

**Fourth Quarter 2023**
**ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)**

<b>Employment Growth Rates (% change from year ago, unless noted)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.5%	0.6%	1.9%	1.2%	2.7%
Manufacturing (7%)	0.4%	1.6%	5.2%	2.7%	3.9%
Other (non-manufacturing) Goods-Producing (8%)	2.0%	-0.5%	-1.8%	1.1%	0.4%
Private Service-Providing (68%)	0.2%	0.4%	2.4%	1.0%	3.6%
Government (16%)	1.4%	1.8%	0.4%	1.7%	-0.5%
Unemployment Rate (% of labor force, seasonally adjusted)	4.0%	3.6%	3.6%	3.6%	3.6%

  

<b>Other Indicators (% change of 4-qtr moving total, unless noted)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Single-Family Home Permits	-17.4%	-25.6%	-23.0%	-17.4%	-23.0%
Multifamily Building Permits	15.0%	25.9%	71.2%	15.0%	71.2%
Home Price Index (change from year ago)	1.3%	0.1%	7.8%	1.7%	10.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	1.94	1.58	N/A	1.56

**BANKING TRENDS**

<b>General Information</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Institutions (#)	109	109	111	109	111
Total Assets (in millions)	\$75,260	\$73,932	\$72,553	\$75,260	\$72,553
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	48	48	48	48	48

<b>Asset Quality</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.52	1.25	1.28	1.52	1.28
Noncurrent Loans / Total Loans (median %)	0.62	0.49	0.52	0.62	0.52
Loan and Lease Allowance / Total Loans (median %)	1.22	1.18	1.18	1.22	1.18
Loan and Lease Allowance / Noncurrent Loans (median multiple)	2.12	2.24	2.29	2.12	2.29
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.03	0.03	0.03	0.03	0.03

<b>Capital / Earnings (year-to-date annualized, unless noted)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Tier 1 Leverage (median %, end of period)	11.11	11.35	10.42	11.11	10.42
Return on Assets (median %)	1.16	1.19	1.10	1.16	1.10
Pretax Return on Assets (median %)	1.26	1.32	1.24	1.26	1.24
Net Interest Margin (median %)	3.88	3.93	3.70	3.88	3.70
Yield on Earning Assets (median %)	5.22	5.13	4.05	5.22	4.05
Cost of Funding Earning Assets (median %)	1.30	1.17	0.33	1.30	0.33
Provisions to Avg. Assets (median %)	0.06	0.05	0.05	0.06	0.05
Noninterest Income to Avg. Assets (median %)	0.62	0.59	0.52	0.62	0.52
Overhead to Avg. Assets (median %)	2.87	2.82	2.71	2.87	2.71

<b>Liquidity / Sensitivity</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Net Loans to Assets (median %)	67.01	67.00	63.66	67.01	63.66
Noncore Funding to Assets (median %)	11.66	11.79	6.82	11.66	6.82
Long-term Assets to Assets (median %, call filers)	21.17	22.05	25.21	21.17	25.21
Brokered Deposits (number of institutions)	27	33	31	27	31
Brokered Deposits to Assets (median % for those above)	5.83	3.86	1.45	5.83	1.45

**Loan Concentrations**

<b>(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Commercial and Industrial	56	57	61	56	61
Commercial Real Estate	219	209	217	219	217
Construction & Development	53	54	55	53	55
Multifamily Residential Real Estate	8	7	8	8	8
Nonresidential Real Estate	137	139	140	137	140
Residential Real Estate	157	152	157	157	157
Consumer	14	14	15	14	15
Agriculture	13	13	13	13	13

**BANKING PROFILE**

<b>Largest Deposit Markets (from 2023 Summary of Deposits)</b>	<b>Institutions in Market</b>		<b>Asset Distribution</b>		<b>Institutions</b>	
New Orleans-Metairie, LA	34	\$46,407	< \$100 million	13	(11.9%)	
Baton Rouge, LA	36	\$26,481	\$100 million to \$250 million	28	(25.7%)	
Lafayette, LA	39	\$13,078	\$250 million to \$1 billion	51	(46.8%)	
Shreveport-Bossier City, LA	24	\$9,841	\$1 billion to \$10 billion	17	(15.6%)	
Lake Charles, LA	18	\$5,819	\$10 billion	0	(0.0%)	