



State Profile

Missouri

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)	1.4%	1.9%	1.5%	1.6%	2.1%
Manufacturing (9%)	1.3%	-0.1%	0.5%	0.5%	2.0%
Other (non-manufacturing) Goods-Producing (4%)	-2.6%	3.3%	5.8%	5.2%	3.6%
Private Service-Providing (71%)	2.0%	2.3%	1.8%	1.9%	2.4%
Government (15%)	0.2%	0.8%	-0.5%	0.0%	0.4%
Unemployment Rate (% of labor force)	3.9%	4.1%	4.6%	4.6%	5.1%

Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	-10.5%	-0.1%	3.8%	17.7%	10.9%
Multifamily Building Permits	-33.3%	-23.6%	113.4%	13.6%	7.2%
Home Price Index	4.6%	4.0%	5.0%	4.8%	3.9%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.08	2.96	3.07	2.92	3.11

BANKING TRENDS

General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	275	275	288	280	297
Total Assets (in millions)	171,609	174,888	166,696	175,023	166,177
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	119	119	120	119	119

Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.20	1.19	1.30	1.25	1.38
Noncurrent Loans / Total Loans (median %)	0.59	0.59	0.62	0.56	0.63
ALLL/Total Loans (median %)	1.29	1.29	1.32	1.27	1.33
ALLL/Noncurrent Loans (median multiple)	1.81	1.84	1.95	1.77	1.75
Net Loan Losses / Total Loans (median %)	0.01	0.01	0.01	0.07	0.06

Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	10.25	10.13	10.12	10.22	10.13
Return on Assets (median %)	1.03	0.98	1.00	0.97	0.92
Pretax Return on Assets (median %)	1.31	1.20	1.25	1.24	1.16
Net Interest Margin (median %)	3.71	3.62	3.63	3.68	3.67
Yield on Earning Assets (median %)	4.18	4.08	4.11	4.16	4.08
Cost of Funding Earning Assets (median %)	0.44	0.42	0.40	0.41	0.41
Provisions to Avg. Assets (median %)	0.05	0.05	0.06	0.08	0.06
Noninterest Income to Avg. Assets (median %)	0.56	0.55	0.56	0.57	0.56
Overhead to Avg. Assets (median %)	2.72	2.74	2.81	2.84	2.80

Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	68.97	67.93	67.86	67.60	66.59
Noncore Funding to Assets (median %)	6.79	6.61	6.82	6.65	7.00
Long-term Assets to Assets (median %, call filers)	22.34	22.45	22.28	22.54	23.38
Brokered Deposits (number of institutions)	115	112	117	115	112
Brokered Deposits to Assets (median % for those above)	2.94	3.18	2.46	2.82	2.88

Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	55.49	54.66	55.51	55.63	52.04
Commercial Real Estate	175.19	174.25	165.68	176.71	168.72
Construction & Development	29.32	28.43	26.49	30.44	24.92
Multifamily Residential Real Estate	7.84	7.88	7.40	7.96	7.87
Nonresidential Real Estate	118.32	111.22	116.64	117.76	116.85
Residential Real Estate	169.45	174.26	174.00	171.10	175.53
Consumer	20.17	19.84	19.82	19.87	19.44
Agriculture	87.99	81.17	73.43	77.84	71.81

BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
St. Louis, MO-IL	132	95,134	< \$100 million	86 (31.3%)
Kansas City, MO-KS	135	52,717	\$100 million to \$250 million	103 (37.5%)
Fayetteville-Springdale-Rogers, AR-MO	40	9,610	\$250 million to \$1 billion	63 (22.9%)
Springfield, MO	39	9,041	\$1 billion to \$10 billion	19 (6.9%)
Jefferson City, MO	23	4,496	> \$10 billion	4 (1.5%)