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State of Missouri

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Commissioner of Finance



DIVISION OF FINANCE

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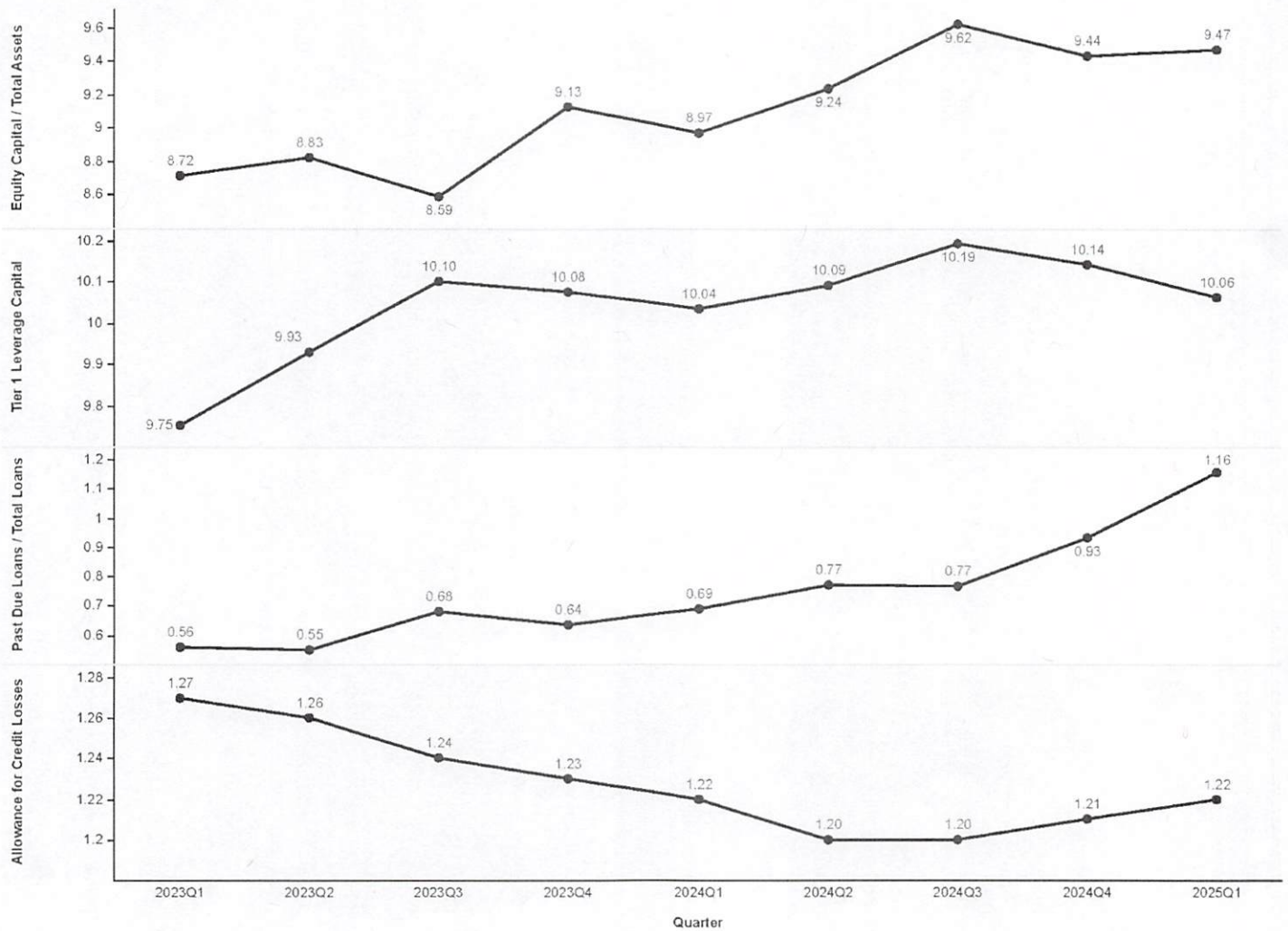
May 15, 2025

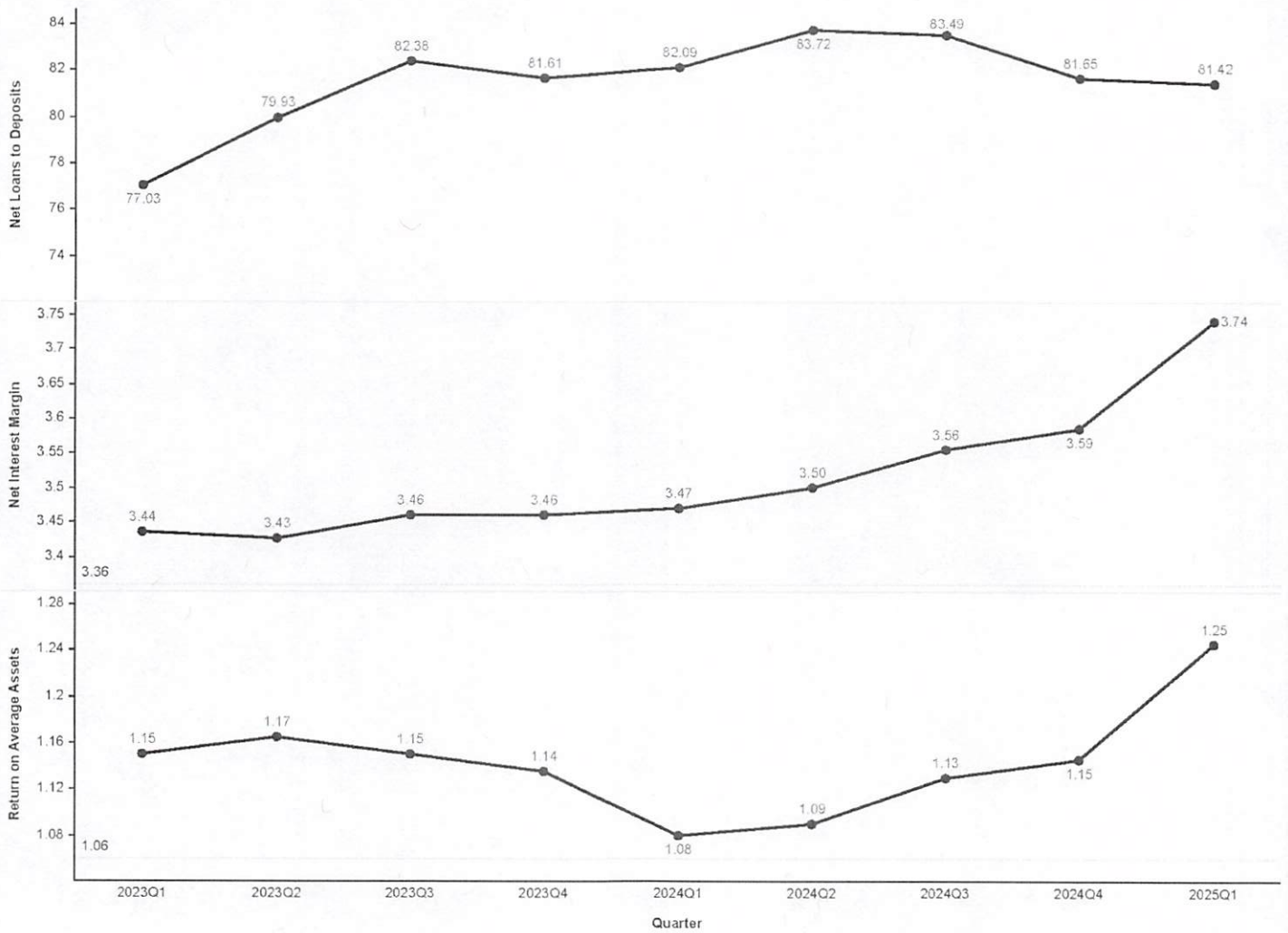
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2025, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the first quarter, the number of state-chartered banks was unchanged at 192.

Assets in state-chartered banks totaled \$208.5 billion on March 31, 2025, an increase of 6.6 percent from one year earlier. Deposits were \$177.7 billion and total loans were \$142.4 billion on March 31, 2025, an increase of 6.7 percent and 6.0 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 10.06 percent. Asset quality remains strong. The median past due ratio remains low but increased from 0.93 percent to 1.16 percent. The state median return on average assets remains strong at 1.25 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 MARCH 31, 2025

ASSETS	192 BANKS 3/31/2025	194 BANKS 3/31/2024	INCREASE DECREASE ( )	PERCENT CHANGE
Total Loans and Leases	142,367	134,306	8,061	6.0%
Less: Allowance for Credit Losses on Loans and Leases	1,604	1,502	103	6.8%
Loans and Leases (net)	140,763	132,804	7,959	6.0%
Interest-Bearing Balances	12,241	10,661	1,580	14.8%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,648	656	991	151.0%
Trading Account Assets	95	105	(10)	-9.9%
Securities:				
Held-to-Maturity (at Amortized Cost)	10,351	9,307	1,044	11.2%
Available-for-Sale (at Fair Value)	30,893	30,228	665	2.2%
Equity Securities with readily determinable FV not held for trading	62	30	33	108.7%
<b>Total Earning Assets</b>	<b>196,052</b>	<b>183,792</b>	<b>12,260</b>	<b>6.7%</b>
Cash and Noninterest-Bearing Balances	2,557	1,937	619	32.0%
Premises and Fixed Assets	2,778	2,704	74	2.7%
Other Real Estate Owned	80	98	(18)	-18.8%
Direct and indirect investments in real estate ventures	117	95	22	23.3%
Intangible Assets	1,561	1,566	(5)	-0.3%
Other Assets	5,347	5,319	28	0.5%
<b>TOTAL ASSETS</b>	<b>208,491</b>	<b>195,512</b>	<b>12,979</b>	<b>6.6%</b>
<b>LIABILITIES</b>				
Deposits	177,695	166,542	11,153	6.7%
Deposits over \$250M	9,570	8,479	1,092	12.9%
Brokered Deposits	7,015	5,920	1,094	18.5%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,350	4,264	86	2.0%
Other Borrowed Money	4,548	5,080	(532)	-10.5%
FHLB Advances	3,405	3,274	131	4.0%
Other Borrowings	1,143	1,806	(663)	-36.7%
All Other Liabilities	2,201	1,966	235	12.0%
<b>Total Liabilities</b>	<b>188,795</b>	<b>177,852</b>	<b>10,943</b>	<b>6.2%</b>
<b>EQUITY CAPITAL</b>				
Total Equity Capital	19,696	17,660	2,036	11.5%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>				
<b>Total Equity Capital</b>	<b>19,696</b>	<b>17,660</b>	<b>2,036</b>	<b>11.5%</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>208,491</b>	<b>195,512</b>	<b>12,979</b>	<b>6.6%</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, 2025

ASSETS	3/31/2025			3/31/2024	PERCENT CHANGE
	192 STATE BANKS	6 NATIONAL BANKS	198 ALL BANKS	200 ALL BANKS	
Total Loans and Leases	142,367	39,099	181,466	160,793	12.9%
Less: Allowance for Credit Losses on Loans and Leases	1,604	409	2,014	1,764	14.1%
Loans and Leases (net)	140,763	38,689	179,452	159,029	12.8%
Interest-Bearing Balances	12,241	10,048	22,288	17,514	27.3%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,648	647	2,295	842	172.4%
Trading Account Assets	95	22	117	138	-14.9%
Securities:					
Held-to-Maturity (at Amortized Cost)	10,351	5,713	16,063	14,930	7.6%
Available-for-Sale (at Fair Value)	30,893	11,552	42,444	37,380	13.5%
Equity Securities with readily determinable FV not held for trading	62	16	78	45	74.7%
<b>Total Earning Assets</b>	<b>196,052</b>	<b>66,687</b>	<b>262,738</b>	<b>229,879</b>	<b>14.3%</b>
Cash and Noninterest-Bearing Balances	2,557	996	3,553	2,380	49.3%
Premises and Fixed Assets	2,778	450	3,227	2,957	9.2%
Other Real Estate Owned	80	4	84	101	-16.6%
Direct and indirect investments in real estate ventures	117	-	117	95	23.3%
Intangible Assets	1,561	2,348	3,910	1,830	113.7%
Other Assets	5,347	2,845	8,191	7,239	13.2%
<b>TOTAL ASSETS</b>	<b>208,491</b>	<b>73,330</b>	<b>281,820</b>	<b>244,479</b>	<b>15.3%</b>
<b>LIABILITIES</b>					
Deposits	177,695	61,740	239,435	206,799	15.8%
Deposits over \$250M	9,570	1,667	11,238	9,370	19.9%
Brokered Deposits	7,015	1,475	8,490	7,519	12.9%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,350	2,566	6,916	6,494	6.5%
Other Borrowed Money	4,548	86	4,634	6,985	-33.7%
FHLB Advances	3,405	86	3,491	5,179	-32.6%
Other Borrowings	1,143	-	1,143	1,806	-36.7%
All Other Liabilities	2,201	1,599	3,801	2,842	33.7%
<b>Total Liabilities</b>	<b>188,795</b>	<b>65,992</b>	<b>254,786</b>	<b>223,120</b>	<b>14.2%</b>
<b>EQUITY CAPITAL</b>					
Total Equity Capital	19,696	7,338	27,034	21,359	26.6%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>					
<b>Total Equity Capital</b>	<b>19,696</b>	<b>7,338</b>	<b>27,034</b>	<b>21,359</b>	<b>26.6%</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>208,491</b>	<b>73,330</b>	<b>281,820</b>	<b>244,479</b>	<b>15.3%</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, 2025**

ASSETS	3/31/2025			3/31/2024	PERCENT CHANGE
	192 STATE BANKS	6 NATIONAL BANKS	198 ALL BANKS	200 ALL BANKS	
Interest Income	2,783	796	3,579	3,206	11.7%
Interest Expense	976	356	1,332	1,314	1.4%
Net Interest Income	1,807	440	2,247	1,892	18.8%
Noninterest Income	459	150	609	565	7.7%
Noninterest Expense	1,268	371	1,639	1,455	12.6%
Provision for Credit Losses	79	88	166	57	194.0%
Gains (Losses) on Securities	(1)	(0)	(1)	(11)	-90.4%
Applicable Income Taxes	174	19	193	171	13.0%
Less: Net Income (Loss) Attributed to Minority Interests	-	-	-	-	-
<b>Net Income</b>	<b>744</b>	<b>112</b>	<b>857</b>	<b>764</b>	<b>12.1%</b>
Cash Dividends	374	30	404	528	-23.4%
Net Loan Losses	48	37	84	37	125.6%

**Footnotes:**

\*Millions of Dollars

\*Totals do not include nondeposit trust companies.