

**Fourth Quarter 2023**
**ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)**

<b>Employment Growth Rates (% change from year ago, unless noted)</b>		<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)		2.1%	2.3%	3.3%	2.9%	3.3%
Manufacturing	(8%)	2.6%	3.5%	4.7%	4.0%	3.8%
Other (non-manufacturing) Goods-Producing	(7%)	4.1%	2.6%	3.8%	3.8%	4.1%
Private Service-Providing	(65%)	1.4%	1.9%	3.8%	2.8%	3.9%
Government	(21%)	3.2%	3.1%	0.9%	2.6%	1.1%
Unemployment Rate (% of labor force, seasonally adjusted)		3.5%	3.3%	3.2%	3.2%	3.0%

  

<b>Other Indicators (% change of 4-qtr moving total, unless noted)</b>		<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Single-Family Home Permits		-5.9%	-19.3%	-22.8%	-5.9%	-22.8%
Multifamily Building Permits		3.5%	28.2%	127.2%	3.5%	127.2%
Home Price Index (change from year ago)		5.4%	6.1%	12.8%	7.1%	15.9%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)		N/A	1.45	1.22	N/A	1.24

**BANKING TRENDS**

<b>General Information</b>		<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Institutions (#)		178	178	179	178	179
Total Assets (in millions)		\$189,560	\$186,285	\$179,191	\$189,560	\$179,191
New Institutions (# < 3 years)		0	0	0	0	0
Subchapter S Institutions (#)		109	110	111	109	111

<b>Asset Quality</b>		<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)		1.37	1.20	1.25	1.37	1.25
Noncurrent Loans / Total Loans (median %)		0.48	0.45	0.43	0.48	0.43
Loan and Lease Allowance / Total Loans (median %)		1.36	1.38	1.34	1.36	1.34
Loan and Lease Allowance / Noncurrent Loans (median multiple)		2.41	2.01	2.35	2.41	2.35
Net Loan Losses / Total Loans (median %, year-to-date annualized)		0.03	0.01	0.03	0.03	0.03

<b>Capital / Earnings (year-to-date annualized, unless noted)</b>		<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Tier 1 Leverage (median %, end of period)		10.63	11.02	10.52	10.63	10.52
Return on Assets (median %)		1.21	1.28	1.18	1.21	1.18
Pretax Return on Assets (median %)		1.34	1.43	1.35	1.34	1.35
Net Interest Margin (median %)		3.94	3.94	3.82	3.94	3.82
Yield on Earning Assets (median %)		5.45	5.36	4.23	5.45	4.23
Cost of Funding Earning Assets (median %)		1.45	1.29	0.37	1.45	0.37
Provisions to Avg. Assets (median %)		0.09	0.07	0.07	0.09	0.07
Noninterest Income to Avg. Assets (median %)		0.54	0.54	0.54	0.54	0.54
Overhead to Avg. Assets (median %)		2.75	2.66	2.64	2.75	2.64

<b>Liquidity / Sensitivity</b>		<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Net Loans to Assets (median %)		66.39	64.27	62.87	66.39	62.87
Noncore Funding to Assets (median %)		12.46	11.34	8.19	12.46	8.19
Long-term Assets to Assets (median %, call filers)		23.07	23.11	25.84	23.07	25.84
Brokered Deposits (number of institutions)		80	78	77	80	77
Brokered Deposits to Assets (median % for those above)		5.56	4.61	3.14	5.56	3.14

**Loan Concentrations**

<b>(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)</b>		<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Commercial and Industrial		67	67	72	67	72
Commercial Real Estate		197	193	205	197	205
Construction & Development		40	39	43	40	43
Multifamily Residential Real Estate		5	5	4	5	4
Nonresidential Real Estate		133	123	129	133	129
Residential Real Estate		108	105	98	108	98
Consumer		19	18	20	19	20
Agriculture		63	58	59	63	59

**BANKING PROFILE**

<b>Largest Deposit Markets (from 2023 Summary of Deposits)</b>	<b>Institutions in Market</b>		<b>Asset Distribution</b>		<b>Institutions</b>	
Oklahoma City, OK	70	\$53,351	< \$100 million	47	(26.4%)	
Tulsa, OK	58	\$33,514	\$100 million to \$250 million	46	(25.8%)	
Fort Smith, AR-OK	21	\$5,994	\$250 million to \$1 billion	66	(37.1%)	
Enid, OK	14	\$3,791	\$1 billion to \$10 billion	15	(8.4%)	
Lawton, OK	12	\$2,146	\$10 billion	4	(2.2%)	