# FDIC State Profile

**Oklahoma**

## Second Quarter 2008

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

| Employment Growth Rates | Q2-08 | Q1-08 | Q2-07 | 2007 | 2006 |
|---|---|---|---|---|---|
| Total Nonfarm (share of trailing four quarter employment in parentheses) | 1.3% | 1.5% | 1.7% | 1.7% | 2.7% |
| Manufacturing (10%) | 0.4% | 0.6% | 1.5% | 0.7% | 3.0% |
| Other (non-manufacturing) Goods-Producing (8%) | 8.0% | 8.0% | 4.2% | 5.0% | 10.0% |
| Private Service-Producing (62%) | 1.3% | 1.7% | 1.6% | 1.9% | 2.0% |
| Government (20%) | -0.7% | -0.8% | 1.2% | 0.4% | 2.4% |
| Unemployment Rate (% of labor force) | 3.5% | 3.3% | 4.4% | 4.3% | 4.2% |

| Other Indicators | Q2-08 | Q1-08 | Q2-07 | 2007 | 2006 |
|---|---|---|---|---|---|
| Single-Family Home Permits | -28.6% | -26.4% | -20.7% | -15.4% | -10.2% |
| Multifamily Building Permits | -71.2% | -26.8% | 18.2% | 43.4% | -35.6% |
| Home Price Index | 4.9% | 4.3% | 4.6% | 5.3% | 5.3% |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) | 2.97 | 2.64 | 2.56 | 2.42 | 1.93 |

### BANKING TRENDS

| General Information | Q2-08 | Q1-08 | Q2-07 | 2007 | 2006 |
|---|---|---|---|---|---|
| Institutions (#) | 257 | 259 | 260 | 259 | 264 |
| Total Assets (in millions) | 77,736 | 75,491 | 68,917 | 72,848 | 67,300 |
| New Institutions (# < 3 years) | 1 | 1 | 3 | 1 | 3 |
| Subchapter S Institutions | 171 | 171 | 160 | 160 | 149 |

| Asset Quality | Q2-08 | Q1-08 | Q2-07 | 2007 | 2006 |
|---|---|---|---|---|---|
| Past-Due and Nonaccrual Loans / Total Loans (median %) | 2.00 | 2.39 | 2.17 | 2.43 | 2.15 |
| ALLL/Total Loans (median %) | 1.12 | 1.14 | 1.18 | 1.13 | 1.19 |
| ALLL/Noncurrent Loans (median multiple) | 1.33 | 1.27 | 1.49 | 1.39 | 1.72 |
| Net Loan Losses / Total Loans (median %) | 0.08 | 0.03 | 0.05 | 0.16 | 0.12 |

| Capital / Earnings | Q2-08 | Q1-08 | Q2-07 | 2007 | 2006 |
|---|---|---|---|---|---|
| Tier 1 Leverage (median %) | 9.23 | 9.42 | 9.45 | 9.33 | 9.50 |
| Return on Assets (median %) | 1.40 | 1.35 | 1.37 | 1.27 | 1.31 |
| Pretax Return on Assets (median %) | 1.52 | 1.52 | 1.58 | 1.41 | 1.46 |
| Net Interest Margin (median %) | 4.30 | 4.27 | 4.54 | 4.46 | 4.55 |
| Yield on Earning Assets (median %) | 6.55 | 6.94 | 7.45 | 7.47 | 7.06 |
| Cost of Funding Earning Assets (median %) | 2.23 | 2.62 | 2.95 | 2.95 | 2.56 |
| Provisions to Avg. Assets (median %) | 0.11 | 0.08 | 0.07 | 0.12 | 0.12 |
| Noninterest Income to Avg. Assets (median %) | 0.82 | 0.84 | 0.84 | 0.89 | 0.87 |
| Overhead to Avg. Assets (median %) | 3.16 | 3.18 | 3.25 | 3.31 | 3.37 |

| Liquidity / Sensitivity | Q2-08 | Q1-08 | Q2-07 | 2007 | 2006 |
|---|---|---|---|---|---|
| Loans to Assets (median %) | 62.7 | 62.1 | 62.8 | 63.3 | 63.3 |
| Noncore Funding to Assets (median %) | 23.0 | 22.6 | 22.2 | 22.8 | 21.9 |
| Long-term Assets to Assets (median %, call filers) | 16.5 | 15.2 | 12.6 | 13.8 | 11.7 |
| Brokered Deposits (number of institutions) | 75 | 74 | 69 | 70 | 70 |
| Brokered Deposits to Assets (median % for those above) | 4.5 | 4.5 | 5.9 | 4.3 | 4.3 |

| Loan Concentrations (median % of Tier 1 Capital) | Q2-08 | Q1-08 | Q2-07 | 2007 | 2006 |
|---|---|---|---|---|---|
| Commercial and Industrial | 98.1 | 99.1 | 97.2 | 101.2 | 99.1 |
| Commercial Real Estate | 156.3 | 156.0 | 143.7 | 151.7 | 143.0 |
| *Construction & Development* | 30.5 | 27.7 | 20.6 | 23.9 | 19.1 |
| *Multifamily Residential Real Estate* | 0.7 | 0.4 | 0.1 | 0.2 | 0.4 |
| *Nonresidential Real Estate* | 107.2 | 106.8 | 100.7 | 109.4 | 101.0 |
| Residential Real Estate | 126.7 | 121.7 | 115.9 | 121.1 | 120.8 |
| Consumer | 60.4 | 61.2 | 66.7 | 62.8 | 67.9 |
| Agriculture | 78.3 | 80.3 | 75.1 | 82.4 | 75.6 |

### BANKING PROFILE

| Largest Deposit Markets (from 2007 Summary of Deposits) | Institutions in Market | Deposits ($ millions) | Asset Distribution | Institutions |
|---|---|---|---|---|
| Oklahoma City, OK | 68 | 19,782 | < $250 million | 216 (84% ) |
| Tulsa, OK | 64 | 15,866 | $250 million to $1 billion | 31 (12.1% ) |
| Fort Smith, AR-OK | 23 | 3,849 | $1 billion to $10 billion | 8 (3.1% ) |
| Lawton, OK | 11 | 1,097 | > $10 billion | 2 (0.8% ) |