



State Profile

Nebraska

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)	1.3%	1.1%	0.8%	0.8%	1.4%
Manufacturing (10%)	0.6%	0.1%	-0.9%	-0.6%	0.0%
Other (non-manufacturing) Goods-Producing (5%)	0.9%	0.3%	3.1%	3.1%	5.6%
Private Service-Providing (69%)	1.9%	1.6%	0.8%	0.9%	1.4%
Government (17%)	-0.7%	-0.3%	0.9%	0.6%	0.8%
Unemployment Rate (% of labor force)	2.9%	3.2%	3.2%	3.2%	3.1%

Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	4.8%	5.7%	2.4%	1.3%	1.5%
Multifamily Building Permits	-25.6%	78.3%	115.3%	34.0%	-12.5%
Home Price Index	7.2%	6.2%	4.2%	4.3%	4.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.18	1.96	2.29	2.10	2.20

BANKING TRENDS

General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	179	180	187	182	189
Total Assets (in millions)	77,879	76,564	74,355	76,257	73,045
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	74	75	77	74	78

Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.79	1.16	0.80	0.73	0.73
Noncurrent Loans / Total Loans (median %)	0.28	0.26	0.29	0.24	0.17
ALLL/Total Loans (median %)	1.36	1.38	1.31	1.33	1.29
ALLL/Noncurrent Loans (median multiple)	3.42	2.99	2.93	3.47	3.46
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.01	0.00

Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	10.82	10.61	10.57	10.65	10.31
Return on Assets (median %)	1.15	1.00	1.06	0.99	0.97
Pretax Return on Assets (median %)	1.34	1.16	1.29	1.19	1.22
Net Interest Margin (median %)	3.75	3.64	3.71	3.71	3.63
Yield on Earning Assets (median %)	4.34	4.15	4.21	4.20	4.10
Cost of Funding Earning Assets (median %)	0.52	0.47	0.47	0.46	0.44
Provisions to Avg. Assets (median %)	0.05	0.06	0.07	0.09	0.07
Noninterest Income to Avg. Assets (median %)	0.35	0.36	0.37	0.38	0.41
Overhead to Avg. Assets (median %)	2.50	2.55	2.49	2.58	2.58

Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	71.83	70.60	70.68	70.44	69.04
Noncore Funding to Assets (median %)	11.23	10.26	10.40	11.49	11.49
Long-term Assets to Assets (median %, call filers)	17.77	18.33	18.40	18.86	19.19
Brokered Deposits (number of institutions)	96	92	94	92	93
Brokered Deposits to Assets (median % for those above)	6.70	6.03	7.00	6.44	6.82

Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	74.05	75.00	74.95	74.32	72.44
Commercial Real Estate	58.75	59.70	55.31	62.60	55.88
Construction & Development	8.02	7.71	5.87	7.60	6.96
Multifamily Residential Real Estate	0.59	0.59	0.43	0.44	0.55
Nonresidential Real Estate	42.97	46.05	43.72	41.63	44.48
Residential Real Estate	55.77	54.46	52.98	55.80	56.78
Consumer	17.41	17.29	19.25	18.13	19.87
Agriculture	275.16	265.60	285.36	279.89	293.00

BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Assets	Institutions
Omaha-Council Bluffs, NE-IA	73	31,002	< \$100 million	76 (42.5%)
Lincoln, NE	26	7,987	\$100 million to \$250 million	52 (29.1%)
Sioux City, IA-NE-SD	34	4,151	\$250 million to \$1 billion	44 (24.6%)
Grand Island, NE	22	2,449	\$1 billion to \$10 billion	6 (3.4%)
			> \$10 billion	1 (0.6%)