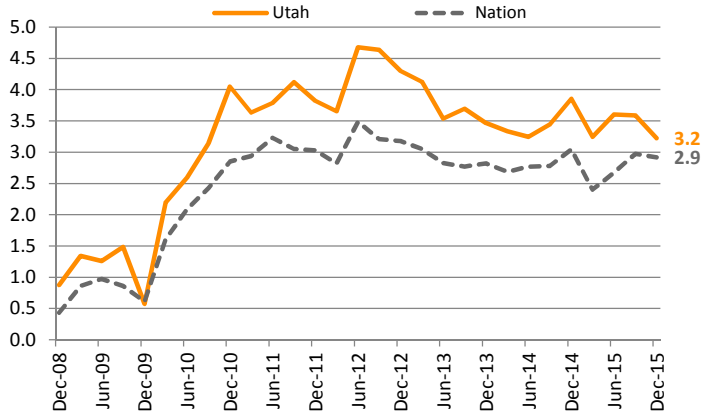
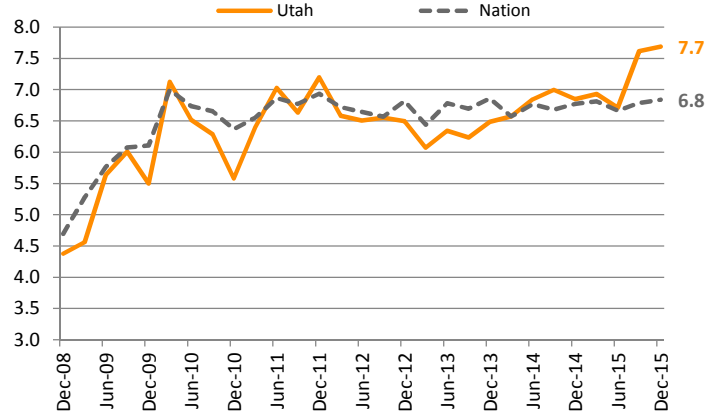


**Average 1-Quarter Return on Avg. Assets (%)**



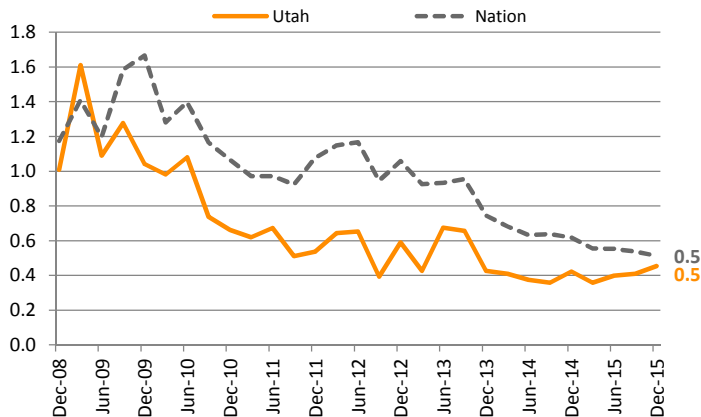
Quarterly net income / average assets, annualized

**Net Interest Margin (%)**



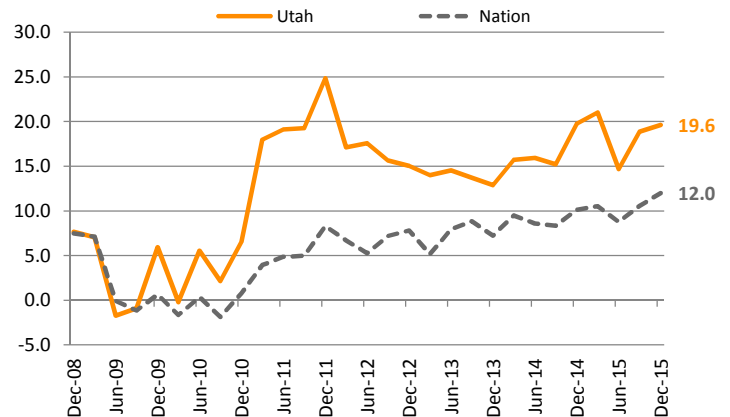
Quarterly net interest income / average earning assets, annualized

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

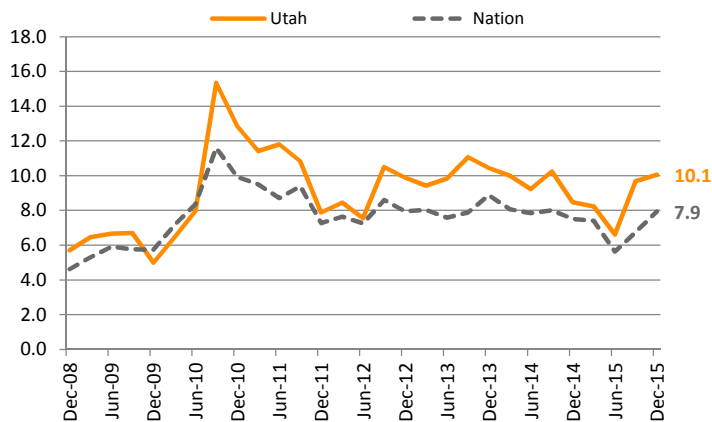


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

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

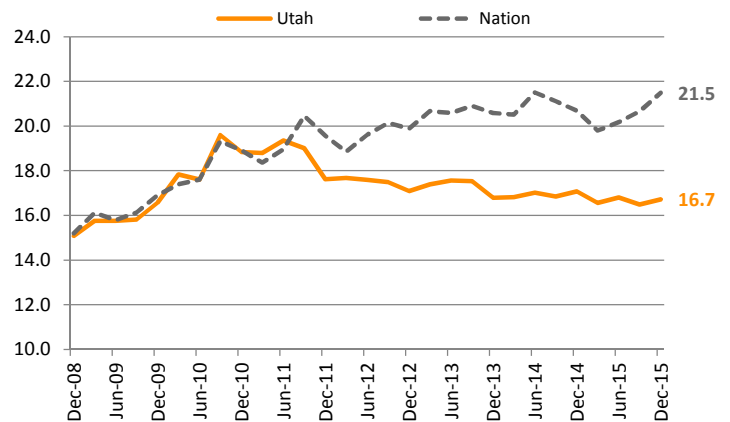


**Avg. Short-Term Investments / Total Assets (%)**



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
average bank asset size (millions)	\$3,238	\$3,095	\$1,701	\$1,297	\$1,235	\$856
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%)		
	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
<b>Liquidity, Funding, and Capital</b>	%	%	%	%	%	%
net loans & leases growth rate (year over year)	19.6	18.9	19.8	12.0	10.6	10.1
net loans & leases / total assets	75.4	75.1	73.2	73.5	74.9	70.9
core deposits / total assets (w/CDs <= \$250K)	23.5	23.8	22.1	27.2	26.7	28.8
net noncore funding dependence (w/CDs > \$250K)	52.0	49.7	52.5	31.6	31.7	26.4
securities / total assets	1.8	1.6	2.5	2.6	2.6	3.8
tier 1 leverage ratio	13.9	13.9	13.5	15.5	15.5	15.4
total risk-based capital ratio	16.7	16.5	17.1	21.5	20.7	20.7

III. Performance Measures	Dec-15	Sep-15	Dec-14	Dec-15	Sep-15	Dec-14
<b>Earnings (year-to-date annualized)</b>	%	%	%	%	%	%
return on avg. assets	3.37	3.48	3.26	2.81	2.74	2.85
net interest income (tax equivalent) / avg. assets	7.26	7.20	6.30	6.36	6.30	6.39
net interest margin	7.60	7.57	6.82	6.76	6.73	6.85
noninterest revenues / avg. assets	2.61	2.54	3.09	1.87	1.63	2.03
overhead expenses / avg. assets	4.29	4.47	4.69	4.11	4.20	4.64
loan loss provisions / avg. assets	0.76	0.72	0.63	0.55	0.54	0.56
efficiency ratio (overhead expense / NOI tax equivalent)	37.24	37.54	37.06	44.90	44.49	45.23
<b>Asset Quality</b>	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	0.68	0.57	0.68	0.62	0.54	0.77
loans & leases past due 30-89 days / gross loans & leases	1.07	1.01	1.42	0.69	0.67	1.00
loans & leases past due 30+ days or nonaccrual / grs lns & lses	1.68	1.54	2.16	1.52	1.41	2.13
allowance for losses / loans & leases not held for sale	1.52	1.48	1.45	1.72	1.65	1.70
net charge-offs / year to date average loans & leases	0.95	0.95	0.79	0.79	0.76	0.70

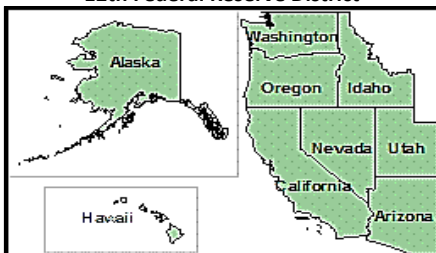
\*Population of Utah and nation includes industrial banks only. De Novo banks (< 5 years old) are omitted.

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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