

Governor Mike Kehoe  
State of Missouri

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Commissioner of Finance



DIVISION OF FINANCE

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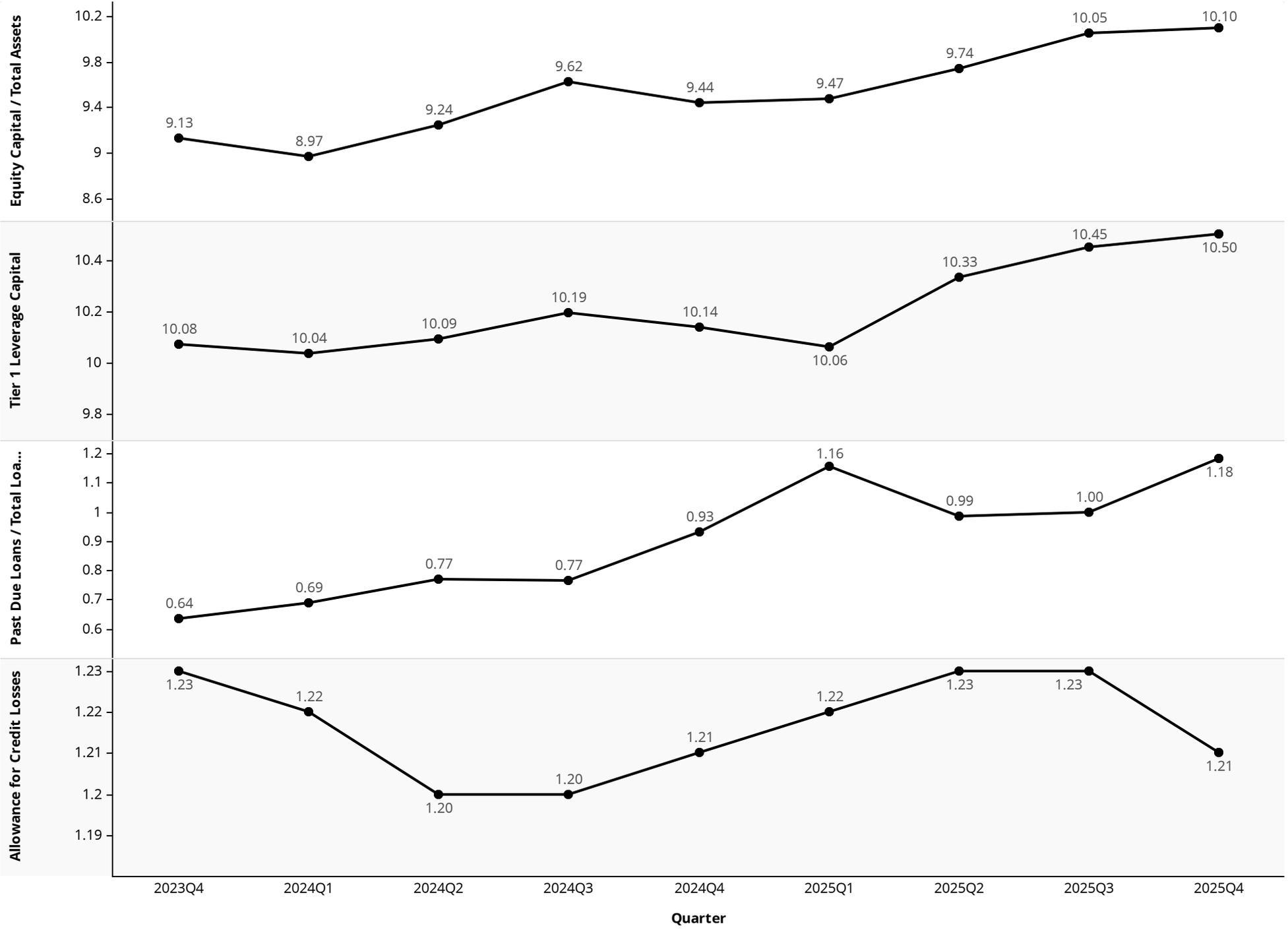
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of December 31, 2025, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the fourth quarter, the number of state-chartered banks declined from 191 to 188, as three banks merged into other institutions.

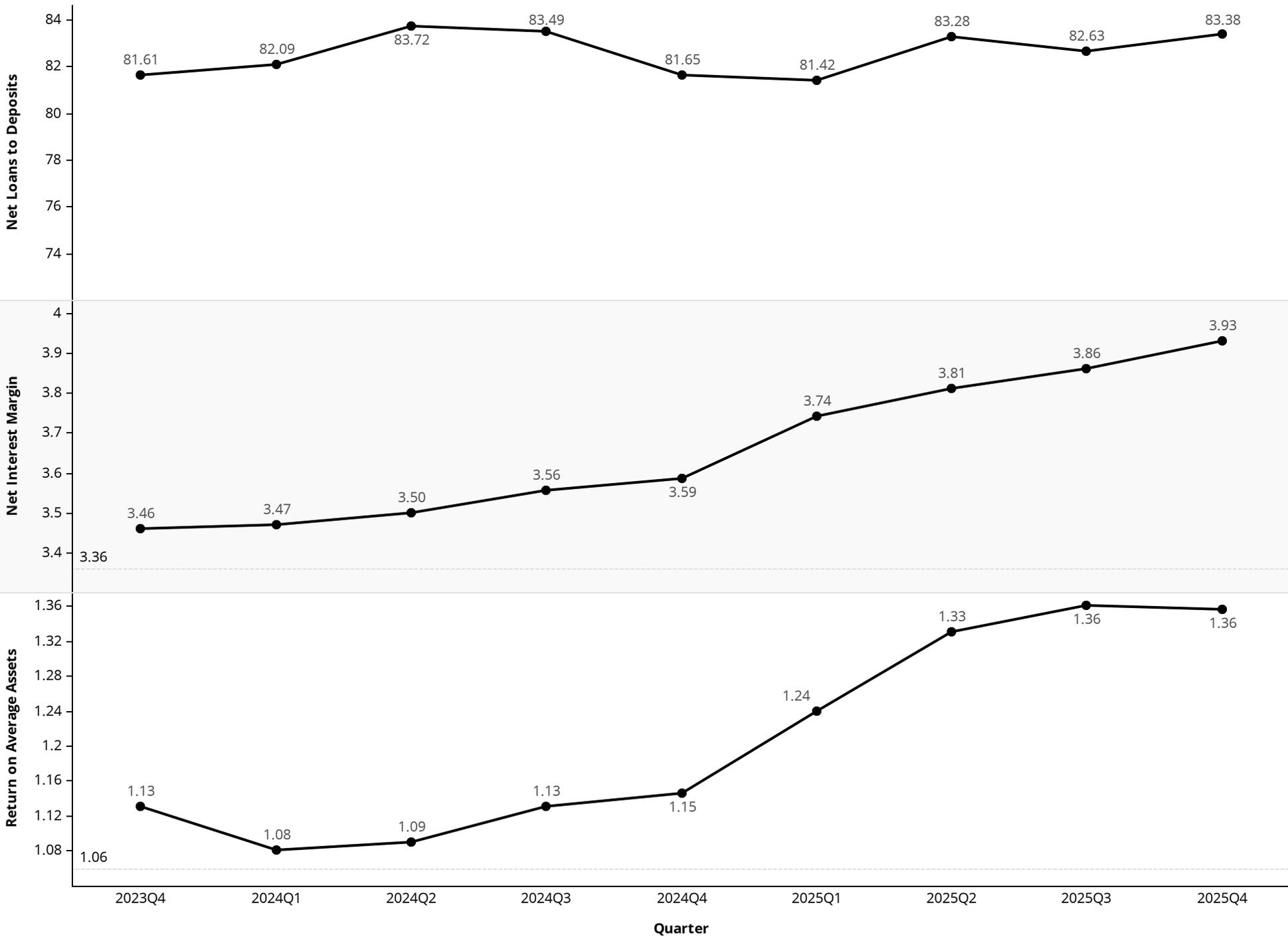
Assets in state-chartered banks totaled \$214.4 billion on December 31, 2025, an increase of 4.5 percent from one year earlier. Deposits were \$182.1 billion and total loans were \$146.9 billion on December 31, 2025, as both increased 4.1 percent from one year earlier.

The overall condition of Missouri state-chartered banks remains strong. The median Tier 1 Leverage Capital ratio increased to 10.50 percent. Asset quality remains strong. The median past due ratio remains low at 1.18 percent. The state median return on average assets remains strong at 1.36 percent. The attached graphs illustrate several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

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**COMPARATIVE STATEMENT OF CONDITION**  
**STATE-CHARTERED BANKS AND TRUST COMPANIES IN MISSOURI**  
**AS OF DECEMBER 31, 2025**

ASSETS	188 BANKS 12/31/2025	192 BANKS 12/31/2024	INCREASE DECREASE ( )	PERCENT CHANGE
Total Loans and Leases	146,966	141,162	5,804	4.1%
Less: Allowance for Credit Losses on Loans and Leases	1,649	1,572	77	4.9%
Loans and Leases (net)	145,317	139,590	5,727	4.1%
Interest-Bearing Balances	12,772	10,808	1,964	18.2%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,485	1,250	235	18.8%
Trading Account Assets	60	83	(23)	-27.7%
Securities:				
Held-to-Maturity (at Amortized Cost)	9,519	10,175	(656)	-6.4%
Available-for-Sale (at Fair Value)	31,934	30,654	1,280	4.2%
Equity Securities with readily determinable FV not held for trading	56	60	(4)	-6.7%
<b>Total Earning Assets</b>	<b>201,143</b>	<b>192,620</b>	<b>8,523</b>	<b>4.4%</b>
Cash and Noninterest-Bearing Balances	2,750	2,738	12	0.4%
Premises and Fixed Assets	2,839	2,762	77	2.8%
Other Real Estate Owned	171	77	94	122.1%
Direct and indirect investments in real estate ventures	133	119	14	11.8%
Intangible Assets	1,606	1,565	41	2.6%
Other Assets	5,791	5,335	456	8.5%
<b>TOTAL ASSETS</b>	<b>214,433</b>	<b>205,216</b>	<b>9,217</b>	<b>4.5%</b>
<b>LIABILITIES</b>				
Deposits	182,149	174,914	7,235	4.1%
Deposits over \$250M	9,617	9,693	(76)	-0.8%
Brokered Deposits	7,321	6,701	620	9.3%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,922	4,643	279	6.0%
Other Borrowed Money	4,226	4,594	(368)	-8.0%
FHLB Advances	3,019	3,223	(204)	-6.3%
Other Borrowings	1,207	1,371	(164)	-12.0%
All Other Liabilities	2,050	2,100	(50)	-2.4%
<b>Total Liabilities</b>	<b>193,347</b>	<b>186,251</b>	<b>7,096</b>	<b>3.8%</b>
<b>EQUITY CAPITAL</b>				
Total Equity Capital	21,086	18,965	2,121	11.2%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>				
<b>Total Equity Capital</b>	<b>21,086</b>	<b>18,965</b>	<b>2,121</b>	<b>11.2%</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>214,433</b>	<b>205,216</b>	<b>9,217</b>	<b>4.5%</b>

**Footnotes:**

\*Millions of Dollars

\*Totals do not include nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION**  
**STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI**  
**AS OF DECEMBER 31, 2025**

	12/31/2025			12/31/2024	PERCENT CHANGE
	188 STATE BANKS	6 NATIONAL BANKS	194 ALL BANKS	198 ALL BANKS	
<b>ASSETS</b>					
Total Loans and Leases	146,966	42,124	189,090	169,962	11.3%
Less: Allowance for Credit Losses on Loans and Leases	1,649	461	2,110	1,871	12.8%
Loans and Leases (net)	145,317	41,663	186,980	168,091	11.2%
Interest-Bearing Balances	12,772	7,326	20,098	18,963	6.0%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,485	1,557	3,042	1,799	69.1%
Trading Account Assets	60	19	79	103	-23.3%
Securities:					
Held-to-Maturity (at Amortized Cost)	9,519	5,724	15,243	15,554	-2.0%
Available-for-Sale (at Fair Value)	31,934	14,417	46,351	39,087	18.6%
Equity Securities with readily determinable FV not held for trading	56	16	72	75	-4.0%
<b>Total Earning Assets</b>	<b>201,143</b>	<b>70,722</b>	<b>271,865</b>	<b>243,672</b>	<b>11.6%</b>
Cash and Noninterest-Bearing Balances	2,750	1,034	3,784	3,399	11.3%
Premises and Fixed Assets	2,839	458	3,297	3,042	8.4%
Other Real Estate Owned	171	5	176	79	122.8%
Direct and indirect investments in real estate ventures	133	-	133	119	11.8%
Intangible Assets	1,606	2,318	3,924	1,829	114.5%
Other Assets	5,791	2,948	8,739	7,471	17.0%
<b>TOTAL ASSETS</b>	<b>214,433</b>	<b>77,485</b>	<b>291,918</b>	<b>259,611</b>	<b>12.4%</b>
<b>LIABILITIES</b>					
Deposits	182,149	65,040	247,189	221,775	11.5%
Deposits over \$250M	9,617	2,206	11,823	11,220	5.4%
Brokered Deposits	7,321	1,215	8,536	8,503	0.4%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,922	3,327	8,249	7,261	13.6%
Other Borrowed Money	4,226	36	4,262	4,679	-8.9%
FHLB Advances	3,019	36	3,055	3,308	-7.6%
Other Borrowings	1,207	-	1,207	1,371	-12.0%
All Other Liabilities	2,050	931	2,981	2,920	2.1%
<b>Total Liabilities</b>	<b>193,347</b>	<b>69,334</b>	<b>262,681</b>	<b>236,635</b>	<b>11.0%</b>
<b>EQUITY CAPITAL</b>					
Total Equity Capital	21,086	8,151	29,237	22,976	27.3%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>					
<b>Total Equity Capital</b>	<b>21,086</b>	<b>8,151</b>	<b>29,237</b>	<b>22,976</b>	<b>27.3%</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>214,433</b>	<b>77,485</b>	<b>291,918</b>	<b>259,611</b>	<b>12.4%</b>

**Footnotes:**

\*Millions of Dollars

\*Totals do not include nondeposit trust companies.

**COMPARATIVE STATEMENT OF INCOME**  
**STATE AND NATIONAL BANKS AND TRUST COMPANIES IN MISSOURI**  
**AS OF DECEMBER 31, 2025**

	12/31/2025			12/31/2024	PERCENT CHANGE
	188 STATE BANKS	6 NATIONAL BANKS	194 ALL BANKS	198 ALL BANKS	
Interest Income	11,465	3,598	15,063	13,360	12.7%
Interest Expense	3,830	1,551	5,381	5,400	-0.4%
Net Interest Income	7,635	2,047	9,682	7,960	21.6%
Noninterest Income	1,914	661	2,575	2,310	11.5%
Noninterest Expense	5,248	1,643	6,891	5,922	16.4%
Provision for Credit Losses	398	169	567	314	80.6%
Gains (Losses) on Securities	(19)	(2)	(21)	(240)	-91.3%
Applicable Income Taxes	755	164	919	692	32.8%
Less: Net Income (Loss) Attributed to Minority Interests	-	-	-	-	-
<b>Net Income</b>	<b>3,129</b>	<b>730</b>	<b>3,859</b>	<b>3,102</b>	<b>24.4%</b>
Cash Dividends	1,867	120	1,987	1,883	5.5%
Net Loan Losses	326	94	420	203	106.9%

**Footnotes:**

**\*Millions of Dollars**

**\*Totals do not include nondeposit trust companies.**