



State Profile

Maryland and
Washington, DC

Fourth Quarter 2011

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.5%	1.1%	0.9%	1.2%	-0.2%
Manufacturing (4%)	-0.5%	-0.9%	-3.9%	-1.1%	-3.8%
Other (non-manufacturing) Goods-Producing (6%)	1.8%	1.2%	-1.8%	1.0%	-6.6%
Private Service-Producing (70%)	1.4%	1.2%	1.4%	1.4%	0.1%
Government (20%)	2.0%	0.9%	0.9%	1.2%	1.5%
Unemployment Rate (% of labor force)	6.7%	7.2%	7.6%	7.1%	7.8%

Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	15.1%	2.8%	-7.7%	-0.5%	5.3%
Multifamily Building Permits	328.3%	4.3%	-76.2%	1.3%	48.5%
Home Price Index	-2.8%	-4.0%	-1.1%	-3.6%	-4.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.75	4.05	4.57	4.28	4.99

BANKING TRENDS

General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	89	90	93	89	93
Total Assets (in millions)	34,505	34,945	36,108	34,505	36,108
New Institutions (# < 3 years)	1	1	2	1	2
Subchapter S Institutions	6	6	6	6	6

Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	5.32	4.88	5.47	5.32	5.47
Noncurrent Loans / Total Loans (median %)	3.19	3.16	3.00	3.19	3.00
ALLL/Total Loans (median %)	1.32	1.44	1.31	1.32	1.31
ALLL/Noncurrent Loans (median multiple)	0.45	0.43	0.44	0.45	0.44
Net Loan Losses / Total Loans (median %)	0.51	0.47	0.72	0.60	0.59

Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	9.62	9.56	9.20	9.62	9.20
Return on Assets (median %)	0.25	0.42	0.11	0.29	0.22
Pretax Return on Assets (median %)	0.34	0.54	0.21	0.40	0.36
Net Interest Margin (median %)	3.65	3.76	3.67	3.67	3.76
Yield on Earning Assets (median %)	4.76	4.89	5.08	4.91	5.15
Cost of Funding Earning Assets (median %)	1.15	1.23	1.42	1.24	1.57
Provisions to Avg. Assets (median %)	0.37	0.39	0.53	0.44	0.54
Noninterest Income to Avg. Assets (median %)	0.27	0.28	0.41	0.30	0.40
Overhead to Avg. Assets (median %)	2.88	2.79	2.88	2.88	2.78

Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	68.65	68.73	70.36	68.65	70.36
Noncore Funding to Assets (median %)	24.38	24.53	25.35	24.38	25.35
Long-term Assets to Assets (median %, call filers)	23.77	25.05	23.34	23.77	23.34
Brokered Deposits (number of institutions)	45	45	51	45	51
Brokered Deposits to Assets (median % for those above)	3.60	4.17	4.26	3.60	4.26

Loan Concentrations (median % of Total Risk-Based Capital)

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	46.79	43.31	56.03	46.79	56.03
Commercial Real Estate	283.31	282.99	284.04	283.31	284.04
Construction & Development	45.54	44.08	46.73	45.54	46.73
Multifamily Residential Real Estate	10.11	9.54	9.96	10.11	9.96
Nonresidential Real Estate	202.61	198.50	193.49	202.61	193.49
Residential Real Estate	280.83	289.18	268.09	280.83	268.09
Consumer	5.68	5.28	6.47	5.68	6.47
Agriculture	2.96	4.82	4.35	2.96	4.35

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	147	417,808	< \$100 million	16 (18%)
Washington-Arlington-Alexandria, DC-VA-MD-WV	97	173,763	\$100 million to \$250 million	28 (31.5%)
Baltimore-Towson, MD	77	60,456	\$250 million to \$1 billion	40 (44.9%)
Hagerstown-Martinsburg, MD-WV	21	3,346	\$1 billion to \$10 billion	5 (5.6%)
Salisbury, MD	12	1,691	> \$10 billion	0 (0%)