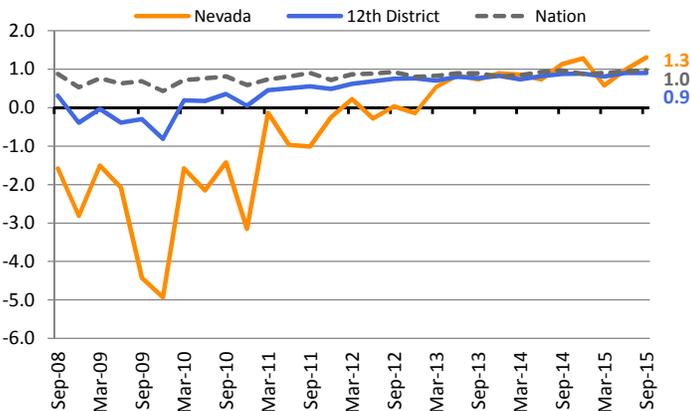


Overview:

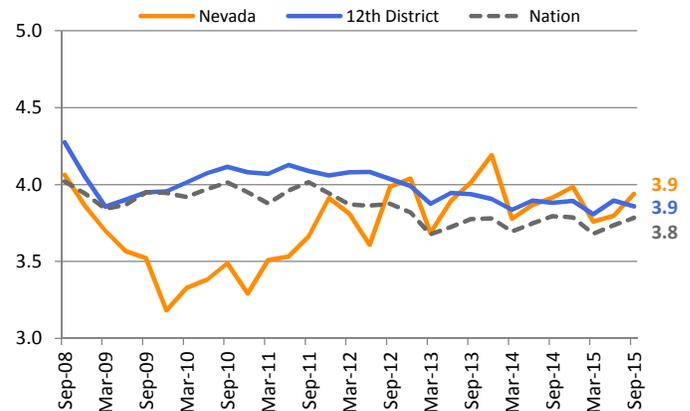
We are seeking your feedback on the “Banks at a Glance” overview narratives for future editions. Please send us a brief email to sf.bsr.publications@sf.frb.org to let us know if you found these narratives to be important (see previous reports at <http://www.frbsf.org/banking/publications/banks-at-a-glance/>).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

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



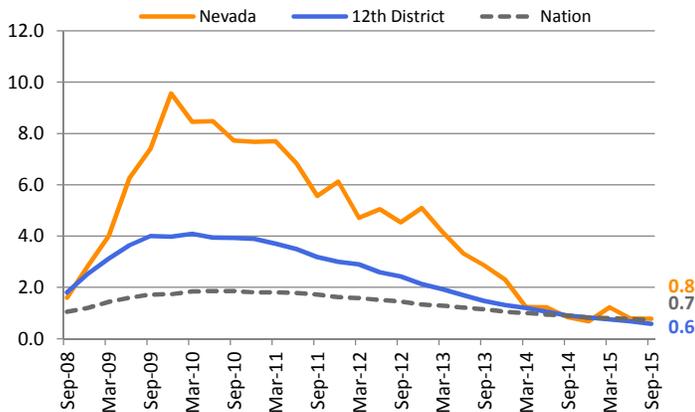
Quarterly net income / average assets, annualized

Net Interest Margin (%)



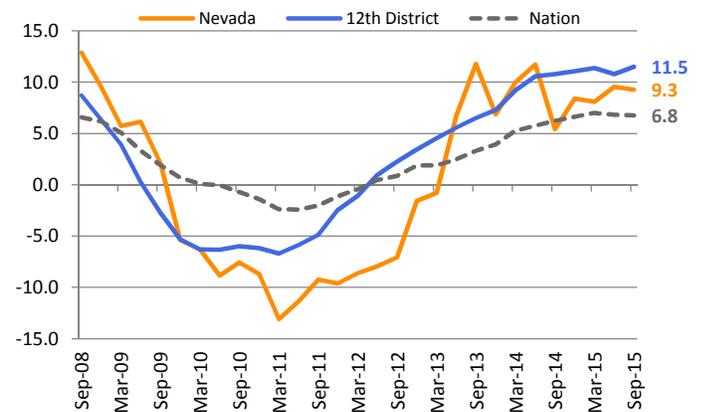
Quarterly net interest income / average earning assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

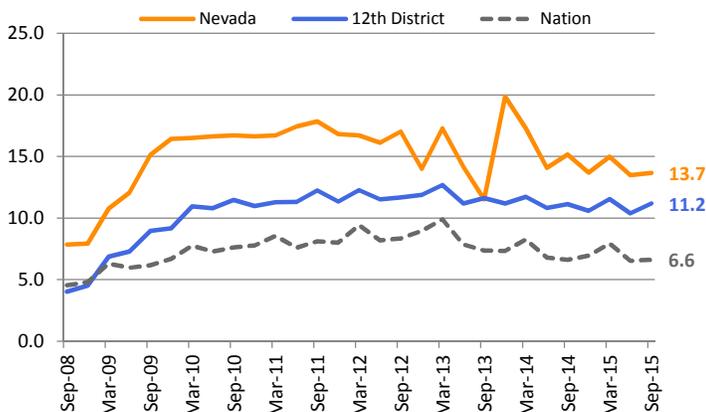


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

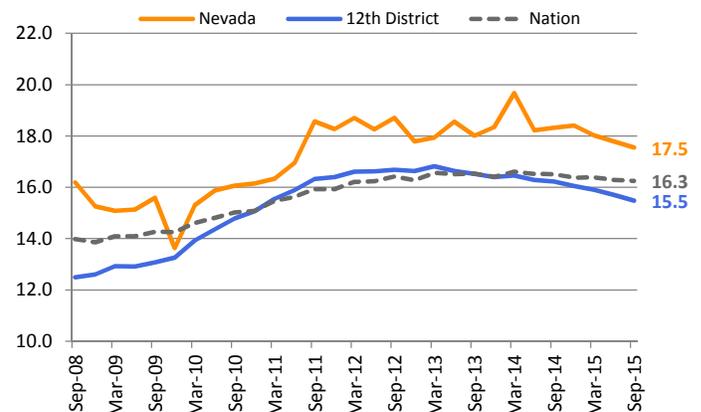


Avg. Short-Term Investments / Total Assets (%)



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	Nevada			United States		
	Sep-15	Jun-15	Sep-14	Sep-15	Jun-15	Sep-14
median bank asset size (millions)	\$134	\$131	\$122	\$181	\$177	\$169
number of banks	11	11	10	5,381	5,441	5,637
-state member	0	0	0	807	818	823
-national	2	2	1	1,013	1,025	1,090
-nonmember	9	9	9	3,561	3,598	3,724
memo: number < 5 yrs. old	0	0	0	7	10	14

II. Balance Sheet Highlights	Average Nevada Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Sep-15	Jun-15	Sep-14	Sep-15	Jun-15	Sep-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	219.1	207.0	197.5	110.4	110.1	109.2
-construction & land development	20.7	19.3	23.5	24.6	24.2	23.8
-nonfarm nonresidential (excl. owner-occupied)	157.5	149.8	139.8	60.2	60.7	60.5
-multi-family	15.3	15.8	24.4	9.7	9.5	9.4
nonfarm nonresidential owner-occupied	109.9	109.5	110.5	66.7	67.1	68.0
1-4 family residential (includes home equity)	31.4	33.6	41.3	134.4	134.4	133.2
agricultural & farmland secured	1.3	1.3	2.1	48.3	47.3	44.7
commercial & industrial	67.5	71.7	94.6	72.3	72.8	72.1
consumer	1.5	1.4	2.3	19.5	19.5	20.1
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loans & leases growth rate (year-over-year)	9.3	9.5	5.4	6.8	6.8	6.2
net loans & leases / total assets	65.4	62.6	64.5	63.9	63.4	62.0
core deposits / total assets (w/CDs <= \$250K)	83.8	83.6	84.7	79.0	79.4	79.6
net noncore funding dependence (w/CDs > \$250K)	-10.5	-10.6	-11.4	2.2	2.3	1.8
securities / total assets	8.3	9.7	9.6	20.5	21.0	22.0
tier 1 leverage ratio	12.0	11.7	11.7	10.3	10.3	10.2
total risk-based capital ratio	17.5	17.8	18.3	16.3	16.3	16.5

III. Performance Measures	Sep-15	Jun-15	Sep-14	Sep-15	Jun-15	Sep-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	1.02	0.89	0.92	0.94	0.92	0.91
net interest income (tax equivalent) / average assets	3.57	3.49	3.69	3.49	3.46	3.50
net interest margin	3.83	3.74	3.89	3.74	3.71	3.75
noninterest revenues / average assets	0.62	0.50	0.63	0.57	0.56	0.57
overhead expenses / average assets	3.22	3.24	3.29	2.81	2.81	2.86
loan loss provisions / average assets	0.00	0.00	0.05	0.06	0.05	0.06
efficiency ratio (overhead expense / NOI tax equivalent)	75.26	77.96	75.07	67.98	68.48	68.77
Asset Quality	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	1.18	1.06	0.94	0.76	0.80	0.94
loans & leases past due 30-89 days / gross loans & leases	0.05	0.04	0.02	0.50	0.51	0.57
loans & leases past due 30+ days or nonaccrual / grs lns & lses	1.26	1.15	1.26	1.45	1.51	1.72
allowance for losses / loans & leases not held for sale	2.06	2.17	2.43	1.36	1.38	1.44
net charge-offs / year to date average loans & leases	0.02	-0.01	0.04	0.05	0.04	0.08

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).

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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