



DIVISION OF FINANCE

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Rob Barrett
Commissioner

August 26, 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 June 30, 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 235 to 226. During the past twelve months, nine banks merged into other institutions.

Assets in state-chartered banks totaled \$155.3 billion on June 30, 2020, an increase of 13.2 percent from one year earlier. Deposits were \$129.3 billion and total loans were \$102.9 billion on June 30, 2020, an increase of 13.8 and 12.3 percent respectively, from one year earlier. The COVID -19 federal economic assistance attributes to a large portion of the percent change difference.

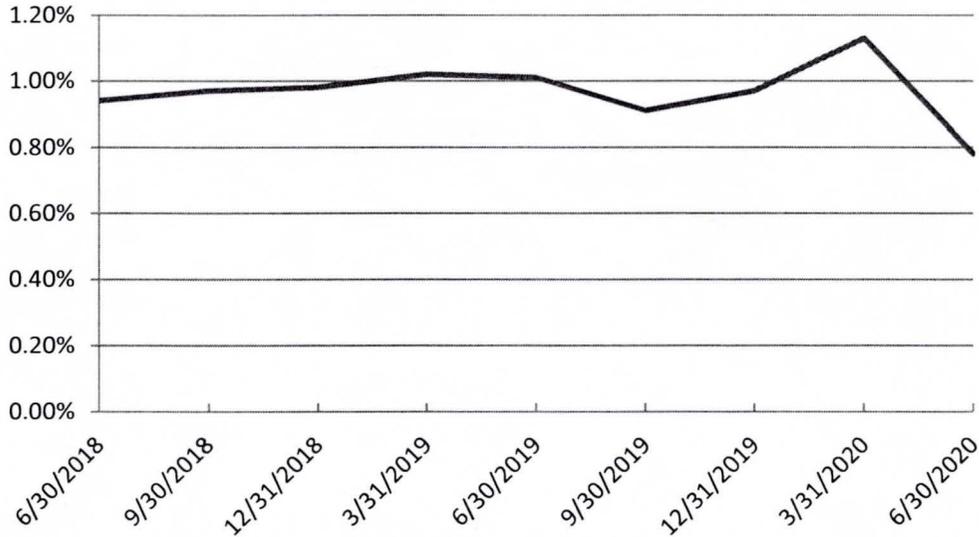
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio reducing to low average of 0.78 percent, which is attributed to the COVID-19 pandemic anomaly. The return on assets remains strong at 1.28 percent.

Capital remains strong, as the Tier 1 Leverage Capital ratio is 9.49 percent of total assets, which is above the national average of 8.77 percent.

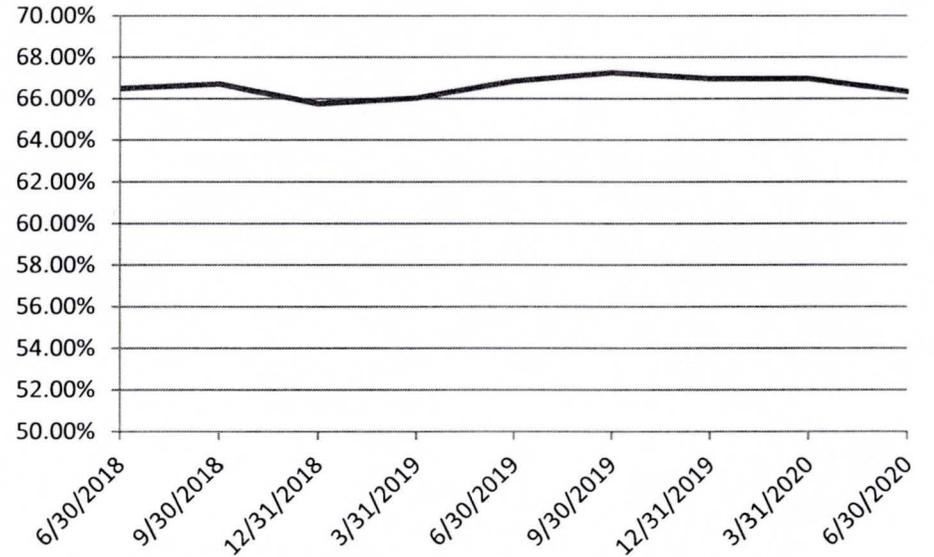
A handwritten signature in black ink, appearing to be "Rob Barrett", written over a horizontal line.

Rob Barrett
Commissioner of Finance

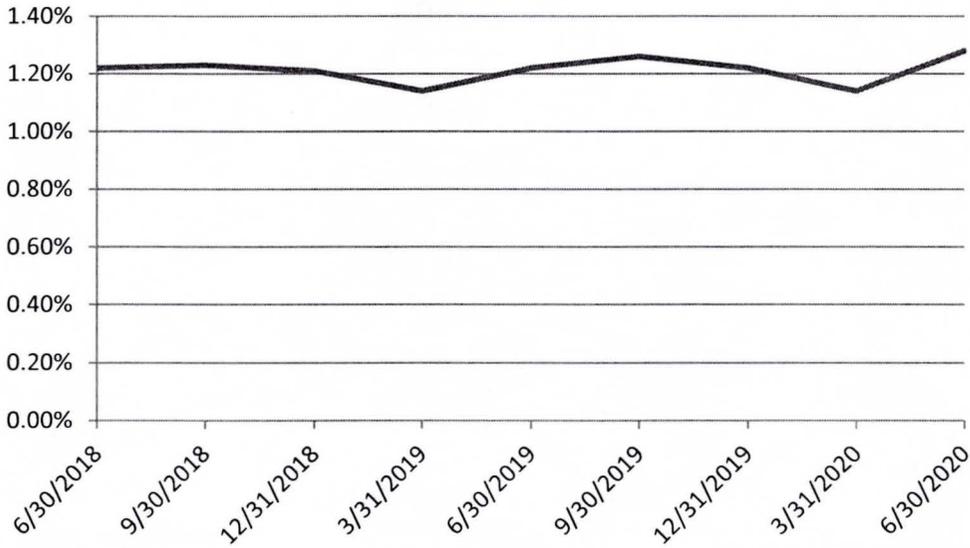
PAST DUE LOANS TO TOTAL LOANS



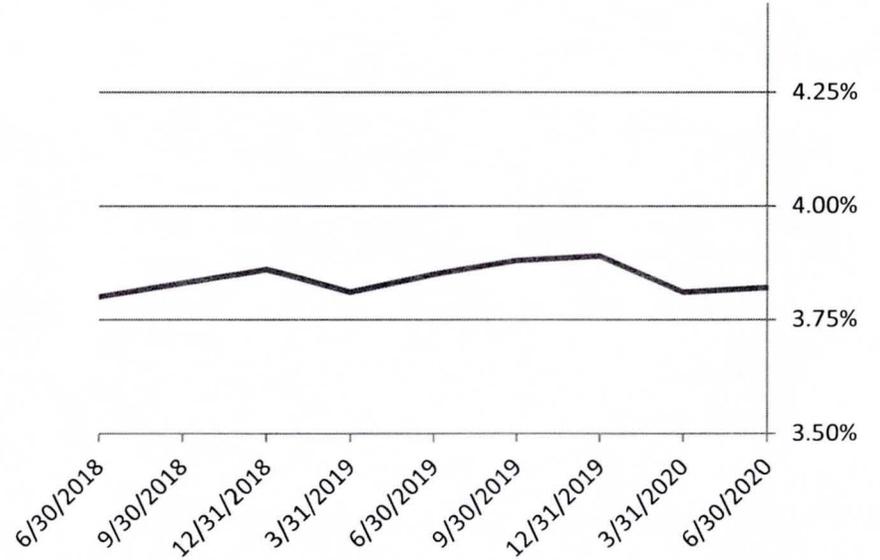
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2020**

THOUSANDS OF DOLLARS	226 BANKS 6/30/2020	235 BANKS 6/30/2019	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$102,987,400	\$91,677,213	\$11,310,187	12.3%
Allowance for Loan Losses	1,315,939	1,094,623	221,316	20.2%
Total Assets	155,255,892	137,178,689	18,077,203	13.2%
LIABILITIES				
Total Deposits	129,327,074	113,614,150	15,712,924	13.8%
Total Equity Capital	15,738,343	14,919,661	818,682	5.5%

OPERATING RATIOS	6/30/2020	6/30/2019	CHANGE
Equity Capital/Assets	10.14%	10.88%	-0.74%
Tangible Equity Capital/Assets	9.49%	10.23%	-0.74%
Capital and Allowance for Loan Losses/Assets	10.89%	11.58%	-0.69%
Total Loans/Assets	66.33%	66.83%	-0.50%
Past Due and Nonaccrual Loans/Total Loans	0.78%	1.01%	-0.23%
Allowance for Loan Losses/Total Loans	1.28%	1.19%	0.09%
Average Net Interest Margin	3.82%	3.85%	-0.03%
Return on Assets	1.28%	1.22%	0.06%

NOTES:

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

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2020**

MILLIONS OF DOLLARS	6/30/2020			6/30/2019	PERCENT CHANGE
	226 STATE BANKS	8 NATIONAL BANKS	234 ALL BANKS	244 ALL BANKS	
ASSETS					
Cash and Due from Banks	11,933	2,839	14,772	7,492	97.2%
Investment Securities	32,854	10,068	42,922	40,652	5.6%
Total Loans and Leases	102,987	18,169	121,156	106,961	13.3%
Less: Reserves	1,316	246	1,562	1,232	26.8%
Federal Funds Sold	1,733	1,366	3,099	1,935	60.2%
Fixed Assets	2,252	290	2,542	2,815	-9.7%
Other Real Estate	146	7	153	185	-17.3%
Intangible Assets	1,108	144	1,252	1,108	13.0%
Other assets	3,559	996	4,555	4,235	7.6%
TOTAL ASSETS	\$155,256	\$33,633	\$188,889	\$164,151	15.1%
LIABILITIES					
Total Deposits	129,327	27,987	157,314	135,793	15.8%
Deposits over 250M	5,211	466	5,677	6,291	-9.8%
Brokered Deposits	2,999	642	3,641	6,070	-40.0%
Federal Funds Purchased	4,429	1,989	6,418	6,462	-0.7%
Other liabilities	5,762	627	6,389	4,364	46.4%
Total Equity Capital	15,738	3,030	18,768	17,532	7.0%
TOTAL LIABILITIES	\$155,256	\$33,633	\$188,889	\$164,151	15.1%
EARNINGS					
Interest Income	2,714	478	3,192	3,321	-3.9%
Interest Expense	358	68	426	622	-31.5%
Net Interest Income	2,356	411	2,767	2,699	2.5%
Provision for Loan Losses	307	119	426	103	313.6%
Net Income	843	82	925	1,107	-16.4%
Cash Dividends	472	45	517	945	-45.3%
Net Loan Losses	48	15	63	77	-18.2%