



# State Profile

Ohio

Third Quarter 2018

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

<b>Employment Growth Rates (change from year ago, unless noted)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.8%	1.3%	0.9%	0.8%	1.1%
Manufacturing (12%)	1.6%	1.7%	0.1%	0.3%	-0.3%
Other (non-manufacturing) Goods-Producing (4%)	3.9%	2.1%	6.7%	4.7%	1.3%
Private Service-Providing (69%)	1.9%	1.3%	0.6%	0.7%	1.4%
Government (14%)	1.1%	0.4%	0.9%	0.9%	0.6%
Unemployment Rate (% of labor force, seasonally adjusted)	4.6%	4.4%	5.0%	5.0%	5.1%
<b>Other Indicators (change from year ago, unless noted)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Single-Family Home Permits	-3.1%	2.6%	8.6%	8.3%	15.6%
Multifamily Building Permits	-28.3%	-1.2%	-6.8%	9.9%	5.3%
Home Price Index	6.3%	5.7%	5.5%	5.4%	4.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.06	3.44	3.21	3.21	3.13

## BANKING TRENDS

<b>General Information</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Institutions (#)	185	185	190	189	197
Total Assets (in millions)	3,139,699	3,106,171	3,082,032	3,076,993	2,994,599
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	22	22	23	23	23

<b>Asset Quality</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.05	1.05	1.16	1.22	1.39
Noncurrent Loans / Total Loans (median %)	0.54	0.55	0.58	0.56	0.70
ALLL/Total Loans (median %)	1.01	1.02	1.05	1.01	1.06
ALLL/Noncurrent Loans (median multiple)	1.56	1.47	1.48	1.47	1.34
Net Loan Losses / Total Loans (median %)	0.00	0.01	0.01	0.04	0.05

<b>Capital / Earnings</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Tier 1 Leverage (median %)	10.95	10.77	10.71	10.55	10.64
Return on Assets (median %)	0.90	0.87	0.80	0.69	0.74
Pretax Return on Assets (median %)	1.07	1.06	1.08	0.99	0.94
Net Interest Margin (median %)	3.71	3.67	3.56	3.54	3.45
Yield on Earning Assets (median %)	4.34	4.23	4.11	4.06	3.96
Cost of Funding Earning Assets (median %)	0.63	0.56	0.46	0.45	0.43
Provisions to Avg. Assets (median %)	0.04	0.03	0.03	0.04	0.06
Noninterest Income to Avg. Assets (median %)	0.49	0.50	0.47	0.48	0.53
Overhead to Avg. Assets (median %)	2.86	2.80	2.73	2.79	2.80

<b>Liquidity/Sensitivity</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Net Loans to Assets (median %)	70.57	70.43	68.63	68.68	68.58
Noncore Funding to Assets (median %)	8.28	8.30	9.01	9.15	9.32
Long-term Assets to Assets (median %, call filers)	43.88	44.02	44.62	44.45	44.61
Brokered Deposits (number of institutions)	63	65	70	72	71
Brokered Deposits to Assets (median % for those above)	2.74	2.68	4.62	4.50	4.09

<b>Loan Concentrations (median % of Qualifying Total Capital)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Commercial and Industrial	40	39	36	37	38
Commercial Real Estate	142	134	136	135	139
Construction & Development	17	18	16	18	16
Multifamily Residential Real Estate	13	13	13	13	13
Nonresidential Real Estate	94	94	90	90	92
Residential Real Estate	246	242	243	247	245
Consumer	11	11	11	11	12
Agriculture	12	13	12	12	12

## BANKING PROFILE

<b>Largest Deposit Markets (from 2018 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
Cincinnati, OH-KY-IN	64	112,269	< \$100 million	57 (30.8%)
Cleveland-Elyria, OH	34	69,806	\$100 million to \$250 million	57 (30.8%)
Columbus, OH	52	67,215	\$250 million to \$1 billion	48 (25.9%)
Akron, OH	26	14,016	\$1 billion to \$10 billion	16 (8.6%)
Dayton, OH	24	11,930	> \$10 billion	7 (3.8%)