

Third Quarter 2011
ECONOMIC INDICATORS
Employment Growth Rates (change from year ago, unless noted)

	Q3-11	Q2-11	Q3-10	2010	2009
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.3%	0.6%	-0.4%	-0.7%	-3.0%
Manufacturing (14%)	2.9%	2.1%	0.9%	-1.3%	-10.8%
Other (non-manufacturing) Goods-Producing (4%)	2.2%	-1.8%	-4.2%	-5.1%	-10.6%
Private Service-Producing (65%)	1.4%	1.1%	-0.3%	-0.3%	-1.5%
Government (17%)	-1.1%	-1.7%	-0.7%	-0.5%	0.7%
Unemployment Rate (% of labor force)	6.0%	6.0%	6.2%	6.1%	5.6%

Other Indicators (change from year ago, unless noted)

	Q3-11	Q2-11	Q3-10	2010	2009
Single-Family Home Permits	9.2%	-6.6%	-15.0%	11.3%	-3.5%
Multifamily Building Permits	28.5%	80.6%	-20.7%	-9.6%	-20.4%
Home Price Index	-0.3%	-0.9%	0.6%	-0.4%	0.4%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.40	2.88	3.14	3.10	3.23

BANKING TRENDS
General Information

	Q3-11	Q2-11	Q3-10	2010	2009
Institutions (#)	348	352	363	360	367
Total Assets (in millions)	67,342	66,597	65,084	66,068	64,933
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	206	209	220	217	219

Asset Quality

	Q3-11	Q2-11	Q3-10	2010	2009
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.58	1.83	2.01	1.73	2.29
Noncurrent Loans / Total Loans (median %)	0.91	1.01	1.09	0.97	1.22
ALLL/Total Loans (median %)	1.41	1.43	1.37	1.34	1.30
ALLL/Noncurrent Loans (median multiple)	1.40	1.24	1.12	1.27	1.00
Net Loan Losses / Total Loans (median %)	0.03	0.02	0.09	0.30	0.31

Capital / Earnings

	Q3-11	Q2-11	Q3-10	2010	2009
Tier 1 Leverage (median %)	9.74	9.47	9.63	9.36	9.10
Return on Assets (median %)	1.31	1.18	1.19	1.06	0.90
Pretax Return on Assets (median %)	1.54	1.38	1.38	1.21	1.02
Net Interest Margin (median %)	3.75	3.71	3.85	3.79	3.73
Yield on Earning Assets (median %)	4.79	4.78	5.21	5.18	5.55
Cost of Funding Earning Assets (median %)	1.01	1.06	1.33	1.35	1.79
Provisions to Avg. Assets (median %)	0.09	0.10	0.16	0.23	0.33
Noninterest Income to Avg. Assets (median %)	0.49	0.47	0.51	0.50	0.52
Overhead to Avg. Assets (median %)	2.44	2.48	2.50	2.55	2.60

Liquidity/Sensitivity

	Q3-11	Q2-11	Q3-10	2010	2009
Net Loans to Assets (median %)	59.23	58.97	64.10	62.15	63.94
Noncore Funding to Assets (median %)	16.85	16.83	17.57	17.43	18.37
Long-term Assets to Assets (median %, call filers)	23.52	22.92	19.72	20.72	18.64
Brokered Deposits (number of institutions)	136	133	139	143	138
Brokered Deposits to Assets (median % for those above)	1.78	1.92	1.85	1.88	1.64

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

	Q3-11	Q2-11	Q3-10	2010	2009
Commercial and Industrial	74.95	78.14	79.70	80.69	83.25
Commercial Real Estate	85.56	89.22	89.68	90.68	94.56
Construction & Development	8.41	9.11	11.86	10.99	13.81
Multifamily Residential Real Estate	3.31	3.10	3.28	3.30	2.97
Nonresidential Real Estate	66.65	69.34	70.93	72.41	75.92
Residential Real Estate	111.30	113.22	115.55	115.83	124.47
Consumer	22.11	23.10	23.85	24.23	25.45
Agriculture	192.94	192.57	205.28	202.20	212.62

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	165 (47.4%)
Des Moines, IA	51	16,160	\$100 million to \$250 million	123 (35.3%)
Davenport-Moline-Rock Island, IA-IL	41	7,297	\$250 million to \$1 billion	49 (14.1%)
Cedar Rapids, IA	42	4,687	\$1 billion to \$10 billion	11 (3.2%)
Iowa City, IA	23	2,877	> \$10 billion	0 (0%)