



DIVISION OF FINANCE

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Mick Campbell  
Acting Commissioner

August 25, 2022

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, 2022, 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 221 to 203, with 19 banks merging into other institutions and one nationally chartered bank converting to a state charter.

Assets in state-chartered banks totaled \$187.2 billion on June 30, 2022, an increase of 8.1 percent from one year earlier. Deposits were \$163.2 billion and total loans were \$118.5 billion on June 30, 2022, an increase of 10.8 and 11.6 percent respectively, year over year.

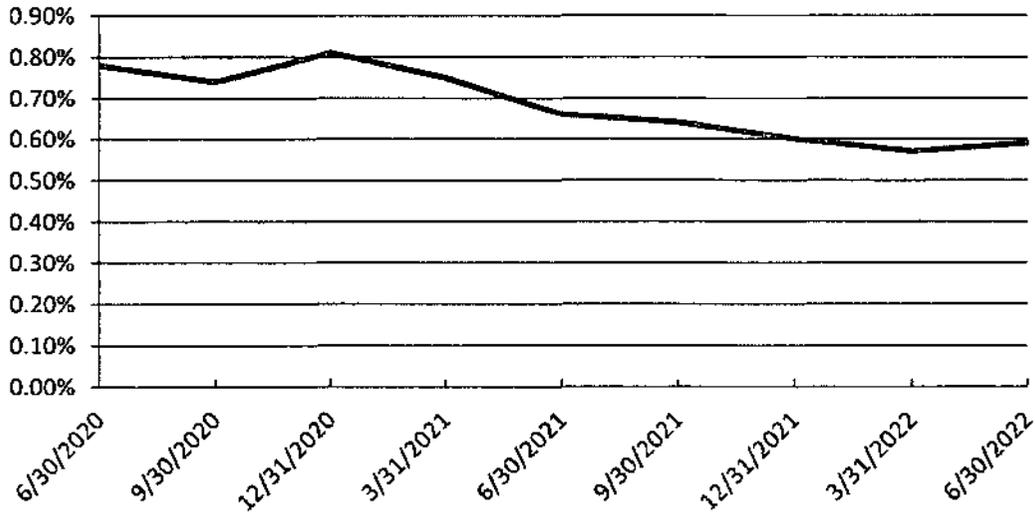
The overall condition of Missouri state-chartered banks remains positive. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio manageable at 0.59 percent. Return on assets, despite a declining trend, remains strong at 1.05 percent.

Capital remains strong, as the average Tier 1 Capital to total assets ratio is 9.07 percent.

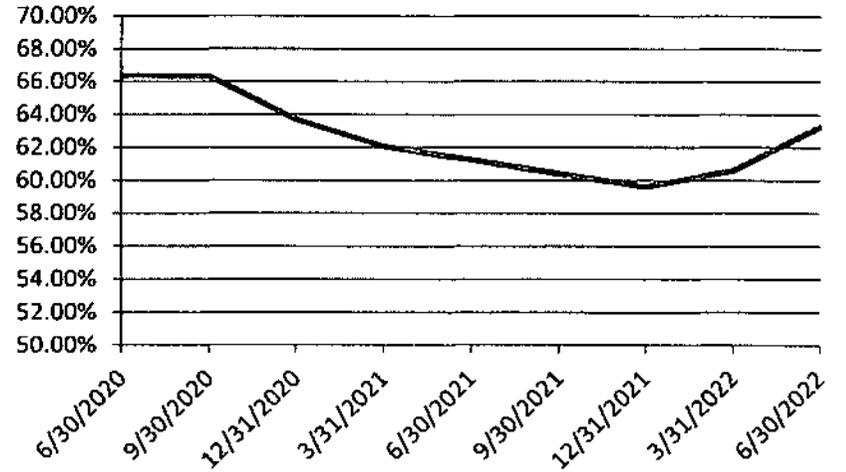
A handwritten signature in black ink, appearing to read "Mick Campbell".

Mick Campbell  
Acting Commissioner of Finance

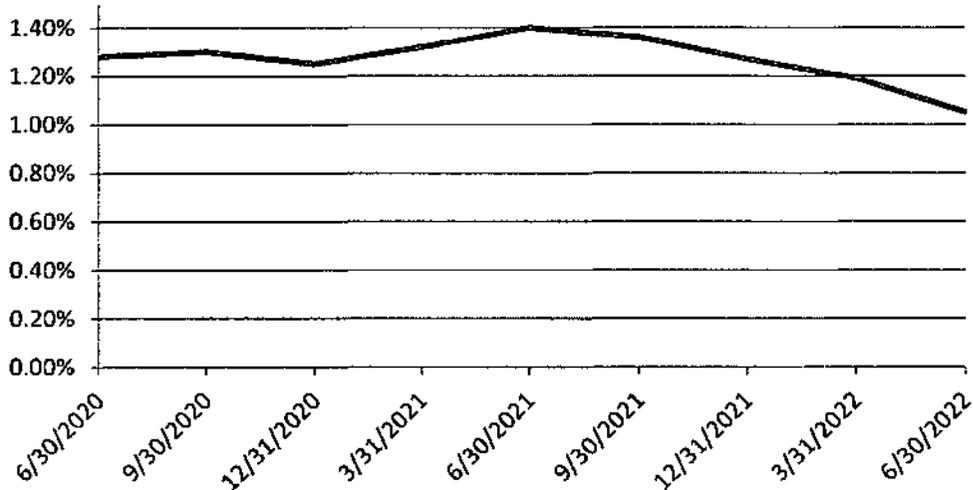
**PAST DUE LOANS TO TOTAL LOANS**



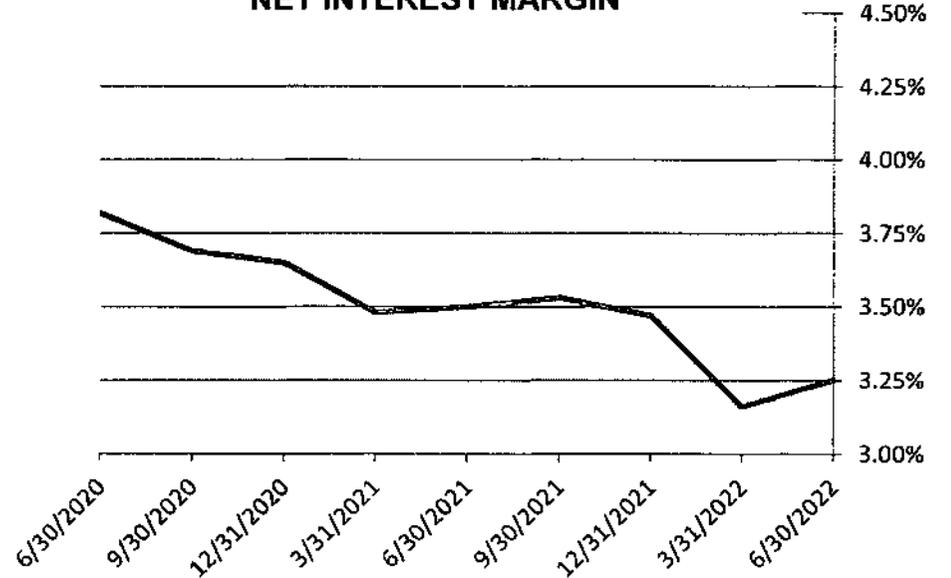
**Loans/Assets**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF JUNE 30, 2022**

THOUSANDS OF DOLLARS	203 BANKS 6/30/2022	221 BANKS 6/30/2021	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$118,503,751	\$106,140,158	\$12,363,593	11.6%
Allowance for Loan Losses	1,379,680	1,365,296	14,384	1.1%
Total Assets	187,248,375	173,277,509	13,970,866	8.1%
<b>LIABILITIES</b>				
Total Deposits	163,230,674	147,333,105	15,897,569	10.8%
Total Equity Capital	15,838,194	16,860,453	(1,022,259)	-6.1%

OPERATING RATIOS	6/30/2022	6/30/2021	BP CHANGE
Equity Capital/Assets	8.46%	9.73%	-127
Tangible Equity Capital/Assets	7.71%	9.09%	-138
Capital and Allowance for Loan Losses/Assets	9.13%	10.44%	-131
Total Loans/Assets	63.29%	61.25%	204
Past Due and Nonaccrual Loans/Total Loans	0.59%	0.66%	-7
Allowance for Loan Losses/Total Loans	1.16%	1.29%	-13
Average Net Interest Margin	3.25%	3.50%	-25
Return on Assets	1.05%	1.40%	-35

**NOTES:**

BP = Basis Point

2021 totals do not include four nondeposit trust companies.

2022 totals do not include three nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF JUNE 30, 2022**

MILLIONS OF DOLLARS	6/30/2022			6/30/2021	PERCENT CHANGE
	203 STATE BANKS	6 NATIONAL BANKS	209 ALL BANKS	228 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	11,530	2,394	13,924	23,106	-39.7%
Investment Securities	48,364	14,141	62,505	54,308	15.1%
Total Loans and Leases	118,504	21,287	139,791	125,326	11.5%
Less: Reserves	1,380	202	1,582	1,611	-1.8%
Federal Funds Sold	1,968	1,057	3,025	3,349	-9.7%
Fixed Assets	2,385	251	2,636	2,537	3.9%
Other Real Estate	72	12	84	102	-17.6%
Intangible Assets	1,514	173	1,687	1,387	21.6%
Other assets	4,291	1,457	5,748	4,580	25.5%
<b>TOTAL ASSETS</b>	<b>\$187,248</b>	<b>\$40,570</b>	<b>\$227,818</b>	<b>\$213,084</b>	<b>6.9%</b>
<b>LIABILITIES</b>					
Total Deposits	163,231	34,532	197,763	180,450	9.6%
Deposits over 250M	3,938	255	4,193	4,851	-13.6%
Brokered Deposits	2,480	132	2,612	2,440	7.0%
Federal Funds Purchased	4,596	2,677	7,273	7,796	-6.7%
Other liabilities	3,583	473	4,056	4,536	-10.6%
Total Equity Capital	15,838	2,888	18,726	20,302	-7.8%
<b>TOTAL LIABILITIES + EQ</b>	<b>\$187,248</b>	<b>\$40,570</b>	<b>\$227,818</b>	<b>\$213,084</b>	<b>6.9%</b>
<b>EARNINGS</b>					
Interest Income	2,859	528	3,387	3,154	7.4%
Interest Expense	165	33	198	211	-6.2%
Net Interest Income	2,694	495	3,189	2,943	8.4%
Provision for Loan Losses	37	9	46	13	253.8%
Net Income	1,156	216	1,372	1,446	-5.1%
Cash Dividends	613	64	677	692	-2.2%
Net Loan Losses	16	42	58	73	-20.5%