

FDIC State Profile

Louisiana

First Quarter 2018

ECONOMIC INDICATORS

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

	Q1-18	Q4-17	Q1-17	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.2%	0.2%	-0.4%	-0.1%	-1.1%
Manufacturing (7%)	0.6%	-0.1%	-2.7%	-1.1%	-5.6%
Other (non-manufacturing) Goods-Producing (9%)	-0.7%	1.1%	0.1%	1.7%	-5.3%
Private Service-Providing (67%)	0.5%	0.3%	-0.4%	-0.3%	-0.2%
Government (17%)	-0.8%	-0.7%	0.5%	0.0%	-0.1%
Unemployment Rate (% of labor force)	4.5%	4.7%	5.7%	5.2%	6.1%

Other Indicators (change from year ago, unless noted)

	Q1-18	Q4-17	Q1-17	2017	2016
Single-Family Home Permits	-3.3%	-6.9%	14.9%	2.0%	1.4%
Multifamily Building Permits	2.6%	378.0%	-42.1%	-10.8%	2.1%
Home Price Index	4.3%	3.3%	2.4%	3.1%	4.1%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.72	2.67	2.78	2.83	2.82

BANKING TRENDS

General Information

	Q1-18	Q4-17	Q1-17	2017	2016
Institutions (#)	119	125	129	125	130
Total Assets (in millions)	77,977	76,661	73,211	76,661	73,124
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	53	59	61	59	61

Asset Quality

	Q1-18	Q4-17	Q1-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.28	2.21	2.19	2.21	2.43
Noncurrent Loans / Total Loans (median %)	1.08	1.02	1.10	1.02	1.11
ALLL/Total Loans (median %)	1.06	1.06	1.12	1.06	1.13
ALLL/Noncurrent Loans (median multiple)	1.03	1.16	1.13	1.16	1.11
Net Loan Losses / Total Loans (median %)	0.02	0.07	0.05	0.11	0.10

Capital / Earnings

	Q1-18	Q4-17	Q1-17	2017	2016
Tier 1 Leverage (median %)	10.96	10.94	10.68	10.94	10.65
Return on Assets (median %)	1.01	0.77	0.96	0.90	0.94
Pretax Return on Assets (median %)	1.12	1.14	1.10	1.15	1.09
Net Interest Margin (median %)	4.10	4.12	3.92	4.06	3.95
Yield on Earning Assets (median %)	4.54	4.58	4.38	4.50	4.36
Cost of Funding Earning Assets (median %)	0.46	0.45	0.39	0.43	0.39
Provisions to Avg. Assets (median %)	0.09	0.12	0.08	0.12	0.12
Noninterest Income to Avg. Assets (median %)	0.56	0.59	0.59	0.60	0.64
Overhead to Avg. Assets (median %)	3.04	3.05	2.93	3.02	2.99

Liquidity/Sensitivity

	Q1-18	Q4-17	Q1-17	2017	2016
Net Loans to Assets (median %)	69.14	69.63	66.82	69.63	66.71
Noncore Funding to Assets (median %)	9.09	9.35	8.71	9.35	8.57
Long-term Assets to Assets (median %, call filers)	18.11	18.67	21.12	18.67	20.31
Brokered Deposits (number of institutions)	41	39	36	39	37
Brokered Deposits to Assets (median % for those above)	3.93	3.56	3.35	3.56	3.50

Loan Concentrations (median % of Qualifying Total Capital)

	Q1-18	Q4-17	Q1-17	2017	2016
Commercial and Industrial	58.23	67.44	62.09	67.44	65.91
Commercial Real Estate	232.43	233.66	228.80	233.66	230.65
Construction & Development	54.06	57.97	52.78	57.97	51.18
Multifamily Residential Real Estate	8.54	7.20	6.95	7.20	6.72
Nonresidential Real Estate	149.16	149.26	135.94	149.26	131.30
Residential Real Estate	180.49	182.11	175.08	182.11	175.51
Consumer	18.51	20.92	20.33	20.92	22.59
Agriculture	11.10	10.19	11.41	10.19	11.80

BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
New Orleans-Metairie, LA	33	36,193	< \$100 million	20 (16.8%)
Baton Rouge, LA	36	20,493	\$100 million to \$250 million	42 (35.3%)
Lafayette, LA	39	11,517	\$250 million to \$1 billion	46 (38.7%)
Shreveport-Bossier City, LA	26	8,209	\$1 billion to \$10 billion	10 (8.4%)
Houma-Thibodaux, LA	15	4,443	> \$10 billion	1 (0.8%)