



DIVISION OF FINANCE

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Lee R. Keith  
Commissioner

August 27, 2018

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, 2018, 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 248 to 241. During these past twelve months eight banks merged into other institutions and one new state bank charter was granted as a national bank converted to a state-chartered bank.

Assets in state-chartered banks totaled \$131.2 billion on June 30, 2018, an increase of 5.7 percent from one year earlier. Deposits were \$109.7 billion and total loans were \$87.2 billion on June 30, 2018, an increase of 6.1 percent and 8.2 percent from one year earlier, respectively.

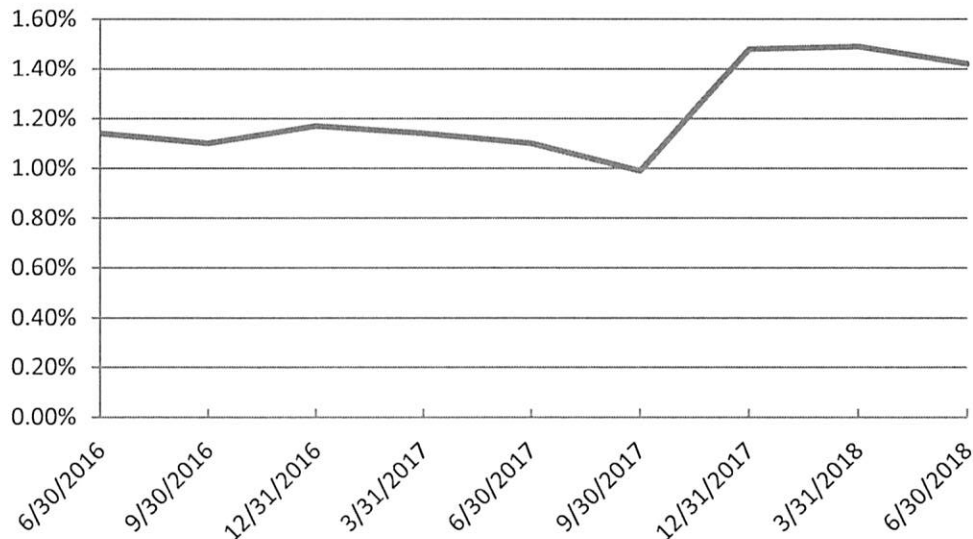
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved, with the past due ratio manageable at 1.42 percent. The return on assets remains strong and stable at 1.22 percent.

Capital remains strong, as the Tier 1 Leverage Capital ratio is 9.79 percent of total assets, and is in line with the National average of 9.75 percent.

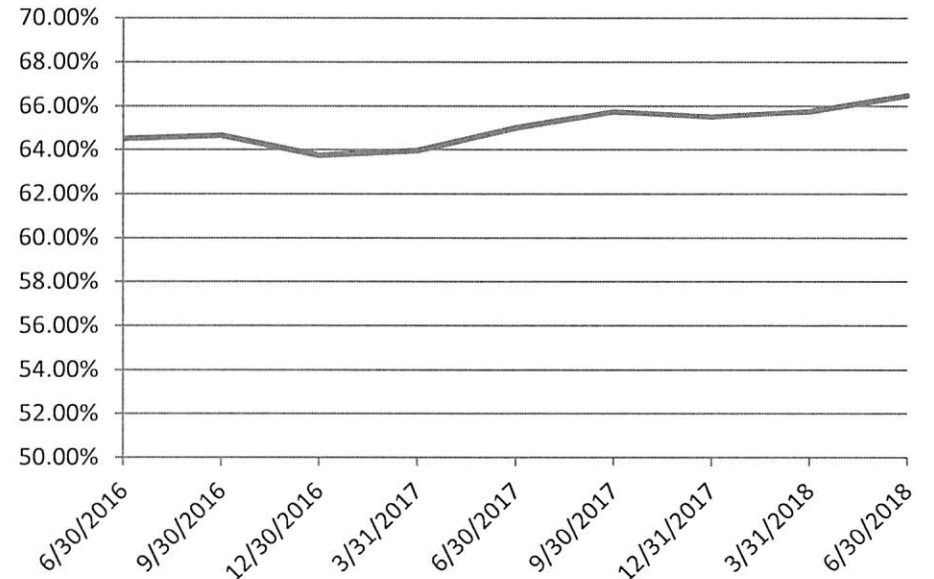
A handwritten signature in black ink, appearing to read "Lee R. Keith".

Lee R. Keith  
Commissioner of Finance

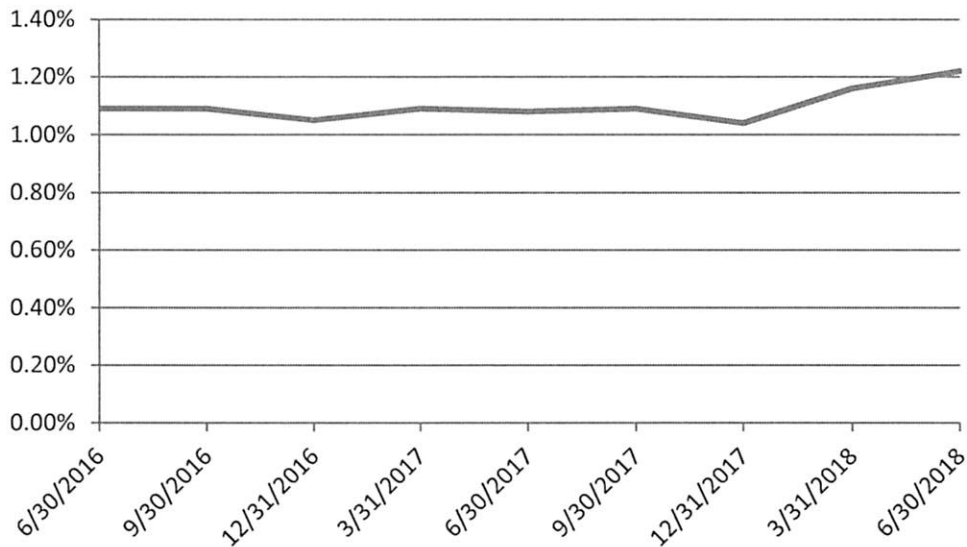
### PAST DUE LOANS TO TOTAL LOANS



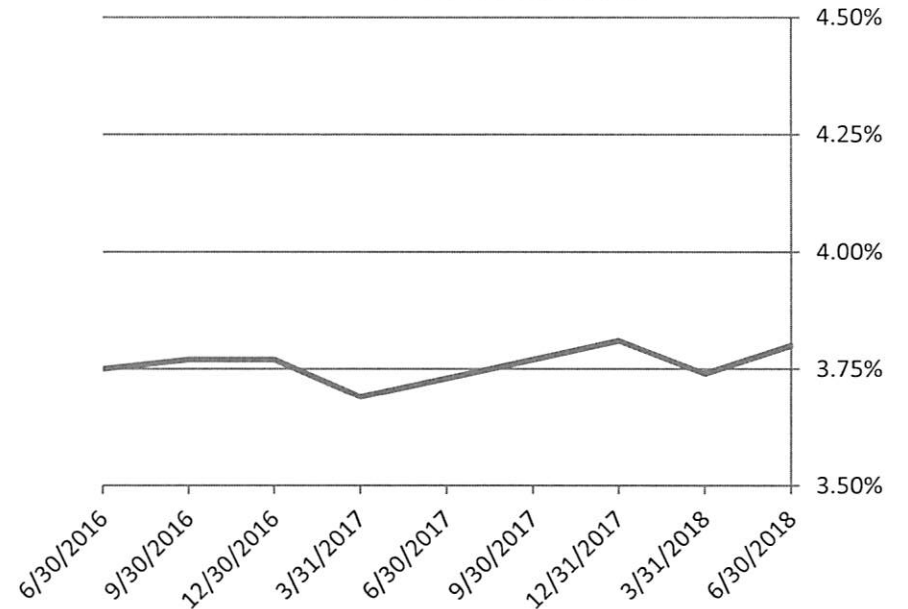
### LOANS TO ASSETS



### RETURN ON ASSETS



### NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF JUNE 30, 2018**

THOUSANDS OF DOLLARS	241 BANKS 6/30/2018	248 BANKS 6/30/2017	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$87,245,007	\$80,663,835	\$6,581,172	8.2%
Allowance for Loan Losses	1,065,273	1,011,546	53,727	5.3%
Total Assets	131,226,167	124,113,790	7,112,377	5.7%
<b>LIABILITIES</b>				
Total Deposits	109,739,846	103,449,222	6,290,624	6.1%
Total Equity Capital	13,853,506	12,847,430	1,006,076	7.8%

OPERATING RATIOS	6/30/2018	6/30/2017	CHANGE
Equity Capital/Assets	10.35%	10.35%	0.00%
Tangible Equity Capital/Assets	9.79%	9.78%	0.01%
Capital and Allowance for Loan Losses/Assets	11.07%	11.08%	-0.01%
Total Loans/Assets	66.48%	64.99%	1.49%
Past Due and Nonaccrual Loans/Total Loans	1.42%	1.10%	0.32%
Allowance for Loan Losses/Total Loans	1.22%	1.25%	-0.03%
Average Net Interest Margin	3.80%	3.73%	0.07%
Return on Assets	1.22%	1.08%	0.14%

**NOTES:**

2017 totals do not include four nondeposit trust companies.  
2018 totals do not include five nondeposit trust companies.



**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF JUNE 30, 2018**

MILLIONS OF DOLLARS	6/30/2018			6/30/2017	PERCENT CHANGE
	241 STATE BANKS	10 NATIONAL BANKS	251 ALL BANKS	262 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	5,403	779	6,182	6,671	-7.3%
Investment Securities	32,213	7,812	40,025	41,023	-2.4%
Total Loans and Leases	87,245	14,340	101,585	95,991	5.8%
Less: Reserves	1,065	138	1,203	1,178	2.1%
Federal Funds Sold	1,112	72	1,184	1,170	1.2%
Fixed Assets	2,094	296	2,390	2,385	0.2%
Other Real Estate	207	15	222	298	-25.5%
Intangible Assets	823	122	945	910	3.8%
Other assets	3,194	730	3,924	3,793	3.5%
<b>TOTAL ASSETS</b>	<b>\$131,226</b>	<b>\$24,028</b>	<b>\$155,254</b>	<b>\$151,063</b>	<b>2.8%</b>
<b>LIABILITIES</b>					
Total Deposits	109,740	19,657	129,397	125,454	3.1%
Deposits over 250M	6,144	426	6,570	5,321	23.5%
Brokered Deposits	4,493	644	5,137	16,084	-68.1%
Federal Funds Purchased	3,476	1,749	5,225	5,766	-9.4%
Other liabilities	4,426	330	4,756	4,475	6.3%
Total Equity Capital	13,584	2,292	15,876	15,368	3.3%
<b>TOTAL LIABILITIES</b>	<b>\$131,226</b>	<b>\$24,028</b>	<b>\$155,254</b>	<b>\$151,063</b>	<b>2.8%</b>
<b>EARNINGS</b>					
Interest Income	2,465	417	2,882	2,560	12.6%
Interest Expense	305	54	359	234	53.4%
Net Interest Income	2,160	363	2,523	2,326	8.5%
Provision for Loan Losses	75	23	98	108	-9.3%
Net Income	932	133	1,065	817	30.4%
Cash Dividends	496	31	527	389	35.5%
Net Loan Losses	47	23	70	81	-13.6%