



State Profile

Oklahoma

Third Quarter 2018

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

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

	Q3-18	Q2-18	Q3-17	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.0%	1.9%	0.8%	0.5%	-0.9%
Manufacturing (8%)	1.6%	2.6%	1.0%	-0.5%	-6.1%
Other (non-manufacturing) Goods-Producing (8%)	5.1%	5.5%	4.6%	3.0%	-7.8%
Private Service-Providing (64%)	2.1%	1.8%	0.8%	0.7%	0.3%
Government (21%)	0.5%	0.5%	-0.8%	-0.6%	0.3%
Unemployment Rate (% of labor force, seasonally adjusted)	3.7%	4.0%	4.2%	4.3%	4.8%

Other Indicators (change from year ago, unless noted)

	Q3-18	Q2-18	Q3-17	2017	2016
Single-Family Home Permits	-0.1%	-6.8%	-6.6%	0.9%	-4.5%
Multifamily Building Permits	-5.5%	-51.1%	-84.4%	-43.7%	32.5%
Home Price Index	3.7%	3.5%	3.4%	3.8%	3.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.39	2.69	2.36	2.36	2.28

BANKING TRENDS

General Information

	Q3-18	Q2-18	Q3-17	2017	2016
Institutions (#)	201	204	210	208	209
Total Assets (in millions)	116,174	115,713	115,600	114,896	108,996
New Institutions (# < 3 years)	1	1	1	1	0
Subchapter S Institutions	133	135	144	143	143

Asset Quality

	Q3-18	Q2-18	Q3-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.60	1.41	1.52	1.62	1.63
Noncurrent Loans / Total Loans (median %)	0.66	0.68	0.66	0.62	0.64
ALLL/Total Loans (median %)	1.27	1.27	1.30	1.28	1.31
ALLL/Noncurrent Loans (median multiple)	1.68	1.82	1.75	1.83	1.71
Net Loan Losses / Total Loans (median %)	0.03	0.03	0.04	0.11	0.10

Capital / Earnings

	Q3-18	Q2-18	Q3-17	2017	2016
Tier 1 Leverage (median %)	11.00	10.90	10.75	10.73	10.66
Return on Assets (median %)	1.36	1.36	1.29	1.17	1.23
Pretax Return on Assets (median %)	1.46	1.46	1.42	1.35	1.37
Net Interest Margin (median %)	4.21	4.17	4.22	4.21	4.09
Yield on Earning Assets (median %)	4.92	4.73	4.67	4.61	4.51
Cost of Funding Earning Assets (median %)	0.62	0.56	0.45	0.43	0.36
Provisions to Avg. Assets (median %)	0.07	0.08	0.07	0.10	0.11
Noninterest Income to Avg. Assets (median %)	0.63	0.61	0.65	0.66	0.67
Overhead to Avg. Assets (median %)	3.04	2.99	2.99	3.07	3.04

Liquidity/Sensitivity

	Q3-18	Q2-18	Q3-17	2017	2016
Net Loans to Assets (median %)	66.61	65.30	65.58	66.33	65.85
Noncore Funding to Assets (median %)	9.15	9.14	11.26	10.30	10.27
Long-term Assets to Assets (median %, call filers)	23.33	24.47	24.91	24.21	25.54
Brokered Deposits (number of institutions)	82	80	99	99	95
Brokered Deposits to Assets (median % for those above)	3.94	3.76	5.13	5.65	5.26

Loan Concentrations (median % of Qualifying Total Capital)

	Q3-18	Q2-18	Q3-17	2017	2016
Commercial and Industrial	73	71	74	73	77
Commercial Real Estate	177	170	170	172	166
Construction & Development	26	27	30	31	29
Multifamily Residential Real Estate	4	4	4	4	4
Nonresidential Real Estate	129	126	122	124	125
Residential Real Estate	110	112	116	114	117
Consumer	25	24	26	25	27
Agriculture	68	70	68	70	73

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Assets	Institutions
Oklahoma City, OK	71	30,813	< \$100 million	75 (37.3%)
Tulsa, OK	59	25,471	\$100 million to \$250 million	56 (27.9%)
Fort Smith, AR-OK	21	4,663	\$250 million to \$1 billion	60 (29.9%)
Lawton, OK	13	1,510	\$1 billion to \$10 billion	8 (4%)
Enid, OK	14	1,447	> \$10 billion	2 (1%)