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Debra Hardman  
Acting Commissioner

December 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 September 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 declined from 262 to 261. During these past twelve months five banks merged into other institutions and five new state bank charters were granted: as three national institutions and two federal thrifts converted to state chartered banks, and one bank self liquidated.

Assets in state-chartered banks totaled \$107.5 billion on September 30, 2015, an increase of 7.1 percent from one year earlier. Deposits were \$88.3 billion and total loans were \$68.9 billion on September 30, 2015, an increase of 6.0 percent and 12.0 percent from one year earlier, respectively.

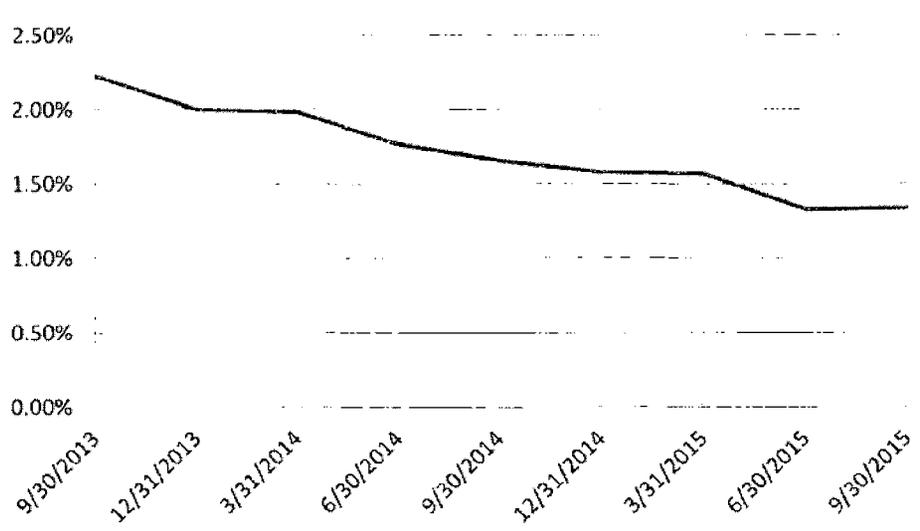
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved, with the past due ratio stabilizing at a manageable 1.34 percent down from 1.77 percent one year earlier. The return on assets remains strong at 1.09 percent, despite a compressed and shrinking net interest margin. The median return on assets for state-chartered banks is 0.99 percent as of September 30, 2015.

Capital remains strong, as the Tier 1 Leverage Capital ratio is 9.92 percent of total assets, which is slightly above the national average of 9.61 percent.

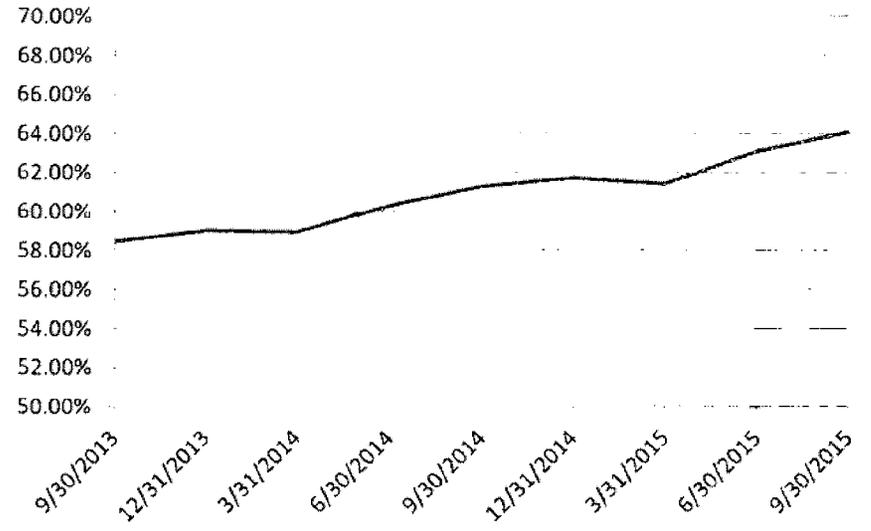
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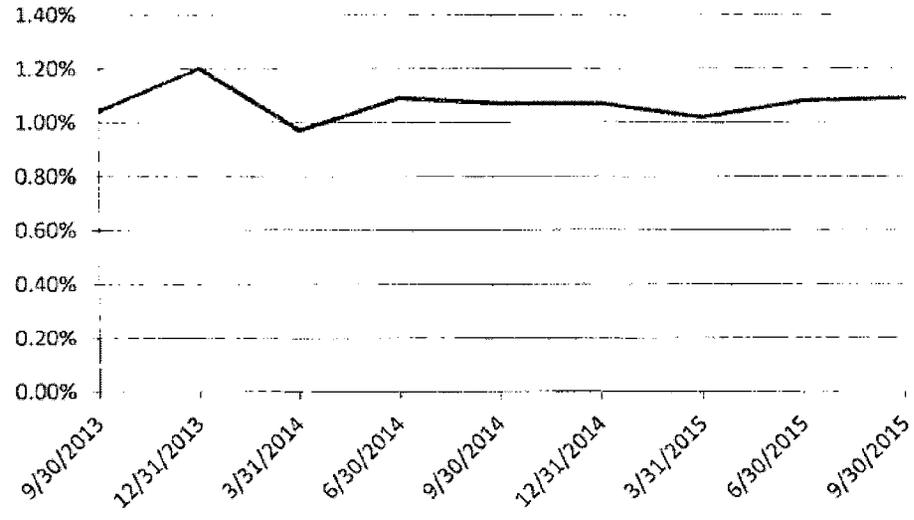
**PAST DUE LOANS TO TOTAL LOANS**



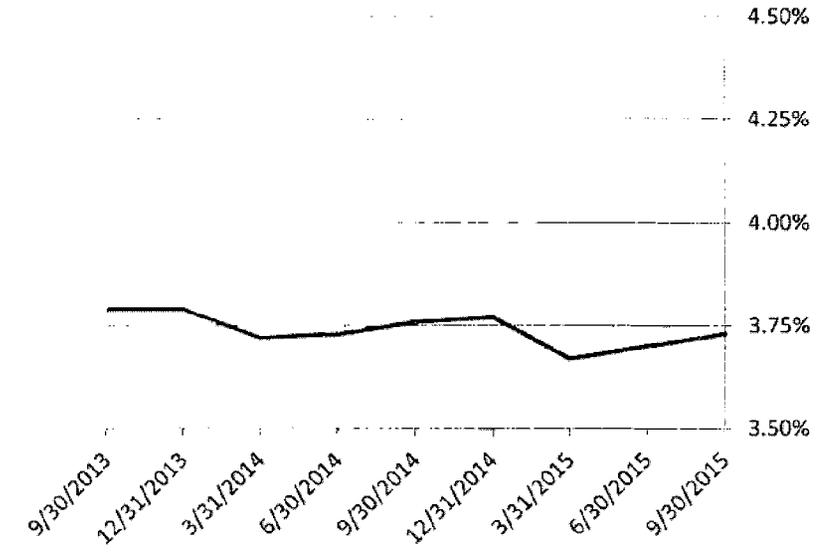
**Loans/Assets**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



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

MILLIONS OF DOLLARS	9/30/2015			9/30/2014	PERCENT CHANGE
	261 STATE BANKS	20 NATIONAL BANKS	281 ALL BANKS	288 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	5,197	1,673	6,870	7,826	-12.2%
Investment Securities	27,286	10,399	37,685	38,311	-1.6%
Total Loans and Leases	68,900	16,878	85,778	76,874	11.6%
Less: Reserves	1,003	183	1,186	1,185	0.1%
Federal Funds Sold	1,307	167	1,474	1,378	7.0%
Fixed Assets	1,996	508	2,504	2,487	0.7%
Other Real Estate	411	48	459	620	-26.0%
Intangible Assets	673	213	886	818	8.3%
Other assets	2,757	851	3,608	3,157	14.3%
<b>TOTAL ASSETS</b>	<b>\$107,524</b>	<b>\$30,554</b>	<b>\$138,078</b>	<b>\$130,286</b>	<b>6.0%</b>
<b>LIABILITIES</b>					
Total Deposits	88,315	25,188	113,503	107,596	5.5%
Deposits over \$250M	3,889	807	4,696	4,481	4.8%
Brokered Deposits	6,576	468	7,044	6,497	8.4%
Federal Funds Purchased	4,759	1,630	6,389	5,917	8.0%
Other liabilities	3,180	788	3,968	3,537	12.2%
Total Equity Capital	11,270	2,948	14,218	13,236	7.4%
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>\$107,524</b>	<b>\$30,554</b>	<b>\$138,078</b>	<b>\$130,286</b>	<b>6.0%</b>
<b>EARNINGS</b>					
Interest Income	2,755	642	3,397	3,285	3.4%
Interest Expense	237	41	278	285	-2.5%
Net Interest Income	2,518	601	3,119	3,000	4.0%
Provision for Loan Losses	69	25	94	113	-16.8%
Net Income	877	131	1,008	958	5.2%
Cash Dividends	607	44	651	552	17.9%
Net Loan Losses	61	17	78	113	-31.0%

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

THOUSANDS OF DOLLARS	261 BANKS 9/30/2015	262 BANKS 9/30/2014	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	68,899,689	61,534,015	7,365,674	12.0%
Allowance for Loan Losses	1,002,648	982,178	20,470	2.1%
Total Assets	107,524,456	100,414,459	7,109,997	7.1%
<b>LIABILITIES</b>				
Total Deposits	88,314,941	83,307,942	5,006,999	6.0%
Total Equity Capital	11,270,046	10,396,501	873,545	8.4%

OPERATING RATIOS	9/30/2015	9/30/2014	CHANGE
Equity Capital/Assets	10.48%	10.35%	0.13%
Tangible Equity Capital/Assets	9.92%	9.83%	0.09%
Capital and Allowance for Loan Losses/Assets	11.31%	11.22%	0.09%
Total Loans/Assets	64.08%	61.28%	2.80%
Past Due and Nonaccrual Loans/Total Loans	1.34%	1.66%	-0.32%
Allowance for Loan Losses/Total Loans	1.46%	1.60%	-0.14%
Average Net Interest Margin	3.73%	3.76%	-0.03%
Return on Assets	1.09%	1.07%	0.02%

**NOTES:**

2014 and 2015 do not include five nondeposit trust companies.