

Governor Mike Kehoe  
State of Missouri

Mick Campbell  
Commissioner of Finance



DIVISION OF FINANCE

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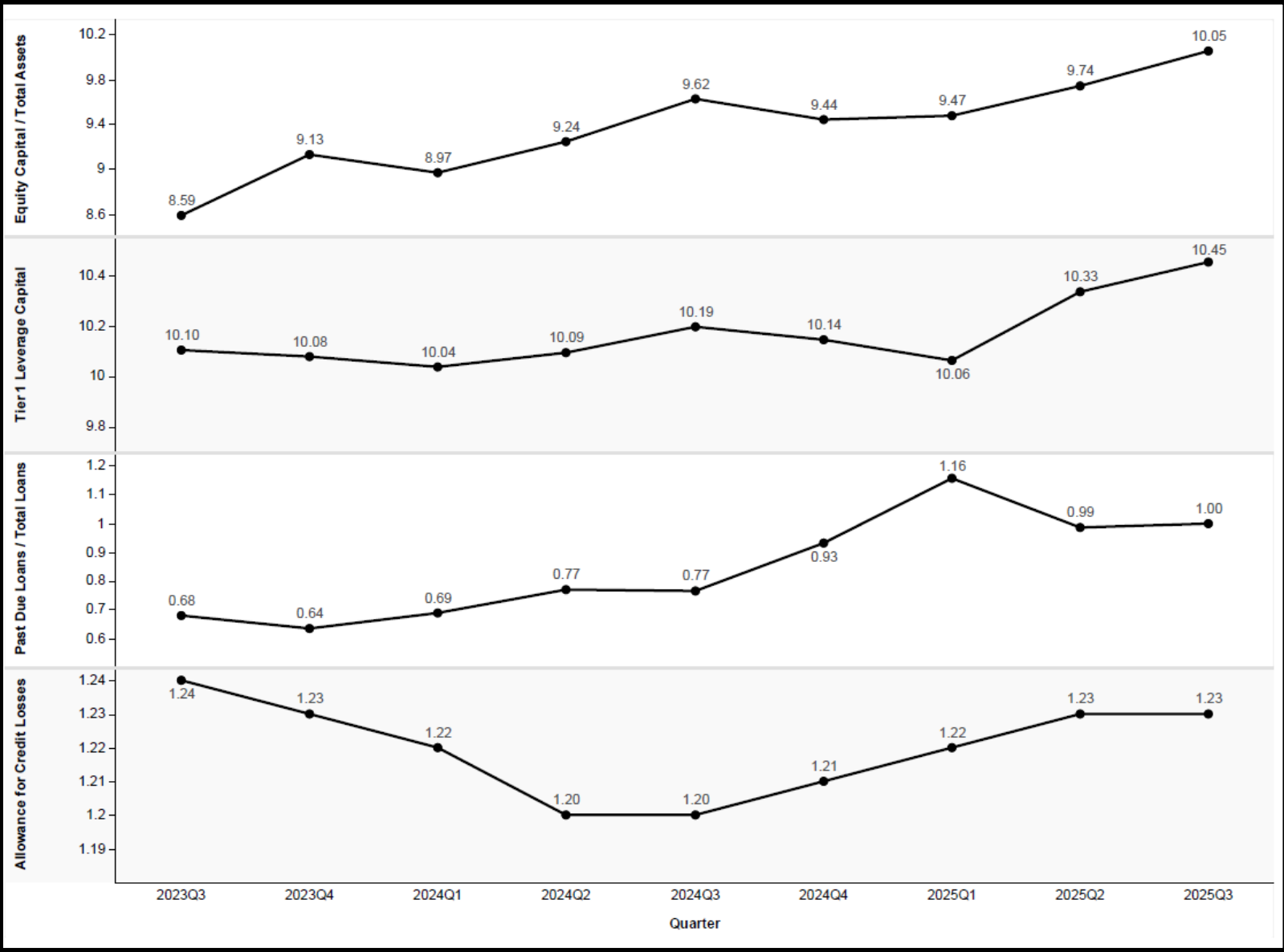
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2025, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well. During the third quarter, the number of state-chartered banks declined from 192 to 191, as one bank merged into another institution.

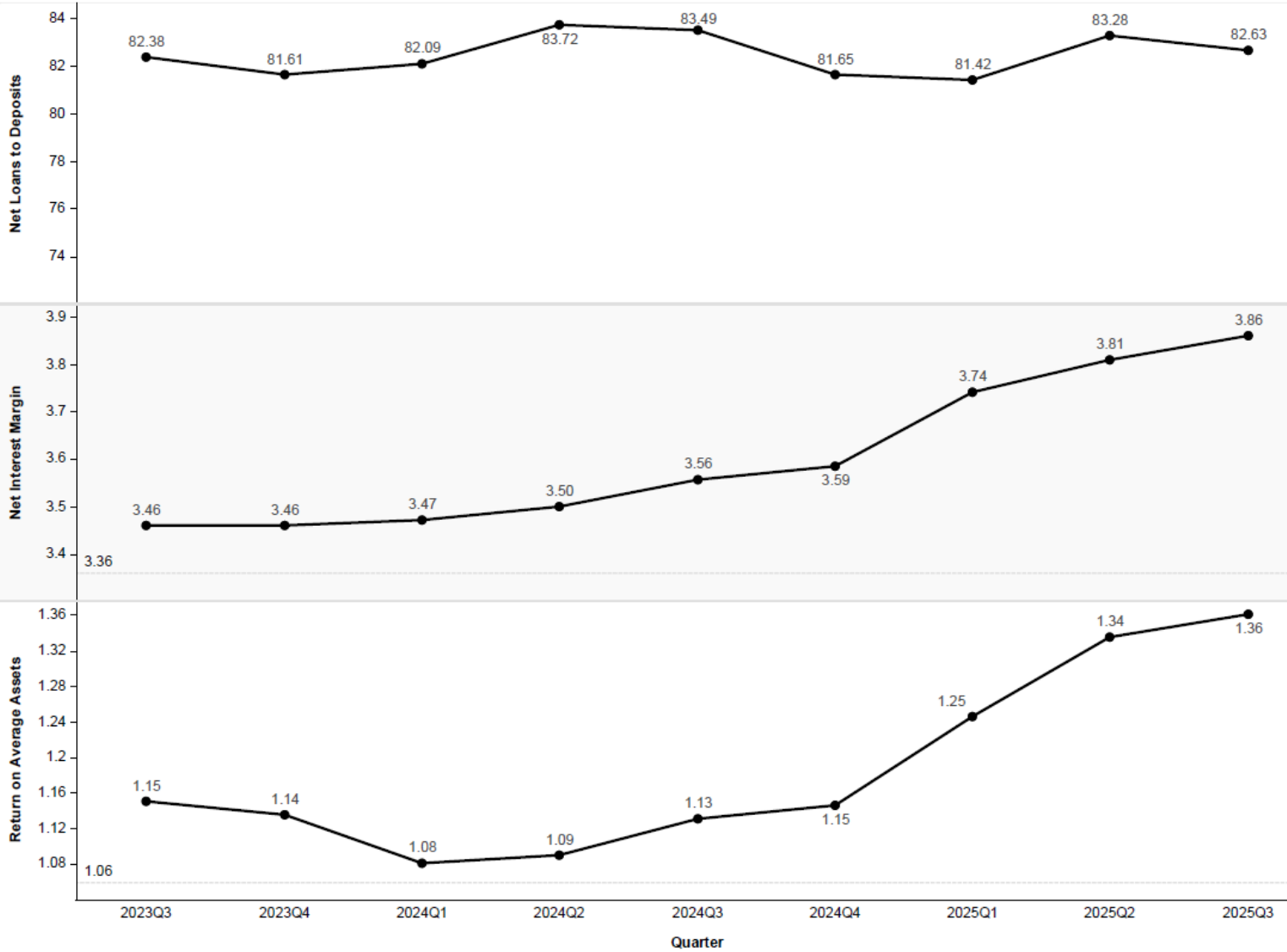
Assets in state-chartered banks totaled \$211.4 billion on September 30, 2025, an increase of 5.6 percent from one year earlier. Deposits were \$179.1 billion and total loans were \$146.1 billion on September 30, 2025, for increases of 5.5 percent and 5.2 percent respectively, from one year earlier.

The overall condition of Missouri state-chartered banks remains strong. The median Tier 1 Leverage Capital ratio increased to 10.45 percent. Asset quality remains strong. The median past due ratio remains low at 1.00 percent. The state median return on average assets remains strong at 1.36 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 SEPTEMBER 30, 2025**

ASSETS	191 BANKS 9/30/2025	194 BANKS 9/30/2024	INCREASE DECREASE ()	PERCENT CHANGE
Total Loans and Leases	146,169	138,903	7,266	5.2%
Less: Allowance for Credit Losses on Loans and Leases	1,660	1,557	103	6.6%
Loans and Leases (net)	144,509	137,346	7,163	5.2%
Interest-Bearing Balances	11,278	8,708	2,570	29.5%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,354	923	431	46.7%
Trading Account Assets	77	84	(7)	-8.3%
Securities:				
Held-to-Maturity (at Amortized Cost)	9,977	10,162	(185)	-1.8%
Available-for-Sale (at Fair Value)	31,406	30,879	527	1.7%
Equity Securities with readily determinable FV not held for trading	56	65	(9)	-13.8%
Total Earning Assets	198,657	188,167	10,490	5.6%
Cash and Noninterest-Bearing Balances	2,287	2,407	(120)	-5.0%
Premises and Fixed Assets	2,846	2,748	98	3.6%
Other Real Estate Owned	99	77	22	28.6%
Direct and indirect investments in real estate ventures	133	105	28	26.7%
Intangible Assets	1,555	1,563	(8)	-0.5%
Other Assets	5,859	5,072	787	15.5%
<b>TOTAL ASSETS</b>	<b>211,436</b>	<b>200,139</b>	<b>11,297</b>	<b>5.6%</b>
<b>LIABILITIES</b>				
Deposits	179,128	169,791	9,337	5.5%
Deposits over \$250M	9,794	9,657	137	1.4%
Brokered Deposits	7,321	6,730	591	8.8%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,137	3,850	287	7.5%
Other Borrowed Money	4,889	5,287	(398)	-7.5%
FHLB Advances	3,691	3,676	15	0.4%
Other Borrowings	1,198	1,611	(413)	-25.6%
All Other Liabilities	2,347	2,099	248	11.8%
Total Liabilities	190,501	181,027	9,474	5.2%
<b>EQUITY CAPITAL</b>				
Total Equity Capital	20,935	19,112	1,823	9.5%
<i>Includes net unrealized holding gains (losses) on AFS securities.</i>				
Total Equity Capital	20,935	19,112	1,823	9.5%
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>211,436</b>	<b>200,139</b>	<b>11,297</b>	<b>5.6%</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 SEPTEMBER 30, 2025

ASSETS	9/30/2025			9/30/2024	PERCENT CHANGE
	191 STATE BANKS	6 NATIONAL BANKS	197 ALL BANKS	200 ALL BANKS	
Total Loans and Leases	146,169	41,015	187,184	166,758	12.2%
Less: Allowance for Credit Losses on Loans and Leases	1,660	449	2,109	1,844	14.4%
Loans and Leases (net)	144,509	40,566	185,075	164,914	12.2%
Interest-Bearing Balances	11,278	8,144	19,422	15,679	23.9%
Fed Funds Sold and Securities Purchased Under Agreements to Resell	1,354	781	2,135	1,325	61.1%
Trading Account Assets	77	25	102	109	-6.4%
Securities:					
Held-to-Maturity (at Amortized Cost)	9,977	5,654	15,631	15,637	0.0%
Available-for-Sale (at Fair Value)	31,406	14,072	45,478	38,559	17.9%
Equity Securities with readily determinable FV not held for trading	56	16	72	81	-11.1%
Total Earning Assets	198,657	69,258	267,915	236,304	13.4%
Cash and Noninterest-Bearing Balances	2,287	1,148	3,435	3,261	5.3%
Premises and Fixed Assets	2,846	459	3,305	2,999	10.2%
Other Real Estate Owned	99	6	105	79	32.9%
Direct and indirect investments in real estate ventures	133	-	133	105	26.7%
Intangible Assets	1,555	2,339	3,894	1,822	113.7%
Other Assets	5,859	2,832	8,691	6,940	25.2%
TOTAL ASSETS	211,436	76,042	287,478	251,510	14.3%
LIABILITIES					
Deposits	179,128	64,261	243,389	213,064	14.2%
Deposits over \$250M	9,794	1,760	11,554	10,815	6.8%
Brokered Deposits	7,321	1,328	8,649	8,178	5.8%
Fed Funds Purchased and Securities Sold Under Agreements to Repurchase	4,137	2,841	6,978	5,876	18.8%
Other Borrowed Money	4,889	66	4,955	6,430	-22.9%
FHLB Advances	3,691	66	3,757	4,819	-22.0%
Other Borrowings	1,198	-	1,198	1,611	-25.6%
All Other Liabilities	2,347	998	3,345	2,901	15.3%
Total Liabilities	190,501	68,166	258,667	228,271	13.3%
EQUITY CAPITAL					
Total Equity Capital	20,935	7,876	28,811	23,239	24.0%
Includes net unrealized holding gains (losses) on AFS securities.					
Total Equity Capital	20,935	7,876	28,811	23,239	24.0%
TOTAL LIABILITIES AND EQUITY CAPITAL	211,436	76,042	287,478	251,510	14.3%

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 SEPTEMBER 30, 2025**

ASSETS	9/30/2025			9/30/2024	PERCENT CHANGE
	191 STATE BANKS	6 NATIONAL BANKS	197 ALL BANKS	200 ALL BANKS	
Interest Income	8,616	2,647	11,263	9,926	13.5%
Interest Expense	2,922	1,171	4,093	4,071	0.5%
Net Interest Income	5,694	1,476	7,170	5,855	22.5%
Noninterest Income	1,460	496	1,956	1,724	13.5%
Noninterest Expense	3,927	1,205	5,132	4,382	17.1%
Provision for Credit Losses	274	140	414	199	108.0%
Gains (Losses) on Securities	(10)	(1)	(11)	(195)	-94.4%
Applicable Income Taxes	567	116	683	512	33.4%
Less: Net Income (Loss) Attributed to Minority Interests	-	-	-	-	-
<b>Net Income</b>	<b>2,376</b>	<b>510</b>	<b>2,886</b>	<b>2,291</b>	<b>26.0%</b>
Cash Dividends	1,316	72	1,388	1,430	-2.9%
Net Loan Losses	205	75	280	123	127.6%

**Footnotes:**

\*Millions of Dollars

\*Totals do not include nondeposit trust companies.