



State Profile

Alabama

Second Quarter 2012

ECONOMIC INDICATORS

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

	Q2-12	Q1-12	Q2-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.2%	0.2%	-0.4%	-0.2%	-0.8%
Manufacturing (13%)	1.4%	1.8%	0.2%	0.4%	-4.2%
Other (non-manufacturing) Goods-Producing (5%)	-7.8%	-8.0%	-7.2%	-8.0%	-4.2%
Private Service-Producing (62%)	1.6%	1.6%	0.8%	0.8%	-0.4%
Government (20%)	-3.0%	-2.9%	-2.6%	-1.7%	0.8%
Unemployment Rate (% of labor force)	7.5%	7.6%	9.3%	9.0%	9.5%

Other Indicators (change from year ago, unless noted)

	Q2-12	Q1-12	Q2-11	2011	2010
Single-Family Home Permits	6.2%	-5.6%	-5.8%	-3.6%	-6.0%
Multifamily Building Permits	163.0%	3.9%	-60.0%	5.9%	-32.3%
Home Price Index	-0.4%	-0.6%	-3.2%	-3.1%	-3.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.78	5.76	6.05	6.19	6.98

BANKING TRENDS

General Information

	Q2-12	Q1-12	Q2-11	2011	2010
Institutions (#)	140	141	142	141	144
Total Assets (in millions)	224,792	227,444	223,152	223,686	225,266
New Institutions (# < 3 years)	1	1	2	1	3
Subchapter S Institutions	42	43	44	43	44

Asset Quality

	Q2-12	Q1-12	Q2-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.75	3.79	4.09	4.10	4.65
Noncurrent Loans / Total Loans (median %)	2.09	2.04	2.30	2.25	2.34
ALLL/Total Loans (median %)	1.75	1.69	1.69	1.64	1.60
ALLL/Noncurrent Loans (median multiple)	0.74	0.73	0.72	0.75	0.75
Net Loan Losses / Total Loans (median %)	0.24	0.28	0.65	0.77	0.76

Capital / Earnings

	Q2-12	Q1-12	Q2-11	2011	2010
Tier 1 Leverage (median %)	10.41	10.24	10.11	10.19	9.73
Return on Assets (median %)	0.78	0.74	0.65	0.59	0.49
Pretax Return on Assets (median %)	0.99	0.93	0.81	0.71	0.52
Net Interest Margin (median %)	3.83	3.84	3.95	3.89	3.80
Yield on Earning Assets (median %)	4.68	4.77	5.08	5.03	5.31
Cost of Funding Earning Assets (median %)	0.84	0.90	1.12	1.09	1.50
Provisions to Avg. Assets (median %)	0.19	0.24	0.34	0.43	0.60
Noninterest Income to Avg. Assets (median %)	0.66	0.62	0.59	0.59	0.61
Overhead to Avg. Assets (median %)	3.04	3.00	3.00	3.00	3.01

Liquidity/Sensitivity

	Q2-12	Q1-12	Q2-11	2011	2010
Net Loans to Assets (median %)	55.11	55.30	57.05	56.11	59.36
Noncore Funding to Assets (median %)	22.41	23.22	24.64	23.63	26.23
Long-term Assets to Assets (median %, call filers)*	28.78	28.52	25.95	25.21	23.09
Brokered Deposits (number of institutions)	59	59	65	60	66
Brokered Deposits to Assets (median % for those above)	1.45	1.74	2.19	1.69	3.40

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

	Q2-12	Q1-12	Q2-11	2011	2010
Commercial and Industrial	58.40	60.83	63.94	62.45	63.60
Commercial Real Estate	194.25	197.93	211.89	201.04	222.44
Construction & Development	37.88	40.69	43.44	42.18	47.55
Multifamily Residential Real Estate	5.54	5.96	6.22	6.22	5.78
Nonresidential Real Estate	137.65	136.34	148.78	139.11	151.06
Residential Real Estate	142.78	145.32	148.36	149.78	154.14
Consumer	29.96	29.46	32.26	30.83	34.38
Agriculture	18.46	17.47	25.25	20.10	21.59

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Birmingham-Hoover, AL	49	29,094	< \$100 million	44 (31.4%)
Columbus, GA-AL	17	8,375	\$100 million to \$250 million	60 (42.9%)
Montgomery, AL	22	7,215	\$250 million to \$1 billion	28 (20%)
Huntsville, AL	26	6,829	\$1 billion to \$10 billion	6 (4.3%)
Mobile, AL	20	6,035	> \$10 billion	2 (1.4%)

* 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.