

**Fourth Quarter 2024**
**ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)**

<b>Employment Growth Rates (% change from year ago, unless noted)</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.0%	2.3%	3.2%	1.7%	2.5%
Manufacturing (9%)	1.2%	1.2%	-0.3%	0.6%	0.4%
Other (non-manufacturing) Goods-Producing (9%)	3.7%	5.2%	5.8%	4.4%	3.5%
Private Service-Providing (67%)	1.4%	2.7%	3.3%	2.2%	2.7%
Government (15%)	-2.3%	-0.5%	3.2%	-1.1%	2.5%
Unemployment Rate (% of labor force, seasonally adjusted)	3.8%	3.7%	3.4%	3.7%	3.2%
<b>Other Indicators (% change of 4-qtr moving total, unless noted)</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Single-Family Home Permits	23.0%	32.7%	-3.9%	23.0%	-3.9%
Multifamily Building Permits	-53.5%	-37.3%	-4.0%	-53.5%	-4.0%
Home Price Index (change from year ago)	4.8%	4.4%	1.6%	4.1%	0.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	1.10	0.82	N/A	0.85

**BANKING TRENDS**

<b>General Information</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Institutions (#)	11	11	11	11	11
Total Assets (in millions)	\$12,261	\$12,040	\$11,369	\$12,261	\$11,369
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	1	1	1	1	1
<b>Asset Quality</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.58	0.37	0.26	0.58	0.26
Noncurrent Loans / Total Loans (median %)	0.13	0.26	0.06	0.13	0.06
Loan and Lease Allowance / Total Loans (median %)	1.30	1.32	1.29	1.30	1.29
Loan and Lease Allowance / Noncurrent Loans (median multiple)	6.59	4.70	7.48	6.59	7.48
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.01	0.00	0.00	0.01	0.00
<b>Capital / Earnings (year-to-date annualized, unless noted)</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Tier 1 Leverage (median %, end of period)	11.46	11.50	11.52	11.46	11.52
Return on Assets (median %)	0.99	0.92	1.02	0.99	1.02
Pretax Return on Assets (median %)	1.17	1.24	1.31	1.17	1.31
Net Interest Margin (median %)	3.79	3.78	3.99	3.79	3.99
Yield on Earning Assets (median %)	5.69	5.62	5.14	5.69	5.14
Cost of Funding Earning Assets (median %)	1.88	1.91	1.01	1.88	1.01
Provisions to Avg. Assets (median %)	0.08	0.10	0.10	0.08	0.10
Noninterest Income to Avg. Assets (median %)	0.41	0.39	0.43	0.41	0.43
Overhead to Avg. Assets (median %)	2.56	2.52	2.44	2.56	2.44
<b>Liquidity / Sensitivity</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
Net Loans to Assets (median %)	64.88	58.76	62.72	64.88	62.72
Noncore Funding to Assets (median %)	10.90	13.65	10.67	10.90	10.67
Long-term Assets to Assets (median %, call filers)	27.74	29.39	31.67	27.74	31.67
Brokered Deposits (number of institutions)	4	3	3	4	3
Brokered Deposits to Assets (median % for those above)	3.35	4.86	9.44	3.35	9.44
<b>Loan Concentrations</b>	<b>Q4-24</b>	<b>Q3-24</b>	<b>Q4-23</b>	<b>2024</b>	<b>2023</b>
<b>(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)</b>					
Commercial and Industrial	82	74	70	82	70
Commercial Real Estate	237	249	236	237	236
Construction & Development	46	62	59	46	59
Multifamily Residential Real Estate	14	12	14	14	14
Nonresidential Real Estate	176	171	172	176	172
Residential Real Estate	81	79	73	81	73
Consumer	10	10	11	10	11
Agriculture	13	12	13	13	13

**BANKING PROFILE**

<b>Largest Deposit Markets (from 2024 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
Boise City, ID	23	\$16,828	< \$100 million	0 (0.0%)
Coeur d'Alene, ID	11	\$4,972	\$100 million to \$250 million	3 (27.3%)
Logan, UT-ID	11	\$3,201	\$250 million to \$1 billion	3 (27.3%)
Idaho Falls, ID	10	\$3,136	\$1 billion to \$10 billion	5 (45.5%)
Twin Falls, ID	12	\$2,587	\$10 billion	0 (0.0%)