

Banks at a Glance: Idaho

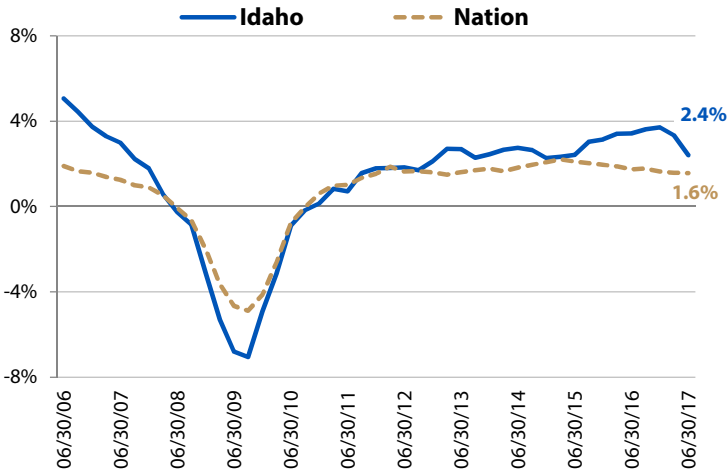
Economic and Banking Highlights

- Idaho's economy continued to perform well and ranked among the top ten nationwide in several key metrics. Unemployment was extremely low and labor constraints contributed to a slowing of overall job growth. A top-ranked level of per capita permit activity was insufficient to meet the demand of a fast-growing workforce. As a result, the rate of home price appreciation remained elevated, ranking third highest nationwide.
- Idaho banks continued to grow, but at a slower pace in recent quarters. Much of the growth came from commercial real estate loans, including construction loans tied to the state's growth. The average year-to-date return on average assets declined year-over-year, partially attributed to narrower net interest margins. On average, equity formation trailed increases in loans and assets, putting downward pressure on risk-based capital ratios. Favorably, however, on-balance sheet liquidity kept pace with asset growth.

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

Year-over-Year Job Growth: 2.4%

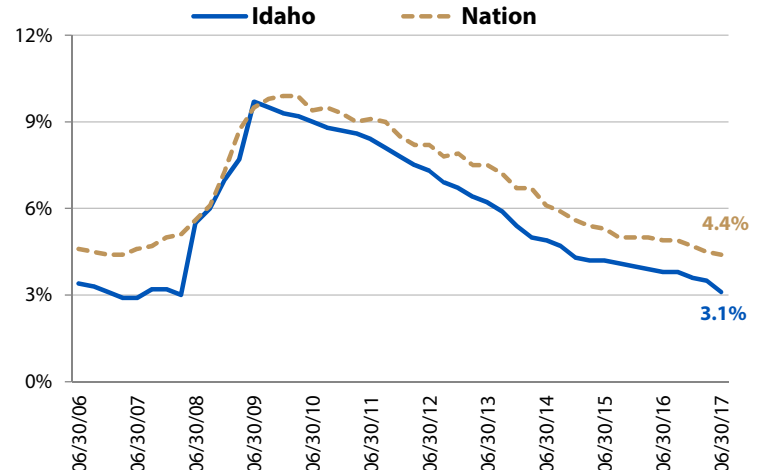
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Establishment Survey, nonfarm payrolls, quarterly average, seasonally adjusted
Source: Bureau of Labor Statistics

Unemployment: 3.1%

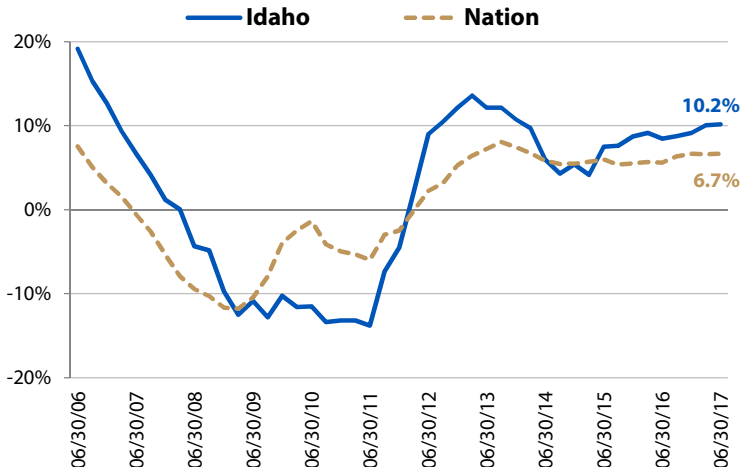
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Household Employment Survey, end of period, seasonally adjusted
Source: Bureau of Labor Statistics

Year-over-Year Home Price Growth: 10.2%

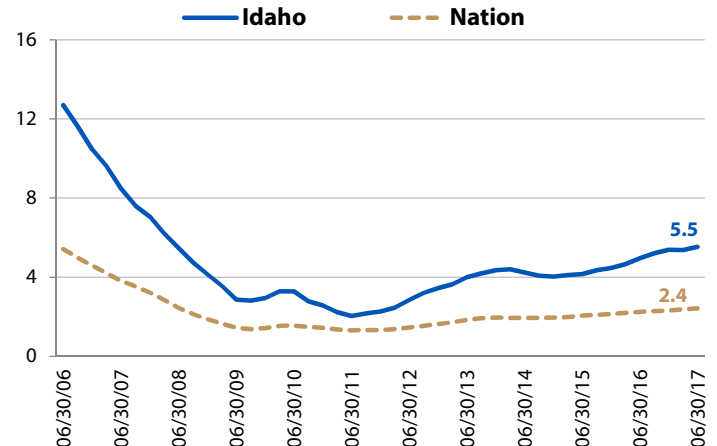
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Housing Price Index, year-over-year change of average home prices
Source: Federal Housing Finance Agency

Single Family Permits / 1,000 Residents: 5.5

Rank: #1

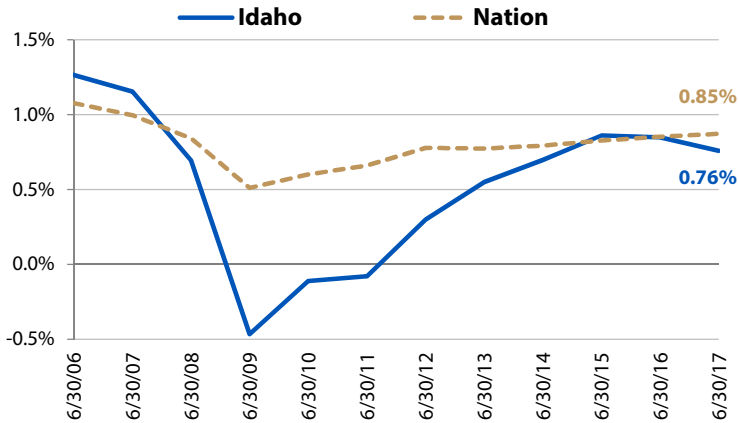


Trailing twelve month single family permits / average twelve month population in thousands, by state
Source: Census Bureau

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

Year-to-Date Return on Average Assets: 0.76%

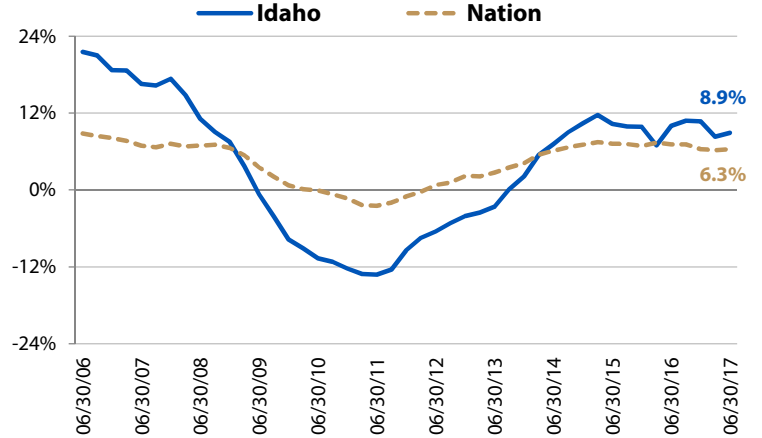
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Net income / average assets, adjusted for S-Corps, annualized

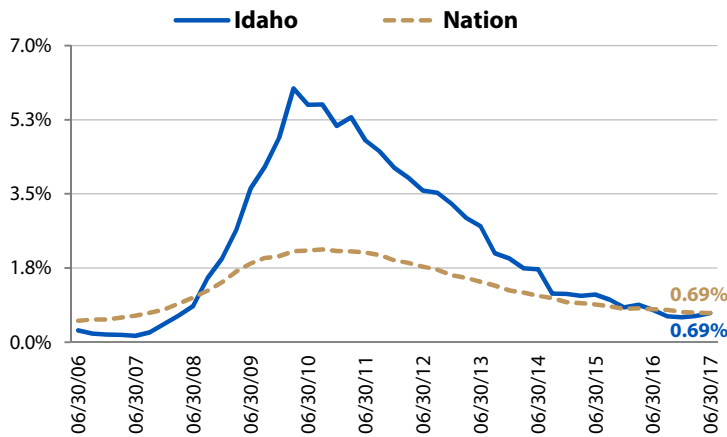
Year-over-Year Net Loan Growth: 8.9%

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Nonperforming Assets / Total Assets: 0.69%

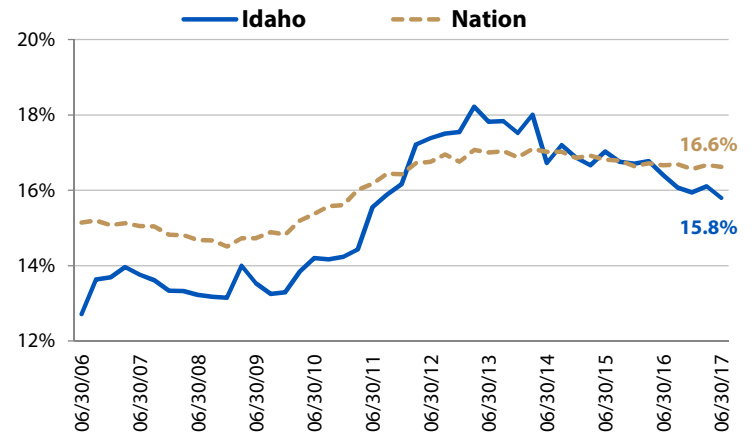
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90+ days past due + nonaccruals + other real estate owned / total assets

Total Risk-Based Capital: 15.8%

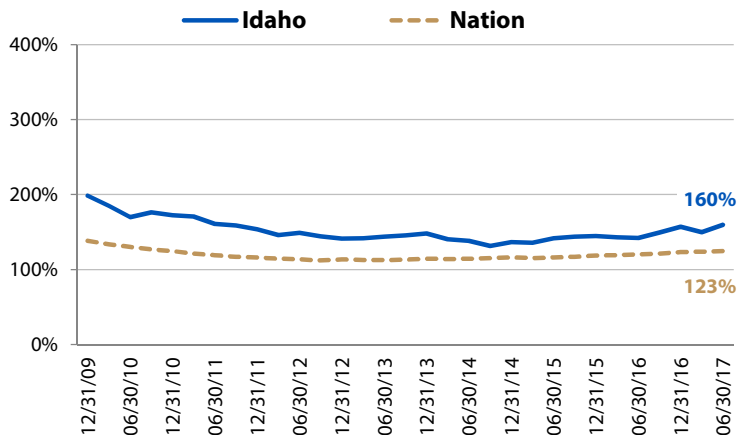
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Total capital / risk-weighted assets

CRE Concentration: 160%

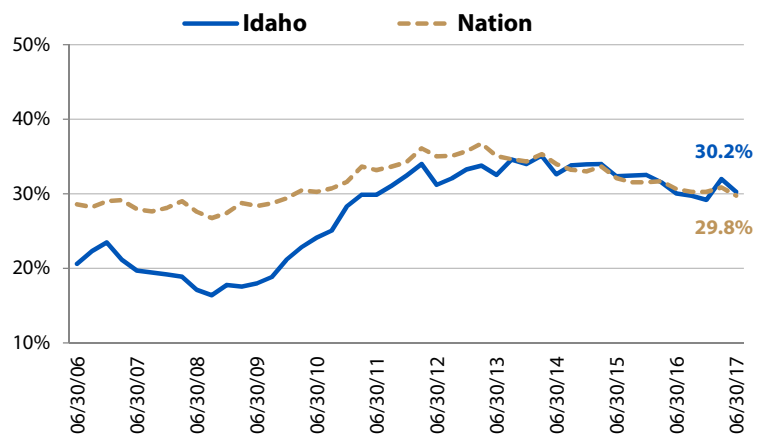
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Total nonowner-occupied commercial real estate / total capital (data first available in 2009)

Securities and Liquid Invest. / Total Assets: 30.2%

Rank: #17



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 4,978 for the nation.