



# State Profile

Louisiana

## 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)	1.7%	2.4%	1.2%	1.1%	-0.9%
Manufacturing (7%)	0.2%	1.4%	1.1%	1.0%	-3.0%
Other (non-manufacturing) Goods-Producing (9%)	1.3%	2.5%	1.3%	1.6%	-4.8%
Private Service-Producing (65%)	2.4%	3.0%	1.8%	2.0%	-0.1%
Government (19%)	0.0%	0.5%	-0.9%	-1.7%	-0.8%
Unemployment Rate (% of labor force)	7.3%	7.3%	7.3%	7.3%	7.5%

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

	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	17.4%	1.5%	0.2%	-3.2%	-5.7%
Multifamily Building Permits	27.5%	-60.6%	24.7%	121.0%	-39.1%
Home Price Index	2.4%	1.3%	-1.7%	-0.8%	-1.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.46	3.62	3.95	3.70	4.05

### BANKING TRENDS

#### General Information

	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	146	146	150	146	156
Total Assets (in millions)	67,892	66,970	66,338	67,959	62,728
New Institutions (# < 3 years)	1	1	1	1	2
Subchapter S Institutions	64	64	62	61	62

#### Asset Quality

	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.80	2.83	2.84	3.13	3.21
Noncurrent Loans / Total Loans (median %)	1.16	1.34	1.21	1.34	1.62
ALLL/Total Loans (median %)	1.32	1.30	1.30	1.35	1.30
ALLL/Noncurrent Loans (median multiple)	0.94	0.96	0.97	0.87	0.76
Net Loan Losses / Total Loans (median %)	0.07	0.07	0.06	0.18	0.20

#### Capital / Earnings

	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	10.60	10.44	10.43	10.40	9.90
Return on Assets (median %)	1.05	0.99	1.07	0.97	0.92
Pretax Return on Assets (median %)	1.33	1.24	1.31	1.22	1.20
Net Interest Margin (median %)	4.08	4.02	4.21	4.14	4.21
Yield on Earning Assets (median %)	4.78	4.77	5.00	4.92	5.36
Cost of Funding Earning Assets (median %)	0.60	0.62	0.78	0.80	1.09
Provisions to Avg. Assets (median %)	0.11	0.12	0.12	0.16	0.21
Noninterest Income to Avg. Assets (median %)	0.67	0.67	0.74	0.72	0.75
Overhead to Avg. Assets (median %)	3.04	3.09	3.13	3.10	3.30

#### Liquidity/Sensitivity

	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	60.14	60.59	60.59	59.43	60.55
Noncore Funding to Assets (median %)	19.47	20.05	20.01	19.45	20.93
Long-term Assets to Assets (median %, call filers)*	20.72	20.66	19.62	20.86	16.90
Brokered Deposits (number of institutions)	36	37	34	36	38
Brokered Deposits to Assets (median % for those above)	1.85	1.37	2.26	2.19	2.38

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

	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	55.00	55.52	54.55	56.58	57.92
Commercial Real Estate	186.91	187.56	172.35	175.91	179.10
Construction & Development	39.27	40.93	39.25	37.90	40.59
Multifamily Residential Real Estate	4.77	5.42	5.31	5.45	5.16
Nonresidential Real Estate	131.96	134.60	130.83	125.98	131.84
Residential Real Estate	173.82	175.58	173.39	176.15	173.55
Consumer	32.50	33.38	34.62	32.50	38.78
Agriculture	10.46	10.02	11.91	11.22	12.89

### BANKING PROFILE

Largest Deposit Markets (from 2012 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
New Orleans-Metairie-Kenner, LA	36	29,426	< \$100 million	37 (25.3%)
Baton Rouge, LA	41	17,273	\$100 million to \$250 million	56 (38.4%)
Shreveport-Bossier City, LA	25	6,858	\$250 million to \$1 billion	46 (31.5%)
Lafayette, LA	26	5,909	\$1 billion to \$10 billion	5 (3.4%)
Houma-Bayou Cane-Thibodaux, LA	16	3,863	> \$10 billion	2 (1.4%)

\* 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.