

# FDIC State Profile

Nebraska

## Third Quarter 2023

### ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q3-23	Q2-23	Q3-22	2022	2021
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.6%	2.2%	1.7%	1.9%	1.9%
Manufacturing (10%)	2.5%	3.1%	4.0%	3.9%	2.0%
Other (non-manufacturing) Goods-Producing (6%)	5.2%	6.7%	3.5%	4.2%	1.2%
Private Service-Providing (67%)	1.1%	1.8%	1.7%	1.8%	2.2%
Government (17%)	1.7%	1.6%	-0.2%	0.2%	0.7%
Unemployment Rate (% of labor force, seasonally adjusted)	2.0%	1.9%	2.5%	2.3%	2.7%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q3-23	Q2-23	Q3-22	2022	2021
Single-Family Home Permits	-13.7%	-16.9%	-15.0%	-15.9%	8.0%
Multifamily Building Permits	-22.9%	-24.4%	38.3%	44.0%	11.4%
Home Price Index (change from year ago)	7.6%	6.8%	14.0%	14.9%	12.1%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	1.16	1.07	1.06	1.28

### BANKING TRENDS

General Information	Q3-23	Q2-23	Q3-22	2022	2021
Institutions (#)	149	149	151	149	154
Total Assets (in millions)	102,965	101,417	95,458	98,404	92,484
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	52	52	52	52	55

Asset Quality	Q3-23	Q2-23	Q3-22	2022	2021
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.41	0.44	0.37	0.44	0.56
Noncurrent Loans / Total Loans (median %)	0.12	0.15	0.15	0.14	0.20
Loan and Lease Allowance / Total Loans (median %)	1.34	1.36	1.37	1.36	1.43
Loan and Lease Allowance / Noncurrent Loans (median multiple)	4.23	4.55	5.46	4.06	4.30
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.00	0.00	0.00

Capital / Earnings (year-to-date annualized, unless noted)	Q3-23	Q2-23	Q3-22	2022	2021
Tier 1 Leverage (median %, end of period)	10.86	10.65	10.47	10.43	10.26
Return on Assets (median %)	1.07	1.10	0.98	0.95	1.15
Pretax Return on Assets (median %)	1.21	1.24	1.18	1.13	1.31
Net Interest Margin (median %)	3.45	3.50	3.23	3.31	3.40
Yield on Earning Assets (median %)	4.97	4.80	3.74	3.90	3.92
Cost of Funding Earning Assets (median %)	1.40	1.26	0.38	0.51	0.41
Provisions to Avg. Assets (median %)	0.01	0.00	0.01	0.01	0.03
Noninterest Income to Avg. Assets (median %)	0.34	0.33	0.34	0.34	0.46
Overhead to Avg. Assets (median %)	2.30	2.31	2.24	2.30	2.40

Liquidity/Sensitivity	Q3-23	Q2-23	Q3-22	2022	2021
Net Loans to Assets (median %)	68.31	65.62	64.85	65.26	62.77
Noncore Funding to Assets (median %)	15.48	12.67	9.07	11.52	7.85
Long-term Assets to Assets (median %, call filers)	18.83	19.55	22.94	21.57	24.34
Brokered Deposits (number of institutions)	85	82	78	76	81
Brokered Deposits to Assets (median % for those above)	6.25	4.26	3.36	4.35	3.09

### Loan Concentrations

(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q3-23	Q2-23	Q3-22	2022	2021
Commercial and Industrial	61	61	63	62	63
Commercial Real Estate	82	75	77	80	70
Construction & Development	15	13	13	13	14
Multifamily Residential Real Estate	3	2	2	2	1
Nonresidential Real Estate	53	50	48	53	44
Residential Real Estate	56	58	56	57	55
Consumer	12	12	12	12	13
Agriculture	214	208	212	217	222

### BANKING PROFILE

Largest Deposit Markets (from 2023 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Omaha-Council Bluffs, NE-IA	74	40,442	< \$100 million	45 (30.2%)
Lincoln, NE	31	13,593	\$100 million to \$250 million	40 (26.8%)
Sioux City, IA-NE-SD	31	4,418	\$250 million to \$1 billion	46 (30.9%)
Grand Island, NE	22	3,451	\$1 billion to \$10 billion	17 (11.4%)
			> \$10 billion	1 (0.7%)