



DIVISION OF FINANCE

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Lee R. Keith  
Commissioner

May 31, 2019

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 March 31, 2019, 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 244 to 237. During the past twelve months seven banks merged into other institutions, one bank self-liquidated and one new state bank charter was granted as a national institution converted to a state-chartered bank.

Assets in state-chartered banks totaled \$136.7 billion on March 31, 2019, an increase of 5.1 percent from one year earlier. Deposits were \$114.5 billion and total loans were \$90.2 billion on March 31, 2019, an increase of 4.4 and 5.5 percent respectively, from one year earlier.

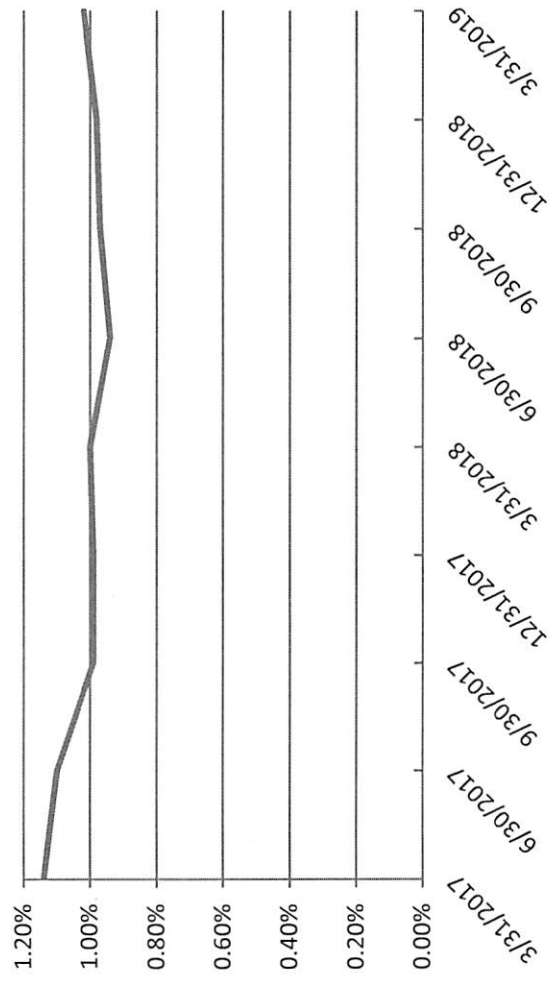
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved, with the past due ratio manageable at 1.02 percent. The return on assets remains strong at 1.14 percent.

Capital remains strong as the Tier 1 Leverage Capital ratio is 10.12 percent of total assets, which is above the national average of 9.76 percent.

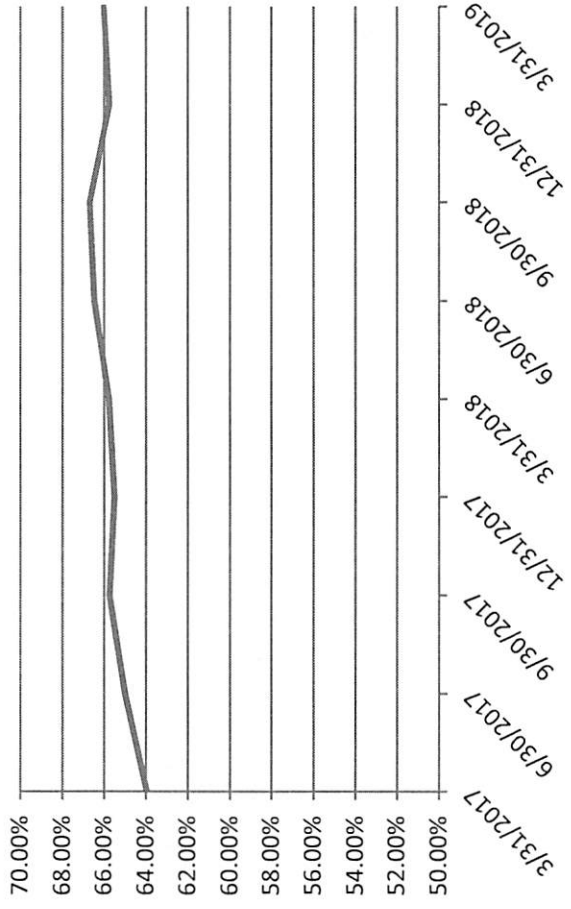
A handwritten signature in black ink, appearing to read "Lee R. Keith".

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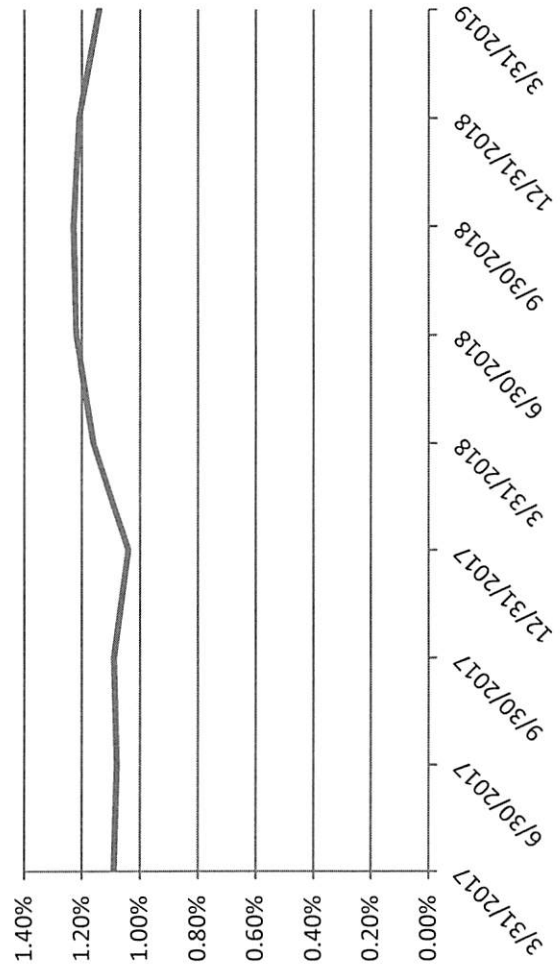
### PAST DUE LOANS TO TOTAL LOANS



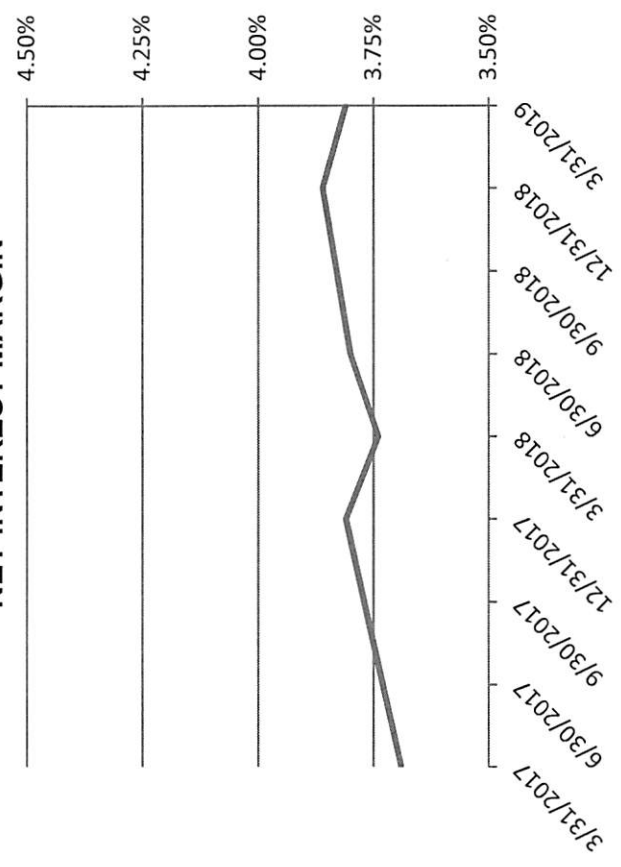
### Loans/Assets



### RETURN ON ASSETS



### NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF MARCH 31, 2019**

MILLIONS OF DOLLARS	3/31/2019			3/31/2018	PERCENT CHANGE
	237 STATE BANKS	9 NATIONAL BANKS	246 ALL BANKS	255 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	6,850	1,857	8,707	7,427	17.2%
Investment Securities	31,902	8,536	40,438	39,942	1.2%
Total Loans and Leases	90,236	14,809	105,045	99,813	5.2%
Less: Reserves	1,084	137	1,221	1,192	2.4%
Federal Funds Sold	1,826	277	2,103	1,318	59.6%
Fixed Assets	2,519	265	2,784	2,376	17.2%
Other Real Estate	175	7	182	240	-24.2%
Intangible Assets	986	119	1,105	934	18.3%
Other assets	3,252	735	3,987	3,875	2.9%
<b>TOTAL ASSETS</b>	<b>\$136,662</b>	<b>\$26,468</b>	<b>\$163,130</b>	<b>\$154,733</b>	<b>5.4%</b>
<b>LIABILITIES</b>					
Total Deposits	114,466	22,118	136,584	130,346	4.8%
Deposits over 250M	6,010	439	6,449	5,410	19.2%
Brokered Deposits	4,802	628	5,430	4,926	10.2%
Federal Funds Purchased	3,847	1,525	5,372	4,766	12.7%
Other liabilities	3,639	350	3,989	3,975	0.4%
Total Equity Capital	14,710	2,475	17,185	15,646	9.8%
<b>TOTAL LIABILITIES</b>	<b>\$136,662</b>	<b>\$26,468</b>	<b>\$163,130</b>	<b>\$154,733</b>	<b>5.4%</b>
<b>EARNINGS</b>					
Interest Income	1,390	245	1,635	1,407	16.2%
Interest Expense	246	54	300	164	82.9%
Net Interest Income	1,144	191	1,335	1,243	7.4%
Provision for Loan Losses	34	15	49	48	2.1%
Net Income	477	68	545	510	6.9%
Cash Dividends	380	11	391	260	50.4%
Net Loan Losses	22	14	36	35	2.9%



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF MARCH 31, 2019**

THOUSANDS OF DOLLARS	237 BANKS 3/31/2019	244 BANKS 3/31/2018	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$90,236,092	\$85,510,886	\$4,725,206	5.5%
Allowance for Loan Losses	1,083,880	1,050,567	33,313	3.2%
Total Assets	136,661,793	130,034,465	6,627,328	5.1%
<b>LIABILITIES</b>				
Total Deposits	114,465,902	109,660,133	4,805,769	4.4%
Total Equity Capital	14,709,556	13,377,239	1,332,317	10.0%

OPERATING RATIOS	3/31/2019	3/31/2018	CHANGE
Equity Capital/Assets	10.76%	10.29%	0.47%
Tangible Equity Capital/Assets	10.12%	9.72%	0.40%
Capital and Allowance for Loan Losses/Assets	11.47%	11.01%	0.46%
Total Loans/Assets	66.03%	65.76%	0.27%
Past Due and Nonaccrual Loans/Total Loans	1.02%	1.00%	0.02%
Allowance for Loan Losses/Total Loans	1.20%	1.23%	-0.03%
Average Net Interest Margin	3.81%	3.74%	0.07%
Return on Assets	1.14%	1.16%	-0.02%

**NOTES:**

2018 does not include five nondeposit trust companies.  
2019 does not include four nondeposit trust companies.