



# State Profile

Ohio

## 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)	0.5%	0.9%	0.8%	0.8%	1.1%
Manufacturing (12%)	0.9%	0.1%	-0.5%	0.3%	-0.3%
Other (non-manufacturing) Goods-Producing (4%)	4.3%	6.7%	-0.3%	4.7%	1.3%
Private Service-Providing (69%)	0.2%	0.6%	1.1%	0.7%	1.4%
Government (14%)	0.1%	0.9%	1.0%	0.9%	0.6%
Unemployment Rate (% of labor force)	4.9%	5.0%	5.2%	5.0%	5.1%

#### Other Indicators (change from year ago, unless noted)

	Q4-17	Q3-17	Q4-16	2017	2016
Single-Family Home Permits	3.9%	8.6%	12.8%	8.3%	15.6%
Multifamily Building Permits	-0.7%	-6.8%	-39.8%	9.9%	5.3%
Home Price Index	5.8%	5.5%	4.4%	5.5%	4.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.01	3.22	2.85	3.22	3.13

### BANKING TRENDS

#### General Information

	Q4-17	Q3-17	Q4-16	2017	2016
Institutions (#)	189	190	197	189	197
Total Assets (in millions)	3,076,992	3,082,032	2,994,599	3,076,992	2,994,599
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	23	23	23	23	23

#### Asset Quality

	Q4-17	Q3-17	Q4-16	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.22	1.16	1.39	1.22	1.39
Noncurrent Loans / Total Loans (median %)	0.54	0.58	0.70	0.54	0.70
ALLL/Total Loans (median %)	1.01	1.05	1.06	1.01	1.06
ALLL/Noncurrent Loans (median multiple)	1.45	1.48	1.34	1.45	1.34
Net Loan Losses / Total Loans (median %)	0.02	0.01	0.03	0.04	0.05

#### Capital / Earnings

	Q4-17	Q3-17	Q4-16	2017	2016
Tier 1 Leverage (median %)	10.55	10.71	10.64	10.55	10.64
Return on Assets (median %)	0.66	0.80	0.71	0.71	0.74
Pretax Return on Assets (median %)	0.95	1.08	0.93	1.00	0.94
Net Interest Margin (median %)	3.61	3.56	3.46	3.54	3.45
Yield on Earning Assets (median %)	4.13	4.11	3.94	4.06	3.96
Cost of Funding Earning Assets (median %)	0.48	0.46	0.43	0.45	0.43
Provisions to Avg. Assets (median %)	0.04	0.03	0.04	0.04	0.06
Noninterest Income to Avg. Assets (median %)	0.48	0.47	0.51	0.48	0.53
Overhead to Avg. Assets (median %)	2.86	2.73	2.84	2.79	2.80

#### Liquidity/Sensitivity

	Q4-17	Q3-17	Q4-16	2017	2016
Net Loans to Assets (median %)	68.68	68.63	68.58	68.68	68.58
Noncore Funding to Assets (median %)	9.15	9.01	9.32	9.15	9.32
Long-term Assets to Assets (median %, call filers)	44.45	44.62	44.61	44.45	44.61
Brokered Deposits (number of institutions)	72	70	71	72	71
Brokered Deposits to Assets (median % for those above)	4.50	4.62	4.09	4.50	4.09

#### Loan Concentrations (median % of Qualifying Total Capital)

	Q4-17	Q3-17	Q4-16	2017	2016
Commercial and Industrial	38.40	36.00	37.97	38.40	37.97
Commercial Real Estate	134.96	136.09	138.51	134.96	138.51
Construction & Development	17.50	15.68	15.55	17.50	15.55
Multifamily Residential Real Estate	12.78	12.73	12.92	12.78	12.92
Nonresidential Real Estate	88.59	89.65	92.26	88.59	92.26
Residential Real Estate	246.70	243.40	244.65	246.70	244.65
Consumer	10.93	11.41	12.38	10.93	12.38
Agriculture	11.79	12.11	11.77	11.79	11.77

### BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Assets	Institutions
Cincinnati, OH-KY-IN	66	112,246	< \$100 million	58 (30.7%)
Cleveland-Elyria, OH	34	67,219	\$100 million to \$250 million	60 (31.7%)
Columbus, OH	53	65,698	\$250 million to \$1 billion	49 (25.9%)
Akron, OH	26	13,407	\$1 billion to \$10 billion	16 (8.5%)
Dayton, OH	26	11,641	> \$10 billion	6 (3.2%)