

FDIC State Profile

Idaho

Second Quarter 2021

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Total Nonfarm (share of trailing four quarter employment in parentheses)	9.4%	1.0%	-5.2%	-0.7%	2.9%
Manufacturing (9%)	2.7%	-0.4%	-3.6%	-1.2%	0.9%
Other (non-manufacturing) Goods-Producing (8%)	7.9%	6.8%	3.8%	5.1%	7.5%
Private Service-Providing (67%)	11.3%	1.2%	-6.4%	-0.9%	3.2%
Government (16%)	6.1%	-1.3%	-5.4%	-1.8%	1.2%
Unemployment Rate (% of labor force, seasonally adjusted)	3.0%	3.3%	9.0%	5.4%	2.8%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Single-Family Home Permits	28.7%	16.0%	1.0%	11.6%	0.6%
Multifamily Building Permits	-21.2%	-29.7%	70.4%	-12.2%	34.0%
Home Price Index (change from year ago)	26.0%	16.2%	9.0%	10.8%	10.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.17	1.18	1.55	1.47	2.00

BANKING TRENDS

General Information	Q2-21	Q1-21	Q2-20	2020	2019
Institutions (#)	11	11	11	11	11
Total Assets (in millions)	9,368	9,191	8,271	8,772	6,414
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	1	1	1	1	1
Asset Quality	Q2-21	Q1-21	Q2-20	2020	2019
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.41	0.52	0.33	0.29	0.66
Noncurrent Loans / Total Loans (median %)	0.13	0.14	0.24	0.19	0.31
Loan and Lease Allowance / Total Loans (median %)	1.57	1.52	1.22	1.49	1.36
Loan and Lease Allowance / Noncurrent Loans (median multiple)	5.82	4.51	4.77	4.10	5.11
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.01	0.00	0.00
Capital / Earnings (year-to-date annualized, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Tier 1 Leverage (median %, end of period)	9.36	9.68	10.16	9.83	11.93
Return on Assets (median %)	1.13	1.18	0.91	1.04	1.29
Pretax Return on Assets (median %)	1.52	1.58	1.23	1.39	1.72
Net Interest Margin (median %)	3.50	3.62	4.14	4.06	4.62
Yield on Earning Assets (median %)	3.62	3.80	4.61	4.31	5.06
Cost of Funding Earning Assets (median %)	0.17	0.19	0.32	0.27	0.32
Provisions to Avg. Assets (median %)	0.00	0.00	0.11	0.10	0.10
Noninterest Income to Avg. Assets (median %)	0.58	0.72	0.53	0.48	0.64
Overhead to Avg. Assets (median %)	2.38	2.36	2.93	2.77	3.17
Liquidity/Sensitivity	Q2-21	Q1-21	Q2-20	2020	2019
Net Loans to Assets (median %)	54.86	57.98	68.03	60.33	64.64
Noncore Funding to Assets (median %)	2.68	2.81	7.08	3.71	4.33
Long-term Assets to Assets (median %, call filers)	28.07	25.62	19.91	23.22	21.82
Brokered Deposits (number of institutions)	2	2	2	2	2
Brokered Deposits to Assets (median % for those above)	4.06	5.22	4.06	5.10	5.31
Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q2-21	Q1-21	Q2-20	2020	2019
Commercial and Industrial	118	141	222	158	106
Commercial Real Estate	235	256	262	253	254
Construction & Development	53	57	50	63	51
Multifamily Residential Real Estate	10	9	7	9	16
Nonresidential Real Estate	164	169	168	164	158
Residential Real Estate	73	79	78	87	61
Consumer	10	11	15	13	15
Agriculture	14	14	17	16	16

BANKING PROFILE

Largest Deposit Markets (from 2021 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Boise City, ID	22	17,608	< \$100 million	0 (0%)
Coeur d'Alene, ID	13	5,994	\$100 million to \$250 million	3 (27.3%)
Logan, UT-ID	11	2,955	\$250 million to \$1 billion	5 (45.5%)
Idaho Falls, ID	10	2,861	\$1 billion to \$10 billion	3 (27.3%)
Twin Falls, ID	12	2,466	> \$10 billion	0 (0%)