

# FDIC State Profile

Idaho

## Third Quarter 2009

### ECONOMIC INDICATORS (Change from year ago, unless noted)

<b>Employment Growth Rates</b>	<b>Q3-09</b>	<b>Q2-09</b>	<b>Q3-08</b>	<b>2008</b>	<b>2007</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	-5.3%	-5.0%	-1.0%	-1.0%	2.6%
Manufacturing (9%)	-11.2%	-11.7%	-4.4%	-4.4%	0.2%
Other (non-manufacturing) Goods-Producing (7%)	-14.0%	-16.0%	-12.6%	-12.4%	0.4%
Private Service-Producing (64%)	-4.5%	-5.0%	0.5%	0.2%	3.9%
Government (19%)	-1.0%	3.0%	1.6%	2.1%	0.6%
Unemployment Rate (% of labor force)	8.8%	7.7%	5.2%	4.9%	3.0%
<b>Other Indicators</b>	<b>Q3-09</b>	<b>Q2-09</b>	<b>Q3-08</b>	<b>2008</b>	<b>2007</b>
Single-Family Home Permits	-3.1%	-44.4%	-39.0%	-40.3%	-30.9%
Multifamily Building Permits	-11.5%	-45.0%	-72.5%	-69.8%	16.8%
Home Price Index	-6.2%	-5.1%	-3.1%	-0.8%	6.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.13	5.05	3.91	3.33	2.49

### BANKING TRENDS

<b>General Information</b>	<b>Q3-09</b>	<b>Q2-09</b>	<b>Q3-08</b>	<b>2008</b>	<b>2007</b>
Institutions (#)	18	18	19	19	19
Total Assets (in millions)	7,550	7,533	7,951	8,071	7,596
New Institutions (# < 3 years)	2	2	3	2	3
Subchapter S Institutions	1	1	1	1	2

<b>Asset Quality</b>	<b>Q3-09</b>	<b>Q2-09</b>	<b>Q3-08</b>	<b>2008</b>	<b>2007</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	4.80	3.41	2.20	3.46	1.43
Noncurrent Loans / Total Loans (median %)	3.67	2.63	1.14	1.88	0.36
ALLL/Total Loans (median %)	2.25	2.05	1.24	1.54	1.22
ALLL/Noncurrent Loans (median multiple)	0.73	0.66	0.78	0.72	1.87
Net Loan Losses / Total Loans (median %)	1.34	2.04	0.14	0.69	0.07

<b>Capital / Earnings</b>	<b>Q3-09</b>	<b>Q2-09</b>	<b>Q3-08</b>	<b>2008</b>	<b>2007</b>
Tier 1 Leverage (median %)	10.09	10.18	10.17	10.23	10.63
Return on Assets (median %)	-0.26	-0.35	0.43	0.23	1.00
Pretax Return on Assets (median %)	-0.48	-0.67	0.66	0.23	1.33
Net Interest Margin (median %)	4.13	4.00	4.47	4.39	5.07
Yield on Earning Assets (median %)	5.75	5.86	6.75	6.80	8.05
Cost of Funding Earning Assets (median %)	1.42	1.50	2.24	2.23	3.00
Provisions to Avg. Assets (median %)	1.77	1.82	0.52	0.98	0.14
Noninterest Income to Avg. Assets (median %)	0.80	0.92	0.80	0.78	0.86
Overhead to Avg. Assets (median %)	3.94	3.92	3.86	3.76	3.68

<b>Liquidity / Sensitivity</b>	<b>Q3-09</b>	<b>Q2-09</b>	<b>Q3-08</b>	<b>2008</b>	<b>2007</b>
Net Loans to Assets (median %)	74.5	76.1	77.3	77.8	76.4
Noncore Funding to Assets (median %)	24.1	26.8	27.8	27.8	25.2
Long-term Assets to Assets (median %, call filers)	15.9	16.6	14.4	16.1	10.6
Brokered Deposits (number of institutions)	11	10	9	10	7
Brokered Deposits to Assets (median % for those above)	9.1	8.6	15.2	12.1	6.4

<b>Loan Concentrations (median % of Total Risk-Based Capital)</b>	<b>Q3-09</b>	<b>Q2-09</b>	<b>Q3-08</b>	<b>2008</b>	<b>2007</b>
Commercial and Industrial	105.3	117.9	119.8	114.5	113.5
Commercial Real Estate	314.8	323.2	365.0	354.6	325.4
Construction & Development	99.2	96.3	134.2	142.2	147.8
Multifamily Residential Real Estate	5.1	4.4	3.8	6.2	2.5
Nonresidential Real Estate	155.9	146.2	146.7	159.1	138.5
Residential Real Estate	93.7	96.4	88.0	94.1	74.5
Consumer	15.9	15.4	18.6	17.8	26.3
Agriculture	5.9	5.2	4.5	4.5	3.7

### BANKING PROFILE

<b>Largest Deposit Markets (from 2009 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
Boise City-Nampa, ID	22	7,525	< \$100 million	5 (27.8%)
Coeur d'Alene, ID	14	1,648	\$100 million to \$250 million	4 (22.2%)
Idaho Falls, ID	11	1,363	\$250 million to \$1 billion	7 (38.9%)
Logan, UT-ID	10	1,084	\$1 billion to \$10 billion	2 (11.1%)
Lewiston, ID-WA	10	762	> \$10 billion	0 (0%)