



State Profile

Missouri

Third Quarter 2012

ECONOMIC INDICATORS

| Employment Growth Rates (change from year ago, unless noted) | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|--|--------------|--------------|--------------|-------------|-------------|
| Total Nonfarm (share of trailing four quarter employment in parentheses) | 0.1% | -0.2% | -0.0% | -0.0% | -1.2% |
| Manufacturing (9%) | 1.1% | 2.3% | 2.3% | 1.9% | -4.3% |
| Other (non-manufacturing) Goods-Producing (4%) | -5.0% | -5.9% | -1.2% | -3.4% | -10.2% |
| Private Service-Producing (70%) | 0.4% | 0.0% | 0.4% | 0.5% | -0.3% |
| Government (16%) | -0.6% | -1.3% | -2.9% | -2.3% | -0.9% |
| Unemployment Rate (% of labor force) | 7.1% | 7.2% | 8.6% | 8.6% | 9.3% |

| Other Indicators (change from year ago, unless noted) | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|---|--------------|--------------|--------------|-------------|-------------|
| Single-Family Home Permits | 27.9% | 21.8% | -0.4% | -8.6% | 4.2% |
| Multifamily Building Permits | 32.5% | -24.6% | -16.7% | 20.9% | -13.0% |
| Home Price Index | -0.5% | 0.1% | -2.9% | -2.6% | -2.5% |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) | 4.65 | 4.70 | 4.96 | 4.73 | 5.42 |

BANKING TRENDS

| General Information | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|--------------------------------|--------------|--------------|--------------|-------------|-------------|
| Institutions (#) | 326 | 329 | 333 | 331 | 336 |
| Total Assets (in millions) | 144,611 | 143,650 | 136,882 | 141,098 | 129,275 |
| New Institutions (# < 3 years) | 1 | 1 | 2 | 1 | 5 |
| Subchapter S Institutions | 122 | 122 | 123 | 122 | 127 |

| Asset Quality | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|--|--------------|--------------|--------------|-------------|-------------|
| Past-Due and Nonaccrual Loans / Total Loans (median %) | 2.40 | 2.24 | 2.74 | 2.43 | 2.87 |
| Noncurrent Loans / Total Loans (median %) | 1.10 | 1.25 | 1.34 | 1.26 | 1.47 |
| ALLL/Total Loans (median %) | 1.65 | 1.67 | 1.66 | 1.67 | 1.58 |
| ALLL/Noncurrent Loans (median multiple) | 1.41 | 1.32 | 1.11 | 1.27 | 1.01 |
| Net Loan Losses / Total Loans (median %) | 0.10 | 0.12 | 0.19 | 0.42 | 0.39 |

| Capital / Earnings | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|--|--------------|--------------|--------------|-------------|-------------|
| Tier 1 Leverage (median %) | 9.82 | 9.65 | 9.63 | 9.66 | 9.40 |
| Return on Assets (median %) | 0.98 | 0.90 | 0.94 | 0.84 | 0.74 |
| Pretax Return on Assets (median %) | 1.20 | 1.12 | 1.18 | 1.04 | 0.91 |
| Net Interest Margin (median %) | 3.86 | 3.82 | 3.97 | 3.93 | 3.94 |
| Yield on Earning Assets (median %) | 4.57 | 4.61 | 4.97 | 4.94 | 5.27 |
| Cost of Funding Earning Assets (median %) | 0.73 | 0.77 | 0.96 | 0.99 | 1.34 |
| Provisions to Avg. Assets (median %) | 0.13 | 0.14 | 0.21 | 0.31 | 0.38 |
| Noninterest Income to Avg. Assets (median %) | 0.63 | 0.57 | 0.60 | 0.58 | 0.61 |
| Overhead to Avg. Assets (median %) | 2.84 | 2.82 | 2.90 | 2.92 | 2.89 |

| Liquidity/Sensitivity | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|--|--------------|--------------|--------------|-------------|-------------|
| Net Loans to Assets (median %) | 63.86 | 63.16 | 64.77 | 63.96 | 66.89 |
| Noncore Funding to Assets (median %) | 17.82 | 17.64 | 18.78 | 18.24 | 19.60 |
| Long-term Assets to Assets (median %, call filers)* | 20.41 | 20.06 | 17.77 | 17.99 | 15.98 |
| Brokered Deposits (number of institutions) | 128 | 128 | 128 | 127 | 127 |
| Brokered Deposits to Assets (median % for those above) | 2.44 | 2.66 | 2.68 | 2.82 | 2.68 |

| Loan Concentrations (median % of Total Risk-Based Capital) | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|---|--------------|--------------|--------------|-------------|-------------|
| Commercial and Industrial | 54.40 | 55.92 | 57.17 | 58.18 | 62.99 |
| Commercial Real Estate | 173.91 | 176.30 | 189.10 | 189.93 | 198.50 |
| Construction & Development | 22.90 | 22.76 | 27.80 | 25.85 | 29.87 |
| Multifamily Residential Real Estate | 7.11 | 7.19 | 7.44 | 7.19 | 7.97 |
| Nonresidential Real Estate | 134.16 | 138.64 | 144.27 | 145.99 | 150.63 |
| Residential Real Estate | 180.55 | 178.46 | 186.35 | 185.03 | 190.74 |
| Consumer | 21.64 | 21.90 | 23.97 | 23.41 | 25.78 |
| Agriculture | 62.77 | 63.68 | 72.50 | 71.76 | 70.31 |

BANKING PROFILE

| Largest Deposit Markets (from 2012 Summary of Deposits) | Institutions in Market | Deposits (\$ millions) | Asset Distribution | Institutions |
|--|-------------------------------|-------------------------------|--------------------------------|---------------------|
| St. Louis, MO-IL | 142 | 81,155 | < \$100 million | 138 (42.3%) |
| Kansas City, MO-KS | 145 | 42,826 | \$100 million to \$250 million | 98 (30.1%) |
| Fayetteville-Springdale-Rogers, AR-MO | 38 | 8,869 | \$250 million to \$1 billion | 67 (20.6%) |
| Springfield, MO | 41 | 7,947 | \$1 billion to \$10 billion | 20 (6.1%) |
| Jefferson City, MO | 24 | 3,858 | > \$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.