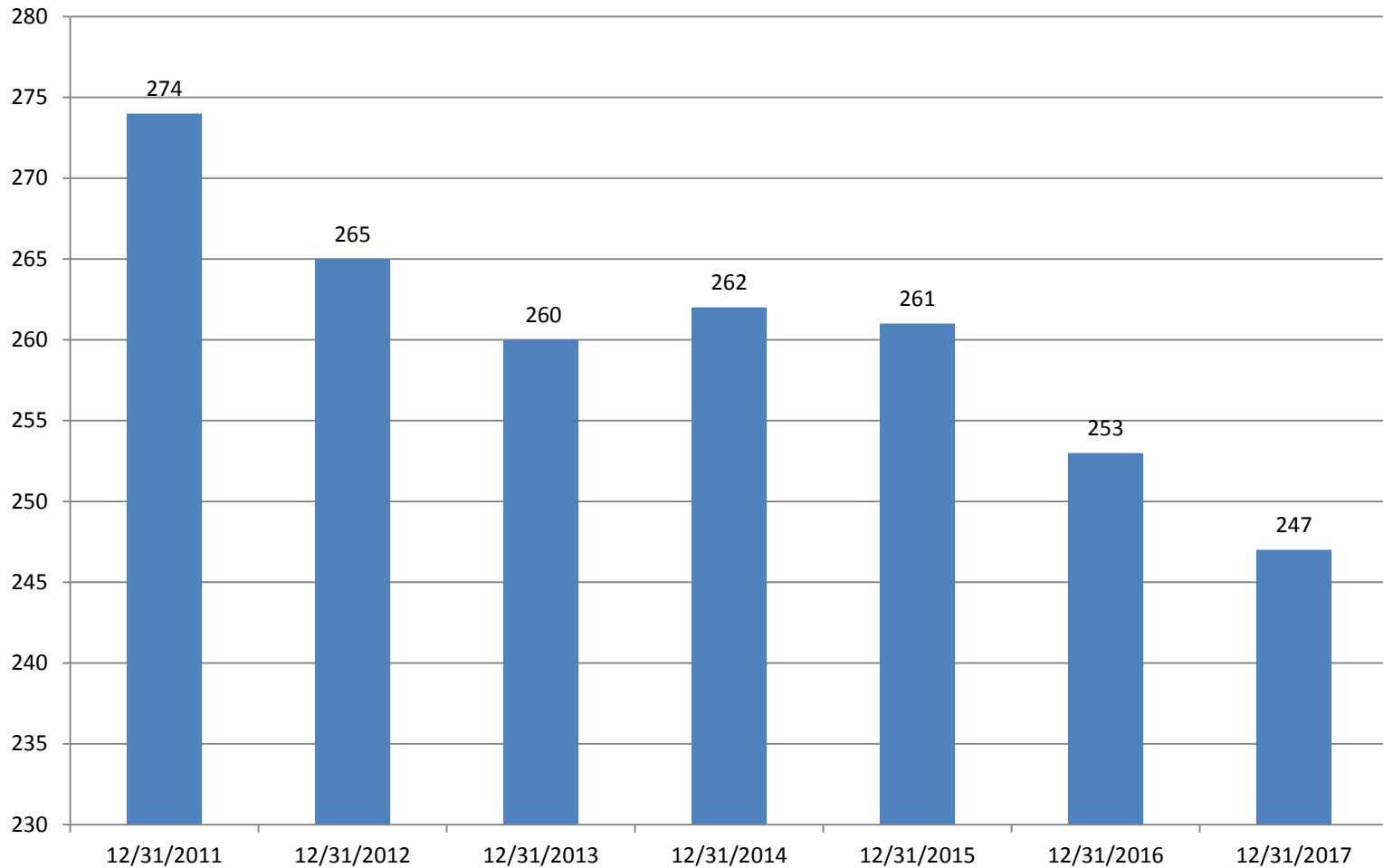


Missouri Division of Finance

Lee Keith, Commissioner
Directors and Officers Seminar
May 9, 2018



NUMBER OF BANKS





Missouri Division of Finance

In addition to 247 state chartered banks the Division also regulates 5 non-deposit trust companies, 4 state chartered thrifts, 3,098 licensed consumer loan offices, 7,704 mortgage loan originators and 505 mortgage broker companies

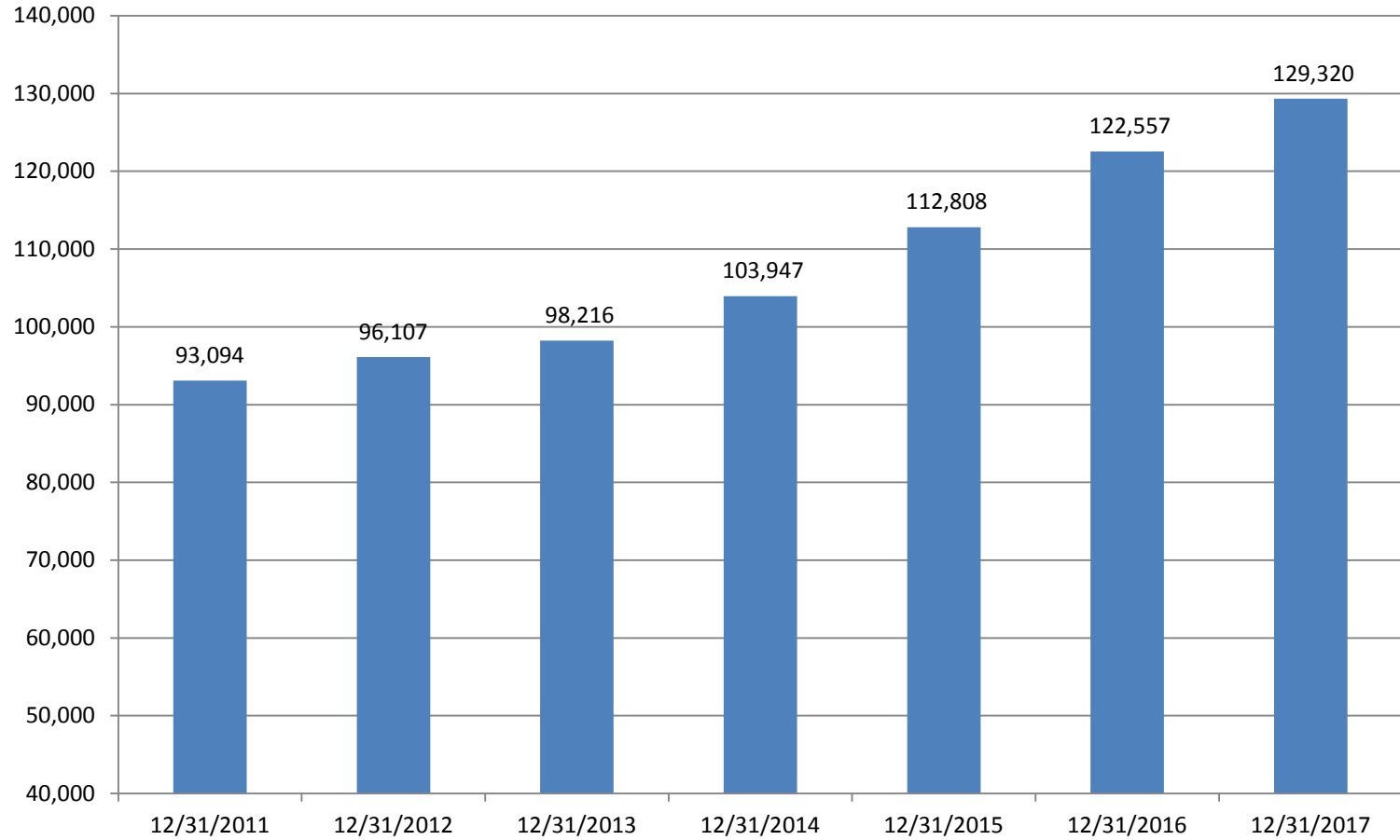
In 1984 the Division regulated 605 banks with assets totaling \$25 billion. In 2017, one bank the Division regulates has total assets of \$24.7 billion.

Missouri continues to rank fifth in the nation in the total number of banks at 260, and ranks third in the number of state charter institutions at 247, behind Illinois and Iowa



Missouri Division of Finance

TOTAL ASSETS \$MILLIONS





Missouri Division of Finance

Missouri chartered banks continue to reach historical highs with total assets of \$123 billion reported on December 31, 2017.

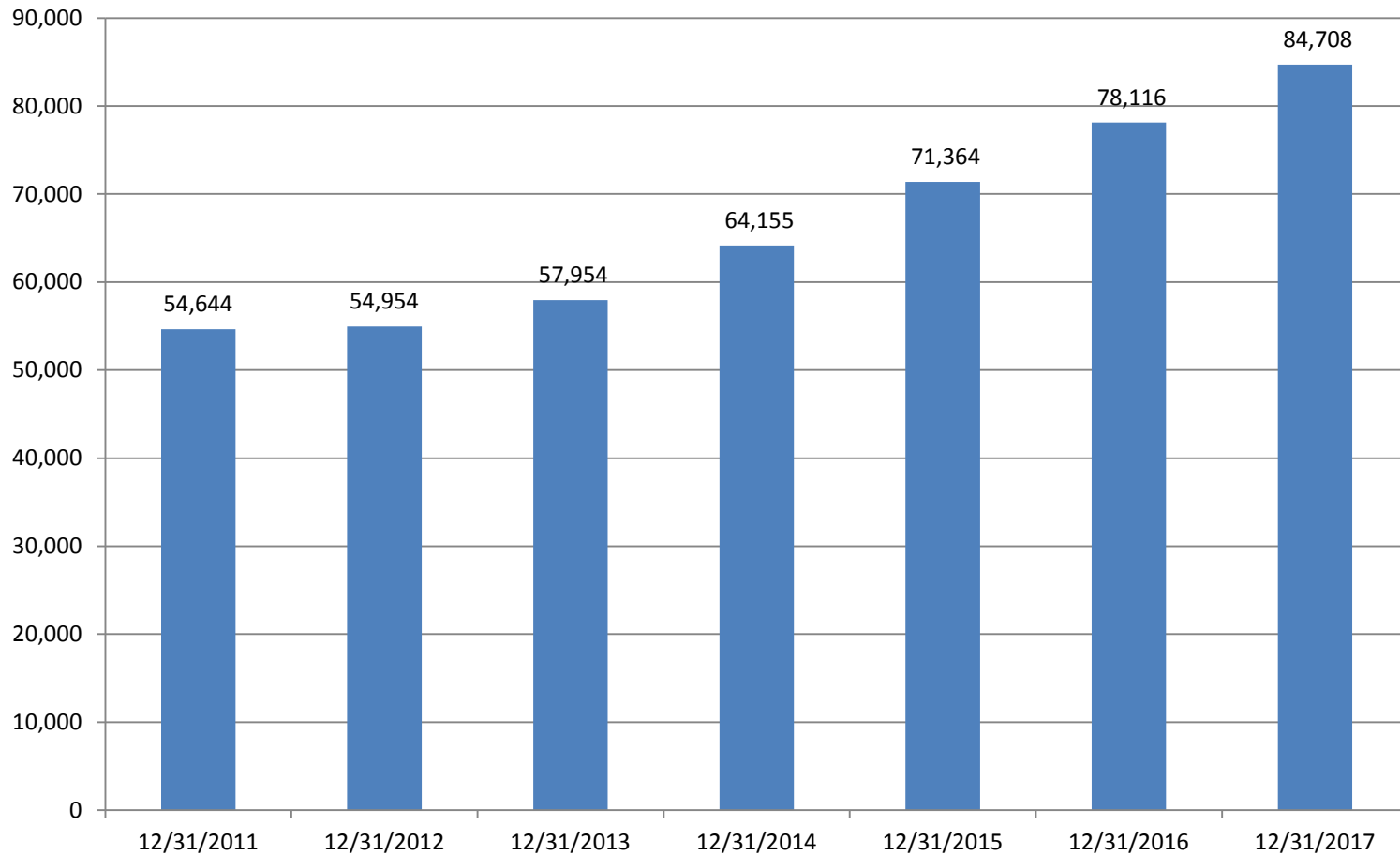
Average state bank asset size in 1984 was \$41 million. Average size as of December 2017 is \$527.9 million. Largest Missouri state charter bank is Commerce with \$24.7 billion in TA and smallest is The Bank of Fairport with \$17.9 million.

There are 13 national banks in Missouri with assets totaling \$25.7 billion. The largest national bank is UMB Bank na. with \$21.5 billion in TA.



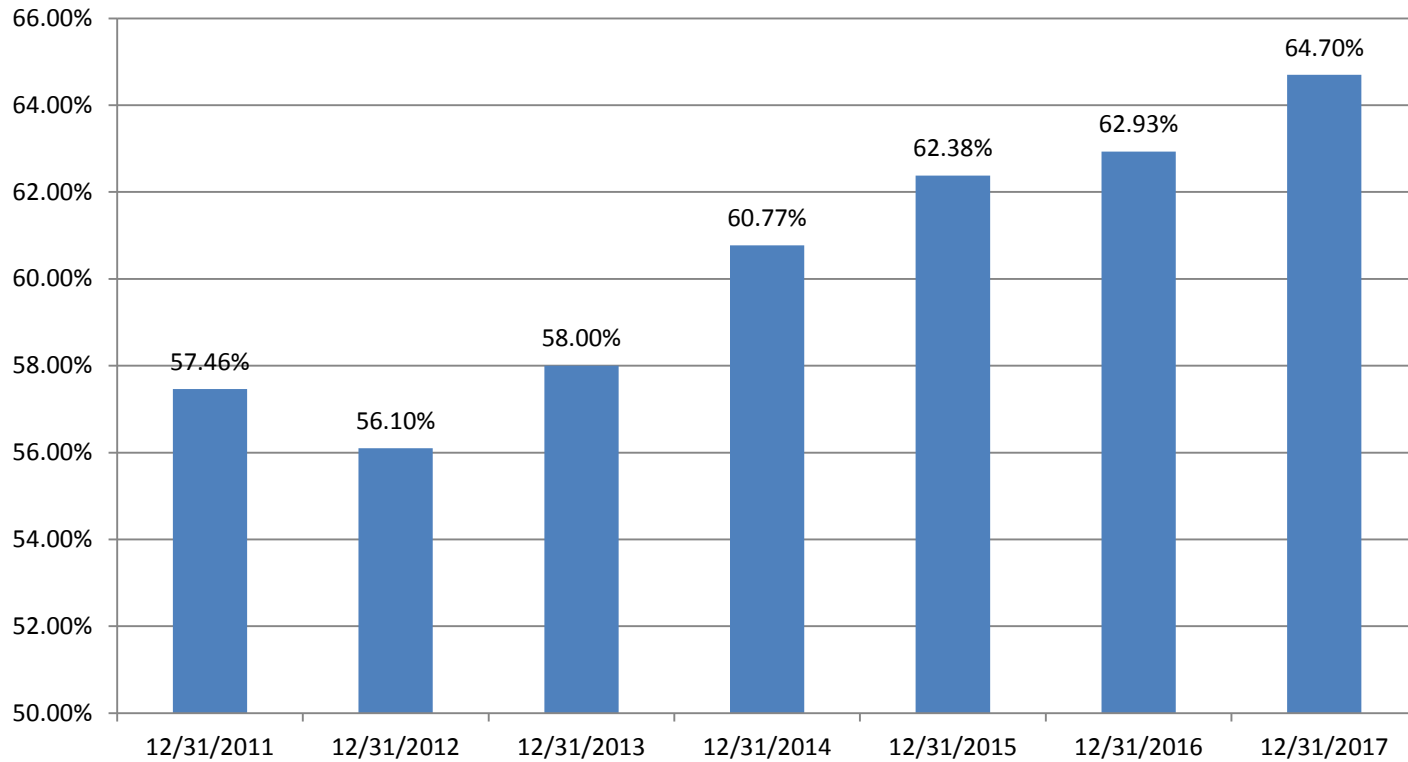
Missouri Division of Finance

TOTAL LOANS IN \$MILLIONS





LOANS TO ASSETS





Missouri Division of Finance

From December 2016 to December 2017 growth in total loans in Missouri state chartered banks was 8.4 percent.

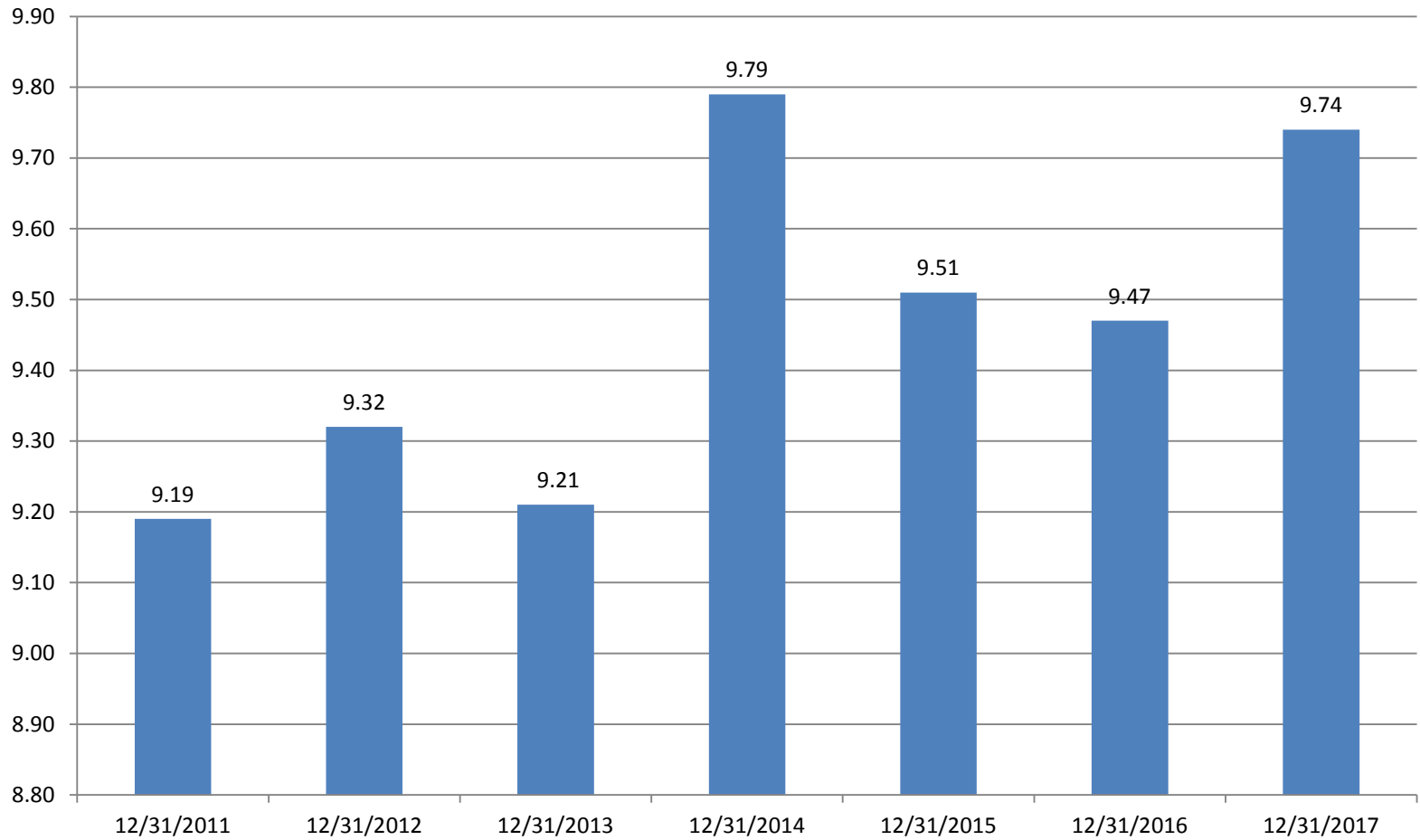
The ratio of total loans to assets is improving. The ratio is 65.50 percent as of December 2017 compared to 63.74 percent December 2016. This is a great improvement from the low in December 2012, which the ratio of net loans to assets was 56.10 percent for Missouri.

Nationwide for all FDIC insured banks the ratio is 55.11 percent.



Missouri Division of Finance

TIER ONE LEVERAGE CAPITAL





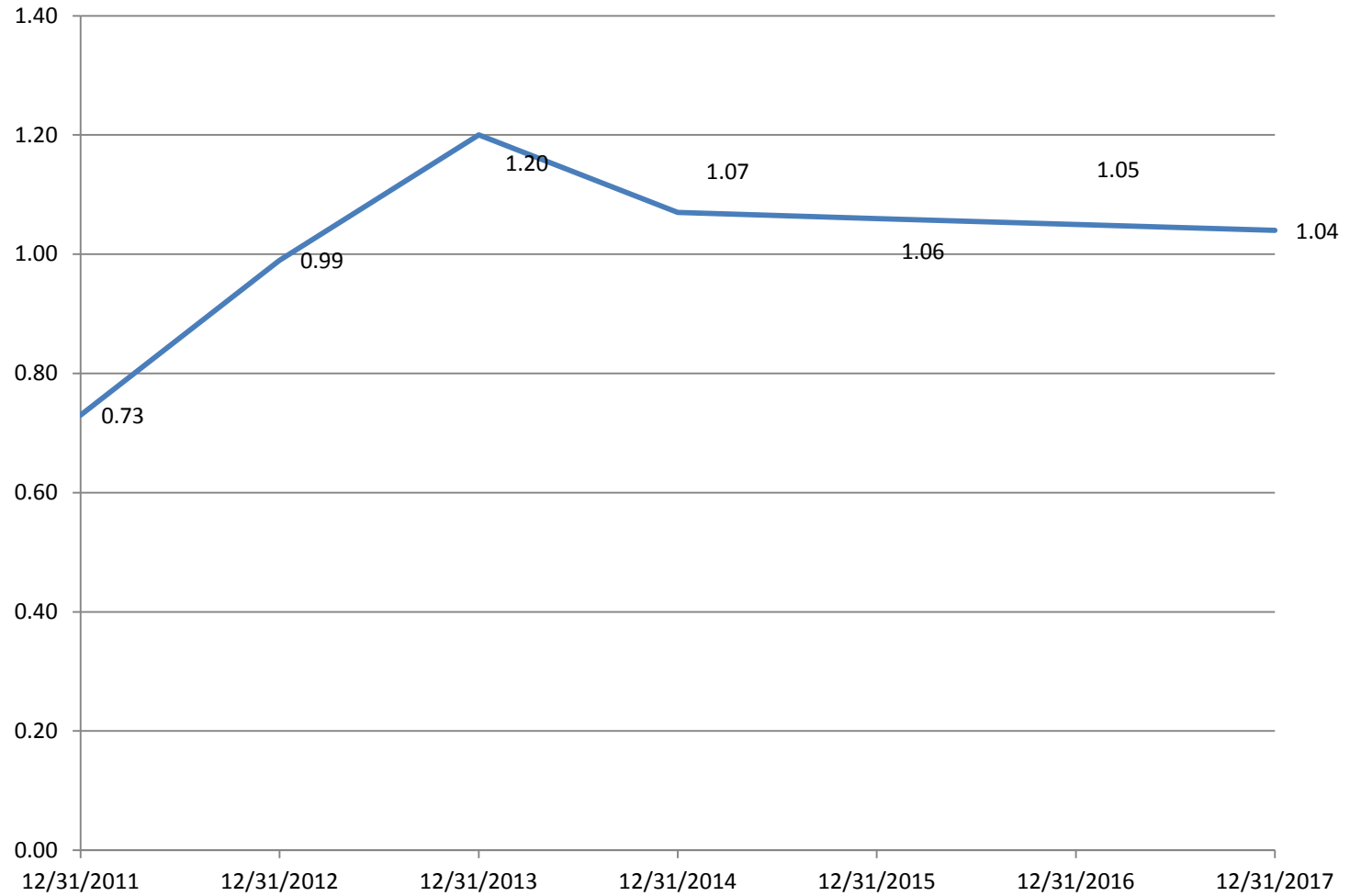
Missouri Division of Finance

Tier 1 capital remains strong at 9.74 percent of total assets. National average is 9.63 percent.



Missouri Division of Finance

RETURN ON ASSETS





Missouri Division of Finance

All but nine of our 247 state chartered banks were profitable as of December 2017.

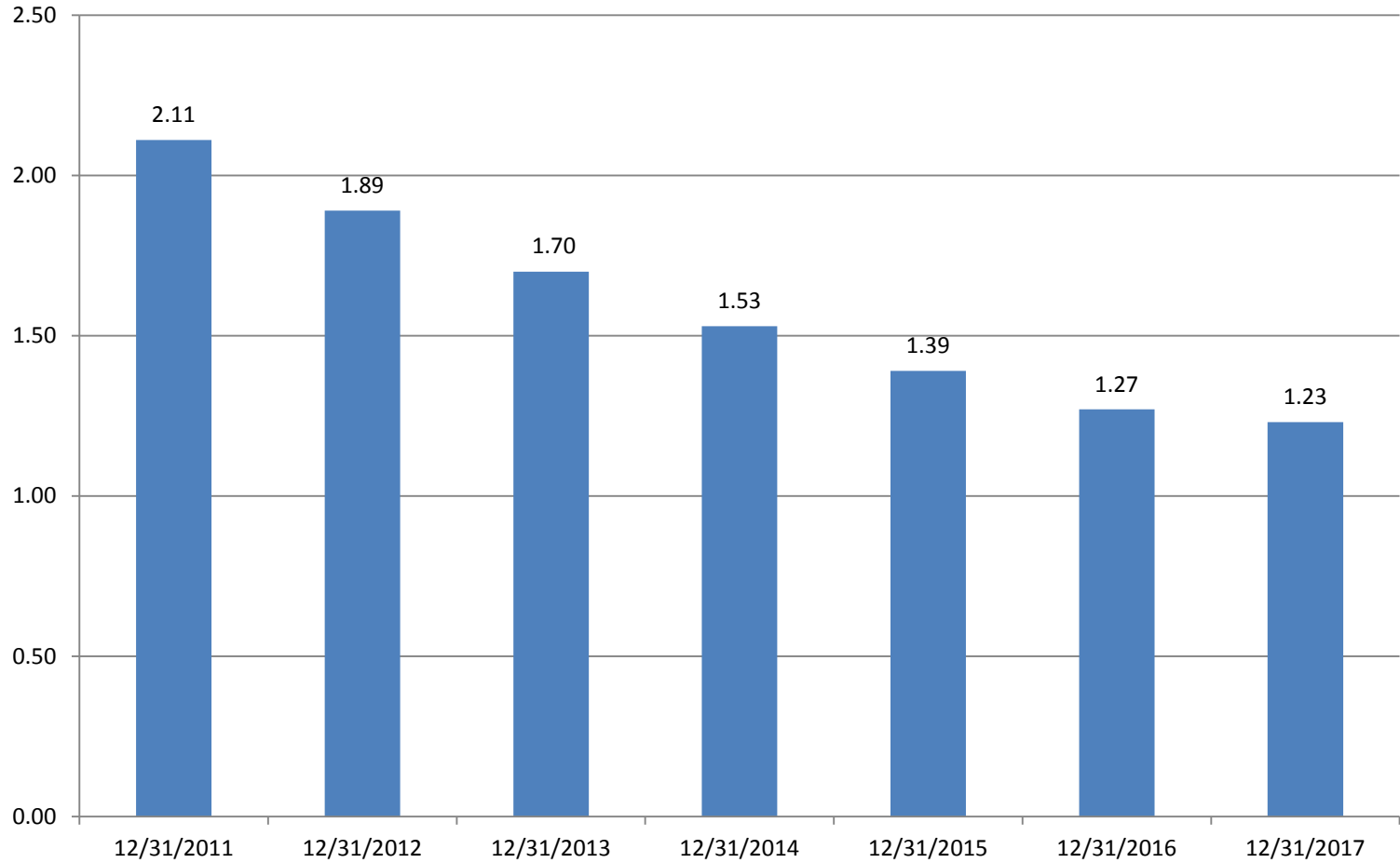
ROAA average for Missouri chartered banks is 1.04 percent as of December 31, 2017. 129 banks or 52.2 percent had a ROAA over one percent.

NIM for Missouri chartered banks is 3.81 percent compared to 3.77 percent nationwide as of December 31, 2016.



Missouri Division of Finance

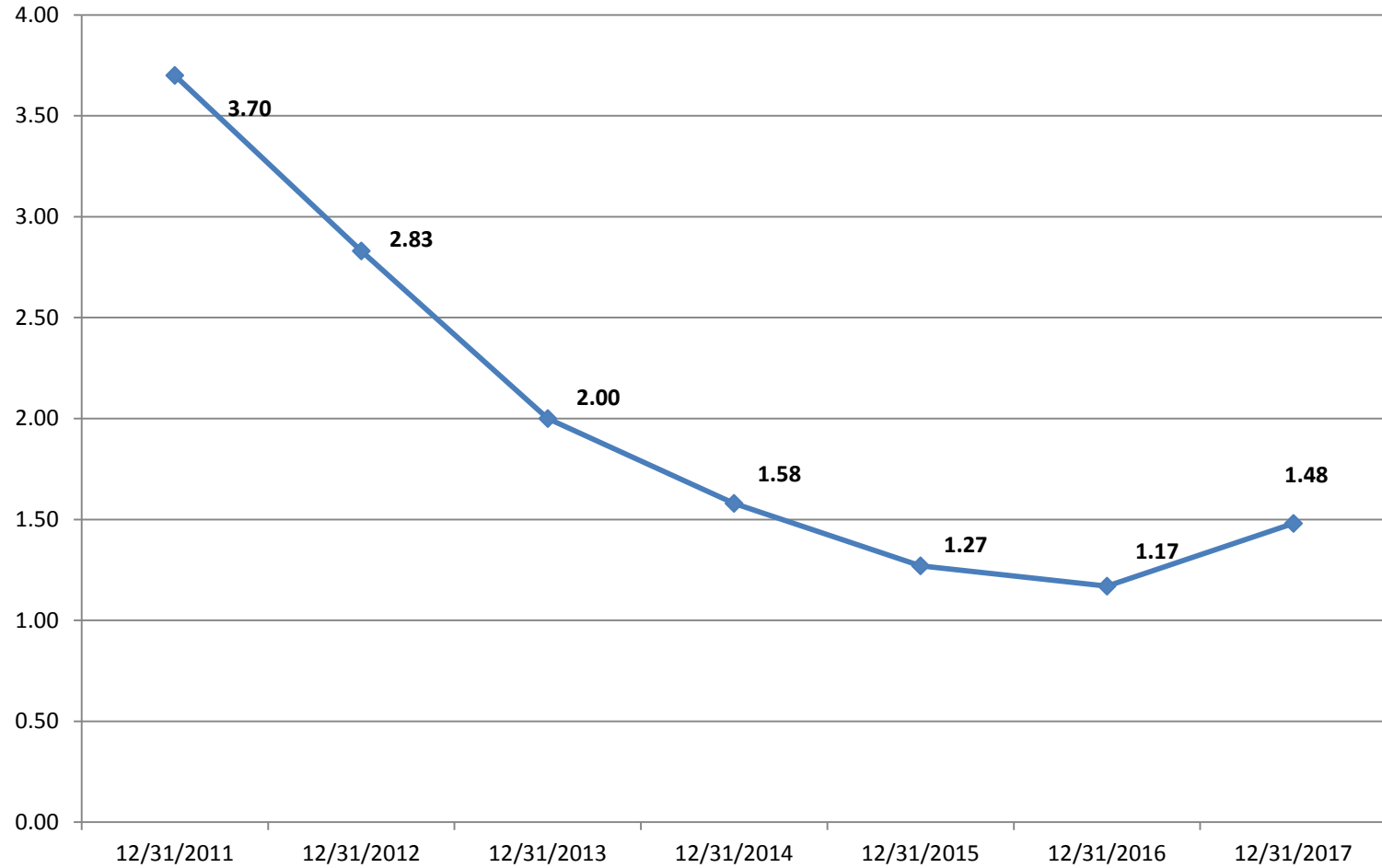
ALL TO TOTAL LOANS





Missouri Division of Finance

PAST DUE LOANS





Missouri Division of Finance

Property Assessed Clean Energy (PACE)

Current Expected Credit Loss (CECL)

Any questions?



Thank you!

