

FDIC State Profile

Nebraska

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)	6.1%	-2.7%	-7.5%	-3.7%	0.3%
Manufacturing (10%)	5.4%	-0.4%	-4.6%	-2.3%	0.1%
Other (non-manufacturing) Goods-Producing (6%)	2.8%	-0.1%	2.1%	2.0%	2.7%
Private Service-Providing (68%)	7.2%	-2.8%	-9.0%	-4.4%	0.1%
Government (17%)	3.6%	-4.2%	-6.1%	-3.1%	0.3%
Unemployment Rate (% of labor force, seasonally adjusted)	2.6%	3.1%	6.5%	4.3%	3.0%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Single-Family Home Permits	32.5%	21.7%	7.5%	22.4%	-7.8%
Multifamily Building Permits	15.5%	5.0%	-16.5%	5.0%	-2.9%
Home Price Index (change from year ago)	11.0%	5.9%	3.4%	4.4%	5.1%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.48	1.36	1.71	1.66	2.06

BANKING TRENDS

General Information	Q2-21	Q1-21	Q2-20	2020	2019
Institutions (#)	158	158	161	159	165
Total Assets (in millions)	87,890	87,007	80,679	83,583	82,366
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	57	57	59	57	60

Asset Quality	Q2-21	Q1-21	Q2-20	2020	2019
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.61	0.89	0.88	0.73	0.85
Noncurrent Loans / Total Loans (median %)	0.33	0.34	0.39	0.31	0.32
Loan and Lease Allowance / Total Loans (median %)	1.46	1.50	1.39	1.47	1.42
Loan and Lease Allowance / Noncurrent Loans (median multiple)	3.12	2.63	2.57	2.71	2.90
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.00	0.01	0.01

Capital / Earnings (year-to-date annualized, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Tier 1 Leverage (median %, end of period)	10.40	10.59	10.68	10.68	11.01
Return on Assets (median %)	1.31	1.31	1.26	1.12	1.12
Pretax Return on Assets (median %)	1.54	1.54	1.40	1.28	1.25
Net Interest Margin (median %)	3.37	3.36	3.69	3.54	3.74
Yield on Earning Assets (median %)	3.90	3.89	4.58	4.29	4.85
Cost of Funding Earning Assets (median %)	0.44	0.48	0.80	0.70	0.97
Provisions to Avg. Assets (median %)	0.02	0.01	0.11	0.11	0.10
Noninterest Income to Avg. Assets (median %)	0.51	0.54	0.43	0.41	0.40
Overhead to Avg. Assets (median %)	2.33	2.35	2.46	2.49	2.59

Liquidity/Sensitivity	Q2-21	Q1-21	Q2-20	2020	2019
Net Loans to Assets (median %)	62.60	61.75	68.60	65.82	71.71
Noncore Funding to Assets (median %)	8.04	7.90	10.35	8.99	10.88
Long-term Assets to Assets (median %, call filers)	23.66	20.93	16.90	19.21	16.89
Brokered Deposits (number of institutions)	79	81	83	83	93
Brokered Deposits to Assets (median % for those above)	3.66	3.56	4.46	3.78	5.09

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	78	84	89	71	70
Commercial Real Estate	63	66	63	70	65
Construction & Development	12	12	12	12	11
Multifamily Residential Real Estate	2	1	2	1	2
Nonresidential Real Estate	45	46	47	46	46
Residential Real Estate	51	55	56	57	58
Consumer	12	12	13	13	15
Agriculture	221	233	255	242	271

BANKING PROFILE

Largest Deposit Markets (from 2021 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Omaha-Council Bluffs, NE-IA	72	37,197	< \$100 million	52 (32.9%)
Lincoln, NE	31	12,547	\$100 million to \$250 million	45 (28.5%)
Sioux City, IA-NE-SD	31	4,433	\$250 million to \$1 billion	49 (31%)
Grand Island, NE	21	3,158	\$1 billion to \$10 billion	11 (7%)
			> \$10 billion	1 (0.6%)