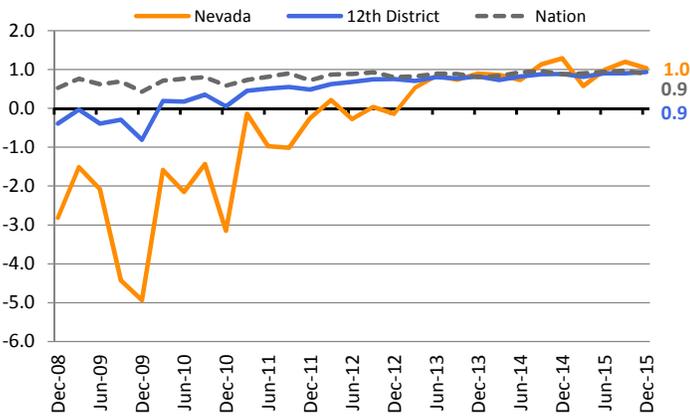
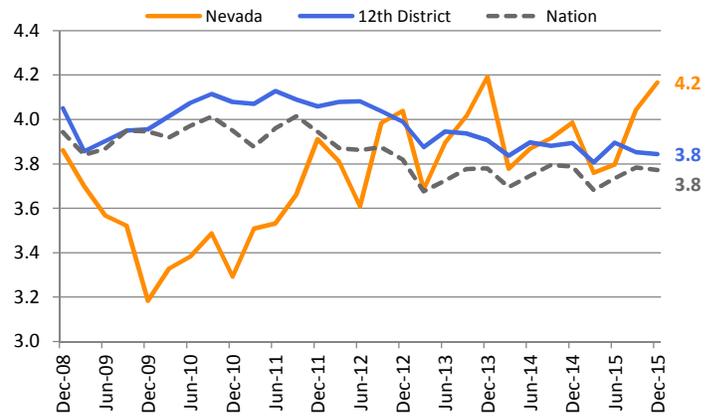


Average 1-Quarter Return on Avg. Assets (%)



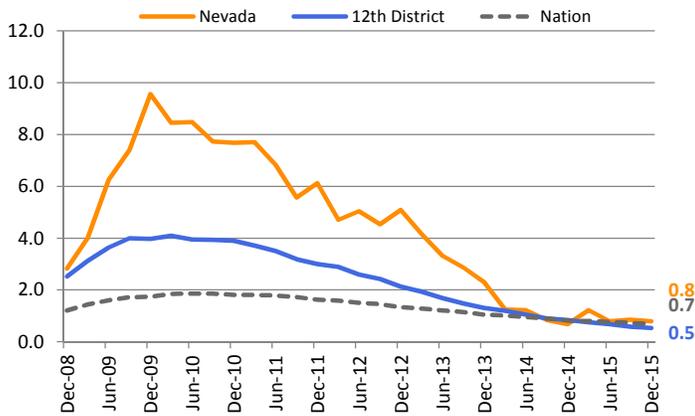
Quarterly net income / average assets, annualized

Net Interest Margin (%)



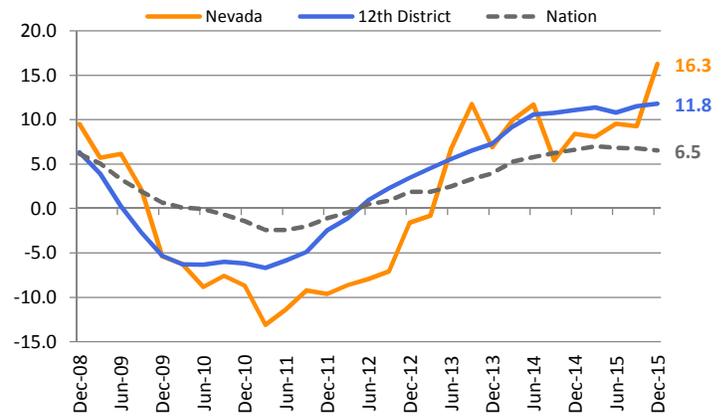
Quarterly net interest income / average earning assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

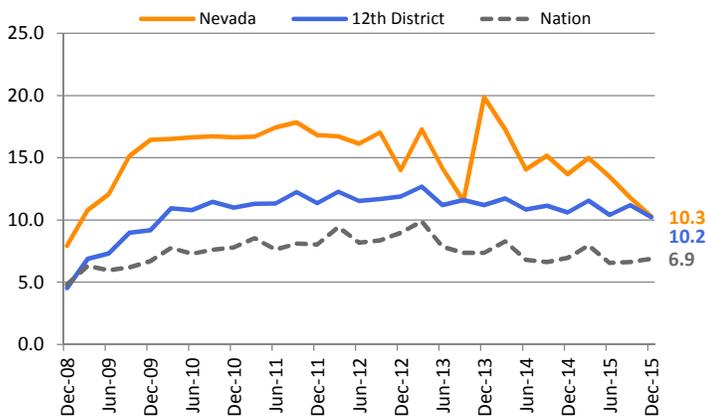


Nonperforming: 90+ days past due + nonaccrual + other real estate owned

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

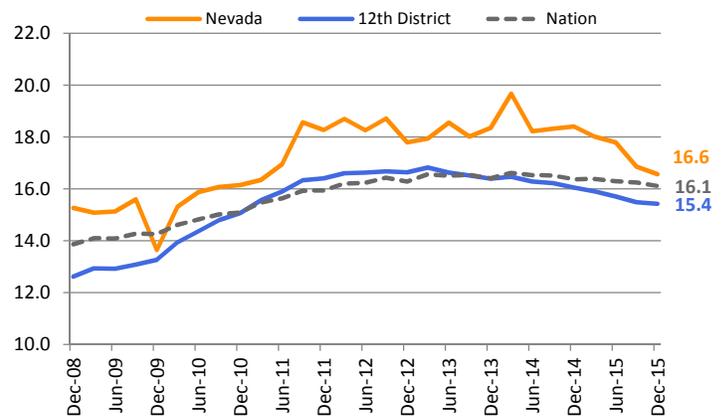


Avg. Short-Term Investments / Total Assets (%)



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	Nevada			United States		
	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
median bank asset size (millions)	\$131	\$132	\$121	\$185	\$181	\$173
number of banks	9	10	10	5,309	5,381	5,573
-state member	0	0	0	802	807	822
-national	1	1	1	990	1,013	1,064
-nonmember	8	9	9	3,517	3,561	3,687
memo: number < 5 yrs. old	0	0	0	4	7	13

II. Balance Sheet Highlights	Average Nevada 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)	252.6	237.3	205.8	113.1	110.5	110.1
-construction & land development	21.0	24.7	23.5	25.6	24.6	24.3
-nonfarm nonresidential (excl. owner-occupied)	191.9	168.1	147.8	61.1	60.2	60.8
-multi-family	17.0	16.6	21.0	10.0	9.7	9.4
nonfarm nonresidential owner-occupied	133.6	115.7	110.2	67.1	66.7	67.7
1-4 family residential (includes home equity)	27.2	33.4	38.9	135.1	134.4	134.5
agricultural & farmland secured	1.1	1.6	2.1	48.3	48.3	45.8
commercial & industrial	64.5	74.0	88.6	67.9	67.3	72.5
consumer	1.4	1.7	1.6	19.3	19.5	20.0
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loans & leases growth rate (year-over-year)	16.3	9.3	8.4	6.5	6.8	6.6
net loans & leases / total assets	72.3	68.6	63.0	64.0	63.9	62.4
core deposits / total assets (w/CDs <= \$250K)	82.8	84.4	84.1	79.4	79.0	79.7
net noncore funding dependence (w/CDs > \$250K)	-6.2	-8.1	-10.5	1.8	2.2	1.4
securities / total assets	6.4	9.1	10.1	20.1	20.5	21.3
tier 1 leverage ratio	12.0	11.8	11.7	10.3	10.3	10.2
total risk-based capital ratio	16.6	16.9	18.4	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	0.99	0.96	0.99	0.93	0.94	0.91
net interest income (tax equivalent) / average assets	3.80	3.65	3.69	3.49	3.49	3.50
net interest margin	4.09	3.93	3.97	3.74	3.74	3.76
noninterest revenues / average assets	0.45	0.52	0.58	0.57	0.56	0.57
overhead expenses / average assets	3.17	3.18	3.28	2.84	2.81	2.88
loan loss provisions / average assets	0.00	0.00	0.00	0.07	0.06	0.07
efficiency ratio(overhead expense / NOI tax equivalent)	71.73	74.69	73.61	68.45	67.98	69.20
Asset Quality	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	0.72	1.18	0.75	0.71	0.76	0.84
loans & leases past due 30-89 days / gross loans & leases	0.03	0.05	0.05	0.53	0.50	0.57
loans & leases past due 30+ days or nonaccrual / grs lns & lses	1.11	1.26	0.95	1.42	1.45	1.61
allowance for losses / loans & leases not held for sale	1.97	2.06	2.34	1.33	1.36	1.40
net charge-offs / year to date average loans & leases	0.01	0.02	0.01	0.07	0.05	0.10

Population of banks includes commercial banks only. De Novo (banks <5 years old) are omitted. Data excludes credit card banks and banks with zero loans. CRE= Commercial Real estate.

Sources: Regulatory Condition & Income Reports and Federal Reserve financial databases.

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