



State Profile

Nebraska

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)	0.5%	0.2%	0.6%	0.3%	0.8%
Manufacturing (10%)	3.0%	2.1%	0.4%	1.2%	-0.5%
Other (non-manufacturing) Goods-Producing (5%)	-4.4%	-1.0%	2.1%	0.5%	3.1%
Private Service-Providing (68%)	0.6%	0.2%	0.6%	0.2%	0.8%
Government (17%)	0.0%	-0.5%	0.6%	-0.1%	1.1%
Unemployment Rate (% of labor force)	2.8%	2.9%	3.0%	2.9%	3.1%

Other Indicators (change from year ago, unless noted)

	Q1-18	Q4-17	Q1-17	2017	2016
Single-Family Home Permits	-11.2%	13.4%	5.7%	10.3%	1.3%
Multifamily Building Permits	-27.5%	-6.6%	78.3%	5.2%	34.0%
Home Price Index	6.6%	7.2%	6.1%	6.7%	4.4%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.05	1.84	1.96	2.02	2.10

BANKING TRENDS

General Information

	Q1-18	Q4-17	Q1-17	2017	2016
Institutions (#)	174	175	180	175	182
Total Assets (in millions)	74,008	74,109	76,565	74,109	76,257
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	71	74	75	74	74

Asset Quality

	Q1-18	Q4-17	Q1-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.04	0.64	1.16	0.64	0.73
Noncurrent Loans / Total Loans (median %)	0.29	0.23	0.26	0.23	0.24
ALLL/Total Loans (median %)	1.39	1.35	1.38	1.35	1.33
ALLL/Noncurrent Loans (median multiple)	3.12	4.00	2.99	4.00	3.47
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.01	0.01

Capital / Earnings

	Q1-18	Q4-17	Q1-17	2017	2016
Tier 1 Leverage (median %)	10.68	10.72	10.61	10.72	10.65
Return on Assets (median %)	1.09	0.87	1.01	1.01	0.99
Pretax Return on Assets (median %)	1.24	1.02	1.16	1.23	1.19
Net Interest Margin (median %)	3.69	3.75	3.64	3.74	3.71
Yield on Earning Assets (median %)	4.33	4.39	4.15	4.33	4.20
Cost of Funding Earning Assets (median %)	0.61	0.57	0.47	0.51	0.46
Provisions to Avg. Assets (median %)	0.05	0.06	0.06	0.07	0.09
Noninterest Income to Avg. Assets (median %)	0.37	0.39	0.36	0.38	0.38
Overhead to Avg. Assets (median %)	2.48	2.75	2.55	2.54	2.58

Liquidity/Sensitivity

	Q1-18	Q4-17	Q1-17	2017	2016
Net Loans to Assets (median %)	70.53	71.80	70.60	71.80	70.44
Noncore Funding to Assets (median %)	10.76	13.07	9.95	13.07	11.49
Long-term Assets to Assets (median %, call filers)	17.86	18.19	18.33	18.19	18.86
Brokered Deposits (number of institutions)	96	97	91	97	92
Brokered Deposits to Assets (median % for those above)	6.59	6.77	6.07	6.77	6.44

Loan Concentrations (median % of Qualifying Total Capital)

	Q1-18	Q4-17	Q1-17	2017	2016
Commercial and Industrial	70.88	72.33	75.00	72.33	74.32
Commercial Real Estate	67.59	63.83	59.70	63.83	62.60
Construction & Development	10.60	9.57	7.71	9.57	7.60
Multifamily Residential Real Estate	1.13	0.68	0.59	0.68	0.44
Nonresidential Real Estate	48.36	44.99	46.05	44.99	40.97
Residential Real Estate	58.84	56.14	54.46	56.14	55.80
Consumer	15.72	16.48	17.29	16.48	18.13
Agriculture	263.61	274.66	265.60	274.66	279.89

BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Omaha-Council Bluffs, NE-IA	72	31,443	< \$100 million	72 (41.4%)
Lincoln, NE	26	8,196	\$100 million to \$250 million	52 (29.9%)
Sioux City, IA-NE-SD	34	4,106	\$250 million to \$1 billion	43 (24.7%)
Grand Island, NE	22	2,687	\$1 billion to \$10 billion	6 (3.4%)
			> \$10 billion	1 (0.6%)