

BANK RATINGS

Bauer Financial ratings for the 2015 fourth quarter ended Dec. 31 for selected banks and credit unions operating in Southern Arizona, with quarterly and year-to-date income through the third quarter and percentage of non-performing assets (NPA). Listed by largest assets; all figures rounded.

National and regional banks

Name	Star rating	Assets	4Q income	2015 income	%NPA*
JPMorgan Chase	4	\$1.9 trillion	\$4.2 billion	\$16.9 billion	0.9
Bank of America	4	\$1.6 trillion	\$4.9 billion	\$19 billion	1.2
Wells Fargo	4	\$1.6 trillion	\$5.2 billion	\$20.7 billion	1.8
U.S. Bank	4	\$401 billion	\$1.5 billion	\$5.6 billion	1.4
BBVA Compass	5	\$80 billion	\$88 million	\$478 million	0.6
Bank of the West	5	\$70 billion	\$172 million	\$628 million	0.5
ZB National Assn.**	5	\$57.7 billion	\$310 million	\$408 million	0.7
UMB Bank***	4	\$18.4 billion	\$28 million	\$101 million	0.4
Grandpoint Bank****	5	\$3.1 billion	\$8.4 million	\$30 million	0.5

Arizona banks*****

Name	Star rating	Assets	4Q income	2015 income	%NPA*
Western Alliance Bank*****	5	\$13.6 billion	\$58 million	\$200 million	0.5
Commerce Bank of Ariz.	0	\$175 million	\$635,000	-\$271,000	6.7
Canyon Community Bank	2	\$72 million	-\$174,000	\$57,000	2.1

Tucson-based credit unions

Name	Star rating	Assets	4Q income	2015 income	%NPA*
Vantage West	5	\$1.6 billion	\$3.2 million	\$12.3 million	1.0
Hughes Federal	5	\$836 million	\$2.9 million	\$9.1 million	0.7
Pima Federal	5	\$466 million	\$1 million	\$3.9 million	0.2
Tucson Federal	5	\$386 million	\$412,000	\$2.7 million	0.7
Pyramid Federal	5	\$141 million	\$62,000	\$299,000	0.6
Tucson Old Pueblo	3	\$140 million	\$113,000	\$222,000	0.6

Other Arizona credit unions

Name	Star rating	Assets	4Q income	2015 income	%NPA*
Desert Schools Federal	5	\$3.8 billion	\$8 million	\$41 million	0.4
Arizona State	5	\$1.8 billion	\$7 million	\$18.5 million	0.4
Arizona Central	4	\$439 million	\$71,000	\$239,000	1.4
Sunwest Federal	5	\$300 million	\$526,000	\$1.6 million	0.5

Guide to Bauer star ratings: 5 = Superior; 4 = Excellent; 3 1/2 = Good; 3 = Adequate; 2 = Problematic; 1 = Troubled; Zero = Lowest rating

*%NPA = Percentage of non-performing assets, such as delinquent loans and repossessed real estate

**Parent of National Bank of Arizona, which no longer reports separately

***Acquired Meridian Bank in 2015

****Parent of Bank of Tucson, which is not rated separately

*****Arizona-based banks with Southern Arizona operations

*****Parent of Alliance Bank of Arizona