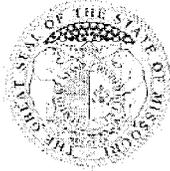


Jeremiah W. (Jay) Nixon  
Governor  
State of Missouri



Department of Insurance  
Financial Institutions  
and Professional Registration  
John M. Huff, Director

DIVISION OF FINANCE

301 West High Street, Room 630  
P.O. Box 716  
Jefferson City, MO 65102-0716  
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Richard J. Weaver  
Commissioner of Finance

December 6, 2013

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, 2013, 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 decreased by nine from 271 to 262. Ten banks merged into other institutions. Two state-chartered banks closed. Three new bank charters were granted when national institutions converted to state-chartered banks.

Assets in state-chartered banks totaled \$97.1 billion on September 30, 2013, an increase of 4.0 percent from one year earlier. Deposits were \$80.9 billion and total loans were \$56.7 billion on September 30, 2013, an increase of 4.5 percent and 4.5 percent from one year earlier, respectively.

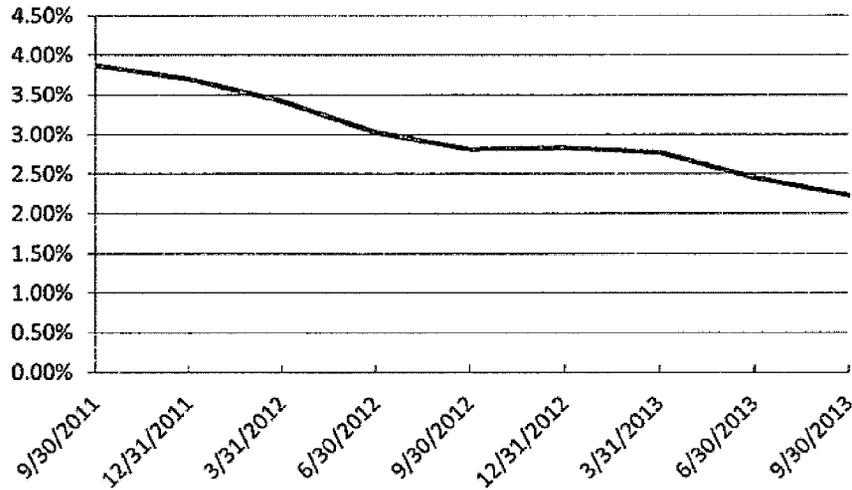
The overall condition of Missouri state-chartered banks continued to improve in the third quarter. The attached graphs illustrate improvement in several component areas. Asset quality has improved since last year, with the past due ratio declining to 2.23 percent from 2.81 percent one year earlier. The return on assets has stabilized and remains strong at 1.04 percent, despite a compressed net interest margin. The median return on assets for state-chartered banks is 0.93 percent as of September 30, 2013.

Capital is strong as the Tier 1 Leverage Capital ratio is 9.86 percent of total assets, which is slightly above the national average of 9.41 percent.

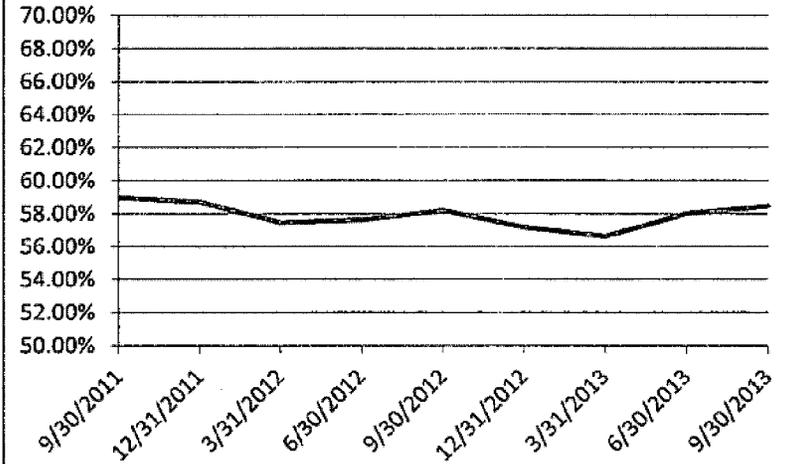
A handwritten signature in cursive script that reads "Richard J. Weaver".

Richard J. Weaver  
Commissioner of Finance

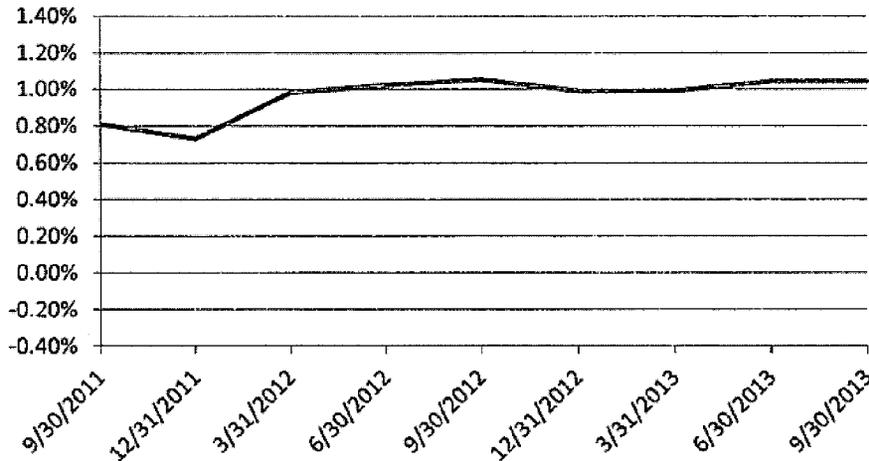
**PAST DUE LOANS TO TOTAL LOANS**



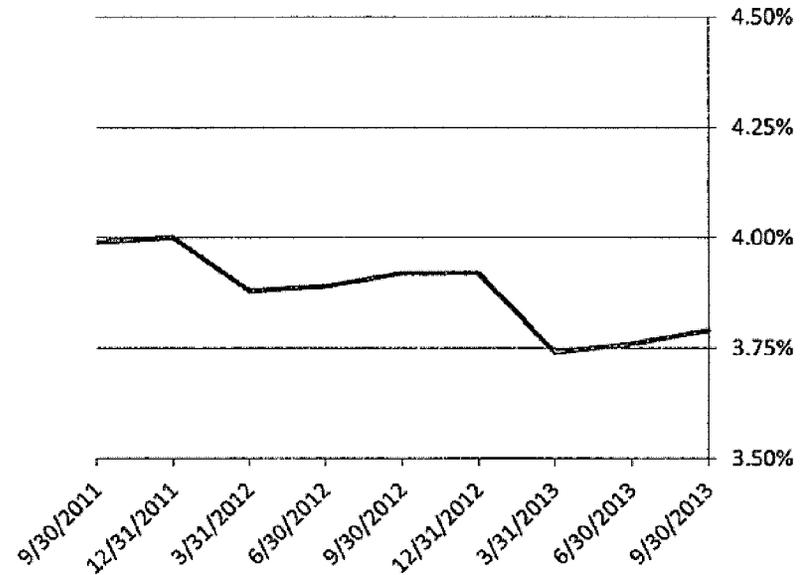
**Loans/Assets**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF SEPTEMBER 30, 2013**

MILLIONS OF DOLLARS	9/30/2013			9/30/2012	PERCENT CHANGE
	262 STATE BANKS	26 NATIONAL BANKS	288 ALL BANKS	300 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	6,675	2,981	9,656	7,771	24.3%
Investment Securities	27,261	11,347	38,608	36,801	4.9%
Total Loans and Leases	56,772	14,300	71,072	66,740	6.5%
Less: Reserves	1,015	203	1,218	1,268	-3.9%
Federal Funds Sold	1,648	162	1,810	1,783	1.5%
Fixed Assets	1,904	559	2,463	2,402	2.5%
Other Real Estate	681	117	798	1,071	-25.5%
Intangible Assets	688	250	938	860	9.1%
Other assets	2,492	621	3,113	2,968	4.9%
<b>TOTAL ASSETS</b>	<b>\$97,106</b>	<b>\$30,134</b>	<b>\$127,240</b>	<b>\$119,137</b>	<b>6.8%</b>
<b>LIABILITIES</b>					
Total Deposits	80,996	24,720	105,716	98,522	7.3%
Deposits over \$250M	3,587	683	4,270	3,841	11.2%
Brokered Deposits	5,865	243	6,108	4,650	31.4%
Federal Funds Purchased	3,746	2,067	5,813	4,799	21.1%
Other liabilities	2,794	334	3,128	3,435	-8.9%
Total Equity Capital	9,570	3,013	12,583	12,381	1.6%
<b>TOTAL LIABILITIES</b>	<b>\$97,106</b>	<b>\$30,134</b>	<b>\$127,240</b>	<b>\$119,137</b>	<b>6.8%</b>
<b>EARNINGS</b>					
Interest Income	2,597	665	3,262	3,386	-3.7%
Interest Expense	288	47	335	448	-25.2%
Net Interest Income	2,309	618	2,927	2,938	-0.4%
Provision for Loan Losses	99	30	129	290	-55.5%
Net Income	751	152	903	877	3.0%
Cash Dividends	388	73	461	445	3.6%
Net Loan Losses	124	27	151	310	-51.3%

**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF September 30, 2013**

THOUSANDS OF DOLLARS	262 BANKS 9/30/2013	271 BANKS 9/30/2012	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$56,772,080	\$54,336,201	\$2,435,879	4.5%
Allowance for Loan Losses	1,015,493	1,068,648	(53,155)	-5.0%
Total Assets	97,106,422	93,386,951	3,719,471	4.0%
<b>LIABILITIES</b>				
Total Deposits	80,995,783	77,492,067	3,503,716	4.5%
Total Equity Capital	9,569,942	9,622,738	(52,796)	-0.5%

OPERATING RATIOS	9/30/2013	9/30/2012	CHANGE
Equity Capital/Assets	9.86%	10.30%	-0.44%
Tangible Equity Capital/Assets	9.21%	9.67%	-0.46%
Capital and Allowance for Loan Losses/Assets	10.79%	11.32%	-0.53%
Total Loans/Assets	58.46%	58.18%	0.28%
Past Due and Nonaccrual Loans/Total Loans	2.23%	2.81%	-0.58%
Allowance for Loan Losses/Total Loans	1.79%	1.97%	-0.18%
Average Net Interest Margin	3.79%	3.92%	-0.13%
Return on Assets	1.04%	1.05%	-0.01%

**NOTES:**

2012 does not include six nondeposit trust companies.  
2013 does not include five nondeposit trust companies.