

Second Quarter 2017

ECONOMIC INDICATORS

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

	Q2-17	Q1-17	Q2-16	2016	2015
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.3%	-0.3%	-1.0%	-1.0%	0.7%
Manufacturing (8%)	1.3%	-2.1%	-6.8%	-6.1%	-1.7%
Other (non-manufacturing) Goods-Producing (7%)	3.3%	-0.7%	-8.2%	-8.1%	-4.2%
Private Service-Providing (63%)	-0.1%	-0.2%	0.0%	0.0%	1.6%
Government (21%)	0.2%	0.1%	0.8%	0.7%	0.8%
Unemployment Rate (% of labor force)	4.3%	4.5%	5.0%	4.9%	4.4%

Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	8.0%	3.6%	4.3%	-4.5%	-5.1%
Multifamily Building Permits	-40.3%	-35.1%	751.4%	32.5%	-38.8%
Home Price Index	3.9%	3.8%	3.0%	3.1%	4.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.64	2.24	2.42	2.28	2.26

BANKING TRENDS

General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	210	210	210	209	212
Total Assets (in millions)	114,106	114,508	103,836	109,007	101,768
New Institutions (# < 3 years)	1	1	0	0	0
Subchapter S Institutions	144	144	144	143	145

Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.37	1.57	1.61	1.63	1.67
Noncurrent Loans / Total Loans (median %)	0.73	0.65	0.69	0.64	0.70
ALLL/Total Loans (median %)	1.35	1.31	1.36	1.31	1.32
ALLL/Noncurrent Loans (median multiple)	1.66	1.78	1.86	1.71	1.63
Net Loan Losses / Total Loans (median %)	0.03	0.01	0.01	0.10	0.10

Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	10.52	10.60	10.28	10.66	10.11
Return on Assets (median %)	1.31	1.23	1.27	1.24	1.12
Pretax Return on Assets (median %)	1.42	1.42	1.47	1.37	1.34
Net Interest Margin (median %)	4.13	4.12	4.07	4.09	4.00
Yield on Earning Assets (median %)	4.56	4.51	4.46	4.51	4.37
Cost of Funding Earning Assets (median %)	0.41	0.39	0.34	0.36	0.33
Provisions to Avg. Assets (median %)	0.06	0.06	0.06	0.11	0.08
Noninterest Income to Avg. Assets (median %)	0.63	0.65	0.64	0.67	0.66
Overhead to Avg. Assets (median %)	2.95	2.99	3.00	3.04	2.97

Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	64.80	64.42	63.15	65.85	61.60
Noncore Funding to Assets (median %)	10.61	10.20	9.08	10.27	8.69
Long-term Assets to Assets (median %, call filers)	26.05	24.95	27.10	25.54	27.72
Brokered Deposits (number of institutions)	101	99	90	95	87
Brokered Deposits to Assets (median % for those above)	5.06	5.40	5.44	5.26	4.77

Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	74.91	74.73	77.05	77.40	75.90
Commercial Real Estate	164.76	169.83	163.69	166.08	161.36
Construction & Development	25.89	27.57	29.51	29.01	25.76
Multifamily Residential Real Estate	3.93	3.85	4.34	3.53	3.69
Nonresidential Real Estate	126.66	126.53	125.23	125.43	115.14
Residential Real Estate	117.32	116.85	112.77	117.37	112.24
Consumer	25.65	25.53	27.92	26.57	29.37
Agriculture	68.47	71.70	67.09	72.91	72.76

BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Assets	Institutions
Oklahoma City, OK	69	29,692	< \$100 million	80 (38.1%)
Tulsa, OK	58	24,398	\$100 million to \$250 million	57 (27.1%)
Fort Smith, AR-OK	20	4,542	\$250 million to \$1 billion	63 (30%)
Lawton, OK	13	1,623	\$1 billion to \$10 billion	8 (3.8%)
			> \$10 billion	2 (1%)