



State Profile

Iowa

Second Quarter 2012

ECONOMIC INDICATORS

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

	Q2-12	Q1-12	Q2-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.1%	1.0%	0.4%	0.6%	-0.7%
Manufacturing (14%)	6.0%	5.4%	3.0%	3.5%	-1.1%
Other (non-manufacturing) Goods-Producing (5%)	8.5%	10.3%	-0.9%	1.2%	-5.1%
Private Service-Producing (64%)	0.2%	0.1%	0.7%	0.4%	-0.2%
Government (17%)	-1.2%	-1.3%	-2.2%	-1.4%	-0.7%
Unemployment Rate (% of labor force)	5.1%	5.3%	6.0%	5.9%	6.3%

Other Indicators (change from year ago, unless noted)

	Q2-12	Q1-12	Q2-11	2011	2010
Single-Family Home Permits	18.5%	21.9%	-6.6%	-5.9%	11.3%
Multifamily Building Permits	-8.8%	63.2%	80.6%	25.6%	-9.6%
Home Price Index	1.6%	1.0%	-0.5%	-0.0%	-0.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.32	2.12	2.88	2.49	3.10

BANKING TRENDS

General Information

	Q2-12	Q1-12	Q2-11	2011	2010
Institutions (#)	341	343	352	345	360
Total Assets (in millions)	69,355	70,222	66,597	68,590	66,068
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	201	201	209	203	217

Asset Quality

	Q2-12	Q1-12	Q2-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.31	1.46	1.83	1.25	1.73
Noncurrent Loans / Total Loans (median %)	0.68	0.70	1.01	0.65	0.97
ALLL/Total Loans (median %)	1.41	1.42	1.43	1.37	1.34
ALLL/Noncurrent Loans (median multiple)	1.83	1.88	1.24	1.82	1.27
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.02	0.14	0.30

Capital / Earnings

	Q2-12	Q1-12	Q2-11	2011	2010
Tier 1 Leverage (median %)	9.69	9.76	9.47	9.67	9.36
Return on Assets (median %)	1.21	1.22	1.18	1.15	1.06
Pretax Return on Assets (median %)	1.40	1.46	1.38	1.34	1.21
Net Interest Margin (median %)	3.51	3.56	3.71	3.70	3.79
Yield on Earning Assets (median %)	4.32	4.40	4.78	4.75	5.18
Cost of Funding Earning Assets (median %)	0.79	0.85	1.06	1.02	1.35
Provisions to Avg. Assets (median %)	0.06	0.07	0.10	0.13	0.23
Noninterest Income to Avg. Assets (median %)	0.45	0.47	0.47	0.47	0.50
Overhead to Avg. Assets (median %)	2.34	2.39	2.48	2.50	2.55

Liquidity/Sensitivity

	Q2-12	Q1-12	Q2-11	2011	2010
Net Loans to Assets (median %)	56.13	55.95	58.97	58.48	62.15
Noncore Funding to Assets (median %)	14.97	15.09	16.83	15.88	17.43
Long-term Assets to Assets (median %, call filers)*	26.86	25.25	22.92	23.45	20.72
Brokered Deposits (number of institutions)	128	132	133	133	143
Brokered Deposits to Assets (median % for those above)	1.82	1.62	1.92	1.66	1.88

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

	Q2-12	Q1-12	Q2-11	2011	2010
Commercial and Industrial	71.65	74.58	78.14	74.93	80.69
Commercial Real Estate	79.28	83.02	89.22	82.70	90.68
Construction & Development	7.20	8.02	9.11	8.37	10.99
Multifamily Residential Real Estate	3.31	3.41	3.10	3.42	3.30
Nonresidential Real Estate	61.87	65.26	69.34	65.40	72.41
Residential Real Estate	106.28	106.89	113.22	109.43	115.83
Consumer	20.27	20.49	23.10	22.25	24.23
Agriculture	181.98	180.19	192.57	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	152 (44.6%)
Des Moines-West Des Moines, IA	51	16,160	\$100 million to \$250 million	124 (36.4%)
Davenport-Moline-Rock Island, IA-IL	41	7,297	\$250 million to \$1 billion	54 (15.8%)
Cedar Rapids, IA	42	4,687	\$1 billion to \$10 billion	11 (3.2%)
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.