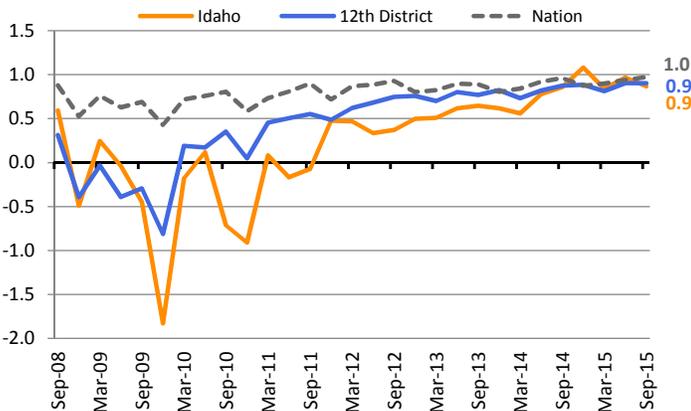


## Overview:

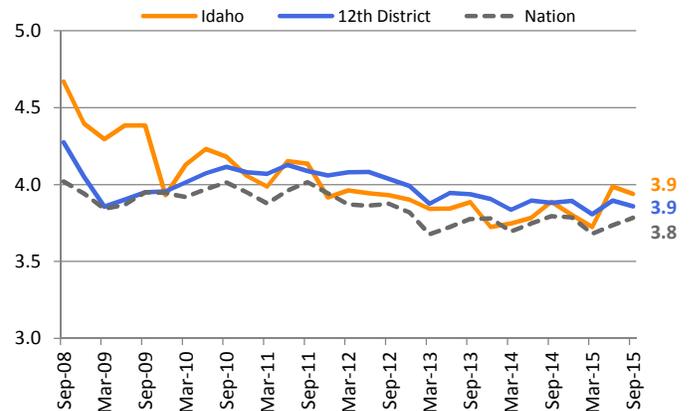
We are seeking your feedback on the “Banks at a Glance” overview narratives for future editions. Please send us a brief email to [sf.bsr.publications@sf.frb.org](mailto:sf.bsr.publications@sf.frb.org) to let us know if you found these narratives to be important (see previous reports at <http://www.frbsf.org/banking/publications/banks-at-a-glance/>). You could also provide any other comment or question about these reports.

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



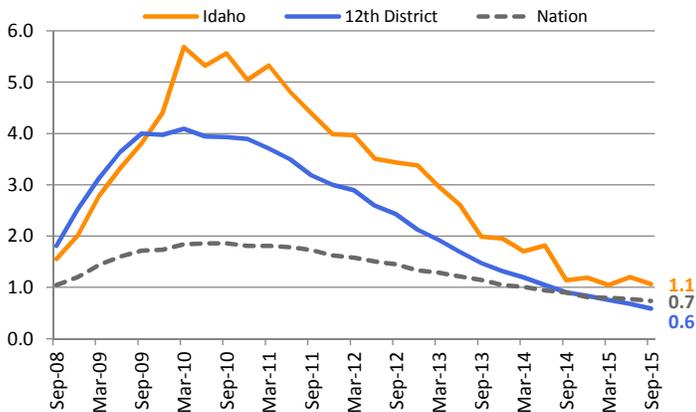
Quarterly net income / average assets, annualized

### Net Interest Margin (%)



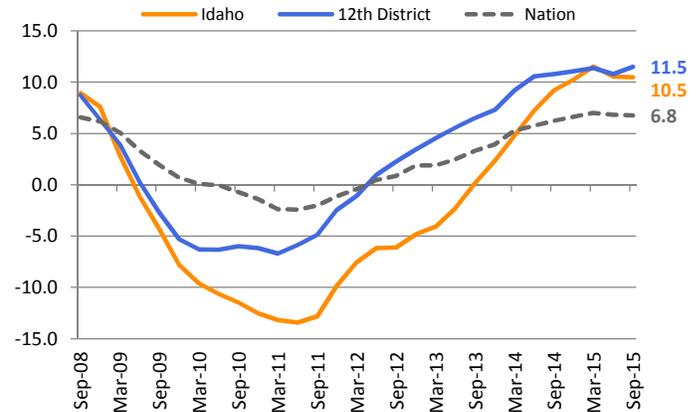
Quarterly net interest income / average earning assets, annualized

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

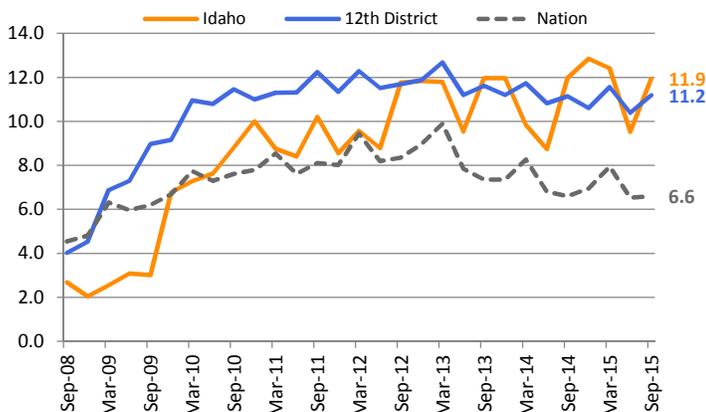


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

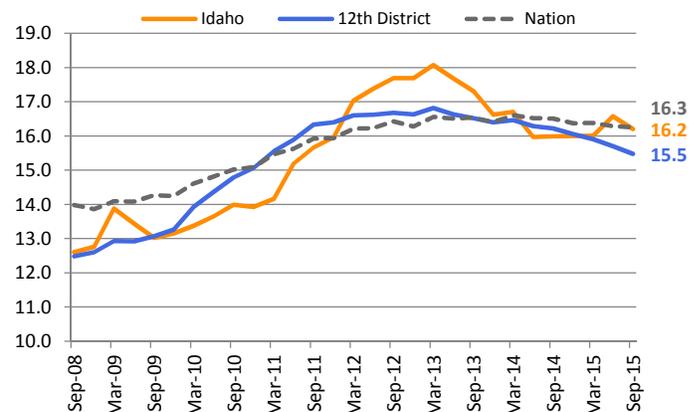


### Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

### Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 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		
	Sep-15	Jun-15	Sep-14	Sep-15	Jun-15	Sep-14
median bank asset size (millions)	\$270	\$266	\$291	\$181	\$177	\$169
number of banks	11	11	12	5,381	5,441	5,637
-state member	0	0	0	807	818	823
-national	0	0	1	1,013	1,025	1,090
-nonmember	11	11	11	3,561	3,598	3,724
memo: number < 5 yrs. old	0	0	0	7	10	14

II. Balance Sheet Highlights	Average Idaho Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Sep-15	Jun-15	Sep-14	Sep-15	Jun-15	Sep-14
<b>Selected Loan Concentrations (% Total Risk-Based Capital)</b>	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	141.2	138.7	130.4	110.4	110.1	109.2
-construction & land development	57.0	54.4	46.2	24.6	24.2	23.8
-nonfarm nonresidential (excl. owner-occupied)	71.5	69.8	70.1	60.2	60.7	60.5
-multi-family	9.3	8.0	7.5	9.7	9.5	9.4
nonfarm nonresidential owner-occupied	102.6	100.4	102.3	66.7	67.1	68.0
1-4 family residential (includes home equity)	72.8	73.4	68.7	134.4	134.4	133.2
agricultural & farmland secured	57.6	58.5	62.1	48.3	47.3	44.7
commercial & industrial	126.0	130.2	127.5	72.3	72.8	72.1
consumer	11.6	12.1	12.0	19.5	19.5	20.1
<b>Liquidity, Funding, and Capital</b>	%	%	%	%	%	%
net loans & leases growth rate (year-over-year)	10.5	10.6	9.2	6.8	6.8	6.2
net loans & leases / total assets	61.2	60.6	59.5	63.9	63.4	62.0
core deposits / total assets (w/CDs <= \$250K)	80.6	80.4	78.4	79.0	79.4	79.6
net noncore funding dependence (w/CDs > \$250K)	-7.1	-4.3	-5.3	2.2	2.3	1.8
securities / total assets	16.3	16.3	18.5	20.5	21.0	22.0
tier 1 leverage ratio	11.0	11.2	11.0	10.3	10.3	10.2
total risk-based capital ratio	16.2	16.6	16.0	16.3	16.3	16.5

III. Performance Measures	Sep-15	Jun-15	Sep-14	Sep-15	Jun-15	Sep-14
<b>Earnings (year-to-date annualized)</b>	%	%	%	%	%	%
return on average assets	0.85	0.88	0.78	0.94	0.92	0.91
net interest income (tax equivalent) / average assets	3.65	3.64	3.57	3.49	3.46	3.50
net interest margin	3.88	3.87	3.83	3.74	3.71	3.75
noninterest revenues / average assets	0.73	0.77	0.74	0.57	0.56	0.57
overhead expenses / average assets	3.50	3.55	3.54	2.81	2.81	2.86
loan loss provisions / average assets	0.01	0.00	0.02	0.06	0.05	0.06
efficiency ratio (overhead expense / NOI tax equivalent)	76.75	76.28	79.36	67.98	68.48	68.77
<b>Asset Quality</b>	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	0.81	0.89	0.79	0.76	0.80	0.94
loans & leases past due 30-89 days / gross loans & leases	0.13	0.15	0.06	0.50	0.51	0.57
loans & leases past due 30+ days or nonaccrual / grs lns & lses	1.07	1.22	1.03	1.45	1.51	1.72
allowance for losses / loans & leases not held for sale	1.75	1.74	1.70	1.36	1.38	1.44
net charge-offs / year to date average loans & leases	0.01	0.00	0.09	0.05	0.04	0.08

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>



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