

# FDIC State Profile

Iowa

## Third Quarter 2012

### ECONOMIC INDICATORS

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

	Q3-12	Q2-12	Q3-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.0%	1.1%	0.7%	0.6%	-0.7%
Manufacturing (14%)	4.3%	6.0%	3.8%	3.5%	-1.1%
Other (non-manufacturing) Goods-Producing (5%)	1.8%	8.5%	2.4%	1.2%	-5.1%
Private Service-Producing (64%)	0.4%	0.2%	0.4%	0.4%	-0.2%
Government (17%)	-0.1%	-1.2%	-1.4%	-1.4%	-0.7%
Unemployment Rate (% of labor force)	5.3%	5.1%	6.0%	5.9%	6.3%

#### Other Indicators (change from year ago, unless noted)

	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	32.4%	18.5%	9.2%	-5.9%	11.3%
Multifamily Building Permits	70.5%	-8.8%	28.5%	25.6%	-9.6%
Home Price Index	1.2%	1.5%	-0.2%	-0.0%	-0.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.86	2.32	2.40	2.49	3.10

### BANKING TRENDS

#### General Information

	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	340	341	348	345	360
Total Assets (in millions)	70,546	69,359	67,337	68,590	66,068
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	200	201	206	203	217

#### Asset Quality

	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.25	1.31	1.58	1.25	1.73
Noncurrent Loans / Total Loans (median %)	0.66	0.68	0.91	0.65	0.97
ALLL/Total Loans (median %)	1.40	1.41	1.41	1.37	1.34
ALLL/Noncurrent Loans (median multiple)	1.91	1.83	1.40	1.82	1.27
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.03	0.14	0.30

#### Capital / Earnings

	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	9.89	9.69	9.74	9.67	9.36
Return on Assets (median %)	1.26	1.21	1.31	1.15	1.06
Pretax Return on Assets (median %)	1.47	1.40	1.54	1.34	1.21
Net Interest Margin (median %)	3.51	3.51	3.74	3.70	3.79
Yield on Earning Assets (median %)	4.25	4.32	4.79	4.75	5.18
Cost of Funding Earning Assets (median %)	0.74	0.79	1.01	1.02	1.35
Provisions to Avg. Assets (median %)	0.06	0.06	0.09	0.13	0.23
Noninterest Income to Avg. Assets (median %)	0.49	0.45	0.49	0.47	0.50
Overhead to Avg. Assets (median %)	2.37	2.34	2.42	2.50	2.55

#### Liquidity/Sensitivity

	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	56.90	56.63	59.23	58.48	62.15
Noncore Funding to Assets (median %)	15.18	15.07	16.85	15.88	17.43
Long-term Assets to Assets (median %, call filers)*	26.66	26.86	23.52	23.45	20.72
Brokered Deposits (number of institutions)	130	128	136	133	143
Brokered Deposits to Assets (median % for those above)	1.77	1.82	1.78	1.66	1.88

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

	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	70.64	71.65	74.95	74.93	80.69
Commercial Real Estate	76.32	79.28	85.56	82.70	90.68
Construction & Development	8.15	7.20	8.41	8.37	10.99
Multifamily Residential Real Estate	3.29	3.31	3.31	3.42	3.30
Nonresidential Real Estate	61.18	61.87	66.65	65.40	72.41
Residential Real Estate	105.68	106.28	111.30	109.43	115.83
Consumer	19.81	20.27	22.11	22.25	24.23
Agriculture	179.09	181.98	192.94	197.68	202.20

### BANKING PROFILE

Largest Deposit Markets (from 2012 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Omaha-Council Bluffs, NE-IA	75	23,639	< \$100 million	147 (43.2%)
Des Moines-West Des Moines, IA	51	15,567	\$100 million to \$250 million	125 (36.8%)
Davenport-Moline-Rock Island, IA-IL	40	7,468	\$250 million to \$1 billion	55 (16.2%)
Cedar Rapids, IA	42	5,141	\$1 billion to \$10 billion	13 (3.8%)
Iowa City, IA	24	3,052	> \$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.