



State Profile

Oregon

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)	2.7%	2.1%	2.1%	2.1%	2.9%
Manufacturing (10%)	2.5%	2.2%	1.1%	0.7%	1.0%
Other (non-manufacturing) Goods-Producing (6%)	8.8%	6.8%	7.5%	6.7%	7.8%
Private Service-Providing (69%)	3.9%	3.6%	2.1%	2.3%	3.2%
Government (16%)	-4.7%	-5.3%	0.8%	0.7%	1.8%
Unemployment Rate (% of labor force, seasonally adjusted)	3.8%	4.1%	4.2%	4.1%	4.8%
Other Indicators (change from year ago, unless noted)	Q3-18	Q2-18	Q3-17	2017	2016
Single-Family Home Permits	12.5%	-3.1%	-7.9%	-5.7%	6.3%
Multifamily Building Permits	-54.7%	-15.5%	25.9%	24.5%	26.9%
Home Price Index	7.1%	7.8%	9.1%	9.3%	11.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.99	2.19	2.11	2.17	2.18

BANKING TRENDS

General Information	Q3-18	Q2-18	Q3-17	2017	2016
Institutions (#)	17	18	21	20	24
Total Assets (in millions)	31,822	31,911	33,723	31,251	35,866
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	3	3	3	3	3
Asset Quality	Q3-18	Q2-18	Q3-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.33	0.36	0.47	0.42	0.67
Noncurrent Loans / Total Loans (median %)	0.33	0.36	0.19	0.16	0.31
ALLL/Total Loans (median %)	1.27	1.29	1.32	1.32	1.34
ALLL/Noncurrent Loans (median multiple)	2.72	2.70	3.87	2.58	1.90
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	-0.01	0.00
Capital / Earnings	Q3-18	Q2-18	Q3-17	2017	2016
Tier 1 Leverage (median %)	11.63	11.79	10.57	10.89	10.47
Return on Assets (median %)	1.15	1.09	0.95	0.78	0.77
Pretax Return on Assets (median %)	1.52	1.35	1.40	1.27	1.14
Net Interest Margin (median %)	4.21	4.22	4.19	4.03	4.09
Yield on Earning Assets (median %)	4.74	4.59	4.38	4.26	4.27
Cost of Funding Earning Assets (median %)	0.33	0.30	0.22	0.21	0.19
Provisions to Avg. Assets (median %)	0.05	0.07	0.05	0.05	0.04
Noninterest Income to Avg. Assets (median %)	0.53	0.47	0.48	0.53	0.58
Overhead to Avg. Assets (median %)	2.94	3.03	3.03	3.10	3.11
Liquidity/Sensitivity	Q3-18	Q2-18	Q3-17	2017	2016
Net Loans to Assets (median %)	74.01	73.76	68.62	70.93	68.31
Noncore Funding to Assets (median %)	1.80	3.67	6.17	6.56	5.45
Long-term Assets to Assets (median %, call filers)	39.03	40.24	36.93	38.17	39.80
Brokered Deposits (number of institutions)	5	10	13	12	13
Brokered Deposits to Assets (median % for those above)	4.89	3.98	3.93	3.49	3.51
Loan Concentrations (median % of Qualifying Total Capital)	Q3-18	Q2-18	Q3-17	2017	2016
Commercial and Industrial	61	73	74	75	78
Commercial Real Estate	336	348	392	378	386
Construction & Development	39	48	45	38	41
Multifamily Residential Real Estate	35	31	29	33	27
Nonresidential Real Estate	245	247	275	257	297
Residential Real Estate	96	100	108	103	102
Consumer	4	4	4	4	4
Agriculture	12	12	13	13	12

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Portland-Vancouver-Hillsboro, OR-WA	35	51,617	< \$100 million	1 (5.9%)
Salem, OR	15	5,947	\$100 million to \$250 million	6 (35.3%)
Eugene, OR	13	5,279	\$250 million to \$1 billion	9 (52.9%)
Bend-Redmond, OR	9	3,424	\$1 billion to \$10 billion	0 (0%)
Medford, OR	11	3,356	> \$10 billion	1 (5.9%)