

FDIC State Profile

Louisiana

Third Quarter 2018

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

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

	Q3-18	Q2-18	Q3-17	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.0%	1.0%	-0.1%	-0.1%	-1.1%
Manufacturing (7%)	4.1%	2.4%	-0.3%	-1.1%	-5.6%
Other (non-manufacturing) Goods-Producing (9%)	1.1%	1.3%	2.7%	1.7%	-5.3%
Private Service-Providing (68%)	1.2%	1.3%	-0.4%	-0.3%	-0.2%
Government (16%)	-0.8%	-0.9%	-0.1%	0.0%	-0.1%
Unemployment Rate (% of labor force, seasonally adjusted)	5.0%	4.6%	4.9%	5.2%	6.1%

Other Indicators (change from year ago, unless noted)

	Q3-18	Q2-18	Q3-17	2017	2016
Single-Family Home Permits	7.1%	20.0%	-1.5%	2.0%	1.4%
Multifamily Building Permits	234.8%	-8.0%	-83.0%	-10.8%	2.1%
Home Price Index	2.1%	2.9%	3.7%	3.0%	4.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.99	2.84	3.02	2.83	2.82

BANKING TRENDS

General Information

	Q3-18	Q2-18	Q3-17	2017	2016
Institutions (#)	118	119	127	125	130
Total Assets (in millions)	79,334	78,944	76,254	76,661	73,124
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	53	53	61	59	61

Asset Quality

	Q3-18	Q2-18	Q3-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.06	2.20	1.98	2.21	2.43
Noncurrent Loans / Total Loans (median %)	0.95	0.99	1.04	1.02	1.11
ALLL/Total Loans (median %)	1.07	1.04	1.09	1.06	1.13
ALLL/Noncurrent Loans (median multiple)	1.07	1.10	1.05	1.16	1.11
Net Loan Losses / Total Loans (median %)	0.06	0.04	0.05	0.11	0.10

Capital / Earnings

	Q3-18	Q2-18	Q3-17	2017	2016
Tier 1 Leverage (median %)	11.40	11.22	11.05	10.94	10.65
Return on Assets (median %)	1.13	1.09	1.00	0.90	0.94
Pretax Return on Assets (median %)	1.29	1.28	1.18	1.15	1.09
Net Interest Margin (median %)	4.27	4.19	4.19	4.06	3.95
Yield on Earning Assets (median %)	4.89	4.73	4.61	4.50	4.36
Cost of Funding Earning Assets (median %)	0.64	0.55	0.45	0.43	0.39
Provisions to Avg. Assets (median %)	0.09	0.09	0.10	0.12	0.12
Noninterest Income to Avg. Assets (median %)	0.61	0.59	0.59	0.60	0.64
Overhead to Avg. Assets (median %)	3.11	3.00	2.98	3.02	2.99

Liquidity/Sensitivity

	Q3-18	Q2-18	Q3-17	2017	2016
Net Loans to Assets (median %)	71.27	70.73	69.66	69.63	66.71
Noncore Funding to Assets (median %)	9.38	8.74	9.94	9.35	8.57
Long-term Assets to Assets (median %, call filers)	17.09	17.87	20.19	18.67	20.31
Brokered Deposits (number of institutions)	33	33	39	39	37
Brokered Deposits to Assets (median % for those above)	3.11	3.15	3.05	3.56	3.50

Loan Concentrations (median % of Qualifying Total Capital)

	Q3-18	Q2-18	Q3-17	2017	2016
Commercial and Industrial	60	53	65	67	66
Commercial Real Estate	231	234	226	234	231
Construction & Development	57	54	54	58	51
Multifamily Residential Real Estate	9	9	8	7	7
Nonresidential Real Estate	154	149	145	149	131
Residential Real Estate	175	176	184	182	176
Consumer	19	20	22	21	23
Agriculture	13	11	13	10	12

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Asset Distribution	Institutions
New Orleans-Metairie, LA	35	34,432	< \$100 million	19 (16.1%)
Baton Rouge, LA	35	20,647	\$100 million to \$250 million	44 (37.3%)
Lafayette, LA	36	11,541	\$250 million to \$1 billion	45 (38.1%)
Shreveport-Bossier City, LA	24	8,223	\$1 billion to \$10 billion	9 (7.6%)
Houma-Thibodaux, LA	15	4,368	> \$10 billion	1 (0.8%)