



# State Profile

New York

## 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)	1.4%	1.3%	1.6%	1.5%	1.8%
Manufacturing (5%)	-3.3%	-3.1%	-0.4%	-0.8%	0.3%
Other (non-manufacturing) Goods-Producing (4%)	1.2%	0.6%	3.8%	3.1%	5.3%
Private Service-Providing (76%)	1.8%	1.8%	1.9%	1.7%	2.1%
Government (15%)	0.6%	0.6%	0.4%	0.6%	0.2%
Unemployment Rate (% of labor force)	4.4%	4.4%	4.8%	4.9%	5.3%

#### Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	-7.5%	3.5%	11.2%	5.2%	11.9%
Multifamily Building Permits	21.6%	176.5%	-85.4%	-66.5%	154.6%
Home Price Index	4.3%	4.8%	3.9%	3.9%	3.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.72	1.52	1.56	1.44	1.45

### BANKING TRENDS

#### General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	145	146	148	146	150
Total Assets (in millions)	964,191	947,969	1,016,858	949,753	995,748
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	5	5	5	5	5

#### Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.09	1.15	1.22	1.15	1.58
Noncurrent Loans / Total Loans (median %)	0.71	0.73	0.90	0.78	0.88
ALLL/Total Loans (median %)	1.09	1.06	1.09	1.08	1.11
ALLL/Noncurrent Loans (median multiple)	1.16	1.16	1.09	1.15	1.07
Net Loan Losses / Total Loans (median %)	0.01	0.00	0.00	0.05	0.06

#### Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	9.83	9.72	9.84	9.92	10.01
Return on Assets (median %)	0.76	0.70	0.68	0.68	0.65
Pretax Return on Assets (median %)	1.05	0.98	1.01	0.96	0.90
Net Interest Margin (median %)	3.37	3.32	3.37	3.34	3.32
Yield on Earning Assets (median %)	3.81	3.74	3.73	3.74	3.80
Cost of Funding Earning Assets (median %)	0.45	0.42	0.42	0.44	0.40
Provisions to Avg. Assets (median %)	0.08	0.06	0.07	0.08	0.07
Noninterest Income to Avg. Assets (median %)	0.44	0.43	0.50	0.50	0.52
Overhead to Avg. Assets (median %)	2.55	2.61	2.56	2.59	2.78

#### Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	69.18	68.81	66.48	68.48	65.51
Noncore Funding to Assets (median %)	12.08	11.52	10.95	11.90	11.65
Long-term Assets to Assets (median %, call filers)	34.19	35.18	36.63	34.37	38.77
Brokered Deposits (number of institutions)	89	89	88	90	85
Brokered Deposits to Assets (median % for those above)	4.64	4.20	3.93	4.23	3.88

#### Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	47.47	49.38	51.38	49.90	49.68
Commercial Real Estate	241.55	238.66	227.64	233.73	223.85
Construction & Development	11.30	11.24	13.22	14.85	12.36
Multifamily Residential Real Estate	31.64	33.05	28.73	31.48	26.60
Nonresidential Real Estate	144.74	145.35	145.20	143.35	142.35
Residential Real Estate	187.47	191.27	182.06	187.15	185.47
Consumer	4.88	3.85	3.46	3.96	3.51
Agriculture	0.00	0.00	0.00	0.00	0.00

### BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
New York-Newark-Jersey City, NY-NJ-PA	213	1,658,292	< \$100 million	9 (6.2%)
Buffalo-Cheektowaga-Niagara Falls, NY	16	42,106	\$100 million to \$250 million	28 (19.3%)
Albany-Schenectady-Troy, NY	25	25,106	\$250 million to \$1 billion	60 (41.4%)
Rochester, NY	21	17,374	\$1 billion to \$10 billion	37 (25.5%)
Syracuse, NY	16	12,243	> \$10 billion	11 (7.6%)