



DIVISION OF FINANCE

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Mick Campbell  
Commissioner

August 29, 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 June 30, 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 \$193.1 billion on June 30, 2023, an increase of 3.1 percent from one year earlier. Deposits were \$163.8 billion and total loans were \$130.5 billion on June 30, 2023, an increase of 0.3 percent and 10.1 percent respectively, from one year earlier.

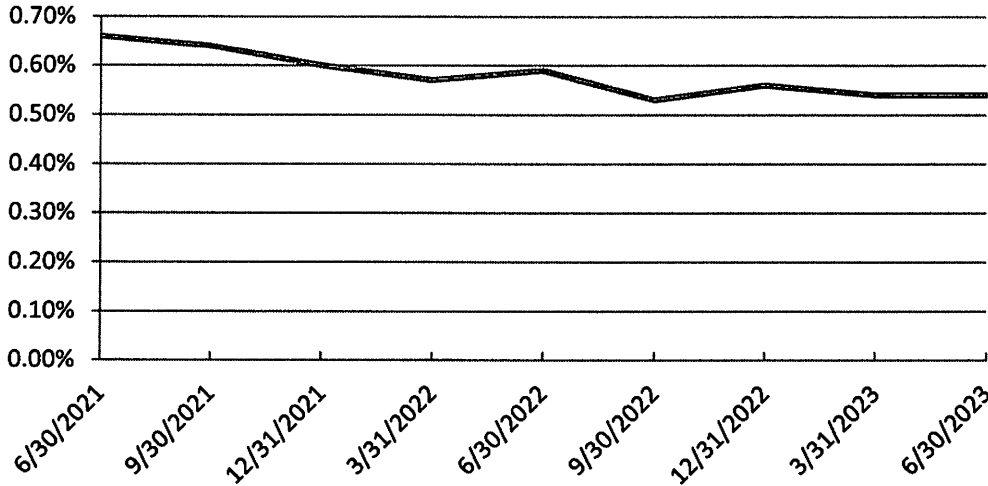
The overall condition of Missouri state-chartered banks remains strong. The attached graphs highlight several key component areas. Specifically, asset quality remains strong, with the past due ratio low and manageable at 0.54 percent. The state average return on average assets also remains strong, at 1.19 percent.

Capital remains strong. The average Tier 1 Capital Leverage ratio is 10.58 percent, which is above the national average of 9.10 percent.

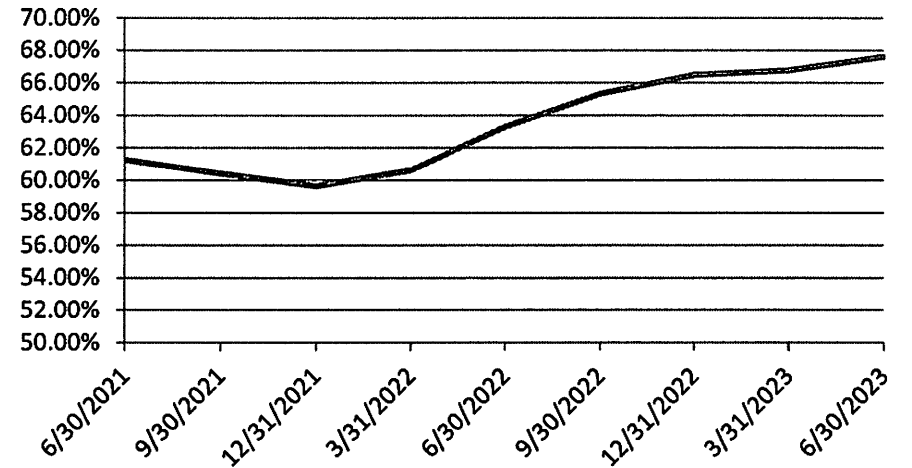
A handwritten signature in blue ink, appearing to read "Mick Campbell".

Mick Campbell  
Commissioner of Finance

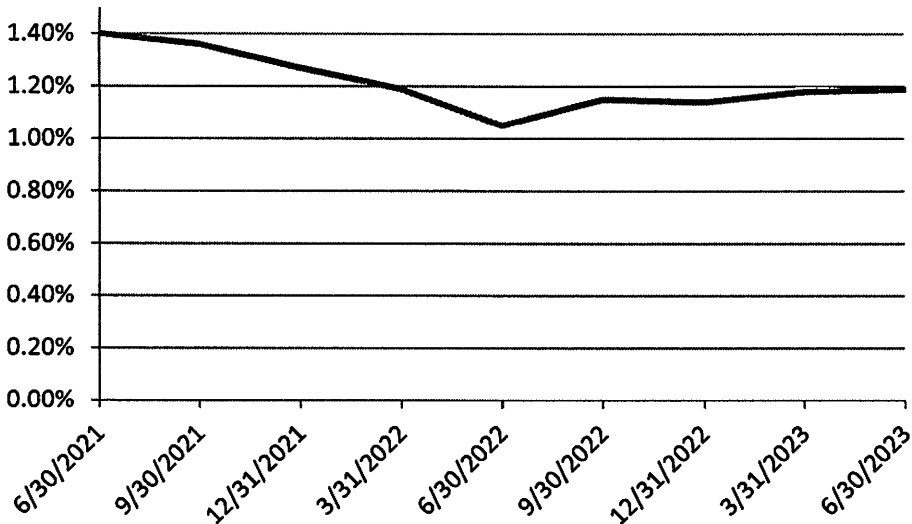
**PAST DUE LOANS TO TOTAL LOANS**



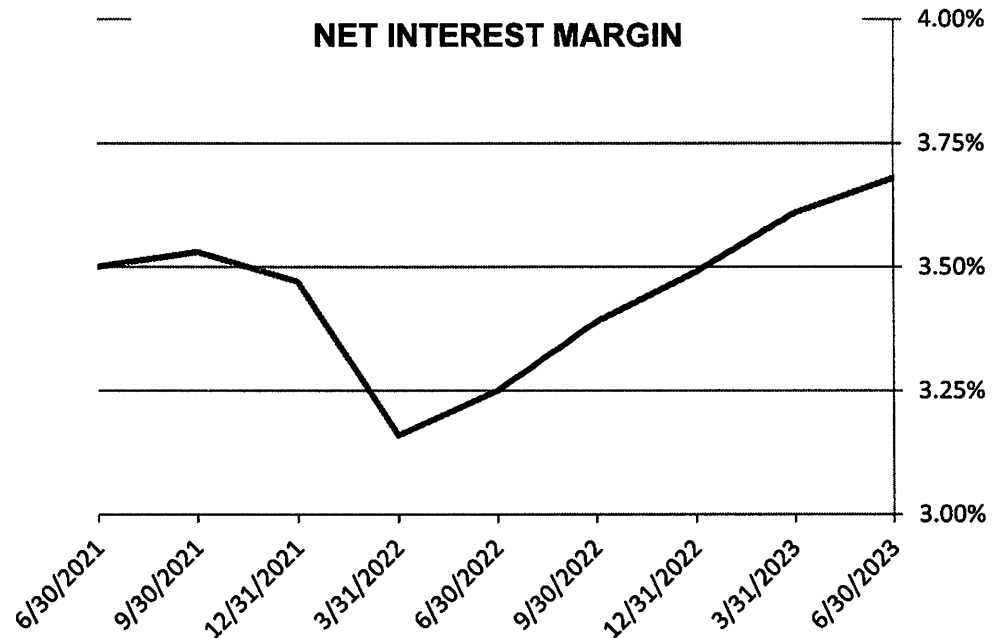
**Loans/Assets**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF JUNE 30, 2023**

THOUSANDS OF DOLLARS	197 BANKS 6/30/2023	204 BANKS 6/30/2022	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$130,508,603	\$118,503,751	\$12,004,852	10.1%
Allowance for Loan Losses	1,462,632	1,379,680	82,952	6.0%
Total Assets	193,076,342	187,248,375	5,827,967	3.1%
<b>LIABILITIES</b>				
Total Deposits	163,795,998	163,230,674	565,324	0.3%
Total Equity Capital	16,623,686	15,838,194	785,492	5.0%

OPERATING RATIOS	6/30/2023	6/30/2022	BP CHANGE
Equity Capital/Assets	8.61%	8.46%	0.15
Tangible Equity Capital/Assets	7.86%	7.71%	0.15
Capital and Allowance for Loan Losses/Assets	9.30%	9.13%	0.17
Average Tier 1 Capital Leverage	10.58%	9.59%	0.99
Total Loans/Assets	67.59%	63.29%	4.30
Past Due and Nonaccrual Loans/Total Loans	0.54%	0.59%	-0.05
Allowance for Loan Losses/Total Loans	1.12%	1.16%	-0.04
Average Net Interest Margin	3.68%	3.25%	0.43
Return on Assets	1.19%	1.05%	0.14

**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 JUNE 30, 2023**

MILLIONS OF DOLLARS	6/30/2023			6/30/2022	PERCENT CHANGE
	197 STATE BANKS	6 NATIONAL BANKS	203 ALL BANKS	210 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	10,015	4,058	14,073	13,924	1.1%
Investment Securities	43,118	13,121	56,239	62,505	-10.0%
Total Loans and Leases	130,509	25,067	155,576	139,791	11.3%
Less: Reserves	1,463	256	1,719	1,582	8.7%
Federal Funds Sold	1,265	336	1,601	3,025	-47.1%
Fixed Assets	2,561	262	2,823	2,636	7.1%
Other Real Estate	73	0	73	84	-13.1%
Intangible Assets	1,580	260	1,840	1,687	9.1%
Other assets	5,418	1,719	7,137	5,748	24.2%
<b>TOTAL ASSETS</b>	<b>\$193,076</b>	<b>\$44,567</b>	<b>\$237,643</b>	<b>\$227,818</b>	<b>4.3%</b>
<b>LIABILITIES</b>					
Total Deposits	163,796	36,670	200,466	197,763	1.4%
Deposits over 250M	7,847	726	8,573	4,193	104.5%
Brokered Deposits	6,500	2,250	8,750	2,612	235.0%
Federal Funds Purchased	4,990	2,060	7,050	7,273	-3.1%
Other liabilities	7,666	2,468	10,134	4,056	149.9%
Total Equity Capital	16,624	3,369	19,993	18,726	6.8%
<b>TOTAL LIABILITIES</b>	<b>\$193,076</b>	<b>\$44,567</b>	<b>\$237,643</b>	<b>\$227,818</b>	<b>4.3%</b>
<b>EARNINGS</b>					
Interest Income	4,521	952	5,473	3,387	61.6%
Interest Expense	1,268	417	1,685	198	751.0%
Net Interest Income	3,253	535	3,788	3,189	18.8%
Provision for Loan Losses	83	37	120	46	160.9%
Net Income	1,403	206	1,609	1,372	17.3%
Cash Dividends	1,109	18	1,127	677	66.5%
Net Loan Losses	31	5	36	58	-37.9%