

FDIC State Profile

Nevada

Fourth Quarter 2017

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q4-17	Q3-17	Q4-16	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	3.1%	3.0%	2.9%	3.2%	3.2%
Manufacturing (4%)	12.6%	11.8%	4.2%	9.4%	3.7%
Other (non-manufacturing) Goods-Producing (7%)	8.6%	8.3%	4.3%	9.0%	6.1%
Private Service-Providing (77%)	2.1%	2.2%	2.9%	2.6%	3.1%
Government (12%)	3.5%	2.6%	2.0%	2.4%	1.8%
Unemployment Rate (% of labor force)	4.9%	4.9%	5.4%	5.0%	5.7%

Other Indicators (change from year ago, unless noted)

	Q4-17	Q3-17	Q4-16	2017	2016
Single-Family Home Permits	16.8%	11.8%	10.3%	11.7%	11.1%
Multifamily Building Permits	56.7%	50.5%	21.9%	2.0%	69.1%
Home Price Index	11.7%	9.8%	8.0%	10.1%	9.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.59	2.80	2.54	2.86	2.97

BANKING TRENDS

General Information

	Q4-17	Q3-17	Q4-16	2017	2016
Institutions (#)	18	17	17	18	17
Total Assets (in millions)	220,065	208,068	196,177	220,065	196,177
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	4	4	4	4	4

Asset Quality

	Q4-17	Q3-17	Q4-16	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.35	0.12	0.35	0.35	0.35
Noncurrent Loans / Total Loans (median %)	0.08	0.08	0.29	0.08	0.29
ALLL/Total Loans (median %)	1.45	1.51	1.44	1.45	1.44
ALLL/Noncurrent Loans (median multiple)	2.46	2.74	2.02	2.46	2.02
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.00	0.00

Capital / Earnings

	Q4-17	Q3-17	Q4-16	2017	2016
Tier 1 Leverage (median %)	13.00	14.70	12.17	13.00	12.17
Return on Assets (median %)	1.11	1.65	1.48	1.42	1.27
Pretax Return on Assets (median %)	2.04	2.17	2.14	2.12	1.72
Net Interest Margin (median %)	4.08	4.56	4.32	4.26	4.37
Yield on Earning Assets (median %)	4.32	4.70	4.63	4.50	4.59
Cost of Funding Earning Assets (median %)	0.28	0.25	0.27	0.24	0.28
Provisions to Avg. Assets (median %)	0.00	0.00	0.00	0.00	0.00
Noninterest Income to Avg. Assets (median %)	0.33	0.48	0.43	0.49	0.43
Overhead to Avg. Assets (median %)	2.83	2.74	2.99	2.74	2.94

Liquidity/Sensitivity

	Q4-17	Q3-17	Q4-16	2017	2016
Net Loans to Assets (median %)	59.59	68.68	68.40	59.59	68.40
Noncore Funding to Assets (median %)	9.03	8.05	6.06	9.03	6.06
Long-term Assets to Assets (median %, call filers)	23.20	30.54	26.29	23.20	26.29
Brokered Deposits (number of institutions)	10	10	10	10	10
Brokered Deposits to Assets (median % for those above)	8.25	9.25	10.77	8.25	10.77

Loan Concentrations (median % of Qualifying Total Capital)

	Q4-17	Q3-17	Q4-16	2017	2016
Commercial and Industrial	30.76	32.77	35.83	30.76	35.83
Commercial Real Estate	38.24	41.04	51.76	38.24	51.76
Construction & Development	0.96	1.01	1.00	0.96	1.00
Multifamily Residential Real Estate	0.39	0.58	0.87	0.39	0.87
Nonresidential Real Estate	33.42	36.01	44.75	33.42	44.75
Residential Real Estate	20.06	21.74	23.10	20.06	23.10
Consumer	0.34	0.53	0.79	0.34	0.79
Agriculture	0.00	0.00	0.00	0.00	0.00

BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Institutions	
Reno, NV	16	171,744	4 (22.2%)	< \$100 million
Las Vegas-Henderson-Paradise, NV	39	54,790	5 (27.8%)	\$100 million to \$250 million
Carson City, NV	10	1,354	5 (27.8%)	\$250 million to \$1 billion
			3 (16.7%)	\$1 billion to \$10 billion
			1 (5.6%)	> \$10 billion