



State Profile

Nebraska

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)	0.3%	0.2%	0.6%	0.4%	-0.5%
Manufacturing (10%)	1.1%	1.6%	0.8%	1.5%	-1.6%
Other (non-manufacturing) Goods-Producing (4%)	-3.4%	-4.3%	-6.9%	-3.6%	-9.6%
Private Service-Producing (68%)	0.6%	0.6%	1.1%	0.9%	0.1%
Government (18%)	-0.3%	-1.3%	0.5%	-0.8%	0.7%
Unemployment Rate (% of labor force)	4.3%	4.5%	4.6%	4.4%	4.7%

Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	17.3%	0.3%	-14.2%	-8.6%	-7.4%
Multifamily Building Permits	-19.2%	242.7%	276.2%	50.8%	60.0%
Home Price Index	0.7%	-0.4%	0.3%	0.1%	-0.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.94	3.35	3.87	3.45	4.17

BANKING TRENDS

General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	217	221	224	217	224
Total Assets (in millions)	57,669	56,302	54,147	57,669	54,147
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	86	88	91	86	91

Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.32	1.46	1.48	1.32	1.48
Noncurrent Loans / Total Loans (median %)	0.56	0.79	0.84	0.56	0.84
ALLL/Total Loans (median %)	1.42	1.48	1.49	1.42	1.49
ALLL/Noncurrent Loans (median multiple)	1.78	1.55	1.59	1.78	1.59
Net Loan Losses / Total Loans (median %)	0.05	0.01	0.11	0.14	0.17

Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	9.63	9.77	9.56	9.63	9.56
Return on Assets (median %)	0.90	1.13	0.85	0.96	0.92
Pretax Return on Assets (median %)	1.11	1.40	1.04	1.20	1.17
Net Interest Margin (median %)	3.92	3.96	3.98	3.88	3.98
Yield on Earning Assets (median %)	4.86	4.91	5.14	4.88	5.27
Cost of Funding Earning Assets (median %)	0.86	0.94	1.17	0.96	1.28
Provisions to Avg. Assets (median %)	0.11	0.06	0.15	0.12	0.18
Noninterest Income to Avg. Assets (median %)	0.47	0.46	0.49	0.46	0.48
Overhead to Avg. Assets (median %)	2.99	2.61	3.03	2.69	2.82

Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	63.18	64.45	64.90	63.18	64.90
Noncore Funding to Assets (median %)	18.42	19.15	19.40	18.42	19.40
Long-term Assets to Assets (median %, call filers)	16.52	15.76	14.02	16.52	14.02
Brokered Deposits (number of institutions)	85	88	94	85	94
Brokered Deposits to Assets (median % for those above)	3.04	2.94	3.19	3.04	3.19

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

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	72.17	73.03	74.09	72.17	74.09
Commercial Real Estate	55.00	56.59	57.58	55.00	57.58
Construction & Development	6.25	5.78	5.29	6.25	5.29
Multifamily Residential Real Estate	0.98	1.22	0.87	0.98	0.87
Nonresidential Real Estate	43.32	44.34	46.32	43.32	46.32
Residential Real Estate	60.88	59.94	66.60	60.88	66.60
Consumer	26.49	28.19	28.47	26.49	28.47
Agriculture	253.05	259.53	256.14	253.05	256.14

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Assets	Institutions
Omaha-Council Bluffs, NE-IA	75	21,725	< \$100 million	127 (58.5%)
Lincoln, NE	27	5,888	\$100 million to \$250 million	54 (24.9%)
Sioux City, IA-NE-SD	34	2,749	\$250 million to \$1 billion	29 (13.4%)
			\$1 billion to \$10 billion	6 (2.8%)
			> \$10 billion	1 (0.5%)