Department of Commerce and Insurance Chlora Lindley-Myers, Director

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August 29, 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 June 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 was reduced from 241 to 235. During the past twelve months six 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.

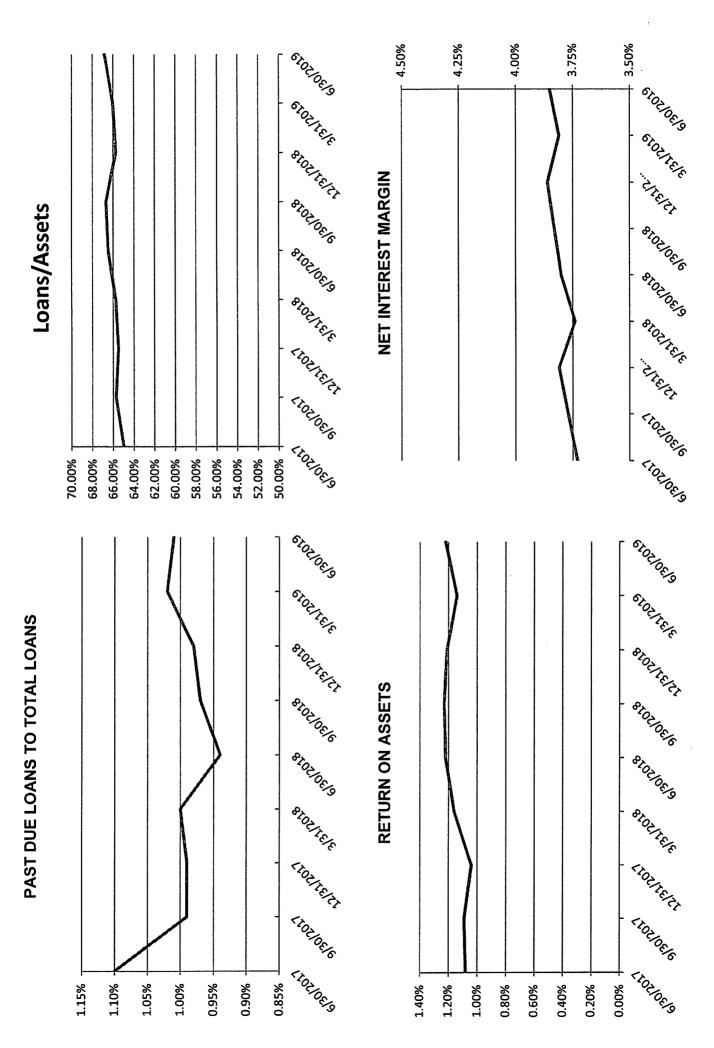
Assets in state-chartered banks totaled \$137.2 billion on June 30, 2019, an increase of 4.5 percent from one year earlier. Deposits were \$113.6 billion and total loans were \$91.7 billion on June 30, 2019, an increase of 3.5 and 5.1 percent respectively, from one year earlier.

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 1.01 percent. The return on assets remains strong at 1.22 percent.

Capital remains strong as the Tier 1 Leverage Capital ratio is 10.23 percent of total assets, which is above the national average of 9.81 percent.

David A. Doering

Acting Commissioner of Finance



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

THOUSANDS OF DOLLARS	235 BANKS 6/30/2019	241 BANKS 6/30/2018	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans Allowance for Loan Losses	\$91,677,213 1,094,623	\$87,245,007 1,065,273	\$4,432,206 29,350	5.1% 2.8%
Total Assets	137,178,689	131,226,167	5,952,522	4.5%
LIABILITIES				:
Total Deposits	113,614,150	109,739,846	3,874,304	3.5%
Total Equity Capital	14,919,661	13,853,506	1,066,155	7.7%

	6/30/2019	6/30/2018	CHANGE	
OPERATING RATIOS				
Equity Capital/Assets	10.88%	10.35%	0.53%	
Tangible Equity Capital/Assets	10.23%	9.79%	0.44%	
Capital and Allowance for Loan				
Losses/Assets	11.58%	11.07%	0.51%	
Total Loans/Assets	66.83%	66.48%	0.35%	
Past Due and Nonaccrual Loans/Total Loans	1.01%	0.94%	0.07%	
Allowance for Loan Losses/Total Loans	1.19%	1.22%	-0.03%	
Average Net Interest Margin	3.85%	3.80%	0.05%	
Return on Assets	1.22%	1.22%	0.00%	

NOTES:

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

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

6/30/2019 6/30/2018						
	235			251	PERCENT	
MILLIONS OF DOLLARS	STATE	NATIONAL	ALL	ALL	CHANGE	
WILLIONS OF BOLLARS	BANKS	BANKS	BANKS	BANKS	CHANGE	
ASSETS						
Cash and Due from Banks	5,922	1,570	7,492	6,182	21.2%	
Investment Securities	31,851	8,801		•		
Total Loans and Leases	91,677	15,284	106,961	101,585		
Less: Reserves	1,095	137	1,232	1,203		
Federal Funds Sold	1,640	295	1,935			
Fixed Assets	2,546	269	2,815	2,390		
Other Real Estate	179	6	185	222		
Intangible Assets	987	121	1,108			
Other assets	3,472	763	4,235			
Other assets	5,412	703	4,200	3,324	7.570	
TOTAL ASSETS	\$137,179	\$26,972	\$164,151	\$155,254	5.7%	
LIABILITIES						
Total Deposits	113,614	22,179	135,793			
Deposits over 250M	5,778	513	6,291	6,570		
Brokered Deposits	5,437	633	6,070	5,137	18.2%	
Federal Funds Purchased	4,720	1,742	6,462	5,225		
Other liabilities	3,925	439	4,364	4,756	-8.2%	
Total Equity Capital	14,920	2,612	17,532	15,876	10.4%	
TOTAL LIABILITIES	\$137,179	\$26,972	\$164,151	\$155,254	5.7%	
EARNINGS						
		,			45.604	
Interest Income	2,825	496	3,321	2,882		
Interest Expense	511	111	622	359		
Net Interest Income	2,314	385	2,699	2,523	7.0%	
Provision for Loan Losses	74	29	103	98	5.1%	
Net Income	971	136	1,107	1,065	3.9%	
Cash Dividends	914	31	945	527	79.3%	
Net Loan Losses	50	27	77	70	10.0%	