



State Profile

Missouri

Fourth Quarter 2017

ECONOMIC INDICATORS

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

	Q4-17	Q3-17	Q4-16	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.0%	0.9%	1.1%	1.1%	1.5%
Manufacturing (9%)	1.1%	1.0%	1.2%	1.0%	0.8%
Other (non-manufacturing) Goods-Producing (4%)	1.5%	1.6%	4.1%	2.2%	5.2%
Private Service-Providing (71%)	1.3%	1.0%	1.0%	1.2%	1.7%
Government (15%)	-0.3%	0.0%	0.9%	0.2%	0.0%
Unemployment Rate (% of labor force)	3.6%	3.6%	4.5%	3.7%	4.6%

Other Indicators (change from year ago, unless noted)

	Q4-17	Q3-17	Q4-16	2017	2016
Single-Family Home Permits	19.9%	-5.5%	19.3%	-0.1%	17.7%
Multifamily Building Permits	-15.5%	-1.1%	-12.8%	-19.0%	13.6%
Home Price Index	5.6%	5.2%	4.5%	5.0%	4.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.70	2.92	2.70	2.92	2.92

BANKING TRENDS

General Information

	Q4-17	Q3-17	Q4-16	2017	2016
Institutions (#)	270	271	280	270	280
Total Assets (in millions)	158,970	155,557	175,023	158,970	175,023
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	117	116	119	117	119

Asset Quality

	Q4-17	Q3-17	Q4-16	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.19	1.27	1.25	1.19	1.25
Noncurrent Loans / Total Loans (median %)	0.53	0.54	0.56	0.53	0.56
ALLL/Total Loans (median %)	1.24	1.26	1.27	1.24	1.27
ALLL/Noncurrent Loans (median multiple)	1.91	2.00	1.77	1.91	1.77
Net Loan Losses / Total Loans (median %)	0.03	0.02	0.06	0.06	0.07

Capital / Earnings

	Q4-17	Q3-17	Q4-16	2017	2016
Tier 1 Leverage (median %)	10.17	10.26	10.22	10.17	10.22
Return on Assets (median %)	0.90	1.07	0.96	0.99	0.97
Pretax Return on Assets (median %)	1.20	1.33	1.18	1.26	1.24
Net Interest Margin (median %)	3.83	3.79	3.69	3.73	3.68
Yield on Earning Assets (median %)	4.30	4.28	4.16	4.22	4.16
Cost of Funding Earning Assets (median %)	0.47	0.46	0.41	0.45	0.41
Provisions to Avg. Assets (median %)	0.04	0.05	0.06	0.07	0.08
Noninterest Income to Avg. Assets (median %)	0.56	0.56	0.55	0.56	0.57
Overhead to Avg. Assets (median %)	2.78	2.75	2.86	2.78	2.84

Liquidity/Sensitivity

	Q4-17	Q3-17	Q4-16	2017	2016
Net Loans to Assets (median %)	69.68	69.85	67.60	69.68	67.60
Noncore Funding to Assets (median %)	7.51	7.39	6.65	7.51	6.65
Long-term Assets to Assets (median %, call filers)	21.07	21.78	22.54	21.07	22.54
Brokered Deposits (number of institutions)	122	121	115	122	115
Brokered Deposits to Assets (median % for those above)	3.13	3.14	2.82	3.13	2.82

Loan Concentrations (median % of Qualifying Total Capital)

	Q4-17	Q3-17	Q4-16	2017	2016
Commercial and Industrial	58.25	55.35	55.63	58.25	55.63
Commercial Real Estate	189.60	180.81	176.71	189.60	176.71
Construction & Development	29.61	27.41	30.44	29.61	30.44
Multifamily Residential Real Estate	9.98	7.86	7.96	9.98	7.96
Nonresidential Real Estate	122.00	119.73	117.76	122.00	117.76
Residential Real Estate	176.47	171.98	171.10	176.47	171.10
Consumer	19.84	19.64	19.87	19.84	19.87
Agriculture	80.84	87.72	77.84	80.84	77.84

BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Assets	Institutions
St. Louis, MO-IL	128	103,619	< \$100 million	79 (29.3%)
Kansas City, MO-KS	126	55,663	\$100 million to \$250 million	100 (37%)
Fayetteville-Springdale-Rogers, AR-MO	40	10,781	\$250 million to \$1 billion	69 (25.6%)
Springfield, MO	38	9,785	\$1 billion to \$10 billion	19 (7%)
Jefferson City, MO	22	4,494	> \$10 billion	3 (1.1%)