



State Profile

Maryland and
Washington, DC

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%	0.6%	0.9%	0.9%	1.2%
Manufacturing (4%)	1.6%	1.0%	0.8%	0.9%	-0.3%
Other (non-manufacturing) Goods-Producing (6%)	0.5%	1.1%	0.4%	0.5%	4.1%
Private Service-Providing (72%)	1.4%	0.9%	1.2%	1.1%	1.4%
Government (18%)	-0.3%	-0.7%	0.0%	0.3%	-0.1%
Unemployment Rate (% of labor force, seasonally adjusted)	4.2%	4.3%	4.0%	4.1%	4.4%
Other Indicators (change from year ago, unless noted)	Q3-18	Q2-18	Q3-17	2017	2016
Single-Family Home Permits	4.1%	10.0%	14.0%	13.7%	-8.2%
Multifamily Building Permits	33.8%	-65.4%	202.8%	-13.4%	7.6%
Home Price Index	4.0%	4.4%	3.6%	3.6%	3.1%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.72	2.96	2.70	2.87	2.72

BANKING TRENDS

General Information	Q3-18	Q2-18	Q3-17	2017	2016
Institutions (#)	50	50	55	53	57
Total Assets (in millions)	46,091	45,683	41,319	41,769	39,571
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	3	3	3	3	3
Asset Quality	Q3-18	Q2-18	Q3-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.32	1.46	2.02	1.83	2.34
Noncurrent Loans / Total Loans (median %)	0.91	0.99	1.56	1.05	1.44
ALLL/Total Loans (median %)	0.99	0.98	1.00	0.99	1.03
ALLL/Noncurrent Loans (median multiple)	1.08	1.08	0.72	0.97	0.75
Net Loan Losses / Total Loans (median %)	0.00	0.02	0.01	0.08	0.08
Capital / Earnings	Q3-18	Q2-18	Q3-17	2017	2016
Tier 1 Leverage (median %)	10.72	10.69	10.53	10.48	10.39
Return on Assets (median %)	0.82	0.84	0.65	0.51	0.57
Pretax Return on Assets (median %)	1.10	1.13	1.00	1.02	0.87
Net Interest Margin (median %)	3.76	3.69	3.66	3.59	3.51
Yield on Earning Assets (median %)	4.47	4.31	4.17	4.17	4.14
Cost of Funding Earning Assets (median %)	0.80	0.72	0.54	0.53	0.51
Provisions to Avg. Assets (median %)	0.06	0.04	0.08	0.10	0.07
Noninterest Income to Avg. Assets (median %)	0.33	0.36	0.41	0.41	0.40
Overhead to Avg. Assets (median %)	2.78	2.82	2.74	2.77	2.93
Liquidity/Sensitivity	Q3-18	Q2-18	Q3-17	2017	2016
Net Loans to Assets (median %)	77.36	76.09	76.31	77.25	74.01
Noncore Funding to Assets (median %)	12.63	12.82	10.93	11.39	10.71
Long-term Assets to Assets (median %, call filers)	33.19	33.93	35.86	34.46	34.57
Brokered Deposits (number of institutions)	26	25	27	27	29
Brokered Deposits to Assets (median % for those above)	3.46	4.42	5.64	5.62	4.91
Loan Concentrations (median % of Qualifying Total Capital)	Q3-18	Q2-18	Q3-17	2017	2016
Commercial and Industrial	45	49	43	48	44
Commercial Real Estate	285	287	284	277	281
Construction & Development	45	46	36	44	40
Multifamily Residential Real Estate	17	17	16	17	14
Nonresidential Real Estate	200	218	206	208	225
Residential Real Estate	256	262	275	265	289
Consumer	4	4	4	4	4
Agriculture	2	2	2	2	2

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	4 (8%)
Washington-Arlington-Alexandria, DC-VA-MD-WV	77	256,432	\$100 million to \$250 million	10 (20%)
Baltimore-Columbia-Towson, MD	51	72,495	\$250 million to \$1 billion	25 (50%)
Salisbury, MD-DE	24	70,748	\$1 billion to \$10 billion	11 (22%)
Hagerstown-Martinsburg, MD-WV	15	3,630	> \$10 billion	0 (0%)