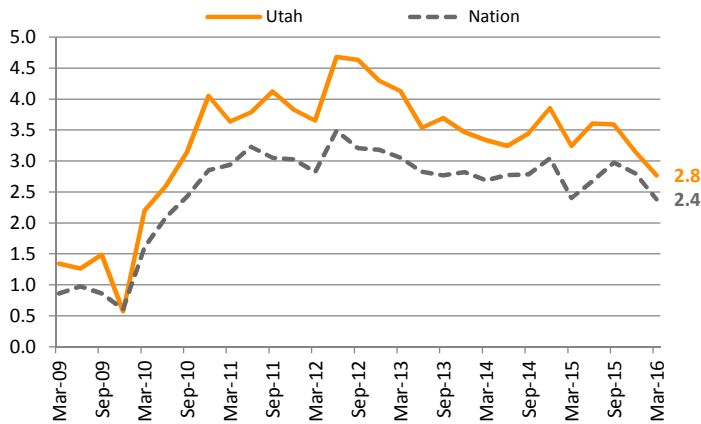


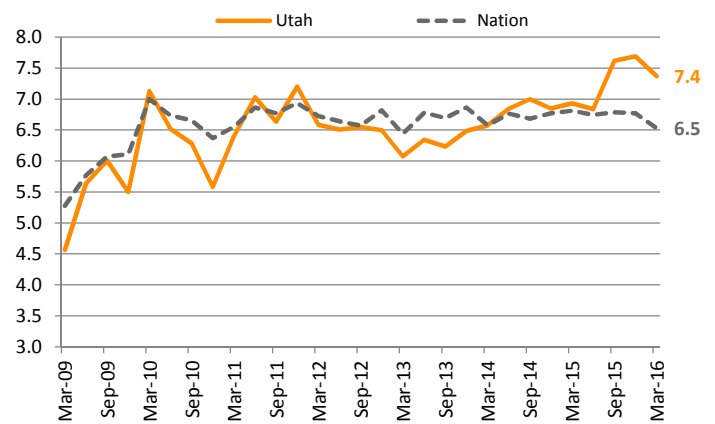
We're conducting a short survey to understand the value of Banks at a Glance to bankers and others. In particular, we are interested in your opinion on the possible return of the narrative summary section that previously appeared here. Please help us improve the report by taking a minute to complete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

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



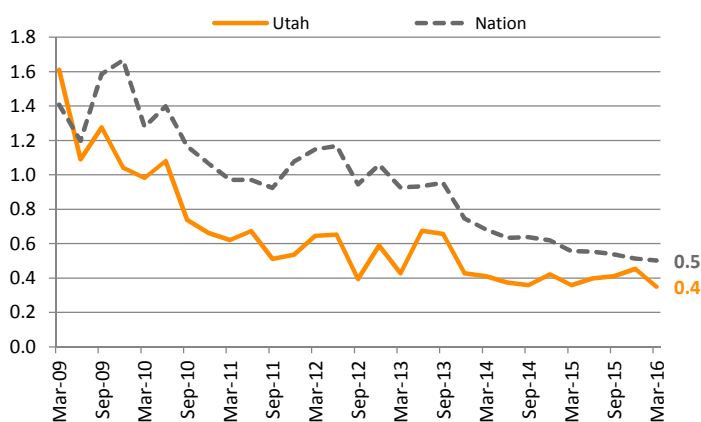
Quarterly net income / average assets, annualized

Net Interest Margin (%)



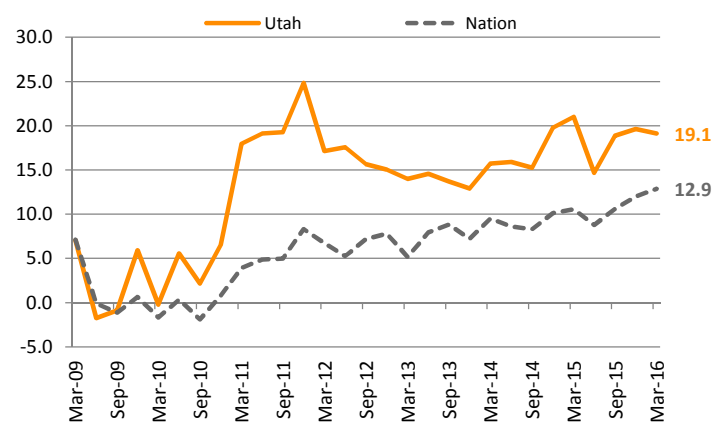
Quarterly net interest income / average earning assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

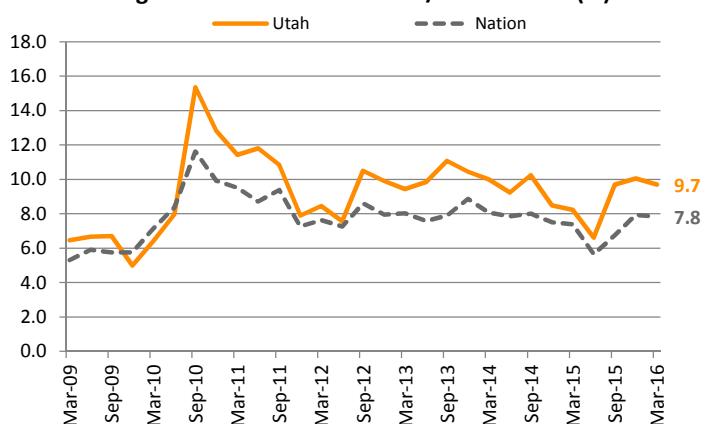


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

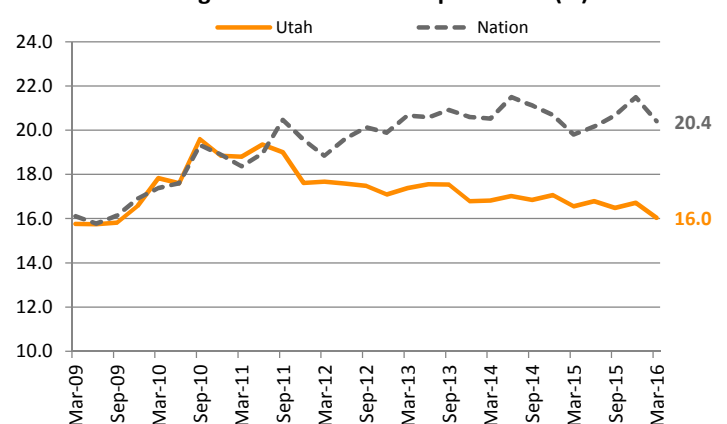


Avg. Short-Term Investments / Total Assets (%)



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
average bank asset size (millions)	\$3,414	\$3,238	\$1,760	\$1,382	\$1,297	\$865
number of banks	16	16	18	26	26	29
-state member	0	0	0	0	0	0
-national	0	0	0	0	0	0
-nonmember	16	16	18	26	26	29
memo: number < 5 yrs. old	0	0	0	0	0	0

II. Balance Sheet Highlights	Average Utah IB* (trimmed 25%)			Average U.S. IB* (trimmed 25%)		
	Mar-16	Dec-15	Mar-15	Mar-16	Dec-15	Mar-15
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loans & leases growth rate (year over year)	19.1	19.6	21.0	12.9	12.0	10.5
net loans & leases / total assets	77.1	75.4	73.9	75.2	73.4	71.5
core deposits / total assets (w/CDs <= \$250K)	24.6	23.5	22.2	28.0	27.1	26.2
net noncore funding dependence (w/CDs > \$250K)	51.6	52.0	57.2	32.5	31.5	31.3
securities / total assets	1.7	1.8	2.6	1.8	2.6	4.3
tier 1 leverage ratio	13.7	13.8	13.2	15.4	15.4	15.0
total risk-based capital ratio	16.0	16.7	16.6	20.4	21.5	19.8

III. Performance Measures	Mar-16	Dec-15	Mar-15	Mar-16	Dec-15	Mar-15
	Earnings (year-to-date annualized)	%	%	%	%	%
return on avg. assets	2.77	3.37	3.25	2.38	2.80	2.40
net interest income (tax equivalent) / avg. assets	7.13	7.26	6.27	6.20	6.35	6.19
net interest margin	7.37	7.60	6.93	6.53	6.74	6.81
noninterest revenues / avg. assets	2.28	2.57	2.70	1.24	1.84	1.82
overhead expenses / avg. assets	4.03	4.29	4.64	3.87	4.09	4.61
loan loss provisions / avg. assets	0.72	0.76	0.54	0.46	0.55	0.45
efficiency ratio (overhead expense / NOI tax equivalent)	37.35	37.24	37.40	44.81	44.87	45.49
Asset Quality	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	0.55	0.68	0.59	0.60	0.62	0.75
loans & leases past due 30-89 days / gross loans & leases	0.91	1.07	1.06	0.55	0.69	0.85
loans & leases past due 30+ days or nonaccrual / grs lns & lses	1.51	1.68	1.65	1.36	1.52	1.89
allowance for losses / loans & leases not held for sale	1.54	1.52	1.54	1.77	1.72	2.04
net charge-offs / year to date average loans & leases	0.88	0.95	0.89	0.60	0.79	0.74

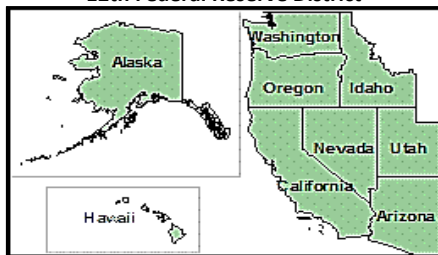
*Population of Utah and nation includes industrial banks only. De Novo banks (< 5 years old) are omitted.

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

Sources: Regulatory 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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