

FDIC State Profile

Indiana

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%	1.4%	1.2%	1.5%	1.9%
Manufacturing (17%)	1.0%	1.4%	1.0%	1.0%	2.3%
Other (non-manufacturing) Goods-Producing (4%)	4.5%	2.1%	2.4%	2.2%	2.9%
Private Service-Providing (65%)	1.4%	1.4%	1.6%	1.9%	2.0%
Government (14%)	0.6%	0.9%	-0.4%	0.5%	0.4%
Unemployment Rate (% of labor force)	3.3%	4.0%	4.6%	4.5%	4.8%

Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	8.6%	17.1%	13.0%	14.3%	-1.8%
Multifamily Building Permits	123.1%	-11.7%	-52.8%	-27.9%	7.3%
Home Price Index	4.9%	3.8%	3.4%	3.9%	3.9%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.95	3.38	4.02	3.59	3.96

BANKING TRENDS

General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	111	111	116	111	119
Total Assets (in millions)	89,081	86,155	84,505	85,352	79,158
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	18	18	18	18	18

Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.35	1.47	1.37	1.47	1.71
Noncurrent Loans / Total Loans (median %)	0.73	0.81	0.81	0.75	0.89
ALLL/Total Loans (median %)	1.24	1.25	1.29	1.26	1.30
ALLL/Noncurrent Loans (median multiple)	1.67	1.66	1.52	1.67	1.56
Net Loan Losses / Total Loans (median %)	0.02	0.02	0.04	0.09	0.07

Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	10.32	10.37	10.35	10.23	10.25
Return on Assets (median %)	0.90	0.80	0.83	0.85	0.81
Pretax Return on Assets (median %)	1.22	1.06	1.14	1.15	1.08
Net Interest Margin (median %)	3.62	3.58	3.58	3.54	3.60
Yield on Earning Assets (median %)	4.04	3.95	3.95	3.93	3.96
Cost of Funding Earning Assets (median %)	0.42	0.39	0.42	0.41	0.41
Provisions to Avg. Assets (median %)	0.05	0.05	0.06	0.07	0.06
Noninterest Income to Avg. Assets (median %)	0.68	0.67	0.73	0.74	0.70
Overhead to Avg. Assets (median %)	2.79	2.80	2.90	2.89	2.92

Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	67.59	66.10	66.37	66.70	65.21
Noncore Funding to Assets (median %)	8.43	7.86	8.95	8.82	9.60
Long-term Assets to Assets (median %, call filers)	42.21	42.48	42.42	42.83	42.52
Brokered Deposits (number of institutions)	48	44	46	44	48
Brokered Deposits to Assets (median % for those above)	2.79	2.92	2.44	2.62	1.85

Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	55.20	53.32	51.91	55.03	50.42
Commercial Real Estate	141.07	135.21	132.36	135.65	129.66
Construction & Development	20.82	19.85	16.42	20.62	17.59
Multifamily Residential Real Estate	10.43	10.20	10.29	9.31	10.61
Nonresidential Real Estate	100.15	101.98	99.67	99.19	103.57
Residential Real Estate	212.61	217.37	215.17	211.79	215.58
Consumer	14.38	14.91	14.91	15.56	14.43
Agriculture	37.16	36.30	33.16	38.28	37.97

BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Naperville-Elgin, IL-IN-WI	208	391,331	< \$100 million	20 (18%)
Cincinnati, OH-KY-IN	67	106,807	\$100 million to \$250 million	35 (31.5%)
Indianapolis-Carmel-Anderson, IN	49	45,100	\$250 million to \$1 billion	40 (36%)
Louisville-Jefferson County, KY-IN	40	25,223	\$1 billion to \$10 billion	15 (13.5%)
Fort Wayne, IN	26	7,814	> \$10 billion	1 (0.9%)