

Banks at a Glance: Idaho

Economic and Banking Highlights

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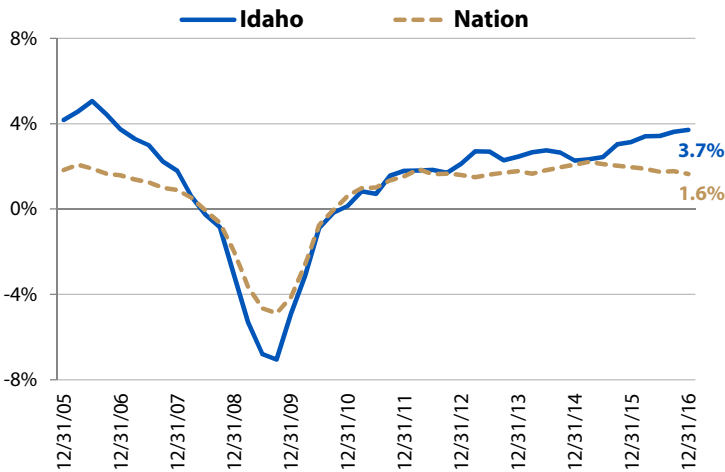
Data as of 12/31/2016

- Idaho's economy remained strong, with key economic metrics ranking among the best ten states in the nation. Idaho led the nation in annual job growth in 2016 and home price appreciation remained solid, both of which have more than recovered from the financial crisis. Permit volume for single family housing, which accounts for most of the homebuilding in the state, continued to trend upwards, ranking second relative to the number of households.
- Idaho banks were solid performers through 2016. The average return on assets ratio was in line with national levels, but edged lower in 2015 and 2016. Pre-tax earnings improved, but after-tax earnings declined. Average loan growth ranked eighth in the nation and nonperforming assets as a percentage of total assets has improved significantly since the recession. CRE concentrations weighed on risk-based capital measures. Idaho banks continued to have among the lowest net noncore funding dependence in the nation.

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

Year-over-Year Job Growth: 3.7%

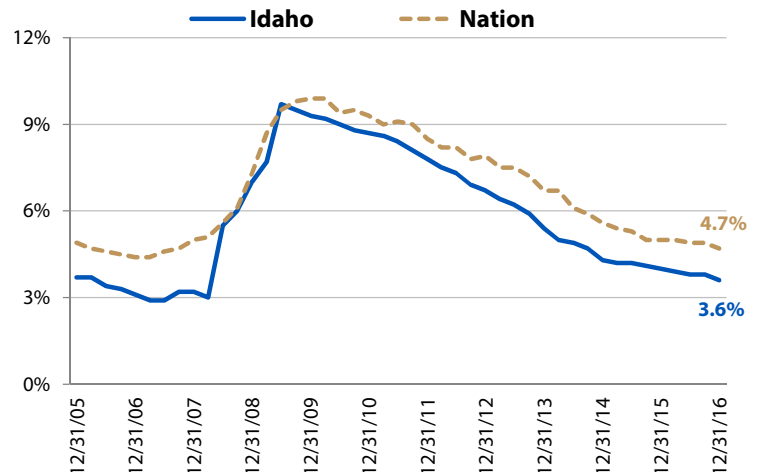
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Establishment Survey, nonfarm payrolls, quarterly average, seasonally adjusted
Source: Bureau of Labor Statistics

Unemployment: 3.6%

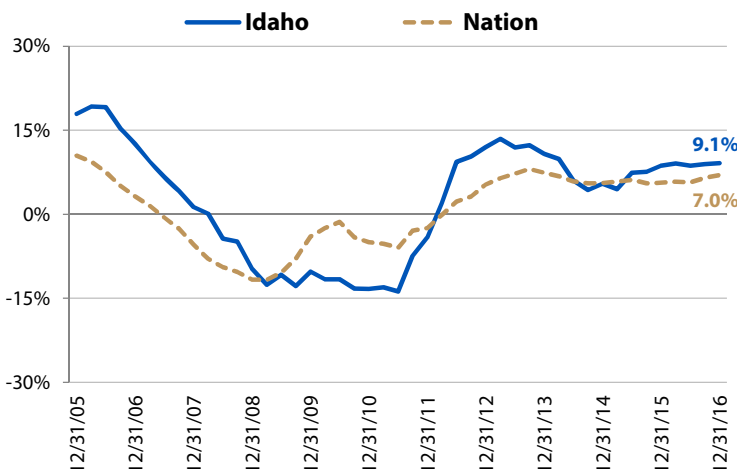
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Household Employment Survey, end of period, seasonally adjusted
Source: Bureau of Labor Statistics

Year-over-Year Home Price Growth: 9.1%

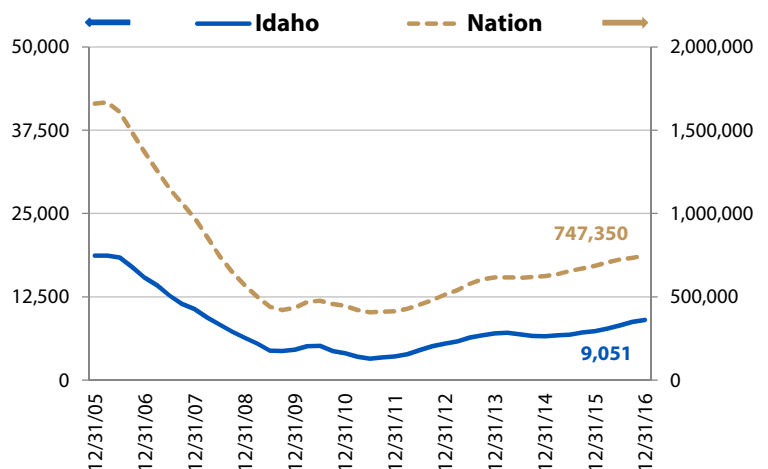
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Housing Price Index, year-over-year change of average home prices
Source: Federal Housing Finance Agency

Housing Permit Volume: 9,051

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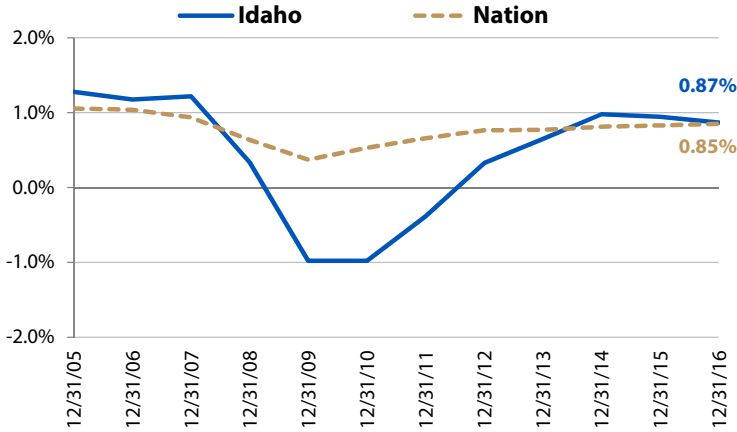


Single family permits, trailing four quarter total; ranking based on number of new permit volumes / estimated total households by state
Source: Census Bureau

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

Year-to-Date Return On Assets: 0.87%

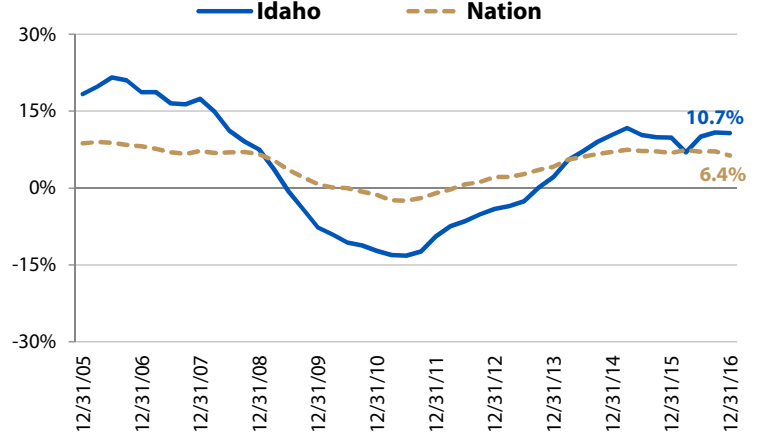
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Net income / average assets, adjusted for S-Corps, annualized

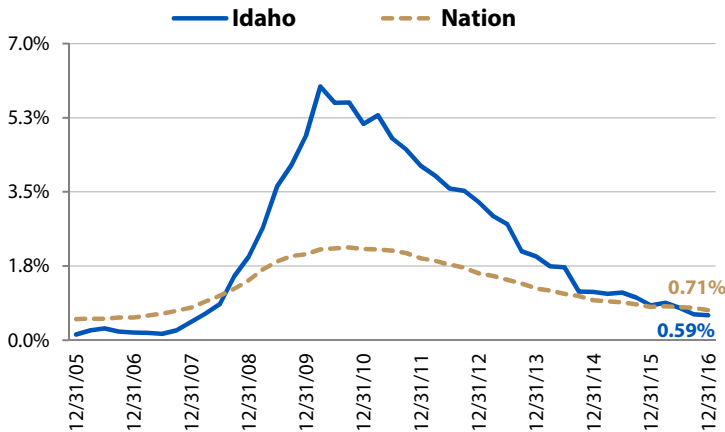
Year-over-Year Net Loan Growth: 10.7%

Rank: #8



Nonperforming Assets / Total Assets: 0.59%

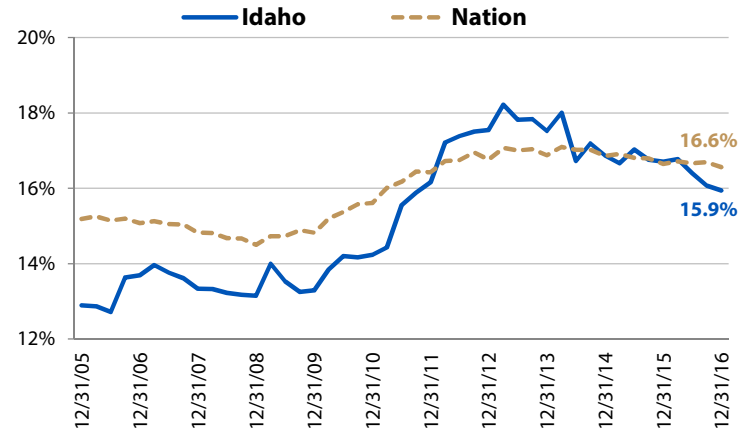
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90+ days past due + nonaccruals + other real estate owned / total assets

Total Risk-Based Capital: 15.9%

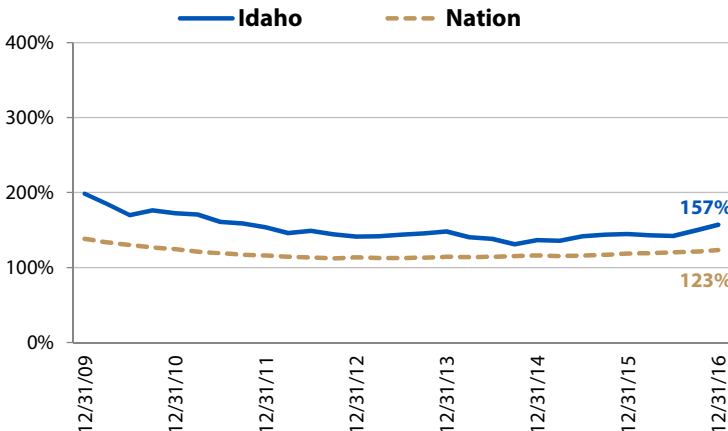
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Total capital / risk-weighted assets

CRE Concentration: 157%

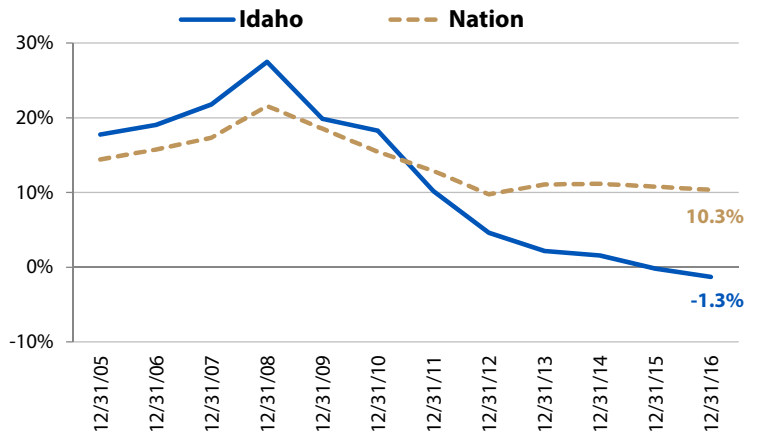
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Total nonowner-occupied commercial real estate / total capital (data first available in 2009)

Net Noncore Funding Dependence: -1.3%

Rank: #49



Noncore liabilities (using 100k threshold) less short term investments / long term assets

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 and net noncore funding dependence which display 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 11 for the state and 5,082 for the nation. For this and other publications, see: <http://www.frbsf.org/banking/publications> Contact Media Relations for press inquiries: <http://www.frbsf.org/our-district/contact-us/>