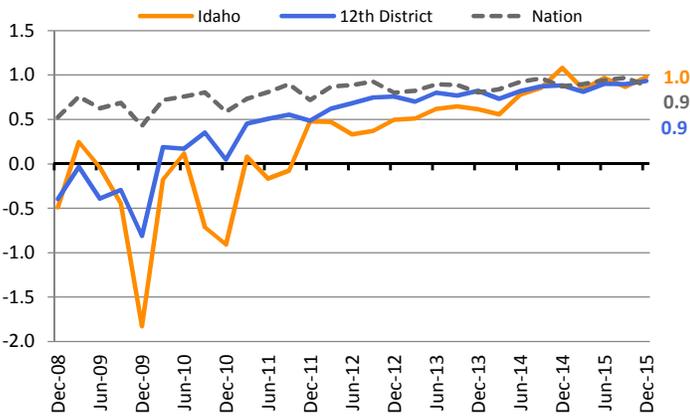
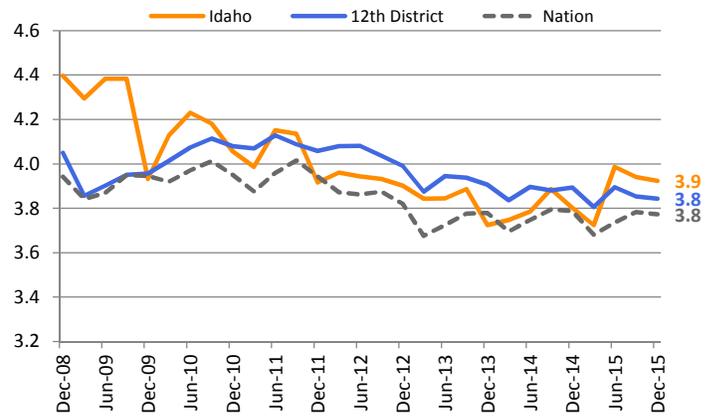


Average 1-Quarter Return on Avg. Assets (%)



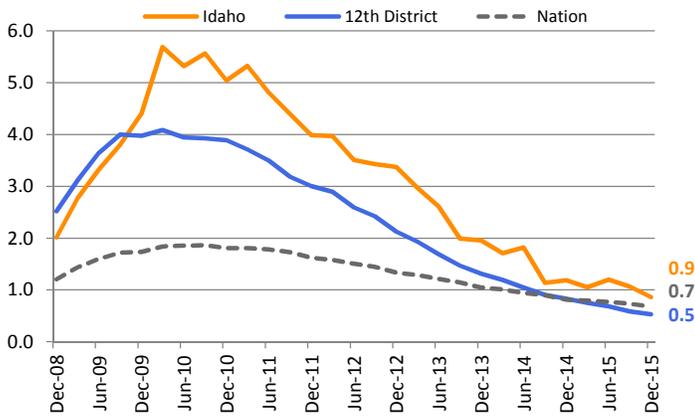
Quarterly net income / average assets, annualized

Net Interest Margin (%)



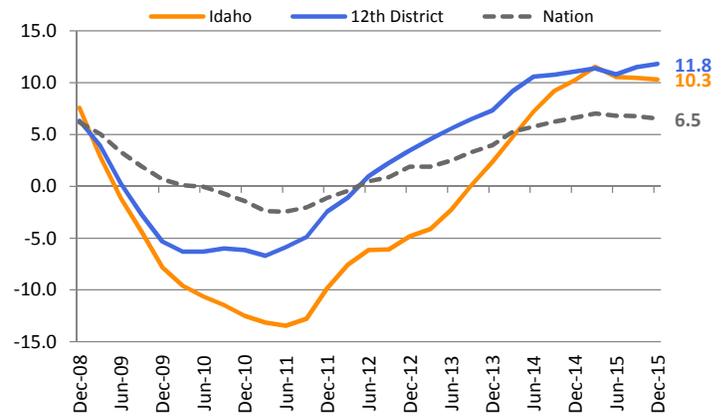
Quarterly net interest income / average earning assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

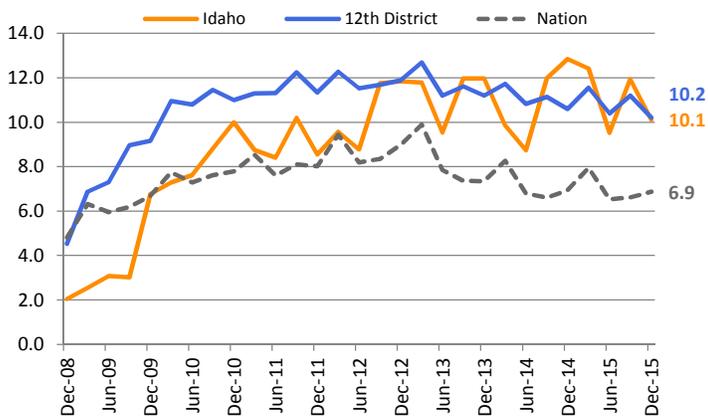


Nonperforming: 90+ days past due + nonaccrual + other real estate owned

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

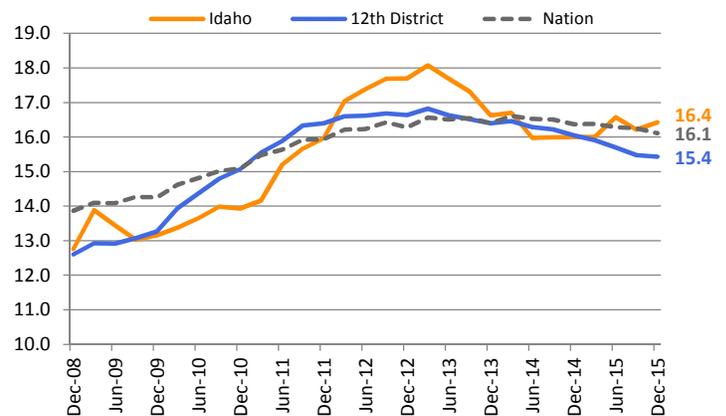


Avg. Short-Term Investments / Total Assets (%)



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).

I. Summary Items	Idaho			United States		
	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
median bank asset size (millions)	\$276	\$270	\$252	\$185	\$181	\$173
number of banks	11	11	11	5,309	5,381	5,573
-state member	0	0	0	802	807	822
-national	0	0	0	990	1,013	1,064
-nonmember	11	11	11	3,517	3,561	3,687
memo: number < 5 yrs. old	0	0	0	4	7	13

II. Balance Sheet Highlights	Average Idaho Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	148.6	141.2	137.0	113.1	110.5	110.1
-construction & land development	53.7	57.0	50.9	25.6	24.6	24.3
-nonfarm nonresidential (excl. owner-occupied)	73.7	71.5	73.4	61.1	60.2	60.8
-multi-family	10.1	9.3	6.7	10.0	9.7	9.4
nonfarm nonresidential owner-occupied	96.7	102.6	105.6	67.1	66.7	67.7
1-4 family residential (includes home equity)	70.4	72.8	69.0	135.1	134.4	134.5
agricultural & farmland secured	56.6	57.6	54.1	48.3	48.3	45.8
commercial & industrial	122.2	118.7	143.2	67.9	67.3	72.5
consumer	11.9	11.6	12.1	19.3	19.5	20.0
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loans & leases growth rate (year-over-year)	10.3	10.5	10.3	6.5	6.8	6.6
net loans & leases / total assets	62.0	61.2	58.8	64.0	63.9	62.4
core deposits / total assets (w/CDs <= \$250K)	80.5	80.6	80.0	79.4	79.0	79.7
net noncore funding dependence (w/CDs > \$250K)	-6.4	-7.1	-6.5	1.8	2.2	1.4
securities / total assets	15.8	16.3	16.8	20.1	20.5	21.3
tier 1 leverage ratio	11.1	11.0	10.9	10.3	10.3	10.2
total risk-based capital ratio	16.4	16.2	16.0	16.1	16.3	16.4

III. Performance Measures	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	1.00	0.85	1.03	0.93	0.94	0.91
net interest income (tax equivalent) / average assets	3.65	3.65	3.59	3.49	3.49	3.50
net interest margin	3.89	3.88	3.85	3.74	3.74	3.76
noninterest revenues / average assets	0.76	0.73	0.82	0.57	0.56	0.57
overhead expenses / average assets	3.51	3.50	3.54	2.84	2.81	2.88
loan loss provisions / average assets	0.01	0.01	0.02	0.07	0.06	0.07
efficiency ratio(overhead expense / NOI tax equivalent)	76.87	76.75	80.14	68.45	67.98	69.20
Asset Quality	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	0.55	0.81	0.92	0.71	0.76	0.84
loans & leases past due 30-89 days / gross loans & leases	0.18	0.13	0.27	0.53	0.50	0.57
loans & leases past due 30+ days or nonaccrual / grs lns & lses	0.84	1.07	1.17	1.42	1.45	1.61
allowance for losses / loans & leases not held for sale	1.60	1.75	1.76	1.33	1.36	1.40
net charge-offs / year to date average loans & leases	0.04	0.01	0.07	0.07	0.05	0.10

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



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/>