



DIVISION OF FINANCE

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Rob Barrett  
Commissioner

June 29, 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 March 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 reduced from 237 to 228. During the past twelve months, nine banks merged into other institutions.

Assets in state-chartered banks totaled \$140.1 billion on March 31, 2020, an increase of 2.5 percent from one year earlier. Deposits were \$116.3 billion and total loans were \$93.8 billion on March 31, 2020, an increase of 1.6 and 3.9 percent respectively, from one year earlier.

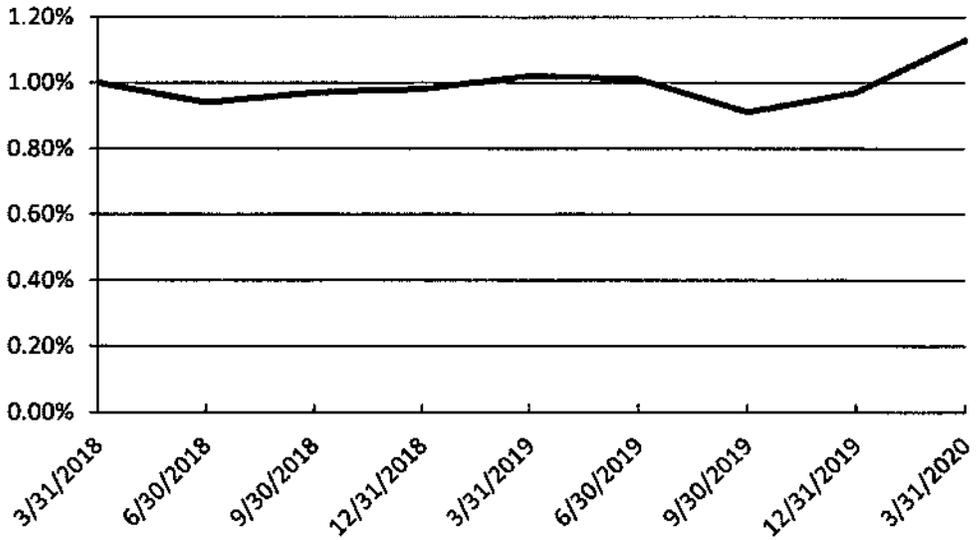
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio manageable at 1.13 percent. The return on assets remains strong at 1.14 percent.

Capital remains strong, as the Tier 1 Leverage Capital ratio is 10.01 percent of total assets, which is above the national average of 9.41 percent.

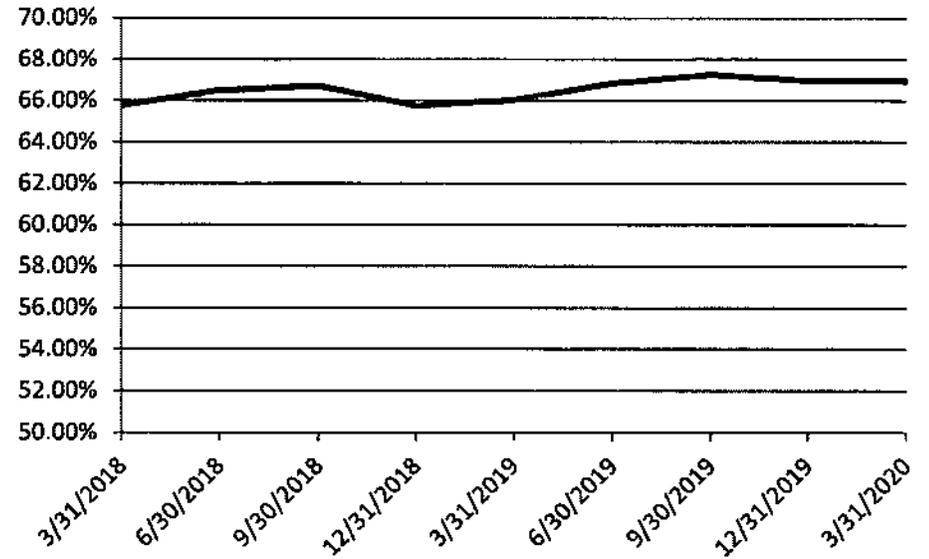
A handwritten signature in black ink, appearing to be "Rob Barrett", written over a horizontal line.

Rob Barrett  
Commissioner of Finance

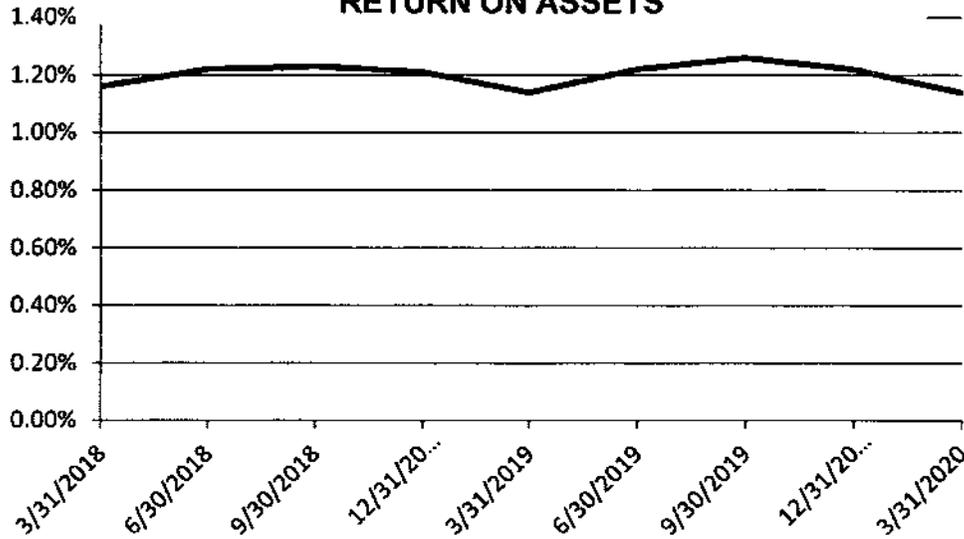
**PAST DUE LOANS TO TOTAL LOANS**



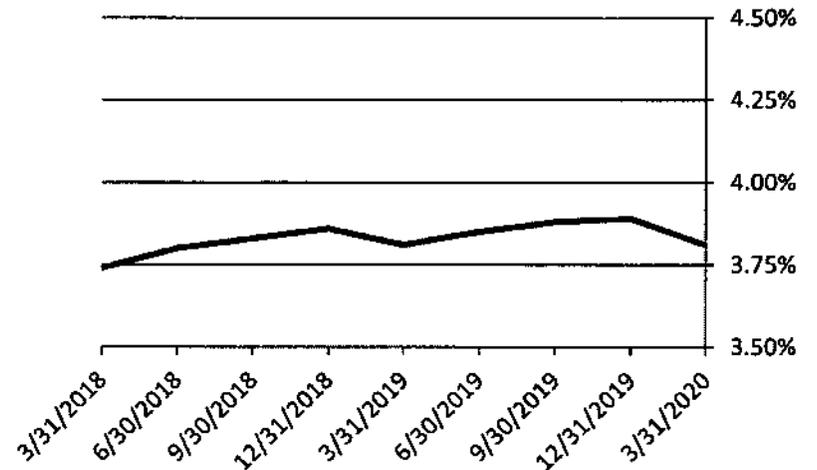
**Loans/Assets**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



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

THOUSANDS OF DOLLARS	228 BANKS 3/31/2020	237 BANKS 3/31/2019	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$93,769,488	\$90,236,092	\$3,533,396	3.9%
Allowance for Loan Losses	1,152,924	1,083,880	69,044	6.4%
Total Assets	140,054,277	136,661,793	3,392,484	2.5%
<b>LIABILITIES</b>				
Total Deposits	116,256,822	114,465,902	1,790,920	1.6%
Total Equity Capital	14,952,298	14,709,556	242,742	1.7%

OPERATING RATIOS	3/31/2020	3/31/2019	CHANGE
Equity Capital/Assets	10.68%	10.76%	-0.08%
Tangible Equity Capital/Assets	10.01%	10.12%	-0.11%
Capital and Allowance for Loan Losses/Assets	11.41%	11.47%	-0.06%
Total Loans/Assets	66.95%	66.03%	0.92%
Past Due and Nonaccrual Loans/Total Loans	1.13%	1.02%	0.11%
Allowance for Loan Losses/Total Loans	1.23%	1.20%	0.03%
Average Net Interest Margin	3.81%	3.81%	0.00%
Return on Assets	1.14%	1.14%	0.00%

**NOTES:**

2019 and 2020 does not include four nondeposit trust companies.

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

MILLIONS OF DOLLARS	3/31/2020			3/31/2019	PERCENT CHANGE
	228 STATE BANKS	9 NATIONAL BANKS	237 ALL BANKS	246 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	7,573	1,995	9,568	8,707	9.9%
Investment Securities	30,753	9,249	40,002	40,438	-1.1%
Total Loans and Leases	93,769	16,620	110,389	105,045	5.1%
Less: Reserves	1,153	228	1,381	1,221	13.1%
Federal Funds Sold	2,071	798	2,869	2,103	36.4%
Fixed Assets	2,229	289	2,518	2,784	-9.6%
Other Real Estate	148	4	152	182	-16.5%
Intangible Assets	1,035	145	1,180	1,105	6.8%
Other assets	3,629	943	4,572	3,987	14.7%
<b>TOTAL ASSETS</b>	<b>\$140,054</b>	<b>\$29,815</b>	<b>\$169,869</b>	<b>\$163,130</b>	<b>4.1%</b>
<b>LIABILITIES</b>					
Total Deposits	116,257	24,388	140,645	136,584	3.0%
Deposits over 250M	5,009	592	5,601	6,449	-13.1%
Brokered Deposits	3,769	660	4,429	5,430	-18.4%
Federal Funds Purchased	3,800	1,918	5,718	5,372	6.4%
Other liabilities	5,045	594	5,639	3,989	41.4%
Total Equity Capital	14,952	2,915	17,867	17,185	4.0%
<b>TOTAL LIABILITIES</b>	<b>\$140,054</b>	<b>\$29,815</b>	<b>\$169,869</b>	<b>\$163,130</b>	<b>4.1%</b>
<b>EARNINGS</b>					
Interest Income	1,355	249	1,604	1,635	-1.9%
Interest Expense	208	46	254	300	-15.3%
Net Interest Income	1,147	203	1,350	1,335	1.1%
Provision for Loan Losses	125	95	220	49	349.0%
Net Income	403	15	418	545	-23.3%
Cash Dividends	263	24	287	391	-26.6%
Net Loan Losses	27	9	36	36	0.0%