

# FDIC State Profile

Oregon

## Second Quarter 2009

### ECONOMIC INDICATORS (Change from year ago, unless noted)

<b>Employment Growth Rates</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	-5.4%	-4.3%	0.0%	-0.6%	1.6%
Manufacturing (11%)	-14.3%	-11.9%	-3.0%	-4.4%	-1.6%
Other (non-manufacturing) Goods-Producing (6%)	-18.1%	-16.5%	-7.8%	-9.1%	2.9%
Private Service-Producing (66%)	-4.5%	-3.6%	0.7%	0.0%	2.2%
Government (18%)	1.3%	2.0%	2.4%	3.1%	1.3%
Unemployment Rate (% of labor force)	12.0%	10.8%	5.7%	6.4%	5.1%
<b>Other Indicators</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Single-Family Home Permits	-37.1%	-48.9%	-46.5%	-50.3%	-22.7%
Multifamily Building Permits	-65.3%	-25.6%	-9.2%	-24.3%	-8.9%
Home Price Index	-8.1%	-5.6%	-0.9%	-1.9%	6.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.07	3.84	3.24	3.26	2.43

### BANKING TRENDS

<b>General Information</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Institutions (#)	38	38	40	40	40
Total Assets (in millions)	42,214	45,939	36,296	35,306	37,676
New Institutions (# < 3 years)	4	4	6	4	5
Subchapter S Institutions	3	3	3	3	3

<b>Asset Quality</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	4.15	4.13	2.50	3.20	1.00
Noncurrent Loans / Total Loans (median %)	3.07	3.00	1.45	1.89	0.24
ALLL/Total Loans (median %)	1.60	1.41	1.20	1.36	1.14
ALLL/Noncurrent Loans (median multiple)	0.41	0.39	0.70	0.43	1.75
Net Loan Losses / Total Loans (median %)	0.52	0.14	0.00	0.27	0.02

<b>Capital / Earnings</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Tier 1 Leverage (median %)	10.18	10.72	10.68	10.72	10.61
Return on Assets (median %)	-0.98	0.26	0.32	0.25	0.92
Pretax Return on Assets (median %)	-1.67	0.23	0.43	0.17	1.38
Net Interest Margin (median %)	4.49	4.31	4.62	4.38	5.11
Yield on Earning Assets (median %)	5.96	6.04	6.81	6.82	8.14
Cost of Funding Earning Assets (median %)	1.62	1.71	2.39	2.42	3.02
Provisions to Avg. Assets (median %)	0.80	0.52	0.46	0.79	0.19
Noninterest Income to Avg. Assets (median %)	0.61	0.54	0.54	0.56	0.53
Overhead to Avg. Assets (median %)	3.84	3.48	3.63	3.78	3.68

<b>Liquidity / Sensitivity</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Net Loans to Assets (median %)	76.6	78.6	81.2	80.5	80.7
Noncore Funding to Assets (median %)	27.3	28.3	24.6	26.1	21.5
Long-term Assets to Assets (median %, call filers)	16.3	18.3	17.4	18.0	12.0
Brokered Deposits (number of institutions)	28	29	25	28	24
Brokered Deposits to Assets (median % for those above)	14.3	14.8	13.3	14.1	13.4

<b>Loan Concentrations (median % of Total Risk-Based Capital)</b>	<b>Q2-09</b>	<b>Q1-09</b>	<b>Q2-08</b>	<b>2008</b>	<b>2007</b>
Commercial and Industrial	119.9	122.9	121.1	114.2	106.6
Commercial Real Estate	427.1	418.5	408.1	415.6	407.4
Construction & Development	98.1	114.0	130.6	128.3	127.0
Multifamily Residential Real Estate	21.1	19.2	16.3	19.0	17.8
Nonresidential Real Estate	255.6	249.6	219.2	251.3	226.2
Residential Real Estate	89.1	84.6	64.4	78.8	56.8
Consumer	10.0	9.8	9.9	10.1	11.0
Agriculture	7.5	8.0	10.1	8.5	10.0

### BANKING PROFILE

<b>Largest Deposit Markets (from 2008 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
Portland-Vancouver-Beaverton, OR-WA	43	29,583	< \$100 million	9 (23.7%)
Eugene-Springfield, OR	16	3,930	\$100 million to \$250 million	11 (28.9%)
Salem, OR	17	3,930	\$250 million to \$1 billion	11 (28.9%)
Medford, OR	14	2,733	\$1 billion to \$10 billion	6 (15.8%)
Bend, OR	15	2,191	> \$10 billion	1 (2.6%)