



State Profile

Florida

First Quarter 2012

ECONOMIC INDICATORS

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

	Q1-12	Q4-11	Q1-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.2%	1.1%	1.1%	1.1%	-0.8%
Manufacturing (4%)	1.3%	1.1%	0.6%	0.7%	-4.6%
Other (non-manufacturing) Goods-Producing (5%)	-5.3%	-5.6%	-5.2%	-5.8%	-11.4%
Private Service-Producing (76%)	2.0%	1.9%	1.9%	2.1%	0.1%
Government (15%)	-1.0%	-1.0%	-0.5%	-1.5%	-0.2%
Unemployment Rate (% of labor force)	9.3%	10.1%	10.8%	10.5%	11.3%

Other Indicators (change from year ago, unless noted)

	Q1-12	Q4-11	Q1-11	2011	2010
Single-Family Home Permits	30.8%	26.0%	-23.9%	3.1%	12.2%
Multifamily Building Permits	43.8%	53.8%	34.5%	50.5%	-8.6%
Home Price Index	-3.2%	-5.7%	-8.0%	-7.6%	-9.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.21	4.26	4.86	4.69	5.74

BANKING TRENDS

General Information

	Q1-12	Q4-11	Q1-11	2011	2010
Institutions (#)	222	227	243	227	247
Total Assets (in millions)	140,395	138,119	146,902	138,119	150,782
New Institutions (# < 3 years)	3	5	13	5	15
Subchapter S Institutions	40	43	45	43	47

Asset Quality

	Q1-12	Q4-11	Q1-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	5.47	5.95	6.94	5.95	6.28
Noncurrent Loans / Total Loans (median %)	4.18	4.60	4.87	4.60	4.60
ALLL/Total Loans (median %)	2.22	2.31	2.32	2.31	2.38
ALLL/Noncurrent Loans (median multiple)	0.53	0.48	0.46	0.48	0.47
Net Loan Losses / Total Loans (median %)	0.44	1.15	0.78	1.23	1.78

Capital / Earnings

	Q1-12	Q4-11	Q1-11	2011	2010
Tier 1 Leverage (median %)	8.95	8.91	8.65	8.91	8.52
Return on Assets (median %)	0.29	0.12	0.07	0.03	-0.70
Pretax Return on Assets (median %)	0.41	0.10	0.08	0.05	-0.93
Net Interest Margin (median %)	3.63	3.62	3.49	3.63	3.45
Yield on Earning Assets (median %)	4.43	4.52	4.64	4.62	4.87
Cost of Funding Earning Assets (median %)	0.78	0.87	1.11	0.98	1.40
Provisions to Avg. Assets (median %)	0.22	0.50	0.48	0.62	1.31
Noninterest Income to Avg. Assets (median %)	0.43	0.32	0.33	0.32	0.30
Overhead to Avg. Assets (median %)	3.17	3.30	3.19	3.24	3.24

Liquidity/Sensitivity

	Q1-12	Q4-11	Q1-11	2011	2010
Net Loans to Assets (median %)	61.85	63.80	64.82	63.80	66.98
Noncore Funding to Assets (median %)	23.68	24.02	26.22	24.02	28.11
Long-term Assets to Assets (median %, call filers)*	26.39	24.23	21.72	24.23	22.23
Brokered Deposits (number of institutions)	118	122	143	122	148
Brokered Deposits to Assets (median % for those above)	2.03	2.48	4.24	2.48	4.48

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

	Q1-12	Q4-11	Q1-11	2011	2010
Commercial and Industrial	55.24	59.30	60.75	59.30	63.57
Commercial Real Estate	343.73	350.97	365.61	350.97	382.25
Construction & Development	41.79	46.28	57.29	46.28	62.70
Multifamily Residential Real Estate	17.99	16.29	17.36	16.29	18.44
Nonresidential Real Estate	271.91	278.69	284.69	278.69	294.48
Residential Real Estate	155.65	164.71	167.21	164.71	169.15
Consumer	7.76	7.93	8.62	7.93	8.95
Agriculture	0.57	1.05	1.13	1.05	1.07

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Miami-Fort Lauderdale-Pompano Beach, FL	112	158,460	< \$100 million	36 (16.2%)
Tampa-St. Petersburg-Clearwater, FL	74	57,627	\$100 million to \$250 million	92 (41.4%)
Jacksonville, FL	42	46,775	\$250 million to \$1 billion	71 (32%)
Orlando-Kissimmee-Sanford, FL	51	35,045	\$1 billion to \$10 billion	21 (9.5%)
North Port-Bradenton-Sarasota, FL	47	16,418	> \$10 billion	2 (0.9%)

* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.