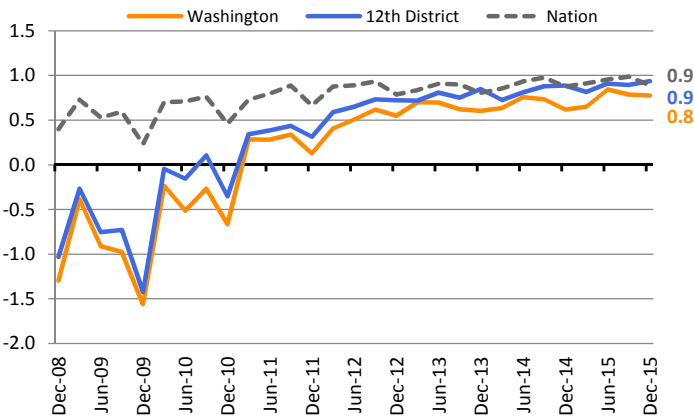
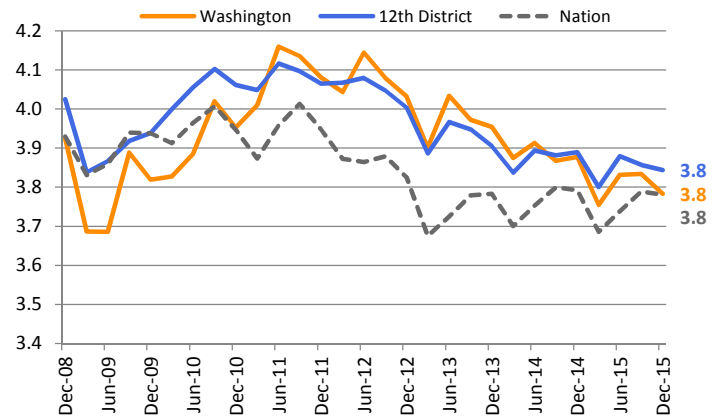


Average 1-Quarter Return on Avg. Assets (%)



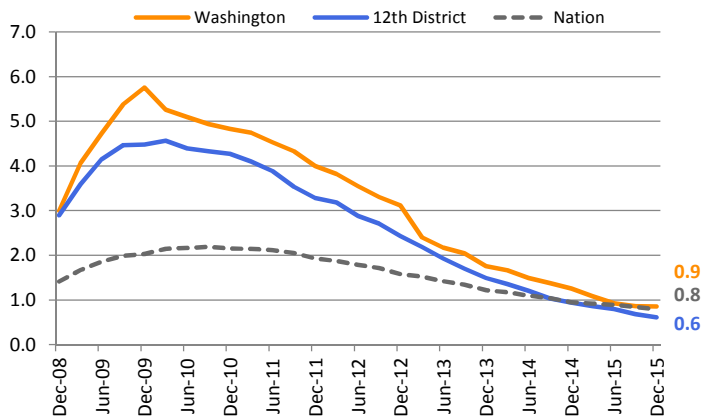
Quarterly net income / average assets, annualized

Net Interest Margin (%)



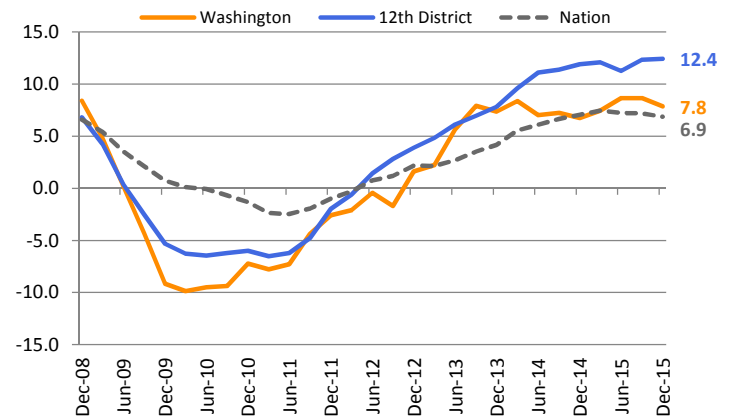
Quarterly net interest income / average earning assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

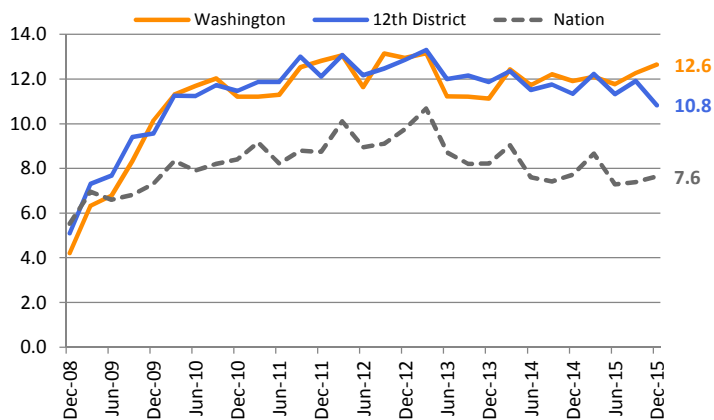


Nonperforming: 90+ days past due + nonaccrual + other real estate owned

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

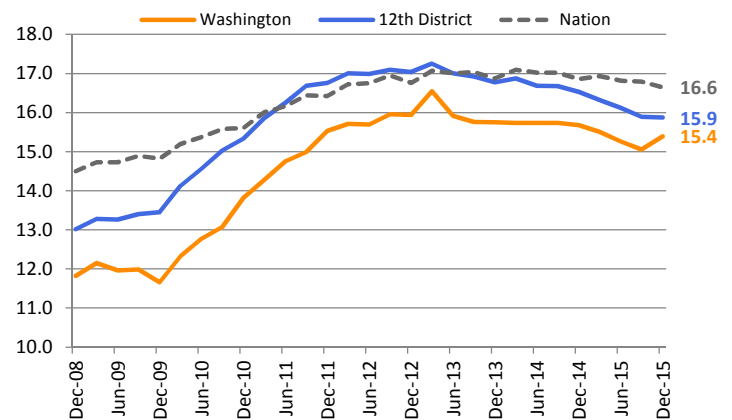


Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 10% trimmed means (highest and lowest 10% of ratios are trimmed before averaging).

I. Summary Items	Washington			United States		
	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
median bank asset size (millions)	\$269	\$267	\$182	\$185	\$181	\$173
number of banks	40	44	47	5,309	5,381	5,573
-state member	2	2	2	802	807	822
-national	4	6	7	990	1,013	1,064
-nonmember	34	36	38	3,517	3,561	3,687
memo: number < 5 yrs. old	0	0	0	4	7	13

II. Balance Sheet Highlights	Average Washington Bank (trimmed 10%)			Average U.S. Bank (trimmed 10%)		
	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)	202.9	203.8	201.8	119.1	116.8	116.0
-construction & land development	39.7	37.1	37.3	28.9	28.0	27.6
-nonfarm nonresidential (excl. owner-occupied)	118.4	120.1	116.1	66.2	65.2	65.6
-multi-family	31.3	32.0	33.5	12.5	12.1	11.8
nonfarm nonresidential owner-occupied	127.9	127.3	125.1	69.8	69.4	70.2
1-4 family residential (includes home equity)	90.0	91.2	92.4	140.8	139.8	140.1
agricultural & farmland secured	24.4	22.4	23.2	69.0	68.4	66.2
commercial & industrial	97.2	104.8	109.7	72.0	71.5	76.9
consumer	12.4	12.7	12.0	21.8	22.0	22.5
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loans & leases growth rate (year-over-year)	7.8	8.6	6.8	6.9	7.2	7.0
net loans & leases / total assets	67.2	67.9	67.6	63.2	63.1	61.6
core deposits / total assets (w/CDs <= \$250K)	81.4	81.6	81.5	78.9	78.6	79.2
net noncore funding dependence (w/CDs > \$250K)	-6.7	-6.4	-6.3	1.4	1.8	1.0
securities / total assets	12.0	11.1	11.1	20.9	21.3	22.0
tier 1 leverage ratio	10.3	10.4	10.4	10.5	10.5	10.3
total risk-based capital ratio	15.4	15.1	15.7	16.6	16.8	16.9

III. Performance Measures	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	0.82	0.78	0.71	0.94	0.96	0.92
net interest income (tax equivalent) / average assets	3.51	3.56	3.65	3.50	3.49	3.50
net interest margin	3.71	3.79	3.89	3.75	3.74	3.76
noninterest revenues / average assets	0.58	0.55	0.57	0.60	0.60	0.60
overhead expenses / average assets	3.11	3.19	3.34	2.86	2.84	2.91
loan loss provisions / average assets	0.03	0.03	0.06	0.08	0.07	0.09
efficiency ratio (overhead expense / NOI tax equivalent)	74.59	75.14	76.72	68.75	68.27	69.60
Asset Quality	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	0.60	0.66	0.89	0.83	0.89	0.97
loans & leases past due 30-89 days / gross loans & leases	0.26	0.19	0.32	0.63	0.61	0.68
loans & leases past due 30+ days or nonaccrual / grs lns & lses	0.96	0.97	1.33	1.59	1.62	1.80
allowance for losses / loans & leases not held for sale	1.49	1.46	1.66	1.37	1.40	1.45
net charge-offs / year to date average loans & leases	0.03	0.03	0.12	0.10	0.08	0.14

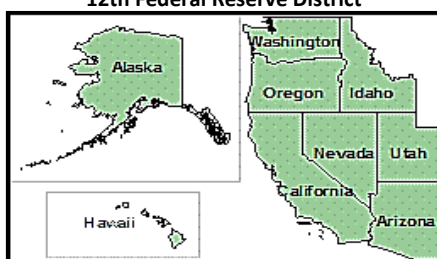
Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

Averages are trimmed (upper/lower 10% 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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