

# Banks at a Glance: Nevada

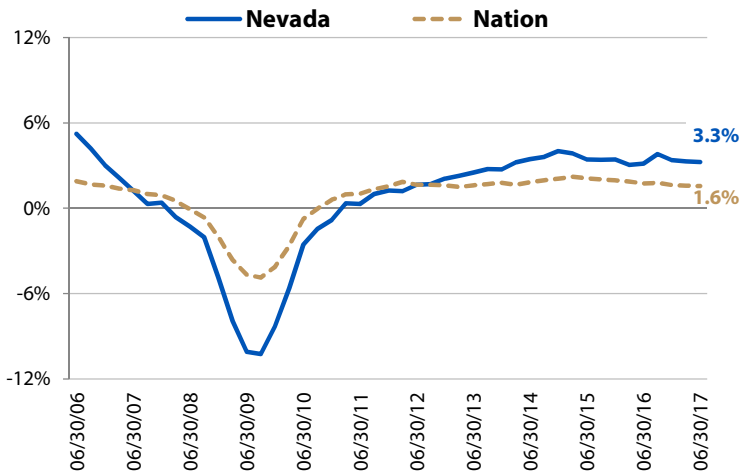
## Economic and Banking Highlights

- Nevada posted the strongest year-over-year rate of job gains in the nation. The unemployment rate continued to track lower as job gains extended beyond the typical leisure and hospitality industries to healthcare, professional services, and manufacturing. The state ranked among the top ten highest in the nation for home price growth and the level of per capita single family permits, but a shortage of construction workers constrained supply compared to pre-crisis levels.
- The average return on average assets ratio recovered to second best in the nation on improved noninterest income and overhead ratios. Average capital and liquidity ratios edged down quarter-over-quarter as robust loan growth outpaced increases in capital and liquid instruments. Commercial real estate concentrations increased and ranked third highest nationally, but were well below pre-crisis levels. The average nonperforming assets ratio continued to improve from among the worst in the nation to within the best quartile.

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

#### Year-over-Year Job Growth: 3.3%

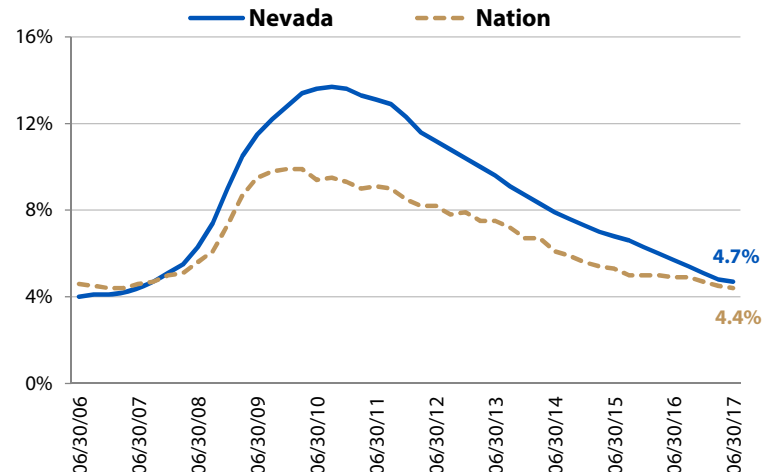
Rank: #1



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

#### Unemployment: 4.7%

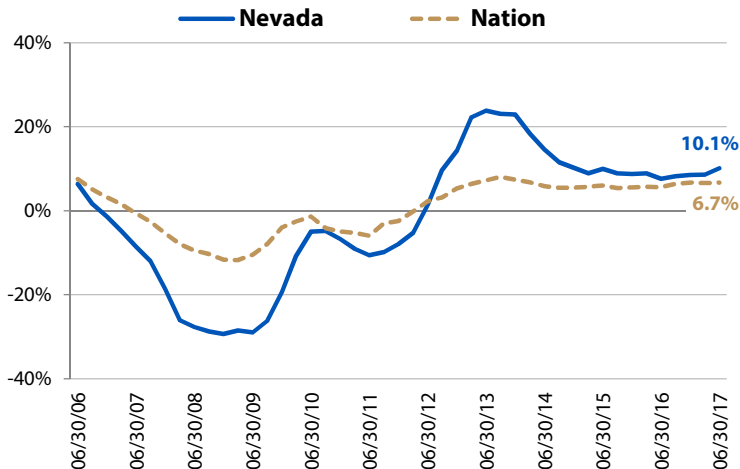
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Household Employment Survey, end of period, seasonally adjusted  
Source: Bureau of Labor Statistics

#### Year-over-Year Home Price Growth: 10.1%

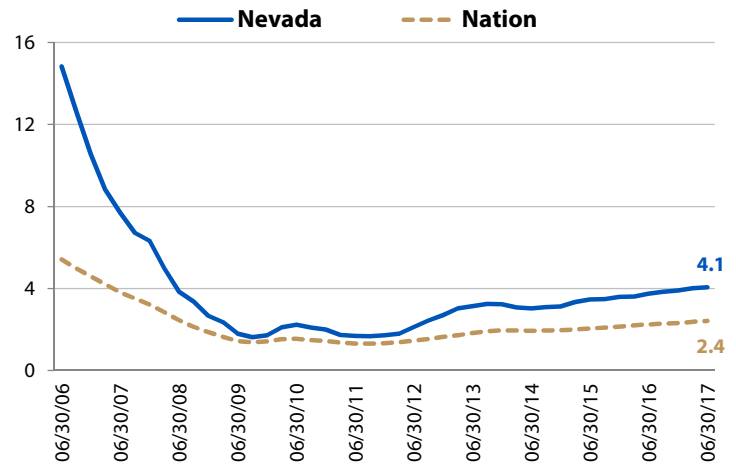
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Housing Price Index, year-over-year change of average home prices  
Source: Federal Housing Finance Agency

#### Single Family Permits / 1,000 Residents: 4.1

Rank: #8

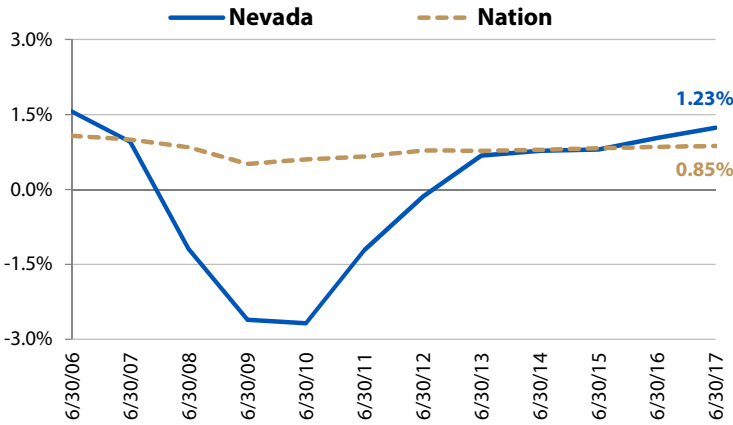


Trailing twelve month single family permits / average twelve month population in thousands, by state  
Source: Census Bureau

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

**Year-to-Date Return on Average Assets: 1.23%**

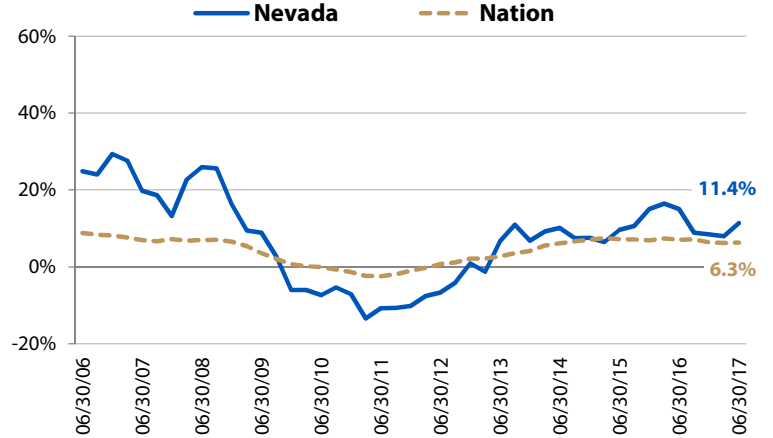
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Net income / average assets, adjusted for S-Corps, annualized

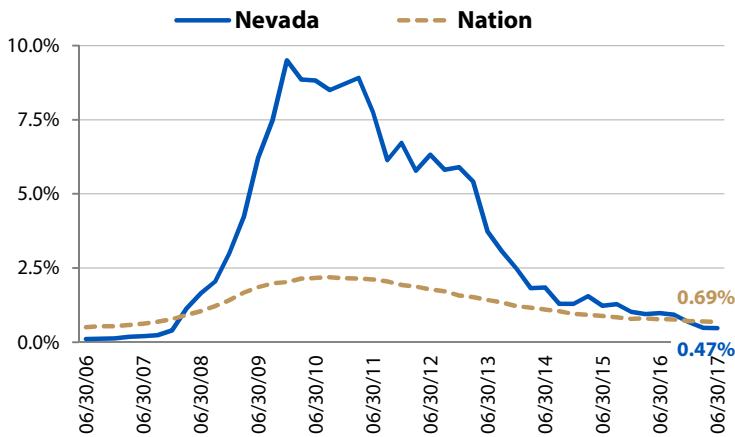
**Year-over-Year Net Loan Growth: 11.4%**

Rank: #3



**Nonperforming Assets / Total Assets: 0.47%**

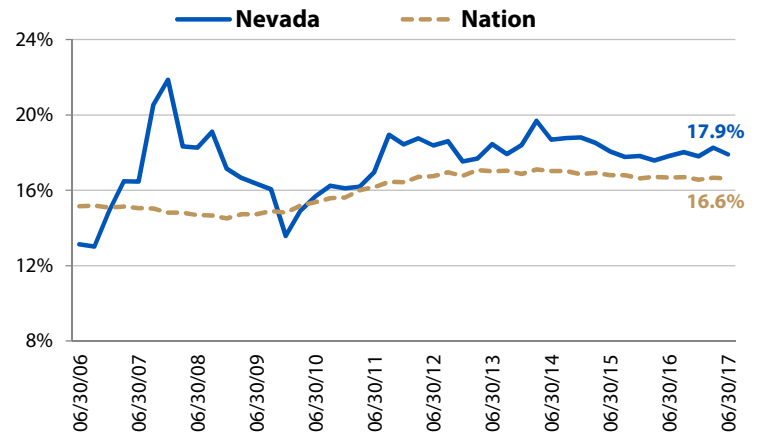
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90+ days past due + nonaccruals + other real estate owned / total assets

**Total Risk-Based Capital: 17.9%**

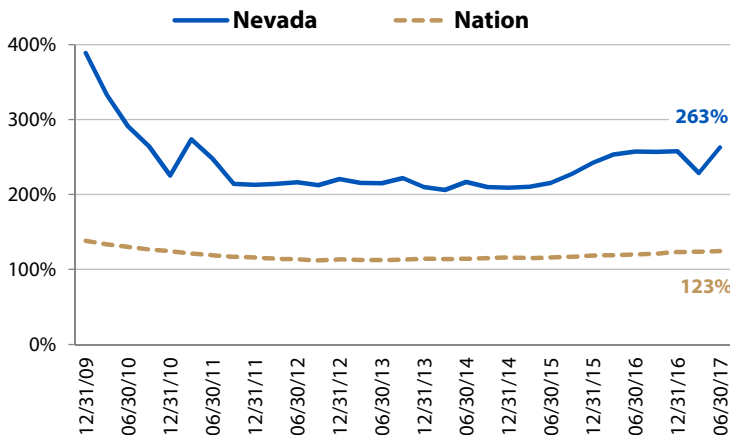
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Total capital / risk-weighted assets

**CRE Concentration: 263%**

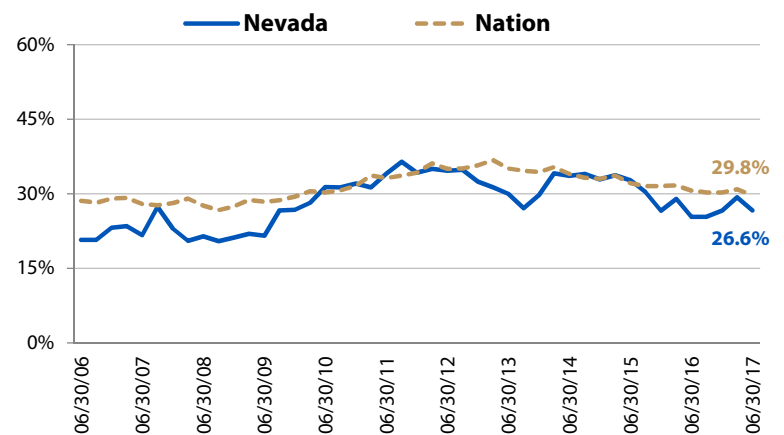
Rank: #3



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

**Securities and Liquid Invest. / Total Assets: 26.6%**

Rank: #32



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 nine for the state and 4,978 for the nation. For this and other publications, see: <http://www.frbsf.org/banking/publications>