

FDIC State Profile

Ohio

Second Quarter 2021

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Total Nonfarm (share of trailing four quarter employment in parentheses)	7.9%	-5.3%	-12.0%	-6.1%	0.6%
Manufacturing (12%)	7.9%	-4.9%	-13.1%	-6.8%	0.3%
Other (non-manufacturing) Goods-Producing (4%)	8.4%	-4.5%	-9.3%	-4.3%	2.4%
Private Service-Providing (69%)	9.6%	-5.3%	-13.3%	-6.5%	0.5%
Government (14%)	0.4%	-6.0%	-5.7%	-4.1%	0.7%
Unemployment Rate (% of labor force, seasonally adjusted)	5.0%	5.0%	13.9%	8.2%	4.2%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Single-Family Home Permits	32.7%	23.2%	5.7%	18.5%	-3.7%
Multifamily Building Permits	13.1%	16.5%	35.4%	40.4%	2.3%
Home Price Index (change from year ago)	12.0%	7.5%	4.8%	6.0%	5.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.98	1.82	2.29	2.25	3.15

BANKING TRENDS

General Information	Q2-21	Q1-21	Q2-20	2020	2019
Institutions (#)	178	177	176	176	180
Total Assets (in millions)	4,422,930	4,382,811	3,967,745	4,188,070	3,352,491
New Institutions (# < 3 years)	3	2	1	1	1
Subchapter S Institutions (#)	21	21	21	21	22
Asset Quality	Q2-21	Q1-21	Q2-20	2020	2019
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.71	0.80	0.89	0.97	1.08
Noncurrent Loans / Total Loans (median %)	0.44	0.49	0.53	0.51	0.51
Loan and Lease Allowance / Total Loans (median %)	1.14	1.13	0.98	1.14	0.98
Loan and Lease Allowance / Noncurrent Loans (median multiple)	2.05	2.04	1.75	1.96	1.55
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.01	0.01	0.02
Capital / Earnings (year-to-date annualized, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Tier 1 Leverage (median %, end of period)	9.92	10.06	10.42	10.10	10.89
Return on Assets (median %)	0.91	0.88	0.79	0.84	0.89
Pretax Return on Assets (median %)	1.10	1.07	0.92	1.02	1.07
Net Interest Margin (median %)	3.08	3.14	3.42	3.33	3.65
Yield on Earning Assets (median %)	3.57	3.52	4.14	3.97	4.47
Cost of Funding Earning Assets (median %)	0.35	0.37	0.70	0.61	0.83
Provisions to Avg. Assets (median %)	0.02	0.02	0.08	0.09	0.04
Noninterest Income to Avg. Assets (median %)	0.54	0.53	0.53	0.57	0.50
Overhead to Avg. Assets (median %)	2.51	2.54	2.73	2.74	2.86
Liquidity/Sensitivity	Q2-21	Q1-21	Q2-20	2020	2019
Net Loans to Assets (median %)	61.23	61.96	68.76	65.30	69.92
Noncore Funding to Assets (median %)	5.46	5.99	7.60	6.52	8.06
Long-term Assets to Assets (median %, call filers)	46.85	45.32	42.62	44.63	42.70
Brokered Deposits (number of institutions)	56	59	62	60	63
Brokered Deposits to Assets (median % for those above)	1.37	1.71	1.86	1.75	2.66
Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q2-21	Q1-21	Q2-20	2020	2019
Commercial and Industrial	57	59	70	56	39
Commercial Real Estate	139	138	145	142	143
Construction & Development	18	18	20	19	19
Multifamily Residential Real Estate	14	13	12	14	14
Nonresidential Real Estate	89	88	89	85	93
Residential Real Estate	223	223	232	225	238
Consumer	11	11	11	12	12
Agriculture	10	10	11	11	12

BANKING PROFILE

Largest Deposit Markets (from 2021 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Cincinnati, OH-KY-IN	59	158,475	< \$100 million	44 (24.7%)
Cleveland-Elyria, OH	35	98,431	\$100 million to \$250 million	53 (29.8%)
Columbus, OH	57	98,122	\$250 million to \$1 billion	48 (27%)
Akron, OH	25	19,654	\$1 billion to \$10 billion	26 (14.6%)
Toledo, OH	27	17,293	> \$10 billion	7 (3.9%)