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State of Missouri



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Debra Hardman  
Acting Commissioner

September 4, 2015

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, 2015, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies remained the same at 262. Six banks merged into other institutions and six new state bank charters were granted; as four national institutions and two federal thrifts converted to state chartered banks.

Assets in state-chartered banks totaled \$106.9 billion on June 30, 2015, an increase of 6.5 percent from one year earlier. Deposits were \$88.6 billion and total loans were \$67.5 billion on June 30, 2015, an increase of 5.9 percent and 11.4 percent from one year earlier, respectively.

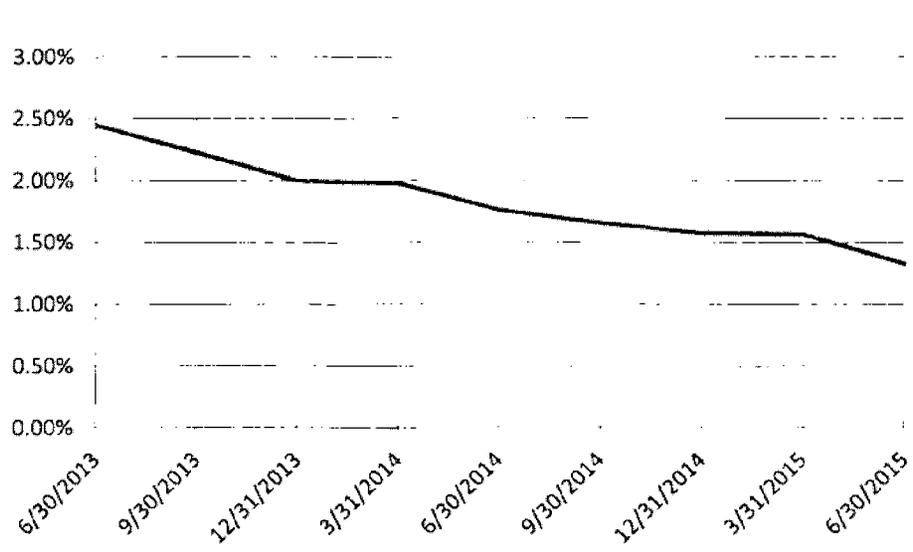
The overall condition of Missouri state-chartered banks continued to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved since last year, with the past due ratio declining to a manageable 1.33 percent from 1.77 percent one year earlier. The return on assets has stabilized and remains strong at 1.08 percent, despite a compressed and declining net interest margin. The median return on assets for state-chartered banks is 0.97 percent as of June 30, 2015.

Capital remains strong, as the Tier 1 Leverage Capital is 9.78 percent of total assets, which is slightly above the national average of 9.53 percent.

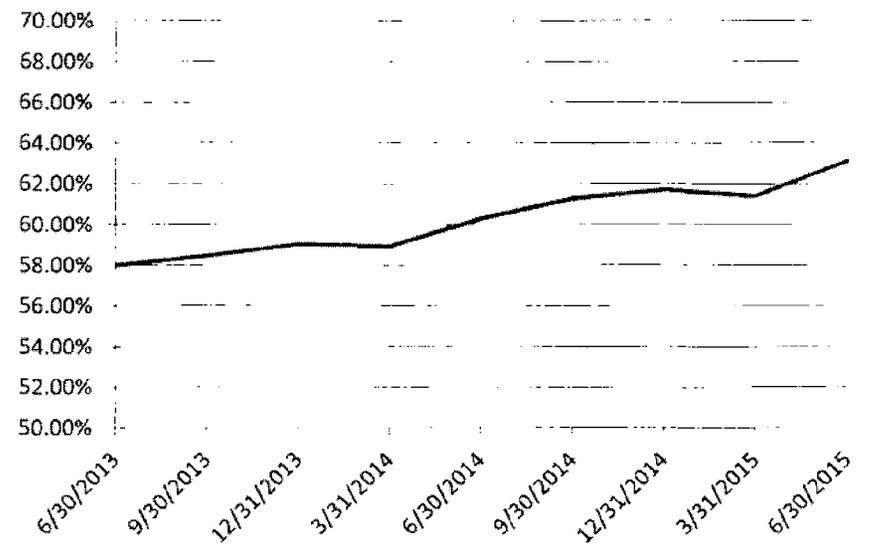
A handwritten signature in cursive script that reads "Christie Kincannon".

Christie Kincannon  
Acting Deputy Commissioner

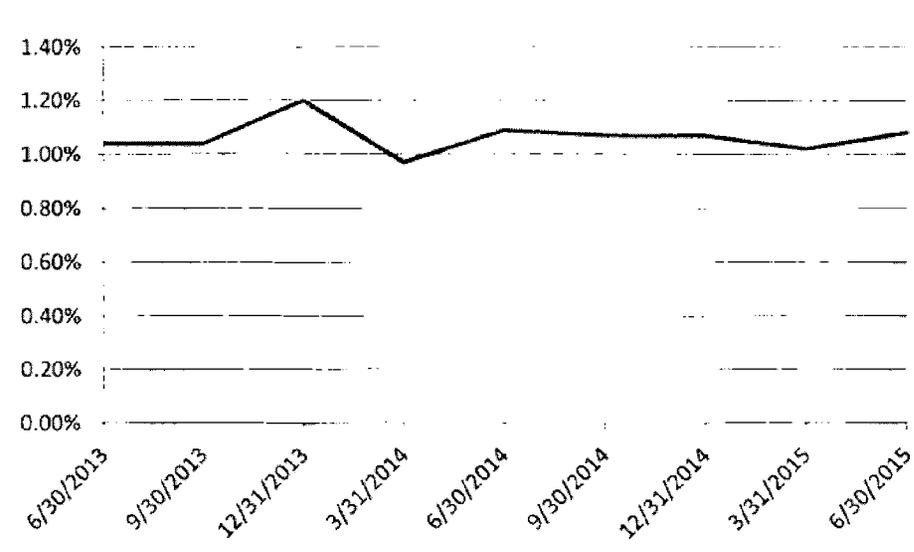
**PAST DUE LOANS TO TOTAL LOANS**



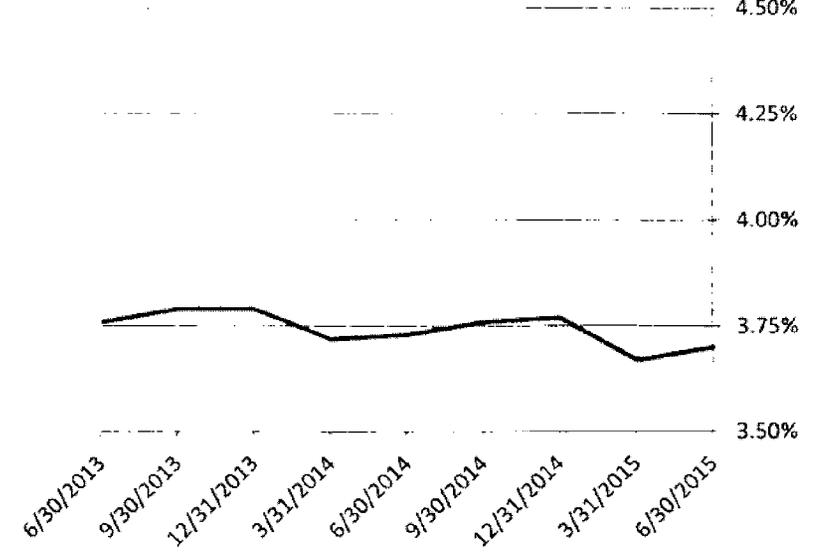
**LOANS/ASSETS**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF JUNE 30, 2015**

THOUSANDS OF DOLLARS	262 BANKS 6/30/2015	262 BANKS 6/30/2014	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$67,494,667	\$60,562,612	\$6,932,055	11.4%
Allowance for Loan Losses	995,306	988,370	6,936	0.7%
Total Assets	106,977,271	100,404,381	6,572,890	6.5%
<b>LIABILITIES</b>				
Total Deposits	88,607,163	83,668,085	4,939,078	5.9%
Total Equity Capital	11,051,852	10,274,987	776,865	7.6%

OPERATING RATIOS	6/30/2015	6/30/2014	CHANGE
Equity Capital/Assets	10.33%	10.23%	0.10%
Tangible Equity Capital/Assets	9.78%	9.72%	0.06%
Capital and Allowance for Loan Losses/Assets	11.16%	11.11%	0.05%
Total Loans/Assets	63.09%	60.32%	2.77%
Past Due and Nonaccrual Loans/Total Loans	1.33%	1.77%	-0.44%
Allowance for Loan Losses/Total Loans	1.47%	1.63%	-0.16%
Average Net Interest Margin	3.70%	3.73%	-0.03%
Return on Assets	1.08%	1.09%	-0.01%

**NOTES:**

Does not include five nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF JUNE 30, 2015**

MILLIONS OF DOLLARS	6/30/2015			6/30/2014	PERCENT CHANGE
	262 STATE BANKS	20 NATIONAL BANKS	282 ALL BANKS	286 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	5,765	1,697	7,462	7,433	0.4%
Investment Securities	27,530	10,567	38,097	39,278	-3.0%
Total Loans and Leases	67,495	15,208	82,703	75,710	9.2%
Less: Reserves	995	164	1,159	1,191	-2.7%
Federal Funds Sold	1,404	155	1,559	1,524	2.3%
Fixed Assets	1,996	500	2,496	2,472	1.0%
Other Real Estate	435	50	485	666	-27.2%
Intangible Assets	659	212	871	813	7.1%
Other assets	2,688	581	3,269	3,107	5.2%
<b>TOTAL ASSETS</b>	<b>\$106,977</b>	<b>\$28,806</b>	<b>\$135,783</b>	<b>\$129,812</b>	<b>4.6%</b>
<b>LIABILITIES</b>					
Total Deposits	88,607	23,460	112,067	107,677	4.1%
Deposits over 250M	3,855	788	4,643	4,687	-0.9%
Brokered Deposits	6,490	226	6,716	6,444	4.2%
Federal Funds Purchased	4,304	2,040	6,344	5,645	12.4%
Other liabilities	3,014	549	3,563	3,383	5.3%
Total Equity Capital	11,052	2,757	13,809	13,107	5.4%
<b>TOTAL LIABILITIES</b>	<b>\$106,977</b>	<b>\$28,806</b>	<b>\$135,783</b>	<b>\$129,812</b>	<b>4.6%</b>
<b>EARNINGS</b>					
Interest Income	1,819	391	2,210	2,184	1.2%
Interest Expense	157	24	181	193	-6.2%
Net Interest Income	1,662	367	2,029	1,991	1.9%
Provision for Loan Losses	41	16	57	80	-28.8%
Net Income	575	80	655	641	2.2%
Cash Dividends	383	19	402	403	-0.2%
Net Loan Losses	40	11	51	80	-36.3%