

Governor Mike Kehoe  
State of Missouri

Mick Campbell  
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 March 31, 2026, 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 first quarter, the number of state-chartered banks declined from 188 to 184, as four banks merged into other institutions.

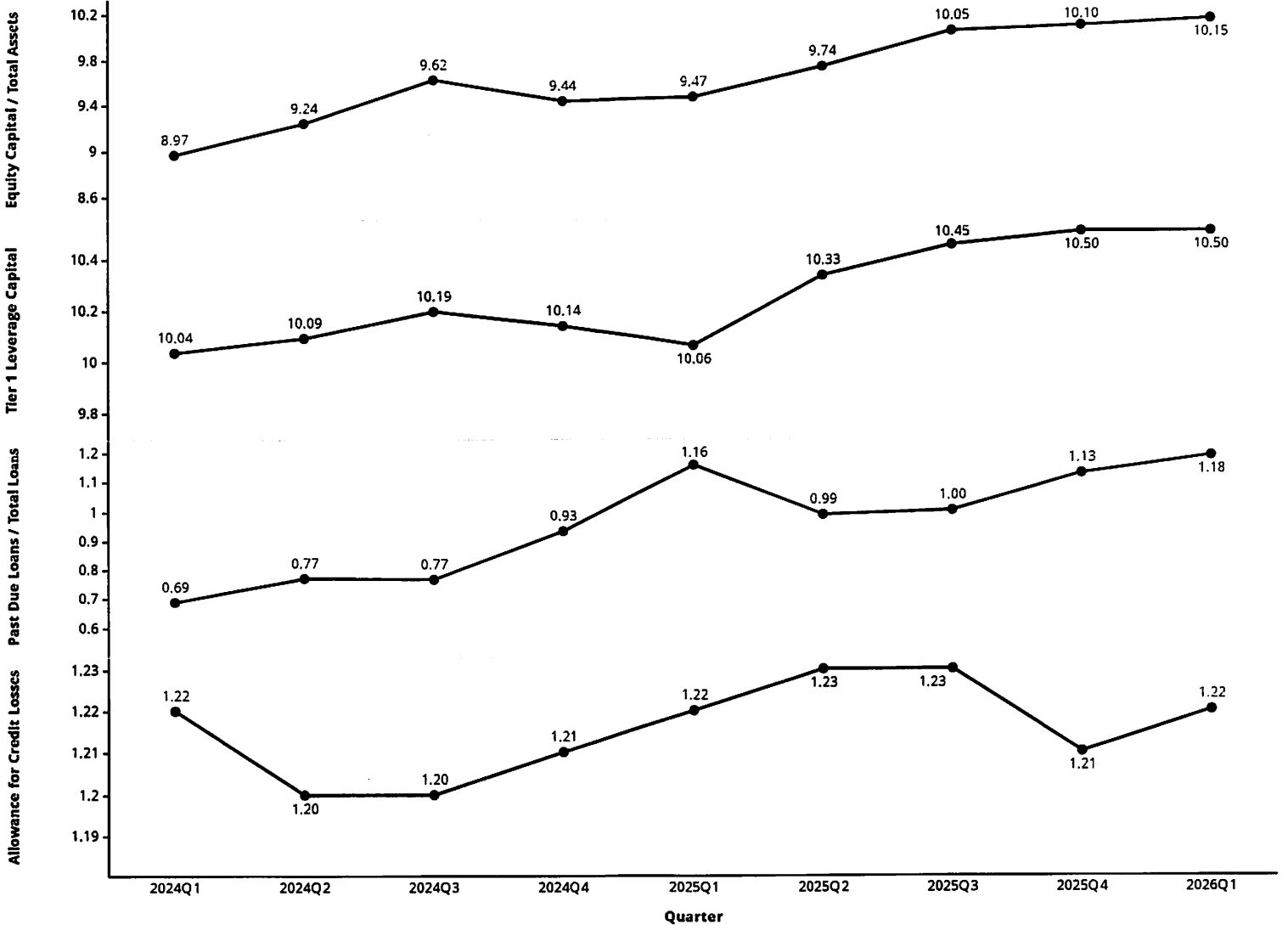
Assets in state-chartered banks totaled \$218.7 billion on March 31, 2026, an increase of 4.9 percent from one year earlier. Deposits were \$186.1 billion and total loans were \$150.2 billion on March 31, 2026, an increase of 4.7 percent and 5.5 percent respectively, from one year earlier.

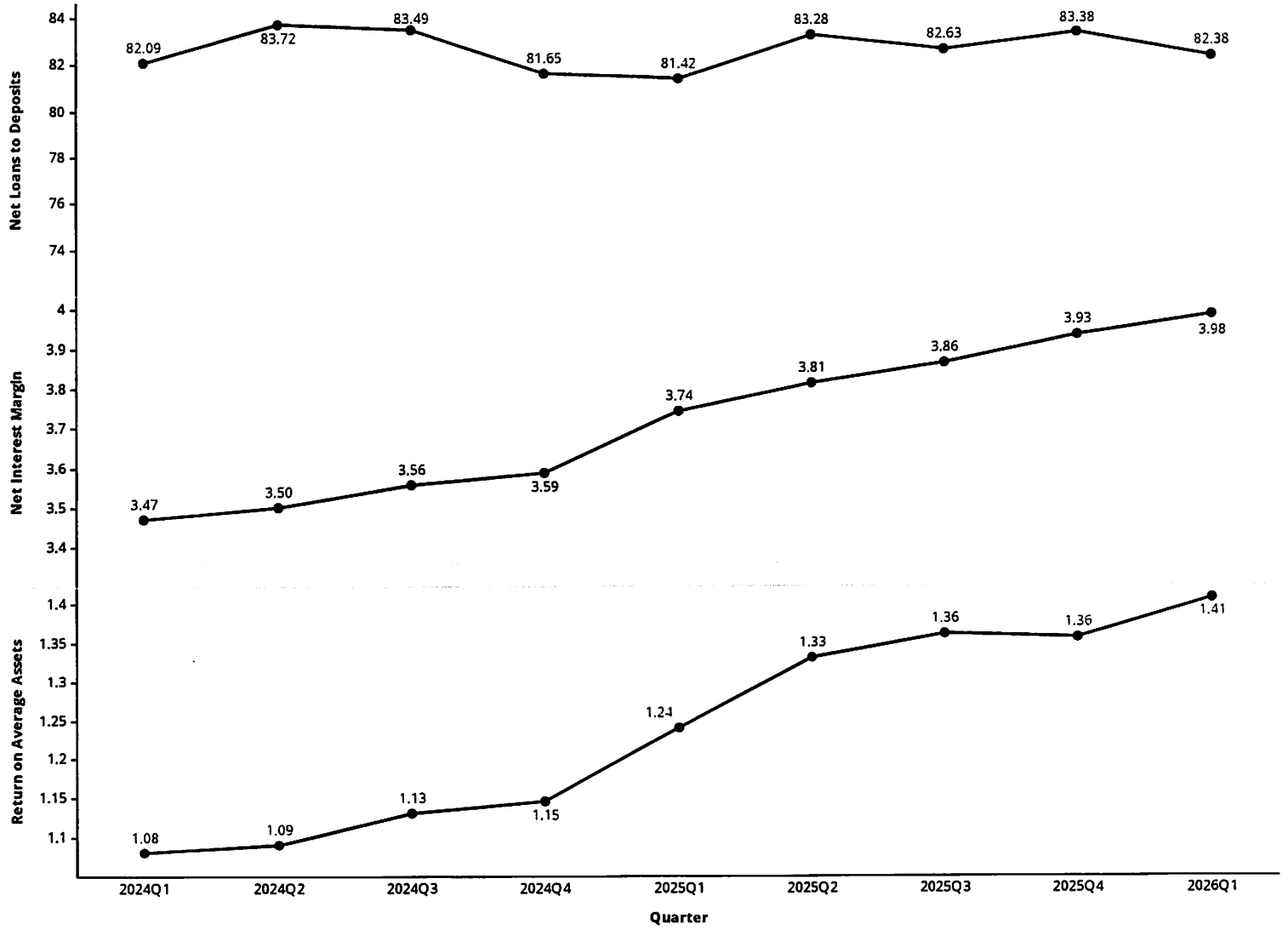
The overall condition of Missouri state-chartered banks remains strong. The median Tier 1 Leverage Capital ratio is stable at 10.50 percent. Asset quality remains strong. The median past due ratio remains low at 1.18 percent. The median return on average assets remains strong at 1.41 percent. The attached 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".

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Mick Campbell  
Commissioner of Finance





**COMPARATIVE STATEMENT OF CONDITION**  
**STATE-CHARTERED BANKS AND TRUST COMPANIES IN MISSOURI**  
**AS OF MARCH 31, 2026**

ASSETS	184 BANKS 3/31/2026	192 BANKS 3/31/2025	INCREASE DECREASE ( )	PERCENT CHANGE
Total Loans and Leases	150,192	142,367	7,825	5.5%
Less: Allowance for Credit Losses on Loans and Leases	1,683	1,604	79	4.9%
Loans and Leases (net)	148,509	140,763	7,746	5.5%
Interest-Bearing Balances	13,668	12,241	1,427	11.7%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,463	1,648	(185)	-11.2%
Trading Account Assets	61	95	(34)	-35.8%
Securities:				
Held-to-Maturity (at Amortized Cost)	9,818	10,351	(533)	-5.1%
Available-for-Sale (at Fair Value)	31,936	30,893	1,043	3.4%
Equity Securities with readily determinable FV not held for trading	58	62	(4)	-6.5%
<b>Total Earning Assets</b>	<b>205,513</b>	<b>196,053</b>	<b>9,460</b>	<b>4.8%</b>
Cash and Noninterest-Bearing Balances	2,317	2,557	(240)	-9.4%
Premises and Fixed Assets	2,900	2,778	122	4.4%
Other Real Estate Owned	181	80	101	126.3%
Direct and indirect investments in real estate ventures	119	117	2	1.7%
Intangible Assets	1,926	1,561	365	23.4%
Other Assets	5,743	5,345	398	7.4%
<b>TOTAL ASSETS</b>	<b>218,699</b>	<b>208,491</b>	<b>10,208</b>	<b>4.9%</b>
LIABILITIES				
Deposits	186,114	177,695	8,419	4.7%
Deposits over \$250M	9,831	9,570	261	2.7%
Brokered Deposits	8,339	7,015	1,324	18.9%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,581	4,350	231	5.3%
Other Borrowed Money	4,158	4,548	(390)	-8.6%
FHLB Advances	2,956	3,405	(449)	-13.2%
Other Borrowings	1,202	1,143	59	5.2%
All Other Liabilities	2,168	2,202	(34)	-1.5%
<b>Total Liabilities</b>	<b>197,021</b>	<b>188,795</b>	<b>8,226</b>	<b>4.4%</b>
EQUITY CAPITAL				
Total Equity Capital	21,678	19,696	1,982	10.1%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>				
<b>Total Equity Capital</b>	<b>21,678</b>	<b>19,696</b>	<b>1,982</b>	<b>10.1%</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>218,699</b>	<b>208,491</b>	<b>10,208</b>	<b>4.9%</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 MARCH 31, 2026**

ASSETS	3/31/2026			3/31/2025	PERCENT CHANGE
	184 STATE BANKS	6 NATIONAL BANKS	190 ALL BANKS	198 ALL BANKS	
Total Loans and Leases	150,192	43,528	193,720	181,466	6.8%
Less: Allowance for Credit Losses on Loans and Leases	1,683	470	2,153	2,014	6.9%
Loans and Leases (net)	148,509	43,058	191,567	179,452	6.8%
Interest-Bearing Balances	13,668	5,987	19,655	22,288	-11.8%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,463	1,542	3,005	2,295	30.9%
Trading Account Assets	61	16	77	117	-34.2%
Securities:					
Held-to-Maturity (at Amortized Cost)	9,818	5,703	15,521	16,063	-3.4%
Available-for-Sale (at Fair Value)	31,936	14,360	46,296	42,444	9.1%
Equity Securities with readily determinable FV not held for trading	58	16	74	78	-5.1%
<b>Total Earning Assets</b>	<b>205,513</b>	<b>70,682</b>	<b>276,195</b>	<b>262,737</b>	<b>5.1%</b>
Cash and Noninterest-Bearing Balances	2,317	815	3,132	3,553	-11.8%
Premises and Fixed Assets	2,900	448	3,348	3,227	3.7%
Other Real Estate Owned	181	5	186	84	121.4%
Direct and indirect investments in real estate ventures	119	-	119	117	1.7%
Intangible Assets	1,926	2,292	4,218	3,910	7.9%
Other Assets	5,743	2,805	8,548	8,192	4.3%
<b>TOTAL ASSETS</b>	<b>218,699</b>	<b>77,047</b>	<b>295,746</b>	<b>281,820</b>	<b>4.9%</b>
<b>LIABILITIES</b>					
Deposits	186,114	64,299	250,413	239,435	4.6%
Deposits over \$250M	9,831	1,774	11,605	11,238	3.3%
Brokered Deposits	8,339	924	9,263	8,490	9.1%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,581	3,553	8,134	6,916	17.6%
Other Borrowed Money	4,158	36	4,194	4,634	-9.5%
FHLB Advances	2,956	36	2,992	3,491	-14.3%
Other Borrowings	1,202	-	1,202	1,143	5.2%
All Other Liabilities	2,168	851	3,019	3,801	-20.6%
<b>Total Liabilities</b>	<b>197,021</b>	<b>68,739</b>	<b>265,760</b>	<b>254,786</b>	<b>4.3%</b>
<b>EQUITY CAPITAL</b>					
Total Equity Capital	21,678	8,308	29,986	27,034	10.9%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>					
<b>Total Equity Capital</b>	<b>21,678</b>	<b>8,308</b>	<b>29,986</b>	<b>27,034</b>	<b>10.9%</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>218,699</b>	<b>77,047</b>	<b>295,746</b>	<b>281,820</b>	<b>4.9%</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 MARCH 31, 2026**

	3/31/2026			3/31/2025	PERCENT CHANGE
	184 STATE BANKS	6 NATIONAL BANKS	190 ALL BANKS	198 ALL BANKS	
Interest Income	2,884	930	3,814	3,579	6.6%
Interest Expense	888	348	1,236	1,332	-7.2%
Net Interest Income	1,996	582	2,578	2,247	14.7%
Noninterest Income	507	177	684	609	12.3%
Noninterest Expense	1,411	395	1,806	1,639	10.2%
Provision for Credit Losses	86	30	116	166	-30.1%
Gains (Losses) on Securities	-	-	-	(1)	-100.0%
Applicable Income Taxes	189	68	257	193	33.2%
Less: Net Income (Loss) Attributed to Minority Interests	-	-	-	-	-
<b>Net Income</b>	<b>817</b>	<b>266</b>	<b>1,083</b>	<b>857</b>	<b>26.4%</b>
Cash Dividends	600	36	636	404	57.4%
Net Loan Losses	77	20	97	84	15.5%

**Footnotes:**

\*Millions of Dollars

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