

FDIC State Profile

Oklahoma

Fourth Quarter 2009

ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q4-09	Q3-09	Q4-08	2009	2008
Total Nonfarm (share of trailing four quarter employment in parentheses)	-4.3%	-4.6%	0.8%	-3.4%	1.6%
Manufacturing (8%)	-15.4%	-16.6%	-2.8%	-13.5%	-0.4%
Other (non-manufacturing) Goods-Producing (7%)	-17.8%	-16.5%	5.9%	-12.0%	8.1%
Private Service-Producing (62%)	-3.0%	-3.7%	0.3%	-2.8%	1.2%
Government (22%)	1.7%	3.0%	2.0%	2.8%	1.0%
Unemployment Rate (% of labor force)	6.8%	6.9%	4.3%	6.4%	3.7%
Other Indicators	Q4-09	Q3-09	Q4-08	2009	2008
Single-Family Home Permits	39.7%	-9.4%	-40.8%	-8.6%	-32.3%
Multifamily Building Permits	31.6%	-43.1%	-43.1%	-13.0%	-39.4%
Home Price Index	0.9%	0.8%	1.4%	1.0%	2.9%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.71	3.99	3.09	3.70	2.95

BANKING TRENDS

General Information	Q4-09	Q3-09	Q4-08	2009	2008
Institutions (#)	252	252	253	252	253
Total Assets (in millions)	78,942	79,431	79,757	78,942	79,757
New Institutions (# < 3 years)	2	2	1	2	1
Subchapter S Institutions	170	170	169	170	169
Asset Quality	Q4-09	Q3-09	Q4-08	2009	2008
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.82	2.78	2.69	2.82	2.69
Noncurrent Loans / Total Loans (median %)	1.24	1.21	0.97	1.24	0.97
ALLL/Total Loans (median %)	1.29	1.29	1.15	1.29	1.15
ALLL/Noncurrent Loans (median multiple)	0.98	0.96	0.93	0.98	0.93
Net Loan Losses / Total Loans (median %)	0.40	0.20	0.25	0.36	0.21
Capital / Earnings	Q4-09	Q3-09	Q4-08	2009	2008
Tier 1 Leverage (median %)	9.36	9.41	9.08	9.36	9.08
Return on Assets (median %)	0.91	1.23	0.89	1.08	1.22
Pretax Return on Assets (median %)	0.99	1.39	0.99	1.22	1.30
Net Interest Margin (median %)	4.41	4.35	4.30	4.30	4.31
Yield on Earning Assets (median %)	5.70	5.77	6.15	5.75	6.51
Cost of Funding Earning Assets (median %)	1.25	1.34	1.84	1.41	2.16
Provisions to Avg. Assets (median %)	0.39	0.25	0.29	0.34	0.21
Noninterest Income to Avg. Assets (median %)	0.82	0.85	0.82	0.80	0.85
Overhead to Avg. Assets (median %)	3.56	3.27	3.45	3.28	3.28
Liquidity / Sensitivity	Q4-09	Q3-09	Q4-08	2009	2008
Net Loans to Assets (median %)	63.0	63.3	64.2	63.0	64.2
Noncore Funding to Assets (median %)	25.0	25.3	24.0	25.0	24.0
Long-term Assets to Assets (median %, call filers)	20.7	20.6	18.5	20.7	18.5
Brokered Deposits (number of institutions)	92	90	90	92	90
Brokered Deposits to Assets (median % for those above)	5.8	6.3	5.4	5.8	5.4
Loan Concentrations (median % of Total Risk-Based Capital)	Q4-09	Q3-09	Q4-08	2009	2008
Commercial and Industrial	79.6	79.0	89.0	79.6	89.0
Commercial Real Estate	151.7	150.7	154.8	151.7	154.8
Construction & Development	26.8	24.6	27.6	26.8	27.6
Multifamily Residential Real Estate	1.2	1.0	1.2	1.2	1.2
Nonresidential Real Estate	113.6	107.8	101.9	113.6	101.9
Residential Real Estate	120.2	124.0	117.9	120.2	117.9
Consumer	50.0	50.4	55.2	50.0	55.2
Agriculture	74.5	72.0	75.7	74.5	75.7

BANKING PROFILE

Largest Deposit Markets (from 2009 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Oklahoma City, OK	71	24,133	< \$100 million	124 (49.2%)
Tulsa, OK	65	18,862	\$100 million to \$250 million	87 (34.5%)
Fort Smith, AR-OK	23	4,072	\$250 million to \$1 billion	31 (12.3%)
Lawton, OK	11	1,190	\$1 billion to \$10 billion	8 (3.2%)
			> \$10 billion	2 (0.8%)