

FDIC State Profile

Alabama

Second Quarter 2017

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.4%	1.5%	1.4%	1.4%	1.4%
Manufacturing (13%)	2.1%	2.2%	1.0%	1.1%	1.8%
Other (non-manufacturing) Goods-Producing (5%)	3.4%	0.2%	1.8%	1.3%	1.1%
Private Service-Providing (63%)	1.6%	1.6%	1.8%	1.7%	1.8%
Government (19%)	0.0%	1.0%	0.1%	0.5%	-0.2%
Unemployment Rate (% of labor force)	5.0%	6.1%	5.8%	6.0%	6.1%

Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	6.0%	10.5%	6.4%	9.6%	13.8%
Multifamily Building Permits	-58.0%	-33.1%	60.2%	-17.9%	-3.5%
Home Price Index	3.7%	3.3%	3.4%	3.4%	3.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.52	5.76	5.20	5.34	5.21

BANKING TRENDS

General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	123	126	128	127	130
Total Assets (in millions)	258,227	258,222	259,499	258,211	256,530
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	39	39	39	39	39

Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.44	1.69	1.95	1.93	1.95
Noncurrent Loans / Total Loans (median %)	0.74	0.68	0.95	0.90	1.01
ALLL/Total Loans (median %)	1.29	1.27	1.33	1.29	1.32
ALLL/Noncurrent Loans (median multiple)	1.69	1.69	1.41	1.40	1.42
Net Loan Losses / Total Loans (median %)	0.05	0.02	0.07	0.10	0.18

Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	11.46	11.36	11.27	11.22	11.50
Return on Assets (median %)	1.00	0.92	0.93	0.91	0.82
Pretax Return on Assets (median %)	1.16	1.10	1.14	1.12	1.05
Net Interest Margin (median %)	3.79	3.73	3.69	3.66	3.73
Yield on Earning Assets (median %)	4.26	4.17	4.20	4.17	4.19
Cost of Funding Earning Assets (median %)	0.46	0.45	0.47	0.47	0.50
Provisions to Avg. Assets (median %)	0.06	0.06	0.06	0.08	0.07
Noninterest Income to Avg. Assets (median %)	0.63	0.65	0.66	0.65	0.62
Overhead to Avg. Assets (median %)	2.84	2.85	2.90	2.91	2.97

Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	58.49	59.02	57.60	57.84	55.98
Noncore Funding to Assets (median %)	8.26	8.44	8.53	8.30	9.01
Long-term Assets to Assets (median %, call filers)	32.09	32.47	30.93	31.74	31.48
Brokered Deposits (number of institutions)	40	41	42	45	44
Brokered Deposits to Assets (median % for those above)	3.17	2.66	2.76	2.68	2.10

Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	57.11	58.66	58.11	58.15	56.21
Commercial Real Estate	162.81	163.60	165.88	162.50	154.03
Construction & Development	32.15	31.40	32.60	30.37	29.42
Multifamily Residential Real Estate	6.57	6.51	6.38	6.24	6.94
Nonresidential Real Estate	113.42	116.50	117.98	115.81	112.21
Residential Real Estate	134.30	133.47	130.60	131.98	132.97
Consumer	26.71	28.51	25.87	28.04	25.89
Agriculture	19.58	18.36	18.66	17.41	17.83

BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Birmingham-Hoover, AL	50	37,516	< \$100 million	33 (26.8%)
Montgomery, AL	25	7,722	\$100 million to \$250 million	46 (37.4%)
Huntsville, AL	29	7,491	\$250 million to \$1 billion	35 (28.5%)
Columbus, GA-AL	16	6,597	\$1 billion to \$10 billion	7 (5.7%)
Mobile, AL	21	6,565	> \$10 billion	2 (1.6%)