



# State Profile

Missouri

## Second Quarter 2012

### ECONOMIC INDICATORS

<b>Employment Growth Rates (change from year ago, unless noted)</b>	<b>Q2-12</b>	<b>Q1-12</b>	<b>Q2-11</b>	<b>2011</b>	<b>2010</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	-0.2%	0.2%	0.2%	-0.0%	-1.2%
Manufacturing (9%)	2.3%	2.4%	1.8%	1.9%	-4.3%
Other (non-manufacturing) Goods-Producing (4%)	-5.9%	-0.9%	-2.4%	-3.4%	-10.2%
Private Service-Producing (70%)	0.0%	0.4%	1.0%	0.5%	-0.3%
Government (16%)	-1.3%	-1.7%	-2.8%	-2.3%	-0.9%
Unemployment Rate (% of labor force)	7.2%	7.4%	8.6%	8.6%	9.3%

  

<b>Other Indicators (change from year ago, unless noted)</b>	<b>Q2-12</b>	<b>Q1-12</b>	<b>Q2-11</b>	<b>2011</b>	<b>2010</b>
Single-Family Home Permits	21.8%	50.4%	-0.2%	-8.6%	4.2%
Multifamily Building Permits	-24.6%	-15.8%	70.5%	20.9%	-13.0%
Home Price Index	-0.3%	-0.2%	-3.3%	-2.6%	-2.4%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.70	4.26	5.28	4.73	5.42

### BANKING TRENDS

<b>General Information</b>	<b>Q2-12</b>	<b>Q1-12</b>	<b>Q2-11</b>	<b>2011</b>	<b>2010</b>
Institutions (#)	329	331	333	331	336
Total Assets (in millions)	143,652	143,177	129,527	141,099	129,275
New Institutions (# < 3 years)	1	1	3	1	5
Subchapter S Institutions	122	122	124	122	127

  

<b>Asset Quality</b>	<b>Q2-12</b>	<b>Q1-12</b>	<b>Q2-11</b>	<b>2011</b>	<b>2010</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.24	2.60	2.78	2.43	2.87
Noncurrent Loans / Total Loans (median %)	1.25	1.26	1.53	1.26	1.47
ALLL/Total Loans (median %)	1.67	1.72	1.67	1.67	1.58
ALLL/Noncurrent Loans (median multiple)	1.32	1.09	1.02	1.27	1.01
Net Loan Losses / Total Loans (median %)	0.12	0.08	0.19	0.42	0.39

  

<b>Capital / Earnings</b>	<b>Q2-12</b>	<b>Q1-12</b>	<b>Q2-11</b>	<b>2011</b>	<b>2010</b>
Tier 1 Leverage (median %)	9.65	9.61	9.49	9.66	9.40
Return on Assets (median %)	0.90	0.90	0.87	0.84	0.74
Pretax Return on Assets (median %)	1.12	1.11	1.13	1.04	0.91
Net Interest Margin (median %)	3.82	3.86	3.93	3.93	3.94
Yield on Earning Assets (median %)	4.61	4.71	4.99	4.94	5.27
Cost of Funding Earning Assets (median %)	0.77	0.83	1.02	0.99	1.34
Provisions to Avg. Assets (median %)	0.14	0.16	0.22	0.31	0.38
Noninterest Income to Avg. Assets (median %)	0.57	0.57	0.57	0.58	0.61
Overhead to Avg. Assets (median %)	2.82	2.83	2.90	2.92	2.89

  

<b>Liquidity/Sensitivity</b>	<b>Q2-12</b>	<b>Q1-12</b>	<b>Q2-11</b>	<b>2011</b>	<b>2010</b>
Net Loans to Assets (median %)	63.16	62.16	64.61	63.96	66.89
Noncore Funding to Assets (median %)	17.64	17.84	19.10	18.24	19.60
Long-term Assets to Assets (median %, call filers)*	20.03	19.39	17.80	17.99	15.98
Brokered Deposits (number of institutions)	128	126	122	127	127
Brokered Deposits to Assets (median % for those above)	2.66	2.62	2.79	2.82	2.68

  

<b>Loan Concentrations (median % of Total Risk-Based Capital)</b>	<b>Q2-12</b>	<b>Q1-12</b>	<b>Q2-11</b>	<b>2011</b>	<b>2010</b>
Commercial and Industrial	55.92	57.09	61.34	58.18	62.99
Commercial Real Estate	176.30	178.36	194.29	189.93	198.50
Construction & Development	22.76	24.18	28.65	25.85	29.87
Multifamily Residential Real Estate	7.26	7.47	7.54	7.19	7.97
Nonresidential Real Estate	138.64	141.34	148.04	145.99	150.63
Residential Real Estate	178.46	182.18	185.18	185.03	190.74
Consumer	21.90	21.30	24.01	23.41	25.78
Agriculture	63.68	57.67	71.51	71.76	70.31

### BANKING PROFILE

<b>Largest Deposit Markets (from 2011 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
St. Louis, MO-IL	145	71,407	< \$100 million	138 (41.9%)
Kansas City, MO-KS	150	43,756	\$100 million to \$250 million	101 (30.7%)
Fayetteville-Springdale-Rogers, AR-MO	38	8,229	\$250 million to \$1 billion	67 (20.4%)
Springfield, MO	41	7,444	\$1 billion to \$10 billion	20 (6.1%)
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.