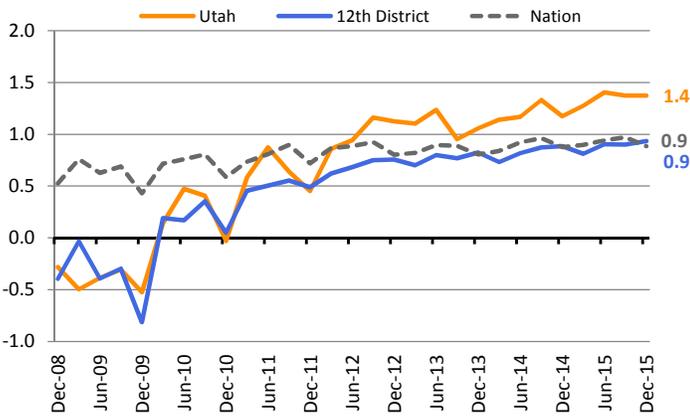
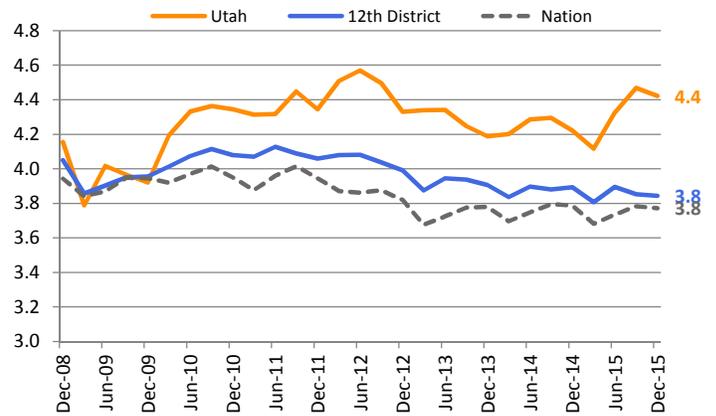


Average 1-Quarter Return on Avg. Assets (%)



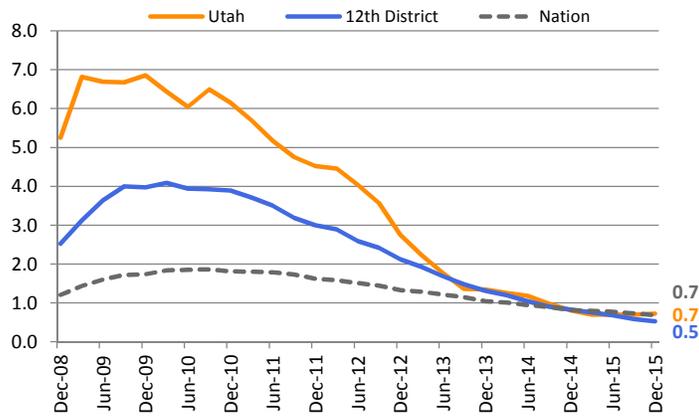
Quarterly net income / average assets, annualized

Net Interest Margin (%)



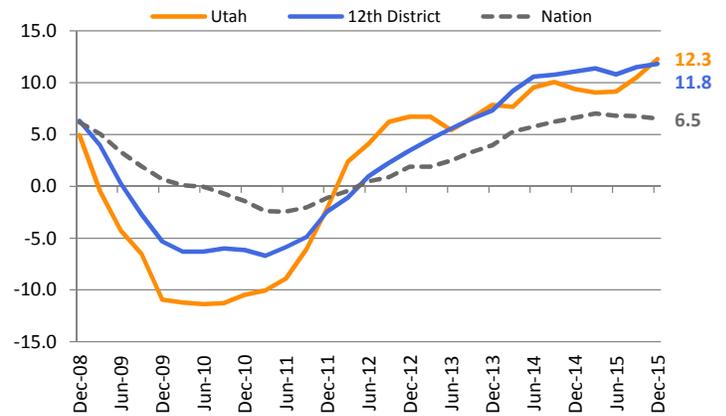
Quarterly net interest income / average earning assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

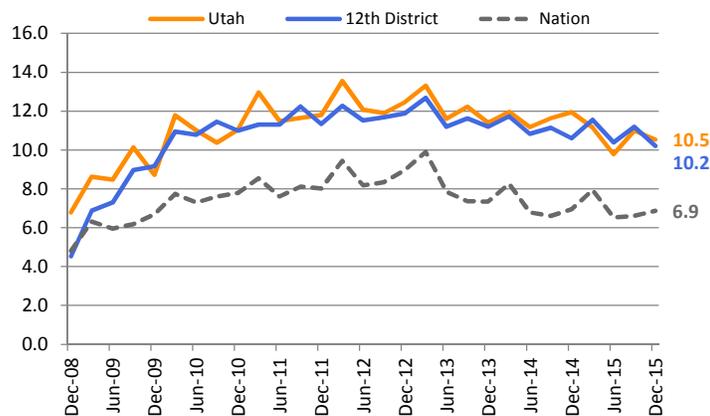


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

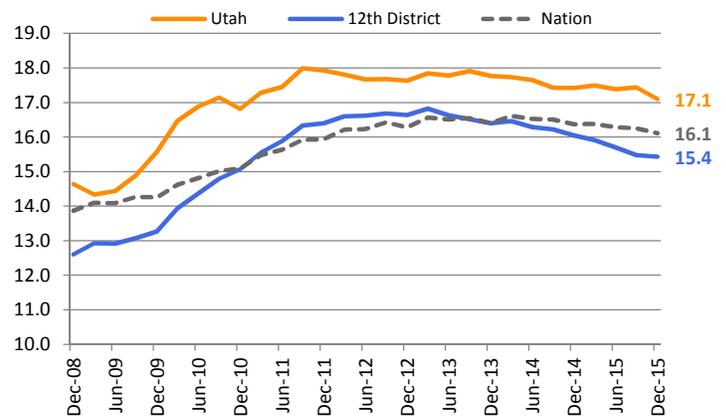


Avg. Short-Term Investments / Total Assets (%)



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	Utah			United States		
	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
median bank asset size (millions)	\$290	\$288	\$278	\$185	\$181	\$173
number of banks	30	30	31	5,309	5,381	5,573
-state member	5	5	5	802	807	822
-national	4	4	4	990	1,013	1,064
-nonmember	21	21	22	3,517	3,561	3,687
memo: number < 5 yrs. old	0	0	0	4	7	13

II. Balance Sheet Highlights	Average Utah 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)	142.8	132.0	128.1	113.1	110.5	110.1
-construction & land development	57.5	54.8	59.8	25.6	24.6	24.3
-nonfarm nonresidential (excl. owner-occupied)	50.7	49.6	47.6	61.1	60.2	60.8
-multi-family	11.1	7.7	6.9	10.0	9.7	9.4
nonfarm nonresidential owner-occupied	80.4	84.7	79.2	67.1	66.7	67.7
1-4 family residential (includes home equity)	66.6	64.1	69.1	135.1	134.4	134.5
agricultural & farmland secured	2.1	2.5	2.9	48.3	48.3	45.8
commercial & industrial	91.6	87.0	87.2	67.9	67.3	72.5
consumer	10.3	10.8	9.2	19.3	19.5	20.0
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loans & leases growth rate (year-over-year)	12.3	10.5	9.4	6.5	6.8	6.6
net loans & leases / total assets	70.8	67.9	67.3	64.0	63.9	62.4
core deposits / total assets (w/CDs <= \$250K)	77.2	77.3	77.6	79.4	79.0	79.7
net noncore funding dependence (w/CDs > \$250K)	0.2	-2.9	-2.0	1.8	2.2	1.4
securities / total assets	9.7	10.1	9.3	20.1	20.5	21.3
tier 1 leverage ratio	12.4	12.5	12.2	10.3	10.3	10.2
total risk-based capital ratio	17.1	17.4	17.4	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	1.33	1.38	1.15	0.93	0.94	0.91
net interest income (tax equivalent) / average assets	4.07	4.07	3.98	3.49	3.49	3.50
net interest margin	4.35	4.35	4.26	3.74	3.74	3.76
noninterest revenues / average assets	1.01	1.03	1.19	0.57	0.56	0.57
overhead expenses / average assets	3.28	3.26	3.32	2.84	2.81	2.88
loan loss provisions / average assets	0.07	0.07	0.05	0.07	0.06	0.07
efficiency ratio(overhead expense / NOI tax equivalent)	61.13	60.92	63.31	68.45	67.98	69.20
Asset Quality	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	0.70	0.54	0.67	0.71	0.76	0.84
loans & leases past due 30-89 days / gross loans & leases	0.48	0.43	0.47	0.53	0.50	0.57
loans & leases past due 30+ days or nonaccrual / grs lns & lses	1.38	1.24	1.29	1.42	1.45	1.61
allowance for losses / loans & leases not held for sale	1.65	1.73	1.69	1.33	1.36	1.40
net charge-offs / year to date average loans & leases	0.05	0.04	0.14	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>

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