

Banks at a Glance: Oregon

Economic and Banking Highlights

Financial Institution
Supervision and Credit
sf.fisc.publications@sf.frb.org



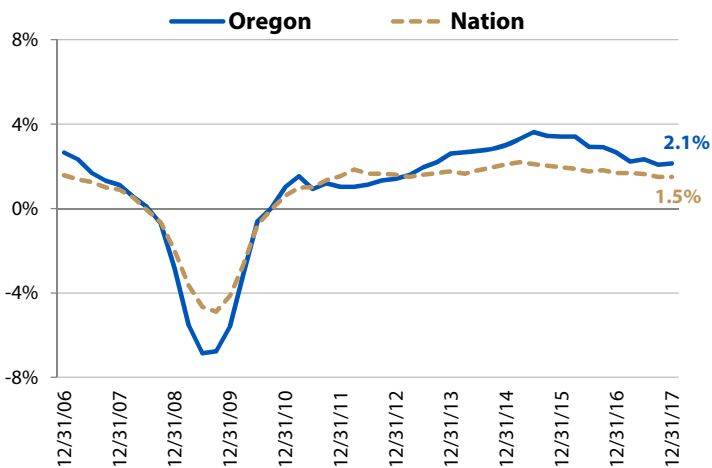
Data as of 12/31/2017

- 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%

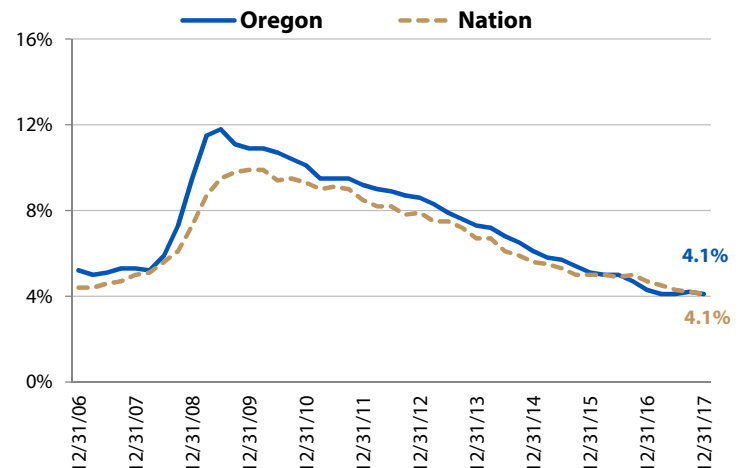
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Establishment Survey, nonfarm payrolls, quarterly average, seasonally adjusted
Source: Bureau of Labor Statistics

Unemployment: 4.1%

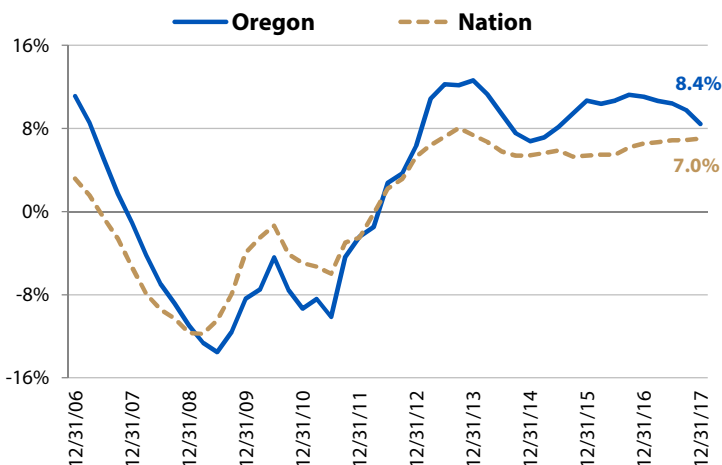
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Household Employment Survey, end of period, seasonally adjusted
Source: Bureau of Labor Statistics

Year-over-Year Home Price Growth: 8.4%

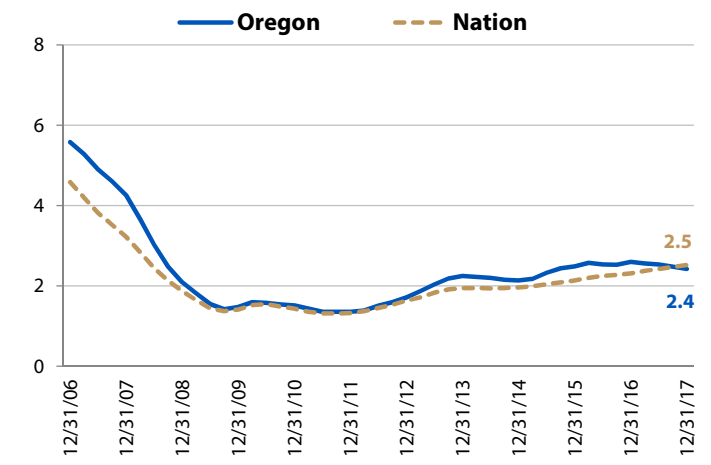
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Housing Price Index, year-over-year change of average home prices
Source: Federal Housing Finance Agency

Single Family Permits / 1,000 Residents: 2.4

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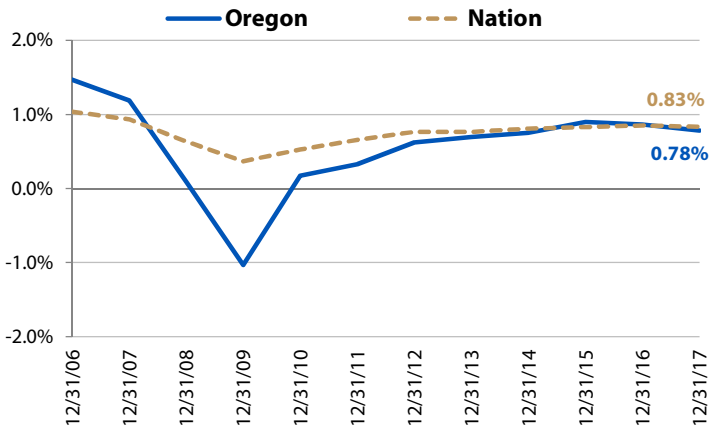


Trailing twelve month single family permits / average twelve month population in thousands, by state
Source: Census Bureau

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

Year to Date Return on Average Assets: 0.78%

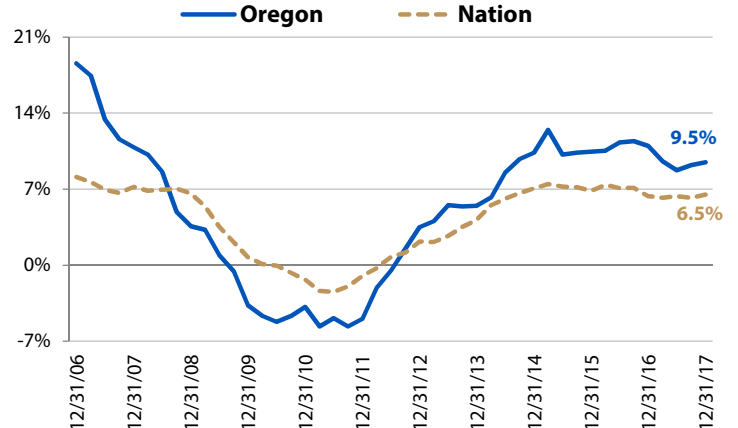
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Net income / average assets, adjusted for S-Corps, annualized

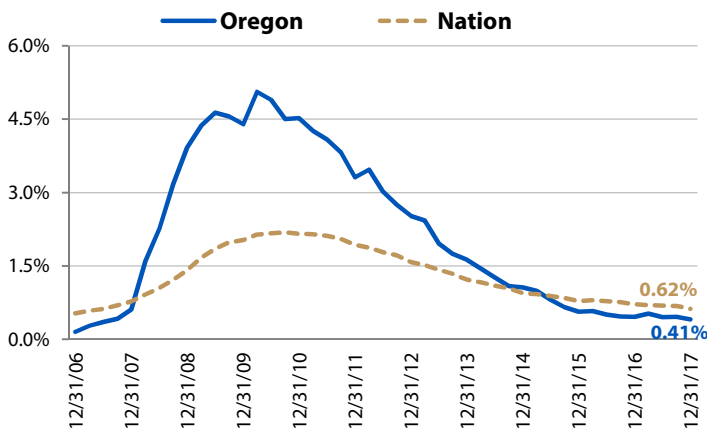
Year-over-Year Net Loan Growth: 9.5%

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Nonperforming Assets / Total Assets: 0.41%

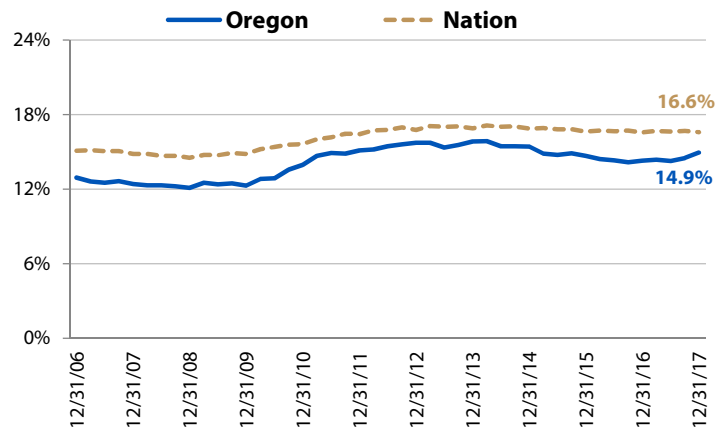
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90+ days past due + nonaccruals + other real estate owned / total assets

Total Risk-Based Capital Ratio: 14.9%

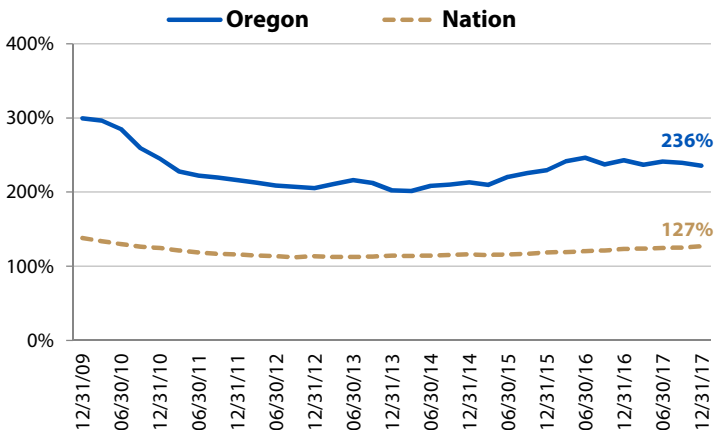
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Total capital / risk-weighted assets

CRE Concentration: 236%

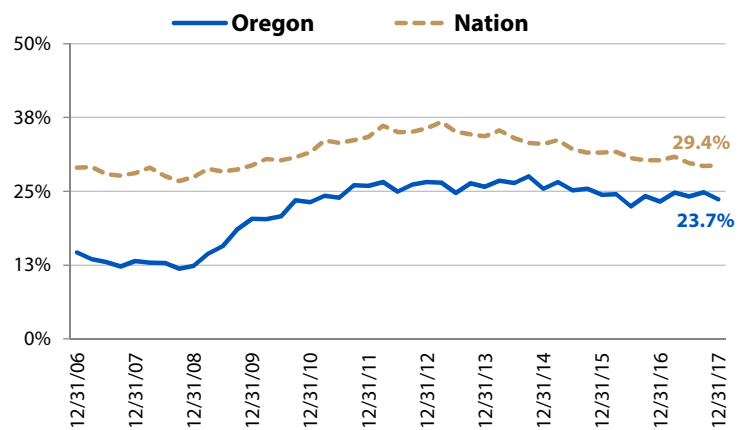
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Total nonowner-occupied commercial real estate / total capital (data first available in 2009)

Securities and Liquid Invest. / Total Assets: 23.7%

Rank: #40



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). 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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