



State Profile

California

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)	2.1%	1.6%	0.7%	0.9%	-1.1%
Manufacturing (9%)	-0.6%	-0.1%	0.7%	0.4%	-3.2%
Other (non-manufacturing) Goods-Producing (4%)	4.7%	2.4%	-0.3%	-0.8%	-9.6%
Private Service-Producing (70%)	3.1%	2.6%	1.6%	1.8%	-0.2%
Government (17%)	-1.0%	-1.6%	-2.8%	-2.0%	-1.3%
Unemployment Rate (% of labor force)	10.5%	10.8%	11.8%	11.8%	12.3%

Other Indicators (change from year ago, unless noted)

	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	46.2%	9.8%	-11.2%	-10.9%	3.3%
Multifamily Building Permits	68.9%	12.8%	12.7%	25.6%	100.8%
Home Price Index	0.6%	-1.0%	-5.3%	-4.8%	-2.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.52	5.06	6.07	6.17	6.73

BANKING TRENDS

General Information

	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	243	249	259	253	271
Total Assets (in millions)	501,006	494,847	487,705	491,703	473,296
New Institutions (# < 3 years)	1	1	6	4	13
Subchapter S Institutions	18	18	20	19	21

Asset Quality

	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.64	2.55	3.46	3.34	4.23
Noncurrent Loans / Total Loans (median %)	2.14	2.03	2.84	2.71	3.22
ALLL/Total Loans (median %)	2.18	2.21	2.40	2.27	2.38
ALLL/Noncurrent Loans (median multiple)	0.99	0.99	0.76	0.80	0.73
Net Loan Losses / Total Loans (median %)	0.08	0.24	0.38	0.60	1.00

Capital / Earnings

	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	11.17	11.25	11.32	11.38	10.54
Return on Assets (median %)	0.75	0.70	0.66	0.59	0.27
Pretax Return on Assets (median %)	1.07	0.97	0.83	0.70	0.30
Net Interest Margin (median %)	4.03	4.07	4.14	4.12	4.09
Yield on Earning Assets (median %)	4.51	4.63	4.84	4.84	5.11
Cost of Funding Earning Assets (median %)	0.46	0.51	0.64	0.63	0.93
Provisions to Avg. Assets (median %)	0.10	0.11	0.24	0.35	0.72
Noninterest Income to Avg. Assets (median %)	0.46	0.48	0.40	0.42	0.35
Overhead to Avg. Assets (median %)	3.21	3.34	3.26	3.31	3.35

Liquidity/Sensitivity

	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	65.32	65.59	65.60	66.04	68.64
Noncore Funding to Assets (median %)	19.57	20.81	23.10	22.23	25.66
Long-term Assets to Assets (median %, call filers)*	26.46	26.18	24.03	24.81	22.67
Brokered Deposits (number of institutions)	124	126	143	138	163
Brokered Deposits to Assets (median % for those above)	2.89	3.17	3.57	3.56	3.87

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

	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	71.57	72.46	75.13	76.07	86.34
Commercial Real Estate	318.06	319.09	322.12	320.38	350.73
Construction & Development	12.46	13.47	17.90	16.26	24.54
Multifamily Residential Real Estate	20.27	20.52	18.22	19.71	18.79
Nonresidential Real Estate	253.47	251.42	244.87	254.05	265.59
Residential Real Estate	61.61	62.26	57.05	59.34	57.89
Consumer	2.68	2.83	2.91	3.29	3.89
Agriculture	0.00	0.00	0.00	0.00	0.00

BANKING PROFILE

Largest Deposit Markets (from 2012 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Los Angeles-Long Beach-Santa Ana, CA	150	343,441	< \$100 million	21 (8.6%)
San Francisco-Oakland-Fremont, CA	80	290,752	\$100 million to \$250 million	90 (37%)
San Jose-Sunnyvale-Santa Clara, CA	51	74,081	\$250 million to \$1 billion	78 (32.1%)
San Diego-Carlsbad-San Marcos, CA	59	60,886	\$1 billion to \$10 billion	42 (17.3%)
Riverside-San Bernardino-Ontario, CA	58	36,368	> \$10 billion	12 (4.9%)

* 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.