

Governor Eric R. Greitens  
State of Missouri



Department of Insurance  
Financial Institutions  
and Professional Registration  
Chlora Lindley-Myers, Director

DIVISION OF FINANCE

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Lee R. Keith  
Commissioner

March 9, 2018

The Honorable Eric R. Greitens, Governor  
State Capitol Building  
Room 216  
Jefferson City, Missouri 65101

Dear Governor Greitens:

In accordance with 408.590 RSMo the Division of Finance makes the following annual report regarding certain Residential Real Estate lending activities for the calendar year 2017. The statute requires that violation and complaint statistics regarding real estate loan availability and discrimination be reported for each county or city with a population in excess of two hundred fifty thousand.

Our examination techniques rely upon both concentrated analysis of loan policies and denials, and information found in certain federal reports. Details of examinations and analytical reports are maintained at the office of the Division of Finance, Room 630, Harry S Truman Office Building, 301 West High Street, Jefferson City, MO 65101.

During the year we verified no complaints of unlawful discrimination from the public. In addition, we cited no violations of Sections 408.570 - 408.600 in Missouri banks.

We believe the foregoing satisfies the requirements of section 408.590 RSMo.

Respectfully Submitted,

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

Lee R. Keith  
Commissioner

LK:cs

cc: Chlora Lindley-Myers, Director, DIFP

**Deposit and Loan Activity by State Banks per § 408.595 RSMo - Schedule C**  
**(Dollar Amounts Reported in Millions)**

Total Number of Banks as of December 31, 2017	247
Total Interest Bearing Deposits	\$73,631
Total Deposits	\$108,396
Total Investment in Loans	\$84,708
Total Investment in Securities	\$32,400