

Third Quarter 2017

ECONOMIC INDICATORS

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

	Q3-17	Q2-17	Q3-16	2016	2015
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.1%	0.3%	-1.2%	-1.0%	0.7%
Manufacturing (8%)	2.3%	1.3%	-6.4%	-6.1%	-1.7%
Other (non-manufacturing) Goods-Producing (7%)	6.4%	3.3%	-7.4%	-8.1%	-4.2%
Private Service-Providing (63%)	0.6%	-0.1%	-0.3%	0.0%	1.6%
Government (21%)	0.1%	0.2%	0.6%	0.7%	0.8%
Unemployment Rate (% of labor force)	4.5%	4.3%	5.0%	4.9%	4.4%

Other Indicators (change from year ago, unless noted)

	Q3-17	Q2-17	Q3-16	2016	2015
Single-Family Home Permits	-6.6%	8.0%	-12.3%	-4.5%	-5.1%
Multifamily Building Permits	-84.4%	-40.3%	24.8%	32.5%	-38.8%
Home Price Index	3.3%	4.2%	3.4%	3.1%	4.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.35	2.64	2.46	2.28	2.26

BANKING TRENDS

General Information

	Q3-17	Q2-17	Q3-16	2016	2015
Institutions (#)	210	210	210	209	212
Total Assets (in millions)	115,601	114,106	106,310	109,007	101,768
New Institutions (# < 3 years)	1	1	0	0	0
Subchapter S Institutions	144	144	144	143	145

Asset Quality

	Q3-17	Q2-17	Q3-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.52	1.43	1.58	1.63	1.67
Noncurrent Loans / Total Loans (median %)	0.65	0.73	0.70	0.64	0.70
ALLL/Total Loans (median %)	1.30	1.35	1.35	1.31	1.32
ALLL/Noncurrent Loans (median multiple)	1.75	1.66	1.65	1.71	1.63
Net Loan Losses / Total Loans (median %)	0.04	0.03	0.03	0.10	0.10

Capital / Earnings

	Q3-17	Q2-17	Q3-16	2016	2015
Tier 1 Leverage (median %)	10.75	10.52	10.57	10.66	10.11
Return on Assets (median %)	1.29	1.31	1.35	1.24	1.12
Pretax Return on Assets (median %)	1.42	1.42	1.44	1.37	1.34
Net Interest Margin (median %)	4.22	4.13	4.11	4.09	4.00
Yield on Earning Assets (median %)	4.67	4.56	4.50	4.51	4.37
Cost of Funding Earning Assets (median %)	0.45	0.41	0.36	0.36	0.33
Provisions to Avg. Assets (median %)	0.07	0.06	0.08	0.11	0.08
Noninterest Income to Avg. Assets (median %)	0.65	0.63	0.65	0.67	0.66
Overhead to Avg. Assets (median %)	2.99	2.95	3.01	3.04	2.97

Liquidity/Sensitivity

	Q3-17	Q2-17	Q3-16	2016	2015
Net Loans to Assets (median %)	65.58	64.80	64.74	65.85	61.60
Noncore Funding to Assets (median %)	11.26	10.61	9.84	10.27	8.69
Long-term Assets to Assets (median %, call filers)	24.91	26.40	26.17	25.54	27.72
Brokered Deposits (number of institutions)	99	101	92	95	87
Brokered Deposits to Assets (median % for those above)	5.13	5.23	5.06	5.26	4.77

Loan Concentrations (median % of Qualifying Total Capital)

	Q3-17	Q2-17	Q3-16	2016	2015
Commercial and Industrial	74.42	74.91	76.64	77.40	75.90
Commercial Real Estate	170.15	164.76	164.72	166.08	161.36
Construction & Development	29.70	25.89	27.62	29.01	25.76
Multifamily Residential Real Estate	4.07	3.93	4.23	3.53	3.69
Nonresidential Real Estate	121.55	126.66	127.58	125.43	115.14
Residential Real Estate	116.38	117.32	113.66	117.37	112.24
Consumer	25.78	25.65	26.85	26.57	29.37
Agriculture	68.02	68.47	65.89	72.91	72.76

BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Oklahoma City, OK	70	29,773	< \$100 million	79 (37.6%)
Tulsa, OK	58	26,017	\$100 million to \$250 million	59 (28.1%)
Fort Smith, AR-OK	21	4,636	\$250 million to \$1 billion	62 (29.5%)
Lawton, OK	14	1,572	\$1 billion to \$10 billion	8 (3.8%)
Enid, OK	14	1,381	> \$10 billion	2 (1%)