



**DIVISION OF FINANCE**

301 West High Street, Room 630  
P.O. Box 716  
Jefferson City, MO 65102-0716  
(573) 751-3242  
(573) 751-9192 FAX  
[www.finance.mo.gov](http://www.finance.mo.gov)

Rob Barrett  
Acting Commissioner

December 2, 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 September 30, 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 240 to 231. During the past twelve months eight banks merged into other institutions and one bank self-liquidated.

Assets in state-chartered banks totaled \$138 billion on September 30, 2019, an increase of 3.1 percent from one year earlier. Deposits were \$114.3 billion and total loans were \$92.8 billion on September 30, 2019, an increase of 3.7 and 3.9 percent respectively, from one year earlier.

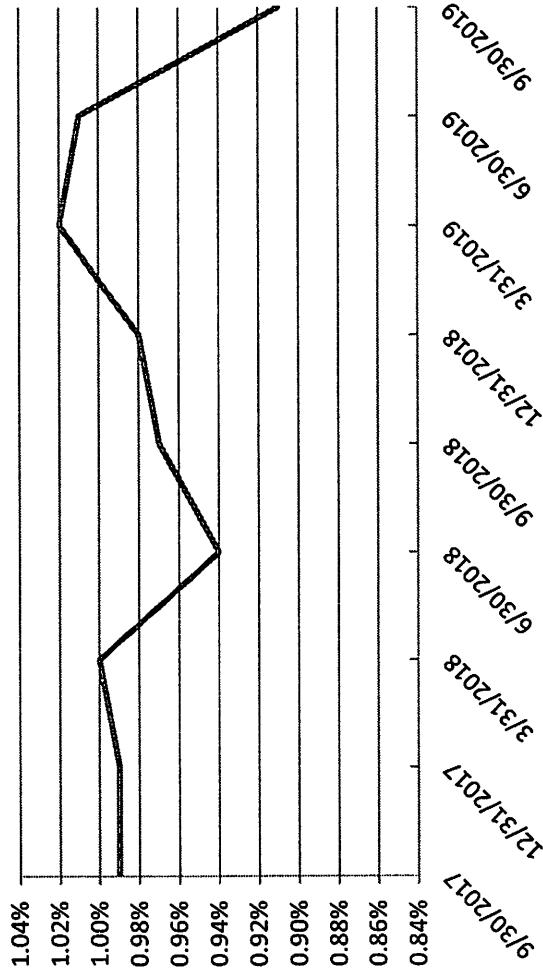
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved, with the average past due ratio manageable at 0.91 percent. The return on assets remains strong at 1.26 percent.

Capital remains strong as the Tier 1 Leverage Capital ratio is 10.31 percent of total assets, which is above the national average of 9.68 percent,

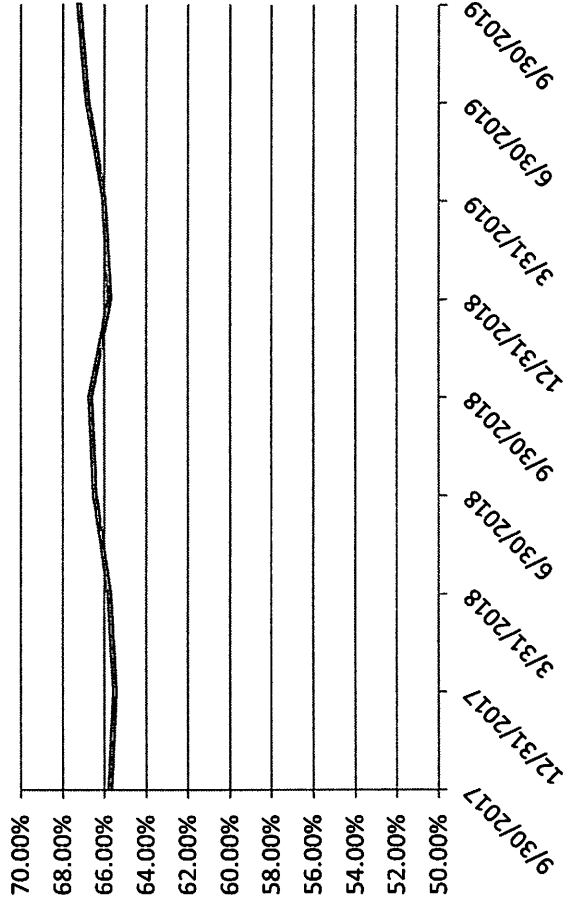
A handwritten signature in black ink, appearing to read "Rob Barrett", written over a horizontal line.

Rob Barrett  
Acting Commissioner of Finance

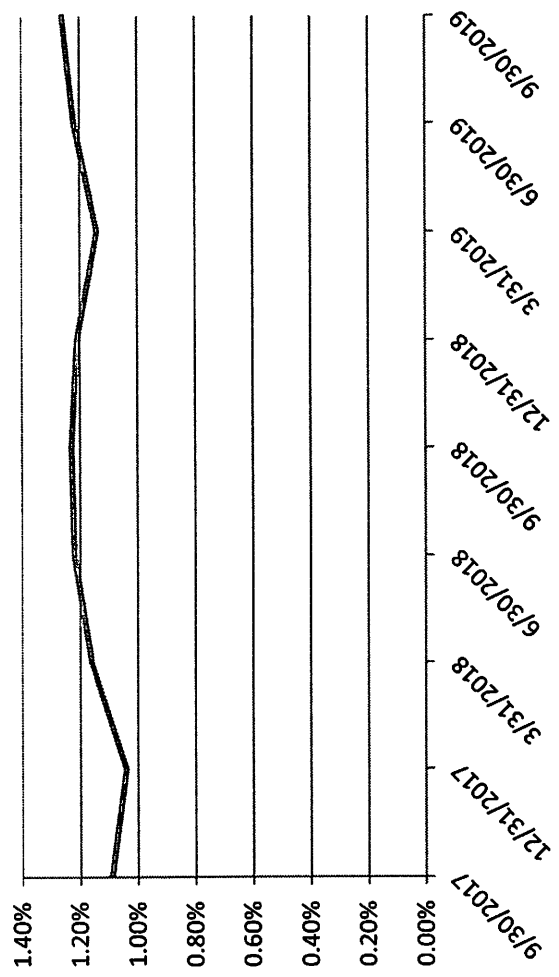
### PAST DUE LOANS TO TOTAL LOANS



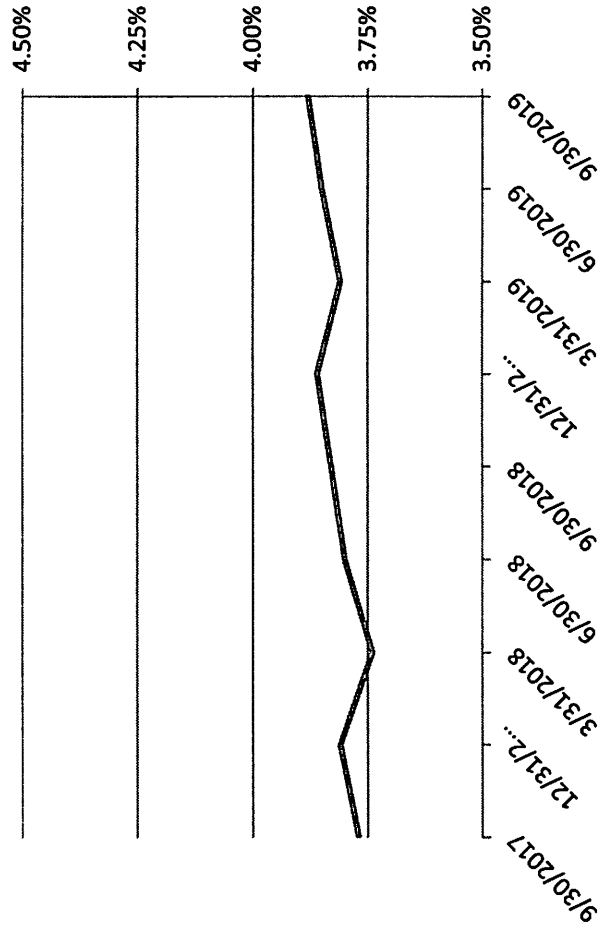
### Loans/Assets



### RETURN ON ASSETS



### NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF SEPTEMBER 30, 2019**

THOUSANDS OF DOLLARS	231 BANKS 9/30/2019	240 BANKS 9/30/2018	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	92,820,727	89,315,420	3,505,307	3.9%
Allowance for Loan Losses	1,095,733	1,080,833	14,900	1.4%
Total Assets	138,027,419	133,895,725	4,131,694	3.1%
<b>LIABILITIES</b>				
Total Deposits	114,265,357	110,217,770	4,047,587	3.7%
Total Equity Capital	15,155,641	13,920,169	1,235,472	8.9%

OPERATING RATIOS	9/30/2019	9/30/2018	CHANGE
Equity Capital/Assets	10.98%	10.40%	0.58%
Tangible Equity Capital/Assets	10.31%	9.81%	0.50%
Capital and Allowance for Loan Losses/Assets	11.68%	11.11%	0.57%
Total Loans/Assets	67.25%	66.71%	0.54%
Past Due and Nonaccrual Loans/Total Loans	0.91%	0.97%	-0.06%
Allowance for Loan Losses/Total Loans	1.18%	1.21%	-0.03%
Average Net Interest Margin	3.88%	3.83%	0.05%
Return on Assets	1.26%	1.23%	0.03%

**NOTES:**

2018 does not include five nondeposit trust companies.

2019 does not include four nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF SEPTEMBER 30, 2019**

MILLIONS OF DOLLARS	9/30/2019			9/30/2018	PERCENT CHANGE
	231 STATE BANKS	9 NATIONAL BANKS	240 ALL BANKS	249 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	6,283	1,103	7,386	6,804	8.6%
Investment Securities	31,190	9,012	40,202	39,782	1.1%
Total Loans and Leases	92,821	15,498	108,319	103,355	4.8%
Less: Reserves	1,096	142	1,238	1,214	2.0%
Federal Funds Sold	1,832	472	2,304	1,507	52.9%
Fixed Assets	2,440	275	2,715	2,536	7.1%
Other Real Estate	164	5	169	198	-14.6%
Intangible Assets	1,032	125	1,157	999	15.8%
Other assets	3,361	836	4,197	4,022	4.4%
<b>TOTAL ASSETS</b>	<b>\$138,027</b>	<b>\$27,184</b>	<b>\$165,211</b>	<b>\$157,989</b>	<b>4.6%</b>
<b>LIABILITIES</b>					
Total Deposits	114,265	22,157	136,422	130,487	4.5%
Deposits over \$250M	5,619	471	6,090	7,119	-14.5%
Brokered Deposits	4,409	572	4,981	5,722	-13.0%
Federal Funds Purchased	4,033	1,823	5,856	5,721	2.4%
Other liabilities	4,573	494	5,067	5,617	-9.8%
Total Equity Capital	15,156	2,711	17,867	16,164	10.5%
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>\$138,027</b>	<b>\$27,184</b>	<b>\$165,211</b>	<b>\$157,989</b>	<b>4.6%</b>
<b>EARNINGS</b>					
Interest Income	4,258	751	5,009	4,404	13.7%
Interest Expense	774	169	943	590	59.8%
Net Interest Income	3,485	582	4,067	3,814	6.6%
Provision for Loan Losses	109	42	151	148	2.0%
Net Income	1,488	209	1,697	1,620	4.8%
Cash Dividends	1,300	42	1,342	744	80.4%
Net Loan Losses	75	36	111	103	7.8%