**ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)**

<table>
<thead>
<tr>
<th></th>
<th>Q1-19</th>
<th>Q4-18</th>
<th>Q1-18</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Nonfarm (share of trailing four quarter employment in parentheses)</td>
<td>0.5%</td>
<td>0.9%</td>
<td>0.7%</td>
<td>0.7%</td>
<td>0.7%</td>
</tr>
<tr>
<td>Manufacturing (14%)</td>
<td>3.8%</td>
<td>3.6%</td>
<td>3.0%</td>
<td>3.2%</td>
<td>0.9%</td>
</tr>
<tr>
<td>Other (non-manufacturing) Goods-Producing (5%)</td>
<td>-2.3%</td>
<td>3.9%</td>
<td>-2.0%</td>
<td>1.9%</td>
<td>-5.7%</td>
</tr>
<tr>
<td>Private Service-Providing (64%)</td>
<td>0.1%</td>
<td>0.1%</td>
<td>0.5%</td>
<td>0.2%</td>
<td>0.2%</td>
</tr>
<tr>
<td>Government (16%)</td>
<td>0.1%</td>
<td>0.4%</td>
<td>0.2%</td>
<td>0.2%</td>
<td>1.0%</td>
</tr>
<tr>
<td>Unemployment Rate (% of labor force, seasonally adjusted)</td>
<td>2.4%</td>
<td>2.4%</td>
<td>2.7%</td>
<td>2.5%</td>
<td>3.1%</td>
</tr>
</tbody>
</table>

**Other Indicators (% change of 4-qtr moving total, unless noted)**

<table>
<thead>
<tr>
<th></th>
<th>Q1-19</th>
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<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family Home Permits</td>
<td>-9.2%</td>
<td>-9.3%</td>
<td>-3.5%</td>
<td>-9.3%</td>
<td>3.8%</td>
</tr>
<tr>
<td>Multifamily Building Permits</td>
<td>-22.6%</td>
<td>-21.7%</td>
<td>-16.9%</td>
<td>-21.7%</td>
<td>-10.5%</td>
</tr>
<tr>
<td>Home Price Index (change from year ago)</td>
<td>3.7%</td>
<td>3.9%</td>
<td>4.0%</td>
<td>4.4%</td>
<td>4.4%</td>
</tr>
<tr>
<td>Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)</td>
<td>1.26</td>
<td>1.27</td>
<td>1.37</td>
<td>1.41</td>
<td>1.32</td>
</tr>
</tbody>
</table>

**BANKING TRENDS**

**General Information**

<table>
<thead>
<tr>
<th></th>
<th>Q1-19</th>
<th>Q4-18</th>
<th>Q1-18</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutions (#)</td>
<td>285</td>
<td>288</td>
<td>294</td>
<td>288</td>
<td>296</td>
</tr>
<tr>
<td>Total Assets (in millions)</td>
<td>88,089</td>
<td>86,871</td>
<td>85,235</td>
<td>86,871</td>
<td>83,710</td>
</tr>
<tr>
<td>New Institutions (# &lt; 3 years)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Subchapter S Institutions (#)</td>
<td>175</td>
<td>176</td>
<td>179</td>
<td>176</td>
<td>180</td>
</tr>
</tbody>
</table>

**Asset Quality**

<table>
<thead>
<tr>
<th></th>
<th>Q1-19</th>
<th>Q4-18</th>
<th>Q1-18</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Past-Due and Nonaccrual Loans / Total Loans (median %)</td>
<td>1.21</td>
<td>0.88</td>
<td>1.04</td>
<td>0.88</td>
<td>0.75</td>
</tr>
<tr>
<td>Noncurrent Loans / Total Loans (median %)</td>
<td>0.39</td>
<td>0.31</td>
<td>0.36</td>
<td>0.31</td>
<td>0.26</td>
</tr>
<tr>
<td>ALLL/Total Loans (median %)</td>
<td>1.23</td>
<td>1.22</td>
<td>1.24</td>
<td>1.22</td>
<td>1.21</td>
</tr>
<tr>
<td>ALLL/Noncurrent Loans (median multiple)</td>
<td>2.26</td>
<td>2.79</td>
<td>2.68</td>
<td>2.79</td>
<td>3.23</td>
</tr>
<tr>
<td>Net Loan Losses / Total Loans (median %, year-to-date annualized)</td>
<td>0.00</td>
<td>0.01</td>
<td>0.00</td>
<td>0.01</td>
<td>0.03</td>
</tr>
</tbody>
</table>

**Capital / Earnings (year-to-date annualized, unless noted)**

<table>
<thead>
<tr>
<th></th>
<th>Q1-19</th>
<th>Q4-18</th>
<th>Q1-18</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Leverage (median %, end of period)</td>
<td>11.21</td>
<td>11.07</td>
<td>10.89</td>
<td>11.07</td>
<td>10.81</td>
</tr>
<tr>
<td>Return on Assets (median %)</td>
<td>1.17</td>
<td>1.16</td>
<td>1.15</td>
<td>1.16</td>
<td>1.12</td>
</tr>
<tr>
<td>Pretax Return on Assets (median %)</td>
<td>1.33</td>
<td>1.36</td>
<td>1.31</td>
<td>1.36</td>
<td>1.36</td>
</tr>
<tr>
<td>Yield on Earning Assets (median %)</td>
<td>4.44</td>
<td>4.29</td>
<td>4.08</td>
<td>4.29</td>
<td>4.04</td>
</tr>
<tr>
<td>Cost of Funding Earning Assets (median %)</td>
<td>0.89</td>
<td>0.72</td>
<td>0.59</td>
<td>0.72</td>
<td>0.52</td>
</tr>
<tr>
<td>Provisions to Avg. Assets (median %)</td>
<td>0.04</td>
<td>0.07</td>
<td>0.05</td>
<td>0.07</td>
<td>0.06</td>
</tr>
<tr>
<td>Noninterest Income to Avg. Assets (median %)</td>
<td>0.38</td>
<td>0.41</td>
<td>0.39</td>
<td>0.41</td>
<td>0.41</td>
</tr>
<tr>
<td>Overhead to Avg. Assets (median %)</td>
<td>2.28</td>
<td>2.31</td>
<td>2.24</td>
<td>2.31</td>
<td>2.29</td>
</tr>
</tbody>
</table>

**Liquidity/Sensitivity**

<table>
<thead>
<tr>
<th></th>
<th>Q1-19</th>
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<th>Q1-18</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Loans to Assets (median %)</td>
<td>67.85</td>
<td>68.65</td>
<td>67.04</td>
<td>68.65</td>
<td>67.25</td>
</tr>
<tr>
<td>Noncore Funding to Assets (median %)</td>
<td>10.84</td>
<td>10.58</td>
<td>9.89</td>
<td>10.58</td>
<td>9.94</td>
</tr>
<tr>
<td>Long-term Assets to Assets (median %, call filers)</td>
<td>23.32</td>
<td>23.80</td>
<td>24.06</td>
<td>23.80</td>
<td>24.89</td>
</tr>
<tr>
<td>Brokered Deposits (number of institutions)</td>
<td>146</td>
<td>146</td>
<td>150</td>
<td>146</td>
<td>150</td>
</tr>
<tr>
<td>Brokered Deposits to Assets (median % for those above)</td>
<td>3.22</td>
<td>3.31</td>
<td>3.37</td>
<td>3.31</td>
<td>2.95</td>
</tr>
</tbody>
</table>

**Loan Concentrations (median % of Qualifying Total Capital)**

<table>
<thead>
<tr>
<th></th>
<th>Q1-19</th>
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<th>Q1-18</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial and Industrial</td>
<td>63</td>
<td>63</td>
<td>64</td>
<td>63</td>
<td>65</td>
</tr>
<tr>
<td>Commercial Real Estate</td>
<td>83</td>
<td>84</td>
<td>81</td>
<td>84</td>
<td>84</td>
</tr>
<tr>
<td>Construction &amp; Development</td>
<td>10</td>
<td>11</td>
<td>9</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Multifamily Residential Real Estate</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Nonresidential Real Estate</td>
<td>65</td>
<td>65</td>
<td>63</td>
<td>65</td>
<td>64</td>
</tr>
<tr>
<td>Residential Real Estate</td>
<td>97</td>
<td>99</td>
<td>100</td>
<td>99</td>
<td>100</td>
</tr>
<tr>
<td>Consumer</td>
<td>15</td>
<td>15</td>
<td>15</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>Agriculture</td>
<td>205</td>
<td>208</td>
<td>203</td>
<td>208</td>
<td>206</td>
</tr>
</tbody>
</table>

**BANKING PROFILE**

**Largest Deposit Markets (from 2018 Summary of Deposits)**

<table>
<thead>
<tr>
<th>Market Description</th>
<th>Institutions in Market</th>
<th>Deposits ($ millions)</th>
<th>Asset Distribution</th>
<th>Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Omaha-Council Bluffs, NE-IA</td>
<td>71</td>
<td>32,661</td>
<td>&lt; $100 million</td>
<td>85 (29.8%)</td>
</tr>
<tr>
<td>Des Moines-West Des Moines, IA</td>
<td>49</td>
<td>18,676</td>
<td>$100 million to $250 million</td>
<td>112 (39.3%)</td>
</tr>
<tr>
<td>Davenport-Moline-Rock Island, IA-IL</td>
<td>35</td>
<td>8,222</td>
<td>$250 million to $1 billion</td>
<td>71 (24.9%)</td>
</tr>
<tr>
<td>Cedar Rapids, IA</td>
<td>39</td>
<td>5,908</td>
<td>$1 billion to $10 billion</td>
<td>17 (6%)</td>
</tr>
<tr>
<td>Sioux City, IA-NE-SD</td>
<td>35</td>
<td>4,280</td>
<td>&gt; $10 billion</td>
<td>0 (0%)</td>
</tr>
</tbody>
</table>