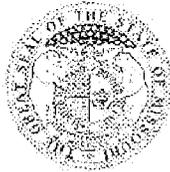


Jeremiah W. (Jay) Nixon
Governor
State of Missouri



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

DIVISION OF FINANCE

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Debra Hardman
Acting Commissioner

December 5, 2014

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, 2014, 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 remain at 262. During these past twelve months three banks merged into other institutions and three new state bank charters were granted when two national institutions and one state thrift converted to state-chartered banks.

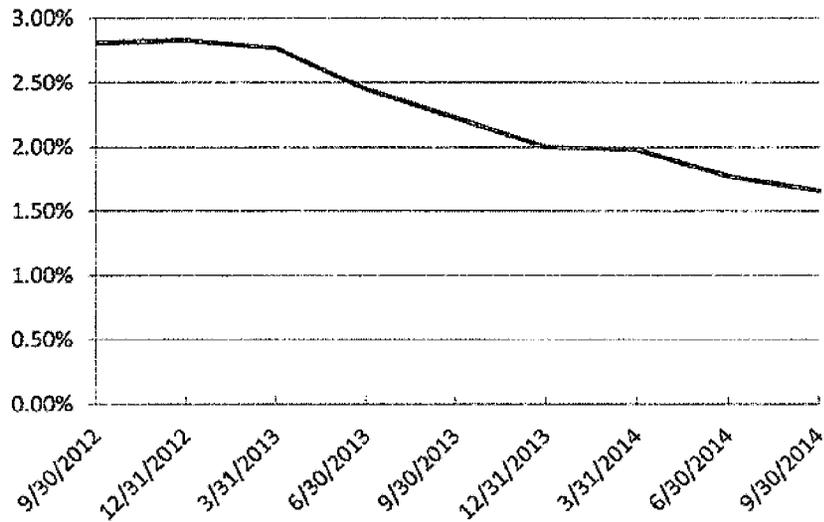
Assets in state-chartered banks totaled \$100.4 billion on September 30, 2014, an increase of 3.4 percent from one year earlier. Deposits were \$83.3 billion and total loans were \$61.5 billion on September 30, 2014, an increase of 2.9 percent and 8.4 percent from one year earlier, respectively.

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 a manageable 1.66 percent from 2.23 percent one year earlier. The return on assets has stabilized and remains strong at 1.07 percent, despite a compressed net interest margin. The median return on assets for state-chartered banks is 0.94 percent as of September 30, 2014.

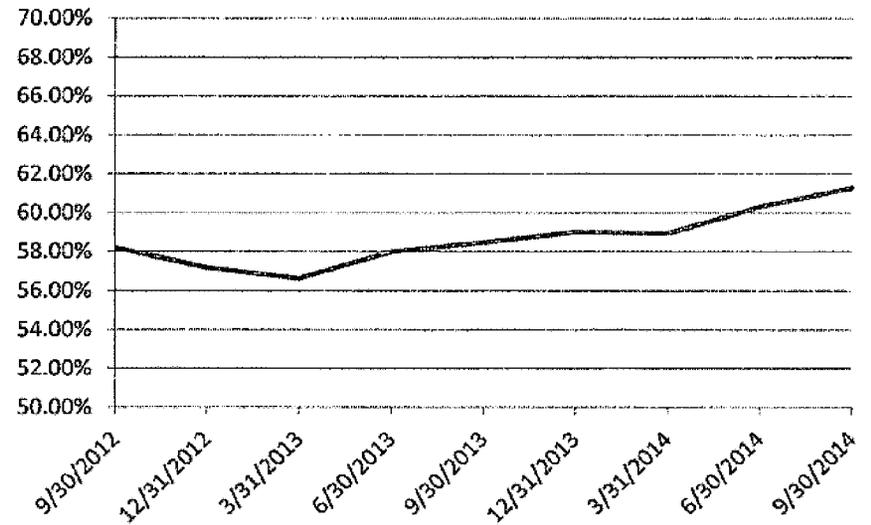
Capital is strong as the Tier 1 Leverage Capital ratio is 9.83 percent of total assets, which is slightly above the national average of 9.52 percent.


Debra Hardman
Acting Commissioner

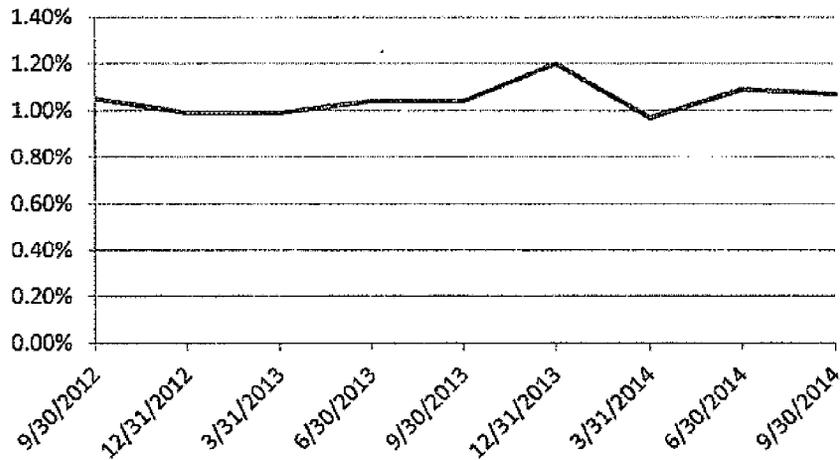
PAST DUE LOANS TO TOTAL LOANS



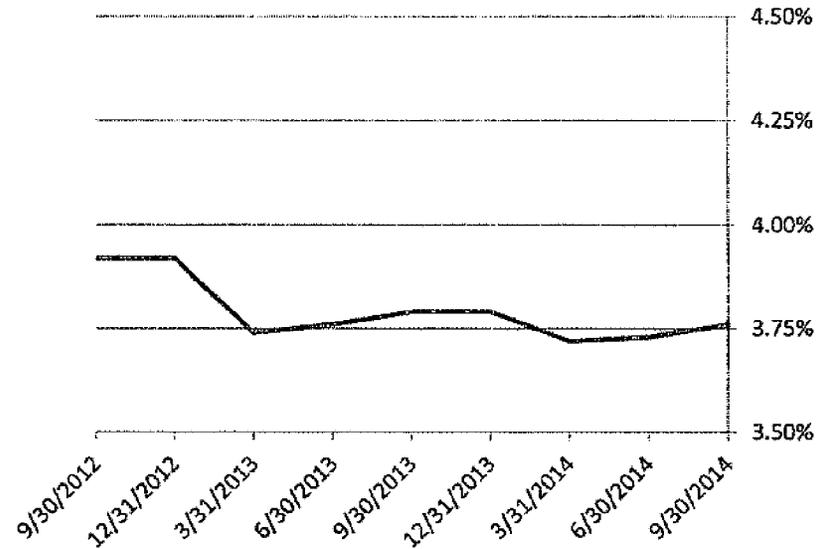
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2014**

| THOUSANDS OF DOLLARS | 262 BANKS 9/30/2014 | 262 BANKS 9/30/2013 | INCREASE DECREASE() | PERCENT CHANGE |
|---------------------------|---------------------------|---------------------------|------------------------|-------------------|
| ASSETS | | | | |
| Total Loans | \$61,534,015 | \$56,772,080 | \$4,761,935 | 8.4% |
| Allowance for Loan Losses | 982,178 | 1,015,493 | (33,315) | -3.3% |
| Total Assets | 100,414,459 | 97,106,422 | 3,308,037 | 3.4% |
| LIABILITIES | | | | |
| Total Deposits | 83,307,942 | 80,995,783 | 2,312,159 | 2.9% |
| Total Equity Capital | 10,396,501 | 9,569,942 | 826,559 | 8.6% |

| OPERATING RATIOS | 9/30/2014 | 9/30/2013 | CHANGE |
|--|-----------|-----------|--------|
| Equity Capital/Assets | 10.35% | 9.86% | 0.49% |
| Tangible Equity Capital/Assets | 9.83% | 9.21% | 0.62% |
| Capital and Allowance for Loan Losses/Assets | 11.22% | 10.79% | 0.43% |
| Total Loans/Assets | 61.28% | 58.46% | 2.82% |
| Past Due and Nonaccrual Loans/Total Loans | 1.66% | 2.23% | -0.57% |
| Allowance for Loan Losses/Total Loans | 1.60% | 1.79% | -0.19% |
| Average Net Interest Margin | 3.76% | 3.79% | -0.03% |
| Return on Assets | 1.07% | 1.04% | 0.03% |

NOTES:

2013 and 2014 do not include five nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2014**

| MILLIONS OF DOLLARS | 9/30/2014 | | | 9/30/2013 | PERCENT CHANGE |
|--|-----------------------|-------------------------|---------------------|---------------------|----------------|
| | 262 STATE BANKS | 23 NATIONAL BANKS | 285 ALL BANKS | 288 ALL BANKS | |
| ASSETS | | | | | |
| Cash and Due from Banks | 5,830 | 1,996 | 7,826 | 9,656 | -19.0% |
| Investment Securities | 27,118 | 11,193 | 38,311 | 38,608 | -0.8% |
| Total Loans and Leases | 61,534 | 15,340 | 76,874 | 71,072 | 8.2% |
| Less: Reserves | 982 | 203 | 1,185 | 1,218 | -2.7% |
| Federal Funds Sold | 1,285 | 93 | 1,378 | 1,810 | -23.9% |
| Fixed Assets | 1,949 | 538 | 2,487 | 2,463 | 1.0% |
| Other Real Estate | 541 | 79 | 620 | 798 | -22.3% |
| Intangible Assets | 579 | 239 | 818 | 938 | -12.8% |
| Other assets | 2,560 | 597 | 3,157 | 3,113 | 1.4% |
| TOTAL ASSETS | \$100,414 | \$29,872 | \$130,286 | \$127,240 | 2.4% |
| LIABILITIES | | | | | |
| Total Deposits | 83,308 | 24,288 | 107,596 | 105,716 | 1.8% |
| Deposits over \$250M | 3,739 | 742 | 4,481 | 4,270 | 4.9% |
| Brokered Deposits | 6,291 | 206 | 6,497 | 6,108 | 6.4% |
| Federal Funds Purchased | 3,671 | 2,246 | 5,917 | 5,813 | 1.8% |
| Other liabilities | 3,039 | 498 | 3,537 | 3,128 | 13.1% |
| Total Equity Capital | 10,396 | 2,840 | 13,236 | 12,583 | 5.2% |
| TOTAL LIABILITIES & CAPITAL | \$100,414 | \$29,872 | \$130,286 | \$127,240 | 2.4% |
| EARNINGS | | | | | |
| Interest Income | 2,628 | 657 | 3,285 | 3,262 | 0.7% |
| Interest Expense | 245 | 40 | 285 | 335 | -14.9% |
| Net Interest Income | 2,383 | 617 | 3,000 | 2,927 | 2.5% |
| Provision for Loan Losses | 88 | 25 | 113 | 129 | -12.4% |
| Net Income | 806 | 152 | 958 | 903 | 6.1% |
| Cash Dividends | 503 | 49 | 552 | 461 | 19.7% |
| Net Loan Losses | 94 | 19 | 113 | 151 | -25.2% |