



State Profile

California

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)	0.9%	0.7%	0.7%	0.9%	-1.1%
Manufacturing (9%)	-0.1%	0.7%	-0.1%	0.4%	-3.2%
Other (non-manufacturing) Goods-Producing (4%)	0.6%	-0.3%	-4.8%	-0.8%	-9.6%
Private Service-Producing (70%)	1.6%	1.6%	1.5%	1.8%	-0.2%
Government (17%)	-1.5%	-2.8%	-0.8%	-2.0%	-1.3%
Unemployment Rate (% of labor force)	11.3%	11.8%	12.3%	11.8%	12.3%

Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	-3.8%	-11.2%	-9.6%	-10.9%	3.3%
Multifamily Building Permits	8.0%	12.7%	214.0%	25.6%	100.8%
Home Price Index	-4.3%	-5.0%	-0.9%	-4.5%	-2.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.32	6.06	6.42	6.16	6.73

BANKING TRENDS

General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	253	259	271	253	271
Total Assets (in millions)	491,717	487,705	473,296	491,717	473,296
New Institutions (# < 3 years)	4	6	13	4	13
Subchapter S Institutions	19	20	21	19	21

Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.28	3.46	4.23	3.28	4.23
Noncurrent Loans / Total Loans (median %)	2.69	2.84	3.22	2.69	3.22
ALLL/Total Loans (median %)	2.27	2.40	2.38	2.27	2.38
ALLL/Noncurrent Loans (median multiple)	0.80	0.76	0.73	0.80	0.73
Net Loan Losses / Total Loans (median %)	0.46	0.38	0.74	0.59	1.00

Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	11.40	11.32	10.54	11.40	10.54
Return on Assets (median %)	0.67	0.66	0.43	0.59	0.27
Pretax Return on Assets (median %)	0.83	0.83	0.52	0.76	0.30
Net Interest Margin (median %)	4.14	4.14	4.10	4.14	4.09
Yield on Earning Assets (median %)	4.76	4.84	4.99	4.84	5.11
Cost of Funding Earning Assets (median %)	0.58	0.64	0.77	0.63	0.93
Provisions to Avg. Assets (median %)	0.25	0.24	0.60	0.35	0.72
Noninterest Income to Avg. Assets (median %)	0.39	0.40	0.38	0.42	0.35
Overhead to Avg. Assets (median %)	3.24	3.26	3.43	3.30	3.35

Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	66.04	65.60	68.64	66.04	68.64
Noncore Funding to Assets (median %)	22.23	23.10	25.66	22.23	25.66
Long-term Assets to Assets (median %, call filers)	24.83	24.03	22.67	24.83	22.67
Brokered Deposits (number of institutions)	137	143	163	137	163
Brokered Deposits to Assets (median % for those above)	3.54	3.57	3.87	3.54	3.87

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

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	76.48	75.56	86.34	76.48	86.34
Commercial Real Estate	317.36	322.12	350.73	317.36	350.73
Construction & Development	16.26	17.90	24.54	16.26	24.54
Multifamily Residential Real Estate	19.71	18.22	18.79	19.71	18.79
Nonresidential Real Estate	250.34	244.81	265.59	250.34	265.59
Residential Real Estate	59.34	57.05	57.89	59.34	57.89
Consumer	3.29	2.91	3.89	3.29	3.89
Agriculture	0.00	0.00	0.00	0.00	0.00

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Los Angeles-Long Beach-Santa Ana, CA	155	329,107	< \$100 million	24 (9.5%)
San Francisco-Oakland-Fremont, CA	83	247,132	\$100 million to \$250 million	100 (39.5%)
San Jose-Sunnyvale-Santa Clara, CA	51	68,663	\$250 million to \$1 billion	79 (31.2%)
San Diego-Carlsbad-San Marcos, CA	59	56,835	\$1 billion to \$10 billion	38 (15%)
Riverside-San Bernardino-Ontario, CA	62	36,648	> \$10 billion	12 (4.7%)