

FDIC State Profile

Indiana

Fourth Quarter 2017

ECONOMIC INDICATORS

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

	Q4-17	Q3-17	Q4-16	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.9%	0.9%	0.9%	1.0%	1.3%
Manufacturing (17%)	1.4%	1.6%	1.0%	1.5%	1.0%
Other (non-manufacturing) Goods-Producing (5%)	2.1%	3.8%	3.0%	4.1%	3.0%
Private Service-Providing (65%)	0.8%	0.6%	1.1%	0.9%	1.6%
Government (14%)	0.4%	0.7%	-0.6%	0.0%	-0.1%
Unemployment Rate (% of labor force)	3.4%	3.6%	4.1%	3.6%	4.4%

Other Indicators (change from year ago, unless noted)

	Q4-17	Q3-17	Q4-16	2017	2016
Single-Family Home Permits	12.0%	6.1%	7.8%	10.4%	14.3%
Multifamily Building Permits	-29.9%	-55.7%	-46.3%	-8.4%	-27.9%
Home Price Index	5.2%	5.2%	4.4%	4.9%	3.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.98	3.53	3.01	3.46	3.59

BANKING TRENDS

General Information

	Q4-17	Q3-17	Q4-16	2017	2016
Institutions (#)	108	108	111	108	111
Total Assets (in millions)	94,887	90,177	85,352	94,887	85,352
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	18	18	18	18	18

Asset Quality

	Q4-17	Q3-17	Q4-16	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.35	1.43	1.47	1.35	1.47
Noncurrent Loans / Total Loans (median %)	0.65	0.78	0.75	0.65	0.75
ALLL/Total Loans (median %)	1.22	1.25	1.26	1.22	1.26
ALLL/Noncurrent Loans (median multiple)	1.65	1.59	1.67	1.65	1.67
Net Loan Losses / Total Loans (median %)	0.05	0.01	0.04	0.05	0.09

Capital / Earnings

	Q4-17	Q3-17	Q4-16	2017	2016
Tier 1 Leverage (median %)	10.44	10.47	10.23	10.44	10.23
Return on Assets (median %)	0.66	0.93	0.81	0.82	0.85
Pretax Return on Assets (median %)	1.21	1.22	1.07	1.19	1.15
Net Interest Margin (median %)	3.67	3.67	3.57	3.62	3.54
Yield on Earning Assets (median %)	4.17	4.14	3.96	4.07	3.93
Cost of Funding Earning Assets (median %)	0.47	0.44	0.40	0.43	0.41
Provisions to Avg. Assets (median %)	0.06	0.04	0.05	0.05	0.07
Noninterest Income to Avg. Assets (median %)	0.70	0.71	0.77	0.71	0.74
Overhead to Avg. Assets (median %)	2.90	2.86	2.91	2.84	2.89

Liquidity/Sensitivity

	Q4-17	Q3-17	Q4-16	2017	2016
Net Loans to Assets (median %)	68.14	67.89	66.70	68.14	66.70
Noncore Funding to Assets (median %)	8.65	9.40	8.82	8.65	8.82
Long-term Assets to Assets (median %, call filers)	39.84	40.94	42.83	39.84	42.83
Brokered Deposits (number of institutions)	43	45	44	43	44
Brokered Deposits to Assets (median % for those above)	3.44	3.42	2.62	3.44	2.62

Loan Concentrations (median % of Qualifying Total Capital)

	Q4-17	Q3-17	Q4-16	2017	2016
Commercial and Industrial	52.86	52.92	55.03	52.86	55.03
Commercial Real Estate	147.81	142.96	135.65	147.81	135.65
Construction & Development	23.64	22.02	20.62	23.64	20.62
Multifamily Residential Real Estate	10.60	9.97	9.31	10.60	9.31
Nonresidential Real Estate	94.44	93.59	99.19	94.44	99.19
Residential Real Estate	217.60	216.39	211.79	217.60	211.79
Consumer	15.63	15.41	15.56	15.63	15.56
Agriculture	34.99	35.85	38.28	34.99	38.28

BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Institutions	
Chicago-Naperville-Elgin, IL-IN-WI	196	394,983	< \$100 million	17 (15.7%)
Cincinnati, OH-KY-IN	66	112,246	\$100 million to \$250 million	36 (33.3%)
Indianapolis-Carmel-Anderson, IN	49	47,624	\$250 million to \$1 billion	40 (37%)
Louisville/Jefferson County, KY-IN	40	26,887	\$1 billion to \$10 billion	14 (13%)
Fort Wayne, IN	26	7,672	> \$10 billion	1 (0.9%)