



State Profile

Delaware

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)	1.6%	1.4%	0.4%	0.6%	1.0%
Manufacturing (6%)	1.9%	0.1%	-0.4%	0.5%	0.8%
Other (non-manufacturing) Goods-Producing (5%)	7.8%	3.6%	3.1%	4.6%	1.0%
Private Service-Providing (75%)	1.3%	1.6%	0.2%	0.3%	1.2%
Government (14%)	1.0%	0.1%	0.5%	1.0%	0.4%
Unemployment Rate (% of labor force, seasonally adjusted)	3.9%	4.0%	4.6%	4.6%	4.5%
Other Indicators (change from year ago, unless noted)	Q3-18	Q2-18	Q3-17	2017	2016
Single-Family Home Permits	-2.6%	8.7%	11.8%	8.9%	14.7%
Multifamily Building Permits	-61.1%	-56.7%	46.3%	48.3%	-25.9%
Home Price Index	4.8%	4.9%	1.1%	2.0%	2.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.16	2.37	2.28	2.41	2.30

BANKING TRENDS

General Information	Q3-18	Q2-18	Q3-17	2017	2016
Institutions (#)	22	22	22	22	22
Total Assets (in millions)	1,056,617	1,050,332	1,045,534	1,067,263	1,020,696
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	1	1	1	1	1

Asset Quality	Q3-18	Q2-18	Q3-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.67	1.62	1.91	2.03	1.91
Noncurrent Loans / Total Loans (median %)	1.14	1.08	1.12	1.26	1.09
ALLL/Total Loans (median %)	1.13	1.14	1.22	1.18	1.21
ALLL/Noncurrent Loans (median multiple)	1.35	1.48	1.24	1.06	1.76
Net Loan Losses / Total Loans (median %)	0.14	0.17	0.18	0.13	0.26

Capital / Earnings	Q3-18	Q2-18	Q3-17	2017	2016
Tier 1 Leverage (median %)	12.57	12.12	11.31	11.47	11.25
Return on Assets (median %)	1.37	1.21	1.00	0.71	0.79
Pretax Return on Assets (median %)	1.81	1.71	1.49	1.38	1.21
Net Interest Margin (median %)	3.63	3.50	3.27	3.10	3.16
Yield on Earning Assets (median %)	4.52	4.44	3.71	3.63	3.53
Cost of Funding Earning Assets (median %)	0.73	0.65	0.52	0.49	0.37
Provisions to Avg. Assets (median %)	0.02	0.08	0.12	0.10	0.09
Noninterest Income to Avg. Assets (median %)	1.36	1.11	1.52	1.23	1.22
Overhead to Avg. Assets (median %)	3.28	3.50	3.05	3.18	3.19

Liquidity/Sensitivity	Q3-18	Q2-18	Q3-17	2017	2016
Net Loans to Assets (median %)	67.80	67.04	69.01	69.66	67.53
Noncore Funding to Assets (median %)	13.40	15.63	15.46	15.72	15.29
Long-term Assets to Assets (median %, call filers)	13.77	15.20	16.23	16.67	16.55
Brokered Deposits (number of institutions)	11	11	12	12	12
Brokered Deposits to Assets (median % for those above)	19.52	22.78	14.66	15.23	13.83

Loan Concentrations (median % of Qualifying Total Capital)	Q3-18	Q2-18	Q3-17	2017	2016
Commercial and Industrial	23	20	19	19	21
Commercial Real Estate	52	53	54	54	58
Construction & Development	4	5	5	5	6
Multifamily Residential Real Estate	0	1	1	0	1
Nonresidential Real Estate	27	27	29	28	31
Residential Real Estate	26	29	37	35	47
Consumer	11	9	9	9	8
Agriculture	0	0	0	0	0

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	117	486,325	< \$100 million	3 (13.6%)
Salisbury, MD-DE	24	70,748	\$100 million to \$250 million	4 (18.2%)
Dover, DE	11	2,019	\$250 million to \$1 billion	4 (18.2%)
			\$1 billion to \$10 billion	3 (13.6%)
			> \$10 billion	8 (36.4%)