



Bankers' Index

AN ANALYSIS OF UTAH COMMUNITY BANKS





The Bankers' Index is published by Moss Adams.

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ASSET SIZE DEFINITION

Group A \$0–\$250 million

Group B \$251 million–\$500 million

Group C \$501 million–\$1 billion

Group D Over \$1 billion–\$10 billion

Performance Analysis

Performance Analysis

March 31, 2018

Run Date: May 24, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	Liberty Bank, Inc.	\$9,436	(\$156)	(6.15%)	(54.31%)	158.43%	\$68	(\$156)	(6.15%)	(54.31%)	158.43%	\$68
	First Electronic Bank	\$23,801	\$391	6.70%	13.67%	81.92%	\$113	\$391	6.70%	13.67%	81.92%	\$113
	Holladay Bank & Trust	\$56,399	\$230	1.63%	10.88%	55.77%	\$65	\$230	1.63%	10.88%	55.77%	\$65
	Gunnison Valley Bank	\$75,542	\$171	0.91%	7.73%	59.34%	\$122	\$171	0.91%	7.73%	59.34%	\$122
	Finwise Bank	\$80,257	\$692	3.94%	23.16%	64.60%	\$134	\$692	3.94%	23.16%	64.60%	\$134
	Utah Independent Bank	\$81,633	\$931	4.53%	33.24%	40.09%	\$75	\$931	4.53%	33.24%	40.09%	\$75
	American Bank of Commerce	\$89,414	\$351	1.70%	11.44%	70.18%	\$115	\$351	1.70%	11.44%	70.18%	\$115
	Home Savings Bank	\$119,102	\$364	1.21%	9.18%	59.55%	\$136	\$364	1.21%	9.18%	59.55%	\$136
	Continental Bank	\$165,144	\$1,302	3.35%	19.90%	48.23%	\$90	\$1,302	3.35%	19.90%	48.23%	\$90
	LCA Bank Corporation	\$174,111	\$1,627	3.74%	29.76%	41.69%	\$54	\$1,627	3.74%	29.76%	41.69%	\$54
	Brighton Bank	\$218,843	\$1,130	2.10%	18.68%	56.82%	\$92	\$1,130	2.10%	18.68%	56.82%	\$92
	Average of Asset Group A	\$99,426	\$639	2.15%	11.21%	66.97%	\$97	\$639	2.15%	11.21%	66.97%	\$97
Asset Group B - \$251 to \$500 million in total assets												
	Prime Alliance Bank	\$304,917	\$1,857	2.46%	21.18%	32.55%	\$110	\$1,857	2.46%	21.18%	32.55%	\$110
	First National Bank of Layton	\$328,691	\$1,350	1.70%	12.95%	66.77%	\$84	\$1,350	1.70%	12.95%	66.77%	\$84
	Capital Community Bank	\$336,922	\$353	0.42%	3.63%	91.93%	\$70	\$353	0.42%	3.63%	91.93%	\$70
	First Utah Bank	\$350,053	\$939	1.11%	9.47%	81.67%	\$101	\$939	1.11%	9.47%	81.67%	\$101
	Grand Valley Bank	\$377,046	\$1,014	1.08%	11.12%	59.81%	\$73	\$1,014	1.08%	11.12%	59.81%	\$73
	Rock Canyon Bank	\$398,505	\$2,737	2.78%	28.83%	54.61%	\$103	\$2,737	2.78%	28.83%	54.61%	\$103
	Average of Asset Group B	\$349,356	\$1,375	1.59%	14.53%	64.56%	\$90	\$1,375	1.59%	14.53%	64.56%	\$90
Asset Group C - \$501 million to \$1 billion in total assets												
	WebBank	\$622,033	\$7,956	5.32%	29.86%	32.72%	\$232	\$7,956	5.32%	29.86%	32.72%	\$232
	Celtic Bank	\$688,258	\$10,016	5.93%	32.01%	42.70%	\$148	\$10,016	5.93%	32.01%	42.70%	\$148
	Pitney Bowes Bank, Inc.	\$713,464	\$17,082	9.47%	96.21%	3.51%	\$122	\$17,082	9.47%	96.21%	3.51%	\$122
	Transportation Alliance Bank, Inc.	\$740,256	\$3,670	1.99%	15.14%	62.94%	\$91	\$3,670	1.99%	15.14%	62.94%	\$91
	Average of Asset Group C	\$691,003	\$9,681	5.68%	43.31%	35.47%	\$148	\$9,681	5.68%	43.31%	35.47%	\$148
Asset Group D - \$1 billion to \$10 billion in total assets												
	Medallion Bank	\$1,008,523	(\$8,782)	(3.43%)	(22.05%)	56.41%	\$104	(\$8,782)	(3.43%)	(22.05%)	56.41%	\$104
	State Bank of Southern Utah	\$1,018,482	\$4,618	1.86%	13.91%	48.64%	\$78	\$4,618	1.86%	13.91%	48.64%	\$78
	Marlin Business Bank	\$1,036,989	\$6,498	2.60%	17.63%	48.67%	\$150	\$6,498	2.60%	17.63%	48.67%	\$150
	Central Bank	\$1,053,328	\$5,321	2.07%	13.03%	48.16%	\$88	\$5,321	2.07%	13.03%	48.16%	\$88
	Cache Valley Bank	\$1,163,475	\$6,175	2.23%	20.23%	43.98%	\$85	\$6,175	2.23%	20.23%	43.98%	\$85
	Bank of Utah	\$1,312,224	\$5,243	1.68%	13.69%	59.47%	\$81	\$5,243	1.68%	13.69%	59.47%	\$81
	EnerBank USA	\$1,458,692	\$8,763	2.40%	18.00%	40.47%	\$103	\$8,763	2.40%	18.00%	40.47%	\$103
	Green Dot Bank	\$1,585,336	\$9,387	2.78%	28.55%	24.68%	\$321	\$9,387	2.78%	28.55%	24.68%	\$321
	People's Intermountain Bank	\$2,163,274	\$9,150	1.71%	14.20%	54.00%	\$88	\$9,150	1.71%	14.20%	54.00%	\$88
	WEX Bank	\$2,606,292	\$63,949	9.71%	84.84%	57.69%	\$92	\$63,949	9.71%	84.84%	57.69%	\$92
	Merrick Bank Corporation	\$3,350,771	\$48,852	5.64%	29.84%	25.15%	\$124	\$48,852	5.64%	29.84%	25.15%	\$124
	Comenity Capital Bank	\$8,292,238	\$52,837	2.56%	19.16%	42.38%	\$123	\$52,837	2.56%	19.16%	42.38%	\$123
	Optum Bank, Inc.	\$8,658,574	\$45,493	2.15%	18.61%	32.28%	\$37	\$45,493	2.15%	18.61%	32.28%	\$37
	BMW Bank of North America	\$9,976,900	\$45,084	1.69%	11.39%	26.77%	\$142	\$45,084	1.69%	11.39%	26.77%	\$142
	Regional Average	\$3,191,793	\$21,613	2.55%	20.07%	43.48%	\$115	\$21,613	2.55%	20.07%	43.48%	\$115

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 24, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets													
	Liberty Bank, Inc.	\$9,436	\$5,815	\$8,313	69.95%	23.20%	\$524	5.81%	1.02%	0.99%	4.87%	(52.35%)	(51.78%)
	First Electronic Bank	\$23,801	\$8,605	\$9,336	92.17%	101.12%	\$433	10.66%	1.31%	1.22%	10.09%	8.46%	(11.45%)
	Holladay Bank & Trust	\$56,399	\$37,310	\$47,076	79.25%	33.72%	\$4,338	5.72%	0.83%	0.59%	5.22%	4.82%	3.48%
	Gunnison Valley Bank	\$75,542	\$64,236	\$64,651	99.36%	15.77%	\$6,867	6.68%	0.87%	0.66%	6.08%	(2.86%)	(11.97%)
	Finwise Bank	\$80,257	\$61,813	\$66,698	92.68%	24.61%	\$2,112	7.04%	1.20%	0.84%	6.35%	93.34%	97.65%
	Utah Independent Bank	\$81,633	\$52,344	\$68,878	76.00%	37.82%	\$4,296	5.40%	0.28%	0.19%	5.22%	(18.66%)	(26.57%)
	American Bank of Commerce	\$89,414	\$69,131	\$76,244	90.67%	20.13%	\$3,577	5.95%	0.41%	0.23%	5.73%	29.37%	33.34%
	Home Savings Bank	\$119,102	\$97,766	\$102,506	95.38%	17.76%	\$8,507	5.33%	1.38%	1.36%	4.14%	(3.87%)	(3.75%)
	Continental Bank	\$165,144	\$128,481	\$136,664	94.01%	23.93%	\$4,234	8.99%	1.37%	1.37%	7.78%	20.71%	23.91%
	LCA Bank Corporation	\$174,111	\$159,905	\$145,319	110.04%	11.60%	\$14,509	7.16%	1.63%	1.63%	5.82%	(3.37%)	1.60%
	Brighton Bank	\$218,843	\$113,054	\$183,952	61.46%	43.77%	\$4,656	4.51%	0.10%	0.06%	4.49%	18.36%	21.32%
	Regional Average	\$99,426	\$72,587	\$82,694	87.36%	32.13%	\$4,914	6.66%	0.95%	0.83%	5.98%	8.54%	6.89%
Asset Group B - \$251 to \$500 million in total assets													
	Prime Alliance Bank	\$304,917	\$270,492	\$266,315	101.57%	14.05%	\$13,860	5.95%	1.61%	1.55%	4.62%	0.10%	(1.51%)
	First National Bank of Layton	\$328,691	\$248,756	\$284,017	87.58%	21.32%	\$3,913	5.35%	0.35%	0.22%	5.15%	10.34%	14.04%
	Capital Community Bank	\$336,922	\$288,467	\$281,507	102.47%	13.50%	\$5,264	3.89%	1.21%	1.01%	2.97%	(25.56%)	(33.86%)
	First Utah Bank	\$350,053	\$255,044	\$265,083	96.21%	14.20%	\$2,917	5.51%	0.98%	0.63%	4.90%	16.28%	7.10%
	Grand Valley Bank	\$377,046	\$179,184	\$339,118	52.84%	46.80%	\$4,543	3.98%	0.46%	0.30%	3.85%	3.28%	3.24%
	Rock Canyon Bank	\$398,505	\$314,309	\$356,849	88.08%	19.44%	\$3,558	6.55%	0.97%	0.60%	5.97%	1.86%	(1.05%)
	Regional Average	\$349,356	\$259,375	\$298,815	88.13%	21.55%	\$5,676	5.21%	0.93%	0.72%	4.58%	1.05%	(2.01%)
Asset Group C - \$501 million to \$1 billion in total assets													
	WebBank	\$622,033	\$317,509	\$504,217	62.97%	46.70%	\$7,679	7.14%	1.52%	1.40%	5.92%	(3.95%)	(5.59%)
	Celtic Bank	\$688,258	\$567,997	\$498,316	113.98%	9.96%	\$3,512	8.28%	1.91%	1.80%	6.72%	(2.58%)	(3.85%)
	Pitney Bowes Bank, Inc.	\$713,464	\$254,106	\$585,902	43.37%	69.44%	\$44,592	11.86%	0.13%	0.12%	11.75%	(17.74%)	(2.43%)
	Transportation Alliance Bank, Inc.	\$740,256	\$619,166	\$553,233	111.92%	12.88%	\$3,525	8.03%	1.41%	1.42%	6.70%	(4.88%)	(15.50%)
	Regional Average	\$691,003	\$439,695	\$535,417	83.06%	34.75%	\$14,827	8.83%	1.24%	1.19%	7.77%	(7.29%)	(6.84%)
Asset Group D - \$1 billion to \$10 billion in total assets													
	Medallion Bank	\$1,008,523	\$946,187	\$847,326	111.67%	8.11%	\$14,007	10.49%	1.65%	1.65%	9.08%	(27.11%)	(26.25%)
	State Bank of Southern Utah	\$1,018,482	\$689,237	\$859,198	80.22%	25.64%	\$5,389	4.74%	0.62%	0.46%	4.37%	15.31%	13.41%
	Marlin Business Bank	\$1,036,989	\$945,760	\$835,054	113.26%	7.65%	\$129,624	10.73%	1.66%	1.65%	9.40%	10.08%	11.91%
	Central Bank	\$1,053,328	\$660,195	\$806,468	81.86%	27.93%	\$4,640	5.67%	0.44%	0.30%	5.46%	14.06%	10.90%
	Cache Valley Bank	\$1,163,475	\$914,198	\$1,029,994	88.76%	21.34%	\$5,462	5.98%	0.90%	0.52%	5.49%	22.27%	21.94%
	Bank of Utah	\$1,312,224	\$925,772	\$1,091,244	84.84%	23.01%	\$4,114	4.28%	0.42%	0.27%	4.11%	33.71%	43.59%
	EnerBank USA	\$1,458,692	\$1,370,136	\$1,238,273	110.65%	6.16%	\$5,463	9.61%	1.78%	1.78%	8.08%	(0.02%)	(3.02%)
	Green Dot Bank	\$1,585,336	\$20,165	\$1,409,178	1.43%	99.04%	\$66,056	2.05%	0.01%	0.00%	2.05%	89.15%	81.87%
	People's Intermountain Bank	\$2,163,274	\$1,698,148	\$1,809,708	93.84%	9.70%	\$4,583	5.37%	0.49%	0.31%	5.10%	7.51%	(1.66%)
	WEX Bank	\$2,606,292	\$2,175,337	\$1,834,737	118.56%	10.27%	\$59,234	22.83%	1.77%	1.13%	21.79%	(10.27%)	(26.88%)
	Merrick Bank Corporation	\$3,350,771	\$3,227,783	\$2,626,325	122.90%	11.90%	\$12,274	21.50%	1.62%	1.39%	20.45%	(17.44%)	(29.27%)
	Comenity Capital Bank	\$8,292,238	\$7,000,320	\$5,397,840	129.69%	17.35%	\$90,133	18.23%	2.05%	2.08%	16.50%	(7.44%)	(11.99%)
	Optum Bank, Inc.	\$8,658,574	\$783,896	\$7,372,850	10.63%	96.70%	\$64,138	2.72%	0.20%	0.16%	2.58%	26.85%	37.62%
	BMW Bank of North America	\$9,976,900	\$7,325,846	\$5,741,518	127.59%	29.94%	\$302,330	3.99%	1.92%	1.77%	2.52%	0.53%	0.71%
	Regional Average	\$3,191,793	\$2,048,784	\$2,349,980	91.14%	28.20%	\$54,818	9.16%	1.11%	0.96%	8.36%	11.23%	8.78%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

Asset Quality

March 31, 2018

Run Date: May 24, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Liberty Bank, Inc.	\$9,436	\$42	0.72%	3.85%	156.64%	11.66%	1.60%
	First Electronic Bank	\$23,801	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Holladay Bank & Trust	\$56,399	\$0	0.00%	2.39%	184.68%	7.06%	1.18%
	Gunnison Valley Bank	\$75,542	\$4,983	7.76%	3.47%	41.53%	57.64%	7.24%
	Finwise Bank	\$80,257	\$0	0.00%	1.57%	766.14%	0.99%	0.16%
	Utah Independent Bank	\$81,633	\$290	0.55%	1.65%	209.73%	3.55%	0.50%
	American Bank of Commerce	\$89,414	\$327	0.47%	1.04%	120.27%	4.56%	0.67%
	Home Savings Bank	\$119,102	\$0	0.00%	1.45%	472.67%	11.17%	1.32%
	Continental Bank	\$165,144	\$556	0.43%	1.88%	64.95%	24.77%	2.99%
	LCA Bank Corporation	\$174,111	\$826	0.52%	2.38%	460.53%	3.13%	0.47%
	Brighton Bank	\$218,843	\$0	0.00%	1.60%	44.53%	15.56%	1.86%
	Regional Average	\$99,426	\$639	0.95%	1.93%	252.17%	12.74%	1.64%
Asset Group B - \$251 to \$500 million in total assets								
	Prime Alliance Bank	\$304,917	\$5,830	2.16%	2.24%	100.43%	16.25%	1.98%
	First National Bank of Layton	\$328,691	\$377	0.15%	1.57%	230.93%	4.08%	0.56%
	Capital Community Bank	\$336,922	\$669	0.23%	1.10%	473.39%	5.22%	0.65%
	First Utah Bank	\$350,053	\$5,549	2.18%	1.29%	45.55%	20.54%	2.39%
	Grand Valley Bank	\$377,046	\$466	0.26%	1.54%	593.99%	1.59%	0.15%
	Rock Canyon Bank	\$398,505	\$695	0.22%	0.96%	274.34%	16.02%	1.42%
	Regional Average	\$349,356	\$2,264	0.87%	1.45%	286.44%	10.62%	1.19%
Asset Group C - \$501 million to \$1 billion in total assets								
	WebBank	\$622,033	\$0	0.00%	2.22%	NA	1.69%	0.00%
	Celtic Bank	\$688,258	\$3,874	0.68%	1.71%	131.38%	6.48%	1.21%
	Pitney Bowes Bank, Inc.	\$713,464	\$4,282	1.69%	1.43%	77.18%	6.48%	0.66%
	Transportation Alliance Bank, Inc.	\$740,256	\$11,724	1.89%	1.25%	62.58%	14.36%	2.04%
	Regional Average	\$691,003	\$4,970	1.07%	1.65%	90.38%	7.26%	0.98%
Asset Group D - \$1 billion to \$10 billion in total assets								
	Medallion Bank	\$1,008,523	\$35,932	3.80%	7.25%	143.42%	21.44%	4.74%
	State Bank of Southern Utah	\$1,018,482	\$3,685	0.53%	1.39%	192.41%	3.54%	0.49%
	Marlin Business Bank	\$1,036,989	\$3,236	0.34%	1.65%	482.26%	2.00%	0.31%
	Central Bank	\$1,053,328	\$105	0.02%	2.37%	NM	6.54%	0.83%
	Cache Valley Bank	\$1,163,475	\$15,568	1.70%	1.34%	57.48%	15.68%	1.84%
	Bank of Utah	\$1,312,224	\$2,708	0.29%	1.19%	344.09%	2.00%	0.24%
	EnerBank USA	\$1,458,692	\$0	0.00%	1.50%	NM	2.00%	0.05%
	Green Dot Bank	\$1,585,336	\$980	4.86%	2.24%	33.53%	0.92%	0.08%
	People's Intermountain Bank	\$2,163,274	\$7,369	0.43%	1.22%	202.67%	4.08%	0.47%
	WEX Bank	\$2,606,292	\$0	0.00%	0.59%	NM	5.86%	0.01%
	Merrick Bank Corporation	\$3,350,771	\$8,195	0.25%	14.44%	654.10%	16.31%	2.13%
	Comenity Capital Bank	\$8,292,238	\$204,679	2.92%	6.14%	151.65%	19.11%	3.42%
	Optum Bank, Inc.	\$8,658,574	\$1,540	0.20%	1.15%	586.75%	0.31%	0.02%
	BMW Bank of North America	\$9,976,900	\$13,738	0.19%	0.45%	227.63%	0.92%	0.15%
	Regional Average	\$3,191,793	\$21,267	1.11%	3.07%	279.64%	7.19%	1.06%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

Capital Adequacy

March 31, 2018

Run Date: May 24, 2018

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	Liberty Bank, Inc.	\$9,436	\$1,071	\$1,071	\$1,071	10.56%	16.39%	17.66%	16.39%
	First Electronic Bank	\$23,801	\$11,630	\$10,122	\$10,122	46.36%	87.25%	87.25%	87.25%
	Holladay Bank & Trust	\$56,399	\$8,568	\$8,576	\$8,576	15.17%	22.01%	23.27%	22.01%
	Gunnison Valley Bank	\$75,542	\$8,892	\$9,037	\$9,037	12.05%	13.73%	15.01%	13.73%
	Finwise Bank	\$80,257	\$12,923	\$11,813	\$11,813	17.10%	18.80%	20.05%	18.80%
	Utah Independent Bank	\$81,633	\$11,653	\$11,824	\$11,824	14.37%	18.44%	19.69%	18.44%
	American Bank of Commerce	\$89,414	\$12,377	\$12,377	\$12,377	14.97%	16.54%	17.50%	16.54%
	Home Savings Bank	\$119,102	\$15,810	\$15,810	\$15,810	13.19%	16.73%	17.99%	16.73%
	Continental Bank	\$165,144	\$26,583	\$26,595	\$26,595	17.12%	19.38%	20.64%	19.38%
	LCA Bank Corporation	\$174,111	\$22,574	\$22,574	\$19,847	12.99%	13.85%	15.11%	12.17%
	Brighton Bank	\$218,843	\$24,326	\$25,296	\$25,296	11.76%	19.70%	20.95%	19.70%
	Regional Average	\$99,426	\$14,219	\$14,100	\$13,852	16.88%	23.89%	25.01%	23.74%
Asset Group B - \$251 to \$500 million in total assets									
	Prime Alliance Bank	\$304,917	\$35,819	\$36,421	\$36,421	12.08%	11.67%	12.93%	11.67%
	First National Bank of Layton	\$328,691	\$41,589	\$42,511	\$42,511	13.41%	15.32%	16.57%	15.32%
	Capital Community Bank	\$336,922	\$39,038	\$39,038	\$39,038	11.47%	12.48%	13.50%	12.48%
	First Utah Bank	\$350,053	\$39,968	\$36,721	\$36,721	10.99%	13.35%	14.59%	13.35%
	Grand Valley Bank	\$377,046	\$36,666	\$36,764	\$36,764	9.83%	16.46%	17.71%	16.46%
	Rock Canyon Bank	\$398,505	\$39,339	\$39,318	\$39,318	9.98%	11.40%	12.28%	11.40%
	Regional Average	\$349,356	\$38,737	\$38,462	\$38,462	11.29%	13.45%	14.60%	13.45%
Asset Group C - \$501 million to \$1 billion in total assets									
	WebBank	\$622,033	\$106,753	\$106,753	\$106,753	17.84%	22.95%	24.20%	22.95%
	Celtic Bank	\$688,258	\$128,161	\$121,058	\$121,058	18.12%	19.51%	20.76%	19.51%
	Pitney Bowes Bank, Inc.	\$713,464	\$69,017	\$71,615	\$71,615	9.92%	18.93%	19.89%	18.93%
	Transportation Alliance Bank, Inc.	\$740,256	\$98,511	\$100,059	\$100,059	13.59%	14.20%	15.30%	14.20%
	Regional Average	\$691,003	\$100,611	\$99,871	\$99,871	14.87%	18.90%	20.04%	18.90%
Asset Group D - \$1 billion to \$10 billion in total assets									
	Medallion Bank	\$1,008,523	\$154,405	\$152,099	\$125,796	14.90%	15.35%	16.68%	12.70%
	State Bank of Southern Utah	\$1,018,482	\$133,607	\$137,146	\$137,146	13.82%	17.44%	18.70%	17.44%
	Marlin Business Bank	\$1,036,989	\$149,689	\$146,072	\$146,072	14.65%	15.03%	16.29%	15.03%
	Central Bank	\$1,053,328	\$165,171	\$166,800	\$166,800	16.22%	21.79%	23.05%	21.79%
	Cache Valley Bank	\$1,163,475	\$124,740	\$124,157	\$124,157	11.23%	12.57%	13.82%	12.57%
	Bank of Utah	\$1,312,224	\$154,744	\$150,431	\$150,431	12.09%	14.58%	15.77%	14.58%
	EnerBank USA	\$1,458,692	\$199,091	\$198,696	\$198,696	13.63%	13.75%	15.00%	13.75%
	Green Dot Bank	\$1,585,336	\$157,533	\$147,730	\$147,730	11.02%	73.73%	73.95%	73.73%
	People's Intermountain Bank	\$2,163,274	\$260,598	\$234,799	\$234,799	11.11%	13.29%	14.53%	13.29%
	WEX Bank	\$2,606,292	\$298,452	\$298,226	\$298,226	11.32%	12.27%	12.80%	12.27%
	Merrick Bank Corporation	\$3,350,771	\$679,445	\$670,717	\$670,717	19.39%	21.50%	22.92%	21.50%
	Comenity Capital Bank	\$8,292,238	\$1,128,776	\$1,054,719	\$1,054,279	12.91%	16.13%	14.82%	14.82%
	Optum Bank, Inc.	\$8,658,574	\$962,124	\$724,069	\$724,069	8.91%	16.45%	16.65%	16.45%
	BMW Bank of North America	\$9,976,900	\$1,536,821	\$1,540,321	\$1,540,321	14.47%	16.33%	16.68%	16.33%
	Regional Average	\$3,191,793	\$436,085	\$410,396	\$408,517	13.26%	19.92%	20.93%	19.73%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Definitions



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.
Efficiency ratio (FTE) (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.
Total deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Liquidity ratio (%)	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
Total equity capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
Tier 1 capital	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.