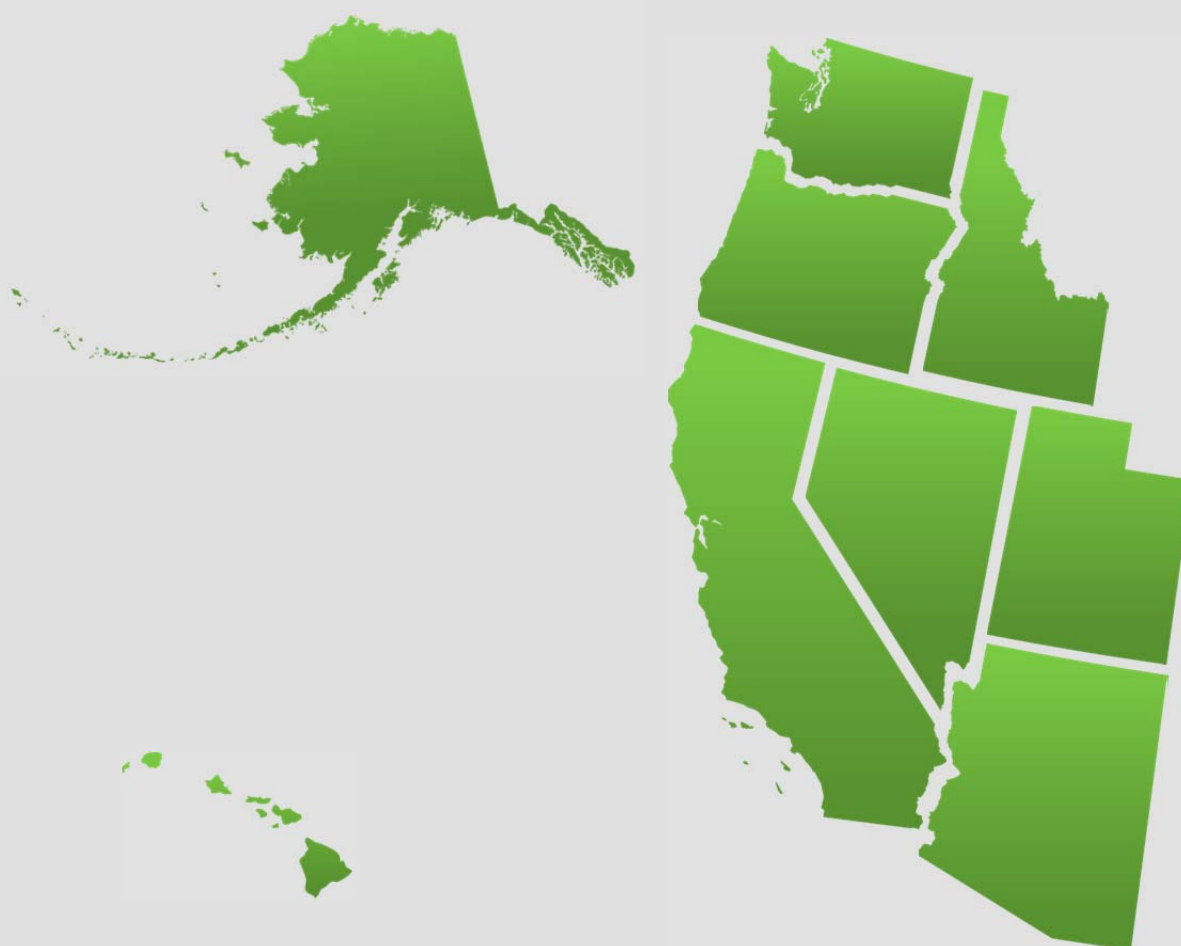


Banks at a Glance

12th Federal Reserve District Banking Profiles by State



Click on map to navigate to a state report. Select Alt - Back Arrow to return.

Profile of 12th District Banks

Banking Trends

(commercial banks only)

Data as of 09/30/13

I. Summary Items	District			United States		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
median bank asset size (millions)	\$264	\$247	\$236	\$161	\$161	\$157
number of banks	376	383	410	5,871	5,917	6,110
-state member	37	37	36	817	820	811
-national	67	69	79	1,183	1,193	1,272
-nonmember	272	277	295	3,871	3,904	4,027
memo: number < 5 yrs. old	4	6	25	40	56	153

II. Balance Sheet Highlights	Average District Bank			Average U.S. Bank		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	197.8	195.1	192.0	113.0	112.6	112.3
-construction & land development	26.0	26.6	28.1	25.8	25.6	26.4
-nonfarm nonresidential (excl. owner-occupied)	130.4	129.2	127.0	65.7	65.7	65.5
-multi-family	23.9	22.9	20.2	11.2	11.0	10.5
nonfarm nonresidential owner-occupied	112.7	114.1	118.4	72.1	72.6	73.1
1-4 family residential (includes home equity)	75.6	76.1	79.1	137.4	138.4	143.0
agricultural & farm loan balances	10.0	9.9	8.9	61.6	60.3	61.0
commercial & industrial loans	95.3	96.1	96.3	75.8	76.6	75.9
consumer loans	7.0	7.2	7.8	23.5	23.7	25.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	7.0	6.2	2.8	3.5	2.7	1.2
net loans / assets	64.8	64.8	63.6	59.6	59.2	59.0
core deposits / total assets (w/CDs <= \$250K)	77.9	77.6	77.6	79.8	80.1	79.4
net noncore funding dependence (w/CDs > \$250K)	-4.2	-4.0	-4.8	0.1	-0.8	-1.0
securities / assets	13.3	13.4	13.6	23.1	23.1	22.6
tier 1 leverage ratio	11.3	11.4	11.2	10.3	10.1	10.1
total risk-based capital ratio	16.9	17.0	17.1	17.0	17.0	17.0

III. Performance Measures	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
	%	%	%	%	%	%
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.79	0.78	0.67	0.88	0.87	0.90
net interest income (tax equivalent) / average assets	3.68	3.67	3.79	3.45	3.42	3.57
noninterest revenues / average assets	0.67	0.69	0.65	0.63	0.63	0.62
overhead expenses / average assets	3.40	3.43	3.49	2.90	2.89	2.95
loan loss provisions / average assets	0.08	0.09	0.24	0.11	0.11	0.20
efficiency ratio	75.44	76.01	76.25	69.82	70.15	69.17
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	1.7	1.9	2.6	1.4	1.5	1.8
loans past due 30-89 days / total loans	0.3	0.3	0.5	0.8	0.8	0.9
loans past due 30+ days + noncurrent / total loans	2.2	2.4	3.4	2.4	2.5	2.9
allowance for losses / loans & leases not held for sale	2.0	2.1	2.4	1.6	1.7	1.7
net charge-offs / average loans (YTD annualized)	0.2	0.2	0.5	0.2	0.2	0.3

Population of banks includes commercial banks only. De Novo (banks < 5 years old) are omitted.

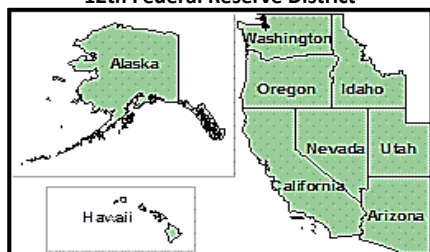
Averages are trimmed (upper/lower 10% of observations are removed before averaging).

CRE = Commercial Real Estate.

Sources: Regulatory Call & Income Reports; Federal Reserve financial & exam databases.

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12th Federal Reserve District



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Banking Supervision & Regulation
Federal Reserve Bank of San Francisco

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<http://www.frbsf.org/our-district/press/>



Banks at a Glance: Alaska

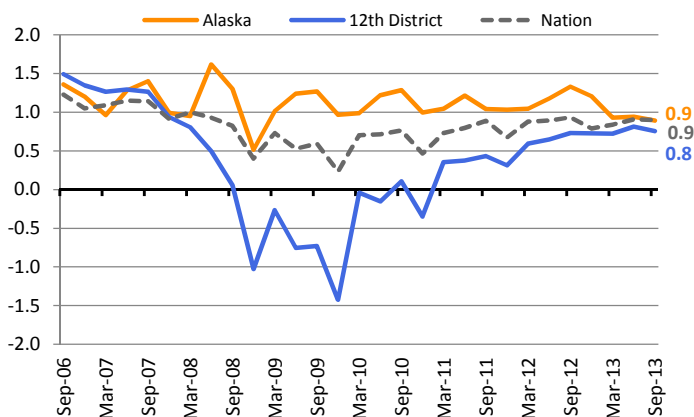
Federal Reserve Bank of San Francisco
Banking Supervision & Regulation

December 2013
Data as of 09/30/13

Overview:

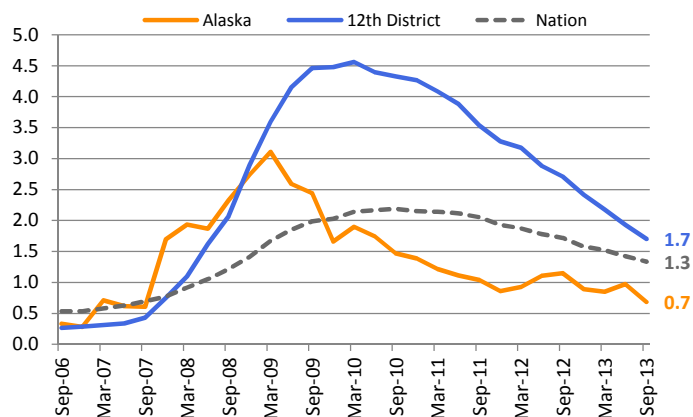
- Average quarterly (and year-to-date) bank profitability (ROAA of 0.9%) was better than the nation, but was down from a year earlier due to net interest margin compression and lower noninterest revenue ratios.
- The average nonperforming asset ratios fell to 0.68%, the second lowest in the District and eighth lowest nationally. Alaskan banks had an average net loan losses/average loans ratio of zero through 9/30/13, lowest in the country.
- Loan growth increased at a modest pace; the average short-term investments ratio remained the highest nationally.
- The average Risk-Based Capital ratio edged up to 17.2%, above both District and national averages.

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



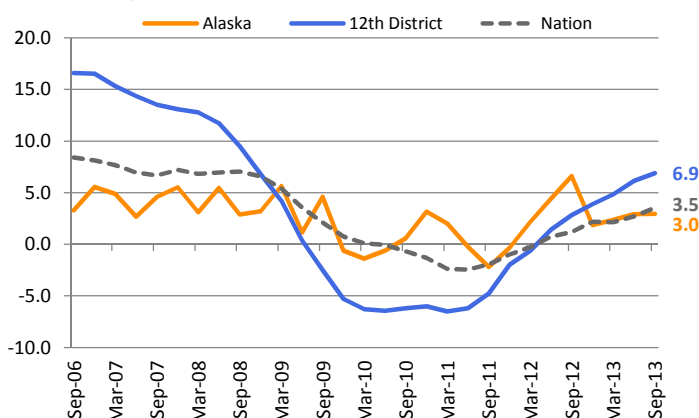
Quarterly net income / average assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

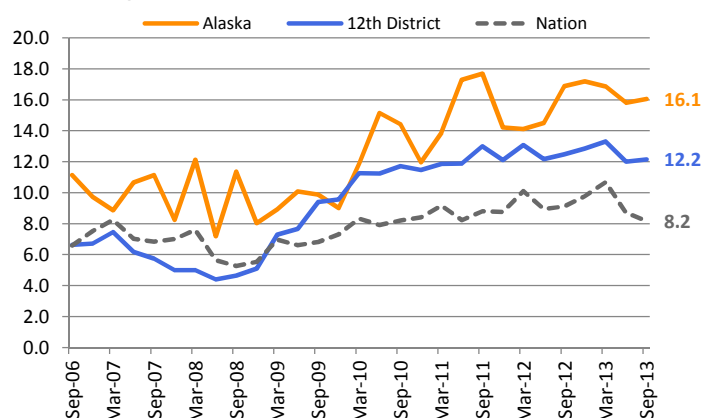


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

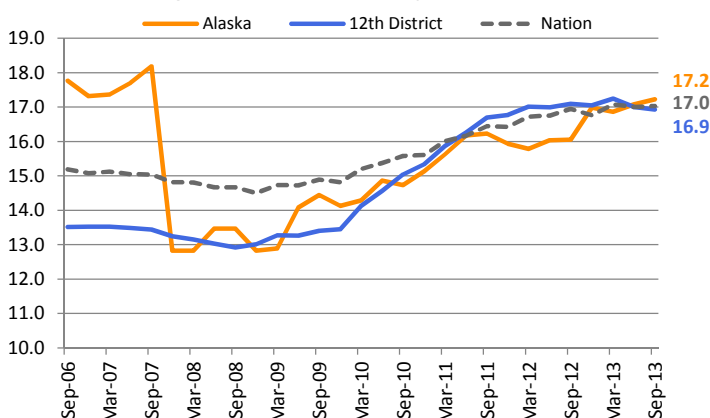


Avg. Short-Term Investments / Total Assets (%)



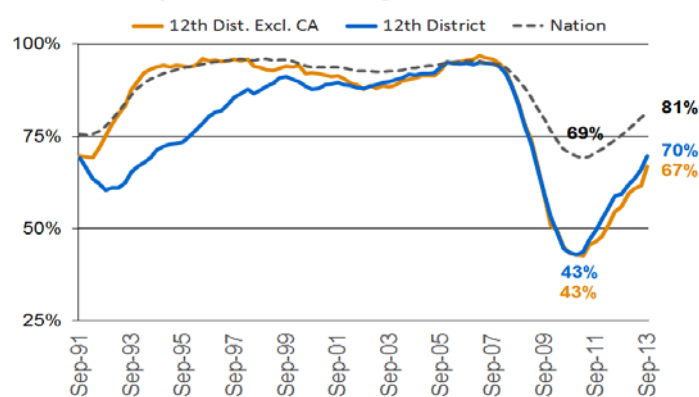
Short term investments: = < 1 year

Avg. Total Risk-Based Capital Ratio (%)



Total capital / risk based assets

Pct. of Banks & Thrifts in Satisfactory or Better Condition, per CAMELS Ratings (national and state chartered)



Based on examination completion dates; preliminary data for recent quarters

I. Summary Items	Alaska			United States		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
median bank asset size (millions)	\$843	\$803	\$797	\$161	\$161	\$157
number of banks	4	4	4	5,871	5,917	6,110
-state member	0	0	0	817	820	811
-national	1	1	1	1,183	1,193	1,272
-nonmember	3	3	3	3,871	3,904	4,027
memo: number < 5 yrs. old	0	0	0	40	56	153

II. Balance Sheet Highlights	Average Alaska Bank			Average U.S. Bank		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	157.3	163.1	133.0	113.0	112.6	112.3
-construction & land development	41.9	41.1	45.6	25.8	25.6	26.4
-nonfarm nonresidential (excl. owner-occupied)	108.0	112.7	81.3	65.7	65.7	65.5
-multi-family	9.4	9.7	7.9	11.2	11.0	10.5
nonfarm nonresidential owner-occupied	95.9	93.6	119.6	72.1	72.6	73.1
1-4 family residential (includes home equity)	62.2	62.7	77.0	137.4	138.4	143.0
agricultural & farmland secured	5.0	5.1	4.8	61.6	60.3	61.0
commercial & industrial	77.1	84.5	88.6	75.8	76.6	75.9
consumer	7.4	7.4	7.4	23.5	23.7	25.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	3.0	2.9	6.6	3.5	2.7	1.2
net loans / assets	47.6	52.6	52.2	59.6	59.2	59.0
core deposits / total assets (w/CDs <= \$250K)	78.7	78.0	78.3	79.8	80.1	79.4
net noncore funding dependence (w/CDs > \$250K)	-5.6	-5.4	-7.9	0.1	-0.8	-1.0
securities / assets	33.3	31.3	31.5	23.1	23.1	22.6
tier 1 leverage ratio	10.6	11.0	10.5	10.3	10.1	10.1
total risk-based capital ratio	17.2	17.1	16.1	17.0	17.0	17.0

III. Performance Measures	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
	%	%	%	%	%	%
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.94	0.96	1.17	0.88	0.87	0.90
net interest income (tax equivalent) / average assets	3.79	3.79	4.01	3.45	3.42	3.57
noninterest revenues / average assets	1.06	1.11	1.30	0.63	0.63	0.62
overhead expenses / average assets	3.56	3.65	3.60	2.90	2.89	2.95
loan loss provisions / average assets	0.03	0.04	0.01	0.11	0.11	0.20
efficiency ratio	70.26	69.66	67.00	69.82	70.15	69.17
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.8	1.1	1.4	1.4	1.5	1.8
loans past due 30-89 days / total loans	0.2	0.4	0.4	0.8	0.8	0.9
loans past due 30+ days + noncurrent / total loans	1.0	1.6	1.6	2.4	2.5	2.9
allowance for losses / loans & leases not held for sale	1.6	1.6	1.5	1.6	1.7	1.7
net charge-offs / average loans (YTD annualized)	0.0	0.0	0.1	0.2	0.2	0.3

Population of banks includes commercial banks only. De Novo (banks <5 years old) are omitted.

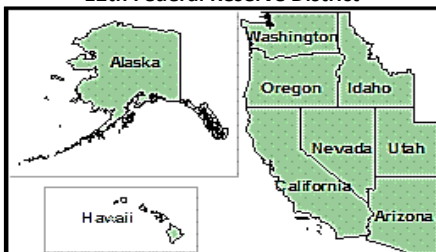
Averages are trimmed (upper/lower 10% of observations are removed before averaging).

CRE = Commercial Real Estate.

Sources: Regulatory Call & Income Reports; Federal Reserve financial & exam databases.

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12th Federal Reserve District



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Banking Supervision & Regulation
Federal Reserve Bank of San Francisco

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Banks at a Glance: Arizona

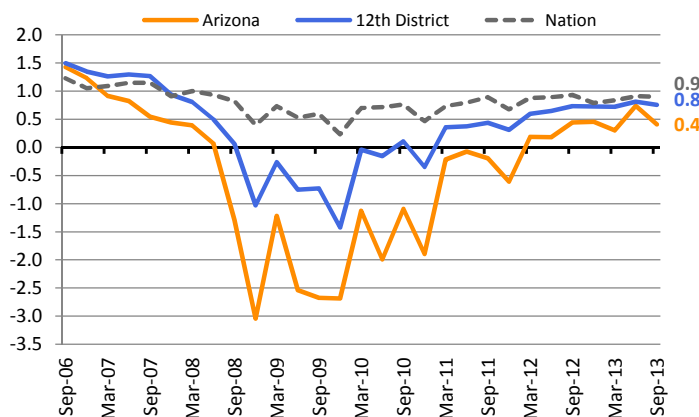
Federal Reserve Bank of San Francisco
Banking Supervision & Regulation

December 2013
Data as of 09/30/13

Overview:

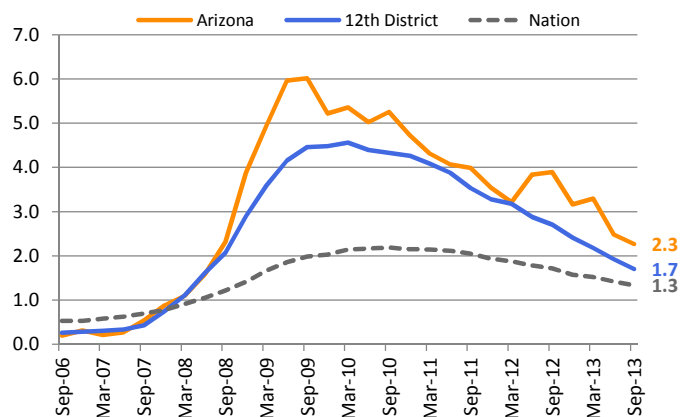
- Quarterly profitability dipped in 3Q13, but the year-to-date average ROAA of 0.72% (see second page) doubled from the year-ago level, mainly from improved net interest margins.
- The average nonperforming asset ratio dropped significantly since 2009, but still ranked seventh highest nationally.
- Average annual loan growth cooled from the prior quarter, but at 7.2%, was double the national average; balance sheet liquidity and capital ratios remained at historically high levels for the state.
- The overall health of 12th District banks & thrifts continued to improve with 70% holding satisfactory or better regulatory CAMELS ratings, up from 43% in 2010. Arizona institutions also improved, but less than half are rated satisfactory or better.

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



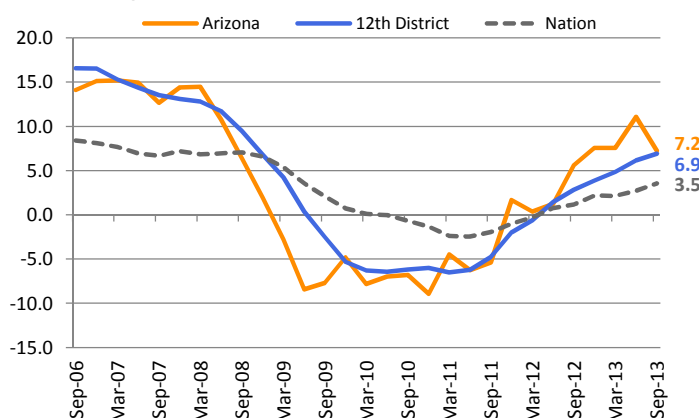
Quarterly net income / average assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

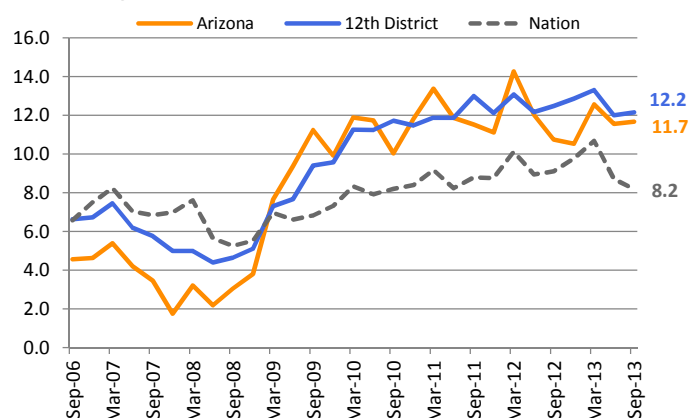


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

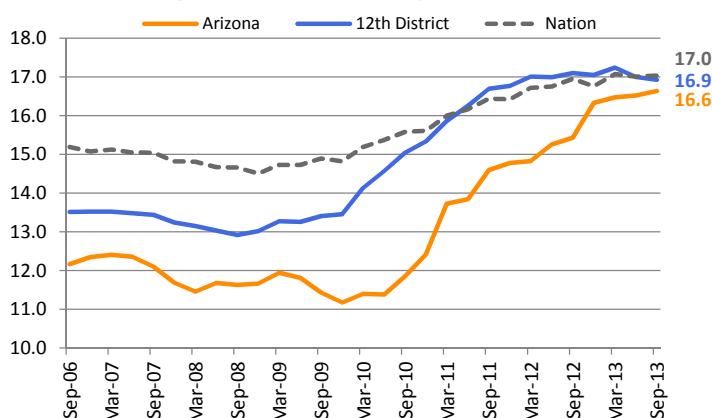


Avg. Short-Term Investments / Total Assets (%)



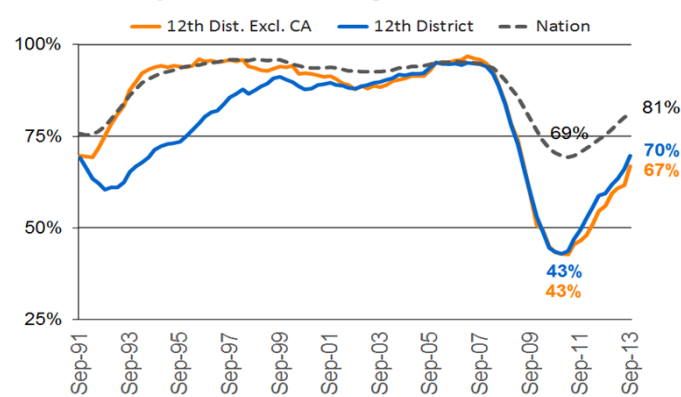
Short term investments: = < 1 year

Avg. Total Risk-Based Capital Ratio (%)



Total capital / risk based assets

Pct. of Banks & Thrifts in Satisfactory or Better Condition, per CAMELS Ratings (national and state chartered)



Based on examination completion dates; preliminary data for recent quarters

I. Summary Items	Arizona			United States		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
median bank asset size (millions)	\$169	\$173	\$165	\$161	\$161	\$157
number of banks	23	24	29	5,871	5,917	6,110
-state member	0	0	0	817	820	811
-national	9	9	11	1,183	1,193	1,272
-nonmember	14	15	17	3,871	3,904	4,027
memo: number < 5 yrs. old	0	0	0	40	56	153

II. Balance Sheet Highlights	Average Arizona Bank			Average U.S. Bank		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	169.4	177.2	191.2	113.0	112.6	112.3
-construction & land development	41.0	44.4	53.7	25.8	25.6	26.4
-nonfarm nonresidential (excl. owner-occupied)	102.8	108.2	111.7	65.7	65.7	65.5
-multi-family	14.4	15.7	16.9	11.2	11.0	10.5
nonfarm nonresidential owner-occupied	169.8	171.7	185.2	72.1	72.6	73.1
1-4 family residential (includes home equity)	101.1	108.8	123.4	137.4	138.4	143.0
agricultural & farmland secured	3.9	3.5	5.1	61.6	60.3	61.0
commercial & industrial	81.1	86.3	100.9	75.8	76.6	75.9
consumer	5.2	5.8	7.0	23.5	23.7	25.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	7.2	11.1	5.6	3.5	2.7	1.2
net loans / assets	65.5	66.1	65.5	59.6	59.2	59.0
core deposits / total assets (w/CDs <= \$250K)	77.3	78.4	78.9	79.8	80.1	79.4
net noncore funding dependence (w/CDs > \$250K)	-4.4	-4.4	-3.3	0.1	-0.8	-1.0
securities / assets	12.7	12.4	12.9	23.1	23.1	22.6
tier 1 leverage ratio	11.6	11.3	10.2	10.3	10.1	10.1
total risk-based capital ratio	16.6	16.5	15.4	17.0	17.0	17.0

III. Performance Measures	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
	%	%	%	%	%	%
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.72	0.69	0.36	0.88	0.87	0.90
net interest income (tax equivalent) / average assets	3.84	3.83	3.67	3.45	3.42	3.57
noninterest revenues / average assets	1.17	1.20	1.23	0.63	0.63	0.62
overhead expenses / average assets	4.24	4.20	4.30	2.90	2.89	2.95
loan loss provisions / average assets	0.17	0.20	0.19	0.11	0.11	0.20
efficiency ratio	78.99	79.53	86.22	69.82	70.15	69.17
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	1.7	2.3	3.4	1.4	1.5	1.8
loans past due 30-89 days / total loans	0.7	0.4	0.6	0.8	0.8	0.9
loans past due 30+ days + noncurrent / total loans	2.7	2.8	4.2	2.4	2.5	2.9
allowance for losses / loans & leases not held for sale	1.9	1.9	2.3	1.6	1.7	1.7
net charge-offs / average loans (YTD annualized)	0.4	0.5	0.7	0.2	0.2	0.3

Population of banks includes commercial banks only. De Novo (banks <5 years old) are omitted.

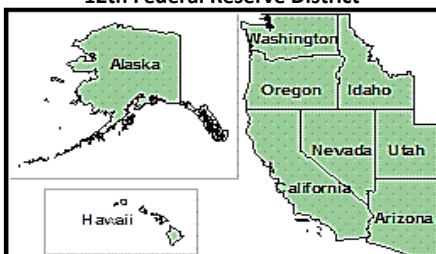
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Sources: Regulatory Call & Income Reports; Federal Reserve financial & exam databases.

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12th Federal Reserve District



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Banking Supervision & Regulation
Federal Reserve Bank of San Francisco

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Banks at a Glance: California

Federal Reserve Bank of San Francisco

Banking Supervision & Regulation

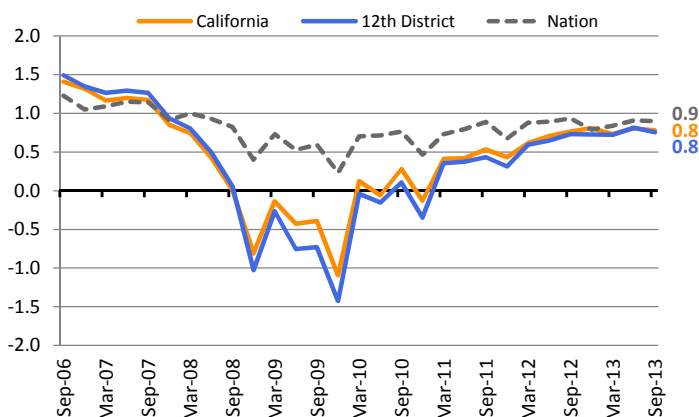
December 2013

Data as of 09/30/13

Overview:

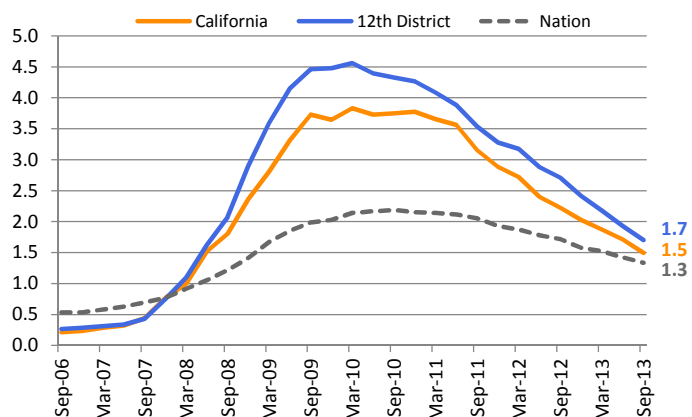
- While credit loss provisions and overhead expense ratios declined from a year ago, profitability remained relatively low, challenged by a net interest margin 80 basis points below the 2001-2007 average.
- The average nonperforming asset ratio declined further to 1.5%, third lowest among 12th District states.
- Loan growth accelerated to 7.4% on average year-over-year; short-term investments and capital ratios remained high relative to historic norms, but they're down from post-recession highs and likely to further edge downward.
- The overall health of California banks and thrifts continued to improve, with 72% holding satisfactory or better regulatory CAMELS ratings, up from 43% in 2010.

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



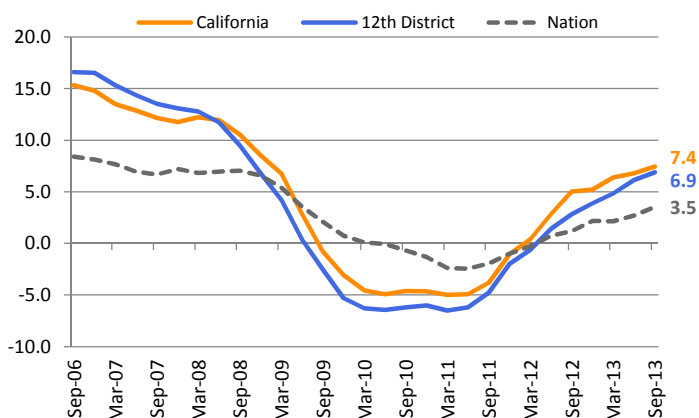
Quarterly net income / average assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

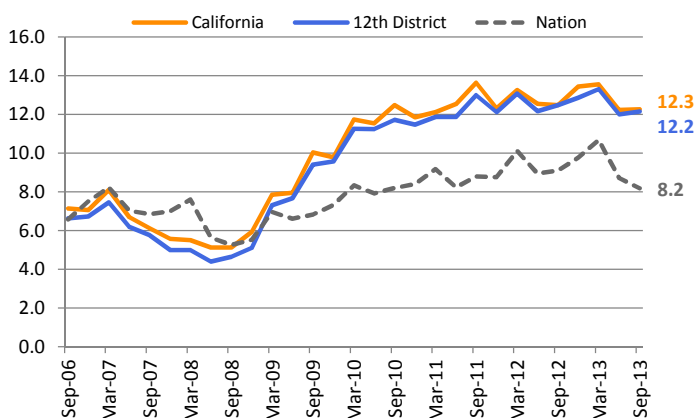


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

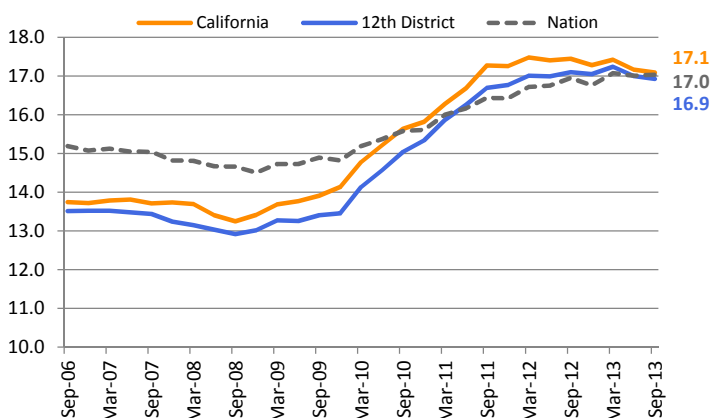


Avg. Short-Term Investments / Total Assets (%)



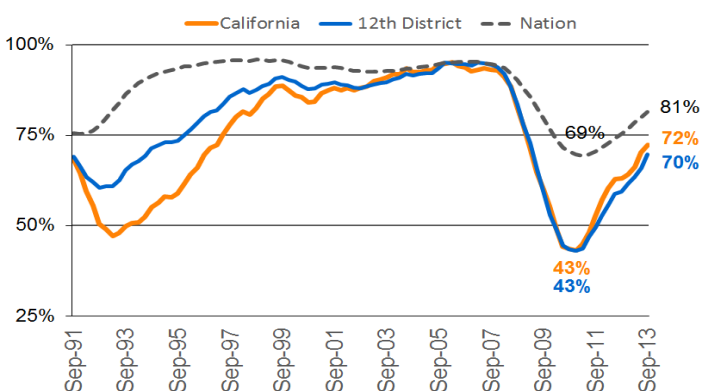
Short term investments: = < 1 year

Avg. Total Risk-Based Capital Ratio (%)



Total capital / risk based assets

Pct. of Banks & Thrifts in Satisfactory or Better Condition, per CAMELS Ratings (national and state chartered)



Based on examination completion dates; preliminary data for recent quarters

I. Summary Items	California			United States		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
median bank asset size (millions)	\$335	\$326	\$292	\$161	\$161	\$157
number of banks	204	208	218	5,871	5,917	6,110
-state member	27	27	25	817	820	811
-national	40	41	47	1,183	1,193	1,272
-nonmember	137	140	146	3,871	3,904	4,027
memo: number < 5 yrs. old	3	5	15	40	56	153

II. Balance Sheet Highlights	Average California Bank			Average U.S. Bank		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	214.8	210.8	203.8	113.0	112.6	112.3
-construction & land development	17.7	17.8	18.4	25.8	25.6	26.4
-nonfarm nonresidential (excl. owner-occupied)	155.2	151.8	146.9	65.7	65.7	65.5
-multi-family	27.0	26.1	22.9	11.2	11.0	10.5
nonfarm nonresidential owner-occupied	107.3	108.1	110.7	72.1	72.6	73.1
1-4 family residential (includes home equity)	66.4	65.5	65.2	137.4	138.4	143.0
agricultural & farmland secured	6.9	6.4	5.8	61.6	60.3	61.0
commercial & industrial	91.3	91.8	90.8	75.8	76.6	75.9
consumer	3.7	4.1	4.5	23.5	23.7	25.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	7.4	6.8	5.0	3.5	2.7	1.2
net loans / assets	64.7	64.4	63.3	59.6	59.2	59.0
core deposits / total assets (w/CDs <= \$250K)	76.3	76.1	75.7	79.8	80.1	79.4
net noncore funding dependence (w/CDs > \$250K)	-3.0	-3.2	-3.6	0.1	-0.8	-1.0
securities / assets	13.9	14.2	14.5	23.1	23.1	22.6
tier 1 leverage ratio	11.5	11.5	11.5	10.3	10.1	10.1
total risk-based capital ratio	17.1	17.2	17.4	17.0	17.0	17.0

III. Performance Measures	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
	%	%	%	%	%	%
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.79	0.77	0.70	0.88	0.87	0.90
net interest income (tax equivalent) / average assets	3.63	3.63	3.77	3.45	3.42	3.57
noninterest revenues / average assets	0.58	0.60	0.58	0.63	0.63	0.62
overhead expenses / average assets	3.23	3.28	3.34	2.90	2.89	2.95
loan loss provisions / average assets	0.08	0.08	0.24	0.11	0.11	0.20
efficiency ratio	74.20	75.01	74.34	69.82	70.15	69.17
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	1.8	2.0	2.5	1.4	1.5	1.8
loans past due 30-89 days / total loans	0.2	0.2	0.4	0.8	0.8	0.9
loans past due 30+ days + noncurrent / total loans	2.1	2.3	3.1	2.4	2.5	2.9
allowance for losses / loans & leases not held for sale	2.1	2.2	2.4	1.6	1.7	1.7
net charge-offs / average loans (YTD annualized)	0.1	0.1	0.4	0.2	0.2	0.3

Population of banks includes commercial banks only. De Novo (banks <5 years old) are omitted.

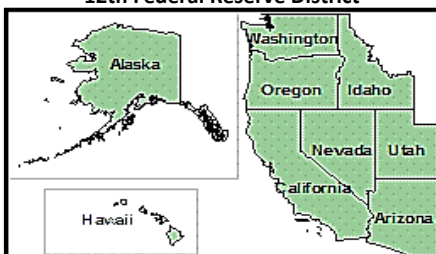
Averages are trimmed (upper/lower 10% of observations are removed before averaging).

CRE = Commercial Real Estate.

Sources: Regulatory Call & Income Reports; Federal Reserve financial & exam databases.

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Federal Reserve Bank of San Francisco

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Banks at a Glance: Hawaii

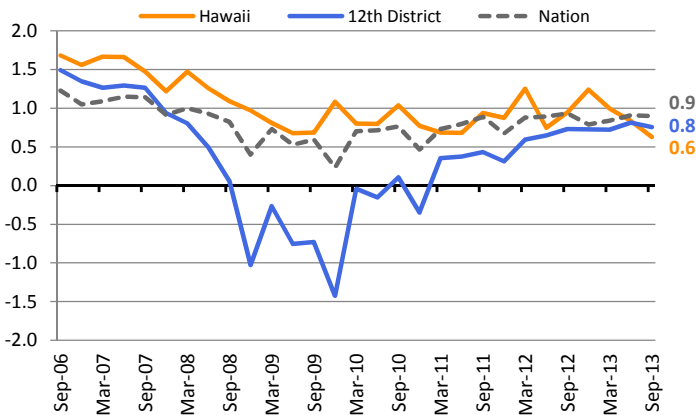
Federal Reserve Bank of San Francisco
Banking Supervision & Regulation

December 2013
Data as of 09/30/13

Overview:

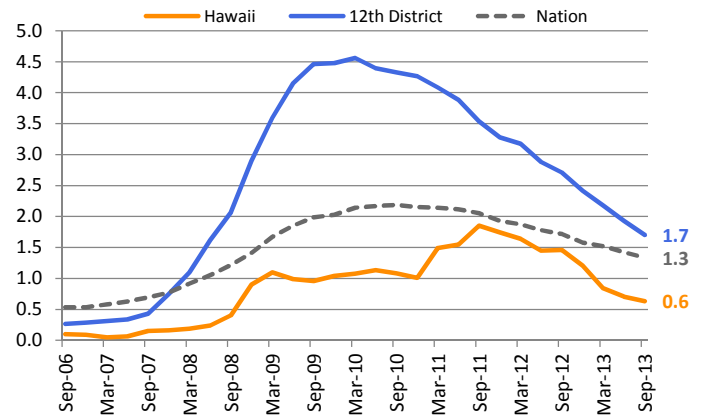
- Profitability remained challenged by low net interest margins. The average net interest income/assets ratio of 2.96% (YTD) ranked third lowest nationally and was 125 basis points below the state's 2001-2007 average. Helping offset this, provisions for credit losses/assets averaged essentially 0% year-to-date, the lowest provision level of any state.
- The average nonperforming asset ratio dropped to 0.63%, the lowest in the 12th District and 7th lowest nationwide. Only ten states, including Hawaii, had an average net loan losses/average loans ratio of 10 basis points or lower.
- Loan growth remained healthy at a 5.3% annual rate. The average short-term investments ratio remained high, while capital ratios remained elevated but on a gradual downward trend.

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



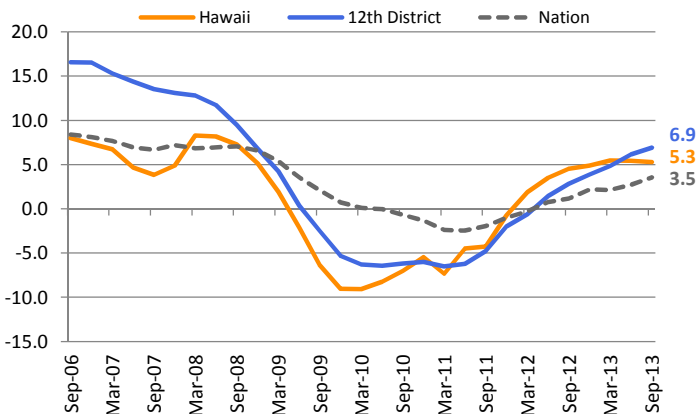
Quarterly net income / average assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

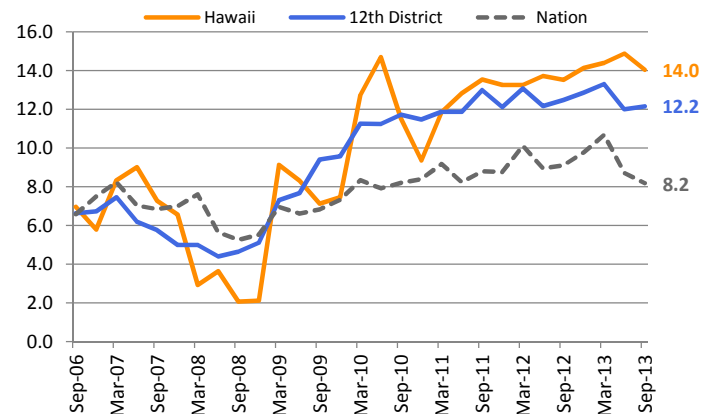


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

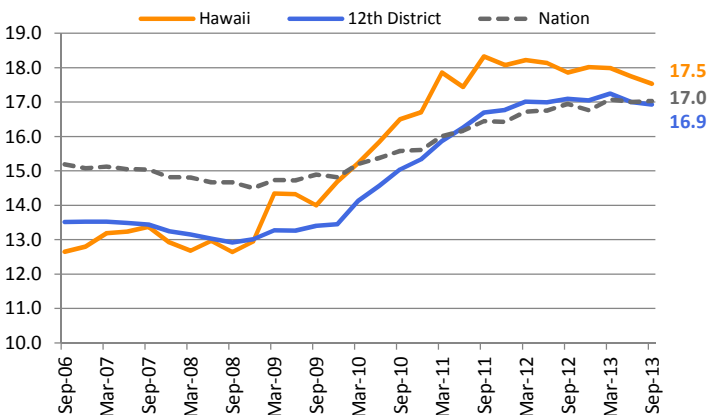


Avg. Short-Term Investments / Total Assets (%)



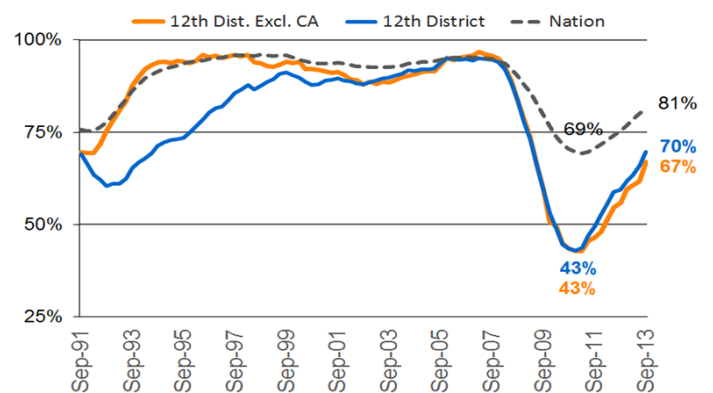
Short term investments: = < 1 year

Avg. Total Risk-Based Capital Ratio (%)



Total capital / risk based assets

Pct. of Banks & Thrifts in Satisfactory or Better Condition, per CAMELS Ratings (national and state chartered)



Based on examination completion dates; preliminary data for recent quarters

I. Summary Items	Hawaii			United States		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
median bank asset size (millions)	\$2,666	\$2,645	\$2,449	\$161	\$161	\$157
number of banks	6	6	6	5,871	5,917	6,110
-state member	1	1	1	817	820	811
-national	1	1	1	1,183	1,193	1,272
-nonmember	4	4	4	3,871	3,904	4,027
memo: number < 5 yrs. old	0	0	0	40	56	153

II. Balance Sheet Highlights	Average Hawaii Bank			Average U.S. Bank		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	151.2	146.3	150.0	113.0	112.6	112.3
-construction & land development	15.7	14.9	16.6	25.8	25.6	26.4
-nonfarm nonresidential (excl. owner-occupied)	88.0	94.6	87.9	65.7	65.7	65.5
-multi-family	29.1	24.4	26.5	11.2	11.0	10.5
nonfarm nonresidential owner-occupied	60.0	59.4	57.4	72.1	72.6	73.1
1-4 family residential (includes home equity)	154.4	156.4	146.4	137.4	138.4	143.0
agricultural & farmland secured	0.3	0.3	0.3	61.6	60.3	61.0
commercial & industrial	108.9	108.5	105.0	75.8	76.6	75.9
consumer	33.4	29.1	25.4	23.5	23.7	25.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	5.3	5.4	4.5	3.5	2.7	1.2
net loans / assets	54.8	54.0	54.5	59.6	59.2	59.0
core deposits / total assets (w/CDs <= \$250K)	74.8	74.1	73.8	79.8	80.1	79.4
net noncore funding dependence (w/CDs > \$250K)	-0.6	-2.9	0.8	0.1	-0.8	-1.0
securities / assets	21.8	22.3	23.2	23.1	23.1	22.6
tier 1 leverage ratio	9.9	9.8	10.0	10.3	10.1	10.1
total risk-based capital ratio	17.5	17.7	17.9	17.0	17.0	17.0

III. Performance Measures	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
	%	%	%	%	%	%
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.85	0.86	0.98	0.88	0.87	0.90
net interest income (tax equivalent) / average assets	2.96	2.92	3.20	3.45	3.42	3.57
noninterest revenues / average assets	0.81	0.87	0.83	0.63	0.63	0.62
overhead expenses / average assets	2.93	2.95	3.05	2.90	2.89	2.95
loan loss provisions / average assets	0.00	0.00	0.07	0.11	0.11	0.20
efficiency ratio	78.43	77.67	76.22	69.82	70.15	69.17
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	0.7	0.7	0.9	1.4	1.5	1.8
loans past due 30-89 days / total loans	0.3	0.5	0.8	0.8	0.8	0.9
loans past due 30+ days + noncurrent / total loans	1.1	1.3	2.4	2.4	2.5	2.9
allowance for losses / loans & leases not held for sale	2.0	2.1	2.1	1.6	1.7	1.7
net charge-offs / average loans (YTD annualized)	0.1	0.1	0.2	0.2	0.2	0.3

Population of banks includes commercial banks only. De Novo (banks <5 years old) are omitted.

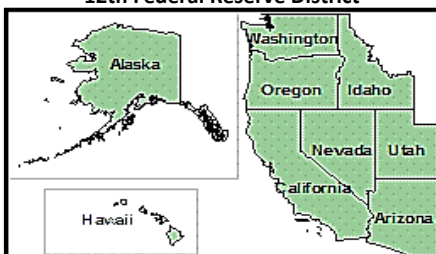
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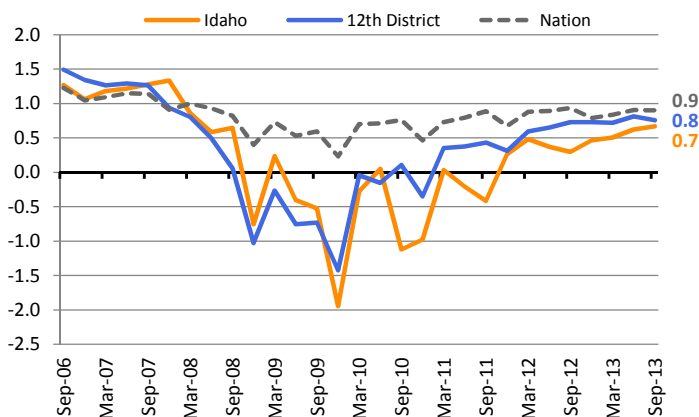
Banks at a Glance: Idaho

Federal Reserve Bank of San Francisco
Banking Supervision & Regulation
December 2013
Data as of 09/30/13

Overview:

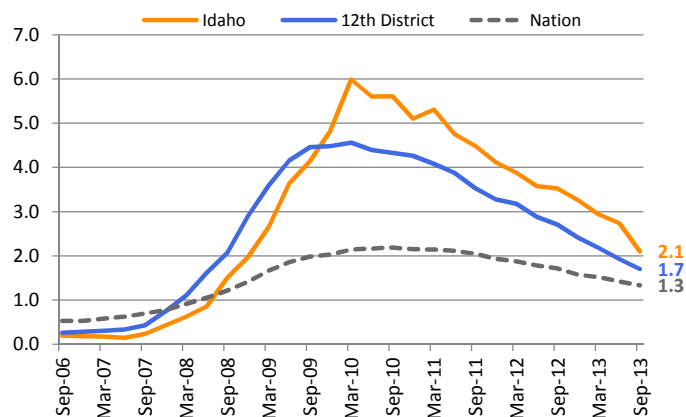
- Profitability continued to recover; the average 3Q13 ROAA of 0.7% was up sharply from the year-ago level of 0.3%, mainly from reductions in credit loss provisions and overhead expense ratios.
- The average nonperforming asset ratio fell sharply to a still high 2.1%; this ratio ranked ninth highest in the country.
- Average loan growth turned slightly positive year-over-year; while balance sheet liquidity and capital ratios remained relatively high. The average risk-based capital ratio of 17.8% ranked third highest in the District and 14th nationally.
- The overall health of 12th District banks & thrifts continued to improve with 70% holding satisfactory or better regulatory CAMELS ratings, up from 43% in 2010. Idaho institutions also improved, although under 60% are rated satisfactory or better.

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



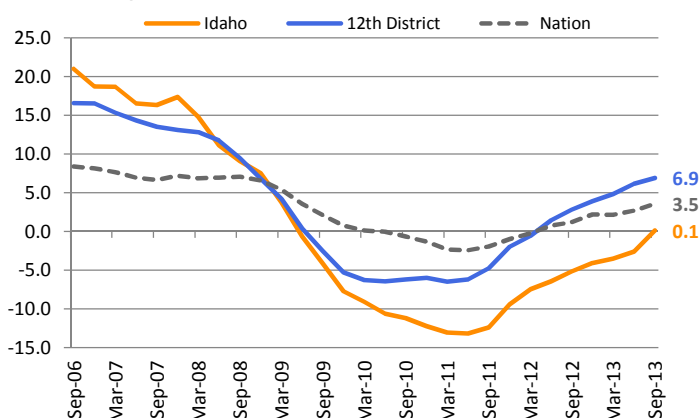
Quarterly net income / average assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

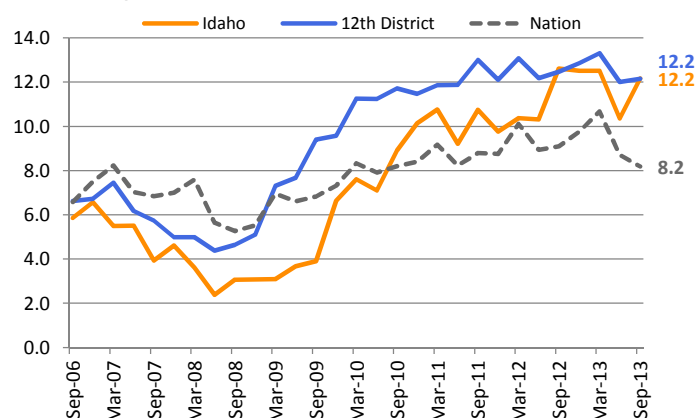


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

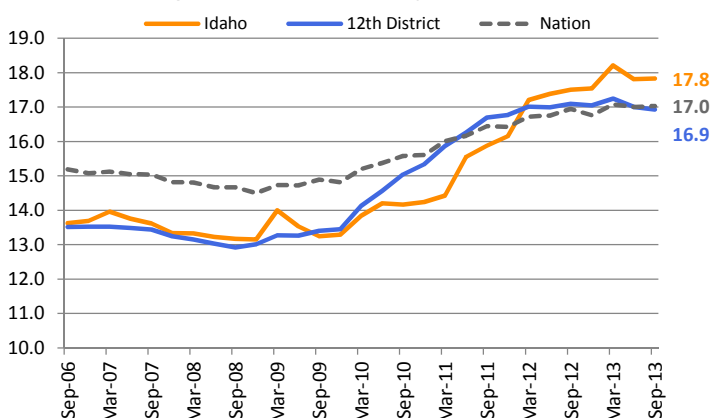


Avg. Short-Term Investments / Total Assets (%)



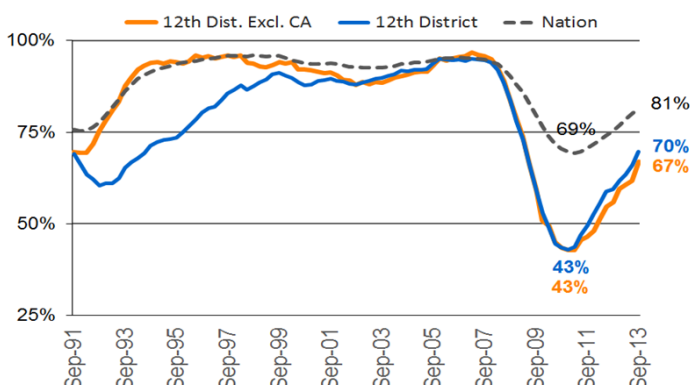
Short term investments: = < 1 year

Avg. Total Risk-Based Capital Ratio (%)



Total capital / risk based assets

Pct. of Banks & Thrifts in Satisfactory or Better Condition, per CAMELS Ratings (national and state chartered)



Based on examination completion dates; preliminary data for recent quarters

I. Summary Items	Idaho			United States		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
median bank asset size (millions)	\$240	\$232	\$225	\$161	\$161	\$157
number of banks	15	15	15	5,871	5,917	6,110
-state member	1	1	1	817	820	811
-national	1	1	1	1,183	1,193	1,272
-nonmember	13	13	13	3,871	3,904	4,027
memo: number < 5 yrs. old	0	0	0	40	56	153

II. Balance Sheet Highlights	Average Idaho Bank			Average U.S. Bank		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	145.5	143.8	144.2	113.0	112.6	112.3
-construction & land development	43.2	44.4	42.1	25.8	25.6	26.4
-nonfarm nonresidential (excl. owner-occupied)	86.3	85.4	80.2	65.7	65.7	65.5
-multi-family	7.6	8.1	6.3	11.2	11.0	10.5
nonfarm nonresidential owner-occupied	104.2	102.8	121.4	72.1	72.6	73.1
1-4 family residential (includes home equity)	87.4	90.0	115.6	137.4	138.4	143.0
agricultural & farmland secured	50.2	53.0	55.7	61.6	60.3	61.0
commercial & industrial	114.1	114.5	115.8	75.8	76.6	75.9
consumer	15.3	14.6	16.4	23.5	23.7	25.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	0.1	-2.6	-5.2	3.5	2.7	1.2
net loans / assets	58.2	59.7	60.0	59.6	59.2	59.0
core deposits / total assets (w/CDs <= \$250K)	80.9	79.2	80.3	79.8	80.1	79.4
net noncore funding dependence (w/CDs > \$250K)	-7.5	-4.1	-6.5	0.1	-0.8	-1.0
securities / assets	18.9	18.7	17.5	23.1	23.1	22.6
tier 1 leverage ratio	11.4	11.4	10.7	10.3	10.1	10.1
total risk-based capital ratio	17.8	17.8	17.5	17.0	17.0	17.0

III. Performance Measures	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
	%	%	%	%	%	%
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.56	0.56	0.33	0.88	0.87	0.90
net interest income (tax equivalent) / average assets	3.54	3.53	3.68	3.45	3.42	3.57
noninterest revenues / average assets	0.86	0.89	0.84	0.63	0.63	0.62
overhead expenses / average assets	3.90	3.88	4.15	2.90	2.89	2.95
loan loss provisions / average assets	0.08	0.11	0.33	0.11	0.11	0.20
efficiency ratio	83.33	81.77	87.57	69.82	70.15	69.17
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	2.1	2.6	3.3	1.4	1.5	1.8
loans past due 30-89 days / total loans	0.3	0.2	0.4	0.8	0.8	0.9
loans past due 30+ days + noncurrent / total loans	2.5	2.9	3.8	2.4	2.5	2.9
allowance for losses / loans & leases not held for sale	2.3	2.3	2.4	1.6	1.7	1.7
net charge-offs / average loans (YTD annualized)	0.2	0.3	0.8	0.2	0.2	0.3

Population of banks includes commercial banks only. De Novo (banks <5 years old) are omitted.

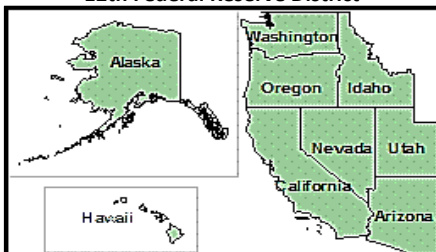
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CRE = Commercial Real Estate.

Sources: Regulatory Call & Income Reports; Federal Reserve financial & exam databases.

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Banks at a Glance: Nevada

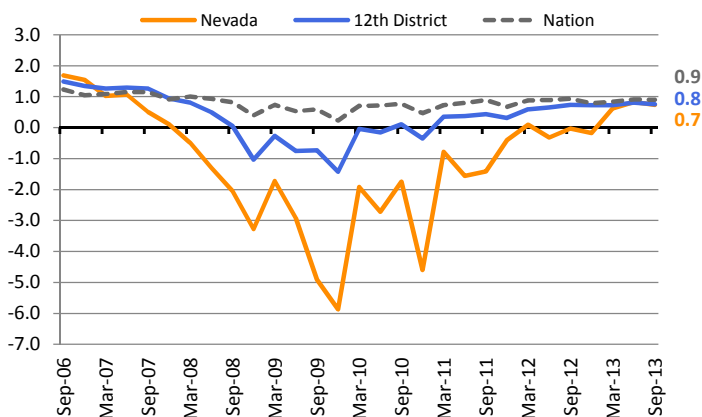
Federal Reserve Bank of San Francisco
Banking Supervision & Regulation

December 2013
Data as of 09/30/13

Overview:

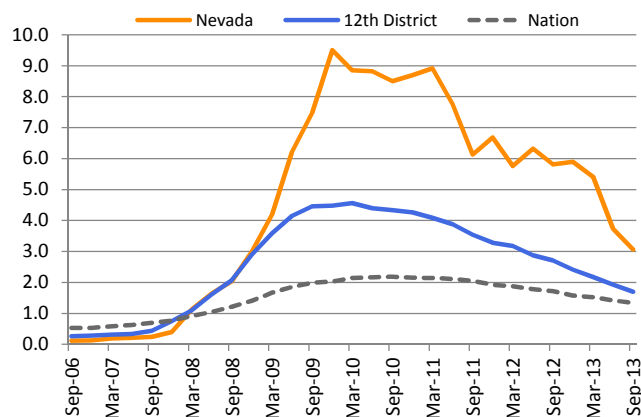
- Profitability continued to recover, with the average YTD ROAA of 0.67% (see page 2), well up from the year-ago level due to reduced credit loss provisions and overhead expense ratios, and improved noninterest income.
- The average nonperforming asset ratio continued to fall sharply but remained the second highest nationally (after Georgia).
- Average annual loan growth surged to a robust 10.9%, funded in part by the liquidation of temporary investments. The resulting asset shift dampened the average total risk-based capital ratio somewhat.
- The overall health of 12th District banks and thrifts continued to improve with 70% holding satisfactory or better regulatory CAMELS ratings, up from 43% in 2010. Nevada institutions showed similar improvements in CAMELS ratings.

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



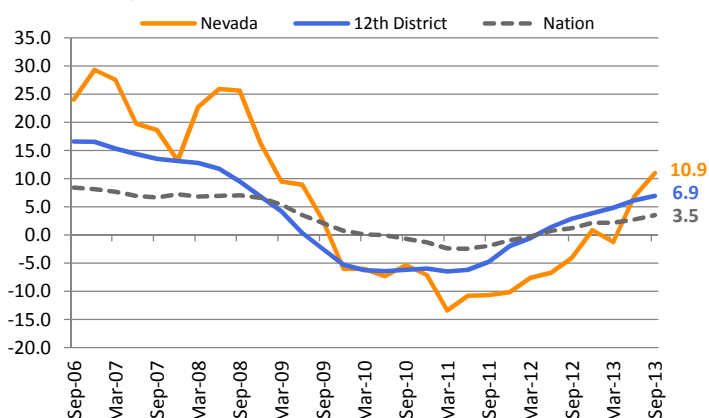
Quarterly net income / average assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

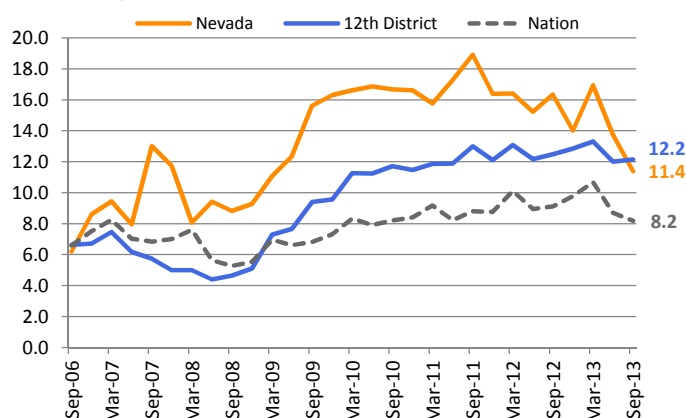


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

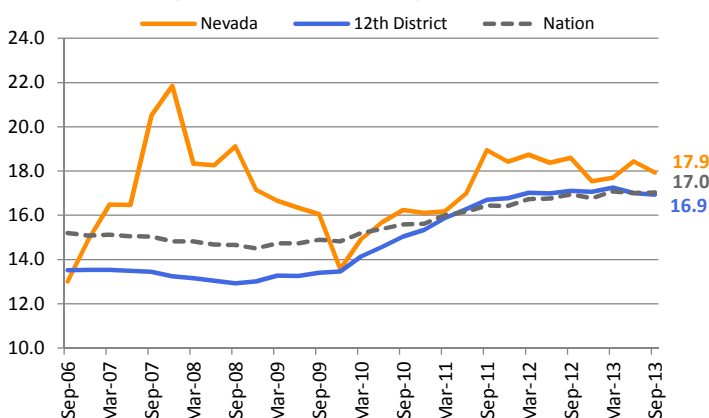


Avg. Short-Term Investments / Total Assets (%)



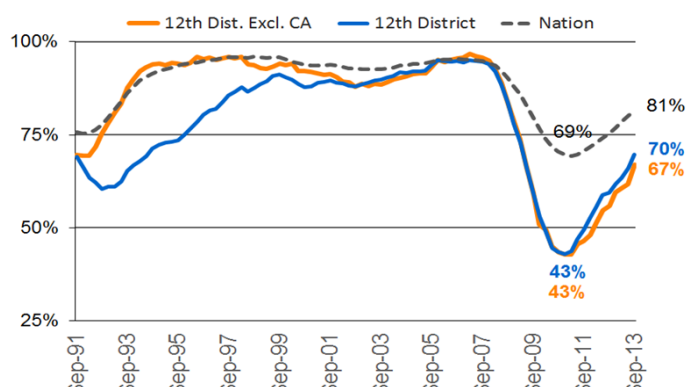
Short term investments: = < 1 year

Avg. Total Risk-Based Capital Ratio (%)



Total capital / risk based assets

Pct. of Banks & Thrifts in Satisfactory or Better Condition, per CAMELS Ratings (national and state chartered)



Based on examination completion dates; preliminary data for recent quarters

I. Summary Items	Nevada			United States		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
median bank asset size (millions)	\$119	\$123	\$106	\$161	\$161	\$157
number of banks	12	12	15	5,871	5,917	6,110
-state member	0	0	0	817	820	811
-national	1	1	2	1,183	1,193	1,272
-nonmember	11	11	13	3,871	3,904	4,027
memo: number < 5 yrs. old	0	0	2	40	56	153

II. Balance Sheet Highlights	Average Nevada Bank			Average U.S. Bank		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	223.4	214.9	212.7	113.0	112.6	112.3
-construction & land development	26.5	31.5	35.0	25.8	25.6	26.4
-nonfarm nonresidential (excl. owner-occupied)	158.2	148.3	154.6	65.7	65.7	65.5
-multi-family	25.0	21.9	15.0	11.2	11.0	10.5
nonfarm nonresidential owner-occupied	144.6	140.1	138.8	72.1	72.6	73.1
1-4 family residential (includes home equity)	53.9	57.5	58.1	137.4	138.4	143.0
agricultural & farmland secured	2.9	2.9	1.2	61.6	60.3	61.0
commercial & industrial	87.7	85.4	94.0	75.8	76.6	75.9
consumer	4.7	4.5	6.4	23.5	23.7	25.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	10.9	6.8	-4.1	3.5	2.7	1.2
net loans / assets	66.3	63.3	58.0	59.6	59.2	59.0
core deposits / total assets (w/CDs <= \$250K)	82.7	82.7	82.4	79.8	80.1	79.4
net noncore funding dependence (w/CDs > \$250K)	-7.1	-10.8	-13.9	0.1	-0.8	-1.0
securities / assets	10.7	11.4	13.0	23.1	23.1	22.6
tier 1 leverage ratio	11.6	11.4	10.7	10.3	10.1	10.1
total risk-based capital ratio	17.9	18.4	18.6	17.0	17.0	17.0

III. Performance Measures	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
	%	%	%	%	%	%
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.67	0.68	-0.10	0.88	0.87	0.90
net interest income (tax equivalent) / average assets	3.58	3.52	3.53	3.45	3.42	3.57
noninterest revenues / average assets	0.68	0.75	0.47	0.63	0.63	0.62
overhead expenses / average assets	3.45	3.48	3.73	2.90	2.89	2.95
loan loss provisions / average assets	0.05	0.08	0.31	0.11	0.11	0.20
efficiency ratio	78.34	78.79	95.05	69.82	70.15	69.17
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	2.5	3.0	5.4	1.4	1.5	1.8
loans past due 30-89 days / total loans	0.4	0.3	0.1	0.8	0.8	0.9
loans past due 30+ days + noncurrent / total loans	3.5	3.6	5.5	2.4	2.5	2.9
allowance for losses / loans & leases not held for sale	3.0	3.1	3.9	1.6	1.7	1.7
net charge-offs / average loans (YTD annualized)	0.4	0.4	1.1	0.2	0.2	0.3

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.

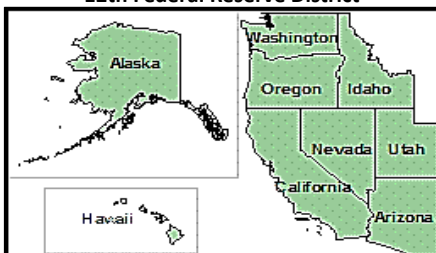
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Federal Reserve Bank of San Francisco

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Banks at a Glance: Oregon

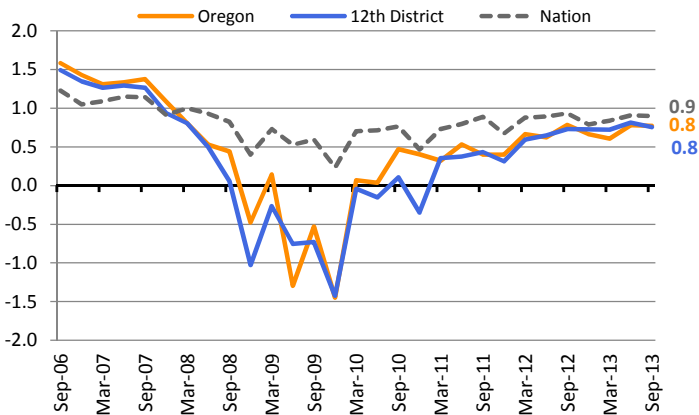
Federal Reserve Bank of San Francisco
Banking Supervision & Regulation

December 2013
Data as of 09/30/13

Overview:

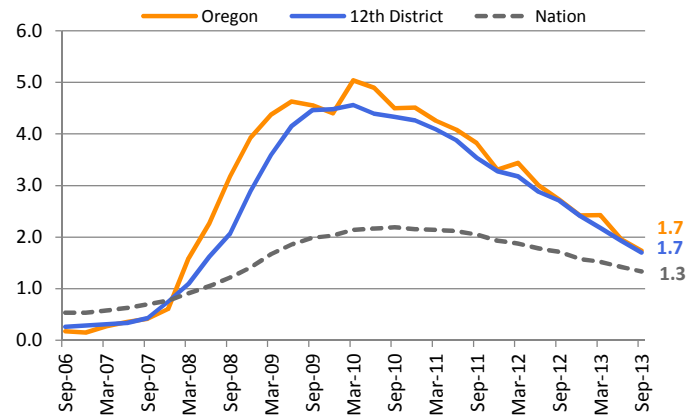
- Profitability was unchanged from last quarter, with the average 3Q13 ROAA of 0.8% continuing to trail the U.S. average. Net interest margins, while above the nation, remained roughly 100 basis points less than pre-crisis levels, on average.
- The average nonperforming asset ratio further declined, but it remained moderately above the national average.
- Average loan growth rates remained healthy at 5.5%, while liquidity and capital ratios increased slightly in the quarter. The average total risk-based capital ranked lowest in the District and 11th lowest nationally.
- The overall health of 12th District banks and thrifts continued to improve with 70% holding satisfactory or better regulatory CAMELS ratings, up from 43% in 2010. Oregon institutions showed similar improvements in CAMELS ratings.

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



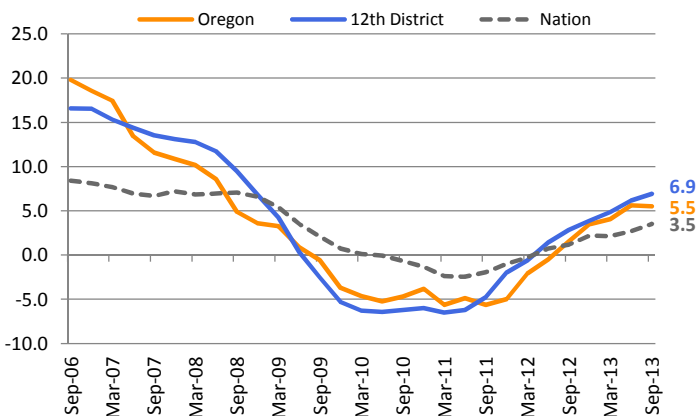
Quarterly net income / average assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

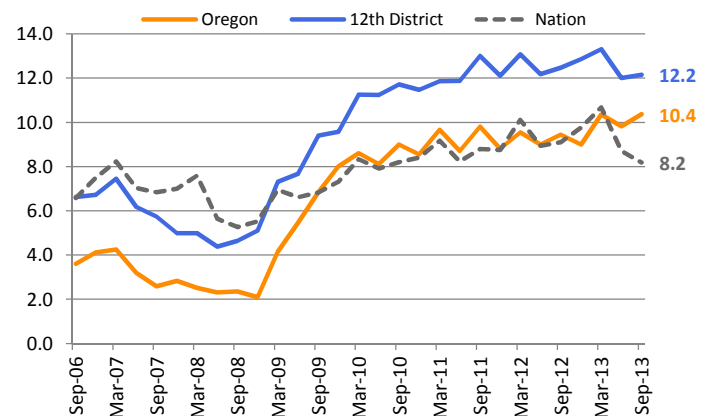


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

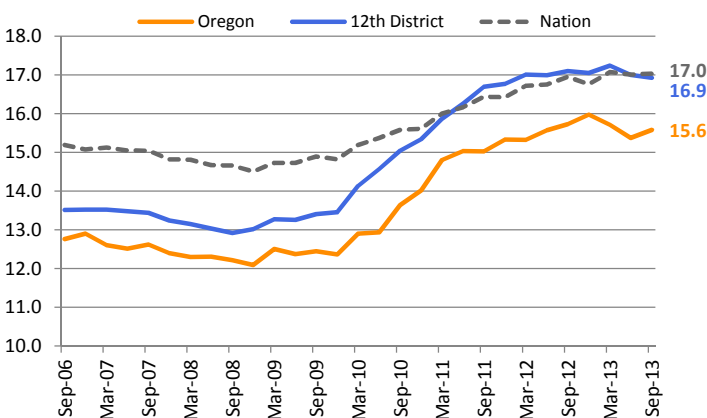


Avg. Short-Term Investments / Total Assets (%)



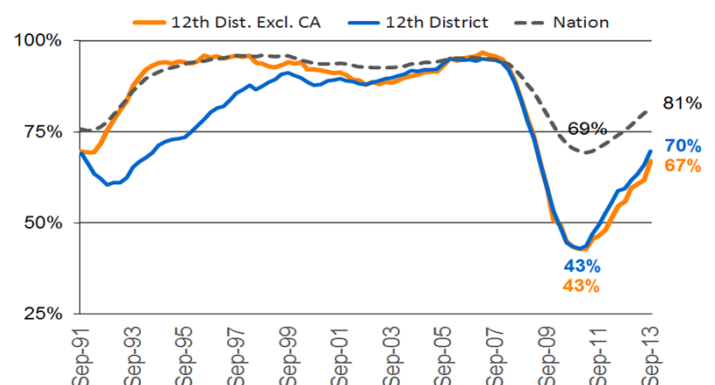
Short term investments: = < 1 year

Avg. Total Risk-Based Capital Ratio (%)



Total capital / risk based assets

Pct. of Banks & Thrifts in Satisfactory or Better Condition, per CAMELS Ratings (national and state chartered)



Based on examination completion dates; preliminary data for recent quarters

I. Summary Items	Oregon			United States		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
median bank asset size (millions)	\$172	\$170	\$178	\$161	\$161	\$157
number of banks	25	25	30	5,871	5,917	6,110
-state member	1	1	1	817	820	811
-national	1	1	2	1,183	1,193	1,272
-nonmember	23	23	27	3,871	3,904	4,027
memo: number < 5 yrs. old	0	0	1	40	56	153

II. Balance Sheet Highlights	Average Oregon Bank			Average U.S. Bank		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	212.4	216.1	207.1	113.0	112.6	112.3
-construction & land development	33.6	33.0	32.1	25.8	25.6	26.4
-nonfarm nonresidential (excl. owner-occupied)	135.0	140.9	131.6	65.7	65.7	65.5
-multi-family	34.6	34.3	28.0	11.2	11.0	10.5
nonfarm nonresidential owner-occupied	145.3	145.4	142.7	72.1	72.6	73.1
1-4 family residential (includes home equity)	82.9	87.2	98.2	137.4	138.4	143.0
agricultural & farmland secured	20.7	20.0	21.1	61.6	60.3	61.0
commercial & industrial	110.7	117.8	109.9	75.8	76.6	75.9
consumer	8.2	8.1	9.0	23.5	23.7	25.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	5.5	5.6	1.5	3.5	2.7	1.2
net loans / assets	67.1	68.5	67.2	59.6	59.2	59.0
core deposits / total assets (w/CDs <= \$250K)	80.8	79.9	80.1	79.8	80.1	79.4
net noncore funding dependence (w/CDs > \$250K)	-3.9	-2.1	-2.7	0.1	-0.8	-1.0
securities / assets	12.2	12.1	12.7	23.1	23.1	22.6
tier 1 leverage ratio	10.7	10.6	10.7	10.3	10.1	10.1
total risk-based capital ratio	15.6	15.4	15.7	17.0	17.0	17.0

III. Performance Measures	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
	%	%	%	%	%	%
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.74	0.71	0.69	0.88	0.87	0.90
net interest income (tax equivalent) / average assets	3.79	3.81	3.95	3.45	3.42	3.57
noninterest revenues / average assets	0.66	0.66	0.65	0.63	0.63	0.62
overhead expenses / average assets	3.58	3.62	3.62	2.90	2.89	2.95
loan loss provisions / average assets	0.09	0.10	0.16	0.11	0.11	0.20
efficiency ratio	79.56	81.21	76.35	69.82	70.15	69.17
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	1.6	1.6	2.7	1.4	1.5	1.8
loans past due 30-89 days / total loans	0.2	0.3	0.5	0.8	0.8	0.9
loans past due 30+ days + noncurrent / total loans	1.8	2.0	3.1	2.4	2.5	2.9
allowance for losses / loans & leases not held for sale	1.7	1.7	2.0	1.6	1.7	1.7
net charge-offs / average loans (YTD annualized)	0.2	0.2	0.4	0.2	0.2	0.3

Population of banks includes commercial banks only. De Novo (banks <5 years old) are omitted.

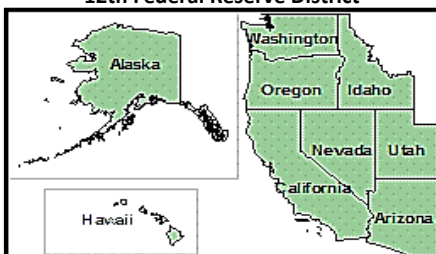
Averages are trimmed (upper/lower 10% of observations are removed before averaging).

CRE = Commercial Real Estate.

Sources: Regulatory Call & Income Reports; Federal Reserve financial & exam databases.

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12th Federal Reserve District



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Banks at a Glance:

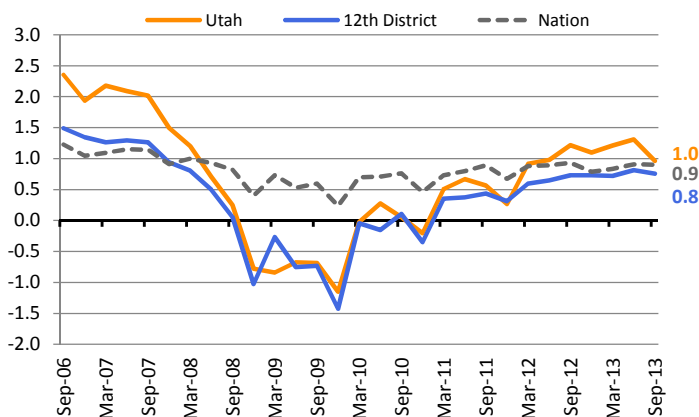
Utah - Commercial Banks

Federal Reserve Bank of San Francisco
Banking Supervision & Regulation
December 2013
Data as of 09/30/13

Overview:

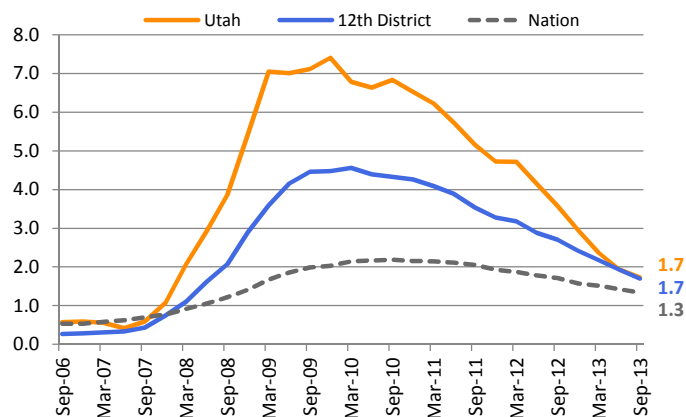
- Average profitability declined in the quarter, although the year-to-date average ROAA of 1.15% remained highest in 12th District and above the year-ago level. Lowered credit loss provisions provided most of the gain.
- The average nonperforming asset ratio continued to drop, and at 1.7%, it roughly matched the District average.
- The average rate of year-over-year loan growth remained healthy at just under 7%. The average risk-based capital ratio was the highest among 12th District states and tenth highest nationally.
- The overall health of 12th District banks and thrifts continued to improve with 70% holding satisfactory or better regulatory CAMELS ratings, up from 43% in 2010. Utah institutions have shown similar improvements.

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



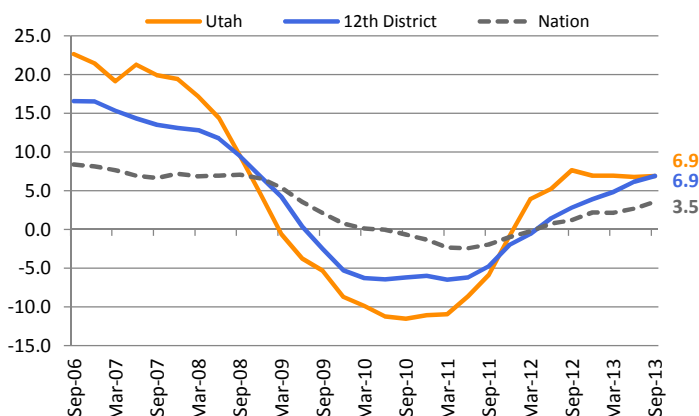
Quarterly net income / average assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

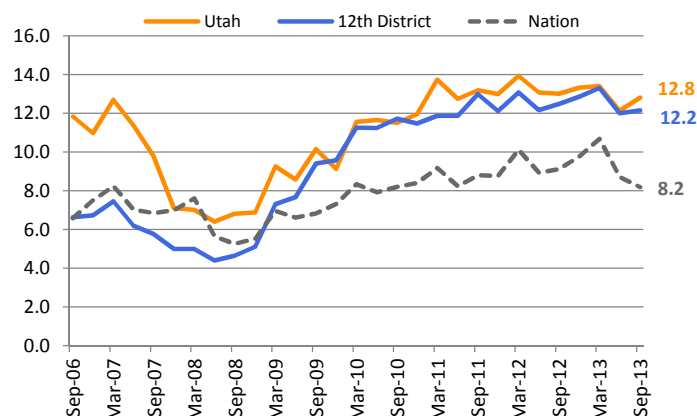


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

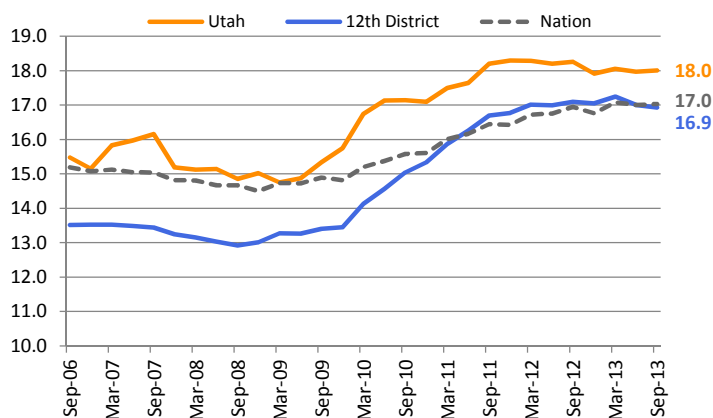


Avg. Short-Term Investments / Total Assets (%)



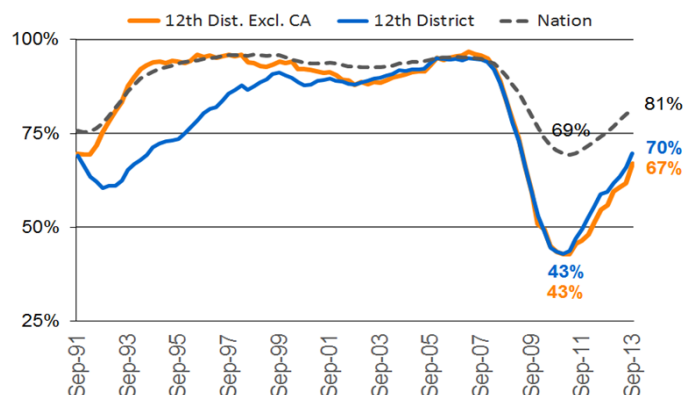
Short term investments: = < 1 year

Avg. Total Risk-Based Capital Ratio (%)



Total capital / risk based assets

Pct. of Banks & Thrifts in Satisfactory or Better Condition, per CAMELS Ratings (national and state chartered)



Based on examination completion dates; preliminary data for recent quarters

I. Summary Items	Utah			United States		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
median bank asset size (millions)	\$266	\$261	\$255	\$161	\$161	\$157
number of banks	32	32	32	5,871	5,917	6,110
-state member	5	5	5	817	820	811
-national	4	4	4	1,183	1,193	1,272
-nonmember	23	23	23	3,871	3,904	4,027
memo: number < 5 yrs. old	0	0	0	40	56	153

II. Balance Sheet Highlights	Average Utah Bank			Average U.S. Bank		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	122.4	121.9	121.5	113.0	112.6	112.3
-construction & land development	51.2	51.3	52.4	25.8	25.6	26.4
-nonfarm nonresidential (excl. owner-occupied)	57.3	56.9	56.6	65.7	65.7	65.5
-multi-family	6.7	6.7	5.9	11.2	11.0	10.5
nonfarm nonresidential owner-occupied	72.2	75.1	82.3	72.1	72.6	73.1
1-4 family residential (includes home equity)	68.8	69.7	81.5	137.4	138.4	143.0
agricultural & farmland secured	12.5	11.8	13.2	61.6	60.3	61.0
commercial & industrial	87.8	85.0	84.5	75.8	76.6	75.9
consumer	15.3	14.6	15.7	23.5	23.7	25.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	6.9	6.8	7.6	3.5	2.7	1.2
net loans / assets	64.4	65.2	63.5	59.6	59.2	59.0
core deposits / total assets (w/CDs <= \$250K)	75.5	74.9	73.9	79.8	80.1	79.4
net noncore funding dependence (w/CDs > \$250K)	-3.1	-1.6	-3.2	0.1	-0.8	-1.0
securities / assets	11.0	10.7	11.0	23.1	23.1	22.6
tier 1 leverage ratio	12.3	12.6	12.4	10.3	10.1	10.1
total risk-based capital ratio	18.0	18.0	18.3	17.0	17.0	17.0

III. Performance Measures	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
	%	%	%	%	%	%
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	1.15	1.26	1.07	0.88	0.87	0.90
net interest income (tax equivalent) / average assets	4.00	4.01	4.10	3.45	3.42	3.57
noninterest revenues / average assets	0.96	1.02	1.05	0.63	0.63	0.62
overhead expenses / average assets	3.44	3.46	3.50	2.90	2.89	2.95
loan loss provisions / average assets	0.10	0.08	0.27	0.11	0.11	0.20
efficiency ratio	67.50	67.10	66.26	69.82	70.15	69.17
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	1.4	1.6	2.3	1.4	1.5	1.8
loans past due 30-89 days / total loans	0.6	0.7	0.9	0.8	0.8	0.9
loans past due 30+ days + noncurrent / total loans	2.1	2.4	3.4	2.4	2.5	2.9
allowance for losses / loans & leases not held for sale	2.1	2.2	2.4	1.6	1.7	1.7
net charge-offs / average loans (YTD annualized)	0.2	0.2	0.7	0.2	0.2	0.3

Population of banks includes commercial banks only. De Novo (banks <5 years old) are omitted.

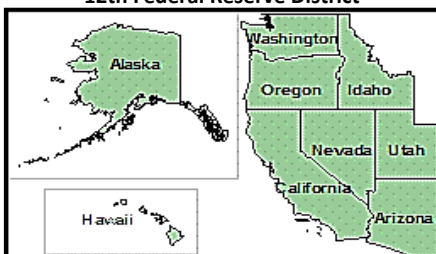
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CRE = Commercial Real Estate.

Sources: Regulatory Call & Income Reports; Federal Reserve financial & exam databases.

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Banks at a Glance:

Utah - Industrial Banks

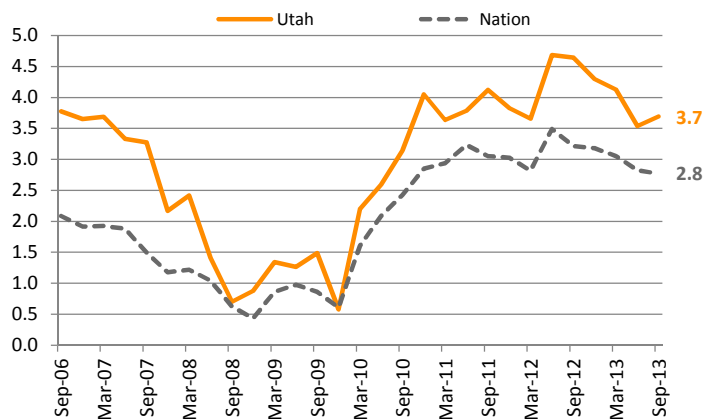
Federal Reserve Bank of San Francisco
Banking Supervision & Regulation

December 2013
Data as of 09/30/13

Overview:

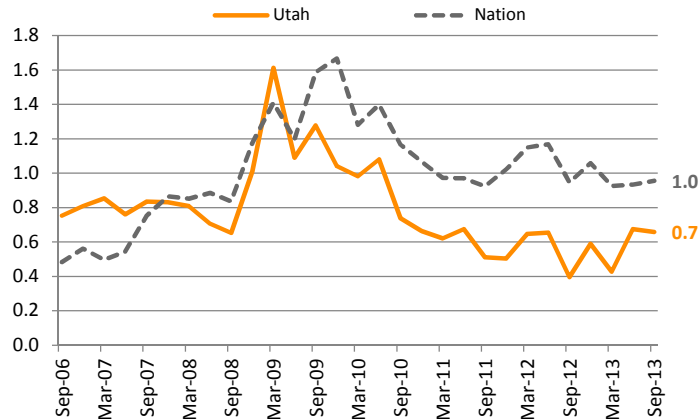
- Utah industrial bank profitability remained strong with an average ROAA of 3.7%, well above the Utah commercial bank average of 1.0%. Industrials benefitted from strong noninterest revenues and net interest margins. Nonperforming asset ratios also remained very low as the economy improved from recession.
- Average annual loan growth rebounded after the financial crisis, remaining a strong 13.7% through 3Q13. Average capital ratios were above pre-crisis levels, but below those of nationwide industrial banks and Utah commercial banks.
- The overall health of industrial banks nationwide continued to improve with over 85% holding satisfactory or better regulatory CAMELS ratings, up from close to 60% in 2010. Among all banks and thrifts, 81% are rated satisfactory or better.

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



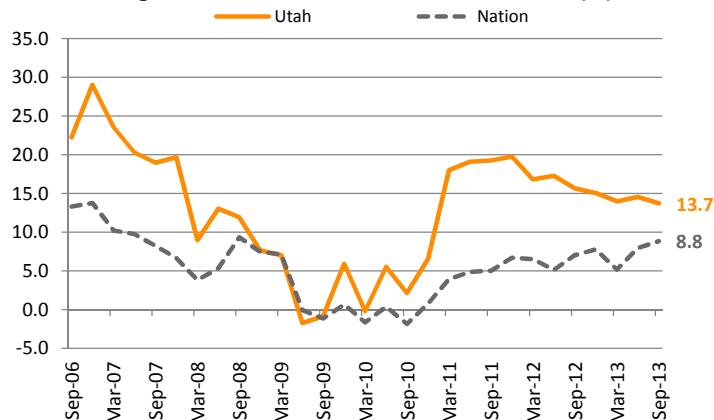
Quarterly net income / quarterly average assets

Avg. Nonperforming Assets / Total Assets (%)

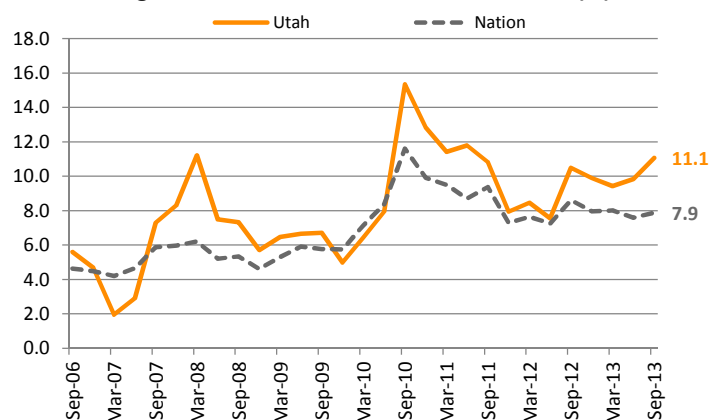


Non-performing: 90 + days past due + nonaccrual + other real estate owned

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

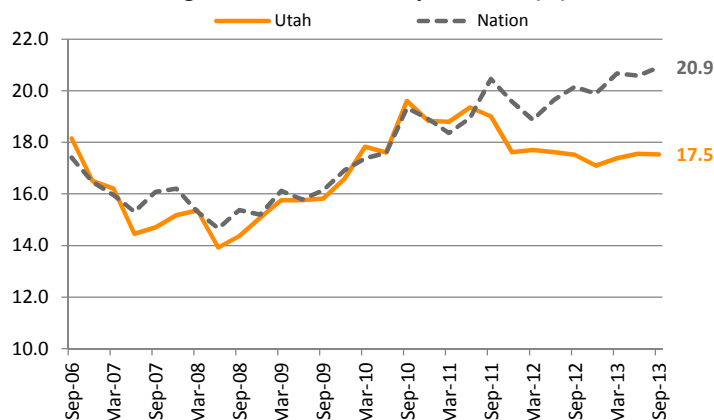


Avg. Short-Term Investments / Total Assets (%)



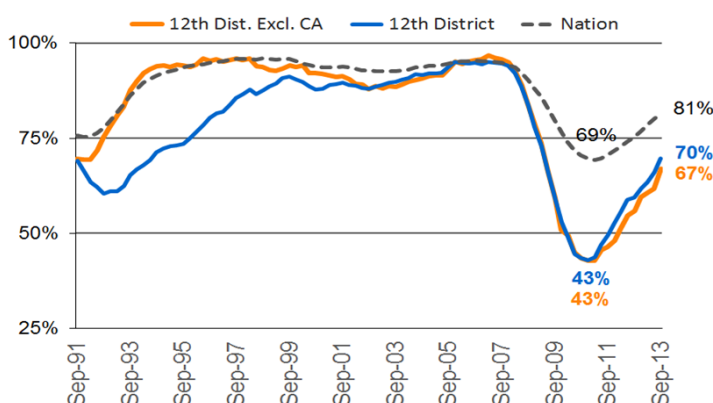
Short term investments: = < 1 year

Avg. Total Risk-Based Capital Ratio (%)



Total capital / risk based assets

Pct. of Banks & Thrifts in Satisfactory or Better Condition, per CAMELS Ratings (national and state chartered)



This chart covers all commercial and industrial banks as well as thrifts

I. Summary Items	Utah			United States		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
average bank asset size (millions)	\$1,227	\$1,215	\$1,233	\$829	\$708	\$669
number of banks*	19	19	19	32	32	34
-state member	0	0	0	0	0	0
-national	0	0	0	0	0	0
-nonmember	19	19	19	32	32	34
memo: number < 5 yrs. old	0	0	0	0	0	0

II. Balance Sheet Highlights	Average Utah Bank**			Average U.S. Bank**		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year over year)	13.7	14.6	15.7	8.8	7.9	7.0
net loans / assets	69.6	69.6	67.1	72.1	71.3	71.6
core deposits / total assets (w/CDs <= \$250K)	17.2	16.6	18.9	31.3	28.3	34.2
net noncore funding dependence (w/CDs > \$250K)	49.9	56.5	39.1	26.9	31.3	22.0
securities / assets	2.9	3.2	3.4	4.2	3.6	3.2
tier 1 leverage ratio	14.9	14.9	15.0	17.0	16.4	16.3
total risk-based capital ratio	17.5	17.6	17.5	20.9	20.6	20.2

III. Performance Measures	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
	%	%	%	%	%	%
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on avg. assets	3.57	3.58	4.33	2.71	2.81	3.21
net interest income (tax equivalent) / avg. assets	5.99	6.01	6.61	6.33	6.43	6.60
noninterest revenues / avg. assets	3.06	3.08	3.36	1.69	1.88	1.70
overhead expenses / avg. assets	4.27	4.25	4.06	4.00	4.07	3.84
loan loss provisions / avg. assets	0.53	0.51	0.55	0.46	0.46	0.55
efficiency ratio	33.27	32.64	32.46	38.87	38.41	38.32
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	1.0	1.1	0.6	1.1	1.2	1.1
loans past due 30-89 days / total loans	0.9	0.9	0.9	0.9	0.8	0.8
loans past due 30+ days + noncurrent / total loans	2.3	2.3	1.6	2.5	2.6	2.3
allowance for losses / loans & leases not held for sale	1.4	1.4	1.5	2.0	2.1	2.3
net charge-offs / avg. loans (YTD annualized)	0.8	0.8	0.8	0.7	0.8	0.9

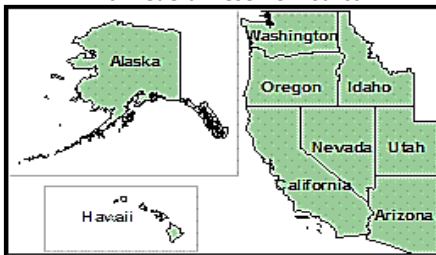
Population of banks includes industrial banks only. De Novo (banks < 5 years old) are omitted.

Averages are trimmed (upper/lower 25% of observations are removed before averaging).

Sources: Regulatory Call & Income Reports; Federal Reserve financial & exam databases.

For this and other publications, see: <http://www.frbsf.org/banking-supervision/publications/>

12th Federal Reserve District



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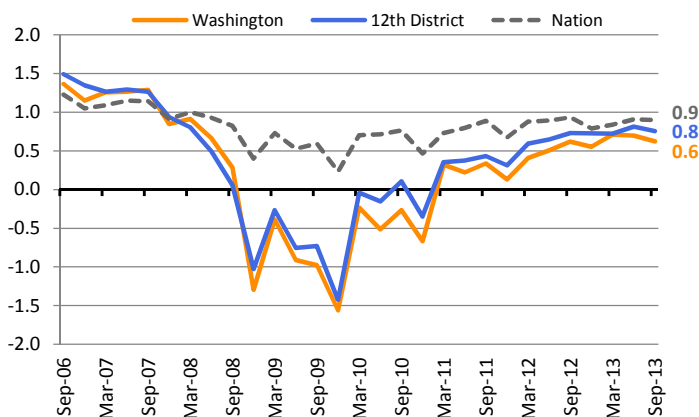
Banks at a Glance: Washington

Federal Reserve Bank of San Francisco
Banking Supervision & Regulation
December 2013
Data as of 09/30/13

Overview:

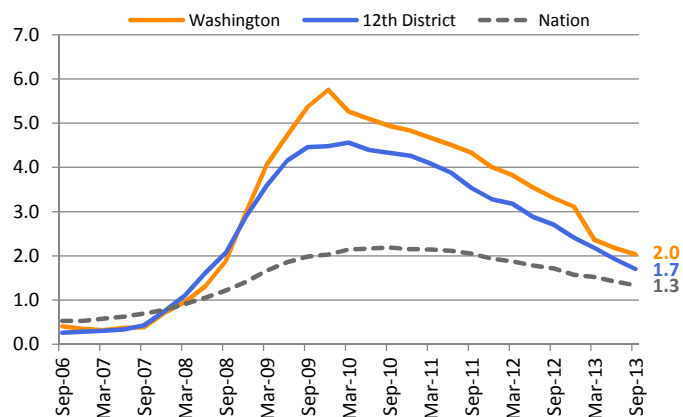
- Profitability remained challenged, with the 3Q13 average ROAA second weakest among 12th District states. Overhead ratios remained relatively high, but the main issue remained the cyclical decline in net interest margins.
- The average nonperforming asset ratio continued to decline, but remained above the District average.
- The average rate of loan growth surged higher, while liquidity and capital ratios remained relatively high and largely unchanged, with both likely at post-financial crisis inflection points.
- The overall health of 12th District banks and thrifts continued to improve with 70% holding satisfactory or better regulatory CAMELS ratings, up from 43% in 2010. Washington institutions also have improved, with 68% rated satisfactory or better.

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



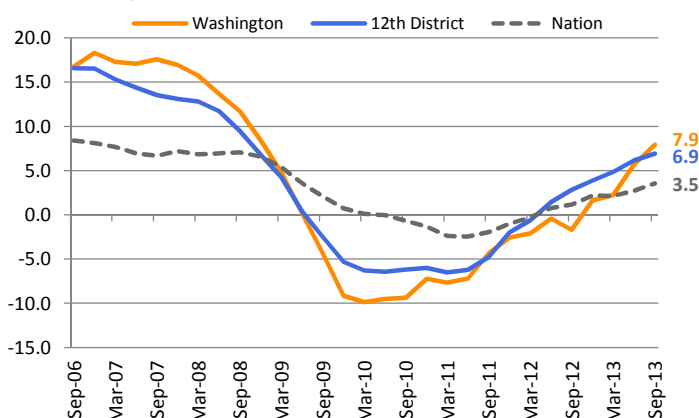
Quarterly net income / average assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

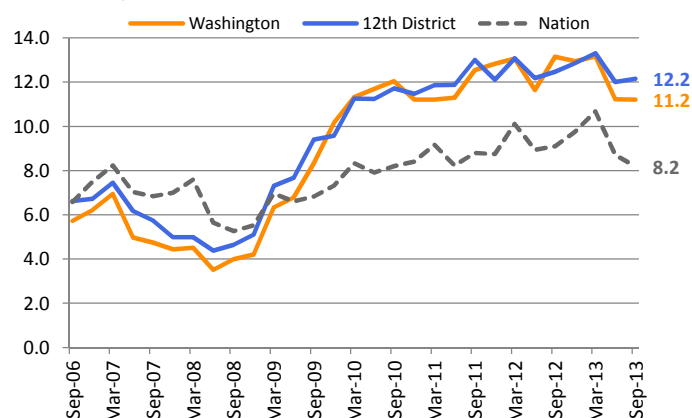


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

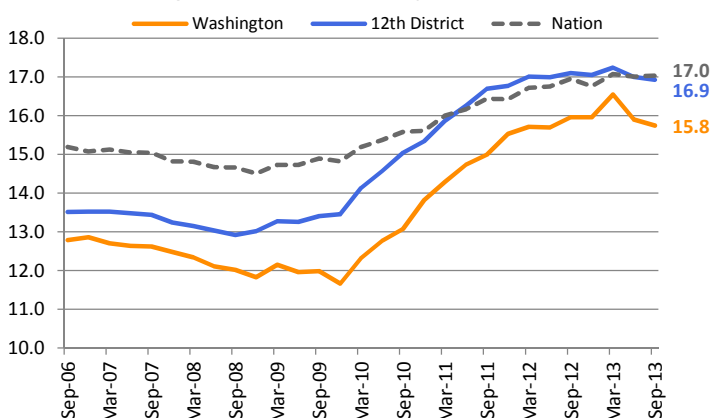


Avg. Short-Term Investments / Total Assets (%)



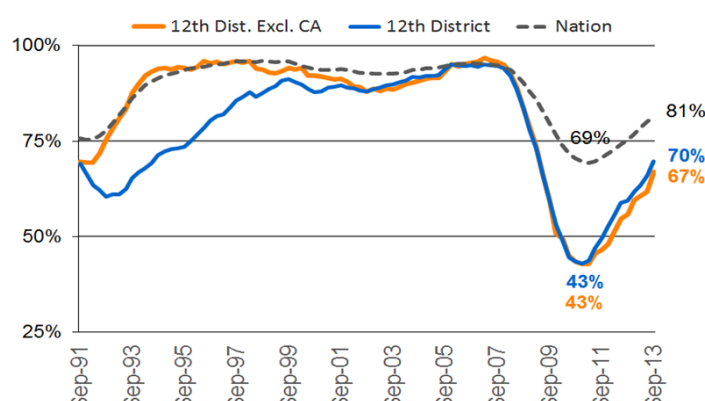
Short term investments: = < 1 year

Avg. Total Risk-Based Capital Ratio (%)



Total capital / risk based assets

Pct. of Banks & Thrifts in Satisfactory or Better Condition, per CAMELS Ratings (national and state chartered)



Based on examination completion dates; preliminary data for recent quarters

I. Summary Items	Washington			United States		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
median bank asset size (millions)	\$168	\$192	\$162	\$161	\$161	\$157
number of banks	52	53	57	5,871	5,917	6,110
-state member	2	2	2	817	820	811
-national	8	8	8	1,183	1,193	1,272
-nonmember	42	43	47	3,871	3,904	4,027
memo: number < 5 yrs. old	1	1	2	40	56	153

II. Balance Sheet Highlights	Average Washington Bank			Average U.S. Bank		
	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	198.7	197.9	196.0	113.0	112.6	112.3
-construction & land development	36.3	37.2	42.0	25.8	25.6	26.4
-nonfarm nonresidential (excl. owner-occupied)	115.0	115.2	117.5	65.7	65.7	65.5
-multi-family	30.4	28.2	24.6	11.2	11.0	10.5
nonfarm nonresidential owner-occupied	123.9	126.8	130.2	72.1	72.6	73.1
1-4 family residential (includes home equity)	85.2	86.9	86.7	137.4	138.4	143.0
agricultural & farmland secured	25.4	28.9	23.5	61.6	60.3	61.0
commercial & industrial	110.4	111.5	115.9	75.8	76.6	75.9
consumer	11.9	11.4	11.5	23.5	23.7	25.3
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loan growth rate (year-over-year)	7.9	5.7	-1.7	3.5	2.7	1.2
net loans / assets	68.2	68.2	66.3	59.6	59.2	59.0
core deposits / total assets (w/CDs <= \$250K)	82.1	82.0	81.8	79.8	80.1	79.4
net noncore funding dependence (w/CDs > \$250K)	-5.6	-5.4	-8.3	0.1	-0.8	-1.0
securities / assets	10.4	10.4	10.5	23.1	23.1	22.6
tier 1 leverage ratio	10.5	10.6	10.6	10.3	10.1	10.1
total risk-based capital ratio	15.8	15.9	16.0	17.0	17.0	17.0

III. Performance Measures	Sep-13	Jun-13	Sep-12	Sep-13	Jun-13	Sep-12
	%	%	%	%	%	%
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.69	0.70	0.51	0.88	0.87	0.90
net interest income (tax equivalent) / average assets	3.68	3.65	3.82	3.45	3.42	3.57
noninterest revenues / average assets	0.63	0.65	0.57	0.63	0.63	0.62
overhead expenses / average assets	3.48	3.46	3.57	2.90	2.89	2.95
loan loss provisions / average assets	0.09	0.07	0.27	0.11	0.11	0.20
efficiency ratio	77.45	78.20	79.16	69.82	70.15	69.17
Asset Quality	%	%	%	%	%	%
noncurrent loans / total loans	1.6	1.8	2.9	1.4	1.5	1.8
loans past due 30-89 days / total loans	0.4	0.5	0.6	0.8	0.8	0.9
loans past due 30+ days + noncurrent / total loans	2.2	2.3	3.6	2.4	2.5	2.9
allowance for losses / loans & leases not held for sale	1.8	1.8	2.2	1.6	1.7	1.7
net charge-offs / average loans (YTD annualized)	0.2	0.2	0.6	0.2	0.2	0.3

Population of banks includes commercial banks only. De Novo (banks <5 years old) are omitted.

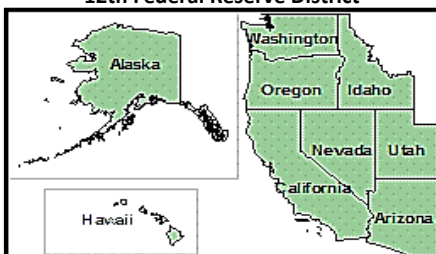
Averages are trimmed (upper/lower 10% of observations are removed before averaging).

CRE = Commercial Real Estate.

Sources: Regulatory Call & Income Reports; Federal Reserve financial & exam databases.

For this and other publications, see: <http://www.frbsf.org/banking-supervision/publications/>

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