



DIVISION OF FINANCE

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Mick Campbell
Acting Commissioner

June 6, 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 March 31, 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 223 to 205. In that time, 18 banks merged into other institutions, one non-deposit trust company merged into a bank, and one nationally chartered bank converted to a Missouri state charter.

Assets in state-chartered banks totaled \$188.8 billion on March 31, 2022, an increase of 9.2 percent from one year earlier. Deposits were \$164.0 billion and total loans were \$114.4 billion on March 31, 2022, an increase of 12.0 and 6.7 percent respectively, from a year ago.

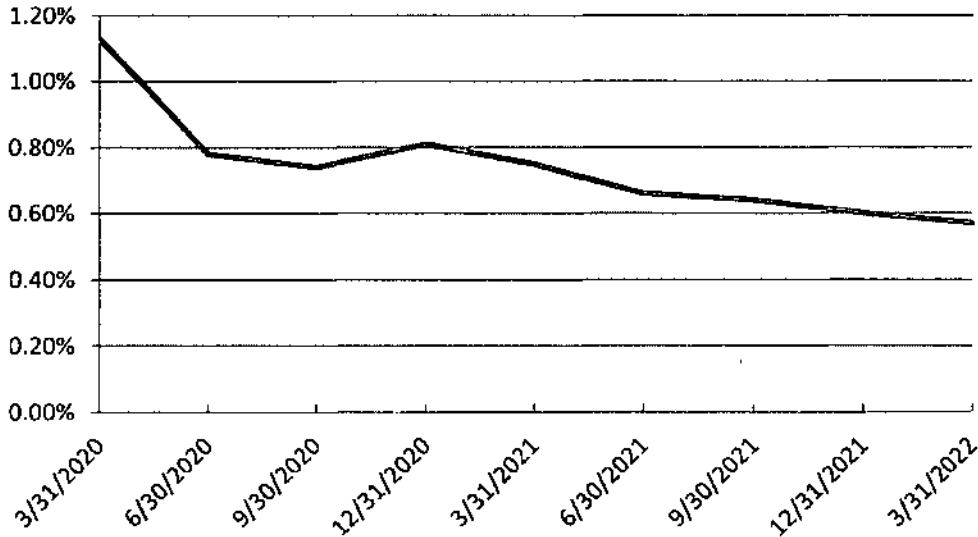
The overall condition of Missouri state-chartered banks remains strong. As the attached graphs indicate, asset quality remains stable, with the past due ratio at a manageable 0.57 percent. Despite a declining trend, return on assets remains strong at 1.19 percent.

The Tier 1 Leverage Capital ratio has declined to 8.04 percent, compared to the national average of 8.67 percent, but remains adequate and a sign of overall strength of Missouri state chartered banks.

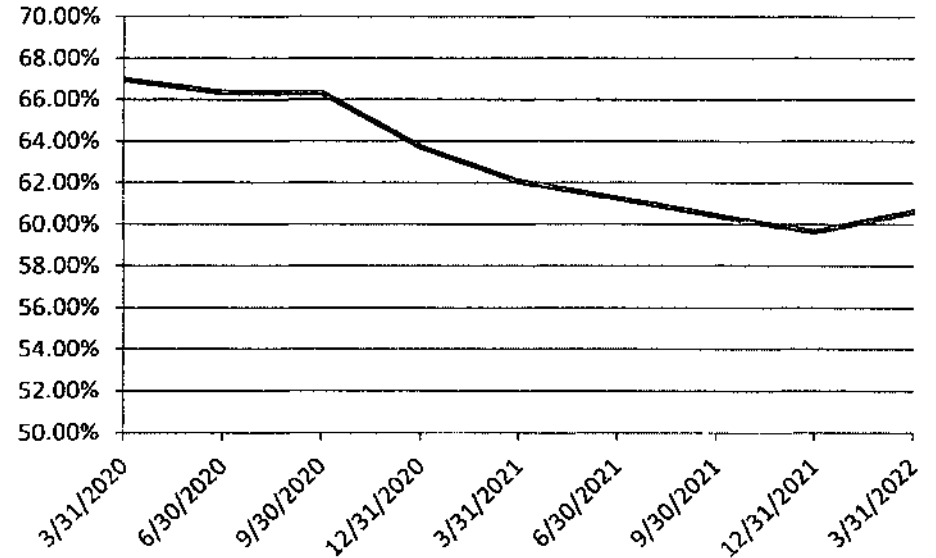
A handwritten signature in blue ink, appearing to read "Mick Campbell", written over a horizontal line.

Mick Campbell
Acting Commissioner of Finance

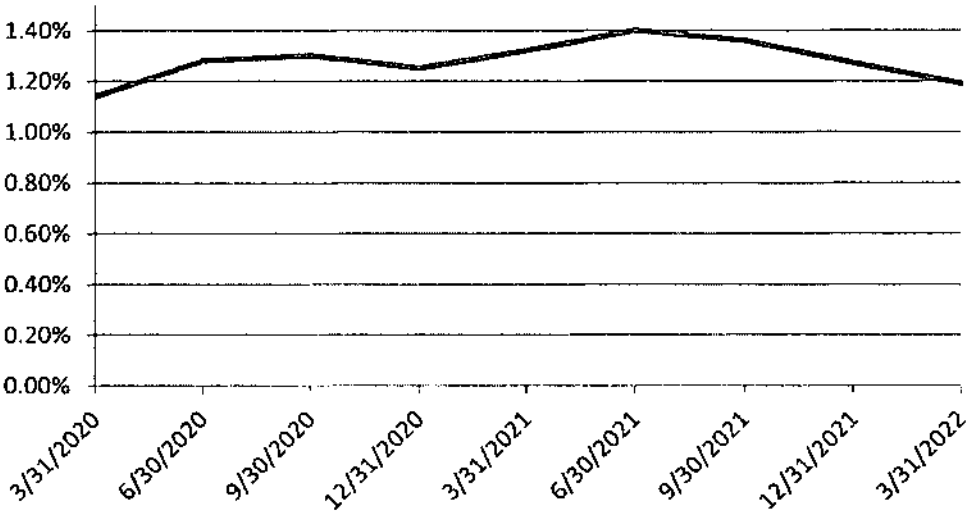
PAST DUE LOANS TO TOTAL LOANS



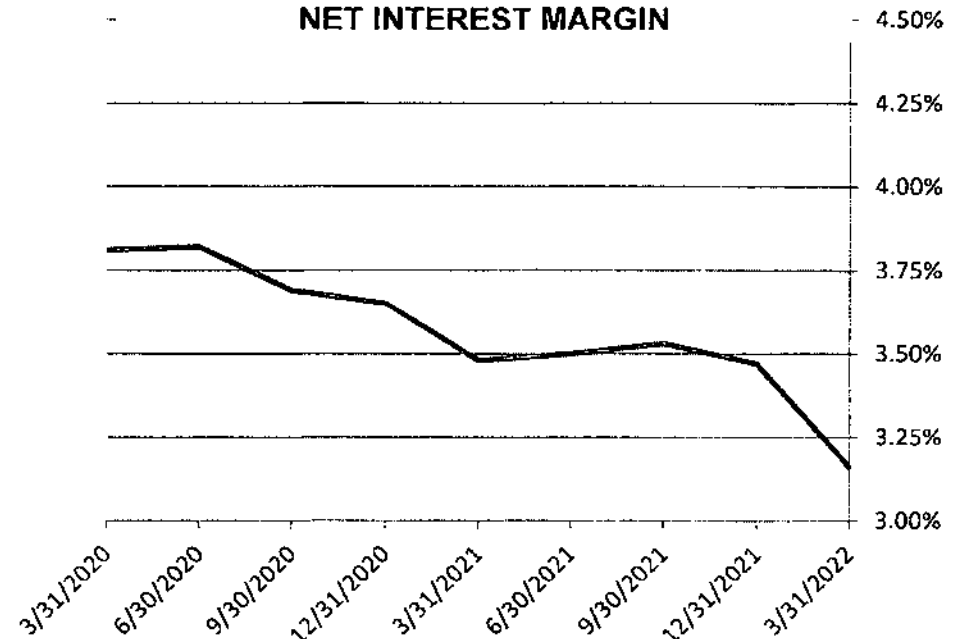
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



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

THOUSANDS OF DOLLARS	205 BANKS 3/31/2022	223 BANKS 3/31/2021	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$114,404,963	\$107,247,973	\$7,156,990	6.7%
Allowance for Loan Losses	1,354,697	1,416,709	(62,012)	-4.4%
Total Assets	188,764,507	172,783,662	15,980,845	9.2%
LIABILITIES				
Total Deposits	164,043,901	146,497,670	17,546,231	12.0%
Total Equity Capital	16,523,213	16,447,087	76,126	0.5%

OPERATING RATIOS	3/31/2022	3/31/2021	CHANGE
Equity Capital/Assets	8.75%	9.52%	-0.77%
Tangible Equity Capital/Assets	8.04%	8.87%	-0.83%
Capital and Allowance for Loan Losses/Assets	9.40%	10.25%	-0.85%
Total Loans/Assets	60.61%	62.07%	-1.46%
Past Due and Nonaccrual Loans/Total Loans	0.57%	0.75%	-0.18%
Allowance for Loan Losses/Total Loans	1.18%	1.32%	-0.14%
Average Net Interest Margin	3.16%	3.48%	-0.32%
Return on Assets	1.19%	1.32%	-0.13%

NOTES:

2021 does not include four nondeposit trust companies.
2022 does not include three nondeposit trust companies

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

MILLIONS OF DOLLARS	3/31/2022			3/31/2021	PERCENT CHANGE
	205 STATE BANKS	6 NATIONAL BANKS	211 ALL BANKS	230 ALL BANKS	
ASSETS					
Cash and Due from Banks	17,134	7,014	24,148	23,073	4.7%
Investment Securities	48,258	13,875	62,133	50,691	22.6%
Total Loans and Leases	114,405	19,991	134,396	126,053	6.6%
Less: Reserves	1,355	216	1,571	1,664	-5.6%
Federal Funds Sold	2,500	1,324	3,824	3,713	3.0%
Fixed Assets	2,371	256	2,627	2,557	2.7%
Other Real Estate	73	0	73	126	-42.1%
Intangible Assets	1,467	174	1,641	1,400	17.2%
Other assets	3,912	1,264	5,176	4,789	8.1%
TOTAL ASSETS	\$188,765	\$43,682	\$232,447	\$210,738	10.3%
LIABILITIES					
Total Deposits	164,044	37,347	201,391	177,963	13.2%
Deposits over 250M	3,891	303	4,194	5,026	-16.6%
Brokered Deposits	2,249	80	2,329	3,094	-24.7%
Federal Funds Purchased	4,962	2,858	7,820	7,793	0.3%
Other liabilities	3,236	410	3,646	5,222	-30.2%
Total Equity Capital	16,523	3,067	19,590	19,760	-0.9%
TOTAL LIABILITIES	\$188,765	\$43,682	\$232,447	\$210,738	10.3%
EARNINGS					
Interest Income	1,367	250	1,617	1,563	3.5%
Interest Expense	74	10	84	111	-24.3%
Net Interest Income	1,293	240	1,533	1,452	5.6%
Provision for Loan Losses	0	-6	-6	14	-142.9%
Net Income	563	111	674	685	-1.6%
Cash Dividends	282	25	307	370	-17.0%
Net Loan Losses	10	13	23	27	-14.8%