

# FDIC State Profile

Idaho

Third Quarter 2018

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

<b>Employment Growth Rates (change from year ago, unless noted)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	3.1%	3.1%	2.9%	3.3%	3.4%
Manufacturing (9%)	5.4%	4.2%	3.6%	3.8%	3.5%
Other (non-manufacturing) Goods-Producing (7%)	5.2%	5.6%	6.0%	7.1%	8.2%
Private Service-Providing (66%)	2.6%	2.8%	2.9%	3.2%	3.4%
Government (17%)	3.0%	2.7%	1.2%	1.8%	1.6%
Unemployment Rate (% of labor force, seasonally adjusted)	2.8%	2.9%	3.1%	3.2%	3.8%
<b>Other Indicators (change from year ago, unless noted)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Single-Family Home Permits	7.7%	10.0%	10.0%	13.6%	22.8%
Multifamily Building Permits	-3.7%	-36.1%	57.8%	19.7%	25.0%
Home Price Index	13.0%	11.8%	9.0%	9.5%	7.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.08	2.33	2.18	2.15	2.23

## BANKING TRENDS

<b>General Information</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Institutions (#)	13	13	13	13	12
Total Assets (in millions)	6,453	6,305	6,016	6,177	5,547
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	2	2	2	2	1

<b>Asset Quality</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.67	0.88	0.66	0.69	0.74
Noncurrent Loans / Total Loans (median %)	0.51	0.44	0.63	0.58	0.37
ALLL/Total Loans (median %)	1.23	1.20	1.25	1.21	1.33
ALLL/Noncurrent Loans (median multiple)	1.73	2.54	2.13	2.32	3.31
Net Loan Losses / Total Loans (median %)	0.00	0.00	-0.01	0.02	0.02

<b>Capital / Earnings</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Tier 1 Leverage (median %)	10.61	10.52	10.42	10.23	10.63
Return on Assets (median %)	1.23	1.16	0.83	0.71	0.66
Pretax Return on Assets (median %)	1.46	1.50	1.21	1.05	0.89
Net Interest Margin (median %)	4.35	4.52	4.17	4.09	3.90
Yield on Earning Assets (median %)	4.81	4.74	4.43	4.30	4.20
Cost of Funding Earning Assets (median %)	0.26	0.22	0.21	0.21	0.22
Provisions to Avg. Assets (median %)	0.14	0.08	0.04	0.09	0.05
Noninterest Income to Avg. Assets (median %)	0.75	0.57	0.63	0.62	0.76
Overhead to Avg. Assets (median %)	3.10	3.12	3.28	3.25	3.64

<b>Liquidity/Sensitivity</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Net Loans to Assets (median %)	65.72	66.14	65.68	62.71	64.41
Noncore Funding to Assets (median %)	4.98	5.34	3.74	5.71	6.35
Long-term Assets to Assets (median %, call filers)	19.43	20.79	19.71	18.81	20.45
Brokered Deposits (number of institutions)	4	4	6	5	6
Brokered Deposits to Assets (median % for those above)	1.96	3.60	1.15	3.28	2.02

<b>Loan Concentrations (median % of Qualifying Total Capital)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Commercial and Industrial	114	121	119	133	119
Commercial Real Estate	300	309	294	287	284
Construction & Development	79	65	57	58	54
Multifamily Residential Real Estate	13	13	9	11	8
Nonresidential Real Estate	180	192	190	194	178
Residential Real Estate	70	81	82	78	77
Consumer	12	18	16	16	13
Agriculture	20	22	19	19	11

## BANKING PROFILE

<b>Largest Deposit Markets (from 2018 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
Boise City, ID	20	11,246	< \$100 million	0 (0%)
Coeur d'Alene, ID	15	3,315	\$100 million to \$250 million	6 (46.2%)
Idaho Falls, ID	10	1,936	\$250 million to \$1 billion	5 (38.5%)
Logan, UT-ID	10	1,778	\$1 billion to \$10 billion	2 (15.4%)
Pocatello, ID	11	770	> \$10 billion	0 (0%)