



State Profile

Florida

Third Quarter 2012

ECONOMIC INDICATORS

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

	Q3-12	Q2-12	Q3-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.0%	0.7%	1.1%	1.1%	-0.8%
Manufacturing (4%)	0.4%	1.0%	0.3%	0.7%	-4.6%
Other (non-manufacturing) Goods-Producing (4%)	-3.7%	-6.2%	-6.6%	-5.8%	-11.4%
Private Service-Producing (76%)	1.7%	1.4%	2.2%	2.1%	0.1%
Government (15%)	-0.8%	-1.0%	-1.9%	-1.5%	-0.2%
Unemployment Rate (% of labor force)	8.8%	8.6%	10.5%	10.5%	11.3%

Other Indicators (change from year ago, unless noted)

	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	26.7%	25.7%	21.6%	3.1%	12.2%
Multifamily Building Permits	176.9%	125.5%	95.0%	50.5%	-8.6%
Home Price Index	-0.7%	-1.1%	-7.9%	-7.5%	-9.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.01	4.33	4.74	4.69	5.74

BANKING TRENDS

General Information

	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	213	217	233	227	247
Total Assets (in millions)	139,506	141,914	156,097	138,130	150,781
New Institutions (# < 3 years)	2	2	8	5	15
Subchapter S Institutions	40	40	44	43	47

Asset Quality

	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	4.99	5.23	6.39	5.95	6.28
Noncurrent Loans / Total Loans (median %)	3.92	3.78	4.65	4.60	4.61
ALLL/Total Loans (median %)	2.07	2.21	2.35	2.31	2.38
ALLL/Noncurrent Loans (median multiple)	0.54	0.54	0.50	0.49	0.47
Net Loan Losses / Total Loans (median %)	0.39	0.40	0.85	1.23	1.78

Capital / Earnings

	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	9.25	9.09	9.03	8.91	8.52
Return on Assets (median %)	0.43	0.32	0.22	0.03	-0.70
Pretax Return on Assets (median %)	0.46	0.42	0.26	0.05	-0.93
Net Interest Margin (median %)	3.63	3.61	3.64	3.64	3.45
Yield on Earning Assets (median %)	4.28	4.30	4.63	4.63	4.87
Cost of Funding Earning Assets (median %)	0.66	0.71	0.93	0.98	1.40
Provisions to Avg. Assets (median %)	0.18	0.25	0.41	0.62	1.31
Noninterest Income to Avg. Assets (median %)	0.40	0.40	0.37	0.32	0.30
Overhead to Avg. Assets (median %)	3.26	3.19	3.25	3.24	3.24

Liquidity/Sensitivity

	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	62.76	62.61	64.15	63.80	66.98
Noncore Funding to Assets (median %)	22.32	23.21	24.63	24.02	28.11
Long-term Assets to Assets (median %, call filers)*	27.30	25.98	24.00	24.23	22.23
Brokered Deposits (number of institutions)	107	109	127	122	148
Brokered Deposits to Assets (median % for those above)	2.07	2.35	2.94	2.73	4.48

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

	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	49.98	55.89	55.07	59.30	63.57
Commercial Real Estate	335.13	342.70	343.25	350.97	382.25
Construction & Development	40.44	42.20	48.37	46.28	62.70
Multifamily Residential Real Estate	19.23	17.52	15.20	16.29	18.44
Nonresidential Real Estate	269.98	277.82	273.80	282.40	294.48
Residential Real Estate	154.75	156.13	166.97	164.71	169.15
Consumer	8.03	7.93	8.11	7.84	8.95
Agriculture	0.83	0.53	1.16	1.05	1.07

BANKING PROFILE

Largest Deposit Markets (from 2012 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Miami-Fort Lauderdale-Pompano Beach, FL	112	168,186	< \$100 million	35 (16.4%)
Tampa-St. Petersburg-Clearwater, FL	69	60,279	\$100 million to \$250 million	85 (39.9%)
Jacksonville, FL	41	45,900	\$250 million to \$1 billion	70 (32.9%)
Orlando-Kissimmee-Sanford, FL	49	36,440	\$1 billion to \$10 billion	21 (9.9%)
North Port-Bradenton-Sarasota, FL	43	16,390	> \$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.