

FDIC State Profile

Indiana

Third Quarter 2012

ECONOMIC INDICATORS

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

	Q3-12	Q2-12	Q3-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.4%	1.7%	0.9%	1.2%	0.3%
Manufacturing (17%)	4.7%	4.8%	3.3%	3.8%	1.3%
Other (non-manufacturing) Goods-Producing (5%)	6.0%	5.5%	3.2%	4.1%	-3.7%
Private Service-Producing (64%)	1.7%	1.2%	1.0%	1.4%	0.5%
Government (15%)	1.8%	-0.7%	-3.0%	-2.8%	-0.2%
Unemployment Rate (% of labor force)	8.2%	7.9%	9.2%	9.0%	10.1%

Other Indicators (change from year ago, unless noted)

	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	-1.2%	11.5%	14.8%	-4.2%	1.0%
Multifamily Building Permits	-44.8%	212.2%	26.5%	10.4%	3.3%
Home Price Index	0.3%	0.6%	-1.7%	-1.3%	-1.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.48	6.12	6.01	5.92	7.15

BANKING TRENDS

General Information

	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	137	139	143	142	146
Total Assets (in millions)	67,579	67,529	65,637	66,432	66,304
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	20	20	19	20	18

Asset Quality

	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.25	3.15	3.47	3.67	3.82
Noncurrent Loans / Total Loans (median %)	1.88	1.92	2.28	2.17	2.32
ALLL/Total Loans (median %)	1.62	1.63	1.53	1.55	1.49
ALLL/Noncurrent Loans (median multiple)	0.78	0.81	0.69	0.74	0.70
Net Loan Losses / Total Loans (median %)	0.18	0.14	0.27	0.46	0.55

Capital / Earnings

	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	10.12	9.92	9.86	9.76	9.41
Return on Assets (median %)	0.85	0.80	0.75	0.69	0.59
Pretax Return on Assets (median %)	1.15	0.99	1.02	0.88	0.71
Net Interest Margin (median %)	3.74	3.74	3.87	3.83	3.75
Yield on Earning Assets (median %)	4.44	4.49	4.84	4.84	5.17
Cost of Funding Earning Assets (median %)	0.76	0.81	1.00	1.08	1.44
Provisions to Avg. Assets (median %)	0.20	0.19	0.28	0.31	0.45
Noninterest Income to Avg. Assets (median %)	0.76	0.71	0.67	0.69	0.66
Overhead to Avg. Assets (median %)	2.89	2.91	2.91	2.92	2.97

Liquidity/Sensitivity

	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	63.27	63.87	65.99	64.21	67.32
Noncore Funding to Assets (median %)	18.36	18.68	19.80	19.48	21.54
Long-term Assets to Assets (median %, call filers)*	41.95	41.11	34.27	34.41	32.60
Brokered Deposits (number of institutions)	49	49	55	54	60
Brokered Deposits to Assets (median % for those above)	2.80	3.28	4.12	3.86	3.83

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

	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	44.55	44.44	48.70	47.89	51.83
Commercial Real Estate	145.79	145.33	159.03	155.57	166.71
Construction & Development	16.45	16.46	18.39	18.18	23.62
Multifamily Residential Real Estate	8.51	8.74	9.01	9.02	8.92
Nonresidential Real Estate	109.83	112.11	118.45	120.10	122.44
Residential Real Estate	228.07	234.88	245.58	239.84	245.51
Consumer	18.05	18.23	20.79	20.26	22.73
Agriculture	28.07	27.29	42.40	41.46	41.05

BANKING PROFILE

Largest Deposit Markets (from 2012 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Joliet-Naperville, IL-IN-WI	249	313,859	< \$100 million	31 (22.6%)
Cincinnati-Middletown, OH-KY-IN	74	66,283	\$100 million to \$250 million	50 (36.5%)
Indianapolis-Carmel, IN	50	33,287	\$250 million to \$1 billion	41 (29.9%)
Louisville-Jefferson County, KY-IN	47	23,628	\$1 billion to \$10 billion	15 (10.9%)
Fort Wayne, IN	25	6,250	> \$10 billion	0 (0%)

* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.