	10 (4.1%)
			> \$10 billion	1 (0.4%)