



State Profile

Louisiana

Second Quarter 2015

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q2-15	Q1-15	Q2-14	2014	2013
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.6%	1.0%	1.4%	1.4%	1.4%
Manufacturing (8%)	2.2%	1.8%	2.1%	2.1%	1.7%
Other (non-manufacturing) Goods-Producing (10%)	-2.8%	-0.3%	3.6%	4.3%	2.4%
Private Service-Providing (66%)	1.4%	1.8%	2.2%	2.0%	2.4%
Government (16%)	-1.7%	-1.8%	-3.2%	-2.8%	-2.9%
Unemployment Rate (% of labor force)	6.5%	6.8%	5.9%	6.3%	6.5%

Other Indicators (change from year ago, unless noted)

	Q2-15	Q1-15	Q2-14	2014	2013
Single-Family Home Permits	2.9%	10.3%	-5.4%	-2.1%	12.0%
Multifamily Building Permits	8.1%	34.2%	7.1%	26.6%	9.0%
Home Price Index	4.5%	4.5%	2.3%	2.8%	1.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.95	2.81	3.29	3.14	3.36

BANKING TRENDS

General Information

	Q2-15	Q1-15	Q2-14	2014	2013
Institutions (#)	135	136	140	138	142
Total Assets (in millions)	68,689	65,834	62,007	64,033	72,070
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	63	63	64	61	64

Asset Quality

	Q2-15	Q1-15	Q2-14	2014	2013
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.73	1.80	1.70	1.78	2.28
Noncurrent Loans / Total Loans (median %)	0.85	0.74	0.73	0.70	0.83
ALLL/Total Loans (median %)	1.15	1.20	1.16	1.15	1.21
ALLL/Noncurrent Loans (median multiple)	1.55	1.55	1.51	1.56	1.41
Net Loan Losses / Total Loans (median %)	0.03	0.01	0.06	0.07	0.12

Capital / Earnings

	Q2-15	Q1-15	Q2-14	2014	2013
Tier 1 Leverage (median %)	10.65	10.84	10.80	10.71	10.55
Return on Assets (median %)	1.01	0.95	1.03	0.98	1.00
Pretax Return on Assets (median %)	1.24	1.16	1.28	1.21	1.23
Net Interest Margin (median %)	3.94	3.84	4.01	4.00	4.00
Yield on Earning Assets (median %)	4.36	4.25	4.43	4.45	4.50
Cost of Funding Earning Assets (median %)	0.38	0.38	0.41	0.41	0.48
Provisions to Avg. Assets (median %)	0.09	0.08	0.05	0.07	0.09
Noninterest Income to Avg. Assets (median %)	0.58	0.56	0.66	0.63	0.69
Overhead to Avg. Assets (median %)	2.94	2.93	2.92	2.99	3.05

Liquidity/Sensitivity

	Q2-15	Q1-15	Q2-14	2014	2013
Net Loans to Assets (median %)	65.66	62.77	60.87	62.52	61.15
Noncore Funding to Assets (median %)	8.86	8.32	8.89	8.53	8.56
Long-term Assets to Assets (median %, call filers)	22.20	21.46	23.70	21.71	24.10
Brokered Deposits (number of institutions)	36	35	35	36	36
Brokered Deposits to Assets (median % for those above)	1.57	1.84	2.61	2.37	1.47

Loan Concentrations (median % of Total Risk-Based Capital)

	Q2-15	Q1-15	Q2-14	2014	2013
Commercial and Industrial	65.56	63.99	60.52	65.09	57.15
Commercial Real Estate	187.82	188.23	181.17	190.12	187.01
Construction & Development	48.49	48.27	41.97	48.11	39.51
Multifamily Residential Real Estate	5.95	5.47	5.97	5.70	5.32
Nonresidential Real Estate	122.87	122.13	122.98	121.29	128.45
Residential Real Estate	178.82	172.92	169.87	176.36	166.21
Consumer	24.22	23.15	25.10	23.94	27.28
Agriculture	12.77	10.52	10.30	9.96	8.53

BANKING PROFILE

Largest Deposit Markets (from 2014 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
				Institutions
New Orleans-Metairie, LA	36	32,628	< \$100 million	28 (20.7%)
Baton Rouge, LA	39	18,720	\$100 million to \$250 million	53 (39.3%)
Lafayette, LA	40	10,590	\$250 million to \$1 billion	44 (32.6%)
Shreveport-Bossier City, LA	28	7,703	\$1 billion to \$10 billion	9 (6.7%)
Houma-Thibodaux, LA	15	4,334	> \$10 billion	1 (0.7%)