



DIVISION OF FINANCE

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Mick Campbell  
Acting Commissioner

December 1, 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 September 30, 2022, and a comparison with the statements filed one year earlier. Additionally, a comparison of financial statements of state-chartered and national banks is included.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 209 to 200. During that time period, eleven banks merged into other institutions (ten merged with other Missouri state chartered banks), one state savings and loan association converted to a state chartered bank, and one nationally chartered institution converted to a state chartered bank.

As of September 30, 2022, assets in state-chartered banks totaled \$188.1 billion, an increase of 6.0 percent from one year earlier. Deposits were \$163.9 billion and total loans were \$122.9 billion, an increase of 8.3 percent and 14.6 percent respectively, year over year.

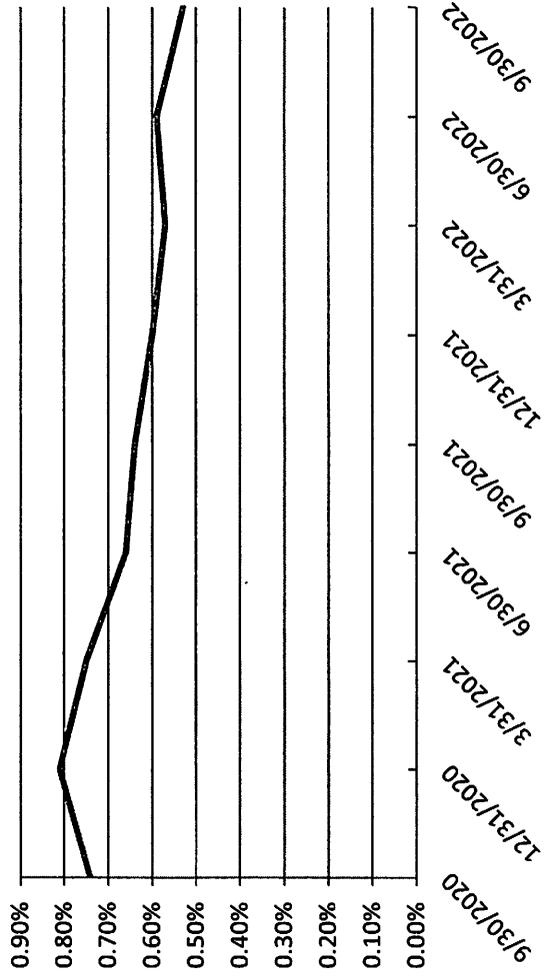
The overall condition of Missouri state-chartered banks remains strong. The attached graphs illustrate improvement in several component areas. Asset quality is remarkable, with an average past due ratio of just 0.53 percent. The state average return on assets remains strong at 1.15 percent.

Capital also remains strong. The Tier 1 Leverage ratio is 9.25 percent of total assets, which is slightly above the national average of 8.86 percent.

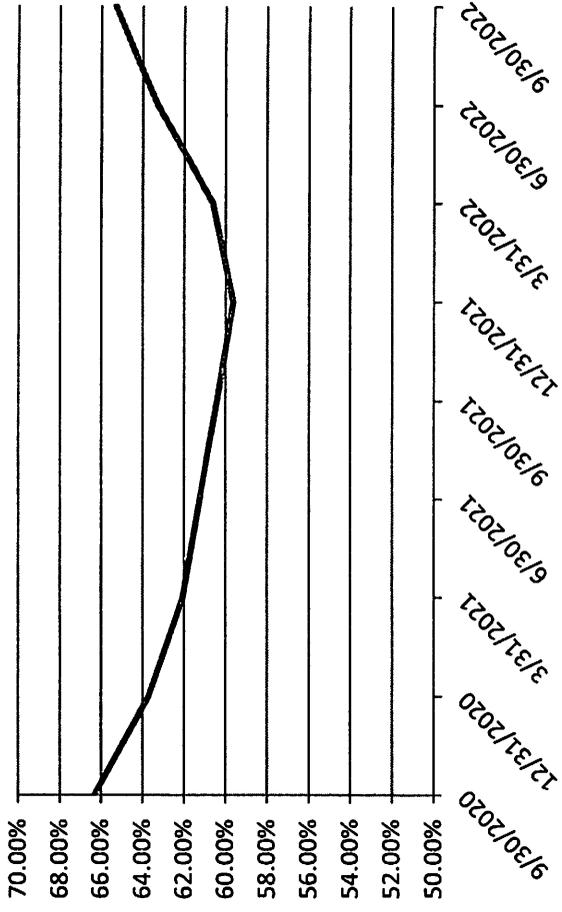
A handwritten signature in black ink, appearing to read "Mick Campbell", written over a horizontal line.

Mick Campbell  
Acting Commissioner of Finance

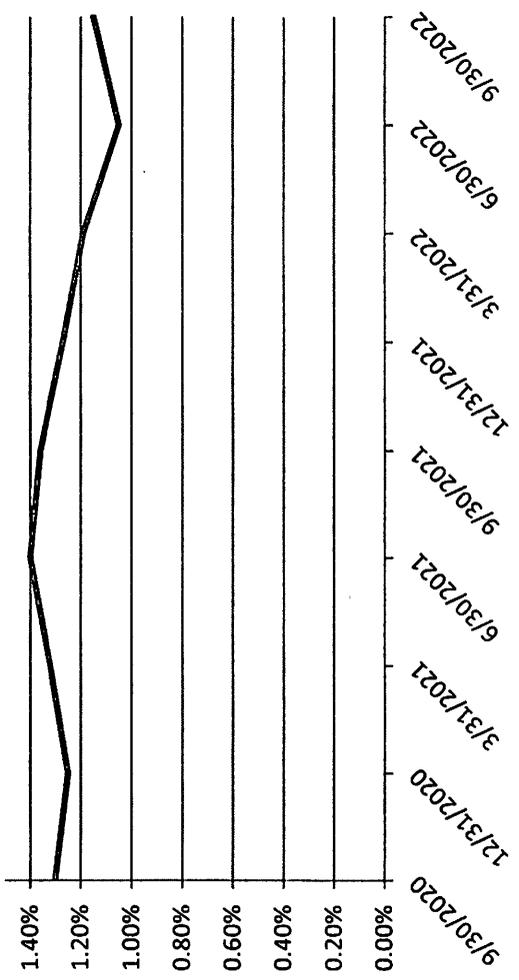
**PAST DUE LOANS TO TOTAL LOANS**



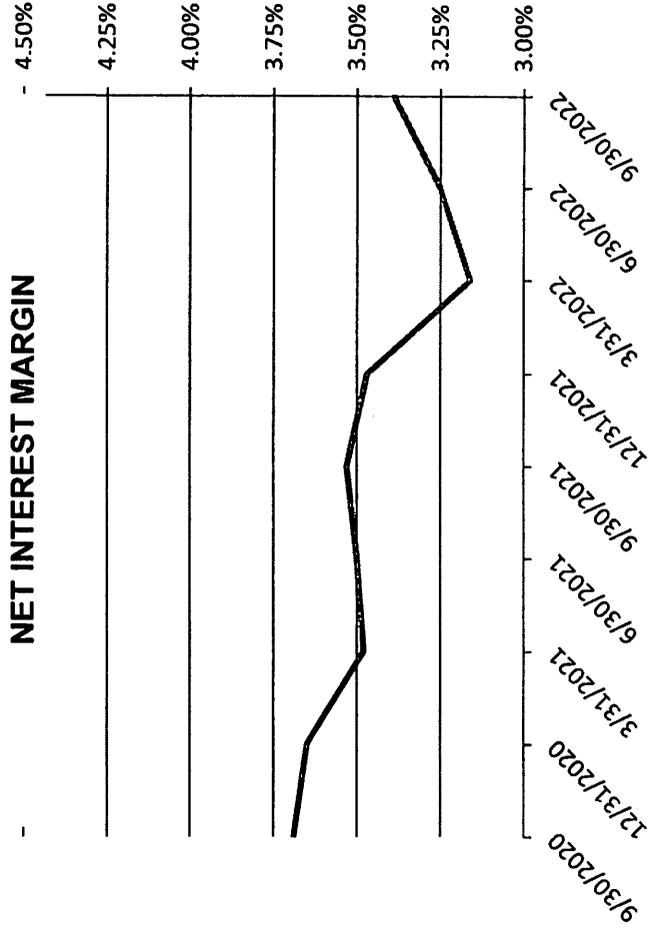
**Loans/Assets**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



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

THOUSANDS OF DOLLARS	200 BANKS 9/30/2022	209 BANKS 9/30/2021	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	122,872,652	107,224,964	15,647,688	14.6%
Allowance for Loan Losses	1,395,026	1,371,477	23,549	1.7%
Total Assets	188,128,125	177,475,820	10,652,305	6.0%
<b>LIABILITIES</b>				
Total Deposits	163,881,053	151,278,784	12,602,269	8.3%
Total Equity Capital	15,337,742	17,354,616	(2,016,874)	-11.6%

OPERATING RATIOS	9/30/2022	9/30/2021	CHANGE
Equity Capital/Assets	8.15%	9.78%	-1.63%
Tangible Equity Capital/Assets	7.40%	9.10%	-1.70%
Capital and Allowance for Loan Losses/Assets	8.83%	10.47%	-1.64%
Total Loans/Assets	65.31%	60.42%	4.89%
Past Due and Nonaccrual Loans/Total Loans	0.53%	0.64%	-0.11%
Allowance for Loan Losses/Total Loans	1.14%	1.28%	-0.14%
Average Net Interest Margin	3.39%	3.53%	-0.14%
Return on Assets	1.15%	1.36%	-0.21%

**NOTES:**

2021 and 2022 do not include three nondeposit trust companies.

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

MILLIONS OF DOLLARS	9/30/2022			9/30/2021	PERCENT CHANGE
	200 STATE BANKS	6 NATIONAL BANKS	206 ALL BANKS	216 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	9,449	2,327	11,776	24,174	-51.3%
Investment Securities	46,582	13,613	60,195	57,198	5.2%
Total Loans and Leases	122,873	22,302	145,175	125,939	15.3%
Less: Reserves	1,395	221	1,616	1,609	0.4%
Federal Funds Sold	1,620	720	2,340	3,593	-34.9%
Fixed Assets	2,391	253	2,644	2,686	-1.6%
Other Real Estate	76	0	76	85	-10.6%
Intangible Assets	1,539	174	1,713	1,483	15.5%
Other assets	4,993	1,512	6,505	4,735	37.4%
<b>TOTAL ASSETS</b>	<b>\$188,128</b>	<b>\$40,680</b>	<b>\$228,808</b>	<b>\$218,284</b>	<b>4.8%</b>
<b>LIABILITIES</b>					
Total Deposits	163,881	34,831	198,712	185,666	7.0%
Deposits over \$250M	4,410	592	5,002	4,632	8.0%
Brokered Deposits	4,068	468	4,536	2,432	86.5%
Federal Funds Purchased	4,677	2,325	7,002	7,387	-5.2%
Other liabilities	4,232	580	4,812	4,404	9.3%
Total Equity Capital	15,338	2,944	18,282	20,827	-12.2%
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>\$188,128</b>	<b>\$40,680</b>	<b>\$228,808</b>	<b>\$218,284</b>	<b>4.8%</b>
<b>EARNINGS</b>					
Interest Income	4,566	861	5,427	4,780	13.5%
Interest Expense	360	100	460	301	52.8%
Net Interest Income	4,206	761	4,967	4,479	10.9%
Provision for Loan Losses	77	31	108	28	285.7%
Net Income	1,848	320	2,168	2,144	1.1%
Cash Dividends	890	66	956	1,114	-14.2%
Net Loan Losses	34	45	79	86	-8.1%