

Governor Mike Kehoe  
State of Missouri

Mick Campbell  
Commissioner of Finance



DIVISION OF FINANCE

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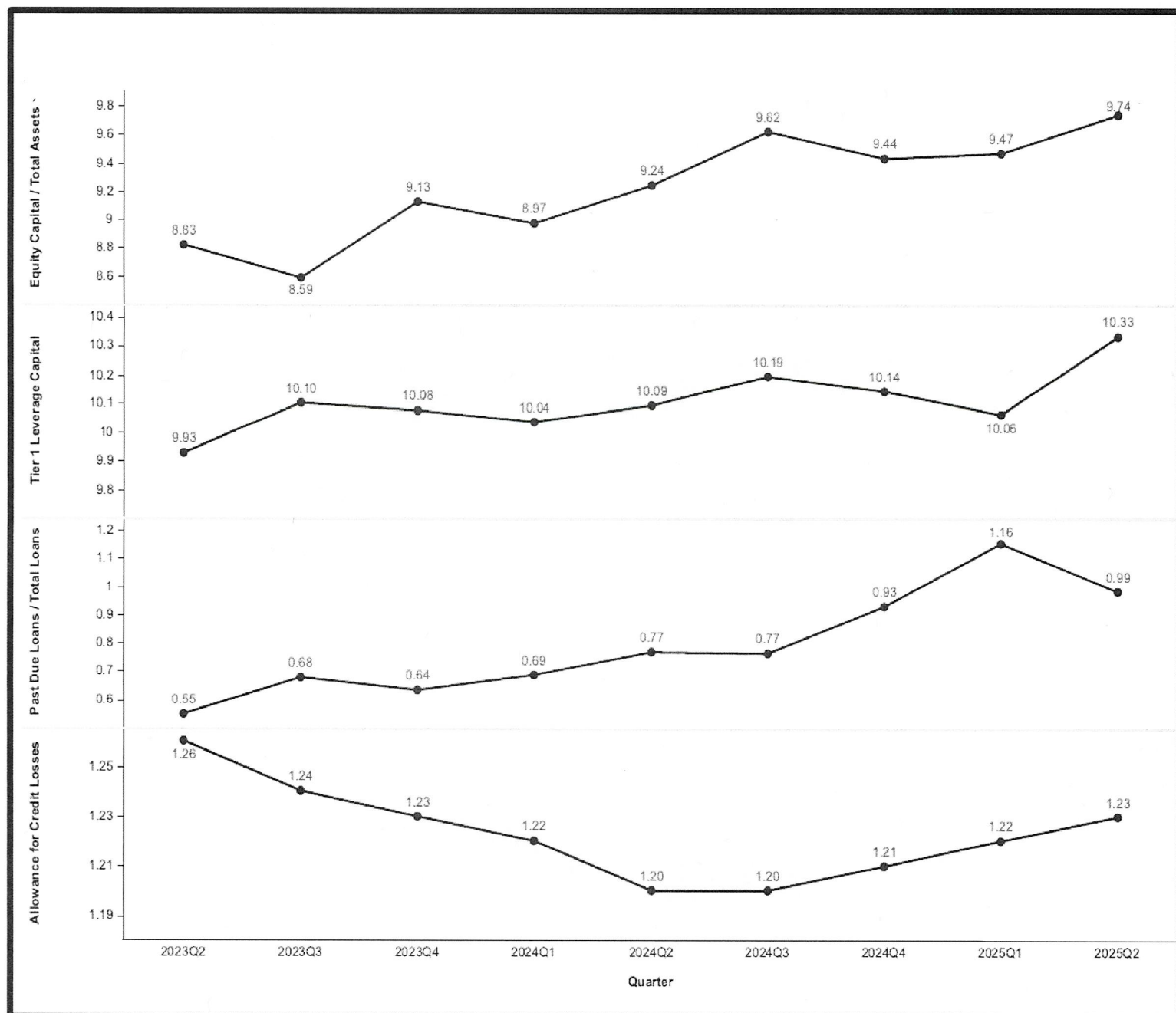
August 13, 2025

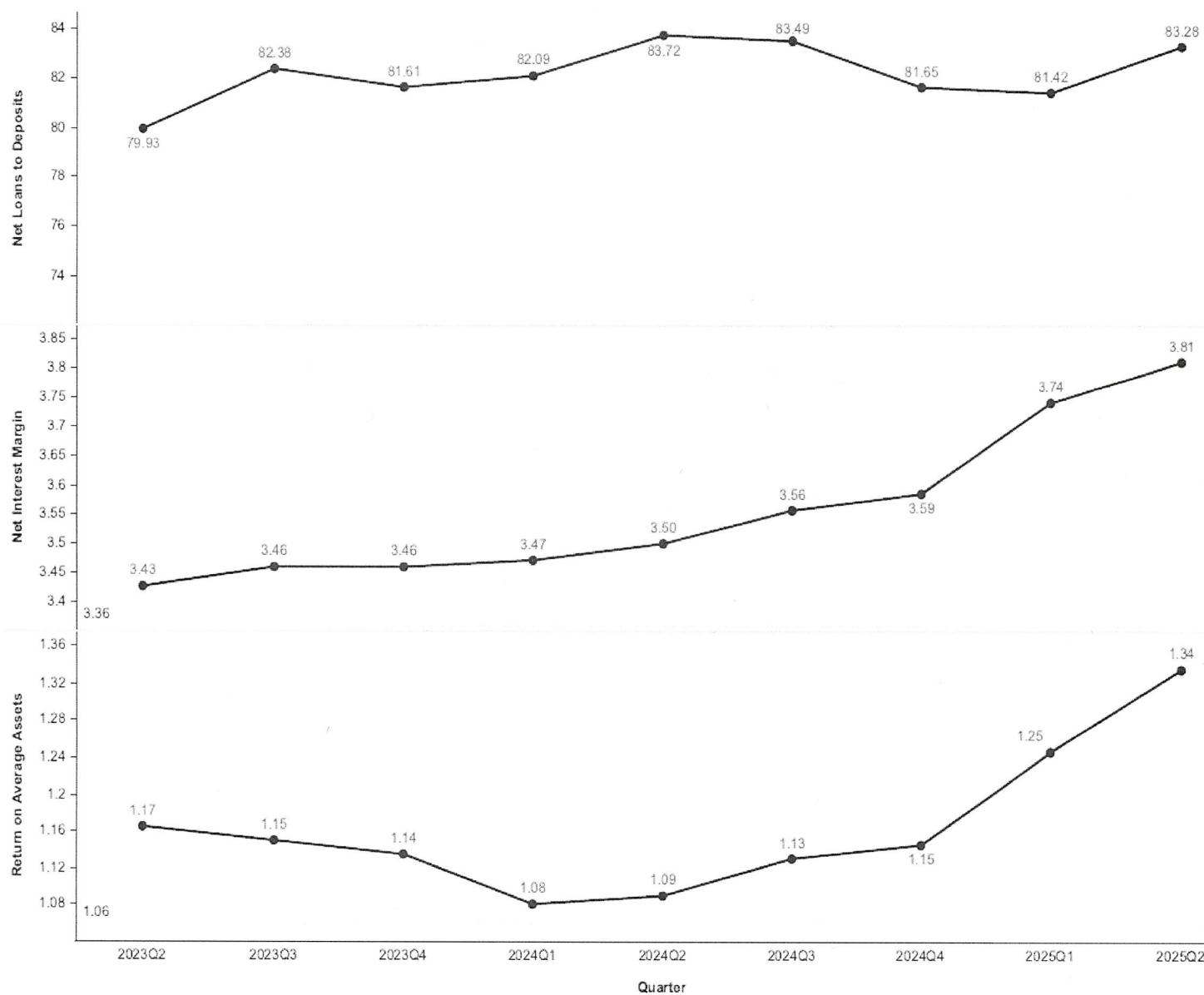
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2025, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the second quarter, the number of state-chartered banks was unchanged at 192.

Assets in state-chartered banks totaled \$208 billion on June 30, 2025, an increase of 5.9 percent from one year earlier. Deposits were \$176.6 billion and total loans were \$144.3 billion on June 30, 2025, an increase of 6.0 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 increased to 10.33 percent. Asset quality remains strong. The median past due ratio remains low at 0.99 percent. The state median return on average assets remains strong at 1.34 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 JUNE 30, 2025

ASSETS	192 BANKS 6/30/2025	193 BANKS 6/30/2024	INCREASE DECREASE ()	PERCENT CHANGE
Total Loans and Leases	144,349	136,780	7,569	5.5%
Less: Allowance for Credit Losses on Loans and Leases	1,625	1,524	101	6.6%
Loans and Leases (net)	142,724	135,256	7,468	5.5%
Interest-Bearing Balances	9,980	8,663	1,317	15.2%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,423	999	424	42.4%
Trading Account Assets	70	95	(25)	-26.3%
Securities:				
Held-to-Maturity (at Amortized Cost)	10,132	9,609	523	5.4%
Available-for-Sale (at Fair Value)	30,888	29,738	1,150	3.9%
Equity Securities with readily determinable FV not held for trading	59	67	(8)	-11.9%
Total Earning Assets	195,276	184,427	10,849	5.9%
Cash and Noninterest-Bearing Balances	2,509	2,102	407	19.4%
Premises and Fixed Assets	2,830	2,738	92	3.4%
Other Real Estate Owned	94	94	-	0.0%
Direct and indirect investments in real estate ventures	126	97	29	29.9%
Intangible Assets	1,560	1,575	(15)	-1.0%
Other Assets	5,585	5,452	133	2.4%
<b>TOTAL ASSETS</b>	<b>207,980</b>	<b>196,485</b>	<b>11,495</b>	<b>5.9%</b>
<b>LIABILITIES</b>				
Deposits	176,634	166,571	10,063	6.0%
Deposits over \$250M	9,819	8,881	938	10.6%
Brokered Deposits	7,556	5,902	1,654	28.0%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,299	4,271	28	0.7%
Other Borrowed Money	4,671	5,473	(802)	-14.7%
FHLB Advances	3,524	3,839	(315)	-8.2%
Other Borrowings	1,147	1,634	(487)	-29.8%
All Other Liabilities	2,115	2,164	(49)	-2.3%
<b>Total Liabilities</b>	<b>187,719</b>	<b>178,479</b>	<b>9,240</b>	<b>5.2%</b>
<b>EQUITY CAPITAL</b>				
Total Equity Capital	20,261	18,006	2,255	12.5%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>				
<b>Total Equity Capital</b>	<b>20,261</b>	<b>18,006</b>	<b>2,255</b>	<b>12.5%</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>207,980</b>	<b>196,485</b>	<b>11,495</b>	<b>5.9%</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 JUNE 30, 2025

ASSETS	6/30/2025			6/30/2024	PERCENT CHANGE
	192 STATE BANKS	6 NATIONAL BANKS	198 ALL BANKS	199 ALL BANKS	
Total Loans and Leases	144,349	40,015	184,364	163,827	12.5%
Less: Allowance for Credit Losses on Loans and Leases	1,625	432	2,057	1,801	14.2%
Loans and Leases (net)	142,724	39,583	182,307	162,026	12.5%
Interest-Bearing Balances	9,980	10,257	20,237	13,554	49.3%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,423	753	2,176	1,252	73.8%
Trading Account Assets	70	22	92	116	-20.7%
Securities:					
Held-to-Maturity (at Amortized Cost)	10,132	5,495	15,627	15,156	3.1%
Available-for-Sale (at Fair Value)	30,868	12,835	43,723	37,447	16.8%
Equity Securities with readily determinable FV not held for trading	59	16	75	81	-7.4%
Total Earning Assets	195,276	68,961	264,237	229,632	15.1%
Cash and Noninterest-Bearing Balances	2,509	1,172	3,681	2,658	38.5%
Premises and Fixed Assets	2,830	455	3,285	2,988	9.9%
Other Real Estate Owned	94	5	99	96	3.1%
Direct and indirect investments in real estate ventures	126	-	126	97	29.9%
Intangible Assets	1,560	2,337	3,897	1,836	112.3%
Other Assets	5,585	2,887	8,472	7,340	15.4%
TOTAL ASSETS	207,980	75,817	283,797	244,647	16.0%
LIABILITIES					
Deposits	176,634	64,259	240,893	206,518	16.6%
Deposits over \$250M	9,819	1,692	11,511	9,857	16.8%
Brokered Deposits	7,556	1,362	8,918	7,206	23.8%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,299	2,943	7,242	6,490	11.6%
Other Borrowed Money	4,671	76	4,747	6,879	-31.0%
FHLB Advances	3,524	76	3,600	5,245	-31.4%
Other Borrowings	1,147	-	1,147	1,634	-29.8%
All Other Liabilities	2,115	950	3,065	2,967	3.3%
Total Liabilities	187,719	68,228	255,947	222,854	14.8%
EQUITY CAPITAL					
Total Equity Capital	20,261	7,589	27,850	21,793	27.8%
Includes net unrealized holding gains (losses) on AFS securities.					
Total Equity Capital	20,261	7,589	27,850	21,793	27.8%
TOTAL LIABILITIES AND EQUITY CAPITAL	207,980	75,817	283,797	244,647	16.0%

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, 2025

ASSETS	6/30/2025			6/30/2024	PERCENT CHANGE
	192 STATE BANKS	6 NATIONAL BANKS	198 ALL BANKS	199 ALL BANKS	
Interest Income	5,657	1,706	7,363	6,507	13.2%
Interest Expense	1,943	753	2,696	2,664	1.2%
Net Interest Income	3,714	953	4,667	3,843	21.4%
Noninterest Income	945	319	1,264	1,129	12.0%
Noninterest Expense	2,570	775	3,345	2,894	15.6%
Provision for Credit Losses	159	115	274	114	140.4%
Gains (Losses) on Securities	(4)	(1)	(5)	(177)	-97.2%
Applicable Income Taxes	359	66	425	320	32.8%
Less: Net Income (Loss) Attributed to Minority Interests	-	-	-	-	-
Net Income	1,567	315	1,882	1,467	28.3%
Cash Dividends	855	36	891	1,047	-14.9%
Net Loan Losses	125	56	181	71	154.9%

Footnotes:

\*Millions of Dollars

\*Totals do not include nondeposit trust companies.