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Governor
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December 9, 2011

The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2011, 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 four from 284 to 280. Four banks merged into other institutions. Two state chartered banks closed in the twelve month period. There were two new bank charters granted when national institutions converted to state-chartered banks.

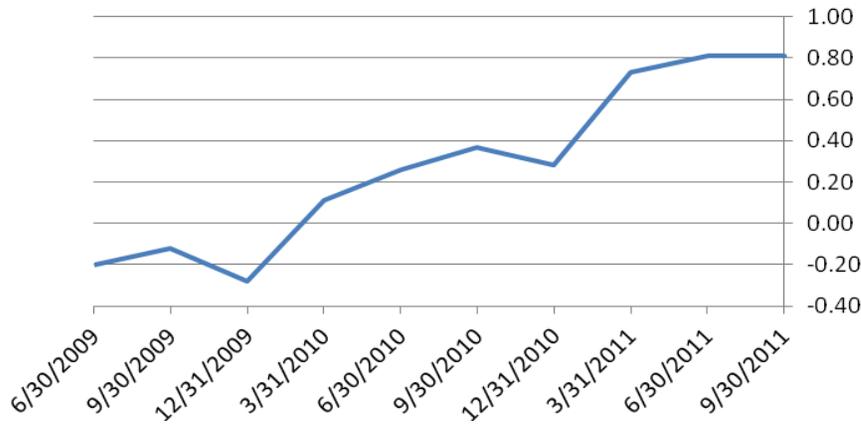
Assets in state-chartered banks totaled \$92.7 billion on September 30, 2011, an increase of 32.5 percent from one year earlier. Deposits were \$75.6 billion, up 32.6 percent. Total loans were \$54.7 billion on September 30, 2011, up 15.5 percent. The largest impact on all of these numbers was the conversion of a large national bank to a state charter in the second quarter of 2011.

Indicators of improvement in the overall condition of state-chartered banks are illustrated in the attached graphs. Evidence of asset quality improvement includes the continued moderation of the loan past due ratio: 3.87 percent as compared to 4.80 percent at the end of September 2010. An additional indicator is the lower volume of provision expense, which is 25 percent lower than September 2010 for state-chartered banks. This has had a direct impact on earnings performance and the return on assets for all state-chartered banks was 0.81 percent, compared to 0.37 percent a year ago. The average net interest margin remained stable, at 3.99 percent as of September 30, 2011.

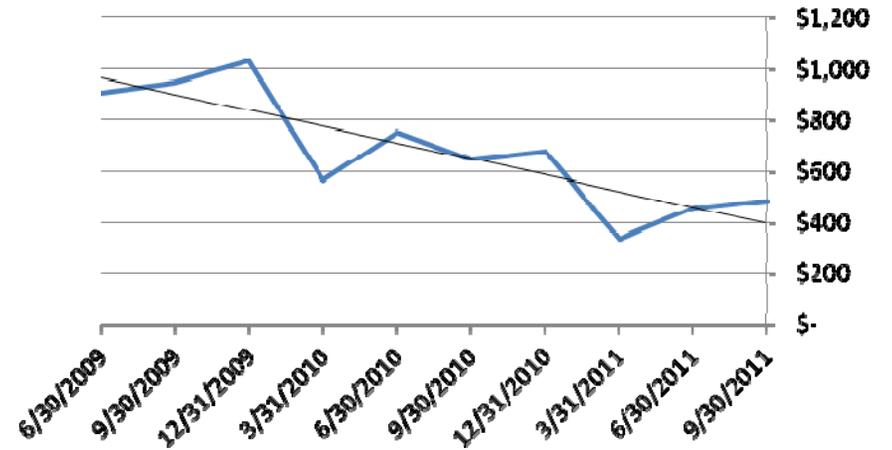
A handwritten signature in cursive script that reads "Richard J. Weaver".

Richard J. Weaver
Commissioner of Finance

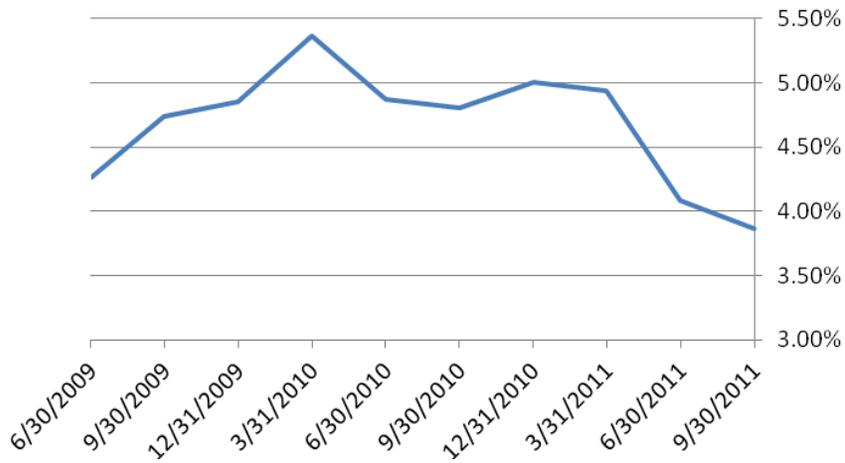
ROA of State-chartered Banks



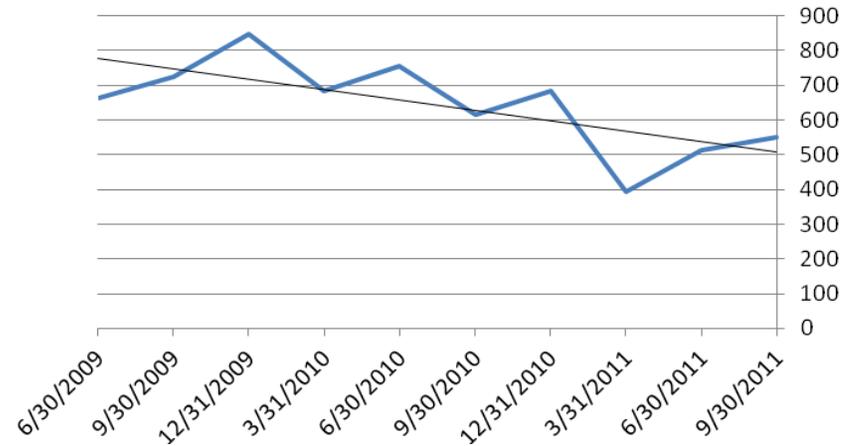
Annualized Provision Expense (000)



Past Due & Nonaccrual Loans/Total



Net Loan Losses (Annualized)



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2011**

THOUSANDS OF DOLLARS	274 BANKS 9/30/2011	278 BANKS 9/30/2010	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$54,670,019	\$47,345,293	\$7,324,726	15.5%
Allowance for Loan Losses	1,191,329	1,063,230	128,099	12.0%
Total Assets	92,727,082	69,974,441	22,752,641	32.5%
LIABILITIES				
Total Deposits	76,040,286	57,361,947	18,678,339	32.6%
Total Equity Capital	9,168,195	6,942,798	2,225,397	32.1%

OPERATING RATIOS	9/30/2011	9/30/2010	CHANGE
Equity Capital/Assets	9.89%	9.92%	-0.03%
Tangible Equity Capital/Assets	9.21%	9.25%	-0.04%
Capital and Allowance for Loan Losses/Assets	11.03%	11.27%	-0.24%
Total Loans/Assets	58.96%	67.66%	-8.70%
Past Due and Nonaccrual Loans/Total Loans	3.87%	4.80%	-0.93%
Allowance for Loan Losses/Loans	2.18%	2.25%	-0.07%
Average Net Interest Margin	3.99%	3.94%	0.05%
Return on Assets	0.81%	0.37%	0.44%

NOTES:

2010 & 2011 do not include six nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2011**

MILLIONS OF DOLLARS	9/30/2011			9/30/2010	PERCENT CHANGE
	274 STATE BANKS	30 NATIONAL BANKS	304 ALL BANKS	319 ALL BANKS	
ASSETS					
Cash and Due from Banks	6,136	2,082	8,218	8,886	-7.5%
Investment Securities	25,493	8,176	33,669	26,220	28.4%
Total Loans and Leases	54,670	11,074	65,744	69,482	-5.4%
Less: Reserves	1,191	192	1,383	1,573	-12.1%
Federal Funds Sold	1,641	412	2,053	1,151	78.4%
Fixed Assets	1,878	456	2,334	2,316	0.8%
Other Real Estate	950	118	1,068	1,154	-7.5%
Intangible Assets	689	191	880	776	13.4%
Other assets	2,461	410	2,871	2,865	0.2%
TOTAL ASSETS	\$92,727	\$22,727	\$115,454	\$111,277	3.8%
LIABILITIES					
Total Deposits	76,040	18,313	94,353	90,049	4.8%
Deposits over 250M/100M**	4,187	667	4,854	14,547	-66.6%
Brokered Deposits	3,823	227	4,050	3,826	5.9%
Federal Funds Purchased	3,348	1,719	5,067	5,585	-9.3%
Other liabilities	4,171	412	4,583	5,080	-9.8%
Total Equity Capital	9,168	2,283	11,451	10,563	8.4%
TOTAL LIABILITIES	\$92,727	\$22,727	\$115,454	\$111,277	3.8%
EARNINGS					
Interest Income	2,891	588	3,479	4,111	-15.4%
Interest Expense	523	81	604	1,367	-55.8%
Net Interest Income	2,368	507	2,875	2,743	4.8%
Provision for Loan Losses	367	57	424	669	-36.6%
Net Income	551	165	716	407	75.9%
Cash Dividends	322	57	379	301	25.9%
Net Loan Losses	413	52	465	671	-30.7%

**2011 figure is deposits over \$250M, but 2010 figure is deposits over \$100M, due to increase in FDIC deposit insurance