



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

Rob Barrett
Commissioner

June 1, 2021

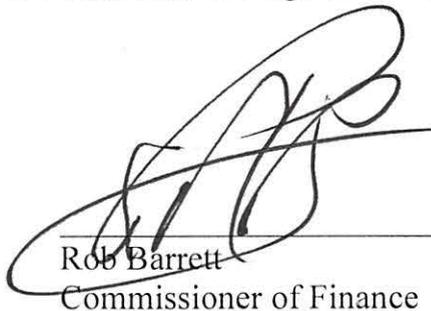
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2021, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 228 to 223. During the past twelve months, six banks merged into other institutions and one national charter bank converted to a state charter bank.

Assets in state-chartered banks totaled \$172.8 billion on March 31, 2021, an increase of 23.4 percent from one year earlier. Deposits were \$146.5 billion and total loans were \$107.2 billion on March 31, 2021, an increase of 26.0 and 14.4 percent respectively, from one year earlier. These large percentage increases are attributed to the various stimulus packages and programs by the federal government associated with COVID – 19.

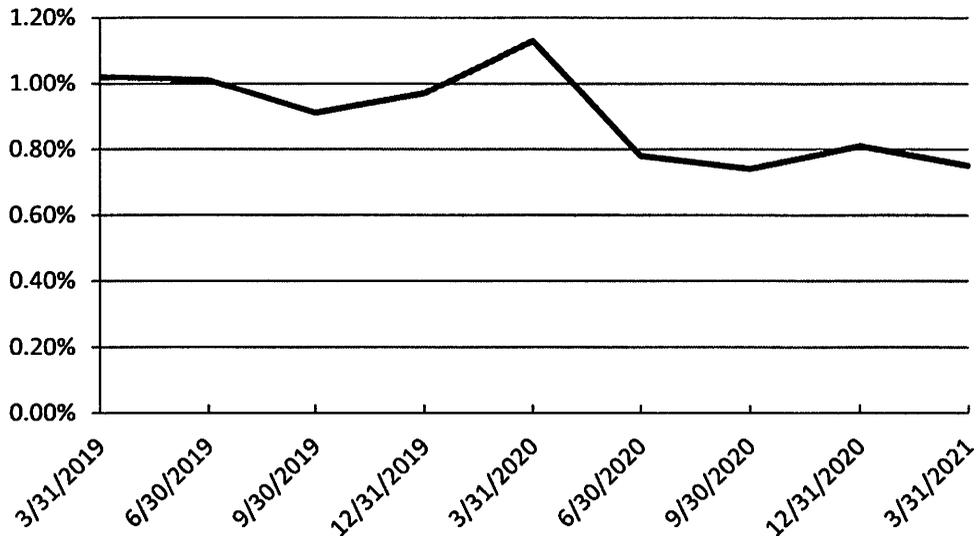
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio manageable at 0.75 percent. The return on assets remains strong at 1.32 percent.

Capital is strong despite a decline, as the Tier 1 Leverage Capital ratio is 8.87 percent of total assets, which is comparable to the national average of 8.85 percent.

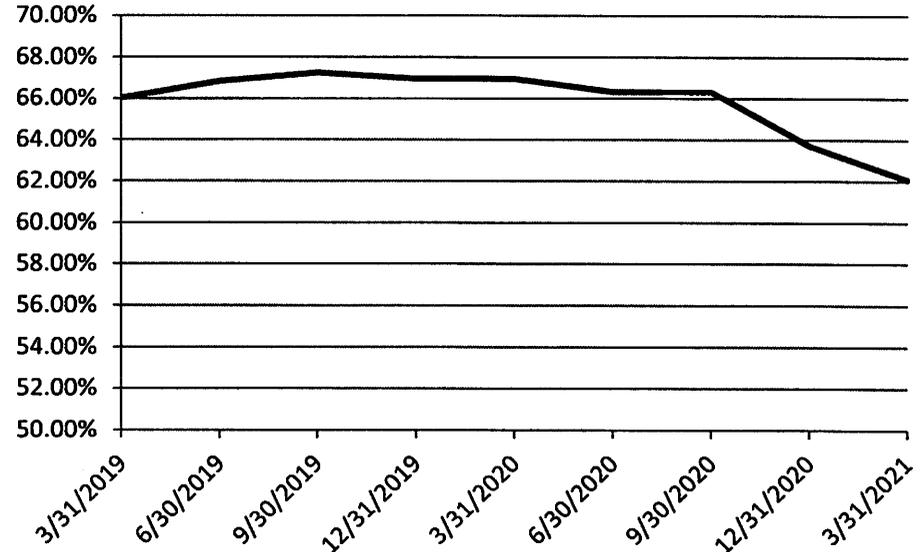


Rob Barrett
Commissioner of Finance

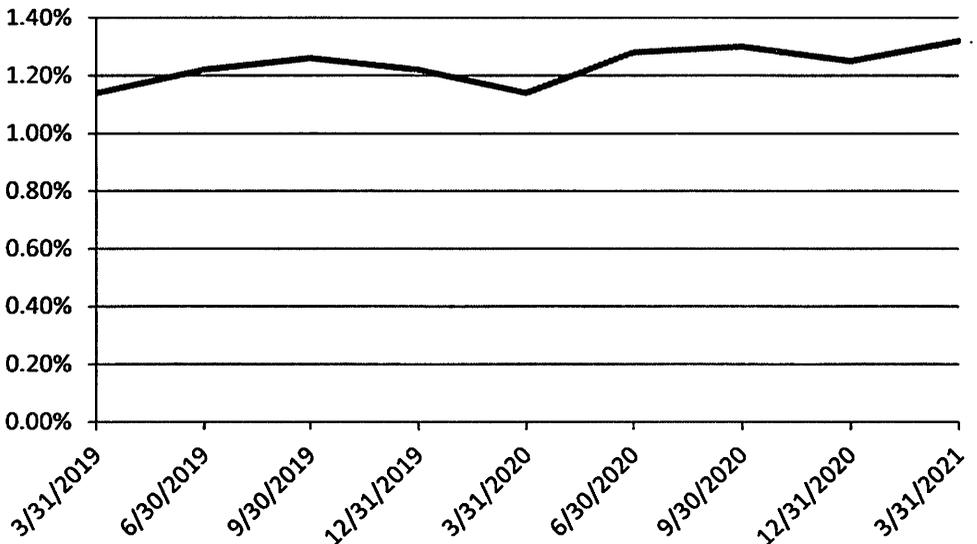
PAST DUE LOANS TO TOTAL LOANS



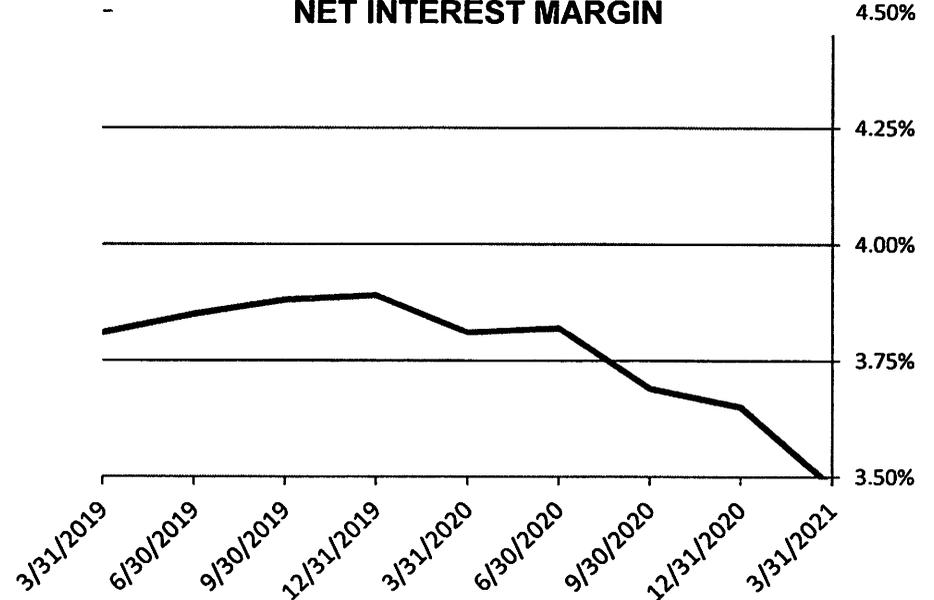
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF MARCH 31, 2021**

THOUSANDS OF DOLLARS	223 BANKS 3/31/2021	228 BANKS 3/31/2020	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$107,247,973	\$93,769,488	\$13,478,485	14.4%
Allowance for Loan Losses	1,416,709	1,152,924	263,785	22.9%
Total Assets	172,783,662	140,054,277	32,729,385	23.4%
LIABILITIES				
Total Deposits	146,497,670	116,256,822	30,240,848	26.0%
Total Equity Capital	16,447,087	14,952,298	1,494,789	10.0%

OPERATING RATIOS	3/31/2021	3/31/2020	CHANGE
Equity Capital/Assets	9.52%	10.68%	-1.16%
Tangible Equity Capital/Assets	8.87%	10.01%	-1.14%
Capital and Allowance for Loan Losses/Assets	10.25%	11.41%	-1.16%
Total Loans/Assets	62.07%	66.95%	-4.88%
Past Due and Nonaccrual Loans/Total Loans	0.75%	1.13%	-0.38%
Allowance for Loan Losses/Total Loans	1.32%	1.23%	0.09%
Average Net Interest Margin	3.48%	3.81%	-0.33%
Return on Assets	1.32%	1.14%	0.18%

NOTES:

Does not include four nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF MARCH 31, 2021**

MILLIONS OF DOLLARS	3/31/2021			3/31/2020	PERCENT CHANGE
	223 STATE BANKS	7 NATIONAL BANKS	230 ALL BANKS	237 ALL BANKS	
ASSETS					
Cash and Due from Banks	18,397	4,676	23,073	9,568	141.1%
Investment Securities	39,090	11,601	50,691	40,002	26.7%
Total Loans and Leases	107,248	18,805	126,053	110,389	14.2%
Less: Reserves	1,417	247	1,664	1,381	20.5%
Federal Funds Sold	2,061	1,652	3,713	2,869	29.4%
Fixed Assets	2,283	274	2,557	2,518	1.5%
Other Real Estate	121	5	126	152	-17.1%
Intangible Assets	1,233	167	1,400	1,180	18.6%
Other assets	3,768	1,021	4,789	4,572	4.7%
TOTAL ASSETS	\$172,784	\$37,954	\$210,738	\$169,869	24.1%
LIABILITIES					
Total Deposits	146,498	31,465	177,963	140,645	26.5%
Deposits over 250M	4,681	345	5,026	5,601	-10.3%
Brokered Deposits	2,445	649	3,094	4,429	-30.1%
Federal Funds Purchased	5,018	2,775	7,793	5,718	36.3%
Other liabilities	4,821	401	5,222	5,639	-7.4%
Total Equity Capital	16,447	3,313	19,760	17,867	10.6%
TOTAL LIABILITIES	\$172,784	\$37,954	\$210,738	\$169,869	24.1%
EARNINGS					
Interest Income	1,326	237	1,563	1,604	-2.6%
Interest Expense	98	13	111	254	-56.3%
Net Interest Income	1,228	224	1,452	1,350	7.6%
Provision for Loan Losses	20	-6	14	220	-93.6%
Net Income	590	95	685	418	63.9%
Cash Dividends	353	17	370	287	28.9%
Net Loan Losses	21	6	27	36	-25.0%