



DIVISION OF FINANCE

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Rob Barrett
Commissioner

March 2, 2020

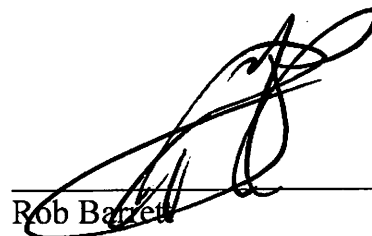
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of December 31, 2019, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined from 237 to 229. During these past twelve months, eight banks merged into other institutions.

Assets in state-chartered banks totaled \$140.7 billion on December 31, 2019, an increase of 2.4 percent from one year earlier. Deposits were \$117.2 billion and total loans were \$94.2 billion on December 31, 2019, an increase of 2.3 percent and 4.3 percent from one year earlier, respectively.

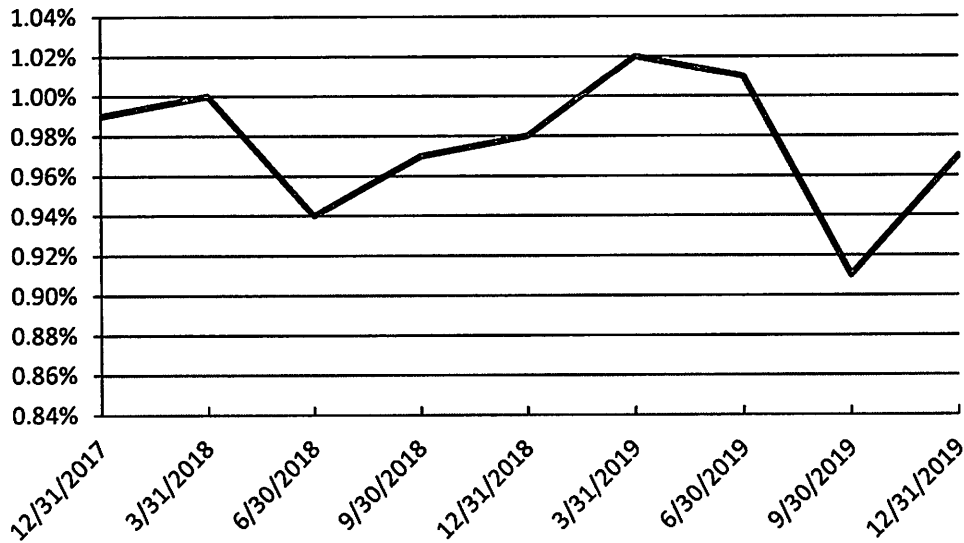
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved, with the past due ratio manageable at 0.97 percent. The return on assets remains strong and stable at 1.22 percent.

Capital remains strong, as the Tier 1 Leverage Capital ratio is 10.04 percent of total assets, and is above the national average of 9.66 percent.

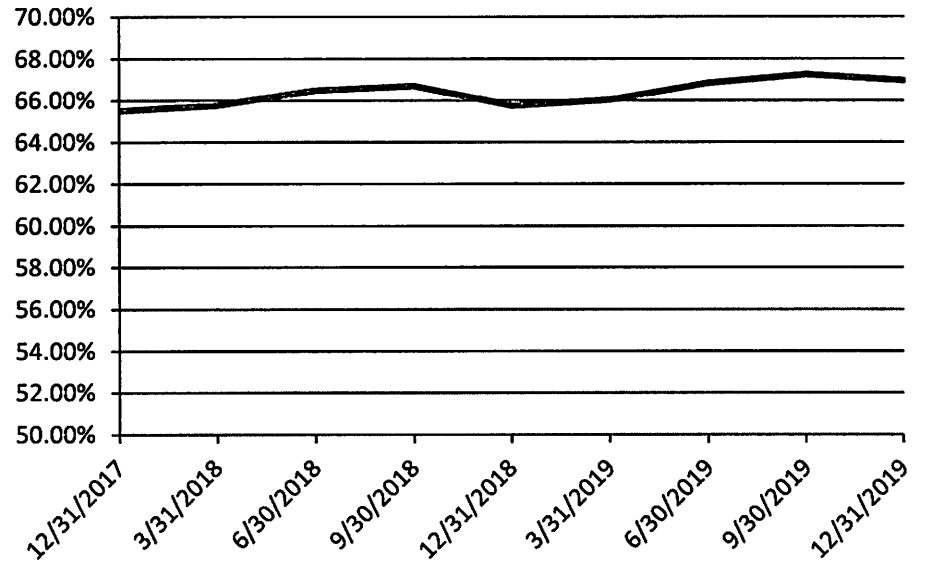


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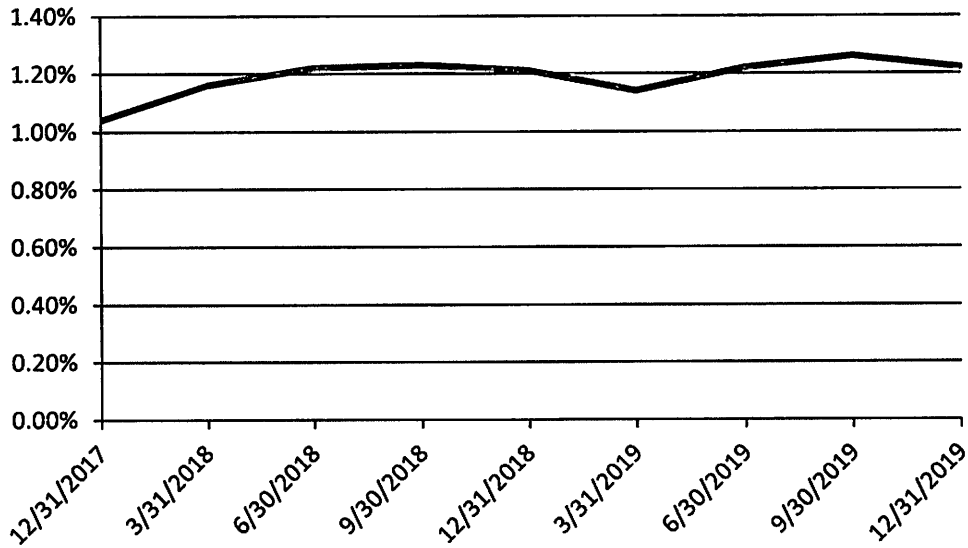
PAST DUE LOANS TO TOTAL LOANS



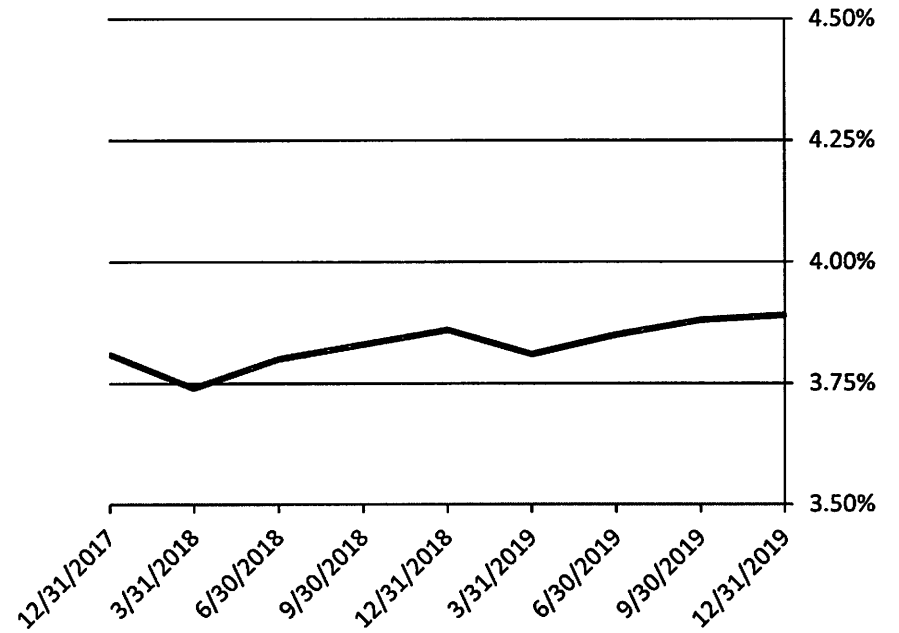
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



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

THOUSANDS OF DOLLARS	229 BANKS 12/31/2019	237 BANKS 12/31/2018	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$94,217,957	\$90,368,712	\$3,849,245	4.3%
Allowance for Loan Losses	1,072,186	1,082,383	(10,197)	-0.9%
Total Assets	140,699,071	137,449,201	3,249,870	2.4%
LIABILITIES				
Total Deposits	117,206,872	114,612,763	2,594,109	2.3%
Total Equity Capital	15,255,036	14,259,275	995,761	7.0%

OPERATING RATIOS	12/31/2019	12/31/2018	CHANGE
Equity Capital/Assets	10.84%	10.37%	0.47%
Tangible Equity Capital/Assets	10.04%	9.80%	0.24%
Capital and Allowance for Loan Losses/Assets	11.52%	11.07%	0.45%
Total Loans/Assets	66.96%	65.75%	1.21%
Past Due and Nonaccrual Loans/Total Loans	0.97%	0.98%	-0.01%
Allowance for Loan Losses/Total Loans	1.14%	1.20%	-0.06%
Average Net Interest Margin	3.89%	3.86%	0.03%
Return on Assets	1.22%	1.21%	0.01%

NOTES:

2018 numbers do not include five nondeposit trust companies.
2019 numbers do not include four nondeposit trust companies.

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

MILLIONS OF DOLLARS	12/31/2019			12/31/2018	PERCENT CHANGE
	229 STATE BANKS	9 NATIONAL BANKS	238 ALL BANKS	246 ALL BANKS	
ASSETS					
Cash and Due from Banks	7,561	2,163	9,724	10,317	-5.7%
Investment Securities	30,710	9,071	39,781	39,852	-0.2%
Total Loans and Leases	94,218	16,122	110,340	104,732	5.4%
Less: Reserves	1,072	137	1,209	1,218	-0.7%
Federal Funds Sold	2,084	1,589	3,673	2,198	67.1%
Fixed Assets	2,534	293	2,827	2,631	7.4%
Other Real Estate	147	4	151	188	-19.7%
Intangible Assets	1,250	147	1,397	1,001	39.6%
Other assets	3,267	834	4,101	3,895	5.3%
TOTAL ASSETS	\$140,699	\$30,086	\$170,785	\$163,596	4.4%
LIABILITIES					
Total Deposits	117,207	24,913	142,120	136,578	4.1%
Deposits over \$250M	5,438	803	6,241	7,391	-15.6%
Brokered Deposits	4,284	587	4,871	5,704	-14.6%
Federal Funds Purchased	3,955	1,923	5,878	5,614	4.7%
Other liabilities	4,282	451	4,733	4,811	-1.6%
Total Equity Capital	15,255	2,799	18,054	16,593	8.8%
TOTAL LIABILITIES + EQUITY CAPITAL	\$140,699	\$30,086	\$170,785	\$163,596	4.4%
EARNINGS					
Interest Income	5,553	1,006	6,559	6,014	9.1%
Interest Expense	980	221	1,201	867	38.5%
Net Interest Income	4,573	785	5,358	5,147	4.1%
Provision for Loan Losses	158	47	205	243	-15.6%
Net Income	1,931	301	2,232	2,134	4.6%
Cash Dividends	1,839	65	1,904	1,084	75.6%
Net Loan Losses	118	46	164	191	-14.1%