

FDIC State Profile

Nebraska

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)	1.7%	1.1%	-0.1%	0.3%	0.8%
Manufacturing (10%)	4.8%	3.8%	1.2%	1.2%	-0.5%
Other (non-manufacturing) Goods-Producing (5%)	1.5%	0.3%	0.3%	0.5%	3.1%
Private Service-Providing (68%)	1.7%	1.2%	-0.2%	0.2%	0.8%
Government (17%)	0.1%	-0.4%	-0.6%	-0.1%	1.1%
Unemployment Rate (% of labor force, seasonally adjusted)	2.8%	2.8%	2.9%	2.9%	3.1%
Other Indicators (change from year ago, unless noted)	Q3-18	Q2-18	Q3-17	2017	2016
Single-Family Home Permits	-16.6%	0.5%	17.7%	10.3%	1.3%
Multifamily Building Permits	-26.8%	53.8%	18.9%	5.2%	34.0%
Home Price Index	6.6%	5.8%	6.6%	6.6%	4.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.02	2.16	2.12	2.02	2.10

BANKING TRENDS

General Information	Q3-18	Q2-18	Q3-17	2017	2016
Institutions (#)	173	174	176	175	182
Total Assets (in millions)	76,011	75,007	72,242	74,109	76,256
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	66	68	73	74	74
Asset Quality	Q3-18	Q2-18	Q3-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.90	0.75	0.75	0.64	0.73
Noncurrent Loans / Total Loans (median %)	0.27	0.25	0.27	0.23	0.24
ALLL/Total Loans (median %)	1.35	1.37	1.36	1.35	1.33
ALLL/Noncurrent Loans (median multiple)	3.34	2.83	3.61	4.00	3.47
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.01	0.01
Capital / Earnings	Q3-18	Q2-18	Q3-17	2017	2016
Tier 1 Leverage (median %)	10.99	10.77	10.81	10.72	10.65
Return on Assets (median %)	1.26	1.24	1.12	1.01	0.99
Pretax Return on Assets (median %)	1.49	1.42	1.37	1.23	1.19
Net Interest Margin (median %)	3.82	3.80	3.73	3.74	3.71
Yield on Earning Assets (median %)	4.68	4.51	4.40	4.33	4.20
Cost of Funding Earning Assets (median %)	0.76	0.65	0.57	0.51	0.47
Provisions to Avg. Assets (median %)	0.05	0.04	0.04	0.07	0.09
Noninterest Income to Avg. Assets (median %)	0.39	0.42	0.39	0.38	0.39
Overhead to Avg. Assets (median %)	2.53	2.53	2.52	2.54	2.58
Liquidity/Sensitivity	Q3-18	Q2-18	Q3-17	2017	2016
Net Loans to Assets (median %)	73.03	71.84	72.53	71.80	70.44
Noncore Funding to Assets (median %)	11.57	10.56	11.53	13.07	11.49
Long-term Assets to Assets (median %, call filers)	17.53	17.61	18.48	18.19	18.86
Brokered Deposits (number of institutions)	90	87	96	97	92
Brokered Deposits to Assets (median % for those above)	4.51	4.54	6.32	6.77	6.44
Loan Concentrations (median % of Qualifying Total Capital)	Q3-18	Q2-18	Q3-17	2017	2016
Commercial and Industrial	72	70	73	72	74
Commercial Real Estate	66	65	60	64	63
Construction & Development	9	9	10	10	8
Multifamily Residential Real Estate	1	1	1	1	0
Nonresidential Real Estate	48	47	45	45	41
Residential Real Estate	58	61	57	56	56
Consumer	16	16	17	16	18
Agriculture	275	270	272	275	280

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Omaha-Council Bluffs, NE-IA	71	32,661	< \$100 million	71 (41%)
Lincoln, NE	28	8,179	\$100 million to \$250 million	50 (28.9%)
Sioux City, IA-NE-SD	35	4,280	\$250 million to \$1 billion	44 (25.4%)
Grand Island, NE	22	2,720	\$1 billion to \$10 billion	7 (4%)
			> \$10 billion	1 (0.6%)