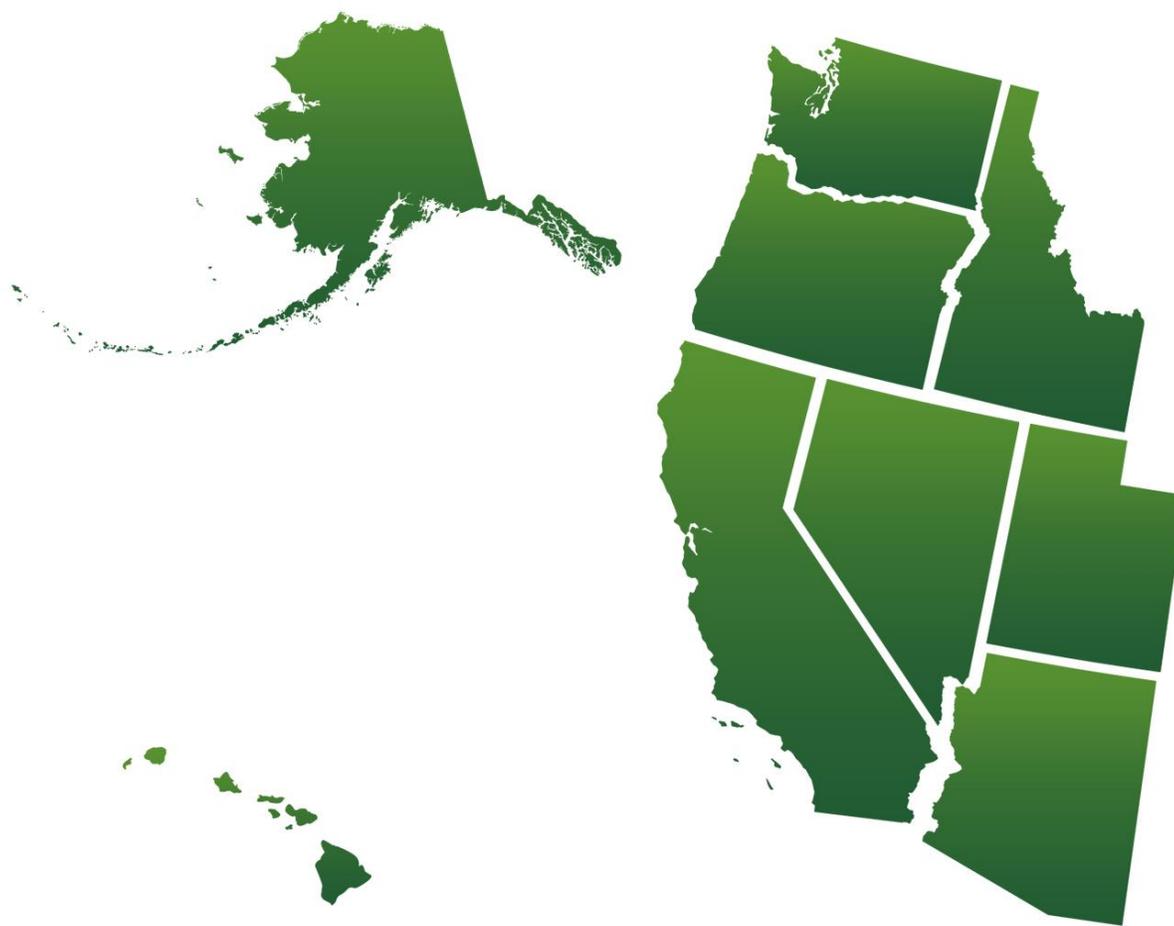




Banks at a Glance - 2Q15

12th Federal Reserve District Banking Profiles by State



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

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Published September 8, 2015, with Data as of June 30, 2015

Financial Institution Supervision and Credit

Profile of 12th District Banks

Banking Trends

(commercial banks only)

Data as of 06/30/15

I. Summary Items	District			United States		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
median bank asset size (millions)	\$331	\$309	\$276	\$177	\$176	\$167
number of banks	336	345	357	5,441	5,502	5,694
-state member	37	36	36	818	814	827
-national	57	63	66	1,025	1,048	1,108
-nonmember	242	246	255	3,598	3,640	3,759
memo: number < 5 yrs. old	1	1	1	10	11	17

II. Balance Sheet Highlights	Average District Bank			Average U.S. Bank		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	209.9	204.7	202.9	116.1	115.3	114.1
-construction & land development	30.5	29.8	28.2	27.5	27.2	26.4
-nonfarm nonresidential (excl. owner-occupied)	133.7	130.6	130.1	65.4	65.2	65.4
-multi-family	27.7	27.1	25.9	11.9	11.8	11.7
nonfarm nonresidential owner-occupied	111.7	111.5	111.8	69.7	69.8	71.4
1-4 family residential (includes home equity)	78.5	78.3	78.4	139.8	139.0	138.9
agricultural & farmland secured	10.6	9.6	9.9	67.2	64.1	62.6
commercial & industrial	95.2	97.3	97.8	76.8	76.0	77.1
consumer	6.1	6.1	6.7	21.9	21.7	22.6
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	11.3	12.1	11.1	7.2	7.5	6.1
net loans / assets	67.3	66.3	65.9	62.5	61.0	60.5
core deposits / total assets (w/CDs <= \$250K)	77.2	77.5	77.4	78.9	79.5	79.5
net noncore funding dependence (w/CDs > \$250K)	-2.3	-4.0	-2.7	1.8	-0.5	0.9
securities / assets	12.3	12.3	13.1	21.8	21.9	23.0
tier 1 leverage ratio	11.2	11.3	11.3	10.4	10.4	10.3
total risk-based capital ratio	16.1	16.3	16.7	16.8	16.9	17.0

III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.88	0.82	0.77	0.94	0.91	0.90
net interest income (tax equivalent) / average assets	3.61	3.57	3.63	3.46	3.43	3.47
noninterest revenues / average assets	0.63	0.61	0.66	0.59	0.58	0.59
overhead expenses / average assets	3.13	3.18	3.29	2.83	2.83	2.88
loan loss provisions / average assets	0.04	0.03	0.05	0.07	0.06	0.07
efficiency ratio	70.98	73.10	74.25	68.74	69.44	69.76
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.77	0.84	1.17	0.93	0.97	1.14
loans past due 30-89 days / total loans	0.18	0.27	0.27	0.61	0.76	0.71
loans past due 30+ days or nonaccrual / total loans	1.07	1.26	1.55	1.68	1.89	2.02
allowance for losses / loans & leases not held for sale	1.64	1.69	1.81	1.43	1.46	1.53
net charge-offs / average loans (YTD annualized)	0.00	0.01	0.06	0.07	0.05	0.11

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/publications>

12th Federal Reserve District



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

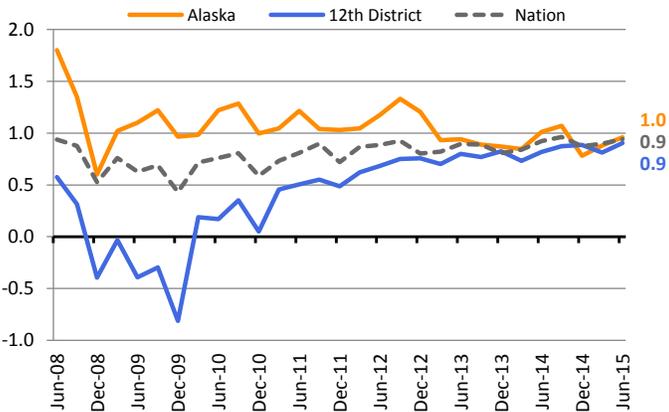
Financial Institution Supervision and Credit
Federal Reserve Bank of San Francisco

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

Overview:

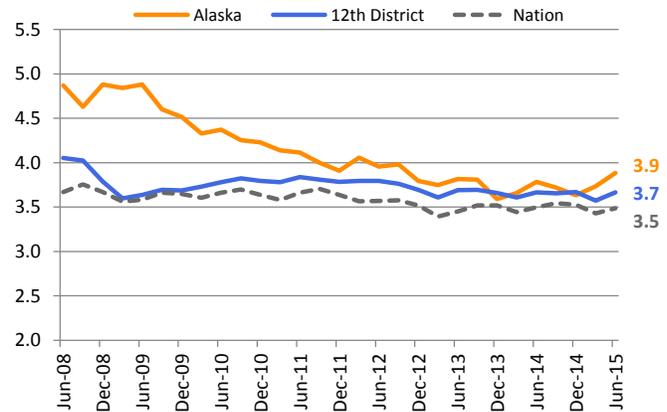
- Earnings for Alaska banks improved year-over-year as the average year-to-date annualized ROAA increased six basis points to 0.89%. A stronger average net interest margin and a higher average noninterest income ratio contributed to the trend, offset partly by an increase in the average overhead expense ratio.
- Asset quality improved with the average nonperforming assets ratio decreasing to 0.54%, second lowest level in the District. Average net loan growth was strong, accelerating to 7.9% from 3.5% year-over-year, outpacing the national average. Growth was led by 1-4 family residential loans and nonfarm nonresidential owner-occupied commercial real estate loans.
- The average total risk-based capital ratio receded to 17.4%, but remained above District and national averages.

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



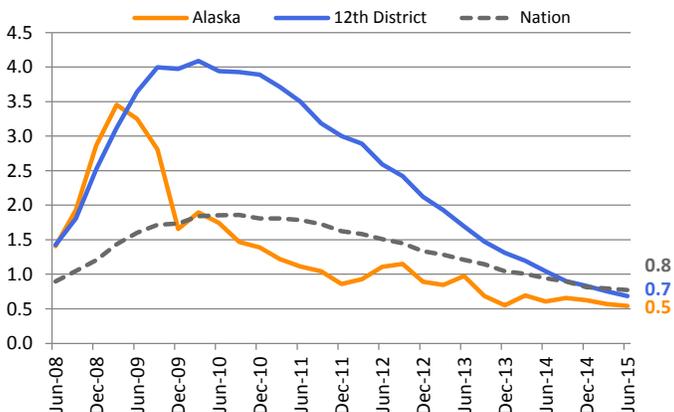
Quarterly net income / average assets, annualized

Avg. Net Interest Income (TE) / Avg. Assets (%)



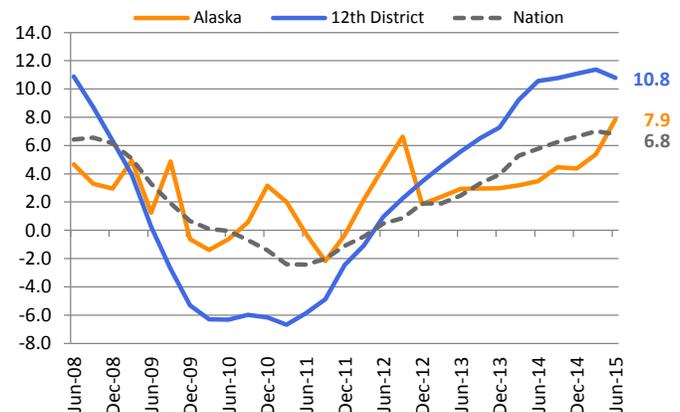
Quarterly, annualized, TE: tax equivalency basis

Avg. Nonperforming Assets / Total Assets (%)

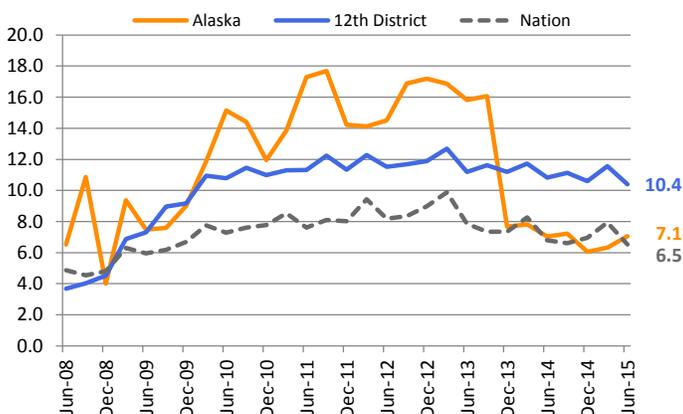


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

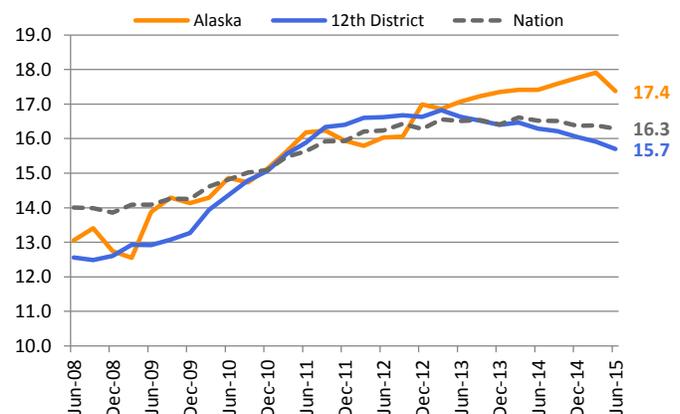


Avg. Short-Term Investments / Total Assets (%)



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	Alaska			United States		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
median bank asset size (millions)	\$992	\$960	\$912	\$177	\$176	\$167
number of banks	4	4	4	5,441	5,502	5,694
-state member	0	0	0	818	814	827
-national	1	1	1	1,025	1,048	1,108
-nonmember	3	3	3	3,598	3,640	3,759
memo: number < 5 yrs. old	0	0	0	10	11	17

II. Balance Sheet Highlights	Average Alaska Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	139.8	136.5	150.1	110.1	109.5	108.4
-construction & land development	47.9	45.1	41.3	24.2	24.0	23.1
-nonfarm nonresidential (excl. owner-occupied)	85.2	88.9	103.4	60.7	60.5	60.7
-multi-family	9.0	9.3	10.2	9.5	9.4	9.3
nonfarm nonresidential owner-occupied	118.3	116.0	110.4	67.1	67.2	68.8
1-4 family residential (includes home equity)	78.3	73.2	59.9	134.4	133.7	133.3
agricultural & farmland secured	4.2	3.9	4.0	47.3	44.8	43.8
commercial & industrial	81.9	73.7	75.0	72.8	71.8	72.7
consumer	10.0	9.4	9.0	19.5	19.2	20.1
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	7.9	5.4	3.5	6.8	7.0	5.8
net loans / assets	48.9	47.6	47.8	63.4	61.8	61.2
core deposits / total assets (w/CDs <= \$250K)	80.5	79.8	78.8	79.4	80.0	80.0
net noncore funding dependence (w/CDs > \$250K)	2.8	5.9	4.4	2.3	0.0	1.4
securities / assets	40.8	43.3	41.0	21.0	21.2	22.3
tier 1 leverage ratio	10.5	10.4	10.7	10.3	10.2	10.1
total risk-based capital ratio	17.4	17.9	17.4	16.3	16.4	16.5

III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.89	0.88	0.83	0.92	0.90	0.88
net interest income (tax equivalent) / average assets	3.81	3.74	3.73	3.46	3.43	3.47
noninterest revenues / average assets	1.10	1.04	0.86	0.56	0.54	0.56
overhead expenses / average assets	3.93	3.88	3.43	2.81	2.81	2.86
loan loss provisions / average assets	0.04	0.03	0.02	0.05	0.04	0.05
efficiency ratio	74.36	75.20	73.10	68.48	69.12	69.42
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.62	0.43	0.77	0.80	0.84	0.98
loans past due 30-89 days / total loans	0.22	0.27	0.19	0.51	0.64	0.59
loans past due 30+ days or nonaccrual / total loans	0.81	0.68	1.04	1.51	1.70	1.81
allowance for losses / loans & leases not held for sale	1.53	1.67	1.63	1.38	1.41	1.48
net charge-offs / average loans (YTD annualized)	0.02	0.05	-0.02	0.04	0.02	0.07

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



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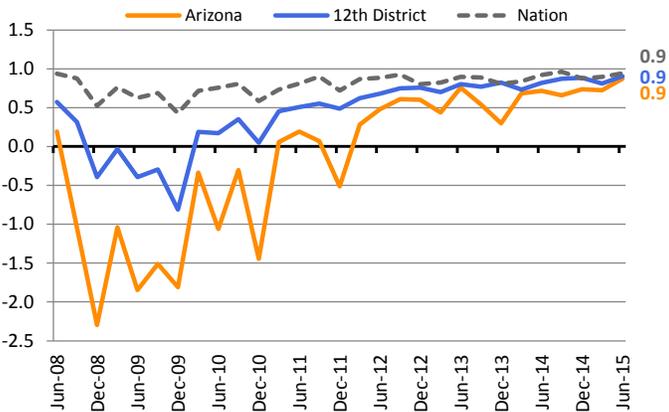
Financial Institution Supervision and Credit
Federal Reserve Bank of San Francisco

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Overview:

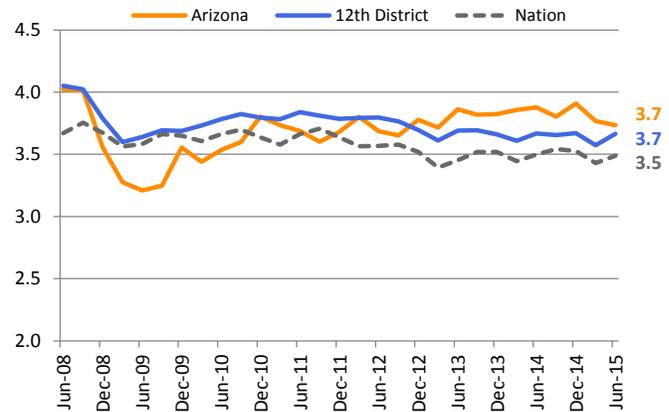
- Arizona banks' average year-to-date annualized ROAA increased 12 basis points year-over-year to 0.84%. Lower overhead and higher noninterest revenue ratios helped offset slightly higher provision expense ratios and weaker, albeit above-average, net interest margins.
- Average annual loan growth was strong at 9.3%, led by commercial real estate (CRE) loans. Asset quality slipped as the average noncurrent rate ticked up year-over-year, driven by weakening in CRE and commercial & industrial loan portfolios.
- The average total risk-based capital ratio slipped 69 basis points from a year ago and remained below District and national averages, primarily because of a heavier mix of higher-risk-weighted assets and reduced holdings of short-term investments.

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



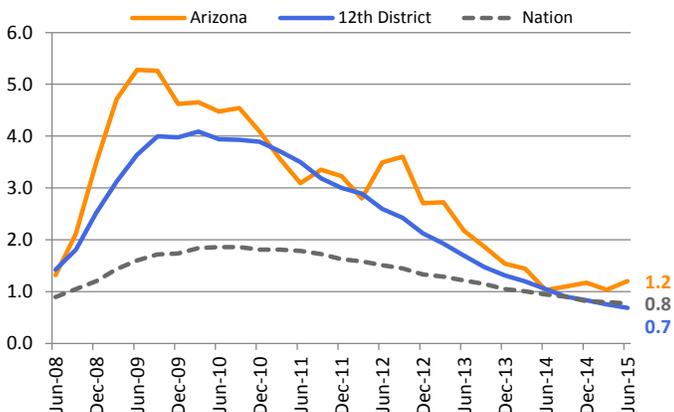
Quarterly net income / average assets, annualized

Avg. Net Interest Income (TE) / Avg. Assets (%)



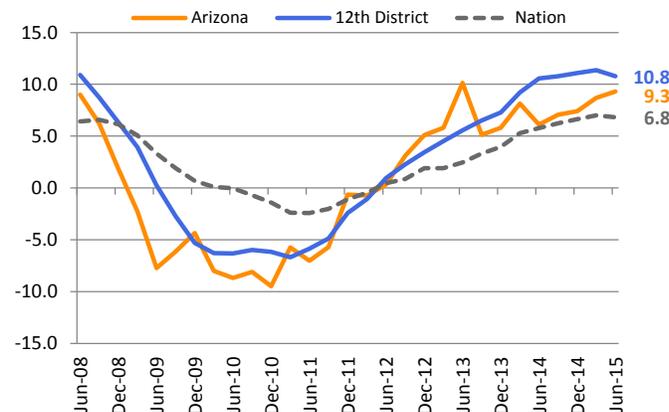
Quarterly, annualized, TE: tax equivalency basis

Avg. Nonperforming Assets / Total Assets (%)

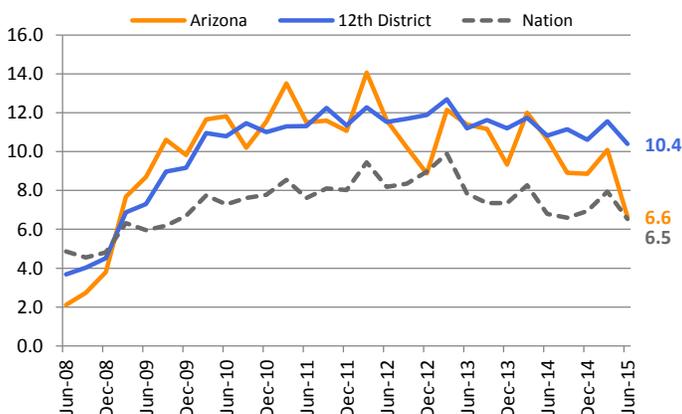


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

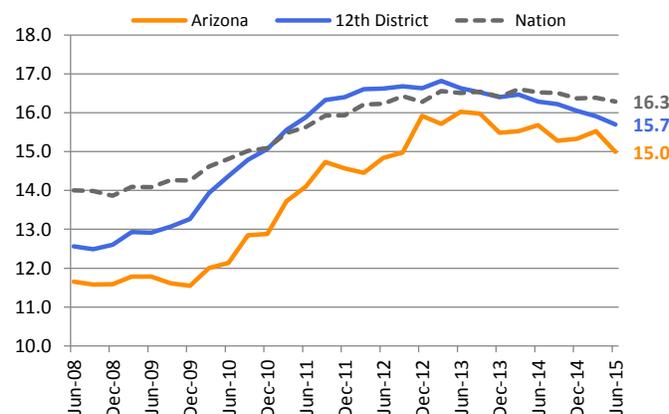


Avg. Short-Term Investments / Total Assets (%)



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		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
median bank asset size (millions)	\$170	\$167	\$164	\$177	\$176	\$167
number of banks	19	21	22	5,441	5,502	5,694
-state member	1	1	0	818	814	827
-national	7	9	9	1,025	1,048	1,108
-nonmember	11	11	13	3,598	3,640	3,759
memo: number < 5 yrs. old	0	0	0	10	11	17

II. Balance Sheet Highlights	Average Arizona Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	201.8	190.0	186.9	110.1	109.5	108.4
-construction & land development	45.3	45.5	42.9	24.2	24.0	23.1
-nonfarm nonresidential (excl. owner-occupied)	127.5	117.9	111.1	60.7	60.5	60.7
-multi-family	16.9	15.4	13.9	9.5	9.4	9.3
nonfarm nonresidential owner-occupied	170.9	172.0	168.0	67.1	67.2	68.8
1-4 family residential (includes home equity)	96.4	96.7	100.3	134.4	133.7	133.3
agricultural & farmland secured	1.9	1.0	0.6	47.3	44.8	43.8
commercial & industrial	76.1	80.6	76.0	72.8	71.8	72.7
consumer	3.0	3.8	3.8	19.5	19.2	20.1
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	9.3	8.7	6.1	6.8	7.0	5.8
net loans / assets	70.2	68.7	67.0	63.4	61.8	61.2
core deposits / total assets (w/CDs <= \$250K)	80.5	81.3	79.2	79.4	80.0	80.0
net noncore funding dependence (w/CDs > \$250K)	0.5	-4.8	-4.7	2.3	0.0	1.4
securities / assets	12.6	12.4	12.2	21.0	21.2	22.3
tier 1 leverage ratio	10.4	10.9	10.8	10.3	10.2	10.1
total risk-based capital ratio	15.0	15.5	15.7	16.3	16.4	16.5

III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.84	0.72	0.72	0.92	0.90	0.88
net interest income (tax equivalent) / average assets	3.73	3.77	3.87	3.46	3.43	3.47
noninterest revenues / average assets	0.69	0.73	0.62	0.56	0.54	0.56
overhead expenses / average assets	3.91	3.98	4.06	2.81	2.81	2.86
loan loss provisions / average assets	0.07	0.09	0.05	0.05	0.04	0.05
efficiency ratio	76.57	78.53	79.70	68.48	69.12	69.42
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.90	0.77	0.82	0.80	0.84	0.98
loans past due 30-89 days / total loans	0.24	0.25	0.56	0.51	0.64	0.59
loans past due 30+ days or nonaccrual / total loans	1.36	1.26	1.50	1.51	1.70	1.81
allowance for losses / loans & leases not held for sale	1.49	1.49	1.62	1.38	1.41	1.48
net charge-offs / average loans (YTD annualized)	-0.01	0.00	0.29	0.04	0.02	0.07

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

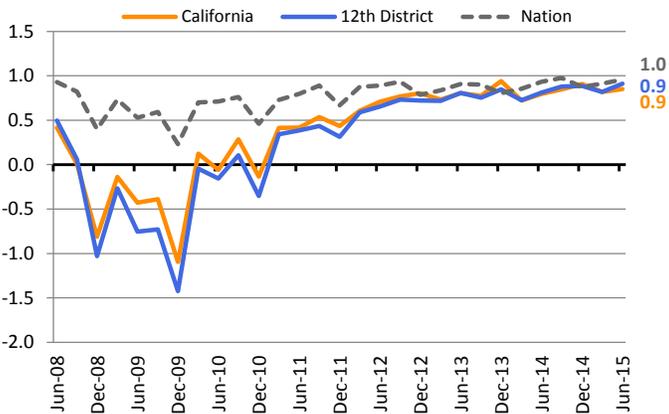
Financial Institution Supervision and Credit
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Overview:

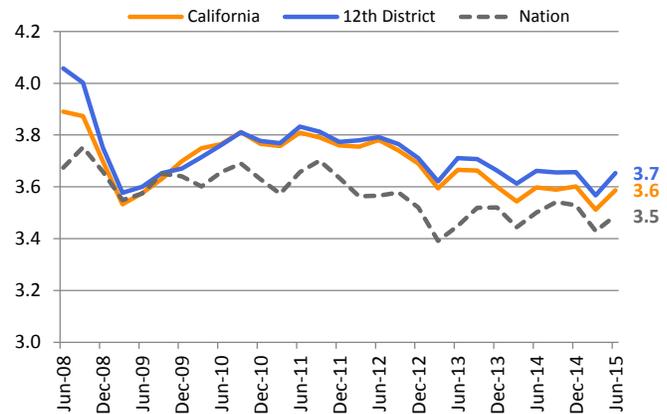
- California banks' average year-to-date annualized ROAA increased to 0.84%, a seven-basis-point increase over last year. A lower average noninterest expense ratio was the primary contributor to improved earnings. Declines in average overhead ratios more than offset declines in average net interest margins and average noninterest income ratios.
- Asset quality continued to improve with the average nonperforming assets ratio dropping to 0.67%, the lowest of any mainland 12th District state.
- Average year-over-year net loan growth in California continued to be highest in the nation at 13.4%, while the average nonperforming loan ratio remained low at 0.7% and the average net charge-off ratio was -0.02%.

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



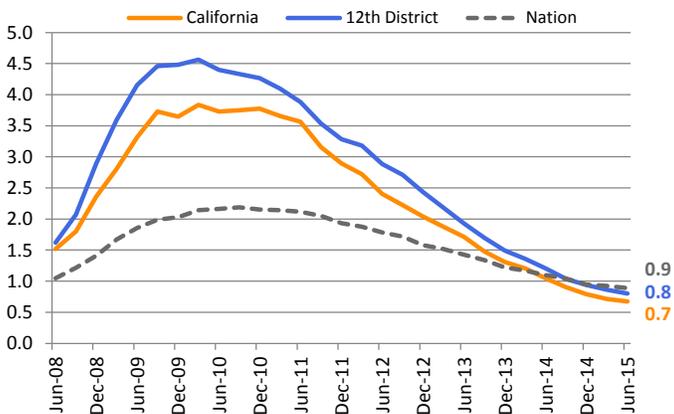
Quarterly net income / average assets, annualized

Avg. Net Interest Income (TE) / Avg. Assets (%)



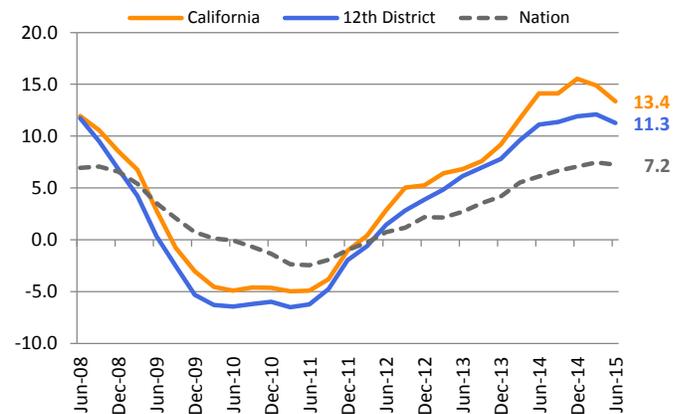
Quarterly, annualized, TE: tax equivalency basis

Avg. Nonperforming Assets / Total Assets (%)

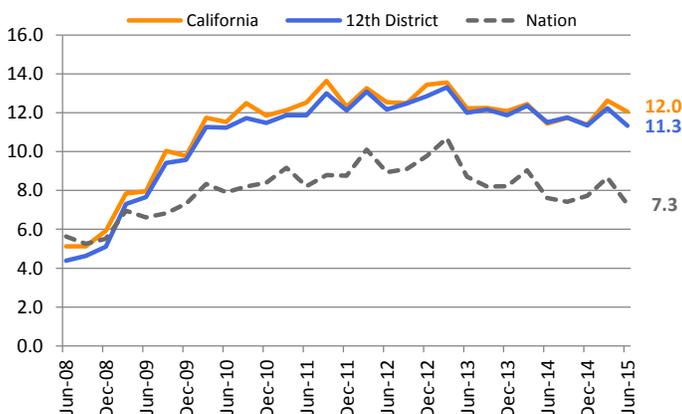


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

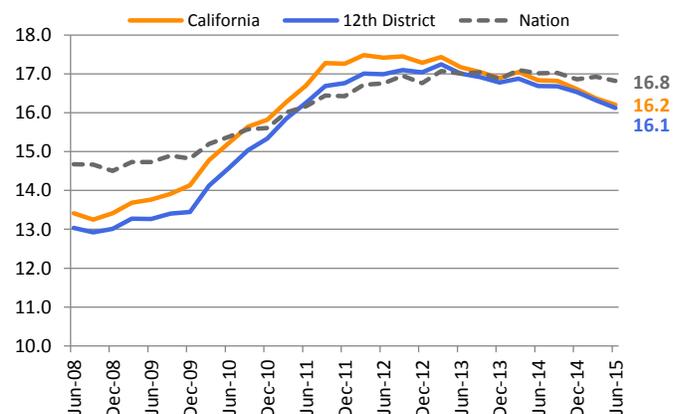


Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 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		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
median bank asset size (millions)	\$441	\$434	\$394	\$177	\$176	\$167
number of banks	186	190	195	5,441	5,502	5,694
-state member	27	26	26	818	814	827
-national	35	38	40	1,025	1,048	1,108
-nonmember	124	126	129	3,598	3,640	3,759
memo: number < 5 yrs. old	1	1	1	10	11	17

II. Balance Sheet Highlights	Average California Bank (trimmed 10%)			Average U.S. Bank (trimmed 10%)		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	234.6	229.4	224.8	116.1	115.3	114.1
-construction & land development	23.6	23.3	20.6	27.5	27.2	26.4
-nonfarm nonresidential (excl. owner-occupied)	159.7	156.1	155.5	65.4	65.2	65.4
-multi-family	31.8	31.1	29.5	11.9	11.8	11.7
nonfarm nonresidential owner-occupied	104.8	105.5	105.4	69.7	69.8	71.4
1-4 family residential (includes home equity)	70.4	70.6	71.4	139.8	139.0	138.9
agricultural & farmland secured	7.5	6.9	6.8	67.2	64.1	62.6
commercial & industrial	90.2	92.3	93.1	76.8	76.0	77.1
consumer	2.9	3.0	3.2	21.9	21.7	22.6
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	13.4	14.9	14.1	7.2	7.5	6.1
net loans / assets	67.6	67.0	66.4	62.5	61.0	60.5
core deposits / total assets (w/CDs <= \$250K)	75.0	75.1	75.6	78.9	79.5	79.5
net noncore funding dependence (w/CDs > \$250K)	-1.1	-2.4	-1.0	1.8	-0.5	0.9
securities / assets	11.8	11.9	13.2	21.8	21.9	23.0
tier 1 leverage ratio	11.3	11.3	11.4	10.4	10.4	10.3
total risk-based capital ratio	16.2	16.4	16.8	16.8	16.9	17.0

III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.84	0.82	0.77	0.94	0.91	0.90
net interest income (tax equivalent) / average assets	3.54	3.51	3.57	3.46	3.43	3.47
noninterest revenues / average assets	0.51	0.52	0.56	0.59	0.58	0.59
overhead expenses / average assets	2.93	2.98	3.11	2.83	2.83	2.88
loan loss provisions / average assets	0.02	0.02	0.04	0.07	0.06	0.07
efficiency ratio	69.91	71.47	72.94	68.74	69.44	69.76
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.74	0.81	1.18	0.93	0.97	1.14
loans past due 30-89 days / total loans	0.12	0.20	0.17	0.61	0.76	0.71
loans past due 30+ days or nonaccrual / total loans	0.95	1.13	1.46	1.68	1.89	2.02
allowance for losses / loans & leases not held for sale	1.68	1.72	1.84	1.43	1.46	1.53
net charge-offs / average loans (YTD annualized)	-0.02	-0.01	0.02	0.07	0.05	0.11

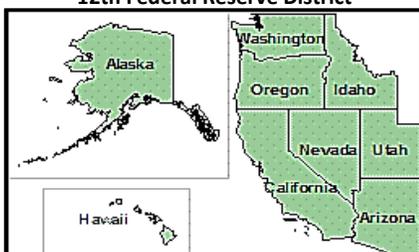
Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

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/publications>

12th Federal Reserve District



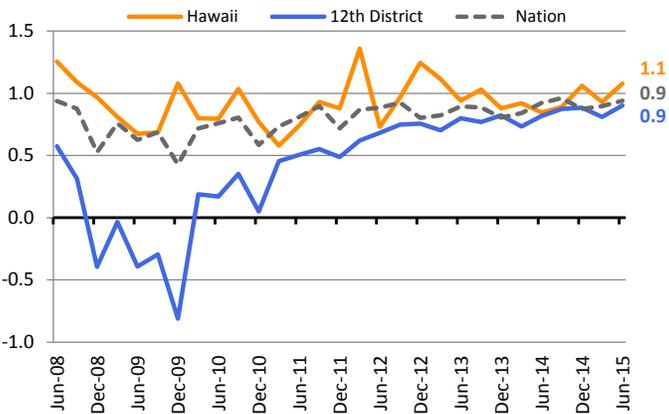
contacts: sf.bsr.publications@sf.frb.org
 Financial Institution Supervision and Credit
 Federal Reserve Bank of San Francisco

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

Overview:

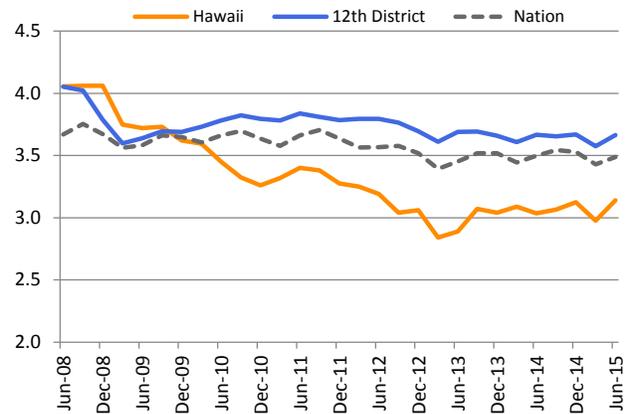
- Hawaii banks' average year-to-date annualized ROAA increased to 1.02%, the second highest in the District. Improvements in average net interest income and noninterest expense ratios contributed to the increase.
- The average nonperforming assets ratio continued to improve, decreasing 31 basis points year-over-year to 0.35%, the lowest in the District. Hawaii banks' average annual loan growth was still strong at 8.9%, led by 1-4 family residential loans. The average short-term investments ratio continued to decrease as funds moved to lending.
- Given the small number of Hawaii banks, comparability across quarters may be less meaningful due to the merger of Pacific Rim Bank into a California bank in 2Q15.

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



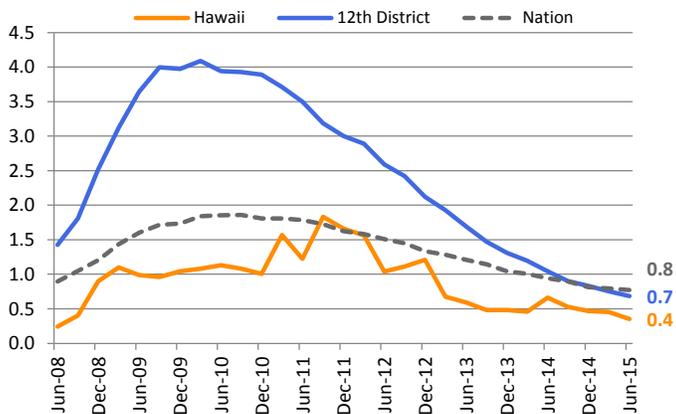
Quarterly net income / average assets, annualized

Avg. Net Interest Income (TE) / Avg. Assets (%)



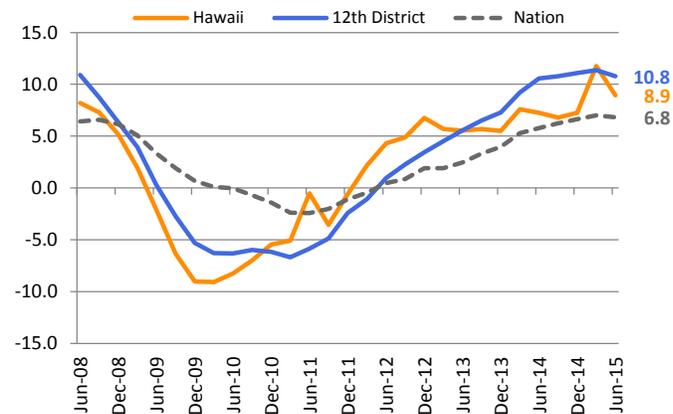
Quarterly, annualized, TE: tax equivalency basis

Avg. Nonperforming Assets / Total Assets (%)

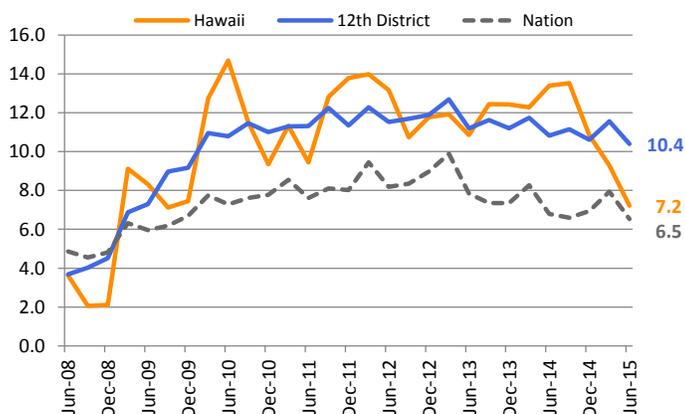


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

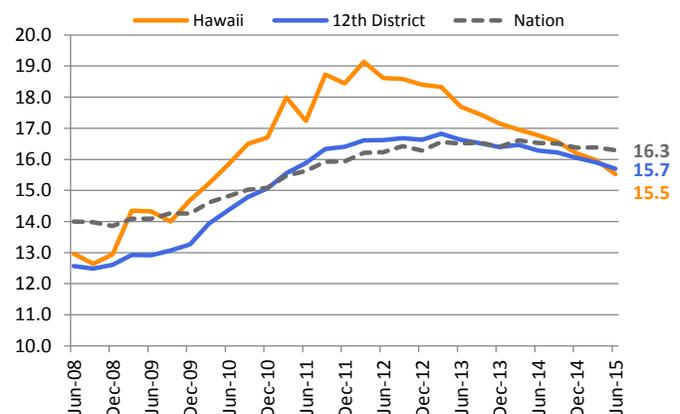


Avg. Short-Term Investments / Total Assets (%)



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	Hawaii			United States		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
median bank asset size (millions)	\$4,941	\$2,794	\$2,668	\$177	\$176	\$167
number of banks	5	6	6	5,441	5,502	5,694
-state member	1	1	1	818	814	827
-national	1	1	1	1,025	1,048	1,108
-nonmember	3	4	4	3,598	3,640	3,759
memo: number < 5 yrs. old	0	0	0	10	11	17

II. Balance Sheet Highlights	Average Hawaii Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	118.2	142.6	138.9	110.1	109.5	108.4
-construction & land development	15.2	16.6	17.3	24.2	24.0	23.1
-nonfarm nonresidential (excl. owner-occupied)	82.8	98.1	91.0	60.7	60.5	60.7
-multi-family	29.2	28.1	27.5	9.5	9.4	9.3
nonfarm nonresidential owner-occupied	40.5	62.9	65.9	67.1	67.2	68.8
1-4 family residential (includes home equity)	203.8	202.6	172.5	134.4	133.7	133.3
agricultural & farmland secured	0.4	0.3	0.3	47.3	44.8	43.8
commercial & industrial	86.4	109.9	105.9	72.8	71.8	72.7
consumer	57.1	37.3	37.6	19.5	19.2	20.1
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	8.9	11.8	7.2	6.8	7.0	5.8
net loans / assets	58.9	58.7	56.3	63.4	61.8	61.2
core deposits / total assets (w/CDs <= \$250K)	73.5	73.5	74.1	79.4	80.0	80.0
net noncore funding dependence (w/CDs > \$250K)	12.8	11.1	6.8	2.3	0.0	1.4
securities / assets	26.3	24.2	22.3	21.0	21.2	22.3
tier 1 leverage ratio	9.9	9.3	9.5	10.3	10.2	10.1
total risk-based capital ratio	15.5	16.0	16.8	16.3	16.4	16.5

III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	1.02	0.93	0.88	0.92	0.90	0.88
net interest income (tax equivalent) / average assets	3.11	2.98	3.07	3.46	3.43	3.47
noninterest revenues / average assets	0.78	0.78	0.79	0.56	0.54	0.56
overhead expenses / average assets	2.57	2.81	2.79	2.81	2.81	2.86
loan loss provisions / average assets	0.00	0.00	0.00	0.05	0.04	0.05
efficiency ratio	66.01	75.54	75.22	68.48	69.12	69.42
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.50	0.24	0.87	0.80	0.84	0.98
loans past due 30-89 days / total loans	0.23	0.29	0.26	0.51	0.64	0.59
loans past due 30+ days or nonaccrual / total loans	0.58	0.72	1.23	1.51	1.70	1.81
allowance for losses / loans & leases not held for sale	1.43	1.48	1.68	1.38	1.41	1.48
net charge-offs / average loans (YTD annualized)	0.05	0.04	-0.01	0.04	0.02	0.07

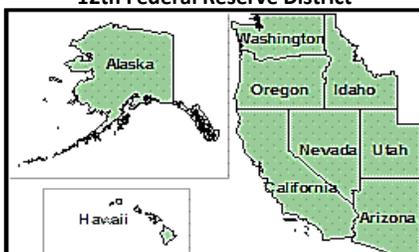
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12th Federal Reserve District



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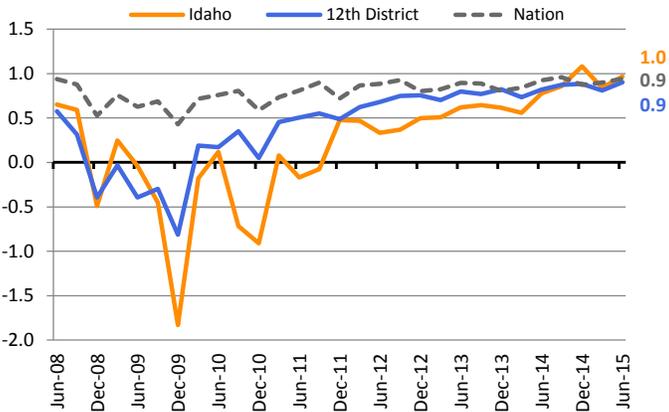
Financial Institution Supervision and Credit
Federal Reserve Bank of San Francisco

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Overview:

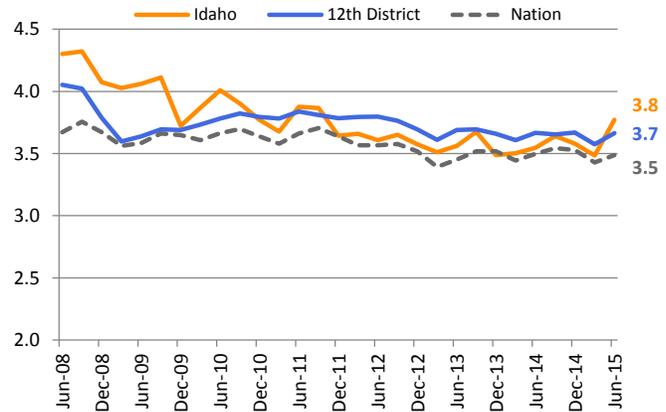
- Idaho banks continued their improving earnings trend with average year-to-date annualized ROAA increasing to 0.88%, 18 basis points higher than last year. The main drivers were an improved average net interest income ratio, a lower average overhead ratio, and a negligible average loan loss provision.
- Idaho banks reduced their average allowance for loan losses (ALLL) to total loans ratio to 1.74%. While this remains above the national average of 1.35%, the higher ALLL supports Idaho's higher level of average nonperforming assets to total assets.
- Average net loan growth remained strong at 10.6% year-over-year, while the average short-term investments ratio followed a seasonal pattern and declined to 9.5% from over 12.0% the prior two quarters.

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



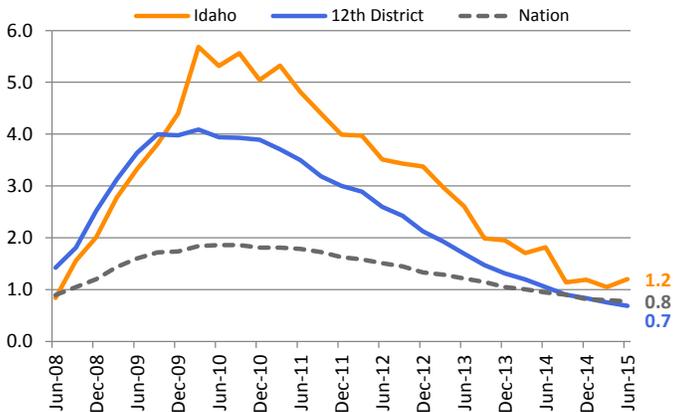
Quarterly net income / average assets, annualized

Avg. Net Interest Income (TE) / Avg. Assets (%)



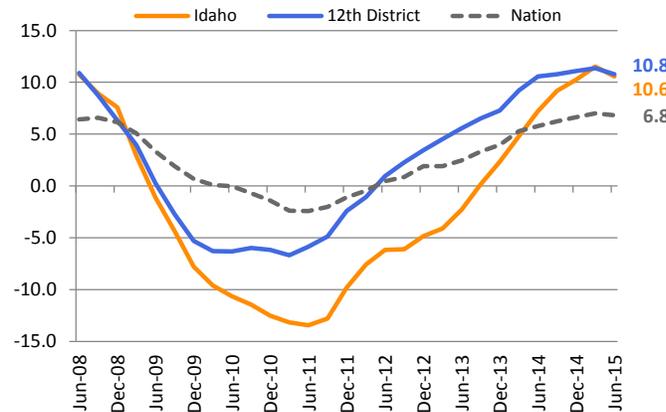
Quarterly, annualized, TE: tax equivalency basis

Avg. Nonperforming Assets / Total Assets (%)

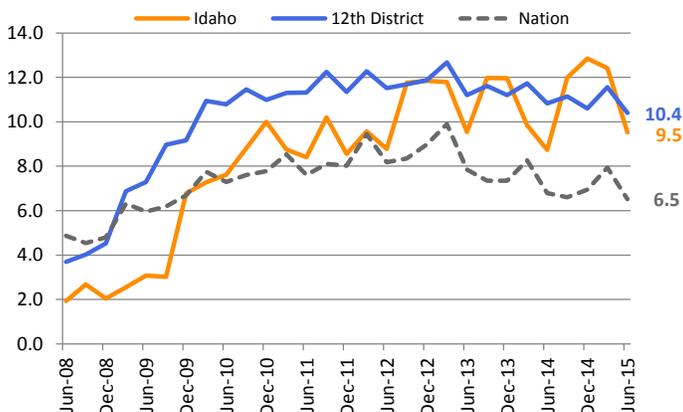


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

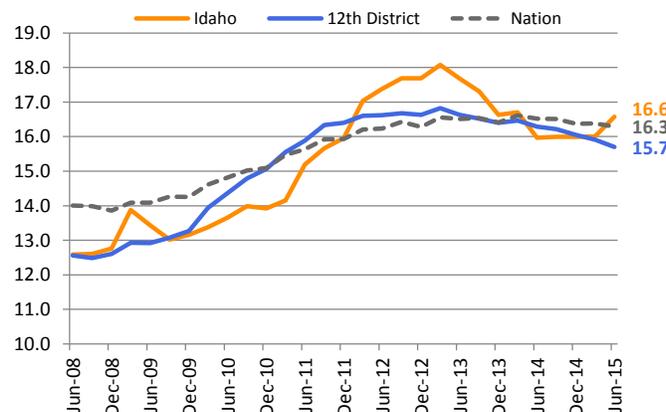


Avg. Short-Term Investments / Total Assets (%)



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	Idaho			United States		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
median bank asset size (millions)	\$266	\$258	\$248	\$177	\$176	\$167
number of banks	11	11	13	5,441	5,502	5,694
-state member	0	0	1	818	814	827
-national	0	0	1	1,025	1,048	1,108
-nonmember	11	11	11	3,598	3,640	3,759
memo: number < 5 yrs. old	0	0	0	10	11	17

II. Balance Sheet Highlights	Average Idaho Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	138.7	132.0	139.3	110.1	109.5	108.4
-construction & land development	54.4	53.6	41.7	24.2	24.0	23.1
-nonfarm nonresidential (excl. owner-occupied)	69.8	70.6	74.8	60.7	60.5	60.7
-multi-family	8.0	8.8	6.8	9.5	9.4	9.3
nonfarm nonresidential owner-occupied	100.4	104.6	108.0	67.1	67.2	68.8
1-4 family residential (includes home equity)	73.4	73.8	74.1	134.4	133.7	133.3
agricultural & farmland secured	58.5	53.6	58.5	47.3	44.8	43.8
commercial & industrial	130.2	141.8	129.5	72.8	71.8	72.7
consumer	12.1	11.3	12.2	19.5	19.2	20.1
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	10.6	11.5	7.2	6.8	7.0	5.8
net loans / assets	60.6	58.3	59.4	63.4	61.8	61.2
core deposits / total assets (w/CDs <= \$250K)	80.4	81.1	78.1	79.4	80.0	80.0
net noncore funding dependence (w/CDs > \$250K)	-4.3	-7.7	-0.8	2.3	0.0	1.4
securities / assets	16.3	16.4	18.1	21.0	21.2	22.3
tier 1 leverage ratio	11.2	10.9	10.7	10.3	10.2	10.1
total risk-based capital ratio	16.6	16.0	16.0	16.3	16.4	16.5

III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.88	0.84	0.70	0.92	0.90	0.88
net interest income (tax equivalent) / average assets	3.64	3.49	3.47	3.46	3.43	3.47
noninterest revenues / average assets	0.77	0.78	0.75	0.56	0.54	0.56
overhead expenses / average assets	3.55	3.47	3.62	2.81	2.81	2.86
loan loss provisions / average assets	0.00	0.00	0.01	0.05	0.04	0.05
efficiency ratio	76.28	78.72	82.67	68.48	69.12	69.42
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.89	0.92	1.37	0.80	0.84	0.98
loans past due 30-89 days / total loans	0.15	0.33	0.26	0.51	0.64	0.59
loans past due 30+ days or nonaccrual / total loans	1.22	1.35	1.78	1.51	1.70	1.81
allowance for losses / loans & leases not held for sale	1.74	1.78	1.85	1.38	1.41	1.48
net charge-offs / average loans (YTD annualized)	0.00	-0.01	0.12	0.04	0.02	0.07

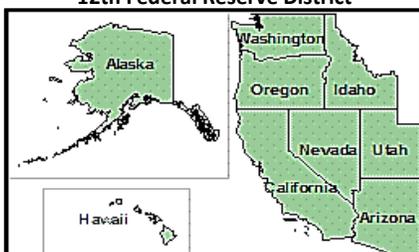
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12th Federal Reserve District



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

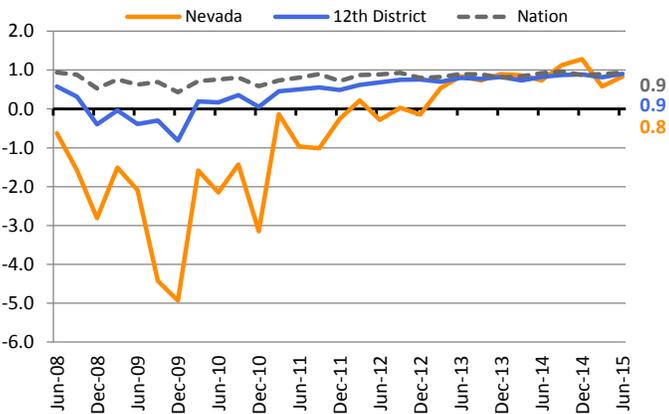
Financial Institution Supervision and Credit
Federal Reserve Bank of San Francisco

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Overview:

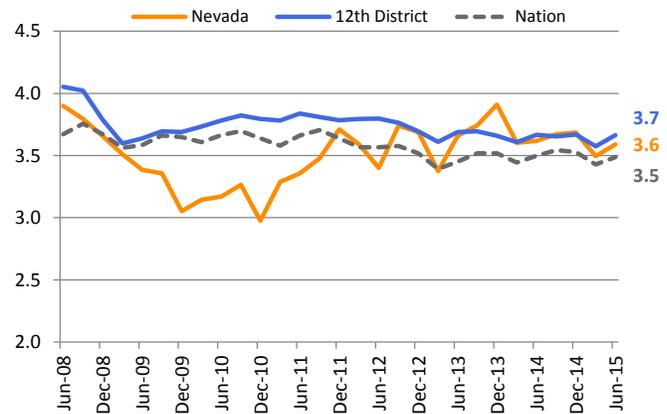
- Nevada banks averaged a year-to-date annualized ROAA of 0.76%. For the past two years, average profitability rates remained flat as lower overhead expense ratios offset generally declining net interest margins and noninterest income ratios.
- The average nonperforming assets ratio of 0.9% was down 36 basis points from a year ago due to improvements in other real estate owned and most categories of noncurrent loans. However, there are some signs of weakening among construction & land development loans, with the average total delinquency rate increasing to 1.29% from 0.21% a year ago.
- Nevada banks' average total risk-based capital ratio remained one of the highest nationally, despite edging down over the past two years.

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



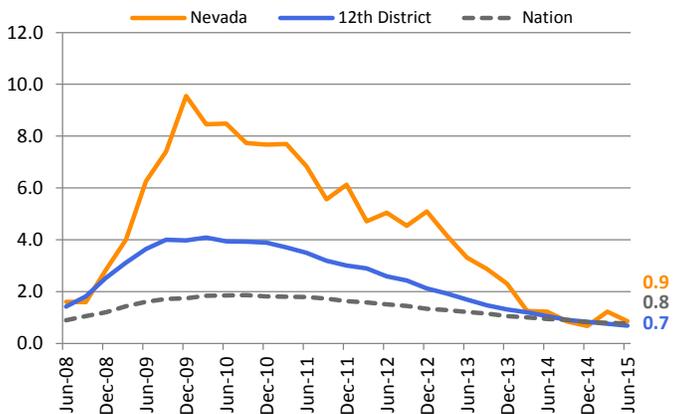
Quarterly net income / average assets, annualized

Avg. Net Interest Income (TE) / Avg. Assets (%)



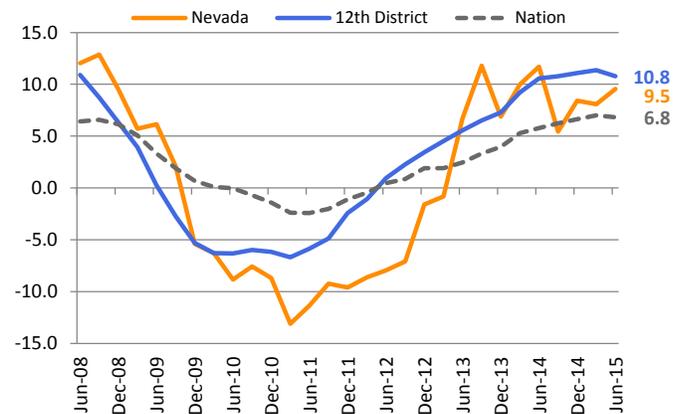
Quarterly, annualized, TE: tax equivalency basis

Avg. Nonperforming Assets / Total Assets (%)

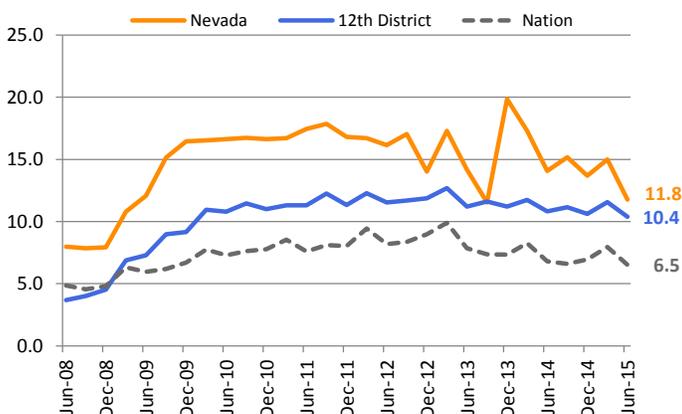


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

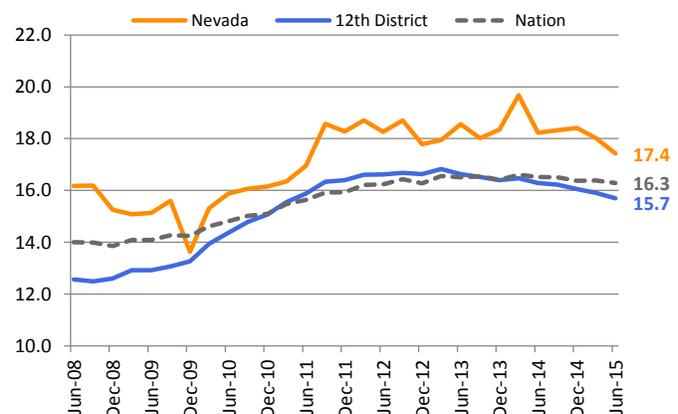


Avg. Short-Term Investments / Total Assets (%)



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.

Banking Trends
(commercial banks only)

Data as of 06/30/15

I. Summary Items	Nevada			United States		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
median bank asset size (millions)	\$129	\$128	\$115	\$177	\$176	\$167
number of banks	10	10	10	5,441	5,502	5,694
-state member	0	0	0	818	814	827
-national	1	1	1	1,025	1,048	1,108
-nonmember	9	9	9	3,598	3,640	3,759
memo: number < 5 yrs. old	0	0	0	10	11	17

II. Balance Sheet Highlights	Average Nevada Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	224.0	211.9	208.0	110.1	109.5	108.4
-construction & land development	23.1	26.8	26.1	24.2	24.0	23.1
-nonfarm nonresidential (excl. owner-occupied)	159.6	153.0	147.1	60.7	60.5	60.7
-multi-family	17.2	20.5	27.0	9.5	9.4	9.3
nonfarm nonresidential owner-occupied	117.0	109.1	107.8	67.1	67.2	68.8
1-4 family residential (includes home equity)	35.8	36.2	44.4	134.4	133.7	133.3
agricultural & farmland secured	1.6	1.8	2.1	47.3	44.8	43.8
commercial & industrial	79.7	85.3	85.7	72.8	71.8	72.7
consumer	1.7	1.6	2.6	19.5	19.2	20.1
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	9.5	8.1	11.7	6.8	7.0	5.8
net loans / assets	64.9	62.7	62.6	63.4	61.8	61.2
core deposits / total assets (w/CDs <= \$250K)	84.1	85.0	84.1	79.4	80.0	80.0
net noncore funding dependence (w/CDs > \$250K)	-6.5	-9.4	-10.5	2.3	0.0	1.4
securities / assets	10.5	10.9	10.2	21.0	21.2	22.3
tier 1 leverage ratio	11.4	11.5	11.4	10.3	10.2	10.1
total risk-based capital ratio	17.4	18.0	18.2	16.3	16.4	16.5

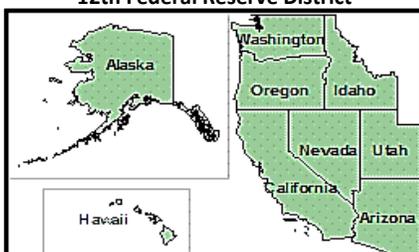
III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.76	0.58	0.88	0.92	0.90	0.88
net interest income (tax equivalent) / average assets	3.56	3.50	3.72	3.46	3.43	3.47
noninterest revenues / average assets	0.42	0.33	0.60	0.56	0.54	0.56
overhead expenses / average assets	3.21	3.17	3.30	2.81	2.81	2.86
loan loss provisions / average assets	0.00	0.00	0.05	0.05	0.04	0.05
efficiency ratio	78.05	79.98	76.07	68.48	69.12	69.42
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	1.06	1.44	1.19	0.80	0.84	0.98
loans past due 30-89 days / total loans	0.04	0.10	0.05	0.51	0.64	0.59
loans past due 30+ days or nonaccrual / total loans	1.15	1.57	1.37	1.51	1.70	1.81
allowance for losses / loans & leases not held for sale	2.17	2.35	2.60	1.38	1.41	1.48
net charge-offs / average loans (YTD annualized)	-0.01	-0.02	0.00	0.04	0.02	0.07

Population of banks includes commercial banks only. Data excludes credit card banks and banks with zero loans.

De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

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

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12th Federal Reserve District

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

Financial Institution Supervision and Credit

Federal Reserve Bank of San Francisco

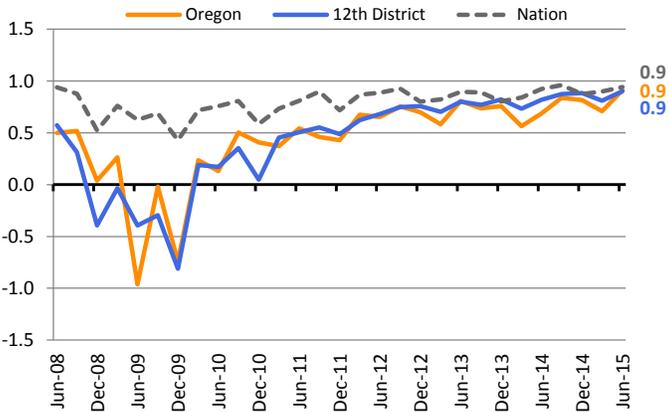
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Overview:

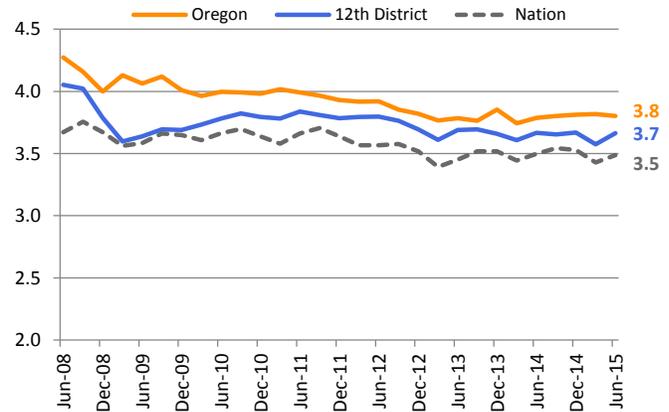
- Oregon banks' average year-to-date annualized ROAA increased to 0.86%, up 25 basis points over last year, continuing its long-term improving trend. Increases in the average net interest income and noninterest revenue ratios led earnings higher.
- Average net loan growth remained strong at 10.2%, led by commercial real estate (CRE). As a result, the average ratio of nonowner-occupied CRE to capital increased 18 percentage points to 225%, double the national average. One-to-four family and agricultural loan concentrations also edged higher.
- Oregon banks' average total risk-based capital ratio declined to 14.6% as average earnings retention did not keep pace with average asset growth, compounded by an increasing mix of higher-risk-weighted CRE loans.

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



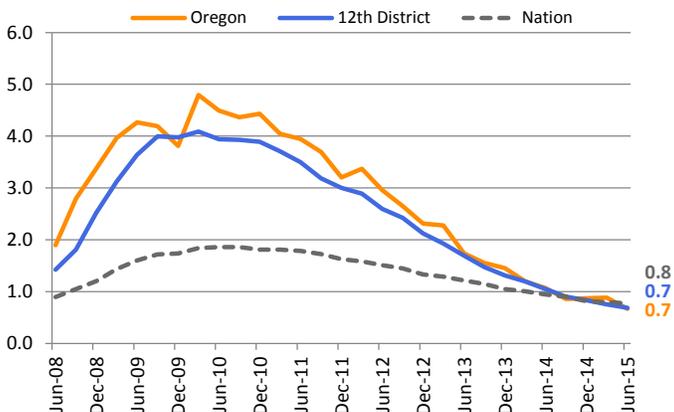
Quarterly net income / average assets, annualized

Avg. Net Interest Income (TE) / Avg. Assets (%)



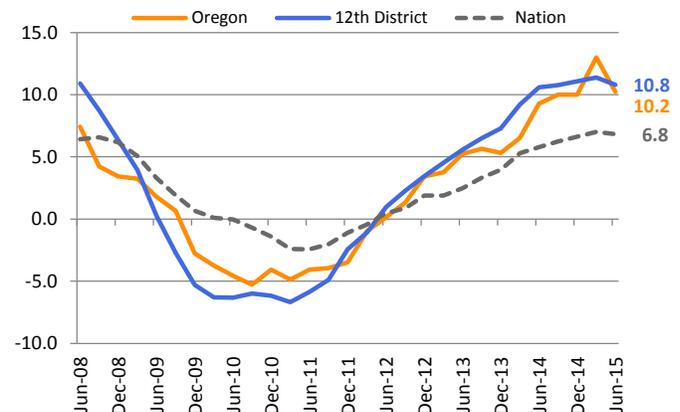
Quarterly, annualized, TE: tax equivalency basis

Avg. Nonperforming Assets / Total Assets (%)

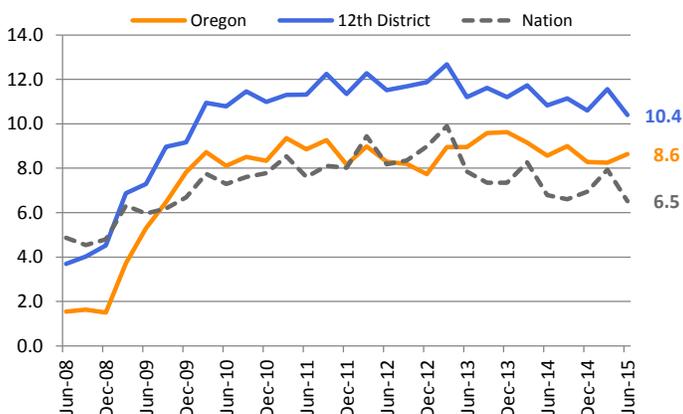


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

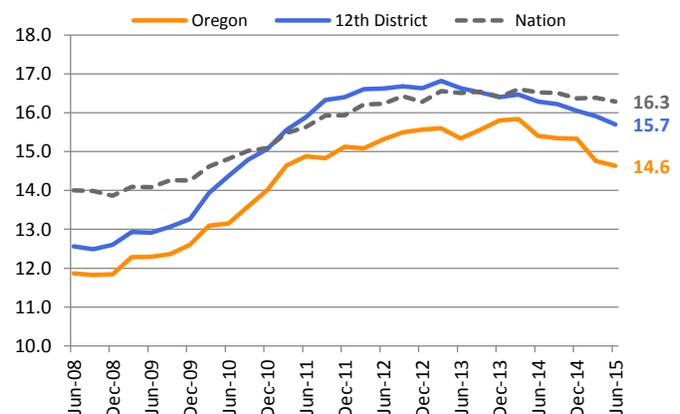


Avg. Short-Term Investments / Total Assets (%)



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		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
median bank asset size (millions)	\$192	\$182	\$178	\$177	\$176	\$167
number of banks	22	23	25	5,441	5,502	5,694
-state member	1	1	1	818	814	827
-national	1	1	1	1,025	1,048	1,108
-nonmember	20	21	23	3,598	3,640	3,759
memo: number < 5 yrs. old	0	0	0	10	11	17

II. Balance Sheet Highlights	Average Oregon Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	225.4	210.6	207.3	110.1	109.5	108.4
-construction & land development	30.3	27.3	32.7	24.2	24.0	23.1
-nonfarm nonresidential (excl. owner-occupied)	137.7	136.1	125.9	60.7	60.5	60.7
-multi-family	32.2	32.8	33.1	9.5	9.4	9.3
nonfarm nonresidential owner-occupied	138.9	139.2	144.9	67.1	67.2	68.8
1-4 family residential (includes home equity)	83.6	82.5	78.3	134.4	133.7	133.3
agricultural & farmland secured	15.9	14.6	9.3	47.3	44.8	43.8
commercial & industrial	99.5	104.8	106.1	72.8	71.8	72.7
consumer	7.1	6.9	8.2	19.5	19.2	20.1
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	10.2	13.0	9.3	6.8	7.0	5.8
net loans / assets	68.3	66.6	66.4	63.4	61.8	61.2
core deposits / total assets (w/CDs <= \$250K)	82.5	82.7	81.2	79.4	80.0	80.0
net noncore funding dependence (w/CDs > \$250K)	-3.7	-4.6	-2.1	2.3	0.0	1.4
securities / assets	15.1	15.7	14.1	21.0	21.2	22.3
tier 1 leverage ratio	10.6	10.7	10.6	10.3	10.2	10.1
total risk-based capital ratio	14.6	14.8	15.4	16.3	16.4	16.5

III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.86	0.71	0.61	0.92	0.90	0.88
net interest income (tax equivalent) / average assets	3.81	3.82	3.74	3.46	3.43	3.47
noninterest revenues / average assets	0.67	0.58	0.60	0.56	0.54	0.56
overhead expenses / average assets	3.47	3.43	3.48	2.81	2.81	2.86
loan loss provisions / average assets	0.02	0.02	0.01	0.05	0.04	0.05
efficiency ratio	72.56	76.32	79.30	68.48	69.12	69.42
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.39	0.61	0.78	0.80	0.84	0.98
loans past due 30-89 days / total loans	0.14	0.13	0.16	0.51	0.64	0.59
loans past due 30+ days or nonaccrual / total loans	0.64	1.06	1.23	1.51	1.70	1.81
allowance for losses / loans & leases not held for sale	1.40	1.44	1.53	1.38	1.41	1.48
net charge-offs / average loans (YTD annualized)	0.00	0.00	0.05	0.04	0.02	0.07

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.

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

12th Federal Reserve District



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Financial Institution Supervision and Credit
Federal Reserve Bank of San Francisco

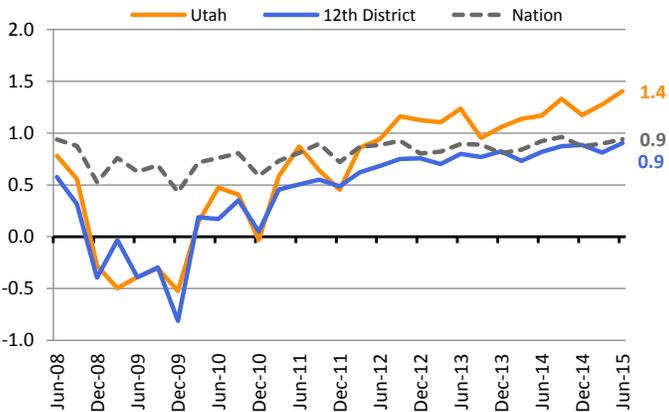
Note: for press inquiries, please contact Media Relations

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Overview:

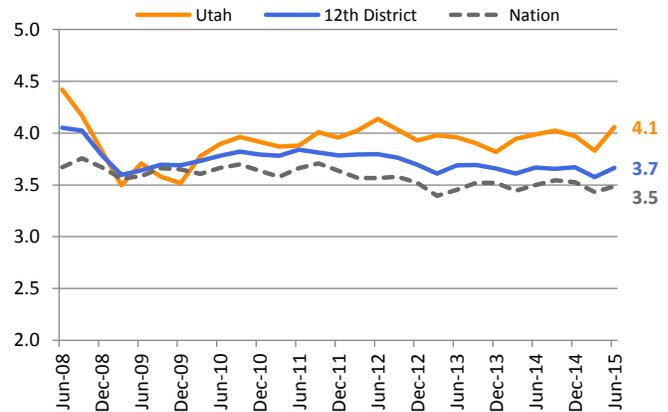
- The average one-quarter annualized ROAA at Utah commercial banks continued a long-term trend upward, reaching 1.40% in the quarter. This was the highest state average ROAA in the nation. Lower average overhead ratios accounted for most of the improvement in earnings. Higher interest income also helped the net interest income to average assets ratio.
- The average nonperforming assets ratio of 0.7%, a proxy for improved asset quality, was the lowest reported mid-year level since 2007.
- The short-term investments ratio continued trending lower, as banks shifted their asset mix toward loans, with particular focus on commercial real estate secured loans.

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



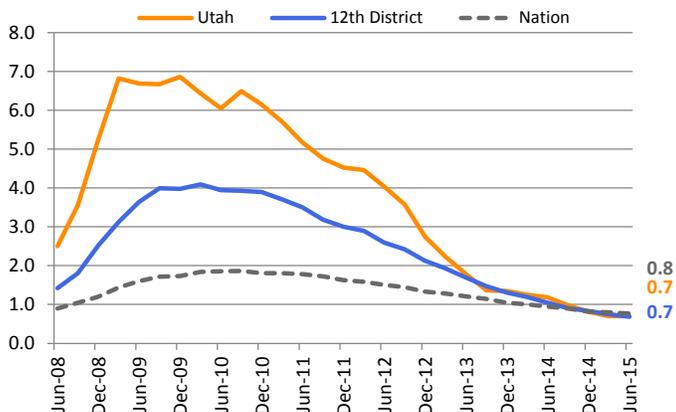
Quarterly net income / average assets, annualized

Avg. Net Interest Income (TE) / Avg. Assets (%)



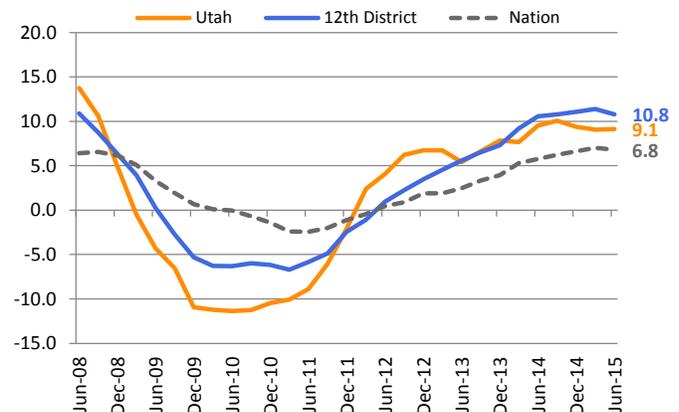
Quarterly, annualized, TE: tax equivalency basis

Avg. Nonperforming Assets / Total Assets (%)

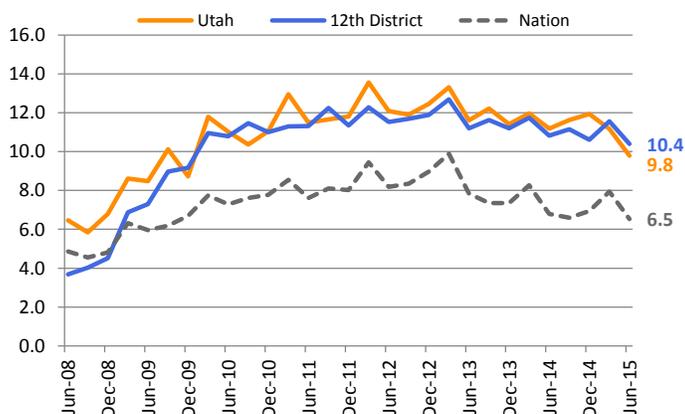


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

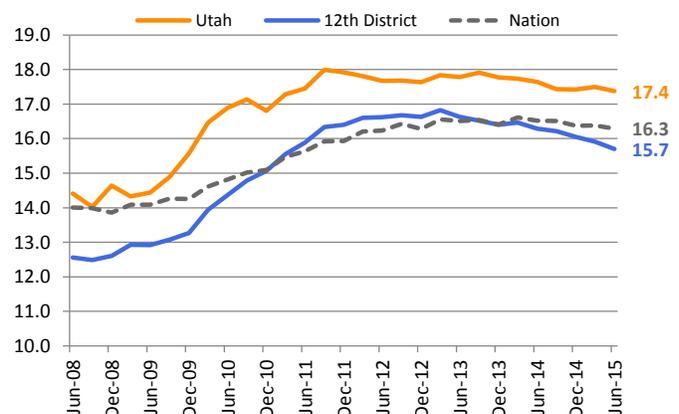


Avg. Short-Term Investments / Total Assets (%)



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		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
median bank asset size (millions)	\$292	\$291	\$280	\$177	\$176	\$167
number of banks	31	31	31	5,441	5,502	5,694
-state member	5	5	5	818	814	827
-national	4	4	4	1,025	1,048	1,108
-nonmember	22	22	22	3,598	3,640	3,759
memo: number < 5 yrs. old	0	0	0	10	11	17

II. Balance Sheet Highlights	Average Utah Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	137.4	129.0	122.8	110.1	109.5	108.4
-construction & land development	59.5	54.4	51.6	24.2	24.0	23.1
-nonfarm nonresidential (excl. owner-occupied)	52.9	50.1	48.7	60.7	60.5	60.7
-multi-family	9.1	8.3	6.1	9.5	9.4	9.3
nonfarm nonresidential owner-occupied	83.5	80.4	71.6	67.1	67.2	68.8
1-4 family residential (includes home equity)	67.1	68.4	63.7	134.4	133.7	133.3
agricultural & farmland secured	3.1	3.1	4.1	47.3	44.8	43.8
commercial & industrial	99.8	89.6	83.2	72.8	71.8	72.7
consumer	9.8	9.1	11.2	19.5	19.2	20.1
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	9.1	9.0	9.5	6.8	7.0	5.8
net loans / assets	68.5	66.3	66.5	63.4	61.8	61.2
core deposits / total assets (w/CDs <= \$250K)	78.0	78.5	77.7	79.4	80.0	80.0
net noncore funding dependence (w/CDs > \$250K)	-0.6	-2.8	-1.4	2.3	0.0	1.4
securities / assets	9.6	9.5	9.3	21.0	21.2	22.3
tier 1 leverage ratio	12.3	12.2	12.3	10.3	10.2	10.1
total risk-based capital ratio	17.4	17.5	17.6	16.3	16.4	16.5

III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	1.35	1.27	1.14	0.92	0.90	0.88
net interest income (tax equivalent) / average assets	3.98	3.83	3.97	3.46	3.43	3.47
noninterest revenues / average assets	1.08	1.02	1.01	0.56	0.54	0.56
overhead expenses / average assets	3.19	3.20	3.31	2.81	2.81	2.86
loan loss provisions / average assets	0.06	0.03	0.04	0.05	0.04	0.05
efficiency ratio	61.56	62.04	64.19	68.48	69.12	69.42
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.55	0.62	1.15	0.80	0.84	0.98
loans past due 30-89 days / total loans	0.29	0.54	0.64	0.51	0.64	0.59
loans past due 30+ days or nonaccrual / total loans	1.11	1.24	1.82	1.51	1.70	1.81
allowance for losses / loans & leases not held for sale	1.70	1.73	1.83	1.38	1.41	1.48
net charge-offs / average loans (YTD annualized)	0.05	0.05	0.11	0.04	0.02	0.07

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

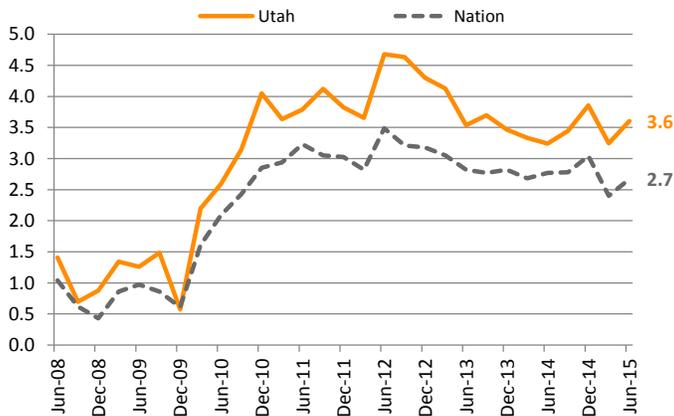
Financial Institution Supervision and Credit
Federal Reserve Bank of San Francisco

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

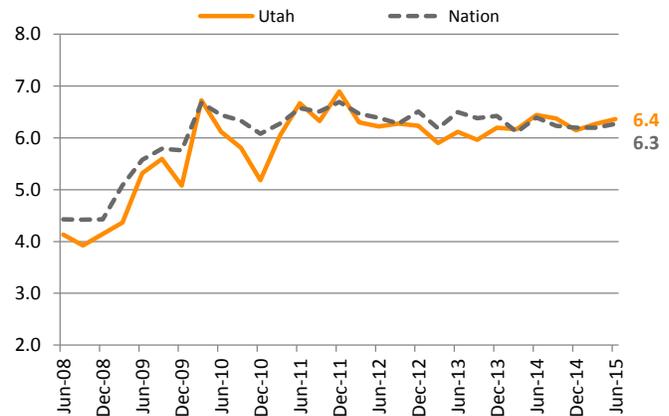
- Utah industrial banks continued to report strong profitability that was substantially higher than commercial banks. Average annualized year-to-date aftertax ROAA was 3.5%, up 19 basis points from last year. Year-to-date pretax ROAA was flat. A lower effective tax rate was the likely driver of improved aftertax ROAA, as net interest income was down slightly.
- The average nonperforming assets ratio remained low and below the average for industrial banks nationwide.
- Year-over-year loan growth remained robust, but slowed from last quarter's exceptional growth rate.
- The average short-term investments ratio continued its steady decline, reflecting the shift toward loans. The average total risk-based capital ratio held steady.

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



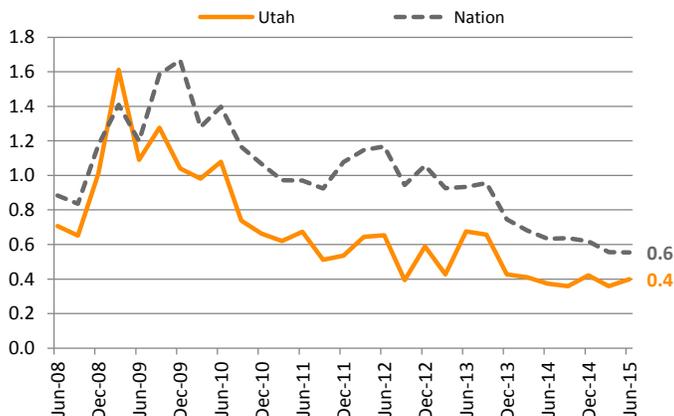
Quarterly net income / average assets, annualized

Avg. Net Interest Income (TE) / Avg. Assets (%)



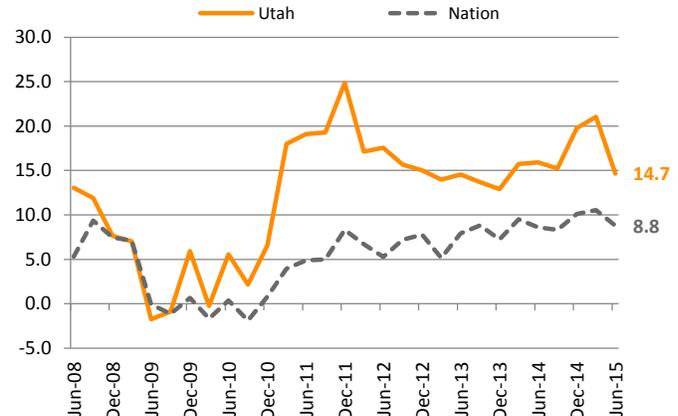
Quarterly, annualized, TE: tax equivalency basis

Avg. Nonperforming Assets / Total Assets (%)

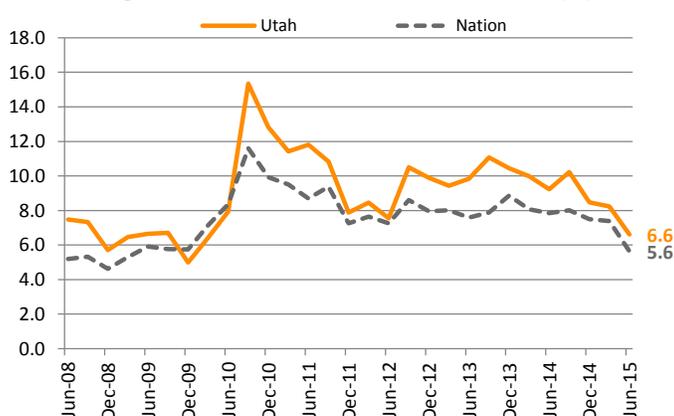


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

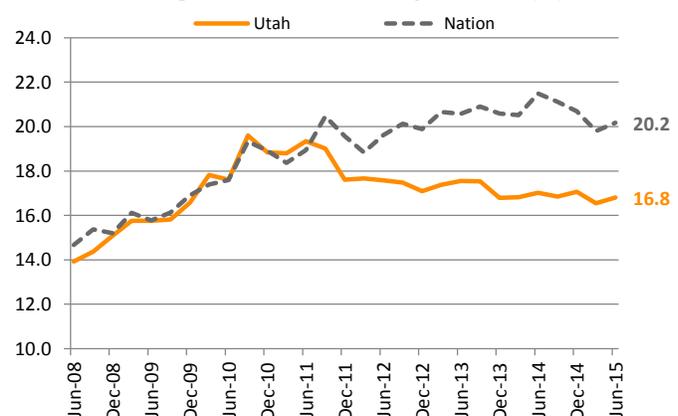


Avg. Short-Term Investments / Total Assets (%)



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		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
average bank asset size (millions)	\$1,813	\$1,760	\$1,529	\$882	\$865	\$773
number of banks	18	18	18	29	29	30
-state member	0	0	0	0	0	0
-national	0	0	0	0	0	0
-nonmember	18	18	18	29	29	30
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%)		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year over year)	14.7	21.0	15.9	8.8	10.5	8.6
net loans / assets	76.2	73.9	75.1	73.9	71.5	72.7
core deposits / total assets (w/CDs <= \$250K)	24.0	22.2	21.3	27.5	26.2	30.3
net noncore funding dependence (w/CDs > \$250K)	58.2	57.2	51.0	34.4	31.3	25.2
securities / assets	2.6	2.6	2.7	4.1	4.3	3.9
tier 1 leverage ratio	14.0	13.2	14.4	15.4	15.0	16.2
total risk-based capital ratio	16.8	16.6	17.0	20.2	19.8	21.5

III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
	Earnings (year-to-date annualized)	%	%	%	%	%
return on avg. assets	3.47	3.25	3.28	2.55	2.40	2.74
net interest income (tax equivalent) / avg. assets	6.32	6.27	6.36	6.23	6.19	6.33
noninterest revenues / avg. assets	2.62	2.70	3.10	1.74	1.82	1.73
overhead expenses / avg. assets	4.65	4.64	4.79	4.60	4.61	4.49
loan loss provisions / avg. assets	0.50	0.54	0.52	0.48	0.45	0.40
efficiency ratio	36.79	37.40	37.58	45.12	45.49	44.55
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.74	0.59	0.65	0.77	0.75	0.81
loans past due 30-89 days / total loans	1.25	1.06	1.19	0.90	0.85	0.88
loans past due 30+ days or nonaccrual / total loans	2.05	1.65	1.93	1.99	1.89	2.16
allowance for losses / loans & leases not held for sale	1.59	1.54	1.39	2.10	2.04	1.81
net charge-offs / avg. loans (YTD annualized)	1.01	0.89	0.75	0.86	0.74	0.65

*Population of Utah and nation includes industrial banks only. De Novo banks (< 5 years old) are omitted.

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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Financial Institution Supervision and Credit
Federal Reserve Bank of San Francisco

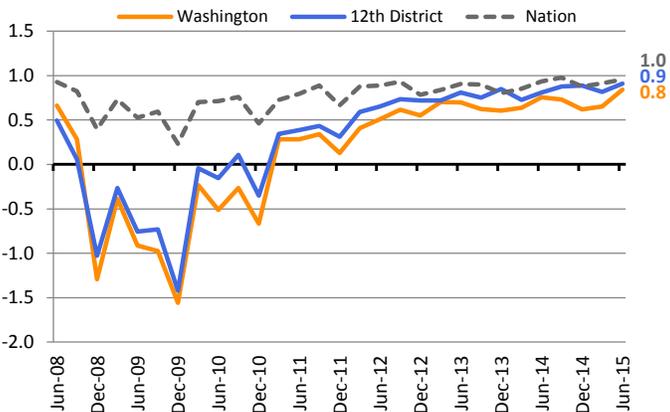
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Overview:

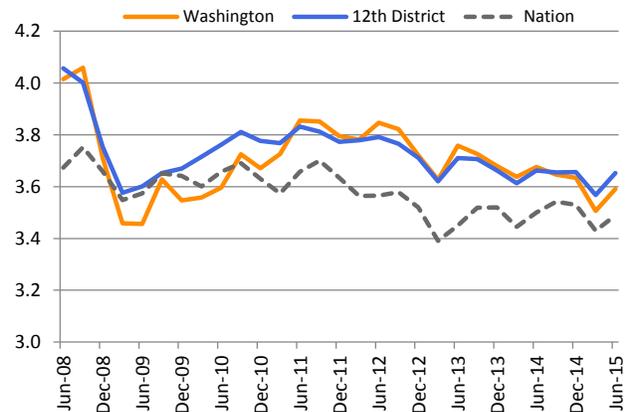
- Washington banks' average year-to-date annualized ROAA increased to 0.76%, up six basis points from a year ago. Lower average overhead and loan loss provision expense ratios more than offset weaker net interest margins and lower noninterest income ratios.
- Average annual net loan growth increased to 8.6%, up 164 basis points year-over-year, led by both single-family and multifamily residential mortgages, .
- The average total risk-based capital ratio declined to 15.3% as improved earnings were offset by average loan growth and a migration to higher-risk-weighted assets.

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



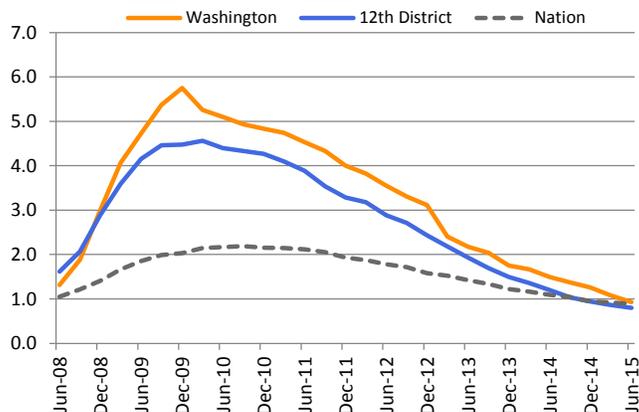
Quarterly net income / average assets, annualized

Avg. Net Interest Income (TE) / Avg. Assets (%)



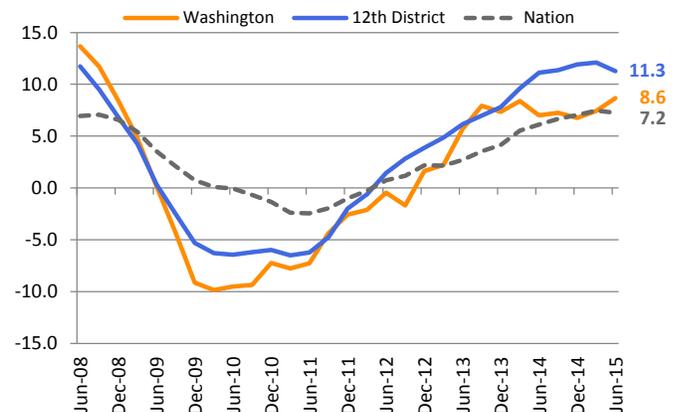
Quarterly, annualized, TE: tax equivalency basis

Avg. Nonperforming Assets / Total Assets (%)



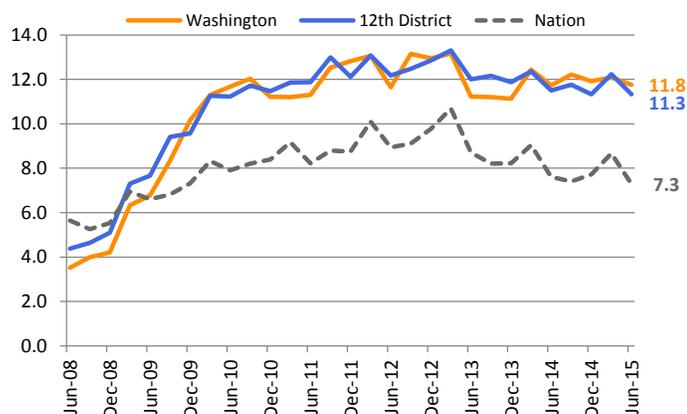
Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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



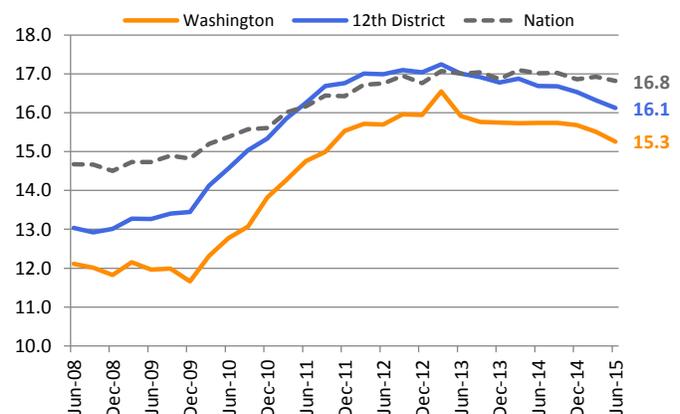
Total capital / risk-based assets

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		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
median bank asset size (millions)	\$237	\$205	\$166	\$177	\$176	\$167
number of banks	45	46	48	5,441	5,502	5,694
-state member	2	2	2	818	814	827
-national	6	7	7	1,025	1,048	1,108
-nonmember	37	37	39	3,598	3,640	3,759
memo: number < 5 yrs. old	0	0	0	10	11	17

II. Balance Sheet Highlights	Average Washington Bank (trimmed 10%)			Average U.S. Bank (trimmed 10%)		
	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	201.6	199.8	201.9	116.1	115.3	114.1
-construction & land development	36.3	36.7	38.4	27.5	27.2	26.4
-nonfarm nonresidential (excl. owner-occupied)	119.0	117.1	118.9	65.4	65.2	65.4
-multi-family	33.0	32.5	32.0	11.9	11.8	11.7
nonfarm nonresidential owner-occupied	126.5	124.5	126.2	69.7	69.8	71.4
1-4 family residential (includes home equity)	94.6	93.8	89.6	139.8	139.0	138.9
agricultural & farmland secured	22.3	20.1	23.9	67.2	64.1	62.6
commercial & industrial	107.6	109.8	118.0	76.8	76.0	77.1
consumer	12.8	11.8	13.0	21.9	21.7	22.6
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	8.6	7.4	7.0	7.2	7.5	6.1
net loans / assets	68.5	67.1	68.3	62.5	61.0	60.5
core deposits / total assets (w/CDs <= \$250K)	80.8	81.3	81.1	78.9	79.5	79.5
net noncore funding dependence (w/CDs > \$250K)	-5.2	-5.9	-5.3	1.8	-0.5	0.9
securities / assets	11.1	11.2	10.8	21.8	21.9	23.0
tier 1 leverage ratio	10.5	10.6	10.6	10.4	10.4	10.3
total risk-based capital ratio	15.3	15.5	15.7	16.8	16.9	17.0

III. Performance Measures	Jun-15	Mar-15	Jun-14	Jun-15	Mar-15	Jun-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.76	0.65	0.70	0.94	0.91	0.90
net interest income (tax equivalent) / average assets	3.55	3.51	3.65	3.46	3.43	3.47
noninterest revenues / average assets	0.56	0.51	0.66	0.59	0.58	0.59
overhead expenses / average assets	3.18	3.21	3.36	2.83	2.83	2.88
loan loss provisions / average assets	0.02	0.02	0.05	0.07	0.06	0.07
efficiency ratio	74.75	77.88	75.82	68.74	69.44	69.76
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.64	0.78	1.07	0.93	0.97	1.14
loans past due 30-89 days / total loans	0.23	0.29	0.31	0.61	0.76	0.71
loans past due 30+ days or nonaccrual / total loans	1.09	1.24	1.50	1.68	1.89	2.02
allowance for losses / loans & leases not held for sale	1.49	1.59	1.72	1.43	1.46	1.53
net charge-offs / average loans (YTD annualized)	0.02	0.02	0.08	0.07	0.05	0.11

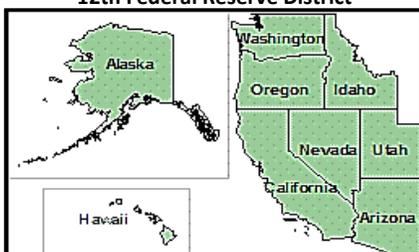
Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

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/publications>

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