

Banks at a Glance: Nevada

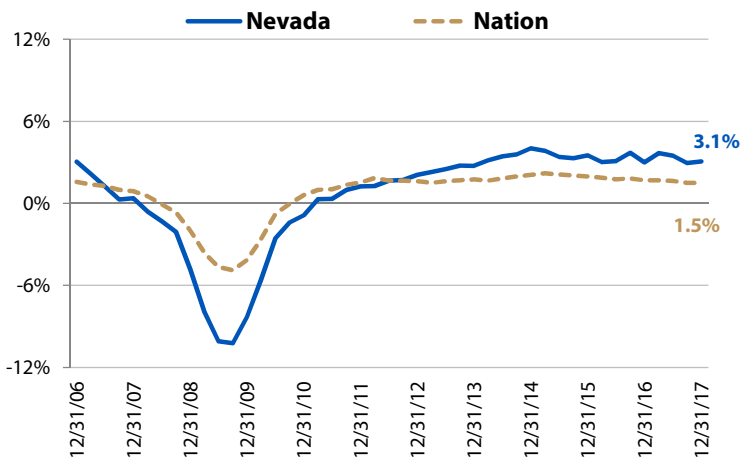
Economic and Banking Highlights

- Nevada continued to be among the nation's leaders in several economic measures. Job growth was the broadest based in 20 years, with healthcare, professional services, and manufacturing picking up for a slowdown in leisure and hospitality. Single family permits continued rising steadily, spurred by strong in-migration levels, but permitting remained well below pre-crisis levels. Home price gains topped the nation, up 12.1% year-over-year.
- Nevada banks had the highest average return on average assets ratio in the nation in 2017. Healthy net interest margins, lower personnel cost relative to assets, and negative provision expenses boosted the average return on average assets. Despite strong economic fundamentals, average loan growth was relatively weak, as the majority of Nevada's commercial banks reduced their rate of loan growth from a year-earlier. Securities and liquid investments to total assets surged due to slack loan growth.

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

Year-over-Year Job Growth: 3.1%

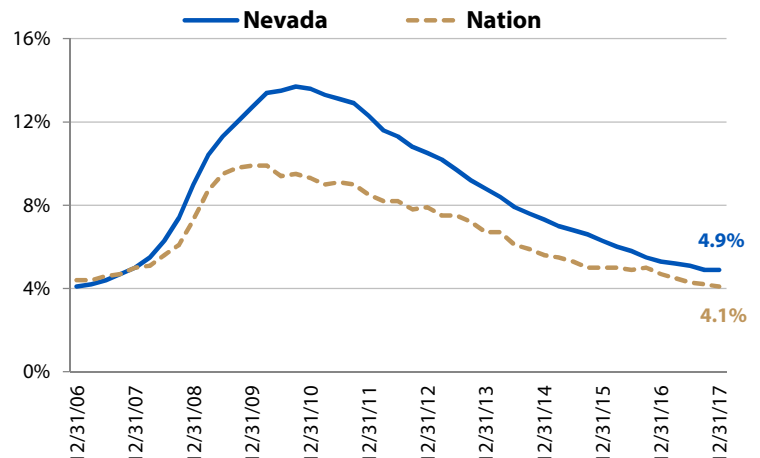
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Establishment Survey, nonfarm payrolls, quarterly average, seasonally adjusted
Source: Bureau of Labor Statistics

Unemployment: 4.9%

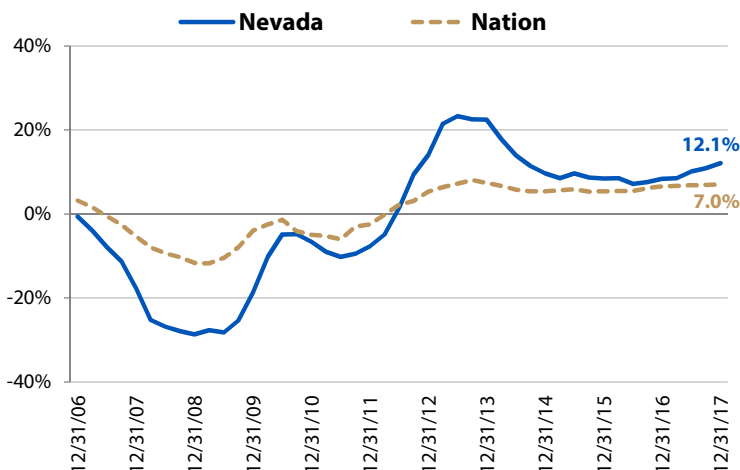
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Household Employment Survey, end of period, seasonally adjusted
Source: Bureau of Labor Statistics

Year-over-Year Home Price Growth: 12.1%

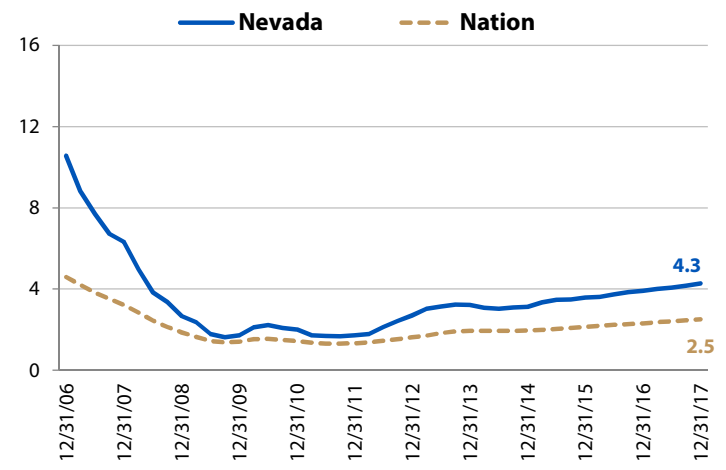
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Housing Price Index, year-over-year change of average home prices
Source: Federal Housing Finance Agency

Single Family Permits / 1,000 Residents: 4.3

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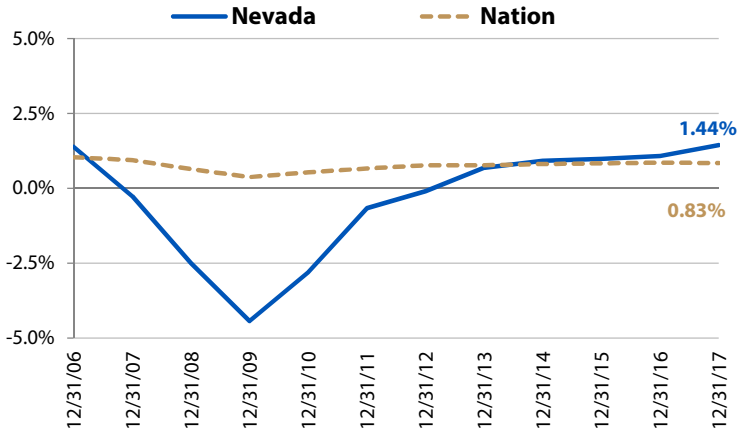


Trailing twelve month single family permits / average twelve month population in thousands, by state
Source: Census Bureau

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

Year to Date Return on Average Assets: 1.44%

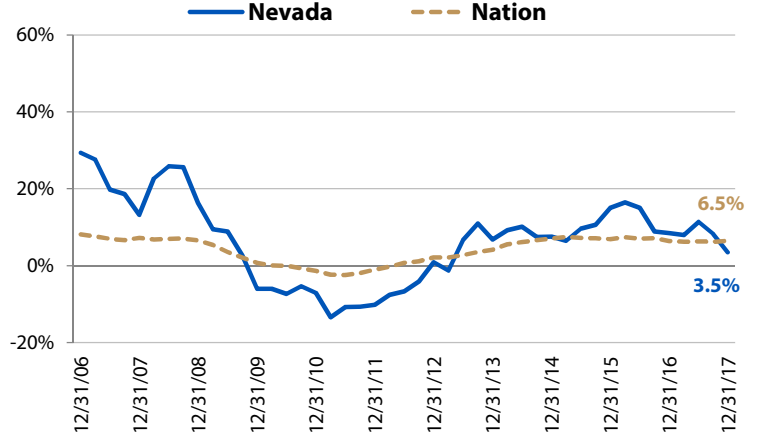
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Net income / average assets, adjusted for S-Corps, annualized

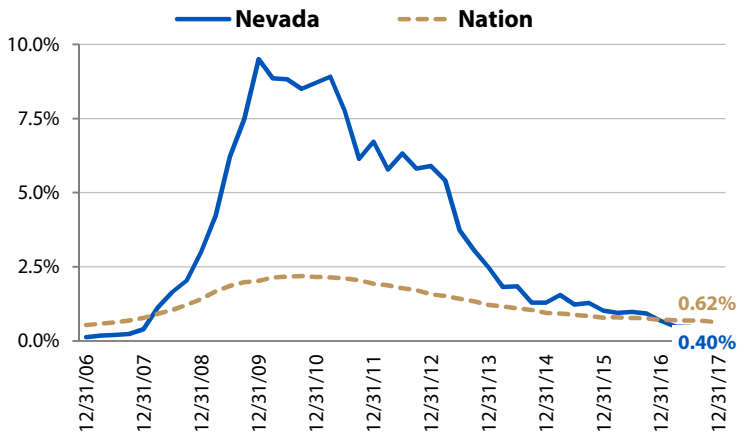
Year-over-Year Net Loan Growth: 3.5%

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Nonperforming Assets / Total Assets: 0.40%

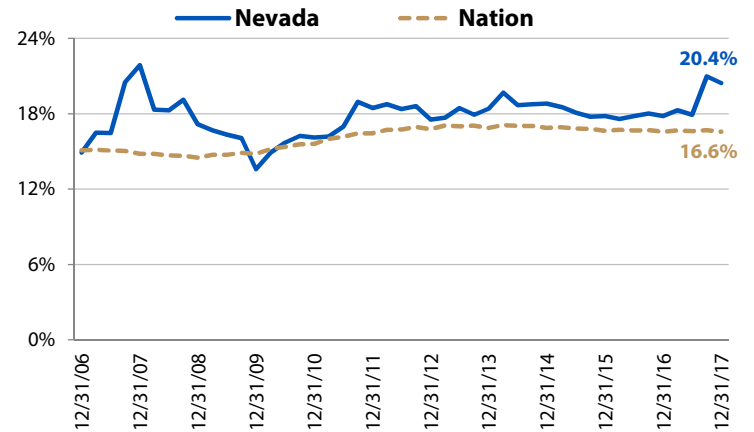
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90+ days past due + nonaccruals + other real estate owned / total assets

Total Risk-Based Capital Ratio: 20.4%

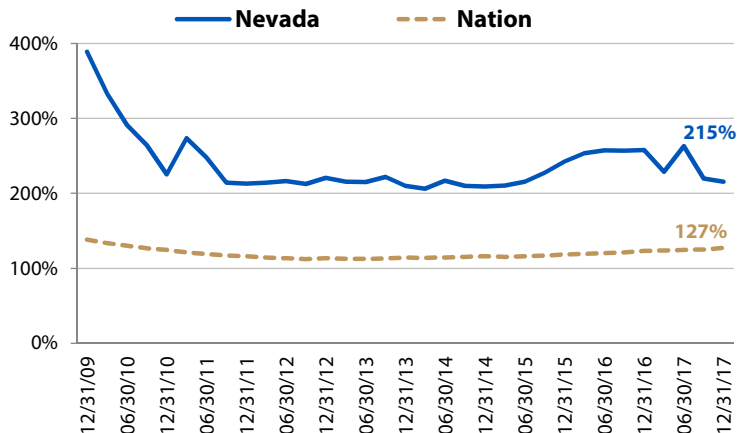
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Total capital / risk-weighted assets

CRE Concentration: 215%

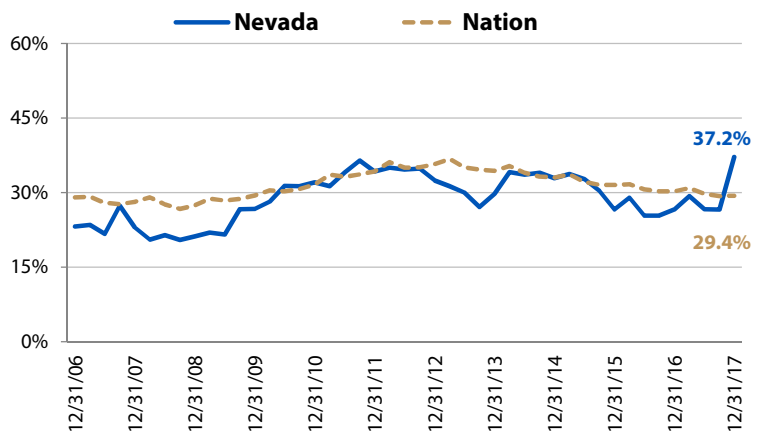
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Total nonowner-occupied commercial real estate / total capital (data first available in 2009)

Securities and Liquid Invest. / Total Assets: 37.2%

Rank: #6



Liquid investments = cash, due from balances, interest bearing bank balances, and Fed funds sold and securities purchased under agreements to resell

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), credit card banks, and zero loan banks. As of the latest period, the count of banks included in these statistics were 10 for the state and 4,882 for the nation.