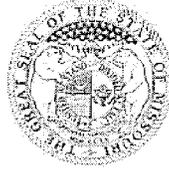


Jeremiah W. (Jay) Nixon
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
John M. Huff, Director

DIVISION OF FINANCE

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Debra Hardman
Acting Commissioner

December 2, 2016

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2016, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 261 to 251. During these past twelve months ten banks merged into other institutions, one non-deposit trust company merged into another institution, and one new state bank charter was granted as a national institution converted to state chartered bank.

Assets in state-chartered banks totaled \$119.6 billion on September 30, 2016, an increase of 11.2 percent from one year earlier. Deposits were \$98.9 billion and total loans were \$77.3 billion on September 30, 2016, an increase of 12.0 percent and 12.2 percent from one year earlier, respectively.

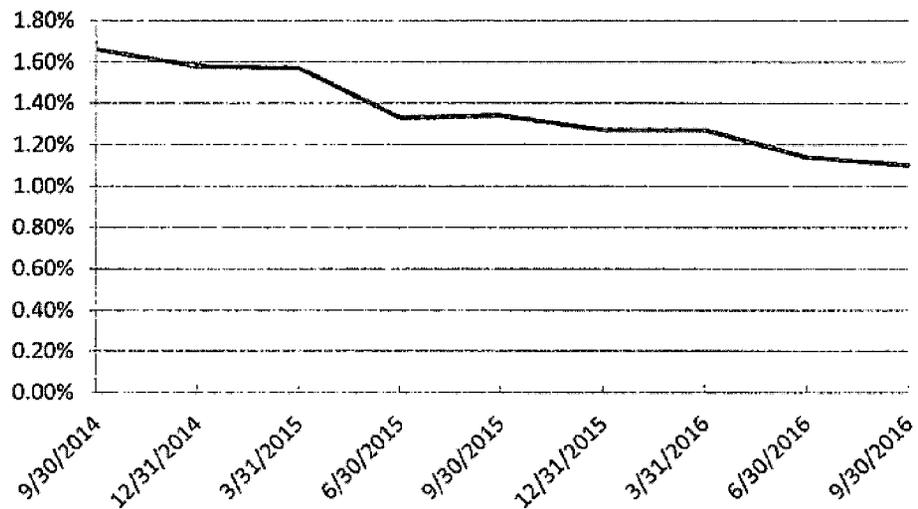
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved, with the past due ratio stabilizing at a manageable 1.11 percent down from 1.34 percent one year earlier. The return on assets remains strong at 1.09 percent, despite a compressed net interest margin. The median return on assets for state-chartered banks is 1.01 percent as of September 30, 2016.

Capital remains strong, as the Tier 1 Leverage Capital ratio is 9.79 percent of total assets, above the National average of 9.55 percent.

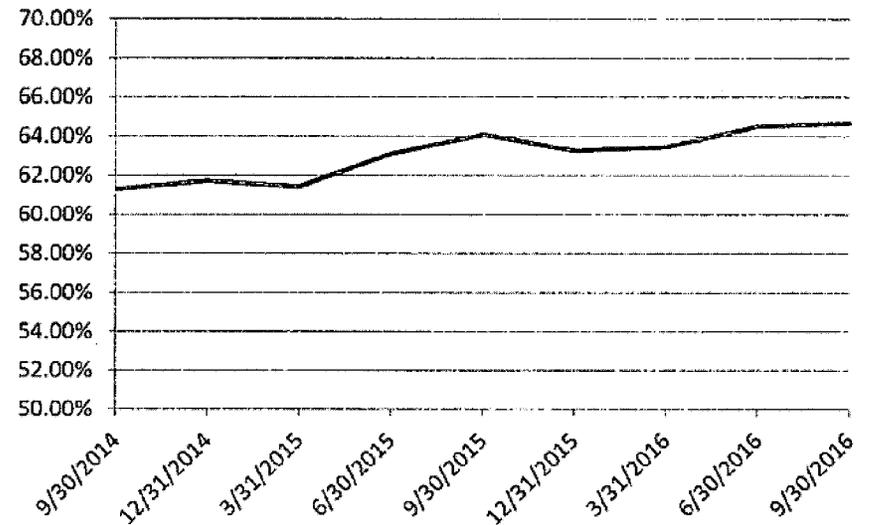
A handwritten signature in cursive script that reads "Debra Hardman".

Debra Hardman
Acting Commissioner

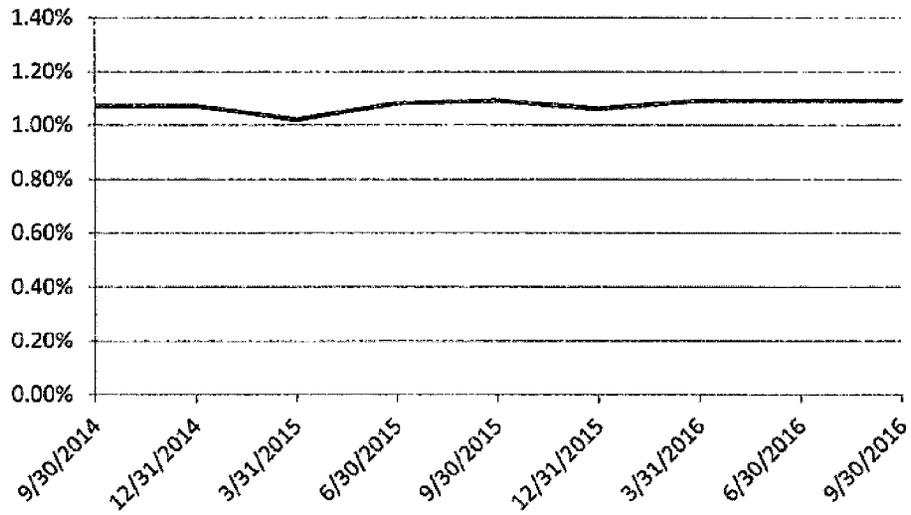
PAST DUE LOANS TO TOTAL LOANS



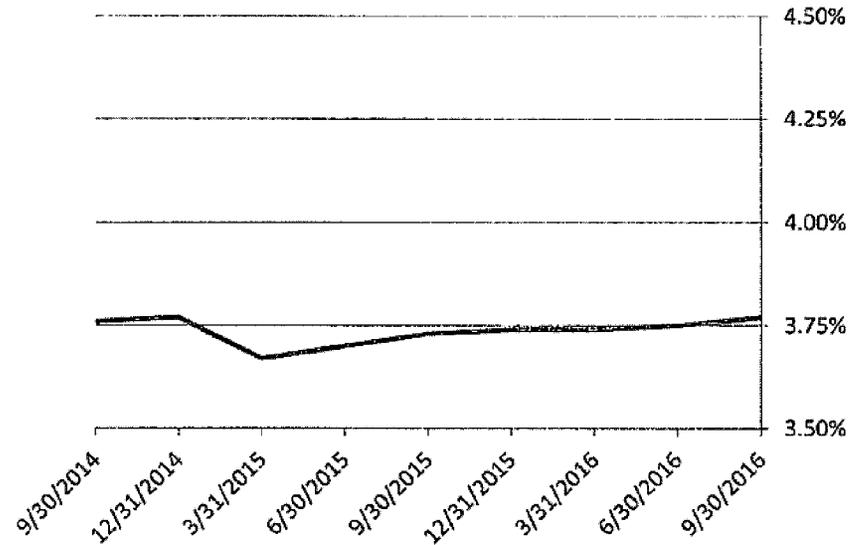
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2016**

THOUSANDS OF DOLLARS	251 BANKS 9/30/2016	261 BANKS 9/30/2015	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	77,303,612	68,899,689	8,403,923	12.2%
Allowance for Loan Losses	1,009,343	1,002,648	6,695	0.7%
Total Assets	119,567,125	107,524,456	12,042,669	11.2%
LIABILITIES				
Total Deposits	98,873,447	88,314,941	10,558,506	12.0%
Total Equity Capital	12,329,288	11,270,046	1,059,242	9.4%

OPERATING RATIOS	9/30/2016	9/30/2015	CHANGE
Equity Capital/Assets	10.31%	10.48%	-0.17%
Tangible Equity Capital/Assets	9.79%	9.92%	-0.13%
Capital and Allowance for Loan Losses/Assets	11.06%	11.31%	-0.25%
Total Loans/Assets	64.65%	64.08%	0.57%
Past Due and Nonaccrual Loans/Total Loans	1.11%	1.34%	-0.23%
Allowance for Loan Losses/Total Loans	1.31%	1.46%	-0.15%
Average Net Interest Margin	3.77%	3.73%	0.04%
Return on Assets	1.09%	1.09%	0.00%

NOTES:

2015 does not include five nondeposit trust companies.
2016 does not include four nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2016**

MILLIONS OF DOLLARS	9/30/2016			9/30/2015	PERCENT CHANGE
	251 STATE BANKS	16 NATIONAL BANKS	267 ALL BANKS	281 ALL BANKS	
ASSETS					
Cash and Due from Banks	5,796	1,203	6,999	6,870	1.9%
Investment Securities	30,232	8,809	39,041	37,685	3.6%
Total Loans and Leases	77,304	15,280	92,584	85,778	7.9%
Less: Reserves	1,009	152	1,161	1,186	-2.1%
Federal Funds Sold	1,218	255	1,473	1,474	-0.1%
Fixed Assets	2,015	395	2,410	2,504	-3.8%
Other Real Estate	335	16	351	459	-23.5%
Intangible Assets	692	216	908	886	2.5%
Other assets	2,984	721	3,705	3,608	2.7%
TOTAL ASSETS	\$119,567	\$26,743	\$146,310	\$138,078	6.0%
LIABILITIES					
Total Deposits	98,873	21,419	120,292	113,503	6.0%
Deposits over \$250M	4,141	780	4,921	4,696	4.8%
Brokered Deposits	13,089	483	13,572	7,044	92.7%
Federal Funds Purchased	4,418	2,116	6,534	6,389	2.3%
Other liabilities	3,947	667	4,614	3,968	16.3%
Total Equity Capital	12,329	2,541	14,870	14,218	4.6%
TOTAL LIABILITIES AND EQUITY CAPITAL	\$119,567	\$26,743	\$146,310	\$138,078	6.0%
EARNINGS					
Interest Income	2,974	562	3,536	3,397	4.1%
Interest Expense	261	34	295	278	6.1%
Net Interest Income	2,713	528	3,241	3,119	3.9%
Provision for Loan Losses	97	33	130	94	38.3%
Net Income	959	156	1,115	1,008	10.6%
Cash Dividends	412	34	446	651	-31.5%
Net Loan Losses	71	18	89	78	14.1%