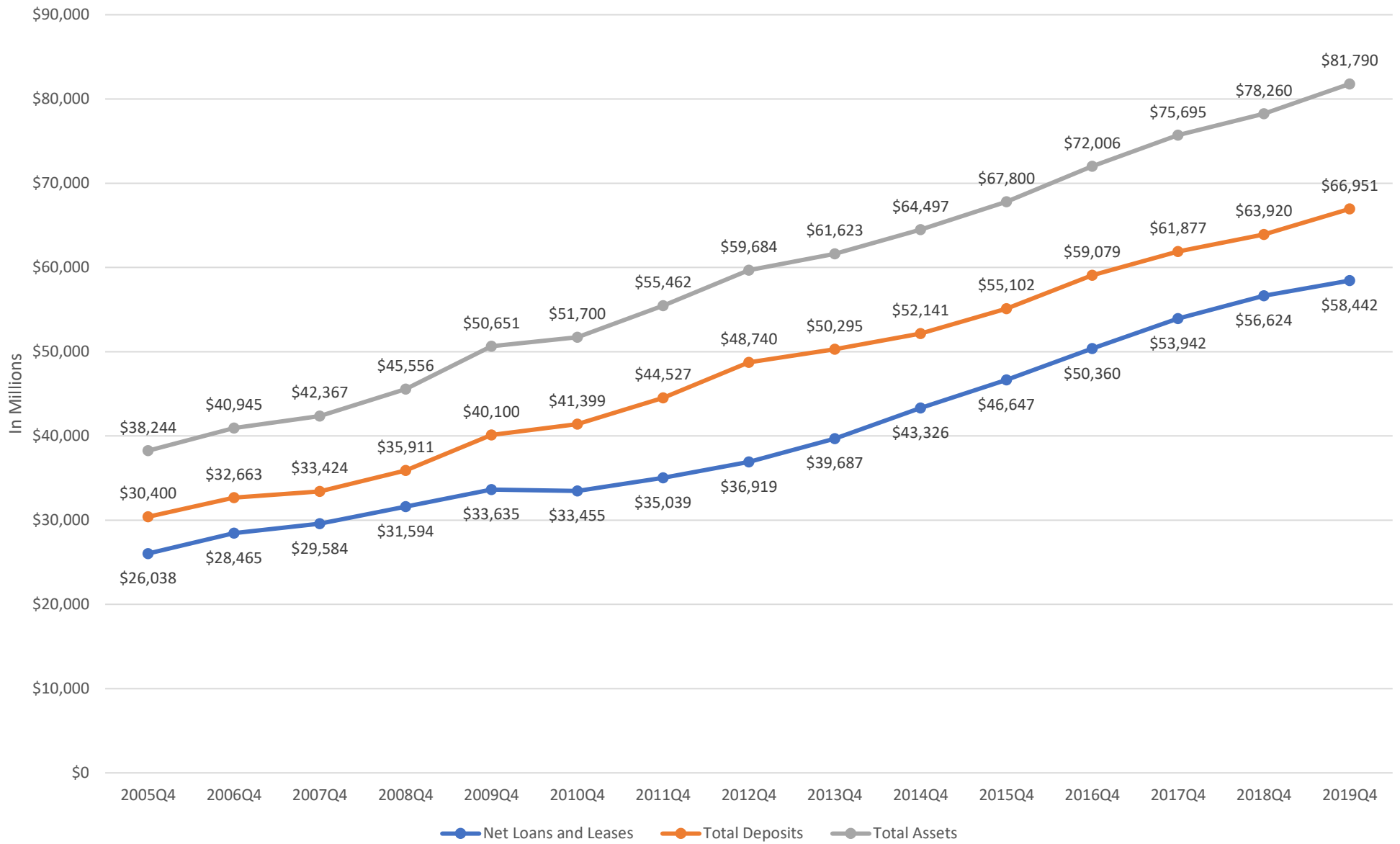


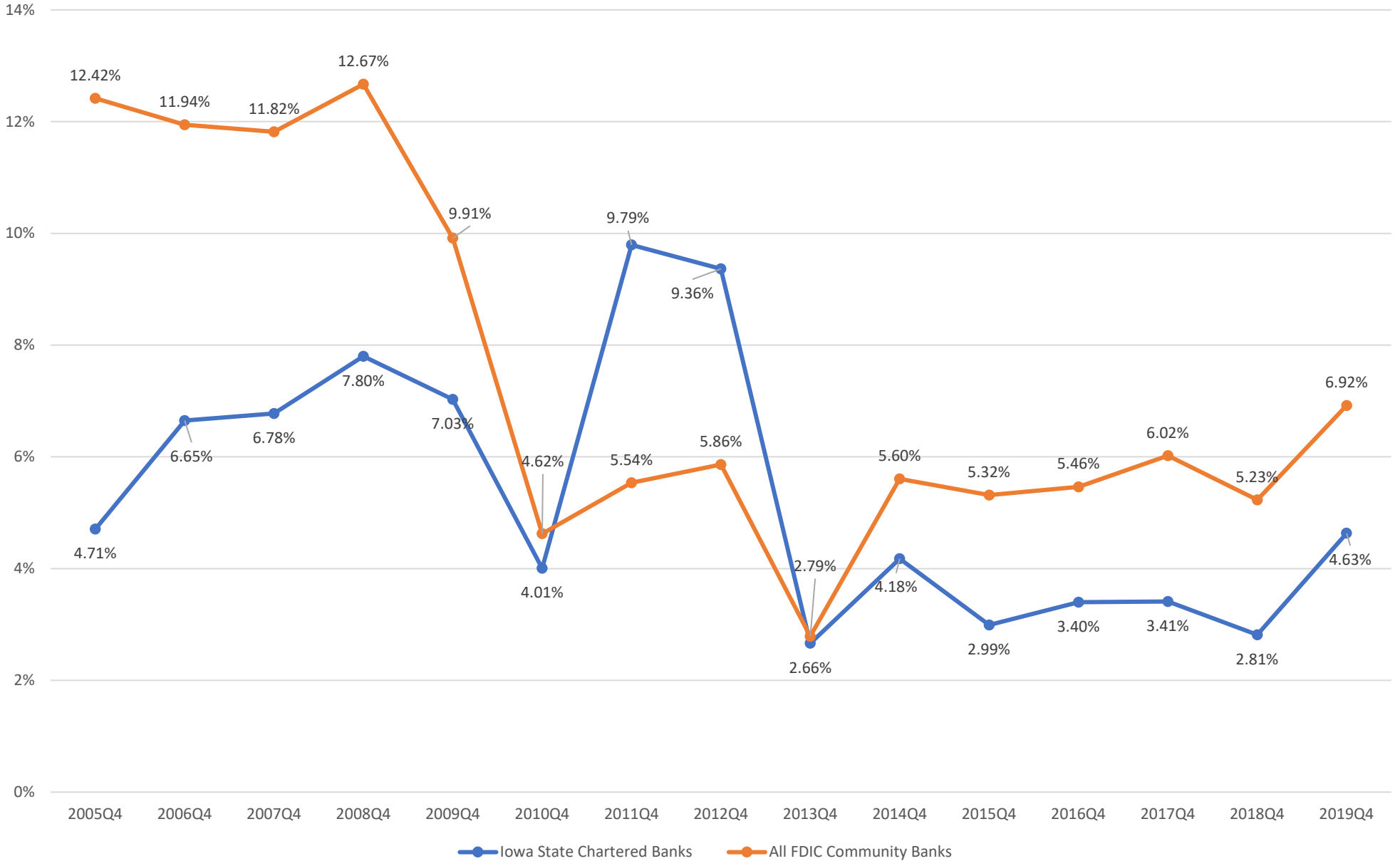
## Number of Banks



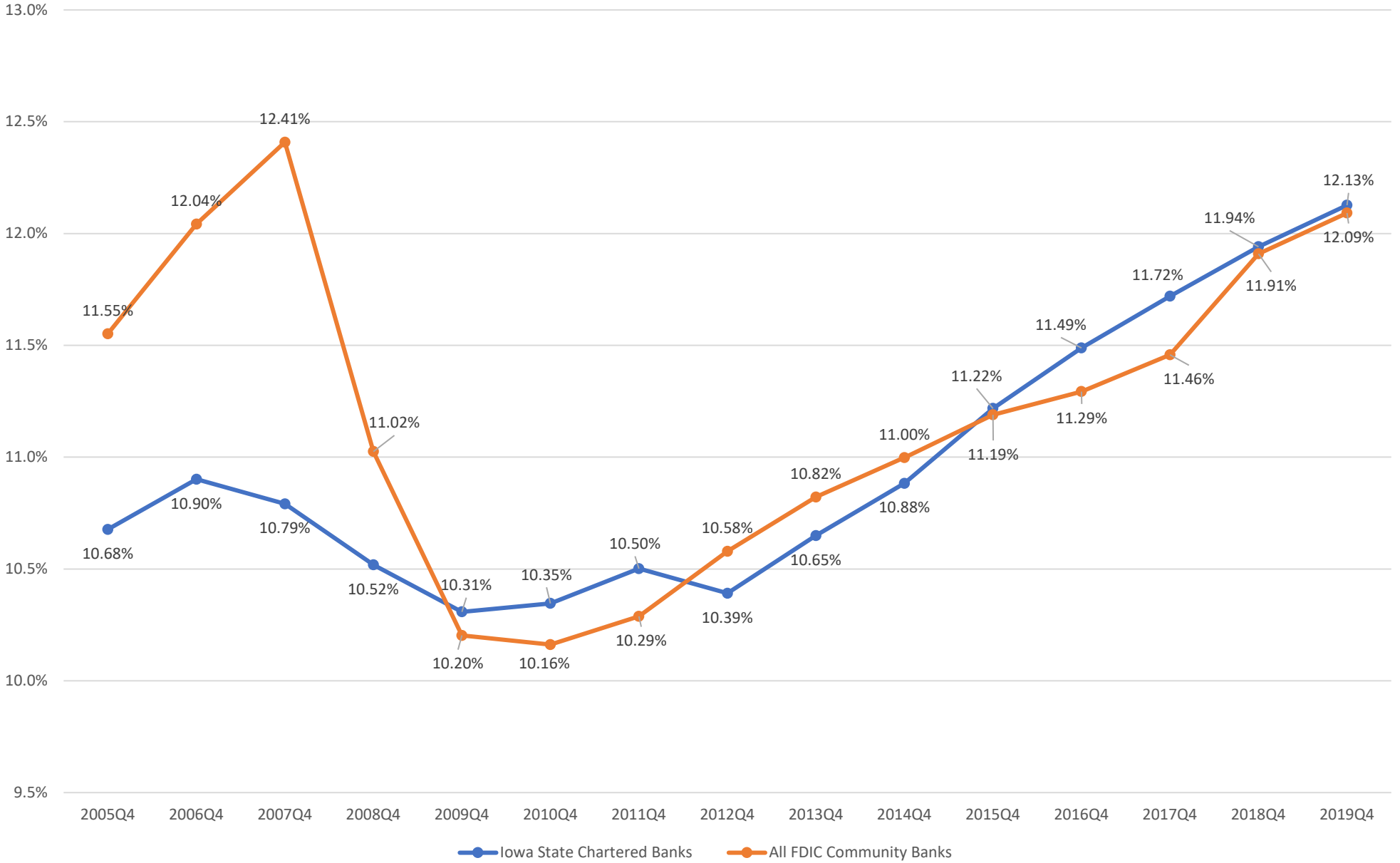
## Iowa State Chartered Banks Net Loans and Leases, Total Deposits, and Total Assets



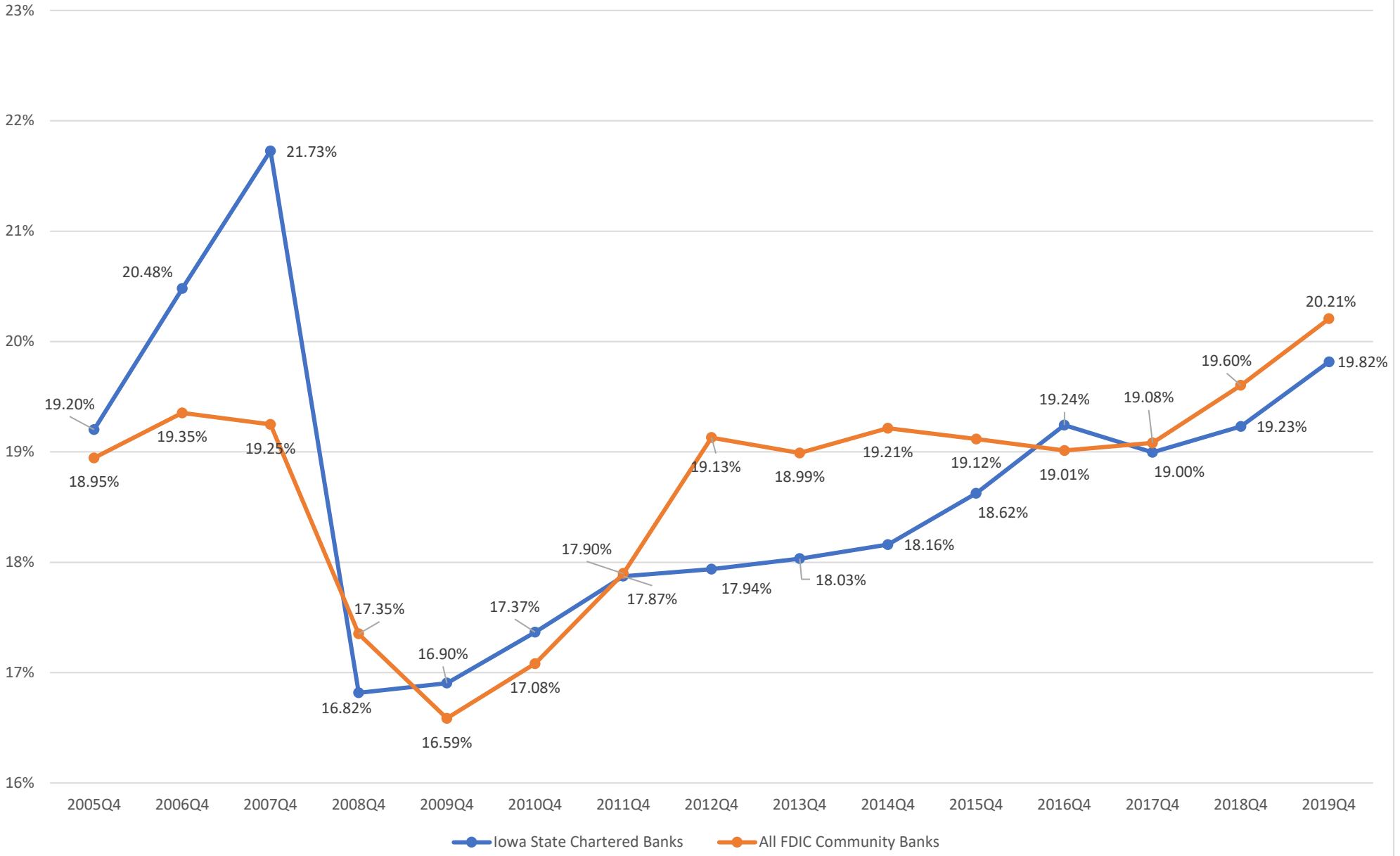
### Asset Growth Rate



### Tier One Leverage Ratio



### Total Risk Based Capital Ratio



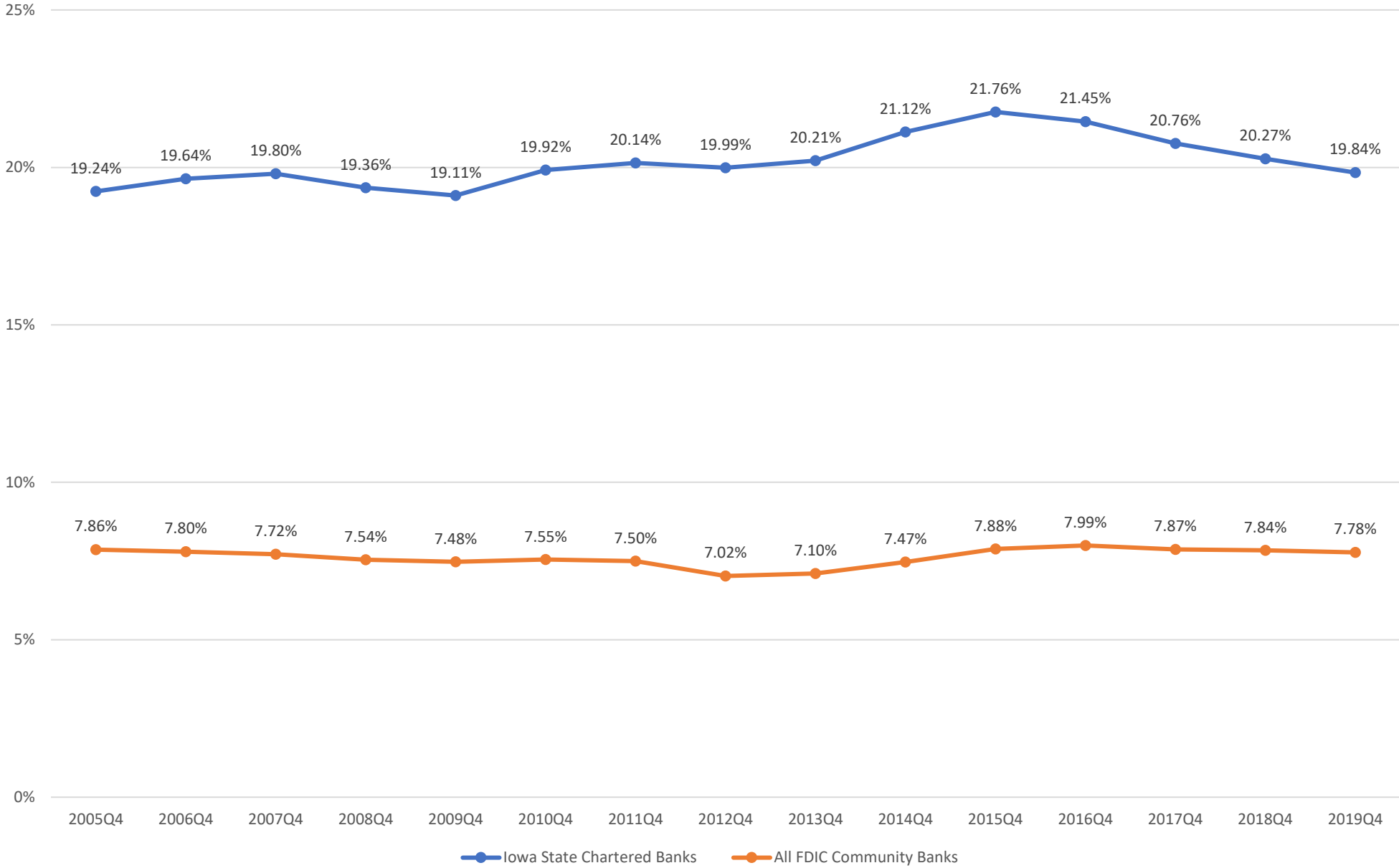
### Net Loans and Leases as a Percent of Total Assets



## Farmland Loans as a Percent of Average Gross Loans and Leases

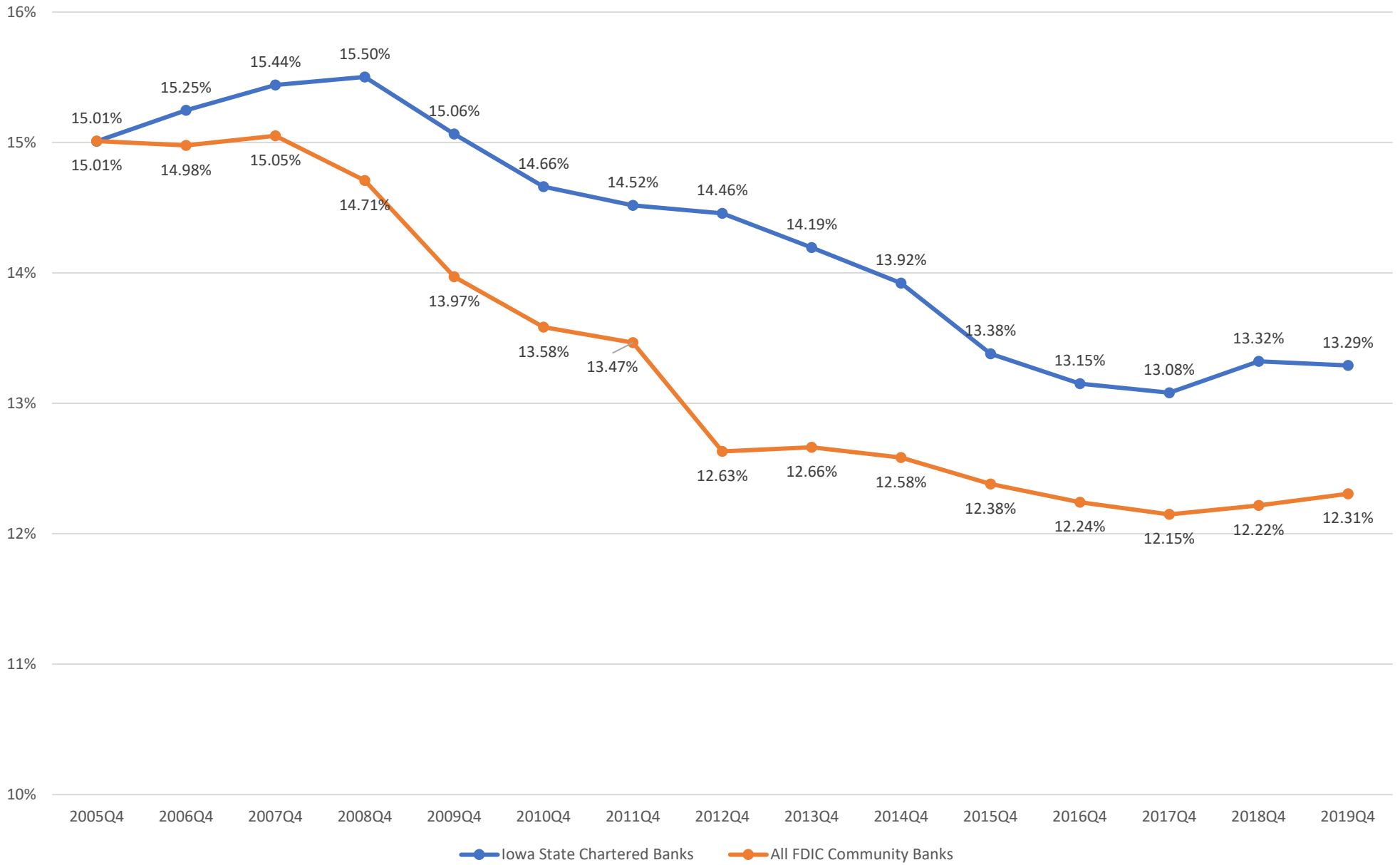


Farm Production Loans as a Percent of Average Gross Loans and Leases

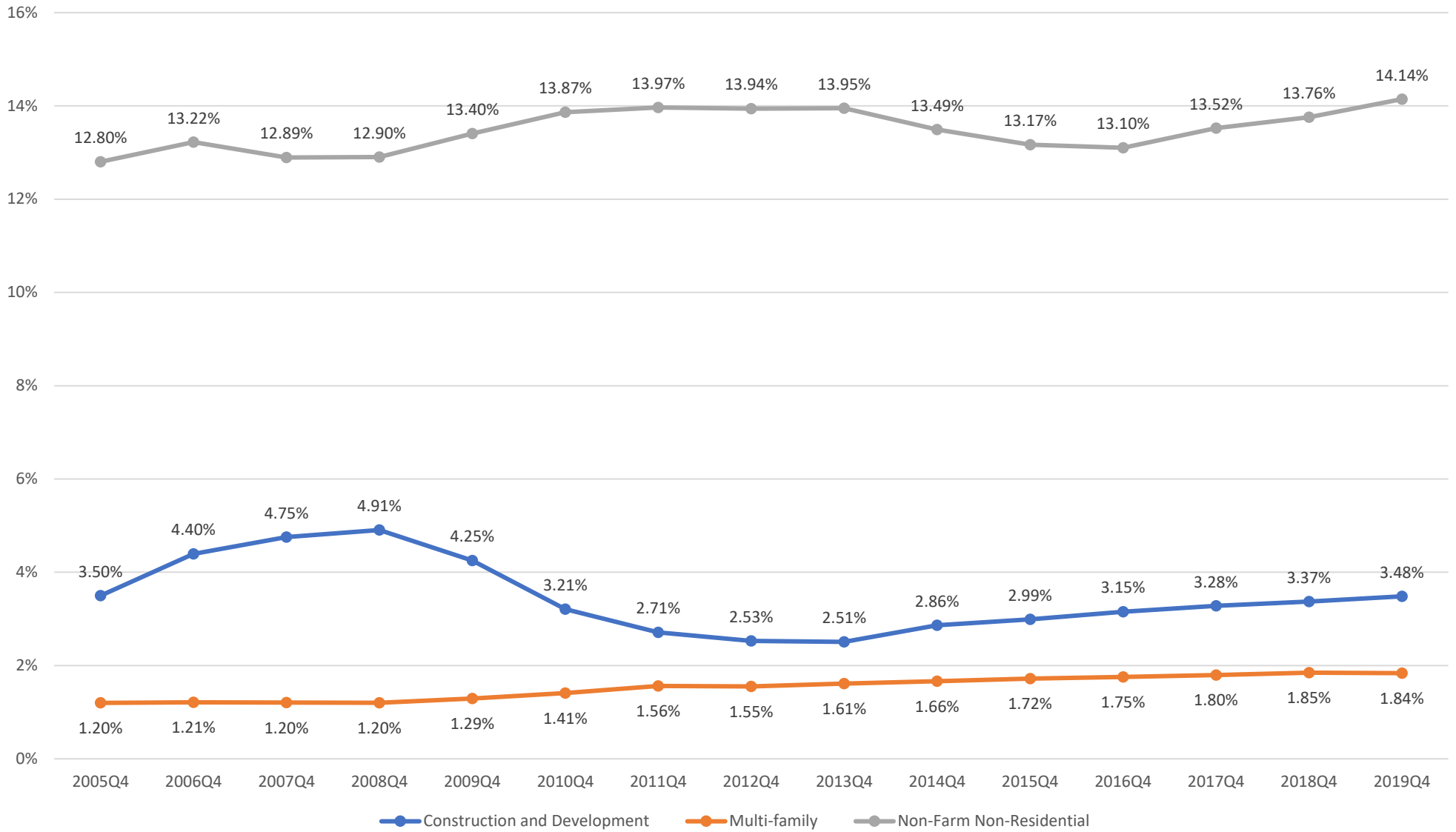




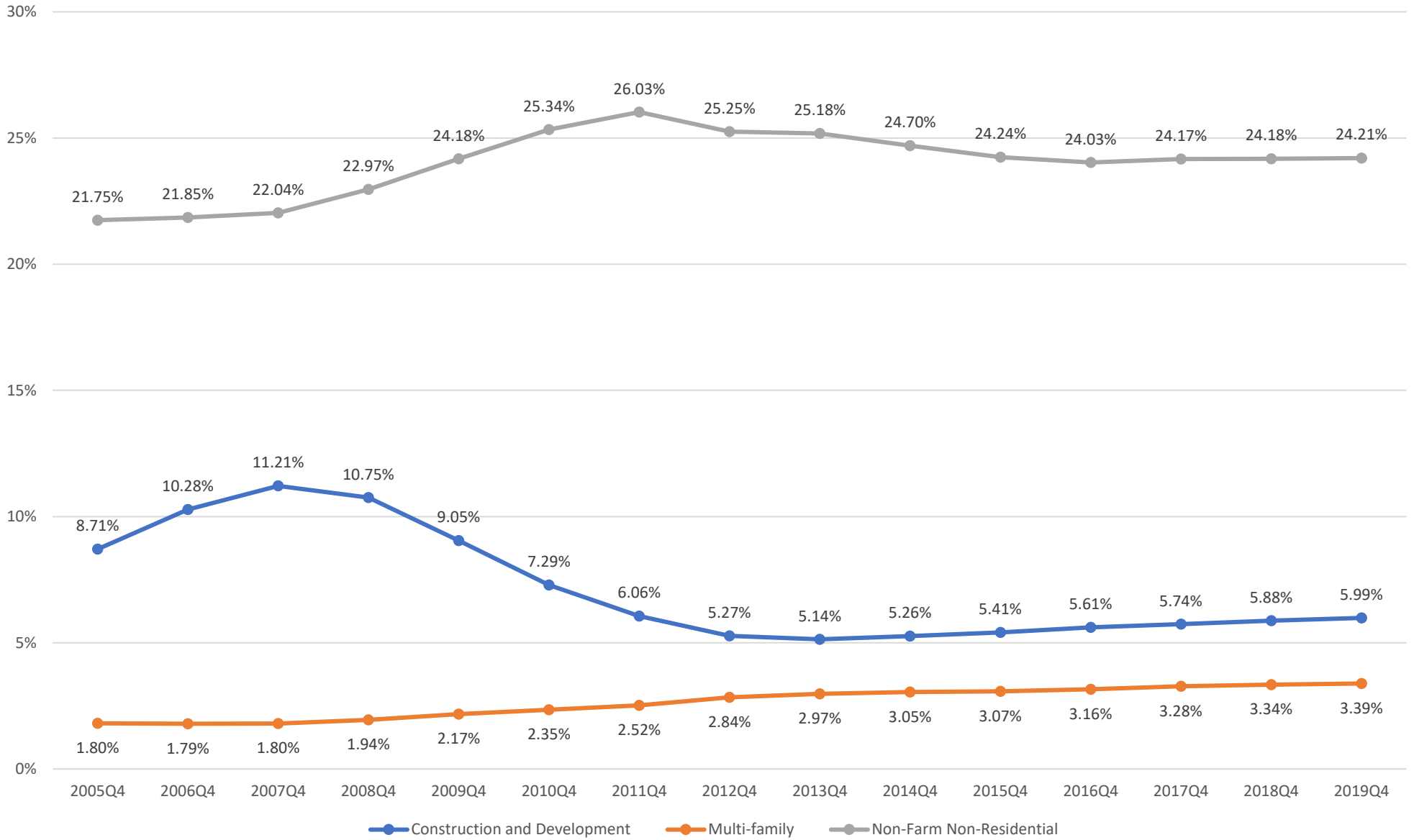
### Commercial and Industrial Loans as a Percent of Average Gross Loans and Leases



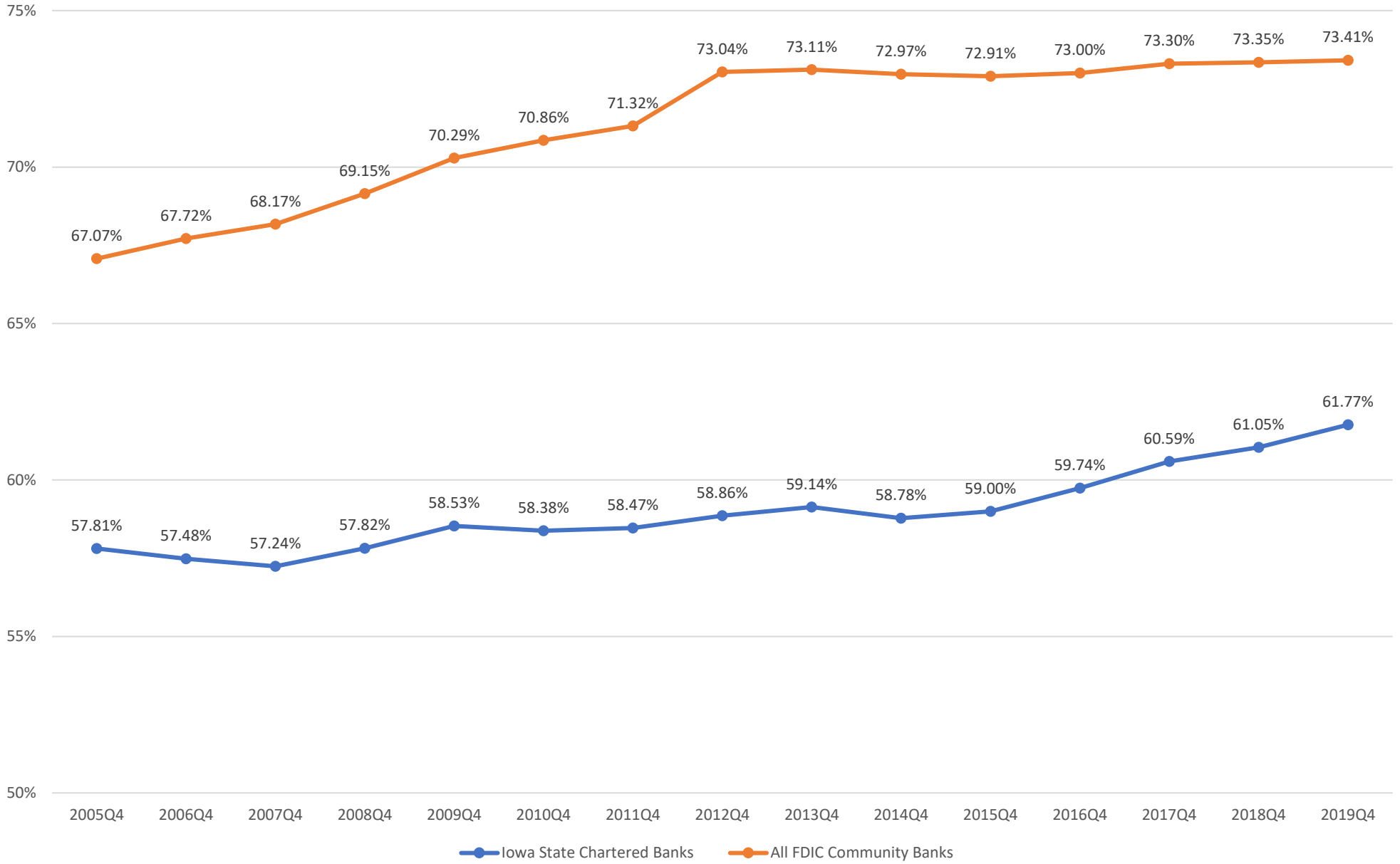
## Iowa State Chartered Banks Commercial Real Estate Loans as a Percent of Average Gross Loans and Leases



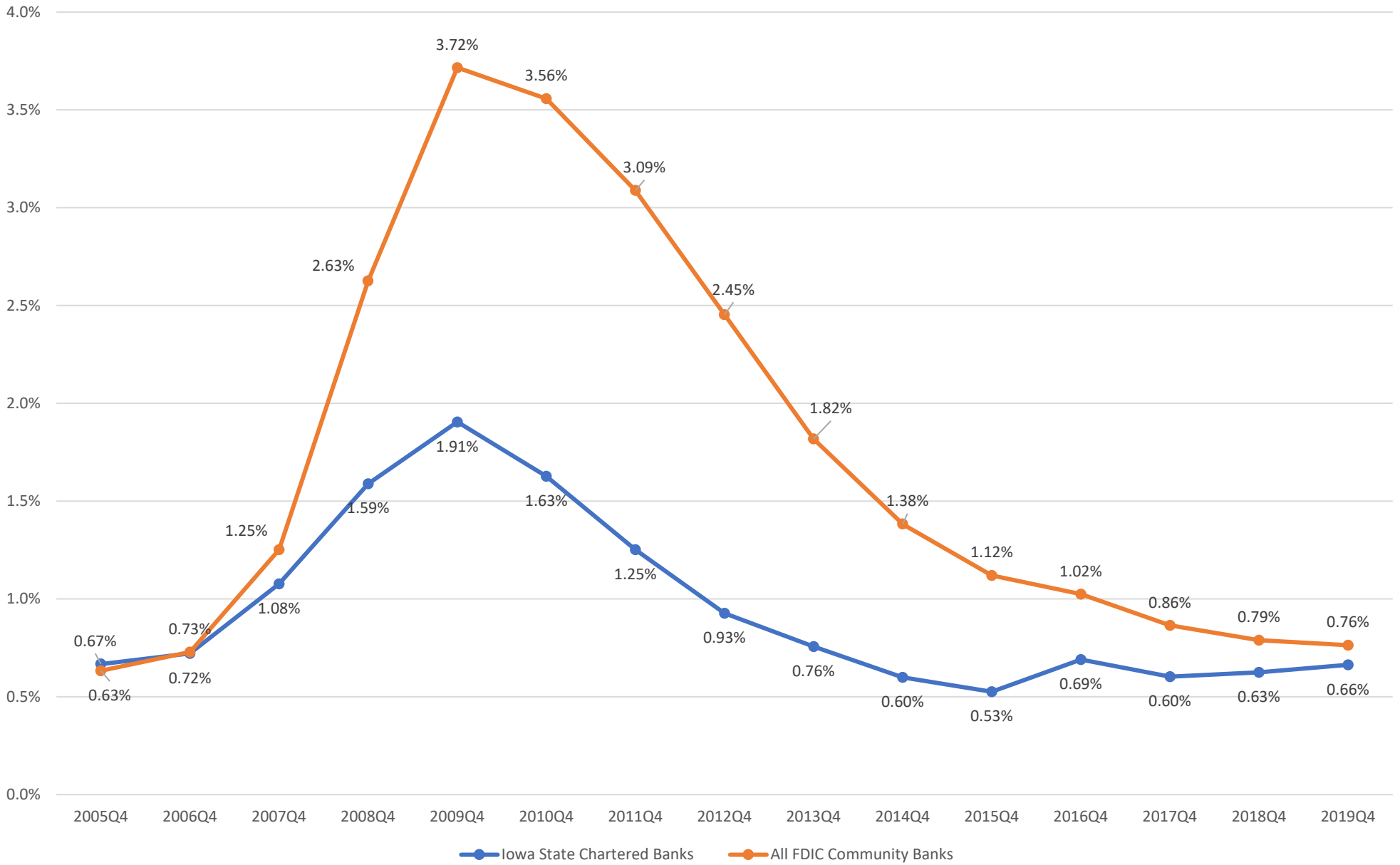
## All FDIC Community Banks Commercial Real Estate Loans as a Percent of Average Gross Loans and Leases



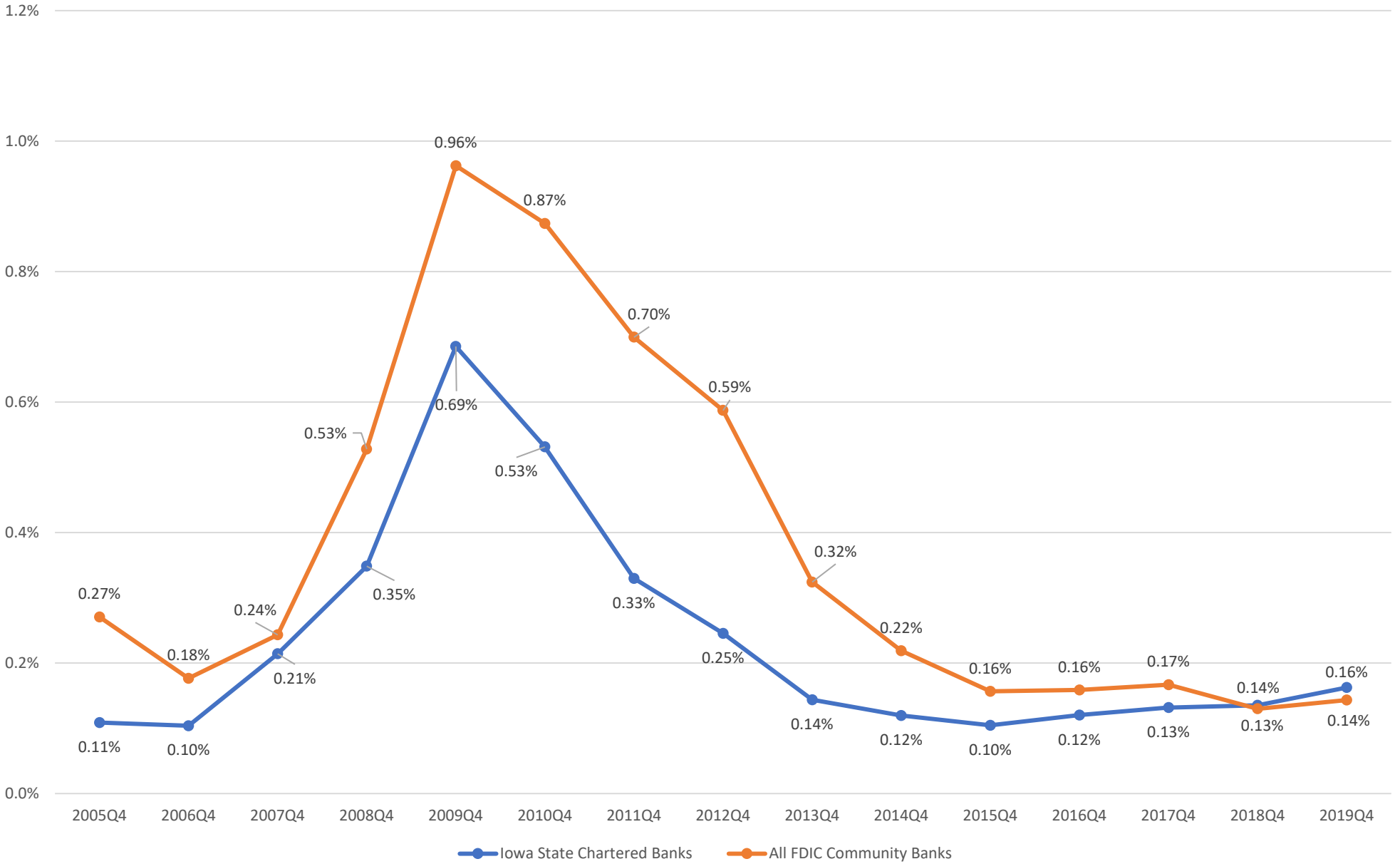
### Total Real Estate Loans as a Percent of Average Gross Loans and Leases



### Noncurrent Loans and Leases to Net Loans and Leases



### Net Loss to Average Total Loans and Leases



### Loan and Lease Allowance to Total Loans and Leases



### Net Income as a Percent of Average Total Equity

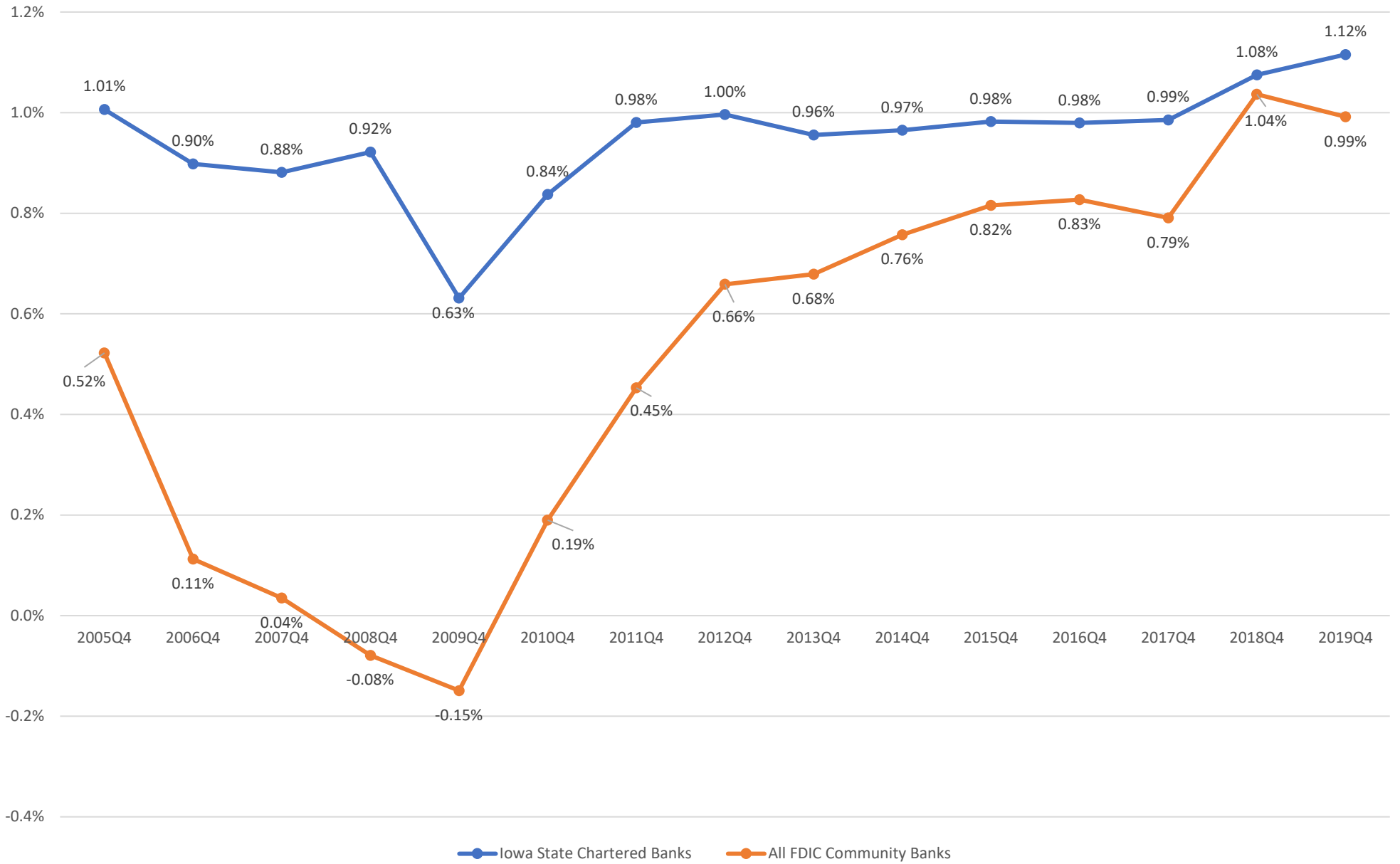




### Return on Average Assets



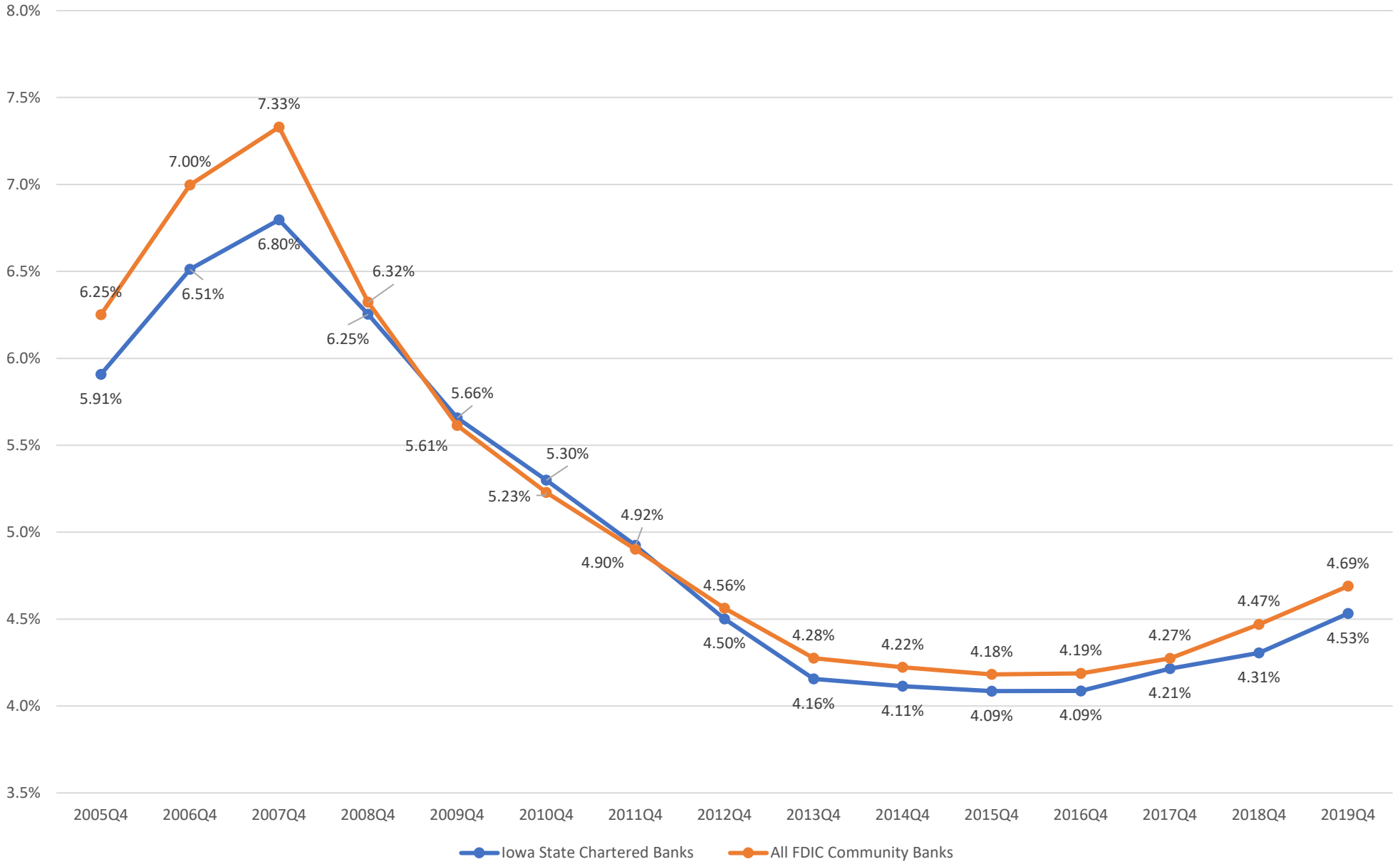
### Return on Average Assets - Adjusted for Sub S



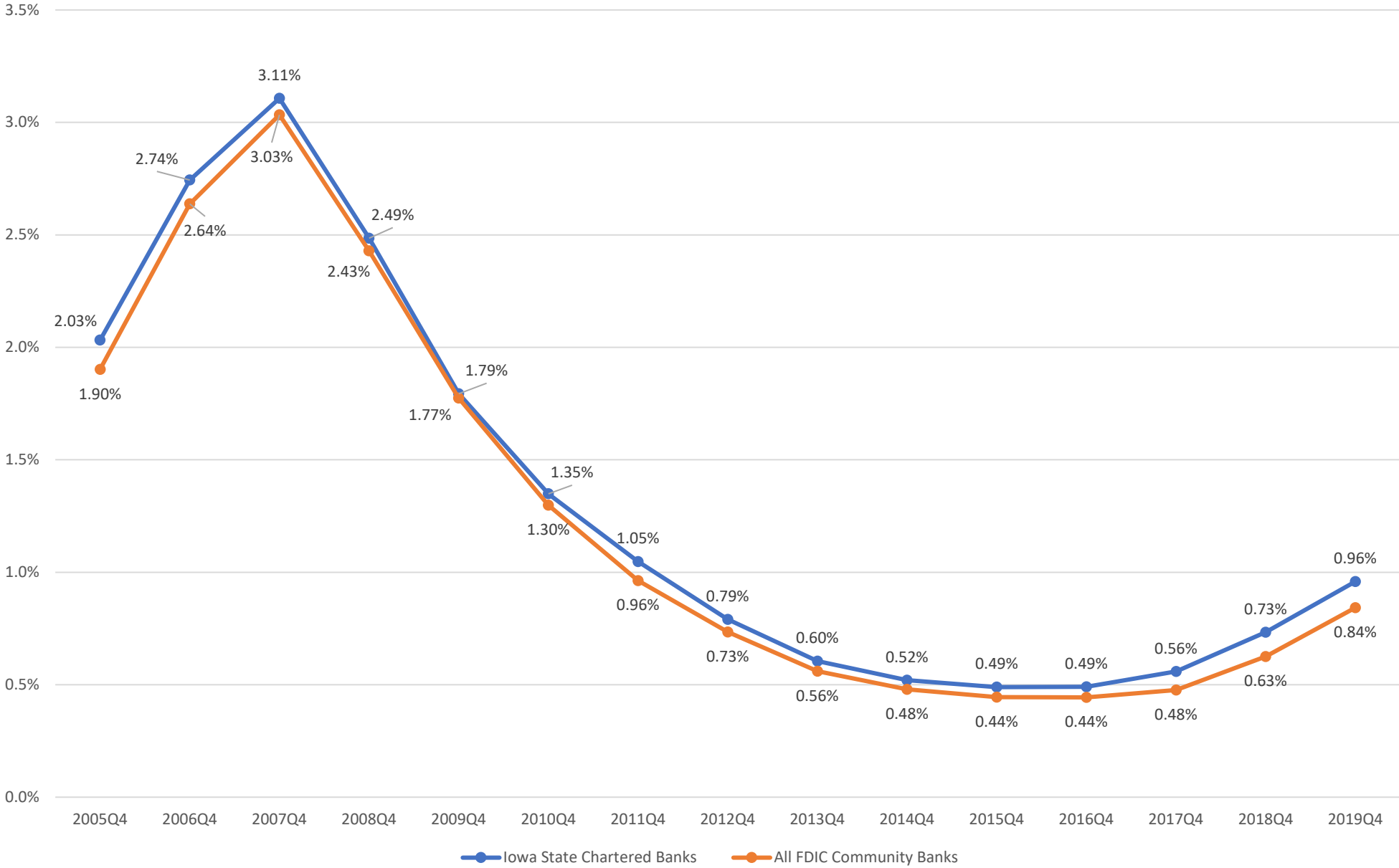
# Net Interest Margin



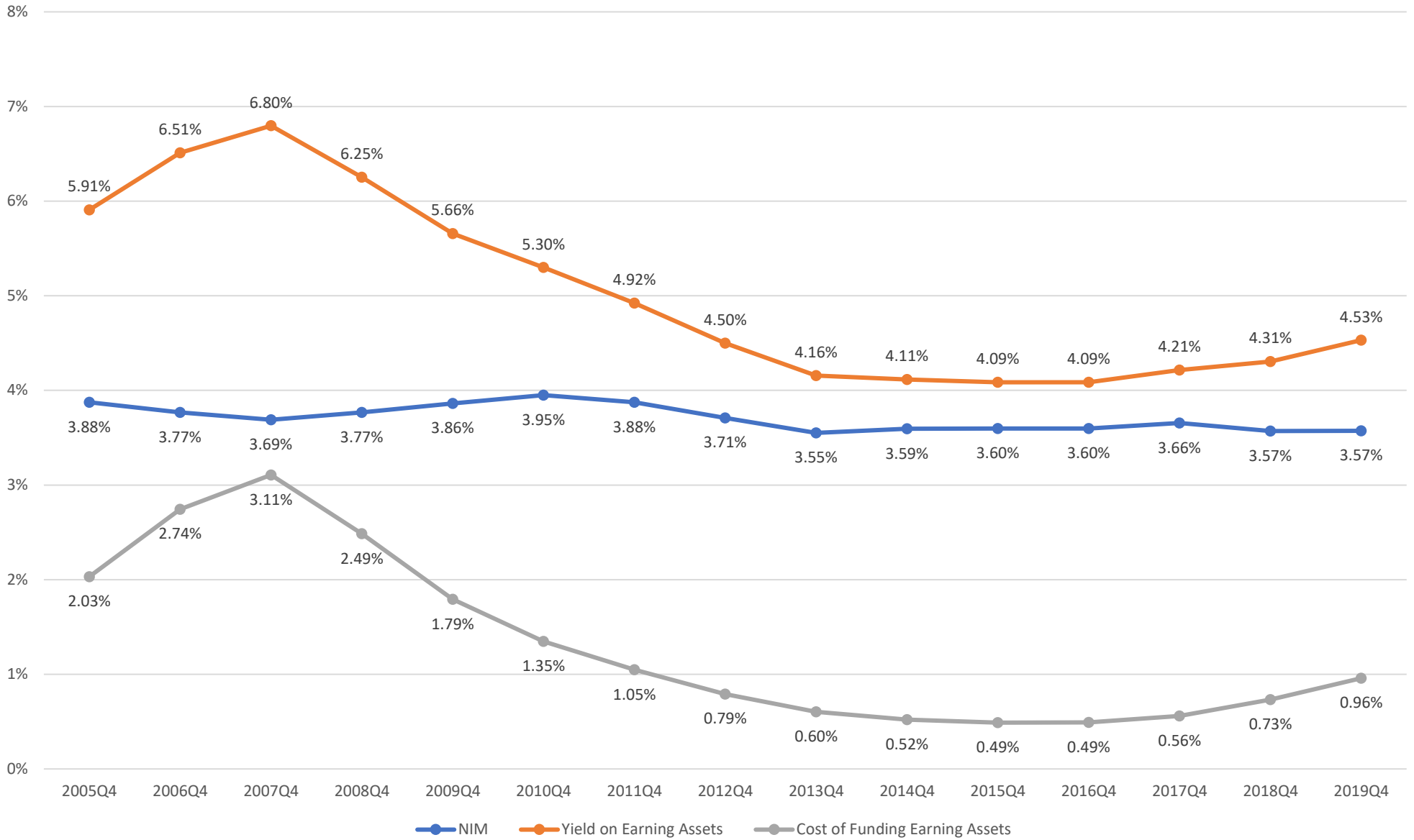
### Yield on Earning Assets



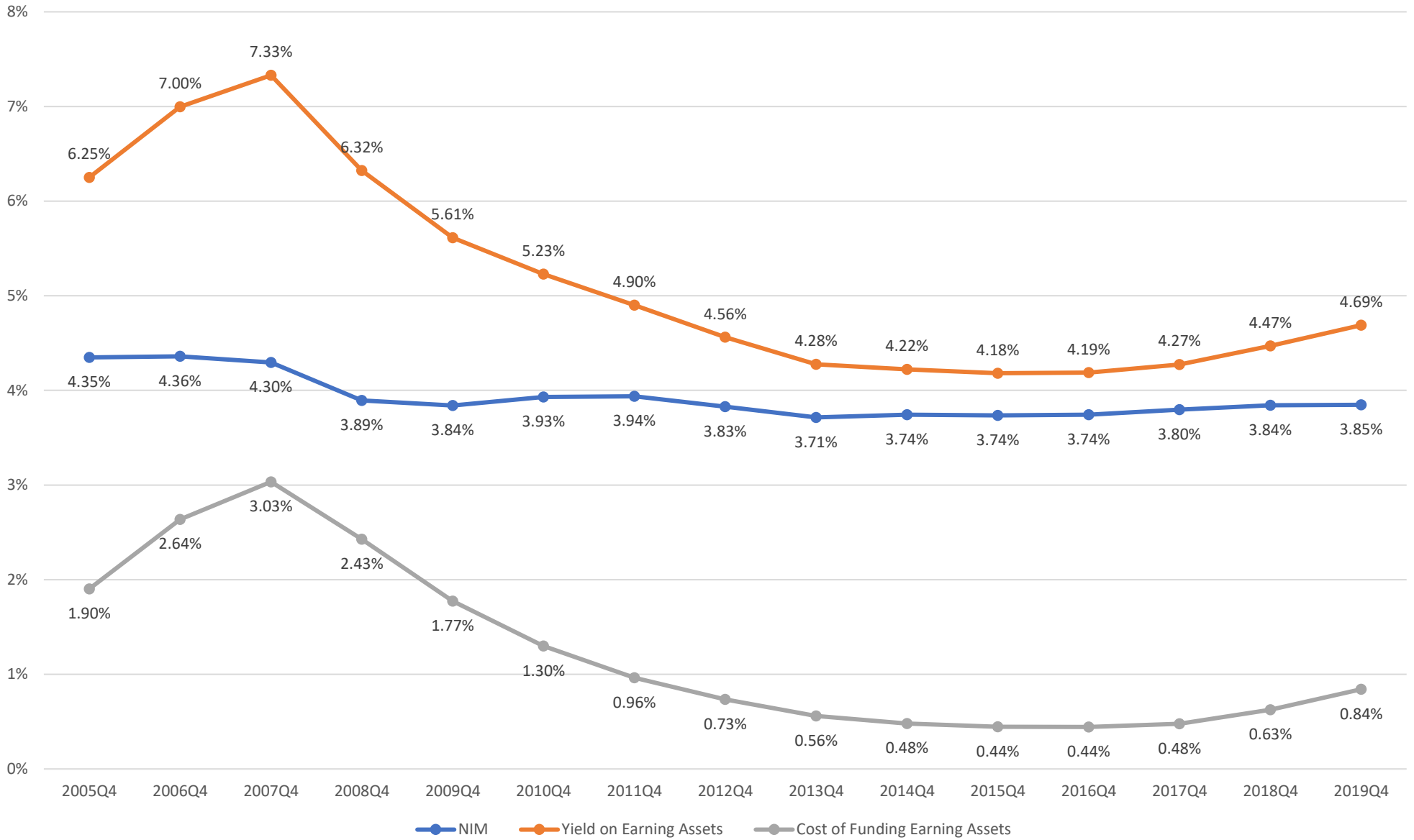
### Cost of Funding Earning Assets



## Iowa State Chartered Banks Net Interest Margin, Yield on Earning Assets, and Cost of Funding



## All FDIC Community Banks Net Interest Margin, Yield on Earning Assets, and Cost of Funding



## Total Investments as a Percent of Total Assets

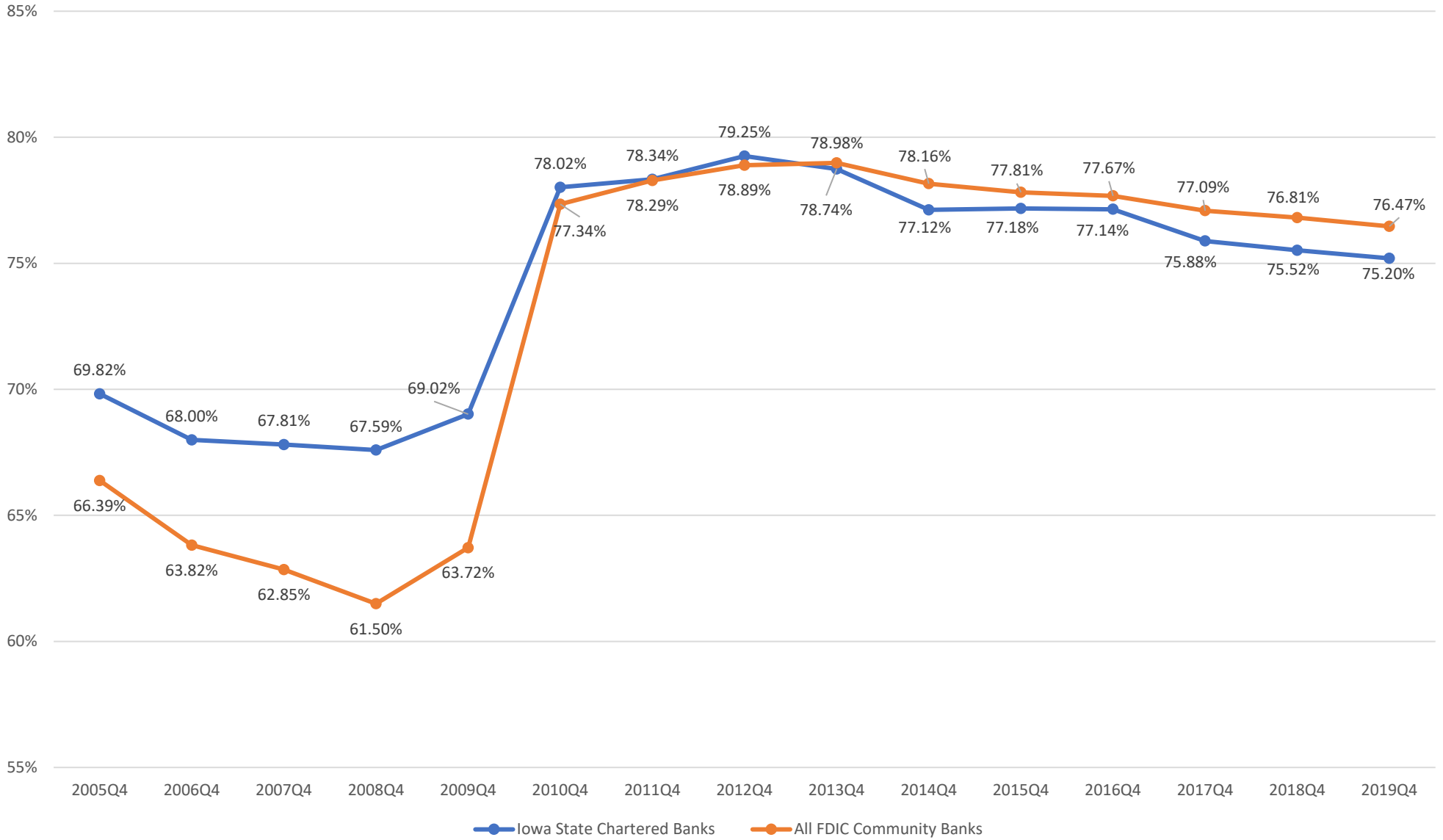
*(Total Investments: sum of all securities, interest-bearing balances, federal funds sold, and trading account assets)*





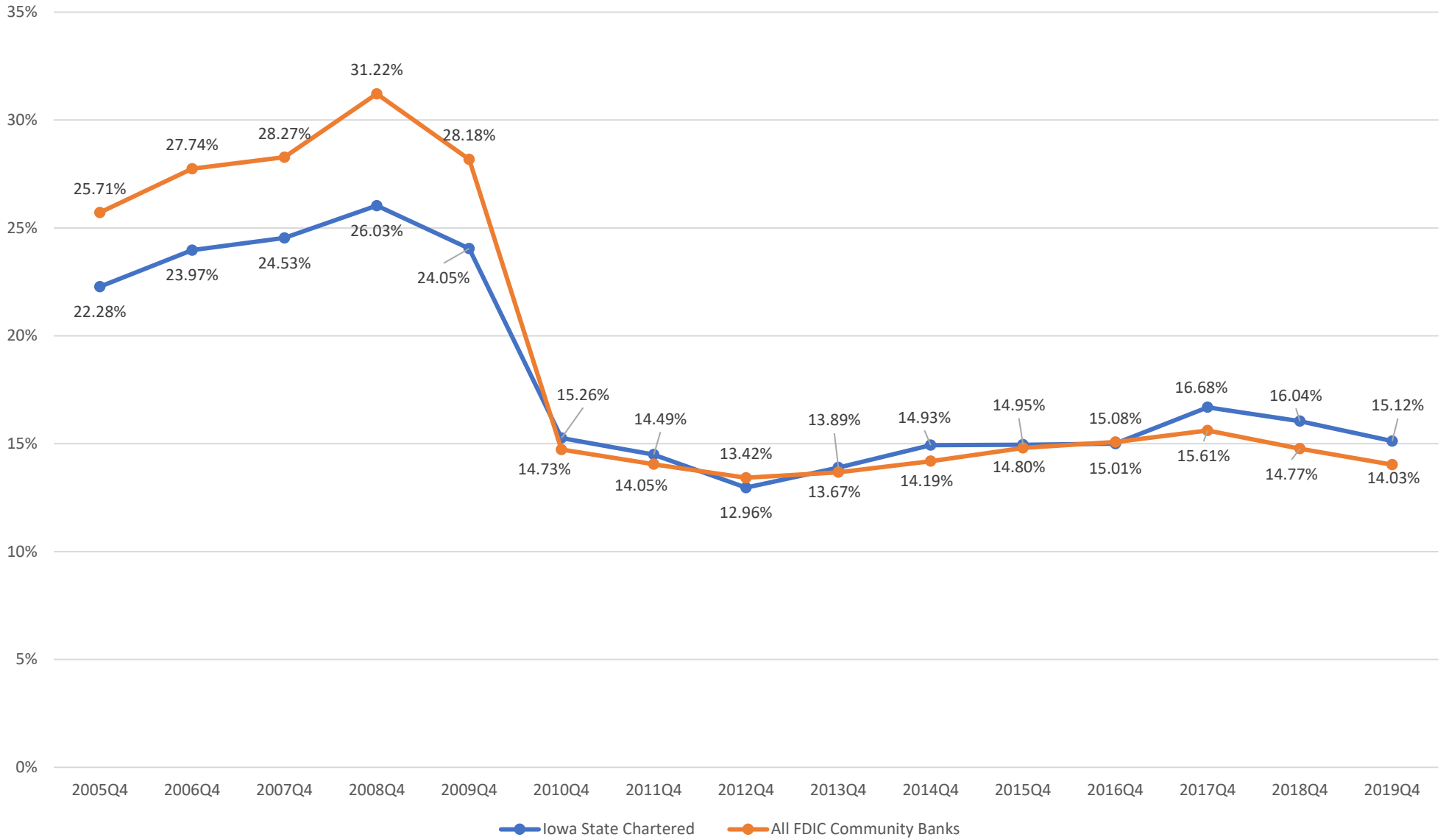
### Core Deposits as a Percent of Total Assets

Core Deposits: sum of all transaction and nontransaction money market deposit accounts, savings deposits, and time deposits of \$250,000 or less (excluding fully insured brokered deposits)

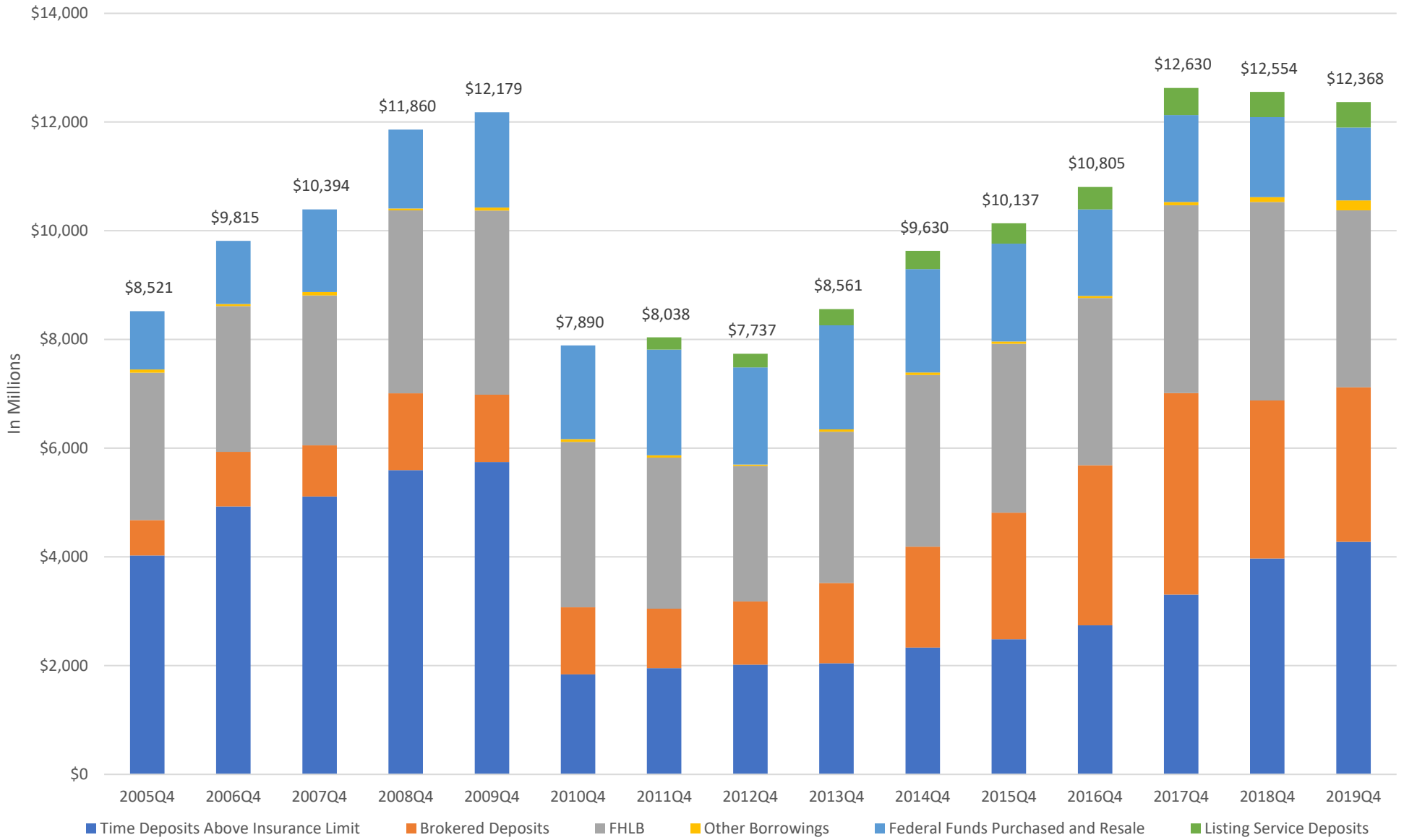


## Noncore Funding and Listing Service Deposits as a Percent of Total Assets

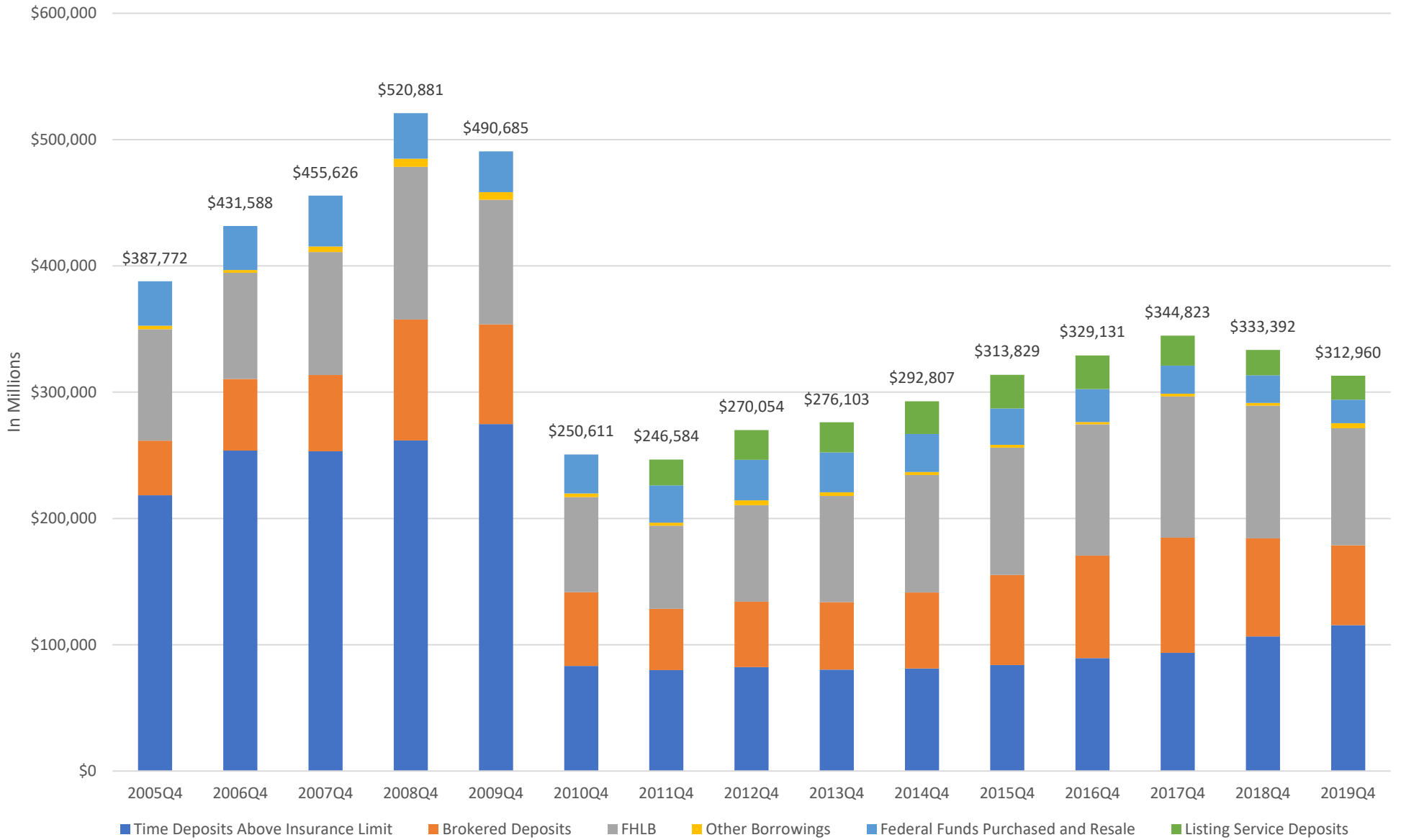
*Noncore Funding: sum of all time deposits greater than \$250,000, FHLB borrowings, brokered deposits, federal funds purchased and resale, and other borrowings*



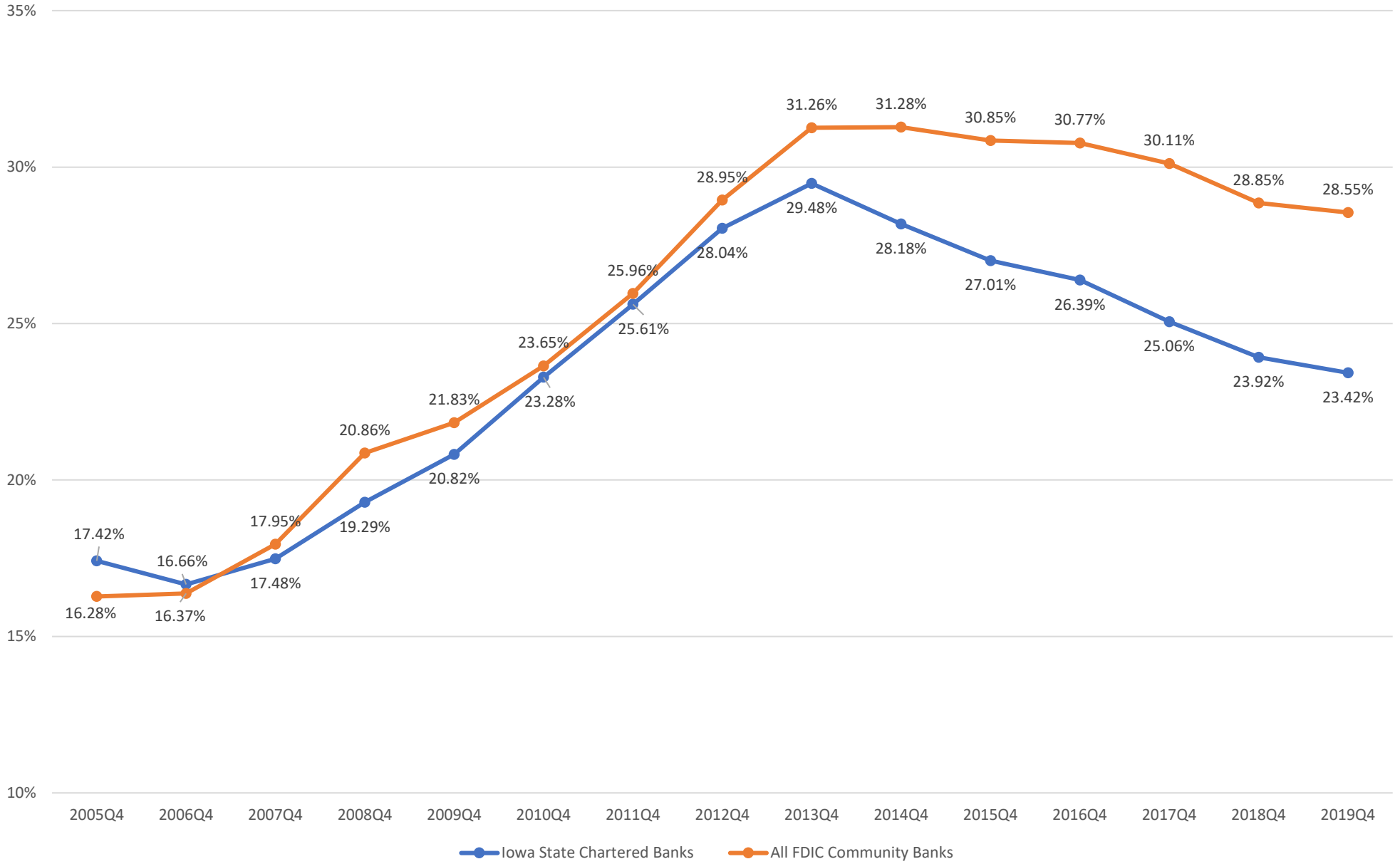
## Iowa State Chartered Banks Noncore Funding and Listing Service Deposits



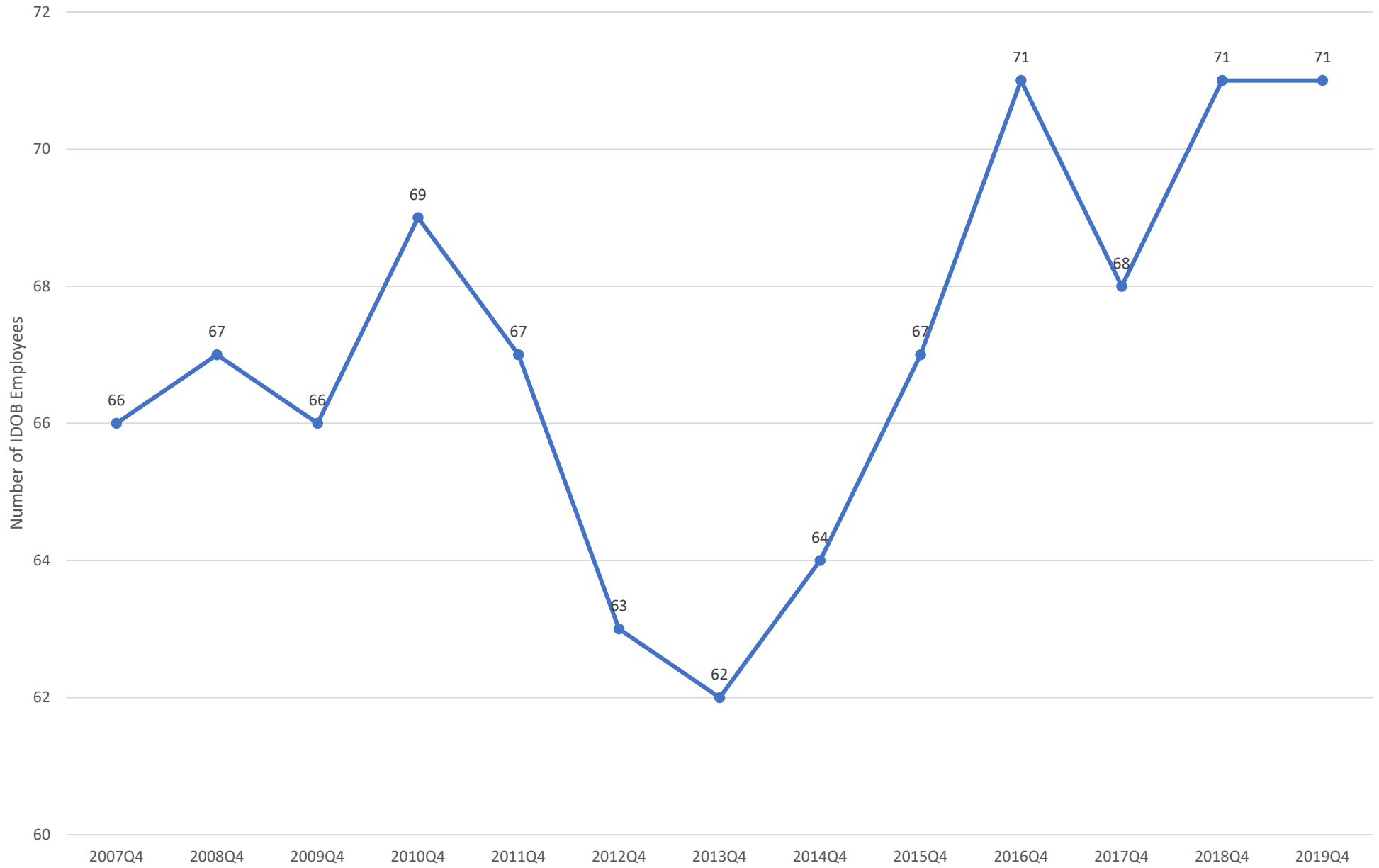
## FDIC Community Banks Noncore Funding and Listing Service Deposits



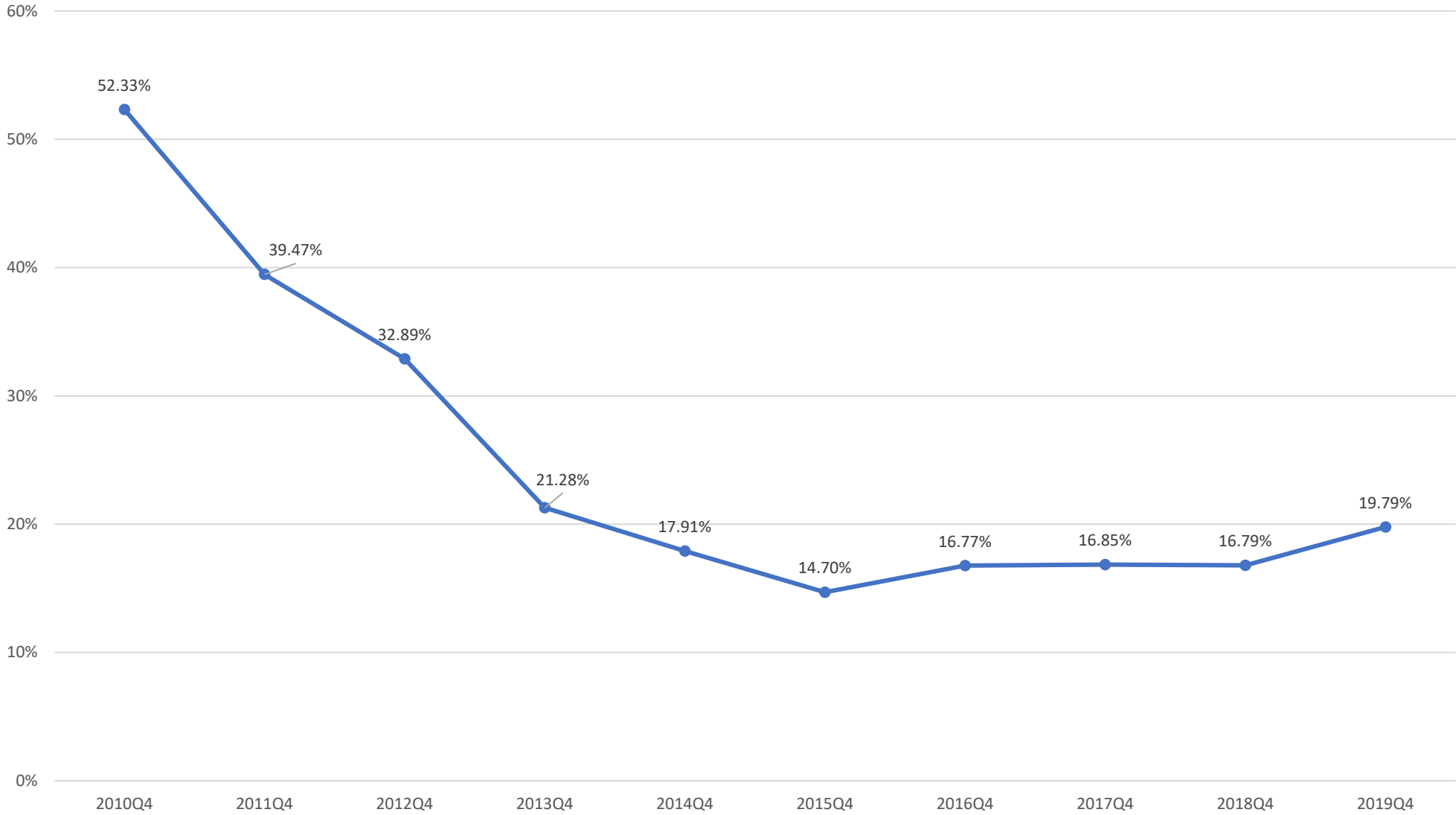
### Long Term Assets (5+ Years) to Total Assets



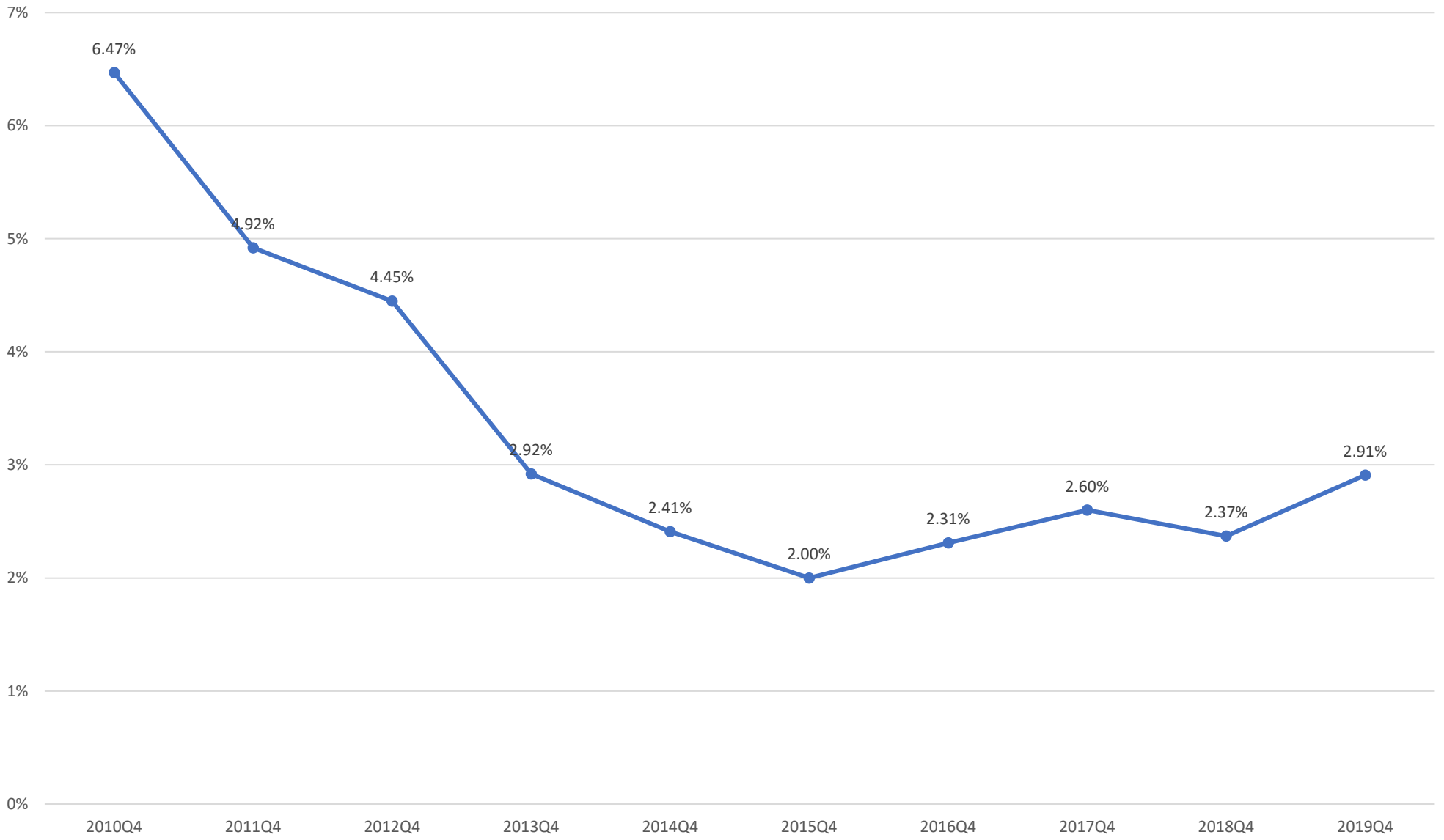
### Iowa Division of Banking Employees on a Full-Time Equivalent Basis



**Iowa State Chartered Banks**  
**Adversely Classified Items to Tier One Capital and the Allowance for Loan and Lease Losses**  
*(12 Month Floating Examination Averages)*



**Iowa State Chartered Banks**  
**Adversely Classified Loans to Total Loans**  
*(12 Month Floating Examination Averages)*





# Iowa State Chartered Banks CAMELS Composite Ratings

