

Presentations to the Economic Outlook and Revenue Assessment Committee

**John V. Evans, Jr.
Chief Executive Officer
D.L. Evans Bank**

January 3, 2013

FDIC State Profile

EXHIBIT I

Idaho

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)	1.6%	1.6%	0.4%	0.5%	-1.0%
Manufacturing (9%)	4.9%	4.8%	3.4%	3.4%	-2.9%
Other (non-manufacturing) Goods-Producing (6%)	0.9%	2.2%	-3.0%	-2.9%	-7.5%
Private Service-Producing (66%)	2.1%	2.2%	1.1%	1.1%	-0.2%
Government (19%)	-1.4%	-2.1%	-2.3%	-1.8%	-0.7%
Unemployment Rate (% of labor force)	7.3%	7.7%	8.8%	8.7%	8.8%
Other Indicators (change from year ago, unless noted)	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	55.1%	59.0%	22.6%	-11.5%	-11.6%
Multifamily Building Permits	21.9%	136.8%	3300.0%	11.6%	-21.3%
Home Price Index	1.3%	2.0%	-8.8%	-8.6%	-9.1%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.76	4.60	4.62	4.64	5.10

BANKING TRENDS

General Information	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	16	16	18	18	18
Total Assets (in millions)	6,466	6,279	7,752	7,841	8,067
New Institutions (# < 3 years)	0	0	0	0	1
Subchapter S Institutions	1	1	1	1	1
Asset Quality	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.62	3.00	4.59	4.18	5.44
Noncurrent Loans / Total Loans (median %)	2.25	2.41	3.88	3.64	4.68
ALLL/Total Loans (median %)	2.33	2.46	2.67	2.51	2.27
ALLL/Noncurrent Loans (median multiple)	0.82	0.78	0.62	0.66	0.52
Net Loan Losses / Total Loans (median %)	0.39	0.57	0.53	1.36	2.61
Capital / Earnings	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	11.16	11.78	10.81	10.92	10.11
Return on Assets (median %)	0.51	0.30	0.12	0.08	-0.39
Pretax Return on Assets (median %)	0.52	0.37	0.04	-0.03	-0.72
Net Interest Margin (median %)	3.76	3.82	4.04	3.95	4.09
Yield on Earning Assets (median %)	4.62	4.59	4.89	4.85	5.15
Cost of Funding Earning Assets (median %)	0.45	0.46	0.70	0.70	0.99
Provisions to Avg. Assets (median %)	0.18	0.16	0.31	0.50	1.09
Noninterest Income to Avg. Assets (median %)	1.03	0.56	0.72	0.69	0.88
Overhead to Avg. Assets (median %)	3.99	4.06	4.17	4.03	4.00
Liquidity/Sensitivity	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	62.64	63.38	63.30	60.34	64.84
Noncore Funding to Assets (median %)	17.84	18.39	19.65	19.52	22.15
Long-term Assets to Assets (median %, call filers)*	22.86	22.19	15.88	20.95	18.09
Brokered Deposits (number of institutions)	9	9	12	12	13
Brokered Deposits to Assets (median % for those above)	2.98	3.03	5.31	4.88	5.54
Loan Concentrations (median % of Total Risk-Based Capital)	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	92.10	86.89	97.96	95.28	97.87
Commercial Real Estate	221.55	221.23	230.41	239.24	250.75
Construction & Development	36.74	38.84	51.57	51.28	59.51
Multifamily Residential Real Estate	5.62	5.64	4.43	4.30	5.00
Nonresidential Real Estate	169.11	165.52	180.29	182.48	168.76
Residential Real Estate	88.60	91.47	118.91	115.46	128.20
Consumer	13.15	12.97	14.92	14.00	18.16
Agriculture	14.71	16.75	19.05	21.00	11.85

BANKING PROFILE

Largest Deposit Markets (from 2012 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Boise City-Nampa, ID	22	8,212	< \$100 million	4 (25%)
Coeur d'Alene, ID	14	1,817	\$100 million to \$250 million	5 (31.3%)
Idaho Falls, ID	11	1,494	\$250 million to \$1 billion	6 (37.5%)
Logan, UT-ID	10	1,197	\$1 billion to \$10 billion	1 (6.3%)
Pocatello, ID	12	827	> \$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.

EXHIBIT II

	Cert #	Commercial and Industrial Loans		Total Loans*			Total Assets			Deposits			FTE		
		2012	% of total	2012	2011	%A	2012	2011	%A	2012	2011	%A	2012	2011	NA
Idaho State Chartered Banks <small>(Numbers as of September 30)</small>															
Bank of Commerce	18059	\$ 99,358	20%	\$ 491,747	\$ 445,279	10%	\$ 935,920	\$ 799,657	17%	\$ 795,153	\$ 666,413	19%	202	183	19
Bank of Idaho	26403	\$ 30,489	20%	\$ 150,425	\$ 155,472	-3%	\$ 235,995	\$ 223,198	5%	\$ 212,706	\$ 203,679	4%	106	112	-6
Bankcda	57074	\$ 8,017	16%	\$ 48,768	\$ 57,214	-15%	\$ 71,348	\$ 82,458	-13%	\$ 57,832	\$ 69,146	-16%	21	21	0
Community 1st Bank	58576	\$ 9,130	19%	\$ 47,858	\$ 40,461	18%	\$ 73,233	\$ 63,388	16%	\$ 63,494	\$ 53,703	18%	19	18	1
Dl Evans Bank	11666	\$ 73,181	13%	\$ 550,415	\$ 550,541	0%	\$ 958,085	\$ 938,440	2%	\$ 775,460	\$ 765,633	1%	265	256	9
Home Federal Bank	28258	\$ 26,399	6%	\$ 420,226	\$ 470,286	-11%	\$ 1,044,696	\$ 1,158,674	-10%	\$ 870,965	\$ 989,890	-12%	329	365	-36
Idaho Banking Company	34317	\$ 10,435	14%	\$ 74,413	\$ 92,807	-20%	\$ 114,116	\$ 147,868	-23%	\$ 106,539	\$ 137,449	-22%	33	38	-5
Idaho First Bank	58095	\$ 15,286	22%	\$ 67,977	\$ 59,822	14%	\$ 83,064	\$ 76,408	9%	\$ 75,780	\$ 68,433	11%	27	22	5
Idaho Independent Bank	33845	\$ 30,154	13%	\$ 233,934	\$ 244,167	-4%	\$ 453,331	\$ 453,966	0%	\$ 370,613	\$ 371,149	0%	185	185	0
Idaho Trust Bank	35103	\$ 19,431	42%	\$ 46,342	\$ 49,354	-6%	\$ 75,517	\$ 76,507	-1%	\$ 58,865	\$ 61,375	-4%	30	33	-3
Ireland Bank	1237	\$ 30,213	23%	\$ 132,251	\$ 143,016	-8%	\$ 214,167	\$ 209,107	2%	\$ 190,094	\$ 185,363	3%	91	96	-5
Panhandle Bank	23415	\$ 105,945	21%	\$ 508,179	\$ 528,422	-4%	\$ 954,212	\$ 927,050	3%	\$ 743,874	\$ 753,408	-1%	268	290	-22
Syringa Bank	34296	\$ 28,864	21%	\$ 140,063	\$ 163,598	-14%	\$ 178,810	\$ 206,769	-14%	\$ 164,087	\$ 175,290	-6%	62	73	-11
Western Capital Bank	58752	\$ 57,599	37%	\$ 156,684	\$ 82,281	90%	\$ 219,020	\$ 111,689	96%	\$ 175,358	\$ 78,976	122%	47	23	24
National Banks Headquartered in Idaho															
Farmers National Bank of Buhl	2850	\$ 35,998	21%	\$ 170,421	\$ 192,032	-11%	\$ 373,037	\$ 369,762	1%	\$ 318,349	\$ 318,155	0.1%	80	86	-6
First Federal Savings Bank	28845	\$ 26,277	7%	\$ 360,137	\$ 353,206	2%	\$ 482,329	\$ 481,776	0.1%	\$ 409,399	\$ 408,624	0.2%	194	183	11
Total		\$ 606,776	17%	\$ 3,599,840	\$ 3,627,958	-0.8%	\$ 6,466,280	\$ 6,326,717	2%	\$ 5,388,568	\$ 5,306,686	2%	1,959	1,984	-25

*Total loans net of ALLL

EXHIBIT III



Advanced Search

Each depositor insured to at least \$250,000 per insured bank

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Offices and Deposits of all FDIC-insured Institutions
Deposit Market Share Report

Deposits as of:

Sorted by:

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State:	County:	Selected Market City:	Zip Code:	June 30, 2012									
				Outside of Market			Inside of Market						
IDAHO	ALL	ALL	ALL	CERT	State (Hqtrs)	Bank Class	State/Federal Charter	No. of Offices	Deposits (\$000)	No. of Offices	Deposits (\$000)	Market Share	
Wells Fargo Bank, National Association				3511	SD	N	Federal	6,226	843,120,444	85	4,606,558	23.84%	
U.S. Bank National Association				6548	OH	N	Federal	3,038	217,502,441	95	3,180,951	16.22%	
Zions First National Bank				2270	UT	N	Federal	116	11,582,571	30	1,306,213	6.70%	
KeyBank National Association				17534	OH	N	Federal	1,041	60,573,900	32	1,095,492	5.82%	
Bank of America, National Association				3510	NC	N	Federal	5,835	990,761,310	21	923,895	4.74%	
Glacier Bank				30798	MT	NM	State	73	4,104,433	25	912,087	4.68%	
D. L. Evans Bank				11666	ID	NM	State	0	0	20	778,873	4.00%	
The Bank of Commerce				18059	ID	NM	State	0	0	15	693,656	3.56%	
Panhandle State Bank				23415	ID	NM	State	3	116,660	18	622,402	3.19%	
Washington Federal				28088	WA	SB	Federal	149	8,168,800	16	577,486	2.96%	
Sterling Savinos Bank				32158	WA	NM	State	171	6,269,473	16	495,106	2.54%	
JPMorgan Chase Bank, National Association				628	OH	N	Federal	5,580	832,015,610	23	439,390	2.25%	
Washington Trust Bank				1281	WA	NM	State	26	3,116,102	13	418,064	2.15%	
First Federal Savinos Bank of Twin Falls				28845	ID	SB	Federal	0	0	11	408,624	2.10%	
Home Federal Bank				28258	ID	NM	State	17	496,867	11	367,765	1.99%	
Idaho Independent Bank				33845	ID	NM	State	0	0	12	376,967	1.93%	
The Farmers National Bank of Rubi				2850	ID	N	Federal	0	0	8	317,134	1.63%	
Bank of the Cascades				22407	OR	NM	State	19	760,854	13	293,264	1.50%	
Banner Bank				28489	WA	NM	State	79	3,094,185	8	224,781	1.15%	
Bank of Idaho				26403	ID	NM	State	0	0	7	205,272	1.05%	
AmericanWest Bank				22441	WA	NM	State	62	1,808,797	8	202,155	1.04%	
Ireland Bank				1237	ID	NM	State	0	0	13	166,676	0.96%	
Syringa Bank				34286	ID	NM	State	0	0	6	164,930	0.85%	
Bank of the West				3514	CA	NM	State	637	43,541,366	7	105,848	0.54%	
Idaho Banking Company				34317	ID	SM	State	0	0	4	104,774	0.54%	
Western Capital Bank				58752	ID	NM	State	0	0	1	86,323	0.44%	
Idaho First Bank				58095	ID	NM	State	0	0	1	73,477	0.38%	
Inland Northwest Bank				27601	WA	NM	State	7	266,699	4	68,988	0.35%	
Community 1st Bank				58578	ID	NM	State	0	0	2	64,529	0.33%	
bankofia				57074	ID	NM	State	0	0	3	60,131	0.31%	
Idaho Trust Bank				35103	ID	NM	State	0	0	2	57,999	0.30%	
Twin River National Bank				22993	WA	N	Federal	2	27,694	2	36,802	0.19%	
Lewiston State Bank				9208	UT	NM	State	2	181,005	1	33,077	0.17%	
Summit National Bank				25054	WY	N	Federal	4	60,390	1	666	0.00%	
State Bank & Trust				19581	ND	NM	State	16	1,892,690	1	0	0.00%	
Number of Institutions in the Market: 35								TOTALS	22,905	3,029,262,711	536	19,490,175	100.00

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Deposit Market Share Report

Deposits as of:

Sorted by:

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State:	County:	Selected Market City:	Zip Code:	June 30, 2011						
				Outside of Market		Inside of Market				
Institution Name	CERT	State (Hqtrd)	Bank Class	State/Federal Charter	No. of Offices	Deposits (\$000)	No. of Offices	Deposits (\$000)	Market Share	
Wells Fargo Bank, National Association	3511	SD	N	Federal	8,295	756,798,121	87	4,355,881	23.09%	
U.S. Bank National Association	5548	OH	N	Federal	3,043	195,500,921	95	2,906,640	15.41%	
Zions First National Bank	2270	UT	N	Federal	115	11,181,841	30	1,227,752	6.51%	
Bank of America, National Association	3510	NC	N	Federal	5,831	947,555,110	21	1,125,040	5.96%	
KeyBank National Association	17534	OH	N	Federal	1,027	58,740,754	32	1,023,705	5.43%	
D. L. Evans Bank	11866	ID	NM	State	0	0	20	780,582	4.03%	
The Bank of Commerce	18059	ID	NM	State	0	0	16	641,237	3.40%	
Mountain West Bank	33844	ID	NM	State	5	161,352	19	630,984	3.34%	
Panhandle State Bank	23415	ID	NM	State	3	120,711	18	619,752	3.28%	
Washington Federal Savings and Loan Association	28088	WA	SA	Federal	149	8,158,581	18	594,854	3.15%	
Sterling Savings Bank	32158	WA	NM	State	158	8,119,851	18	481,798	2.55%	
Home Federal Bank	28258	ID	NM	State	21	609,101	13	430,905	2.28%	
Washington Trust Bank	1281	WA	NM	State	28	2,844,300	13	409,413	2.17%	
JPMorgan Chase Bank, National Association	828	OH	N	Federal	5,409	742,874,524	22	393,476	2.09%	
First Federal Savings Bank of Twin Falls	28845	ID	SA	Federal	0	0	10	379,918	2.01%	
Idaho Independent Bank	33845	ID	NM	State	0	0	12	351,157	1.86%	
The Farmers National Bank of Buhl	2850	ID	N	Federal	0	0	8	308,908	1.64%	
Bank of the Cascades	22407	OR	NM	State	20	852,762	13	302,677	1.60%	
Citizens Community Bank	34459	ID	NM	State	0	0	8	237,652	1.28%	
Banner Bank	28488	WA	NM	State	79	3,096,882	8	228,170	1.21%	
AmericanWest Bank	22441	WA	NM	State	50	1,085,324	9	214,172	1.14%	
Bank of Idaho	28403	ID	NM	State	0	0	7	203,220	1.08%	
Syrnaea Bank	34296	ID	NM	State	0	0	8	181,308	0.96%	
Ireland Bank	1237	ID	NM	State	0	0	13	160,223	0.96%	
Idaho Banking Company	34317	ID	SM	State	0	0	4	147,199	0.78%	
Bank of the West	3514	CA	NM	State	648	39,350,592	7	87,451	0.48%	
Western Capital Bank	58752	ID	NM	State	0	0	1	72,368	0.38%	
Idaho First Bank	58095	ID	NM	State	0	0	1	68,889	0.37%	
Inland Northwest Bank	27801	WA	NM	State	7	261,054	4	67,683	0.36%	
Bankoda	57074	ID	NM	State	0	0	3	65,950	0.35%	
Idaho Trust Bank	35103	ID	NM	State	0	0	2	57,422	0.30%	
Community 1st Bank	58576	ID	NM	State	0	0	1	46,130	0.26%	
Lewisville State Bank	9208	UT	NM	State	2	178,074	1	32,199	0.17%	
Twin River National Bank	22993	WA	N	Federal	2	28,374	2	29,792	0.16%	
State Bank & Trust	19581	ND	NM	State	15	1,724,519	1	0	0.00%	
Number of Institutions in the Market: 35					TOTALS	22,907	2,777,240,778	537	18,666,487	100.00

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EXHIBIT V

NET INCOME TREND						
NINE MONTHS						
THOUSANDS						
BANK	CITY	2012	2011	2010	2009	2008
IDAHO INDEPENDENT BANK	COEUR D'ALENE	-5851	-2899	-2755	-4889	4675
SYRINGA BANK	BOISE	-2175	-2838	-1259	-14826	-980
IDAHO BANKING COMPANY	BOISE	-312	-4725	-8535	-7119	428
COMMUNITY 1ST BANK	POST FALLS	3	2	150	-198	-423
IDAHO FIRST BANK	MCCALL	144	-214	-1587	-1480	-1404
IRELAND BANK	MALAD CITY	148	183	782	-171	519
BANKCDA	COEUR D'ALENE	241	222	250	-83	368
*S BANK OF IDAHO	IDAHO FALLS	551	-753	-4595	1787	1278
IDAHO TRUST BANK	BOISE	1391	-1798	-2749	117	-494
HOME FEDERAL BANK	NAMPA	1838	-3402	NA	NA	NA
FARMERS NATIONAL BANK OF BUHL, THE BUHL		2210	1828	782	-5579	3488
PANHANDLE STATE BANK	SANDPOINT	3952	-389	-29979	-11217	5849
NORTHWEST BANK	BOISE	4133	195	-103	-1403	-477
BANK OF COMMERCE, THE	IDAHO FALLS	8002	4176	6119	5498	12329
D.L. EVANS BANK	BURLEY **	7288	5287	-2799	-772	5203
PEER GROUP MEDIAN		551	-214	-1587	-1403	428

NA INDICATES BANK NOT OPEN OR DATA NOT AVAILABLE.

*S BEFORE BANK NAME INDICATES SUB CHAPTERS ELECTION