

FDIC State Profile

Missouri

Second Quarter 2021

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

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

	Q2-21	Q1-21	Q2-20	2020	2019
Total Nonfarm (share of trailing four quarter employment in parentheses)	7.1%	-4.0%	-9.7%	-4.8%	0.8%
Manufacturing (10%)	4.4%	-2.4%	-7.9%	-4.3%	1.6%
Other (non-manufacturing) Goods-Producing (5%)	2.4%	-2.8%	-2.2%	-0.5%	3.1%
Private Service-Providing (71%)	8.7%	-4.2%	-11.2%	-5.6%	0.5%
Government (15%)	2.8%	-4.0%	-6.2%	-2.9%	0.6%
Unemployment Rate (% of labor force, seasonally adjusted)	4.2%	4.3%	10.1%	6.1%	3.3%

Other Indicators (% change of 4-qtr moving total, unless noted)

	Q2-21	Q1-21	Q2-20	2020	2019
Single-Family Home Permits	25.0%	19.4%	8.6%	17.4%	-4.7%
Multifamily Building Permits	1.4%	6.3%	30.1%	2.4%	23.6%
Home Price Index (change from year ago)	12.0%	6.5%	4.4%	5.2%	4.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.73	1.56	1.98	2.00	2.73

BANKING TRENDS

General Information

	Q2-21	Q1-21	Q2-20	2020	2019
Institutions (#)	237	239	243	239	248
Total Assets (in millions)	217,850	215,586	193,726	206,161	175,402
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	105	106	108	107	109

Asset Quality

	Q2-21	Q1-21	Q2-20	2020	2019
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.74	0.84	0.88	0.91	1.13
Noncurrent Loans / Total Loans (median %)	0.37	0.40	0.47	0.40	0.54
Loan and Lease Allowance / Total Loans (median %)	1.35	1.35	1.23	1.34	1.21
Loan and Lease Allowance / Noncurrent Loans (median multiple)	2.88	2.77	2.25	2.55	1.95
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.02	0.03	0.05

Capital / Earnings (year-to-date annualized, unless noted)

	Q2-21	Q1-21	Q2-20	2020	2019
Tier 1 Leverage (median %, end of period)	9.47	9.63	9.86	9.76	10.50
Return on Assets (median %)	1.34	1.26	1.18	1.20	1.17
Pretax Return on Assets (median %)	1.50	1.44	1.32	1.33	1.32
Net Interest Margin (median %)	3.45	3.37	3.69	3.62	3.81
Yield on Earning Assets (median %)	3.88	3.86	4.48	4.29	4.75
Cost of Funding Earning Assets (median %)	0.37	0.38	0.69	0.60	0.82
Provisions to Avg. Assets (median %)	0.04	0.04	0.11	0.13	0.08
Noninterest Income to Avg. Assets (median %)	0.61	0.58	0.58	0.59	0.57
Overhead to Avg. Assets (median %)	2.37	2.36	2.60	2.59	2.75

Liquidity/Sensitivity

	Q2-21	Q1-21	Q2-20	2020	2019
Net Loans to Assets (median %)	60.93	62.60	68.81	65.00	70.63
Noncore Funding to Assets (median %)	5.25	5.86	7.13	6.01	7.53
Long-term Assets to Assets (median %, call filers)	24.20	21.95	18.02	20.56	18.79
Brokered Deposits (number of institutions)	88	93	104	95	110
Brokered Deposits to Assets (median % for those above)	1.79	1.90	1.93	2.20	2.58

Loan Concentrations

(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)

	Q2-21	Q1-21	Q2-20	2020	2019
Commercial and Industrial	71	78	87	75	55
Commercial Real Estate	161	164	164	166	180
Construction & Development	31	30	31	30	31
Multifamily Residential Real Estate	9	10	10	10	8
Nonresidential Real Estate	108	112	114	110	117
Residential Real Estate	142	151	159	153	163
Consumer	18	17	18	18	19
Agriculture	79	77	81	75	84

BANKING PROFILE

Largest Deposit Markets (from 2021 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
St. Louis, MO-IL	116	121,496	< \$100 million	41 (17.3%)
Kansas City, MO-KS	125	81,960	\$100 million to \$250 million	81 (34.2%)
Springfield, MO	36	14,606	\$250 million to \$1 billion	87 (36.7%)
Columbia, MO	39	6,598	\$1 billion to \$10 billion	24 (10.1%)
Jefferson City, MO	21	5,824	> \$10 billion	4 (1.7%)