

**Fourth Quarter 2023**
**ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)**

<b>Employment Growth Rates (% change from year ago, unless noted)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.1%	2.1%	3.3%	2.3%	3.9%
Manufacturing (9%)	-0.1%	-0.3%	2.1%	0.6%	2.7%
Other (non-manufacturing) Goods-Producing (9%)	4.1%	1.9%	7.8%	3.1%	8.4%
Private Service-Providing (67%)	1.8%	2.3%	3.3%	2.2%	4.0%
Government (16%)	4.0%	2.7%	1.4%	2.9%	1.4%
Unemployment Rate (% of labor force, seasonally adjusted)	3.3%	3.2%	3.0%	3.1%	2.8%

  

<b>Other Indicators (% change of 4-qtr moving total, unless noted)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Single-Family Home Permits	-3.9%	-23.8%	-16.5%	-3.9%	-16.5%
Multifamily Building Permits	-4.0%	-10.7%	45.5%	-4.0%	45.5%
Home Price Index (change from year ago)	0.8%	-0.8%	7.2%	0.1%	18.1%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	0.90	0.76	N/A	0.76

**BANKING TRENDS**

<b>General Information</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Institutions (#)	11	11	11	11	11
Total Assets (in millions)	\$11,369	\$11,206	\$10,616	\$11,369	\$10,616
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	1	1	1	1	1

<b>Asset Quality</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.26	0.25	0.12	0.26	0.12
Noncurrent Loans / Total Loans (median %)	0.06	0.05	0.09	0.06	0.09
Loan and Lease Allowance / Total Loans (median %)	1.29	1.25	1.19	1.29	1.19
Loan and Lease Allowance / Noncurrent Loans (median multiple)	7.60	5.14	9.68	7.60	9.68
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.00	0.00	0.00

<b>Capital / Earnings (year-to-date annualized, unless noted)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Tier 1 Leverage (median %, end of period)	11.52	10.77	9.46	11.52	9.46
Return on Assets (median %)	1.02	1.01	0.93	1.02	0.93
Pretax Return on Assets (median %)	1.31	1.35	1.20	1.31	1.20
Net Interest Margin (median %)	3.99	4.02	3.71	3.99	3.71
Yield on Earning Assets (median %)	5.14	4.96	3.83	5.14	3.83
Cost of Funding Earning Assets (median %)	1.01	0.88	0.16	1.01	0.16
Provisions to Avg. Assets (median %)	0.10	0.09	0.02	0.10	0.02
Noninterest Income to Avg. Assets (median %)	0.43	0.45	0.44	0.43	0.44
Overhead to Avg. Assets (median %)	2.44	2.44	2.32	2.44	2.32

<b>Liquidity / Sensitivity</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Net Loans to Assets (median %)	62.72	59.11	59.99	62.72	59.99
Noncore Funding to Assets (median %)	10.67	11.56	5.55	10.67	5.55
Long-term Assets to Assets (median %, call filers)	31.67	30.26	33.25	31.67	33.25
Brokered Deposits (number of institutions)	3	2	2	3	2
Brokered Deposits to Assets (median % for those above)	9.44	8.97	5.88	9.44	5.88

**Loan Concentrations**

<b>(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Commercial and Industrial	70	73	76	70	76
Commercial Real Estate	236	238	242	236	242
Construction & Development	59	55	61	59	61
Multifamily Residential Real Estate	14	14	11	14	11
Nonresidential Real Estate	172	164	162	172	162
Residential Real Estate	73	71	66	73	66
Consumer	11	9	10	11	10
Agriculture	13	12	17	13	17

**BANKING PROFILE**

<b>Largest Deposit Markets (from 2023 Summary of Deposits)</b>	<b>Institutions in Market</b>		<b>Asset Distribution</b>		<b>Institutions</b>	
Boise City, ID	22	\$16,886	< \$100 million	0	(0.0%)	
Coeur d'Alene, ID	11	\$6,019	\$100 million to \$250 million	3	(27.3%)	
Logan, UT-ID	11	\$3,148	\$250 million to \$1 billion	3	(27.3%)	
Idaho Falls, ID	10	\$2,843	\$1 billion to \$10 billion	5	(45.5%)	
Twin Falls, ID	12	\$2,466	\$10 billion	0	(0.0%)	