

Governor Michael L. Parson
State of Missouri

Mick Campbell
Commissioner of Finance



DIVISION OF FINANCE

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December 3, 2024

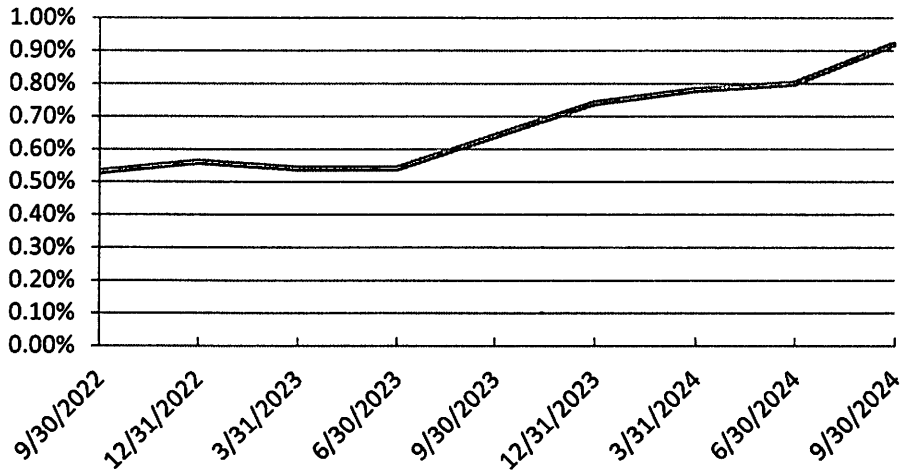
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2024, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the third quarter, the number of state-chartered banks increased from 193 to 194 as a new bank charter was issued.

Assets in state-chartered banks totaled \$200.1 billion on September 30, 2024, an increase of 3.7 percent from one year earlier. Deposits were \$169.7 billion and total loans were \$138.9 billion on September 30, 2024, an increase of 3.2 percent and 5.1 percent respectively, from one year earlier.

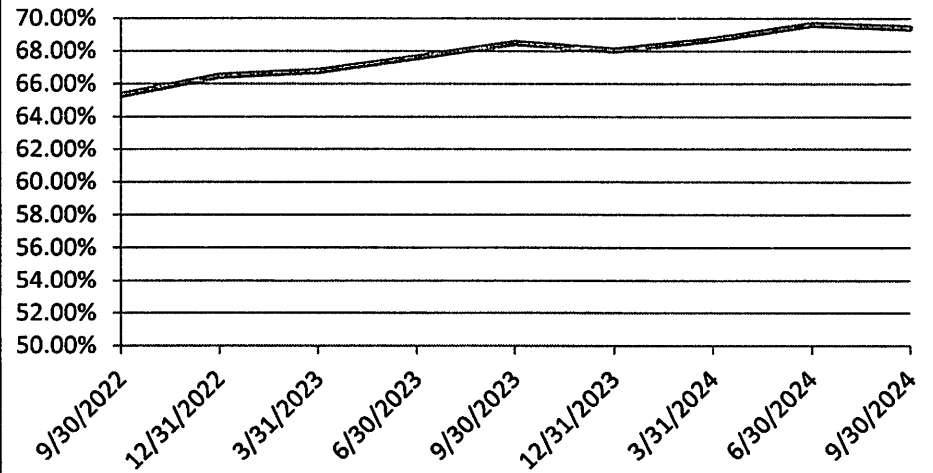
The overall condition of Missouri state-chartered banks remains strong. The average Tier 1 Leverage Capital ratio is 10.76 percent, which is above the national average of 9.34 percent. Asset quality remains strong. The past due ratio remains low and manageable but increased to 0.92 percent. The state average return on average assets remains strong at 1.19 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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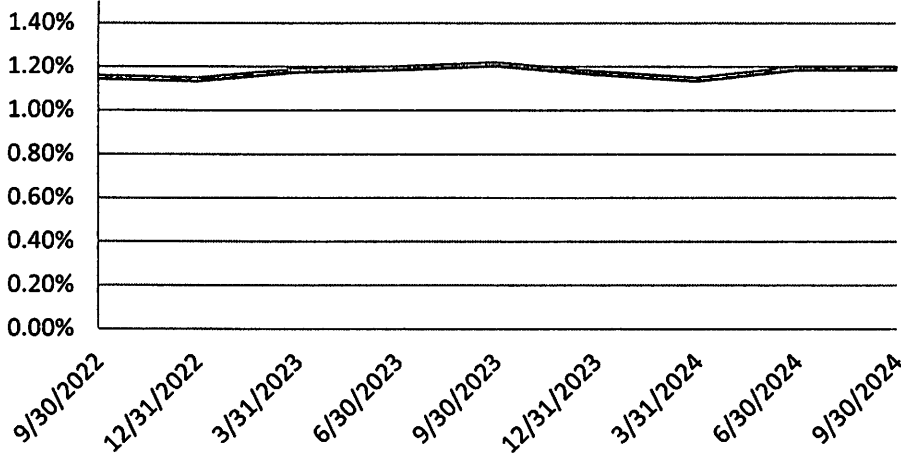
Past Due Loans To Total Loans



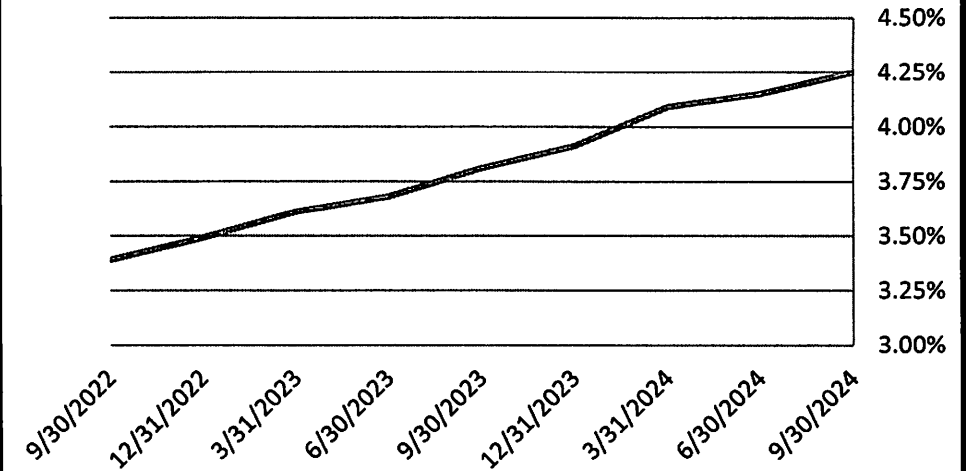
Total Loans/Total Assets



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	194 BANKS 9/30/2024	197 BANKS 9/30/2023	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	138,873,221	132,121,618	6,751,603	5.1%
Allowance for Loan Losses	1,557,014	1,488,333	68,681	4.6%
Total Assets	200,087,640	192,940,415	7,147,225	3.7%
LIABILITIES				
Total Deposits	169,738,609	164,509,994	5,228,615	3.2%
Total Equity Capital	19,105,852	16,467,158	2,638,694	16.0%

OPERATING RATIOS	9/30/2024	9/30/2023	BP CHANGE
Equity Capital/Assets	9.55%	8.53%	102
Tangible Equity Capital/Assets	8.84%	7.78%	106
Capital and Allowance for Loan Losses/Assets	10.25%	9.23%	102
Average Tier 1 Leverage Capital	10.76%	10.68%	8
Total Loans/Assets	69.41%	68.48%	93
Past Due and Nonaccrual Loans/Total Loans	0.92%	0.64%	28
Allowance for Loan Losses/Total Loans	1.12%	1.13%	-1
Average Net Interest Margin	4.25%	3.81%	44
Return on Average Assets	1.19%	1.21%	-2

NOTES:

Totals do not include three nondeposit trust companies.

The Tier 1 Leverage Capital ratio and the ROAA do not include data from the bank chartered in Q3 2024.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2024**

MILLIONS OF DOLLARS	9/30/2024			9/30/2023	PERCENT CHANGE
	194 STATE BANKS	6 NATIONAL BANKS	200 ALL BANKS	203 ALL BANKS	
ASSETS					
Cash and Due from Banks	11,106	7,824	18,930	14,524	30.3%
Investment Securities	41,179	13,198	54,377	54,178	0.4%
Total Loans and Leases	138,873	27,855	166,728	157,720	5.7%
Less: Reserves	1,557	287	1,844	1,745	5.7%
Federal Funds Sold	923	401	1,324	1,092	21.2%
Fixed Assets	2,748	251	2,999	2,869	4.5%
Other Real Estate	77	2	79	85	-7.1%
Intangible Assets	1,561	259	1,820	1,850	-1.6%
Other assets	5,178	1,868	7,046	7,279	-3.2%
TOTAL ASSETS	\$200,088	\$51,371	\$251,459	\$237,852	5.7%
LIABILITIES					
Total Deposits	169,739	43,273	213,012	201,211	5.9%
Deposits over \$250M	9,660	1,158	10,818	9,302	16.3%
Brokered Deposits	6,719	1,448	8,167	8,230	-0.8%
Federal Funds Purchased	3,931	2,026	5,957	6,445	-7.6%
Other liabilities	7,312	1,945	9,257	10,400	-11.0%
Total Equity Capital	19,106	4,127	23,233	19,796	17.4%
TOTAL LIABILITIES AND EQUITY CAPITAL	\$200,088	\$51,371	\$251,459	\$237,852	5.7%
EARNINGS					
Interest Income	8,148	1,776	9,924	8,470	17.2%
Interest Expense	3,134	936	4,070	2,803	45.2%
Net Interest Income	5,014	841	5,855	5,667	3.3%
Provision for Loan Losses	175	47	222	192	15.6%
Net Income	1,927	364	2,291	2,388	-4.1%
Cash Dividends	1,374	56	1,430	1,546	-7.5%
Net Loan Losses	106	17	123	76	61.8%