



DIVISION OF FINANCE

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Mick Campbell  
Commissioner

June 26, 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 March 31, 2023, 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 204 to 197. During the past twelve months, seven banks merged into other Missouri chartered banks.

Assets in state-chartered banks totaled \$191.9 billion on March 31, 2023, an increase of 1.7 percent from one year earlier. Deposits were \$163.5 billion and total loans were \$128.1 billion on March 31, 2023, a decrease of 0.3 percent and an increase of 12.0 percent respectively, from one year earlier.

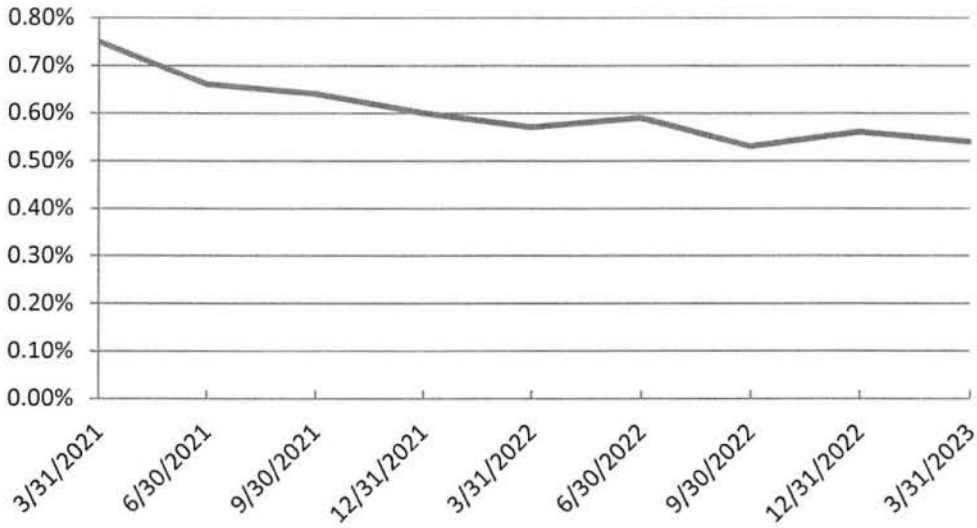
The overall condition of Missouri state-chartered banks remains strong. The attached graphs illustrate improvement in several component areas. Asset quality remains strong, with the past due ratio low and manageable at 0.54 percent. The state average return on average assets remains strong at 1.18 percent.

Capital remains strong. The average Tier 1 Capital Leverage ratio is 10.42 percent, which is above the national average of 9.15 percent.

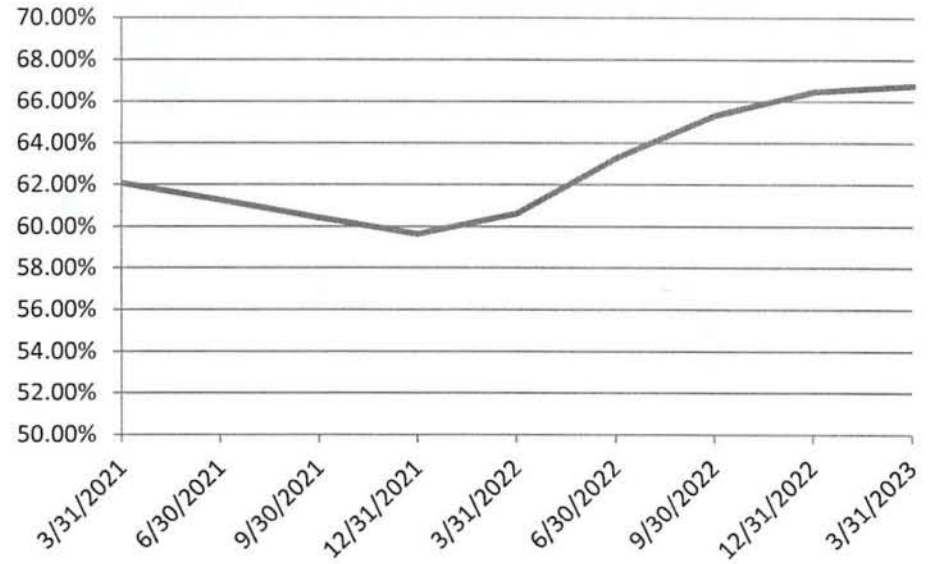
A handwritten signature in blue ink, appearing to read "Mick Campbell".

Mick Campbell  
Commissioner of Finance

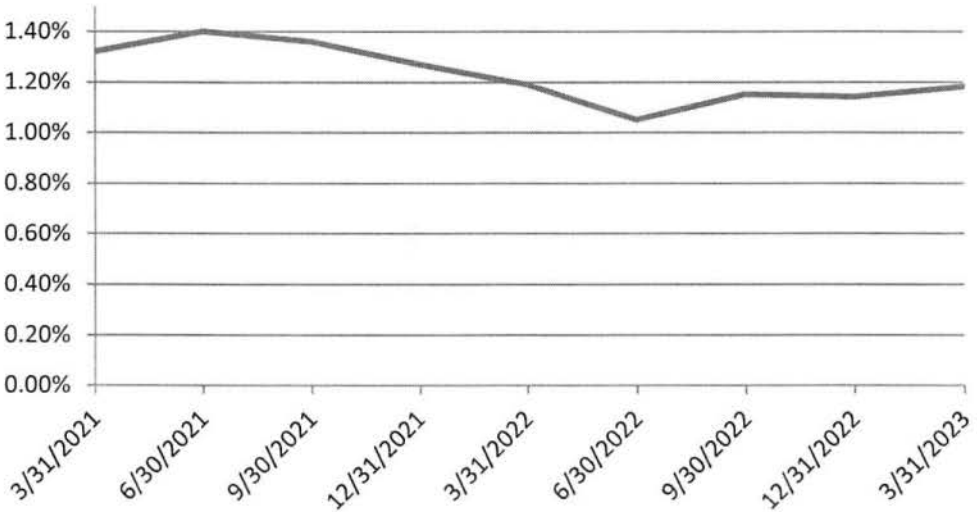
**PAST DUE LOANS TO TOTAL LOANS**



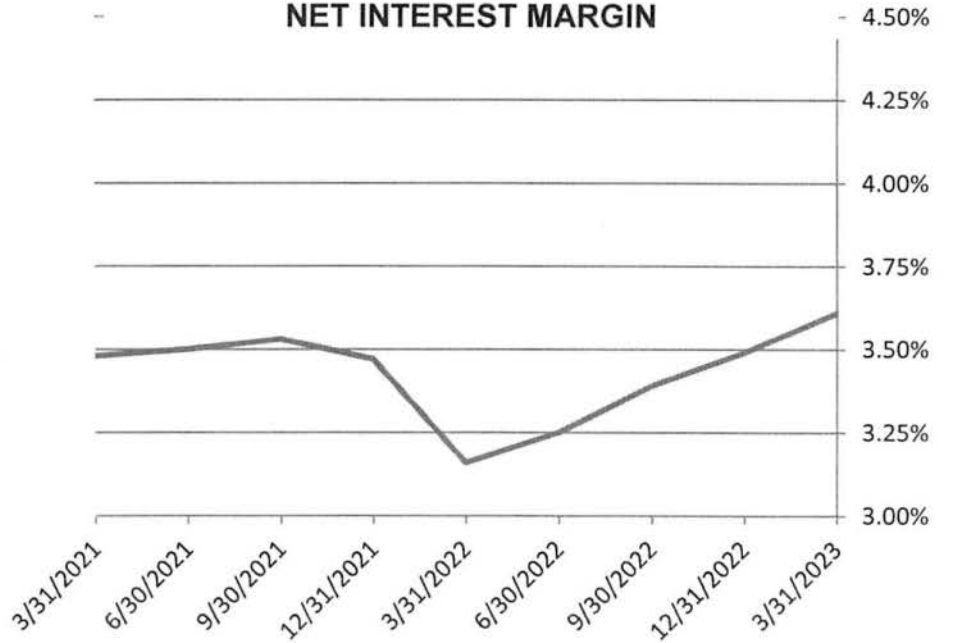
**Loans/Assets**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF MARCH 31, 2023**

THOUSANDS OF DOLLARS	197 BANKS 3/31/2023	204 BANKS 3/31/2022	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$128,116,456	\$114,404,963	\$13,711,493	12.0%
Allowance for Loan Losses	1,446,138	1,354,697	91,441	6.7%
Total Assets	191,902,638	188,764,507	3,138,131	1.7%
<b>LIABILITIES</b>				
Total Deposits	163,508,364	164,043,901	(535,537)	-0.3%
Total Equity Capital	16,652,955	16,523,213	129,742	0.8%

OPERATING RATIOS	3/31/2023	3/31/2022	BP CHANGE
Equity Capital/Assets	8.68%	8.75%	-0.07
Tangible Equity Capital/Assets	7.92%	8.04%	-0.12
Capital and Allowance for Loan Losses/Assets	9.36%	9.40%	-0.04
Average Tier 1 Capital Leverage	10.42%	9.93%	0.49
Total Loans/Assets	66.76%	60.61%	6.15
Past Due and Nonaccrual Loans/Total Loans	0.54%	0.57%	-0.03
Allowance for Loan Losses/Total Loans	1.13%	1.18%	-0.05
Average Net Interest Margin	3.61%	3.16%	0.45
Return on Assets	1.18%	1.19%	-0.01

**NOTES:**

BP = basis point

The above information does not include the three nondeposit trust companies

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF MARCH 31, 2023**

MILLIONS OF DOLLARS	3/31/2023			3/31/2022	PERCENT CHANGE
	197 STATE BANKS	6 NATIONAL BANKS	203 ALL BANKS	210 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	9,948	3,875	13,823	24,148	-42.8%
Investment Securities	44,903	13,415	58,318	62,133	-6.1%
Total Loans and Leases	128,116	24,345	152,461	134,396	13.4%
Less: Reserves	1,446	243	1,689	1,571	7.5%
Federal Funds Sold	1,259	375	1,634	3,824	-57.3%
Fixed Assets	2,509	261	2,770	2,627	5.4%
Other Real Estate	70	0	70	73	-4.1%
Intangible Assets	1,577	261	1,838	1,641	12.0%
Other assets	4,967	1,633	6,600	5,176	27.5%
<b>TOTAL ASSETS</b>	<b>\$191,903</b>	<b>\$43,922</b>	<b>\$235,825</b>	<b>\$232,447</b>	<b>1.5%</b>
<b>LIABILITIES</b>					
Total Deposits	163,508	35,063	198,571	201,391	-1.4%
Deposits over 250M	6,769	1,200	7,969	4,194	90.0%
Brokered Deposits	5,360	1,393	6,753	2,329	190.0%
Federal Funds Purchased	4,864	2,174	7,038	7,820	-10.0%
Other liabilities	6,878	3,335	10,213	3,646	180.1%
Total Equity Capital	16,653	3,350	20,003	19,590	2.1%
<b>TOTAL LIABILITIES</b>	<b>\$191,903</b>	<b>\$43,922</b>	<b>\$235,825</b>	<b>\$232,447</b>	<b>1.5%</b>
<b>EARNINGS</b>					
Interest Income	2,171	448	2,619	1,617	62.0%
Interest Expense	538	172	710	84	745.2%
Net Interest Income	1,633	276	1,909	1,533	24.5%
Provision for Loan Losses	42	25	67	-6	-1216.7%
Net Income	708	106	814	674	20.8%
Cash Dividends	623	0	623	307	102.9%
Net Loan Losses	10	5	15	23	-34.8%