



State Profile

California

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)	1.6%	1.4%	0.6%	0.9%	-1.1%
Manufacturing (9%)	-0.1%	0.3%	0.7%	0.4%	-3.2%
Other (non-manufacturing) Goods-Producing (4%)	2.4%	1.6%	-1.4%	-0.8%	-9.6%
Private Service-Producing (70%)	2.6%	2.3%	1.7%	1.8%	-0.2%
Government (17%)	-1.6%	-1.7%	-3.2%	-2.0%	-1.3%
Unemployment Rate (% of labor force)	10.8%	10.9%	11.9%	11.8%	12.3%

Other Indicators (change from year ago, unless noted)

	Q2-12	Q1-12	Q2-11	2011	2010
Single-Family Home Permits	9.8%	3.9%	-7.3%	-10.9%	3.3%
Multifamily Building Permits	12.8%	54.3%	89.4%	25.6%	100.8%
Home Price Index	-1.3%	-2.2%	-5.0%	-4.7%	-2.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.06	5.36	6.66	6.17	6.73

BANKING TRENDS

General Information

	Q2-12	Q1-12	Q2-11	2011	2010
Institutions (#)	249	251	264	253	271
Total Assets (in millions)	494,859	494,951	476,249	491,707	473,296
New Institutions (# < 3 years)	1	1	9	4	13
Subchapter S Institutions	18	18	21	19	21

Asset Quality

	Q2-12	Q1-12	Q2-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.54	3.10	3.97	3.34	4.23
Noncurrent Loans / Total Loans (median %)	2.01	2.45	3.15	2.71	3.22
ALLL/Total Loans (median %)	2.21	2.31	2.47	2.27	2.38
ALLL/Noncurrent Loans (median multiple)	1.00	0.86	0.69	0.80	0.73
Net Loan Losses / Total Loans (median %)	0.25	0.15	0.47	0.60	1.00

Capital / Earnings

	Q2-12	Q1-12	Q2-11	2011	2010
Tier 1 Leverage (median %)	11.25	11.27	11.05	11.38	10.54
Return on Assets (median %)	0.70	0.62	0.56	0.59	0.27
Pretax Return on Assets (median %)	0.99	0.82	0.74	0.70	0.30
Net Interest Margin (median %)	4.07	4.08	4.18	4.12	4.09
Yield on Earning Assets (median %)	4.63	4.67	4.92	4.84	5.11
Cost of Funding Earning Assets (median %)	0.51	0.55	0.65	0.63	0.93
Provisions to Avg. Assets (median %)	0.15	0.12	0.30	0.35	0.72
Noninterest Income to Avg. Assets (median %)	0.48	0.44	0.42	0.42	0.35
Overhead to Avg. Assets (median %)	3.34	3.27	3.37	3.31	3.35

Liquidity/Sensitivity

	Q2-12	Q1-12	Q2-11	2011	2010
Net Loans to Assets (median %)	65.59	64.75	66.71	66.04	68.64
Noncore Funding to Assets (median %)	20.81	21.43	23.60	22.23	25.66
Long-term Assets to Assets (median %, call filers)*	26.18	24.68	24.61	24.81	22.67
Brokered Deposits (number of institutions)	126	131	148	138	163
Brokered Deposits to Assets (median % for those above)	3.17	3.32	3.52	3.56	3.87

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

	Q2-12	Q1-12	Q2-11	2011	2010
Commercial and Industrial	72.46	73.08	80.42	76.07	86.34
Commercial Real Estate	319.09	318.18	338.66	320.38	350.73
Construction & Development	13.47	15.74	21.83	16.26	24.54
Multifamily Residential Real Estate	20.25	19.93	19.30	19.71	18.79
Nonresidential Real Estate	251.42	252.12	260.70	254.05	265.59
Residential Real Estate	63.02	59.45	59.22	59.34	57.89
Consumer	2.83	2.92	3.29	3.29	3.89
Agriculture	0.00	0.00	0.00	0.00	0.00

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Los Angeles-Long Beach-Santa Ana, CA	155	329,476	< \$100 million	22 (8.8%)
San Francisco-Oakland-Fremont, CA	83	247,132	\$100 million to \$250 million	94 (37.8%)
San Jose-Sunnyvale-Santa Clara, CA	51	68,660	\$250 million to \$1 billion	80 (32.1%)
San Diego-Carlsbad-San Marcos, CA	59	56,835	\$1 billion to \$10 billion	41 (16.5%)
Riverside-San Bernardino-Ontario, CA	62	36,651	> \$10 billion	12 (4.8%)

* 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.