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 June 30, 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 second quarter, the number of state-chartered banks declined from 184 to 182, as two banks merged into other institutions.

Assets in state-chartered banks totaled $220.3 billion on June 30, 2026, an increase of 5.9 percent from one year earlier. Deposits were $187.2 billion and total loans were $154.6 billion on June 30, 2026, an increase of 6.0 percent and 7.1 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 10.55 percent. Asset quality remains strong. The median past due ratio remains low at 1.08 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.

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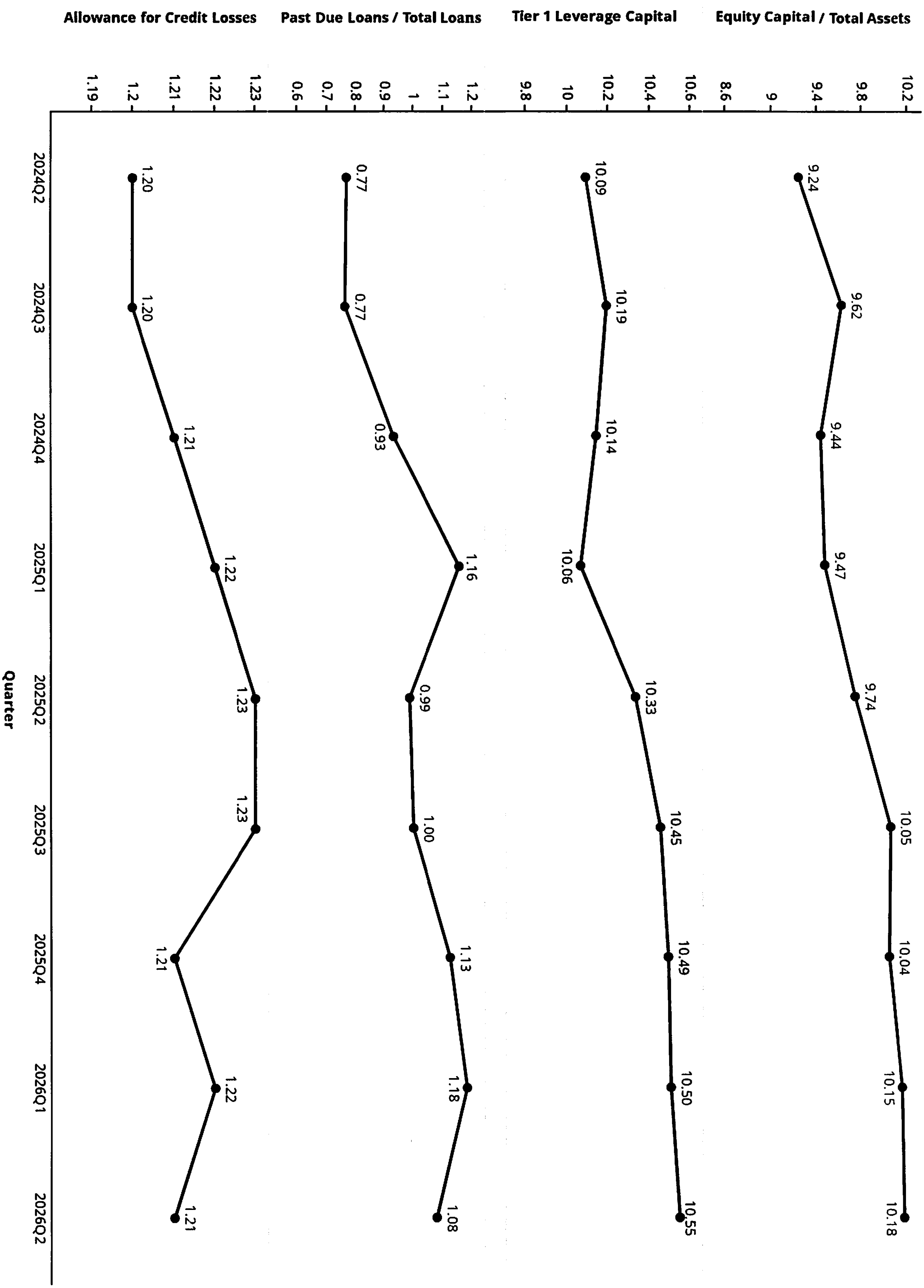
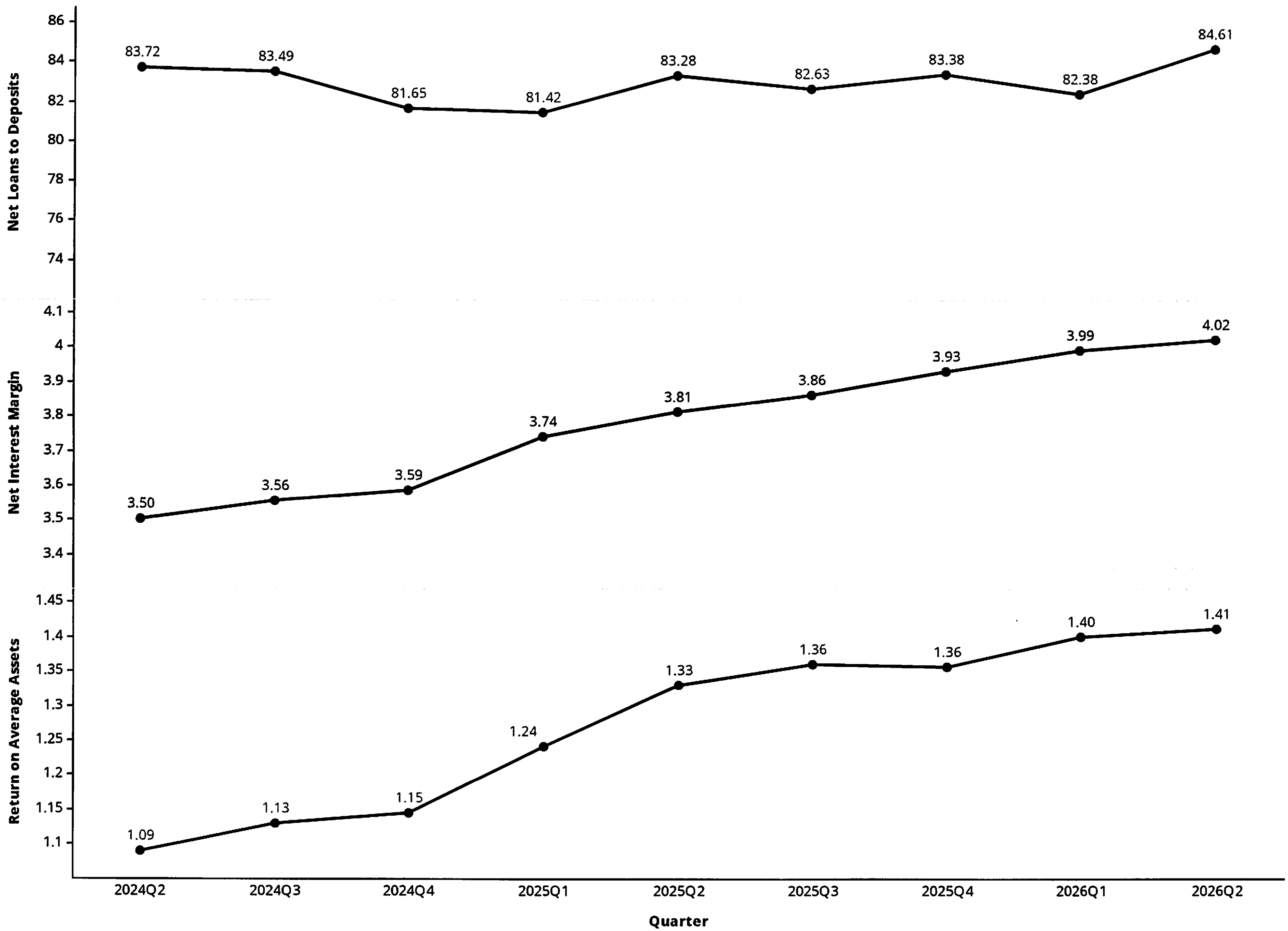


Equity Capital / Total Assets
Tier 1 Leverage Capital
Past Due Loans / Total Loans
Allowance for Credit Losses
Quarter
2024Q2
2024Q3
2024Q4
2025Q1
2025Q2
2025Q3
2025Q4
2026Q1
2026Q2
9.24
9.62
9.44
9.47
9.74
10.05
10.04
10.15
10.18
10.09
10.19
10.14
10.06
10.33
10.45
10.49
10.50
10.55
0.77
0.77
0.93
1.16
0.99
1.00
1.13
1.18
1.08
1.20
1.20
1.21
1.22
1.23
1.23
1.21
1.22
1.21



Net Loans to Deposits
86
84
82
80
78
76
74
83.72
83.49
81.65
81.42
83.28
82.63
83.38
82.38
84.61
Net Interest Margin
4.1
4
3.9
3.8
3.7
3.6
3.5
3.4
3.50
3.56
3.59
3.74
3.81
3.86
3.93
3.99
4.02
Return on Average Assets
1.45
1.4
1.35
1.3
1.25
1.2
1.15
1.1
1.09
1.13
1.15
1.24
1.33
1.36
1.36
1.40
1.41
2024Q2
2024Q3
2024Q4
2025Q1
2025Q2
2025Q3
2025Q4
2026Q1
2026Q2
Quarter

COMPARATIVE STATEMENT OF CONDITION
STATE-CHARTERED BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2026

ASSETS	182 BANKS 6/30/2026	192 BANKS 6/30/2025	INCREASE DECREASE ()	PERCENT CHANGE
Total Loans and Leases	154,574	144,349	10,225	7.1%
Less: Allowance for Credit Losses on Loans and Leases	1,700	1,625	75	4.6%
Loans and Leases (net)	152,874	142,724	10,150	7.1%
Interest-Bearing Balances	10,256	9,980	276	2.8%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,775	1,423	352	24.7%
Trading Account Assets	76	70	6	8.6%
Securities:				
Held-to-Maturity (at Amortized Cost)	9,797	10,132	(335)	-3.3%
Available-for-Sale (at Fair Value)	31,655	30,888	767	2.5%
Equity Securities with readily determinable FV not held for trading	52	59	(7)	-11.9%
Total Earning Assets	**206,485**	**195,276**	**11,209**	**5.7%**
Cash and Noninterest-Bearing Balances	2,689	2,509	180	7.2%
Premises and Fixed Assets	2,909	2,830	79	2.8%
Other Real Estate Owned	190	94	96	102.1%
Direct and indirect investments in real estate ventures	124	126	(2)	-1.6%
Intangible Assets	1,942	1,560	382	24.5%
Other Assets	5,982	5,585	397	7.1%
TOTAL ASSETS	**220,321**	**207,980**	**12,341**	**5.9%**
LIABILITIES				
Deposits	187,153	176,634	10,519	6.0%
Deposits over $250M	9,641	9,819	(178)	-1.8%
Brokered Deposits	10,629	7,556	3,073	40.7%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,113	4,299	(186)	-4.3%
Other Borrowed Money	4,801	4,671	130	2.8%
FHLB Advances	3,637	3,524	113	3.2%
Other Borrowings	1,164	1,147	17	1.5%
All Other Liabilities	2,217	2,115	102	4.8%
Total Liabilities	**198,284**	**187,719**	**10,565**	**5.6%**
EQUITY CAPITAL				
Total Equity Capital	22,037	20,261	1,776	8.8%
Includes net unrealized holding gains (losses) on AFS securities.				
Total Equity Capital	**22,037**	**20,261**	**1,776**	**8.8%**
TOTAL LIABILITIES AND EQUITY CAPITAL	**220,321**	**207,980**	**12,341**	**5.9%**

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 JUNE 30, 2026

	6/30/2026			6/30/2025	
ASSETS	**182 STATE BANKS**	**5 NATIONAL BANKS**	**187 ALL BANKS**	**198 ALL BANKS**	**PERCENT CHANGE**
Total Loans and Leases	154,574	44,597	199,171	184,364	8.0%
Less: Allowance for Credit Losses on Loans and Leases	1,700	483	2,183	2,057	6.1%
Loans and Leases (net)	152,874	44,114	196,988	182,307	8.1%
Interest-Bearing Balances	10,256	5,203	15,459	20,237	-23.6%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,775	940	2,715	2,176	24.8%
Trading Account Assets	76	35	111	92	20.7%
Securities:					
Held-to-Maturity (at Amortized Cost)	9,797	5,716	15,513	15,627	-0.7%
Available-for-Sale (at Fair Value)	31,655	14,274	45,929	43,723	5.0%
Equity Securities with readily determinable FV not held for trading	52	16	68	75	-9.3%
Total Earning Assets	**206,485**	**70,298**	**276,783**	**264,237**	**4.7%**
Cash and Noninterest-Bearing Balances	2,689	870	3,559	3,681	-3.3%
Premises and Fixed Assets	2,909	454	3,363	3,285	2.4%
Other Real Estate Owned	190	6	196	99	98.0%
Direct and indirect investments in real estate ventures	124	-	124	126	-1.6%
Intangible Assets	1,942	2,289	4,231	3,897	8.6%
Other Assets	5,982	2,763	8,745	8,472	3.2%
TOTAL ASSETS	**220,321**	**76,680**	**297,001**	**283,797**	**4.7%**
LIABILITIES					
Deposits	187,153	64,223	251,376	240,893	4.4%
Deposits over $250M	9,641	1,763	11,404	11,511	-0.9%
Brokered Deposits	10,629	944	11,573	8,918	29.8%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,113	3,084	7,197	7,242	-0.6%
Other Borrowed Money	4,801	30	4,831	4,747	1.8%
FHLB Advances	3,637	30	3,667	3,600	1.9%
Other Borrowings	1,164	-	1,164	1,147	1.5%
All Other Liabilities	2,217	874	3,091	3,065	0.8%
Total Liabilities	**198,284**	**68,211**	**266,495**	**255,947**	**4.1%**
EQUITY CAPITAL					
Total Equity Capital	22,037	8,469	30,506	27,850	9.5%
Includes net unrealized holding gains (losses) on AFS securities.					
Total Equity Capital	**22,037**	**8,469**	**30,506**	**27,850**	**9.5%**
TOTAL LIABILITIES AND EQUITY CAPITAL	**220,321**	**76,680**	**297,001**	**283,797**	**4.7%**

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 JUNE 30, 2026

	6/30/2026			6/30/2025	
	182 STATE BANKS	5 NATIONAL BANKS	187 ALL BANKS	198 ALL BANKS	PERCENT CHANGE
Interest Income	5,834	1,865	7,699	7,363	4.6%
Interest Expense	1,790	700	2,490	2,696	-7.6%
Net Interest Income	4,044	1,165	5,209	4,667	11.6%
Noninterest Income	1,066	350	1,416	1,264	12.0%
Noninterest Expense	2,874	786	3,660	3,345	9.4%
Provision for Credit Losses	209	62	271	274	-1.1%
Gains (Losses) on Securities	(90)	3	(87)	(5)	1640.0%
Applicable Income Taxes	354	136	490	425	15.3%
Less: Net Income (Loss) Attributed to Minority Interests	-	-	-	-	-
Net Income	**1,583**	**534**	**2,117**	**1,882**	**12.5%**
Cash Dividends	1,165	103	1,268	891	42.3%
Net Loan Losses	173	39	212	181	17.1%

Footnotes:
***Millions of Dollars**
***Totals do not include nondeposit trust companies.**