



DIVISION OF FINANCE

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Lee R. Keith
Acting Commissioner

September 1, 2017

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 June 30, 2017, 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 256 to 248. During these past twelve months eleven banks merged into other institutions and three new state bank charters were granted; as two national banks and a federal thrift converted to state chartered banks.

Assets in state-chartered banks totaled \$124.1 billion on June 30, 2017, an increase of 6.2 percent from one year earlier. Deposits were \$103.4 billion and total loans were \$80.7 billion on June 30, 2017, an increase of 7.5 percent and 7.0 percent from one year earlier, respectively.

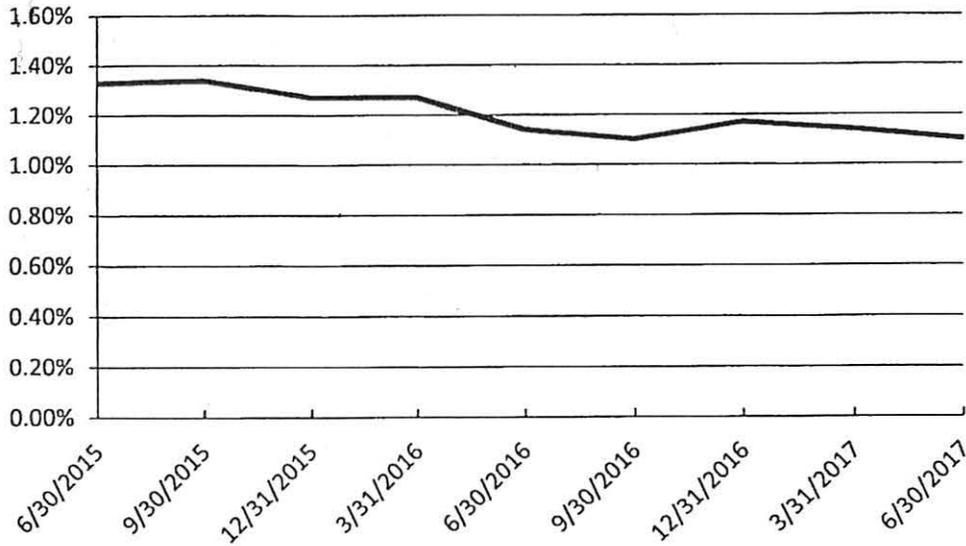
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved, with the past due ratio stabilizing at a manageable 1.10 percent down from 1.14 percent one year earlier. The return on assets remains strong and stable at 1.08 percent, despite a compressed net interest margin. The median return on assets for state-chartered banks is 1.02 percent as of June 30, 2017.

Capital remains strong, as the Tier 1 Leverage Capital ratio is 9.78 percent of total assets, and is in line with the National average of 9.69 percent.

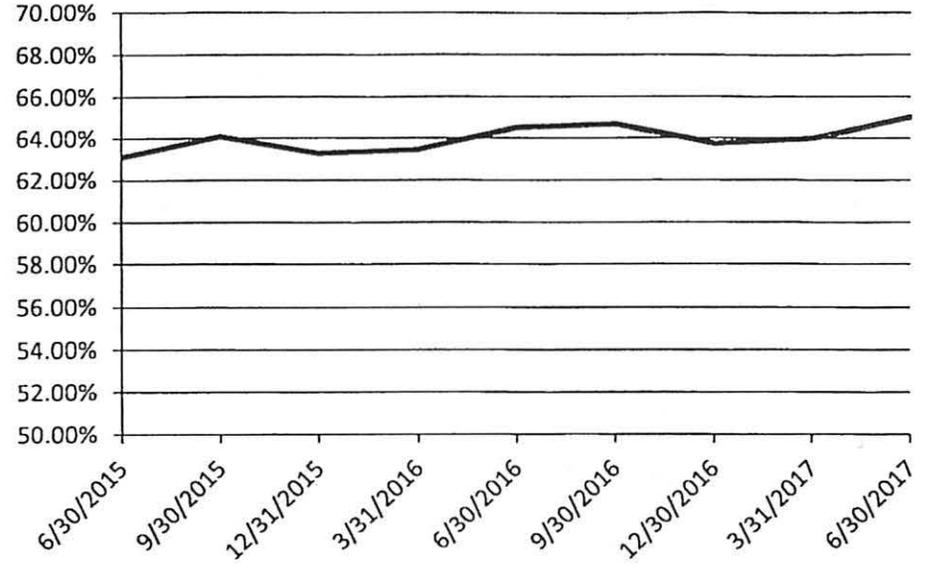
A handwritten signature in blue ink that reads "Christie Kincannon".

Christie Kincannon
Acting Deputy Commissioner

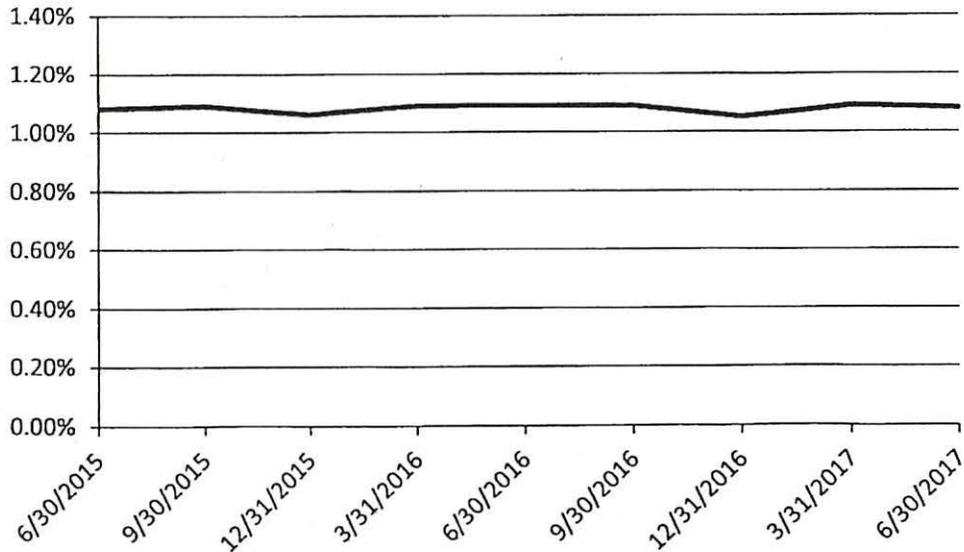
PAST DUE LOANS TO TOTAL LOANS



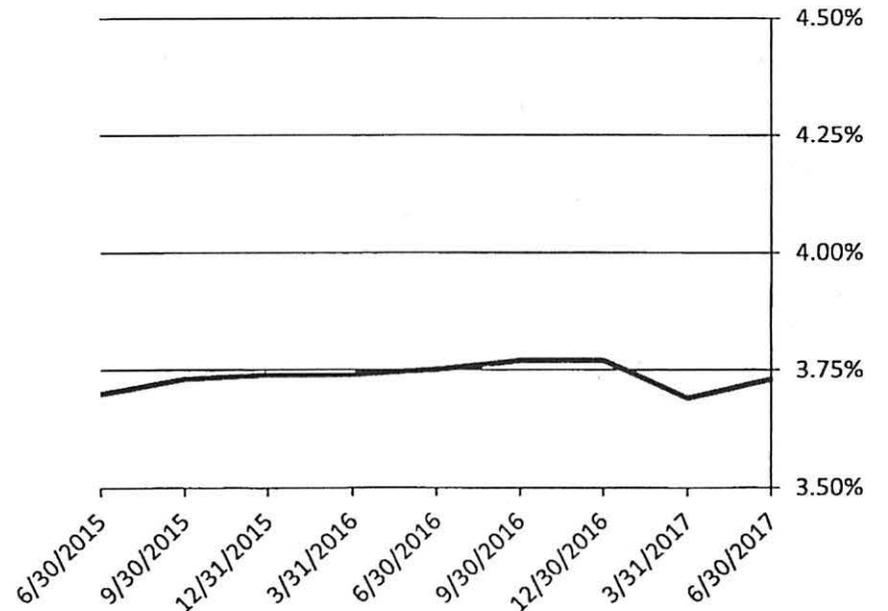
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2017**

MILLIONS OF DOLLARS	6/30/2017			6/30/2016	PERCENT CHANGE
	248 STATE BANKS	14 NATIONAL BANKS	262 ALL BANKS	272 ALL BANKS	
ASSETS					
Cash and Due from Banks	5,480	1,191	6,671	6,668	0.0%
Investment Securities	31,856	9,167	41,023	38,759	5.8%
Total Loans and Leases	80,664	15,327	95,991	90,385	6.2%
Less: Reserves	1,012	166	1,178	1,155	2.0%
Federal Funds Sold	981	189	1,170	1,420	-17.6%
Fixed Assets	2,002	383	2,385	2,408	-1.0%
Other Real Estate	283	15	298	380	-21.6%
Intangible Assets	783	127	910	908	0.2%
Other assets	3,077	716	3,793	3,695	2.7%
TOTAL ASSETS	\$124,114	\$26,949	\$151,063	\$143,468	5.3%
LIABILITIES					
Total Deposits	103,449	22,005	125,454	117,838	6.5%
Deposits over 250M	4,310	1,011	5,321	5,284	0.7%
Brokered Deposits	15,244	840	16,084	11,231	43.2%
Federal Funds Purchased	3,794	1,972	5,766	6,166	-6.5%
Other liabilities	4,024	451	4,475	4,927	-9.2%
Total Equity Capital	12,847	2,521	15,368	14,537	5.7%
TOTAL LIABILITIES	\$124,114	\$26,949	\$151,063	\$143,468	5.3%
EARNINGS					
Interest Income	2,141	419	2,560	2,337	9.5%
Interest Expense	199	35	234	194	20.6%
Net Interest Income	1,942	384	2,326	2,143	8.5%
Provision for Loan Losses	76	32	108	79	36.7%
Net Income	701	116	817	724	12.8%
Cash Dividends	357	32	389	323	20.4%
Net Loan Losses	59	22	81	52	55.8%

**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2017**

THOUSANDS OF DOLLARS	248 BANKS 6/30/2017	256 BANKS 6/30/2016	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$80,663,835	\$75,359,833	\$5,304,002	7.0%
Allowance for Loan Losses	1,011,546	1,013,258	(1,712)	-0.2%
Total Assets	124,113,790	116,828,730	7,285,060	6.2%
LIABILITIES				
Total Deposits	103,449,222	96,245,902	7,203,320	7.5%
Total Equity Capital	12,847,430	12,025,344	822,086	6.8%

OPERATING RATIOS	6/30/2017	6/30/2016	CHANGE
Equity Capital/Assets	10.35%	10.29%	0.06%
Tangible Equity Capital/Assets	9.78%	9.76%	0.02%
Capital and Allowance for Loan Losses/Assets	11.08%	11.06%	0.02%
Total Loans/Assets	64.99%	64.50%	0.49%
Past Due and Nonaccrual Loans/Total Loans	1.10%	1.14%	-0.04%
Allowance for Loan Losses/Total Loans	1.25%	1.34%	-0.09%
Average Net Interest Margin	3.73%	3.75%	-0.02%
Return on Assets	1.08%	1.09%	-0.01%

NOTES:

Totals do not include four nondeposit trust companies.