

FDIC State Profile

New York

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)	1.3%	1.2%	1.2%	1.2%	1.5%
Manufacturing (5%)	-0.5%	-0.9%	-1.0%	-1.2%	-0.8%
Other (non-manufacturing) Goods-Producing (4%)	3.7%	3.4%	1.4%	1.8%	4.2%
Private Service-Providing (76%)	1.5%	1.5%	1.6%	1.5%	1.8%
Government (15%)	0.0%	0.1%	0.2%	0.3%	0.5%
Unemployment Rate (% of labor force, seasonally adjusted)	4.2%	4.5%	4.7%	4.7%	4.9%
Other Indicators (change from year ago, unless noted)	Q3-18	Q2-18	Q3-17	2017	2016
Single-Family Home Permits	-20.4%	0.4%	16.5%	2.9%	5.2%
Multifamily Building Permits	-1.5%	1.9%	-17.2%	27.5%	-66.5%
Home Price Index	6.0%	6.3%	5.4%	5.1%	3.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.61	1.81	1.58	1.59	1.43

BANKING TRENDS

General Information	Q3-18	Q2-18	Q3-17	2017	2016
Institutions (#)	140	141	144	141	146
Total Assets (in millions)	1,005,360	1,007,401	978,755	1,004,226	949,747
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	5	5	5	5	5
Asset Quality	Q3-18	Q2-18	Q3-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.96	0.92	1.06	1.14	1.15
Noncurrent Loans / Total Loans (median %)	0.58	0.58	0.71	0.63	0.78
ALLL/Total Loans (median %)	1.03	1.04	1.11	1.05	1.08
ALLL/Noncurrent Loans (median multiple)	1.56	1.49	1.28	1.21	1.15
Net Loan Losses / Total Loans (median %)	0.01	0.01	0.01	0.05	0.05
Capital / Earnings	Q3-18	Q2-18	Q3-17	2017	2016
Tier 1 Leverage (median %)	10.18	10.05	9.86	9.90	9.91
Return on Assets (median %)	0.97	0.93	0.80	0.63	0.68
Pretax Return on Assets (median %)	1.21	1.15	1.12	1.05	0.96
Net Interest Margin (median %)	3.51	3.40	3.36	3.39	3.34
Yield on Earning Assets (median %)	4.20	4.04	3.89	3.83	3.74
Cost of Funding Earning Assets (median %)	0.71	0.60	0.47	0.46	0.44
Provisions to Avg. Assets (median %)	0.07	0.04	0.08	0.08	0.08
Noninterest Income to Avg. Assets (median %)	0.44	0.43	0.44	0.45	0.50
Overhead to Avg. Assets (median %)	2.63	2.57	2.54	2.54	2.59
Liquidity/Sensitivity	Q3-18	Q2-18	Q3-17	2017	2016
Net Loans to Assets (median %)	71.26	71.50	69.79	70.09	68.48
Noncore Funding to Assets (median %)	11.86	12.32	11.85	12.57	11.90
Long-term Assets to Assets (median %, call filers)	33.19	33.77	32.09	32.86	34.37
Brokered Deposits (number of institutions)	80	84	88	90	90
Brokered Deposits to Assets (median % for those above)	4.27	4.01	5.43	4.45	4.23
Loan Concentrations (median % of Qualifying Total Capital)	Q3-18	Q2-18	Q3-17	2017	2016
Commercial and Industrial	50	47	48	49	50
Commercial Real Estate	250	252	244	245	234
Construction & Development	18	16	14	14	15
Multifamily Residential Real Estate	37	36	33	35	31
Nonresidential Real Estate	147	149	145	155	143
Residential Real Estate	176	174	183	180	187
Consumer	4	5	4	5	4
Agriculture	0	0	0	0	0

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
New York-Newark-Jersey City, NY-NJ-PA	201	1,823,300	< \$100 million	8 (5.7%)
Buffalo-Cheektowaga-Niagara Falls, NY	16	42,604	\$100 million to \$250 million	23 (16.4%)
Albany-Schenectady-Troy, NY	24	29,437	\$250 million to \$1 billion	59 (42.1%)
Rochester, NY	20	18,870	\$1 billion to \$10 billion	40 (28.6%)
Syracuse, NY	16	12,429	> \$10 billion	10 (7.1%)