



State Profile

Missouri

First Quarter 2012

ECONOMIC INDICATORS

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

	Q1-12	Q4-11	Q1-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.2%	-0.4%	0.2%	-0.0%	-1.2%
Manufacturing (9%)	2.4%	1.8%	1.8%	1.9%	-4.3%
Other (non-manufacturing) Goods-Producing (4%)	-0.9%	-5.4%	-5.0%	-3.4%	-10.2%
Private Service-Producing (70%)	0.4%	-0.2%	0.9%	0.5%	-0.3%
Government (16%)	-1.7%	-1.3%	-2.3%	-2.3%	-0.9%
Unemployment Rate (% of labor force)	7.4%	8.1%	8.9%	8.6%	9.3%

Other Indicators (change from year ago, unless noted)

	Q1-12	Q4-11	Q1-11	2011	2010
Single-Family Home Permits	50.4%	-1.6%	-32.1%	-8.6%	4.2%
Multifamily Building Permits	-15.8%	-20.4%	74.2%	20.9%	-13.0%
Home Price Index	-0.1%	-1.8%	-2.4%	-2.6%	-2.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.26	4.05	4.64	4.73	5.42

BANKING TRENDS

General Information

	Q1-12	Q4-11	Q1-11	2011	2010
Institutions (#)	331	331	333	331	336
Total Assets (in millions)	143,218	141,099	130,293	141,099	129,275
New Institutions (# < 3 years)	1	1	4	1	5
Subchapter S Institutions	122	122	124	122	127

Asset Quality

	Q1-12	Q4-11	Q1-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.60	2.43	2.96	2.43	2.87
Noncurrent Loans / Total Loans (median %)	1.26	1.26	1.45	1.26	1.47
ALLL/Total Loans (median %)	1.72	1.67	1.65	1.67	1.58
ALLL/Noncurrent Loans (median multiple)	1.12	1.27	1.01	1.27	1.01
Net Loan Losses / Total Loans (median %)	0.08	0.33	0.15	0.42	0.39

Capital / Earnings

	Q1-12	Q4-11	Q1-11	2011	2010
Tier 1 Leverage (median %)	9.61	9.66	9.38	9.66	9.40
Return on Assets (median %)	0.90	0.80	0.80	0.84	0.74
Pretax Return on Assets (median %)	1.11	0.94	1.00	1.04	0.91
Net Interest Margin (median %)	3.86	3.97	3.82	3.93	3.94
Yield on Earning Assets (median %)	4.71	4.88	4.94	4.94	5.27
Cost of Funding Earning Assets (median %)	0.83	0.90	1.09	0.99	1.34
Provisions to Avg. Assets (median %)	0.16	0.25	0.20	0.31	0.38
Noninterest Income to Avg. Assets (median %)	0.56	0.58	0.56	0.58	0.61
Overhead to Avg. Assets (median %)	2.83	2.98	2.88	2.92	2.89

Liquidity/Sensitivity

	Q1-12	Q4-11	Q1-11	2011	2010
Net Loans to Assets (median %)	62.16	63.96	65.21	63.96	66.89
Noncore Funding to Assets (median %)	17.84	18.24	19.12	18.24	19.60
Long-term Assets to Assets (median %, call filers)*	19.36	17.99	16.37	17.99	15.98
Brokered Deposits (number of institutions)	126	127	122	127	127
Brokered Deposits to Assets (median % for those above)	2.62	2.82	2.77	2.82	2.68

Loan Concentrations (median % of Total Risk-Based Capital)

	Q1-12	Q4-11	Q1-11	2011	2010
Commercial and Industrial	57.09	58.18	61.17	58.18	62.99
Commercial Real Estate	178.36	189.93	195.95	189.93	198.50
Construction & Development	24.18	25.85	28.11	25.85	29.87
Multifamily Residential Real Estate	7.47	7.19	7.53	7.19	7.97
Nonresidential Real Estate	141.34	145.99	151.23	145.99	150.63
Residential Real Estate	182.18	185.03	185.32	185.03	190.74
Consumer	21.48	23.41	24.60	23.41	25.78
Agriculture	57.67	71.76	70.06	71.76	70.31

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
St. Louis, MO-IL	145	71,407	< \$100 million	138 (41.7%)
Kansas City, MO-KS	150	43,756	\$100 million to \$250 million	101 (30.5%)
Fayetteville-Springdale-Rogers, AR-MO	38	8,229	\$250 million to \$1 billion	70 (21.1%)
Springfield, MO	41	7,444	\$1 billion to \$10 billion	19 (5.7%)
Jefferson City, MO	24	4,057	> \$10 billion	3 (0.9%)

* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.