

Fourth Quarter 2024

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)		Q4-24	Q3-24	Q4-23	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)		0.7%	0.5%	1.3%	0.7%	1.6%
Manufacturing	(9%)	-0.3%	-1.3%	-0.6%	-0.9%	1.5%
Other (non-manufacturing) Goods-Producing	(5%)	1.3%	2.3%	2.8%	1.9%	3.2%
Private Service-Providing	(71%)	0.5%	0.2%	1.3%	0.4%	1.7%
Government	(15%)	2.2%	2.8%	1.9%	2.5%	1.1%
Unemployment Rate (% of labor force, seasonally adjusted)		3.6%	3.7%	3.4%	3.6%	3.1%
Other Indicators (% change of 4-qtr moving total, unless noted)		Q4-24	Q3-24	Q4-23	2024	2023
Single-Family Home Permits		4.0%	5.9%	-2.6%	4.0%	-2.6%
Multifamily Building Permits		22.8%	-9.1%	-34.4%	22.8%	-34.4%
Home Price Index (change from year ago)		5.9%	5.4%	7.7%	6.2%	7.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)		N/A	1.58	1.42	N/A	1.51

BANKING TRENDS

General Information		Q4-24	Q3-24	Q4-23	2024	2023
Institutions (#)		206	208	208	206	208
Total Assets (in millions)		\$265,080	\$256,927	\$248,947	\$265,080	\$248,947
New Institutions (# < 3 years)		1	1	0	1	0
Subchapter S Institutions (#)		90	92	94	90	94
Asset Quality		Q4-24	Q3-24	Q4-23	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)		0.93	0.79	0.66	0.93	0.66
Noncurrent Loans / Total Loans (median %)		0.31	0.27	0.24	0.31	0.24
Loan and Lease Allowance / Total Loans (median %)		1.21	1.19	1.23	1.21	1.23
Loan and Lease Allowance / Noncurrent Loans (median multiple)		3.12	3.32	4.06	3.12	4.06
Net Loan Losses / Total Loans (median %, year-to-date annualized)		0.03	0.02	0.02	0.03	0.02
Capital / Earnings (year-to-date annualized, unless noted)		Q4-24	Q3-24	Q4-23	2024	2023
Tier 1 Leverage (median %, end of period)		10.36	10.28	10.23	10.36	10.23
Return on Assets (median %)		1.14	1.11	1.13	1.14	1.13
Pretax Return on Assets (median %)		1.32	1.31	1.28	1.32	1.28
Net Interest Margin (median %)		3.62	3.55	3.50	3.62	3.50
Yield on Earning Assets (median %)		5.75	5.73	5.07	5.75	5.07
Cost of Funding Earning Assets (median %)		2.06	2.04	1.45	2.06	1.45
Provisions to Avg. Assets (median %)		0.08	0.07	0.06	0.08	0.06
Noninterest Income to Avg. Assets (median %)		0.44	0.43	0.45	0.44	0.45
Overhead to Avg. Assets (median %)		2.51	2.49	2.46	2.51	2.46
Liquidity / Sensitivity		Q4-24	Q3-24	Q4-23	2024	2023
Net Loans to Assets (median %)		70.28	71.12	68.97	70.28	68.97
Noncore Funding to Assets (median %)		10.91	11.06	10.66	10.91	10.66
Long-term Assets to Assets (median %, call filers)		20.82	21.43	23.16	20.82	23.16
Brokered Deposits (number of institutions)		93	98	87	93	87
Brokered Deposits to Assets (median % for those above)		3.51	3.00	3.11	3.51	3.11

Loan Concentrations

(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q4-24	Q3-24	Q4-23	2024	2023
Commercial and Industrial	59	58	56	59	56
Commercial Real Estate	183	180	193	183	193
Construction & Development	37	37	37	37	37
Multifamily Residential Real Estate	11	10	9	11	9
Nonresidential Real Estate	107	110	112	107	112
Residential Real Estate	173	177	169	173	169
Consumer	16	17	18	16	18
Agriculture	73	75	78	73	78

BANKING PROFILE

Largest Deposit Markets (from 2024 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions	
St. Louis, MO-IL	112	\$132,077	< \$100 million	25	(12.1%)
Kansas City, MO-KS	118	\$88,512	\$100 million to \$250 million	71	(34.5%)
Springfield, MO	39	\$16,412	\$250 million to \$1 billion	75	(36.4%)
Jefferson City, MO	19	\$6,523	\$1 billion to \$10 billion	29	(14.1%)
Columbia, MO	27	\$6,184	\$10 billion	6	(2.9%)