

First Quarter 2025

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)		Q1-25	Q4-24	Q1-24	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)		1.5%	1.0%	1.6%	1.2%	3.0%
Manufacturing	(8%)	-0.1%	0.2%	1.9%	1.0%	4.1%
Other (non-manufacturing) Goods-Producing	(7%)	3.8%	1.6%	2.4%	1.7%	3.9%
Private Service-Providing	(65%)	1.5%	1.1%	1.0%	0.9%	2.9%
Government	(21%)	1.4%	0.9%	3.0%	2.1%	2.8%
Unemployment Rate (% of labor force, seasonally adjusted)		3.3%	3.3%	3.4%	3.3%	3.2%
Other Indicators (% change of 4-qtr moving total, unless noted)		Q1-25	Q4-24	Q1-24	2024	2023
Single-Family Home Permits		8.7%	7.6%	11.8%	7.6%	-5.9%
Multifamily Building Permits		-34.5%	-18.7%	29.3%	-18.7%	3.5%
Home Price Index (change from year ago)		3.9%	5.3%	6.0%	5.2%	6.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)		N/A	1.50	1.39	1.56	1.43

BANKING TRENDS

General Information		Q1-25	Q4-24	Q1-24	2024	2023
Institutions (#)		175	175	178	175	178
Total Assets (in millions)		\$198,954	\$195,131	\$192,460	\$195,131	\$189,556
New Institutions (# < 3 years)		0	0	0	0	0
Subchapter S Institutions (#)		103	106	109	106	109
Asset Quality		Q1-25	Q4-24	Q1-24	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)		1.63	1.50	1.43	1.50	1.37
Noncurrent Loans / Total Loans (median %)		0.61	0.57	0.55	0.57	0.48
Loan and Lease Allowance / Total Loans (median %)		1.32	1.30	1.35	1.30	1.36
Loan and Lease Allowance / Noncurrent Loans (median multiple)		1.83	1.71	1.99	1.71	2.41
Net Loan Losses / Total Loans (median %, year-to-date annualized)		0.00	0.04	0.00	0.04	0.03
Capital / Earnings (year-to-date annualized, unless noted)		Q1-25	Q4-24	Q1-24	2024	2023
Tier 1 Leverage (median %, end of period)		10.83	10.89	10.71	10.89	10.63
Return on Assets (median %)		1.26	1.18	1.24	1.18	1.21
Pretax Return on Assets (median %)		1.41	1.30	1.29	1.30	1.33
Net Interest Margin (median %)		4.04	3.93	3.84	3.93	3.94
Yield on Earning Assets (median %)		6.14	6.17	5.92	6.17	5.45
Cost of Funding Earning Assets (median %)		1.96	2.05	1.97	2.05	1.45
Provisions to Avg. Assets (median %)		0.07	0.08	0.05	0.08	0.09
Noninterest Income to Avg. Assets (median %)		0.46	0.51	0.47	0.51	0.54
Overhead to Avg. Assets (median %)		2.80	2.78	2.70	2.78	2.75
Liquidity / Sensitivity		Q1-25	Q4-24	Q1-24	2024	2023
Net Loans to Assets (median %)		65.97	66.81	65.48	66.81	66.39
Noncore Funding to Assets (median %)		12.48	13.53	12.00	13.53	12.18
Long-term Assets to Assets (median %, call filers)		19.41	20.66	22.38	20.66	23.01
Brokered Deposits (number of institutions)		85	84	85	84	80
Brokered Deposits to Assets (median % for those above)		4.79	5.70	5.37	5.70	5.74

Loan Concentrations

(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q1-25	Q4-24	Q1-24	2024	2023
Commercial and Industrial	68	67	66	67	67
Commercial Real Estate	191	197	199	197	196
Construction & Development	39	36	39	36	40
Multifamily Residential Real Estate	6	5	5	5	5
Nonresidential Real Estate	130	133	127	133	129
Residential Real Estate	114	112	110	112	111
Consumer	18	17	20	17	19
Agriculture	59	57	61	57	63

BANKING PROFILE

Largest Deposit Markets (from 2024 Summary of Deposits)		Institutions in Market		Asset Distribution		Institutions	
Oklahoma City, OK	70	\$56,454		< \$100 million	40	(22.9%)	
Tulsa, OK	60	\$35,497		\$100 million to \$250 million	46	(26.3%)	
Fort Smith, AR-OK	20	\$5,792		\$250 million to \$1 billion	66	(37.7%)	
Enid, OK	14	\$4,636		\$1 billion to \$10 billion	19	(10.9%)	
Lawton, OK	12	\$2,222		\$10 billion	4	(2.3%)	