FDIC State Profile

Oklahoma

Third Quarter 2008

ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q3-08	Q2-08	Q3-07	2007	2006
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.9%	1.3%	1.7%	1.7%	2.7%
Manufacturing (10%)	0.4%	0.4%	0.6%	0.7%	3.0%
Other (non-manufacturing) Goods-Producing (8%)	6.9%	8.0%	5.2%	5.0%	10.0%
Private Service-Producing (62%)	0.5%	1.3%	2.1%	1.9%	2.0%
Government (20%)	0.0%	-0.7%	-0.5%	0.4%	2.4%
Unemployment Rate (% of labor force)	4.0%	3.5%	4.3%	4.3%	4.2%

Other Indicators	Q3-08	Q2-08	Q3-07	2007	2006
Single-Family Home Permits	-35.7%	-28.6%	-8.3%	-15.4%	-10.2%
Multifamily Building Permits	-11.7%	-71.2%	175.0%	43.4%	-35.6%
Home Price Index	2.7%	5.2%	5.6%	5.2%	5.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.08	2.97	2.55	2.42	1.93

BANKING TRENDS

General Information	Q3-08	Q2-08	Q3-07	2007	2006
Institutions (#)	255	257	260	259	264
Total Assets (in millions)	78,348	77,735	69,674	72,848	67,300
New Institutions (# < 3 years)	1	1	3	1	3
Subchapter S Institutions	170	171	160	160	149

Asset Quality	Q3-08	Q2-08	Q3-07	2007	2006
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.29	2.00	2.23	2.43	2.15
ALLL/Total Loans (median %)	1.13	1.12	1.19	1.13	1.19
ALLL/Noncurrent Loans (median multiple)	1.18	1.33	1.39	1.39	1.72
Net Loan Losses / Total Loans (median %)	0.12	0.08	0.08	0.16	0.12

Capital / Earnings	Q3-08	Q2-08	Q3-07	2007	2006
Tier 1 Leverage (median %)	9.32	9.23	9.39	9.33	9.50
Return on Assets (median %)	1.34	1.40	1.41	1.27	1.31
Pretax Return on Assets (median %)	1.51	1.52	1.57	1.41	1.46
Net Interest Margin (median %)	4.41	4.30	4.50	4.46	4.55
Yield on Earning Assets (median %)	6.42	6.55	7.61	7.47	7.06
Cost of Funding Earning Assets (median %)	2.02	2.23	3.02	2.95	2.56
Provisions to Avg. Assets (median %)	0.15	0.11	0.08	0.12	0.12
Noninterest Income to Avg. Assets (median %)	0.85	0.82	0.89	0.89	0.87
Overhead to Avg. Assets (median %)	3.16	3.16	3.22	3.31	3.37

Liquidity / Sensitivity	Q3-08	Q2-08	Q3-07	2007	2006
Loans to Assets (median %)	64.3	62.7	62.5	63.3	63.3
Noncore Funding to Assets (median %)	23.8	23.0	22.8	22.8	21.9
Long-term Assets to Assets (median %, call filers)	17.5	16.5	13.3	13.8	11.7
Brokered Deposits (number of institutions)	83	75	68	70	70
Brokered Deposits to Assets (median % for those above)	5.4	4.5	5.7	4.3	4.3

Loan Concentrations (median % of Tier 1 Capital)	Q3-08	Q2-08	Q3-07	2007	2006
Commercial and Industrial	101.0	98.1	99.9	101.2	99.1
Commercial Real Estate	155.1	156.3	144.5	151.7	143.0
Construction & Development	28.5	30.5	22.5	23.9	19.1
Multifamily Residential Real Estate	0.9	0.7	0.3	0.2	0.4
Nonresidential Real Estate	107.7	107.2	109.5	109.4	101.0
Residential Real Estate	128.9	126.7	115.6	121.1	120.8
Consumer	59.2	60.4	63.7	62.8	67.9
Agriculture	75.2	79.3	73.6	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	71	22,556	< $250 million	212 (83.1%)
Tulsa, OK	64	16,795	$250 million to $1 billion	33 (12.9%)
Fort Smith, AR-OK	23	4,036	$1 billion to $10 billion	8 (3.1%)
Lawton, OK	11	1,151	> $10 billion	2 (0.8%)