



State Profile

Iowa

First Quarter 2012

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q1-12	Q4-11	Q1-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.0%	0.4%	0.8%	0.6%	-0.7%
Manufacturing (14%)	5.4%	4.4%	2.7%	3.5%	-1.1%
Other (non-manufacturing) Goods-Producing (4%)	10.3%	4.0%	-1.1%	1.2%	-5.1%
Private Service-Producing (65%)	0.1%	-0.1%	0.8%	0.4%	-0.2%
Government (17%)	-1.3%	-1.5%	-0.4%	-1.4%	-0.7%
Unemployment Rate (% of labor force)	5.3%	5.7%	6.0%	5.9%	6.3%

Other Indicators (change from year ago, unless noted)

	Q1-12	Q4-11	Q1-11	2011	2010
Single-Family Home Permits	21.9%	-12.3%	-16.2%	-5.9%	11.3%
Multifamily Building Permits	63.2%	3.6%	-27.4%	25.6%	-9.6%
Home Price Index	1.1%	-0.0%	0.6%	-0.0%	-0.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.12	2.08	2.58	2.49	3.10

BANKING TRENDS

General Information

	Q1-12	Q4-11	Q1-11	2011	2010
Institutions (#)	343	345	354	345	360
Total Assets (in millions)	70,223	68,591	66,990	68,591	66,068
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	201	203	211	203	217

Asset Quality

	Q1-12	Q4-11	Q1-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.46	1.25	2.00	1.25	1.73
Noncurrent Loans / Total Loans (median %)	0.70	0.65	1.01	0.65	0.97
ALLL/Total Loans (median %)	1.42	1.37	1.41	1.37	1.34
ALLL/Noncurrent Loans (median multiple)	1.88	1.82	1.32	1.82	1.27
Net Loan Losses / Total Loans (median %)	0.00	0.13	0.00	0.14	0.30

Capital / Earnings

	Q1-12	Q4-11	Q1-11	2011	2010
Tier 1 Leverage (median %)	9.76	9.67	9.45	9.67	9.36
Return on Assets (median %)	1.23	1.10	1.07	1.15	1.06
Pretax Return on Assets (median %)	1.47	1.29	1.33	1.34	1.21
Net Interest Margin (median %)	3.56	3.70	3.65	3.70	3.79
Yield on Earning Assets (median %)	4.40	4.67	4.81	4.75	5.18
Cost of Funding Earning Assets (median %)	0.85	0.93	1.11	1.02	1.35
Provisions to Avg. Assets (median %)	0.07	0.11	0.09	0.13	0.23
Noninterest Income to Avg. Assets (median %)	0.47	0.51	0.46	0.47	0.50
Overhead to Avg. Assets (median %)	2.39	2.54	2.51	2.50	2.55

Liquidity/Sensitivity

	Q1-12	Q4-11	Q1-11	2011	2010
Net Loans to Assets (median %)	55.95	58.48	58.54	58.48	62.15
Noncore Funding to Assets (median %)	15.09	15.88	16.60	15.88	17.43
Long-term Assets to Assets (median %, call filers)*	25.25	23.45	22.10	23.45	20.72
Brokered Deposits (number of institutions)	132	133	139	133	143
Brokered Deposits to Assets (median % for those above)	1.62	1.66	1.87	1.66	1.88

Loan Concentrations (median % of Total Risk-Based Capital)

	Q1-12	Q4-11	Q1-11	2011	2010
Commercial and Industrial	74.58	74.93	80.99	74.93	80.69
Commercial Real Estate	83.02	82.70	87.78	82.70	90.68
Construction & Development	8.02	8.37	9.41	8.37	10.99
Multifamily Residential Real Estate	3.41	3.42	3.16	3.42	3.30
Nonresidential Real Estate	65.26	65.40	69.21	65.40	72.41
Residential Real Estate	106.89	109.43	112.14	109.43	115.83
Consumer	20.49	22.25	22.43	22.25	24.23
Agriculture	180.19	197.68	193.80	197.68	202.20

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Omaha-Council Bluffs, NE-IA	75	21,725	< \$100 million	153 (44.6%)
Des Moines-West Des Moines, IA	51	16,160	\$100 million to \$250 million	124 (36.2%)
Davenport-Moline-Rock Island, IA-IL	41	7,297	\$250 million to \$1 billion	54 (15.7%)
Cedar Rapids, IA	42	4,687	\$1 billion to \$10 billion	12 (3.5%)
Iowa City, IA	23	2,877	> \$10 billion	0 (0%)

* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.