

FDIC State Profile

Missouri

Third Quarter 2018

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (change from year ago, unless noted)	Q3-18	Q2-18	Q3-17	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.3%	1.1%	0.9%	1.1%	1.5%
Manufacturing (9%)	1.2%	1.0%	1.0%	1.0%	0.8%
Other (non-manufacturing) Goods-Producing (4%)	0.3%	-1.9%	1.6%	2.2%	5.2%
Private Service-Providing (71%)	1.7%	1.6%	1.0%	1.2%	1.7%
Government (15%)	-0.2%	-0.1%	0.0%	0.2%	0.0%
Unemployment Rate (% of labor force, seasonally adjusted)	3.3%	3.6%	3.6%	3.7%	4.6%
Other Indicators (change from year ago, unless noted)	Q3-18	Q2-18	Q3-17	2017	2016
Single-Family Home Permits	-6.1%	13.2%	-5.5%	-0.1%	17.7%
Multifamily Building Permits	-59.4%	-4.2%	-1.1%	-19.0%	13.6%
Home Price Index	6.0%	6.1%	5.1%	4.9%	4.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.77	2.96	2.92	2.91	2.92

BANKING TRENDS

General Information	Q3-18	Q2-18	Q3-17	2017	2016
Institutions (#)	259	261	271	270	280
Total Assets (in millions)	161,529	158,711	155,557	158,970	175,023
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	113	115	116	117	119
Asset Quality	Q3-18	Q2-18	Q3-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.18	1.16	1.27	1.19	1.25
Noncurrent Loans / Total Loans (median %)	0.50	0.46	0.54	0.53	0.56
ALLL/Total Loans (median %)	1.23	1.24	1.27	1.24	1.27
ALLL/Noncurrent Loans (median multiple)	1.91	2.07	2.00	1.91	1.77
Net Loan Losses / Total Loans (median %)	0.02	0.00	0.02	0.06	0.07
Capital / Earnings	Q3-18	Q2-18	Q3-17	2017	2016
Tier 1 Leverage (median %)	10.49	10.47	10.26	10.17	10.22
Return on Assets (median %)	1.26	1.25	1.07	0.99	0.97
Pretax Return on Assets (median %)	1.43	1.40	1.33	1.26	1.24
Net Interest Margin (median %)	3.93	3.84	3.79	3.73	3.68
Yield on Earning Assets (median %)	4.58	4.42	4.28	4.23	4.16
Cost of Funding Earning Assets (median %)	0.61	0.56	0.46	0.45	0.41
Provisions to Avg. Assets (median %)	0.06	0.06	0.05	0.07	0.08
Noninterest Income to Avg. Assets (median %)	0.57	0.58	0.56	0.56	0.57
Overhead to Avg. Assets (median %)	2.76	2.76	2.75	2.78	2.84
Liquidity/Sensitivity	Q3-18	Q2-18	Q3-17	2017	2016
Net Loans to Assets (median %)	71.99	70.46	69.85	69.68	67.60
Noncore Funding to Assets (median %)	9.17	7.62	7.39	7.62	6.65
Long-term Assets to Assets (median %, call filers)	18.94	18.95	21.78	21.07	22.54
Brokered Deposits (number of institutions)	107	108	121	123	115
Brokered Deposits to Assets (median % for those above)	3.24	2.62	3.15	3.17	2.82
Loan Concentrations (median % of Qualifying Total Capital)	Q3-18	Q2-18	Q3-17	2017	2016
Commercial and Industrial	56	59	55	59	56
Commercial Real Estate	175	177	181	190	177
Construction & Development	30	29	27	30	30
Multifamily Residential Real Estate	9	10	8	10	8
Nonresidential Real Estate	123	120	120	122	118
Residential Real Estate	169	169	172	176	171
Consumer	19	19	20	20	20
Agriculture	87	85	88	81	78

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
St. Louis, MO-IL	125	86,868	< \$100 million	77 (29.7%)
Kansas City, MO-KS	122	57,463	\$100 million to \$250 million	93 (35.9%)
Fayetteville-Springdale-Rogers, AR-MO	39	10,793	\$250 million to \$1 billion	67 (25.9%)
Springfield, MO	36	9,920	\$1 billion to \$10 billion	19 (7.3%)
Jefferson City, MO	21	4,493	> \$10 billion	3 (1.2%)