



DIVISION OF FINANCE

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Mick Campbell  
Commissioner

December 11, 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 September 30, 2023, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well.

During the previous twelve months, the number of state-chartered banks declined from 204 to 197 with seven banks merged into other Missouri chartered banks.

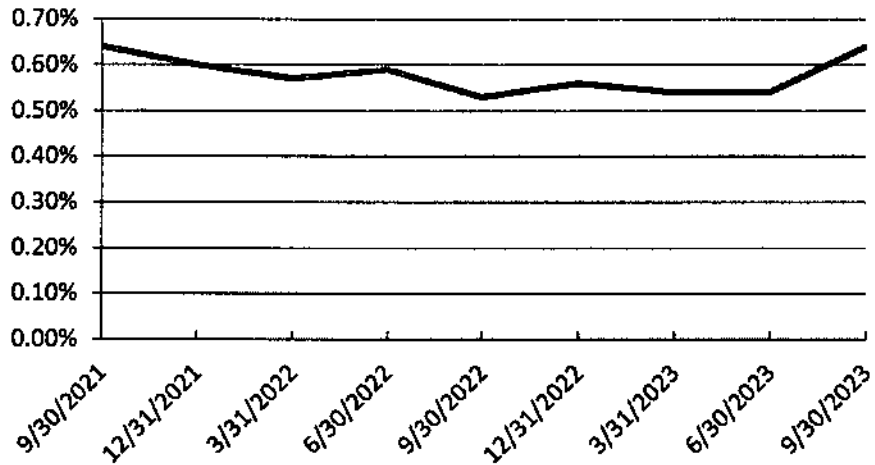
Assets in state-chartered banks totaled \$192.9 billion on September 30, 2023, an increase of 2.6 percent from one year earlier. Deposits were \$164.5 billion and total loans were \$132.1 billion on September 30, 2023, an increase of 0.4 percent and 7.5 percent respectively, from one year earlier.

The overall condition of Missouri state-chartered banks remains strong. The average Tier 1 Capital Leverage ratio is 10.68 percent, which is above the national average of 9.26 percent. Asset quality remains strong, with the past due ratio remaining historically low and manageable at 0.64 percent. The state average return on average assets remains robust at 1.21 percent. The attached graphs illustrate several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

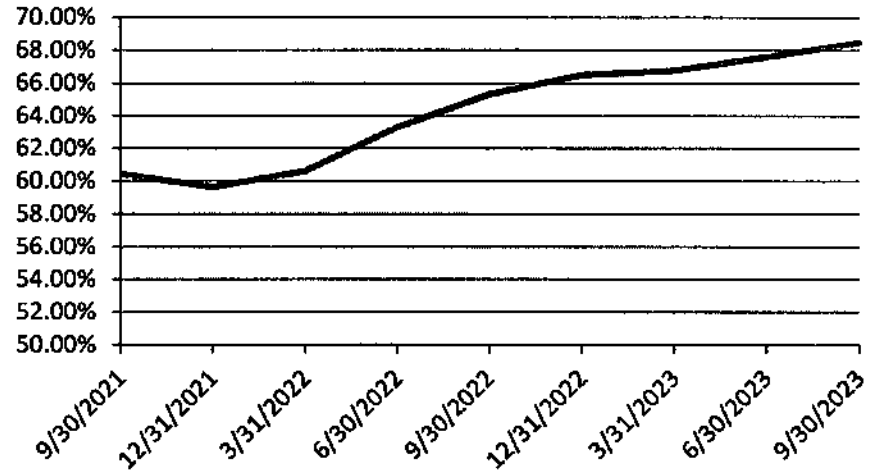
A handwritten signature in blue ink, appearing to read "Mick Campbell".

Mick Campbell  
Commissioner of Finance

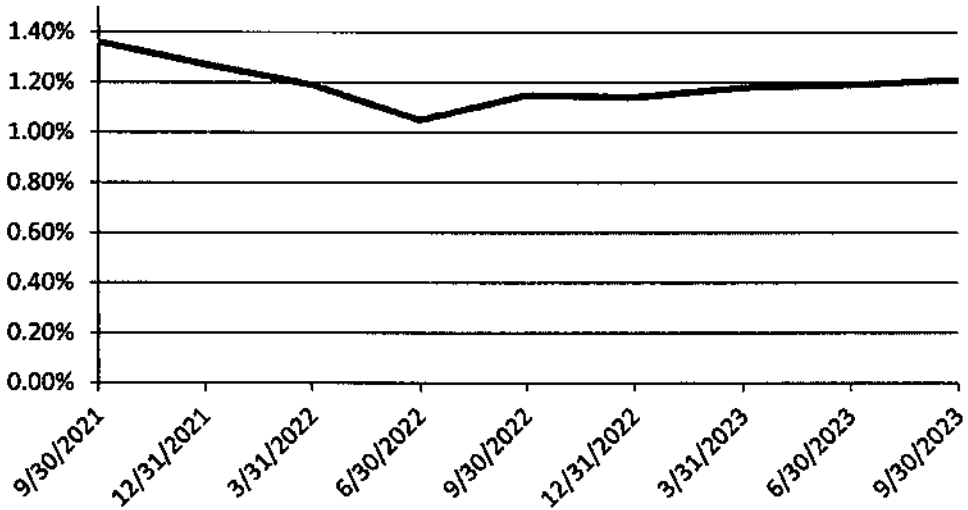
**PAST DUE LOANS TO TOTAL LOANS**



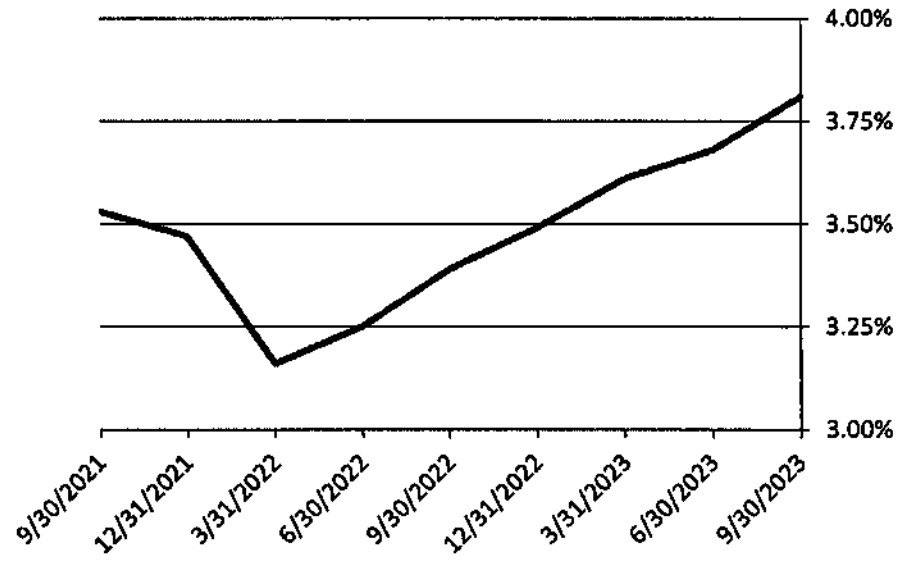
**Loans/Assets**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



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

THOUSANDS OF DOLLARS	197 BANKS 9/30/2023	204 BANKS 9/30/2022	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	132,121,618	122,872,652	9,248,966	7.5%
Allowance for Loan Losses	1,488,333	1,395,026	93,307	6.7%
Total Assets	192,940,415	188,128,125	4,812,290	2.6%
<b>LIABILITIES</b>				
Total Deposits	164,509,994	163,881,053	628,941	0.4%
Total Equity Capital	16,467,158	15,337,742	1,129,416	7.4%

OPERATING RATIOS	9/30/2023	9/30/2022	BP CHANGE
Equity Capital/Assets	8.53%	8.15%	0.38
Tangible Equity Capital/Assets	7.78%	7.40%	0.38
Capital and Allowance for Loan Losses/Assets	9.23%	8.83%	0.40
Average Tier 1 Capital Leverage	10.68%	10.39%	0.29
Total Loans/Assets	68.48%	65.31%	3.17
Past Due and Nonaccrual Loans/Total Loans	0.64%	0.53%	0.11
Allowance for Loan Losses/Total Loans	1.13%	1.14%	-0.01
Average Net Interest Margin	3.81%	3.39%	0.42
Return on Assets	1.21%	1.15%	0.06

**NOTES:**

2022 and 2023 do not include three nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF SEPTEMBER 30, 2023**

MILLIONS OF DOLLARS	9/30/2023			9/30/2022	PERCENT CHANGE
	197 STATE BANKS	6 NATIONAL BANKS	203 ALL BANKS	210 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	10,273	4,251	14,524	11,776	23.3%
Investment Securities	41,490	12,688	54,178	60,195	-10.0%
Total Loans and Leases	132,122	25,598	157,720	145,175	8.6%
Less: Reserves	1,488	257	1,745	1,616	8.0%
Federal Funds Sold	835	257	1,092	2,340	-53.3%
Fixed Assets	2,605	264	2,869	2,644	8.5%
Other Real Estate	85	0	85	76	11.8%
Intangible Assets	1,582	268	1,850	1,713	8.0%
Other assets	5,436	1,843	7,279	6,505	11.9%
<b>TOTAL ASSETS</b>	<b>\$192,940</b>	<b>\$44,912</b>	<b>\$237,852</b>	<b>\$228,808</b>	<b>4.0%</b>
<b>LIABILITIES</b>					
Total Deposits	164,510	36,701	201,211	198,712	1.3%
Deposits over \$250M	8,549	753	9,302	5,002	86.0%
Brokered Deposits	5,917	2,313	8,230	4,536	81.4%
Federal Funds Purchased	4,678	1,767	6,445	7,002	-8.0%
Other liabilities	7,285	3,115	10,400	4,812	116.1%
Total Equity Capital	16,467	3,329	19,796	18,282	8.3%
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>\$192,940</b>	<b>\$44,912</b>	<b>\$237,852</b>	<b>\$228,808</b>	<b>4.0%</b>
<b>EARNINGS</b>					
Interest Income	7,000	1,470	8,470	5,427	56.1%
Interest Expense	2,125	678	2,803	460	509.3%
Net Interest Income	4,875	792	5,667	4,967	14.1%
Provision for Loan Losses	148	44	192	108	77.8%
Net Income	2,075	313	2,388	2,168	10.1%
Cash Dividends	1,503	43	1,546	956	61.7%
Net Loan Losses	65	11	76	79	-3.8%