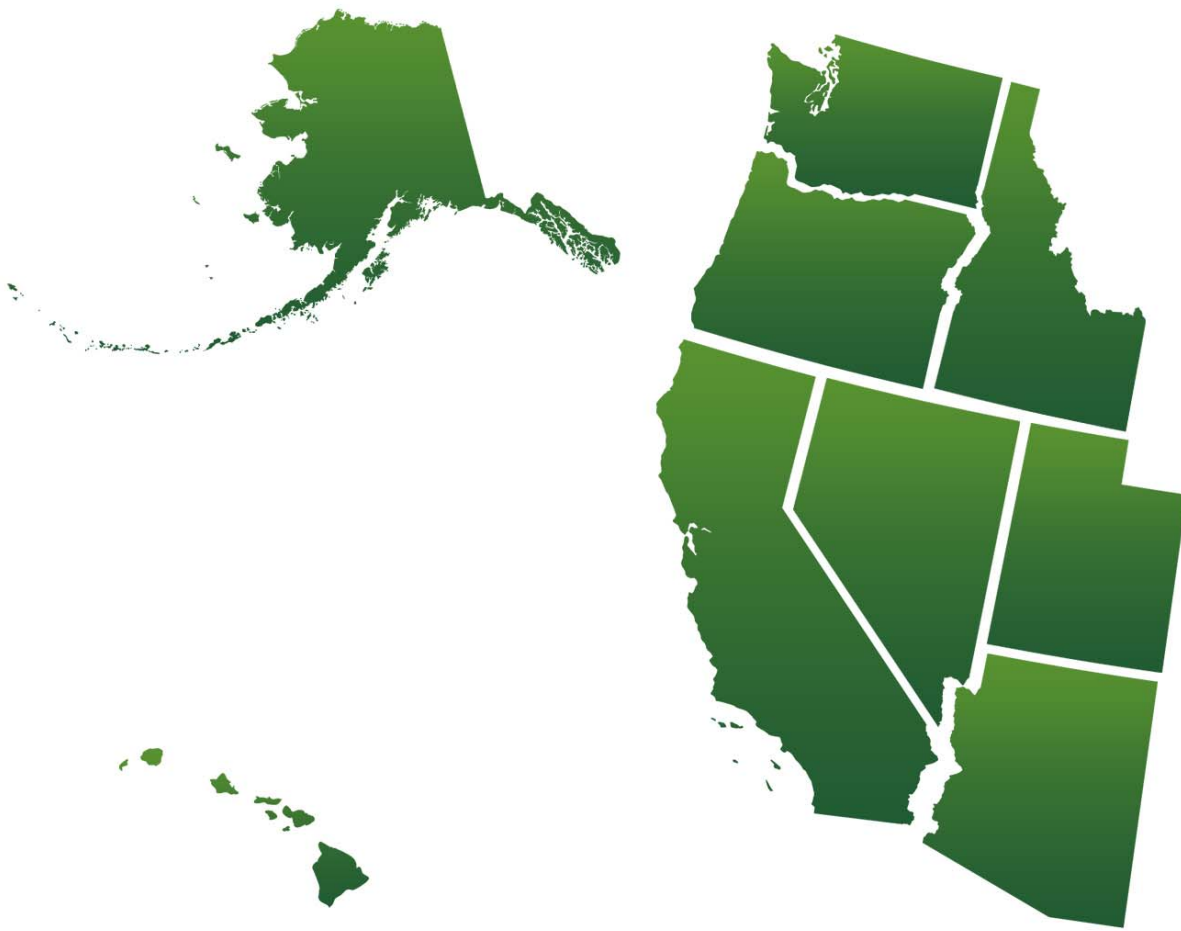


Banks at a Glance

12th Federal Reserve District Banking Profiles by State



Click on map to navigate to a state report. Select Alt - Back Arrow to return.

Published March 6, 2015, with Data as of 12/31/14

Profile of 12th District Banks

Banking Trends

(commercial banks only)

Data as of 12/31/14

I. Summary Items	District			United States		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
median bank asset size (millions)	\$301	\$284	\$254	\$173	\$169	\$164
number of banks	351	356	369	5,571	5,636	5,814
-state member	36	37	37	822	823	821
-national	63	65	66	1,063	1,090	1,152
-nonmember	252	254	266	3,686	3,723	3,841
memo: number < 5 yrs. old	1	1	3	13	14	33

II. Balance Sheet Highlights	Average District Bank (trimmed 10%)			Average U.S. Bank (trimmed 10%)		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	204.9	203.6	200.8	116.0	115.0	114.2
-construction & land development	29.2	28.3	26.7	27.6	27.0	26.2
-nonfarm nonresidential (excl. owner-occupied)	130.4	130.3	131.3	65.5	65.3	66.0
-multi-family	27.3	26.8	25.4	11.8	11.8	11.5
nonfarm nonresidential owner-occupied	111.4	110.7	113.2	70.2	70.5	72.2
1-4 family residential (includes home equity)	78.6	77.4	77.1	140.1	138.8	138.4
agricultural & farmland secured	10.1	9.8	9.9	66.2	64.1	62.8
commercial & industrial	98.4	97.6	96.9	76.9	76.5	76.6
consumer	6.3	6.4	6.9	22.5	22.6	23.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	11.9	11.4	7.8	7.0	6.6	4.2
net loans / assets	66.8	65.9	65.2	61.6	61.3	60.0
core deposits / total assets (w/CDs <= \$250K)	77.4	77.6	77.8	79.2	79.1	80.0
net noncore funding dependence (w/CDs > \$250K)	-2.8	-3.5	-3.8	1.0	1.4	0.0
securities / assets	12.6	12.9	13.3	22.0	22.7	22.8
tier 1 leverage ratio	11.2	11.2	11.2	10.3	10.4	10.2
total risk-based capital ratio	16.5	16.7	16.8	16.9	17.0	16.9

III. Performance Measures	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.86	0.82	0.84	0.92	0.93	0.87
net interest income (tax equivalent) / average assets	3.64	3.64	3.66	3.51	3.50	3.47
noninterest revenues / average assets	0.65	0.66	0.68	0.60	0.60	0.62
overhead expenses / average assets	3.24	3.25	3.41	2.91	2.88	2.94
loan loss provisions / average assets	0.05	0.06	0.08	0.08	0.08	0.11
efficiency ratio	73.04	73.17	75.84	69.58	69.13	70.55
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.91	1.04	1.48	0.98	1.09	1.28
loans past due 30-89 days / total loans	0.26	0.21	0.32	0.68	0.67	0.82
loans past due 30+ days or nonaccrual / total loans	1.28	1.38	1.94	1.81	1.91	2.27
allowance for losses / loans & leases not held for sale	1.70	1.76	1.97	1.45	1.49	1.58
net charge-offs / average loans (YTD annualized)	0.06	0.06	0.18	0.14	0.11	0.21

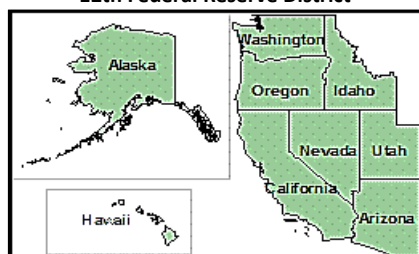
Population of banks includes commercial banks only. De Novo banks (< 5 years old) are omitted. CRE = Commercial Real Estate.

Averages are trimmed (upper/lower 10% of observations are removed before averaging).

Sources: Regulatory Condition & Income Reports and Federal Reserve financial databases.

For this and other publications, see: <http://www.frbsf.org/banking-supervision/publications/>

12th Federal Reserve District



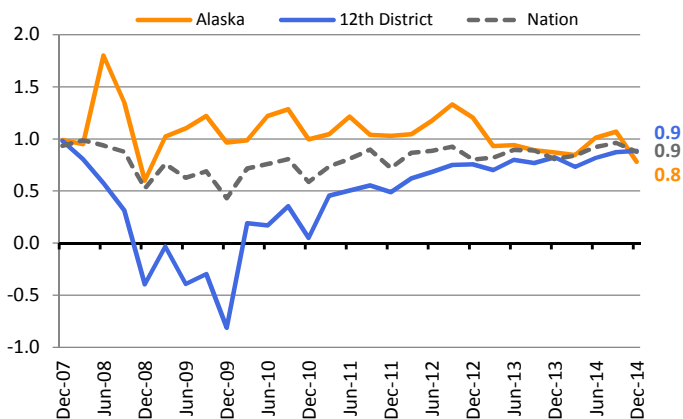
contacts: sf.bsr.publications@sf.frb.org
 Banking Supervision & Regulation
 Federal Reserve Bank of San Francisco

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<http://www.frbsf.org/our-district/press/>

Overview:

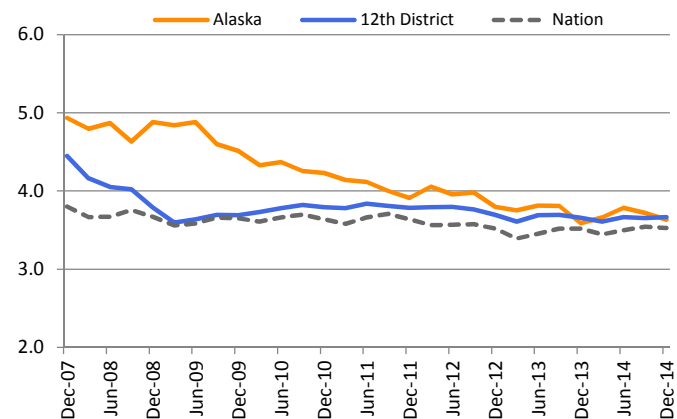
- The average ROAA for Alaska banks decreased slightly year-over-year to 0.87% due to continued net interest margin compression.
- The average nonperforming assets ratio remained relatively low and stable at 0.62% (second lowest level in the District). Loan growth was slow at 4.4% year-over-year, and the average loan-to-assets ratio continued to rank lowest in the nation.
- Alaska banks' balance sheet mix resulted in an elevated average securities-to-assets ratio of 43% of assets (highest in the nation) even as short-term investments declined to a relatively low 4.5%, in part due to seasonal factors.
- The average total risk-based capital ratio continued to increase, reaching its highest level since the early 1990s at 17.8%

Average 1-Quarter Return on Avg. Assets (%)



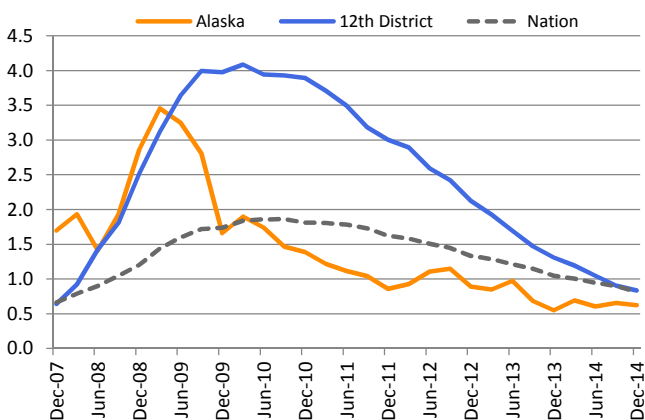
Quarterly net income / average assets, annualized

Average Net Interest Margin (%)



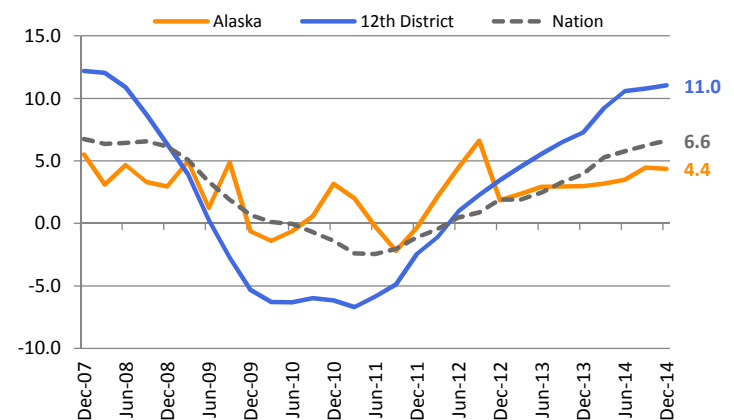
Net interest income / average assets

Avg. Nonperforming Assets / Total Assets (%)



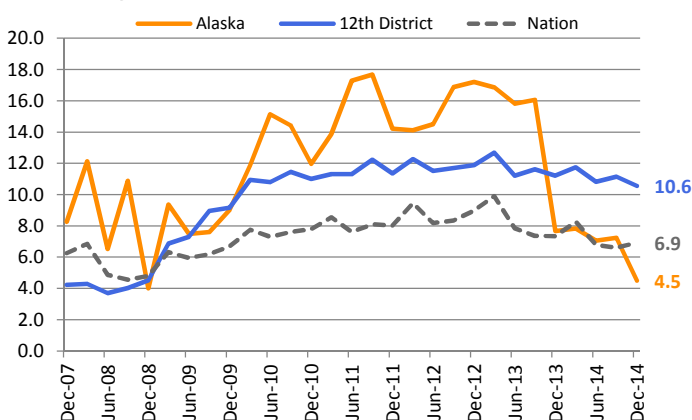
Nonperforming: 90 + days past due + nonaccrual + other real estate owned

Avg. Net Loan Growth Rate, Year-Over-Year (%)



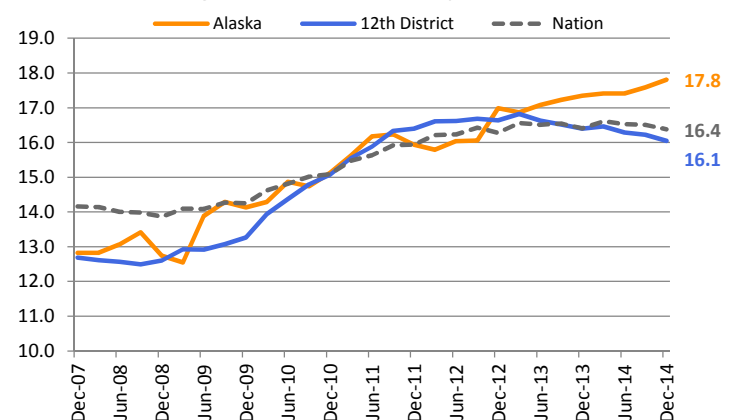
Net interest income / average assets

Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 25% trimmed means (highest and lowest 25% of ratios are trimmed before averaging), ROAA is return on average assets

I. Summary Items	Alaska			United States		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
median bank asset size (millions)	\$966	\$959	\$845	\$173	\$169	\$164
number of banks	4	4	4	5,571	5,636	5,814
-state member	0	0	0	822	823	821
-national	1	1	1	1,063	1,090	1,152
-nonmember	3	3	3	3,686	3,723	3,841
memo: number < 5 yrs. old	0	0	0	13	14	33

II. Balance Sheet Highlights	Average Alaska Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	136.6	143.4	154.0	110.1	109.2	108.4
-construction & land development	41.4	43.2	44.4	24.3	23.8	23.2
-nonfarm nonresidential (excl. owner-occupied)	92.5	93.3	101.6	60.8	60.5	61.1
-multi-family	10.5	10.0	9.4	9.4	9.4	9.1
nonfarm nonresidential owner-occupied	115.5	116.8	95.9	67.7	68.0	69.9
1-4 family residential (includes home equity)	67.2	56.6	57.1	134.5	133.2	132.8
agricultural & farmland secured	3.8	3.9	4.7	45.7	44.7	43.5
commercial & industrial	72.7	70.0	77.2	72.5	72.1	72.4
consumer	9.2	8.8	7.5	20.0	20.1	20.9
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	4.4	4.5	3.0	6.6	6.2	3.9
net loans / assets	46.7	45.8	48.3	62.4	62.0	60.6
core deposits / total assets (w/CDs <= \$250K)	78.8	79.4	79.0	79.7	79.6	80.5
net noncore funding dependence (w/CDs > \$250K)	6.2	2.5	3.3	1.4	1.8	0.6
securities / assets	43.1	42.1	36.7	21.3	22.0	22.1
tier 1 leverage ratio	10.0	10.6	10.4	10.2	10.2	10.0
total risk-based capital ratio	17.8	17.6	17.3	16.4	16.5	16.4

III. Performance Measures	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.87	0.91	0.90	0.91	0.91	0.86
net interest income (tax equivalent) / average assets	3.72	3.74	3.76	3.50	3.50	3.47
noninterest revenues / average assets	1.01	0.93	1.01	0.57	0.57	0.58
overhead expenses / average assets	3.47	3.44	3.52	2.88	2.86	2.91
loan loss provisions / average assets	0.02	0.01	0.02	0.07	0.06	0.09
efficiency ratio	71.09	71.38	71.70	69.18	68.77	70.05
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.77	0.81	0.43	0.84	0.94	1.11
loans past due 30-89 days / total loans	0.23	0.19	0.30	0.57	0.57	0.70
loans past due 30+ days or nonaccrual / total loans	1.03	0.97	0.88	1.61	1.72	2.04
allowance for losses / loans & leases not held for sale	1.67	1.64	1.71	1.40	1.44	1.53
net charge-offs / average loans (YTD annualized)	0.01	-0.02	-0.01	0.10	0.08	0.17

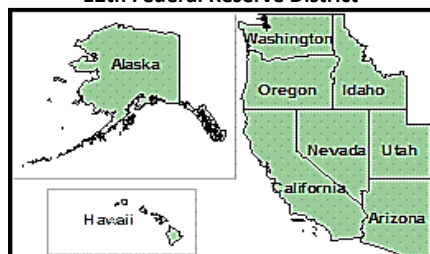
Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

Averages are trimmed (upper/lower 25% of observations are removed before averaging).

Sources: Regulatory Condition & Income Reports and Federal Reserve financial databases.

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12th Federal Reserve District



contacts: sf.bsr.publications@sf.frb.org

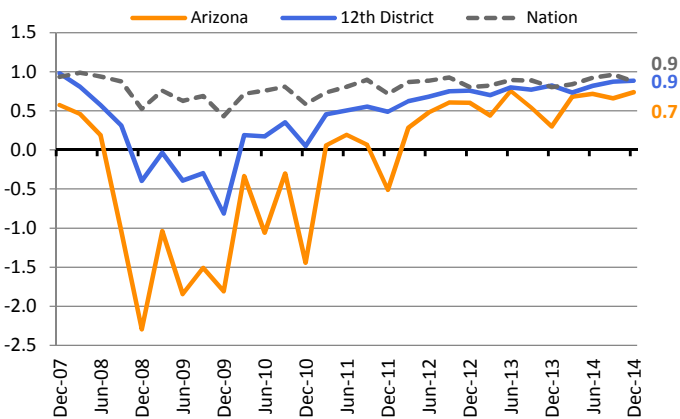
Banking Supervision & Regulation
Federal Reserve Bank of San Francisco

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<http://www.frbsf.org/our-district/press/>

Overview:

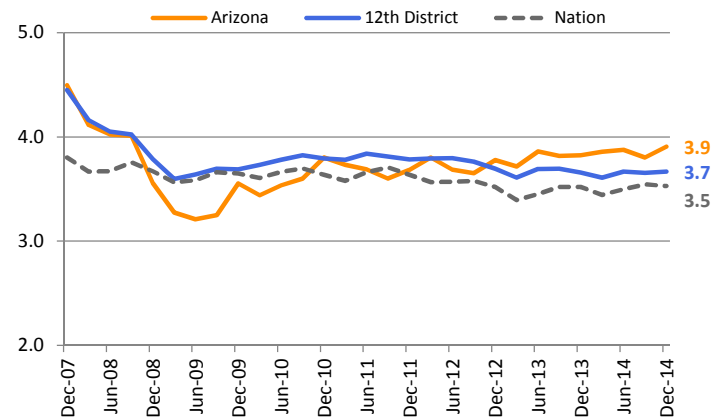
- Earnings for Arizona banks improved three basis points year-over-year as the average ROAA ticked up to 0.77% due to stronger net interest income and lower overhead expenses.
- Asset quality trends were mixed with continuing year-over-year improvement, but with an uptick in the average noncurrent loans ratio in fourth quarter 2014.
- The average total risk-based capital ratio was stable at 15.3%, but remained below District and national averages.
- The average short-term investments ratio declined in 2014 to 8.9% of assets, while reliance on net noncore funding remained relatively low.

Average 1-Quarter Return on Avg. Assets (%)



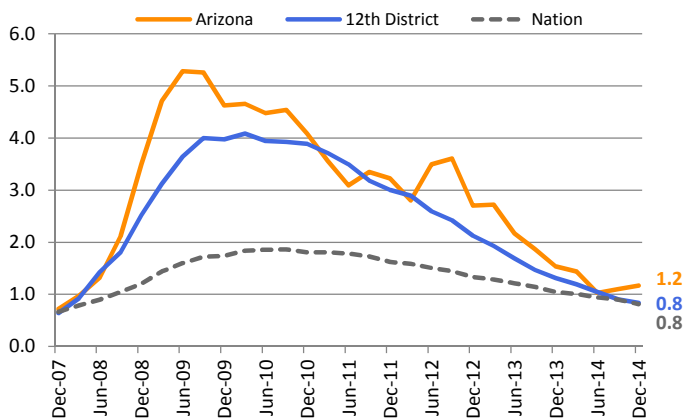
Quarterly net income / average assets, annualized

Average Net Interest Margin (%)



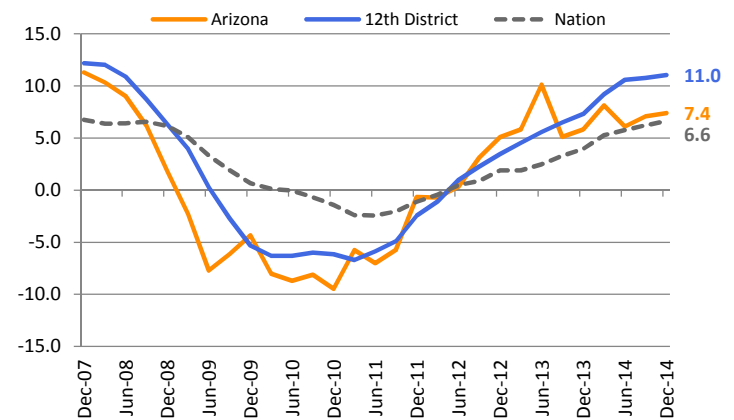
Net interest income / average assets

Avg. Nonperforming Assets / Total Assets (%)

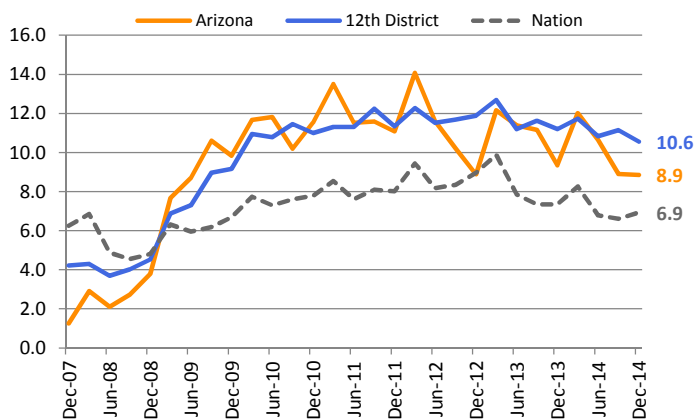


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

Avg. Net Loan Growth Rate, Year-Over-Year (%)

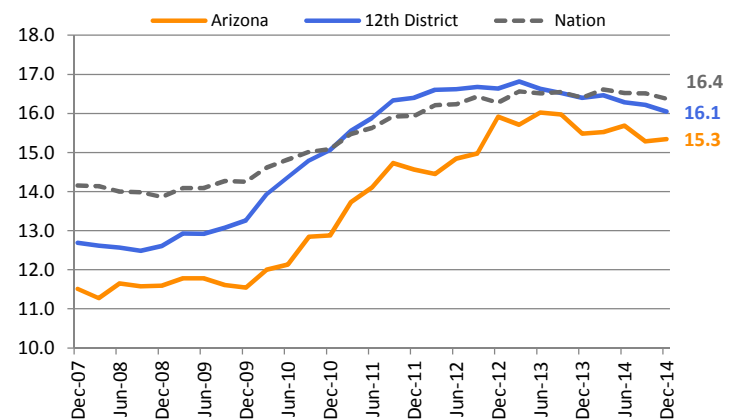


Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 25% trimmed means (highest and lowest 25% of ratios are trimmed before averaging), ROAA is return on average assets

I. Summary Items	Arizona			United States		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
median bank asset size (millions)	\$173	\$172	\$169	\$173	\$169	\$164
number of banks	21	21	23	5,571	5,636	5,814
-state member	0	0	0	822	823	821
-national	9	9	9	1,063	1,090	1,152
-nonmember	12	12	14	3,686	3,723	3,841
memo: number < 5 yrs. old	0	0	0	13	14	33

II. Balance Sheet Highlights	Average Arizona Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	189.0	192.0	172.9	110.1	109.2	108.4
-construction & land development	45.0	46.6	43.1	24.3	23.8	23.2
-nonfarm nonresidential (excl. owner-occupied)	119.8	114.6	109.4	60.8	60.5	61.1
-multi-family	14.1	15.2	13.8	9.4	9.4	9.1
nonfarm nonresidential owner-occupied	172.4	170.0	170.4	67.7	68.0	69.9
1-4 family residential (includes home equity)	96.6	95.4	104.2	134.5	133.2	132.8
agricultural & farmland secured	1.2	1.8	0.9	45.7	44.7	43.5
commercial & industrial	83.8	78.0	87.4	72.5	72.1	72.4
consumer	4.0	3.9	4.3	20.0	20.1	20.9
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	7.4	7.1	5.8	6.6	6.2	3.9
net loans / assets	69.8	68.5	68.8	62.4	62.0	60.6
core deposits / total assets (w/CDs <= \$250K)	79.8	80.0	77.6	79.7	79.6	80.5
net noncore funding dependence (w/CDs > \$250K)	-2.8	-3.1	-3.5	1.4	1.8	0.6
securities / assets	11.6	11.4	12.4	21.3	22.0	22.1
tier 1 leverage ratio	10.8	10.7	11.0	10.2	10.2	10.0
total risk-based capital ratio	15.3	15.3	15.5	16.4	16.5	16.4

III. Performance Measures	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.77	0.74	0.74	0.91	0.91	0.86
net interest income (tax equivalent) / average assets	3.85	3.84	3.79	3.50	3.50	3.47
noninterest revenues / average assets	0.63	0.66	0.74	0.57	0.57	0.58
overhead expenses / average assets	4.04	4.03	4.40	2.88	2.86	2.91
loan loss provisions / average assets	0.11	0.12	0.10	0.07	0.06	0.09
efficiency ratio	77.13	77.19	82.40	69.18	68.77	70.05
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.90	0.78	1.48	0.84	0.94	1.11
loans past due 30-89 days / total loans	0.23	0.50	0.28	0.57	0.57	0.70
loans past due 30+ days or nonaccrual / total loans	1.29	1.46	1.76	1.61	1.72	2.04
allowance for losses / loans & leases not held for sale	1.44	1.52	1.81	1.40	1.44	1.53
net charge-offs / average loans (YTD annualized)	0.18	0.22	0.26	0.10	0.08	0.17

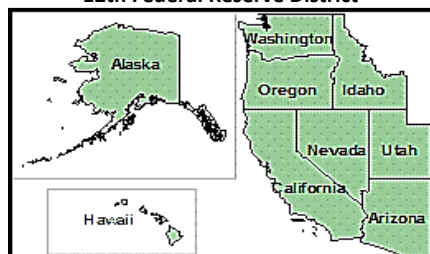
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Sources: Regulatory Condition & Income Reports and Federal Reserve financial databases.

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12th Federal Reserve District



contacts: sf.bsr.publications@sf.frb.org

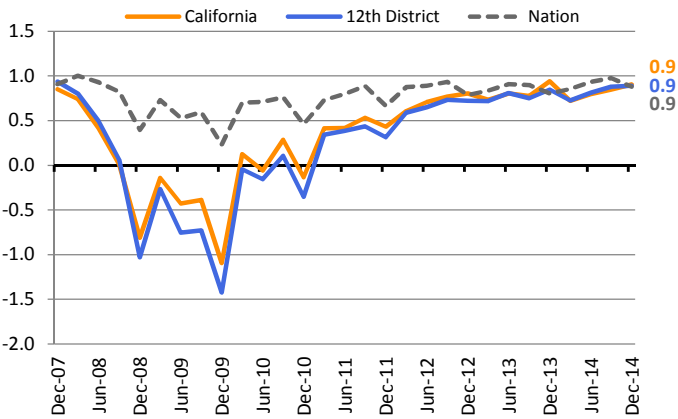
Banking Supervision & Regulation
Federal Reserve Bank of San Francisco

Note: for press inquiries, please contact Media Relations
<http://www.frbsf.org/our-district/press/>

Overview:

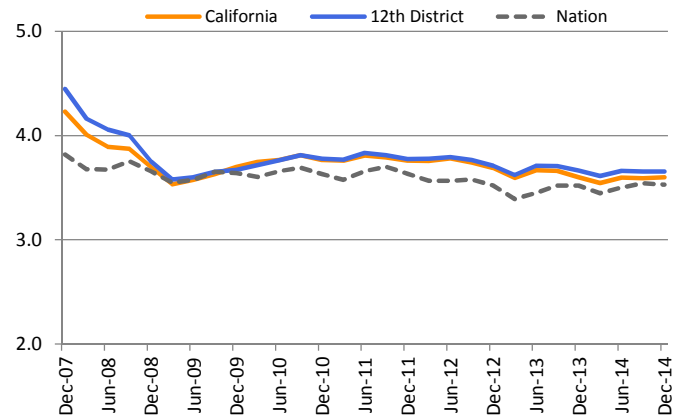
- California banks' average ROAA continued to trend up helped by lower overhead and provision expenses. The average pretax ROAA rose 11 basis points year-over-year to 1.22%.
- Average loan growth accelerated in the fourth quarter, following a third-quarter lull, which put California first in the nation for a year-over-year increase of 15.5%. Commercial real estate and commercial & industrial loans led the increase.
- Average commercial real estate concentrations (excluding owner-occupied nonfarm-nonresidential) trended up and at 228% of total risk-based capital were almost double the national average.

Average 1-Quarter Return on Avg. Assets (%)



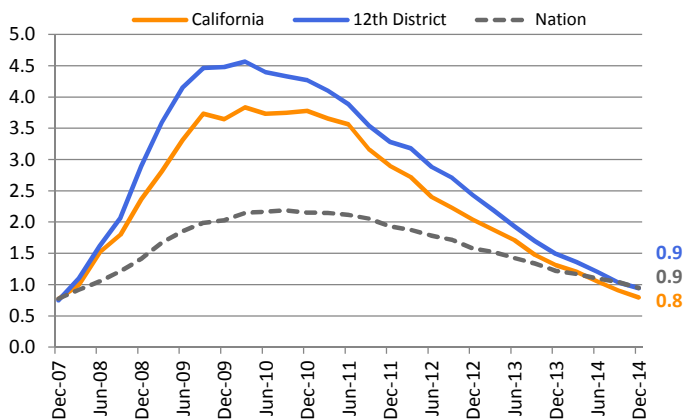
Quarterly net income / average assets, annualized

Average Net Interest Margin (%)



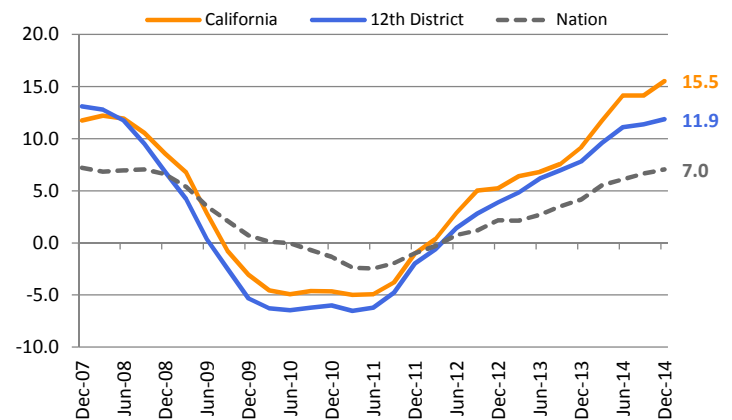
Net interest income / average assets

Avg. Nonperforming Assets / Total Assets (%)



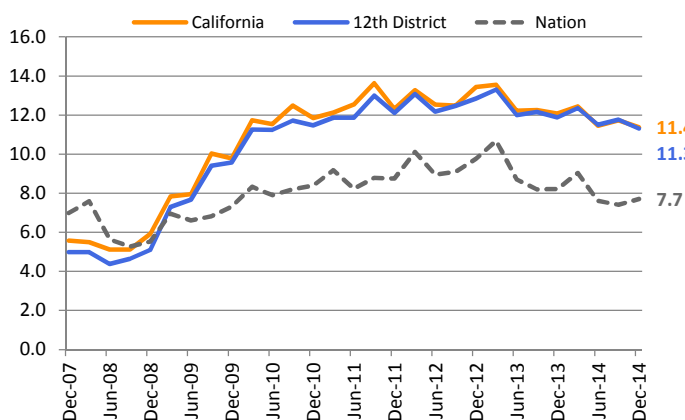
Nonperforming: 90 + days past due + nonaccrual + other real estate owned

Avg. Net Loan Growth Rate, Year-Over-Year (%)



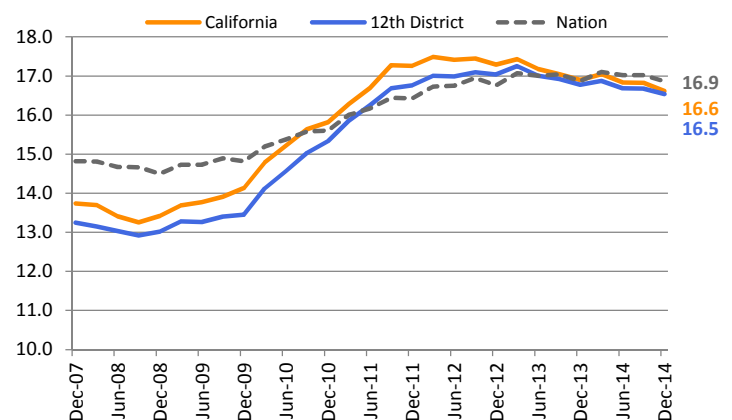
Net interest income / average assets

Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 10% trimmed means (highest and lowest 10% of ratios are trimmed before averaging), ROAA is return on average assets

I. Summary Items	California			United States		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
median bank asset size (millions)	\$417	\$407	\$343	\$173	\$169	\$164
number of banks	193	196	200	5,571	5,636	5,814
-state member	27	28	27	822	823	821
-national	38	39	40	1,063	1,090	1,152
-nonmember	128	129	133	3,686	3,723	3,841
memo: number < 5 yrs. old	1	1	2	13	14	33

II. Balance Sheet Highlights	Average California Bank (trimmed 10%)			Average U.S. Bank (trimmed 10%)		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	228.0	225.7	220.5	116.0	115.0	114.2
-construction & land development	22.1	20.7	18.7	27.6	27.0	26.2
-nonfarm nonresidential (excl. owner-occupied)	155.9	155.7	156.8	65.5	65.3	66.0
-multi-family	31.3	30.6	28.8	11.8	11.8	11.5
nonfarm nonresidential owner-occupied	104.9	104.3	107.4	70.2	70.5	72.2
1-4 family residential (includes home equity)	70.7	71.2	67.9	140.1	138.8	138.4
agricultural & farmland secured	7.0	6.8	6.8	66.2	64.1	62.8
commercial & industrial	94.0	93.6	92.5	76.9	76.5	76.6
consumer	3.1	3.2	3.5	22.5	22.6	23.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	15.5	14.1	9.2	7.0	6.6	4.2
net loans / assets	67.5	66.5	65.3	61.6	61.3	60.0
core deposits / total assets (w/CDs <= \$250K)	75.3	75.7	76.1	79.2	79.1	80.0
net noncore funding dependence (w/CDs > \$250K)	-1.2	-1.8	-2.6	1.0	1.4	0.0
securities / assets	12.4	13.1	13.7	22.0	22.7	22.8
tier 1 leverage ratio	11.4	11.4	11.3	10.3	10.4	10.2
total risk-based capital ratio	16.6	16.8	16.9	16.9	17.0	16.9

III. Performance Measures	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.85	0.81	0.89	0.92	0.93	0.87
net interest income (tax equivalent) / average assets	3.58	3.58	3.61	3.51	3.50	3.47
noninterest revenues / average assets	0.56	0.57	0.59	0.60	0.60	0.62
overhead expenses / average assets	3.06	3.07	3.23	2.91	2.88	2.94
loan loss provisions / average assets	0.04	0.04	0.07	0.08	0.08	0.11
efficiency ratio	71.74	72.06	74.36	69.58	69.13	70.55
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.89	1.02	1.54	0.98	1.09	1.28
loans past due 30-89 days / total loans	0.18	0.10	0.20	0.68	0.67	0.82
loans past due 30+ days or nonaccrual / total loans	1.20	1.22	1.88	1.81	1.91	2.27
allowance for losses / loans & leases not held for sale	1.73	1.79	2.01	1.45	1.49	1.58
net charge-offs / average loans (YTD annualized)	0.01	0.01	0.14	0.14	0.11	0.21

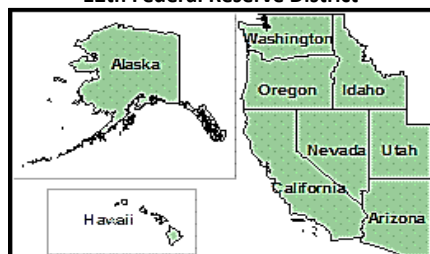
Population of banks includes commercial banks only. De Novo (banks <5 years old) are omitted.

Averages are trimmed (upper/lower 10% of observations are removed before averaging).

Sources: Regulatory Condition & Income Reports and Federal Reserve financial databases. CRE = Commercial Real Estate.

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contacts: sf.bsr.publications@sf.frb.org

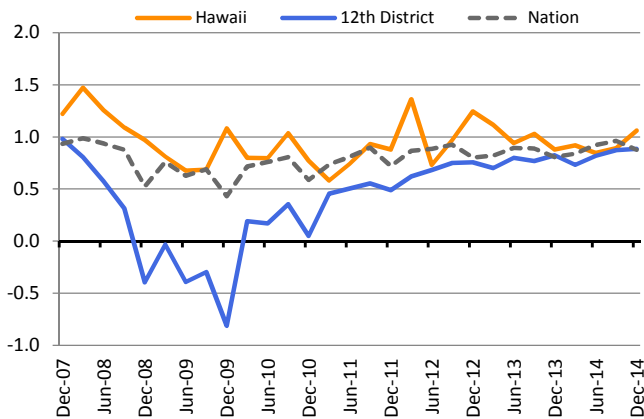
Banking Supervision & Regulation
Federal Reserve Bank of San Francisco

Note: for press inquiries, please contact Media Relations
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Overview:

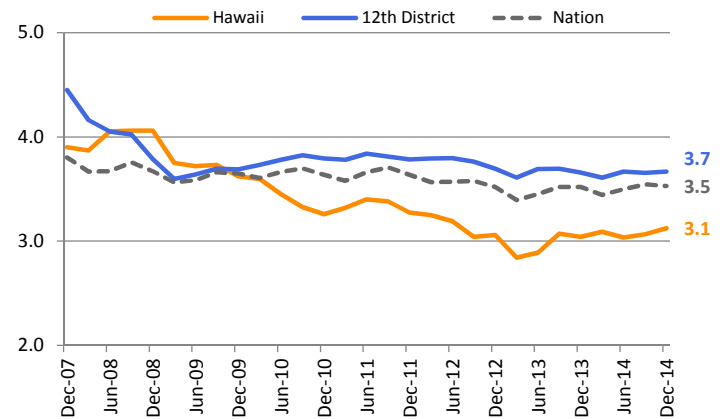
- The average quarterly ROAA for Hawaii banks trended above District and national averages while the year-to-date ROAA slipped to 0.94% (down 13 basis points) due to declining noninterest revenue.
- Asset quality continued to improve with the average nonperforming assets ratio down to 0.5%, the lowest in the District and sixth best in the nation. Average risk-based capital ratios inched down as average dividend payments increased during 2014 and average loan growth picked up to 7.3% year-over-year.
- The state's above-average net noncore funds dependence ratio inched higher, in part because of declines in temporary investments. Still, Hawaii banks had one of the largest average securities-to-assets ratio in the District.

Average 1-Quarter Return on Avg. Assets (%)



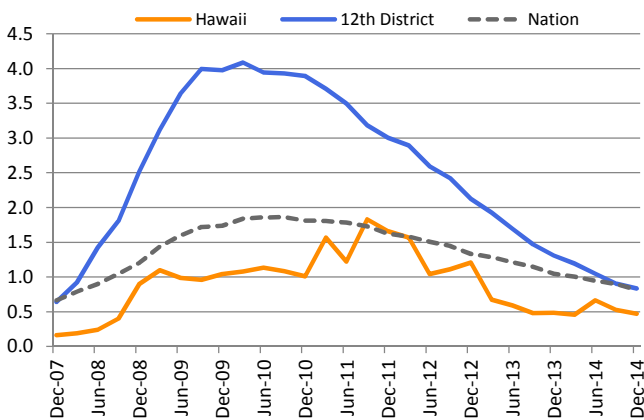
Quarterly net income / average assets, annualized

Average Net Interest Margin (%)



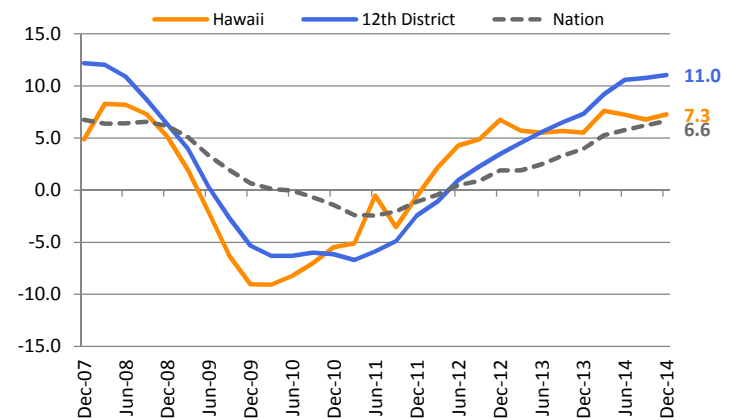
Net interest income / average assets

Avg. Nonperforming Assets / Total Assets (%)



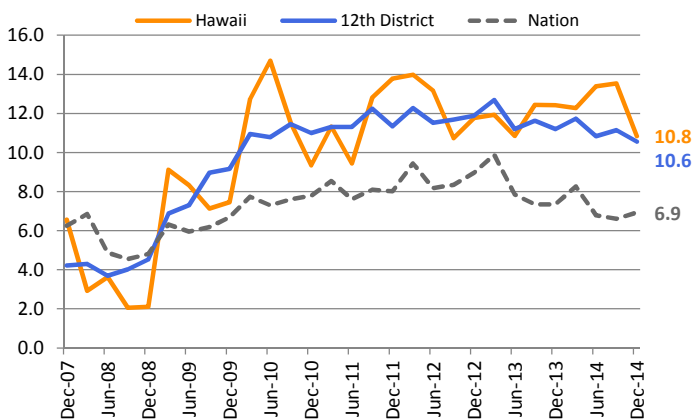
Nonperforming: 90 + days past due + nonaccrual + other real estate owned

Avg. Net Loan Growth Rate, Year-Over-Year (%)



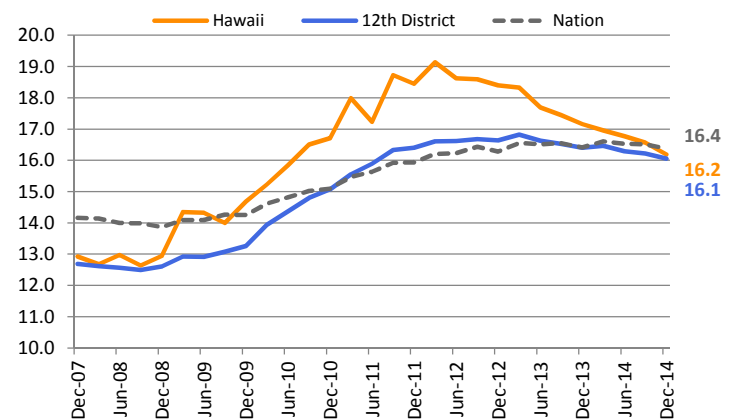
Total capital / risk-based assets

Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 25% trimmed means (highest and lowest 25% of ratios are trimmed before averaging), ROAA is return on average assets

I. Summary Items	Hawaii			United States		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
median bank asset size (millions)	\$2,734	\$2,676	\$2,680	\$173	\$169	\$164
number of banks	6	6	6	5,571	5,636	5,814
-state member	1	1	1	822	823	821
-national	1	1	1	1,063	1,090	1,152
-nonmember	4	4	4	3,686	3,723	3,841
memo: number < 5 yrs. old	0	0	0	13	14	33

II. Balance Sheet Highlights	Average Hawaii Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	146.4	141.3	146.6	110.1	109.2	108.4
-construction & land development	17.2	18.2	14.6	24.3	23.8	23.2
-nonfarm nonresidential (excl. owner-occupied)	97.2	95.4	78.0	60.8	60.5	61.1
-multi-family	29.1	28.8	27.8	9.4	9.4	9.1
nonfarm nonresidential owner-occupied	61.2	65.4	62.3	67.7	68.0	69.9
1-4 family residential (includes home equity)	186.6	177.4	168.9	134.5	133.2	132.8
agricultural & farmland secured	0.3	0.3	0.3	45.7	44.7	43.5
commercial & industrial	107.4	104.8	108.1	72.5	72.1	72.4
consumer	40.1	38.3	38.1	20.0	20.1	20.9
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	7.3	6.8	5.5	6.6	6.2	3.9
net loans / assets	58.6	57.9	55.8	62.4	62.0	60.6
core deposits / total assets (w/CDs <= \$250K)	72.8	73.8	74.6	79.7	79.6	80.5
net noncore funding dependence (w/CDs > \$250K)	9.5	7.0	8.9	1.4	1.8	0.6
securities / assets	23.1	21.5	22.2	21.3	22.0	22.1
tier 1 leverage ratio	9.3	9.4	9.3	10.2	10.2	10.0
total risk-based capital ratio	16.2	16.6	17.2	16.4	16.5	16.4

III. Performance Measures	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.94	0.89	1.07	0.91	0.91	0.86
net interest income (tax equivalent) / average assets	3.09	3.08	2.98	3.50	3.50	3.47
noninterest revenues / average assets	0.78	0.79	0.88	0.57	0.57	0.58
overhead expenses / average assets	2.78	2.77	2.92	2.88	2.86	2.91
loan loss provisions / average assets	0.00	0.00	0.00	0.07	0.06	0.09
efficiency ratio	75.06	75.31	75.19	69.18	68.77	70.05
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.34	0.68	0.62	0.84	0.94	1.11
loans past due 30-89 days / total loans	0.25	0.34	0.44	0.57	0.57	0.70
loans past due 30+ days or nonaccrual / total loans	0.59	1.15	1.45	1.61	1.72	2.04
allowance for losses / loans & leases not held for sale	1.55	1.61	1.76	1.40	1.44	1.53
net charge-offs / average loans (YTD annualized)	0.02	0.00	0.08	0.10	0.08	0.17

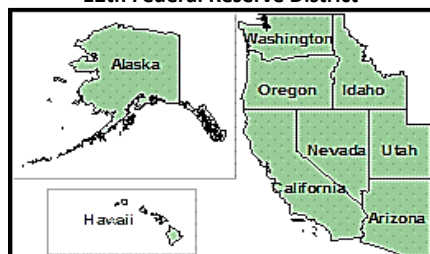
Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

Averages are trimmed (upper/lower 25% of observations are removed before averaging).

Sources: Regulatory Condition & Income Reports and Federal Reserve financial databases.

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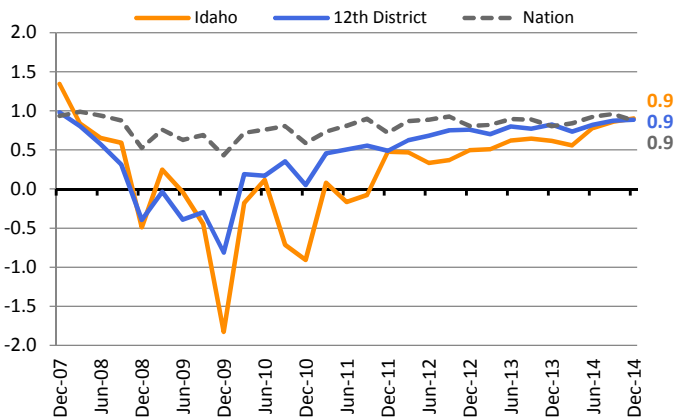
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Federal Reserve Bank of San Francisco

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Overview:

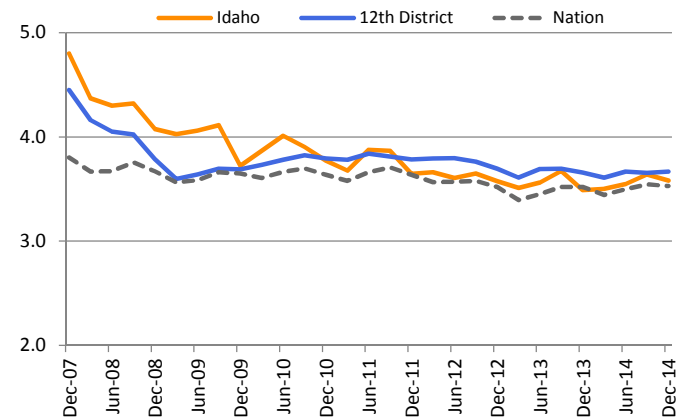
- The average ROAA improved 30 basis points to 0.96% for the full-year 2014. While net interest and noninterest income ratios were stable, a 24-basis-point decline in the average overhead ratio was the greatest contributor to this improved performance.
- Most Idaho banks experienced healthy loan growth in 2014 (fifth highest year-over-year nationally), particularly in commercial & industrial and agriculture lending. While average nonperforming assets to total assets in the state improved year-over-year, at 1.2% the ratio remained almost 40 basis points above both the District and national averages.
- Idaho banks' average short-term investment ratio rose to 12.9%, second highest in the nation and District.

Average 1-Quarter Return on Avg. Assets (%)



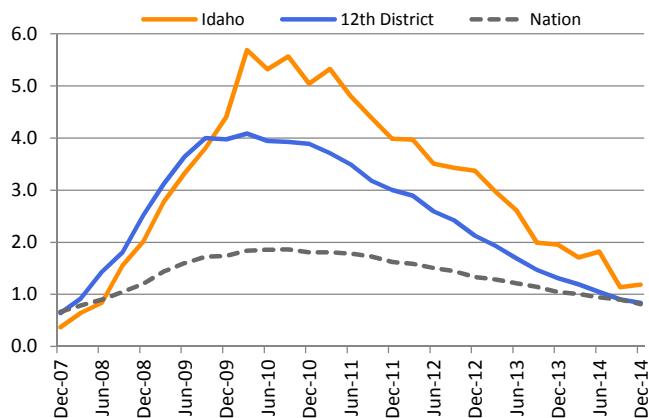
Quarterly net income / average assets, annualized

Average Net Interest Margin (%)



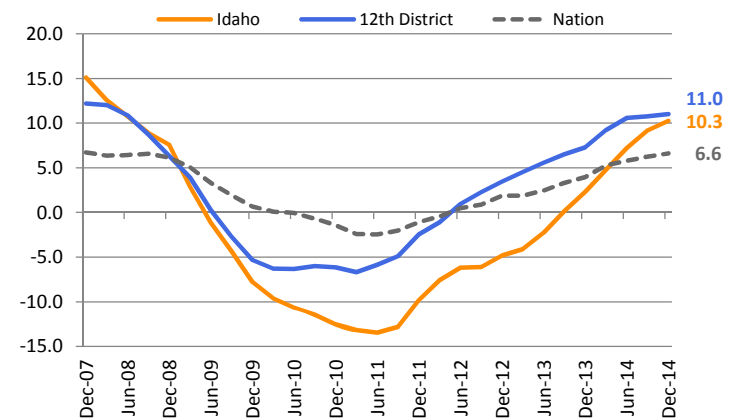
Net interest income / average assets

Avg. Nonperforming Assets / Total Assets (%)



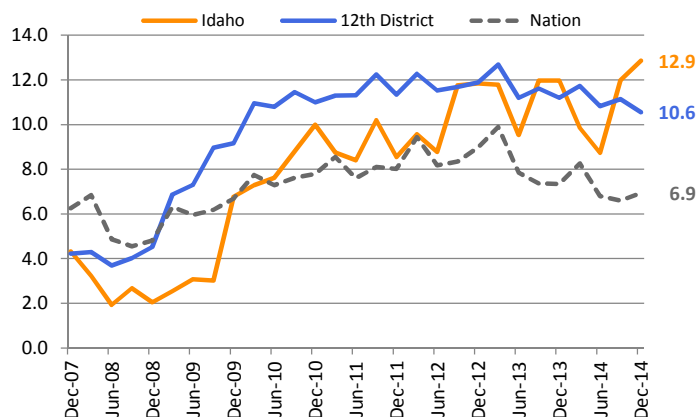
Nonperforming: 90 + days past due + nonaccrual + other real estate owned

Avg. Net Loan Growth Rate, Year-Over-Year (%)



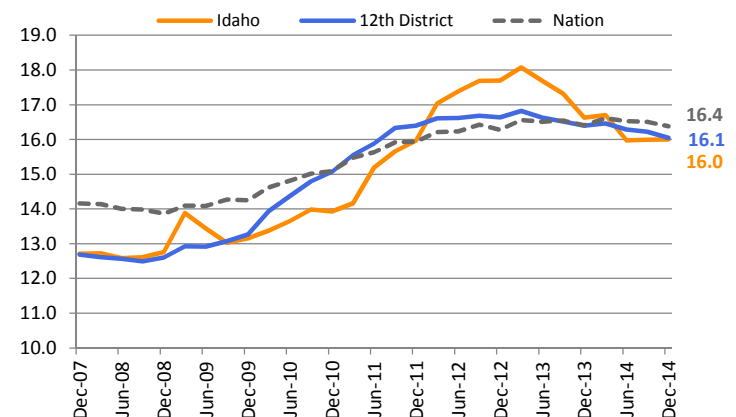
Total capital / risk-based assets

Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 25% trimmed means (highest and lowest 25% of ratios are trimmed before averaging), ROAA is return on average assets

I. Summary Items	Idaho			United States		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
median bank asset size (millions)	\$252	\$291	\$243	\$173	\$169	\$164
number of banks	11	12	15	5,571	5,636	5,814
-state member	0	0	1	822	823	821
-national	0	1	1	1,063	1,090	1,152
-nonmember	11	11	13	3,686	3,723	3,841
memo: number < 5 yrs. old	0	0	0	13	14	33

II. Balance Sheet Highlights	Average Idaho Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	137.0	130.4	140.6	110.1	109.2	108.4
-construction & land development	50.9	46.2	45.0	24.3	23.8	23.2
-nonfarm nonresidential (excl. owner-occupied)	73.4	70.1	79.7	60.8	60.5	61.1
-multi-family	6.7	7.5	9.5	9.4	9.4	9.1
nonfarm nonresidential owner-occupied	105.6	102.3	106.5	67.7	68.0	69.9
1-4 family residential (includes home equity)	69.0	68.7	78.5	134.5	133.2	132.8
agricultural & farmland secured	54.1	62.1	41.7	45.7	44.7	43.5
commercial & industrial	143.2	127.5	121.2	72.5	72.1	72.4
consumer	12.1	12.0	12.7	20.0	20.1	20.9
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	10.3	9.2	2.3	6.6	6.2	3.9
net loans / assets	58.8	59.5	57.8	62.4	62.0	60.6
core deposits / total assets (w/CDs <= \$250K)	80.0	78.4	79.2	79.7	79.6	80.5
net noncore funding dependence (w/CDs > \$250K)	-6.5	-5.3	-6.9	1.4	1.8	0.6
securities / assets	16.8	18.5	18.1	21.3	22.0	22.1
tier 1 leverage ratio	10.9	11.0	10.6	10.2	10.2	10.0
total risk-based capital ratio	16.0	16.0	16.6	16.4	16.5	16.4

III. Performance Measures	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.96	0.78	0.66	0.91	0.91	0.86
net interest income (tax equivalent) / average assets	3.59	3.57	3.52	3.50	3.50	3.47
noninterest revenues / average assets	0.74	0.74	0.72	0.57	0.57	0.58
overhead expenses / average assets	3.54	3.54	3.78	2.88	2.86	2.91
loan loss provisions / average assets	0.02	0.02	0.03	0.07	0.06	0.09
efficiency ratio	80.14	79.36	84.44	69.18	68.77	70.05
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.92	0.79	1.82	0.84	0.94	1.11
loans past due 30-89 days / total loans	0.27	0.06	0.36	0.57	0.57	0.70
loans past due 30+ days or nonaccrual / total loans	1.17	1.03	2.42	1.61	1.72	2.04
allowance for losses / loans & leases not held for sale	1.76	1.70	2.06	1.40	1.44	1.53
net charge-offs / average loans (YTD annualized)	0.07	0.09	0.14	0.10	0.08	0.17

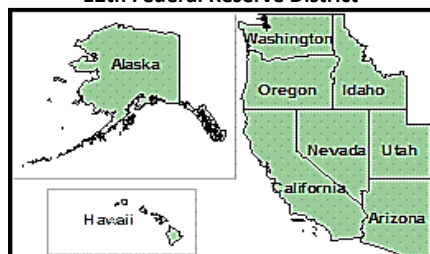
Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

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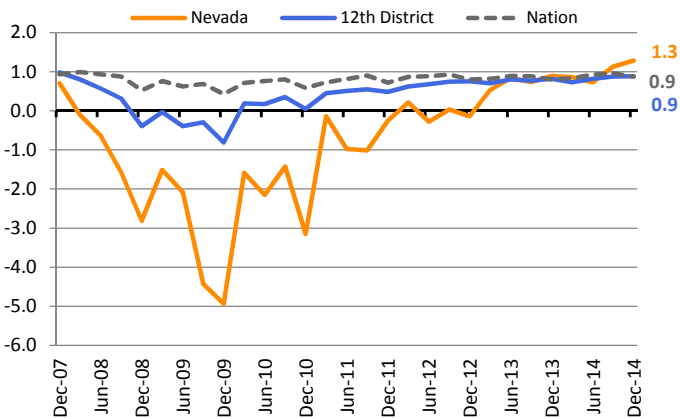
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Overview:

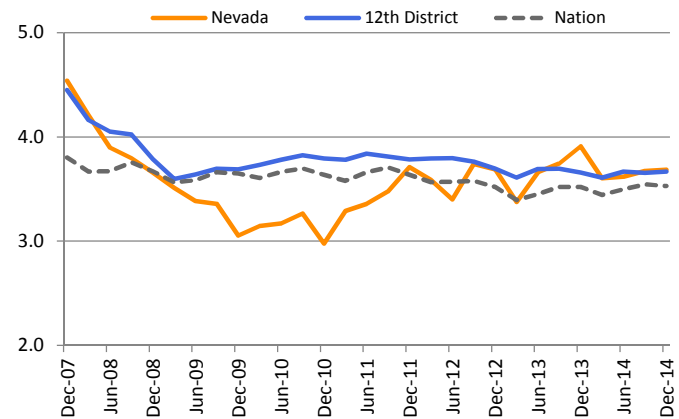
- Nevada banks' average quarterly earnings rallied in the second half of 2014, lifting the state's average full-year ROAA to 0.99% (+34 basis points). Declines in average overhead ratios (-29 basis points) and strengthening average net interest margins (+11 basis points) led the annual trend. This was the state's best annual performance since 2006.
- Average annual loan growth rebounded in the fourth quarter to 8.4%, led by commercial real estate loans.
- Nevada's average short-term-investments-to-assets ratio was top-ranking nationally at nearly 14%. High levels of temporary investments also contributed to a best-in-nation average net noncore funding ratio of -10.5% and fourth-best average total risk-based capital ratio of 18.4%.

Average 1-Quarter Return on Avg. Assets (%)



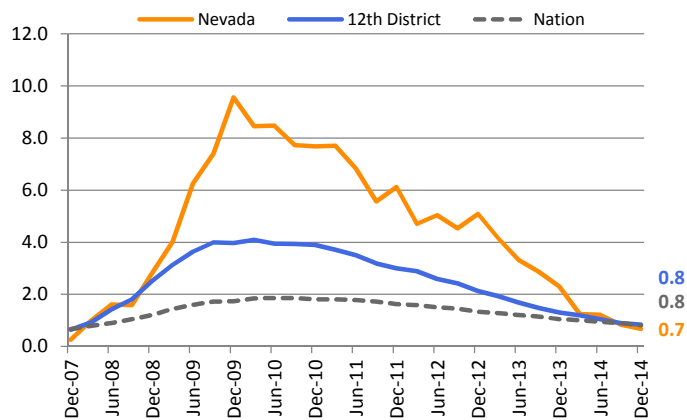
Quarterly net income / average assets, annualized

Average Net Interest Margin (%)



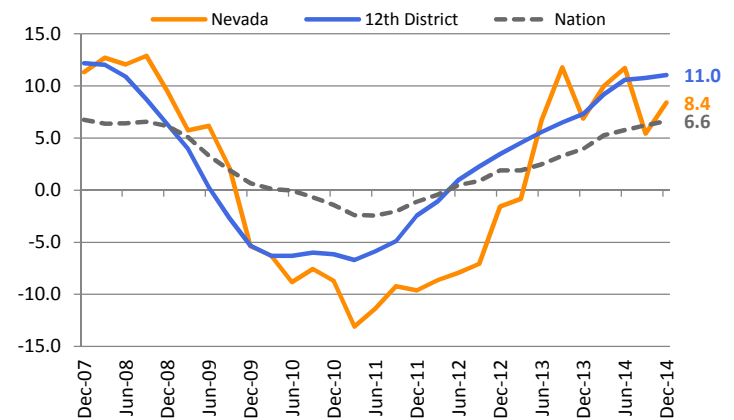
Net interest income / average assets

Avg. Nonperforming Assets / Total Assets (%)

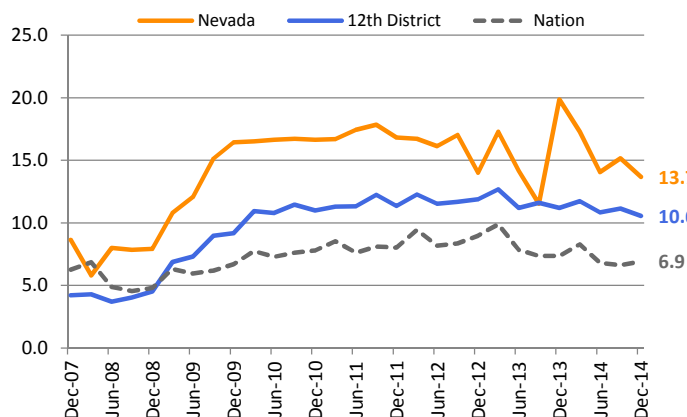


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

Avg. Net Loan Growth Rate, Year-Over-Year (%)

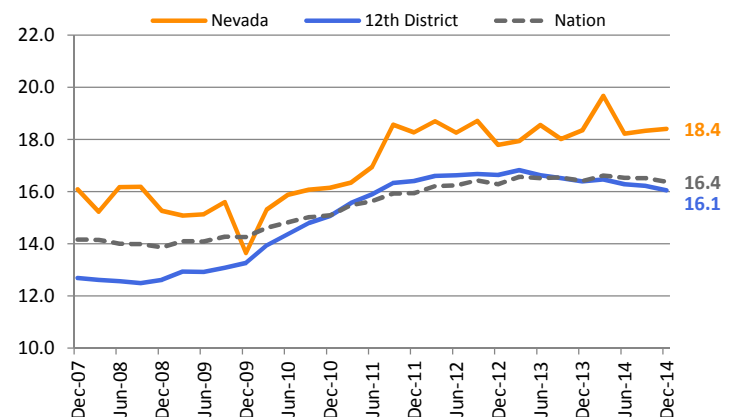


Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 25% trimmed means (highest and lowest 25% of ratios are trimmed before averaging), ROAA is return on average assets

I. Summary Items	Nevada			United States		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
median bank asset size (millions)	\$121	\$122	\$123	\$173	\$169	\$164
number of banks	10	10	11	5,571	5,636	5,814
-state member	0	0	0	822	823	821
-national	1	1	1	1,063	1,090	1,152
-nonmember	9	9	10	3,686	3,723	3,841
memo: number < 5 yrs. old	0	0	0	13	14	33

II. Balance Sheet Highlights	Average Nevada Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	205.8	197.5	207.6	110.1	109.2	108.4
-construction & land development	23.5	23.5	26.0	24.3	23.8	23.2
-nonfarm nonresidential (excl. owner-occupied)	147.8	139.8	147.9	60.8	60.5	61.1
-multi-family	21.0	24.4	27.0	9.4	9.4	9.1
nonfarm nonresidential owner-occupied	110.2	110.5	135.9	67.7	68.0	69.9
1-4 family residential (includes home equity)	38.9	41.3	52.4	134.5	133.2	132.8
agricultural & farmland secured	2.1	2.1	2.4	45.7	44.7	43.5
commercial & industrial	88.6	94.6	79.8	72.5	72.1	72.4
consumer	1.6	2.3	3.2	20.0	20.1	20.9
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	8.4	5.4	6.9	6.6	6.2	3.9
net loans / assets	63.0	64.5	64.5	62.4	62.0	60.6
core deposits / total assets (w/CDs <= \$250K)	84.1	84.7	85.0	79.7	79.6	80.5
net noncore funding dependence (w/CDs > \$250K)	-10.5	-11.4	-16.9	1.4	1.8	0.6
securities / assets	10.1	9.6	8.4	21.3	22.0	22.1
tier 1 leverage ratio	11.7	11.7	11.1	10.2	10.2	10.0
total risk-based capital ratio	18.4	18.3	18.4	16.4	16.5	16.4

III. Performance Measures	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.99	0.92	0.65	0.91	0.91	0.86
net interest income (tax equivalent) / average assets	3.69	3.69	3.58	3.50	3.50	3.47
noninterest revenues / average assets	0.58	0.63	0.69	0.57	0.57	0.58
overhead expenses / average assets	3.28	3.29	3.57	2.88	2.86	2.91
loan loss provisions / average assets	0.00	0.05	0.03	0.07	0.06	0.09
efficiency ratio	73.61	75.07	81.70	69.18	68.77	70.05
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.75	0.94	1.22	0.84	0.94	1.11
loans past due 30-89 days / total loans	0.05	0.02	0.41	0.57	0.57	0.70
loans past due 30+ days or nonaccrual / total loans	0.95	1.26	1.70	1.61	1.72	2.04
allowance for losses / loans & leases not held for sale	2.34	2.43	2.90	1.40	1.44	1.53
net charge-offs / average loans (YTD annualized)	0.01	0.04	0.28	0.10	0.08	0.17

Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

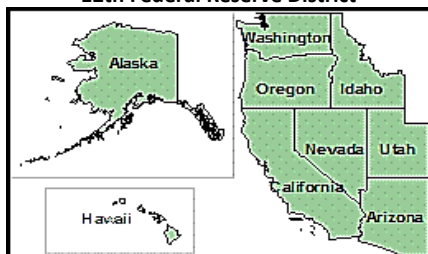
Averages are trimmed (upper/lower 25% of observations are removed before averaging).

Data excludes credit card banks and banks with zero loans.

Sources: Regulatory Condition & Income Reports and Federal Reserve financial databases.

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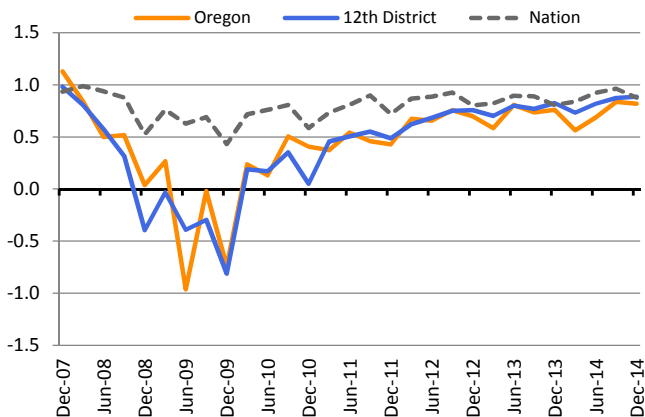
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Overview:

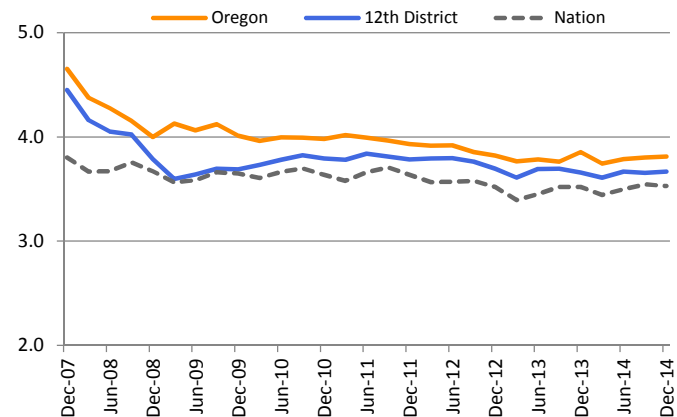
- Oregon banks' 2014 average pretax ROAA rose year-over-year to 0.98%, boosted by higher noninterest income and lower provision expenses.
- Average loan growth of 10.0%, the sixth highest in the nation, nearly doubled from 5.3% in 2013, spurred by growth in commercial real estate and commercial & industrial loans.
- The state's average net noncore funding dependence remained negative even as average short-term investments declined to 8.3% of assets. The average securities ratio increased year-over-year to 15.2% of assets, which contributed to a 49-basis-point decline in the average total risk-based capital ratio.

Average 1-Quarter Return on Avg. Assets (%)



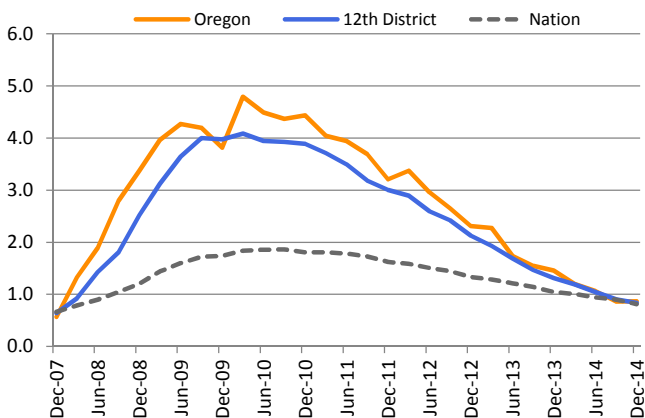
Quarterly net income / average assets, annualized

Average Net Interest Margin (%)



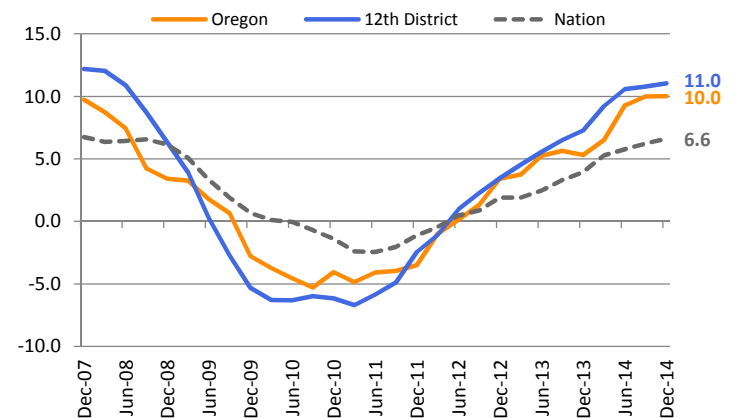
Net interest income / average assets

Avg. Nonperforming Assets / Total Assets (%)

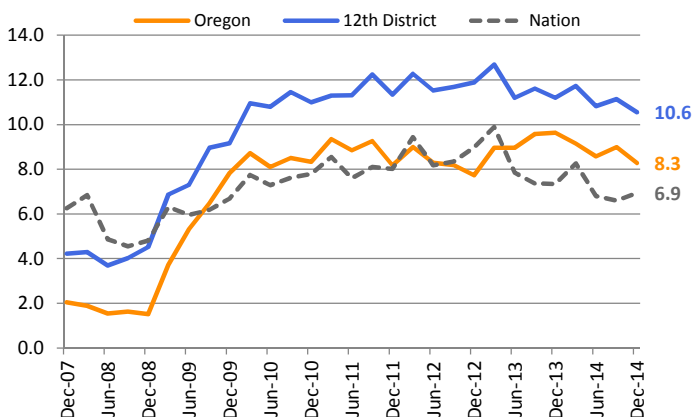


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

Avg. Net Loan Growth Rate, Year-Over-Year (%)

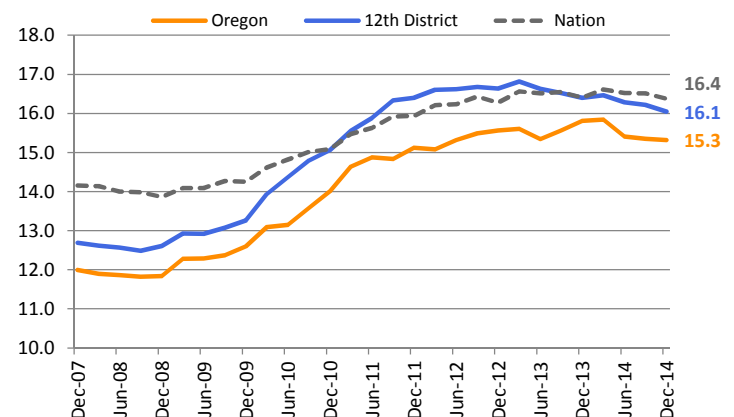


Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 25% trimmed means (highest and lowest 25% of ratios are trimmed before averaging), ROAA is return on average assets

I. Summary Items	Oregon			United States		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
median bank asset size (millions)	\$184	\$180	\$173	\$173	\$169	\$164
number of banks	25	25	25	5,571	5,636	5,814
-state member	1	1	1	822	823	821
-national	1	1	1	1,063	1,090	1,152
-nonmember	23	23	23	3,686	3,723	3,841
memo: number < 5 yrs. old	0	0	0	13	14	33

II. Balance Sheet Highlights	Average Oregon Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	216.3	210.2	199.0	110.1	109.2	108.4
-construction & land development	29.4	30.9	32.8	24.3	23.8	23.2
-nonfarm nonresidential (excl. owner-occupied)	132.1	131.9	129.0	60.8	60.5	61.1
-multi-family	37.0	33.5	30.6	9.4	9.4	9.1
nonfarm nonresidential owner-occupied	139.9	143.5	136.4	67.7	68.0	69.9
1-4 family residential (includes home equity)	79.4	77.7	70.6	134.5	133.2	132.8
agricultural & farmland secured	11.9	10.4	9.1	45.7	44.7	43.5
commercial & industrial	105.5	108.1	103.4	72.5	72.1	72.4
consumer	7.7	7.8	7.2	20.0	20.1	20.9
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	10.0	10.0	5.3	6.6	6.2	3.9
net loans / assets	68.1	65.4	67.4	62.4	62.0	60.6
core deposits / total assets (w/CDs <= \$250K)	81.6	82.2	81.3	79.7	79.6	80.5
net noncore funding dependence (w/CDs > \$250K)	-2.7	-4.0	-2.9	1.4	1.8	0.6
securities / assets	15.2	15.0	11.9	21.3	22.0	22.1
tier 1 leverage ratio	10.5	10.4	10.7	10.2	10.2	10.0
total risk-based capital ratio	15.3	15.3	15.8	16.4	16.5	16.4

III. Performance Measures	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.73	0.66	0.75	0.91	0.91	0.86
net interest income (tax equivalent) / average assets	3.75	3.73	3.80	3.50	3.50	3.47
noninterest revenues / average assets	0.65	0.61	0.55	0.57	0.57	0.58
overhead expenses / average assets	3.48	3.44	3.53	2.88	2.86	2.91
loan loss provisions / average assets	0.02	0.02	0.07	0.07	0.06	0.09
efficiency ratio	77.20	76.71	79.89	69.18	68.77	70.05
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.54	0.72	1.14	0.84	0.94	1.11
loans past due 30-89 days / total loans	0.18	0.11	0.11	0.57	0.57	0.70
loans past due 30+ days or nonaccrual / total loans	0.99	1.23	1.29	1.61	1.72	2.04
allowance for losses / loans & leases not held for sale	1.47	1.52	1.65	1.40	1.44	1.53
net charge-offs / average loans (YTD annualized)	0.04	0.02	0.13	0.10	0.08	0.17

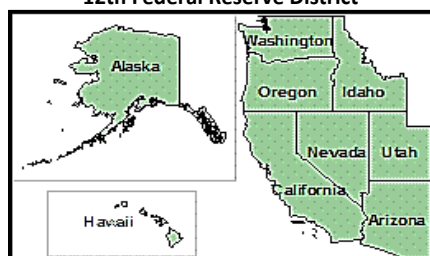
Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

Averages are trimmed (upper/lower 25% of observations are removed before averaging).

Sources: Regulatory Condition & Income Reports and Federal Reserve financial databases.

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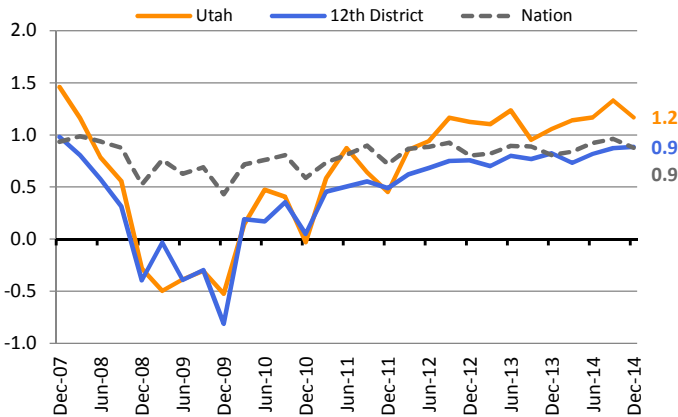
Banking Supervision & Regulation
Federal Reserve Bank of San Francisco

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Overview:

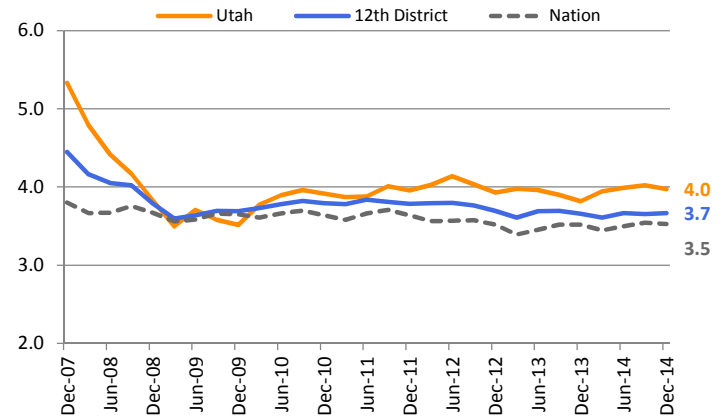
- Utah commercial banks' average ROAA of 1.15% in 2014 was the highest in the District and third highest nationally. The average noninterest income ratio improved to 1.13%, the highest level since 2003. The average net-interest-income-to-average-assets ratio was 3.98%, the highest in the nation, helped by typically high yields on a relatively sizable volume of construction and development loans.
- Asset quality continued to improve as the average nonperforming assets ratio fell to December 2007 levels.
- Average annual loan growth was healthy at 8.8% while commercial & industrial loans grew 13.4% and real estate loans, which on average comprised 69% of loans, grew 8.1% annually.

Average 1-Quarter Return on Avg. Assets (%)



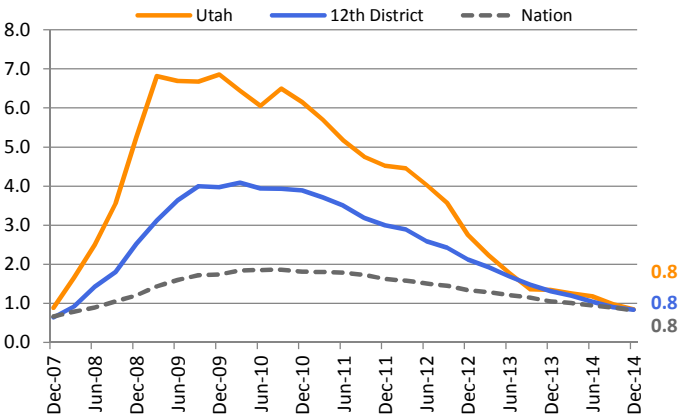
Quarterly net income / average assets, annualized

Average Net Interest Margin (%)



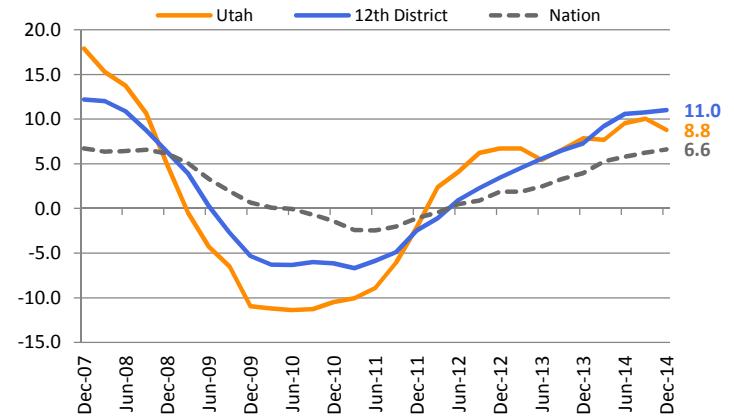
Net interest income / average assets

Avg. Nonperforming Assets / Total Assets (%)

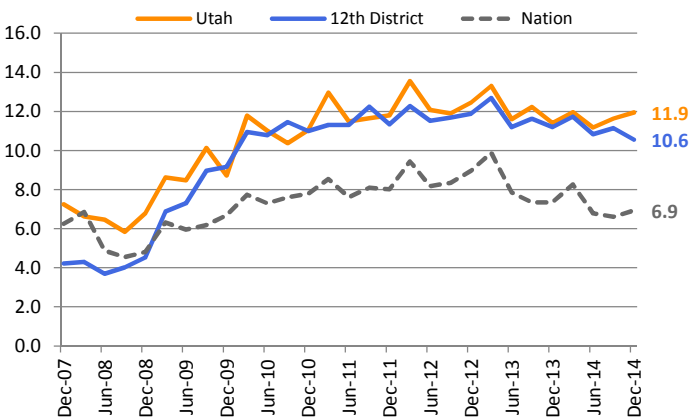


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

Avg. Net Loan Growth Rate, Year-Over-Year (%)

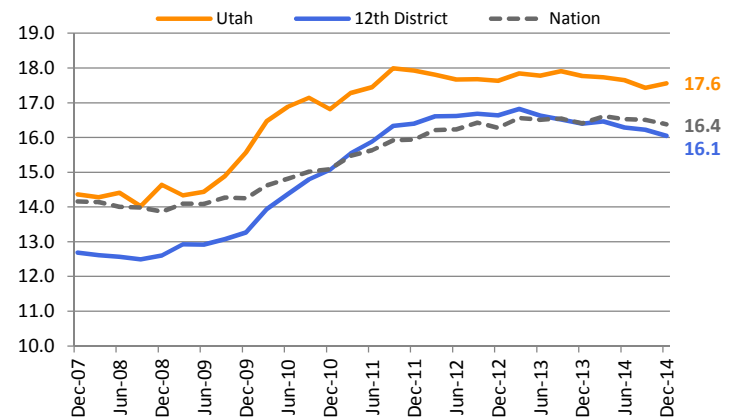


Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 25% trimmed means (highest and lowest 25% of ratios are trimmed before averaging), ROAA is return on average assets

I. Summary Items	Utah			United States		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
median bank asset size (millions)	\$278	\$284	\$261	\$173	\$169	\$164
number of banks	31	31	32	5,571	5,636	5,814
-state member	5	5	5	822	823	821
-national	4	4	4	1,063	1,090	1,152
-nonmember	22	22	23	3,686	3,723	3,841
memo: number < 5 yrs. old	0	0	0	13	14	33

II. Balance Sheet Highlights	Average Utah Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	124.7	125.5	124.5	110.1	109.2	108.4
-construction & land development	57.0	53.1	49.3	24.3	23.8	23.2
-nonfarm nonresidential (excl. owner-occupied)	47.5	48.7	56.1	60.8	60.5	61.1
-multi-family	6.8	7.0	6.8	9.4	9.4	9.1
nonfarm nonresidential owner-occupied	78.9	73.6	72.7	67.7	68.0	69.9
1-4 family residential (includes home equity)	68.6	63.0	68.5	134.5	133.2	132.8
agricultural & farmland secured	2.8	3.1	5.0	45.7	44.7	43.5
commercial & industrial	87.1	81.2	82.9	72.5	72.1	72.4
consumer	9.1	9.4	11.4	20.0	20.1	20.9
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	8.8	10.1	7.8	6.6	6.2	3.9
net loans / assets	67.2	66.8	65.0	62.4	62.0	60.6
core deposits / total assets (w/CDs <= \$250K)	77.8	76.8	78.4	79.7	79.6	80.5
net noncore funding dependence (w/CDs > \$250K)	-2.0	-2.3	-2.9	1.4	1.8	0.6
securities / assets	9.3	8.7	9.7	21.3	22.0	22.1
tier 1 leverage ratio	12.2	12.0	12.1	10.2	10.2	10.0
total risk-based capital ratio	17.6	17.4	17.8	16.4	16.5	16.4

III. Performance Measures	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	1.15	1.18	1.10	0.91	0.91	0.86
net interest income (tax equivalent) / average assets	3.98	3.98	3.93	3.50	3.50	3.47
noninterest revenues / average assets	1.13	1.09	1.05	0.57	0.57	0.58
overhead expenses / average assets	3.32	3.29	3.35	2.88	2.86	2.91
loan loss provisions / average assets	0.04	0.04	0.06	0.07	0.06	0.09
efficiency ratio	63.82	63.87	66.23	69.18	68.77	70.05
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.72	0.99	1.34	0.84	0.94	1.11
loans past due 30-89 days / total loans	0.47	0.36	0.56	0.57	0.57	0.70
loans past due 30+ days or nonaccrual / total loans	1.29	1.57	2.20	1.61	1.72	2.04
allowance for losses / loans & leases not held for sale	1.71	1.74	1.95	1.40	1.44	1.53
net charge-offs / average loans (YTD annualized)	0.14	0.15	0.19	0.10	0.08	0.17

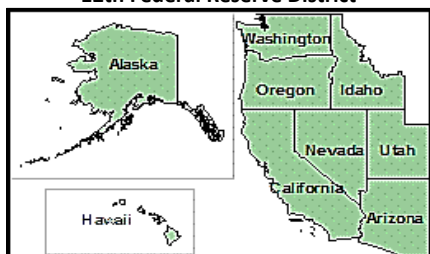
Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

Averages are trimmed (upper/lower 25% of observations are removed before averaging).

Sources: Regulatory Condition & Income Reports and Federal Reserve financial databases.

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12th Federal Reserve District



contacts: sf.bsr.publications@sf.frb.org

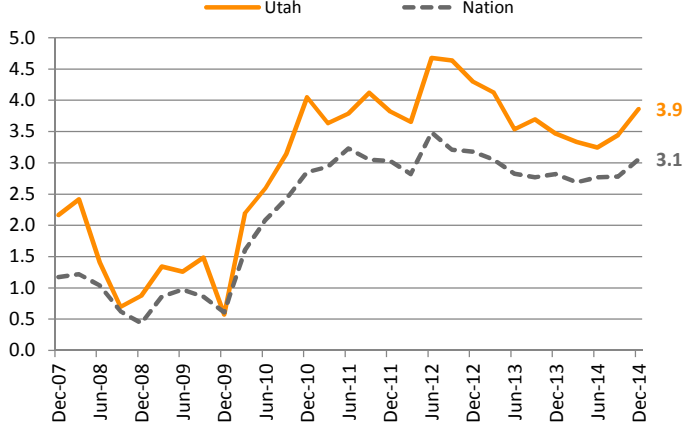
Banking Supervision & Regulation
Federal Reserve Bank of San Francisco

Note: for press inquiries, please contact Media Relations
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Overview:

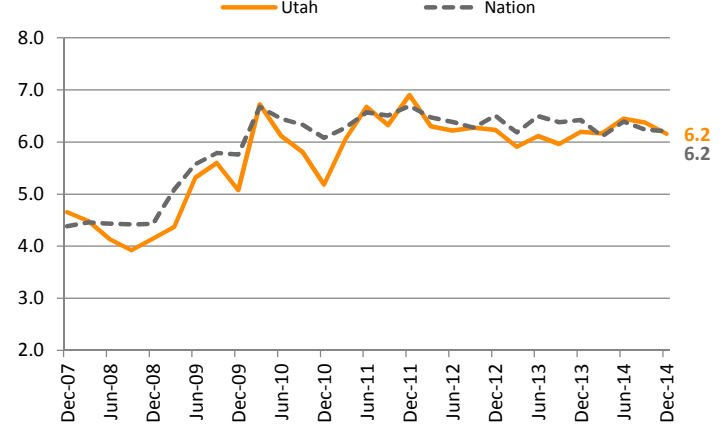
- Utah industrial banks continued to substantially out-earn Utah commercial banks. High yields on consumer loans helped profitability, while weakening of average noninterest income ratios prevented stronger profits. Average net interest margin remained strong.
- Average loan growth remained robust and far outpaced that of Utah commercial banks. Consumer loans led the trend with an average growth rate of 27% year-over-year.
- Average risk-based capital ratios remained above pre-crisis levels.

Average 1-Quarter Return on Avg. Assets (%)



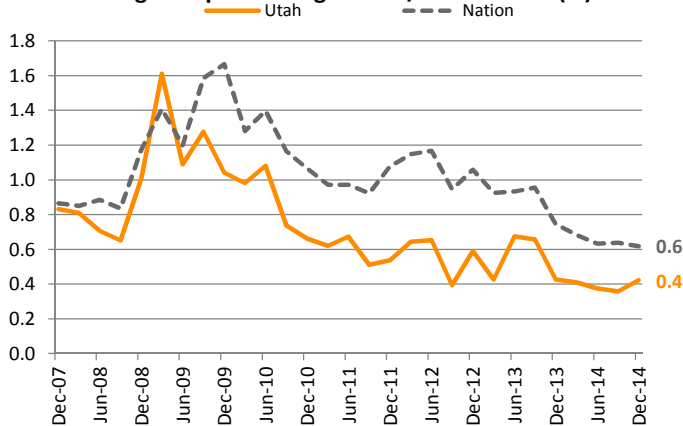
Quarterly net income / average assets, annualized

Average Net Interest Margin (%)



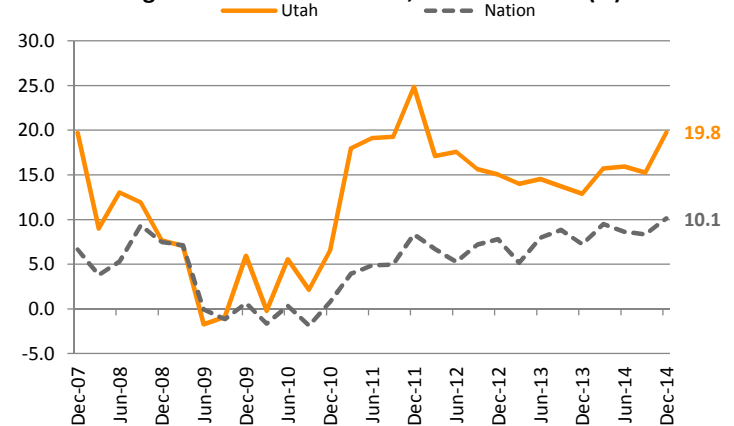
Net interest income / average assets

Avg. Nonperforming Assets / Total Assets (%)



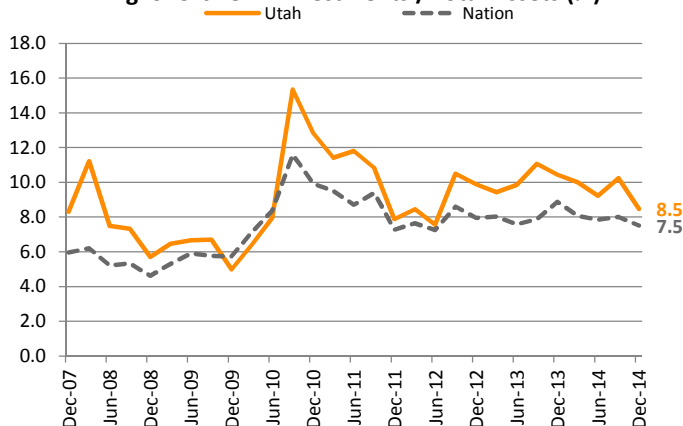
Nonperforming: 90 + days past due + nonaccrual + other real estate owned

Avg. Net Loan Growth Rate, Year-Over-Year (%)



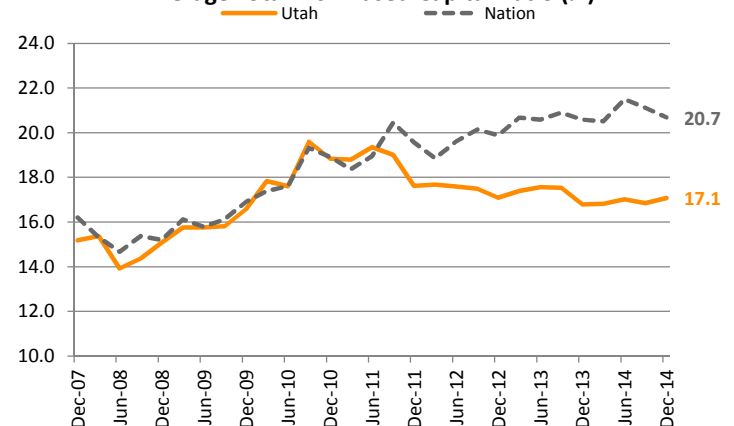
Total capital / risk-based assets

Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 25% trimmed means (highest and lowest 25% of ratios are trimmed before averaging), ROAA is return on average assets

I. Summary Items	Utah			United States		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
average bank asset size (millions)	\$1,701	\$1,651	\$1,391	\$856	\$815	\$890
number of banks	18	18	18	29	30	31
-state member	0	0	0	0	0	0
-national	0	0	0	0	0	0
-nonmember	18	18	18	29	30	31
memo: number < 5 yrs. old	0	0	0	0	0	0

II. Balance Sheet Highlights	Average Utah IB* (trimmed 25%)			Average U.S. IB* (trimmed 25%)		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year over year)	19.8	15.2	12.9	10.1	8.3	7.2
net loans / assets	73.2	73.3	72.4	70.9	72.2	71.1
core deposits / total assets (w/CDs <= \$250K)	22.1	22.2	18.5	28.8	30.4	32.8
net noncore funding dependence (w/CDs > \$250K)	52.5	52.1	51.3	26.4	25.3	23.4
securities / assets	2.5	2.6	2.6	3.8	4.1	3.8
tier 1 leverage ratio	13.5	14.0	14.0	15.4	16.3	16.3
total risk-based capital ratio	17.1	16.8	16.8	20.7	21.1	20.6

III. Performance Measures	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on avg. assets	3.27	3.34	3.71	2.85	2.73	2.78
net interest income (tax equivalent) / avg. assets	6.31	6.36	6.31	6.40	6.30	6.51
noninterest revenues / avg. assets	3.09	3.21	3.30	2.03	1.86	1.75
overhead expenses / avg. assets	4.69	4.75	4.73	4.63	4.47	4.23
loan loss provisions / avg. assets	0.63	0.61	0.69	0.56	0.46	0.56
efficiency ratio	37.06	37.04	34.80	44.93	45.07	40.03
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.68	0.53	0.66	0.77	0.74	0.95
loans past due 30-89 days / total loans	1.42	1.12	1.25	1.00	0.88	0.94
loans past due 30+ days or nonaccrual / total loans	2.16	1.72	2.21	2.13	2.00	2.35
allowance for losses / loans & leases not held for sale	1.45	1.39	1.46	1.70	1.81	1.95
net charge-offs / avg. loans (YTD annualized)	0.79	0.77	0.82	0.70	0.71	0.75

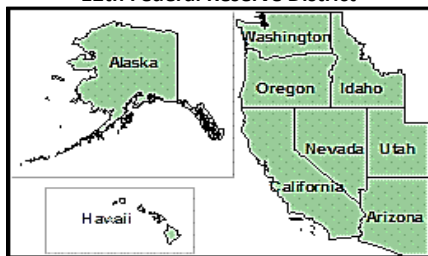
Population of banks includes industrial banks only. De Novo banks (< 5 years old) are omitted. CRE = Commercial Real Estate.

Averages are trimmed (upper/lower 25% of observations are removed before averaging).

Sources: Regulatory Condition & Income Reports and Federal Reserve financial databases.

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12th Federal Reserve District



contacts: sf.bsr.publications@sf.frb.org

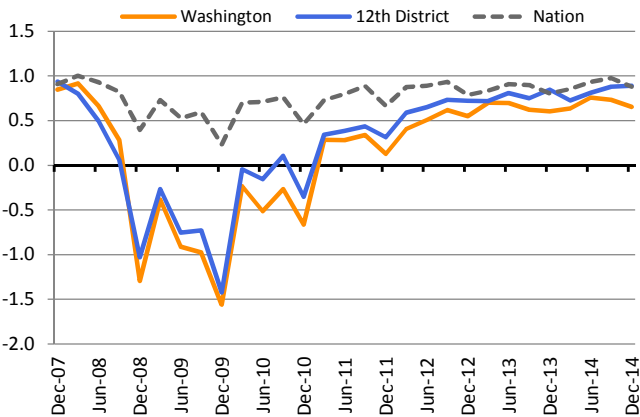
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Overview:

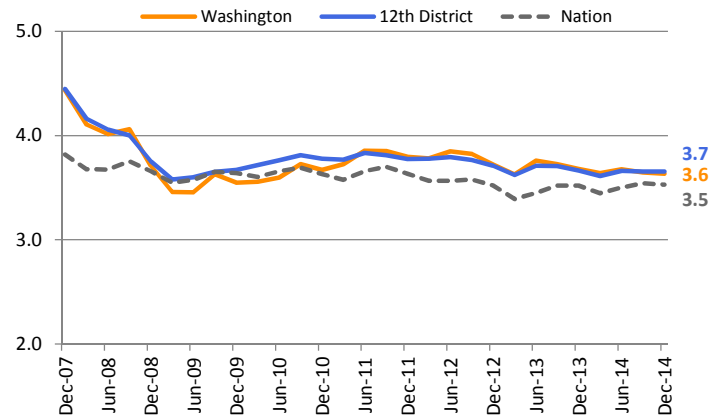
- Washington banks' average 2014 ROAA increased 6 basis points year-over-year. Decreasing average noninterest expense and lower average provision expense improved earnings.
- Average annual loan growth remained good at 6.8%. The average multifamily-loans-to-total-loans ratio increased year-over-year from 4.6% to 4.9%, ending the year as one of the highest in the nation. In contrast, all other major loan categories declined as a percent of total loans on average.
- Although average short-term investments increased 79 basis points year-over-year to 11.9% of total assets, one of the highest ratios in the nation, Washington banks continued to report one of the lowest average securities-to-assets ratios.

Average 1-Quarter Return on Avg. Assets (%)



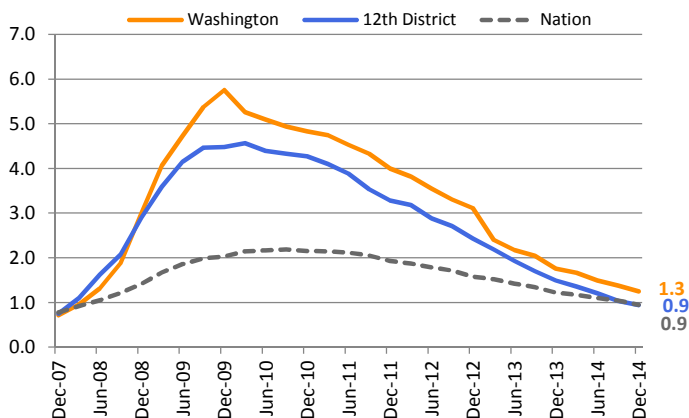
Quarterly net income / average assets, annualized

Average Net Interest Margin (%)



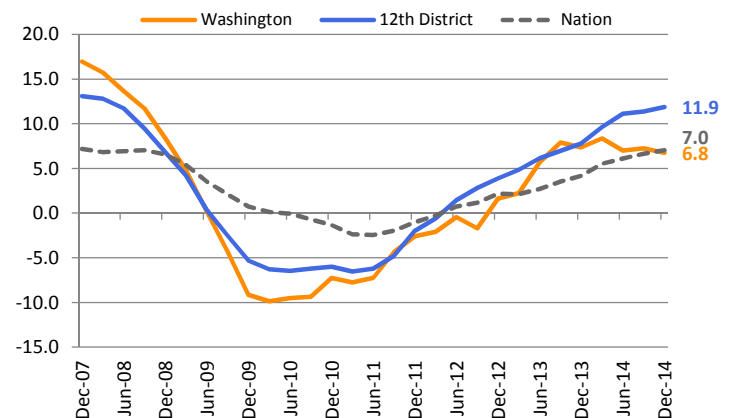
Net interest income / average assets

Avg. Nonperforming Assets / Total Assets (%)



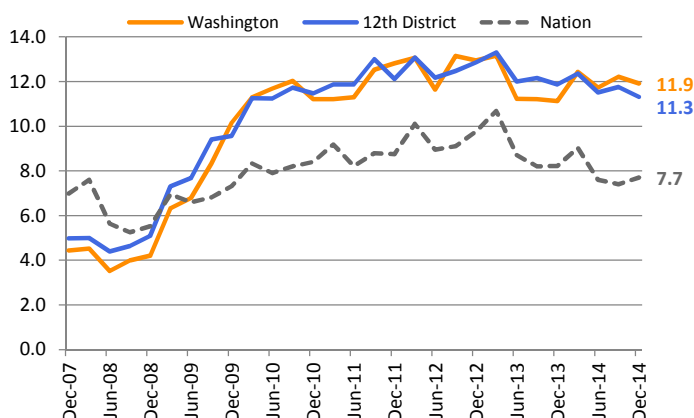
Nonperforming: 90 + days past due + nonaccrual + other real estate owned

Avg. Net Loan Growth Rate, Year-Over-Year (%)



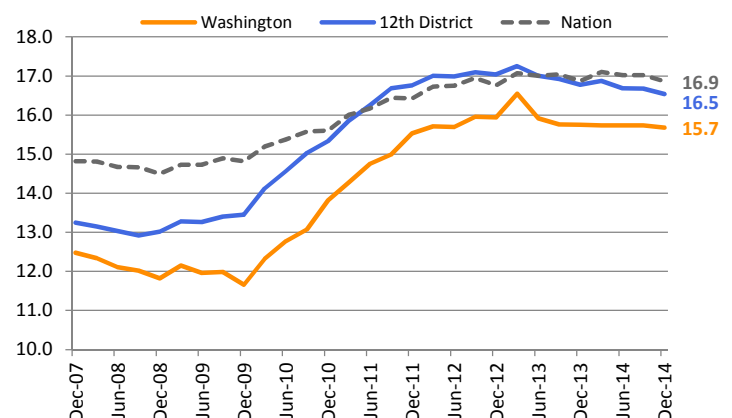
Total capital / risk-based assets

Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 10% trimmed means (highest and lowest 10% of ratios are trimmed before averaging), ROAA is return on average assets

I. Summary Items	Washington			United States		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
median bank asset size (millions)	\$182	\$167	\$218	\$173	\$169	\$164
number of banks	47	48	50	5,571	5,636	5,814
-state member	2	2	2	822	823	821
-national	7	7	7	1,063	1,090	1,152
-nonmember	38	39	41	3,686	3,723	3,841
memo: number < 5 yrs. old	0	0	1	13	14	33

II. Balance Sheet Highlights	Average Washington Bank (trimmed 10%)			Average U.S. Bank (trimmed 10%)		
	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	201.1	202.8	204.5	116.0	115.0	114.2
-construction & land development	37.1	37.4	37.5	27.6	27.0	26.2
-nonfarm nonresidential (excl. owner-occupied)	116.1	118.8	118.2	65.5	65.3	66.0
-multi-family	33.5	32.8	31.9	11.8	11.8	11.5
nonfarm nonresidential owner-occupied	125.2	124.0	124.3	70.2	70.5	72.2
1-4 family residential (includes home equity)	92.5	89.4	87.8	140.1	138.8	138.4
agricultural & farmland secured	23.3	22.3	23.9	66.2	64.1	62.8
commercial & industrial	110.3	114.5	114.0	76.9	76.5	76.6
consumer	12.0	13.3	12.7	22.5	22.6	23.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	6.8	7.2	7.3	7.0	6.6	4.2
net loans / assets	67.6	67.8	68.0	61.6	61.3	60.0
core deposits / total assets (w/CDs <= \$250K)	81.5	81.8	82.1	79.2	79.1	80.0
net noncore funding dependence (w/CDs > \$250K)	-6.3	-6.7	-5.5	1.0	1.4	0.0
securities / assets	11.1	11.1	11.3	22.0	22.7	22.8
tier 1 leverage ratio	10.4	10.6	10.4	10.3	10.4	10.2
total risk-based capital ratio	15.7	15.7	15.7	16.9	17.0	16.9

III. Performance Measures	Dec-14	Sep-14	Dec-13	Dec-14	Sep-14	Dec-13
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.73	0.72	0.67	0.92	0.93	0.87
net interest income (tax equivalent) / average assets	3.65	3.65	3.68	3.51	3.50	3.47
noninterest revenues / average assets	0.57	0.63	0.63	0.60	0.60	0.62
overhead expenses / average assets	3.32	3.34	3.45	2.91	2.88	2.94
loan loss provisions / average assets	0.06	0.06	0.09	0.08	0.08	0.11
efficiency ratio	75.85	75.40	77.54	69.58	69.13	70.55
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.88	1.00	1.35	0.98	1.09	1.28
loans past due 30-89 days / total loans	0.32	0.44	0.49	0.68	0.67	0.82
loans past due 30+ days or nonaccrual / total loans	1.32	1.60	2.01	1.81	1.91	2.27
allowance for losses / loans & leases not held for sale	1.66	1.71	1.85	1.45	1.49	1.58
net charge-offs / average loans (YTD annualized)	0.12	0.12	0.24	0.14	0.11	0.21

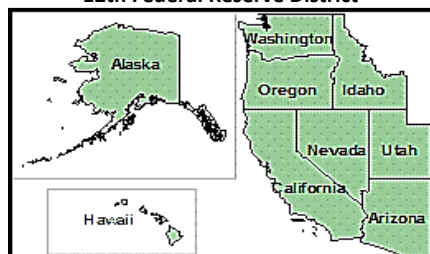
Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

Averages are trimmed (upper/lower 10% of observations are removed before averaging).

Sources: Regulatory Condition & Income Reports and Federal Reserve financial databases.

For this and other publications, see: <http://www.frbsf.org/banking-supervision/publications/>

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