

Banks at a Glance: Idaho

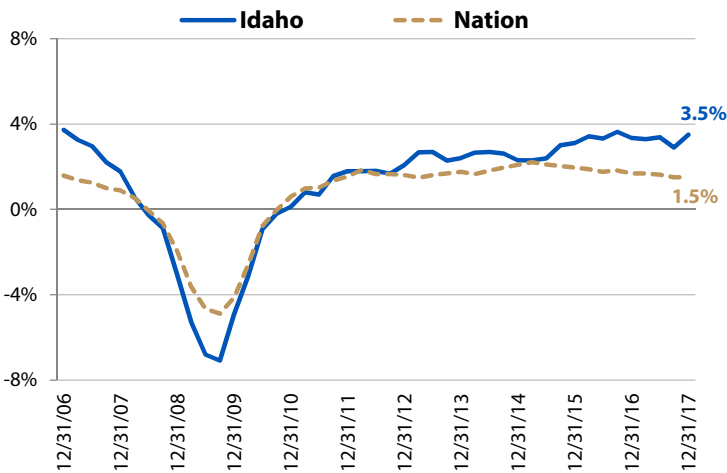
Economic and Banking Highlights

- Idaho's economy continued to expand at a brisk pace. Despite an increasingly tight labor market, the state added jobs at the fastest rate in the nation, and its unemployment rate fell to just 3.0%. Idaho continued to issue the most single family permits relative to population, and in the face of strong demand, home price appreciation continued to rank among the top nationwide.
- Consistent with the state's economic performance, Idaho banks boasted the third highest average loan growth rate in the country. However, average bank earnings declined in 2017, in part due to one-time tax reform-related write-downs of deferred tax assets, many of which originated from Idaho banks' above-average losses during the financial crisis. Both strong growth and lower earnings contributed to a noticeable decline in the state's average total risk-based capital ratio over the past two years. However, nonperforming assets remained at historically low levels and on-balance sheet liquidity ticked up.

Key Economic Metrics (ranking #1 = highest in the nation)

Year-over-Year Job Growth: 3.5%

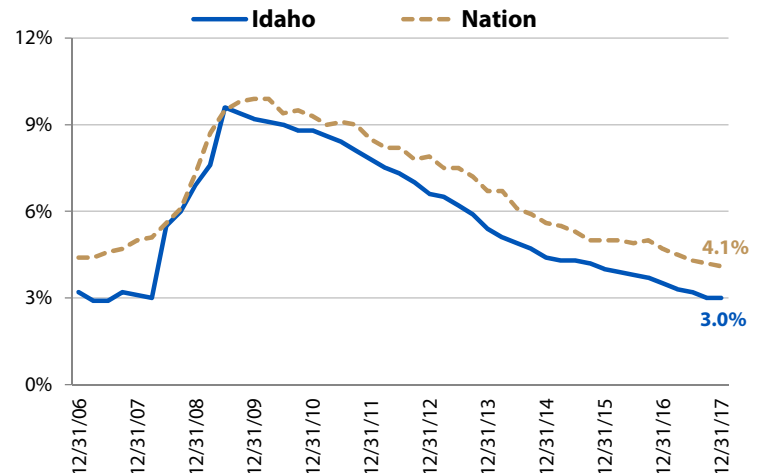
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Establishment Survey, nonfarm payrolls, quarterly average, seasonally adjusted
Source: Bureau of Labor Statistics

Unemployment: 3.0%

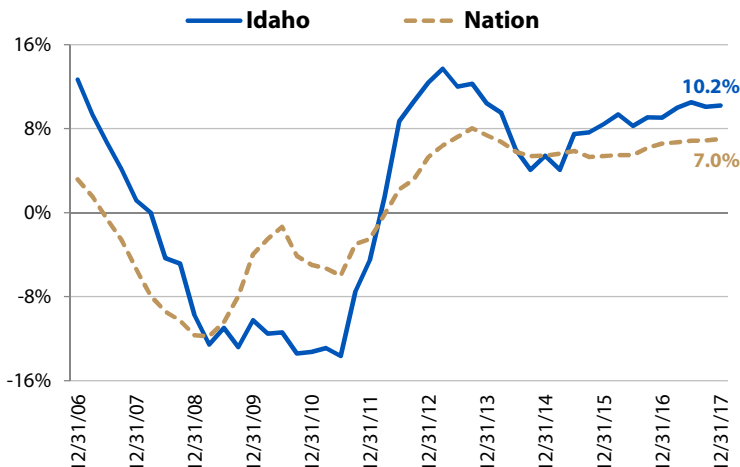
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Household Employment Survey, end of period, seasonally adjusted
Source: Bureau of Labor Statistics

Year-over-Year Home Price Growth: 10.2%

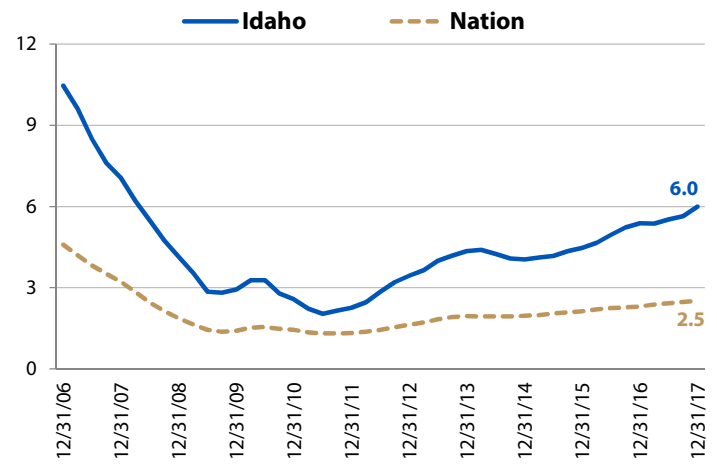
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Housing Price Index, year-over-year change of average home prices
Source: Federal Housing Finance Agency

Single Family Permits / 1,000 Residents: 6.0

Rank: #1

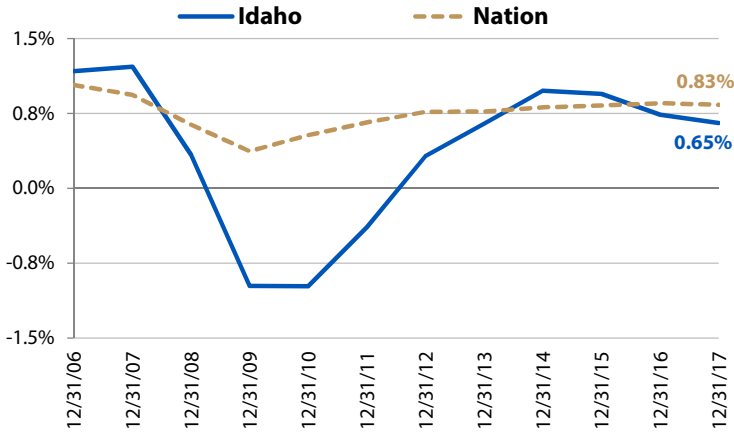


Trailing twelve month single family permits / average twelve month population in thousands, by state
Source: Census Bureau

Key Banking Metrics (averages across banks; ranking #1 = highest in the nation)

Year to Date Return on Average Assets: 0.65%

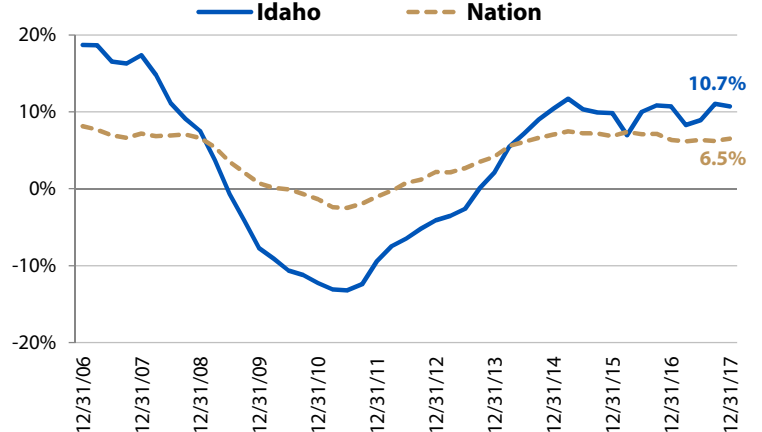
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Net income / average assets, adjusted for S-Corps, annualized

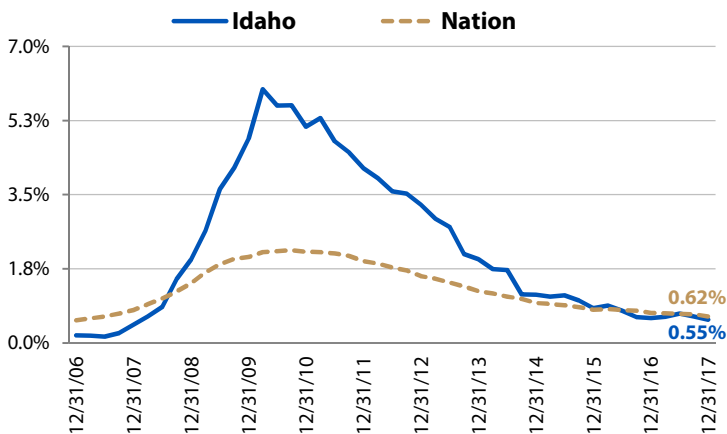
Year-over-Year Net Loan Growth: 10.7%

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Nonperforming Assets / Total Assets: 0.55%

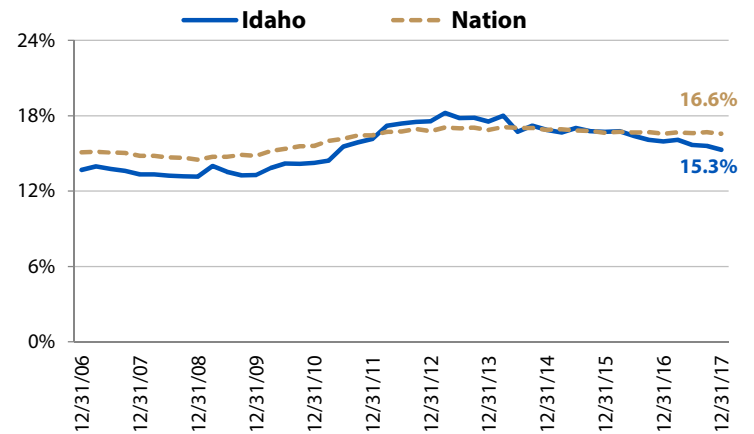
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90+ days past due + nonaccruals + other real estate owned / total assets

Total Risk-Based Capital Ratio: 15.3%

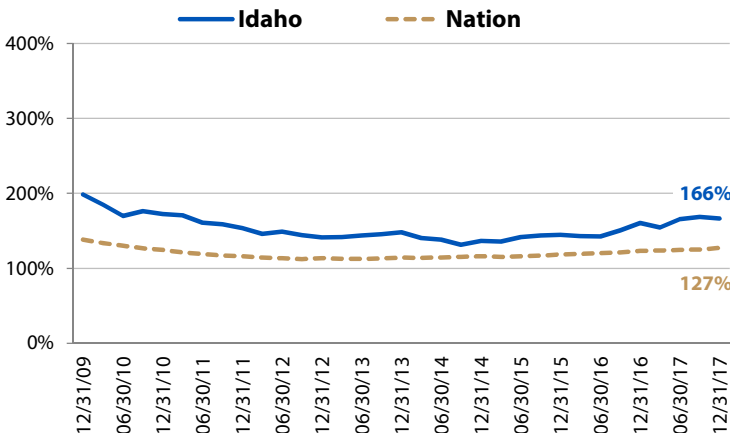
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Total capital / risk-weighted assets

CRE Concentration: 166%

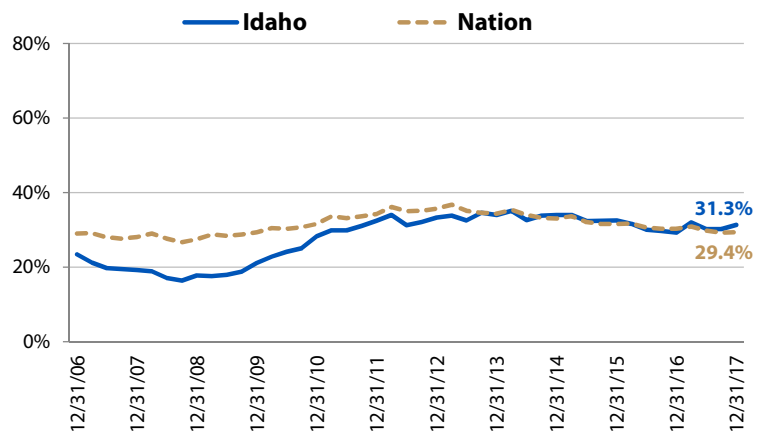
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Total nonowner-occupied commercial real estate / total capital (data first available in 2009)

Securities and Liquid Invest. / Total Assets: 31.3%

Rank: #10



Liquid investments = cash, due from balances, interest bearing bank balances, and Fed funds sold and securities purchased under agreements to resell

Source: Call Report data for commercial banks based upon headquarters location. Averages are calculated on a "trimmed" basis by removing the highest 10% and lowest 10% of ratio values prior to averaging to prevent distortion from outliers. All charts display quarterly data, except for return on average assets which displays the same quarter in each year. Growth rates are not adjusted for mergers. Graphics and data exclude "De Novo" banks (banks less than five years old). As of the latest period, the count of banks included in these statistics were 12 for the state and 4,882 for the nation.