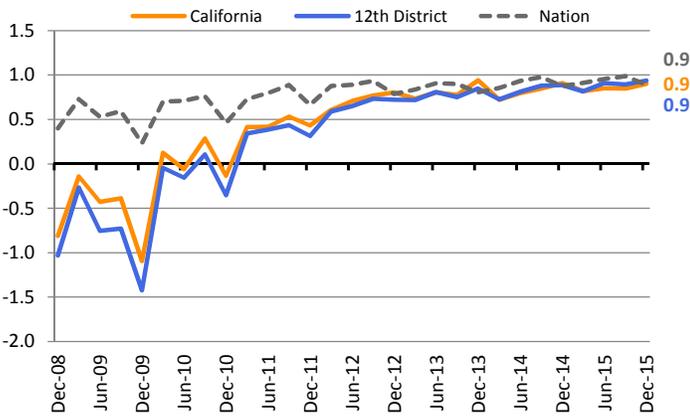
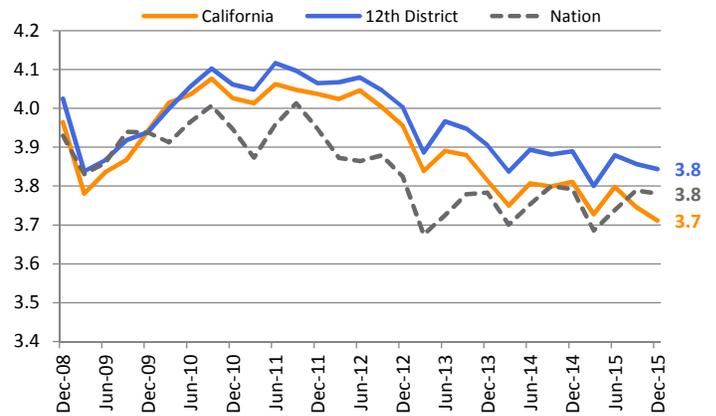


### Average 1-Quarter Return on Avg. Assets (%)



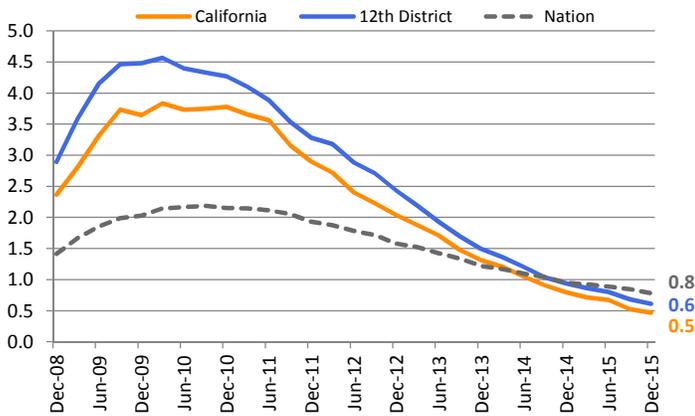
Quarterly net income / average assets, annualized

### Net Interest Margin (%)



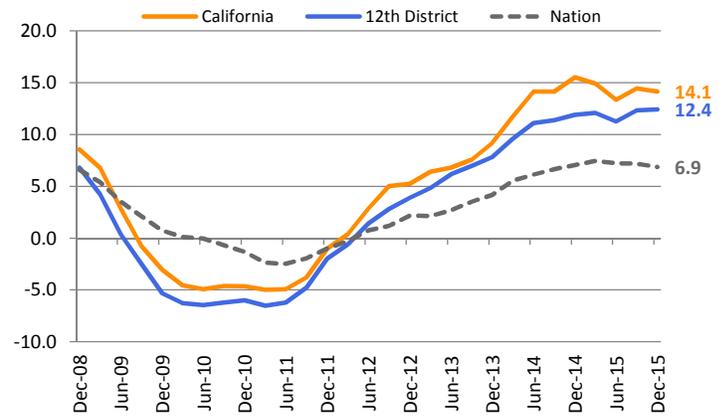
Quarterly net interest income / average earning assets, annualized

### Avg. Nonperforming Assets / Total Assets (%)

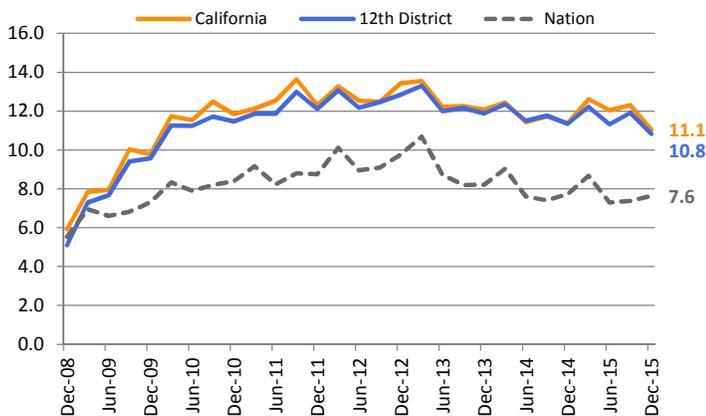


Nonperforming: 90+ days past due + nonaccrual + other real estate owned

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

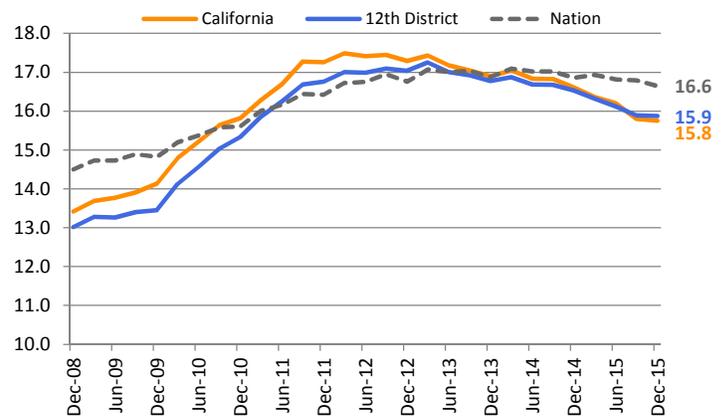


### Avg. Short-Term Investments / Total Assets (%)



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).

I. Summary Items	California			United States		
	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
median bank asset size (millions)	\$472	\$472	\$417	\$185	\$181	\$173
number of banks	179	183	193	5,309	5,381	5,573
-state member	27	27	27	802	807	822
-national	34	34	38	990	1,013	1,064
-nonmember	118	122	128	3,517	3,561	3,687
memo: number < 5 yrs. old	0	0	1	4	7	13

II. Balance Sheet Highlights	Average California Bank (trimmed 10%)			Average U.S. Bank (trimmed 10%)		
	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
<b>Selected Loan Concentrations (% Total Risk-Based Capital)</b>	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	247.7	242.3	228.1	119.1	116.8	116.0
-construction & land development	26.0	25.9	22.1	28.9	28.0	27.6
-nonfarm nonresidential (excl. owner-occupied)	167.9	163.8	156.0	66.2	65.2	65.6
-multi-family	34.2	33.5	31.3	12.5	12.1	11.8
nonfarm nonresidential owner-occupied	103.0	104.6	104.9	69.8	69.4	70.2
1-4 family residential (includes home equity)	71.8	71.0	70.7	140.8	139.8	140.1
agricultural & farmland secured	8.3	7.8	7.0	69.0	68.4	66.2
commercial & industrial	90.6	89.3	94.1	72.0	71.5	76.9
consumer	3.1	3.0	3.1	21.8	22.0	22.5
<b>Liquidity, Funding, and Capital</b>	%	%	%	%	%	%
net loans & leases growth rate (year-over-year)	14.1	14.4	15.5	6.9	7.2	7.0
net loans & leases / total assets	68.5	67.8	67.5	63.2	63.1	61.6
core deposits / total assets (w/CDs <= \$250K)	74.4	75.4	75.3	78.9	78.6	79.2
net noncore funding dependence (w/CDs > \$250K)	0.7	-2.1	-1.2	1.4	1.8	1.0
securities / total assets	12.2	11.7	12.4	20.9	21.3	22.0
tier 1 leverage ratio	11.0	11.1	11.4	10.5	10.5	10.3
total risk-based capital ratio	15.8	15.8	16.6	16.6	16.8	16.9

III. Performance Measures	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
<b>Earnings (year-to-date annualized)</b>	%	%	%	%	%	%
return on average assets	0.87	0.84	0.85	0.94	0.96	0.92
net interest income (tax equivalent) / average assets	3.52	3.54	3.58	3.50	3.49	3.50
net interest margin	3.72	3.75	3.79	3.75	3.74	3.76
noninterest revenues / average assets	0.53	0.53	0.55	0.60	0.60	0.60
overhead expenses / average assets	2.86	2.91	3.05	2.86	2.84	2.91
loan loss provisions / average assets	0.04	0.03	0.04	0.08	0.07	0.09
efficiency ratio (overhead expense / NOI tax equivalent)	68.01	68.87	71.72	68.75	68.27	69.60
<b>Asset Quality</b>	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	0.49	0.57	0.89	0.83	0.89	0.97
loans & leases past due 30-89 days / gross loans & leases	0.13	0.15	0.18	0.63	0.61	0.68
loans & leases past due 30+ days or nonaccrual / grs lns & lses	0.70	0.79	1.20	1.59	1.62	1.80
allowance for losses / loans & leases not held for sale	1.56	1.64	1.73	1.37	1.40	1.45
net charge-offs / year to date average loans & leases	0.00	-0.02	0.01	0.10	0.08	0.14

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



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