



State Profile

Ohio

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)	0.9%	0.7%	1.0%	1.1%	1.5%
Manufacturing (12%)	0.3%	0.8%	-0.4%	-0.2%	1.7%
Other (non-manufacturing) Goods-Producing (4%)	2.2%	2.6%	2.0%	1.1%	1.9%
Private Service-Providing (69%)	1.3%	0.9%	1.4%	1.3%	1.6%
Government (14%)	-0.7%	-0.7%	0.5%	0.7%	0.6%
Unemployment Rate (% of labor force)	5.0%	5.1%	4.9%	5.0%	4.9%

Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	9.0%	11.9%	14.0%	15.6%	5.7%
Multifamily Building Permits	2.6%	88.8%	79.8%	5.3%	-17.8%
Home Price Index	5.9%	4.0%	4.0%	4.4%	4.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.49	3.16	3.36	3.13	3.27

BANKING TRENDS

General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	192	194	203	197	204
Total Assets (in millions)	3,081,219	3,050,094	2,919,397	2,994,599	2,753,548
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	23	23	24	23	23

Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.02	1.24	1.32	1.39	1.51
Noncurrent Loans / Total Loans (median %)	0.56	0.67	0.70	0.70	0.76
ALLL/Total Loans (median %)	1.05	1.06	1.11	1.06	1.10
ALLL/Noncurrent Loans (median multiple)	1.35	1.31	1.11	1.34	1.16
Net Loan Losses / Total Loans (median %)	0.01	0.00	0.03	0.05	0.10

Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	10.66	10.66	10.76	10.64	10.58
Return on Assets (median %)	0.75	0.67	0.80	0.74	0.73
Pretax Return on Assets (median %)	1.00	0.90	1.04	0.94	0.89
Net Interest Margin (median %)	3.54	3.46	3.49	3.45	3.50
Yield on Earning Assets (median %)	4.06	3.92	3.96	3.96	3.99
Cost of Funding Earning Assets (median %)	0.44	0.42	0.43	0.43	0.44
Provisions to Avg. Assets (median %)	0.03	0.02	0.04	0.06	0.06
Noninterest Income to Avg. Assets (median %)	0.49	0.46	0.52	0.53	0.52
Overhead to Avg. Assets (median %)	2.75	2.85	2.76	2.80	2.81

Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	67.88	67.15	68.34	68.58	67.23
Noncore Funding to Assets (median %)	9.11	8.76	9.12	9.32	8.92
Long-term Assets to Assets (median %, call filers)	45.12	45.39	43.32	44.61	45.71
Brokered Deposits (number of institutions)	70	70	73	71	70
Brokered Deposits to Assets (median % for those above)	4.00	3.79	3.92	4.09	4.27

Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	38.59	39.65	38.91	37.97	39.81
Commercial Real Estate	135.89	138.29	133.45	138.51	134.05
Construction & Development	14.90	15.84	13.60	15.55	13.54
Multifamily Residential Real Estate	11.96	12.08	12.47	12.92	12.79
Nonresidential Real Estate	87.38	87.73	97.85	92.26	92.98
Residential Real Estate	243.95	244.60	245.50	244.65	253.01
Consumer	11.32	11.62	13.32	12.38	13.69
Agriculture	11.55	11.18	10.90	11.77	10.81

BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Cincinnati, OH-KY-IN	67	106,807	< \$100 million	62 (32.3%)
Cleveland-Elyria, OH	36	64,617	\$100 million to \$250 million	59 (30.7%)
Columbus, OH	58	63,652	\$250 million to \$1 billion	50 (26%)
Akron, OH	29	14,433	\$1 billion to \$10 billion	15 (7.8%)
Dayton, OH	26	10,992	> \$10 billion	6 (3.1%)