



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  
Commissioner

February 24, 2021

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, 2020, 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 229 to 223. During these past twelve months, seven banks merged into other institutions and one national bank charter converted to a state bank charter.

Assets in state-chartered banks totaled \$164.8 billion on December 31, 2020, an increase of 17.1 percent from one year earlier. Deposits were \$139.4 billion and total loans were \$105 billion on December 31, 2020, an increase of 18.9 percent and 11.5 percent from one year earlier, respectively.

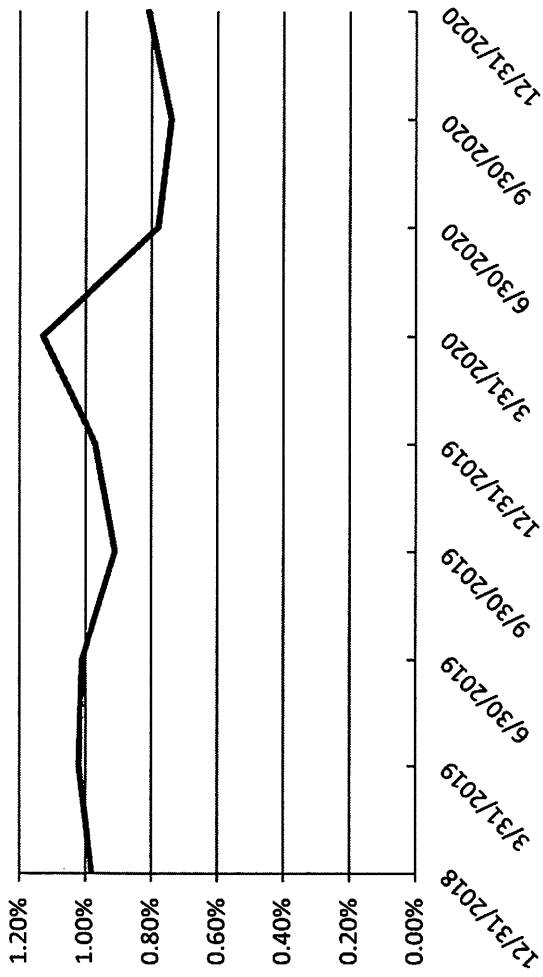
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality remains improved, with the past due ratio manageable at 0.81 percent. The return on assets remains strong and stable at 1.25 percent.

Capital remains strong, as the Tier 1 Leverage Capital ratio is 9.34 percent of total assets, and is above the national average of 8.81 percent.

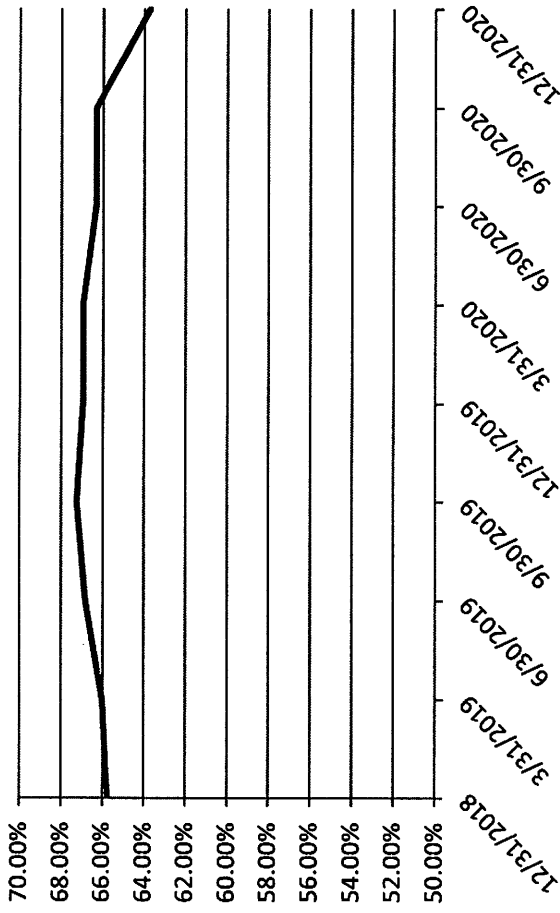
A handwritten signature in black ink, appearing to be "Rob Barrett", written over a horizontal line.

Rob Barrett  
Commissioner of Finance

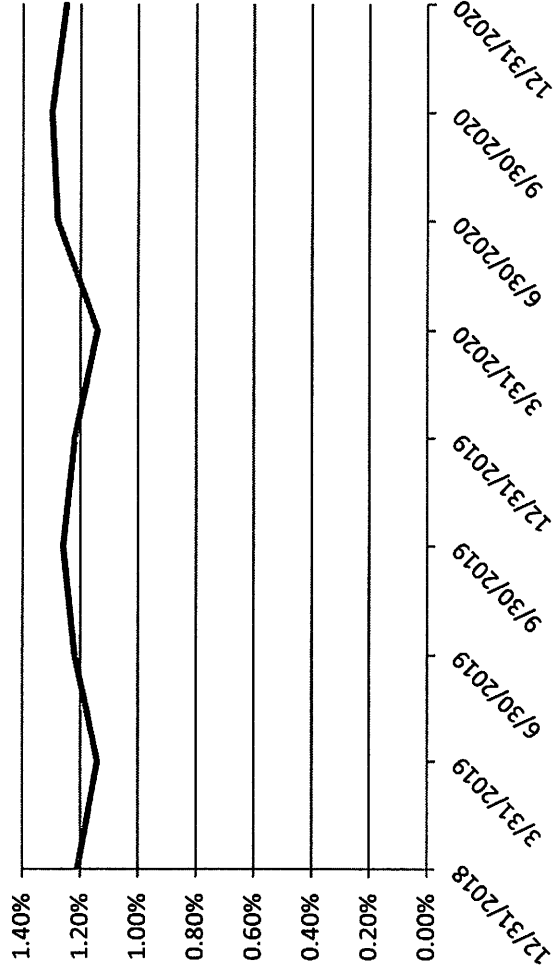
### PAST DUE LOANS TO TOTAL LOANS



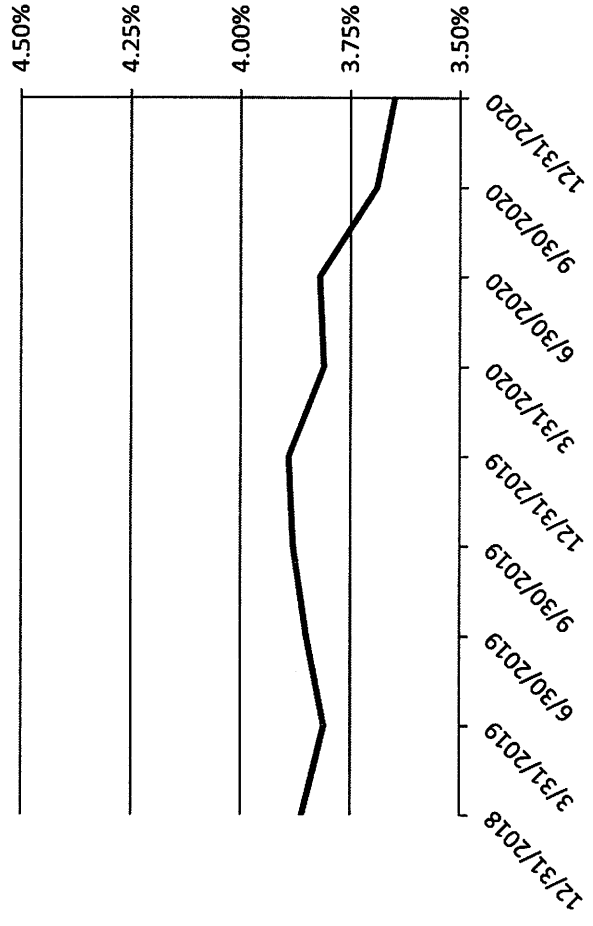
### Loans/Assets



### RETURN ON ASSETS



### NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF DECEMBER 31, 2020**

THOUSANDS OF DOLLARS	223 BANKS 12/31/2020	229 BANKS 12/31/2019	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$105,006,671	\$94,217,957	\$10,788,714	11.5%
Allowance for Loan Losses	1,411,707	1,072,186	339,521	31.7%
Total Assets	164,820,047	140,699,071	24,120,976	17.1%
<b>LIABILITIES</b>				
Total Deposits	139,365,425	117,206,872	22,158,553	18.9%
Total Equity Capital	16,509,666	15,255,036	1,254,630	8.2%

OPERATING RATIOS	12/31/2020	12/31/2019	CHANGE
Equity Capital/Assets	10.02%	10.84%	-0.82%
Tangible Equity Capital/Assets	9.34%	10.04%	-0.70%
Capital and Allowance for Loan Losses/Assets	10.78%	11.52%	-0.74%
Total Loans/Assets	63.71%	66.96%	-3.25%
Past Due and Nonaccrual Loans/Total Loans	0.81%	0.97%	-0.16%
Allowance for Loan Losses/Total Loans	1.34%	1.14%	0.20%
Average Net Interest Margin	3.65%	3.89%	-0.24%
Return on Assets	1.25%	1.22%	0.03%

**NOTES:**

2020 and 2019 numbers do not include four nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF DECEMBER 31, 2020**

MILLIONS OF DOLLARS	12/31/2020			12/31/2019	
	223 STATE BANKS	7 NATIONAL BANKS	230 ALL BANKS	238 ALL BANKS	PERCENT CHANGE
<b>ASSETS</b>					
Cash and Due from Banks	14,395	4,079	18,474	9,724	90.0%
Investment Securities	37,505	11,029	48,534	39,781	22.0%
Total Loans and Leases	105,007	18,392	123,399	110,340	11.8%
Less: Reserves	1,412	259	1,671	1,209	38.2%
Federal Funds Sold	2,133	1,675	3,808	3,673	3.7%
Fixed Assets	2,278	279	2,557	2,827	-9.6%
Other Real Estate	126	6	132	151	-12.6%
Intangible Assets	1,234	142	1,376	1,397	-1.5%
Other assets	3,554	1,069	4,623	4,101	12.7%
<b>TOTAL ASSETS</b>	<b>\$164,820</b>	<b>\$36,412</b>	<b>\$201,232</b>	<b>\$170,785</b>	<b>17.8%</b>
<b>LIABILITIES</b>					
Total Deposits	139,365	30,100	169,465	142,120	19.2%
Deposits over \$250M	4,877	576	5,453	6,241	-12.6%
Brokered Deposits	2,452	638	3,090	4,871	-36.6%
Federal Funds Purchased	4,703	2,340	7,043	5,878	19.8%
Other liabilities	4,242	576	4,818	4,733	1.8%
Total Equity Capital	16,510	3,396	19,906	18,054	10.3%
<b>TOTAL LIABILITIES + EQUITY CAPITAL</b>	<b>\$164,820</b>	<b>\$36,412</b>	<b>\$201,232</b>	<b>\$170,785</b>	<b>17.8%</b>
<b>EARNINGS</b>					
Interest Income	5,347	935	6,282	6,559	-4.2%
Interest Expense	606	99	705	1,201	-41.3%
Net Interest Income	4,741	836	5,577	5,358	4.1%
Provision for Loan Losses	427	151	578	205	182.0%
Net Income	2,004	324	2,328	2,232	4.3%
Cash Dividends	1,123	69	1,192	1,904	-37.4%
Net Loan Losses	90	27	117	164	-28.7%