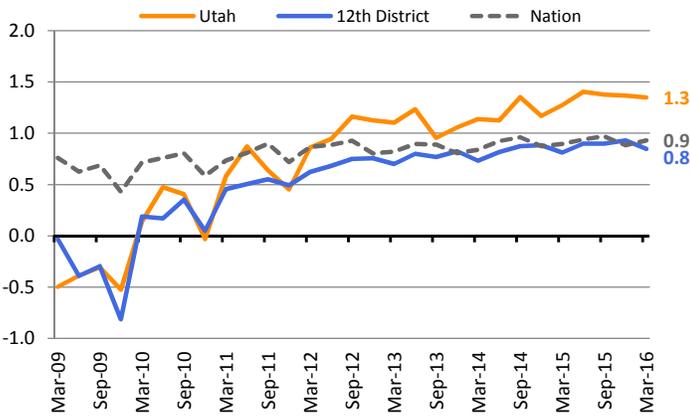


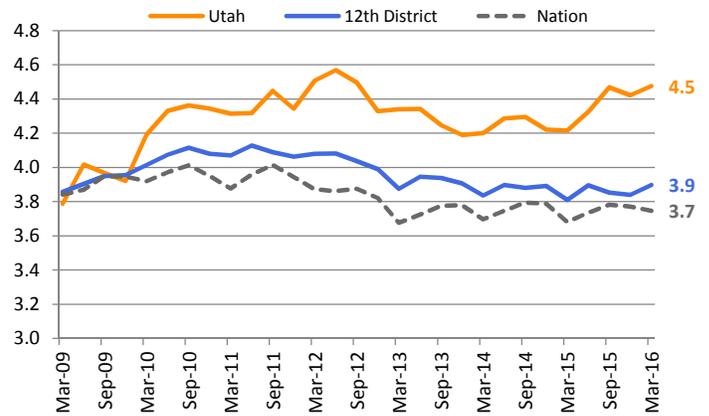
We're conducting a short survey to understand the value of Banks at a Glance to bankers and others. In particular, we are interested in your opinion on the possible return of the narrative summary section that previously appeared here. Please help us improve the report by taking a minute to complete the [survey linked here](#). The survey will be open through 8/31/2016. We appreciate your time!

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



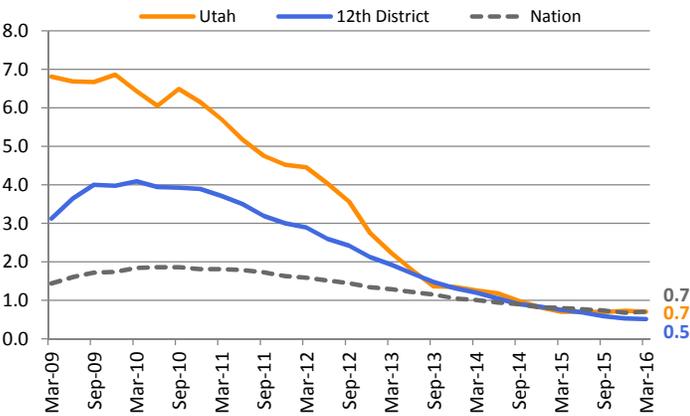
Quarterly net income / average assets, annualized

**Net Interest Margin (%)**



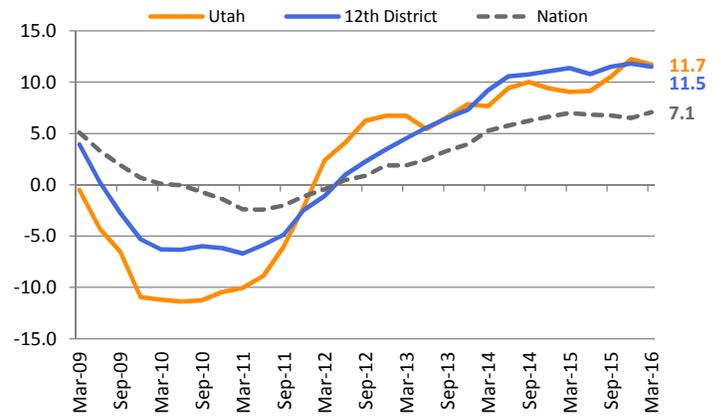
Quarterly net interest income / average earning assets, annualized

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

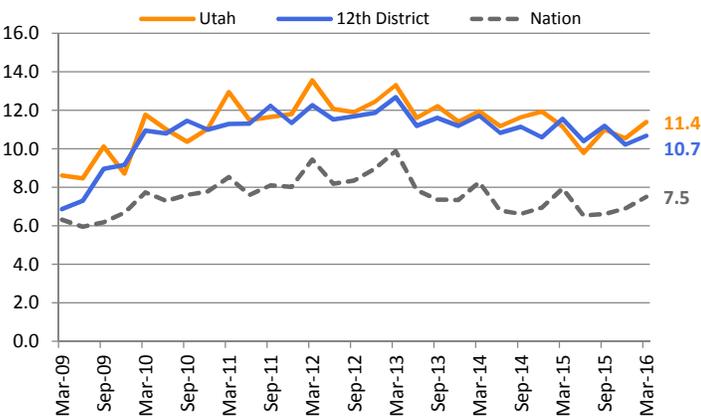


Nonperforming: 90+ days past due + nonaccrual + other real estate owned

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

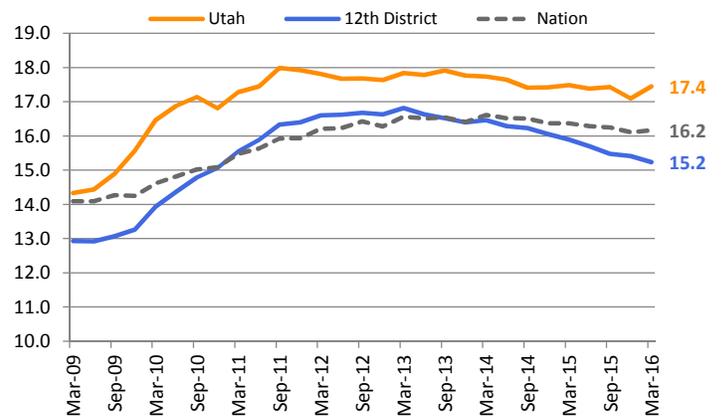


**Avg. Short-Term Investments / Total Assets (%)**



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		
	Mar-16	Dec-15	Mar-15	Mar-16	Dec-15	Mar-15
median bank asset size (millions)	\$298	\$290	\$291	\$186	\$185	\$176
number of banks	30	30	31	5,260	5,309	5,502
-state member	6	5	5	799	802	814
-national	4	4	4	978	990	1,048
-nonmember	20	21	22	3,483	3,517	3,640
memo: number < 5 yrs. old	0	0	0	4	4	11

II. Balance Sheet Highlights	Average Utah Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Mar-16	Dec-15	Mar-15	Mar-16	Dec-15	Mar-15
<b>Selected Loan Concentrations (% Total Risk-Based Capital)</b>	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	139.9	142.8	129.0	112.9	112.4	109.4
-construction & land development	57.6	57.5	54.4	25.5	25.5	24.0
-nonfarm nonresidential (excl. owner-occupied)	47.4	50.7	50.1	60.7	60.7	60.5
-multi-family	9.1	11.1	8.3	10.0	9.9	9.4
nonfarm nonresidential owner-occupied	80.4	80.4	80.4	66.5	66.8	67.3
1-4 family residential (includes home equity)	63.1	66.6	68.4	134.4	135.0	133.7
agricultural & farmland secured	2.3	2.1	3.1	48.5	48.8	44.8
commercial & industrial	95.9	91.6	84.3	67.5	67.8	67.0
consumer	10.0	10.3	9.1	19.0	19.4	19.2
<b>Liquidity, Funding, and Capital</b>	%	%	%	%	%	%
net loans & leases growth rate (year-over-year)	11.7	12.2	9.0	7.1	6.5	7.0
net loans & leases / total assets	70.2	70.8	66.3	64.0	64.0	61.8
core deposits / total assets (w/CDs <= \$250K)	78.0	77.2	78.5	79.5	79.4	80.0
net noncore funding dependence (w/CDs > \$250K)	-3.4	0.2	-2.8	0.9	1.8	0.0
securities / total assets	9.7	9.7	9.5	19.8	20.1	21.2
tier 1 leverage ratio	12.5	12.3	12.2	10.3	10.3	10.2
total risk-based capital ratio	17.4	17.1	17.5	16.2	16.1	16.4

III. Performance Measures	Mar-16	Dec-15	Mar-15	Mar-16	Dec-15	Mar-15
<b>Earnings (year-to-date annualized)</b>	%	%	%	%	%	%
return on average assets	1.35	1.33	1.27	0.93	0.93	0.90
net interest income (tax equivalent) / average assets	4.23	4.07	3.92	3.50	3.49	3.43
net interest margin	4.48	4.35	4.22	3.75	3.74	3.68
noninterest revenues / average assets	0.88	1.01	0.95	0.54	0.57	0.54
overhead expenses / average assets	3.27	3.28	3.20	2.81	2.84	2.81
loan loss provisions / average assets	0.08	0.07	0.03	0.05	0.07	0.04
efficiency ratio(overhead expense / NOI tax equivalent)	62.11	61.13	62.03	67.98	68.46	69.14
<b>Asset Quality</b>	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	0.77	0.70	0.62	0.74	0.71	0.84
loans & leases past due 30-89 days / gross loans & leases	0.48	0.48	0.54	0.58	0.53	0.64
loans & leases past due 30+ days or nonaccrual / grs lns & lses	1.60	1.39	1.24	1.53	1.42	1.70
allowance for losses / loans & leases not held for sale	1.64	1.64	1.73	1.34	1.33	1.41
net charge-offs / year to date average loans & leases	0.06	0.05	0.05	0.02	0.07	0.02

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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Financial Institution Supervision and Credit  
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