

# FDIC State Profile

Idaho

## Second Quarter 2009

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

| Employment Growth Rates  | Q2-09  | Q1-09  | Q2-08  | 2008   | 2007 |
|--|--------|--------|--------|--------|------|
| Total Nonfarm (share of trailing four quarter employment in parentheses) | -5.0%  | -4.4%  | -0.8%  | -1.0%  | 2.6% |
| Manufacturing (9%)   | -11.7% | -9.4%  | -4.2%  | -4.4%  | 0.2% |
| Other (non-manufacturing) Goods-Producing (7%)                           | -16.0% | -16.2% | -12.3% | -12.4% | 0.4% |
| Private Service-Producing (64%)  | -5.0%  | -4.3%  | 0.9%   | 0.2%   | 3.9% |
| Government (19%)   | 3.0%   | 2.9%   | 1.0%   | 2.1%   | 0.6% |
| Unemployment Rate (% of labor force)                                     | 7.7%   | 6.7%   | 4.5%   | 4.9%   | 3.0% |

| Other Indicators  | Q2-09  | Q1-09  | Q2-08  | 2008   | 2007   |
|---|--------|--------|--------|--------|--------|
| Single-Family Home Permits  | -44.4% | -58.3% | -30.9% | -40.3% | -30.9% |
| Multifamily Building Permits  | -45.0% | 177.9% | -51.7% | -69.8% | 16.8%  |
| Home Price Index  | -4.9%  | -3.0%  | 0.7%   | -0.5%  | 6.8%   |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) | 5.05   | 3.91   | 3.18   | 3.33   | 2.49   |

### BANKING TRENDS

| General Information            | Q2-09 | Q1-09 | Q2-08 | 2008  | 2007  |
|--------------------------------|-------|-------|-------|-------|-------|
| Institutions (#)               | 18    | 19    | 20    | 19    | 19    |
| Total Assets (in millions)     | 7,533 | 7,971 | 7,778 | 8,071 | 7,596 |
| New Institutions (# < 3 years) | 2     | 2     | 4     | 2     | 3     |
| Subchapter S Institutions      | 1     | 1     | 2     | 1     | 2     |

| Asset Quality  | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
|--|-------|-------|-------|------|------|
| Past-Due and Nonaccrual Loans / Total Loans (median %) | 3.41  | 4.20  | 1.52  | 3.46 | 1.43 |
| Noncurrent Loans / Total Loans (median %)              | 2.63  | 2.73  | 0.46  | 1.88 | 0.36 |
| ALLL/Total Loans (median %)                            | 2.05  | 1.69  | 1.25  | 1.54 | 1.22 |
| ALLL/Noncurrent Loans (median multiple)                | 0.66  | 0.59  | 1.35  | 0.72 | 1.87 |
| Net Loan Losses / Total Loans (median %)               | 2.04  | 0.60  | 0.04  | 0.69 | 0.07 |

| Capital / Earnings                           | Q2-09 | Q1-09 | Q2-08 | 2008  | 2007  |
|--|-------|-------|-------|-------|-------|
| Tier 1 Leverage (median %)                   | 10.18 | 11.21 | 10.34 | 10.23 | 10.63 |
| Return on Assets (median %)                  | -0.35 | 0.18  | 0.52  | 0.23  | 1.00  |
| Pretax Return on Assets (median %)           | -0.67 | 0.26  | 0.81  | 0.23  | 1.33  |
| Net Interest Margin (median %)               | 4.00  | 4.10  | 4.36  | 4.39  | 5.07  |
| Yield on Earning Assets (median %)           | 5.86  | 5.86  | 6.82  | 6.80  | 8.05  |
| Cost of Funding Earning Assets (median %)    | 1.50  | 1.63  | 2.31  | 2.23  | 3.00  |
| Provisions to Avg. Assets (median %)         | 1.82  | 0.90  | 0.51  | 0.98  | 0.14  |
| Noninterest Income to Avg. Assets (median %) | 0.92  | 0.70  | 0.83  | 0.78  | 0.86  |
| Overhead to Avg. Assets (median %)           | 3.92  | 3.95  | 3.75  | 3.76  | 3.68  |

| Liquidity / Sensitivity                                | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
|--|-------|-------|-------|------|------|
| Net Loans to Assets (median %)                         | 76.1  | 76.8  | 76.9  | 77.8 | 76.4 |
| Noncore Funding to Assets (median %)                   | 26.8  | 28.1  | 28.7  | 27.8 | 25.2 |
| Long-term Assets to Assets (median %, call filers)     | 16.6  | 15.8  | 14.4  | 16.1 | 10.6 |
| Brokered Deposits (number of institutions)             | 10    | 10    | 8     | 10   | 7    |
| Brokered Deposits to Assets (median % for those above) | 8.6   | 13.6  | 10.8  | 12.1 | 6.4  |

| Loan Concentrations (median % of Total Risk-Based Capital) | Q2-09 | Q1-09 | Q2-08 | 2008  | 2007  |
|--|-------|-------|-------|-------|-------|
| Commercial and Industrial                                  | 117.9 | 118.9 | 111.7 | 114.5 | 113.5 |
| Commercial Real Estate                                     | 323.2 | 314.2 | 348.8 | 354.6 | 325.4 |
| Construction & Development                                 | 96.3  | 114.6 | 143.1 | 142.2 | 147.8 |
| Multifamily Residential Real Estate                        | 4.4   | 3.3   | 3.3   | 6.2   | 2.5   |
| Nonresidential Real Estate                                 | 146.2 | 171.4 | 137.5 | 159.1 | 138.5 |
| Residential Real Estate                                    | 96.4  | 86.1  | 81.9  | 94.1  | 74.5  |
| Consumer   | 15.4  | 15.4  | 17.8  | 17.8  | 26.3  |
| Agriculture  | 5.2   | 3.9   | 4.9   | 4.5   | 3.7   |

### BANKING PROFILE

| Largest Deposit Markets (from 2008 Summary of Deposits) | Institutions in Market | Deposits (\$ millions) | Asset Distribution             | Institutions |
|---|------------------------|------------------------|--------------------------------|--------------|
| Boise City-Nampa, ID                                    | 22                     | 7,159                  | < \$100 million                | 5 (27.8%)    |
| Coeur d'Alene, ID                                       | 15                     | 1,613                  | \$100 million to \$250 million | 3 (16.7%)    |
| Idaho Falls, ID   | 12                     | 1,232                  | \$250 million to \$1 billion   | 8 (44.4%)    |
| Logan, UT-ID  | 11                     | 1,029                  | \$1 billion to \$10 billion    | 2 (11.1%)    |
| Lewiston, ID-WA   | 10                     | 706                    | > \$10 billion                 | 0 (0%)       |