

Governor Michael L. Parson  
State of Missouri

Mick Campbell  
Commissioner of Finance



DIVISION OF FINANCE

301 West High Street, Room 630  
PO Box 716  
Jefferson City, MO 65102-0716  
(573) 751-3242  
finance.mo.gov

August 21, 2024

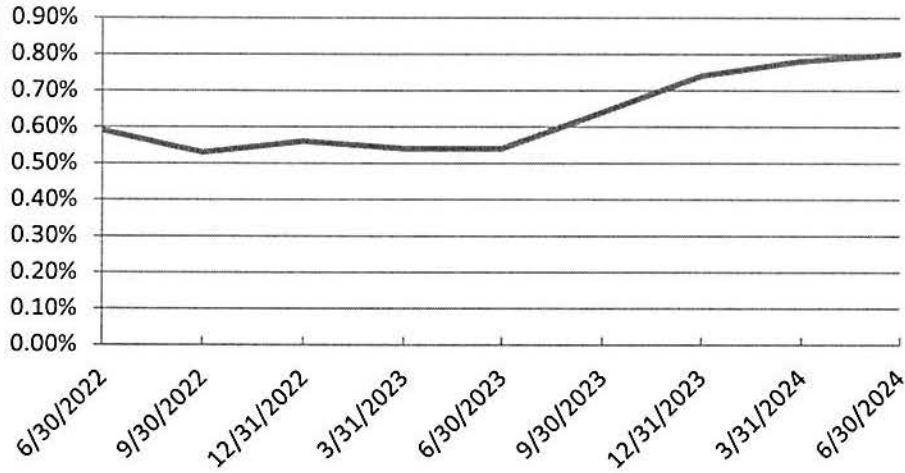
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2024, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the previous twelve months, the number of state-chartered banks declined from 197 to 193.

Assets in state-chartered banks totaled \$196.5 billion on June 30, 2024, an increase of 1.8 percent from one year earlier. Deposits were \$166.6 billion and total loans were \$136.8 billion on June 30, 2024, an increase of 1.7 percent and 4.8 percent respectively, from one year earlier.

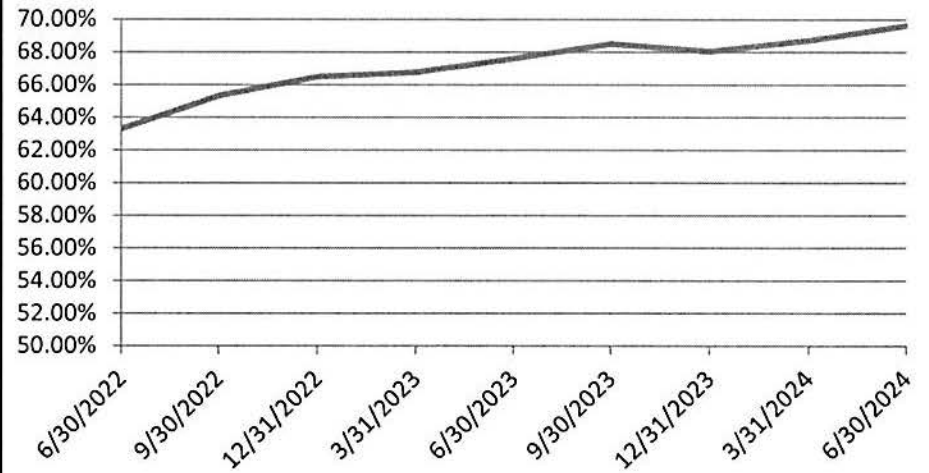
The overall condition of Missouri state-chartered banks remains strong. The average Tier 1 Capital Leverage ratio is 10.67 percent, which is above the national average of 9.31 percent. Asset quality remains strong, with a low and manageable past due ratio of 0.80 percent. The state average return on 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.

Mick Campbell  
Commissioner of Finance

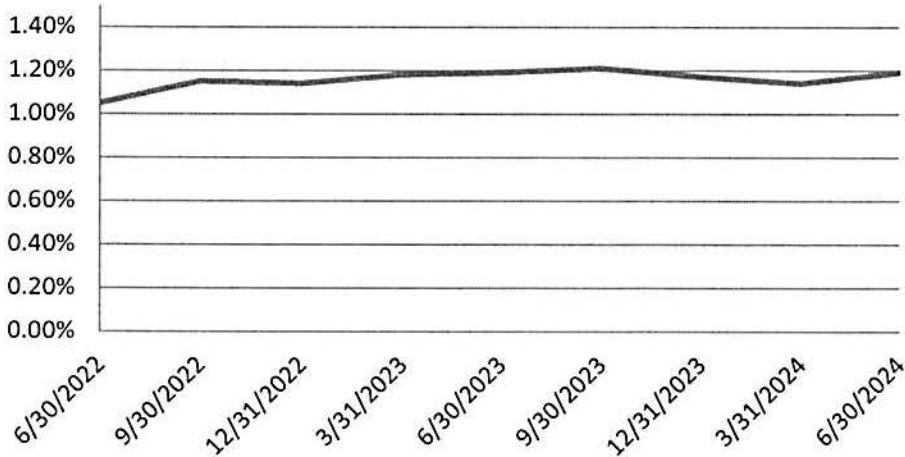
### Past Due Loans To Total Loans



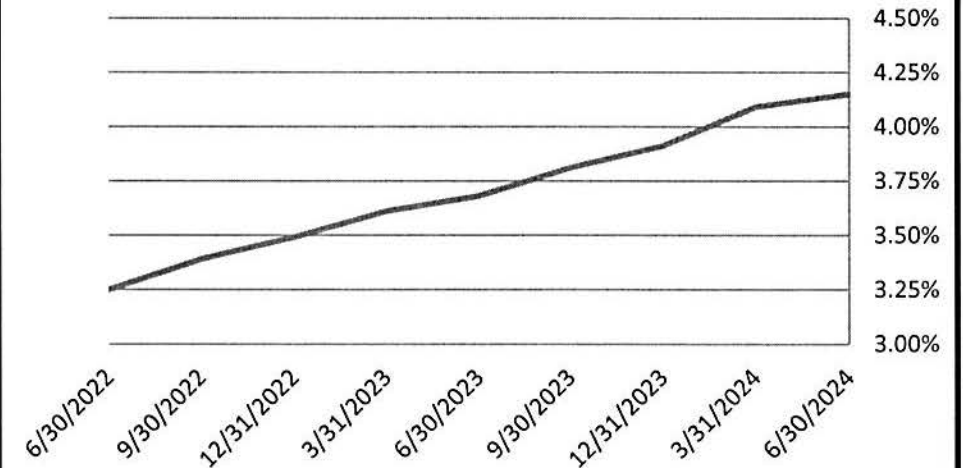
### Total Loans/Total Assets



### Return On Assets



### Net Interest Margin



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF JUNE 30, 2024**

THOUSANDS OF DOLLARS	193 BANKS 6/30/2024	197 BANKS 6/30/2023	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$136,780,240	\$130,508,603	\$6,271,637	4.8%
Allowance for Loan Losses	1,523,779	1,462,632	61,147	4.2%
Total Assets	196,485,277	193,076,342	3,408,935	1.8%
<b>LIABILITIES</b>				
Total Deposits	166,571,352	163,795,998	2,775,354	1.7%
Total Equity Capital	18,004,968	16,623,686	1,381,282	8.3%

OPERATING RATIOS	6/30/2024	6/30/2023	BP CHANGE
Equity Capital/Assets	9.16%	8.61%	0.55
Tangible Equity Capital/Assets	8.43%	7.86%	0.57
Capital and Allowance for Credit Losses/Assets	9.86%	9.30%	0.56
Average Tier 1 Capital Leverage	10.67%	10.58%	0.09
Total Loans/Assets	69.61%	67.59%	2.02
Past Due and Nonaccrual Loans/Total Loans	0.80%	0.54%	0.26
Allowance for Credit Losses/Total Loans	1.11%	1.12%	-0.01
Average Net Interest Margin	4.15%	3.68%	0.47
Average Return on Assets	1.19%	1.19%	0.00

**NOTES:**

BP = basis point

The above information does not include the three nondeposit trust companies

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

MILLIONS OF DOLLARS	6/30/2024			6/30/2023	PERCENT CHANGE
	193 STATE BANKS	6 NATIONAL BANKS	199 ALL BANKS	203 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	10,765	5,447	16,212	14,073	15.2%
Investment Securities	39,510	13,294	52,804	56,239	-6.1%
Total Loans and Leases	136,780	27,047	163,827	155,576	5.3%
Less: Reserves	1,524	277	1,801	1,719	4.8%
Federal Funds Sold	999	253	1,252	1,601	-21.8%
Fixed Assets	2,738	250	2,988	2,823	5.8%
Other Real Estate	94	2	96	73	31.5%
Intangible Assets	1,575	261	1,836	1,840	-0.2%
Other assets	5,548	1,885	7,433	7,137	4.1%
<b>TOTAL ASSETS</b>	<b>\$196,485</b>	<b>\$48,162</b>	<b>\$244,647</b>	<b>\$237,643</b>	<b>2.9%</b>
<b>LIABILITIES</b>					
Total Deposits	166,571	39,947	206,518	200,466	3.0%
Deposits over 250M	8,881	976	9,857	8,573	15.0%
Brokered Deposits	5,902	1,304	7,206	8,750	-17.6%
Federal Funds Purchased	4,346	2,219	6,565	7,050	-6.9%
Other liabilities	7,563	2,209	9,772	10,134	-3.6%
Total Equity Capital	18,005	3,787	21,792	19,993	9.0%
<b>TOTAL LIABILITIES</b>	<b>\$196,485</b>	<b>\$48,162</b>	<b>\$244,647</b>	<b>\$237,643</b>	<b>2.9%</b>
<b>EARNINGS</b>					
Interest Income	5,344	1,163	6,507	5,473	18.9%
Interest Expense	2,057	607	2,664	1,685	58.1%
Net Interest Income	3,287	556	3,843	3,788	1.5%
Provision for Loan Losses	98	28	126	120	5.0%
Net Income	1,218	249	1,467	1,609	-8.8%
Cash Dividends	994	53	1,047	1,127	-7.1%
Net Loan Losses	63	8	71	36	97.2%