

# Banks at a Glance: Idaho

## Economic and Banking Highlights

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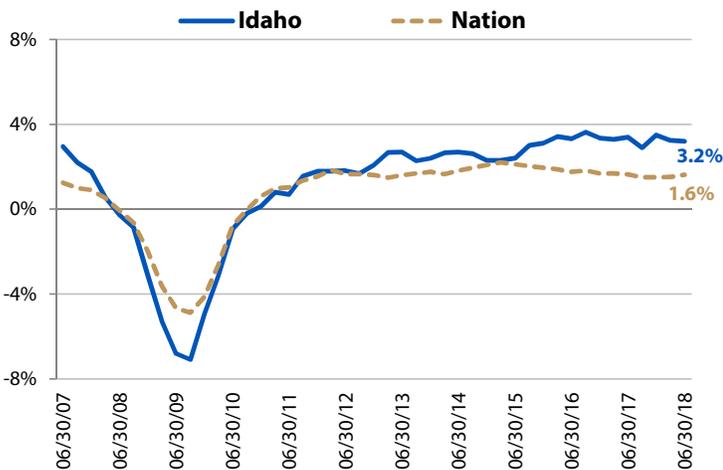
Data as of 6/30/2018

- Idaho's economy continued to outperform the nation. A top-ranked job growth rate pushed the unemployment rate below 3%. Boosted by net in-migration and relatively affordable home prices, the housing sector gained further momentum in the first half of 2018. Idaho again issued the most single family permits relative to population, and home price appreciation accelerated to rank second nationwide.
- Profitability for Idaho's banks improved year-over-year and nearly matched the national average, led by wider net interest margins and lower tax expense ratios. Annual loan growth remained strong, but slowed in the year ending June. New home and commercial building fueled demand for construction loans, which pushed commercial real estate loan concentrations higher. The average total risk-based capital ratio was flat as earnings augmented capital in stride with asset growth. Nonperforming assets remained at low levels, and on-balance sheet liquidity compared favorably to the national average.

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

### Year-over-Year Job Growth: 3.2%

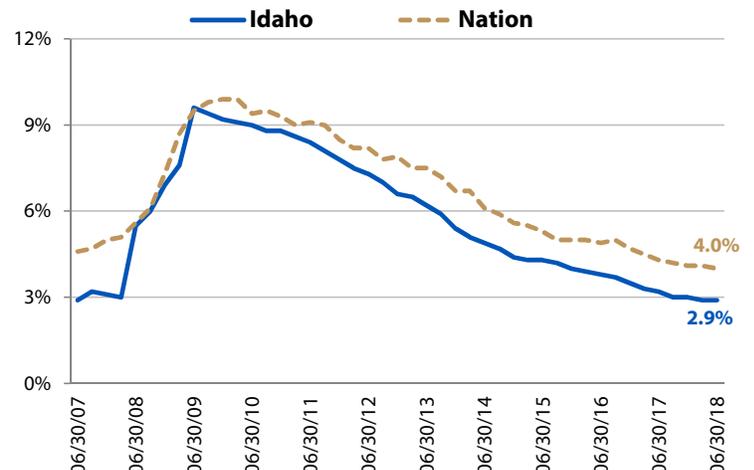
Rank: #1



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

### Unemployment: 2.9%

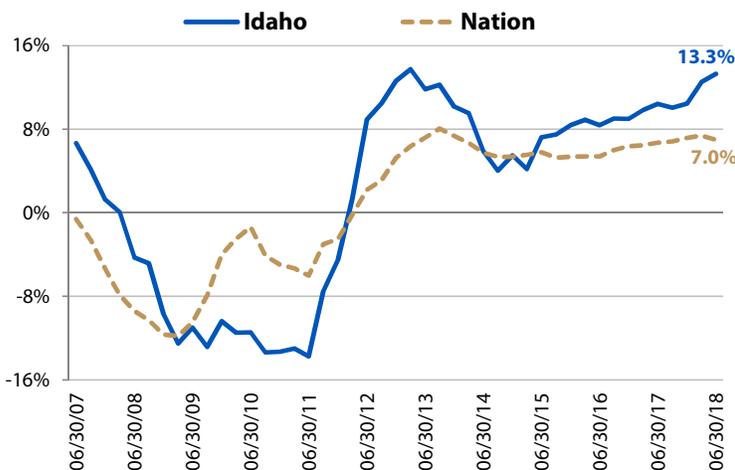
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Household Employment Survey, end of period, seasonally adjusted  
Source: Bureau of Labor Statistics

### Year-over-Year Home Price Growth: 13.3%

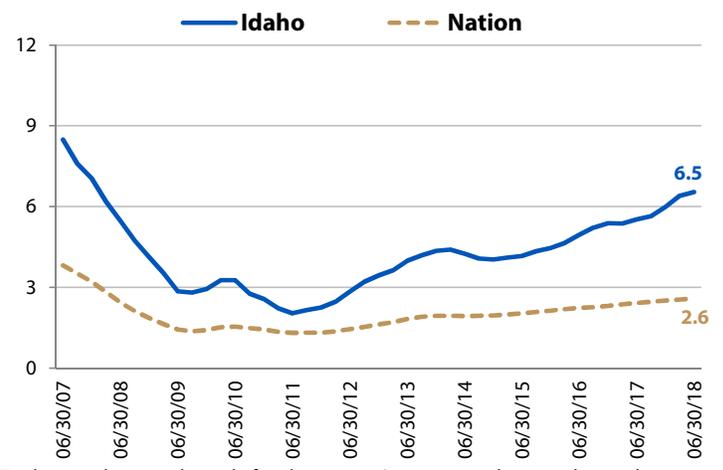
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Housing Price Index, year-over-year change of average home prices  
Source: Federal Housing Finance Agency

### Single Family Permits / 1,000 Residents: 6.5

Rank: #1

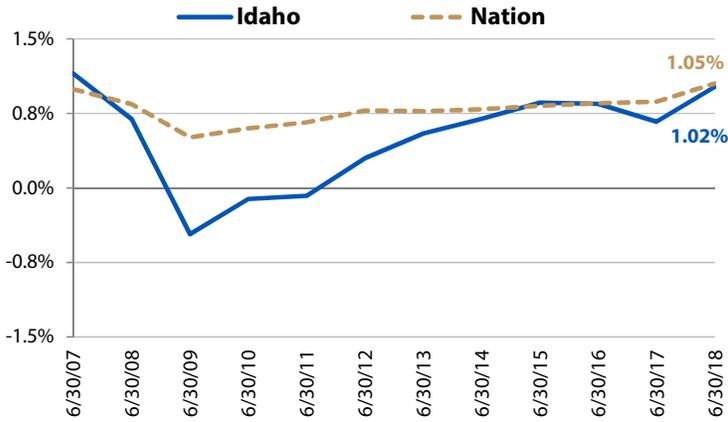


Trailing twelve month single family permits / average twelve month population in thousands, by state  
Source: Census Bureau

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

**Year to Date Return on Average Assets: 1.02%**

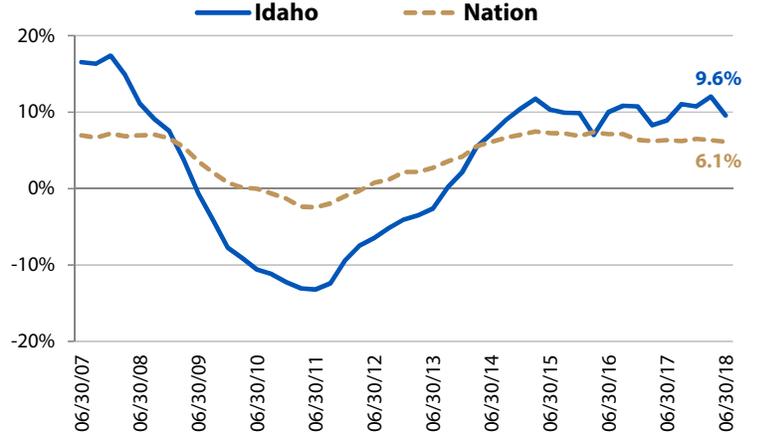
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Net income / average assets, adjusted for S-Corps, annualized

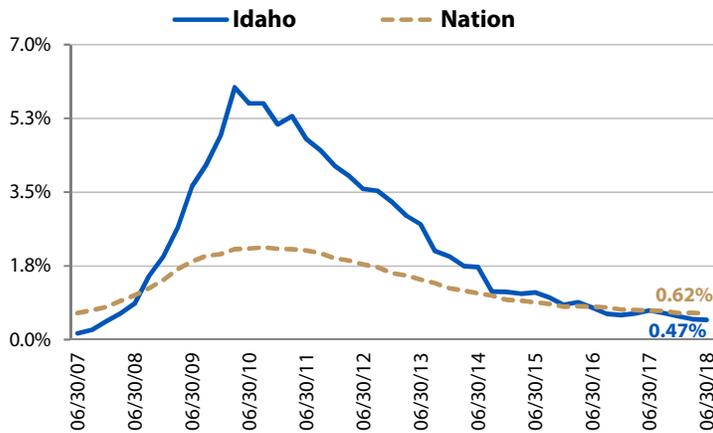
**Year-over-Year Net Loan Growth: 9.6%**

Rank: #7



**Nonperforming Assets / Total Assets: 0.47%**

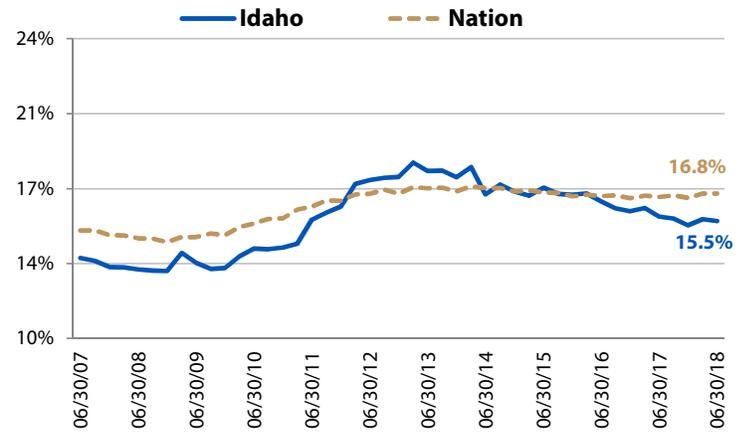
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90+ days past due + nonaccruals + other real estate owned / total assets

**Total Risk-Based Capital Ratio: 15.5%**

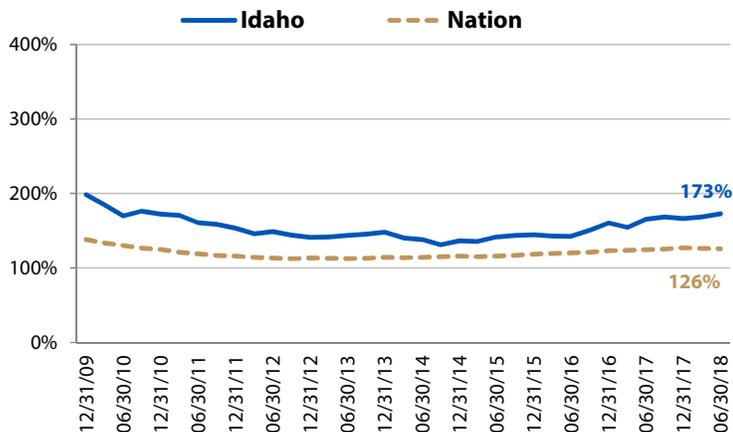
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Total capital / risk-weighted assets

**CRE Concentration: 173%**

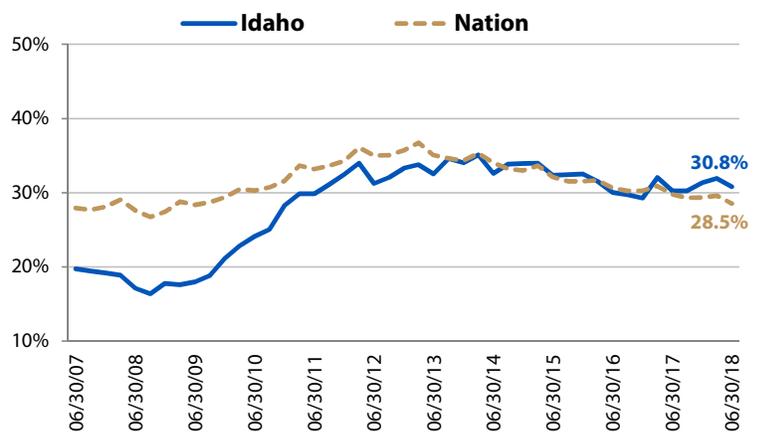
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Total nonowner-occupied commercial real estate / total capital (data first available in 2009)

**Securities and Liquid Invest. / Total Assets: 30.8%**

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 4,794 for the nation.