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Richard J. Weaver
Commissioner of Finance

September 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 June 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 thirteen from 275 to 262. Twelve banks merged into other institutions. Four state-chartered banks closed. Three new bank charters were granted when national institutions converted to state-chartered banks.

Assets in state-chartered banks totaled \$96.7 billion on June 30, 2013, an increase of 2.4 percent from one year earlier. Deposits were \$80.8 billion, up 2.7 percent. Total loans were \$56.1 billion on June 30, 2013, up 3.1 percent.

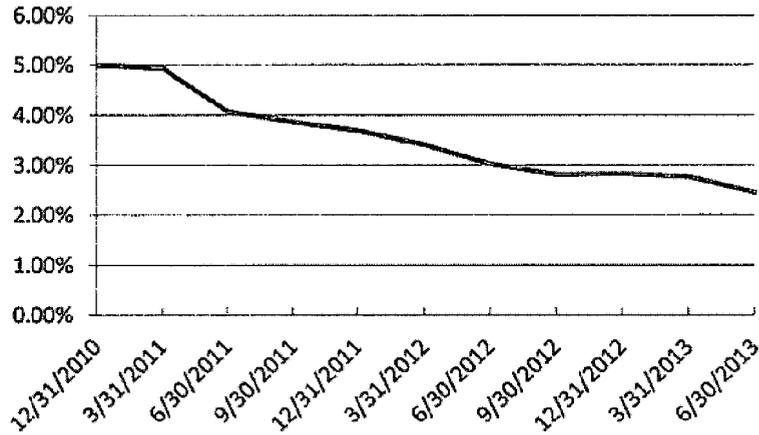
The overall condition of Missouri state-chartered banks continued to improve in the second quarter. The attached graphs illustrate improvement in several component areas. Asset quality has improved since last year, with the past due ratio declining to 2.45 percent from 3.03 percent one year earlier. The return on assets shows signs of stabilization, despite a compressing net interest margin.

Capital remains strong as the Tier 1 Leverage Capital is 9.75 percent of total assets, with the national average of 9.35 percent.

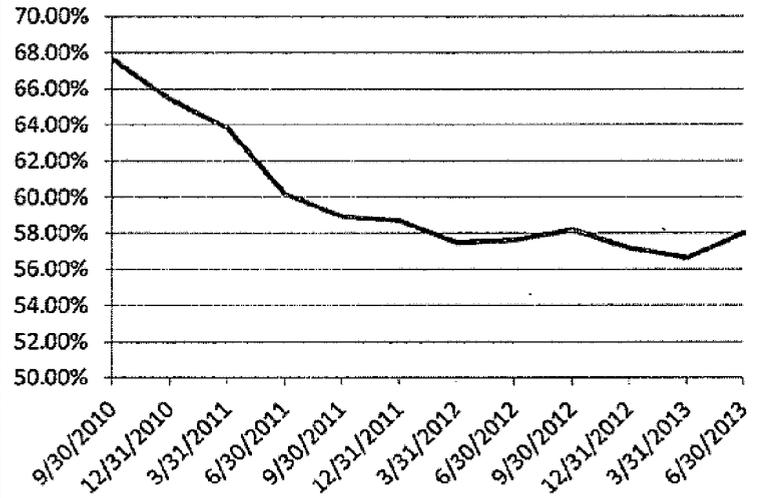
A handwritten signature in cursive script, appearing to read "Richard J. Weaver".

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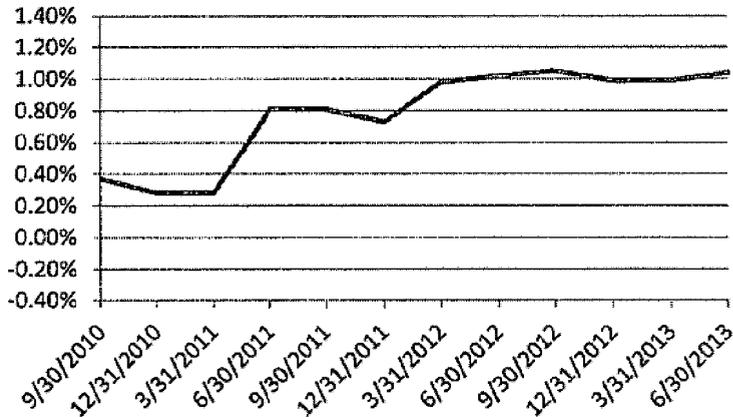
PAST DUE LOANS TO TOTAL LOANS



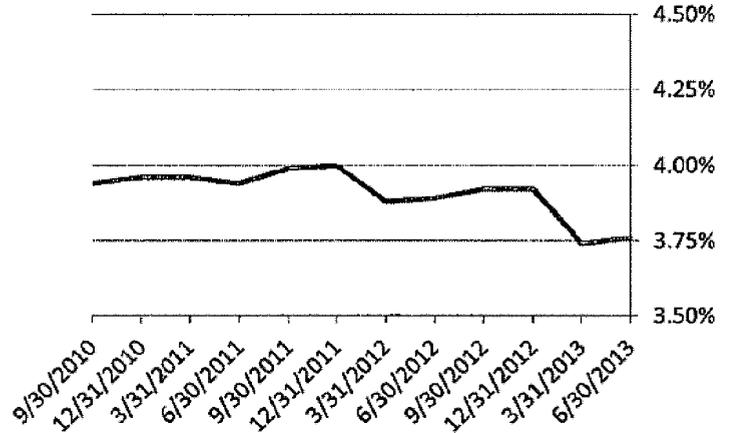
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



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

THOUSANDS OF DOLLARS	262 BANKS 6/30/2013	274 BANKS 6/30/2012	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$56,082,293	\$54,409,634	\$1,672,659	3.1%
Allowance for Loan Losses	1,016,475	1,108,580	(92,105)	-8.3%
Total Assets	96,694,860	94,432,820	2,262,040	2.4%
LIABILITIES				
Total Deposits	80,830,917	78,705,110	2,125,807	2.7%
Total Equity Capital	9,431,283	9,499,492	(68,209)	-0.7%

OPERATING RATIOS	6/30/2013	6/30/2012	CHANGE
Equity Capital/Assets	9.75%	10.06%	-0.31%
Tangible Equity Capital/Assets	9.12%	9.42%	-0.30%
Capital and Allowance for Loan Losses/Assets	10.69%	11.10%	-0.41%
Total Loans/Assets	58.00%	57.62%	0.38%
Past Due and Nonaccrual Loans/Total Loans	2.45%	3.03%	-0.58%
Allowance for Loan Losses/Total Loans	1.81%	2.04%	-0.23%
Average Net Interest Margin	3.76%	3.89%	-0.13%
Return on Assets	1.04%	1.02%	0.02%

NOTES:

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

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

MILLIONS OF DOLLARS	6/30/2013			6/30/2012	PERCENT CHANGE
	262 STATE BANKS	26 NATIONAL BANKS	288 ALL BANKS	303 ALL BANKS	
ASSETS					
Cash and Due from Banks	6,112	2,084	8,196	8,618	-4.9%
Investment Securities	28,025	11,634	39,659	36,982	7.2%
Total Loans and Leases	56,082	14,042	70,124	66,769	5.0%
Less: Reserves	1,016	201	1,217	1,308	-7.0%
Federal Funds Sold	1,676	217	1,893	1,910	-0.9%
Fixed Assets	1,893	565	2,458	2,421	1.5%
Other Real Estate	730	128	858	1,149	-25.3%
Intangible Assets	671	252	923	867	6.5%
Other assets	2,522	561	3,083	3,042	1.3%
TOTAL ASSETS	\$96,695	\$29,282	\$125,977	\$120,450	4.6%
LIABILITIES					
Total Deposits	80,831	23,400	104,231	99,759	4.5%
Deposits over 250M	3,710	658	4,368	4,240	3.0%
Brokered Deposits	5,513	271	5,784	4,467	29.5%
Federal Funds Purchased	3,700	2,715	6,415	5,112	25.5%
Other liabilities	2,733	325	3,058	3,359	-9.0%
Total Equity Capital	9,431	2,842	12,273	12,220	0.4%
TOTAL LIABILITIES	\$96,695	\$29,282	\$125,977	\$120,450	4.6%
EARNINGS					
Interest Income	1,732	440	2,172	2,290	-5.2%
Interest Expense	197	33	230	316	-27.2%
Net Interest Income	1,535	407	1,942	1,974	-1.6%
Provision for Loan Losses	68	20	88	203	-56.7%
Net Income	497	105	602	587	2.6%
Cash Dividends	276	54	330	297	11.1%
Net Loan Losses	92	20	112	217	-48.4%