



State Profile

Louisiana

Fourth Quarter 2011

ECONOMIC INDICATORS

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

	Q4-11	Q3-11	Q4-10	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.8%	1.3%	0.7%	1.3%	-0.5%
Manufacturing (7%)	2.1%	1.1%	-0.2%	1.0%	-3.0%
Other (non-manufacturing) Goods-Producing (9%)	2.0%	1.3%	-1.3%	1.6%	-4.8%
Private Service-Producing (65%)	2.2%	2.0%	2.2%	2.3%	0.5%
Government (19%)	0.5%	-0.9%	-2.9%	-1.7%	-0.8%
Unemployment Rate (% of labor force)	7.1%	7.3%	7.9%	7.3%	7.5%

Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	-7.6%	0.2%	-1.3%	-3.2%	-5.7%
Multifamily Building Permits	25.6%	24.7%	102.4%	121.0%	-39.1%
Home Price Index	-0.4%	-1.8%	-0.4%	-0.9%	-1.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.28	3.93	3.69	3.68	4.05

BANKING TRENDS

General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	146	150	156	146	156
Total Assets (in millions)	67,957	66,338	62,728	67,957	62,728
New Institutions (# < 3 years)	1	1	2	1	2
Subchapter S Institutions	61	62	62	61	62

Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.13	2.84	3.21	3.13	3.21
Noncurrent Loans / Total Loans (median %)	1.34	1.21	1.62	1.34	1.62
ALLL/Total Loans (median %)	1.33	1.30	1.30	1.33	1.30
ALLL/Noncurrent Loans (median multiple)	0.87	0.97	0.76	0.87	0.76
Net Loan Losses / Total Loans (median %)	0.15	0.06	0.20	0.17	0.20

Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	10.40	10.43	9.90	10.40	9.90
Return on Assets (median %)	0.87	1.07	0.87	0.97	0.92
Pretax Return on Assets (median %)	1.03	1.31	1.00	1.23	1.20
Net Interest Margin (median %)	4.09	4.21	4.09	4.15	4.21
Yield on Earning Assets (median %)	4.89	5.03	5.19	4.95	5.38
Cost of Funding Earning Assets (median %)	0.73	0.78	0.99	0.80	1.09
Provisions to Avg. Assets (median %)	0.15	0.12	0.24	0.15	0.21
Noninterest Income to Avg. Assets (median %)	0.72	0.74	0.74	0.72	0.75
Overhead to Avg. Assets (median %)	3.18	3.13	3.35	3.10	3.30

Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	59.43	60.60	60.55	59.43	60.55
Noncore Funding to Assets (median %)	19.45	20.01	20.93	19.45	20.93
Long-term Assets to Assets (median %, call filers)	20.86	19.62	16.90	20.86	16.90
Brokered Deposits (number of institutions)	35	34	38	35	38
Brokered Deposits to Assets (median % for those above)	1.97	2.26	2.38	1.97	2.38

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

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	56.58	54.55	57.92	56.58	57.92
Commercial Real Estate	176.39	172.35	179.10	176.39	179.10
Construction & Development	37.82	39.25	40.59	37.82	40.59
Multifamily Residential Real Estate	5.45	5.31	5.16	5.45	5.16
Nonresidential Real Estate	125.29	130.83	131.84	125.29	131.84
Residential Real Estate	176.15	173.39	173.55	176.15	173.55
Consumer	32.50	34.62	38.78	32.50	38.78
Agriculture	10.43	11.70	12.06	10.43	12.06

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
New Orleans-Metairie-Kenner, LA	36	29,158	< \$100 million	36 (24.7%)
Baton Rouge, LA	42	15,958	\$100 million to \$250 million	59 (40.4%)
Shreveport-Bossier City, LA	25	6,670	\$250 million to \$1 billion	45 (30.8%)
Lafayette, LA	26	5,531	\$1 billion to \$10 billion	4 (2.7%)
Houma-Bayou Cane-Thibodaux, LA	15	4,316	> \$10 billion	2 (1.4%)