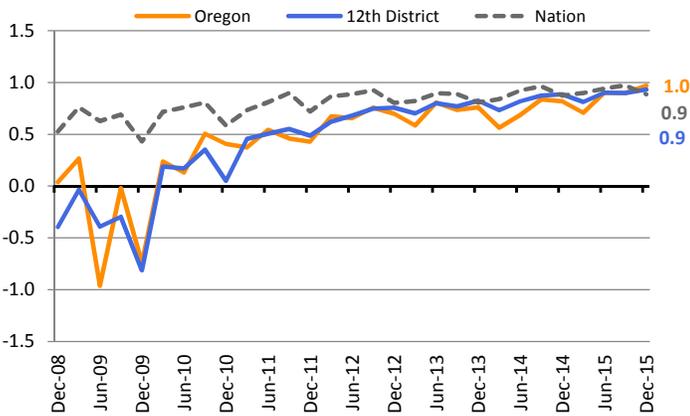
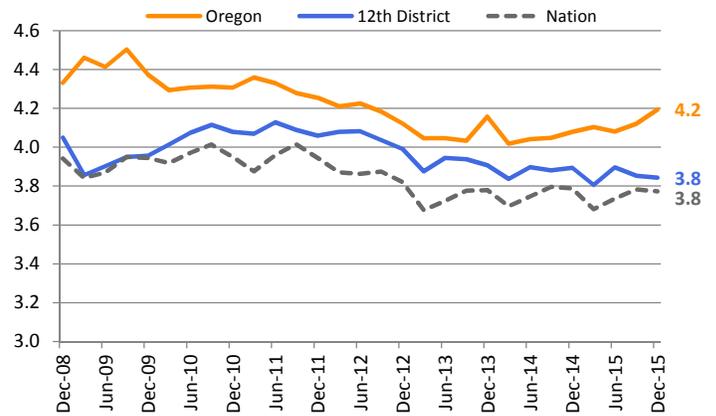


### Average 1-Quarter Return on Avg. Assets (%)



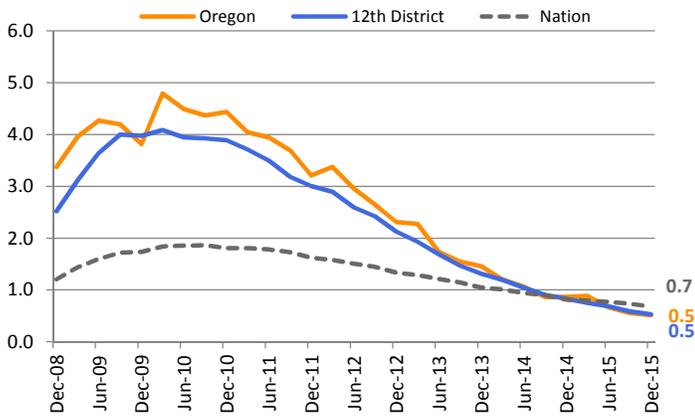
Quarterly net income / average assets, annualized

### Net Interest Margin (%)



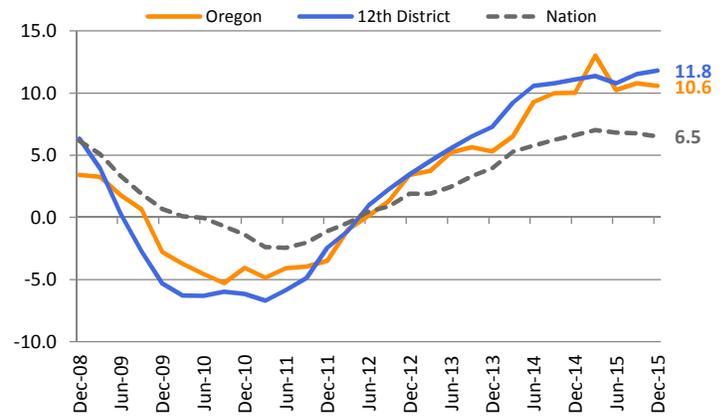
Quarterly net interest income / average earning assets, annualized

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

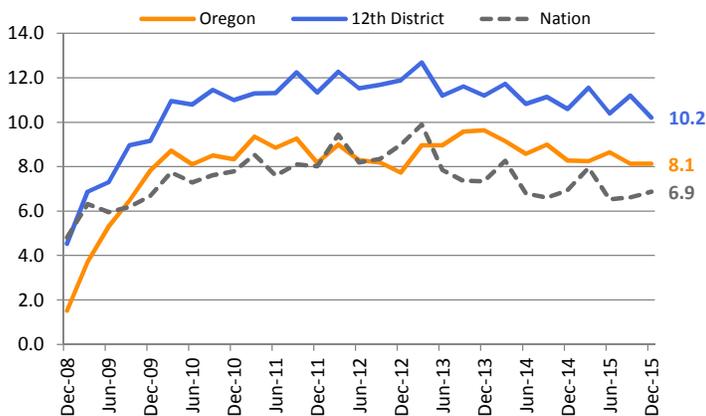


Nonperforming: 90+ days past due + nonaccrual + other real estate owned

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

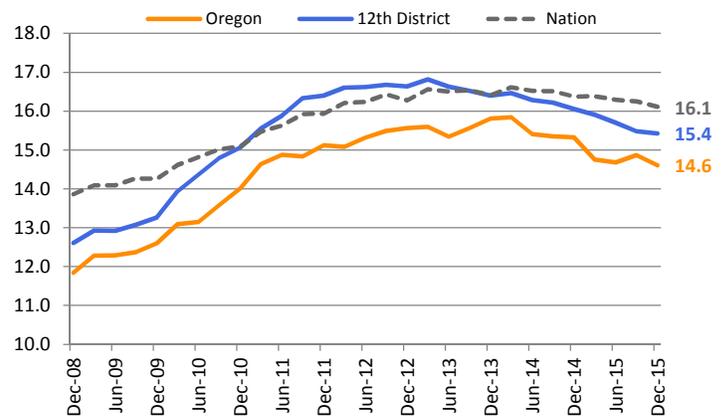


### Avg. Short-Term Investments / Total Assets (%)



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	Oregon			United States		
	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
median bank asset size (millions)	\$202	\$201	\$184	\$185	\$181	\$173
number of banks	22	22	25	5,309	5,381	5,573
-state member	1	1	1	802	807	822
-national	1	1	1	990	1,013	1,064
-nonmember	20	20	23	3,517	3,561	3,687
memo: number < 5 yrs. old	0	0	0	4	7	13

II. Balance Sheet Highlights	Average Oregon Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	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)	235.1	227.3	214.6	113.1	110.5	110.1
-construction & land development	32.0	29.2	29.2	25.6	24.6	24.3
-nonfarm nonresidential (excl. owner-occupied)	145.0	143.3	132.1	61.1	60.2	60.8
-multi-family	30.9	31.2	37.0	10.0	9.7	9.4
nonfarm nonresidential owner-occupied	137.1	137.0	139.9	67.1	66.7	67.7
1-4 family residential (includes home equity)	80.2	81.9	78.5	135.1	134.4	134.5
agricultural & farmland secured	14.6	15.4	11.9	48.3	48.3	45.8
commercial & industrial	89.5	89.3	104.7	67.9	67.3	72.5
consumer	7.0	7.1	7.7	19.3	19.5	20.0
<b>Liquidity, Funding, and Capital</b>	%	%	%	%	%	%
net loans & leases growth rate (year-over-year)	10.6	10.8	10.0	6.5	6.8	6.6
net loans & leases / total assets	69.3	67.6	68.1	64.0	63.9	62.4
core deposits / total assets (w/CDs <= \$250K)	82.4	82.5	81.6	79.4	79.0	79.7
net noncore funding dependence (w/CDs > \$250K)	-3.1	-3.0	-2.7	1.8	2.2	1.4
securities / total assets	14.8	14.8	15.2	20.1	20.5	21.3
tier 1 leverage ratio	10.6	10.7	10.5	10.3	10.3	10.2
total risk-based capital ratio	14.6	14.9	15.3	16.1	16.3	16.4

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	0.93	0.86	0.78	0.93	0.94	0.91
net interest income (tax equivalent) / average assets	3.82	3.80	3.75	3.49	3.49	3.50
net interest margin	4.12	4.09	4.03	3.74	3.74	3.76
noninterest revenues / average assets	0.61	0.64	0.65	0.57	0.56	0.57
overhead expenses / average assets	3.33	3.34	3.49	2.84	2.81	2.88
loan loss provisions / average assets	0.03	0.03	0.02	0.07	0.06	0.07
efficiency ratio(overhead expense / NOI tax equivalent)	72.45	71.84	77.20	68.45	67.98	69.20
<b>Asset Quality</b>	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	0.23	0.27	0.54	0.71	0.76	0.84
loans & leases past due 30-89 days / gross loans & leases	0.10	0.09	0.18	0.53	0.50	0.57
loans & leases past due 30+ days or nonaccrual / grs lns & lses	0.43	0.48	0.99	1.42	1.45	1.61
allowance for losses / loans & leases not held for sale	1.39	1.41	1.47	1.33	1.36	1.40
net charge-offs / year to date average loans & leases	0.02	0.00	0.04	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



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