

FDIC State Profile

Nevada

Third Quarter 2018

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (change from year ago, unless noted)	Q3-18	Q2-18	Q3-17	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	3.6%	3.0%	3.0%	3.2%	3.2%
Manufacturing (4%)	13.0%	14.6%	11.8%	9.4%	3.7%
Other (non-manufacturing) Goods-Producing (8%)	9.6%	6.6%	8.3%	9.0%	6.1%
Private Service-Providing (77%)	2.7%	2.0%	2.2%	2.6%	3.1%
Government (12%)	2.9%	4.2%	2.6%	2.4%	1.8%
Unemployment Rate (% of labor force, seasonally adjusted)	4.5%	4.8%	4.9%	5.0%	5.7%
Other Indicators (change from year ago, unless noted)	Q3-18	Q2-18	Q3-17	2017	2016
Single-Family Home Permits	-2.8%	-3.3%	11.8%	11.7%	11.1%
Multifamily Building Permits	-58.4%	-30.0%	50.5%	2.0%	69.1%
Home Price Index	15.0%	14.8%	10.0%	10.3%	9.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.08	3.27	2.79	2.85	2.97

BANKING TRENDS

General Information	Q3-18	Q2-18	Q3-17	2017	2016
Institutions (#)	19	18	17	18	17
Total Assets (in millions)	251,468	238,125	208,111	220,065	196,211
New Institutions (# < 3 years)	1	0	0	0	0
Subchapter S Institutions	3	3	4	4	4
Asset Quality	Q3-18	Q2-18	Q3-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.43	0.20	0.12	0.35	0.35
Noncurrent Loans / Total Loans (median %)	0.12	0.14	0.08	0.08	0.29
ALLL/Total Loans (median %)	1.37	1.39	1.51	1.46	1.44
ALLL/Noncurrent Loans (median multiple)	2.95	3.52	2.74	2.46	2.02
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.00	0.00
Capital / Earnings	Q3-18	Q2-18	Q3-17	2017	2016
Tier 1 Leverage (median %)	13.63	12.24	14.70	13.00	12.17
Return on Assets (median %)	1.80	1.82	1.65	1.42	1.27
Pretax Return on Assets (median %)	2.48	2.32	1.87	2.12	1.72
Net Interest Margin (median %)	4.55	4.33	4.56	4.26	4.37
Yield on Earning Assets (median %)	4.81	4.65	4.70	4.51	4.59
Cost of Funding Earning Assets (median %)	0.41	0.35	0.25	0.25	0.28
Provisions to Avg. Assets (median %)	0.00	0.00	0.00	0.00	0.00
Noninterest Income to Avg. Assets (median %)	0.39	0.52	0.48	0.49	0.43
Overhead to Avg. Assets (median %)	2.65	2.56	2.74	2.74	2.96
Liquidity/Sensitivity	Q3-18	Q2-18	Q3-17	2017	2016
Net Loans to Assets (median %)	61.89	63.69	68.68	59.59	68.40
Noncore Funding to Assets (median %)	4.26	4.73	8.05	9.03	6.06
Long-term Assets to Assets (median %, call filers)	23.65	25.03	30.54	23.20	26.29
Brokered Deposits (number of institutions)	8	8	10	10	10
Brokered Deposits to Assets (median % for those above)	11.46	12.46	9.25	8.25	10.77
Loan Concentrations (median % of Qualifying Total Capital)	Q3-18	Q2-18	Q3-17	2017	2016
Commercial and Industrial	30	32	33	31	36
Commercial Real Estate	29	39	41	38	52
Construction & Development	0	1	1	1	1
Multifamily Residential Real Estate	0	0	1	0	1
Nonresidential Real Estate	28	33	36	33	45
Residential Real Estate	15	20	22	20	23
Consumer	0	0	1	0	1
Agriculture	0	0	0	0	0

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Las Vegas-Henderson-Paradise, NV	40	259,410	< \$100 million	3 (15.8%)
Reno, NV	16	9,853	\$100 million to \$250 million	5 (26.3%)
Carson City, NV	10	1,442	\$250 million to \$1 billion	6 (31.6%)
			\$1 billion to \$10 billion	3 (15.8%)
			> \$10 billion	2 (10.5%)