



Bankers' Index

AN ANALYSIS OF UTAH COMMUNITY BANKS





The Bankers' Index is published by Moss Adams.

For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

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

June 30, 2017

Run Date: August 22, 2017

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.	\$11,091	(\$91)	(3.20%)	(34.83%)	122.30%	\$90	(\$68)	(1.16%)	(12.81%)	108.83%	\$79
	First Electronic Bank	\$21,010	\$152	2.93%	6.11%	94.03%	\$98	\$280	2.73%	5.67%	94.32%	\$96
	Holladay Bank & Trust	\$54,883	\$180	1.36%	9.02%	58.48%	\$64	\$393	1.47%	9.97%	57.34%	\$65
	Finwise Bank	\$55,929	\$459	3.34%	23.71%	60.76%	\$157	\$913	3.45%	24.99%	60.71%	\$140
	Utah Independent Bank	\$75,862	\$348	1.78%	13.12%	62.58%	\$78	\$629	1.61%	12.05%	65.34%	\$77
	Gunnison Valley Bank	\$80,929	\$307	1.48%	13.71%	41.05%	\$116	\$561	1.32%	12.74%	43.05%	\$111
	American Bank of Commerce	\$90,000	\$304	1.38%	10.64%	64.92%	\$94	\$402	0.93%	7.10%	71.63%	\$89
	Home Savings Bank	\$125,534	\$381	1.21%	10.03%	53.92%	\$126	\$683	1.09%	9.05%	55.52%	\$128
	Town & Country Bank, Inc.	\$149,463	(\$197)	(0.57%)	(5.41%)	88.59%	\$130	\$244	0.37%	3.42%	72.68%	\$126
	Continental Bank	\$159,693	\$1,405	3.45%	21.28%	46.81%	\$100	\$2,355	2.88%	17.90%	52.11%	\$124
	LCA Bank Corporation	\$170,243	\$544	1.32%	10.75%	46.30%	\$62	\$1,384	1.67%	13.84%	41.27%	\$56
	Brighton Bank	\$200,343	\$986	1.97%	16.43%	57.17%	\$80	\$1,910	1.91%	16.10%	58.19%	\$80
	Average of Asset Group A	\$99,582	\$398	1.37%	7.88%	66.41%	\$100	\$807	1.52%	10.00%	65.08%	\$98
Asset Group B - \$251 to \$500 million in total assets												
	Prime Alliance Bank	\$284,744	\$1,975	2.87%	25.94%	30.45%	\$116	\$3,314	2.49%	22.32%	31.51%	\$110
	First National Bank of Layton	\$321,070	\$1,610	2.03%	16.09%	65.45%	\$82	\$2,738	1.74%	13.71%	67.48%	\$81
	First Utah Bank	\$325,097	\$2,195	2.72%	25.17%	66.90%	\$106	\$4,698	2.89%	27.88%	70.71%	\$100
	Capital Community Bank	\$343,530	\$1,567	1.88%	21.21%	40.85%	\$71	\$2,776	1.75%	19.71%	43.22%	\$73
	Rock Canyon Bank	\$357,662	\$1,776	2.10%	21.34%	59.89%	\$116	\$3,682	2.25%	22.74%	57.12%	\$106
	Grand Valley Bank	\$375,254	\$946	1.02%	10.83%	59.83%	\$71	\$1,773	0.96%	10.27%	60.76%	\$70
	WebBank	\$466,177	\$7,414	6.52%	31.43%	31.63%	\$227	\$13,027	5.85%	28.23%	33.69%	\$217
	Average of Asset Group B	\$353,362	\$2,498	2.73%	21.72%	50.71%	\$113	\$4,573	2.56%	20.69%	52.07%	\$108
Asset Group C - \$501 million to \$1 billion in total assets												
	Celtic Bank	\$619,701	\$8,206	5.45%	32.25%	46.81%	\$155	\$14,344	4.91%	29.14%	50.10%	\$157
	Transportation Alliance Bank, Inc.	\$710,584	\$2,299	1.34%	9.98%	61.24%	\$70	\$5,301	1.59%	11.58%	66.22%	\$79
	Pitney Bowes Bank, Inc.	\$714,342	\$15,406	8.57%	84.66%	3.16%	\$110	\$32,146	8.88%	88.37%	2.66%	\$84
	Green Dot Bank	\$878,715	\$3,258	1.50%	12.23%	34.89%	\$324	\$8,213	1.77%	13.75%	24.41%	\$223
	Marlin Business Bank	\$948,391	\$2,734	1.20%	8.30%	63.16%	\$139	\$4,490	1.00%	6.82%	66.24%	\$140
	State Bank of Southern Utah	\$962,078	\$3,677	1.53%	11.67%	46.64%	\$72	\$7,625	1.59%	12.30%	46.67%	\$70
	Central Bank	\$966,218	\$4,207	1.73%	10.86%	45.49%	\$81	\$8,169	1.68%	10.69%	46.61%	\$80
	Average of Asset Group C	\$828,576	\$5,684	3.05%	24.28%	43.06%	\$136	\$11,470	3.06%	24.66%	43.27%	\$119
Asset Group D - \$1 billion to \$10 billion in total assets												
	Cache Valley Bank	\$1,044,058	\$4,794	1.86%	17.15%	45.81%	\$85	\$12,426	2.44%	22.75%	39.48%	\$86
	Medallion Bank	\$1,077,481	\$1,606	0.62%	3.86%	30.69%	\$96	\$5,782	1.09%	7.01%	26.65%	\$92
	Bank of Utah	\$1,156,891	\$4,261	1.51%	11.68%	56.20%	\$71	\$7,908	1.41%	10.95%	57.75%	\$72
	EnerBank USA	\$1,370,330	\$6,965	2.07%	16.05%	42.01%	\$103	\$15,393	2.26%	18.14%	39.14%	\$97
	People's Intermountain Bank	\$1,683,014	\$6,675	1.61%	13.27%	50.96%	\$75	\$13,352	1.62%	13.47%	52.80%	\$76
	WEX Bank	\$2,460,005	\$62,110	10.75%	87.01%	54.98%	\$81	\$108,752	10.07%	82.40%	54.25%	\$84
	Merrick Bank Corporation	\$3,143,440	\$25,434	3.20%	16.18%	25.68%	\$110	\$45,210	2.87%	14.49%	27.43%	\$108
	Comenity Capital Bank	\$7,018,967	\$44,751	2.63%	19.39%	39.20%	\$101	\$100,975	2.99%	22.31%	37.68%	\$96
	Optum Bank, Inc.	\$7,775,727	\$29,855	1.54%	13.23%	37.55%	\$23	\$55,986	1.45%	12.78%	40.08%	\$27
	Wells Fargo Bank Northwest, National Association	\$8,405,197	\$74,151	3.46%	23.09%	10.64%	\$94	\$108,235	2.46%	17.05%	10.72%	\$103
	BMW Bank of North America	\$9,917,356	\$39,103	1.47%	10.13%	24.40%	\$113	\$79,594	1.55%	10.20%	24.50%	\$117
	Regional Average	\$4,095,679	\$27,246	2.79%	21.00%	38.01%	\$87	\$50,328	2.75%	21.05%	37.32%	\$87

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

June 30, 2017

Run Date: August 22, 2017

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.	\$11,091	\$7,634	\$9,994	76.39%	23.69%	\$693	14.18%	0.97%	0.93%	13.25%	(21.63%)	(21.34%)
	First Electronic Bank	\$21,010	\$5,487	\$9,152	59.95%	116.98%	\$369	10.06%	0.88%	0.86%	9.61%	1.97%	(2.59%)
	Holladay Bank & Trust	\$54,883	\$36,469	\$46,341	78.70%	32.82%	\$4,222	5.82%	0.61%	0.45%	5.42%	0.91%	(0.62%)
	Finwise Bank	\$55,929	\$43,020	\$47,075	91.39%	24.35%	\$2,330	5.85%	0.89%	0.69%	5.24%	36.95%	32.35%
	Utah Independent Bank	\$75,862	\$47,653	\$64,019	74.44%	39.47%	\$3,993	4.54%	0.25%	0.18%	4.37%	(3.22%)	(5.60%)
	Gunnison Valley Bank	\$80,929	\$65,302	\$71,831	90.91%	17.95%	\$6,225	6.95%	0.89%	0.70%	6.32%	(13.47%)	(16.42%)
	American Bank of Commerce	\$90,000	\$61,823	\$78,022	79.24%	29.96%	\$3,103	5.05%	0.38%	0.23%	4.84%	(0.65%)	(2.17%)
	Home Savings Bank	\$125,534	\$98,480	\$109,578	89.87%	21.69%	\$8,967	5.08%	1.18%	1.17%	4.04%	5.29%	5.38%
	Town & Country Bank, Inc.	\$149,463	\$113,650	\$126,197	90.06%	16.06%	\$4,982	4.62%	1.08%	0.83%	3.85%	43.92%	31.76%
	Continental Bank	\$159,693	\$131,472	\$130,457	100.78%	17.06%	\$5,151	9.38%	1.07%	1.07%	8.43%	(9.20%)	(11.31%)
	LCA Bank Corporation	\$170,243	\$161,708	\$140,943	114.73%	8.01%	\$15,477	7.08%	1.37%	1.36%	5.95%	3.62%	5.21%
	Brighton Bank	\$200,343	\$108,604	\$169,335	64.14%	42.79%	\$4,263	4.59%	0.10%	0.06%	4.62%	2.41%	3.56%
	Regional Average	\$99,582	\$73,442	\$83,579	84.22%	32.57%	\$4,981	6.93%	0.81%	0.71%	6.33%	3.91%	1.52%
Asset Group B - \$251 to \$500 million in total assets													
	Prime Alliance Bank	\$284,744	\$252,191	\$252,726	99.79%	14.18%	\$14,237	5.87%	1.42%	1.36%	4.71%	28.76%	32.24%
	First National Bank of Layton	\$321,070	\$239,709	\$277,105	86.50%	22.54%	\$3,733	4.89%	0.27%	0.19%	4.77%	4.22%	4.84%
	First Utah Bank	\$325,097	\$241,573	\$267,268	90.39%	12.10%	\$2,643	5.10%	0.89%	0.59%	4.54%	0.89%	0.29%
	Capital Community Bank	\$343,530	\$295,412	\$288,766	102.30%	13.98%	\$5,368	6.84%	1.09%	0.89%	6.03%	40.75%	44.18%
	Rock Canyon Bank	\$357,662	\$305,680	\$321,417	95.10%	13.14%	\$3,343	6.79%	0.86%	0.52%	6.30%	38.37%	39.70%
	Grand Valley Bank	\$375,254	\$169,162	\$335,945	50.35%	48.64%	\$4,521	3.76%	0.36%	0.25%	3.80%	6.10%	8.59%
	WebBank	\$466,177	\$227,220	\$359,109	63.27%	53.61%	\$5,827	5.80%	1.19%	1.09%	4.86%	0.72%	(3.94%)
	Regional Average	\$353,362	\$247,278	\$300,334	83.96%	25.46%	\$5,667	5.58%	0.87%	0.70%	5.00%	17.12%	17.99%
Asset Group C - \$501 million to \$1 billion in total assets													
	Celtic Bank	\$619,701	\$518,600	\$441,511	117.46%	8.17%	\$3,245	7.94%	1.62%	1.57%	6.61%	27.78%	9.00%
	Transportation Alliance Bank, Inc.	\$710,584	\$580,649	\$531,602	109.23%	14.75%	\$3,433	7.40%	1.10%	1.11%	6.37%	11.78%	(4.51%)
	Pitney Bowes Bank, Inc.	\$714,342	\$283,121	\$580,666	48.76%	65.31%	\$44,646	12.91%	0.13%	0.12%	12.81%	(0.52%)	(1.28%)
	Green Dot Bank	\$878,715	\$9,140	\$764,778	1.20%	99.77%	\$67,593	1.23%	0.36%	0.01%	1.23%	(29.09%)	(23.94%)
	Marlin Business Bank	\$948,391	\$874,361	\$781,736	111.85%	9.39%	\$118,549	10.80%	1.34%	1.34%	9.71%	17.60%	24.00%
	State Bank of Southern Utah	\$962,078	\$621,777	\$807,550	77.00%	28.54%	\$5,117	4.39%	0.55%	0.40%	4.12%	2.46%	(0.39%)
	Central Bank	\$966,218	\$578,903	\$753,351	76.84%	28.88%	\$4,579	5.13%	0.44%	0.29%	4.97%	(2.46%)	(0.04%)
	Regional Average	\$828,576	\$495,222	\$665,885	77.48%	36.40%	\$35,309	7.11%	0.79%	0.69%	6.55%	3.94%	0.41%
Asset Group D - \$1 billion to \$10 billion in total assets													
	Cache Valley Bank	\$1,044,058	\$827,500	\$920,706	89.88%	19.79%	\$5,169	4.87%	0.70%	0.46%	4.45%	8.70%	7.07%
	Medallion Bank	\$1,077,481	\$1,005,542	\$899,470	111.79%	7.70%	\$15,616	9.98%	1.39%	1.39%	8.80%	0.24%	(2.07%)
	Bank of Utah	\$1,156,891	\$847,236	\$956,723	88.56%	20.78%	\$3,627	4.01%	0.36%	0.23%	3.96%	13.09%	16.30%
	EnerBank USA	\$1,370,330	\$1,293,296	\$1,173,361	110.22%	5.62%	\$5,020	9.36%	1.52%	1.52%	8.04%	(1.14%)	(4.42%)
	People's Intermountain Bank	\$1,683,014	\$1,209,046	\$1,461,842	82.71%	26.40%	\$4,197	4.75%	0.30%	0.21%	4.62%	6.53%	4.92%
	WEX Bank	\$2,460,005	\$2,015,445	\$1,767,113	114.05%	8.71%	\$57,209	22.42%	1.40%	0.90%	21.56%	61.89%	55.38%
	Merrick Bank Corporation	\$3,143,440	\$3,059,222	\$2,466,102	124.05%	6.11%	\$11,773	21.96%	1.16%	0.99%	21.23%	9.85%	10.38%
	Comenity Capital Bank	\$7,018,967	\$6,295,331	\$4,528,336	139.02%	11.61%	\$87,737	18.57%	1.71%	1.71%	17.12%	9.30%	11.87%
	Optum Bank, Inc.	\$7,775,727	\$528,739	\$6,412,122	8.25%	99.55%	\$49,213	2.32%	0.21%	0.16%	2.18%	19.78%	8.90%
	Wells Fargo Bank Northwest, National Association	\$8,405,197	\$4,775,051	\$6,999,060	68.22%	42.83%	\$93,391	2.63%	0.02%	0.02%	2.76%	(15.42%)	(18.93%)
	BMW Bank of North America	\$9,917,356	\$7,417,020	\$5,758,722	128.80%	28.23%	\$260,983	4.05%	1.55%	1.51%	2.81%	(0.10%)	4.83%
	Regional Average	\$4,095,679	\$2,661,221	\$3,031,232	96.87%	25.21%	\$53,994	9.54%	0.94%	0.83%	8.87%	10.25%	8.57%

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.

Asset Quality

Asset Quality

June 30, 2017

Run Date: August 22, 2017

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.	\$11,091	\$0	0.00%	3.79%	28.87%	82.84%	9.03%
	First Electronic Bank	\$21,010	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Holladay Bank & Trust	\$54,883	\$0	0.00%	2.42%	294.00%	6.96%	1.12%
	Finwise Bank	\$55,929	\$0	0.00%	1.75%	138.03%	6.57%	0.98%
	Utah Independent Bank	\$75,862	\$35	0.07%	1.87%	NM	2.35%	0.05%
	Gunnison Valley Bank	\$80,929	\$3,141	4.81%	4.17%	76.89%	63.31%	5.30%
	American Bank of Commerce	\$90,000	\$855	1.38%	1.37%	75.27%	9.84%	1.25%
	Home Savings Bank	\$125,534	\$0	0.00%	1.45%	NM	10.77%	1.09%
	Town & Country Bank, Inc.	\$149,463	\$5,960	5.24%	1.71%	29.68%	41.63%	4.39%
	Continental Bank	\$159,693	\$688	0.52%	1.30%	45.64%	19.23%	3.31%
	LCA Bank Corporation	\$170,243	\$673	0.42%	2.41%	580.24%	2.77%	0.40%
	Brighton Bank	\$200,343	\$6	0.01%	1.67%	46.73%	15.01%	1.94%
	Regional Average	\$99,582	\$947	1.04%	1.99%	146.15%	21.77%	2.41%
Asset Group B - \$251 to \$500 million in total assets								
	Prime Alliance Bank	\$284,744	\$5,489	2.18%	2.26%	103.68%	17.00%	1.93%
	First National Bank of Layton	\$321,070	\$915	0.38%	1.62%	246.42%	3.94%	0.54%
	First Utah Bank	\$325,097	\$5,018	2.08%	1.53%	43.01%	27.05%	3.11%
	Capital Community Bank	\$343,530	\$2,493	0.84%	1.10%	111.14%	8.52%	0.85%
	Rock Canyon Bank	\$357,662	\$15	0.00%	0.99%	306.58%	17.05%	0.28%
	Grand Valley Bank	\$375,254	\$73	0.04%	1.59%	NM	1.75%	0.05%
	WebBank	\$466,177	\$0	0.00%	0.96%	NA	0.04%	0.00%
	Regional Average	\$353,362	\$2,000	0.79%	1.44%	162.17%	10.76%	0.97%
Asset Group C - \$501 million to \$1 billion in total assets								
	Celtic Bank	\$619,701	\$2,399	0.46%	2.02%	165.81%	6.46%	1.13%
	Transportation Alliance Bank, Inc.	\$710,584	\$8,160	1.41%	1.26%	89.75%	10.48%	1.40%
	Pitney Bowes Bank, Inc.	\$714,342	\$3,686	1.30%	1.36%	92.42%	5.41%	0.58%
	Green Dot Bank	\$878,715	\$551	6.03%	3.48%	28.57%	1.27%	0.13%
	Marlin Business Bank	\$948,391	\$2,248	0.26%	1.43%	557.96%	1.56%	0.24%
	State Bank of Southern Utah	\$962,078	\$3,590	0.58%	1.51%	179.43%	4.13%	0.59%
	Central Bank	\$966,218	\$662	0.11%	2.15%	NM	8.25%	1.41%
	Regional Average	\$828,576	\$3,042	1.45%	1.89%	185.66%	5.37%	0.78%
Asset Group D - \$1 billion to \$10 billion in total assets								
	Cache Valley Bank	\$1,044,058	\$7,439	0.90%	1.59%	79.78%	14.00%	1.68%
	Medallion Bank	\$1,077,481	\$43,280	4.30%	5.46%	91.21%	27.12%	5.58%
	Bank of Utah	\$1,156,891	\$95	0.01%	1.21%	251.33%	2.69%	0.35%
	EnerBank USA	\$1,370,330	\$0	0.00%	1.40%	NM	1.63%	0.06%
	People's Intermountain Bank	\$1,683,014	\$7,590	0.63%	1.43%	146.96%	5.54%	0.73%
	WEX Bank	\$2,460,005	\$0	0.00%	0.56%	NM	11.23%	0.01%
	Merrick Bank Corporation	\$3,143,440	\$9,324	0.30%	13.32%	628.52%	14.62%	2.06%
	Comenity Capital Bank	\$7,018,967	\$157,502	2.50%	6.02%	178.13%	17.32%	3.03%
	Optum Bank, Inc.	\$7,775,727	\$1,656	0.31%	1.05%	334.78%	0.30%	0.02%
	Wells Fargo Bank Northwest, National Association	\$8,405,197	\$463	0.01%	0.00%	0.00%	0.05%	0.01%
	BMW Bank of North America	\$9,917,356	\$9,474	0.13%	0.43%	304.35%	0.66%	0.11%
	Regional Average	\$4,095,679	\$21,529	0.83%	2.95%	223.90%	8.65%	1.24%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

Capital Adequacy

June 30, 2017

Run Date: August 22, 2017

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.	\$11,091	\$999	\$999	\$999	8.79%	15.39%	16.67%	15.39%
	First Electronic Bank	\$21,010	\$10,020	\$8,968	\$8,968	45.03%	108.15%	108.15%	108.15%
	Holladay Bank & Trust	\$54,883	\$8,080	\$8,080	\$8,080	15.21%	23.06%	24.33%	23.06%
	Finwise Bank	\$55,929	\$8,296	\$7,634	\$7,634	14.07%	18.29%	19.54%	18.29%
	Utah Independent Bank	\$75,862	\$10,797	\$10,843	\$10,843	13.83%	17.61%	18.86%	17.61%
	Gunnison Valley Bank	\$80,929	\$8,465	\$8,518	\$8,518	10.24%	12.59%	13.88%	12.59%
	American Bank of Commerce	\$90,000	\$11,582	\$11,582	\$11,582	13.19%	17.51%	18.76%	17.51%
	Home Savings Bank	\$125,534	\$15,381	\$15,381	\$15,381	12.23%	15.33%	16.58%	15.33%
	Town & Country Bank, Inc.	\$149,463	\$14,482	\$14,482	\$12,570	10.52%	11.55%	12.81%	10.03%
	Continental Bank	\$159,693	\$26,787	\$26,672	\$26,672	16.37%	18.99%	20.21%	18.99%
	LCA Bank Corporation	\$170,243	\$20,413	\$20,413	\$17,686	12.34%	12.48%	13.75%	10.81%
	Brighton Bank	\$200,343	\$24,073	\$23,882	\$23,882	11.93%	19.32%	20.57%	19.32%
	Regional Average	\$99,582	\$13,281	\$13,121	\$12,735	15.31%	24.19%	25.34%	23.92%
Asset Group B - \$251 to \$500 million in total assets									
	Prime Alliance Bank	\$284,744	\$31,323	\$31,326	\$31,326	11.38%	10.94%	12.20%	10.94%
	First National Bank of Layton	\$321,070	\$40,553	\$40,894	\$40,894	12.90%	15.15%	16.41%	15.15%
	First Utah Bank	\$325,097	\$35,988	\$32,763	\$32,763	10.27%	12.69%	13.95%	12.69%
	Capital Community Bank	\$343,530	\$31,189	\$31,189	\$31,189	9.37%	9.99%	11.04%	9.99%
	Rock Canyon Bank	\$357,662	\$34,185	\$34,170	\$34,170	10.08%	10.47%	11.40%	10.47%
	Grand Valley Bank	\$375,254	\$35,358	\$34,714	\$34,714	9.33%	16.50%	17.75%	16.50%
	WebBank	\$466,177	\$96,859	\$96,756	\$96,756	21.28%	29.68%	30.41%	29.68%
	Regional Average	\$353,362	\$43,636	\$43,116	\$43,116	12.09%	15.06%	16.17%	15.06%
Asset Group C - \$501 million to \$1 billion in total assets									
	Celtic Bank	\$619,701	\$105,383	\$100,709	\$100,709	16.85%	17.80%	19.05%	17.80%
	Transportation Alliance Bank, Inc.	\$710,584	\$91,837	\$92,378	\$92,378	13.46%	14.00%	15.11%	14.00%
	Pitney Bowes Bank, Inc.	\$714,342	\$72,911	\$71,067	\$71,067	9.89%	17.24%	18.18%	17.24%
	Green Dot Bank	\$878,715	\$98,331	\$87,877	\$87,877	10.27%	47.97%	48.14%	47.97%
	Marlin Business Bank	\$948,391	\$131,159	\$131,199	\$131,199	14.36%	14.79%	16.04%	14.79%
	State Bank of Southern Utah	\$962,078	\$128,597	\$129,035	\$129,035	13.39%	17.92%	19.18%	17.92%
	Central Bank	\$966,218	\$157,106	\$155,981	\$155,981	16.02%	22.19%	23.44%	22.19%
	Regional Average	\$828,576	\$112,189	\$109,749	\$109,749	13.46%	21.70%	22.73%	21.70%
Asset Group D - \$1 billion to \$10 billion in total assets									
	Cache Valley Bank	\$1,044,058	\$113,248	\$112,116	\$112,116	10.91%	12.32%	13.58%	12.32%
	Medallion Bank	\$1,077,481	\$166,947	\$161,942	\$135,639	15.65%	15.26%	16.56%	12.78%
	Bank of Utah	\$1,156,891	\$147,683	\$141,801	\$141,801	12.66%	15.17%	16.35%	15.17%
	EnerBank USA	\$1,370,330	\$177,081	\$176,958	\$176,958	13.13%	13.01%	14.26%	13.01%
	People's Intermountain Bank	\$1,683,014	\$204,298	\$204,699	\$204,699	12.31%	15.89%	17.15%	15.89%
	WEX Bank	\$2,460,005	\$305,165	\$301,818	\$301,818	13.07%	12.78%	13.26%	12.78%
	Merrick Bank Corporation	\$3,143,440	\$636,339	\$636,339	\$636,339	20.00%	20.87%	22.27%	20.87%
	Comenity Capital Bank	\$7,018,967	\$945,440	\$869,297	\$869,297	12.93%	13.58%	14.59%	13.58%
	Optum Bank, Inc.	\$7,775,727	\$939,512	\$632,054	\$632,054	8.50%	15.40%	15.84%	15.40%
	Wells Fargo Bank Northwest, National Association	\$8,405,197	\$1,311,071	\$1,309,321	\$1,309,321	15.24%	28.69%	28.69%	28.69%
	BMW Bank of North America	\$9,917,356	\$1,563,825	\$1,563,595	\$1,563,595	14.70%	16.40%	16.74%	16.40%
	Regional Average	\$4,095,679	\$591,874	\$555,449	\$553,058	13.55%	16.31%	17.21%	16.08%

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.