• Alaska's economy continued to struggle, driven by weaknesses in the energy sector. Job growth turned positive for a few years post-recession, but trended negative over the past year. The unemployment rate was the second highest in the nation with little relative movement over the past decade. Home prices weathered the recession fairly well and were relatively steady, yet have been weak compared to other states.

• Despite the struggling economy, Alaska's four commercial banks have performed relatively well. The average return on assets ratio continued to trend above the nation, however average loan growth was volatile and ended 2016 in negative territory. Asset quality was generally stronger than the nation during the economic recovery, although the average nonperforming assets ratio increased in recent quarters. Alaska banks have been holding more capital and balance sheet liquidity since the recession, partly a reflection of weak loan growth.

**Key Economic Metrics**  
(rankings #1 = highest in the nation)

**Year-over-Year Job Growth: -2.2%**  
Rank: #49  

- Alaska  
- Nation

**Unemployment: 6.6%**  
Rank: #2  

- Alaska  
- Nation

**Year-over-Year Home Price Growth: 0.5%**  
Rank: #47  

- Alaska  
- Nation

**Housing Permit Volume: 1,061**  
Rank: #39  

- Alaska  
- Nation
**Banks at a Glance: Alaska**

**Key Banking Metrics** (averages across banks; ranking #1 = highest in the nation)

<table>
<thead>
<tr>
<th>Metric</th>
<th>Alaska</th>
<th>Nation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year-to-Date Return On Assets: 0.96%</td>
<td>0.96%</td>
<td>0.86%</td>
</tr>
<tr>
<td>Rank: #11</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Year-over-Year Net Loan Growth: -1.6%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rank: #50</td>
<td>6.4%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Nonperforming Assets / Total Assets: 0.83%</td>
<td>0.83%</td>
<td>0.71%</td>
</tr>
<tr>
<td>Rank: #18</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Risk-Based Capital: 17.8%</td>
<td>17.8%</td>
<td>16.6%</td>
</tr>
<tr>
<td>Rank: #9</td>
<td>17.8%</td>
<td>16.6%</td>
</tr>
<tr>
<td>CRE Concentration: 140%</td>
<td>140%</td>
<td>123%</td>
</tr>
<tr>
<td>Rank: #26</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Noncore Funding Dependence: 1.9%</td>
<td>1.9%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Rank: #45</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Call Report data for commercial banks based upon headquarters location. Averages are calculated on a “trimmed” basis by removing the highest 10% and lowest 10% of ratio values prior to averaging to prevent distortion from outliers. All charts display quarterly data, except for return on average assets and net noncore funding dependence which display the same quarter in each year. Growth rates are not adjusted for mergers. Graphics and data exclude “De Novo” banks (banks less than five years old). As of the latest period, the count of banks included in these statistics were four for the state and 5,082 for the nation.

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Arizona's economy continued to perform well. Job growth and average home price growth in 2016 ranked among the top ten states in the nation, although home prices still remained below their pre-crisis peaks. The state's unemployment rate continued its downward trend in line with national levels. While new home permits and starts have remained at relatively low levels, activity is expected to pick up over the next few years, per Moody's Analytics.

Arizona banks have recovered significantly since the recession with recent performance approximating bank averages nationwide. The average nonperforming asset ratio descended from 6.0% in late 2009, the second highest in the nation, to a level slightly below national average by year-end 2016. CRE concentrations remained relatively high, but were well-below previous levels, and the proportion made up of construction and land development, at 39% of total capital, remained sharply lower than the 2008 peak of 219%. CRE concentrations weighed on risk-based capital measures.
**Key Banking Metrics** (averages across banks; ranking #1 = highest in the nation)

### Year-to-Date Return On Assets: 0.73%
- **Rank:** #43

### Year-over-Year Net Loan Growth: 8.9%
- **Rank:** #14

### Nonperforming Assets / Total Assets: 0.66%
- **Rank:** #33

### Total Risk-Based Capital: 15.9%
- **Rank:** #30

### CRE Concentration: 195%
- **Rank:** #11

### Net Noncore Funding Dependence: 6.3%
- **Rank:** #40

**Source:** Call Report data for commercial banks based upon headquarters location. Averages are calculated on a “trimmed” basis by removing the highest 10% and lowest 10% of ratio values prior to averaging to prevent distortion from outliers. All charts display quarterly data, except for return on average assets and net noncore funding dependence which display the same quarter in each year. Growth rates are not adjusted for mergers. Graphics and data exclude “De Novo” banks (banks less than five years old). As of the latest period, the count of banks included in these statistics were 16 for the state and 5,082 for the nation.

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California’s economy continued to expand. The unemployment rate dropped from over 12% seven years ago to just above the national average, with 1.2 million more nonfarm jobs compared to the pre-recession high. Home price growth was solid, recently ranking tenth in the nation, yet average prices remained below the pre-crisis peak and affordability deteriorated in key metro areas. While volumes of multifamily permits were high, on par with pre-crisis levels, single family housing permit volumes in 2016 remained approximately one third of pre-crisis levels.

California’s banks continued to perform well. Average loan growth and asset quality metrics were among the strongest in the nation. CRE concentrations remained relatively high, on average, at 259% of capital, although the typically more risky construction and land development portion averaged only 26% of capital. Average California bank capital ratios were well above pre-crisis levels, however, risk-based capital ratios have trended down to levels somewhat below the nation, reflecting in part above-average CRE loan concentrations.

### Key Economic Metrics

<table>
<thead>
<tr>
<th>Year-over-Year Job Growth: 2.3%</th>
<th>Unemployment: 5.2%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank: #9</td>
<td>Rank: #10</td>
</tr>
</tbody>
</table>

Establishment Survey, nonfarm payrolls, quarterly average, seasonally adjusted

Source: Bureau of Labor Statistics

Housing Price Index, year-over-year change of average home prices

Source: Federal Housing Finance Agency

Household Employment Survey, end of period, seasonally adjusted

Source: Bureau of Labor Statistics

Single family permits, trailing four quarter total; ranking based on number of new permit volumes / estimated total households by state

Source: Census Bureau
Banks at a Glance: California

Key Banking Metrics (averages across banks; ranking #1 = highest in the nation)

**Year-to-Date Return On Assets: 0.92%**
- Rank: #12
- **California**
- **Nation**

**Year-over-Year Net Loan Growth: 13.5%**
- Rank: #2
- **California**
- **Nation**

**Nonperforming Assets / Total Assets: 0.34%**
- Rank: #47
- **California**
- **Nation**

**Total Risk-Based Capital: 15.3%**
- Rank: #36
- **California**
- **Nation**

**CRE Concentration: 259%**
- Rank: #3
- **California**
- **Nation**

**Net Noncore Funding Dependence: 9.6%**
- Rank: #30
- **California**
- **Nation**

Source: Call Report data for commercial banks based upon headquarters location. Averages are calculated on a “trimmed” basis by removing the highest 10% and lowest 10% of ratio values prior to averaging to prevent distortion from outliers. All charts display quarterly data, except for return on average assets and net noncore funding dependence which display the same quarter in each year. Growth rates are not adjusted for mergers. Graphics and data exclude “De Novo” banks (banks less than five years old). As of the latest period, the count of banks included in these statistics were 164 for the state and 5,082 for the nation.

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Hawaii’s economy remained healthy. Unemployment ranked third lowest in the nation, which together with steady population growth and a very attractive climate, continued to drive demand for housing. Home affordability remained a concern as average home prices were well above pre-crisis highs, with the latest year-over-year increase ranking sixth highest in the nation. Per Zillow, the state consistently had the highest home price-to-rent ratio in the nation for over the past five years. While housing permits have been slow to pick up, Moody’s Analytics expects permits and construction (both single-and multi-family) to climb sharply in the next two to three years.

Hawaii’s commercial banks continued to perform well. The average return on assets ratio was in line with the nation. Loan growth during 2016 ranked among the top ten states and exceeded pre-financial crisis levels, but showed signs of slowing. Asset quality, as reflected in the average nonperforming assets to total assets ratio, ranked the best in the nation. Noncore funding dependence increased due to declining levels of short-term investments.

### Key Economic Metrics

<table>
<thead>
<tr>
<th>Metric</th>
<th>Rank: #6</th>
<th>Rank: #33</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year-over-Year Home Price Growth: 9.4%</td>
<td>Hawaii: 9.4%</td>
<td>Nation: 7.0%</td>
</tr>
<tr>
<td>Unemployment: 2.9%</td>
<td>Hawaii: 2.9%</td>
<td>Nation: 4.7%</td>
</tr>
<tr>
<td>Housing Permit Volume: 2,183</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source:
- Bureau of Labor Statistics
- Federal Housing Finance Agency
- Census Bureau
### Key Banking Metrics
(averages across banks; ranking #1 = highest in the nation)

#### Year-to-Date Return On Assets: 0.89%
Rank: #14
- **Hawaii**: 0.89%
- **Nation**: 0.85%

#### Year-over-Year Net Loan Growth: 9.5%
Rank: #9
- **Hawaii**: 9.5%
- **Nation**: 6.4%

#### Nonperforming Assets / Total Assets: 0.12%
Rank: #50
- **Hawaii**: 0.12%
- **Nation**: 0.71%

#### Total Risk-Based Capital: 14.2%
Rank: #43
- **Hawaii**: 14.2%
- **Nation**: 16.6%

#### CRE Concentration: 149%
Rank: #24
- **Hawaii**: 149%
- **Nation**: 123%

#### Net Noncore Funding Dependence: 13.8%
Rank: #19
- **Hawaii**: 13.8%
- **Nation**: 10.3%

**Source:** Call Report data for commercial banks based upon headquarters location. Averages are calculated on a “trimmed” basis by removing the highest 10% and lowest 10% of ratio values prior to averaging to prevent distortion from outliers. All charts display quarterly data, except for return on average assets and net noncore funding dependence which display the same quarter in each year. Growth rates are not adjusted for mergers. Graphics and data exclude “De Novo” banks (banks less than five years old). As of the latest period, the count of banks included in these statistics were five for the state and 5,082 for the nation.

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Idaho’s economy remained strong, with key economic metrics ranking among the best ten states in the nation. Idaho led the nation in annual job growth in 2016 and home price appreciation remained solid, both of which have more than recovered from the financial crisis. Permit volume for single family housing, which accounts for most of the homebuilding in the state, continued to trend upwards, ranking second relative to the number of households.

Idaho banks were solid performers through 2016. The average return on assets ratio was in line with national levels, but edged lower in 2015 and 2016. Pre-tax earnings improved, but after-tax earnings declined. Average loan growth ranked eighth in the nation and nonperforming assets as a percentage of total assets has improved significantly since the recession. CRE concentrations weighed on risk-based capital measures. Idaho banks continued to have among the lowest net noncore funding dependence in the nation.

**Key Economic Metrics**  
(ranking #1 = highest in the nation)

### Year-over-Year Job Growth: 3.7%
- **Rank:** #1

![Graph showing year-over-year job growth](#)

*Establishment Survey, nonfarm payrolls, quarterly average, seasonally adjusted*
*Source: Bureau of Labor Statistics*

### Unemployment: 3.6%
- **Rank:** #40

![Graph showing unemployment rates](#)

*Household Employment Survey, end of period, seasonally adjusted*
*Source: Bureau of Labor Statistics*

### Year-over-Year Home Price Growth: 9.1%
- **Rank:** #7

![Graph showing year-over-year home price growth](#)

*Housing Price Index, year-over-year change of average home prices*
*Source: Federal Housing Finance Agency*

### Housing Permit Volume: 9,051
- **Rank:** #2

![Graph showing housing permit volume](#)

*Single family permits, trailing four quarter total; ranking based on number of new permit volumes / estimated total households by state*
*Source: Census Bureau*
**Banks at a Glance: Idaho**

**Key Banking Metrics** (averages across banks; ranking #1 = highest in the nation)

**Year-to-Date Return On Assets: 0.87%**
Rank: #20

**Year-over-Year Net Loan Growth: 10.7%**
Rank: #8

**Nonperforming Assets / Total Assets: 0.59%**
Rank: #36

**Total Risk-Based Capital: 15.9%**
Rank: #29

**Net Noncore Funding Dependence: -1.3%**
Rank: #49

---

**Source:** Call Report data for commercial banks based upon headquarters location. Averages are calculated on a “trimmed” basis by removing the highest 10% and lowest 10% of ratio values prior to averaging to prevent distortion from outliers. All charts display quarterly data, except for return on average assets and net noncore funding dependence which display the same quarter in each year. Growth rates are not adjusted for mergers. Graphics and data exclude “De Novo” banks (banks less than five years old). As of the latest period, the count of banks included in these statistics were 11 for the state and 5,082 for the nation.

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The Nevada economy remained on a recovery course. Job growth in 2016 was the fourth best in the nation and the unemployment rate continued to trend down from 13.7% in 2010. Strong job and population growth created demand for housing. Home prices saw solid gains, but were still 30% below their pre-financial crisis peak. Builders continued to work through labor constraints, but single family permits were about one fourth of pre-crisis levels.

Nevada banks have recovered a long way from the recession. The average nonperforming asset ratio fell from 9.5% in 2009, the highest in the nation, to below the national average. Bank profitability also improved. The average return on assets ratio ranked second highest in the nation. Driving improvement were widening net interest margins and lower noninterest expense ratios. Solid, albeit slowing, loan growth was funded more by core deposits than in any other state, as reflected in the very low and declining net noncore funding dependence ratio.

**Key Economic Metrics** (ranking #1 = highest in the nation)

- **Year-over-Year Job Growth: 3.4%**
  - Rank: #4

- **Unemployment: 5.1%**
  - Rank: #12

- **Year-over-Year Home Price Growth: 8.0%**
  - Rank: #15

- **Housing Permit Volume: 11,491**
  - Rank: #6
**Banks at a Glance: Nevada**

**Key Banking Metrics** (averages across banks; ranking #1 = highest in the nation)

### Year-to-Date Return On Assets: 1.07%
- Rank: #2

### Year-over-Year Net Loan Growth: 8.5%
- Rank: #19

### Nonperforming Assets / Total Assets: 0.68%
- Rank: #31

### Total Risk-Based Capital: 17.8%
- Rank: #8

### CRE Concentration: 258%
- Rank: #4

### Net Noncore Funding Dependence: -1.8%
- Rank: #50

---

*Source: Call Report data for commercial banks based upon headquarters location. Averages are calculated on a “trimmed” basis by removing the highest 10% and lowest 10% of ratio values prior to averaging to prevent distortion from outliers. All charts display quarterly data, except for return on average assets and net noncore funding dependence which display the same quarter in each year. Growth rates are not adjusted for mergers. Graphics and data exclude “De Novo” banks (banks less than five years old), credit card banks, and zero loan banks. As of the latest period, the count of banks included in these statistics were nine for the state and 5,082 for the nation.*

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Oregon's economy continued to expand. Job growth ranked among the top ten states in the nation, and unemployment remained in line with the nation’s average. The strong labor market and high net in-migration continued to create demand for housing, pushing the home price appreciation rate to the second highest in the nation, and the home price-to rents ratio to the third highest, per Zillow. Home affordability remained a concern, while housing permit growth for the state was moderate, and rising.

Oregon’s banks have fully recovered from the recession. Average loan growth remained strong, ranking sixth highest in the nation, while the average nonperforming assets ratio descended to less than 50 basis points. Although the average CRE concentration ratio was above the nation, it was well below pre-financial crisis levels, and the proportion made up of construction and land development loans was relatively low at 40% of capital on average, down from 183% in 2007. Still, elevated CRE concentrations weighed on risk-based capital measures. Average dependence on noncore funding was low and stable.

Key Economic Metrics (ranking #1 = highest in the nation)

**Year-over-Year Job Growth: 2.6%**
Rank: #7

[Graph showing year-over-year job growth with Oregon and Nation data]

*Establishment Survey, nonfarm payrolls, quarterly average, seasonally adjusted Source: Bureau of Labor Statistics*

**Unemployment: 4.5%**
Rank: #26

[Graph showing year-over-year unemployment rate with Oregon and Nation data]

*Household Employment Survey, end of period, seasonally adjusted Source: Bureau of Labor Statistics*

**Year-over-Year Home Price Growth: 11.0%**
Rank: #2

[Graph showing year-over-year home price growth with Oregon and Nation data]

*Housing Price Index, year-over-year change of average home prices Source: Federal Housing Finance Agency*

**Housing Permit Volume: 10,629**
Rank: #19

[Graph showing housing permit volume with Oregon and Nation data]

*Single family permits, trailing four quarter total; ranking based on number of new permit volumes / estimated total households by state Source: Census Bureau*
Banks at a Glance: Oregon

Key Banking Metrics (averages across banks; ranking #1 = highest in the nation)

**Year-to-Date Return On Assets: 0.86%**
Rank: #21

**Year-over-Year Net Loan Growth: 11.0%**
Rank: #6

**Nonperforming Assets / Total Assets: 0.46%**
Rank: #44

**Total Risk-Based Capital: 14.3%**
Rank: #42

**CRE Concentration: 243%**
Rank: #5

**Net Noncore Funding Dependence: 3.0%**
Rank: #43

Source: Call Report data for commercial banks based upon headquarters location. Averages are calculated on a “trimmed” basis by removing the highest 10% and lowest 10% of ratio values prior to averaging to prevent distortion from outliers. All charts display quarterly data, except for return on average assets and net noncore funding dependence which display the same quarter in each year. Growth rates are not adjusted for mergers. Graphics and data exclude “De Novo” banks (banks less than five years old). As of the latest period, the count of banks included in these statistics were 21 for the state and 5,082 for the nation.

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The Utah economy continued to be among the nation's pacesetters. Job growth was the second best in the nation and the unemployment rate was significantly below the national average. Fueled by strong job growth, home prices exceeded their previous peaks. While single family permits were still well below pre-crisis levels, Utah ranked first in the nation for new single family permits as a percentage of total estimated households, and total private housing permits approached previous peaks.

Utah banks led the nation in average profitability. The consistently high return on assets ratio was propelled by relatively high net interest and noninterest income. These income streams offset higher than average noninterest expenses. Loan growth was solid, albeit slowing, and average nonperforming asset levels were modest and stable.

**Key Economic Metrics** (ranking #1 = highest in the nation)

**Year-over-Year Job Growth: 3.5%**

- Rank: #2
- Utah: 3.5%
- Nation: 1.6%

*Establishment Survey, nonfarm payrolls, quarterly average, seasonally adjusted Source: Bureau of Labor Statistics*

**Unemployment: 3.2%**

- Rank: #43
- Utah: 3.2%
- Nation: 4.7%

*Household Employment Survey, end of period, seasonally adjusted Source: Bureau of Labor Statistics*

**Year-over-Year Home Price Growth: 9.0%**

- Rank: #8
- Utah: 9.0%
- Nation: 7.0%

*Housing Price Index, year-over-year change of average home prices Source: Federal Housing Finance Agency*

**Housing Permit Volume: 15,602**

- Rank: #1
- Utah: 15,602
- Nation: 747,350

*Single family permits, trailing four quarter total; ranking based on number of new permit volumes / estimated total households by state Source: Census Bureau*
Banks at a Glance: Utah

Key Banking Metrics (averages across banks; ranking #1 = highest in the nation)

<table>
<thead>
<tr>
<th>Metric</th>
<th>Indicator</th>
<th>Rank</th>
<th>Utah</th>
<th>Nation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year-to-Date Return On Assets:</td>
<td>1.24%</td>
<td>#1</td>
<td>1.24%</td>
<td>0.85%</td>
</tr>
<tr>
<td>Year-over-Year Net Loan Growth:</td>
<td>8.9%</td>
<td>#13</td>
<td>8.9%</td>
<td>6.4%</td>
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<tr>
<td>Nonperforming Assets / Total Assets:</td>
<td>0.86%</td>
<td>#16</td>
<td>0.86%</td>
<td>0.71%</td>
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<tr>
<td>Total Risk-Based Capital:</td>
<td>17.3%</td>
<td>#13</td>
<td>17.3%</td>
<td>16.6%</td>
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<tr>
<td>CRE Concentration:</td>
<td>133%</td>
<td>#29</td>
<td>133%</td>
<td>123%</td>
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<tr>
<td>Net Noncore Funding Dependence:</td>
<td>19.5%</td>
<td>#4</td>
<td>19.5%</td>
<td>10.3%</td>
</tr>
</tbody>
</table>

Source: Call Report data for commercial banks based upon headquarters location. Averages are calculated on a “trimmed” basis by removing the highest 10% and lowest 10% of ratio values prior to averaging to prevent distortion from outliers. All charts display quarterly data, except for return on average assets and net noncore funding dependence which display the same quarter in each year. Growth rates are not adjusted for mergers. Graphics and data exclude “De Novo” banks (banks less than five years old). Utah banking averages reflect the specialty business models of several banks in the state (even after excluding industrial banks). These lenders often report elevated off-balance sheet activity, non-CRE loan concentrations, and high usage of noncore funding. As of the latest period, the count of banks included in these statistics were 30 for the state and 5,082 for the nation.

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Washington's economy continued to expand. Job growth and home prices have more than recovered from the recession and the unemployment rate continued its downward trend. Strong population and job growth fueled multifamily construction while single family housing permit volumes were steady. Deteriorating home affordability remained a concern in key metro areas.

Washington banks were solid performers. Loan growth was strong and the average level of nonperforming assets to total assets improved significantly since its peak of 5.8% during the financial crisis. Concentrations in CRE remained relatively high although the typically more risky construction and land development loan portion equaled a relatively modest 25% of capital on average. Although average risk-based capital ratios remained above pre-crisis levels, they compared unfavorably the national average, reflecting in part elevated CRE loan concentrations. Average net noncore funds reliance was one of the lowest among all states.
Key Banking Metrics (averages across banks; ranking #1 = highest in the nation)

**Year-to-Date Return On Assets: 0.85%**
- Rank: #27

Year-over-Year Net Loan Growth: 9.1%
- Rank: #11

**Nonperforming Assets / Total Assets: 0.58%**
- Rank: #37

Total Risk-Based Capital: 14.8%
- Rank: #38

**CRE Concentration: 226%**
- Rank: #7

Net Noncore Funding Dependence: 2.6%
- Rank: #44

Source: Call Report data for commercial banks based upon headquarters location. Averages are calculated on a “trimmed” basis by removing the highest 10% and lowest 10% of ratio values prior to averaging to prevent distortion from outliers. All charts display quarterly data, except for return on average assets and net noncore funding dependence which display the same quarter in each year. Growth rates are not adjusted for mergers. Graphics and data exclude “De Novo” banks (banks less than five years old). As of the latest period, the count of banks included in these statistics were 39 for the state and 5,082 for the nation.

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