State Profile

First Quarter 2019

Oklahoma

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

<table>
<thead>
<tr>
<th>Employment Growth Rates (% change from year ago, unless noted)</th>
<th>Q1-19</th>
<th>Q4-18</th>
<th>Q1-18</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Nonfarm (share of trailing four quarter employment in parentheses)</td>
<td>0.9%</td>
<td>1.4%</td>
<td>1.9%</td>
<td>1.5%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Manufacturing (8%)</td>
<td>0.1%</td>
<td>2.5%</td>
<td>3.4%</td>
<td>2.9%</td>
<td>-0.5%</td>
</tr>
<tr>
<td>Other (non-manufacturing) Goods-Producing (8%)</td>
<td>6.0%</td>
<td>6.6%</td>
<td>6.6%</td>
<td>6.2%</td>
<td>3.2%</td>
</tr>
<tr>
<td>Private Service-Providing (63%)</td>
<td>0.6%</td>
<td>1.2%</td>
<td>1.9%</td>
<td>1.4%</td>
<td>0.8%</td>
</tr>
<tr>
<td>Government (21%)</td>
<td>-0.3%</td>
<td>-0.2%</td>
<td>-0.5%</td>
<td>-0.4%</td>
<td>-0.9%</td>
</tr>
<tr>
<td>Unemployment Rate (% of labor force, seasonally adjusted)</td>
<td>3.3%</td>
<td>3.1%</td>
<td>3.8%</td>
<td>3.4%</td>
<td>4.2%</td>
</tr>
</tbody>
</table>

Other Indicators (% change of 4-qtr moving total, unless noted)

| Single-Family Home Permits | -2.8% | -3.6% | -1.3% | -3.6% | 0.9% |
| Multifamily Building Permits | 9.7%  | -30.8% | -43.9% | -30.8% | -43.7% |
| Home Price Index (change from year ago) | 4.5%  | 3.4%  | 3.0%  | 3.4% | 3.7% |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) | 2.29 | 2.08 | 2.28 | 2.36 | 2.36 |

BANKING TRENDS

<table>
<thead>
<tr>
<th>General Information</th>
<th>Q1-19</th>
<th>Q4-18</th>
<th>Q1-18</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutions (#)</td>
<td>202</td>
<td>201</td>
<td>206</td>
<td>201</td>
<td>208</td>
</tr>
<tr>
<td>Total Assets (in millions)</td>
<td>128,371</td>
<td>119,250</td>
<td>117,311</td>
<td>119,250</td>
<td>114,896</td>
</tr>
<tr>
<td>New Institutions (# &lt; 3 years)</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Subchapter S Institutions (#)</td>
<td>132</td>
<td>133</td>
<td>137</td>
<td>133</td>
<td>143</td>
</tr>
<tr>
<td>Past-Due and Nonaccrual Loans / Total Loans (median %)</td>
<td>1.66</td>
<td>1.61</td>
<td>1.64</td>
<td>1.61</td>
<td>1.62</td>
</tr>
<tr>
<td>Noncurrent Loans / Total Loans (median %)</td>
<td>0.70</td>
<td>0.65</td>
<td>0.72</td>
<td>0.65</td>
<td>0.62</td>
</tr>
<tr>
<td>ALLL/Total Loans (median %)</td>
<td>1.29</td>
<td>1.27</td>
<td>1.26</td>
<td>1.27</td>
<td>1.28</td>
</tr>
<tr>
<td>ALLL/Noncurrent Loans (median multiple)</td>
<td>1.49</td>
<td>1.63</td>
<td>1.80</td>
<td>1.63</td>
<td>1.83</td>
</tr>
<tr>
<td>Net Loan Losses / Total Loans (median %, year-to-date annualized)</td>
<td>0.02</td>
<td>0.09</td>
<td>0.02</td>
<td>0.09</td>
<td>0.11</td>
</tr>
<tr>
<td>Capital / Earnings (year-to-date annualized, unless noted)</td>
<td>11.03</td>
<td>11.05</td>
<td>10.86</td>
<td>11.05</td>
<td>10.73</td>
</tr>
<tr>
<td>Tier 1 Leverage (median %, end of period)</td>
<td>1.31</td>
<td>1.24</td>
<td>1.30</td>
<td>1.24</td>
<td>1.18</td>
</tr>
<tr>
<td>Return on Assets (median %)</td>
<td>1.42</td>
<td>1.35</td>
<td>1.42</td>
<td>1.35</td>
<td>1.35</td>
</tr>
<tr>
<td>Net Interest Margin (median %)</td>
<td>4.08</td>
<td>4.18</td>
<td>4.16</td>
<td>4.18</td>
<td>4.21</td>
</tr>
<tr>
<td>Yield on Earning Assets (median %)</td>
<td>4.98</td>
<td>4.84</td>
<td>4.66</td>
<td>4.84</td>
<td>4.61</td>
</tr>
<tr>
<td>Cost of Funding Earning Assets (median %)</td>
<td>0.75</td>
<td>0.58</td>
<td>0.50</td>
<td>0.58</td>
<td>0.43</td>
</tr>
<tr>
<td>Provisions to Avg. Assets (median %)</td>
<td>0.06</td>
<td>0.11</td>
<td>0.06</td>
<td>0.11</td>
<td>0.10</td>
</tr>
<tr>
<td>Noninterest Income to Avg. Assets (median %)</td>
<td>0.60</td>
<td>0.63</td>
<td>0.60</td>
<td>0.63</td>
<td>0.66</td>
</tr>
<tr>
<td>Overhead to Avg. Assets (median %)</td>
<td>2.95</td>
<td>3.07</td>
<td>2.99</td>
<td>3.07</td>
<td>3.07</td>
</tr>
<tr>
<td>Liquidity/Sensitivity</td>
<td>65.62</td>
<td>68.01</td>
<td>64.46</td>
<td>68.01</td>
<td>66.33</td>
</tr>
<tr>
<td>Net Loans to Assets (median %)</td>
<td>9.50</td>
<td>9.86</td>
<td>10.43</td>
<td>9.86</td>
<td>10.65</td>
</tr>
<tr>
<td>Noncore Funding to Assets (median %)</td>
<td>22.85</td>
<td>22.77</td>
<td>23.87</td>
<td>22.77</td>
<td>24.21</td>
</tr>
<tr>
<td>Long-term Assets to Assets (median %, call filers)</td>
<td>88</td>
<td>81</td>
<td>98</td>
<td>81</td>
<td>100</td>
</tr>
<tr>
<td>Brokered Deposits to Assets (median % for those above)</td>
<td>3.59</td>
<td>4.47</td>
<td>6.69</td>
<td>4.47</td>
<td>5.80</td>
</tr>
<tr>
<td>Loan Concentrations (median % of Qualifying Total Capital)</td>
<td>75</td>
<td>76</td>
<td>71</td>
<td>76</td>
<td>73</td>
</tr>
<tr>
<td>Commercial and Industrial</td>
<td>178</td>
<td>172</td>
<td>176</td>
<td>172</td>
<td>172</td>
</tr>
<tr>
<td>Commercial Real Estate</td>
<td>31</td>
<td>30</td>
<td>33</td>
<td>30</td>
<td>31</td>
</tr>
<tr>
<td>Construction &amp; Development</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Multifamily Residential Real Estate</td>
<td>127</td>
<td>128</td>
<td>126</td>
<td>128</td>
<td>124</td>
</tr>
<tr>
<td>Nonresidential Real Estate</td>
<td>105</td>
<td>109</td>
<td>110</td>
<td>109</td>
<td>114</td>
</tr>
<tr>
<td>Consumer</td>
<td>70</td>
<td>72</td>
<td>69</td>
<td>72</td>
<td>70</td>
</tr>
</tbody>
</table>

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)

<table>
<thead>
<tr>
<th>Institutions in Market</th>
<th>Deposits ($ millions)</th>
<th>Asset Distribution</th>
<th>Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oklahoma City, OK</td>
<td>71</td>
<td>30,813</td>
<td>&lt; $10 million</td>
</tr>
<tr>
<td>Tulsa, OK</td>
<td>59</td>
<td>25,471</td>
<td>$100 million to $250 million</td>
</tr>
<tr>
<td>Fort Smith, AR-OK</td>
<td>21</td>
<td>4,663</td>
<td>$250 million to $1 billion</td>
</tr>
<tr>
<td>Lawton, OK</td>
<td>13</td>
<td>1,510</td>
<td>$1 billion to $10 billion</td>
</tr>
<tr>
<td>Enid, OK</td>
<td>14</td>
<td>1,447</td>
<td>&gt; $10 billion</td>
</tr>
</tbody>
</table>