

FDIC State Profile

Louisiana

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)	5.6%	-7.8%	-12.9%	-7.8%	0.1%
Manufacturing (7%)	-3.2%	-8.4%	-5.6%	-4.7%	1.6%
Other (non-manufacturing) Goods-Producing (8%)	0.6%	-15.5%	-19.7%	-15.3%	-5.2%
Private Service-Providing (68%)	8.7%	-7.3%	-14.5%	-8.1%	0.7%
Government (17%)	0.0%	-5.2%	-5.8%	-4.0%	0.4%
Unemployment Rate (% of labor force, seasonally adjusted)	7.1%	7.5%	11.9%	8.4%	4.6%

Other Indicators (% change of 4-qtr moving total, unless noted)

	Q2-21	Q1-21	Q2-20	2020	2019
Single-Family Home Permits	26.4%	13.1%	3.0%	9.1%	1.4%
Multifamily Building Permits	-1.8%	-5.4%	45.5%	4.4%	15.6%
Home Price Index (change from year ago)	6.0%	4.1%	3.5%	3.7%	2.9%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.33	1.29	1.37	1.59	2.71

BANKING TRENDS

General Information

	Q2-21	Q1-21	Q2-20	2020	2019
Institutions (#)	112	112	113	112	114
Total Assets (in millions)	64,700	63,811	92,948	61,440	82,286
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	50	50	50	50	51

Asset Quality

	Q2-21	Q1-21	Q2-20	2020	2019
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.52	1.88	1.96	2.06	2.30
Noncurrent Loans / Total Loans (median %)	0.86	1.01	1.27	1.12	1.21
Loan and Lease Allowance / Total Loans (median %)	1.20	1.20	1.14	1.22	1.06
Loan and Lease Allowance / Noncurrent Loans (median multiple)	1.72	1.36	1.00	1.13	0.95
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.01	0.01	0.03	0.09	0.09

Capital / Earnings (year-to-date annualized, unless noted)

	Q2-21	Q1-21	Q2-20	2020	2019
Tier 1 Leverage (median %, end of period)	10.21	10.44	10.78	10.53	11.54
Return on Assets (median %)	1.06	1.07	0.85	0.94	1.11
Pretax Return on Assets (median %)	1.22	1.22	0.96	1.02	1.27
Net Interest Margin (median %)	3.51	3.49	3.98	3.80	4.25
Yield on Earning Assets (median %)	3.94	3.98	4.63	4.43	4.98
Cost of Funding Earning Assets (median %)	0.35	0.38	0.67	0.57	0.80
Provisions to Avg. Assets (median %)	0.05	0.06	0.19	0.21	0.11
Noninterest Income to Avg. Assets (median %)	0.52	0.53	0.53	0.57	0.66
Overhead to Avg. Assets (median %)	2.67	2.67	2.91	2.90	3.09

Liquidity/Sensitivity

	Q2-21	Q1-21	Q2-20	2020	2019
Net Loans to Assets (median %)	60.94	61.35	68.22	62.58	70.02
Noncore Funding to Assets (median %)	6.80	6.95	10.26	7.92	9.75
Long-term Assets to Assets (median %, call filers)	19.21	18.99	15.97	17.25	15.79
Brokered Deposits (number of institutions)	29	30	33	34	28
Brokered Deposits to Assets (median % for those above)	1.90	1.94	2.45	2.18	3.02

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	77	80	99	82	57
Commercial Real Estate	206	202	210	204	222
Construction & Development	53	52	53	51	54
Multifamily Residential Real Estate	8	8	9	8	7
Nonresidential Real Estate	142	140	143	138	148
Residential Real Estate	162	161	177	168	176
Consumer	16	14	17	15	17
Agriculture	9	8	13	10	12

BANKING PROFILE

Largest Deposit Markets (from 2021 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Assets	Institutions
New Orleans-Metairie, LA	34	47,943	< \$100 million	16 (14.3%)
Baton Rouge, LA	36	26,924	\$100 million to \$250 million	34 (30.4%)
Lafayette, LA	37	13,778	\$250 million to \$1 billion	47 (42%)
Shreveport-Bossier City, LA	25	10,280	\$1 billion to \$10 billion	15 (13.4%)
Lake Charles, LA	18	6,953	> \$10 billion	0 (0%)