Oregon’s economy continued growing through 2017, although at a slower pace than 2016. Unemployment crept up as labor force growth outpaced job growth. The strong tech sector continued to attract entrepreneurs and job seekers, providing opportunities for investments and growth. The pace of home price appreciation eased off of recent levels, but remained healthy. The rate of single family permitting was flat as builders struggled to increase construction amidst rising materials and labor costs.

Oregon’s banks performed well in 2017. Average loan growth remained healthy and above the national levels. The average return on average assets ratio was slightly below the nation, yet the average nonperforming assets ratio ranked among the best nationally. Total risk-based capital ratios improved, but remained below the national average, with risk-weighted assets continuing to be relatively high compared to total assets. The average share of assets held in securities and liquid investments was relatively unchanged year-over-year, and trailed national levels.

**Key Economic Metrics** (ranking #1 = highest in the nation)

### Year-over-Year Job Growth: 2.1%
- Rank: #7

### Unemployment: 4.1%
- Rank: #23

### Year-over-Year Home Price Growth: 8.4%
- Rank: #11

### Single Family Permits / 1,000 Residents: 2.4
- Rank: #26

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**Banks at a Glance: Oregon**

**Key Banking Metrics** (averages across banks; ranking #1 = highest in the nation)

### Year to Date Return on Average Assets: 0.78%
- **Rank:** #34
- **Oregon**
- **Nation**

### Year-over-Year Net Loan Growth: 9.5%
- **Rank:** #8
- **Oregon**
- **Nation**

### Nonperforming Assets / Total Assets: 0.41%
- **Rank:** #42
- **Oregon**
- **Nation**

### Total Risk-Based Capital Ratio: 14.9%
- **Rank:** #37
- **Oregon**
- **Nation**

### CRE Concentration: 236%
- **Rank:** #5
- **Oregon**
- **Nation**

### Securities and Liquid Invest. / Total Assets: 23.7%
- **Rank:** #40
- **Oregon**
- **Nation**

Source: Call Report data for commercial banks based upon headquarters location. Averages are calculated on a “trimmed” basis by removing the highest 10% and lowest 10% of ratio values prior to averaging to prevent distortion from outliers. All charts display quarterly data, except for return on average assets which displays the same quarter in each year. Growth rates are not adjusted for mergers. Graphics and data exclude “De Novo” banks (banks less than five years old). As of the latest period, the count of banks included in these statistics were 17 for the state and 4,882 for the nation.

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