



State Profile

Missouri

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)	1.8%	1.4%	1.5%	1.6%	2.1%
Manufacturing (9%)	1.6%	1.3%	0.6%	0.5%	2.0%
Other (non-manufacturing) Goods-Producing (4%)	-2.0%	-2.6%	4.8%	5.2%	3.6%
Private Service-Providing (71%)	2.0%	2.0%	1.6%	1.9%	2.4%
Government (15%)	2.1%	0.2%	0.8%	0.0%	0.4%
Unemployment Rate (% of labor force)	3.8%	3.9%	4.8%	4.6%	5.1%

Other Indicators (change from year ago, unless noted)

	Q3-17	Q2-17	Q3-16	2016	2015
Single-Family Home Permits	-5.5%	-10.5%	17.2%	17.7%	10.9%
Multifamily Building Permits	-1.1%	-33.3%	-5.7%	13.6%	7.2%
Home Price Index	5.1%	5.0%	5.2%	4.7%	3.9%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.92	3.08	3.10	2.92	3.11

BANKING TRENDS

General Information

	Q3-17	Q2-17	Q3-16	2016	2015
Institutions (#)	271	275	283	280	297
Total Assets (in millions)	155,554	171,608	170,794	175,023	166,177
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	116	119	120	119	119

Asset Quality

	Q3-17	Q2-17	Q3-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.27	1.24	1.23	1.25	1.38
Noncurrent Loans / Total Loans (median %)	0.54	0.60	0.60	0.56	0.63
ALLL/Total Loans (median %)	1.26	1.29	1.32	1.27	1.33
ALLL/Noncurrent Loans (median multiple)	2.00	1.78	1.96	1.77	1.75
Net Loan Losses / Total Loans (median %)	0.02	0.01	0.02	0.07	0.06

Capital / Earnings

	Q3-17	Q2-17	Q3-16	2016	2015
Tier 1 Leverage (median %)	10.33	10.25	10.18	10.22	10.13
Return on Assets (median %)	1.07	1.03	1.05	0.97	0.92
Pretax Return on Assets (median %)	1.33	1.31	1.29	1.24	1.16
Net Interest Margin (median %)	3.79	3.71	3.70	3.68	3.67
Yield on Earning Assets (median %)	4.28	4.18	4.18	4.16	4.08
Cost of Funding Earning Assets (median %)	0.46	0.44	0.41	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	0.56	0.60	0.57	0.56
Overhead to Avg. Assets (median %)	2.75	2.72	2.81	2.84	2.80

Liquidity/Sensitivity

	Q3-17	Q2-17	Q3-16	2016	2015
Net Loans to Assets (median %)	69.85	68.97	68.77	67.60	66.59
Noncore Funding to Assets (median %)	7.39	6.79	7.12	6.65	7.00
Long-term Assets to Assets (median %, call filers)	21.78	22.27	22.47	22.54	23.38
Brokered Deposits (number of institutions)	121	116	118	115	112
Brokered Deposits to Assets (median % for those above)	3.14	3.05	2.91	2.82	2.88

Loan Concentrations (median % of Qualifying Total Capital)

	Q3-17	Q2-17	Q3-16	2016	2015
Commercial and Industrial	55.35	55.49	53.81	55.63	52.04
Commercial Real Estate	183.41	175.19	166.49	176.71	168.72
Construction & Development	27.41	29.32	27.88	30.44	24.92
Multifamily Residential Real Estate	7.86	7.84	8.21	7.96	7.87
Nonresidential Real Estate	119.73	118.32	116.42	117.76	116.85
Residential Real Estate	171.81	169.45	174.82	171.10	175.53
Consumer	19.64	20.17	19.93	19.87	19.44
Agriculture	87.72	87.99	75.94	77.84	71.81

BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
St. Louis, MO-IL	128	103,619	< \$100 million	81 (29.9%)
Kansas City, MO-KS	126	55,663	\$100 million to \$250 million	104 (38.4%)
Fayetteville-Springdale-Rogers, AR-MO	40	10,781	\$250 million to \$1 billion	64 (23.6%)
Springfield, MO	38	9,785	\$1 billion to \$10 billion	19 (7%)
Jefferson City, MO	22	4,494	> \$10 billion	3 (1.1%)