



# State Profile

Missouri

## First Quarter 2018

### ECONOMIC INDICATORS

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

	Q1-18	Q4-17	Q1-17	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.2%	1.0%	1.3%	1.1%	1.5%
Manufacturing (9%)	1.8%	1.1%	1.0%	1.0%	0.8%
Other (non-manufacturing) Goods-Producing (4%)	-2.9%	1.5%	4.4%	2.2%	5.2%
Private Service-Providing (71%)	1.6%	1.3%	1.4%	1.2%	1.7%
Government (15%)	0.0%	-0.3%	0.5%	0.2%	0.0%
Unemployment Rate (% of labor force)	3.7%	3.6%	4.0%	3.7%	4.6%

#### Other Indicators (change from year ago, unless noted)

	Q1-18	Q4-17	Q1-17	2017	2016
Single-Family Home Permits	-0.5%	19.9%	-0.1%	-0.1%	17.7%
Multifamily Building Permits	-7.3%	-15.5%	-23.6%	-19.0%	13.6%
Home Price Index	6.1%	5.5%	4.2%	5.0%	4.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.86	2.69	2.96	2.91	2.92

### BANKING TRENDS

#### General Information

	Q1-18	Q4-17	Q1-17	2017	2016
Institutions (#)	266	270	275	270	280
Total Assets (in millions)	158,493	158,970	174,888	158,970	175,023
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	118	117	119	117	119

#### Asset Quality

	Q1-18	Q4-17	Q1-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.27	1.19	1.31	1.19	1.25
Noncurrent Loans / Total Loans (median %)	0.48	0.53	0.59	0.53	0.56
ALLL/Total Loans (median %)	1.24	1.24	1.29	1.24	1.27
ALLL/Noncurrent Loans (median multiple)	2.02	1.91	1.84	1.91	1.77
Net Loan Losses / Total Loans (median %)	0.00	0.03	0.01	0.06	0.07

#### Capital / Earnings

	Q1-18	Q4-17	Q1-17	2017	2016
Tier 1 Leverage (median %)	10.30	10.17	10.13	10.17	10.22
Return on Assets (median %)	1.10	0.90	0.98	0.99	0.97
Pretax Return on Assets (median %)	1.27	1.20	1.20	1.26	1.24
Net Interest Margin (median %)	3.77	3.83	3.62	3.73	3.68
Yield on Earning Assets (median %)	4.30	4.30	4.08	4.22	4.16
Cost of Funding Earning Assets (median %)	0.51	0.47	0.42	0.45	0.41
Provisions to Avg. Assets (median %)	0.05	0.05	0.05	0.07	0.08
Noninterest Income to Avg. Assets (median %)	0.55	0.56	0.55	0.56	0.57
Overhead to Avg. Assets (median %)	2.74	2.78	2.74	2.78	2.84

#### Liquidity/Sensitivity

	Q1-18	Q4-17	Q1-17	2017	2016
Net Loans to Assets (median %)	69.60	69.68	67.93	69.68	67.60
Noncore Funding to Assets (median %)	7.03	7.51	6.61	7.51	6.65
Long-term Assets to Assets (median %, call filers)	19.76	21.07	22.45	21.07	22.54
Brokered Deposits (number of institutions)	122	122	112	122	115
Brokered Deposits to Assets (median % for those above)	3.12	3.13	3.18	3.13	2.82

#### Loan Concentrations (median % of Qualifying Total Capital)

	Q1-18	Q4-17	Q1-17	2017	2016
Commercial and Industrial	59.27	58.87	54.66	58.87	55.63
Commercial Real Estate	182.86	189.60	174.25	189.60	176.71
Construction & Development	31.03	29.61	28.43	29.61	30.44
Multifamily Residential Real Estate	8.28	9.98	7.88	9.98	7.96
Nonresidential Real Estate	118.50	122.00	111.22	122.00	117.76
Residential Real Estate	169.59	176.47	174.26	176.47	171.10
Consumer	18.49	19.84	19.84	19.84	19.87
Agriculture	83.67	80.84	81.17	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	76 (28.6%)
Kansas City, MO-KS	126	55,663	\$100 million to \$250 million	100 (37.6%)
Fayetteville-Springdale-Rogers, AR-MO	40	10,781	\$250 million to \$1 billion	68 (25.6%)
Springfield, MO	38	9,785	\$1 billion to \$10 billion	19 (7.1%)
Jefferson City, MO	22	4,494	> \$10 billion	3 (1.1%)