



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 cursive script that reads "Christie Kincannon".

Christie Kincannon  
Acting Commissioner of Finance

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

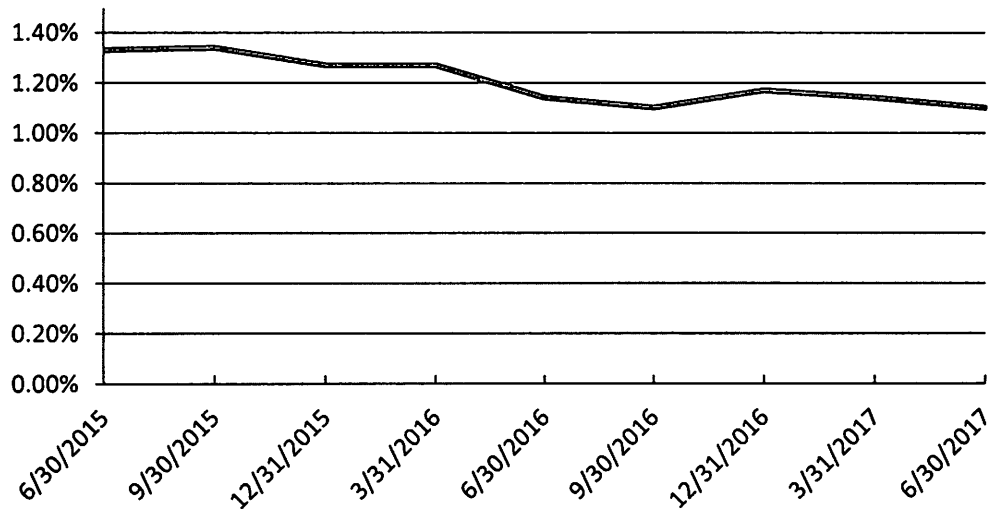
THOUSANDS OF DOLLARS	248 BANKS 6/30/2017	256 BANKS 6/30/2016	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$80,663,835	\$75,359,833	\$5,304,002	7.0%
Allowance for Loan Losses	1,011,546	1,013,258	(1,712)	-0.2%
Total Assets	124,113,790	116,828,730	7,285,060	6.2%
<b>LIABILITIES</b>				
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%

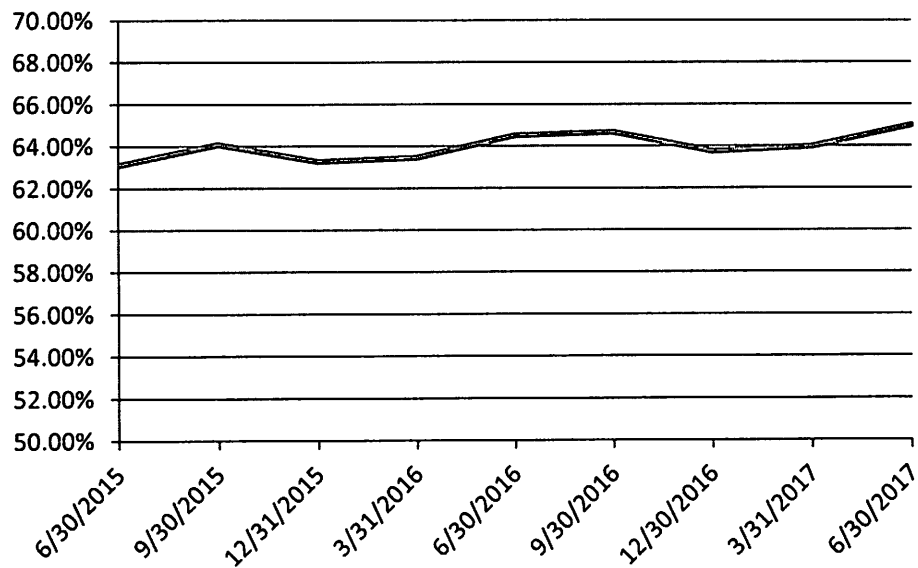
**NOTES:**

Totals do not include four nondeposit trust companies.

### PAST DUE LOANS TO TOTAL LOANS



### Loans/Assets



### RETURN ON ASSETS

### NET INTEREST

