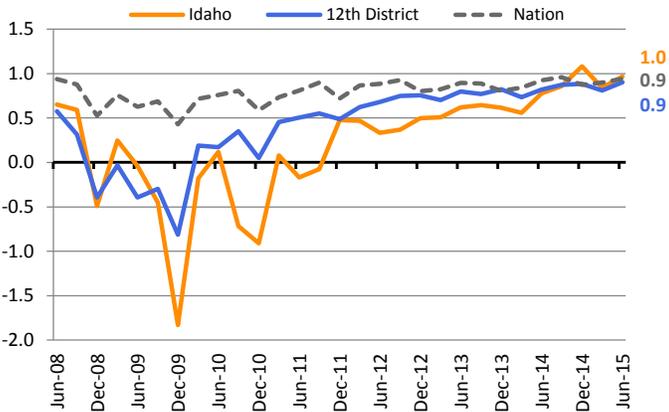


## Overview:

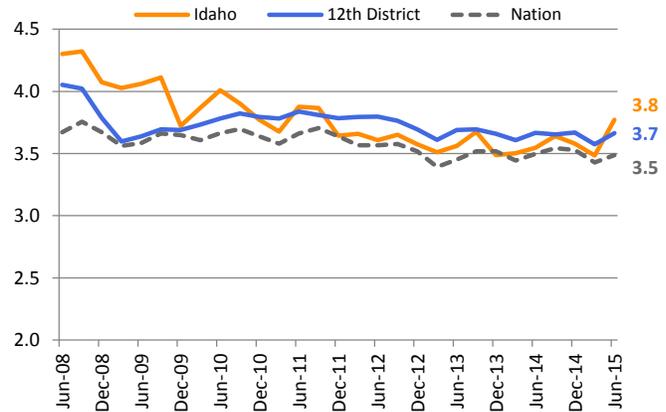
- Idaho banks continued their improving earnings trend with average year-to-date annualized ROAA increasing to 0.88%, 18 basis points higher than last year. The main drivers were an improved average net interest income ratio, a lower average overhead ratio, and a negligible average loan loss provision.
- Idaho banks reduced their average allowance for loan losses (ALLL) to total loans ratio to 1.74%. While this remains above the national average of 1.35%, the higher ALLL supports Idaho's higher level of average nonperforming assets to total assets.
- Average net loan growth remained strong at 10.6% year-over-year, while the average short-term investments ratio followed a seasonal pattern and declined to 9.5% from over 12.0% the prior two quarters.

### Average 1-Quarter Return on Avg. Assets (%)



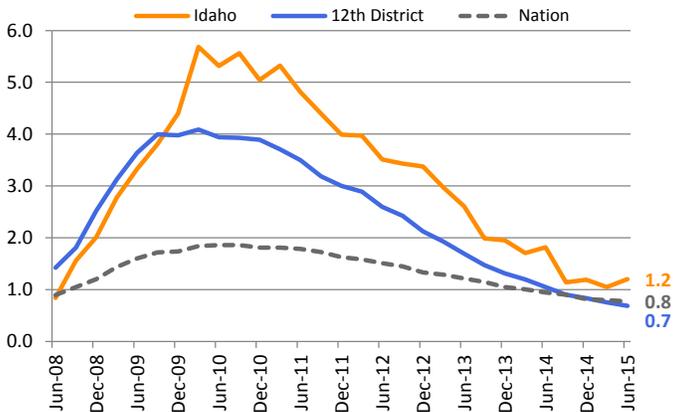
Quarterly net income / average assets, annualized

### Avg. Net Interest Income (TE) / Avg. Assets (%)



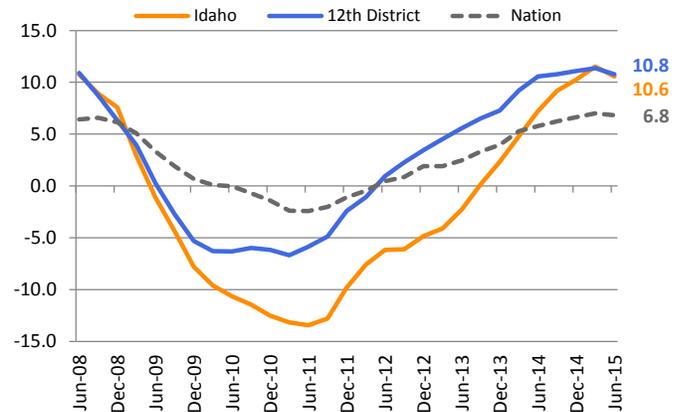
Quarterly, annualized, TE: tax equivalency basis

### Avg. Nonperforming Assets / Total Assets (%)

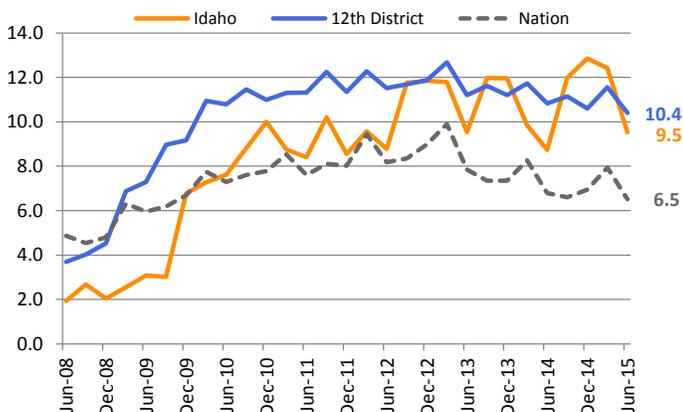


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

### Avg. Net Loan Growth Rate, Year-Over-Year (%)

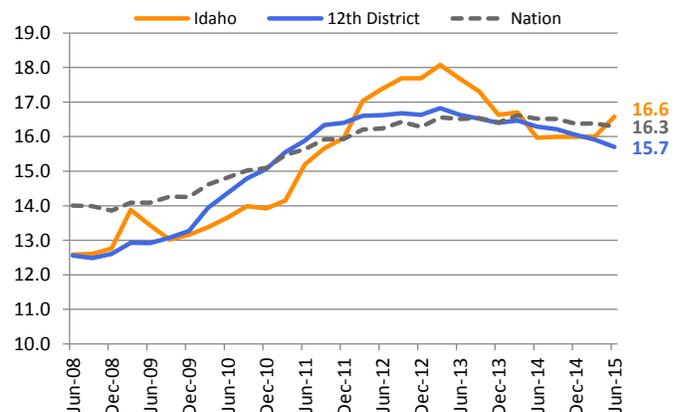


### Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

### Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 25% trimmed means (highest and lowest 25% of ratios are trimmed before averaging), ROAA is return on average assets.

I. Summary Items	Idaho			United States		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
median bank asset size (millions)	\$266	\$258	\$248	\$177	\$176	\$167
number of banks	11	11	13	5,441	5,502	5,694
-state member	0	0	1	818	814	827
-national	0	0	1	1,025	1,048	1,108
-nonmember	11	11	11	3,598	3,640	3,759
memo: number < 5 yrs. old	0	0	0	10	11	17

II. Balance Sheet Highlights	Average Idaho Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
<b>Selected Loan Concentrations (% Total Risk-Based Capital)</b>	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	138.7	132.0	139.3	110.1	109.5	108.4
-construction & land development	54.4	53.6	41.7	24.2	24.0	23.1
-nonfarm nonresidential (excl. owner-occupied)	69.8	70.6	74.8	60.7	60.5	60.7
-multi-family	8.0	8.8	6.8	9.5	9.4	9.3
nonfarm nonresidential owner-occupied	100.4	104.6	108.0	67.1	67.2	68.8
1-4 family residential (includes home equity)	73.4	73.8	74.1	134.4	133.7	133.3
agricultural & farmland secured	58.5	53.6	58.5	47.3	44.8	43.8
commercial & industrial	130.2	141.8	129.5	72.8	71.8	72.7
consumer	12.1	11.3	12.2	19.5	19.2	20.1
<b>Liquidity, Funding, and Capital</b>	%	%	%	%	%	%
net loan growth rate (year-over-year)	10.6	11.5	7.2	6.8	7.0	5.8
net loans / assets	60.6	58.3	59.4	63.4	61.8	61.2
core deposits / total assets (w/CDs <= \$250K)	80.4	81.1	78.1	79.4	80.0	80.0
net noncore funding dependence (w/CDs > \$250K)	-4.3	-7.7	-0.8	2.3	0.0	1.4
securities / assets	16.3	16.4	18.1	21.0	21.2	22.3
tier 1 leverage ratio	11.2	10.9	10.7	10.3	10.2	10.1
total risk-based capital ratio	16.6	16.0	16.0	16.3	16.4	16.5

III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
<b>Earnings (year-to-date annualized)</b>	%	%	%	%	%	%
return on average assets	0.88	0.84	0.70	0.92	0.90	0.88
net interest income (tax equivalent) / average assets	3.64	3.49	3.47	3.46	3.43	3.47
noninterest revenues / average assets	0.77	0.78	0.75	0.56	0.54	0.56
overhead expenses / average assets	3.55	3.47	3.62	2.81	2.81	2.86
loan loss provisions / average assets	0.00	0.00	0.01	0.05	0.04	0.05
efficiency ratio	76.28	78.72	82.67	68.48	69.12	69.42
<b>Asset Quality</b>	%	%	%	%	%	%
noncurrent loans / total loans	0.89	0.92	1.37	0.80	0.84	0.98
loans past due 30-89 days / total loans	0.15	0.33	0.26	0.51	0.64	0.59
loans past due 30+ days or nonaccrual / total loans	1.22	1.35	1.78	1.51	1.70	1.81
allowance for losses / loans & leases not held for sale	1.74	1.78	1.85	1.38	1.41	1.48
net charge-offs / average loans (YTD annualized)	0.00	-0.01	0.12	0.04	0.02	0.07

Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

Averages are trimmed (upper/lower 25% of observations are removed before averaging).

Sources: Regulatory Condition & Income Reports and Federal Reserve financial & databases.

For this and other publications, see: <http://www.frbsf.org/banking/publications>

#### 12th Federal Reserve District



**contacts:** [sf.bsr.publications@sf.frb.org](mailto:sf.bsr.publications@sf.frb.org)

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