



DIVISION OF FINANCE

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Mick Campbell
Acting Commissioner

March 15, 2023

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 December 31, 2022, and a comparison with one year ago. Also included is a comparison of financial statements of state-chartered and national banks.

In 2022, the number of state-chartered banks and trust company charters declined from 206 to 199, with seven banks merging into other Missouri chartered banks.

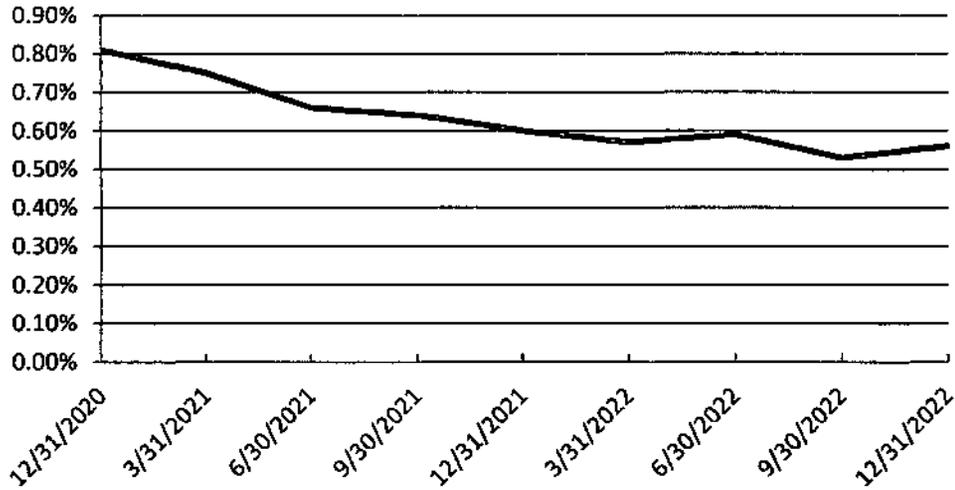
Assets in state-chartered banks totaled \$189.2 billion on December 31, 2022, an increase of 0.5 percent from one year earlier. Deposits were \$163.1 billion and total loans were \$125.8 billion on December 31, 2022, an increase of 0.9 percent and 12.0 percent respectively, from one year prior.

The overall condition of Missouri state-chartered banks remains strong. Capital remains strong. The Tier 1 Leverage ratio is 9.43 percent of total assets, which is slightly above the national average of 8.98 percent. The attached graphs illustrate improvement in several component areas. Asset quality remains solid, with the past due ratio at a manageable 0.56 percent. The state average return on assets remains strong at 1.14 percent.

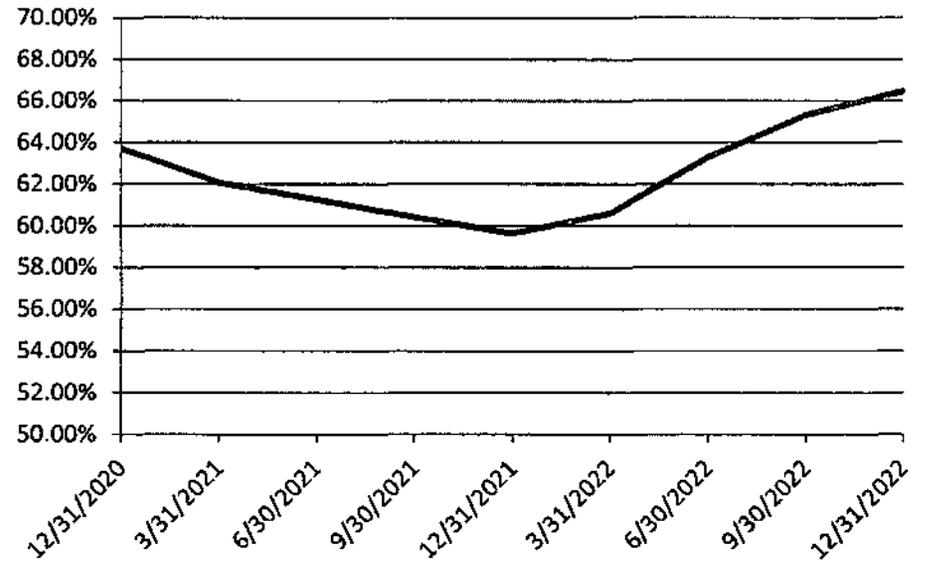
A handwritten signature in blue ink, appearing to read "Mick Campbell".

Mick Campbell
Acting Commissioner of Finance

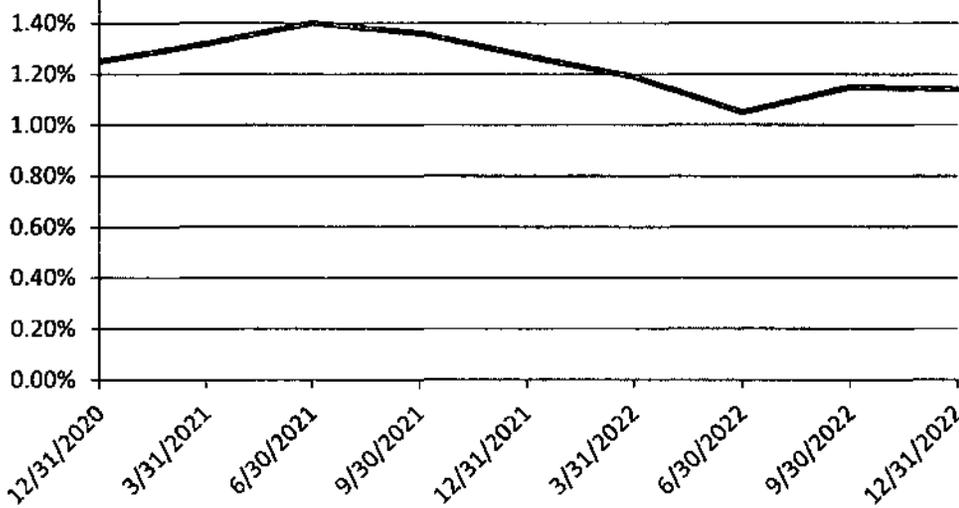
PAST DUE LOANS TO TOTAL LOANS



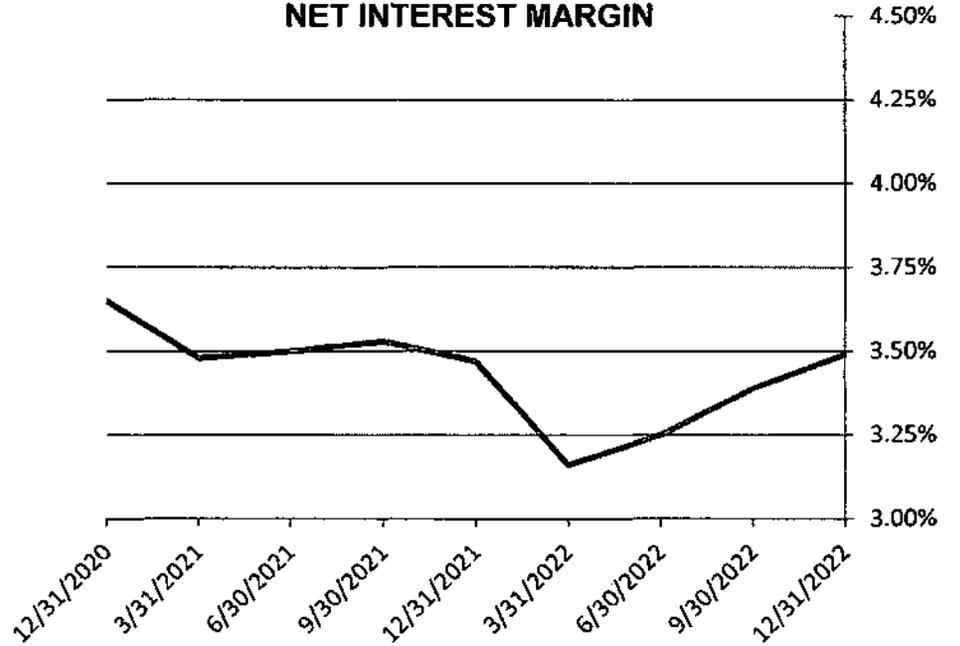
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 2022**

THOUSANDS OF DOLLARS	199 BANKS 12/31/2022	206 BANKS 12/31/2021	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$125,780,614	\$112,305,511	\$13,475,103	12.0%
Allowance for Loan Losses	1,408,408	1,370,554	37,854	2.8%
Total Assets	189,229,371	188,335,005	894,366	0.5%
LIABILITIES				
Total Deposits	163,080,048	161,587,022	1,493,026	0.9%
Total Equity Capital	16,011,255	17,668,919	(1,657,664)	-9.4%

OPERATING RATIOS	12/31/2022	12/31/2021	BP CHANGE
Equity Capital/Assets	8.46%	9.38%	-0.92
Tangible Equity Capital/Assets	7.70%	8.69%	-0.99
Capital and Allowance for Loan Losses/Assets	9.14%	10.04%	-0.90
Total Loans/Assets	66.47%	59.63%	6.84
Past Due and Nonaccrual Loans/Total Loans	0.56%	0.60%	-0.04
Allowance for Loan Losses/Total Loans	1.12%	1.22%	-0.10
Average Net Interest Margin	3.49%	3.47%	0.02
Return on Assets	1.14%	1.27%	-0.13

NOTES:

2021 and 2022 numbers do not include three nondeposit trust companies.

BP = Basis Point

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF DECEMBER 31, 2022**

MILLIONS OF DOLLARS	12/31/2022			12/31/2021	PERCENT CHANGE
	199 STATE BANKS	6 NATIONAL BANKS	205 ALL BANKS	212 ALL BANKS	
ASSETS					
Cash and Due from Banks	8,090	1,914	10,004	30,868	-67.6%
Investment Securities	46,098	13,519	59,617	60,546	-1.5%
Total Loans and Leases	125,781	23,535	149,316	131,683	13.4%
Less: Reserves	1,408	227	1,635	1,606	1.8%
Federal Funds Sold	1,491	961	2,452	3,659	-33.0%
Fixed Assets	2,455	257	2,712	2,582	5.0%
Other Real Estate	70	0	70	82	-14.6%
Intangible Assets	1,559	264	1,823	1,596	14.2%
Other assets	5,093	1,549	6,642	4,679	42.0%
TOTAL ASSETS	\$189,229	\$41,772	\$231,001	\$234,089	-1.3%
LIABILITIES					
Total Deposits	163,080	35,752	198,832	200,145	-0.7%
Deposits over \$250M	5,191	687	5,878	4,814	22.1%
Brokered Deposits	3,355	147	3,502	2,296	52.5%
Federal Funds Purchased	5,483	2,235	7,718	8,951	-13.8%
Other liabilities	4,655	625	5,280	3,837	37.6%
Total Equity Capital	16,011	3,160	19,171	21,156	-9.4%
TOTAL LIABILITIES + EQUITY CAPITAL	\$189,229	\$41,772	\$231,001	\$234,089	-1.3%
EARNINGS					
Interest Income	6,599	1,264	7,863	6,435	22.2%
Interest Expense	727	223	950	392	142.3%
Net Interest Income	5,873	1,041	6,914	6,043	14.4%
Provision for Loan Losses	115	40	155	38	307.9%
Net Income	2,586	438	3,024	2,825	7.0%
Cash Dividends	1,406	70	1,476	1,462	1.0%
Net Loan Losses	58	48	106	115	-7.8%